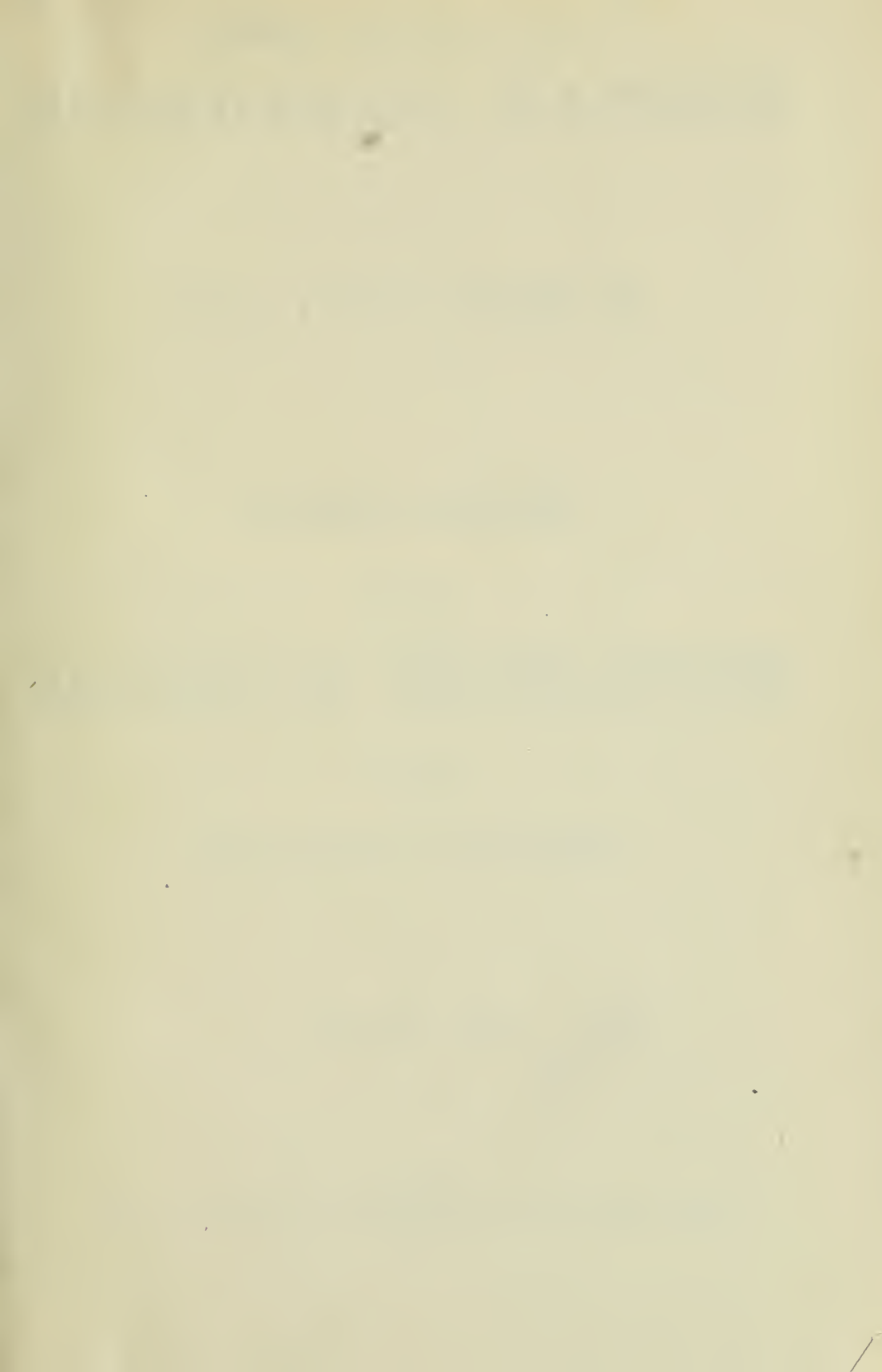






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Ontario Legislative Assembly

# SESSIONAL PAPERS

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VOL. LVIII.—PART II.

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THIRD SESSION

OF THE

## SIXTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

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SESSION 1926

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TORONTO

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- No. 4 Report of the Department of Mines for the year 1925. Presented to the Legislature, March 18th, 1926. *Printed.*
- No. 5 Report of the Inspector of Legal Offices for the year 1925. Presented to the Legislature, March 12th, 1926. *Printed.*
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- No. 8 Report of the Department of Public Works for the year 1925. Presented to the Legislature, March 18th, 1926. *Printed.*
- No. 9 Report of the Department of Game and Fisheries for the year 1925. Presented to the Legislature, March 22nd, 1926. *Printed.*
- No. 10 Report of the Department of Labour for the year 1925. Presented to the Legislature, March 18th, 1926. *Printed.*

- No. 11 Report of the Department of Education for the year 1925. Presented to the Legislature, March 18th, 1926. *Printed.*
- No. 12 Report of the Board of Governors of the University of Toronto for the year 1925. Presented to the Legislature, February 11th, 1926. *Printed.*

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- No. 14 Report of the Provincial Board of Health for the year 1925. Presented to the Legislature, March 16th, 1926. *Printed.*
- No. 15 Report respecting the Hospitals for Insane, Feeble-minded and Epileptic. Presented to the Legislature, April 1st, 1926. *Printed.*
- No. 16 Report of the Board of Parole for the year 1925. Presented to the Legislature, March 9th, 1926. *Printed.*
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- No. 18 Report respecting Prisons and Reformatories for the year 1925. Presented to the Legislature, April 1st, 1926. *Printed.*
- No. 19 Children, Neglected and Dependent, Report for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 20 Report of the Board of License Commissioners on the operation of the Ontario Temperance Act for the year 1925. Presented to the Legislature, April 1st, 1926. *Printed.*
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- No. 22 Report of Statistics Branch of the Department of Agriculture for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 23 Report of the Temiskaming and Northern Ontario Railway Commission for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 24 Report of the Ontario Railway and Municipal Board for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
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- No. 26 Report of the Hydro-Electric Power Commission for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 27 Report of the Provincial Auditor for the year 1924-1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 28 Report of the Workmen's Compensation Board for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 29 Report of the Ontario Veterinary College for the year 1925. Presented to the Legislature, March 31st, 1926. *Printed.*
- No. 30 Return to an Order of the House, that there be laid before this House a return of the Legislative grants for the year 1925 paid to Rural Public and Separate Schools in the Counties and Districts, and to Urban Public and Separate Schools in the Counties and Districts which, in accordance with the provisions of the amendment to the Schools Act, passed in 1922, were classed as Rural Schools and received grants as such. Presented to the Legislature, February 11th, 1926. Mr. Belanger. *Not Printed.*
- No. 31 Copies of the Regulations and Orders-in-Council made under the authority of the Department of Education Act, or of the Acts relating to public schools, separate schools or high schools. Presented to the Legislature, February 16th, 1926. *Not Printed.*
- No. 32 Report of the Librarian on the state of the Library for the year 1925. Presented to the Legislature, February 16th, 1926. *Not Printed.*
- No. 33 Report of G. T. Clarkson, Esq., appointed by Commission, dated June 5th, 1925, to enquire whether the prices at which gasoline and oils are sold to the people of Ontario are just and fair. Presented to the Legislature, March 7th, 1926. *Not Printed.*
- No. 34 Report of the Queen Victoria Niagara Falls Park Commission. Presented to the Legislature, February 22nd, 1926. *Printed.\**
- No. 35 Return to an Order of the House, dated 3rd April, 1925, That there be laid before the House a Return, showing:—1. What was the total expenditure on account of Provincial Highways from the inception of the Provincial Highways System up to December 31st, 1924. 2. Of the expenditure stated in reply to Question No. 1, what amounts have been refunded to Ontario by (a) county municipalities, (b) cities, (c) by the Dominion Government. 3. Of the expenditure stated in reply to Question No. 1, what amounts have been levied upon but remain unpaid by (a) county municipalities, (b) cities, and (c) the Dominion Government. 4. Of the expenditure stated in reply to Question No. 1, what

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further amounts will be levied upon (a) county municipalities, (b) cities, (c) the Dominion Government. 5. What is the total amount of expenditure on Provincial Highways remaining after all deductions, to be borne by the Provincial Government. 6. Of the expenditure stated in reply to Question No. 1, what amount was expended upon repair and maintenance, as distinguished from construction. 7. Of the expenditure stated in reply to Question No. 1, what amounts have been refunded to Ontario by (a) county municipalities, (b) cities, and (c) by the Dominion Government. 8. Of the expenditure stated in reply to Question No. 6, what amounts have been levied upon, but remain unpaid, by (a) county municipalities, (b) cities, (c) the Dominion Government. 9. Of the expenditure stated in reply to Question No. 6, what further amounts will be levied upon (a) county municipalities, (b) cities, (c) the Dominion Government. 10. What is the total amount of expenditure on Provincial Highways for maintenance remaining after all deductions, to be borne by the Provincial Government. 11. Of the total expenditure by the Government upon highways in the Province of Ontario, what amount has been paid out of current revenue and what amount has been capitalized. 12. During the years 1921, 1922, 1923, what amount of the annual expenditure was paid out of revenue and what amount capitalized. 13. Against the capitalized debt in respect of the expenditure upon roads, have any sums been credited from any source whatsoever; if so, what amounts, from what source. 14. Of the capitalized debt in respect of roads, has there been any scheme or plan to retire this debt by a sinking fund or by annual payments. If so, what is the amount of the annual payment at the present time necessary to retire this debt. If no such plan has been in operation, what would be the annual sum necessary to retire the Government's capital expenditure upon roads, if such plan was adopted and over how many years would such plan run. Presented to the Legislature, February 22nd, 1926. Mr. Wallis.  
*Not Printed.*

No. 36 Report of the Ontario Athletic Commission for the year 1925. Presented to the Legislature, February 25th, 1926. *Not Printed.*

No. 37 Return to an Order of the House, dated February 20th, 1925, That there be laid before this House a Return showing:—1. What was the maximum available supply of electric power in each of the systems, Niagara System, St. Lawrence System, Rideau System, Ottawa System and the Central Ontario and Trent Systems, as operated under the Hydro-Electric Power Commission for Ontario in each of the years, 1919, 1920, 1921, 1922, 1923 and 1924. 2. What was the total distribution of electrical power by the Hydro-Electric Power Commission for Ontario in each of the said systems for each of said years. 3. What was the total demand upon the Hydro-Electric Power Commission for Ontario for electrical power in each of said systems in each of said years. 4. What further electrical power is procurable by

Hydro-Electric Power Commission for Ontario in each of the above systems when the developments already undertaken or under construction are completed. 5. What is the maximum supply of electrical power procurable by the Hydro-Electric Power Commission for Ontario in each of said systems with the present developments completed and operating to full capacity. 6. What was the total combined supply of electrical power furnished by the Hydro-Electric Power Commission for Ontario from all of said systems combined in the year 1924. 7. What was the total demands for electrical power upon the Hydro-Electric Power Commission for Ontario in all of said systems combined for the year 1924? 8. What was the total amount of electrical power used through the Hydro-Electric Power Commission for Ontario in all of said systems combined in the year 1924. 9. What additional amount of electrical power is it estimated by the Hydro-Electric Power Commission for Ontario will be procured from the proposed development of power from the St. Lawrence River. 10. What is the estimated cost of the Hydro-Electric Power Commission for Ontario of the proposed power developments contemplated by the Hydro-Electric Power Commission for Ontario on the River St. Lawrence. Presented to the Legislature, March 2nd, 1926. Mr. Sinclair. *Not Printed.*

- No. 38 Return to the Order of the House, dated March 6th, 1925, That there be laid before this House a Return, showing what amount has been expended by the Province of Ontario, in (a) the provisional electoral district of Algoma; (b) the provisional electoral district of Sudbury; (c) the provisional electoral district of Sault Ste. Marie; (d) the provisional electoral district of Manitoulin, on account of (1) colonization roads, (2) roads under authority of by-laws, (3) trunk roads, (4) work or construction of any other kind, authorized or coming under the Northern or Northwestern Ontario Development Act, in each of the following years: 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921, 1922, 1923 and 1924; also the provisional electoral district of Nipissing for 1924, and the provisional electoral district of Sturgeon Falls for 1924. Presented to the Legislature, March 2nd, 1926. Mr. Mageau. *Not Printed.*
- No. 39 Return to the Order of the House, dated March 20th, 1925, That there be laid before this House a Return, showing:—1. What amount of Provincial bonds has been purchased by the Government since January 1st, 1920. 2. In each purchase of bonds, what was (a) the date of purchase; (b) the date of maturity of bonds; (c) the interest rate of bonds; (d) the price paid for the bonds; (e) the person or firm through whom the purchase was made. Presented to the Legislature, March 2nd, 1926. Mr. Doherty. *Not Printed.*
- No. 40 Return to the Order of the House, dated March 27th, 1925. Order of the House for a Return to be laid before this House showing

all communications, letters and documents of all kinds passing between Mr. Trotter, of Little Current; David Irving, Fish Inspector, Little Current; Mr. Hawkins, of Blind River and the Department of Game and Fisheries, or any other Department of the Government, in connection with the issuing of pound net licenses in White Fish Bay. Presented to the Legislature, March 2nd, 1926. Mr. Sinclair. *Not Printed.*

- No. 41 Return to the Order of the House for a Return showing all correspondence, documents, memorandums, petitions or papers of any kind, and in any way relating to the formation of a new union school section out of part of School Section No. 1 in East Whitby Township and part of School Section No. 5 in Darlington Township, now or at any time in the hands of the Minister of Education, or in any part of the Department of Education. Presented to the Legislature, March 4th, 1926. Mr. Sinclair. *Not Printed.*
- No. 42 Return to the Order of the House for a Return showing all the information furnished to the Legislature as to the requirements and resources of the electoral districts in the provisional Judicial districts of Ontario by the Legislative Secretary for Northern Ontario, as required of him under "The Legislative Secretary for Northern Ontario Act, 1924," the times at which the same was furnished, and to which Minister the same was furnished, and showing, also, what duties in addition to those required by said Act were imposed upon the Legislative Secretary for Northern Ontario by Order-in-Council, letter or otherwise, the time when same were imposed, and the Report or Reports of the said Legislative Secretary for Northern Ontario upon the performance of the same. Furnished to the Legislature, March 4th, 1926. Mr. Sinclair. *Not Printed.*
- No. 43 Copies of Orders-in-Council pursuant to section 73 of The Ontario Insurance Act, 1924. Presented to the Legislature, March 9th, 1926. *Not Printed.*
- No. 44 Report on the Distribution of the Revised and Sessional Statutes for the year 1925. Presented to the Legislature, March 17th, 1926. *Not Printed.*
- No. 45 Return to the Order of the House, dated March 20th, 1925, that there be laid before this House a Return, showing:—1. What is the amount or amounts paid by the Government of the Province of Ontario since the 1st of January, 1912, to date, to counsel, solicitors and other parties, mentioning the names of such counsel, solicitors and other parties, with the dates of the divers payments so made, in any of the proceedings in the following litigation, *viz.*: (1) *Re Mackell vs. Board of Trustees of the Catholic Separate Schools of the City of Ottawa*; (2) Motion to commit chairman of said Board for alleged contempt of Court; (3) Board of Trustees *vs. The Quebec Bank and the Bank of Ottawa*; (4) Board



of Trustees *vs.* The Separate School Commission of Ottawa to have it declared that the Act of the Legislature of Ontario, being 5 George V, chapter 45, be declared *ultra vires*; (5) Board of Trustees *vs.* The Quebec Bank and the Corporation of the City of Ottawa; (6) Board of Trustees *vs.* Bank of Ottawa and others; (7) Board of Trustees *vs.* Quebec Bank and others; (8) Board of Trustees *vs.* Murphy and others; (9) Consolidated case, Board of Trustees *vs.* Quebec Bank and others; (10) Reference to Appellate Division of the Supreme Court of Ontario; (11) Any amount paid by way of fees to counsel or solicitors for preparation and drafting of Act of the Legislature, and more particularly the Act of 5 George V, chapter 45, and 7 George V, chapters 59 and 60; (12) in all proceedings held before the First Division Court of the County of Carleton to garnishee moneys alleged to belong to said Board of Trustees and detained by the Corporation of the City of Ottawa; (13) generally, all sums paid by any of the Departments of the Government of this Province to counsel, solicitors, draughtsmen, agents and other parties in connection with any of the above litigations and matters. Presented to the Legislature, March 15th, 1926. Mr. Belanger. *Not Printed.*

- No. 46 Return to the Order of the House, dated March 20th, 1925, that there be laid before this House, a Return showing:—1. What appointments to public positions have been made by the present Government in the riding of North Ontario. 2. Were the appointments so made, or any of them, and, if any of them, which of them, suggested or recommended by Mr. Daniel Watson Walls, the defeated Conservative candidate at the election of June, 1923. Presented to the Legislature, March 15th, 1926. Mr. Widdifield. *Not Printed.*
- No. 47 Report of the Minimum Wage Board for the year 1925. Presented to the Legislature, March 16th, 1926. *Printed.*
- No. 48 Report of the Agricultural Enquiry Committee on the Marketing of Agricultural Products. Presented to the Legislature, March 17th, 1926. *Printed.*
- No. 49 Report of the Fish and Game Committee of the Ontario Legislature. Presented to the Legislature, March 23rd, 1926. *Printed.\**
- No. 50 Report of the Public Service Superannuation Board for the year 1925. Presented to the Legislature, March 24th, 1926. *Not Printed.*
- No. 51 Return to the Order of the House, dated March 26th, 1925, that there be laid before the House, a Return showing:—1. What amounts of money have been paid by the Hydro-Electric Power Commission for fire insurance premiums each year during the past ten fiscal years. 2. What amounts have been received by the Commission during the same period from the insurance companies for losses by fire. 3. What amounts of money have

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- been paid by the Province of Ontario for fire insurance premiums each year during the past ten fiscal years. 4. What amounts have been received by the Province of Ontario during the same period from the insurance companies for losses by fire. Presented to the Legislature, March 24th, 1926. Mr. Freeborn. *Not Printed.*
- No. 52 Report of the Queen Victoria Niagara Falls Park Commission. Presented to the Legislature, March 26th, 1926. *Printed.\**
- No. 53 Report of the Department of Northern Development and of the Colonization of Roads Branch for 1926. Presented to the Legislature, March 26th, 1926. *Printed.*
- No. 54 Copies of Orders-in-Council in accordance with the provisions of Section 27 of the Department of Education Act. Presented to the Legislature, March 26th, 1926. *Not Printed.*
- No. 55 Report of the Secretary and Registrar for the Province for the year 1925. Presented to the Legislature, March 31st, 1926. *Not Printed.*
- No. 56 Report of the Commissioner of Provisional Police Force for 1925. Presented to the Legislature, March 31st, 1926. Mr. Sinclair. *Not Printed.*
- No. 57 Return to the Order of the House, dated March 5th, 1926, that there be laid before this House a Return, showing an agreement made on or about August 4th, 1922, between the Department of Lands and Forests and George B. Nicholson and Austin Nicholson, in regard to trespasses set out in detail in said agreement and the disposition of the same by adjustment. Presented to the Legislature, April 1st, 1926. Mr. Sinclair. *Not Printed.*
- No. 58 Return to the Order of the House, dated April 9th, 1925, that there be laid before the House a Return, showing:—1. What was the total estimated tender of McNamara Construction Company for pavement and shoulders on road from Sudbury to Coniston. 2. What did the work actually cost. 3. What were the tenders of other contractors for this work. 4. What was the total estimated tender of the McNamara Construction Company for pavement from Timmins to South Porcupine. 5. What did the work actually cost. 6. What were the tenders of other contractors for this work. Presented to the Legislature, April 1st, 1926. Mr. Fisher. *Not Printed.*
- No. 59 Report of the Civil Service Commissioner for the year 1925. Presented to the Legislature, April 1st, 1926. *Not Printed.*

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| No. 60 | Report of the Mothers' Allowance Commission. Presented to the Legislature, April 1st, 1926. <i>Printed.</i>                                                         |
| No. 61 | Report of the Commissioner of Extra-mural Employment of Sentenced Persons Act. Presented to the Legislature, March 6th, 1926. <i>Printed.</i> See Sessional No. 16. |
| No. 62 | Department of Public Highways. <i>Printed.</i>                                                                                                                      |
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# REPORT

OF THE

## Minister of Lands and Forests

OF THE

### PROVINCE OF ONTARIO

For the Year Ending 31st October

# 1925

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO

Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty

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ESSEX

1911

ESSEX COUNTY

ESSEX COUNTY

ESSEX COUNTY



TO HIS HONOUR HENRY COCKSHUTT, ESQ.,  
*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour, Report on the operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1925.

JAMES LYONS,  
*Minister.*





HONOURABLE JAMES LYONS,  
*Minister of Lands and Forests.*

I have the honour to submit herewith a report on the operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1925.

W. C. CAIN,  
*Deputy Minister.*

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

For the Year ending 31st October, 1925.

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## LAND TRANSACTIONS

The general demand for settlers' lands in Northern Ontario, especially in the Clay Belt region, continued throughout the past year, though in a somewhat less degree than the previous year. Several important colony settlement propositions were submitted and considered, always with due regard for the natural or acquired capacity as well as the financial bona fides of the would-be settlers. It is conceded that our agricultural resources are so extensive and the possibilities of their development so obvious that pioneer settlers are a necessity. But until such time as there is a pronounced clear-cut immigration policy established by the Federal Government that invites and encourages the hardy type of pioneer, little hope can be held out for much beyond a very gradual development of the vast acreage in the Great Clay plains that some day must play a large part in feeding the teeming millions of Europe. The greatest caution is being exercised in checking up purchasers of pulpwood areas in the Clay Belt to eliminate the wood pirate. Insistence on reasonable compliance with the Regulations is having its good results and numbers of spurious holders have been cancelled and the land resumed by the Crown.

The Supervisor of Settlement, appointed in 1924, has supplied the hitherto missing link between the Government and the settler. The effect of the direct touch is already felt. Colonel Smyth is applying his many years' experience in the north country to the improvement of the pioneers' conditions, closely studying their needs and co-operating with them.

New regulations were adopted during the year under which the area in the Clay Belt to which an applicant is limited was reduced from a half lot of 160 acres to a quarter lot of 80 acres, more or less. The change aims at more intensive cultivation in areas practically 100 per cent. fit for production, more compact settlement with resultant improved social life, and more economical road building and local improvements, all for the betterment of the agricultural community.

Certain group settlements established in Thunder Bay District and in the Clay Belt, along the National Transcontinental, are progressing favourably and give reason to hope for permanent farm communities. The newcomers are skilled with the axe and saw and appear to realize that hewing out and maintaining homes in new unbroken lands involve trials and hardships, the enduring of which paves the way for permanent settlements with high standards of industry and thrift.

The Government is doing its utmost to make more happy the lot of the settler of Northern Ontario by building roads, using the settlers on construction, providing certain stock at cost, making loans on easy repayment terms, estab-

lishing experimental farms at strategic points and making substantial grants for education. Encouragement is given the settlers in the disposition of their pulpwood, by the Crown urging the large pulp and paper manufacturers to buy their wood at equitable prices.

In the various districts wherein farm lands are opened for settlement at 50 cents an acre subject to the performance of certain duties, 810 individuals, less than the previous year by 400, purchased lots, of which 65 per cent. went to the Cochrane District in the Clay Belt along the Transcontinental, 12 per cent. to the Thunder Bay section, over 5 per cent. to Nipissing and the balance to the various other districts. Free grant locations were made to some 535 persons, nearly 200 less than the year 1924, the largest percentage, as might be expected, going to the northern and northwest part of the Province, including Rainy River and Kenora Districts.

While a noticeable reduction is observed in the numbers acquiring land throughout 1925 from 1924, it must be recalled that the last mentioned year was the best since the war and, pending some important movement of immigrant population of the hardy pioneer type, it can scarcely be expected that greater demands will be made for colonizing areas. Complete tables in detail showing the disposition of land for settlement purposes will be found in appendices Nos. 10 and 11.

#### CLERGY, COMMON, AND GRAMMAR SCHOOL LANDS

The gradual elimination of this class of land by cleaning up old titles limits the transactions and reduces the revenue therefrom to a very small item, some \$2,315.56.

#### UNIVERSITY LANDS

Under this head \$1,517.05 was collected as against \$1,290.19 for the year 1924.

#### SALE LANDS

The total acreage sold for farming, townsite, town lots and tourist purposes comprised some 117,488.39 acres. The total amount collected on such sales and former ones was \$100,042.73, about \$19,000 less than for the previous year. In all, 8,139.15 acres were leased for a variety of purposes and the receipts for all leasehold areas amounted to \$119,778.07, or \$30,000 in advance of collections for similar purposes during 1924.

#### MILITARY GRANTS

By an amendment in 1922, to the Veterans' Land Grant Act, Cap. 6, 1 Edw. VII, the time for making locations expired and now the holder of a certificate has only the privilege of surrendering it for a cash consideration of \$50 or applying it as payment on Crown land at its face value of \$80. During the year five certificates were surrendered and eight patents were issued. Under the Act approximately 13,998 certificates were issued and all these have now been absorbed, with the exception of about 1,045 which are still outstanding.

The above has no reference to the special privilege accorded returned Canadian overseas soldiers of the Great War, who are entitled to acquire, free of charge, a farming location in Northern Ontario, subject, however, to all settlement regulations, which require actual residence, systematic clearing and

real farming. Ninety-three returned men took advantage of this opportunity during the year, as against 131 last year, but because of failure to comply with the regulations, seventy-two lost their locations as against eighty-two for 1924.

### TOURIST LANDS

The educational campaign conducted last year by various means caused an unprecedented influx of tourists. This was reflected in the number of letters received, individual interviews given and applications for summer sites made.

The Provincial parks, Algonquin in the east, Rondeau in the southwest, and Quetico in the northwest, were attractive points where strangers longed to linger.

The wild life of the parks, carefully protected by special regulations, their scenic beauty, preserved in its natural state, and varied allurements are being given continued steady publicity through the press and radio by those who have come and have seen and have been conquered. Choice parcels of land in the parks are leased at reasonable rentals under fair building restrictions.

Our extensive forest reserves were visited by thousands during the summer, employing their time in deep trolling for the lake trout or casting for the speckled beauties. Hunters found within the reserves ample opportunities for their marksmanship and many a moose and unsuspecting deer paid the penalty.

To meet the growing demand for canoe trips and summer outings the Department of Lands and Forests is considering the advisability of employing photographic means, in collaboration with our aircraft service, of detailing our parks and thus getting a perfect map of all waters and water routes therein. The tourist or health seeker is with us to stay and we must get ready for more of his friends.

### CROWN SURVEYS

Surveys on Crown lands were performed where it was deemed expedient for the necessary disposal of lands for settlement, summer resort and mining. Surveys were also continued traversing some of the larger rivers and the extension of base and meridian lines in Northern Ontario.

Special subdivisions of areas on the Shebandawan and Kashabowie Lakes in the Thunder Bay region were made and several hundred parcels, averaging  $1\frac{1}{2}$  to 2 acres, were released for sale to tourists at reasonable prices subject to fair building conditions.

It is proposed to have land surveyors collaborate the ensuing year with aircraft parties to establish ground controls and make photographic surveys of certain areas to enable the making of up-to-date maps of certain rivers, lakes and streams hitherto not traversed or plotted.

### WATER POWERS

The only new and important water power activity in the northern part of the Province was that of the Hydro-Electric Commission at Nipigon. The present plant with a 50,000 horsepower development is being augmented by two additional units, thus enlarging the capacity to 72,000 horsepower, although this will not be sufficient to fully meet the requirements consequent upon the expected pulp and paper expansion at the head of the Lakes, a fact which amply proves the wisdom of those who predicted success for the undertaking when pessimistic critics sought to belittle the proposition.

The assured expansion of the paper industry at Kapuskasing on the Trans-continental also involves the necessity of a large and expensive development of power at Smoky Falls.

The recent gold discovery in the Red Lake District of Patricia may likewise, if its actual development, as contemplated, results and permanency of the camp is established, lead to additional water powers in that region being sought and used.

Considerable care is being exercised with regard to these potential powers and the policy of the Government is to so dispose of them that they shall always remain the inalienable property of the Crown and be subject only to lease under such equitable stipulations as will assure a consistent annual revenue to the Province and business stability to the industries depending thereon.

### LOGGING AND LUMBERING

Although indications in the early fall of 1924 pointed towards a considerable diminution in the output of pine logs for lumber and other products, the actual operations for 1925, receiving an unexpected impetus as the season advanced, resulted in the production of approximately the same quantities as the previous year, some 337 million feet, of which 265 million feet comprised red and white pine, against 276 million for the previous year and slightly over 72 million feet of jack pine as against 61 million feet for the year 1924. The tie operations, though less extensive than for the season immediately preceding, nevertheless included an output of almost  $2\frac{3}{4}$  million pieces or less by about 300 thousand, the contracts with the railways having been somewhat curtailed.

Log timber, other than pine, was operated to the extent of 78 million feet, or 17 million feet beyond that taken out during 1924.

The pulpwood returns from Crown lands was less than last year by 250,000 cords, there being only 433,146 cords cut, an evidence, no doubt, of larger purchases by the pulp companies from settlers and holders of privately owned lands.

Lumber companies express the feeling that, while the past few years have not been promising from a market point of view, signs are beginning to show a tendency in the direction of an upward movement. Eastern pine and spruce lumber producers have serious competition to meet from Western and Southern producers and yet are animated with the lumberman's firm spirit that the future may be better and brighter than predicted in some quarters. A real campaign of publicity is on foot to buy products manufactured from raw material taken from the home forests rather than to favour foreign products of less durability.

Added interest is being shown in the hardwood line, judging from the enquiries made and the expressed desire of certain manufacturers to provide themselves with supplies. Certain small hardwood areas were disposed of at reasonably good stumpage prices ranging from \$4 per thousand feet B.M. to \$7.50 per thousand feet B.M., in addition to dues of \$2.50 per thousand feet. This hardwood, in pursuance of the special Hardwood Act passed two years ago, will be all manufactured within the Province of Ontario.

Investigations are being pursued with a view to determining on the advisability of encouraging the establishment of a large hardwood manufacturing plant on the north shore in Algoma District, though actual delimitation of areas and laying down conditions will be worked out in due time.

### TIMBER SALES

Exclusive of the areas in the Nipigon region and Kapuskasing watershed, where certain quantities of pulpwood were offered for sale for pulp and paper manufacturing, approximately sixty sales were consummated, the smallest area being one-quarter square miles and the largest 216 square miles, the latter being an area overrun by fire a previous season. Fair prices were received for the timber under a competitive basis, the upset price principle adopted by the Government proving efficacious from a revenue-producing point of view.

Care was exercised in the offering of timber and special consideration given to the desire to provide, as was pointed out in last year's report, opportunities to going concerns of bidding on allotments for the continuance of their industries and maintaining populous centres, the existence of which depend so much upon the logging and lumbering business. In certain localities, where the timber was found mature and deteriorating, it was placed on the market and sold, the areas being required to be properly cleaned and all debris regularly removed.

The functioning of the Inspector of Operations, an experienced bushman, has materially aided in bringing about a much more effective co-operation between the timber licensees and the Departmental officials. The practical and theoretical is being combined with good results that merit the prediction of a successful natural reforestation of the cutover areas provided fire can be restrained.

A complete list of the timber transactions may be observed in Appendix No. 29.

### PULP AND PAPER INDUSTRY

While no new mills were erected during the year except a small unit of about eight to ten tons a day on Manitoulin Island by a company who are securing their supply from settlers, considerable activity was shown by the existing plants, all of which operated up to their former capacity. Certain established concerns, like the Fort William Paper Company at Fort William, the Thunder Bay Company at Port Arthur, and Nipigon Corporation, Limited, at Nipigon, were all practically directly dependent upon the wood secured from settlers and private owners of timber lands, no Provincial Crown areas having been acquired by them.

Following a careful cruise and estimate of the entire Nipigon region contiguous to these and the other established plants such as the Provincial Paper mills, whose concession was limited as to cordage, the Government called for tenders, the sale closing September 10th, 1925. Areas also in the Ground Hog and Kapuskasing watersheds in Cochrane district were included in the advertisement. A wide departure in the method of sale was made. Heretofore areas were specifically delimited and, without particular regard to the cordage involved or the lifetime of the industry, certain building expenditures were called for. The new conditions invited all interested parties to definitely state their places of building, extent of same, size of plant, cordage requirements, expenditure involved and labour concerned, the Crown reserving to itself the right to define the areas based upon the cordage requirements for a fixed period and to designate each year the exact portion over which operations are to be conducted.

Four tenders were accepted in the Nipigon region and one in the Cochrane district, those in the former being Thunder Bay Company, Nipigon Corporation, Limited, Provincial Paper Mills, Limited, and Fort William Paper Company, and one in the latter, the Spruce Falls Company, at present with a plant at Kapuskasing.

Should the agreements to be entered into by the Crown with these companies be executed before the Report goes to print, they may appear herein.

In all these agreements the companies are required to manufacture every stick of pulpwood into the finished article, paper, and not merely pulp. In other words, the development of home industry to the limit is the new slogan.

(The newsprint production in Ontario at present is approximately 2,600 tons a day. Under the new agreements, to be made by the Government, the daily output will be increased to 4,500 tons, this enlarged production materially benefitting the Hydro-Electric Power situation at the head of the Lakes, where additional development is being proceeded with to meet the growing requirements. At Kapuskasing the Spruce Falls Company are preparing to energetically proceed with their new undertakings, which involve a large expenditure in the harnessing of Smoky Falls power and the building of sixty miles of railway and transmission line from the Falls to Kapuskasing.)

With this substantial increase in the paper development, adding to the daily output alone over 2,200 tons of mechanical and sulphite pulp and 2,000 tons of newsprint, will come an increase in commerce, addition to the railway tonnage, a general stimulation of business, the adoption of sane and modern methods of timber conservation, and a resultant maintenance of a consistent trade balance with our leading newsprint customers to the south.

#### FOREST CRUISING AND ESTIMATING

Continuing the practice now followed for some years, all areas were duly cruised and estimated before sales of timber were advertised. In pursuance of a policy adopted in 1923 in all important timber limits offered, subject to annual licenses, the estimate of the kinds and quantities of timber are specified and an upset price fixed, thus providing the prospective bidder a basis of calculation without undertaking intensive surveys. These cruises and estimates were made through the District Crown Timber Agents. Mapping of important forest types was carried on through the Forestry officials working in conjunction with the Provincial Aircraft Service and investigative survey work, and in this way over 5,000 square miles was covered at a very low acreage cost. For particulars see Appendix No. 28.

#### FOREST FIRE PROTECTION

Several exceptionally dry periods occurred during the season that tested the fire-fighting units to the limit, but although called upon to perform herculean tasks under almost impossible conditions, the staff succeeded in confining the fire scourge to limited areas.

The Air Patrol Service, working in unison with the land force, proved its value throughout the trying time by not only detecting incipient fires but actually on different occasions suppressing them. The air craft owned and operated by the Province has already had a most salutary effect upon the morale of the whole country covered by its operations. The actual loss of commercial timber due to fires the past summer was comparatively small, as the areas burnt were largely cut-over sections, slashed lands, and barren sections, but these fires had to be fought to protect adjacent valuable yields of virgin timber and second growth. Of the total acreage overrun by fire, but 4.7 per cent. was timber land, as against 21 per cent. for the preceding year and 28 per cent. for the year 1923. Confining the burn to such a restricted area means a tremendous saving in actual money that is almost impossible to adequately estimate. The



expenditures on fire protection were considerably higher than last year, but this was largely due to the capital outlay on the new hangar built at Sault Ste. Marie, where, under one roof, eighteen seaplanes are comfortably housed and workshops, store rooms, office apartments are adequately provided. This structure is the only one of its kind in Canada and has no superior on the continent, and this, our centre air base, is the only air harbour in the whole of Canada classed as A-1.

In addition to patrolling for and suppressing fires, the seaplanes are utilized in surveying, sketching and photographing timber areas and other natural resources. The vast areas covered and the time saved, as against the old system of cruising large limits, means the perfecting of an inventory of resources that enables the Crown to provide for the early development of its potentialities and the establishment of going concerns.

Several commercial enterprises were undertaken by the flying corps and the results attained exceeded expectations. The transportation of men and supplies by air ships afforded mining men the opportunity of getting access to and undertaking extensive development work in Red Lake District, where commercial rates were imposed and the aggregate receipts in connection with same substantially aid in carrying interest charges on the investment. For detailed report see Appendix No. 28.

#### REFORESTATION

Intensive work was continued at the three Provincial Forest Stations of St. William in Norfolk County, Orono in Durham County and Midhurst in Simcoe County, while considerable transplanting was conducted at the Transplant Nurseries situated in Prince Edward County at the Sand Banks and in Grenville County at Kemptville. The nursery stock carried at the above-mentioned stations approximates twenty-seven million conifers and two million hardwoods. For detailed information on this work and other branches covering municipal and private plantations, see Appendix No. 28.

#### COLONIZATION ROADS

The amount expended upon this service was \$474,409.34, as against \$447,444.66 during 1924. Of this total over 50 per cent. is directly chargeable to by-law requirements of municipalities under which the Crown spends an amount equal to that covered by vote of the township. Forty per cent. was directly granted and expended by the Province on the construction and maintenance of roads, the balance, 10 per cent., being conserved in the purchase of road-making machinery, inspection of roads and bridges, compensation to injured workmen and certain incidentals.

#### ACCRUALS AND COLLECTIONS

The largest revenue ever collected in the history of the Department of Lands and Forests was that received during the fiscal year ending 31st October, 1925, some \$5,013,867.85, exclusive of \$166,808.25 collected by the Northern Development. The total accruals from timber dues, ground rent, fire protection, bonus, etc., were \$4,420,271.17, as shown on statement under Appendix No. 7. On this Woods and Forests Account, including certain outstandings, the sum of \$4,610,922.53 was received. The sale of lands for agricultural townsites and

other purposes amounted to \$103,875.34. Rents on leasehold properties brought in \$119,778.07. From Parks casual fees and refunds the sum of \$179,291.91 was collected, making in all over five million dollars, as above stated. The above is a very creditable showing considering the uncertainty of the timber market, and the reduction in the number of farm lots sold.

#### DISBURSEMENTS

The total expenditure of the Department (excluding Northern Development) was \$2,845,762.20, or an increase of approximately \$250,000 over that for the year 1924. This is more than accounted for by the increase of some \$323,000 in fire ranging service, largely due to heavy capital expenditure incidental to the erection of the hangar and aircraft parking station. In 1924 the capital expenditure on fire ranging was but \$86,000, but in 1925 \$276,000, to which amount is chargeable the cost of the hangar, some \$178,000 in round figures. Some important additions were made to our fire-fighting equipment in the way of portable fire-fighting units, hose and over 200 new portable hand or force pumps. In practically one-half the items of service reductions are found. For complete statement of disbursements under Northern Development, see special report by Northern Development Branch.

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# APPENDICES

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Appendix No. 1

Return of Officers and Clerks of the Department of Lands and Forests, for the year ending October 31st, 1925.

Branch.	Name.	Designation.	When Appointed.	Salary per annum.	Remarks.
Solicitor's Branch...	Hon. James Lyons.....	Minister.....	1923, July 16	\$8,000 00	
	F. H. Keefer.....	Legislative Secretary for Northern Ontario.....	1923, July 16	6,000 00	
	W. C. Cain.....	Deputy Minister.....	1903, March 1	5,400 00	
	F. J. Niven.....	Minister's Secretary and Secretary to Department.....	1897, May 27	3,000 00	Superannuated as from June 1, 1925.
	A. Ferguson.....	Assistant to Deputy Minister.....	1915, Dec. 15	2,800 00	
	M. E. Bliss.....	Senior Clerk Stenographer.....	1909, Aug. 16	1,450 00	
	E. Harrison.....	".....	1920, May 14	1,300 00	
	D. H. Hamlin.....	".....	1922, June 1	1,300 00	
	{ F. E. Titus.....	Solicitor to Department.....	1920, Mar. 2	3,500 00	
	{ B. Chambers.....	Clerk Stenographer.....	1917, April 24	1,050 00	
Lands Branch.....	{ S. Draper.....	Chief Clerk.....	1900, May 1	3,100 00	
	{ W. R. Ledger.....	Principal Clerk.....	1894, Feb. 15	2,400 00	
	{ C. E. Burns.....	".....	1897, July 29	2,400 00	
	{ W. S. Sutherland.....	Senior Clerk.....	1900, Mar. 18	2,000 00	
	{ J. B. Proctor.....	".....	1897, Jan. 15	2,000 00	
	{ A. E. Koc.....	".....	1906, Oct. 16	2,000 00	
	{ J. E. Drinkwater.....	".....	1915, Oct. 19	2,100 00	
	{ F. A. Lucas.....	".....	1906, Dec. 18	1,900 00	
	{ S. A. Platt.....	".....	1905, June 12	1,900 00	
	{ A. E. Robillard.....	".....	1894, May 4	1,900 00	
	{ E. F. O'Neil.....	Senior Clerk Typist.....	1902, July 7	1,400 00	
	{ S. Ross.....	Senior Clerk Stenographer.....	1917, July 9	1,400 00	
	{ E. G. Halliday.....	".....	1907, Feb. 21	1,400 00	
	{ B. M. Benson.....	".....	1909, May 25	1,400 00	
	{ E. Hills.....	".....	1912, July 2	1,400 00	
	{ C. O'Connor.....	Engrossing Clerk.....	1907, Oct. 16	1,200 00	

Surveys Branch.....	L. V. Rorke.....	Director of Surveys.....	1909, May	1	4,800 00	
	J. Hutcheon.....	Inspector of Surveys.....	1913, April	1	3,600 00	
	H. C. Smith.....	Cartographer.....	1919, Dec.	12	2,500 00	
	D. G. Boyd.....	Senior Map Draughtsman.....	1896, Oct.	16	2,600 00	
	J. Work.....	Principal Clerk.....	1909, May	18	2,300 00	
	E. M. Jarvis.....	Senior Clerk.....	1897, April	25	2,000 00	
	H. Treby.....	Map Draughtsman.....	1896, June	25	2,000 00	
	F. E. Blanchet.....	"	1906, May	15	2,000 00	
	A. Leaman.....	"	1907, Sept.	12	2,000 00	
	S. R. Smith.....	Junior Clerk.....	1923, Sept.	7	850 00	
	M. H. Kirkland.....	Senior Clerk Stenographer.....	1902, July	21	1,400 00	
	Forestry Branch.....	E. J. Zavitz.....	Provincial Forester.....	1912, Nov.	7	4,800 00
		C. R. Mills.....	"	1921, Mar.	28	3,450 00
F. S. Newman.....		Head Clerk.....	1913, Oct.	1	2,450 00	
J. Houser.....		Principal Clerk.....	1905, July	17	2,850 00	
W. F. Trivet.....		"	1900, June	25	2,300 00	
H. D. Gillard.....		Senior Account Clerk.....	1897, Dec.	6	2,300 00	
N. L. Rogers.....		Senior Clerk.....	1911, Aug.	1	2,000 00	
A. H. O'Neil.....		"	1906, July	19	1,900 00	
S. D. Meeking.....		"	1910, Feb.	8	1,850 00	
E. H. Telfer.....		"	1915, Sept.	27	1,800 00	
G. W. Harris.....		Clerk.....	1906, Sept.	1	1,700 00	
E. H. Squire.....		Junior Clerk.....	1916, Jan.	4	1,500 00	
E. F. Quigley.....		Senior Clerk Stenographer.....	1921, May	4	1,025 00	
M. C. Rowland.....		"	1912, May	1	1,400 00	
J. Bald.....		"	1913, June	12	1,400 00	
E. C. Armer.....		Clerk Stenographer.....	1909, Aug.	6	1,300 00	
M. H. O'Brien.....		"	1922, May	22	1,050 00	
A. S. McKyes.....	"	1921, May	9	1,100 00		
J. Ferguson.....	"	1919, Aug.	4	1,050 00		
Accounts Branch.....	H. M. Lount.....	Accountant.....	1903, Oct.	1	3,000 00	
	C. J. Clarke.....	Principal Clerk.....	1905, Aug.	9	2,100 00	
	W. A. Burritt.....	Senior Clerk.....	1907, Sept.	24	1,900 00	
	R. Gordon.....	"	1912, July	30	1,600 00	
	C. C. Johnson.....	Senior Clerk Typist.....	1921, May	16	1,500 00	
	C. Bowland.....	Clerk Stenographer.....	1908, July	9	1,400 00	
	M. A. Whyte.....	"	1921, June	1	1,100 00	

Appendix No. 1—Concluded

Return of Officers and Clerks of the Department of Lands and Forests, for the year ending October 31st, 1925.

Branch.	Name.	Designation.	When Appointed.	Salary per annum.	Remarks.
Files Branch.	S. K. Burdin.....	Head Clerk.....	1916, April 6	\$2,500 00	
	C. Dies.....	Clerk.....	1905, June 14	1,700 00	
	F. Samuels.....	Senior Clerk.....	1903, Dec. 5	1,700 00	
	J. T. Lee.....	Clerk.....	1917, June 25	1,700 00	
	S. Mulholland.....	".....	1918, May 6	1,200 00	Transferred from Lands Branch, July 7, 1925.
	W. C. St. John.....	".....	1906, July 9	1,500 00	
	N. B. Mathewson.....	".....	1915, May 7	1,500 00	
	H. Brophy.....	Senior Clerk Messenger.....	1898, Oct. 1	1,300 00	
	C. H. Fullerton.....	Superintendent.....	1915, Oct. 15	4,600 00	Appointed Deputy Minister of Northern Development Branch, June 1, 1925.
	Colonization Roads Branch.	C. H. Meader.....	Road Engineer.....	1912, June 14	3,000 00
M. P. Doherty.....		Principal Clerk.....	1898, May 1	2,100 00	
A. Gamey.....		Account Clerk.....	1915, July 19	1,450 00	
W. T. Axford.....		Junior Clerk.....	1910, July 11	1,100 00	
J. Moore.....		Clerk Stenographer.....	1918, Dec. 9	1,050 00	

*Appendix No. 2*  
List of Agents for the year ending October 31st, 1925.

Name.	Post Office Address.	District or County.	Date of Appointment.	Salary per annum.	Remarks.
Alexander, Jas. A.	Fort Frances.....	Fort Frances District.	1924, Nov. 1	.....	For salary see Crown Timber Agents.
Arthurs, E.	Espanola Mills.....	Part District of Sudbury.	1915, June 1	\$500 00	
Baker, K. H.	Minden.....	Part Victoria.....	1907, Oct. 1	350 00	
Blank, Frank.....	Wino.....	Part of Renfrew.....	1921, Apr. 1	500 00	
Both, C.	Denbigh.....	Part of Frontenac and Addington.	1905, Oct. 20	200 00	
Bolger, J. W.	New Liskeard.....	Part District of Temiskaming.	1913, Aug. 1	1,200 00	Removed from Office Nov. 15, 1924.
Bresnahan, John.....	Hearst.....	" Cochrane.....	1924, April 28	3 00	per day.
Brown, John.....	Markstay.....	" " Nipissing and Sudbury.....	1916, July 3	600 00	
Cameron, Wm.....	Stratton Station.....	" " Rainy River.....	1911, May 8	500 00	
Campbell, Miss I. M.....	Parry Sound.....	" " Parry Sound.....	1914, Nov. 15	500 00	
Dean, Thos.....	Sault Ste. Marie.....	" " Algoma.....	1920, Nov. 18	300 00	
Dempsey, S. J.....	Cochrane.....	" " Cochrane.....	1911, Feb. 1	1,100 00	
Douglas, W. J.....	Maynooth.....	Part Hastings.....	1912, June 1	500 00	
Ellis, H. J.....	Powassan.....	Part District of Parry Sound.	1909, May 20	500 00	
Fink, J. Arthur.....	Mattawa.....	" " Nipissing.....	1925, May 18	500 00	
Freeborn, J. S.....	Magnetawan.....	" " Parry Sound.....	1905, Nov. 10	500 00	
Gibson, J. E.....	Dryden.....	" " Kenora.....	1914, Dec. 5	1,200 00	
Grigg, Albert.....	Bruce Mines.....	" " Algoma.....	1925, Sept. 1	900 00	Also Homestead Inspector.
Hales, W.....	Apsley.....	Part County of Peterborough.	1911, July 17	250 00	
Hollands, C. J.....	Fort Frances.....	Part Township of Alberta & District of Rainy River	1892, Oct. 12	300 00	
Holland, H. E.....	Kenora.....	Part District of Kenora.....	1921, Jan. 1	600 00	Resigned May 30, 1925.
McFayden, A.....	Emo.....	" " Rainy River.....	1905, Sept. 8	600 00	Also Mining Recorder.
MacLennan, J. K.....	Sudbury.....	" " Sudbury.....	1905, July 3	700 00	per day.
Marchildon, J. P.....	Sturgeon Falls.....	" " Nipissing.....	1923, Apr. 27	1 60	
Mills, J. E.....	Matheson.....	" " Cochrane.....	1921, Aug. 1	1,200 00	
McCrea, J. R.....	New Liskeard.....	" " Temiskaming.....	1924, Nov. 15	1,200 00	
Parsons, W. J.....	North Bay.....	" " Nipissing.....	1908, Apr. 8	1,200 00	
Sheppard, H. E.....	Kapuskasing.....	" " Cochrane.....	1909, Feb. 13	.....	For salary see Homestead Inspectors.
Small, R.....	Mattawa.....	" " Nipissing.....	1910, July 1	500 00	Died Feb. 17, 1925.
Teasdale, R. A.....	Massey.....	" " Sudbury.....	1917, July 1	600 00	
Thaw, D.....	Emsdale.....	" " Parry Sound.....	1919, July 2	500 00	
Trainor, W. J.....	Hilton Beach.....	Part St. Joseph Island.....	1925, Sept. 12	300 00	

## Appendix No. 2—Concluded

List of Agents for the year ending October 31st, 1925.

Name.	Post Office Address.	District or County.	Date of Appointment.	Salary per annum.	Remarks.
Watt, F.	Pembroke.	Part Renfrew.	1923, Sept. 11	\$300 00	
Whybourne, W. E.	Hilton Beach.	Part St. Joseph Island.	1905, Apr. 7	300 00	Resigned May 29, 1925.
Wilson, A. N.	Kinmount.	Part District of Peterborough.	1915, May 6	175 00	
Wilson, S. H.	Port Arthur.	“ Thunder Bay.	1921, Nov. 26	1,200 00	
Woodings, Jos.	Englehart.	“ Temiskaming.	1908, July 13	800 00	
McArthur, T. A.	North Bay.	Inspector of Crown Lands Offices.	1912, May 1	900 00	Also Inspector of Mining Records' Offices.
<i>Homestead Inspectors.</i>					
Barr, J. C.	Fort Frances.	District of Rainy River.	1906, Dec. 1	1,600 00	
Bastien, J. A.	Chelmsford.	W. part of Sudbury District.	1913, May 12	1,300 00	
Cragg, W. V.	New Liskard.	S. part of Temiskaming District.	1913, Apr. 1	1,700 00	
Dean, Thos.	Sault Ste. Marie.	Algoma District.	1908, Aug. 3	900 00	Also Crown Lands Agent.
Gerhart, Wm. G.	Bracebridge.	Muskoka District.	1924, Oct. 14	1,100 00	
Grigg, Albert.	Bruce Mines.	Part District of Algoma.	1925, Sept. 1	.....	For salary see Crown Lands Agent.
Hughes, T.	Murillo.	Thunder Bay District.	1908, July 29	1,400 00	
Jervis, H. F.	Callander.	District of Parry Sound.	1920, June 10	1,600 00	
Owens, H. B.	Cache Bay.	E. part Sudbury and W. part Algoma districts.	1918, July 1	1,100 00	
Sheppard, H. E.	Kapuskasing.	Part District of Cochrane.	1909, Feb. 13	1,800 00	Also Crown Lands Agent.
Smith, D.	Cochrane.	N. part Temiskaming District.	1912, Apr. 24	1,900 00	
Van Horn, L. E.	Monteith.	Part Temiskaming and Algoma Districts.	1920, Jan. 27	1,700 00	
Watson, T. P.	Englehart.	Centre part of Temiskaming District.	1905, May 10	1,500 00	
Wigle, R. G.	Dryden.	Kenora District.	1914, June 1	1,600 00	
<i>Timber Agents.</i>					
Alexander, Jas. A.	Fort Frances.	Fort Frances District.	1924, Nov. 1	2,500 00	Also Crown Lands Agent.
Fletcher, N. B.	Parry Sound.	Part Parry Sound and Muskoka Districts.	1923, Dec. 1	1,700 00	
Huckson, A. H.	Sault Ste. Marie.	Part District of Algoma.	1914, Apr. 1	2,400 00	
Larose, S. C.	Ottawa.	Part Ottawa District.	1890, May 8	1,800 00	
MacDonald, S. C.	New Liskard.	Part Temiskaming District.	1907, Jan. 1	2,400 00	
McDougall, J. T.	North Bay.	Nipissing and part Sudbury Districts.	1908, July 1	2,500 00	
Milway, Jos. H.	Port Arthur.	Part Thunder Bay District.	1924, Nov. 1	2,400 00	
Smith, J. D. C.	Kenora.	Kenora District.	1924, Nov. 1	2,400 00	
Spence, D. J.	Cochrane.	Part Temiskaming and Algoma Districts.	1920, Dec. 1	2,400 00	
Stevenson, A.	Peterborough.	Belleville District.	1905, Oct. 4	1,900 00	
Whelan, Patrick J.	Renfrew.	Renfrew Agency.	1924, Nov. 1	2,400 00	
Wood, W. G. A.	South Porcupine.	Porcupine District.	1924, Nov. 1	2,400 00	
Hartt, J. I.	Orillia.	Inspector of Crown Timber Agencies and Supervisor of Operations in connection with Timber Administration.	1917, Mar. 1	1,600 00	Resigned April 30, 1925.
Hawkins, S. J.	Toronto.	Relieving Crown Timber Agent.	1923, Sept. 4	3,500 00	
			1905, Aug. 16	2,100 00	



*Appendix No. 3.*

Statement of Lands Sold and Leased, Amount of Sales and Leases, and Amount of Collections for the year ending October 31st, 1925.

Service.	Acres sold and leased.	Amount of sales and leases.	Collections on sales and leases.
<i>Lands Sold:</i>		\$ c.	\$ c.
Agricultural and Townsites, etc.....	117,488.39	115,507 14	100,042 73
Clergy Lands.....	50.00	50 00	485 54
Common School Lands.....			1,608 26
Grammar School Lands.....			221 76
University Lands.....	1,798.00	899 00	1,517 05
<i>Lands Leased:</i>			
Crown.....	8,094.18	5,296 04	110,136 32
Temagami.....	44.97	490 00	2,292 80
	127,475.54	122,242 18	216,304 46

## Appendix No. 4

Statement of Revenue of the Department of Lands and Forests for the year ending  
October 31st, 1925.

Service	\$	c.	\$	c.	\$	c.
LAND COLLECTIONS						
<i>Crown Lands:</i>						
Agricultural.....	81,205	62				
Townsites.....	18,837	11				
			100,042	73		
Clergy Lands.....	485	54				
Common School Lands.....	1,608	26				
Grammar School Lands.....	221	76				
University Lands.....	1,517	05				
			3,832	61		
					103,875	34
<i>Rent:</i>						
Crown Leases.....			101,771	24		
Algonquin Provincial Park.....			3,055	40		
Rondeau Provincial Park.....			5,065	00		
Bruce Beach.....			244	68		
Temagami Leases.....			2,292	80		
Sand and Gravel.....			7,348	95		
					119,778	07
WOODS AND FORESTS						
Bonus.....			1,565,896	83		
Timber Dues.....			2,669,587	84		
Ground Rent.....			103,247	58		
Fire Protection.....			266,488	13		
Transfer Fees.....			5,380	00		
Mill License Fees.....			322	15		
					4,610,922	53
<i>Parks:</i>						
Algonquin Provincial Park.....			6,931	15		
Rondeau Provincial Park.....			1,624	80		
Quetico Provincial Park.....			3,790	23		
					12,346	18
Casual Fees.....			1,877	35		
Forest Reserves, Guides' Fees.....			219	00		
					2,096	35
REFUNDS						
Agents' Salaries and Disbursements.....			5	60		
Contingencies.....			11	02		
Clearing Townsites and Removing Fire Hazards.....			44	50		
Display at Toronto Exhibition.....			25	48		
Forest Ranging.....			161,401	76		
Fire Ranging.....			1,739	40		
Reforestation.....			1,606	62		
					164,834	38
					\$5,013,852	85

*Appendix No. 5*

Statement of Receipts of the Department of Lands and Forests for the year ending October 31st, 1925, which are considered as Special Funds.

Service	\$ c.	\$ c.
<i>Clergy Lands</i>		
Principal.....	274 25	
Interest.....	211 29	
		485 54
<i>Common School Lands</i>		
Principal.....	876 40	
Interest.....	731 86	
		1,608 26
<i>Grammar School Lands</i>		
Principal.....	138 60	
Interest.....	83 16	
		221 76
<i>University Lands</i>		
Principal.....	1,111 31	
Interest.....	354 40	
		1,465 71
		<b>\$3,781 27</b>

## Appendix No. 6

Statement of Disbursements of the Department of Lands and Forests for the year ending  
October 31st, 1925.

Service	\$	c.	\$	c.	\$	c.
AGENTS' SALARIES AND DISBURSEMENTS.....					102,075	23
ALGONQUIN PROVINCIAL PARK.....					33,518	26
ALLOWANCE SCHOOL SECTION, SOUTH WALSINGHAM.....					300	00
ALLOWANCE SCHOOL SECTION, TOWNSHIP OF VESPRA.....					250	00
ALLOWANCE TOWNSHIP SIDNEY RE SURVEY.....					250	00
ALLOWANCE TO MRS. J. P. SECORD RE CANCELLATION OF LEASES.....					1,500	00
ALLOWANCE TO W. H. MANNING RE CANCELLATION OF LEASES.....					1,500	00
BOARD OF SURVEYORS.....					200	00
CLEARING TOWNSITES AND REMOVING FIRE HAZARDS.....					25,769	47
COLONIZATION ROADS.....					474,409	34
COMMISSIONS RE SUNDRY INVESTIGATIONS.....					250	00
CONTINGENCIES, COLONIZATION ROADS.....					2,008	77
CONTINGENCIES, ADVERTISING, ETC.....					60,818	15
CULLERS' ACT.....					50	75
DISPLAY AT TORONTO EXHIBITION.....					906	01
FIRE RANGING.....					1,187,506	18
FOREST RANGING.....					443,161	08
FOREST RESERVES.....					4,841	14
GRANT TO CANADIAN FORESTRY ASSOCIATION.....					3,000	00
INSURANCE.....					5,026	03
LEGAL FEES AND EXPENSES.....					1,250	00
MOVING EXPENSES OF OFFICIALS.....					178	38
OTTAWA AGENCY.....					2,652	54
PURCHASE AND MAINTENANCE OF AUTOMOBILES.....					178	13
QUETICO PROVINCIAL PARK.....					10,808	62
REFORESTATION.....					200,389	75
REFUNDS—MISCELLANEOUS.....					41,691	40
RONDEAU PROVINCIAL PARK.....					11,211	29
<i>Carried forward</i> .....					2,615,700	52

*Appendix No. 6—Concluded*

Service	\$	c.	\$	c.	\$	c.
<i>Brought forward</i> .....					2,615,700	52
SURVEYS.....					72,527	39
UNFORESEEN AND UNPROVIDED.....					835	00
VETERANS' COMMUTATION.....					250	00
WORKMENS' COMPENSATION.....					7,005	61
GRATUITIES:						
Kenneth McBride and Victor Gilbert.....					2,000	00
STATUTORY:						
F. H. Keefer.....					1,827	64
					2,700,146	16

## Appendix

## Statement of Timber and Amounts accrued from Timber Dues, Ground Rent,

## QUANTITY AND

Province of Ontario	Area covered by timber licenses	Saw Logs.					
		Red and White Pine		Jack Pine		Other	
	Square Miles	Pieces	Feet	Pieces	Feet	Pieces	Feet
	17,728 ½	6,157,600	259,462,623	4,246,667	70,401,499	2,390,651	78,424,552

## Statement

Province of Ontario	Shingle Bolts	Cedar Posts	Tele- graph Poles	Pulp- wood	Railway Ties	Pine Waney & Cubic		Lagging	Timber Dues
	Cords	Pieces	Pieces	Cords	Pieces	Pieces	Cubit ft.	Pieces	
	46	169,572	36,002	433,146	2,702,343	4,752	236,089	3,512	1,703,224 05

No. 7

Fire Protection and Bonus, etc., during the year ending 31st October, 1925.

## DESCRIPTION OF TIMBER

Boom and Dimension Timber						Piling	Cordwood		Tan bark
Red and White Pine		Jack Pine		Other			Hard	Soft	
Pieces	Feet	Pieces	Feet	Pieces	Feet		Cords	Cords	
41,891	6,514,574	27,438	1,792,137	49,120	4,146,896	10,625	21,041	43,309	883

of Timber—*Concluded*

## Amounts Accrued.

Bonus	Trespass	Deposits Timber Sales	Ground Rent	Interest	Transfer Fees	Fire Tax	Mill License Fees	Total
\$ 1,630,697 23	\$ 59,396 77	\$ 543,825 00	\$ 102,389 93	\$ 108,547 91	\$ 5,380 00	\$ 266,488 13	\$ 322 15	\$ 4,420,271,17

*Appendix No. 8*

## FORESTRY BRANCH

Statement of Revenue collected during the year ending October 31st, 1925

Timber Dues.....	\$2,669,587 84
Bonus.....	1,565,896 83
Fire Protection.....	266,488 13
Ground Rent.....	103,247 58
Transfer Fees.....	5,380 00
Mill License Fees.....	322 15
	<u>\$4,610,922 53</u>

Timber dues.....	\$2,018,072 58	
Interest, timber dues.....	107,690 26	
Timber sale deposits.....	<u>543,825 00</u>	\$2,669,587 84
Bonus.....		1,565,896 83
Fire protection.....		266,488 13
Ground rent.....	\$102,389 93	
Interest, ground rent.....	<u>857 65</u>	103,247 58
Transfer fees.....		5,380 00
Mill License Fees.....		322, 15
		<u>\$4,610,922 53</u>

*Appendix No. 9*

## ACREAGE UNDER LICENSE

The area covered by Timber Licenses where the holder pays Regulation Ground Rent and Fire Charges, at the end of the fiscal year 1925, was 17,728½ square miles.

The number of Crown Timber Licenses issued for the license season of 1924-25 was 930.

## PULP CONCESSIONS

The area covered by pulp concessions exclusively amounts to 39,437 square miles, on which fire protection charges at the rate of \$3.20 per square mile are payable.



Appendix No. 10

Statement showing the number of Locatees and of acres located; of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Free Grant Townships during the year ending 31st October, 1925.

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Baxter	Muskoka	W. B. Gerhart, Bracebridge			1	27 $\frac{7}{10}$	2	176	1	92 $\frac{2}{100}$
Brunel	"	"	1	74			1	74	1	99
Cardwell	"	"					2	320		
Chaffey	"	"							1	101
Draper	"	"	1	98			1	98	2	285
Franklin	"	"	1	100			1	100	1	82
Freeman	"	"					4	506	3	693
Macaulay	"	"								
Medora	"	"	1	100			3	403	1	100
Morrison	"	"	2	300			4	500	2	286
Muskoka	"	"					2	161	1	100
McLean	"	"					2	275	2	334
Oakley	"	"			1	103	10	1,409	6	719 $\frac{1}{2}$
Ridout	"	"	1	100			2	288	1	80
Ryde	"	"	1	102			5	397	3	630
Sherbourne	Haliburton	"					1	199		
Sinclair	Muskoka	"			1	28	1	200	3	494
Stephenson	"	"					1	100	1	100
Wood	"	"							1	146
Blair	Parry Sound	Miss I. M. Campbell, Parry Sound							1	180
Burpee	"	"	2	203			2	203		
Carling	"	"	3	400			4	598		
Christie	"	"	3	298	1	32 $\frac{1}{2}$	2	198	2	334 $\frac{1}{2}$
Conger	"	"	1	165	1	5	2	155 $\frac{1}{2}$	3	535
Cowper	"	"					2	248		
Foley	"	"							1	97
Hagerman	"	"					1	39		
Henvey	"	"	2	215			1	100	2	315
Humphrey	"	"					1	100	1	187
McConkey	"	"	2	200	2	104 $\frac{2}{100}$	3	300	2	300
McDougall	"	"	1	101	1		2	177	1	101
McKellar	"	"	1	100	4	3	2	154		
McKenzie	"	"					1	200		
Monteith	"	"	1	99	1	51	2	198	1	247 $\frac{8}{100}$
Wilson	"	"			1	5			5	645
Chapman	"	Dr. J. S. Freeborn, Magnetawan	1	101			3	273	1	100
Croft	"	"	3	496	1	105	3	479	1	200
Gurd	"	"	1	100			2	200		
Lount	"	"	4	443			1	183	4	585
Machar	"	"					1	99	5	611
Mills	"	"			1	100	3	394	3	485
Pringle	"	"			2	68	1	100	8	1,343
Ryerson	"	"							2	200
Spence	"	"			3	47	1	119	1	100
Strong	"	"					1	183	2	300
Armour	Parry Sound	David Thaw, Emsdale	1	100					1	100
Bethune	"	"	2	202	1	6	5	629	1	199
Joly	"	"	4	400			2	298	3	400
McMurrich	"	"							2	303
Proudfoot	"	"					3	402		

## Appendix No. 10—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Hardy	Parry Sound	H. J. Ellis,			2	5½			2	300
Himsworth	"	Powassan	1	100	3	102½/10			3	410
Laurier	"	"							2	256½
Nipissing	"	"	1	100	3	9½/10	1	100	6	591
Patterson	"	"			1	4	1	93		
Bonfield	Nipissing	W. J. Parsons,	1	30	1	100			2	150
Boulter	"	North Bay	2	304	1	4			1	50½
Chisholm	"	"	2	99	2	23	2	177	3	301
Ferris	"	"	1	100	1	28	2	200	3	212½
Anson	Haliburton	R. H. Baker,					1	100		
Glamorgan	"	Minden			1	1	3	300	1	100
Hindon	"	"	3	291	1	2			1	102
Lutterworth	"	"	1	98			2	291		
Minden	"	"	1	95	1	100	1	95	3	350
Snowdon	"	"							1	100
Stanhope	"	"			2	6½/10	1	100		
Austruther	Peterborough	Wm. Hales,	1	137	1	54			2	354
Burleigh, N.D.	"	Apsley					2	246	4	294
Chandos	"	"								
Methuen	"	"			1	100				
Cardiff	Haliburton	A. N. Wilson,			1	2			2	200
Cavendish	"	Kinmount			1	5	1	100	1	121
Galway	"	"					1	101	2	307
Monmouth	"	"	1	92			5	685	4	507
Bangor	Hastings	W. J. Douglas,	1	110	1	10	1	110		
Carlow	"	Maynooth							1	100
Dungannon	"	"	2	74	3	30	1	100	5	703
Faraday	"	"	3	346			1	102	2	167
Herschel	"	"	1	200	1	31			7	855½
Limerick	"	"	1	184			2	184	2	159
Mayo	"	"	2	207			1	129		
Monteagle	"	"	1	100			1	100	5	485
McClure	"	"	4	396			3	632	2	197
Wicklow	"	"							1	101
Wollaston	"	"							1	100
Brudenell	Renfrew	Frank Blank,	2	200	2	131	3	298	3	400
Hagarty	"	Wilno	2	208			3	304	3	333
Jones	"	"	7	541½	3	12	3	207		
Lyell	"	"	3	258	4	204	2	165	4	794
Lyndoch	"	"	1	100	1	20			2	320
Matachewan	"	"	1	100						
Radcliffe	"	"	7	1,055	5	34	3	490	6	616
Raglan	"	"	5	416½	1	19	3	250	6	806½
Richards	"	"	4	343	1	100	2	144	3	575
Sebastopol	"	"	1	193			3	293	1	200
Sherwood	"	"			1	100			3	419
Algona, N.	Renfrew	Finlay Watt,			2	185			2	127
Alice	"	Pembroke					1	100	1	100
Buchanan	"	"	1	140					2	190
Fraser	"	"	2	205						
Head	"	"	4	404			1	100	1	116
Maria	"	"	1	117					1	200
Petawawa	"	"	2	201			2	301	2	158





Appendix 10—Concluded

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Caldwell.....	Nipissing.....	J. P. Marchildon,	.....	.....	1	81½	8	1,283	1	80
Cosby.....	"	Sturgeon Falls...	3	469½	1	1	3	503½	.....	.....
Grant.....	"	"	7	1,110	2	94	6	885	4	530
Macpherson.....	"	"	1	160½	.....	.....	2	320	3	453½
Martland.....	"	"	2	312	1	3	1	163	4	637
Springer.....	"	"	1	60	1	80	.....	.....	1	95½
Abinger.....	Lennox and Addington..	Chas. Both, Denbigh...	.....	.....	.....	.....	.....	.....	.....	.....
Canonto, S.....	Frontenac.....	"	.....	.....	.....	.....	.....	.....	.....	.....
Clarendon.....	"	"	.....	.....	.....	.....	.....	.....	.....	.....
Miller.....	"	"	1	100	.....	.....	1	100	1	224
Denbigh.....	Lennox and Addington..	"	3	249	.....	.....	4	448	1	202
Palmerston.....	.....	"	.....	.....	1	22	.....	.....	.....	.....
McClintoch.....	Haliburton...	Unattached.....	.....	.....	.....	.....	.....	.....	.....	.....
Gibson.....	Muskoka.....	"	.....	.....	1	5	.....	.....	.....	.....
Shawanaga.....	Parry Sound..	"	.....	.....	.....	.....	.....	.....	.....	.....
Wallbridge.....	"	"	.....	.....	.....	.....	.....	.....	.....	.....
Airy.....	Nipissing.....	"	.....	.....	.....	.....	.....	.....	4	680
Finlayson.....	"	"	.....	.....	.....	.....	.....	.....	.....	.....
Murchison.....	"	"	.....	.....	.....	.....	.....	.....	1	194 <sup>39</sup> / <sub>100</sub>
Sabine.....	"	"	.....	.....	1	38	1	93	1	185 <sup>3</sup> / <sub>4</sub>
Burton.....	Parry Sound..	"	.....	.....	1	2	.....	.....	.....	.....
Total.....			535	6,964 <sup>3</sup> / <sub>4</sub>	175	6,601 <sup>1</sup> / <sub>2</sub>	494	68,019 <sup>3</sup> / <sub>4</sub>	367	49,228 <sup>37</sup> / <sub>100</sub>

No. of lots assigned.....221

No. of acres assigned.....29,757

## Appendix No. 11

Statement showing the number of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Townships other than Free Grant during the year ending 31st October, 1925.

Township	District or County	Agent	No. of acres sold	No. of purchasers	No. of sales cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Blount.....	Cochrane.....	S. J. Dempsay, Cochrane...	300	3	3	366	2	277
Brower.....	".....	".....	1,735	11	7	1,096	8	1,119
Calder.....	".....	".....	4,956	34	12	1,804	4	595
Clute.....	".....	".....	1,905	13	6	934	6	886
Coquhoun.....	".....	".....	901	6	.....	.....	.....	.....
Fox.....	".....	".....	1,288	8	7	1,126	.....	.....
Fournier.....	".....	".....	1,247	8	2	313	3	469
Fauquier.....	".....	".....	2,300	16	7	970	5	488
Glackmeyer.....	".....	".....	452	6	10	1,345	10	1,387
Kennedy.....	".....	".....	604	4	4	600	2	304
Leitch.....	".....	".....	3,016	22	8	1,138	4	600
Lamarche.....	".....	".....	.....	.....	3	489	5	741
Machin.....	".....	".....	2,024	14	7	947	.....	.....
Newmarket.....	".....	".....	1,877	13	9	1,404	2	315
Pyne.....	".....	".....	2,247	14	9	1,481	.....	.....
Shackleton.....	".....	".....	1,505	11	3	320	1	135
Casgrain.....	Cochrane.....	John Bresnahan, Hearst...	2,531	18	12	1,644	3	502
Devitt.....	".....	".....	3,949	24	9	1,440	1	146
Eilber.....	".....	".....	2,475	22	6	826	.....	.....
Hanlan.....	".....	".....	2,405	16	7	1,057	5	685
Kendall.....	".....	".....	1,990	15	8	1,210	5	676
Lowther.....	".....	".....	2,041	14	9	1,329	1	143
O'Brien.....	Cochrane.....	H. E. Sheppard, Kapuskasing..	1,461	23	8	744	15	914
Nansen.....	".....	".....	1,943	13	4	600	.....	.....
McCrea.....	".....	".....	5,251	35	3	451	.....	.....
Owens.....	".....	".....	1,785	18	16	1,575	2	119
Iddington.....	".....	".....	5,624	58	8	775	.....	.....
Williamson.....	".....	".....	1,321	14	9	791	.....	.....
Bayley.....	Timiskaming.....	Jos. Woollings, Englehart..	.....	.....	.....	.....	.....	.....
Blain.....	".....	".....	156	1	.....	.....	.....	.....
Catharine.....	".....	".....	.....	.....	1	160	14	677
Chamberlain.....	".....	".....	319	2	.....	.....	2	318
Dack.....	".....	".....	160	1	.....	.....	.....	.....
Eby.....	".....	".....	638	4	.....	.....	5	142
Evanturel.....	".....	".....	.....	.....	.....	.....	1	154
Ingram.....	".....	".....	790	6	6	707	4	487
Marter.....	".....	".....	.....	.....	2	320	1	149
Marquis.....	".....	".....	.....	.....	.....	.....	1	158
Otto.....	".....	".....	330	4	4	624	5	193
Pacaud.....	".....	".....	.....	.....	5	796	3	395
Pense.....	".....	".....	459	3	4	491	1	160
Robillard.....	".....	".....	.....	.....	.....	.....	2	320
Savard.....	".....	".....	159	1	1	159	.....	.....
Truax.....	".....	".....	80	1	.....	.....	.....	.....
Benoit.....	".....	J. E. Mills, Matheson..	794	5	1	163	1	160
Beatty.....	Cochrane.....	".....	.....	.....	2	364	3	332
Bond.....	".....	".....	651	5	4	643	.....	.....
Bowman.....	".....	".....	749	6	3	481	.....	904

## Appendix No. 11—Continued

Township	District or County	Agent	No. of acres sold	No. of pur- chasers	No. of sales cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Calvert.....	Cochrane.....	J. E. Mills,	772	5	5	774	9	1,562
Carr.....	"	Matheson....					6	923
Clergue.....	"	"	120	1	3	318	3	372
Currie.....	"	"			7	1,044	2	320
Dundonald.....	"	"	338	3			4	318
Evelyn.....	"	"	161	1	5	801		
German.....	"	"	1,641	10	3	459		
Hislop.....	"	"	320	2	1	160	5	862
Matheson.....	"	"	1,840	13	13	2,047	1	162
McCart.....	"	"	788	5	5	803	3	478
Mountjoy.....	"	"	251	3	1	115	15	1,985
Playfair.....	"	"	600	4			4	640
Stock.....	"	"	630	5	1	156	6	752
Taylor.....	"	"	308	2	1	160	8	1,232
Walker.....	"	"	277	4	3	452	5	776
Armstrong.....	Timiskaming.....	J. R. McCrea,						
		New Liskeard..					1	160
Auld.....	"	"	319	2	1	141		
Beauchamp.....	"	"			1	162	1	160
Brethour.....	"	"			3	448	1	156
Bryce.....	"	"	150	1	1	160		
Bucke.....	"	"			1	160	2	240
Cane.....	"	"					1	153
Casey.....	"	"	40	1			3	315
Dymond.....	"	"					1	157
Firstbrook.....	"	"	161	1			2	240
Harley.....	"	"	80	1	1	160	2	320
Henwood.....	"	"	482	3	4	646	5	779
Harris.....	"	"					1	157
Hilliard.....	"	"			1	160	2	320
Kerns.....	"	"	161	1			3	475
Lundy.....	"	"			2	322		
Tudhope.....	"	"	407	3	1	163	2	202
Smyth.....	Timiskaming.....	Mark Morgan,						
		Elk Lake.....			1	160		
Lorrain.....	Timiskaming.....	Neil J. McAulay,						
		Haileybury...			4	632	2	319
Hugel.....	Nipissing.....	John Brown,						
		Markstay...	160	1	1	159		
Louden.....	"	"			1	158		
Loughrin.....	"	"	3,225	20				
Phelps.....	Nipissing.....	W. J. Parsons,						
		North Bay...	3,044	19	5	800	2	322
Widdifield.....	"	"	559	4	21	3,167	4	518
Hallam.....	Sudbury.....	R. A. Teasdale,						
		Massey....	322	2			1	79
Harrow.....	"	"	476	3			1	158
May.....	"	"			1	160	1	158
Salter.....	"	"			1	90	1	156
Shedden.....	"	"	120	1	1	160	2	280
Victoria.....	"	"	160	1			3	434
Bigwood.....	Sudbury.....	J. K. MacLennan,						
		Sudbury...	374	4			4	375

## Appendix No. 11—Continued

Township	District or County	Agent	No. of acres sold	No. of pur- chasers	No. of sales cancelled	No. of acres resumed	No. of pat nts issued	No. of acres patented
Delamere.....	Sudbury.....	J. K. MacLennan,	989	6	.....	.....	2	318
Dowling.....	"	Sudbury.....	315	2	1	153	1	150
Nairn.....	Sudbury.....	E. Arthurs, Espanola...	303	1	.....	.....	.....	.....
Drayton.....	Kenora.....	H. E. Holland, Kenora...	546	5	.....	.....	.....	.....
Jaffray.....	"	"	290	3	.....	.....	2	255
Bright.....	Algoma.....	Albert Grigg, Bruce Mines..	251	2	4	465	1	165
Cobden.....	"	"	.....	.....	.....	.....	2	226
Gladstone.....	"	"	143	1	4	673	.....	.....
Parkinson.....	"	"	.....	.....	.....	.....	1	158
Haughton.....	"	"	277	2	.....	.....	.....	.....
Striker.....	"	"	81	1	1	160	.....	.....
Patton.....	"	"	.....	.....	1	160	.....	.....
Thompson.....	"	"	404	3	.....	.....	1	162
Day.....	"	"	.....	.....	.....	.....	1	161
Johnson.....	"	"	.....	.....	2	429	.....	.....
Rose.....	"	"	.....	.....	.....	.....	2	323
Gould.....	"	"	135	1	.....	.....	.....	.....
Aweres.....	Algoma.....	T. Dean, Sault Ste. Marie.	339	2	2	320	1	131
Tarbutt, Add'l...	"	"	.....	.....	.....	.....	1	164
Tarentorus.....	"	"	160	2	.....	.....	.....	.....
Vankoughnet.....	"	"	.....	.....	2	266	1	121
Forbes.....	Thunder Bay.....	S. H. Wilson, Port Arthur...	4,963	32	7	1,033	2	305
Fowler.....	"	"	818	5	2	316	.....	.....
Goldie.....	"	"	4,044	25	.....	.....	.....	.....
Jacques.....	"	"	896	6	.....	.....	.....	.....
Lyon.....	"	"	932	7	2	240	4	607
McTavish.....	"	"	640	4	1	160	.....	.....
Sibley.....	"	"	1,093	7	3	488	.....	.....
Upsala.....	"	"	2,266	15	5	736	.....	.....
Badgerow.....	Nipissing.....	Unattached.....	312	2	2	320	.....	.....
Bagot.....	Renfrew.....	"	100	2	.....	.....	2	100
Barber.....	Timiskaming.....	"	.....	.....	.....	.....	1	162
Bedford.....	Frontenac.....	"	.....	.....	5	705	1	6
Blithfield.....	Renfrew.....	"	.....	.....	.....	.....	1	100
Bruce.....	Bruce.....	"	.....	.....	.....	.....	2	198
Cleland.....	Sudbury.....	"	143	1	.....	.....	2	272
Cook.....	Cochrane.....	"	.....	.....	.....	.....	1	160
Creighton.....	Sudbury.....	"	.....	.....	.....	.....	1	164
Crerar.....	Nipissing.....	"	160	1	.....	.....	.....	.....
Dalton.....	Victoria.....	"	200	2	.....	.....	.....	.....
Darling.....	Lanark.....	"	192	2	.....	.....	2	192
Denison.....	Sudbury.....	"	162	1	.....	.....	.....	.....
Derby.....	Grey.....	"	.....	.....	.....	.....	1	100
Drury.....	Sudbury.....	"	483	3	2	160	.....	.....
Dryden.....	"	"	628	4	.....	.....	1	159
Dummer.....	Peterborough.....	"	160	1	.....	.....	1	100
Ernesttown.....	Lennox and Addington.....	"	50	1	.....	.....	1	50



## Appendix No. 11—Continued

Township.	District or County.	Agent.	No. of acres sold.	No. of pur- chasers.	No. of sales cancelled	No. of acres resumed	No. of patents issued.	No. of acres patented.
Falconbridge.....	Sudbury.....	Unattached.....	180	1			1	180
Field.....	Nipissing.....	"	560	4	1	165	1	159
Fairbank.....	Sudbury.....	"	161	1				
Foster.....	Sudbury.....	"	129	1				
Georgina.....	York.....	"					1	100
Gibbons.....	Nipissing.....	"	71	1			1	71
Glenelg.....	Grey.....	"					2	200
Gough.....	Sudbury.....	"	104	1				
Graham.....	"	"					2	129
Hallowell.....	Prince Edward.....	"					1	66
Harvey.....	Peterborough.....	"	171	2				
Hinchinbrooke.....	Frontenac.....	"	100	1				
Holland.....	Grey.....	"					1	156
Horton.....	Renfrew.....	"					1	100
Kaladar.....	Lennox and Addington.....	"					1	180
Kennebec.....	Frontenac.....	"	382	4			4	645
Lake.....	Hastings.....	"	123	1				
Lavant.....	Lanark.....	"	200	1				
Lorne.....	Sudbury.....	"	717	5			5	598
Louise.....	"	"	247	2			1	100
Mara.....	Ontario.....	"					1	110
Marmora.....	Hastings.....	"	100	1			1	50
McKim.....	Sudbury.....	"					1	156
Minto.....	Wellington.....	"					1	50
Murray.....	Northumberland.....	"	100	1				
Nairn.....	Sudbury.....	"	303	2			3	422
Olden.....	Frontenac.....	"	88	1			1	88
Osnabruck.....	Stormont.....	"	200	3			3	200
Oso.....	Frontenac.....	"	100	1	3	214		
Oxford.....	Grenville.....	"					1	50
Proton.....	Grey.....	"					1	99
Rama.....	Ontario.....	"			1	100		
Roxborough.....	Stormont.....	"	200	1			1	97
Shakespeare.....	Sudbury.....	"	322	2				
Sherbrooke, S.....	Lanark.....	"			2	140		
Somerville.....	Victoria.....	"					1	99
Tay.....	Simcoe.....	"					1	196
Tudor.....	Hastings.....	"	201	2	4	398	2	86
Verulam.....	Victoria.....	"	60	1			1	60
Waters.....	Sudbury.....	"					2	200
Westmeath.....	Renfrew.....	"					1	56
Total.....			109,990	810	385	54,961	329	41,777

Number of lots assigned..... 505      Number of acres assigned.. 69,752  
 Farm locations sold in unsurveyed territory ..... 741%

## Appendix No. 11—Continued

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

District	Agency	Locations	Cancellations
Cochrane	Matheson	25	18
"	Cochrane	24	28
"	Hearst	8	4
"	Kapuskasing	7	4
Algoma	Thessalon	0	1
Timiskaming	Englehart	7	1
"	New Liskeard	1	1
County of Victoria	Unattached	0	1
Nipissing	Markstay	3	2
"	North Bay	9	7
Thunder Bay	Port Arthur	9	4
Kenora	Kenora	0	1
		93	72

Statement showing the number of purchasers, acres sold and of patents issued in Townsites, during the year ending 31st October, 1925.

Townsite.	District or County.	Agent.	No. of acres sold	No. of purchasers	No. of patents issued	No. of acres patented
Alexandra	Cochrane	Unattached	3.47	13	6	2.73
Armstrong	Thunder Bay	"	.20	1		
Bartleman	Timiskaming	C. A. Duval	.33	4	3	.18
Bobcaygeon	Victoria	Unattached	.47	1	2	.97
Capreol	Sudbury	"	1.12	3	2	.22
Colchester	Essex	"	2.34	7	5	1.91
Foleyet	Sudbury	"	.23	2		
Gogoma	Sudbury	"	.91	8	3	.33
Hearst	Cochrane	"	26.52	7	2	2.35
Hilton	Algoma	"	.50	1	2	1.00
Hornpayne	Algoma	"	1.55	9	4	.88
Kapuskasing	Cochrane	H. E. Sheppard	3.41	30	40	10.06
Kirkland Lake	Timiskaming	Unattached	1.10	11	20	2.13
Lowbush River	Cochrane	"	.35	2	1	.19
Macfarlane	Kenora	"	.34	2	7	1.84
Missinaibi	Algoma	"	.77	3	2	.51
Moonbeam	Cochrane	"	.17	1		
Nakina	Thunder Bay	"	3.76	22	9	1.55
Shewsbury	Kent	"	3.09	2	2	3.09
Smyth	Timiskaming	"	1.75	6	2	.75
Timmins, Additional	Timiskaming	C. A. Duval	.47	1	3	.18
Valgagne	Timiskaming	Unattached	.31	1		
Winnipeg River Crossing	Kenora	"	1.23	2		
			54.39	139	115	30.87

## Appendix No. 11—Continued

Statement showing islands and parcels sold as summer resorts.

## ISLANDS SOLD

Part or Parcel	Township	District or County	Agent	No. of acres sold
Red Rock Island in Memesagamasing Lake.....	Hardy.....	Parry Sound.....	H. J. Ellis.....	1.
Island in Clear Lake.....	Patterson.....	" ".....	" ".....	4.
Island in Wauquimakog Lake...	Wilson.....	" ".....	I. M. Campbell...	.45
Beechwood Island.....	Baxter.....	Muskoka.....	W. G. Gerhart...	3.4
Island No. 34.....	".....	".....	".....	.5
Island opposite Lote 10 and 11, Con. 10.....	Burton.....	Parry Sound.....	I. M. Campbell..	2.
Island in Mattawan River.....	Dawson Road..	Thunder Bay....	S. H. Wilson.....	.25
Pine Island, Lake Huron, Parcel 20.....	.....	Algoma.....	Unattached.....	1.4
Pine Island, Lake Huron, Parcel 19.....	.....	".....	".....	2.
Island in Lake Nipissing.....	Himsworth....	Parry Sound.....	H. J. Ellis.....	1.1
Big Island in Loon Lake.....	Anglesea.....	Addington.....	Unattached.....	3.5
Island in Pine Lake.....	McConkey....	Parry Sound.....	I. M. Campbell...	4.45
Big Island in Loon Lake.....	Anglesea.....	Addington.....	Unattached.....	1.75
Parcel 28, Island H in Paudash Lake.....	Cardiff.....	Haliburton.....	A. N. Wilson.....	2.
Island in Trout Lake.....	McDougall....	Parry Sound.....	I. M. Campbell...	.9
Rock Island in Green Bay of Bobs Lake.....	Bedford.....	Frontenac.....	Unattached.....	2.50
Island in Peter's Lake.....	Bethune.....	Parry Sound.....	David Thaw.....	6.
Oak Island in Horseshoe Lake..	Foley.....	".....	I. M. Campbell...	.50
Island in Calabogie Lake.....	Blythfield....	Renfrew.....	Unattached.....	3.
Island in Island Lake.....	Aweres.....	Algoma.....	".....	1.
Island A2 in Rainy Lake.....	Watten.....	Rainy River....	C. J. Hollands...	2.7
Anderson Island in Westlemcoon Lake.....	Ashby.....	Lennox and Addington.....	Unattached.....	.60
McIlmoyl Island in Long Lake..	North Burleigh.	Peterborough...	Wm. Hales.....	.9
Island A 1 in front Lot 5, Con. 3.	Loudon.....	Nipissing.....	Jno. Brown.....	4.7
Island in Skelton Lake.....	Cardwell.....	Muskoka.....	W. G. Gerhart...	1.25
Island in Mill Lake.....	McDougall....	Parry Sound.....	I. M. Campbell...	.50
Avalion Island in White Lake..	Darling.....	Lanark.....	Unattached.....	.62
				52.97

## Appendix 11—Continued

## ISLANDS PATENTED

Statement showing islands patented as summer resorts.

Part or Parcel	Township	District or County	Agent	No. of acres patented
Karwartha Island.....	Nipissing.....	Parry Sound.....	I. M. Campbell..	1.2
South part Island 14, Ox Bay, Lake Nipissing.....	Allen.....	Sudbury.....	Unattached.....	4.9
Island 413 A, Georgian Bay....	Harrison.....	Parry Sound.....	I. M. Campbell..	1.19
Island 498 A, Georgian Bay....	".....	".....	".....	.86
Parcels 11 and 12, Island 510 A, Georgian Bay.....	".....	".....	".....	4.7
Island 553 A, Georgian Bay....	".....	".....	".....	.16
Island 940 A, Georgian Bay....	".....	".....	".....	.59
Island 941 A, Georgian Bay....	".....	".....	".....	.11
Island 942 A, Georgian Bay....	".....	".....	".....	.03
Echo Island, Boshkung Lake....	Stanhope.....	Haliburton.....	R. H. Baker.....	2.00
Part Island C, French River....	Mason.....	Sudbury.....	J. P. Marchildon..	5.00
Parcel 1, Island 133, Severn River.....	Baxter.....	Muskoka.....	W. G. Gerhart...	4.8
Beechwood Island and Island 134, Severn River.....	".....	".....	".....	3.9
Island in Mattawan River.....	Dawson Road..	Thunder Bay...	S. H. Wilson.....	.25
Island B 611, Georgian Bay....	Copwer.....	Parry Sound.....	I. M. Campbell..	1.4
Island B 722, Georgian Bay....	".....	".....	".....	.34
Island B 407, Georgian Bay....	".....	".....	".....	.60
Island B 704, or part of McLaren Island, Georgian Bay.....	".....	".....	".....	3.00
Island B 421, Georgian Bay....	".....	".....	".....	1.7
Island B 422, Georgian Bay....	".....	".....	".....	1.3
Island B 118, Georgian Bay....	".....	".....	".....	2.00
S.E. part Franklin Island, Georg- ian Bay.....	Carling.....	".....	".....	4.00
Island B 194, Georgian Bay....	Wallbridge....	".....	Unattached.....	9.54
East part Island D 191.....	".....	".....	".....	5.00
Island C.....	Wilson.....	".....	".....	.45
Island F.P. 97, Pelican Lake....	Drayton.....	Kenora.....	".....	.10
Island F.P. 44, Abrams' Lake....	".....	".....	".....	4.25
Paudash Island, Loon Lake....	Chandos.....	Peterborough...	W. Hales.....	2.75
Quality Island, Loon Lake.....	".....	".....	".....	.95
Middle Rock Island, Loon Lake.	".....	".....	".....	1.00
Little Pine Island, Loon Lake...	".....	".....	".....	.34
Big Pine Island.....	".....	".....	".....	1.25
Island W S 89, French River....	Mowat.....	Parry Sound.....	Unattached.....	4.5
Red Rock Island, Memesag- mesing Lake.....	Hardy.....	".....	".....	1.00
Island A 5, French River.....	Blair.....	".....	".....	6.00
Island O, in Trout Lake.....	Palmerston...	Frontenac.....	".....	1.00
Island in Calabogie Lake.....	Bliethfield...	Pembroke.....	".....	3.00
Island H, Maskinonge Lake....	Kelly.....	Sudbury.....	".....	3.00
Island S, St. Joseph Lake.....	Humphrey....	Parry Sound.....	I. M. Campbell..	.40
Island G, Clear Lake.....	Patterson....	".....	H. J. Ellis.....	4.00
Cameron Island, Weslemcoon Lake.....	Effingham....	Lennox and Add- ington.....	Unattached.....	.10
Island B 921, Georgian Bay....	Shawanaga...	Parry Sound.....	".....	.8
Island O, Wawashkosh Lake....	McKenzie....	".....	I. M. Campbell..	2.00
Island in Peter's Lake.....	Bethune.....	".....	David Thaw.....	6.00
Island in Beaver Lake.....	Sheffield....	Lennox and Add- ington.....	Unattached.....	.26
				101.12

## Appendix 11—Continued

## MAINLAND SOLD

Part or Parcel	Township	District or County	Agent	No. of acres sold
Part of lot 3, con. 8.....	Wood.....	Parry Sound.....	I. M. Campbell...	.40
Part of lot 11, con. 8.....	".....	".....	".....	.37
Part of lot 15, con. 8.....	".....	".....	".....	.53
Part of lot 12, con. 8.....	".....	".....	".....	.42
Part of lot 16, con. 8.....	".....	".....	".....	.63
Part of lot 20, con. 8.....	".....	".....	".....	.57
Part of lot 9, con. 8.....	".....	".....	".....	.23
Part of lot 7, con. 8.....	".....	".....	".....	.19
Part of lot 8, con. 8.....	".....	".....	".....	.22
Part of lot 18, con. 8.....	".....	".....	".....	.57
Part of lot 19, con. 8.....	".....	".....	".....	.47
Part of lot 1, con. 8.....	".....	".....	".....	.1
Part of lot 2, con. 8.....	".....	".....	".....	.08
Part of lot 4, con. 8.....	".....	".....	".....	.11
Part of lot 31, con. 8.....	".....	".....	".....	.39
Lot 23, range 1.....	Drayton.....	Kenora.....	Unattached.....	3.83
Lot 1, range 5.....	".....	".....	".....	14.32
Lot 11, range 7.....	".....	".....	".....	4.59
Lot 19, range 6.....	".....	".....	".....	7.57
Lot 24, range 1.....	".....	".....	".....	5.50
Part of lot 25, con. 6.....	".....	".....	".....	3.00
Lot 88, range 1.....	".....	".....	".....	4.50
Parcel 4, part of lot 22, con. 17.	Ferris.....	Nipissing.....	W. J. Parsons.....	1.00
Part lot 10, con. 4.....	Marne.....	Algoma.....	Unattached.....	3.80
Part broken lot 6, con. 10.....	Anglesea.....	Addington.....	".....	2.60
Part broken lot 6, con. 10.....	".....	".....	".....	1.70
Part broken lot 6, con. 10.....	".....	".....	".....	2.10
Part broken lot 6, con. 10.....	".....	".....	".....	4.00
Part broken lot 6, con. 10.....	".....	".....	".....	4.10
Part broken lot 6, con. 10.....	".....	".....	".....	4.10
Part broken lot 6, con. 10.....	".....	".....	".....	1.70
Part broken lot 6, con. 10.....	".....	".....	".....	1.70
Part broken lot 6, con. 10.....	".....	".....	".....	4.40
Parts broken lot 6, cons. 9 and 10	".....	".....	".....	1.78
Part broken lot 6, con. 9.....	".....	".....	".....	.14
Part broken lot 6, con. 10.....	".....	".....	".....	4.34
Parts broken lot 6, cons. 9 and 10	".....	".....	".....	4.43
Part broken lot 6, con. 10.....	".....	".....	".....	1.80
Part lot 5, con. 6.....	Malachi.....	Kenora.....	J. E. Gibson.....	1.70
Part lot 26, con. 9.....	Hardy.....	Parry Sound.....	H. J. Ellis.....	4.55
Part broken lot 2, con. 3.....	Bigwood.....	Sudbury.....	J. K. MacLennan.....	4.20
Part broken lot 2, con. 2.....	Rowell.....	Kenora.....	J. E. Gibson.....	5.00
Part broken lot 5, con. 10.....	Jones.....	Renfrew.....	F. Blank.....	5.00
Part lot 6, con. 1.....	Striker.....	Algoma.....	Thos. Dean.....	8.40
Part broken lot 31, con. 8.....	Methuen.....	Peterborough.....	Wm. Hales.....	1.00
Parts lots 26 and 27, con. 5.....	Ridout.....	Muskoka.....	W. G. Gerhart.....	2.00
Parts broken lots 5 and 6, con. "A"	McKinnon.....	Algoma.....	R. A. Teasdale.....	5.00
Part broken lot, 5 con. "A".....	".....	".....	".....	5.00
Part broken lot 5, con. "A".....	".....	".....	".....	4.60
Part broken lot 13, con. 4.....	Stanhope.....	Haliburton.....	R. H. Baker.....	5.00
Parcel 5, part lot 20, con. 4.....	Baxter.....	Muskoka.....	W. G. Gerhart.....	3.16
Part broken lot 20, con. 4.....	".....	".....	".....	9.30
Part broken lot 21, con. 5.....	".....	".....	".....	5.00
Part lot 18, con. 7.....	Gorham.....	Thunder Bay.....	S. H. Wilson.....	20.00
Part lot 18, con. 8.....	".....	".....	".....	5.00
Part lot 26, con. 13.....	Glamorgan.....	Haliburton.....	R. H. Baker.....	1.00
Part lot 17, con. 4.....	Ashby.....	Lennox and Addington.....	Unattached.....	4.10
Part lots 17 and 18, con. 14.....	".....	Lennox and Addington.....	".....	5.00

*Appendix No. 11—Concluded*

Part or Parcel	Township	District or County	Agent	No. of acres sold
Part lot 19, con. 4.....	Cavendish.....	Peterborough.....	A. N. Wilson.....	1.25
Part lot 19, con. 4.....	“.....	“.....	“.....	4.50
Part N.E. $\frac{1}{4}$ , sec. 11.....	Aweres.....	Algoma.....	Thos. Dean.....	1.25
Part N.E. $\frac{1}{4}$ , sec. 11.....	“.....	“.....	“.....	1.60
Part N.E. $\frac{1}{4}$ , sec. 11.....	“.....	“.....	“.....	3.90
Part broken lot 26, con. 15.....	Effingham.....	Lennox and Add- ington.....	Unattached.....	4.30
Part lot 9, con. 1, and small islet	Maisonville.....	Temiskaming.....	J. E. Mills.....	5.00
Part lot 9, con. 1.....	“.....	“.....	“.....	5.00
Part lot 9, con. 1.....	“.....	“.....	“.....	5.00
				228.09

*Appendix No. 12*

## PATENTS OFFICE (Lands Branch)

Statement of Patents, etc., issued from 1st November, 1924, to 31st October, 1925

Public Lands (late Crown).....	582
“ “ (late School).....	6
“ “ (late Clergy Reserves).....	3
“ “ (University).....	10
Free Grant Lands (Act of 1913).....	316
“ “ (Act of 1901 Veterans).....	8
Mining Lands (Patents).....	415
Mining Leases.....	168
Crown Leases.....	115
Licenses of Occupation.....	112
Temagami Island Leases.....	20
Sand and Gravel Licenses.....	28
Pine Patents.....	13
Water Power Leases.....	2
Orders-in-Council.....	5
Total.....	1,803

*Appendix No. 13*

Statement of the work done in Military Office, Lands Branch of the Department of Lands and Forests, during the year ending October 31st, 1925.

Veteran patents issued.....	8
Certificates surrendered for commutation money.....	5

*Appendix No. 14*

## REPORT OF RECORDS BRANCH FOR YEAR ENDING OCTOBER 31ST, 1925

Communications received:	
From Crown Land Agents.....	7,945
From Crown Timber Agents.....	4,483
From Mining Recorders.....	2,966
From Homestead Inspectors.....	2,042
From Superintendent Algonquin Park.....	306
From Superintendent Quetico Park.....	128
From Superintendent Rondeau Park.....	129
Orders-in-Council.....	298
Telegrams.....	182
Loan Commissioner (figures supplied by them).....	7,769
Forestry Branch (figures supplied by them).....	35,935
Colonization Roads (figures supplied by them).....	3,362
All other sources.....	27,382
Total incoming (Minister's office not included).....	92,927
Communications sent out:	
To Crown Land, Timber Inspectors and Park Superintendents.....	20,895
To General Public.....	19,267
Circular letters re timber sales and mill licenses.....	14,742
Maps and blueprints by Survey Branch.....	4,500
Loan Commissioner (figures supplied by them).....	12,809
Forestry Branch (figures supplied by them).....	24,528
Colonization Roads (figures supplied by them).....	5,745
(parcels and calendars, figures supplied by them).....	3,366
Total outgoing (Minister's office not included).....	105,852
Postage:	
Postage for the year, Records Branch.....	\$2,487 02
Postage for the year, Loan Commissioner.....	395 44
Postage for the year, Forestry Branch.....	802 24
Postage for the year, Colonization Roads Branch.....	130 66
Total for year.....	\$3,815 36
Files:	
New files issued, General.....	3,919
New files issued, Accounts chargeable.....	862
New files issued, Accounts free.....	289

*Appendix No. 15*

## REPORT OF THE DIRECTOR OF SURVEYS

HONOURABLE JAMES LYONS,  
*Minister of Lands and Forests, Ontario.*

Sir,—The survey of Crown lands carried on under direction of this Department during the past year consisted of 1,000 miles of lake, river and island traverse and 182 miles base and meridian lines, also township outlines, island surveys, subdivision of townships, summer resorts, town plots and other miscellaneous works as follows:

## LAKE AND RIVER TRAVERSE

Little Current River, district of Thunder Bay, C. R. Kenny, Ontario Land Surveyor, Sault Ste. Marie.  
Allanwater River and head waters of Ogoki river, district of Thunder Bay, James S. Dobie, Ontario Land Surveyor, Thessalon.

## BASE AND MERIDIAN LINES

Boundary line (part) between districts of Cochrane and Thunder Bay and base line west therefrom, Speight & vanNostrand, Ontario Land Surveyors, Toronto.  
Base and meridian lines, district of Cochrane, H. W. Sutcliffe, Ontario Land Surveyor, New Liskeard.

## TOWNSHIP OUTLINES

Townships west of Lake Minnetakie and north of Canadian Pacific Railway, district of Kenora, Roy S. Kirkup, Ontario Land Surveyor, Port Arthur.  
Townships along Canadian Pacific Railway west of Fort William, district of Thunder Bay, Lang & Ross, Ontario Land Surveyors, Sault Ste. Marie.

## ISLANDS AND SUMMER RESORTS

Lakes in the townships of Bedford, county of Frontenac, Beatty & Beatty, Ontario Land Surveyors, Pembroke.  
Lake Wanapitei, district of Sudbury, J. R. Gill, Ontario Land Surveyor, Sudbury.  
Lakes in the townships of Elmsley, Burgess and Crosby, counties of Lanark and Leeds, J. W. Fitzgerald, Ontario Land Surveyor, Peterborough.  
Lower and Middle Shébandowan and Kashabowie lakes, district of Thunder Bay, Phillips & Benner, Ontario Land Surveyors, Port Arthur.

## TOWNSHIP SUBDIVISION

Residue of the township of Fauquier in the district of Cochrane, Thomas G. Code, Ontario Land Surveyor, Cobalt.  
Re survey Sibley township (part), E. R. Bingham, Ontario Land Surveyor, Fort William.



## TOWN PLOTS

- Allanwater, district of Thunder Bay, C. E. Fitton, Ontario Land Surveyor, Toronto.
- Nakina (addition), district of Thunder Bay, Speight & vanNostrand, Ontario Land Surveyors, Toronto.
- Gogama (addition), district of Sudbury, Lincoln Mooney, Ontario Land Surveyor, Sudbury.
- Macfarlane (addition), District of Kenora, C. E. Fitton, Ontario Land Surveyor, Toronto.
- Longlac, district of Thunder Bay, C. E. Fitton, Ontario Land Surveyor, Toronto.

## MISCELLANEOUS

- Location of Geodetic survey stations, county of Renfrew and district of Nipissing, J. L. Morris, Ontario Land Surveyor, Pembroke.
- Location of Settlers in township of Phelps, T. G. Code, Ontario Land Surveyor, Cobalt.
- Inspection of surveys (field work), C. E. Fitton, Ontario Land Surveyor, Toronto.

Town and park lot subdivision of lands patented subsequent to 1910 have been approved pursuant to R.S.O. 1914, chapter 34, and amendments as follows: Valgagne town plot, north half lot 9, concession six, Taylor township, district of Cochrane.

Ansonville addition (Shisko subdivision), south half lot 2, concession 4, Calvert township, district of Cochrane.

Victoria (Harrop subdivision), north half lot 2, concession 4, Calvert township, district of Cochrane.

Pancake town plot, subdivision mining claim L-9513, McVittie township, district of Timiskaming.

Crown City town plot subdivision mining claims L-8825, 8826, McVittie township, district of Timiskaming.

McCuaig subdivision of mining claim L-4438, McVittie township, district of Timiskaming.

Extracts from reports of the several surveyors employed during the year describing the physical features of the country traversed will be found in appendices 20 to 27.

There has been published during the year a list of the Water Powers of the Province compiled from the best available data. For information and ready reference this list seems to have met with approval and much appreciation by those seeking information regarding the Water Powers of the Province.

The following maps have been published during the year:

19-A—New edition of Huron and Ottawa territory.

25-A—New map of easterly part of Cochrane district.

Map of pulpwood and timber limits, Cochrane district.

Map pulpwood and timber limits, Thunder Bay district.

24-B—New edition part of Northern Ontario, comprising districts of Algoma, Sudbury, Timiskaming and Cochrane.

24-D—New edition Georgian Bay islands between Key Harbour and Byng Inlet, district of Parry Sound.

24-E—New edition Georgian Bay islands in front of townships of McDougall and Carling, district of Parry Sound.

L. V. RORKE,

Director of Surveys.

## Appendix No. 16

Statement of Municipal Surveys confirmed during the twelve months ending  
October 31st, 1925

No.	Name of Surveyor	No.	Date of Instructions	Description of Survey	Date when confirmed under Ont. Statutes, 1920, chap. 48, sec. 18
1	Speight & van- Nostrand.	737	Nov. 28, 1923	Survey the limits of the road allowance between cons. 1 and 2 east of Hurontario St. in front of lots 1 to 5, incl., in the twp. of Toronto, county of Peel.....	Oct. 3, 1925
2	F. N. Rutherford..	739	June 12, 1924	Survey of road allowance between the townships of Louth and Pelham across lots 7 to 10, incl., in the township of Louth.....	July 6, 1925
3	Speight & van- Nostrand.	741	Sept. 2, 1924	Survey the original road allowance between lots 10 and 11, across cons. 7 and 8, in the township of Toronto Gore.....	Mar. 3rd, 1925
4	George L. Brown..	742	Jan. 6, 1925	Survey the road allowance between the townships of the front of Yonge and Escott and the rear of Yonge and Escott across lots 13 to 24, incl., being the line between the 5th and 6th cons., and to plant standard iron monuments.....	June 1, 1925
5	Roger M. Lee.....	744	June 26, 1925	Survey front and rear angles of all lots in that part of block "Y" east of the Wilkes tract in the city of Brantford, bounded on the north by Grey St., on the east by Maitland St., on the south by Marlboro St., on the west by the easterly limit of that portion of said block included in plan No. 338 registered in the Registry Office Division of the County of Brant on the 18th April, 1912.....	Oct. 15, 1925

*Appendix No. 17*

Statement of Municipal Surveys for which instructions issued during the twelve months ending October 31st, 1925.

No.	Name of Surveyor	No.	Date of Instructions	Description of Survey
1	George L. Brown..	742	Jan. 6, 1925	Survey the road allowance between the townships of the front of Yonge and Escott and the rear of Yonge and Escott across lots 13 to 24, incl., being the line between the 5th and 6th cons., and to plant standard iron monuments.
2	Speight & van- Nostrand.	743	April 27, 1925	Survey to define the limits of Simcoe Street in the city of Toronto, from King Street to Queen Street and to mark the same with standard iron monuments.
3	Roger M. Lee.....	744	June 26, 1925	Survey front and rear angles of all lots in that part of block "Y" east of the Wilkes tract in the city of Brantford, bounded on the north by Grey St., on the east by Maitland St., on the south by Marlboro St., on the west by the easterly limit of that portion of said block included in plan No. 338 registered in the Registry Division of the county of Brant on the 18th April, 1912.
4	Roger M. Lee.....	745	Aug. 25, 1925	Survey the road allowance between the 6th and 7th cons. of the township of Burford across lots 13 to 18, incl., and to place stone or other durable monuments to mark the boundaries of the said road allowance.

*Appendix No. 18*

Statement of Crown Surveys in progress during the twelve months ending October 31st, 1925

No.	Date of instructions	Name of Surveyor	Description of Survey	Amount
1	April 1, 1925	J. L. Morris.....	Survey certain triangulation stations established by the Geodetic Survey.....	\$500 00
2	April 15, 1925	Beatty & Beatty...	Traverse survey of shores certain lakes in the township of Bedford.....	3,190 00
3	April 3, 1925	C. R. Kenny.....	Traverse survey Little Current River.....	3,900 00
4	April 1, 1925	J. R. Gill.....	Survey islands and summer resort lots at Lake Wanapitei, district of Sudbury....	2,300 00
5	April 8, 1925	J. W. Fitzgerald....	Traverse survey of shores of certain lakes in Elmsley, Burgess and Crosby.....	6,370 00
6	April 15, 1925	Lang & Ross.....	Survey township outlines along C.P.R. district, Thunder Bay.....	4,500 00
7	April 15, 1925	H. W. Sutcliffe....	Survey certain meridian and base lines, district of Cochrane.....	6,400 00
8	April 15, 1925	T. G. Code.....	Survey residue township Fauquier and shore of Remi Lake.....	1,388 00
9	April 16, 1925	Phillips & Benner..	Survey summer cottage sites on shores Lower and Middle Shebandowan Lakes.	5,550 00
10	April 21, 1925	James S. Dobie....	Traverse survey Allanwater River and head waters Ogoki River.....	7,500 00
11	April 22, 1925	C. E. Fitton.....	Inspection of field surveys, 1925.....	3,500 00
12	April 15, 1925	C. E. Fitton.....	Survey town plot Allanwater.....	200 00
13	"	Rice Lewis & Co..	Iron posts.....	205 00
14	"	Baines & David....	Iron posts.....	34 50
15	Oct. 5, 1925	R. S. Kirkup.....	Subdivide townships Echo and part Pickereil and Vermilion townships, district of Kenora.....	1,500 00
16	Oct. 16, 1925	E. R. Bingham.....	Re-survey of northeast part township Sibley, district Thunder Bay.....	200 00
17	Oct. 17, 1925	J. T. Coltham.....	Survey of islands in southeast end of Lake Nipissing, district Parry Sound.....	400 00
18	Oct. 21, 1925	Lewis & MacRostie.	Tracing of interprovincial boundary in front of Prescott, Ottawa River.....	18 00
				\$47,655 50

*Appendix No. 19*

Statement of Crown Surveys completed and closed during the twelve months ending  
October 31st, 1925

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount Paid
1	Oct. 24, 1924	Roy. S. Kirkup . . . . .	Survey summer cottage lots, White Sand Lake . . . . .	\$1,666 20
2	Oct. 8, 1924	E. L. Moore . . . . .	Survey summer cottage lots, lot 22, con. 17, township of Ferris . . . . .	201 75
3	Nov. 1, 1924	C. E. Fitton . . . . .	Lay out a number of lots, township of Bigwood . . . . .	257 83
4	April 24, 1924	J. S. Dobie . . . . .	Traverse of English River, etc., districts Kenora and Patricia . . . . .	3,210 00
5	Mar. 31, 1924	C. R. Kenny . . . . .	Traverse of Little Current River, etc., district Thunder Bay . . . . .	2,238 56
6	Mar. 27, 1924	T. J. Patten . . . . .	Traverse of Drowning River, etc., district of Cochrane . . . . .	2,951 37
7	April 10, 1923	Roy S. Kirkup . . . . .	Traverse of shore and islands, Minnietakie Lake . . . . .	206 20
8	May 28, 1925	L. Mooney . . . . .	Survey lot 34, con. 14, Burton . . . . .	183 55
9	April 15, 1925	L. Mooney . . . . .	Survey addition to Gogama town site . . . . .	235 78
10	April 15, 1925	Roy S. Kirkup . . . . .	Survey township outlines north of C.P.R., district Kenora . . . . .	4,858 50
11	April 15, 1925	Speight & van- Nostrand.	Survey boundary line of Cochrane and Thunder Bay . . . . .	8,006 02
12	Aug. 17, 1925	Speight & van- Nostrand.	Survey of lots, town plot, Nakina . . . . .	388 13
13	July 4, 1925	T. G. Code . . . . .	Survey lots 11, 12, 13, 14, cons. 3 and 4, township Phelps . . . . .	468 00
				\$24,871 89

*Appendix No. 20*

Extract from report of T. G. Code, O.L.S., survey of residue, township of Fauquier, district of Cochrane.

## FORMATION

"There are very few out-croppings of rock except along the shores of Remi Lake. These are mostly granite.

## SOIL

"The soil is a sandy clay loam. Very suitable for agriculture.

## TIMBER

"On the high land which is about fifty feet above the level of Remi Lake, the timber consists of poplar, birch, spruce and balsam. Poplar and birch predominating. The size of timber being from 2 to 12 inches. In the swamps the timber is mostly spruce of from 2 to 12 inches with some cedar and balsam.

"There is only one muskeg in this portion of the township, being near the west boundary. The timber here is very small spruce and some green tamarac."

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*Appendix No. 21*

Extract from report of James S. Dobie, O.L.S., survey of lakes and rivers, including parts of Winnipeg and English rivers, district of Kenora.

"Standard metal posts or monuments were cemented into holes drilled in the rock at regular intervals along the shore in a manner similar to that described last year. Twenty-two of these monuments were planted during the season. In addition to these all permanent bench marks planted by the Geodetic Survey of Canada along the line of the survey were located and properly tied in. There were six of these bench marks including concrete monument No. 82, on the south shore of Winnipeg river where it is crossed by the Ontario-Manitoba boundary.

"The survey of the portion of English and Winnipeg rivers completed during the season was started at the outlet of One Man lake where post No. 338 was planted at the end of the season of 1923. The survey was carried as far as the Ontario-Manitoba boundary, and up the Winnipeg river to Hudson's Bay Company's post at White Dog, where a connection was made with the survey of the Winnipeg river made by T. D. Green, O.L.S., in 1911. It was also carried up Scot river as far as the first rapids, and through Swan lake to the south of Cygnet river. From this point it was continued up Cygnet river, through Cygnet lake and again up the river and into Otter lake where it was connected with the north boundary of the township of Malachi.

"The general characteristics of the country along the portion of the English and Winnipeg rivers surveyed during the season of 1924 are very similar to those described last year. Immediately below Island No. 603 which divides

the outlet of One Man lake into two parts, the English river widens out somewhat, but about three-quarters of a mile downstream there is a drop of one foot. There are several islands here and the northern channel is the main one. There is a strong current in this channel and it is the one used by canoes going downstream as the water is not so rough. Coming upstream the current can all be avoided by a lift of less than the length of a canoe at one of the southern channels.

"A short distance below this rapid, English river widens out into Deer lake which is about nine miles long. There are numerous islands in Deer lake, some of them large and well timbered. There is a river-like narrows on the north side which leads into a bay about a mile and a half across, and a fair-sized stream enters the north side of this bay. This stream was traversed as far as the first portage, which occurs about a mile upstream. There is here a well travelled portage which forms part of a canoe route to some fairly large lakes in the interior.

"During the season of 1924 two fish companies were fishing for sturgeon in Deer Lake. One company took their catch to Minaki for shipment, and the other shipped from Malachi.

"A little below Deer lake is Deer falls where the English river takes a sudden drop of 11.6 feet. About half a mile down stream there is a further drop of 0.3 feet so that by raising Deer lake one foot, and thereby flooding out the one foot drop shortly below One Man lake, a total head could be secured here of 13 feet. Assuming the flow to be 9,000 c.f.s. this head with 80 per cent. efficiency would give 10,700 horsepower. There is an ideal site for building a dam and power house, and no expensive flume would be necessary. The splendid storage facilities afforded by the many large lakes on the English river add much to the attractiveness of Deer Falls as a power proposition.

"A water power reserve was posted here sufficiently large to afford room for any power development that may be projected in the future at this point. The boundaries of the water-power reserve were not cut out on the ground.

"About four and a half miles below Deer Falls the English River joins the Winnipeg River, the intervening stretch of country being high and rocky with a considerable area of young second growth poplar, jack pine, etc.

"A short distance below the junction on the east side, the north boundary of the Islington Indian Reserve strikes the Winnipeg River. There is an iron post near the shore marked I.R. on the south side near this point, and this post was tied to the traverse. The shores of Islington Indian Reserve were not traversed.

"Continuing west and southwest the Winnipeg River broadens out into a considerable lake expansion with many large islands. The largest of these is Island No. 716 which has a total area of 988 acres. Three posts were planted on this island.

"Just below Island No. 716 the Winnipeg River narrows and there is quite a perceptible current. A mile or so downstream is North Boundary Falls where the river falls  $3\frac{1}{2}$  feet in a few yards. North Boundary Falls is divided by a high rocky island, the main stream being on the north side. South Boundary Falls is about two and a half miles south of North Boundary Falls, and Boundary Island lies between the two. The volume of water passing over South Boundary Falls is much less than that passing over North Boundary Falls.

"Boundary Island is the largest island surveyed during the season, it having an area of 1,681 acres. The north part of this island is rough and rocky with some small patches of clay, but the southerly part is lower and the proportion

of clay is much higher. There is a large marsh lying at the end of a bay running to the southeast, just above South Boundary Falls, and there is a fairly extensive area of low ground in this neighbourhood.

"Water power reserves were posted at both North and South Boundary Falls, but the lines were not run out on the ground. These reserves were laid out so that the water power here might be protected provided at any time in the future it might be considered advisable to place dams here which would flood out some of the falls higher up on the English and Winnipeg Rivers. There would be no difficulty in constructing dams here high enough to raise the water in English River as far as the foot of Kettle Falls. This would give a head of seventeen feet, and this with the combined flow of both the English and Winnipeg Rivers would make a very attractive power possibility of probably 30,000 horsepower. This, however, would involve the construction of three dams, and would also mean reducing the available head at White Dog Falls on the Winnipeg River by about thirteen feet, which is a very important consideration.

"Below Boundary Falls the river unites again and the main stream crosses the Ontario-Manitoba boundary about two and a half miles northwest of North Boundary Falls. A large bay crosses into Manitoba a little over a mile south of where the boundary crosses the river proper. This bay runs for a considerable distance into Manitoba and there appears to be much low ground to the west and southwest.

"In my instructions, I was requested to examine the shores of Winnipeg River to see if there is a possibility of a water power concentration below the confluence of the English and Winnipeg Rivers which may serve to combine White Dog Falls on the Winnipeg River with the falls on the English River. Such a concentration would necessitate raising the water of Winnipeg River above Boundary Falls about forty-five feet, and the nature of the ground at Boundary Falls and for some distance upstream is of such a nature that this project is not feasible.

"While examining the area of clay land in the neighbourhood of the Inter-provincial boundary, the lines and monuments were found of a township surveyed some years ago under the Dominion Lands System. This survey was evidently inadvertently carried over the boundary which had not at that time been produced that far.

"In the neighbourhood of the Interprovincial boundary the poplar trees were stripped bare of leaves by countless millions of caterpillars. These did not appear to have extended more than three or four miles into Ontario.

"After completing the traverse of English and Winnipeg Rivers, the survey was carried up Cygnet River, through Cygnet Lake and then up the river to the north boundary of the township of Malachi.

"Cygnet Lake is six miles long and has high rocky shores with some small areas of clay in places. The timber generally speaking is second growth about thirty to thirty-five years old, poplar predominating with spruce, jack pine and other characteristic throughout. There are twelve islands in Cygnet Lake and these were numbered from one to twelve and each island marked as previously described. The largest island has an area of 212 acres.

"Above Cygnet Lake the river is very sluggish and flows through a broad valley where there are considerable areas of muskeg, but where high rocky hills in some cases come close to the water's edge. A short distance below the Canadian National Railway there is a drop of 20.2 feet and at the railway there is another drop of 9.8 feet. These two can be combined at the lower falls so as to give a drop here of 30 feet. A water power reserve was laid out as a small



power suitable for local purposes could be very conveniently developed here. Similarly water power reserves were posted where the river enters Cygnet Lake and also where the river falls into the Swan Lake expansion of Winnipeg River. Heads of 19.6 feet and 13.9 feet respectively can be developed at these points and good sites are available for the construction of the necessary dams and power houses. At the south of Cygnet River the natural head of 13.9 feet can be materially increased as there are two falls, one of 16.6 feet and one of 10.8 feet a short distance upstream but it is doubtful if the nature of the ground will permit of the whole head being concentrated here. The facilities for a good small power here are very good as Cygnet Lake will make a splendid storage reservoir. The value of this power would of course be destroyed should it ever be decided to concentrate any of the water powers on the English and Winnipeg Rivers at Boundary Falls.

"On the north side of Otter Lake, just north of Malachi township some cottage sites have been surveyed. Where posts could be found marking these surveys, they were tied to the survey.

"A survey was made of the portion of Hawk Lake lying north of Islington Indian Reserve, as well as of the small stream by which Hawk Lake empties into One Man Lake. This waterway forms part of a much travelled canoe route from Minaki to One Man Lake. This survey was started at an iron post marked I.R. on the south side, on the east shore of Hawk Lake and finished at Post No. 336 planted in 1923.

"The country around this portion of Hawk Lake is high and rocky timbered with spruce, jack pine, poplar, birch, etc. There are seven islands in this portion of Hawk Lake, and these were surveyed and numbered from one to seven in the manner previously described.

"A traverse was made of the chain of small lakes forming the canoe route from Sand Lake to Fiord Bay on English River, where it was connected to Standard Metal Post No. 293 planted in 1923. This traverse was started from the approximate position of post W. 37, planted by T. D. Green, O.L.S., in his survey of Sand Lake and Winnipeg River in 1911. Unfortunately post W. 37 had been removed from its proper position as it was found lying on the beach some distance away. There was not sufficient information available to enable me to locate this post exactly so that its correct position had to be estimated. From the nature of the ground it is almost a certainty that the true position of this post is very close to the estimated position.

"The traverse of these lakes followed the canoe route in addition to which a complete survey was made of all the lakes passed through. There are five islands in these lakes all marked in the usual manner. This route is much used by tourists, fire rangers and others and forms a short cut from Minaki to English River. The country along this route is generally high and rocky and is well timbered throughout with spruce, jack pine, poplar, birch, balsam, etc., with occasional clumps of red pine. There are some fairly large areas of second growth of varying ages and in some cases the second growth is quite young following comparatively recent fires.

"A survey was also made of East Lake at Jones Station on the Canadian National Railway. Favel Lake and thence north through Keyes, Bert, Delaney and other lakes to a bay running south from Grassy Narrows Lake on the English River, where a tie was made to transit station No. 187 of the survey of 1923. Returning to the east end of Favel Lake the survey was carried along the Canadian National Railway past Favel Station to Canon Lake, of which

a complete survey was made, after which the traverse was carried down Canon River to the Wagagoon River.

“East Lake, Favel Lake and Canon Lake occupy a long narrow basin running almost due east and west between high hills on both sides. The Canadian National Railway runs along the north side of East and Favel Lakes, and along the south side of almost the whole of Canon Lake. The timber along the shores of these lakes is generally spruce, jack pine, poplar, birch, etc., with considerable areas of second growth, much of it dating from fires which apparently occurred during the construction of the railway. There are some small areas of red pine from which the best appears to have been cut.”

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*Appendix No. 22*

Extract from report by T. J. Patten, O.L.S., survey of Drowning River, district of Cochrane.

“In the Twin Lakes country and down the Drowning River about ten miles, there is a good deal of old brulé with small timber and occasional tracts of the old bush with large white and black spruce, poplar, balm of gilead, jack pine, white birch, balsam and cedar. The cedar is found only along the shores. This country is mostly rolling with some hills, excepting along the flats of the river and is mostly sand and gravel and boulders with outcrops of granite, hornblende and gneiss. There are some patches of good clay land, but possibly not enough for settlement. I have seen, though, a German settlement in the county of Renfrew on the Bonne Cherre River, in apparently no better country than the Twin Lakes.

“Below the 37th post there is little brulé and more clay country. The clay is mostly of a dark, rich nature, unlike the white clay which occurs in some parts of the clay belt.

“The same timber is found all the way down the river, details of which are found on the several plans. New tamarac to about six inches in diameter were not observed until pretty well down the river.

“Below Relief Lake the timber mentioned is mostly of good size all down the river for about a quarter of a mile from it, then muskeg, more or less wet or open for a mile or so back, is found with black spruce varying in size according to the amount of water in the muskeg. Some tracts of black spruce in the muskeg were noted to be about ten inches in diameter.

“Down to about the last portage near the 98th post, there is an occasional outcrop of granite and the soil is sand and gravel with some clay. Below the last portage there is scarcely any rock, except the cliffs of limestone from the 182nd to the 186th posts. Some of this limestone is very soft and white. Some limestone deposits and “float” were seen in the river above there.

“The soil below the last portage is sand and clay, which in a number of places is mixed together. Some gravel was observed, also cobble stone.

"The only considerable falls are at the following points:—

At the 34th post.....	11.6 feet fall.
39th " .....	7.15 "
64th " .....	18.7 "
70th " .....	15.4 "
85th " .....	15.3 "
87th " .....	25 "
Above 93rd " .....	9.3 "
Blow 93rd " .....	22 "
At 95th " .....	9.3 "

"I have noticed that the height of fall at the 87th post at the confluence with the Wabimiga River is marked 35 feet on the maps of the Department. It may be only an estimate. I measured carefully the height of the falls. A considerable power might be developed at this point by using the water of both streams.

"Pike and pickerel are abundant and down to the Tin Can Portage, Post No. 70, there are plenty of speckled (rainbow) trout up to a foot long. American tourists are aware of the good fishing and two parties were met with during the work.

"There seems to be lots of moose. We did not see many deer. The fur bearing animals do not seem to be plentiful."

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#### *Appendix No. 23*

Extract from report by Speight & van Nostrand, O.L.S., survey of base line in district of Thunder Bay and part of boundary between Cochrane and Thunder Bay districts.

#### TIMBER

"The tremendous loss of timber wrought in the past by fire throughout Northern Ontario, was again brought home to us during the progress of the survey. Almost 75 per cent. of the land traversed had been burned over during the last 25 years and on some of the area the new growth has been repeatedly destroyed. The most suitable timber encountered lies to the southeast of the valley of the Squaw River, along the east and north boundaries of the township of Nakina, and on the east boundary of the township of Alpha. In this area are some good stands of jack pine and spruce. From Grave Lake north to Percy Lake practically all the commercial timber has been burned. The young trees are mostly jack pines or less frequently, spruce, now about 20 to 25 years old and of very good type. Some of the new growth is very dense. North of Percy Lake we found considerable good spruce of medium size. From Spider Lake westward along our base line we saw comparatively little unburned timber. This was probably accounted for by our proximity to the railway. We judge that part of the burn crossed was of a more or less local character, possibly due to fires when the right of way was cleared.

### SOIL

"The lands traversed by our lines were, for the most part, unsuited for agriculture. Some promising clay soil and clay loam was noted in the vicinity of Medugama Lake, while to the north of Percy Lake the land was level or gently rolling, and the soil of the type found throughout the northern clay belt. Elsewhere the ground was broken or hilly, and under the surface vegetation we found rock, or the sand, gravel and boulders left at the end of the ice age.

### MINERALS

"The rocks exposed along the meridian line were granites with an occasional dyke of diabase. Along the eastern part of the base line, however, the rocks were of a more varied character, showing exposures of porphyry, lava schist, hornblends, etc. A number of iron deposits have been located and claims staked south of the Canadian National Railways between Paska and Kowkash stations. We did not note any development work in progress, however. We found that several claims had been restaked recently near the east boundary of the Nipigon Forest Reserve. Apparently gold was the objective of the prospectors. A geological survey of this area was made by the Ontario Bureau of Mines and a map on the scale of two miles to the inch published with a report of the Bureau in 1917.

### WATER POWER

"We had little opportunity to judge the water power available on the rivers crossed, but the Little Current River is apparently the largest potential source of power. The survey of the river being made for your department will, however, indicate what can be expected in this direction.

### FISH AND GAME

"The country crossed by our lines is said to be a good marten area. Beaver do not seem to have worked there for many years, as any signs noted were very old. Moose were plentiful from Twin Lakes to Grave Lake. To the north of Grave Lake, however, not many signs were observed. From the Kowkash River west, they seemed to be numerous. Deer were seen at Twin Lakes. Rabbits abounded everywhere, but partridge were scarce and the young broods had suffered severely from an unfavourable spring. Few of the hens had more than two or three chicks. The rivers and lakes abounded in pike and pickerel, and many of the streams supply excellent sport to the fisherman after trout.

### CANOE ROUTES

"The Squaw, Esnagami, and Little Current Rivers are travelled regularly by Indians and tourists and the whole area is dotted with lakes, large and small, most of which are linked together by portages.

### GENERAL FEATURES

"From the Canadian National Railway to Percy Lake, the country traversed by our meridian line is rolling rather than hilly. There are occasional exposures of granite, but for the most part the rock is buried under deposits of sand,

gravel and boulders left by the retreating glaciers. North of Percy Lake the country is flat and the soil is mostly clay, though it varies somewhat, and in some places is a light sand or a sandy loam. The tree growth is largely spruce.

"Along the base line from near Cavell westward, the country is more rugged. The hills attain a height of seventy-five to one hundred feet, and considerable areas of bare rock are exposed."

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*Appendix No. 24*

Extract from traverse survey by C. R. Kenny, O.L.S., of Little Current River, district of Cochrane.

WAWONG LAKE

"Wawong Lake lies about fifty chains north of the Canadian National Railways from a point one mile and forty-eight chains measured easterly from Cavell Station.

"The lake has 20 islands and about 34 miles of shore line—has clear water of moderate depth and generally free from muddy beaches and bays, and could be navigated with small boats or launches.

"A local height of land occurs near the northerly limit of the lake, causing the water to flow in a southerly direction through a creek outlet from the south-easterly and reaching the Kawashkagami River in a distance of about a mile and eventually flowing into the Little Current River via Abamasagi and O'Sullivan Lakes.

"The shores slope gently upward and the soil is of clay and sand.

"The timber adjacent to the lake and surrounding country in general consists chiefly of poplar and birch to 15 inches and a moderate quantity of spruce and balsam to 10 inches interspersed with areas of jack pine—a good deal of it below merchantable size.

ESNAGAMI LAKE

"Esnagami Lake lies about two and one-half miles northwesterly from Wawong Lake and is reached by making five portages there being five small lakes between, four of which are headwaters. It has 186 islands and about 80 miles of shore line.

"The lake is clear water and of good depth, making it possible to navigate with small boats and launches.

"Upon immediately approaching this lake a decided geographical change takes place with the surrounding country which is rock formation overlaid with clay and sandy soil.

"The banks are of exposed rock, sloping gently upward and in no place precipitous. The beaches generally are strewn with stones and boulders.

"The outlet is a small river flowing in a northeasterly direction and emptying into the Little Current River in a distance of about 50 miles.

"Timber along the banks of the lake and in the vicinity consists principally of poplar and spruce of pulpwood size—balsam, cedar and birch and occasional ridges of jack pine, much of it undersized for timber.

## O'SULLIVAN LAKE

"This lake lies northwest of Esnagami Lake, a portage of about three miles between the two having to be made. The lake can be more easily reached by using the Kawashkagami River which enters it at the westerly side and outlets at the most northerly limit, thence flowing in a northeasterly direction, makes its way to the main course of the Little Current River in a distance of about 18 miles.

"The lake has 167 islands and about 80 miles of shore line and in appearance very similar to Esnagami Lake—rocky banks and beaches of stones and boulders or flat rock.

"The country about is hilly and rocky, overlaid with clay and sandy soil, timbered chiefly with poplar and spruce to 15 inches—birch, balsam and cedar, and scattered areas of sandy ridges carrying jack pine to 10 inches. In a few places the country in the vicinity of the lake has been swept by fire, leaving it almost barren.

## KAWASHKAGAMI RIVER, FROM HOWARD FALLS TO ABAMASAGI LAKE AND THENCE TO O'SULLIVAN LAKE

"From Howard Falls the Kawashkagami River follows a northerly course for a distance of about ten miles to Abamasagi Lake; thence, turning sharply sharply to the east, it continues on in a southeasterly direction to the west shore of O'Sullivan Lake, a distance of eight miles. The banks are of clay soil and well defined, varying from three to seven feet in height. The bed of the stream is composed of clay, sand and gravel, with numerous boulders and rock occurring at falls and rapids.

"The river varies in width from four to one chains, with an average of two chains and an average depth of about five feet. Its fall from Howard Falls to O'Sullivan Lake is sixty-one and one-half feet, about half of this taken up in the above mentioned falls and Albert Falls, the balance being mostly in five rapids.

"This section of the river is easily navigated with large or small canoes. The portages are short, with good footing and landings and easy approaches.

"If care is taken, four of the five above mentioned rapids can be used with fair loads in large canoes. The second rapid upstream from O'Sullivan Lake can only be navigated part way, there being a dangerous chute at the foot.

"Along the banks and the country adjacent, the timber consists principally of poplar and birch to 10 inches, interspersed with a goodly quantity of spruce for pulpwood. In a few places near the river fire has destroyed some valuable areas of spruce wood.

"Prospecting for gold in schists and porphyry rock near Howard Falls still remains active, much work in stripping, sinking shafts, etc., has been done, giving fair results as to mining possibilities."

## ABAMASAGI LAKE

"Abamasagi Lake has twenty-six islands and about thirty-two miles of shore line.

"The banks are of clay and sandy soil, varying in height from three to fifteen feet. The shores throughout are stone and numerous large boulders. The water is clear and of moderate depth.

"The lake is a tributary of the Kawashkagami River which enters at the southeasterly end, then turns sharply to the east and flows southeasterly to O'Sullivan Lake, a distance of eight miles.

"The country about is of clay and sandy soil and fairly level, with occasional outcrops of rock, timbered with chiefly poplar and birch to 12 inches, a fair quantity of spruce to 20 inches, balsam and cedar and scattered areas of jack pine to 12 inches."

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### *Appendix No. 25*

Extract from report by H. W. Sutcliffe, O.L.S., survey of base and meridian lines in vicinity of Opazatika and Missinaibi rivers, district of Cochrane.

#### TIMBER

"It will be observed on departmental maps that all the streams flowing to James Bay drop several hundred feet in the course of a few miles and along a line somewhat parallel to and about thirty or forty miles north of the Cochrane-Winnipeg main line of the Canadian National Railway. A considerable portion of my work lay in this area. It was very disappointing indeed to find that so much of this country had been burned, presumably at the time of railway construction. Fires evidently started at several points along the railway and ran north until they reached the steep slope, which, being better drained, offered less resistance to the fire, which seems to have pretty well spread over the entire slope in this locality. The timber was naturally somewhat larger on this better drained land, with the result that a very large amount of valuable timber was destroyed. It would indeed be difficult to estimate the cost of the railway in the loss of timber.

"Meantime second growth timber has sprung up through the old slash. On the high and sandy stretches this new timber is largely poplar and jack pine, although there are some areas on which considerable young spruce is coming along. I would, however, consider the spruce regeneration a little disappointing. If fire overruns this area again the spruce will undoubtedly practically disappear.

"Above and below this slope there is some timber mostly in patches. Generally speaking, the area covered by this survey certainly cannot at the present be considered a timber area of great importance.

#### SOIL

"The soil is characteristic of the northern clay belt. On the steep slope the soil is sandy, but much of it will be fit for agriculture. On the flat areas it is mostly clay and will some day be considered good agricultural land. In this area I believe that even the muskegs can be turned into agricultural land, as they are on elevations high above the rivers and can be easily drained.

#### WATERCOURSES

"There are a number of small streams between the Opazatika and Missinaibi Rivers which can be navigated by canoes. The streams will in the future prove useful as drainage outlets. We saw no lakes of importance.

## ROCK FORMATION

"It was only on the steep slope that we saw any rock exposures which were chiefly granite. Limestone showed where we crossed the coal river.

## ANIMAL LIFE

"This area seemed to me to be more destitute of animal life than any part of Northern Ontario I have been in. This may be partially due to the big fire about twenty years ago.

"On the way down the Opazatika from the railway as far as Indian Sign Falls there seemed to be an abundance of animal life, but below that we saw very little game. Fish are plentiful in the larger streams, the principal being pickerel."

*Appendix No. 26*

Extract from report by Lang & Ross, O.L.S., survey of certain township out-lines along Canadian Pacific Railway, district of Thunder Bay.

"We commenced work in the field on May 7th and completed it on July 16th.

## SOIL

"Level muskegs and ridges are about in the proportion of ten to one. Underlying the muskeg, in depths varying from two feet to fifteen feet, is clay similar to that found in the clay belt. The ridges are in the main clay loam but occasionally consist of glacial deposits of sand, gravel and boulders. The best section for agricultural purposes is in the neighbourhood of the north boundary of Joynt, in the township of Stedman and in the township of Inwood.

## MINERAL

"No trace of valuable mineral was found. In the township of Stedman there are outcroppings of granite which show quartz stringers.

## TIMBER

"Spruce predominates over the whole area, being scattered and stunted in the large muskegs, but of merchantable size in the swamps which are well drained. There is also a good deal of white birch and poplar on the ridges. As our timber plan will indicate, almost fifty per cent. of the country has been swept by fire and is now covered with second growth timber fifteen to twenty feet high.

## GAME

"There are quite a few moose in the district but no evidence of red deer. Partridge were scarce. A few English pheasants were seen in the neighbourhood of the railway. We were informed by the Indians that fur bearing animals were very scarce.

## FISH

"There are pike, pickerel and suckers in the rivers and lakes and also a few whitefish in Lac des Milles Lacs."



*Appendix No. 27*

Extract from report by Roy S. Kirkup, O.L.S., survey of certain township outlines, district of Kenora.

"We reached the scene of our work via the nine mile portage from Dinorwic to Bog Sandy Lake. From there we took the route via Flat Rock, Cross, Kathlyn, Maskinonge, Little Vermilion, Cedar and Big Lake to Pickerel Narrows.

"There is a short portage from Little Vermilion to Big Vermilion which is the shortest route to Hudson, on the C.N.R. There is also a portage from the east end of Little Vermilion to Abram Lake, which is used quite frequently by tourists.

"A Watt five-inch and Davis six-inch transit were used throughout the entire survey and great care was taken to keep them in adjustment. Frequent observations for meridian were taken to check the direction of my lines and copies of these are appended hereto.

"The weather throughout the season has been the worst I have experienced for several years. The rain started on May 30th, and we had rain in various quantities every day until June 24th, so the swamps became flooded and even on the low ground the water laid in pools which made going very disagreeable.

"Appended hereto are two plans, one on mounted linen and a timber plan, on the scale of one inch to the mile, showing the topography along the lines, outlines of interior lakes, the various portages and timber, observations, field notes, cruisers' reports, index maps, affidavits for chainmen, and surveyor, and my accounts in triplicate, all of which I trust you will find correct. Herewith is a report on the land:—

## BIG SANDY LAKE BLOCK

"This block of land lies north and west of Big Sandy Lake; the largest portion of arable land on this block is north and northeast of Flat Rock Lake; the remainder south and southeast of Cross Lake extending close to Big Sandy Lake. There are some very small flats of lands in other parts of this block, but very much broken with rock.

## LAVAL TOWNSHIP

"I must say that this block is very poor; it is very rocky and a quantity of sand and gravel and some muskeg with sand bottom and a lot of water. The land suitable for agriculture in this township is about forty per cent., the best portion being on the east end around Jackfish and Trout Lakes and north as far as the second mile post. There is a flat about the middle of the block on the north as well as a block on the west side extending southeast.

## TWO MILES NORTH OF LAVAL TOWNSHIP

"Two miles north of Laval this land is somewhat better, fifty per cent. of it being fairly good, as far as white clay and clay loam goes together with a quantity of muskeg. The remainder of this land is broken with rock and is useless.

## TWO MILES WEST OF LAVAL TOWNSHIP

"In this part the land is rolling with flats of clay and sandy loam, and low land with a clay bottom. The remainder is very rocky and would be useless.

## ECHO TOWNSHIP

"This township is somewhat better; the percentage of agricultural land being about seventy-five per cent., it consisting of white clay and clay loam and a small portion in the southwest corner all rock. In the southeast the land is rolling and broken. In the northwest there is muskeg and a small portion of it is sandy, the remainder is fairly good with some rock scattered over it.

## TWO MILES WEST OF ECHO TOWNSHIP

"There is sixty-five per cent. of agricultural land and the southeast corner is very rocky, with some wet muskeg. Philcut Lake and west is good clay loam, with some small patches of rock. About one-third of the agricultural land is covered with twelve-inch black muck with a clay bottom. The extreme north is sand and gravel, the rest being rock.

## LOMOND TOWNSHIP

"There is fifty per cent. of the land in this township fit for agriculture. It is situated in the southeast corner and consists of white clay and clay loam, with small flats of low land, with a surface of black earth 10 inches deep with a clay bottom. On the east side of the north line some small flats broken with rock and sand. (There is some good land north of Vermilion Lake broken with rock.)

## TWO MILES WEST OF LOMOND TOWNSHIP

"About thirty per cent. of the land is arable, but is badly scattered and broken with rock and would be useless for farming. The arable land consists of small flats of white clay and clay loam; the remaining part of the township is very rocky.

## VERMILION TOWNSHIP

"South of Little Vermilion Lake there is about seventy per cent. of the land fit for agriculture. The land is clay loam, with some low land and clay bottom; the remainder is rocky, with a small quantity of muskeg with a sandy bottom. North of Little Vermilion Lake the land is very rocky, there being not more than twenty-five per cent. of it fit for agricultural purposes. The flats northwest of Close Lake are fairly good. The land is mostly clay loam and the rest is very rocky.

## TWO MILES WEST OF VERMILION TOWNSHIP

"The land two miles south of Little Vermilion is fairly good, there being about seventy-five per cent. of it agricultural. This is composed of rolling land, white clay and clay loam, some low land with clay bottom. The remainder of the territory is rock and swamp.

## JORDAN TOWNSHIP

"There is about thirty-five per cent. of the land in this township fit for agriculture, the main portion of it is on the west side, extending north to Vermilion Lake. The remaining portion is in very small flats, with the south and eastern portion of this block very rocky

## TWO MILES NORTH OF JORDAN TOWNSHIP

"The agricultural land in this portion is about twenty per cent. of the block and is of very little use, for it is in very small patches, very rocky and therefore no use for farming.

## TWO MILES EAST OF JORDAN TOWNSHIP

"The agricultural land forms about twenty per cent. and is in very small patches, mostly all in the northeast corner, extending to Poplar Portage. It chiefly consists of sandy loam, the balance being flat rock with high rocky ridges."

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*Appendix No. 28*

## REPORT OF THE FORESTRY BRANCH, 1925

SIR,—The report of the work of this Branch for the year ending October 31st, 1925, is given under the sections of Forest Fire Protection, Air Operations, Reforestation and Forest Investigation.

## I. FOREST FIRE PROTECTION

(1) *Legislation*

The Forest Fires Prevention Act, 1917, was further amended by adding thereto a clause empowering the reeve or deputy reeve of a township to summon assistance to fight forest fires within the township, the remuneration to be paid to fire fighters to be as fixed by a by-law passed by the municipal council of the township, or in the absence of such by-law the remuneration to be such as seems just and reasonable in the judgment of the Judge of the county or district in which the township is situate.

An amendment requiring care in setting out fire within the fire districts for any purpose whatever after the end of the close season, September 30th, seems advisable.

(2) *Organization and Personnel*

In the Western Inspectorate, under the supervision of a forest supervisor with headquarters at Port Arthur, a change was made in the boundary between the C.G.R. West and Kenora Chief Ranger Districts, the territory north of the Canadian National Railways between Favel and the Manitoba boundary being transferred from the C.G.R. West to the Kenora District. Apart from this one change the organization in the Inspectorate was the same as in 1924, there being six Chief Ranger Districts: C.G.R. West with headquarters at Sioux Lookout; C.G.R. Central with headquarters at Armstrong; Kenora with headquarters at Kenora; Rainy River with headquarters at Fort Frances; Thunder Bay with headquarters at Port Arthur, and Nipigon with headquarters at Macdiarmid.

The Oba Inspectorate, a new Inspectorate formed by a combination of parts of the Soo and Cochrane Inspectorates, was under the direct supervision of a Fire Inspector, assisted by one Assistant Fire Inspector, with headquarters at Oba. The Inspectorate consisted of five Chief Ranger Districts: C.G.R. East with headquarters at Nakina; Hearst with headquarters at Hearst; Longlac with headquarters at Longlac; Franz with headquarters at Franz, and Oba with headquarters at Oba. The C.G.R. East and Hearst Chief Ranger Districts were previously in the Cochrane Inspectorate and the Longlac, Franz and Oba Chief Ranger Districts in the Soo Inspectorate.

The Cochrane Inspectorate, under the supervision of a Fire Inspector with headquarters at Cochrane, was divided into six Chief Ranger Districts: Kapuskasing with headquarters at Kapuskasing; Cochrane with headquarters at Cochrane; Abitibi with headquarters at Lowbush; Matheson with headquarters at Matheson; Timmins with headquarters at Timmins, and New Liskeard with headquarters at Englehart instead of at New Liskeard as formerly.

The Soo Inspectorate, under the direct supervision of a District Forester with headquarters at Sault Ste. Marie, was divided into three Chief Ranger Districts: A.C.R. with headquarters at Sand Lake; Blind River with headquarters at Blind River, and Mississagi South with headquarters at Kendoigami Lake.

The Sudbury Inspectorate, with headquarters at Sudbury, was under the direct supervision of a District Forester, who was assisted by three Foresters, one of whom was in charge of the North Bay Chief Ranger District, and one in charge of the the Sudbury North and Sudbury South Chief Ranger Districts, and by two Fire Inspectors, one of whom also acted as Chief Ranger in the Foleyet East Chief Ranger District. There were eleven Chief Ranger Districts in the Inspectorate: Foleyet West with headquarters at Elsas; Foleyet East with headquarters at Gogama; Mississagi West with headquarters at Chapleau; Mississagi East with headquarters at Biscotasing; Webbwood with headquarters at Nairn; Sudbury North with headquarters at Skead; Sudbury South with headquarters at Sudbury; North Bay with headquarters at North Bay; Temagami West with headquarters at Mattagami Post; Temagami North with headquarters at Elk Lake, and Temagami East with headquarters at Temagami. The Mississagi West District was enlarged somewhat by the addition of some territory on the west from the A.C.R. and Franz Districts.

The Georgian Bay Inspectorate, with headquarters at Parry Sound, was directly supervised by a District Forester assisted by one Forestry Assistant. The Inspectorate was divided into two Chief Ranger Districts instead of three as in the year previous: Georgian Bay West with headquarters at Parry Sound, and Georgian Bay East with headquarters at Powassan.

The Algonquin Inspectorate was under the direct supervision of a District Forester assisted by a Forestry Assistant, the headquarters being at Pembroke. There were two Chief Ranger Districts, Algonquin North with headquarters at Pembroke, and Algonquin South with headquarters at Brulé Lake.

The Trent Inspectorate, with headquarters at Tweed, was directly supervised by a District Forester assisted by a Forestry Assistant. There was one Chief Ranger District, Trent, with headquarters at Dacre.

The total field supervisory staff for the eight inspectorates, which were divided into thirty-six Chief Ranger Districts, consisted of eleven technical foresters, one Forest Supervisor, four Fire Inspectors, one Assistant Fire Inspector, thirty-six Chief Rangers and ninety-one Deputy Chief Rangers. This allowed direct supervision of one Chief or Deputy Chief Ranger to an average of every six rangers.

The average daily force, including the Chief and Deputy Chief Rangers, was as follows: April, 91; May, 627; June, 840; July, 849; August, 844; September, 726; October, 96. The largest number of men on duty at any one time, including 127 Chief and Deputy Chief Rangers, was 853.

Including the Chief and Deputy Chief Rangers there were 24 men on duty on the 1st day of April. By the 15th of the month the number had increased to 62, and by the 1st of May to 264. On the 15th of May the total number was 648; on the 1st of June, 822; on the 15th of June, 842; on the 1st of July, 847; on the 15th of July, 848; on the 1st of August, 845; on the 15th of August, 841; on the first of September, 835; on the 15th of September, 806. During the latter part of September it was possible to discontinue the patrols in most of the outlying districts, so that by the end of the month the total number of men on duty had been reduced to 377. There were 82 men on duty on October 15th and 25 at the end of the month.

### (3) *Expenditures*

The total expenditure for the year was \$1,261,309.74, less \$80,000 transferred to a charge against Forest Ranging to cover air operations in connection with that work, leaving the actual charge against Forest Protection at \$1,181,309.74. The amount of fire tax collected for the year was \$266,488.13.

## CLASSIFICATION OF EXPENDITURE

Item	1925	1924	1923	1922	1921	1920	1919
Pay roll.....	\$615,811 09	\$480,481 98	\$535,810 35	\$417,023 88	\$433,463 02	\$398,919 61	\$405,212 30
Equipment.....	130,353 42	139,894 00	127,186 92	44,504 49	28,384 40	22,287 83	22,899 02
Expendable equipment.....	4,338 76	4,646 75	5,869 55	3,048 16	19,505 86	16,589 99	13,903 06
Travel (inspection).....	33,649 18	32,797 35	31,436 73	23,088 33	21,034 95	17,495 93	15,826 37
Improvement work.....	225,723 85	61,427 30	54,876 42	40,999 77	3,621 06	1,591 01	4,765 35
Extra fire fighting.....	67,023 32	16,450 78	143,508 13	40,969 67	65,267 79	41,491 24	58,863 92
Express, postage, etc.....	39,472 70	33,818 69	28,083 20	9,561 17	7,926 65	5,401 02	5,646 47
Air operations.....	.....	.....	86,404 71	23,437 84	.....	.....	.....
Repairs, upkeep, etc.....	98,520 56	28,877 18	7,419 24	17,670 45	.....	.....	.....
Miscellany.....	11,964 07	8,921 53	15,328 44	23,598 77	31,331 01	2,331 08	5,955 02
Gasoline and oil.....	26,924 17	40,527 77	7,485 69	.....	.....	.....	.....
Rent.....	7,528 62	7,206 91	5,251 41	.....	.....	.....	.....
Brush-burning.....	.....	.....	229 00	.....	.....	.....	.....
Advertising.....	.....	.....	14,066 45	.....	.....	.....	.....
Totals.....	*\$1,261,309 74	\$855,050 24	\$1,062,956 24	\$643,902 63	\$610,534 74	\$506,107 71	\$528,071 51

\*Of this total \$80,000.00 was transferred to a charge against Forest Ranging to cover air operations in connection with that work







CLASSIFICATION OF BURNED-OVER AREA  
By MONTH

Inspectorate	April		May		June		July		August		September		October		Totals
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	
Western.....	3	.....	63,065	97.1	480	0.7	958	1.5	362	0.6	54	0.1	.....	.....	64,922
Ola.....	.....	.....	1	100.0	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
Cochrae.....	.....	.....	87	56.9	1	0.6	.....	.....	60	39.2	.....	.....	.....	.....	153
Soo.....	5,406	12.9	5,839	14.0	21	0.1	6	.....	30,345	72.5	5	3.3	.....	.....	41,834
Sudbury.....	814	2.2	1,532	4.0	44	0.1	38	0.1	35,594	92.8	217	0.5	.....	.....	38,348
Georgian Bay.....	83	0.2	1,001	2.9	43	0.1	13	.....	33,800	96.2	311	0.8	15	.....	35,147
Algonquin.....	1,149	28.5	1,210	30.0	82	2.0	15	0.4	1,475	36.7	207	0.6	.....	.....	4,029
Trent.....	1,395	27.3	1,946	38.1	66	1.3	.....	.....	1,685	33.0	98	2.4	.....	.....	5,109
Totals.....	8,850	4.7	74,681	39.4	737	0.4	1,030	0.5	103,321	54.5	909	0.5	15	.....	189,543

CLASSIFICATION OF BURNED-OVER AREA  
BY ORIGIN

Inspectorate	Settlers		Campers		Railways		Lightning		Logging operations		Miscellaneous		Unknown		Totals	
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.
Western.....	10,277	15.8	7,682	11.8	72	0.1	626	1.0	37	0.1	851	1.3	45,377	69.9	64,922	
Oba.....	65	42.5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	100.0	1	
Cochrane.....	13,235	31.6	18,188	43.5	595	1.4	628	1.5	3,039	7.3	51	33.3	37	24.2	153	
Soo.....	16,027	41.8	3,812	9.9	4,631	12.1	550	1.4	1,453	3.8	542	1.3	5,607	13.4	41,834	
Sudbury.....	1,711	4.9	10,719	30.5	3,096	8.8	5,710	16.2	68	0.2	2,306	6.0	9,569	25.0	38,348	
Georgian Bay.....	38	0.9	473	11.7	874	21.7	256	6.5	707	17.5	1,390	34.5	291	7.2	35,147	
Algonquin.....	881	17.2	1,827	35.8	47	0.9	25	0.5	.....	.....	199	3.9	2,130	41.7	4,029	
Trent.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	42,234	22.3	42,701	22.5	9,315	4.9	7,795	4.1	5,304	2.8	9,708	5.1	72,486	38.3	189,543	



CLASSIFICATION OF FOREST AREAS BURNED OVER, 1925

INSPECTORATE	Number of fires	Timber land, mainly coniferous, i.e., softwood	Timber land, mainly hardwood	Cut-over land, some softwood left	Cut-over land, some hardwood left	Young growth, mainly coniferous	Young growth, mainly hardwood	Barren land	Grass land	Totals (acres)
Western.....	146	3,320	617	5,787	11,043	7,294	4,926	30,825	1,110	64,922
Cochirane.....	12	.....	1	84	30	5	.....	33	.....	153
Oba.....	10	.....	4,687	1,411	5,133	1,616	2,753	14,556	11,004	41,834
Soo.....	182	674	19	3,584	848	6,762	11,400	11,908	3,253	38,348
Sudbury.....	431	574	11	1,787	2,553	5,669	13,463	8,216	3,397	35,147
Georgian Bay.....	133	51	16	763	256	661	538	1,555	240	4,029
Algonquin.....	108	.....	204	139	1,725	384	1,084	1,321	237	5,109
Trent.....	127	15	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	1,149	4,634	5,555	13,555	21,588	22,391	34,164	68,414	19,242	189,543
1924 totals.....	851	24,067	6,593	11,089	12,057	31,760	15,908	42,353	2,190	146,017
1923 ".....	1,343	567,171	17,398	199,766	112,418	593,415	181,597	424,349	15,034	2,120,148
1922 ".....	1,021	39,946	6,449	37,416	32,693	46,798	40,325	131,370	11,196	346,193
1921 ".....	1,269	95,782	3,322	108,508	82,469	56,569	95,131	305,769	1,984	749,534
1920 ".....	1,287	38,539	14,319	116,312	23,126	46,595	49,135	70,093	732	358,851
1919 ".....	1,780	223,022	24,244	102,884	148,471	109,752	123,444	189,701	643	922,161
1918 ".....	965	3,123	1,634	5,661	5,513	1,797	5,303	6,465	676	30,172
1917 ".....	1,110	73,160	135	148,408	2,160	61,806	13,202	82,959	2,334	384,164



(5) *Permits*

The number of burning permits issued during the season was considerably in excess of the number for the previous year, as was to be expected, the season of 1924 being so wet in some districts as to make slash burning impossible. The increase in the number of new settlers has a direct influence upon the number of permits issued, but the greatest influence is probably through the efforts of the field staff in educating the settlers to the use and benefits of the system.

While the number of permits issued and the area covered by these permits was greater than in the previous season, there was actually less burning done because of the extremely wet weather in the Clay Belt. Hundreds of permits issued were never used and there are now slash accumulations of two years to be burned at the first favourable opportunity. Unless this burning is carried out with the utmost caution it will be accompanied by the gravest of fire hazards.

## STATEMENT OF PERMITS ISSUED

DISTRICT	Number of Permits						
	1925	1924	1923	1922	1921	1920	1919
C.G.R. West.....	99	70	28	23	.....	1	8
C.G.R. Central.....	.....	1	.....	.....	.....	.....	1
Kenora.....	3	128	362	180	128	53	68
Rainy River.....	19	16	216	39	3	5	8
Thunder Bay.....	235	100	139	59	.....	.....	.....
Nipigon.....	.....	.....	.....	.....	.....	.....	.....
C.G.R. East.....	95	36	18	.....	.....	.....	.....
Hearst.....	1,656	1,011	1,000	1,774	1,082	756	702
Longlac.....	.....	.....	50	.....	.....	.....	.....
Oba.....	11	16	.....	.....	.....	.....	.....
Franz.....	10	.....	.....	.....	.....	.....	.....
Kapuskasing.....	1,187	668	531	587	209	.....	.....
Cochrane.....	2,486	1,815	1,480	2,497	1,503	1,982	2,275
Abitibi.....	157	2	2	61	2	8	5
Matheson.....	1,515	1,275	1,122	2,126	1,599	1,887	1,691
Timmins.....	1,212	580	406	754	407	193	199
New Liskeard.....	637	408	361	.....	916	1,169	1,557
A.C.R.....	82	18	10	.....	.....	.....	.....
Blind River.....	126	100	36	6	.....	.....	.....
Mississagi South.....	.....	.....	.....	.....	.....	.....	.....
Foleyet West.....	3	34	11	.....	.....	.....	.....
Foleyet East.....	169	102	1	.....	.....	25	36
Mississagi West.....	20	15	1	.....	.....	5	.....
Mississagi East.....	12	9	.....	.....	.....	.....	.....
Webbwood.....	162	119	25	16	21	.....	.....
Sudbury North.....	36	173	.....	.....	.....	.....	.....
Sudbury South.....	411	149	36	.....	.....	.....	.....
North Bay.....	691	360	61	46	42	31	37
Temagami West.....	19	.....	.....	.....	.....	.....	.....
Temagami North.....	253	200	.....	387	24	10	19
Temagami East.....	174	86	11	48	15	14	1
Georgian Bay West.....	100	.....	.....	.....	.....	.....	.....
Georgian Bay East.....	159	.....	.....	.....	.....	1	.....
Algonquin North.....	33	29	.....	.....	.....	.....	.....
Algonquin South.....	84	58	.....	.....	3	4	7
Trent.....	106	24	.....	.....	12	10	21
Totals.....	11,962	7,602	5,907	8,603	5,966	6,154	6,635

## STATEMENT OF PERMITS ISSUED

MONTH	Number of Permits						
	1925	1924	1923	1922	1921	1920	1919
April.....	451	127					
May.....	2,185	849	2,131	1,992	1,154	1,003	1,536
June.....	2,273	3,614	711	3,034	3,085	2,011	2,786
July.....	2,172	1,388	1,314	1,502	364	891	496
August.....	2,484	1,093	1,077	1,580	1,329	1,620	1,475
September.....	2,367	528	566	495	34	629	342
October.....	30	3	108				
Totals.....	11,962	7,602	5,907	8,603	5,966	6,154	6,635

## STATEMENT OF PERMITS ISSUED

DISTRICT	Acreage Covered by Permits						
	1925	1924	1923	1922	1921	1920	1919
C.G.R. West.....	416	215	95	26		1	27
C.G.R. Central.....		1					
Kenora.....	2	325	35,006	624	637	284	297
Rainy River.....	174	57	1,374	331	18	23	89
Thunder Bay.....	1,029	463	1,081	1,251			
Nipigon.....							
C.G.R. East.....	28	25	53				
Hearst.....	3,721	2,311	2,335	3,837	2,124	1,478	1,379
Longlac.....			64				
Oba.....	1	60					
Franz.....	1						
Kapuskasing.....	4,222	2,351	2,126	2,017	1,731		
Cochrane.....	4,462	4,010	4,348	8,108	4,652	4,984	5,437
Abitibi.....	426		1	968	13	72	20
Matheson.....	5,211	4,573	5,027	7,613	5,442	5,427	4,760
Timmins.....	2,064	1,421	918	2,591	988	424	925
New Liskeard.....	2,154	1,345	1,160		7,726	9,768	13,521
A.C.R.....	1,257	100	36				
Blind River.....	1,119	619	294	67			
Mississagi South.....							
Foley West.....	25	2,959	52				
Foley East.....	3,152	3,402	5			128	106
Mississagi West.....	2,555	81	408			3	
Mississagi East.....	4,741	2					
Webbwood.....	2,768	2,009	81	66	101		
Sudbury North.....	293	425					
Sudbury South.....	1,957	6,900	187				
North Bay.....	1,384	518	92	103	74	104	64
Temagami West.....	6						
Temagami North.....	1,197	303		1,657	129	18	111
Temagami East.....	819	172	41	196	25	25	
Georgian Bay West.....	742						
Georgian Bay East.....	418					2	
Algonquin North.....	377	719					
Algonquin South.....	121	599			5	11	17
Trent.....	326	60			13	15	37
Totals.....	47,168	36,025	54,784	29,455	23,678	22,767	26,790

*(6) Equipment*

Of the major equipment purchased the fifty portable fire fighting units and 143,200 feet of hose for use with these units were the most important items. This addition brought the total number of units up to 189 with 397,860 feet of hose.

Each succeeding season further demonstrates the advantages of the use of mechanical equipment in combating forest fires, providing the equipment is in charge of competent operators. By the use of the portable fire fighting units or pumps fires can not only be kept under control but can be completely extinguished, thereby providing an economy not alone in timber values but in labour as well.

Probably the most important auxiliary to the power pumps is the portable hand or force pump, 239 of which were purchased bringing the total up to 300. These hand pumps are particularly useful to the individual ranger in extinguishing small fires and in "mopping up" on the larger fires.



MAJOR EQUIPMENT PURCHASED AND IN USE

Inspectorate	Fire fighting units		Fire fighting hose (feet)		Portable hand pumps		Tents		Blankets (pairs)		Canoes		Small motor boats		Launches		Auto trucks		Railway motor cars		Vehicles	
	Purchased 1925	Total in use	Purchased 1925	Total in use	Purchased 1925	Total in use	Purchased 1925	Total in use	Purchased 1925	Total in use	Purchased 1925	Total in use	Purchased 1925	Total in use	Purchased 1925	Total in use	Purchased 1925	Total in use	Purchased 1925	Total in use	Purchased 1925	Total in use
Western.....	3	35	26,200	66,200	3	3	3	59	358½	56	1	1	6	4	4	4	4	4	4	4	4	11
Oba.....	5	23	13,000	58,010	6	10	112	112	635	57	1	1	1	1	1	1	1	1	1	1	1	18
Cochrane.....	5	18	12,000	34,850	.....	.....	79	79	429	63	1	1	4	5	5	4	4	4	4	4	4	38
Soo.....	2	13	5,000	25,200	.....	5	3	74	25	32	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9
Sudbury.....	23	69	71,000	152,800	126	144	30	232	15	2	224	7	1	2	11	2	2	2	2	2	2	29
Georgian Bay.....	5	15	8,000	28,900	48	54	42	42	245½	6	40	1	2	1	3	2	1	3	1	3	3	4
Algonquin.....	.....	10	.....	18,900	16	42	.....	55	366	45	1	1	1	1	2	1	2	1	3	1	3	5
Trent.....	2	6	8,000	13,000	40	42	.....	18	90	22	.....	.....	.....	.....	5	5	5	5	5	5	5	1
Totals.....	50	189	143,200	397,860	239	300	33	671	4,032	20	539	12	25	14	32	1	1	28	2	2	2	115

*(7) Locomotive Inspection*

Two men were employed throughout the season on the inspection of fire protective appliances on locomotives operating on railways under the jurisdiction of the Dominion Board of Railway Commissioners and on logging railways within the Province.

A total of forty round houses and gravel pits were visited periodically and 1,856 locomotive inspections made covering 773 locomotives. In addition, thirty-three inspections were made on locomotives operated by lumber companies, bringing the total number of inspections up to 1,889. The percentage of locomotives found defective and operating on lines under the jurisdiction of the Board of Railway Commissioners was 0.6 per cent., a decrease from 32.1 per cent. in 1918.

LOCOMOTIVE INSPECTION, 1925

RAILWAY	Number Inspected						Total No. Locomotives	Total Number Inspections							Inspections Showing Defects	Percentage Defective						
	Times							1925	1924	1923	1922	1921	1920	1919		1925	1924	1923	1922	1921	1920	1919
	1	2	3	4	5 and over	1925																
C.P.R.	151	75	44	52	31	353	799	851	860	815	723	660	499	4	0.5	1.9	2.3	5.8	8.3	18.8	29.9	
C.N.R.	161	64	64	41	65	395	988	1,001	856	*681	*740	*577	*472	5	0.5	1.5	2.7	*3.5	*5.7	*6.4	*13.3	
A.C. & H.B.R.	4	6	2	2	3	17	45	45	29	45	35	25	23	1	4.8	.....	.....	.....	.....	.....	.....	
A.E.R.	1	2	1	2	1	7	21	15	15	22	28	26	18	1	4.8	.....	.....	.....	.....	.....	.....	
N.C.R.	.....	.....	.....	.....	.....	1	3	8	.....	.....	.....	.....	.....	1	33.3	.....	.....	.....	.....	.....	.....	
Totals	317	147	112	97	100	773	1,856	1,920	1,760	1,563	1,526	1,288	1,012	11	0.6	1.6	2.5	4.6	8.3	12.8	21.8	

Average cost per inspection: 1925, \$1.78; 1924, \$1.80; 1923, \$1.88; 1922, \$1.86; 1921, \$1.70; 1920, \$1.86; 1919, \$2.07.  
 \*Former C.N.R. and G.T.R. figures combined.

*(8) Improvements*

The policy of constructing suitable and permanent buildings for the housing of equipment and field personnel was continued. A number of wooden lookout towers were erected and one steel tower. Approximately 106 miles of permanent telephone line was built and 190 miles of temporary line was used. The cleaning out of old and the construction of new trails and portages totalled over 1,500 miles but was largely confined to the three southern inspectorates.

SUMMARY OF PERMANENT IMPROVEMENTS

Inspectorate	Cabins		Store houses		Boat houses		Combined Store houses and boat houses, etc.		Bunk houses		Offices		Garages		Other build-ings		Hose towers		Wooden lookout towers		Steel lookout towers		Permanent telephone lines (miles)		Tem-porary tele- phone lines (miles)
	Built 1925	Total	Built 1925	Total	Built 1925	Total	Built 1925	Total	Built 1925	Total	Built 1925	Total	Built 1925	Total	Built 1925	Total	Built 1925	Total	Built 1925	Total	Built 1925	Total	Built 1925	Total	
Western.....	3	50	3	4	4	1	2	1	4	4	1	4	4	4	4	4	2	19	2	2	176.0	5.0	176.0	176.0	
Ola.....	2	27	4	1	1	2	1	1	4	4	1	4	4	2	2	2	1	14	1	2	18.5	5.0	18.5	18.5	
Cochrane.....	2	28	4	2	2	1	2	1	5	5	1	5	5	1	1	1	6	17	6	1	11.0	1.0	11.0	11.0	
Soo.....	2	7	4	1	1	1	2	1	1	1	1	1	1	1	1	1	1	6	7	1	1.0	1.0	1.0	1.0	
Sudbury.....	6	68	1	1	1	3	11	1	1	1	1	1	1	3	4	4	2	8	6	10	27.2	27.2	214.4	48.2	
Georgian Bay.....	1	8	1	1	1	4	1	1	1	1	1	1	1	1	1	1	1	2	5	2	8	3.5	3.5	51.0	44.0
Algonquin.....	4	29	3	2	2	1	1	1	2	2	1	2	2	1	1	1	1	5	3	4	60.5	9.0	60.5	349.5	15.0
Trent.....	2	10	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	6	7	9.0	9.0	59.0	66.0	66.0
Totals.....	20	227	27	3	12	3	20	11	4	1	22	3	10	2	8	22	115	32	106.2	880.4	190.2	190.2	190.2	190.2	

## II. AIR OPERATIONS

During the past season the Air Service carried on flying operations in connection with various phases of forestry work. The following is a summary of the detailed report of Mr. W. R. Maxwell, the Director of the Air Service:—

“The operating season of 1925 extended over a period of 206 days, during which time the Service flew a total of 2,738.37 hours.

No. of machine-days, machines employed.....	763 days.
No. of machine-days, machines available and idle.....	1,737 “
No. of clear weather machine-days, machines available and idle.....	932 “
No. of machine-days, machines available but weather unfit for flying.....	805 “
Machine-days (1 machine for 1 day) supplied by the Service during 1925.....	2,500 “
No. of times 1 machine unserviceable for 1 day.....	229
No. of times machine unable to complete patrol on account of machine trouble.....	15
No. of times Service unable to complete patrol.....	9
No. of patrols requisitioned.....	555
Machine patrol efficiency.....	97.3%
Service patrol efficiency.....	98.4%
No. of permanent stations operated.....	10
No. of temporary stations established.....	21

*Note:*

- (a) In many cases the requisitions cover flying operations of from two to four days.
- (b) No instructional flights, cross country to or from operating bases, remote transportation, demonstration or operations in Red Lake, Fort Cologne and James Bay District Treaty transportation are included in the above requisitions. These flights were carried out on schedule.

*Total Load:*

Total weight carried by the Service during 1925.....	2,364,275 lbs.
Average total load carried per machine for season.....	139,070 “
Average total load carried per flight.....	1,848 “

*Operating Load Carried:*

Total operating load carried season 1925.....	1,810,735 “
Average total operating load carried per machine.....	111,537 “
Average operating load carried per flight.....	1,432 “

*Effective or Pay Load:*

Total effective load carried season 1925.....	553,540 “
Average total effective load carried per machine.....	34,239 “
Average effective load carried per flight.....	427 “

*Passengers Carried:*

Total number of passengers carried 1925.....	1,214
Average number of passengers carried per flight.....	0.9
Average number of passengers carried per machine for the season.....	71
Number of miles passengers were carried season 1925..	156,606
Total number of passengers and personnel carried 1925	3,938

*Flights:*

Total number of flights carried out 1925.....	1,312
Average duration of flights.....	2.06 hrs.
Average number of miles flown per flight.....	129
Average altitude flown 1925.....	1,990
Average number of flights per day.....	6.3
Average number of miles flown season 1925.....	165,835
Area covered on fire detection.....	2,259,725 sq. mls. or 1,446,224,000 acres.

*Note.*—In comparing the area covered with the operating season of 1924, mention may be made that less requisitions for fire patrol were made in the season of 1925 than in the season of 1924, and a greater number of requisitions for suppression were made in 1925 than in 1924.

*Hours Flown on Various Phases of Flying Operation, 1925:*

Fire detection.....	1,440.40 hours.	52.5%	of total hours.
Transportation, fire suppression...	155.45	5.7%	“ “
Sketching.....	244.42	8.9%	“ “
Photography.....	53.15	1.9%	“ “
Transportation, remote.....	197.40	7.2%	“ “
Instructions to observers.....	26.50	.09%	“ “
Instruction to pilots.....	55.48	2%	“ “
Forced landings.....	36.04	1.3%	“ “
Service transportation.....	62.05	2.2%	“ “
Ferrying.....	330.41	12%	“ “
Demonstration.....	87.40	3.2%	“ “
Test.....	47.27	1.7%	“ “

*Detection:*

As in the previous years detection was the largest single item in the 1925 operating programme and called for 1,440.40 hours flying or 52.5 per cent. of the total year's flying. The eastern section contributed 1,804.56 hours and the western section 932.49 hours. During the month of August the period in the eastern section was particularly dry and the fire hazard extremely grave. All aircraft were kept busy from dawn until dark, patrolling and carrying fire fighting equipment, crews and food, and made as many as eight flights in one day. During the month of August 922.49 hours were flown, which was 34.67 per cent. of the total hours for the 1925 flying operations. It is worthy of mention to note that the total flying in the month of August in the eastern section was 552.55 hours or 46.42 per cent. of the total flying for the season 1925. In other words the operating personnel in the eastern section, during the month of August, practically flew one-half of the total amount of flying done in this area for the entire season.

*Suppression:*

The operation reports for the season 1925 indicated that greater advantage has been taken of the capacity of aircraft to participate in fire suppression work. The comparative figures for the two years are as follows:—

In 1924 the total of 42.52 hours was flown.

In 1925 the total of 155.45 hours was flown.

This in the transportation of fire fighters and fire fighting equipment.

Some very heavy loads were carried, and in August it was found necessary to transfer a machine from Remi Lake, where the fire hazard was low, to Sudbury. The machine in question was used for fire suppression exclusively.

During the month of August at Sudbury, twenty-three fire suppression flights were carried out totalling 52.10 hours. The total weight of fire fighting equipment carried was 10,583 pounds and mileage flown 3,130 miles.

This flying was not entirely confined to the transportation of fire fighters and equipment to remote newly detected fires, but also for the rapid transit of supplies, etc., to the crews fighting these fires. Quoting: "An excellent example of the effectiveness of aircraft in dealing with a certain type of fire was afforded on August 1st, at Randolph Lake, near Armstrong on the Canadian National Railway, reference flight report O.B.-18."

On detecting this fire, the machine landed immediately. Investigation showed that the crew could not cope with the fire, that the proportions were such that it would need the proper fire fighting equipment. The machine at once took off and flew to Macdiarmid, where two fire rangers, pumps and hose were picked up and flown back to the fire. As a result of the combined efforts of the crew, consisting of the observer, pilot and air engineer, and two fire rangers, the fire was attacked and pronounced out at 19 o'clock, 5 hours and 50 minutes from the time it was first detected. In view of the fact that this fire was over seven miles from the nearest fire fighting equipment, in a country which was decidedly difficult to travel, and burning at the edge of an excellent stand of timber, the value of the saving of time afforded by the use of aircraft on suppression may be appreciated. The value of such flights is practically inestimable.

*Remote Transportation:*

Useful flying should be steadily encouraged. Fast and safe transportation to areas at present remote and inaccessible, save by long and arduous journeys, was accomplished in the operating season of 1925. The following transportation flights quoted: The payment of Indian Treaty for the Federal Government which included the remote Hudson Bay and the French Company posts of the James Bay District, as far north as Attawapiskat on James Bay; the transportation of Hudson Bay Company district staff officers from Moose Factory to Remi Lake and the return flight with the district manager and his family from Remi Lake to Moose Factory; the transportation of Doctor Cockburn from Remi Lake to Moose Factory; the transportation of prospectors and mining equipment supplies to the Red Lake gold rush in the late season of 1925; the successful flights in connection with the James D. Lacey sketching programme in the late season of 1925 on the Ottawa River; the flights participated in by Hydro-Electric engineers over the Nipigon watershed; the flight of remote transportation participated in by the Hon. James Lyons in connection with the inspection of remote operating stations of the Provincial Air Service in conjunction with flights of Indian Treaty Transportation Flight and other flights which will be dealt with in greater detail in the annual report.



*Demonstration Flights:*

During the operating season of 1925 demonstration flights were carried out in various areas of the Province and a valuable service rendered in this respect.

*In Conclusion:*

An endeavour has been made in the foregoing to submit very briefly the statistical statement of the work performed during the operating season of 1925 by the Provincial Air Service. A very gratifying feature of the season just quoted is the closer relationship and co-operation existing between the ground and air forces. There is an active spirit of goodwill between these two branches. This spirit, more than anything else, will give the Service a solid foundation, a record of useful service and a quicker road to public confidence.

It remains to pay a tribute to the energy and devotion of the Provincial Air Service personnel, both operating and ground staff. Their work was carried out faithfully and efficiently and often under very severe weather conditions. No government, state, or commercial enterprise has been better served by its flying personnel.

In the final analysis, the successful operation of an air force depends not so much upon equipment and capital as it does upon securing the loyal co-operation of every member of the service staff."

## III. REFORESTATION

*Provincial Forest Stations:*

- St. Williams (Norfolk County).
- Orono (Durham County).
- Midhurst (Simcoe County).

*Provincial Transplant Nurseries:*

- Sand Banks (Prince Edward County).
- Kemptville (Grenville County).

*County Forests:*

- Hendrie (Simcoe County).
- Vivian (York County).
- Northumberland (Northumberland and Durham Counties).
- Uxbridge (Ontario County).

*Private Forests.**Tree Planting:*

- Private planting.
- Demonstration Plots.

*Seed Collecting.**Summary of Nursery Stock.**Summary of Tree Distribution.*

## ST. WILLIAMS:

During the late fall of 1924 and the winter months of 1925 only the staff, comprising foremen, clerk and teamsters, fourteen men in all, were retained on the pay roll.

The practice of spring seeding has gradually given way to that of fall sowing, until only such as elm, and soft maple, and coniferous seed of one or another species, which was unprocurable until too late for handling during the fall, of necessity had to be spring sown.

(a) *Coniferous Seed Sown:*

SPECIES:	No of Beds.
White Pine.....	270
Red Pine.....	400
Scotch Pine.....	90
Jack Pine.....	35
White Spruce.....	48
White Spruce.....	13
Norway Spruce.....	18
White Cedar.....	14
Red Cedar.....	10
Hemlock.....	7
European Larch.....	40
Total.....	945

(b) *Hardwood Seed Sown:*

SPECIES:	Total Amount of Seed Sown.	
	Bushels.	Pounds.
Silver Maple.....	43	...
Red Maple.....	4	...
Elm.....	3½	...
Hard Maple.....	...	35
Manitoba Maple.....	...	8
Norway Maple.....	...	10
White Ash.....	...	173
White Birch.....	...	10
Yellow Birch.....	...	21
Basswood.....	...	100
Black Cherry.....	...	400
Red Oak.....	24	...
Chestnut.....	3½	...
Walnut.....	354	...
Totals.....	432	757

*Nursery Lines:* A new record as regards lining out of transplants was made during the spring of 1925. Over three and one-half millions of trees were transferred from seed beds to the nursery lines.

TRANSPLANTS SHIPPED TO OTHER PROVINCIAL FOREST STATIONS

PLACE	1-0 Scotch Pine	1-1 Red Pine	1-0 Jack Pine	2-0 White Spruce	2-0 Norway Spruce	2-0 European Larch	2-0 White Cedar	Grand Total
Orono.....	525,000	15,000	124,700	127,000	65,000	50,000	50,000	956,700
Midhurst..	432,000	.....	40,000	.....	.....	.....	.....	472,000
Totals...	957,000	15,000	164,700	127,000	65,000	50,000	50,000	1,428,700

*Fertilizers:* On account of our greatly increased nursery stock and a rather curtailed acreage suitable for nursery lines, our work is becoming more intensive.

As a result of this, the productive area demands heavy annual fertilizing in order that a high state of soil fertility be maintained.

Both animal and mineral fertilizers are used, the former to retain and, if possible, to increase humus in the soil, while the latter is applied to function rather as a corrective agent toward supplementing mineral deficiencies as well as offsetting acidity, and other unhealthy conditions which exist.

#### FERTILIZERS APPLIED DURING 1925

ANIMAL		MINERAL	
Manure (Tons)	Dried Blood (Lbs.)	Lime (Tons)	Acid Phosphate (Lbs.)
1,017½	2,435	43	11,820

#### SEED IN STORAGE

SPECIES:	Pounds.
White Pine.....	425
Red Pine.....	1,641
Scotch Pine.....	82
Jack Pine.....	20
White Spruce.....	21
Norway Spruce.....	27
White Cedar.....	34
Red Cedar.....	12
Balsam.....	98
Hemlock.....	25
Tamarack.....	4
Total.....	2,389

*Additions to Property:* With the exception of a small coal house, no new buildings were erected.

One feature of importance, as an improvement, was the establishment of a park and picnic grounds. In the community there is a decided lack of such places of recreation, and it was felt that the creating of some place where picnics might be held would reflect creditably upon the institution.

Three miles of telephone line was constructed to facilitate communication with a patrol man who lives at the northwest extremity of the property.

*Roads:* The policy of maintaining woods roads in a good condition was adhered to. Coppice growth and herbage was scythed, and all inflammable material bordering roadways was removed. One and one-half miles of new roads were constructed to serve the dual purpose of fire protection, and in the capacity of facilitating access to newly established plantations. Two new fire lines sixteen feet wide totalling seven miles in length were cut out to augment our intensive programme of fire protection.

*Fencing:* One hundred and eighty rods of nine-strand wire fence was constructed. Bordering the property on the east, running north along the town line, and west along the sixth concession road for a distance of two lots, this fence effectively excludes all live stock from our newer plantations.

*Silviculture:* Eighty acres of woodland, composed principally of scrub oak, were cut over in preparation for our new 1926 plantations. On this area all diseased, ill-formed, or otherwise undesirable trees were removed and converted into logs and firewood. All brush was burned.

Eight new plantations were established during the fall of 1925, the whole reclaiming an area of approximately seventy acres. Each of these eight plantations are of individual interest, since very detailed data was recorded as to costs of preparing planting sites, planting material, the actual planting operation, and every other pertinent information which was thought might be of value. Although each plantation differed from the other, each was set out with the tentative object of obtaining first-hand intelligence as to what species, mixtures, and associations are best suited to certain conditions of site.

*Protection (Disease and Insects):* The results of combating disease, and insect ravages, would seem to justify the consistent and persistent efforts which have been exerted toward this end.

We are again happy to report that no evidence of white pine blister rust has been found. Notwithstanding this, however, the work of eradicating members of the genus *Ribes* is being carried on with utmost thoroughness.

*Endothia parasitica* (chestnut blight) has appeared in southwestern Ontario, and is to be found on the Forest Station. Several trees have been observed to be affected, and have been cut down and burned. To date, however, there seems to be little, if any, method of combating this disease which has proved so disastrous to chestnuts of the New England States.

#### NURSERY STOCK ON HAND

##### CONIFERS:

White Pine.....	4,300,000
Red Pine.....	5,270,000
Scotch Pine.....	2,330,000
Jack Pine.....	1,635,000
White Spruce.....	1,885,000
Norway Spruce.....	1,328,000
White Cedar.....	640,000
Red Cedar.....	4,500
Balsam.....	90,000
Hemlock.....	80,000
European Larch.....	145,000

Total..... 17,707,500

##### HARDWOODS:

White Ash.....	110,000
White Elm.....	100,000
Hard Maple.....	53,000
Sweet Chestnut.....	5,000
Black Cherry.....	7,000
Black Locust.....	14,000
Honey Locust.....	6,000
Silver Maple.....	150,000
Manitoba Maple.....	2,500
Rooted Poplar.....	3,000
Poplar Cuttings.....	250,000
Willow Cuttings.....	50,000
Black Walnut.....	25,000
White Walnut.....	6,000

Total..... 781,500

Grand Total..... 18,488,000

##### ORONO:

*Seeding:* The lack of an irrigation system has proved a serious handicap in the production of coniferous seedlings. This lack of watering facilities is not only a serious drawback in the combating of drouth conditions, but also opens our seed beds to the attack of "damping off" fungi. Since we are unable to

replace lost soil moisture it is impossible to retain an optimum moisture content in the soil during dry seasons and similarly we are unable to dry out the soil to the proper degree when "damping off" threatens the seedlings, as this leaves the seed beds entirely dependent upon a rainfall which must follow almost immediately to be of any value.

While the lack of irrigation facilities has proved a severe handicap, notably with red pine which is regarded as one of the most important species for reforestation purposes, the success attained with certain other species, including Scotch and jack pines, white cedar and white spruce, has been so encouraging as to induce an expansion in coniferous seed-bed operations which would otherwise be unwarranted.

In the spring sixty beds were sown which were largely experimental. In all three species the most striking difference was the much better production obtained from neighbouring beds sown in the preceding fall.

FALL SOWING OF CONIFEROUS BEDS

SPECIES:	No. of Beds Sown.
Red Cedar.....	15
White Cedar.....	18
Jack Pine.....	33
Red Pine.....	70
Scotch Pine.....	45
White Pine.....	78
White Spruce.....	29
Total.....	288

SOWING OF HARDWOOD SEED

SPECIES:	Total Bushels.
White Ash.....	5
Basswood.....	2
Black Cherry.....	2
White Elm.....	2
Red Maple.....	4
Silver Maple.....	12
Red Oak.....	10
Walnuts.....	16
Walnuts.....	50
Total.....	103

*Fertilizers:* Green manures were resorted to extensively, crops of fall rye and buckwheat being ploughed under on all land not actually occupied by seed beds or transplant lines. In addition, the following fertilizers, other than green manures, were applied during the year.

ANIMAL		MINERAL		
Manure (Tons)	Dried Blood (Lbs.)	Acid Phosphate (Lbs.)	Sulphate of Ammonia (Lbs.)	Muriate of Potash (Lbs.)
57	200	500	175	200

*Roads:* Main nursery roads were widened from twelve to sixteen feet and the necessary additional gravel applied. Several concrete culverts were constructed at strategic points on these roads. In co-operation with the Clark Township Council, the approach to the nursery from the village was greatly improved, a sharp curve from the county-provincial road being greatly reduced and the gradient lessened.

*Demonstration Plantations:* Eight acres of hillside were planted with conifers and four acres of rather poorly drained land at the northwest corner of the property were planted to hardwoods.

*Buildings:* One very necessary building was erected during the year, to be used as an implement shed, tool house and work shop. This building is 120 feet by 30 feet, of board and batten construction, with a hip roof shingled with wooden shingles, and with concrete floors.

The original barn on the property was re-sheeted with boards and battens at the same time.

*Lands:* An area of 200 acres, comprising Lot 22, Concession 1, Manvers Township, Durham County, was taken over and brought under the jurisdiction of the forest station. This is an area of rolling sand land, from which approximately 1,500,000 F.B.M. of white pine and red oak have just been harvested. An excellent reproduction of red and white pine, red oak and birch is in evidence at present.

*Publicity:* The number of township agricultural fairs visited with our exhibit was increased from two in 1924 to six this year. Excellent results were obtained in every case, many prospective planters and present woodlot owners being personally interviewed at each fair.

*Surveys:* A topographic map of the nursery was completed during the year. The boundaries of the property were chained while the levels were obtained with a hand level.

#### STOCK ON HAND

HARDWOODS		Totals
SPECIES:		
White Ash.....	90,000	
White Elm.....	145,000	
Silver Maple.....	455,000	
Walnut.....	2,000	
CUTTINGS:		
Carolina Poplar.....	25,000	
White Willow.....	30,000	
Total.....		747,000
CONIFERS		Totals
Balsam.....	25,000	
White Cedar.....	218,000	
European Larch.....	50,000	
Jack Pine.....	187,000	
Red Pine.....	80,000	
Scotch Pine.....	1,150,000	
White Pine.....	1,475,000	
Norway Spruce.....	65,000	
White Spruce.....	455,000	
Total.....		3,705,000
Grand Total.....		4,452,000

## MIDHURST:

*Seed Beds:* Seed beds were sown both in spring and fall, as follows:—

SPECIES:	Number in Spring	Number in Fall
Scotch Pine.....	64	54
Jack Pine.....	8	10
White Pine.....	5	102
Red Pine.....	6	126
Red Cedar.....	1	20
Balsam.....	1	...
White Spruce.....	7	21
White Cedar.....	6	20
Hemlock.....	..	8
Totals.....	98	361

## HARDWOOD SEED SOWN

SPECIES:	Amount Bushels.
Red Maple.....	7
Silver Maple.....	5
White Elm.....	4
Red Oak.....	22
Black Cherry.....	4
Basswood.....	2
White Ash.....	5
Black Ash.....	5
Total.....	54

*Nursery Lines:* Transplanting was carried on during spring and fall. Fall transplanting was not successful in 1924 on account of heaving in the spring. This season the fall transplants are covered with a light mulch of wheat straw. It has been noted that the larger plants have a far less tendency to heave, so on this account two-year-old seedlings are transplanted in fall in preference to one-year-old seedlings. A system that allows fall transplanting aids in division of labour in regard to the seasons.

*Permanent Planting:* Four hundred and twenty-eight acres have been planted permanently on the station property, 200 acres being this year's planting, leaving 125 acres to be planted. All the plantations are doing well. In one sixteen-acre scotch pine plantation planted last spring it was impossible to find a dead tree. Windbreaks have been planted dividing nursery into compartments.

*Silviculture:* There are 136 acres of swamp land and 114 acres of hardwood bush on station property. Roads have been laid out and cut through in both hardwoods and swamp, making it possible to practise selection cutting. In the swamp an improvement cutting is being made in a fine fifteen-year-old stand of white spruce that occurs naturally.

About fifty acres of hardwood have seeded naturally with red oak the past summer. This fall thirty-nine acres were underplanted with white pine, where oak had not come in owing to scarcity of seed trees.

*General Work:* The nursery ground is being built up by plowing under cover crops of sweet clover, rye and vetch, 200 loads of well decomposed muck was hauled from swamp last winter and put in land. Manure is brought from adjacent farms.

A one-storey frame building, 22 feet by 22 feet, was built to be used as lunch room for men and a part of building was partitioned off to be used as outside office. A stone fence with cobble stone entrance was built in front of site of proposed superintendent's residence. Roads around site were graded and will be gravelled during winter. Ground for lawn was given a good dressing of clay.

*Roads:* Fire roads have been extended this year. Most of the fire-guards have been stumped, making cultivation easier, and also making more effective fire-guards. Some of main roads, including sixth concession, have been graded. Considerable gravelling will be done during the winter.

*Publicity:* Exhibits were held at the Barrie, Alliston, Beeton and Elmvale fairs. The main part of exhibit showed different species, as sent out for permanent planting. Quite a number of prospective planters left their names and addresses for the purpose of securing application blanks.

#### STOCK ON HAND DECEMBER 1st, 1925

##### CONIFERS:

White Pine.....	1,507,500
Red Pine.....	1,605,300
Scotch Pine.....	1,709,550
Jack Pine.....	220,300
White Cedar.....	432,250
White Spruce.....	319,300
Norway Spruce.....	47,265
Balsam.....	120,000
Sitka Spruce.....	10,000
Total.....	5,971,465

##### HARDWOODS:

White Elm.....	89,600
Silver Maple.....	62,625
Walnut.....	1,118
White Ash.....	32,575
Red Oak.....	4,760
Black Cherry.....	79
Sugar Maple.....	11,654
Black Locust.....	50
Total.....	202,491
Grand Total.....	6,173,956

#### TRANSPLANT NURSERIES

##### SAND BANKS:

A quantity of rooted Carolina poplars, which had been grown on the property from cuttings, were transplanted to the more sheltered places of the sand banks. In moving these the roots were trimmed and in each case a ball of nursery soil was carried with the tree; 8,113 of these were planted in the spring and of those set out before the season was too far advanced for transplanting very few died. In addition to the rooted poplar on the property, a surplus of cuttings from other nurseries were also set out. These numbered 20,160. A large quantity of jack pine which had been placed in nursery rows when the work was commenced and which were becoming too large for distribution, were also planted in sheltered places.



The following is a list of the trees in the nursery:—

CONIFERS:	
Jack Pine.....	160,000
Scotch Pine.....	38,570
Red Pine.....	1,400
White Pine.....	4,375
White Cedar.....	16,200
Red Cedar.....	38,350
White Spruce.....	37,500
European Larch.....	1,970
Total.....	298,465
HARDWOODS:	
Oak.....	700
Hard Maple.....	4,400
Soft Maple.....	1,820
Elm.....	1,350
White Ash.....	80,400
Butternut.....	4,700
Mountain Ash.....	1,360
Manitoba Maple.....	30
Basswood.....	10
Locust.....	12
Total.....	94,782
Grand Totals.....	393,247

#### KEMPTVILLE:

Trees were distributed locally from this nursery and a few were shipped by rail during the spring. Stock on hand at present is as follows:—

CONIFERS:	
White Pine.....	7,418
Red Pine.....	18,370
Scotch Pine.....	42,786
Jack Pine.....	36,100
Norway Spruce.....	4,460
White Spruce.....	15,556
White Cedar.....	6,400
Total.....	131,090
HARDWOODS:	
Ash.....	10,243
White Elm.....	9,180
Silver Maple.....	1,273
Walnut.....	525
Poplar.....	1,073
Willow.....	301
Total.....	22,795
Grand Totals.....	153,885

#### COUNTY FORESTS

##### HENDRIE:

Approximately 700 of the 1,000 acre block have been permanently planted, leaving 100 acres of open land and 200 acres of second growth.

This past season's planting was very successful, none of plantations having a loss of more than five per cent. Some of older plantations are beginning to make a fine showing.

Two hundred and twenty-five acres were planted during spring of 1925 and 40,000 white pine were underplanted under poplar in the fall.

## PLANTATIONS, SPRING 1925

SPECIES:	Number.	Acres.
Red and White Pine, mixed.....	60,500 R. 60,500 W.	100
Scotch Pine.....	54,450	45
European Larch.....	36,300	30
Jack Pine.....	60,500	50
Totals.....	272,250	225

*Cost of Planting, 1925:* Costs for the spring planting were worked up and gave the following results:—

Cost for planting per acre including lifting, hauling, supervision and planting.....	\$5.30
Cost for furrowing out per acre.....	1.00
Total cost per acre.....	\$6.30

All main fire-guards were stumped, making them easier to cultivate and also making more effective fire-guards.

A thirty-two-foot wooden tower was built on highest elevation of property to serve as lookout tower.

The boundary line at south end of property was run by transit and was fenced sufficiently to keep cattle out.

## VIVIAN:

Planting operations were carried on here during the spring season and the following trees were set out:—

White Pine.....	90,000
Red Pine.....	110,000
Scotch Pine.....	40,000
Jack Pine.....	30,000
Larch.....	10,000
Soft Maple.....	2,000
Poplar.....	8,000
Total.....	290,000

During the summer the acreage of this forest was increased by 400 acres by the purchase of another block of land about one mile north of the original block. This additional area contains very little woodland and has within its boundaries some of the poorest blow sand of the district.

During the autumn a combined stable, shed and workshop was erected to serve the needs of the forest.

## NORTHUMBERLAND:

During the spring season the following species were planted:—

White Pine.....	35,000
Red Pine.....	132,000
Scotch Pine.....	15,000
Jack Pine.....	33,000
Larch.....	3,000
Total.....	218,000

The main highways of the property were fenced during the summer and a dwelling was erected to serve as a foreman's residence.

## UXBRIDGE:

For some years the county council of Ontario has been negotiating for the purchase of a block of land for reforesting purposes. Late in the autumn of this year the council sanctioned the purchase of approximately 1,000 acres in Uxbridge Township. The area consists of mostly poor sand land with occasional pieces of woodland. It is proposed to commence planting work in the spring of 1926.

## PRIVATE FORESTS

## OSLER:

A permanent and experienced foreman was put in charge of this forest in time for spring planting. The following species were set out:—

White Pine.....	10,000
Red Pine.....	47,000
Scotch Pine.....	49,000
Jack Pine.....	27,000
White Spruce.....	65,000
Cedar.....	5,000
Larch.....	3,175
Elm.....	3,000
Ash.....	4,000
Soft Maple.....	25,000
Cuttings.....	4,000
Total.....	242,175

## WILLIAMS:

The following trees were planted on this forest:—

White Pine.....	3,000
Red Pine.....	10,000
Spruce.....	2,000
Total.....	15,000

## TREE PLANTING

## PRIVATE PLANTING:

The number of persons receiving trees this year increased considerably over former years. In all there were 3,181 applicants who procured a total of 5,277,237 trees of all species.

## DEMONSTRATION PLOTS:

New plots established:

Barrie.....	Scotch Pine.....	2,500
	Jack Pine.....	500
Brant.....	Jack Pine.....	1,000
	Scotch Pine.....	2,000
	White Spruce.....	1,000
	Elm.....	200
	White Ash.....	200
	Soft Maple.....	200
	Locust.....	200
	Chestnut.....	200

Brampton.....	Jack Pine.....	500
	Scotch Pine.....	500
	White Spruce.....	4,000
	Elm.....	500
	White Ash.....	500
	Soft Maple.....	500
	Poplar Cuttings.....	100
Camp Borden....	Willow Cuttings.....	100
	Jack Pine.....	150,000
Glanford.....	Scotch Pine.....	10,000
	Butternut.....	50
	White Pine.....	1,000
	Scotch Pine.....	2,000
	Butternut.....	1,000
	Elm.....	1,400
	Ash.....	1,400
Oakville.....	Hard Maple.....	500
	Soft Maple.....	1,000
Port Hope.....	Scotch Pine.....	800
	White Pine.....	1,000
Richmond Hill..	Scotch Pine.....	1,000
	Jack Pine.....	1,000
	Red Pine.....	1,000
	Scotch Pine.....	500
	Jack Pine.....	500
Mono.....	Larch.....	500
	Elm.....	200
	Ash.....	100
	Scotch Pine.....	1,000
	Red Pine.....	2,000
Waterloo.....	Jack Pine.....	1,000
	Scotch Pine.....	3,000
	Jack Pine.....	2,000
	White Spruce.....	25
	Butternut.....	500
	Elm.....	1,000
	Ash.....	800
Woolwich.....	Soft Maple.....	1,000
	Chestnut.....	500
	White Pine.....	2,000
	Scotch Pine.....	5,000
	Jack Pine.....	3,000
	Larch.....	1,000

Additions to plots previously established:—

Beeton.....	Scotch Pine.....	10,000
	Jack Pine.....	1,000
Colborne.....	Scotch Pine.....	1,000
	Red Pine.....	2,000
Cramahe.....	Scotch Pine.....	3,000
	Scotch Pine.....	15,000
Guelph.....	Scotch Pine.....	1,500
	Jack Pine.....	3,000
Midland.....	Scotch Pine.....	1,000
	White Spruce.....	1,000
	Elm.....	1,000
Mulmur.....	White Pine.....	2,000
	Scotch Pine.....	10,000
	Jack Pine.....	8,000
Norfolk.....	Jack Pine.....	45,000
	Elm.....	1,000
	Soft Maple.....	1,000
Sunnidale.....	Scotch Pine.....	3,000
	Jack Pine.....	6,000
	Poplar Cuttings.....	5,000
	Rooted Poplar.....	50

## SEED COLLECTING

The following seed was collected during the year:—

SPECIES:	Bushels.
White Pine.....	1 6/8
Scotch Pine.....	526
Jack Pine.....	98
Norway Spruce.....	29 6/8
White Spruce.....	71 5/8
Cedar.....	16
Red Cedar.....	5 4/8
Basswood.....	11 5/8
Butternut.....	7/8
Red Oak.....	89 3/8
Walnut.....	350
White Ash.....	42 2/8
Soft Maple.....	56
Red Maple.....	15
Elm.....	12
Black Cherry.....	48 1/8

## SUMMARY OF NURSERY STOCK

NURSERY	Conifers	Hardwoods	Totals
St. Williams.....	17,707,600	781,500	18,489,100
Orono.....	3,705,000	747,000	4,452,000
Midhurst.....	5,971,465	202,491	6,173,956
Sand Banks.....	298,465	94,782	393,247
Kemptville.....	131,090	22,795	153,885
Totals.....	27,813,620	1,848,568	29,662,188

## SUMMARY OF TREES PLANTED PERMANENTLY

PLACE	Conifers	Hardwoods	Cuttings	Totals
Private Planting (reforestation and windbreaks).....	4,561,157	537,330	178,750	5,277,237
Demonstration Plots.....	312,325	13,350	5,200	330,875
Hendrie Forest.....	280,750			280,750
Vivian Forest.....	280,000	2,000	8,000	290,000
Northumberland.....	218,000			218,000
Private Forests.....	221,175	32,000	4,000	257,175
St. Williams.....	163,140	2,000		165,140
Orono.....	12,000	6,000		18,000
Midhurst.....	205,900	10,720		216,620
Sand Banks.....	102,865		28,433	131,298
Totals.....	6,357,312	603,400	224,383	7,185,095

## IV. FOREST INVESTIGATIONS

## FOREST SURVEYS:

Programme: The forest survey programme for 1925 included the examination of four areas, namely:—

A. (1) *Groundhog River Area*: A tract lying south of the section of the Transcontinental Railway from Kapuskasing to Fauquier and extending to the Canadian National Railway, in all twenty-seven townships, being an area of 2,079 square miles or 1,330,560 acres.

(2) *Opasatika River Area*: A tract lying north of the Transcontinental Railway and tributary to the Opasatika River. It extends north of townships Pearce, Nixon and Neely to the Missinaibi River. The area comprises 1,050 square miles or 672,000 acres.

B. During October three parties investigated conditions:

(1) Around Kabinakagami Lake, an area lying southwest of Oba in the angle formed by the Algoma Central Railway and the Canadian National Railway. This area contains 729 square miles or 466,560 acres.

(2) The area immediately east of the Longlac pulp limit and bounded on the north by the eastern arm of the Longlac limit, on the south by the Lake Superior and Pic River limits, and on the east by the Nagagami pulp limit.

Two areas were made of this tract and divided by the Canadian National Railway. The northern portion was completed and the western third of the southern piece.

This whole area contains 1,561 square miles or 998,880 acres.

## INVESTIGATIVE WORK:

One party under the direction of Mr. J. A. Brodie carried on investigative work in addition to their regular survey programme. This work was to determine the practicability of applying statistics to estimating and secure:

(1) A measure of the variation in cordage existing within types.

(2) The amount of sampling necessary for a given degree of accuracy in an estimate.

In addition to the above, work was carried on to investigate:

(1) The accuracy of the method of estimating as adopted by the Forestry Branch.

(2) The effect in the estimate of different percentage cruises having as a check an area cruised 100%.

From May 23rd to September 26th, 46 men were employed in the survey of the Groundhog and Opasatika River areas. These men were organized into 5 parties, 4 nine-men parties and 1 eight-men, also a chief and canoe man.

During October eleven men were employed.

The total area surveyed totals 5,419 sq. miles or 3,468,000 acres. At a cost per sq. mile of \$5.77 and cost per acre .90 cents.

## FOREST PATHOLOGY:

During the past season forest pathological work was continued under the direction of Doctor J. H. Faull of the University of Toronto. This investigation was concerned with various forest tree diseases and particularly the question of red stain in connection with Jack Pine. It is hoped at a later date to publish a more detailed report on these pathological investigations.

E. J. ZAVITZ,  
*Provincial Forester.*

*Appendix No. 29*  
Timber areas disposed of from November 1st, 1924, to October 31st, 1925

Date offered	Date sold	Locality	Area Sq. Miles	No. of Tenders	To whom sold	Price paid	Proposition	File
1924 Oct. 14	1924 Nov. 10	Berth No. 40 and parcels 1, 2 and 3, Rainy River Dist.	51	2	Border Lumber Co., Rainy Lake, Ont.	<p style="text-align: center;">Tendered    Upset    Dues</p> Red and white pine. . . . . \$2 10 + \$6 50 + \$2 50 Jackpine. . . . . 2 05 + 2 50 + 2 50 Spruce. . . . . 60 + 4 00 + 2 00 Spruce pulpwood. . . . . 45 + . . . . . 80 Other pulpwoods. . . . . 15 + . . . . . 40 Cedar poles: 30 ft. and less. . . . . 15 + . . . . . + 25 31 ft. to 40 ft. . . . . 05 + . . . . . + 50 41 ft. to 50 ft. . . . . 25 + . . . . . + 75 51 ft. and over. . . . . 25 + 1 00 + 1 00	Logging. . . . .	54680
Oct. 24	Nov. 24	Peck Twp., except lots 21 to 25, con. 2; lots 21 to 25, con. 3; lots 21 to 24, con. 4.	80	2	Edward Clark & Sons, Ltd., Bank of Hamilton Bldg., Toronto.	<p style="text-align: center;">Tendered    Upset    Dues</p> Pine. . . . . \$4 50 + 12 00 + \$2 50 Birch, maple, and other hardwood. . . . . 2 00 + 5 50 + 2 50 Hemlock. . . . . 1 00 + 5 00 + 1 50 Spruce, balsam and other softwood. . . . . 1 00 + 7 00 + 2 00 Fuelwood. . . . . . . . . . . 50	Hardwood	56438
Oct. 16	Nov. 15	Finlayson Twp., west half . . . . .	40	2	Bethune Pulp & Lumber Co., Huntsville, Ont.	<p style="text-align: center;">Tendered    Upset    Dues</p> Pine. . . . . \$3 00 + \$8 50 + \$2 50 Birch, maple. . . . . 1 50 + 2 00 + 2 50 Hemlock. . . . . + 2 50 + 1 50 Spruce, balsam, cedar. . . . . 1 00 + 2 00 + 2 00 Spruce pulpwood. . . . . 05 + 1 20 + 80 Other pulpwoods. . . . . 10 + 1 60 + 40 Cedar posts. . . . . . . . . . . 02 Fuelwood. . . . . . . . . . . 50	Logging. . . . .	20906
Nov. 4	Nov. 15	Hudson, N. 1/2 10, con. 1; S. 1/2 10, con. 2; N. 1/2 11, con. 1; Firstbrook, N. 1/2 11, con. 6.	1	3	Shepherdson, Ltd., New Liskeard.	<p style="text-align: center;">Tendered    Upset    Dues</p> Pine, red and white. . . . . \$3 50 + \$3 00 + \$2 50 Jackpine. . . . . 2 50 + 2 50 + 2 50 Cedar. . . . . 1 00 + 2 00 + 1 50 Cedar posts. . . . . . . . . . . 02 + 03 + 02	Barrels, tubs, and boxes	11634



Nov. 29	Dec. 10	Janes, lot 7, con. 4; lot 6, con. 5	1	1	Mageau Lumber Co., Field, Ont.	Red and white pine.....	Upset Dues \$6 00+\$2 50	Logging...	125C.
Dec. 16	Dec. 29	Armour Twp., lot 32, con. 1...	1/2	1	Shortread Lumber Co., Kearney.	Hemlock..... Birch..... Spruce..... Balsam..... Spruce pulpwood..... Balsam, pulpwood..... Cordwood.....	Tendered Dues \$2 50+\$1 50 4 00+2 50 3 00+2 00 3 00+1 50 1 50+80 1 50+40 50+50	Hardwood.	790
Dec. 18	Dec. 29	Baynes Twp., S.E. corner.....	3	2	Hope Lumber Co., Thessalon, Ont.	Red and white pine.....	Tendered Upset Dues \$0 50+\$6 50+\$2 50	Logging....	55586
1925 Jan. 14	1925 Jan. 26	Mississaga Forest Reserve, berth 22, range 15; berth 22, range 15; berth 16; berth 23, range 15; berth 23, range 16; berth 8H and 9H.	216	1	Irwin G. Sexsmith, Selby, Ont., licensee to Mississaga Tie & Lumber Co., Toronto.	Red and white pine..... Jackpine..... Cedar..... Railway ties..... Cedar posts..... Cedar poles: Each 30 ft. and less..... 31 ft. to 40 ft..... 41 ft. to 50 ft..... 51 ft. and over.....	Upset Dues \$ 7 50 +\$2 50 2 50 + 2 50 1 50 + 1 50 02 3/4 + 10 10 + 02 25 + 25 50 + 50 75 + 75 1 00 + 1 00	Ties.....	56757
Jan. 27	Feb. 6	Berth M-7, a limit north of Umbach Twp. and north part of Umbach, lots 7, 8, 9 and 10, con. 6, Dist. of Kenora.	2 3/4	1	Simpson & Short, Minaki, Ont.	Jackpine..... Spruce..... Poplar..... Spruce pulpwood.....	Tendered Upset Dues \$1 75+\$5 50+\$2 50 1 75+6 00+2 00 3 00+2 00	General Logging	56542
June 12	July 2	M-8 and M-9, north of Ignace Station on C.P.R., vicinity of Indian Lake and peninsula south of Bear Lake and north of Victoria Lake, District of Kenora.	14	1	Indian Lake Lumber Co., Winnipeg.	Red and white pine..... Jackpine..... Spruce..... Poplar..... Spruce pulpwood.....	Upset Dues \$1 50+\$2 50 7 50+2 50 7 00+2 00 2 00+2 00 80+1 40	General Logging.	3055

*Appendix No. 29—Continued*  
Timber areas disposed of from November 1st, 1924, to October 31st, 1925

Date offered	Date sold	Locality	Area Sq. Miles	No. of Tenders	To whom sold	Price paid	Proposition	File																					
1925 Aug. 4	1925 Aug. 26	German Twp., Dist. of Cochran, N. $\frac{1}{2}$ 7, con. 1; S. $\frac{1}{2}$ 6, con. 2; N. $\frac{1}{2}$ 7, 8, con. 2; S. $\frac{1}{2}$ 8, con. 3.	1 $\frac{1}{2}$	1	G. Charpentier, Connaught Sta.	Jackpine dues, only \$2.50 per M.....	Logging	14781																					
Aug. 21	Sept. 9	Connee Twp., N. $\frac{1}{2}$ 9, con. 8, Dist. of Thunder Bay.	$\frac{1}{4}$	2	Scott Lumber Co., Port Arthur.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="text-align: right;">Paid</td> <td style="text-align: right;">Dues</td> </tr> <tr> <td>Jackpine.....</td> <td style="text-align: right;">\$2 00</td> <td style="text-align: right;">+\$2 50</td> </tr> <tr> <td>Poplar.....</td> <td style="text-align: right;">2 00</td> <td style="text-align: right;">+ 2 00</td> </tr> <tr> <td>Jackpine cordwood.....</td> <td style="text-align: right;">25</td> <td style="text-align: right;">+ 40</td> </tr> <tr> <td>Ties.....</td> <td style="text-align: right;">15 <math>\frac{1}{2}</math></td> <td style="text-align: right;">+ 10</td> </tr> </table>		Paid	Dues	Jackpine.....	\$2 00	+\$2 50	Poplar.....	2 00	+ 2 00	Jackpine cordwood.....	25	+ 40	Ties.....	15 $\frac{1}{2}$	+ 10	Logging...	37240						
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Poplar.....	2 00	+ 2 00																											
Jackpine cordwood.....	25	+ 40																											
Ties.....	15 $\frac{1}{2}$	+ 10																											
Aug. 17	Sept. 9	Teck Twp. mining claims L. 14103 and L. 13411. Grenfell Twp., L. 14459, L. 15301, L. 15302, L. 15303, L. 15372, L. 13109, L. 15371, L. 15370, L. 15367, L. 15368, L. 15369, L. 13292.	1	1	John Clark, Englehart.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="text-align: right;">Upset</td> <td style="text-align: right;">Dues</td> </tr> <tr> <td>Jackpine.....</td> <td style="text-align: right;">\$4 50</td> <td style="text-align: right;">+\$2 50</td> </tr> <tr> <td>Spruce.....</td> <td style="text-align: right;">4 50</td> <td style="text-align: right;">+ 2 00</td> </tr> <tr> <td>Poplar.....</td> <td style="text-align: right;">1 00</td> <td style="text-align: right;">+ 2 00</td> </tr> <tr> <td>Spruce pulpwood.....</td> <td style="text-align: right;">10</td> <td style="text-align: right;">+ 1 40</td> </tr> <tr> <td>Poplar pulpwood.....</td> <td style="text-align: right;">45</td> <td style="text-align: right;">+ 40</td> </tr> </table>		Upset	Dues	Jackpine.....	\$4 50	+\$2 50	Spruce.....	4 50	+ 2 00	Poplar.....	1 00	+ 2 00	Spruce pulpwood.....	10	+ 1 40	Poplar pulpwood.....	45	+ 40	Logging...	10857			
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Poplar pulpwood.....	45	+ 40																											
Aug. 14	Sept. 10	Strange Twp., Dist. Thunder Bay, N. $\frac{1}{2}$ of S. $\frac{1}{2}$ 10, con. 3, with exception of N.E. $\frac{1}{4}$ , S. $\frac{1}{2}$ 5, S. $\frac{1}{2}$ 7, con. 4; S. $\frac{1}{2}$ 7, con. 5; S. $\frac{1}{2}$ 7, S. $\frac{1}{2}$ 8, S. $\frac{1}{2}$ 9, S. $\frac{1}{2}$ 10, con. 6; N. $\frac{1}{2}$ 6, N. $\frac{1}{2}$ 8, N. $\frac{1}{2}$ 10, con. 7	3	2	Joseph Servais, Port Arthur, and J. J. McKeown.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="text-align: right;">Paid</td> <td style="text-align: right;">Dues</td> </tr> <tr> <td>Jackpine.....</td> <td style="text-align: right;">\$9 00</td> <td style="text-align: right;">+\$2 50</td> </tr> <tr> <td>Spruce pulpwood.....</td> <td style="text-align: right;">50</td> <td style="text-align: right;">+ 1 40</td> </tr> <tr> <td>Poplar and balsam.....</td> <td style="text-align: right;">3 00</td> <td style="text-align: right;">+ 2 00</td> </tr> <tr> <td>Jackpine ties.....</td> <td style="text-align: right;">11 <math>\frac{1}{2}</math></td> <td style="text-align: right;">+ 10</td> </tr> </table>		Paid	Dues	Jackpine.....	\$9 00	+\$2 50	Spruce pulpwood.....	50	+ 1 40	Poplar and balsam.....	3 00	+ 2 00	Jackpine ties.....	11 $\frac{1}{2}$	+ 10	Logging...	8164 A						
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Aug. 13	Sept. 10	Berth W.R. 4 and parcel 4.....	18 $\frac{1}{2}$	1	Indian Lake Lumber Co., Winnipeg.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="text-align: right;">Upset</td> <td style="text-align: right;">Dues</td> </tr> <tr> <td>Red and white pine.....</td> <td style="text-align: right;">\$8 00</td> <td style="text-align: right;">+\$2 50</td> </tr> <tr> <td>Jackpine.....</td> <td style="text-align: right;">6 00</td> <td style="text-align: right;">+ 2 50</td> </tr> <tr> <td>Spruce.....</td> <td style="text-align: right;">5 75</td> <td style="text-align: right;">+ 2 00</td> </tr> <tr> <td>Birch.....</td> <td style="text-align: right;">3 50</td> <td style="text-align: right;">+ 2 00</td> </tr> <tr> <td>Poplar.....</td> <td style="text-align: right;">2 00</td> <td style="text-align: right;">+ 2 00</td> </tr> <tr> <td>Spruce pulpwood.....</td> <td style="text-align: right;">40</td> <td style="text-align: right;">+ 1 40</td> </tr> </table>		Upset	Dues	Red and white pine.....	\$8 00	+\$2 50	Jackpine.....	6 00	+ 2 50	Spruce.....	5 75	+ 2 00	Birch.....	3 50	+ 2 00	Poplar.....	2 00	+ 2 00	Spruce pulpwood.....	40	+ 1 40	Logging...	39599
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1925 Aug. 15	1925 Sept. 10		5	1	J. B. Hardy, Fort William.	Jackpine, Spruce, Ties, Spruce pulpwood, Fuelwood	Upset Dues \$3 50+\$2 50 4 00+ 2 00 15½+ 10 80+ 1 40 25+ 25	34745
1925 Aug. 5	1925 Sept. 10	Two small areas adjoining limit "F," Dist. of Kenora.	36 81	2	D. H. Currie, Stack- pool, Ont.	Jackpine	Upset Dues Paid Upset Dues \$0 50+\$4 00+\$2 50	55346
Aug. 13	Sept. 10	Calais Twp., Dist. of Sudbury, Lerwick Twp., Dist. of Algoma.	10¼	1	Newago Co., Ltd., Port Arthur, Ont.	Pine	Dues \$7 50+\$2 50	33772
Aug. 22	Sept. 14	Nipigon Twp., Dist. of Thunder Bay, con. 6, lots W. ½ 6, E. ½ 8, 10, 11, W. ½ 13, 15; con. 7, lots 2, 3, 4, 5, W. ½ 6, W. ½ 7, 8, W. ½ 9, W. ½ 11, W. part 12, W. part 13, 14; con. 8, lots 2, E. part 3, W. ½ 8, W. ½ 9, E. ½ 10, E. ½ 12, E. part 13, 15; con. 9, lots E. ½ 2, E. ½ 9, W. ½ 13, w. part 1+.	½	2	Anthony Burchat, Wilno, Ont.	Pine, Hardwood, Spruce and poplar, Hemlock, Spruce pulpwood, Balsam pulpwood, Poplar pulpwood, Cedar posts, Cedar poles.	Paid Dues \$4 50+\$2 50 50+ 2 50 2 00+ 2 00 50+ 1 50 25+ 1 40 95+ 70 10+ 40 01+ 03 10+ 35	46730
Aug. 24	Sept. 14	Radcliffe Twp., Dist. of Ren- frew, lot 14, con. 12.	½	2	Shortreed Lumber Co., Ltd., Kearney, Ont.	Birch, Hemlock, Hardwood, Fuelwood	Paid Upset Dues \$1 00+\$4 00+\$2 50 50+ 2 50+ 1 50 10+ 50+ 50	33250
July 21	Aug. 10	Bethune Twp., lots 9 and 10, con. 9, Dist. of Parry Sound.	½	1	P. N. Dalseg, McInnis Creek.	Pine	Upset Dues \$0 15+\$4 50+\$2 50	20690

*Appendix No. 29—Continued*

Timber areas disposed of from November 1st, 1924, to October 31st, 1925

Date offered	Date sold	Locality	Area Sq. Miles	No. of Tenders	To whom sold	Price paid	Proposition	File
1925 Aug. 14	1925 Sept. 10	Hartman Twp., Dist. of Kenora, lots N. part 6, S. part 10, N. part 10, S. part 11, N. part 11, con. 1; S. part 5, con. 2.	1½	3	D. W. Scott, Dryden, Ont.	Bid Upset Dues \$0 10+\$0 10+\$0 40 07+ 10+ 10 Fuelwood..... Large jackpine \$12.50 per M., including dues.	Pulp and tie.	28203
Aug. 6	Sept. 18	Berth S.V. 13, Dist. of Kenora.	3	2	Ignace Lumber Co., c/o McCarthy & McCarthy, Toronto	Paid Upset Dues \$0 20+\$3 00+\$2 50 20+ 1 00+ 2 50 Red and white pine..... Jackpine.....	General Logging.	54355
Aug. 6	Sept. 18	Berth S.V. 13A, Dist. of Kenora	4	2	Ignace Lumber Co., c/o McCarthy & McCarthy, Toronto.	Paid Upset Dues \$0 20+\$3 00+\$2 50 20+ 1 00+ 2 50 Red and white pine..... Jackpine.....	General logging.	54355
Aug. 6	Sept. 18	Berth S.V. 14, Dist. of Kenora.	26½	2	Ignace Lumber Co., c/o McCarthy & McCarthy, Toronto.	Paid Upset Dues \$0 20+\$3 00+\$2 50 20+ 1 00+ 2 50 Red and white pine..... Jackpine.....	General logging.	54355
Aug. 6	Sept. 18	Berth S.V. 12, Dist. of Kenora.	1	1	Shevlin Clarke Co., Minneapolis, Minn.	Paid Upset Dues \$3 00+\$2 50 1 00+ 2 50 Red and white pine..... Jackpine.....	General logging.	54355
Aug. 6	Sept. 18	Berth K. 2, Dist. of Kenora....	14	1	Shevlin Clarke Co., Minneapolis, Minn.	Paid Upset Dues \$3 00+\$2 50 1 00+ 2 50 Red and white pine..... Jackpine.....	General logging.	54355
Aug. 6	Sept. 18	Islands in Quetico Lake near T.B. 50, Dist. of Rainy River.	¼	1	Shevlin Clarke Co., Minneapolis, Ont.	Paid Upset Dues \$8 00+\$2 50 4 00+ 2 50 Red and white pine..... Jackpine.....	General logging.	54355

1925 Sept. 10	1925 Oct. 1	Cardiff Twp., Dist. of Haliburton, lot 11, con. 8.	1/2	1	W. F. Elliott, Unionville, Ont.	Crown dues only for all kinds.....	18289
						General Hemlock	
Sept. 15	Oct. 6	Blocks 3A and 4A, Dist. of Rainy River.	11	2	J. A. Mathieu, Ltd., Rainy Lake.	Bid Upset Dues Red and white pine..... \$ 36+\$6 00+\$2 50 Jackpine..... 6 86+ 3 00+ 2 50 Spruce..... 7 36+ 3 00+ 2 00 Jackpine pulpwood..... 10 . . . . + 40	18648
Sept. 24	Oct. 15	Ottaway Twp., lots N. 1/2 3, N. 1/2 4, con. 3; lot 4, con. 4; lot 4, con. 5, Dist. of Cochrane..	1 1/2	2	Buskegan River Pulp & Lumber Co., Cochrane, Ont.	Bid Upset Dues Spruce and balsam..... \$ 10+\$3 00+\$2 00 Spruce pulpwood..... 10+ 70+ 1 40 Balsam pulpwood..... 10+ 30+ 70	28664
Sept. 29	Oct. 17	Berth M-16, area north of English River, Dist. of Kenora.	5 1/2	1	Geo. E. Farlinger, Sioux Lookout, Ont.	Paid Upset Dues Jackpine..... \$1 75+\$6 00+\$2 50 Spruce..... 50+ 6 50+ 2 00 Poplar..... 50 + 2 00 Spruce pulpwood..... 05+ 10+ 1 40	21140
Oct. 2	Oct. 19	Tudor Twp., lot 10, con. 7.....	1/2	1	Allen Lumber Co., Ltd., Millbridge.	Paid Upset Dues Elm..... \$ 25+\$2 50 Hemlock..... 25+ 1 50 Poplar..... 10+ 40	11957
Sept. 30	Oct. 20	Prince Twp., N.W. 1/4 sec. 3, N.E. 1/4 4, S.W. 1/4 5, S.W. 1/4 7, N.W. 1/4 7, S.W. 1/4 8, S.E. 1/4 8, W. 1/2 of S.E. 1/4 28, Dist. of Algoma.	1 1/2	1	Algoma Lumber & Tie Co., Ltd., Sault Ste. Marie, Ont.	Paid Upset Dues Maple, oak and birch... \$ 62 1/2+\$2 50 Hemlock..... 37 1/2+ 1 50 Cordwood..... 12 1/2+ 50	9160A
Oct. 12	Oct. 26	Shedden Twp., lots 5, 6, 7, 8 and 9, con. 5; lot 9, con. 6, Dist. of Algoma.	3	2	G. W. Hamilton, Spanish, Ont.	Paid Upset Dues Red and white pine..... \$ 2 55+\$3 00+\$2 50 Birch..... 2 55+ 3 00+ 2 50 Spruce and balance..... 2 00+ 3 00+ 2 00	23848
Oct. 1	Oct. 22	Firstbrook Twp., lot S. 1/2 11, con. 5, Dist. of Temiskaming.	1/2	1	Norfolk & Rochester Hardware Co., Ltd.	Paid Upset Dues Jackpine..... \$ 0 25+\$4 50+\$2 50 Spruce..... 25+ 5 00+ 2 00 Spruce pulpwood..... 10+ 40+ 1 40	3144A

*Appendix No. 29—Continued*  
Timber areas disposed of from November 1st, 1924, to October 31st, 1925

Date offered	Date sold	Locality	Area Sq. Miles	No. of Tenders	To whom sold	Price paid	Proposition	File																																				
1925 Sept. 25	1925 Oct. 28	East half Twp. 41, west half Twp. Addison, south half Twp. Lang, S.W. $\frac{1}{4}$ Twp. Abbey, Dist. of Sudbury.	63	1	Austin & Nicholson, Chaptreau, Ont.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="text-align: right;">Paid</td> <td style="width: 50%;"></td> <td style="text-align: right;">Upset</td> <td style="width: 50%;"></td> <td style="text-align: right;">Dues</td> </tr> <tr> <td>Red and white pine.....</td> <td style="text-align: right;">\$1 50</td> <td>+\$6 00</td> <td>+\$2 50</td> <td>Logging....</td> <td>332</td> </tr> <tr> <td>Jackpine.....</td> <td style="text-align: right;">75</td> <td>+</td> <td>3 50</td> <td></td> <td></td> </tr> <tr> <td>Spruce.....</td> <td style="text-align: right;">1 00</td> <td>+</td> <td>4 00</td> <td></td> <td></td> </tr> <tr> <td>Spruce pulpwood.....</td> <td style="text-align: right;">1 75</td> <td>+</td> <td>25</td> <td></td> <td></td> </tr> <tr> <td>Jackpine ties.....</td> <td style="text-align: right;">17</td> <td>+</td> <td>+</td> <td></td> <td></td> </tr> </table>		Paid		Upset		Dues	Red and white pine.....	\$1 50	+\$6 00	+\$2 50	Logging....	332	Jackpine.....	75	+	3 50			Spruce.....	1 00	+	4 00			Spruce pulpwood.....	1 75	+	25			Jackpine ties.....	17	+	+				
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Sept. 30	Oct. 24	Tudhope Twp., lots 9 and 10, con. 2, Dist. of Temiskaming	1	1	B. Rozell and C. Burns, Kenabeek, Ont.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="text-align: right;">Upset</td> <td style="width: 50%;"></td> <td style="text-align: right;">Dues</td> </tr> <tr> <td>Jackpine.....</td> <td style="text-align: right;">\$0 50</td> <td>+</td> <td>\$2 50</td> <td>Logging....</td> </tr> </table>		Upset		Dues	Jackpine.....	\$0 50	+	\$2 50	Logging....		16087																											
	Upset		Dues																																									
Jackpine.....	\$0 50	+	\$2 50	Logging....																																								
Oct. 13	Oct. 30	Area on Gull River near Twp. 20, Dist. of Kenora.	16	3	Bryson Cobb, Ignace, Ont.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="text-align: right;">Bid</td> <td style="width: 50%;"></td> <td style="text-align: right;">Upset</td> <td style="width: 50%;"></td> <td style="text-align: right;">Dues</td> </tr> <tr> <td>Jackpine.....</td> <td style="text-align: right;">\$3 00</td> <td>+</td> <td>\$6 00</td> <td>+\$2 50</td> <td>Tie &amp; pulp.</td> </tr> <tr> <td>Spruce pulpwood.....</td> <td style="text-align: right;">10</td> <td>+</td> <td>80</td> <td>+</td> <td>1 40</td> </tr> </table>		Bid		Upset		Dues	Jackpine.....	\$3 00	+	\$6 00	+\$2 50	Tie & pulp.	Spruce pulpwood.....	10	+	80	+	1 40		35003																		
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Sept. 29	Oct. 15	Connee Twp., mining claims 878X, 879X, 880X, R746, R389; Ware Twp., R387 and R388.	1	2	Emile Miami, Kaministiquia, Ont.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="text-align: right;">Upset</td> <td style="width: 50%;"></td> <td style="text-align: right;">Dues</td> </tr> <tr> <td>Jackpine.....</td> <td style="text-align: right;">\$2 00</td> <td>+</td> <td>\$2 50</td> <td>Ties &amp; pulp</td> </tr> <tr> <td>Jackpine ties.....</td> <td style="text-align: right;">10</td> <td>+</td> <td>10</td> <td></td> </tr> <tr> <td>Jackpine pulpwood.....</td> <td style="text-align: right;">50</td> <td>+</td> <td>40</td> <td></td> </tr> </table>		Upset		Dues	Jackpine.....	\$2 00	+	\$2 50	Ties & pulp	Jackpine ties.....	10	+	10		Jackpine pulpwood.....	50	+	40			33966																	
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Jackpine ties.....	10	+	10																																									
Jackpine pulpwood.....	50	+	40																																									
Oct. 15	Oct. 31	Connee Twp., claims B.J. 128, B.J. 129, R709, R710, R711, R712, E141, E142, R707 and R708, Dist. of Thunder Bay..	1	1	Scott Lumber Co., Port Arthur, Ont.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="text-align: right;">Upset</td> <td style="width: 50%;"></td> <td style="text-align: right;">Dues</td> </tr> <tr> <td>Jackpine ties, 10c. per tie, plus 10c. upset, plus 10c. dues.</td> <td style="text-align: right;">Ties.....</td> <td></td> <td>33966</td> </tr> </table>		Upset		Dues	Jackpine ties, 10c. per tie, plus 10c. upset, plus 10c. dues.	Ties.....		33966																														
	Upset		Dues																																									
Jackpine ties, 10c. per tie, plus 10c. upset, plus 10c. dues.	Ties.....		33966																																									
Sept. 29	Oct. 31	East half of Dunbar and north half of Beaumont, Dist. of Sudbury.	36	3	Strong Lumber Co., Ltd., North Bay.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="text-align: right;">Paid</td> <td style="width: 50%;"></td> <td style="text-align: right;">Upset</td> <td style="width: 50%;"></td> <td style="text-align: right;">Dues</td> </tr> <tr> <td>Red and white pine.....</td> <td style="text-align: right;">\$1 50</td> <td>+</td> <td>\$7 50</td> <td>+\$2 50</td> <td>Logging....</td> </tr> </table>		Paid		Upset		Dues	Red and white pine.....	\$1 50	+	\$7 50	+\$2 50	Logging....		987																								
	Paid		Upset		Dues																																							
Red and white pine.....	\$1 50	+	\$7 50	+\$2 50	Logging....																																							

1925 Oct. 20	1925 Oct. 31	Drury Twp., lots 10 and 11, con. 6, Dist. of Sudbury.	1	1	Fred Paquette, Worthington, Ont.	Red and white pine..... Spruce..... Tamarac..... Spruce pulpwood..... Balsam pulpwood..... Other pulpwood..... Railway ties..... Fuelwood (soft)..... Fuelwood (hard)..... Cedar posts..... 30 ft. and less..... 31 ft. to 40 ft..... 41 ft. to 50 ft..... 51 ft. and over.....	Upset Dues \$5 00+\$2 50 2 00+ 2 00 2 00+ 1 50 10+ 1 40 10+ 70 40 05+ 10 25 50 01+ 02	5327 General logging.
Oct. 14	Oct. 30	McKenzie Twp., lots 5 and 6, con. 6, Dist. of Parry Sound.	2	1/2	Tudhope & Ludgate, Orillia, Ont.	Hemlock..... Spruce..... Birch.....	Upset Dues \$0 50+\$1 50 1 00+ 2 00 1 50+ 2 50	60344 Logging...
Sept. 30	Oct. 28	Marjorie Twp., berth 1, N.E. 1/4, Dist. of Algoma.	1	20 1/4	W. R. Clark and D. Chalykoff, Hearst, Ont.	Jackpine, 12 ins. and up.	Upset Dues \$4 00+\$2 50	39837 Ties.....
Oct. 7	Oct. 30	Nipigon Straits, Dist. of Thun- der Bay.	3	8	Russell Timber Co., Ltd., Port Arthur, Ont.	Spruce..... Birch..... Spruce pulpwood..... Balsam pulpwood..... Cedar posts.....	Bid Upset Dues \$1 00+\$5 00+\$2 00 50+ 2 50+ 2 50 82+ 1 00+ 1 40 72+ 1 30+ 70 02+ 02	2496 Logging...
Oct. 13	Oct. 31	Rolph Twp., S.W. corner, Dist. of Nipissing.	2	9 1/2	Jake E. Stewart, Point Alexander, Ont.	Red and white pine..... Poplar..... Poplar pulpwood.....	Bid Upset Dues \$0 25+\$7 50+\$2 50 50+ 2 00+ 2 00 30+ 80+ 40	34047 Logging...
Oct. 14	Oct. 30	McKenzie Twp., lot 33, con. 8 and 9, Dist. of Parry Sound.	2	1/2	L. Robertson, Ardbeg, Ont.	Hemlock..... Birch..... Ash and basswood.....	Upset Dues \$2 50+ 1 50 5 00+ 2 50 7 00+ 2 50	53498 Logging ..

*Appendix No. 29—Continued*  
Timber areas disposed of from November 1st, 1924, to October 31st, 1925

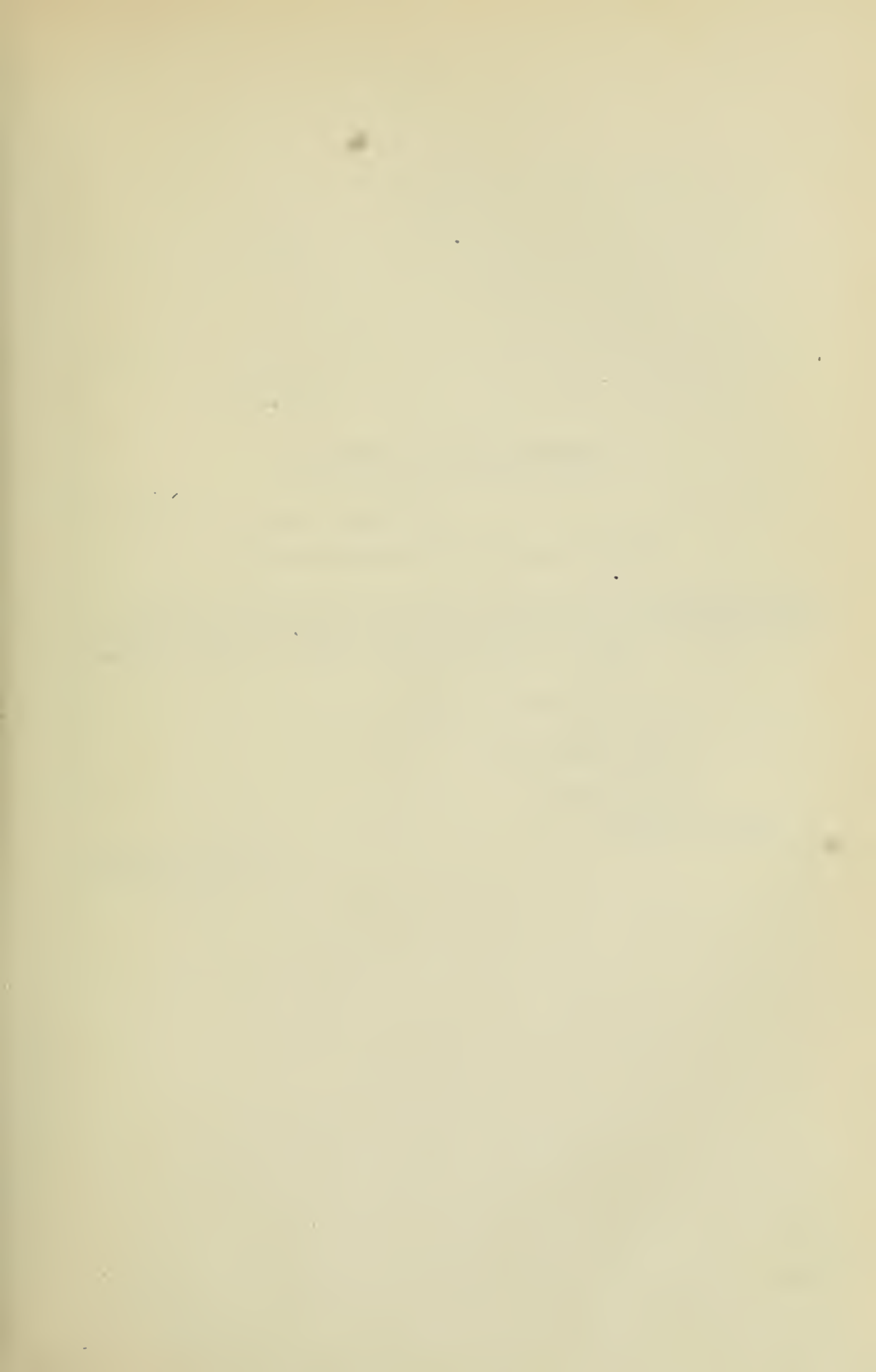
Date offered	Date sold	Locality	Area Sq. Miles	No. of Tenders	To whom sold	Price paid	Proposition	File
1925 Sept. 28	1925 Oct. 30	Kirkwall Twp., Dist. of Algoma	81	2	James McCreary, Jr., Sudbury.	Jackpine 12" and up . . . \$0 10+\$4 00+\$2 50 and on N.E. part. Fire killed timber: dues only.	Ties and lumber.	60278
Sept. 28	Oct. 30	Lloyd Twp., N.E. ¼, Dist. of Sudbury.	18½	2	James McCreary, Jr., Sudbury.	Bid Upset Dues \$0 10+\$4 00+\$2 50	Ties and lumber.	60278
Sept. 28	Oct. 30	Lloyd Twp., west half, Dist. of Sudbury.	37	2	James McCreary, Jr., Sudbury.	Bid Upset Dues \$0 10+\$4 00+\$2 50	Ties and lumber.	60278
Oct. 1	Oct. 30	Colenso Twp., lots 7, 8, 9 and 10, cons. 1, 2, 3, Dist. of Kenora.	6	1	Thos. Falls, Port Arthur.	Bid Upset Dues \$6 00+\$4 00+\$2 50 Spruce and Balsam. . . . . 5 00+ 4 00+ 2 00 Spruce pulpwood. . . . . 15+ 10+ 1 40 Balsam pulpwood. . . . . • 10+ 10+ 70 Hewn ties. . . . . 15+ 10	Ties and Pulp.	28443
Oct. 1	Oct. 22	Firstbrook Twp., N. ½ 12, con. 2, S. ½ 8, con. 3, Dist. of Temiskaming.	½	1	Joseph Myers, New Liskeard.	Bid Upset Dues Red and white pine. . . . . \$0 10+\$10 00+\$2 50 Jackpine. . . . . 10+ 6 00+ 2 50 Spruce. . . . . 10+ 6 00+ 2 00 Spruce pulpwood. . . . . 05+ 80+ 1 40	Logging. . . . .	3144A
Sept. 29	Oct. 31	Area north of Onion Lake, Dist. of Thunder Bay.	55	3	Pigeon Timber Co., Ltd., Pt. Arthur.	Bid Upset Dues Jackpine. . . . . \$1 50+\$5 00+\$2 50 Spruce. . . . . 50+ 5 00+ 2 00 Spruce pulpwood. . . . . 78+ 85+ 1 40	Logging. . . . .	16064
Sept. 24	Oct. 30	Riddell Twp., S.W. ¼, Dist. of Nipissing.	9	2	Wm. Milne & Sons, North Bay, Ont.	Bid Upset Dues Red and white pine. . . . . \$0 35+\$11 00+\$2 50 Spruce logs. . . . . 6 00+ 2 00	Logging. . . . .	38329



1925 Sept. 24	1925 Oct. 30	Law, E. 1/2, Dist of Nipissing . . .	18	2	Temagami Timber Co., c/o A. B. Gordon, Toronto.	Red and white pine . . . . . \$0 75 + \$11 00 + \$2 50 Large spruce . . . . . 6 00 + 2 00	Bid Upset Dues \$0 75 + \$11 00 + \$2 50 6 00 + 2 00	Logging . . . . .	38329
Sept. 26	Oct. 31	M.6 berth, Dist. of Kenora . . . .	19 1/2	2	A. B. Evans, Fort William, Ont.	Jackpine . . . . . \$3 50 + \$4 00 + \$2 50 Spruce . . . . . 2 00 + 4 00 + 2 00 Spruce pulpwood . . . . . 10 + 70 + 1 40 Dry fuelwood . . . . . 25 + 25	Bid Upset Dues \$3 50 + \$4 00 + \$2 50 2 00 + 4 00 + 2 00 10 + 70 + 1 40 25 + 25	Ties and pulp.	24745
Oct. 14	Oct. 26	Aweres Twp., S.E. 1/4 and S.W. 1/4, sec. 23.	1/2	1	Canadian Vatu Drying & Wood-working Co., Sault Ste. Marie.	Maple, birch, etc. . . . .	Bid Upset Dues \$0 25 + \$1 50 + \$2 50	Hardwood.	20420

When Granted	Locality	Area	To Whom Granted	Price paid	Proposition	File
By Order-in-Council, dated 13th January, 1925.	Twp. Gladman, lots 1 to 12, cons. 5 and 6.	10	Canadian Timber Co.	Red and white pine, \$8.00 per M., plus \$2.50 dues.	General logging.	8166
By agreement, February 18th, 1925.	Firstbrook Twp., S. 1/2 8, Con. 1.	. . . . .	Joseph Myers, New Liskeard.	Spruce and Jackpine, \$5.00 per M. feet B.M. . . . .	Ties and pulp	3144A







LETTER OF TRANSMISSION

TO HIS HONOUR HENRY COCKSHUTT,

*Lieutenant-Governor of the Province of Ontario.*

SIR,—I have the honour to transmit to you herewith, for presentation to the Legislative Assembly of the Province of Ontario, the Thirty-fifth Annual Report of the Department over which I have the honour to preside.

I have the honour to be, Sir,

Your obedient servant,

CHAS. MCCREA,

*Minister of Mines.*

Department of Mines,  
Toronto, 1926.

## INTRODUCTORY LETTER

TO THE HONOURABLE CHAS. MCCREA,  
*Minister of Mines.*

SIR,—I beg to submit to you herewith, the Thirty-fifth Annual Report of the Department of Mines, published in six parts, as follows:—

### PART 1.

Introductory Letter, by Thos. W. Gibson.  
Statistical Review of Ontario's Mineral Industry in 1925, by W. R. Rogers and A. C. Young.  
Prospectors' Classes, 1925-26, by W. L. Goodwin.  
Mining Accidents in 1925, by T. F. Sutherland and staff of Inspectors.  
Mines of Ontario in 1925, by T. F. Sutherland and staff of Inspectors.

### PART 2.

Sault Ste. Marie Area, by R. G. McConnell.  
Batchawana Area, by E. S. Moore.  
Sahkatakawich (Rush) Lake Section, Woman River Iron Range, by E. S. Moore.  
*Map No. 35a*—Sault Ste. Marie Area, scale 2 miles to the inch.  
*Map No. 35b*—Batchawana Area, scale 2 miles to the inch.

### PART 3.

Gowganda Silver Area (Fourth Report, revised), by A. G. Burrows.  
Gowganda Vein Minerals, by E. W. Todd.  
Anima-Nipissing Lake Area, by E. W. Todd.  
*Map No. 35c*—Anima-Nipissing Lake Area, scale 1 mile to the inch.  
*Map No. 35d*—Part of Gowganda Silver Area, scale  $\frac{1}{2}$  mile to the inch.

### PART 4.

Reconnaissance from Red Lake to Favourable Lake, District of Patricia, by G. Vibert Douglas ;  
with Appendix on Flora and Fauna by L. F. Kindle.  
*Map No. 35e*—Red Lake Gold Area, scale 2 miles to the inch.  
*Map No. 35f*—Red Lake to Favourable Lake, scale 4 miles to the inch.

### PART 5.

Natural Gas in 1925, by R. B. Harkness.  
Petroleum in 1925, by R. B. Harkness.

### PART 6.

Geology of Ogden, Bristol and Carscallen Townships, by J. E. Hawley.  
Geology of McArthur, Douglas and Geikie Townships (Redstone River Area), by E. L. Bruce.  
Grassy River Area, District of Sudbury, by T. L. Gledhill.  
Notes on the South Part of the Grassy River Area, by T. L. Gledhill.  
Wasapika Section, West Shiningtree Gold Area, by F. L. Finley.  
*Map No. 35g*—Carscallen, Bristol and Ogden, scale  $\frac{3}{4}$  mile to the inch.  
*Map No. 35h*—Redstone River Area, scale  $\frac{3}{4}$  mile to the inch.  
*Map No. 35j*—Grassy River Area, scale  $1\frac{1}{2}$  miles to the inch.

Part I is bound with the Sessional Papers of the Legislature. All parts are available on application to the Department.

I have the honour to be, Sir,

Your obedient servant,

THOS. W. GIBSON,  
*Deputy Minister of Mines.*

DEPARTMENT OF MINES,  
Toronto, 1926.



ONTARIO

PROVINCE OF ONTARIO  
DEPARTMENT OF MINES

HON. CHAS. MCCREA, *Minister of Mines*

THOS. W. GIBSON, *Deputy Minister*

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THIRTY-FIFTH ANNUAL REPORT  
OF THE  
**ONTARIO DEPARTMENT OF MINES**  
BEING  
VOL. XXXV, PART I, 1926

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TORONTO  
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# STATISTICAL REVIEW OF ONTARIO'S MINERAL INDUSTRY IN 1925

By W. R. Rogers and A. C. Young

## Introduction.

In 1925 Ontario reached the zenith of her mineral production, exceeding 1918, the year of maximum war output when high prices obtained for metals,



Sketch map showing location of the principal Metal Mining Areas in Northern Ontario.

by more than \$7,274,334. The increase in valuation over 1924, which ranked next to 1918, was \$10,361,379 or 13.42 per cent. This is attributed to a marked advance in metalliferous production, notably gold, nickel and copper. Non-metallics and construction materials show a small decline from 1924 figures while the value of clay products advanced a little.

Table I which follows summarizes production and employment statistics for the year 1925:—

TABLE I.—SUMMARY OF MINERAL STATISTICS OF ONTARIO FOR 1925

Product (tons of 2,000 lbs.)	Quantity	Value	Employees	Wages
<b>METALLIC:</b>				
Gold.....oz.	1,461,039	30,206,432	5,335	8,757,943
Silver.....“	10,001,100	6,964,325	1,739	2,009,848
Copper in matte (a).....tons	10,039	2,007,734	2,650	3,487,051
Nickel in matte (a).....“	16,325	5,876,927		
Copper.....lb.	19,582,513	2,730,698	(b) 570	917,794
Nickel, metallic and in speiss exported.....“	32,114,564	7,344,585		
Nickel, oxide and salts.....“	11,774,209	2,725,161	(c) 364	338,155
Platinum metals.....oz.	16,980	1,676,446		
Bismuth.....lb.	19,667	18,566	165	221,535
Copper sulphate.....“	13,834	692		
Cobalt metallic and in residues exported.....“	625,298	2,328,517	364	155
Cobalt oxide.....“	575,580			
Cobalt salts and unseparated oxides.....“	265,384	601,704	165	221,535
Lead, pig, and in ore exported.....lb.	7,268,193			
Zinc in concentrates.....“	179,545	13,685		
Total.....		62,495,472	10,823	15,732,327
<b>NON-METALLIC:</b>				
Abrasives.....tons	105	945	1	729
Actinolite.....“	40	500		
Arsenic, white.....lb.	2,156,441	113,325	(c).....	
Asbestos.....tons	2	901		
Feldspar, crude and ground.....“	17,404	141,059	144	82,271
Fluorspar.....“	12	200		
Graphite, crude and refined.....“	2,345	134,213	38	34,501
Gypsum.....“	82,020	491,833	146	152,478
Iron pyrites.....“	685	8,799		
Mica.....“	1,605	82,661	56	38,779
Mineral water.....Imp. gals	183,012	25,452	17	5,295
Natural gas.....M cu. ft.	7,257,274	4,083,341	1,184	805,730
Peat.....tons	1,370	8,394	20	9,795
Petroleum, crude.....bbls.	144,250	396,154	2,165	2,702,034
Quartz and silica brick.....tons	188,064	359,691	132	112,471
Salt.....“	226,470	1,466,450	467	555,729
Talc and soapstone.....“	13,678	174,116	51	47,971
Total.....		7,488,034	4,421	4,547,783
<b>STRUCTURAL MATERIALS:</b>				
Cement, Portland.....bbls.	3,462,358	5,253,911	700	921,643
Hydrated lime.....tons	41,610	477,585	409	436,867
Quicklime.....bush.	5,115,882	1,566,540		
Sand and gravel.....tons	3,913,292	1,658,700	618	390,697
Sand-lime brick.....M.	66,392	677,103	208	213,556
Stone, building, trap, granite, etc.....tons	3,023,594	2,817,335	1,170	788,972
Total.....		12,451,174	3,105	2,751,735
<b>CLAY PRODUCTS:</b>				
Brick, face.....M	125,470	2,403,832	1,767	1,460,889
“ common.....“	48,028	733,693		
“ fancy and ornamental.....“	425	21,728	265	308,627
“ sewer.....“	2,125	37,082		
Tile, drain.....“	13,496	360,710	28	35,383
“ structural.....“		612,138		
Sewer pipe, copings, flue-linings, etc.....		893,443		
Pottery.....M	6,200	86,000		
Total.....		5,148,626	2,060	1,804,899
<b>Grand Total.....</b>		<b>87,583,306</b>	<b>20,409</b>	<b>24,836,744</b>

(a) Copper and nickel in the matte valued at 10 and 18 cents per pound respectively.

(b) Employees and wages for nickel-copper refineries.

(c) Employees and wages for silver-cobalt smelters and refineries.

The following comparative statement shows the course of the mining industry during the five-year period, 1921 to 1925 inclusive, as indicated by the value of the total production:

TABLE II.—VALUE OF MINERAL PRODUCTION, 1921 TO 1925

Product	1921	1922	1923	1924	1925
<b>METALLIC:</b>					
	\$	\$	\$	\$	\$
Gold.....	14,692,357	20,579,569	20,136,287	25,669,303	30,206,432
Silver.....	5,763,908	7,800,029	6,843,364	7,233,078	6,964,325
Platinum metals.....	862,034	924,712	1,418,633	1,891,497	1,676,446
Cobalt (a).....	502,370	1,080,873	1,456,583	1,662,526	2,328,517
Nickel (b).....	4,050,601	7,038,202	9,572,662	11,309,326	15,946,673
Other nickel and cobalt compounds.....	114,258	255,034	347,289	.....	.....
Copper, metallic and in matte.....	1,101,730	2,069,824	3,456,067	3,825,294	4,739,124
Iron ore (c).....	459	25,261	26,452	110	.....
Pig iron (d).....	1,588,751	340,730	423,298	91,862	.....
Lead (pig).....	191,113	173,742	347,886	419,405	601,704
Zinc.....	.....	2,181	.....	.....	13,685
Bismuth.....	.....	.....	48,139	27,913	18,566
Total.....	28,777,581	40,290,157	44,076,660	52,130,314	62,495,472
<b>NON-METALLIC</b>					
Abrasives (e).....	55,965	.....	100,000	9,272	945
Actinolite.....	975	575	583	1,225	500
Arsenic, white.....	233,763	299,940	582,785	309,108	113,325
Asbestos.....	.....	.....	2,600	91,900	901
Barite.....	.....	.....	4,180	.....	.....
Feldspar, crude and ground.....	150,457	120,576	134,822	216,791	141,059
Fluorspar.....	1,744	3,905	597	1,343	200
Graphite, crude and refined.....	63,439	34,124	65,557	72,842	134,213
Gypsum.....	433,053	621,668	542,317	467,097	491,833
Iron pyrites.....	101,306	39,763	99,716	44,542	8,799
Mica.....	28,891	56,480	110,290	172,252	82,661
Mineral water.....	14,438	10,528	14,047	13,133	25,452
Natural gas.....	2,975,502	4,024,767	4,066,244	4,076,014	4,083,341
Peat fuel.....	6,664	14,500	.....	.....	8,394
Petroleum, crude.....	559,198	466,587	478,149	390,424	396,154
Quartz and silica brick.....	220,806	146,446	510,410	221,452	359,691
Salt.....	1,649,626	1,573,657	1,674,365	1,337,311	1,466,450
Talc and soapstone.....	140,390	178,397	125,124	130,577	174,116
Total.....	6,636,217	7,591,913	8,511,786	7,555,283	7,488,034
<b>STRUCTURAL MATERIALS:</b>					
Cement, Portland.....	6,424,356	6,235,370	5,855,589	5,668,671	5,253,911
Lime, hydrated and quicklime.....	1,344,188	1,767,543	1,893,663	1,840,152	2,044,125
Sand and gravel.....	1,496,729	1,816,320	1,623,317	1,587,913	1,658,700
Sand-lime brick.....	534,531	851,007	897,960	512,361	677,103
Stone, building, trap, granite, etc....	4,167,582	2,969,926	2,869,228	2,789,368	2,817,335
Total.....	13,967,386	13,640,166	13,139,757	12,398,465	12,451,174
<b>CLAY PRODUCTS:</b>					
Brick, face.....	3,267,018	4,793,224	4,191,145	2,203,617	2,403,832
“ common.....				944,892	733,793
“ fancy and ornamental.....				88,857	21,728
“ sewer.....				40,922	37,082
Tile, drain.....	397,104	368,180	283,662	373,980	360,710
Tile, structural.....	421,127	720,101	790,475	550,170	612,138
Sewer pipe, copings, flue-linings, etc.	939,463	973,824	925,858	851,327	893,443
Pottery.....	69,984	88,889	78,000	84,100	86,000
Total.....	(f)5,183,125	6,944,218	6,269,140	5,137,865	5,148,626
<b>Grand Total.....</b>	<b>54,564,309</b>	<b>68,466,454</b>	<b>71,997,343</b>	<b>77,221,927</b>	<b>87,583,306</b>

(a) Cobalt, oxide, metallic cobalt, and cobalt content of residues marketed.

(b) Nickel in matte, oxide and metallic nickel.

(c) Exports and shipments to points other than Ontario blast furnaces.

(d) Product from Ontario ore only.

(e) Includes corundum, garnets, quartz pebbles.

(f) Includes \$88,429 valuation of fire clay and products not listed.

In Table III is given the aggregate value of the metals and metallic products from the time production began in Ontario down to the end of 1924. As regards pig iron it should be pointed out that since 1914 the statistics of annual production credit the Province only with the value of the product made from Ontario ore. This is but a small part of the total output, since the great bulk of the iron ore charged into the blast furnaces of the Province is "lake" ore from the mines of Minnesota, Michigan and Wisconsin. Conversely, part of the iron ore raised in Ontario is exported to the United States in the form of briquettes produced from low-grade magnetite ore. In the production tables credit is taken only for the ore exported or shipped to points other than Ontario blast furnaces, since to include the value of the domestic ore converted into pig iron in Ontario furnaces would involve a duplication of this item.

TABLE III.—TOTAL MINERAL PRODUCTION OF ONTARIO

Year	Value of Mineral Production				
	Metallic (a)	Non-Metallic	Structural Materials	Clay Products	Total
	\$	\$	\$	\$	\$
Before 1891..	9,520,269		(a)		9,520,269
1891.....	388,715		4,316,958		4,705,673
1892.....	864,382		4,509,757		5,374,139
1893.....	614,762		5,505,991		6,120,753
1894.....	842,750		5,244,008		6,086,758
1895.....	616,055		4,554,083		5,170,138
1896.....	963,288		4,271,715		5,235,003
1897.....	1,038,089		4,480,452	(b)	5,518,541
1898.....	1,689,002		5,546,875		7,235,877
1899.....	2,055,592		6,361,081		8,416,673
1900.....	2,565,286		6,733,338		9,298,624
1901.....	5,016,734		6,814,352		11,831,086
1902.....	6,257,499		7,134,135		13,391,634
1903.....	5,242,575		7,628,018		12,870,593
1904.....	4,906,677		6,665,970		11,572,647
1905.....	10,201,010		7,653,286		17,854,296
1906.....	13,353,080		9,035,303		22,388,383
1907.....	14,550,835		10,468,538		25,019,373
1908.....	16,754,986		8,882,631		25,637,617
1909.....	22,928,496		10,052,879		32,981,375
1910.....	28,161,678		11,152,217		39,313,895
1911.....	29,102,867		12,873,930		41,976,797
1912.....	34,799,734		13,541,869		48,341,603
1913.....	37,507,935		15,724,376		53,232,311
1914.....	33,345,291		12,950,668		46,295,959
1915.....	44,109,679		10,136,000		54,245,679
1916.....	55,002,918		10,300,904		65,303,822
1917.....	56,831,857		15,261,975		72,093,832
1918.....	66,178,059	7,815,062	4,297,401	2,018,450	80,308,972
1919.....	41,590,759	6,308,182	7,208,413	3,776,562	58,883,916
1920.....	48,281,553	8,141,796	11,921,019	4,735,154	73,079,522
1921.....	28,777,581	6,636,217	13,967,386	(c) 5,183,125	54,564,309
1922.....	40,290,157	7,591,913	13,640,166	6,944,218	68,466,454
1923.....	44,076,660	8,511,786	13,139,757	6,269,140	71,997,343
1924.....	52,130,314	7,555,283	12,398,465	5,137,865	77,221,927
1925.....	62,495,472	7,488,034	12,451,174	5,148,626	87,583,306
Total...	823,052,596	.....	416,086,503	.....	1,239,139,099

(a) Prior to 1891 when the Ontario Bureau (now Department) of Mines was established, it is estimated that metals to the value of \$9,520,269 were produced, making a total to the end of 1925 of \$823,052,596. No estimate has been made of the output of non-metallies up to 1891.

(b) Estimated on basis of preceding year (\$1,618,720 for stone, lime, and clay products).

(c) Includes \$88,429 valuation of fire clay and products not listed.

The total production of metals in Ontario is noted hereunder:—

Metal or Product	Production to December 31, 1924	Production, 1925	Production to December 31, 1925
	\$	\$	\$
Silver.....	221,220,096	6,964,325	228,184,421
Nickel, including nickel oxide.....	197,595,684	15,946,673	213,542,357
Gold.....	154,285,601	30,206,432	184,492,033
Pig iron.....	84,775,556	.....	84,775,556
Copper (a).....	68,080,426	4,739,124	72,819,550
Cobalt (b).....	14,245,494	2,328,517	16,574,011
Platinum metals.....	8,593,411	1,676,446	10,269,857
Iron ore.....	9,463,516	.....	9,463,516
Lead.....	1,916,962	601,704	2,518,666
Molybdenite.....	209,735	.....	209,735
Zinc ore.....	94,591	13,685	108,276
Bismuth.....	76,052	18,566	94,618
Total.....	760,557,124	62,495,472	823,052,596

(a) Includes small quantities of copper sulphate.

(b) Includes cobalt metal, cobalt oxide, cobalt salts and cobalt content of residues exported.

### General Remarks

According to annual statements from banks and other financial institutions, the trend of business for the whole of Canada during 1925 was slowly but surely upward, and as an evidence of this it was stated that car loadings were the largest on record, while both wholesale and retail business showed a fair degree of increased activity. Since the prosperity of the country at large is dependent on the primary industries such as agriculture, mining and lumbering, a considerable portion of this change to better times may be placed to the credit of mining, and in particular to the Province of Ontario, where mining is of such signal importance to the economic progress of the country.

Construction of colonization and trunk roads throughout northern Ontario is keeping pace with mineral development. A new motor road will be open this coming summer connecting Timagami with Cobalt and in 1927 it is expected the gap between North Bay and Timagami will be completed.

During the period, advances have been made in nearly all sections of the industry, and in several, new high records have been attained. Ontario's gold mining industry is worthy of particular mention. In the north where thirteen mines have been producing, important increases are reported, both in the tonnage of ore milled and in the recovery of gold. The famous silver mines at Cobalt have well maintained their normal output, while the newer camps at South Lorrain and Gowganda big fair to add a new lease of life to the production of silver. Gold and silver mines during recent years have been so much in the public eye that the development of the nickel-copper industry has been frequently overlooked. Reference has been made in past reports to the new uses of nickel, found by intense research by the producers. These applications have been continually extended to such fields as the motor industry for radiators, and to submarine cables, where the use of a special nickel-copper alloy increases the sending efficiency very considerably. As evidenced by the figures for 1925 it would appear that the nickel industry is facing an expanding future in which the peace-time needs for the metal will equal those of war, when nickel was so much in demand for armour plating and other war equipment.

Prospecting was carried on intensively. In July what appears to be an important gold discovery was reported at Red lake, District of Patricia, about 130 miles northwest of Hudson station on the Canadian National Railway and 60 miles east from the Manitoba boundary. A feature of this new find was the use of aeroplanes to expedite the movement of men, equipment and supplies to the field before the closing of water navigation. Since the new year, 1926, there has been a rush of prospectors to Red lake, with the result that much snow staking has been done in the vicinity. A preliminary report with geological map of the area was issued by the Ontario Department of Mines in 1924, as a result of field work by Dr. E. L. Bruce in 1923. The first staking at Red lake was done in 1922 when a little gold was found, but it was not until the autumn of 1925 that the favourable assays secured by the Howey Red Lake Syndicate became generally known, precipitating a rush to the new goldfield.

### Gold

The total gold produced during 1925 from all sources in Ontario amounted to 1,461,039.37 fine ounces, valued at \$30,206,432, as against 1,241,728 fine ounces worth \$25,669,303 in 1924. These figures include the gold won from the refining of nickel-copper mattes.

The crude bullion recovered from the gold mines also contains a certain percentage of silver. The total value of the crude bullion from Porcupine was \$24,886,615 in 1925 as against \$22,439,616 during the previous year, while the corresponding figures for the Kirkland Lake camp were \$5,403,289 and \$3,480,481, a total gain of \$4,369,807 or nearly 17 per cent. for the gold mines of these two camps. From other points a few small properties produced crude bullion worth \$2,450 in 1925, while gold recovered from the refining of nickel-copper matte was valued at \$84,646. Ore milled increased from 2,867,684 tons in 1924 to 3,399,544 tons in 1925. In these years, respectively, the figures for Porcupine were 2,642,114 and 3,016,178 tons and for Kirkland Lake 225,571 and 383,235 tons milled.

The producing mines were operated at practically full time during the period, employing on the average 5,335 wage-earners and paying \$8,757,943 in wages.

In addition to the producing mines many others carried on development operations during 1925, while the usual assessment work on mining claims as prescribed by the Mining Act was performed by claim holders in the several Mining Divisions. Returns were received from 24 companies shown above, most of which were active throughout the entire period, or were developing under contract. The number of days work done per mine during 1925 averaged around 265, while the average of the wage-earners was 589, to whom \$854,836 were paid in wages. The total number of wage-earners and wages paid by the active mines, therefore, amounted to an average of 5,924 with a total pay roll of \$9,612,779.

If complete statistics were available from all individuals doing assessment work on which day labour was engaged the gold mining industry of Ontario, exclusive of salaried officials, would approximate 10 million dollars in wages alone and supply employment to more than 6,000 men.

The Porcupine area was represented by six producing mines of which the Hollinger, Dome and McIntyre produced the major portion. In Kirkland Lake there were also six producing mines of which the Lake Shore, Wright-Hargreaves and Teck-Hughes were the leaders. Details of production are given separately in the following table:—



TABLE IV.—ONTARIO'S GOLD PRODUCTION, 1925

Source	Ore Milled, tons	Bullion shipped				Total Value of Bullion (a)
		Gold		Silver		
		Fine ounces	Value	Fine ounces	Value	
PORCUPINE						
West Dome Lake.....	35,278	13,581.73	\$ 286,835	1,345	\$ 923	\$ 287,758
Dome.....	530,200	210,051.21	4,342,145	34,794	23,777	4,365,923
Hollinger.....	1,929,988	757,305.93	15,654,900	137,221	94,210	15,749,109
McIntyre.....	419,640	178,556.44	3,690,493	46,515	31,006	3,721,499
Night Hawk Peninsular...	39,778	9,460.11	195,563	2,019	1,384	196,947
Vipond.....	61,294	27,244.00	563,184	3,614	2,195	565,379
Total.....	3,016,178	1,196,199.42	24,733,120	225,508	153,495	24,886,615
KIRKLAND LAKE						
Argonaut(b).....	28,515	10,365.80	213,545	932	638	214,183
Barry-Hollinger.....	8,136	2,743.10	56,713	382	265	56,978
Teck-Hughes.....	55,220	48,076.84	993,857	4,518	3,086	996,943
Tough-Oakes-Burnside....	34,152	12,624.56	260,973	3,047	2,091	263,064
Lake Shore.....	109,273	94,455.57	1,952,611	8,890	6,109	1,958,720
Wright-Hargreaves.....	147,939	92,286.28	1,907,557	8,519	5,844	1,913,401
Total.....	383,235	260,552.15	5,385,256	26,288	18,033	5,403,289
MISCELLANEOUS						
Champion mine, etc. (c)	131	271.80	5,619	32	22	5,641
Nickel-Copper Refineries..		4,016.00	82,437			82,437
Total.....	131	4,287.80	88,056	32	22	88,078
Grand Total.....	3,399,544	1,461,039.37	30,206,432	251,828	171,550	30,377,982

(a) There should be deducted from the total, \$2,838 which was the discount paid due to differences of exchange.

(b) In addition to gold, copper in concentrates to the value of \$12,331 was marketed.

(c) G. Huddlestone (Cody tp.) and W. W. Smith (Grace mine, Michipicoten) were small producers.

The following operators produced gold during the year:

PRODUCING GOLD MINES, 1925

Name of Company	Name of Mine	Locality	P.O. Address of Manager, etc.
*Argonaut Gold, Ltd.....	Argonaut.....	Gauthier township..	Argonaut
Barry-Hollinger Gold Mines, Ltd.	Barry-Hollinger....	Pacaud township....	Boston Creek
Champion Gold Mines, Ltd.....	Champion.....	Kenora district....	Fort Erie
Consolidated West Dome Lake Mines, Ltd.....	West Dome Lake....	Tisdale township....	South Porcupine
Dome Mines Company, Ltd., The	Dome.....	Tisdale township....	South Porcupine
Hollinger Consolidated Gold Mines, Ltd.....	Hollinger.....	Tisdale township....	Timmins
Lake Shore Mines, Ltd.....	Lake Shore.....	Teck township....	Kirkland Lake
McIntyre Porcupine Mines, Ltd.	McIntyre.....	Tisdale township....	Schumacher
Night Hawk Peninsular Mines, Ltd.....	Night Hawk Peninsular.....	Cody township....	Connaught Station
Teck-Hughes Gold Mines, Ltd..	Teck-Hughes.....	Teck township....	Kirkland Lake
Tough-Oakes Burnside Gold Mines, Ltd.	Tough-Oakes Burnside.....	Teck and Lebel townships.....	Kirkland Lake
Vipond Consolidated Mines, Ltd.	Vipond.....	Tisdale township....	Timmins
Wright-Hargreaves Mines, Ltd..	Wright-Hargreaves..	Teck township....	Kirkland Lake

\*The name of the company was changed to Argonaut Consolidated Mines, Limited, on Jan. 1, 1926.

The list below gives the names and addresses of the more important companies doing development work during the same period:—

Name	Location	P.O. Address	No. Em- ployees	Days Opera- tion
Abitibi Mines, Ltd.	Lightning River	306 Royal Bank Bldg., Toronto.	Drilling	by contract
Blue Quartz Gold Mines, Ltd.	Painkiller Lake.	328 Confederation Life Bldg., Toronto.	22	310
British Canadian Mines, Ltd.	Mine Centre...	8 Bloor St. E., Toronto.....	54	365
Canadel Gold, Ltd.	Porcupine.....	Timmins.....	4	Pumping
Canadian Associated Gold-fields.	Larder.....	306 C.P.R. Bldg., Toronto...	47	365
Clifford Gold Mines, Ltd.	Painkiller Lake	328 Confederation Life Bldg., Toronto.	Shaft sinking	by contract
Coniaurum Mines, Ltd.	Porcupine.....	St. Catharines.....	52	365
Contact Bay Mines, Ltd.	Kenora.....	326 Cutler Bldg., Rochester, N.Y.	6	365
Crown Reserve Mining Co., Ltd.	Larder Lake...	Montreal, Que., P.O. Box 386	28	365
Emerald Lake Gold Mines, Ltd.	West of Lake Timigami.	New Hamburg, Ont.....	32	196
Gold Hill Mining Co., Ltd.	Boston Creek..	Haileybury.....	19	293
Harvey Kirkland Mines, Ltd.	Kirkland Lake.	506 C.P.R. Bldg., Toronto...	2	100
Hayden Gold Mines Co., Ltd.	Porcupine....	509 Brisbane Bldg., Buffalo..	4	90
*Hunton-Kirkland Gold Mines, Ltd.	Kirkland Lake.	32 Imperial Bank Bldg., Toronto.	24	90
Kirk Gold Mines Co., Ltd.	Kirkland Lake.	911 Kent Bldg., Toronto....	19	365
Kirkland Lake Gold Mining Co., Ltd.	Kirkland Lake.	810 Lumsden Bldg., Toronto.	37	365
March Gold, Ltd.	Porcupine.....	331 White Bldg., Buffalo, N.Y.	17	365
McMaster Syndicate.....	Boston.....	Rosegrove.....	5	300
Northland Gold Mines, Ltd.	Kirkland Lake.	Kirkland Lake.....	15	365
Ore Chimney Mining Co., Ltd.	.....	Northbrook.....	22	365
Porcupine Goldfields Dev. & Finance Co.	Deloro tp.....	407 Canada Cement Bldg., Montreal.	65	365
Porcupine Paymaster Mines, Ltd.	Deloro tp.....	South Porcupine.....	56	365
Queen Lebel Gold Mines, Ltd.	Kirkland Lake.	Kirkland Lake.....	16	240
Sylvanite Gold Mines, Ltd.	Kirkland Lake.	Kirkland Lake.....	43	362
Total...			589	6,361

\*The name of the company was changed in 1926 to Kirkland-Hunton Gold Mines, Ltd.

*Development.*—Not only in underground development and increased milling capacity is there reason for satisfaction, but construction work carried out on new mills in 1925 indicates a much enlarged output of gold in the future. At the time of writing plans are maturing for the enlargement of the existing milling facilities of the Vipond, Lake Shore and Teck-Hughes. In addition the new fifty-ton mill of the Barry-Hollinger was placed in operation in June, and the milling plant of the Goudreau mine, Algoma district, was being tuned up in December. The Ankerite and Paymaster mills at Porcupine and Blue Quartz at Painkiller lake were in course of construction. The new central shaft of the McIntyre was down over 2,000 feet by the end of the year, or over half of the projected depth. The Hollinger has steadily increased the capacity of its mill and averaged for the year well over 5,000 tons per day. It is expected that the 8,000 tons will be reached gradually. During October, the Kirkland Lake Gold Mining Company in cross-cutting from the 1,975-foot level revealed ore of a good milling grade at a point about 250 feet from the western boundary of the Teck-Hughes.

A comparison of the 1925 annual reports issued to shareholders by the Hollinger and Wright-Hargreaves gold mines affords an interesting comparison, not only of the increase in output over 1924 but also of other salient features of the two mines handling the largest tonnages of ore at Porcupine and Kirkland Lake respectively:

Schedule	Hollinger		Wright-Hargreaves	
	1924	1925	1924	1925
Ore milled, tons.....	1,659,475	1,929,988	84,487	147,939
Recovery.....	\$13,429,226	\$15,786,405	\$1,088,725	\$1,913,401
Average per ton.....	\$8.09	\$8.18	\$12.89	\$12.93
Average daily tonnage.....	4,559	5,317	230	402
Net profits.....	\$6,586,215	\$8,300,227	\$604,387	\$1,194,064
Dividends.....	\$3,198,000	\$4,378,800	\$206,250	\$550,000
Average number employees..	2,758	2,668	148	207
Labour costs.....	\$4,226,671	\$4,637,685	\$226,671	\$295,408
Operating costs.....	\$7,404,898	\$7,829,028	\$466,530	\$661,511
Costs per ton.....	\$4.461	\$4.056	\$5.522	\$4.471
Mill.....	\$0.943	\$0.904	\$1.436	\$1.159
Mine.....	\$3.093	\$2.742	\$3.251	\$2.710
Sundries.....	\$0.425	\$0.410	\$0.835	\$0.602

The return of Great Britain to the gold standard in May, 1925, in an effort to stabilize her trade conditions and to eliminate the violent exchange fluctuations of the past few years is of interest to the gold mining industry of Ontario.

*Power.*—The power situation, of vital interest to the gold and silver mines of northern Ontario, seems to have reached a permanent basis. Towards the end of the year press reports stated that the Great Northern Power Company plant on the Montreal river would be sold. This plant, situated only sixty miles from Porcupine, was unable to sell all its power, since the big mines depended on the old-established Northern Canada Power Company with its development at Sturgeon, Sandy and Wawaitin Falls on the Mattagami river and the plant on the Quinze river, Quebec. The Hollinger plant at Island rapids on the Abitibi river was disposed of during the year to the Abitibi Power and Paper Company, which will consume the energy in the manufacture of pulp and paper at Iroquois Falls. Even though the Rouyn copper field of Quebec will make demands on the Quinze plant, with the installation of additional units no question of power shortage may be expected to arise for some years to come. A small portion of the Quinze energy will be delivered to Gowganda camp, but compared with the needs of gold mines the consumption on this latter area will be small. During the past year a second transmission line was constructed from Cobalt to Kirkland Lake and with increased storage facilities on the headwaters of the Montreal river, the Kirkland Lake field is assured of ample power for considerable increases in power consumption.

*Royal Mint, Ottawa.*—This branch of the Royal Mint of London was opened January 2, 1908, for the refining of Canadian crude gold bullion and for coinage purposes. The receipts since its inception have consisted of gold from all over Canada as well as from foreign countries. The proportion in 1924 and 1925 from Ontario was small until a new agreement between the Federal Department of Finance and the Mint became operative in December, 1925. By this arrangement, initiated by the Ontario Mining Association,

crude gold bullion from Ontario mines will be received, coined and transferred to Canadian banks to the credit of the producer. The silver contents will be sold by the Mint at the best available price and the receipts credited to the owner. The desirability of this method of marketing bullion had been emphasized by the return of Canadian currency to par and further by the fact that American exchange was selling at a slight discount. Advantage has therefore been taken of Clause 5 (1) of the Royal Proclamation of 1907 establishing the Mint by which any person might bring bullion to the Mint and have it struck into gold coin. Under this scheme a saving of approximately \$46,800 per year will be made on express rates, the calculated saving being based on an estimated output of \$30,000,000. A saving in time will be effected as well as insurance costs compared with shipments to branches of the United States Mint where most of the crude bullion has gone in recent years.

The total receipts of crude gold bullion, from all sources in Canada, at the Royal Mint at Ottawa from its opening on January 2, 1908, to the end of 1925 was 5,938,339.15 crude ounces valued at \$95,395,424.24.

RECEIPTS OF CRUDE GOLD BULLION FROM ONTARIO MINES AT THE ROYAL MINT, OTTAWA, 1921-1925

Year	Crude ounces	Precious Metals		
		Gold fine oz.	Silver fine oz.	Total Value \$
1921	864,686	672,507	116,163	.....
1922	1,234,895	979,338	160,312	20,352,438
1923	640,535	509,757	80,151	10,588,584
1924	59,220	28,048	4,692	582,960
1925	139,130	105,888	19,130	2,201,974

*World Output*—The following statement of output by the leading gold-producing countries for the last pre-war year, for 1915 (year of maximum world production) and for the post-war period, has been abstracted chiefly from annual reports of the Director of the United States mint:

OUTPUT BY LEADING GOLD-PRODUCING COUNTRIES AND STATES  
(Millions of Dollars)

Source	1913	1915	1919	1920	1921	1922	1923	1924	1925
World	459.9	468.7	365.8	337.0	330.2	319.4	367.8	389.2	394.0
Transvaal	182.0	188.0	172.2	168.0	167.7	145.1	189.1	197.9	198.4
United States	88.9	101.0	60.3	51.2	50.1	47.3	50.2	50.6	48.0
Canada	16.6	19.0	15.9	15.8	19.1	26.1	25.5	31.5	35.9
<b>Ontario</b>	<b>4.6</b>	<b>8.5</b>	<b>10.5</b>	<b>11.7</b>	<b>14.6</b>	<b>20.7</b>	<b>20.1</b>	<b>25.7</b>	<b>30.2</b>
Russia	.....	26.3	11.0	1.4	0.9	3.0	5.2	19.8	21.9
Mexico	19.3	6.6	15.2	15.3	14.2	15.5	16.2	16.5	16.3
*Oceania	51.8	49.0	26.1	22.6	20.7	18.8	18.1	16.5	13.9
California	20.4	21.4	17.4	14.8	15.7	14.7	13.4	13.2	13.1
Rhodesia	14.1	18.9	12.3	11.4	12.1	13.5	13.4	13.0	12.0
Australia	.....	.....	.....	.....	15.6	15.9	14.9	14.2	11.6
West Australia	27.1	25.0	15.2	12.8	13.7	11.1	10.4	10.0	9.1
India	11.2	11.5	10.5	10.3	9.7	9.0	7.9	8.2	8.1

Maximum World production..... 468.7 million dollars in 1915.

Maximum U.S. production..... 101.0 " " "

Maximum Transvaal production..... 198.4 " " 1925.

\*Includes Australia and New Zealand.

It will be noted that Canada now holds third place among the gold-producing countries of the world, and for this position the Province of Ontario is chiefly responsible.

In the following table the value of the total gold output of the Province, exclusive of premium, is given, also that from Porcupine and Kirkland Lake, beginning in 1910 and 1913 respectively:—

TABLE V.—TOTAL GOLD PRODUCTION OF ONTARIO

Year	Total Production, Value	Porcupine		Kirkland Lake	
		Value	Per cent.	Value	Per cent.
1866-1891.....	\$ (a) 190,258				
1892-1909.....	(b) 2,509,492				
1910.....	68,498	35,539	51.8		
1911.....	42,637	15,437	36.2		
1912.....	2,114,086	1,730,628	81.8		
1913.....	4,558,518	4,294,113	94.1	65,260	1.2
1914.....	5,544,979	5,206,006	93.8	114,154	2.0
1915.....	8,501,391	7,462,111	88.6	551,069	6.5
1916.....	10,339,259	9,391,408	90.8	702,761	6.8
1917.....	8,698,735	8,229,744	94.5	404,346	4.6
1918.....	8,502,480	7,767,907	91.4	632,007	7.4
1919.....	10,451,709	9,941,803	95.1	486,809	4.7
1920.....	11,686,043	10,597,572	90.7	1,033,478	8.8
1921.....	14,692,357	13,103,526	89.3	1,524,851	10.4
1922.....	20,579,569	18,374,658	89.3	2,159,581	10.5
1923.....	20,136,287	17,313,115	85.9	2,719,939	13.5
1924.....	25,669,303	22,135,534	86.2	3,446,632	13.4
1925.....	30,206,432	24,733,120	81.8	5,385,256	17.8
Total.....	184,492,033	160,332,221	86.9	19,226,143	10.4

(a) Estimated.

(b) Maximum yearly output was \$424,568 in 1899.

In the year 1925 Ontario passed the Yukon Territory in gross value of gold produced, the output of the latter being  $3\frac{1}{4}$  million dollars less than Ontario's to the end of 1925. Maximum output from the Yukon was \$22,275,000 in the year 1900, owing largely to production from Klondike placer deposits.

Tables on pages 12 and 13 show yearly production by individual gold mines at Porcupine and Kirkland Lake, respectively, while the statements on pages 14 and 15 show yearly and total dividends paid by individual mines.

TABLE VI.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE GOLD AREA (a)

Year	Hollinger	Dome	McIntyre	Porcupine Crown and Northcrown	Vipond	Schumacher (b)	West Dome Lake	Night Hawk Peninsular	Rea and Newray	Davidson	Preston and Clifton Porcupine	Porcupine Pet	Total Value (c)
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1910.....	31,194	4,355											35,549
1911.....	6,000	4,277			5,160								15,437
1912.....	909,181	737,499	77,657		16,259								1,740,596
1913.....	2,488,022	1,242,625	236,299	326,803									4,316,807
1914.....	2,719,355	1,059,238	549,166	685,135	73,628				18,858		15,212	5,000	5,231,989
1915.....	4,206,015	1,530,287	750,812	602,436	246,053	48,236	102,880		125,255			5,551	7,495,853
1916.....	5,073,401	2,153,820	1,218,073	578,322	176,686	225,301	16,814						9,442,417
1917.....	4,261,938	1,480,174	1,710,204	377,904	209,738	198,605	44,434		1,447				8,285,321
1918.....	5,752,371	82,127	1,578,444	124,474	82,868	92,842	103,745		1,516	15,579			7,833,966
1919.....	6,722,266	1,290,301	1,978,014				23,910			27,089			10,041,580
1920.....	6,219,665	2,020,568	2,223,083	71,529			47,169			11,246			10,690,561
1921.....	9,051,276	2,290,264	1,827,761	97,301									13,177,244
1922.....	12,274,114	4,178,936	2,021,811	7,943							1,664		18,479,325
1923.....	10,446,412	4,374,144	2,550,129		23,876						8,331		17,405,648
1924.....	13,433,063	4,307,624	3,604,874		596,803		60,642	258,618			5,270		22,266,894
1925.....	15,749,109	4,365,923	3,721,499		565,379		287,758	196,947					24,886,615
Total.....	99,343,382	31,122,162	24,047,826	2,871,847	1,996,450	564,984	687,352	455,565	147,076	53,914	30,477	10,551	161,345,802

(a) In addition to the mines noted above, the following had a production: Porphyry Hill, \$4,200 in 1913 and \$2,036 in 1915; Gold Reef, \$1,547 in 1915 and \$588 in 1917; Tommy Burns, \$289 in 1917; Paymaster, \$2,800 in 1922; miscellaneous, \$2,756 in 1923. All of these are included in the "Total Value" column.

(b) Purchased by the Hollinger in 1922.

(c) A record of total exchange premiums received in addition to the above amounts shows the following: 1920, \$1,265,664; 1921, \$1,238,211; 1922, \$189,022; 1923, \$207,742; 1924, \$172,721; 1925, \$2,607 discount, or a net total of \$3,070,753 for the 6 years of which we have record.

TABLE VII.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE KIRKLAND LAKE GOLD AREA

Year	Lake Shore	Wright-Hargreaves	Teck-Hughes	Tough-Oakes Burnside	Kirkland Lake	Argonaut (a)	Barry-Hollinger	Ontario-Kirkland	Total Value (b)
1913.....	\$	\$ 1,127	\$	\$ 66,632	\$	\$	\$	\$	\$ 67,759
1914.....				117,644		5,204			122,848
1915.....				555,539					555,539
1916.....				711,625					711,625
1917.....			66,722	342,831					409,553
1918.....	416,414		80,570	139,683			(c) 10,114		646,781
1919.....	263,354		169,590		56,263	2,631			491,838
1920.....	503,735		247,757		286,901	26,863			1,065,256
1921.....	495,276		322,919		242,417	513			1,529,875
1922.....	471,341		596,495	107,481	224,396			10,082	2,172,548
1923.....	547,600		1,117,963	12,174	223,102				2,728,331
1924.....	1,098,572		1,023,025	47,547	46,512	152,072			3,456,453
1925.....	1,958,720	1,913,401	996,943	263,064		214,183	56,978		5,403,289
Total.....	5,755,012	4,989,736	4,621,984	2,364,220	1,079,591	473,978	67,092	10,082	19,361,695

(a) Exclusive of copper values.

(b) Exchange premiums received in addition to the above valuations were as follows: 1920, \$110,424; 1921, \$121,425; 1922, \$19,590; 1923, \$37,812; 1924, \$24,028; 1925, \$231 discount; a netal total of \$313,048 for the 6 years of which we have record.

(c) Patricia mine, afterwards called Barry-Hollinger.

TABLE VIII.—DIVIDENDS AND BONUSES PAID BY GOLD MINING COMPANIES TO DECEMBER 31, 1925

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per share	Dividends and Bonuses paid to end of 1924, Amount	Dividends and Bonuses paid during 1925, Amount	Rate per cent, 1925	Total of Dividends and Bonuses paid to Dec. 31, 1925	Date when last Dividend or Bonus was paid
*Dome Mines Company, Ltd.....	Mar. 27, 1911	\$ 4,500,000	\$ 4,290,000	\$ c. No par	\$ 6,447,503.25	\$ c. 1,906,668 00	\$ 2	\$ 8,354,171 25	Oct. 20, 1925
†Hollinger Cons. Gold Mines, Ltd....	May 25, 1916	25,000,000	24,600,000	5 00	26,152,000 00	4,378,800 00	17.8	30,530,800 00	Dec. 31, 1925
Lake Shore Gold Mines, Ltd.....	Feb. 25, 1914	2,000,000	2,000,000	1 00	1,020,000 00	600,000 00	30.0	1,620,000 00	Dec. 15, 1925
McIntyre-Porcupine Mines, Ltd.....	Mar. 16, 1911	4,000,000	3,690,283	5 00	4,409,408 00	798,000 00	20.0	5,207,408 00	Dec. 1, 1925
Porcupine Crown Mines, Ltd.....	May 26, 1913	2,000,000	2,000,000	1 00	840,000 00	.....	.....	840,000 00	July 15, 1917
Rea Consolidated Gold Mines, Ltd....	April 5, 1911	1,000,000	200,000	5 00	12,000 00	.....	.....	12,000 00	.....1915
‡Schumacher Gold Mines, Ltd.....	Jan. 6, 1914	2,000,000	1,850,000	1 00	.....	.....	.....	.....	.....
Tough-Oakes Gold Mines, Ltd.....	July 15, 1913	3,000,000	2,657,500	5 00	398,625 00	.....	.....	398,625 00	Dec. 27, 1916
Wright-Hargreaves Mines, Ltd.....	June 16, 1916	2,750,000	2,750,000	1 00	825,000 00	550,000 00	20.0	1,375,000 00	Oct. 1, 1925
Total.....	.....	.....	.....	.....	40,104,536 25	8,233,468 00	.....	48,338,004 25	.....

\*On April 22, 1922, the capital was reduced from \$5,000,000 to \$4,500,000 and \$476,667 distributed to shareholders in addition to dividends above noted.  
†Hollinger Consolidated Gold Mines, Limited, is a consolidation of the Acme Gold Mines, Ltd.; Millerton Gold Mines, Ltd.; and Hollinger Gold Mines, Ltd. Dividends include \$160,000 paid in 1915 by Acme, also \$4,170,000 paid by Hollinger to May 25, 1916, the date of the consolidation.  
‡The Schumacher mine was sold to the Hollinger in 1922 and a total of \$1,591,000 or 86 per cent. of the assets distributed to shareholders, the final payment being made July 30, 1923.  
\$Per share.



TABLE IX.—DIVIDENDS AND BONUSES PAID BY INDIVIDUAL GOLD MINES, 1912-1925

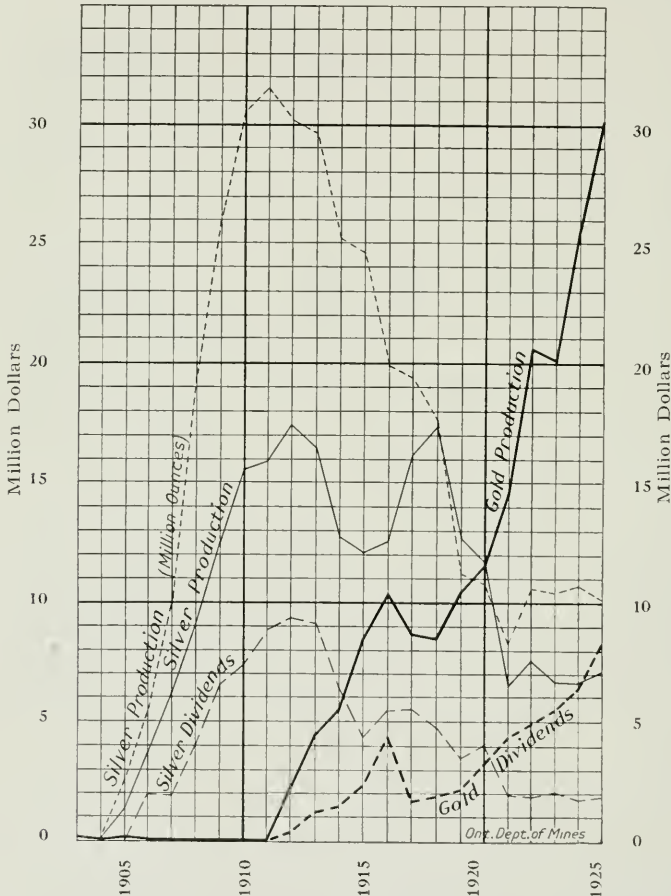
Year	PORCUPINE						KIRKLAND LAKE				Total
	Hollinger Consolidated)	Porcupine Crown	Dome Mines	Rea Consolidated	McIntyre	Tough-Oakes	Lake Shore	Wright-Hargreaves			
1912.....	\$ 270,000	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ 270,000 00	
1913.....	1,170,000	240,000	400,000	12,000	132,875	265,750	100,000	412,500	1,170,000 00		
1914.....	1,170,000	240,000	800,000	541,542 45	543,042 45	100,000	80,000	206,250	1,410,000 00		
1915.....	1,560,000	240,000	300,000	364,028 30	546,042 45	100,000	120,000	206,250	2,344,875 00		
1916.....	*3,286,000	120,000	478,947 75	774,125 00	798,000 00	600,000	412,500	550,000	4,591,750 00		
1917.....	738,000	840,000	8,354,171 25	12,000	5,207,408 00	398,625	1,620,000	1,375,000	1,699,542 45		
1918.....	1,230,000	840,000	8,354,171 25	12,000	5,207,408 00	398,625	1,620,000	1,375,000	1,873,042 45		
1919.....	1,722,000	840,000	8,354,171 25	12,000	5,207,408 00	398,625	1,620,000	1,375,000	2,186,028 30		
1920.....	2,214,000	840,000	8,354,171 25	12,000	5,207,408 00	398,625	1,620,000	1,375,000	3,256,928 45		
1921.....	3,198,000	840,000	8,354,171 25	12,000	5,207,408 00	398,625	1,620,000	1,375,000	4,342,990 20		
1922.....	3,198,000	840,000	8,354,171 25	12,000	5,207,408 00	398,625	1,620,000	1,375,000	4,951,542 95		
1923.....	3,198,000	840,000	8,354,171 25	12,000	5,207,408 00	398,625	1,620,000	1,375,000	5,542,793 45		
1924.....	3,198,000	840,000	8,354,171 25	12,000	5,207,408 00	398,625	1,620,000	1,375,000	6,465,043 00		
1925.....	4,378,800	840,000	8,354,171 25	12,000	5,207,408 00	398,625	1,620,000	1,375,000	8,233,468 00		
Total.....	30,530,800	840,000	8,354,171 25	12,000	5,207,408 00	398,625	1,620,000	1,375,000	48,338,004 25		

\*Includes \$160,000 paid by the Acme before amalgamation with the Hollinger.

### Silver—Cobalt

The silver mining areas, Cobalt, South Lorrain and Gowganda, were active throughout 1925. In these three camps there were twenty producing mines, thirteen of which were at Cobalt, four in South Lorrain and three in Gowganda.

In the Cobalt camp the old established properties, such as the Nipissing, Mining Corporation, O'Brien, McKinley-Darragh-Savage, produced throughout the entire period. Considerable new development work was performed on the Cobalt Contact on the northern boundary of the area, while several discoveries



Graph showing silver and gold production, and dividends from the discovery of silver at Cobalt in 1903.

of new veins were reported from time to time throughout the field. In South Lorrain interesting developments occurred in which the Keeley, Frontier Lorrain, Lorrain Trout Lake and Lorrain Consolidated mines all reported extension of the rich finds discovered in 1923 and 1924. Canadian Lorrain also developed considerable ore. The re-opening of this area in which the geological features are similar to those at Cobalt has added considerably to the production of silver and to the maintenance of the output of Ontario at the ten million ounce mark.

In Gowganda the Castle-Trethewey, Miller Lake O'Brien, and Tonopah (Walsh) all produced ore. Towards the end of the year the hydro-electric power line of the Northern Canada Power Company was extended from Elk Lake to Gowganda, and transformers are now being transported by sleigh from the Elk Lake terminus of the T. & N. O. Railway. With ample power this camp should show rapid development in the future.

The production of silver from all sources during 1925 totalled 10,001,100 fine ounces having a selling value of \$6,964,325 as against 10,699,684 fine ounces worth \$7,233,078 in 1924, or a decrease of 6.5 per cent. in quantity and 3.7 per cent. in value. The output and shipments of silver are shown below. It should be pointed out that the figures given are based as nearly as possible on actual sales of bullion silver and silver contained in concentrates and residues exported, with the gross values as reported by the producers before deducting treatment and shipping charges.

SILVER PRODUCTION, 1924-1925

Source	1924		1925	
	Fine Ounces	Value	Fine Ounces	Value
		\$		\$
Sales of bullion by the reduction companies, smelters and mines.....	9,330,670	6,317,441	8,365,093	5,833,856
Contained in concentrates and residues exported.....	1,031,275	692,543	1,249,788	866,273
Contained in crude gold bullion.....	214,850	141,251	251,829	171,550
Recovered by nickel-copper refineries..	122,889	81,843	134,390	92,682
Total.....	10,699,684	7,233,078	10,001,100	6,964,325

The figures shown in the above table are different from those formerly published in these reports, inasmuch as they more nearly represent the silver actually going as such into the commerce of the country. Heretofore, statistics of silver production were based on the silver content of all ores or concentrates as shipped by the mines and reported by them, and while such figures bear no exact relation to the silver actually marketed in bullion form they are of considerable historical value as statistical records of individual mines and of mining areas. The change made in the system of compilation merely moves the position or point where the count is made, i.e., from the mine or concentrating plant forward to the point where pure merchantable silver is marketed, except in the case of exports of ore, concentrates or residues.

Mines shipping over a quarter million ounces in 1925 are given in order:

MINE	OUNCES
Nipissing.....	3,351,280
Keeley.....	1,446,678
Mining Corporation of Canada.....	1,348,176
Frontier Lorrain (Lorrain Operating Co.).....	1,158,854
Castle-Trethewey.....	961,949
O'Brien.....	742,461
Lorrain Trout Lake.....	485,591
McKinley-Darragh-Savage.....	419,479
Miller Lake O'Brien.....	347,909
Menago.....	284,144
La Rose.....	279,296

TABLE X.—TOTAL SHIPMENTS FROM SILVER MINES, SMELTERS AND REFINERIES, 1904 TO 1925

Year	Bismuth		Copper (a)		Lead (a)		Nickel (b)		Cobalt (c)		Arsenic		Silver		Total Value
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Ounces	Value	
1904		\$		\$			14	3,467	16	19,960	72	903	206,875	111,887	\$
1905							75	10,000	118	100,000	549	2,693	2,451,356	1,360,503	
1906							160	15,858	321	80,704	2,958	40,104	5,401,766	3,667,551	
1907							370	1,174	739	104,426	2,958	40,104	6,155,391	6,301,095	
1908							612		1,224	111,118	3,672	40,373	19,437,875	9,133,378	
1909							766		1,533	94,965	4,294	61,039	25,897,825	12,461,576	
1910							504		1,098	54,699	4,897	70,709	30,645,181	15,478,047	
1911							392		852	170,890	3,806	74,609	31,507,791	15,953,847	
1912							429	14,220	934	314,381	4,166	80,546	30,243,859	17,408,935	
1913							377	13,326	821	420,386	3,663	64,146	29,681,975	16,553,981	
1914 (d)							90	28,978	351	590,406	2,030	116,624	25,102,841	12,765,461	
1915							35	28,353	206	383,261	2,490	148,379	24,746,534	12,135,816	
1916							79	59,380	400	805,014	2,160	200,103	19,915,090	12,643,175	
1917							155	125,071	337	1,138,190	2,592	608,483	19,401,893	16,121,013	
1918							186	156,893	380	1,640,310	2,545	566,332	17,661,694	17,341,790	
1919							276	188,418	298	1,019,479	2,834	485,360	11,214,317	12,738,994	
1920							127	93,233	283	1,605,365	1,883	431,527	10,846,321	10,654,471	
1921							10	7,665	126	616,235	1,491	233,763	8,261,931	5,564,594	
1922							61	34,987	(f) 776	1,333,676	2,059	299,940	10,711,127	7,658,802	
1923 (e)							42	19,321	380	1,803,872	2,579	582,794	10,377,846	6,677,367	
1924							130	26,862	476	1,662,526	1,915	323,186	10,361,945	7,009,984	
1925							290	116,347	558	2,328,517	1,078	113,325	9,614,881	6,700,129	
Total	25	82,796	669	231,383	141	17,623	5,180	927,695	12,227	16,398,380	55,173	4,560,796	363,774,234	226,296,692	248,515,365

(a) Copper and lead are recovered from certain silver ores and concentrates shipped to United States refineries.

(b) Nickel metal and metallic contents of all nickel compounds.

(c) Cobalt metal and metallic contents of all cobalt compounds.

(d) Prior to 1914 an estimate based on assays was made of the nickel, cobalt and arsenic contained in the ores; subsequently actual recoveries have been reported.

(e) Recoveries of bismuth from base bullion not reported prior to 1923.

(f) Includes 460 tons of speiss residues worth \$153,116.

The following table shows statistics based on the metal contents of shipments of ore and concentrates and should not be confused with the figures in the main table on page 2 and Table X immediately preceding. Silver shown as shipped in the following table is compiled for each mining area and is mainly the silver contents of ore or concentrates shipped to the reduction works at Cobalt or the silver smelters. Of necessity there is a lag and it does not follow that all the ores, etc., shipped have received treatment during the year by smelters, although in the aggregate these figures will agree closely with those for silver bullion sold, as given in the table on page 2 and also in Table X.

Since the discovery of silver at Cobalt in 1903 the silver contents of shipments from the camp and outlying silver areas, as reported by the operators, have been as follows:

TABLE XI.—SILVER SHIPMENTS BY CAMPS, 1904-1925

Year	Average price, cents per ounce (New York)	Silver Content in Troy Ounces, 1904-1925					Montreal River and Maple Mountain
		Total Ounces	Cobalt	Casey Township	South Lorrain	Gowganda	
1904	57.221	206,875	206,875				
1905	60.352	2,451,356	2,451,356				
1906	66.791	5,401,766	5,401,766				
1907	65.237	10,023,311	10,023,311				
1908	52.864	19,437,875	19,424,251	500	13,124		
1909	51.502	25,897,825	25,658,683	26,185	194,955		18,002
1910	53.486	30,645,181	29,849,981	92,544	221,133	471,688	9,835
1911	53.340	31,507,791	29,989,893	114,789	933,912	468,687	510
1912	60.835	30,243,859	28,605,940	253,824	834,119	549,976	
1913	57.791	29,681,975	28,105,505	825,108	248,992	502,370	
1914	54.811	25,162,841	24,155,699	499,643	108,199	399,300	
1915	49.684	24,746,534	24,280,366	223,939		242,229	
1916	65.661	19,915,090	19,008,517	445,900	77,280	383,393	
1917	81.417	19,401,893	18,327,258		10,000	1,064,635	
1918	96.772	17,661,694	16,807,407	143,901	72,188	638,198	
1919	111.122	11,214,317	10,314,689	171,278	4,586	723,764	
1920	100.900	10,846,321	10,402,249		8,253	433,352	(a)2,467
1921	62.654	8,261,931	7,673,535	1,101	328,886	258,292	117
1922	67.528	10,711,127	9,239,147	1,028	1,284,307	170,651	(b)15,994
1923	64.873	10,377,846	7,259,858		2,955,646	160,761	1,581
1924	66.781	9,935,902	6,704,787		2,633,058	598,057	
1925	69.065	10,707,235	6,252,115		3,099,964	1,355,156	
Total		364,440,545	340,143,188	2,799,740	13,028,602	8,420,509	48,506

(a) Includes 885 ounces from Silver Islet, Lake Superior.

(b) Silver Islet, Lake Superior.

In addition to the silver content of ores, concentrates, residues, etc., producing mines are paid for the cobalt content provided the percentage is sufficiently high. Mine shippers in 1925 were paid \$233,196 for 827,547 pounds of cobalt, and \$17,007 for 154,661 pounds of copper.

From weekly statements, issued by the General Freight and Passenger Agent of the Temiskaming and Northern Ontario Railway, showing railway shipments of ore, concentrates, etc., from the Cobalt area the following information has been compiled: Total shipments, 14,051.37 tons, of which 4,682.30 were consigned to Deloro, 8,435.30 to United States smelters and refineries, and 933.77 tons to Europe.

The producers of silver are given in the following list:—

## SILVER PRODUCERS IN 1925

Operator	Mine or Source	Location
Brewer, Sullivan & Laurentian Mines..	Adanac lease .....	Cobalt
Castle-Trethewey Mines, Ltd. ....	Castle-Trethewey.....	Gowganda
Cobalt Contact Mines, Ltd. ....	Cobalt Contact.....	Cobalt
Coniagas Mines, Ltd., The.....	Coniagas.....	Cobalt
Crown Reserve Mining Co., Ltd.....	Crown Reserve.....	Giroux Lake
Doherty Easson Mining Syndicate, Ltd.	Penn-Canadian.....	Cobalt
Frontier (Lorrain) Mines, Ltd. ....	Lorrain Operating & Frontier Lorrain.	Silver Centre
Genesee Mining Company, Ltd.....	Genesee.....	Cobalt
Hudson Bay Mines, Ltd., The.....	Hudson Bay.....	Cobalt
Irwin, Geo.....	Silver Queen.....	Cobalt
Keeley Silver Mines, Ltd., The.....	Keeley.....	South Lorrain
Kerr Lake Mining Company, Ltd. ....	Kerr Lake.....	Cobalt
La Rose Mines, Ltd.....	La Rose.....	Cobalt
Lorrain Consolidated Mines, Ltd.....	Lorrain Consolidated.....	Silver Centre
Lorrain Trout Lake Mines, Ltd.....	Lorrain Trout Lake.....	Silver Centre
Lynch, C. D.....	Peterson Lake.....	Cobalt
McKinley-Darragh-Savage Mines, Ltd.	McKinley-Darragh.....	Cobalt
McLeod, J. H.....	Foster Cobalt.....	Cobalt
Menago Mining Company, Ltd.....	Colonial.....	Cobalt
Mining Corporation of Canada, Ltd. ....	Townsite City Buffalo and Cobalt Lake	Cobalt
Nipissing Mining Company, Ltd.....	Nipissing.....	Cobalt
O'Brien, Ltd., M. J.....	O'Brien.....	Cobalt
O'Brien, Ltd., M. J.....	Miller Lake O'Brien.....	Gowganda
Reinhardt, Carl.....	Crown Reserve.....	Giroux Lake
Tonopah Canadian Mines Company...	Walsh & Morrison.....	Gowganda

In Table XII are shown the shipments of ore, concentrates and bullion from the mines of Cobalt, South Lorrain, Gowganda and outlying silver areas since mining began in 1904. By "shipment" is meant consignment to outside points, whether in Canada or abroad, but not movements within the camp, for example: ore shipped from a mine to a concentrating or reduction plant in Cobalt itself. It will be noted that the quantity of ore shipped away from the camp has been reduced to small proportions in recent years.

TABLE XII.—SILVER SHIPMENTS, 1904-1925\*

Year	Pro- ducing Mines	Ore			Concentrates and Residues			Bullion	Total Silver, Ounces
		Tons	Silver Content, Ounces	Av. per Ton, Ounces	Tons	Silver Content, Ounces	Av. per Ton, Ounces	Silver, Ounces	
1904	4	158	206,875	1,309					206,875
1905	16	2,144	2,451,356	1,143					2,451,356
1906	17	5,335	5,401,766	1,013					5,401,766
1907	28	14,788	10,023,311	677					10,023,311
1908	30	24,487	18,022,480	736	1,007	1,415,395	1,244		19,436,875
1909	31	27,729	22,436,355	809	2,948	3,461,470	1,714		25,987,825
1910	41	27,437	22,581,714	821	6,845	7,082,834	1,030	980,633	30,645,181
1911	34	17,278	20,318,626	1,176	9,375	8,056,189	858	3,132,976	31,507,791
1912	30	10,719	15,395,504	1,436	11,214	9,768,228	871	5,080,127	30,243,859
1913	35	9,861	13,668,079	1,386	10,016	8,489,321	770	7,524,575	29,681,975
1914	32	4,302	6,504,753	1,511	12,152	8,915,958	733	9,742,130	25,162,841
1915	24	2,865	6,758,286	2,359	11,996	10,001,548	834	7,986,700	24,746,534
1916	28	2,177	4,672,500	2,146	8,561	7,598,011	887	7,644,579	19,915,090
1917	28	2,288	3,271,353	1,429	13,720	6,445,243	469	8,053,318	19,401,893
1918	38	1,456	1,401,050	962	17,958	5,793,756	323	10,466,888	17,661,694
1919	33	850	806,341	949	15,208	4,024,764	265	6,383,764	11,214,317
1920	35	578	668,081	1,152	9,757	3,777,812	387	6,402,423	10,846,321
1921	28	948	986,597	1,041	3,101	2,962,771	955	4,312,603	8,261,931
1922	22	1,485	1,712,878	1,154	7,897	1,675,055	212	7,323,194	10,711,127
1923	24	569	1,361,787	2,393	4,901	3,054,346	623	5,961,713	10,377,846
1924	25	912	1,672,805	1,831	6,321	3,098,193	490	5,004,992	9,775,990
1925	20	1,723	1,310,969	761	6,084	2,800,114	460	5,551,112	9,662,195
Total.....		160,089	161,633,466	1,009	159,191	98,420,456	618	103,181,641	363,235,563

\*Silver recovered from gold and nickel ores is not included.

TABLE XIII.—DIVIDENDS AND BONUSES PAID BY SILVER MINING COMPANIES TO DECEMBER 31, 1925

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per share	Dividends and Bonuses paid to end of 1924		Dividends and Bonuses paid during 1925		Total Dividends and Bonuses paid to 31st Dec., 1925	Date when last Dividend was paid
					\$	c.	\$	c.		
Aladdin Cobalt Company, Limited.....	Aug. 23, 1912	500,000	500,000	5 00	75,000 00	75,000 00		75,000 00	April 30, 1917	
Beaver Consolidated Mines, Ltd.....	Mar. 1, 1907	2,000,000	2,000,000	1 00	710,000 00	710,000 00		710,000 00	May 31, 1920	
Buffalo Mines, Ltd., The (a).....	April 27, 1906	500,000	500,000	50	2,787,000 00	2,787,000 00		2,787,000 00	May 28, 1924	
Casey Cobalt Silver Mining Co., Ltd.....	Dec. 19, 1906	100,000	100,000	1 00	203,249 33	203,249 33		203,249 33	April 22, 1914	
Castle-Trethewey Mines, Ltd.....	Jan. 20, 1922	2,200,000	2,200,000	1 00	11,027 00	11,027 00	7,000 00	18,027 00	April 15, 1925	
Cobalt Central Mines Co., Ltd. (b).....	Dec. 13, 1905	5,000,000	5,000,000	1 00	192,845 00	192,845 00		192,845 00	Aug. 25, 1909	
Cobalt Comet Mines, Ltd. (b).....	April 16, 1913	1,000,000	1,000,000	1 00	230,000 00	230,000 00		230,000 00	April 1, 1915	
Cobalt Silver Queen, Ltd.....	April 1, 1906	1,500,000	1,500,000	1 00	315,000 00	315,000 00		315,000 00	Dec. 31, 1908	
Contagas Mines, Limited, The.....	Nov. 24, 1906	4,000,000	4,000,000	5 00	11,440,000 00	11,440,000 00		11,440,000 00	May 1, 1924	
Crown Reserve Mining Co., Ltd.....	Jan. 16, 1907	2,000,000	1,999,957	1 00	6,190,849 00	6,190,849 00		6,190,849 00	Dec. 28, 1916	
Foster Cobalt Mining Co., Ltd.....	Feb. 14, 1906	1,000,000	915,588	1 00	45,000 00	45,000 00		45,000 00	Jan. 1, 1907	
Hudson Bay Mines, Ltd.....	July 16, 1909	3,500,000	3,200,050	5 00	778,909 42	778,909 42		778,909 42	Aug. 31, 1913	
Keeley Silver Mines, Ltd.....	June 22, 1922	2,000,000	2,000,000	1 00	800,000 00	800,000 00	480,000 00	1,280,000 00	Sept. 15, 1925	
Kerr Lake Mining Company, Ltd. (c).....	Aug. 9, 1905	40,000	40,000	100 00	10,210,000 00	10,210,000 00	89,000 00	10,299,000 00	Oct. 15, 1925	
La Rose Mines, Ltd.....	May 31, 1908	1,500,000	1,500,000	1 00	6,600,546 84	6,600,546 84		6,600,546 84	Mar. 24, 1923	
Lorrain Trout Lake Mines, Ltd.....	Mar. 20, 1923	1,500,000	1,500,000	1 00			150,000 00	150,000 00	July 15, 1925	
McKinley-Darragh-Savage Mines of Cobalt, Ltd.....	April 27, 1906	2,500,000	2,247,692	1 00	5,955,391 86	5,955,391 86		5,955,391 86	Oct. 1, 1920	
Mining Corporation of Canada, Ltd.....	Nov. 23, 1916	8,300,250	8,300,250	5 00	5,498,874 97	5,498,874 97	207,506 25	5,706,381 22	July 31, 1925	
City of Cobalt Mining Co., Ltd. (d).....	Jan. 7, 1909	1,500,000	1,500,000	1 00	145,000 00	145,000 00		145,000 00	April 15, 1920	

TABLE XIII.—Continued

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per share	Dividends and Bonuses paid to end of 1924		Dividends and Bonuses paid during 1925		Total Dividends and Bonuses paid to 31st Dec., 1925		Date when last Dividend or Bonus was paid
					\$	c.	\$	c.	\$	c.	
Cobalt Lake Mining Co., Ltd. (d)	Dec. 22, 1906	3,000,000	3,000,000	1 00	465,000	00	465,000	00	465,000	00	May 29, 1914
Cobalt Townsite Mining Co., Ltd. (d)	May 8, 1906	100,000	45,011	1 00	1,042,259	61			1,042,259	61	Nov. 11, 1914
Nipissing Mining Co., Ltd. (e)	Dec. 16, 1904	250,000	250,000	100 00	27,643,297	25	935,000	00	28,578,297	00	Oct. 20, 1925
Penn-Canadian Mines, Ltd. (f)	April 24, 1912	1,500,000	1,349,705	1 00	175,461	65			175,461	65	Sept. 10, 1917
Peterson Lake Silver-Cobalt Mining Co., Ltd.	April 11, 1906	3,000,000	2,469,802	1 00	462,350	35			462,350	35	Jan. 2, 1917
Right of Way Mining Co., Ltd.	July 13, 1906	500,000	499,518	1 00	324,643	93			324,643	93	Oct. 1, 1909
Right of Way Mines, Ltd.	Sept. 11, 1909	2,000,000	1,685,500	1 00	252,825	00			252,825	00	Mar. 17, 1917
Seneca-Superior Silver Mines, Ltd.	Sept. 29, 1911	500,000	478,884	1 00	1,579,817	20			1,579,817	20	Dec. 15, 1916
Temiskaming Mining Co., Ltd.	Nov. 5, 1906	2,500,000	2,500,000	1 00	2,159,156	25			2,159,156	25	Jan. 31, 1920
Temiskaming and Hudson Bay Mining Co., Ltd.	July 10, 1903	25,000	7,761	1 00	1,940,250	00			1,940,250	00	Nov. 10, 1914
Trethewey Silver Cobalt Mines, Ltd.	May 30, 1906 June 1, 1911	2,000,000	1,000,000	1 00	1,211,998	50			1,211,998	50	Jan. 2, 1919
Wettlaufer Lorrain Silver Mines, Ltd.	Nov. 30, 1908	1,500,000	1,416,590	1 00	637,465	50			637,465	50	Sept. 22, 1913
Total					90,083,218	66	1,868,506	25	91,951,724	91	

(a) In 1917 the capital stock of the company was reduced from \$1,000,000 to \$750,000, in 1918 from \$750,000 to \$500,000, and on December 21, 1919, from \$500,000 to \$150,000, by returning to shareholders amounts equal to the reduction in capital, leaving 300,000 shares issued of 50 cents each. The mine was sold to the Mining Corporation of Canada, and operated by it in 1920 and subsequently.

(b) Cash assets amounting to \$50,000 paid on April 27, 1917.

(c) In addition a return of capital amounting to \$600,000 was made on July 3, 1919, to stockholders of the Kerr Lake Mines, Ltd.

(d) Mining Corporation of Canada, Limited, owns and operates the City of Cobalt, Cobalt Lake and Cobalt Townsite mines.

(e) Includes \$16,288,297.25 paid in dividends by the Nipissing Mines Co. (the holding company) to the end of 1916.

(f) Paid out of capital \$40,491.15 on September 10, 1917, and an equal amount on April 24, 1918.



In addition to the foregoing which deals with producing mines only, there was considerable work carried on by organized companies, some of which may join the list of producers in the near future. Not including the usual assessment work carried on by individuals, partnerships and syndicates, there was a total of \$225,097 expended in wages on development work and employment given to 225 persons. The names of the companies reporting were:—

## OPERATING BUT NON-PRODUCING SILVER MINES, 1925

Company	Name of Mine	Location
Agaunico-Northern Extension Mining Co. . . . .	Agaunico . . . . .	Cobalt
Canadian Lorrain Silver Mines, Ltd. . . . .	Canadian Lorrain . . . . .	South Lorrain
Capitol Silver Mines, Ltd. . . . .	Capitol . . . . .	Cobalt
Coleroy-Gowganda Mines, Ltd. . . . .	Coleroy-Gowganda . . . . .	Gowganda
Gowganda-Duggan Silver Syndicate . . . . .	Gowganda-Duggan . . . . .	Gowganda
Gowganda Keora Silver Mines, Ltd. . . . .	Gowganda Keora . . . . .	Gowganda
Hector Silver Mines, Ltd. . . . .	Hector . . . . .	Gillies Limit
Millerest Mining Company, Ltd. . . . .	Millerest . . . . .	Cobalt
Nipissing Mining Company, Ltd. . . . .	Aladdin Lease . . . . .	Cobalt
Oxford-Cobalt Silver Mines, Ltd. . . . .	Oxford-Cobalt . . . . .	Gillies Limit
Paragon-Hitchcock Mines, Ltd. . . . .	Paragon-Hitchcock . . . . .	Elk Lake
Wigwam Silver Mines, Ltd. . . . .	Wigwam . . . . .	Gowganda
W. J. Nine Silver Mines, Ltd. . . . .	W. J. Nine . . . . .	Gowganda

*Refineries.*—The production of refined silver is carried on by two companies in Cobalt which operate reduction plants in conjunction with the mines and mills. The processes of extraction are hydro-metallurgical or wet methods such as the cyanide process applied to silver-bearing ores. The Nipissing Mines, Limited, and the Cobalt Reduction Company (Mining Corporation), both operate such plants and in addition to high-grade silver bullion, they market flotation concentrates and residues. The major portion of the ore and concentrates shipped out of the Cobalt camp for treatment goes to the Deloro Smelting and Refining Company at Deloro. The Coniagas Reduction Company, with plant at Thorold, did not receive material from Cobalt during the period but marketed certain refinery products on hand.

TABLE XIV.—OPERATIONS OF ONTARIO SILVER-COBALT REFINERIES IN 1925

Schedule	Sales	
	Quantity	Value
		\$
Silver bullion . . . . . fine oz.	2,813,071	1,985,755
Arsenic, white . . . . . lbs.	2,005,252	108,789
Cobalt oxide . . . . . "	575,580	2,328,517
Cobalt salts . . . . . "	100,483	
Cobalt-nickel oxides, unseparated . . . . . "	164,901	
Cobalt, metallic . . . . . "	625,298	
Nickel oxide . . . . . "	429,351	
Base bullion (a) . . . . . "	1,239,476	347,834
Spieess residues (b) . . . . . "		
Nickel, metallic . . . . . "		
Total . . . . .		4,862,357

(a) Contains silver, lead, bismuth and antimony.

(b) Spieess residues contain silver, cobalt, nickel and arsenic.

During 1925 the Deloro refinery was active throughout the entire period, while the Coniagas Reduction Company shipped clean-up material only and did not receive ores for treatment. During the period 3,931 tons of ore and concentrates and 862 tons of residues were treated. The operations of these companies are summarized in Table XIV.

Considerable material is exported from Ontario silver mines to the United States refineries every year for treatment. During 1925 the following plants reported receipts of Ontario concentrates, slags, speiss residues and clean-up material: United States Metals and Refining Company, Balbach Smelting and Refining Company and plants of the American Smelting and Refining Company at Tacoma, Omaha and elsewhere. This material totalled 3,711 tons and contained 1,239,366 ounces of silver, 293,473 pounds of cobalt, 118,894 pounds of copper, 139,545 pounds of nickel, 62,943 pounds of lead, and 18,167 pounds of bismuth paid for; also 1,751 pounds of antimony and 154 927 pounds of arsenic not paid for.

### Nickel, Copper and Platinum Metals

The tonnage of ore raised by the nickel mines and that treated in the smelters showed slight decreases in 1925, but the grade of ore was higher, resulting in an increased quantity of matte produced. During the period two companies were active, the International Nickel Company of Canada, operating smelters at Copper Cliff near Sudbury and a refinery at Port Colborne, and the Mond Nickel Company which smelts its ore at Coniston, near Sudbury, and exports the matte to Wales for refining. A portion of the matte made by the former company is exported to Huntington, West Virginia, for the manufacture of Monel metal and the fabrication of nickel articles. During the year the International Company purchased the Murray mine from the bondholders of the defunct British America Nickel Corporation.

The nickel-copper industry continued to enlarge its output first noted in 1923, which is accounted for by an assiduous campaign to find new uses to which nickel may be applied. In addition to cooking utensils, nickel tubes and fittings for the non-corrosive alloys Monel and Mond metal, the field for nickel has been extended in a large way to the motor industry, where as Monel metal it finds a use in radiators, and also to nickel-copper submarine cables. The industry thus seems to be facing an expanding future.

A new development in the nickel mining field has been the introduction of magnetic cobbing machinery by the Mond company at the Garson mine in 1924. Mechanical details were perfected during 1925 and the practice extended to the Levack mine. By means of this new apparatus, which has been patented, the grade of waste rock is lowered while the material going to the smelter is supplied in three grades (coarse rock, slightly magnetic ore and fines) in a much cleaner condition. A saving in man power is also effected. The concentrating is done on a continuous belt passing over magnets of varying intensity.

During the period the International Nickel Company and the Mond Company operated the full twelve months.

Production of ore during the year from the several mines was as follows:

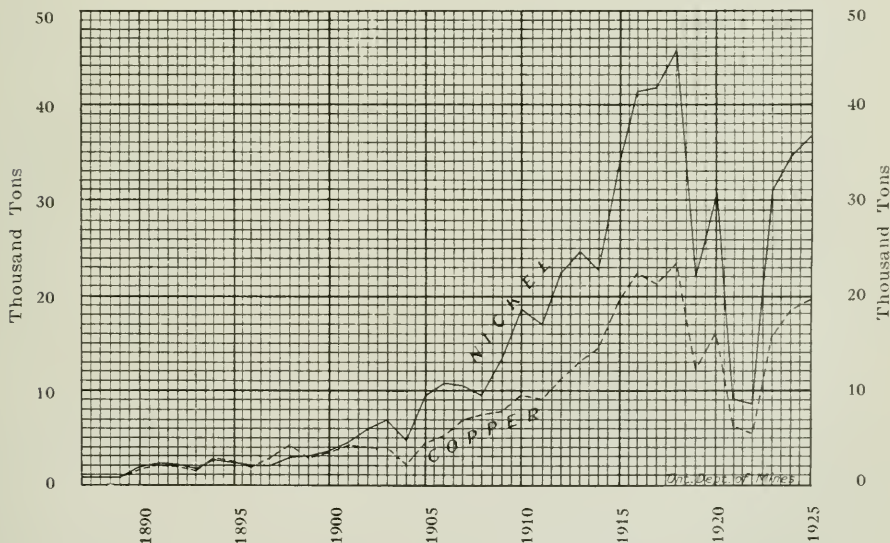
	tons
<i>International Nickel Company—</i>	
Creighton Mine, No. 3 Mine.....	649,015
<i>Mond Nickel Company—</i>	
Levack, Garson, Frood Extension, Worthington.....	615,733
	1,264,748

In Table XV, following, the course of the nickel industry during the past five years is indicated. That this metal takes on added importance during times of war is sufficiently shown by the fact that while in 1913 the quantity of ore smelted was 823,403 tons, it rose in 1918 to 1,559,892 tons, fell, as noted in the table, to 314,120 tons in 1922, and through new markets found for nickel it rose again in 1924 to 1,307,694 tons. Nickel and copper contained in matte exported in 1925 were valued at 18 cents and 10 cents per pound respectively.

TABLE XV.—NICKEL-COPPER MINING AND SMELTING, 1921-1925

Schedule	1921	1922	1923	1924	1925
Ore raised..... tons	262,593	259,569	1,187,354	1,411,980	1,264,748
Ore smelted..... " "	393,768	314,120	1,140,160	1,307,694	1,258,849
Bessemer matte produced..... " "	19,498	17,324	58,084	65,943	70,280
Nickel contents of matte..... " "	9,128	8,678	31,029	34,638	36,596
Copper contents of matte..... " "	6,323	5,421	15,769	18,490	19,636
Matte exported*..... " "	10,466	19,831	21,450	26,565	32,397
Matte refined in Canada..... " "	5,558	10,340	31,765	37,613	38,567
Men employed..... No.	1,895	1,492	2,496	2,459	2,650
Wages paid..... \$	1,557,696	2,009,335	3,093,402	2,859,600	3,487,051

\*All matte was exported prior to 1918 when refining in Canada began at Port Colborne, Ontario. The British America Nickel Corporation commenced refining operations at Deschênes Quebec, in 1920, and closed down finally in July, 1924.



Graph showing nickel and copper content of matte produced in Ontario from the inception of smelting at Copper Cliff in 1887.

An indication of the prosperity in this industry may be gathered from the fact that a dividend of fifty cents a share on the common stock was paid by the International Nickel Company on September 20, and while it was not so stated by the company, it is expected that this, the first declaration for five years, will be the regular quarterly dividend. Earnings are understood to be at the rate of about five million dollars a year or approximately 11 per cent. on the

common stock after preferred dividends are paid. This company is now exceeding its pre-war output with the probability that within a very few years it will equal the peak of its war-time production.

*Sulphuric Acid.*—A new departure in connection with the smelting of nickel-copper ores is the utilization of waste sulphur gases in the production of sulphuric acid which was commenced early in November, 1925, by the Mond Nickel Company. Heretofore it was not considered profitable to install equipment capable of recovering and utilizing sulphurous fumes. The acid is produced by the contact process in which the gas is taken from the converter hoods, and after the usual purification and drying passes through a heat interchange to the contact mass of platinized asbestos and thence to absorption towers and shipping tanks. Acid of the following grades is produced: 66° Bé., 98 per cent or contact, and oleum<sup>1</sup> of any strength. The plant consists of two units and the total output when in full operation will be around 25,000 tons per year. Sulphuric acid is also being manufactured by other producers in Ontario, the most important companies being the Grasselli Chemical Company of Hamilton, and the Algoma Steel Corporation, Sault Ste. Marie, using imported sulphur; and the Nichols Chemical Company at Sulphide, using imported sulphur mainly.

*Refineries.*—During the year at Port Colborne the International Nickel Company of Canada recovered electrolytic and refined nickel, nickel oxide, converter copper, nickel sulphate and precious metals cement. The plant of the British America Nickel Corporation at Deschênes was idle throughout the period. The record for 1925 is shown in the subjoined table:

TABLE XVI.—NICKEL-COPPER REFINING, 1925

Schedule	Quantity	Value
		\$
Matte, treated..... tons	38,352	.....
Nickel oxide, marketed..... lbs.	11,329,713	\$2,686,395
Metallic nickel, recovered..... "	31,765,325	7,267,004
Blister copper and electrolytic copper, recovered..... "	19,140,089	2,701,360
Gold, recovered*..... ounces	4,016	82,437
Silver, recovered*..... "	134,390	92,682
Platinum metals, recovered*..... "	16,980	1,675,706
Employees..... No.	570	.....
Wages paid..... \$	.....	917,794

\*Includes recoveries by the Mond Nickel Company at Clydach in Wales.

The data for the following notes has been supplied by T. F. Sutherland, Chief Inspector of Mines for Ontario, who visited South Africa in 1925:

The recent discovery of platinum during the summer of 1924 in commercial quantities in South Africa is of interest to producers of platinum in this country. The outcrops were noted in the Lydenburg district, in a norite formation having a length of 280 miles, of which 140 miles has an average width of three miles. The lower horizon of this norite sheet forms a huge platinumiferous belt of about 2,000 square miles and probably contains more platinum than all the other occurrences heretofore known. Commercial occurrences, however, are restricted to fairly definite areas, and ore deposits are of three kinds; the dunite deposits, magmatic nickel, platinum and quartz lode deposits. Of the first type about 50 pipe-shaped hornolite-dunite deposits have been discovered of which the richest might average over an ounce of platinum to the ton. The second type is known as the Merensky Reef, in which great stretches will average from 3 to 4 dwt. per ton. The third type, the quartz lodes, were discovered in the Waterberg district, and in these the platinum is associated with palladium.

<sup>1</sup>The term "oleum" or "fuming sulphuric acid" refers to sulphuric acid 100 per cent. pure, plus additional amounts of sulphur trioxide.

Platinum metals are the most important by-products in the refining of nickel-copper matte. Details regarding precious metals recovered during a five-year period by nickel-copper refineries treating Ontario matte are noted below:

TABLE XVII.—PRECIOUS METALS RECOVERED, 1921-1925

	1921 Ounces	1922 Ounces	1923 Ounces	1924 Ounces	1925	
					Ounces	Value, \$
Gold†	4,537	2,094	3,574	4,125	4,016	82,437
Silver	50,341	50,239	100,982	122,889	134,390	92,682
Platinum	5,412	4,802	6,810	9,181	8,692	1,026,737
Palladium	7,729	6,862	7,511	8,923	7,856	608,727
Rhodium, Ruthenium, Osmium and Iridium	277	124	304	593	432	40,242
Total platinum metals..	13,814	11,788	15,625	18,697	16,980	1,675,706

†Includes small recoveries of the rhodium group by the Mond Nickel Company.

South Africa may soon dominate the platinum market. Meantime the Soviet government of Russia is marketing platinum in increasing quantity and has ordered modern dredges for operation in the Urals. Colombia has an area of rich new ground available which can be operated cheaply by electrically-driven dredges. It would appear that competition may considerably reduce prices in the not distant future. Platinum was quoted at an average price of \$119.09 per fine ounce in 1925 by the *Engineering and Mining Journal Press of New York*, and palladium averaged about \$78.

*Dividends.*—Heretofore no figures have been received by the Department showing dividends paid by nickel companies. This information showing total dividends of \$87,474,737 is presented herewith for the first time :

TOTAL DIVIDENDS PAID BY NICKEL COMPANIES

Company	Period (inclusive)	Total divi- dends to end of 1924	Paid in 1925*	Total divi- dends to end of 1925
Canadian Copper Company.....	1894-1901	\$1,975,000	.....	\$1,975,000
†International Nickel Co... {	<i>preferred</i> 1906-1924	10,160,250	\$534,756	10,695,006
	<i>common</i> 1909-1919	53,113,676	1,673,384	54,787,060
Mond Nickel Company.... {	<i>deferred</i> 1906-1914	£264,043	.....	\$67,457,066
	<i>preferred</i> 1904-1924	1,619,989	£236,370	£264,043
	<i>common</i> 1905-1924	1,880,318	112,500	1,856,359
				1,992,818
				£4,113,220
				\$20,017,671
Total.....				\$87,474,737

\*For the Mond Nickel Company the fiscal year ended April 30, 1926, and the figures given are to that date.

†Successors to the Canadian Copper Company.

### Iron Ore, Pig Iron and Coke

During 1925 no shipments of iron ore were made from Ontario mines, and since no ore of domestic origin was reported as charged to the blast furnaces, the entire output of pig iron during the year must be credited to foreign ore, and hence the item of pig iron does not appear in Table I.

It might be pointed out that in the preliminary statement (Bulletin No. 55) for the calendar year 1925 it was stated that 6,098 tons of domestic ore were charged, from which 3,814 tons of pig iron, valued at \$72,878, were derived. Final statements received from the blast furnaces showed that the 6,098 tons was flue dust re-charged. In consequence the items for iron ore and pig iron shown in the preliminary statement have been deleted from the final report.

The total quantity of iron ore charged during the year was 732,356 tons in addition to the 6,098 tons of flue dust mentioned above, from which there was produced at Hamilton and Sault Ste. Marie a total of 412,837 short tons of pig iron of the following grades: 277,356 tons of basic, 86,326 tons of foundry, and 49,155 tons of malleable iron. The average prices of iron during the period on the Pittsburg market were as follows: Bessemer \$22.33, basic \$21.26, and No. 2 foundry \$21.68 per long ton. On the Toronto market No. 1 foundry was quoted at \$25.35 per long ton, No. 2 foundry \$24.85, and basic \$21.00. Montreal prices were somewhat higher, No. 1 and No. 2 foundry bringing \$27.25 per long ton. In computing the values given below the basic and malleable were taken at \$21.00 and foundry at \$25.00 per long ton. The total value of the pig iron produced during 1925 was \$8,048,992.

In the two iron blast furnace plants of Ontario operated in 1925 employment was given to 228 men who received \$441,865 in wages.

#### IRON BLAST FURNACES IN OPERATION, 1925

Name of Company	Furnaces			Fuel used	Location
	No.	Daily capacity, long tons	Days operated		
Algoma Steel Corporation, Ltd.	4	1,500	362	Coke.....	Sault Ste. Marie
Steel Company of Canada, Ltd.	2	725	365	Coke, coal and gas	Hamilton

The following table gives particulars of the iron and steel-making industry of the Province for the last five years:—

TABLE XVIII.—IRON AND STEEL STATISTICS, 1921-1925

Schedule	1921	1922	1923	1924	1925
Ontario ore smelted..... short tons	126,653	23,398	36,622	8,231	6,830
Foreign ore smelted..... "	818,749	1,217,543	1,283,886	836,233	732,356
Limestone for flux..... "	221,761	137,852	283,190	187,571	109,198
Coke..... "	420,358	336,301	576,832	438,323	262,344
Pig iron produced..... "	494,901	293,662	674,428	465,888	412,837
Value of pig iron produced..... \$	11,856,352	6,493,513	15,995,496	9,484,139	8,048,992
Steel made..... short tons	932,473	358,126	607,385	499,986	529,327
Value of steel made..... \$	15,861,635	12,812,927	21,133,664	14,196,029	18,904,520

## BLAST FURNACES IN ONTARIO FOR THE PRODUCTION OF PIG IRON

Company	Location	Furnaces		Remarks
		No.	Daily capacity gross tons	
Algoma Steel Corporation, Ltd.	Sault Ste. Marie	4	1,450	Active
Atikokan Iron Company	Port Arthur	1	175	Idle since 1911
Canadian Furnace Co., Ltd.	Port Colborne	1	325	Idle since Nov., 1923
Canadian Steel Corporation, Ltd.	Ojibway (near Windsor)	2	1,100	Under construction
Midland Iron and Steel Co., Ltd.	Midland	1	120	Idle since Feb., 1921
Parry Sound Iron Co., Ltd.	Parry Sound	1	90	Idle since Oct. 1, 1919
Standard Iron Co., Ltd.	Deseronto	1	60	Idle since June 9, 1919
Steel Company of Canada, Ltd.	Hamilton	2	750	Active

*Note.*—The first and last mentioned produce open-hearth steel as well as pig iron.

*Coke.*—The Algoma Steel Corporation, Sault Ste. Marie, and the Steel Company of Canada at Hamilton, produce coke in conjunction with their blast furnace operations; while the Hamilton By-Products Coke Ovens, Ltd., also at Hamilton, produces coke for domestic purposes, having commenced in January, 1924. At the latter plant the present battery of 25 ovens (450 tons of coal or 315 tons of coke daily) is being increased by the addition of 35 Solvay process by-product ovens. The contract for the new ovens was let in February, 1926. The total coke and coke breeze used and sold was 622,269 tons having a value of \$4,554,168 of which 162,527 tons worth \$1,563,261 were sold and the balance consumed in the blast furnaces at Sault Ste. Marie and Hamilton.

The materials used and products consumed and sold by the coke plants in Ontario during 1925 are shown in the subjoined table:—

## THE COKING INDUSTRY IN ONTARIO, 1925

Kind	Unit	Quantity	Value
<b>MATERIALS USED</b>			
Bituminous coal, foreign	tons	831,450	\$ 4,169,969
Sulphuric acid	lb.	13,181,504	104,398
Sulphur	"	3,008,100	18,984
Lime and wash oil			7,061
Total			4,300,412
<b>PRODUCTS MADE</b>			
Coke	tons	594,237	4,449,893
Coke breeze	"	45,942	165,955
Gas	cubic feet	673,954,218	1,482,397
Tar and tar products	Imp. gals.	6,300,024	334,304
Ammonium sulphate	lb.	18,607,070	497,353
Total			6,929,902

Of the products made, shown above the major portion of the coke, breeze and gas were consumed in the plants reporting. The total value of materials made and marketed was \$2,717,576. During the period the number of wage earners was 236 to whom \$446,821 was paid in wages.

The following table, dealing with Ontario only, has been prepared from data supplied by the Dominion Bureau of Statistics:—

PRODUCTION, IMPORTS, EXPORTS AND APPARENT CONSUMPTION  
OF COKE, 1925

Item	Tons	Value
Production.....	766,987	\$5,739,698
Imports.....	739,104	4,571,928
Total.....	1,506,091	10,311,626
Deduct exports.....	19,438	462,975
Apparent consumption.....	1,486,653	\$9,848,651

### Lead and Zinc

Compared with British Columbia the production of lead from Ontario is small, since the industry is carried on by only one company, the Kingdon Mining, Smelting and Manufacturing Company, which operates a mine, milling plant and smelter at Galetta, near Ottawa. Although lead occurs in Ontario at widely separated points, only one deposit is being worked at the present time. Further, without assurance of a steady supply of lead ore there is no incentive for the erection of a customs lead smelter, which if in existence might be of considerable assistance to a few individual operators who could then find a market for lead ores. The sales of lead in 1925 amounted to 7,268,193 pounds valued at \$601,704 as against 5,506,756 pounds worth \$419,405 in 1924. These figures, in addition to pig lead sold, include the lead contents of base bullion derived from the treatment of cobalt-silver ores as noted in Table X. The price of lead in New York averaged 9.020 cents in 1925 as compared to 8.097 cents in 1924.

During the past year or two great interest has been aroused in regard to lead mining, owing to the fact that no substitutes have been found for this metal which has been in steady and ever increasing demand by storage battery, cable, and paint manufacturers. Automobiles and radios have greatly extended the market for storage batteries. During this period, due to the high prices obtaining an active campaign was carried on in Ontario in the investigation of old deposits formerly worked, such as the Frontenac mine at Perth Road, while mill enlargement is under way to double the output at Galetta. An interesting development was the finding of a 6-inch galena vein carrying silver in the shaft of the Worthington mine of the Mond Nickel Company. The ore is treated in the company smelter for its silver value, no effort being made to recover the lead. Some development has been reported on prospects near Arnprior, Renfrew and Carleton Place in the Ottawa valley.

The demand for lead has also stimulated interest in its associated metal, zinc, with which it is often found. In Hess township near Geneva lake and also about two miles south of Chelmsford, both localities being west of Sudbury, there has been considerable exploration and diamond-drilling done during the past year on zinc deposits, of which no accurate information as to size and nature has been made public. Bunker Hill and Sullivan interests are behind the Chelmsford drilling operations. During 1925 the accumulated zinc blende concentrates at the Galetta lead mine were marketed from which it was estimated that 179,545 pounds of zinc worth \$13,681 were recovered.



## NON-METALLIC MINERALS

### Abrasives

The only abrasive material produced in Ontario during 1925 was 105 tons of quartz pebbles worth \$945, which were gathered in the vicinity of Jackfish on the shore of Lake Superior. These were used chiefly in tube mills in the prairie provinces for grinding cement clinker. No production of corundum or garnets was reported. Carborundum, an artificial product made in the electric furnace, has displaced corundum to a large extent in the abrasive field.

### Actinolite

Shipments during 1925 amounted to 40 tons, valued at \$500. There is only one producer in the Province, namely, the Actinolite Mining Company, with a mill at the village of the same name, situated about four miles north of Tweed station on the Canadian Pacific railway. The mineral, which is found in serpentine rocks, is mined in the townships of Kaladar and Elzevir, Hastings county, and the head office of the company is Bloomfield, New Jersey. The product, which is fibrous in nature, is used principally for roofing purposes, as an ingredient in coal-tar compounds. Mining in a small way has been carried on intermittently for many years. In 1925 no ore was raised.

### Asbestos

The Bowman asbestos property, now known as the Porcupine Asbestos Corporation, Limited, near McKay lake in Deloro township, was the first of its kind in Ontario upon which organized development has been carried out. In 1923, 6 tons worth \$2,600 were shipped. In 1924 the output was increased to 172 tons having a value of \$91,900, and in 1925, 2 tons valued at \$901 were marketed. Considerable surface work consisting of a transmission line, camp buildings and a motor road to Timmins have been constructed, with a view to increasing the production.

### Barite (Barytes)

There was a production of barite (heavy spar) in 1921 by H. C. Bellew, 6 Saint Sacrament St., Montreal, Que., of approximately 200 tons, from a deposit which is located on lot 20, concession X, township of North Burgess, Lanark county. No shipments, however, were reported during 1921 or 1922.

In 1923 there was shipped 200 tons worth \$4,180 from near Tionaga station in the District of Sudbury. In 1924 and 1925 no production was reported. A deposit in Langmuir township, south of Night Hawk lake, was worked in 1918, when 60 tons of ground barite was shipped. It is owned by Canada Night Hawk Mines, Limited.

The great market for barite in the industrial areas of Canada is the paints and pigments industry. This trade desires a very fine grade of material, between 200- and 300-mesh, which must be perfect as regards purity and colour. In 1923, according to a report of the Dominion Bureau of Statistics for Canada at large, the paint trade consumed more than 2,000 tons of ground barite. Rubber goods took 480 tons and other industries much lesser amounts. The total consumption was then given as 2,747 tons, and in later years must have increased to some extent.

## Feldspar

The mining of feldspar from pegmatite dikes in Ontario is in part a seasonal occupation, in which the major portion of the mining done is performed during the summer months. The operations are all in the form of quarrying to which the large outcrops of spar readily lend themselves. During the calendar year 1925 there were mined 17,404 tons of feldspar, of which 1,840 tons were milled in Ontario, and the total value including that added by grinding was \$141,059, or a decrease of \$75,732 below the total selling value in 1924, when 28,732 tons worth \$216,791 were marketed. This decrease was due to the lack of demand in the United States pottery centres because of large stocks held and also in part to a lessened business activity by the feldspar-consuming industries.

During 1925 some 15 companies and individuals mined and shipped spar, most of which was marketed in Rochester, N.Y., Ohio and Pennsylvania. The largest output by any company was 2,881 tons, and the average for all producers was 1,160 tons. Employment was given to 144 workers who received \$82,271 in wages, or \$571 on the average.

The market for ground or prepared feldspar in the industrial parts of Ontario and Quebec was given as slightly less than 3,700 tons per annum in 1923, when business was at a low ebb. Of this the enamelware, porcelain and pottery trade consumed 2,520 tons, while soaps and washing compounds accounted for 560 tons and the balance was used in the manufacture of abrasive wheels, glass, roofing, floor and wall tile, and paints. The consumption of this ground material has undoubtedly increased during the past few years and might be safely estimated at more than 5,000 tons at the present time.

## FELDSPAR SHIPPERS, 1925

Name	Location of Deposit	P. O. Address
Anderson, J. G.	Lot 15, con. A, Head tp., and Wanapitei in Dryden tp.	Lucknow.
Checkley, H. R.	1½ miles northwest of Wanup...	Quartz.
Craig, T. H.	Verona.	Verona.
Elizabeth Feldspar Mines, Ltd.	Mileage 115, C.P.Ry. near Dill...	Toronto, 36 King St. E.
Feldspars, Ltd.	Lots 1 and 2, con. XIII and lot 1, con. XII, Loughborough; lots 1 and 2, con. XIII and lots 1 and 2, con. XII, Portland; lot 1, con. I and lot 2, con. II, Bedford tp.	Toronto, 293 Bay St.
Feldspar Mines Corp'n., Ltd.	Lot 11, con. VII, Monteaale tp...	Toronto, 1507 Bank of Hamilton Bldg.
Fowlie, J. A. (shipped in 1924)	Verona.	Kingston, 671 Johnson St.
Genesee Feldspar Co., Ltd.	Hybla.	Rochester, N.Y., 82 Augustine St.
Gilpin Corporation.	Lot 3, con. III, Bedford tp.	Brunswick, Me., Box 205.
Industrial Minerals Corporation.	Wilberforce and Eau Claire.	Toronto, 805 Bank of Hamilton Bldg.
McQuire-Robinson Radium and By-Products, Limited.	Conger tp.	Parry Sound.
Morrison, Wm.	Bancroft.	Toronto, 517 Strathmore Blvd.
Perth Feldspar Co., Ltd.	Lots 19 and 20, con. IX, Bathurst tp.	Ottawa, Central Chambers.
Rock Products Company.	Lot 20, con. IX, Bathurst tp.	Toledo, O., 450 Nicholas Bldg.
*Gardner Feldspar Co. (in 1923).	Lots 1, 2, con. XI and lot 3, con. XIII, Loughborough tp.	Cleveland, Hippodrome Bldg.

\*Not reported previously

### Fluorspar

Due to the influx of United States fluorspar the Ontario producers have heretofore been unable to compete in the limited market available in Canada. The material is used in the iron and steel industry as a flux, in lead refining plants, also in enamel, porcelain, pottery and glass manufacturing. The market available in eastern Canada for both crude and refined fluorspar is not great, and would not amount to much more than 500 tons per year.

During 1925 only 12 tons of crude fluorspar worth \$200 were reported as marketed by the Industrial Mineral Corporation of Toronto, all of which came from a deposit near Wilberforce and was recovered in conjunction with quartz mining.

### Graphite

Graphite marketed in 1925 was 2,345 tons worth \$134,213 as compared with 1,288 tons valued at \$72,842 in 1924. In addition to the Black Donald Graphite Company, near Calabogie in Renfrew county, which has produced steadily for a number of years, the Timmins Graphite Mines in North Burgess township and the Graphite Refining Company at Port Elmsley made shipments from stock.

After the first quarter of 1925 the graphite industry in Ontario experienced a revival. This was due to the depletion of the large stocks of Madagascar and Ceylon graphite which had been held in storage in Europe from 1923 and earlier. Coupled with this there has been a general improvement in the metal trade throughout the world. Another factor has been the application of flake graphite to the manufacture of dry batteries which has recently become important in Europe. Formerly a fine-ground artificial graphite held the market for dry battery manufacture, but due to changes in methods of construction No. 2 flake graphite is now used along with fine-ground manganese which fills the interstitial spaces. With the improved demand the prices of graphite have steadily risen, all of which has been of distinct advantage to the Ontario producer of flake and amorphous graphite recovered from disseminated deposits.

Average prices for Ceylon graphite increased from 4.5 cents per pound at the end of 1924 to 6.8 cents at the close of 1925, while lump prices for the same periods rose from 5.75 cents to 9.0 cents.

The market in Ontario and Quebec for graphite is mainly in foundries for facings, although paints and polishes absorb a few hundred tons per year. The total consumption in Canada of refined graphite is probably around 1,000 tons per annum.

### Gypsum

Operations in 1925 were confined to those of the Ontario Gypsum Company, Limited, with head office at Paris. Mines and mills are located at Caledonia and Lythmore, Haldimand county. During the year, exclusive of a trial lot of 463 tons brought in from Nova Scotia for test purposes, 93,102 tons were mined, of which 64,122 tons were calcined. Shipments were as follows: crushed gypsum 24,830 tons, fine ground 548, calcined 8,337, and consumed in manufacturing 48,305, making a total of 82,020 tons worth \$491,833. In 1924 the total amounted to 88,121 tons of all grades having a value of \$467,097.

Manufactured gypsum products, which include gypsum board and tile, plaster, land plaster, plaster of paris, various materials such as bond-, paris- and pulpstone, have long been known in the building industry. Recently a new building material, now being marketed under the trade name of "insulex," has met with considerable approval as a porous insulator and fire-proof medium.

This material, along with other gypsum products, has been described in a recent report on gypsum issued by the Department, namely, Volume XXXIV, Part 2, 1925. New uses for gypsum, as a result of research, are being found and have resulted in the stimulation and development of this industry.

### Iron Pyrites

Because of the fact that Gulf sulphur may be imported cheaply the market for domestic iron pyrites in Ontario has been practically wiped out for the present at least. During 1925 only 685 tons worth \$8,799, produced by the Grasselli Chemical Company, Limited, from a deposit near Flower Station, were shipped as against 11,429 tons valued at \$44,542 in 1924. The bulk of the iron pyrites heretofore mined in Ontario has been used in the manufacture of sulphuric acid. A new departure has been made by the Mond Nickel Company in the production of this chemical which is now obtained by the utilization of waste sulphur gas resulting from the smelting of nickel-copper ores. Detailed reference to this new process will be found under a subheading in the comment on the nickel-copper industry, page 26.

### Mica

Production in Ontario is mainly from the area south and west of the city of Ottawa in Lanark and Frontenac counties, where small deposits are worked spasmodically by individuals, in addition to more regular operation by a few organized companies. Since very little preparation of the crude crystals in the form of thumb-trimming and splitting is necessary to put the material in a marketable form, and also because many small dealers buy and sell in addition to operating and trimming, it has become necessary in order to avoid duplication to consider the final sales as production. On this account it has been difficult to keep accurate records. Some thirty operators made shipments during 1925 and supplied several mica-trimming and splitting plants with crude ore. Mica in different forms finds a ready market in Ontario and Quebec.

The final sales during the year as reported by the operators totalled 1,605 tons valued at \$82,661 as against 2,414 tons worth \$172,252 in 1924. The output was in the form of rough-cobbed, thumb-trimmed and scrap, the thumb-trimmed being marketed with manufacturers of electrical supplies both in Canada and the United States, while the scrap finds both a domestic and foreign market, being ground and used in the preparation of roofing materials, wallpapers, lubricants, and in the rubber industry. About 600 tons of ground mica is used yearly in Canada.

MICA SALES, 1924-25

Variety	1924		1925	
	Quantity Tons	Value \$	Quantity Tons	Value \$
Rough-cobbed.....	235	30,512	142	21,971
Thumb-trimmed.....	165	113,860	67	45,266
Scrap.....	2,014	27,880	1,396	15,424
Total.....	2,414	172,252	1,605	82,661

The prices during 1925 were on the whole considerably below those of the previous year and ranged as follows: scrap, \$8 to \$12 per ton, splittings averaged,

73 cents per pound, while rough-cobbed mica varies widely in price according to the size of crystals. Thumb-trimmed prices were as follows:

SIZE	PRICE PER L.B.	SIZE	PRICE PER L.B.
1" by 1".....	8c. to 14c.	2" by 3".....	26c.
1" by 2".....	10c. to 22c.	2" by 4".....	40c. to 65c.
1" by 3".....	20c. to 28c.	3" by 5".....	\$1 00

During the period only 283 tons of the crude ore were mined. Employment was given to 56 men who received \$38,779 in wages.

Following is a list of mica shippers:

#### MICA SHIPPERS, 1925

Name of Owner or Producer	Location or Name of Mine	P.O. Address of Manager, etc.
Austin, Louis .....	Storrington tp.....	Perth Road.
Bennett, Herbert V.....	South Elmsley tp.....	Perth.
Brown & Fahey.....	Loughborough tp.....	Elgin.
Green, Geo.....	Loughborough tp.....	Perth Road.
Kent Bros. & Estate J. M. Stoness.....	Bedford tp.....	Kingston.
Lee, W. W.....	Bedford tp.....	Bedford Mills.
Loughborough Mining Co. Ltd.....	Loughborough tp.....	Sydenham.
Mahon Brothers.....	North Burgess tp.....	Rideau Ferry.
Martin, A. G.....	South Burgess tp.....	Ottawa, 236 Besserer St.
Orser & Wilson.....	Faraday tp.....	Bancroft.
Rock Lake Mica Mining Co.....	Storrington tp.....	Toronto, 1102 Temple Bldg.
Tory Hill Marble & Mica Co. Ltd.....	Glamorgan tp.....	Tory Hill.

#### Mineral Waters

Below are tabulated records of shipments of mineral waters since reports were first received in 1918:—

	1918*	1919	1920	1921	1922	1923	1924	1925
Imperial gallons.....	208,498	276,833	127,150	308,647	209,072	227,030	201,670	183,012
Value..... \$	133,808	19,290	15,059	14,438	10,528	14,047	13,133	25,452

\*Valuation in many cases was given at retail prices in bottled form and not in bulk at the works as in later years.

The companies producing mineral waters in 1925 were as follows:—

#### PRODUCERS OF MINERAL WATERS, 1925

Name of Owner, Firm, or Company	Location of Spring or Well	P.O. Address of Manager, etc.
Borthwick, W.....	Gloucester tp.....	10 Albert St., Ottawa.
Caledonia Springs Co., Ltd.....	Gloucester and Clarence tps.....	2716 St. Urbain St., Montreal, Que.
Deneault, L.....	Lot 22, con. IV, Clarence tp.....	Bourget.
Goderich Mineral Water Co.....	Goderich.....	Goderich.
Gurd & Co., Ltd., Charles.....	Caledonia tp.....	1016 Bleury St., Montreal, Que.
Sanitaris, Ltd.....	Lot 27, con. XII, Pakenham tp.....	Arnprior.

### Natural Gas

Production of natural gas in Ontario in 1925 from 2,125 wells was 7,257,274 thousand cubic feet, with a retail value of \$4,083,341, according to the report (Vol. XXXV, Part V) by R. B. Harkness, Natural Gas Commissioner. The selling price ranged from 25 cents to \$1.20 per thousand cubic feet. Production in 1924 was 7,370,914 thousand cubic feet. For fuller details the special report above mentioned should be consulted. Labour statistics follow\*—

Schedule	No. Employees	Wages Paid
Gas producers reported.....	1184	\$805,730
Gas distributors reported.....	224	152,901
Drilling Contractors.....	81	70,876
<b>Total.....</b>	<b>1489</b>	<b>\$1,029,507</b>

\*Includes a few small operators, estimated.

### Peat

Peat Fuels, Limited of Montreal operated at the Alfred bog, lot 9, con. VII, Alfred township, Prescott county, from June 15 to September 9. Peat sold was 1370 tons at \$6.00 per ton. Shipments were consigned to Montreal, Ottawa, and points as far west as Peterborough.

### Petroleum

A report on "Petroleum in 1925," by the Natural Gas Commissioner, appears in Vol. XXXV, Part V. Statistical tables, which are repeated here for convenience, are taken from the above-mentioned report. Other tables are added, the data being supplied by the Dominion Bureau of Statistics.

#### CRUDE PETROLEUM PRODUCTION,\* BY FIELDS, 1921-1925

Field	1921	1922	1923	1924	1925
	Bbbs.	Bbbs.	Bbbs.	Bbbs.	Bbbs.
Petrolia, and Enniskillen township..	68,484	64,935	64,158	60,916	53,166
Oil Springs.....	40,967	43,214	39,090	41,320	39,137
Moore township.....	7,536	7,275	4,790	4,483	8,195
Sarnia township.....	4,069	3,224	2,387	2,068	1,905
Plympton township.....	481	695	872	525	1,424
Bothwell.....	26,877	25,681	27,665	26,700	26,243
Dover, West } Tilbury.....	7,473	5,482	5,618	3,898	2,070
Tilbury East }	1,003	127	1,950		
Raleigh township.....	3,320	663	302	783	887
Dutton.....		387	315		146
Onondaga township.....	566	489	237	456	261
Mosa township.....	10,764	11,959	10,319	8,862	8,397
Thamesville.....	1,319	384	567		289
Euphemia township.....					39
Dawn.....		217			
Dunwich township.....			279	1,351	855
Romney township.....			849	2,955	1,235
Total production..... Bbbs.	172,859	164,732	159,399	154,317	144,249
Value..... \$	466,716	466,587	395,300	390,423	369,154
Average price per bbl..... \$	2 68½	2 65	2 47	2 51¼	† 2 56

\*Figures to July 1, 1925, supplied by the Supervisor of Petroleum Bounties at Petrolia.

†A bounty of 26¼ cents per barrel (35 Imperial gallons), or a total of \$20,152, was paid in addition by the Federal Government under the "Petroleum Bounty Act," up to July 1, when the Act ceased to operate.

## CRUDE PETROLEUM AND REFINERY STATISTICS, 1921-1925

Schedule	1921	1922	1923	1924	1925
Crude petroleum production:					
Imp. gals. ....	6,050,062	5,756,602	5,598,985	5,401,102	5,024,770
*Value. .... \$	466,716	466,587	395,301	390,424	367,524
Imported crude, distilled:					
Imp. gals. ....	150,692,113	152,888,816	138,527,971	151,381,481	161,895,295
Value. .... \$	14,537,339	13,834,118	11,141,952	11,575,058	13,056,823
Canadian crude, distilled:					
Imp. gals. ....	5,880,086	5,612,645	5,837,827	5,123,683	4,859,148
Value. .... \$	500,418	462,346	450,467	394,398	358,245
Per cent. of total. ....	3.75	3.54	4.04	3.27	2.92
Products:					
Illuminating oil. .... Imp. gals.	29,774,134	36,650,134	33,175,063	28,816,322	18,677,629
Value. .... \$	3,335,200	4,077,350	3,758,185	3,055,188	2,222,569
Lubricating oil. .... Imp. gals.	13,848,721	14,556,150	11,584,423	12,011,116	13,297,275
Value. .... \$	2,351,975	2,558,278	2,107,530	2,009,732	2,364,320
Benzine, naphtha, gasoline. .... Imp. gals.	51,033,337	59,223,186	50,884,894	61,493,214	73,083,022
Value. .... \$	12,655,244	13,920,089	8,739,670	9,392,837	11,032,134
Still gas. .... M. cu. ft.			374,687	524,737	431,713
Value. .... \$			131,745	172,555	167,869
*Gas and fuel oil, tar. Imp. gals.	44,364,794	34,508,790	34,727,265	36,702,043	46,064,129
Value. .... \$	2,130,685	2,510,427	2,367,050	2,494,858	2,947,378
Paraffin wax and candles. .... lb.	10,777,994	12,063,768	10,484,436	9,112,143	15,502,029
Value. .... \$	310,267	329,147	484,416	551,434	734,322
Tar and grease. .... lb.	18,971,400	8,186,013	10,612,588	10,325,835	9,301,674
Value. .... \$	142,285	265,150	222,675	187,544	177,474
Acid oil. .... Imp. gals.			1,126,370	1,350,450	1,858,176
Value. .... \$			62,006	61,748	85,761
Acid and Petroleum coke. .... tons		38,016	31,505	5,464,484	3,733,772
Value. .... \$		263,034	249,425	226,005	212,085
Miscellaneous. .... \$				29,261	1,596
Total value of products. .... \$	20,925,656	23,923,475	18,122,702	18,181,162	19,945,508
Employees. .... Ave. No.	1,560	1,393	1,515	1,603	2,165
Wages paid. .... \$	2,176,700	2,018,765	2,265,307	2,453,082	2,702,034

\*The value includes bounty paid to producers.

Refining of oil and the manufacture of oil refinery products was carried on during 1925 by three companies in Ontario, as follows:—

## PETROLEUM REFINERIES, 1925

Company	Head Office	Plant
British American Oil Refineries, Ltd. ....	1312 Royal Bank Bldg., Toronto.	Toronto.
Canadian Oil Refineries, Ltd. ....	Toronto.	Petrolia.
Imperial Oil Refineries, Ltd. ....	445 South Christina St., Sarnia ...	Sarnia.
Great Lakes Oil Co., Ltd. (idle) ....	Wallaceburg, Ont. ....	Wallaceburg.
McCull Bros. (under construction) ....	114 Don Esplanade, Toronto. ....	Toronto.

The average number of employees at the above refineries was 2,165, and the salaries and wages paid totalled \$2,702,034. This does not include the

staff of McColl Bros. who were employed in the last month of the year equipping and testing the refinery erected in Toronto. Operations commenced in January, 1926. Considerable quantities of sulphuric acid, sulphur, caustic soda, soda ash, litharge, fullers earth and other materials were consumed, a summary of which appears in the subjoined table.

## MATERIALS USED IN OIL REFINING OPERATIONS, 1925\*

Schedule	Quantity	Cost at Works
Crude oil (domestic)..... Imp. gals.	4,859,148	\$385,245
“ “ (imported, U.S.A.)..... “	161,895,295	13,056,823
Sulphuric acid (not made by firms reporting)..... lbs.	29,204,439	261,022
Sulphur (not used in acid manufacture)..... “	25,109	699
Caustic soda..... “	2,041,261	66,796
Soda ash..... “	263,900	4,793
Litharge..... “	158,421	16,735
Fullers earth..... “	1,281,190	14,433
Compounding material..... “		457,860
All other material.....		129,457
Shipping containers (barrels, cans, crates, etc.).....		1,112,534
Total.....		\$15,506,397

\*Table supplied by the Dominion Bureau of Statistics.

A considerable number of by-products are produced in the refining of petroleum apart from the gasoline, kerosene and other heavier oils derived. In the Canadian practice some of these commodities are consumed in the plant operations and no direct income is received from them. The following table shows materials made for sale, as well as those made for the use of the companies:

## PRODUCTS MADE IN OIL REFINERIES, 1925\*

	For Plant Use		For Sale	
	Quantity	Value	Quantity	Value
		\$		\$
Gasoline..... Imp. gals.	2,073	296	72,146,604	10,871,803
Petroleum spirits..... “	131	22	934,214	160,013
Kerosene..... “	27,622	3,089	18,650,007	2,219,480
Fuel and gas oils..... “	4,084,299	230,028	41,979,830	2,717,350
Lubricating oils..... “	13,117	2,233	13,284,158	2,362,087
Grease..... lbs.	2,515	38	8,979,989	174,612
Tar..... Imp. gals.	17,545	1,404	17,337	1,420
Petroleum coke..... tons	951	4,842	3,720,870	171,128
Wax and candles..... lbs.	197	14	15,736,670	734,308
Other products—Sludge..... Imp. gals.	658,030	31,021		
Pitch..... tons	2,851	3,286		
Acid oil..... Imp. gals.	1,200,146	54,740		
Still gas..... M cu. ft.	431,713	167,869		
Acid and black oil coke..... tons	9,141	32,829		
Linseed oil soap..... lbs.			31,913	1,596
TOTAL VALUE..... \$19,945,508		531,711		19,413,797

\*Table supplied by the Dominion Bureau of Statistics.

Although there were only three companies operating the capital actually employed was considerable. Cost of lands, buildings, plant, etc., supplies of stock on hand, cash, trading and operating accounts, amounted to \$16,372,962, or an increase of \$1,851,058 over the figures for 1924. The total cost of fuel



for the three companies was \$1,335,343, of which \$356,288 worth was derived in the process of manufacture, and included coke, still gas, sludge and pitch. The cost of the coal consumed, both bituminous and anthracite, amounted to \$737,633. The electrical power included in the total cost above amounted to \$58,883, while the power of the steam boilers installed totalled 7,072 horsepower.

The following table shows the quantity and value (less freight, exchange and sales tax) of crude oil and its refined products imported into Ontario in the year 1925. Practically all of this came from the United States. The information is furnished by the Department of External Trade and Commerce, Ottawa.

PETROLEUM AND REFINED PRODUCTS IMPORTED IN 1925

	Gallons	Value
		\$
<b>CRUDE PETROLEUM:</b>		
Fuel and gas oils between .775 and .8235 specific gravity.....	12,803	2,482
Petroleum, .790 specific gravity or heavier for refining.....	184,632,857	11,274,102
Total.....	184,645,650	11,276,584
<b>REFINED PETROLEUM:</b>		
Gasoline.....	45,115,959	6,471,301
Kerosene and other illuminating oils.....	2,908,759	249,011
Lubricating and other oils.....	4,124,186	1,254,658
Total.....	52,148,904	7,974,970
<b>PETROLEUM PRODUCTS:</b>		
Axle grease..... lbs.	2,231,926	138,669
Vaseline, toilet and medicinal petroleum.....		128,291
Paraffin wax..... lbs.	1,279,225	101,979
Paraffin wax candles.....	142,923	30,307
Other petroleum products..... gals.	883,267	160,431
Total..... \$		559,677
TOTAL NET VALUE..... \$		19,811,231
TOTAL GROSS VALUE*..... \$		28,745,098

\*Duty calculated, \$1,441,243; sales tax, \$1,062,624; and freight, \$6,430,000.

### Quartz and Silica Brick

Shipments during 1925 totalled 188,064 tons valued at \$359,691, as against 112,431 tons worth \$221,452 in 1924, or an increase of 67 per cent. in quantity and 62 per cent. in value. There were substantial increases in output from the East Neebish and Killarney quartzite quarries of the Dominion Mines and Quarries, Limited. In the figures given above there is included the value added to the crude quartz used in the manufacture of silica brick and silica cement by the Algoma Steel Company. This company manufactures some of its own refractory material, using quartz from a quarry at Mile 19 on the Algoma Central Railway.

In the totals given above the tonnage and value of silica bricks have been included, but the quantity and value of crude quartz used in the manufacture of the brick has been deducted. In 1925 this deduction amounted to 3,208 tons, valued at \$11,294. There is also included 7,051 tons of silica sand and ground quartz worth \$23,145, the major portion of which was produced in 1924 and 1925 by the Silica Sand Company at Pittsburgh township, Frontenac county.

## QUARTZ AND SILICA BRICK PRODUCERS, 1925

Name of Owner, Firm or Company	P.O. Address of Operator	Location of Quarry
Algoma Steel Corporation, Limited	Sault Ste. Marie	Mile 19, A.C. Ry.
Dominion Mines and Quarries, Limited	Toronto, Canada Life Bldg.	East Neebish and Killarney
Mond Nickel Company	Coniston	Neelon tp.
Maloney, M. J.	Marmora	Marmora tp.
Orser-Kraft Feldspar Company	Perth	Bathurst, Drummond and S. Sherbrooke tps.
Wright & Company	Sault Ste. Marie	Deroche tp., Mile 19, A.C. Ry.
Gardiner Feldspar Co.	Hippodrome Bldg., Cleveland, O.	Hartington.
*Silica Sand Co., Ltd.	Trusts and Guarantee Co., Toronto	Pittsburg tp., Frontenac co.
Industrial Mineral Corporation	Toronto, 805 Bank of Hamilton Bldg.	Wanup.
Anderson, J. G.	Lucknow	Wanup.
Johnson, Felix	Hybla	Hybla.
Rayner, G. W.	Toronto, Lumsden Bldg.	Hybla.

\*Now in liquidation.

## Salt

Revised figures for salt production by Ontario salt companies during 1925 gave a total of 226,315 tons having a selling value of \$1,352,504, as against 203,428 tons valued at \$1,337,311 in the previous year. During the period ten companies operating eleven establishments were active, employing on the average 467 workers, of whom 41 were females, with a pay roll amounting to \$555,729. The salt industry is centred in the southwestern part of the Province (Bruce, Huron, Lambton and Essex counties), which is underlain by salt beds. Salt brine is pumped from wells, evaporated and graded. Included with the total output is the salt equivalent of brine used in chemical plants at Sandwich and Amherstburg, on the Detroit river, for the manufacture of bleaching powder, liquid chlorine, caustic soda and soda ash. The several grades and total tonnages, with value of salt, exclusive of packages, marketed for the past five years are tabulated as follows:—

## SALT STATISTICS, 1921-1925

Schedule	1921	1922	1923	1924	1925
Land.....tons	2,599	6,585	3,713	4,612	5,125
Coarse....."	28,925	28,154	31,282	28,496	43,286
Fine....."	36,074	34,684	36,924	42,555	33,197
Table and Dairy....."	40,931	41,119	42,468	41,134	46,602
Pressed Blocks....."	2,966	2,489	3,431	3,572	4,605
Brine (salt equivalent)....."	50,529	63,710	80,099	83,059	93,500
Total sold or used....."	161,024	176,741	197,917	203,428	226,470
Value of products sold or used...\$	1,643,527	1,573,657	1,674,365	1,337,311	1,466,450
Employees*.....No.	264	409	479	439	467
Wages.....\$	311,205	539,813	508,525	482,263	555,729

\*Employees of chemical works are not included.

Companies producing brine or salt in 1925 were as follows:—

OPERATING SALT COMPANIES, 1925

Name of Owner, Firm or Company	Location of Wells or Works	P.O. Address of Manager, etc.
Brunner, Mond Canada, Limited.....	Amherstburg*.....	Amherstburg.
Canadian Salt Company, Limited, The. {	Windsor.....	} Windsor.
	Sandwich*.....	
Dominion Salt Company, Limited, The	Sarnia.....	Sarnia.
Elarton Salt Works Co., Ltd.....	Warwick.....	Watford, R.R. No. 5.
Exeter Salt Works Company, Limited..	Exeter.....	Exeter.
Goderich Salt Co., Limited.....	Goderich.....	Goderich.
Kincardine Salt Co., Ltd.....	Kincardine.....	Kincardine.
Western Canada Flour Mills Co., Ltd..	Goderich.....	Goderich.
Western Salt Company, Limited.....	Courtright.....	Courtright.
Wingham Salt Works (Young Estate)...	Wingham.....	Wingham.

\*Chemical works using salt brine as raw material.

### Talc and Soapstone

Two talc mills were operated in 1925, namely, those of Geo. H. Gillespie Company and Asbestos Pulp Company, both of Madoc. No crude talc was marketed except that from Henderson Mines, Limited, at Madoc, which supplies the Gillespie mill. Sales advanced over 1924 both in tonnage and value as noted in the accompanying table. Refined talc ranged in price from \$9 to \$21 per ton according to grade, and was marketed in Canada, the United States, and England.

In addition to talc, 64 tons of soapstone were sawn and marketed by the Grace Mining Company from their property at Eagle lake, Kenora district. This product was consigned to the Dryden paper mill. The Wabigoon Soapstone Company did some development on their properties near Wabigoon station. There are also workable deposits near the south end of Wabigoon lake and on an island in the lake itself.

Following are statistics of talc and soapstone for the past five years:—

TALC AND SOAPSTONE STATISTICS, 1921-1925

Schedule	1921	1922	1923	1924	1925
Ground talc shipped*..... tons	9,967	12,874	*9,531	10,718	13,678
Total value shipments..... \$	140,390	178,397	125,124	130,577	174,116
Employees, mine and mill..... No.	30	46	57	40	51
Wages paid..... \$	41,978	53,295	36,647	37,075	47,971

\*Includes 17 tons soapstone in 1923 and 64 tons in 1925.

## STRUCTURAL MATERIALS AND CLAY PRODUCTS

## General Remarks

Apart from the statistics of structural materials collected from each operator and which in the aggregate reflect the actual conditions of the industry, there are other factors bearing on the subject, concerning which information is published by the Dominion Bureau of Statistics. These are prices of wholesale commodities, index numbers of employment, and building permits granted. Information as to contracts awarded is published monthly in *MacLean Building Review*.

During 1925 the index numbers of wholesale prices of commodities covering building materials in general declined from 159.1 in 1924 to 153.7 in 1925, based on 100 in 1913. The index number of employment in the building and construction industry declined from 136.9 in 1924 to 130.46 in 1925, as compared with 100 for January, 1920.

Building permits in sixty Canadian cities in 1925 were valued at \$124,661,720. Of this total thirty Ontario cities accounted for \$59,888,867 or 48 per cent., as noted in the following table abstracted from *A Review of Building Permits in Canada during 1925*, issued by the Dominion Bureau of Statistics :—

BUILDING PERMITS IN ONTARIO, 1920-25

Year	30 Ontario Cities, Value	Toronto Metropolitan Area (a) Value	Material Prices Index No. (b)	Wages Index No. (c)
	\$	\$		
1920.....	58,636,365	30,049,413	214.9 (d)	180.9 (d)
1921.....	59,315,845	31,979,346	183.2	170.5
1922.....	81,396,259	36,405,625	162.2	162.5
1923.....	74,673,080	39,530,877	167.0	166.4
1924.....	57,330,141	29,636,428	159.1	169.1
1925.....	59,888,867	32,408,636	153.7	170.4

(a) Includes East and North York municipalities.

(b) Applies to average weighted index numbers for Canadian wholesale prices of building materials on the basis of 1913 = 100, as compiled by Dominion Bureau of Statistics.

(c) Average index number of wages in Canadian building trades as compiled by the Federal Department of Labour.

(d) Peak year.

The value of Canadian construction contracts awarded for 1925, reported by *MacLean Building Review*, was \$297,973,000 as compared with \$276,261,000 in 1924. Ontario contracts in 1925 amounted to \$121,248,100. Building costs have been stable for two years and material prices are considerably below the peak of 1920. Mortgage money is plentiful and at rates one-half to one per cent. lower than a year ago.

VALUE OF ONTARIO CONSTRUCTION CONTRACTS, 1922-1925

Classification	1922	1923	1924	1925
Residential.....	\$60,718,000	\$55,879,000	\$43,090,000	\$47,529,600
Business.....	39,611,000	34,904,000	27,706,000	32,579,800
Industrial.....	10,245,000	10,668,000	7,017,000	3,754,700
Engineering.....	56,054,000	54,701,000	58,228,000	37,381,000
Total.....	\$166,628,000	\$156,152,000	\$136,041,000	\$121,248,100

One large Canadian construction company estimates costs as follows: materials 55.13 per cent., labour 28.33 and the balance or 16.64 per cent. covers overhead, insurance, engineering, supervision, profit, etc.

### Clay Products

The following table shows in detail the quantities and values of the several kinds of clay products made and sold in Ontario:—

CLAY PRODUCTS MARKETED, 1925

Kind	Number or Quantity	Value	
		\$	
Brick—Soft, mud process	Face.....	24,479,182	476,638
	Common.....	30,799,404	474,114
Stiff-mud (wire cut) process	Face.....	68,974,611	1,288,382
	Common.....	12,641,690	195,202
Dry-press	Face.....	32,016,060	638,812
	Common.....	4,587,313	64,377
Fancy or ornamental brick (including special shapes, embossed and enamelled brick)...	425,971	21,728	
Sewer.....	2,124,710	37,082	
Tile, structural: Hollow blocks (including fireproofing and load-bearing tile)..... tons		62,926	577,477
	Roofing tile..... no.	78,479	6,323
	Floor tile (quarries)..... sq. feet	140,927	28,338
Tile, drain..... no.	13,495,880	360,710	
Sewer pipe (including copings, flue linings, etc.).....		893,443	
Pottery—From domestic clay..... no.	6,200,000	86,000	
Total Value.....		5,148,626	

VALUE OF CLAY PRODUCTS SOLD OR USED, 1913-25

Year	Brick		Pottery	Drain Tile	Sewer Pipe	Total
	Common	Pressed, Fancy, Building Tile, etc.				
	\$	\$	\$	\$	\$	\$
1913.....	3,283,894	1,162,860	52,875	292,767	600,297	5,392,693
1914.....	2,336,207	894,381	25,720	277,530	571,750	4,165,597
1915.....	763,591	375,865	49,387	321,253	361,283	1,871,376
1916.....	509,559	495,895	87,025	275,471	216,749	1,584,699
1917.....	713,824	776,302	94,501	546,040	379,923	2,509,590
1918.....	665,454	592,286	88,275	309,899	362,536	2,018,450
1919.....	1,966,711	726,500	119,551	354,700	609,100	3,776,562
1920.....	2,209,265	1,178,656	127,049	359,373	860,811	4,735,154
1921.....	2,025,643	2,059,606	69,984	397,104	939,463	5,094,696
1922.....	2,614,120	2,899,205	88,889	368,180	973,824	6,944,218
1923.....	2,008,614	2,973,006	78,000	283,662	925,858	*6,270,615
1924.....	944,892	2,883,566	84,100	373,980	851,327	5,137,865
1925.....	733,693	3,074,780	86,000	360,710	893,443	5,148,626

\*Includes \$1,475 worth of silica cement.

*Brick and Tile.*—Under the new classification, adopted in 1924 after consultation with the Canadian National Clay Products Association, it is possible to publish figures showing much greater detail as to the kinds of brick produced by different processes of manufacture. Heretofore, the data on bricks differentiated between kinds only, and no statistics were available relating to "stiff" or "soft-mud" processes or to "dry-press."

*Pottery and Porcelain.*—The output of rough pottery in the form of flower pots coming from Toronto and Hamilton during 1925 totalled 6,200,000, with a selling value of \$86,000 as against 5,800,000 worth \$84,100 in 1924. Glazed ware and insulators are also produced in Ontario by five companies, while four firms produced enamelled steel articles and two firms produce enamelled parts in stove production. Considerable quantities of ball clay, china clay, ground barytes, feldspar, quartz, flint and whiting, much of which is imported, is consumed by these manufacturing industries. Ball clay, china clay and whiting are imported mainly from Cornwall, England.

The Ontario Potteries Company, of Oshawa, the first whiteware pottery firm in Canada, operated in 1924 but closed down during the following year. China clay from England, ball clay from southern Saskatchewan, and Ontario flint and feldspar are the raw materials used. The porcelain insulator industry, which has of late years grown in importance, depends largely on imported raw materials. Plants are located at Hamilton, Niagara Falls, Peterboro and Georgetown.

In the 1924 report of mineral production,<sup>1</sup> mention was made of a deposit of fireclay and china clay located on the east bank of the Mattagami river immediately below Long rapids, which is fifty-five miles due north of Moonbeam station on the National Transcontinental railway. The deposit may be reached by a thirty-four mile winter road from the terminus of the T. and N.O. railway at Oil Can Portage, on the Abitibi river, and will doubtless be used when transportation improves.

*Sewer Pipe.*—Production of this variety of clay product is carried on by three companies in Ontario, with plants at Hamilton, Mimico and Swansea. The total sales value during 1925 amounted to \$893,443, as against \$851,327 during the previous year. All shapes and sizes were manufactured and the clay used was a special variety located at Aldershot, near Hamilton. Much of the product of these operations is disposed of by a selling agency in Toronto organized for that purpose, the Toronto Sewer Pipe Company, for which a charter was granted in 1920.

## SEWER PIPE AND POTTERY WORKS, 1925

Name of Company	Location of Plant and P.O. Address of Manager, etc.
SEWER PIPE	
Dominion Sewer Pipe and Clay Industries, Ltd. ....	Swansea and Aldershot.
Hamilton & Toronto Sewer Pipe Co., Ltd. ....	Hamilton.
Ontario Sewer Pipe & Clay Products, Ltd. ....	Mimico.
POTTERY	
Davis & Son, John. ....	601 Merton St., Toronto.
Foster Pottery Company. ....	Main St. West, Hamilton.

<sup>1</sup>Ont. Dept. of Mines, Vol. XXXIV, pt. 1, p. 37.

## BRICK AND TILE PLANTS, 1925

Name	Address	Product
Alvinston Brick & Tile Co., Ltd.	Alvinston, Box 26	Brick and tile.
Baker, Geo. E.	Arnprior	Brick, blocks and tile.
Barnhardt, W. H.	Stratford	Brick and tile.
Bartonville Pressed Brick Co., Ltd.	Hamilton, 620 Lister Block	Brick.
Batchelor, Samuel	Proton Station	Brick and tile.
Bechtel Brick Co., Ltd., The	Waterloo	Brick.
Booth Brick & Lumber Company	New Toronto	Brick.
Brampton Pressed Brick Co., Ltd.	Brampton	Brick.
Broadwell & Son, B.	Kingsville, Box 137	Brick and tile.
Caledon Mountain Shale Products	Toronto, 600 Bay Street	Brick.
Campbell, Neil F.	West Lorne, R.R. No. 1	Brick and tile.
Canadian Fireclay Products	Toronto, 60½ Adelaide St. East	Tile.
Canadian Pressed Brick Co., Ltd.	Hamilton, 63 Ottawa St. S.	Brick.
Chapman, John	Napanee, R.R. No. 3	Brick and tile.
Cheeseman, Peter	Hamilton, 670 King St. W.	Brick.
Cooksville Shale Brick Co., Ltd.	Toronto, 26 Queen St. E.	Brick and blocks.
Cooper, W. H.	Hamilton, 312 Clyde Block	Brick.
Cornhill Sons, Ltd., James	Chatham, Grand Ave.	Brick.
Crang, Jethro	Toronto, 22 Thorne Cres.	Brick.
Crawford Bros.	Hamilton, 451 King St. W.	Brick.
Curtin, Frank	Lindsay, R.R. No. 4	Brick.
Curtis Bros.	Peterborough, Box 809	Brick and tile.
DeLaplante & Co., J. E.	Coleman	Brick.
Deller & Son, Albert	Brownsville	Tile.
Deller Bros.	Norwich, R.R. No. 2	Brick, blocks and tile.
Deller, Wm. H.	Thorndale, R.R. No. 4	Brick and tile.
Dolan, John	Watford, R.R. No. 2	Tile.
Donaldson, S. E.	Harriston, R.R. No. 4	Tile.
Don Valley Brick Works, Ltd., The	Toronto, 114 Federal Bldg.	Brick and blocks.
Douglas & Turner	Wilkesport	Tile.
Elliott, Chas.	Bluevale	Brick and tile.
Elliott, Jas., Jr.	Sault Ste. Marie	Brick.
Elliott, Wm.	Glenannan	Brick and tile.
Fort William Brick Co.	Fort William, 509 Victoria Avenue	Fort William. Brick.
Fox, Geo. J.	Dresden	Brick.
Frid Bros.	Hamilton, Dundas Rd. and Macklin St.	Brick. Tile.
Gammage, C. R.	Dresden	Tile.
Gardiner, Wm.	Blenheim	Brick and tile
Godfrey & Co., Thos.	Carleton Place	Brick.
Grimsby Brick & Tile Co.	Grimsby	Brick.
Hallatt & Son, H.	Comber	Brick and tile.
Hallat Clay Products Ltd.	Chatham, 4 Richards Block	Tile.
Hallon Brick Co., Ltd.	Toronto, 28 Symes Rd.	Brick
Hamilton Pressed Brick Co., Ltd.	Hamilton, Kensington Ave. South	Brick.
Hill, Aaron	Essex	Brick and tile.
Hill, A. W.	Coatsworth, R.R. No. 1	Brick, blocks and tile.
Hircock Bros.	Bowmanville	Brick.
Hitch, D. A.	Ridgetown, Box 236	Blocks and tile.
Hitch, Thos.	St. Thomas, Box 254	Brick, blocks and tile.
Hodder, Jos. H.	Dutton	Tile.
Houston Co., Ltd., The	Tweed	Brick.
Howlett & Sons, Fred.	Petrolia, Box 3	Brick, blocks and tile.
Huntsville Brick & Tile Works	Huntsville, Box 308	Brick and tile.
Interprovincial Brick Co., Ltd.	Toronto, 30 Toronto St.	Brick.
Jackson, W. B.	Brantford, 290 Rawdon St.	Brick and tile.
Jamieson Lime Co.	Renfrew	Brick and tile.
Janes, D. A.	Mt. Brydges	Brick and tile.
Jaspersen, B.	Kingsville	Brick and tile.
Jervis, W. J.	Dorchester, R.R. No. 3	Brick and tile.
Johnston, Jas.	Pembroke, R.R. No. 3	Brick.
Kerr, Chas.	Goderich, R.R. No. 4	Brick and tile.
Kerr, F.	Crediton	Brick and tile.

## BRICK AND TILE PLANTS, 1925—Continued

Name	Address	Product
Koebel Bros.	St. Clements, Box 54	Brick and tile.
Kruse Bros.	Seaforth, R.R. No. 3	Brick and tile.
Labey & Son, Geo. A.	Foxboro.	Tile.
Lowes Bros.	Chatham, R.R. No. 3	Brick and tile.
Martin, Thos. E.	Thamesville, R.R. No. 4	Brick and tile.
McComb, Chester	Denfield, R.R. No. 2	Brick and tile.
McCormick Bros.	Watford, R.R. No. 5	Brick and tile.
McCredie, Wilson	Belmont, R.R. No. 3	Brick and tile.
McIvor Bros.	Cobourg, Box 636	Brick.
McMahon, Robert	Kerwood, R.R. No. 2	Tile.
Merkley's, Ltd.	Ottawa, 53 Queen St.	Brick, blocks and tile.
Middleton, Chas.	Wyoming.	Tile.
Milton Pressed Brick, Ltd.	Milton.	Brick.
Miner, M. F.	Kingsville.	Tile.
Moscow Brick & Tile Works	Greenock, R.R. No. 1	Brick and tile.
Napanee Brick & Tile Works (J. Chapman)	Napanee, R.R. No. 3	Brick and tile.
National Fire Proofing Co., Ltd.	Toronto, 601 Dominion Bank Bldg.	Blocks and tile.
O'Dell & Sons, Wm.	Ingersoll, R.R. No. 1	Brick and tile.
Ollman Bros.	Hamilton, 111 Macklin St.	Brick.
Ontario Denison Tile Co., Ltd.	Windsor, 24 Wyandotte St.	Brick and tile.
Ontario Government (Department of Prov. Secretary)	Toronto (Mimico plant)	Brick, blocks and tile.
O'Reilly, T. E.	Ottawa, 320 Bay St.	Brick.
Ott Brick & Tile Mfg Co., The	Kitchener, 33 King St. E.	Brick and tile.
Ottawa Brick Mfg Co., Ltd., The	Ottawa, 53 Queen St.	Brick.
Owen Sound Brick Co., Ltd., The	Owen Sound	Brick.
Parks, H. W.	Dresden, R.R. No. 2	Tile.
Paxton, Fred R.	St. Catharines, 242 Queens- ton St.	Brick.
Pembroke Brick Co., The	Pembroke.	Brick.
Phillips & Son, Thos.	Lucknow, R.R. No. 2	Brick and tile.
Phippen & Field.	Toronto, 150 Dawes Rd.	Brick.
Phinn Bros.	London, 238 Briscoe St.	Brick, blocks and tile.
Piggot & Co., Geo.	Toronto, 72 Guestville Ave.	Brick.
Port Rowan Brick & Tile Co.	Port Rowan	Brick, blocks and tile.
Price & Cumming.	Toronto, 58 Wellington St. East	Brick.
Price & Smith.	Toronto, 458 Greenwood Ave.	Brick.
Richardson & Son, J.	Kerwood.	Brick and tile.
Riselay Brick Co., Ltd.	Hamilton, Main St. W.	Brick.
Russell, Jos.	Toronto, 40 Blake St.	Brick.
Sadler, Frederick L.	Dublin.	Brick and tile.
Shale Products, Ltd.	Inglewood.	Brick.
Smith, Alex, & Son	Dutton, R.R. No. 2	Brick and tile.
Snelgrove, Andrew	Beaverton.	Brick and tile.
Sproat, William M.	Seaforth, R.R. No. 4	Tile.
Sun Brick Co., Ltd.	Toronto, 1104 Bay St.	Tile.
Sutherland, W. A.	Parkhill, Box 293.	Brick and tile.
Standard Brick Company, Ltd.	Toronto, 363 Broadview Ave.	Brick.
Stratford Brick, Tile & Lumber Co.	Stratford.	Brick and tile.
Steele, Edwin	Vankleek Hill.	Brick.
Streetsville Brick Co., Ltd., The	Toronto, 26 Queen St. E.	Brick.
Stroh, M. C.	Conestogo.	Brick and tile.
Superior Brick & Tile Co., Ltd.	Fort William	Brick and tile.
Tope Richard, Estate of	Hamilton, 171 Queen St. S.	Brick.
Toronto Brick Company, Ltd.	Toronto, 60 Victoria St.	Brick.
Wagstaff, Albert H.	Toronto, 348 Greenwood Ave.	Brick.
Wagstaff, Charles	Lindsay, R.R. No. 4	Brick and tile.
Wallace & Son, R.	North Bay, 66 First Ave. E.	Brick.
Wein, Aaron	Crediton	Brick and tile.
Winch Bros.	Paisley.	Tile.
Windsor Brick & Tile Co.	Windsor, Exchange Bldg.	Brick, blocks and tile.
Wright & Sons, Geo.	Comber, Box 56	Tile.
Woodslee Brick & Tile Co.	Woodslee	Brick and tile.



## Cement

During 1925 four cement mills owned and operated by three companies were active in Ontario, namely, the Belleville (No. 5) and Port Colborne (No. 8) plants of the Canada Cement Company, the St. Marys Cement Company at St. Marys, and the Hanover Cement and Stone, Limited, at Hanover. At the end of the year the last mentioned company, which had operated from April 1 to September 9, sold out its plant to the Canada Cement Company.

Details of the Ontario cement industry in the last pre-war year and subsequently are given in the following table:

PORTLAND CEMENT STATISTICS, 1913-1925

Year	No. of Operating Plants	Average No. Employees	Wages	Stock on hand Dec. 31st bbls.	Sales		Average Price per bbl. (350 lbs.)
					Barrels	Value	
1913.....	13	1,382	\$ 955,729	450,213	3,802,321	\$ 4,105,455	\$ 1 08
1914.....	11	987	653,351	846,562	2,665,650	2,931,190	1 10
1915.....	7	692	425,170	755,799	2,302,242	2,534,537	1 10
1916.....	7	659	428,774	380,458	2,143,949	2,242,433	1 05
1917.....	6	589	538,355	567,261	2,063,231	2,934,271	1 42
1918.....	4	425	423,580	473,184	1,226,244	1,910,839	1 56
1919.....	5	647	722,029	278,188	2,022,575	3,659,720	1 81
1920.....	5	859	1,283,359	248,142	2,035,594	4,377,814	2 15
1921.....	5	883	1,228,460	174,686	2,723,072	6,425,266	2 37
1922.....	4	768	990,997	396,911	3,104,386	6,235,370	2 01
1923.....	4	852	1,084,711	452,378	3,296,428	5,855,590	1 77
1924.....	4	757	992,808	352,851	3,564,499	5,668,671	1 59
1925.....	4	700	921,643	339,541	3,462,358	5,253,911	1 52

In the United States the factory price per barrel of 380 pounds averaged \$1.81.

In the annual report of the board of directors of the Canada Cement Company for 1925 the yearly consumption in Canada was stated not to exceed 80 per cent. of the pre-war figures. However, the mills of the company were enabled to operate to about 50 per cent. of their capacity, due to increases in the export trade. The Sales Tax, on account of multiplying before reaching the consumer, was mentioned as detrimental to new construction.

## Lime

The small lime-kiln for burning quicklime for local use is rapidly disappearing and giving place to larger and more up-to-date plants, several of which are now equipped for the production of hydrated lime. During 1925, the production showed a slight increase. The major portion of the hydrated material, or 23,967 tons, was consumed by the building trades. Quicklime finds its largest market in chemical manufacturing. The consumption percentages of the total shipments during 1925, in order of importance, were as follows: Chemical works, 61.3; building trades, 10.6; dealers, 7.7; sugar refineries, 5.8; pulp and paper, 3.6; and the balance, or 11.0 per cent., by glassworks, tanneries, smelters and other consumers.

The lime burning industry in Ontario gave steady employment to 409 men during the year, who received \$436,867 in wages. The largest item in manufacturing costs was that of fuel, which included coal, gas and wood costing \$375,220 during 1925.

The following table shows the lime statistics of the Province for the past five years:—

LIME STATISTICS, 1920-1925

Year	Lime Marketed or Used						Fuel Cost	Em- ployees	Wages
	Hydrated			Quicklime					
	Tons	Total Value	Per Ton	Bush. (70 lbs.)	Value	Ave. Price per bush.			
		\$	\$		\$	c.	\$		\$
1921..	26,863	381,749	14 58	2,763,062	962,439	31.2	.....	366	341,826
1922..	36,408	455,980	12 52	3,939,954	1,311,563	33.3	312,825	425	408,731
1923..	41,727	519,840	12 46	4,810,421	1,373,823	28.5	556,321	542	549,613
1924..	35,989	438,607	12 19	4,391,050	1,401,545	31.9	394,195	396	402,295
1925..	41,610	477,585	11 47	5,115,882	1,566,540	30.6	375,220	409	436,867

Below are given the names of producers and the location of plants operated in 1925:—

LIME PRODUCERS, 1925

Name of Owner or Company	Location of Kilns	Head Office Address
Alabastine Co., Paris, The.....(*)	Elora and Teeswater.....	Paris.
American Cyanamid Co.....(†)	Niagara Falls.....	Niagara Falls.
Beachville White Lime Co., Ltd.....	Beachville.....	Beachville.
Biederman, Albert G.....	Golden Lake.....	Golden Lake.
Brunner Mond Canada, Limited...(†)	Anderdon tp., near Amherstburg.	Toronto, Bank of Commerce Building.
Cameron, W. M.....	Carleton Place.....	Carleton Place.
Chalmers Lime Works.....	Owen Sound.....	Owen Sound.
Christie, Henderson & Co., Limited..	Hespeler(*), Puslinch, Kelso.	Toronto, 201 Crown Office Building.
Canada Lime Co.....	Coboconk.....	26 Queen St. E., Toronto.
Dominion Sugar Company.....(†)	Chatham, Wallaceburg and Kitchener.....	Chatham.
Gallagher Lime and Stone Co., Limited	Barton tp.....	Hamilton.
Harvey, E., Limited.....	Rockwood.....	Guelph.
Jamieson, J. M.....	Forester Falls.....	Forester Falls.
Jamieson Lime Co.....	Renfrew.....	Renfrew.
Marshall, James.....	Barton tp.....	Hamilton.
Robertson Co., Limited, D.....	Nassagaweya tp.....	Toronto, 26 Queen St. E.
Standard White Lime Co., Limited...	Beachville, Guelph(*).....	Guelph.
Standard Chemical Company, Ltd....	Eganville(*).....	906 Drummond Bldg., Montreal, Que.
Toronto Brick Co., Limited.....	Coboconk.....	Toronto, 60 Victoria St.
Toronto Lime Co., Limited.....	Dolly Varden.....	Toronto, 26 Queen St. E.
Vogan, Samuel.....	Warton.....	Warton.
Weppler, Henry.....	Glenelg tp.....	Priceville, R.R. No. 2.

\*Hydrated lime plants.

†Product used in manufacture of chemicals.

### Sand and Gravel

Although figures for sand and gravel production as given in Table 1 cover the output of the more important operators, it should be pointed out that because of the seasonal nature of the operations and lack of information many small operators of isolated pits have of necessity been omitted. During 1925 a total of 146 individuals and companies reported production of sand and gravel.

In addition several companies were licensed to dredge some of the rivers, shoals and shore lines of the great lakes. A considerable quantity of material was consumed also by the Highways Department and Northern Development Department on road construction. From the above sources there was produced in Ontario 3,913,292 tons worth \$1,658,700 in 1925, as against 4,395,478 tons valued at \$1,587,913 in 1924.

In compilation of provincial statistics of sand and gravel the material consumed by the railway companies in the Province has never been included for the reason that it is produced by the railways from their own pits and used by them as ballast, no sales having taken place. In the reports of the Dominion Bureau of Statistics this railway ballast is included as production, and this fact should be kept in mind in making any comparisons.

The output of sand and gravel during 1925 was as follows:

Schedule	Tons	Value
Private pit operators.....	1,900,965	\$809,230
Recovered by Licensees from Great Lakes and Rivers.....	1,219,803	710,394
Northern Development Dept. (Roads).....	527,524	39,076
Ontario highway contractors (estimate).....	265,000	100,000
	3,913,292	\$1,658,700

Following is a list of sand and gravel pit operators who marketed or used 1,000 cubic yards or more during the year:—

SAND AND GRAVEL OPERATORS, 1925.

Name of Owner or Company	Material G—Gravel S—Sand	Location of Deposits	Address
Adelaide, Township of.....	G.	Adelaide tp., lot 3, con. V....	Arkona.
Allen Bros.....	S. and G.	Stop 7, Kingston Road.....	Toronto, 60 Birchcliffe Ave.
Alexander, Adam.....	G.	Nassagaweya, lot 4, con. VI....	Kelso.
Ashton, Thos.....	S.	Victoria Park Ave.....	Toronto, 1354 Queen St. E.
Armstrong Supply Co., Ltd.	G.	York St., Hamilton.....	Hamilton.
Axford, J. B.....	S. and G.	Yarmouth, lot 4, con. VII....	St. Thomas.
Bellyou, N. E.....	S. and G.	Murray tp., lot 6, con. I....	Trenton, R.R. 4.
Benson & Patterson.....	S. and G.	Stamford.....	Stamford.
Brantford, City of.....	S. and G.	Webster St., Brantford.....	Brantford.
Brown, S.....	S. and G.	Hewat St., Preston.....	Kitchener, 139 Ontario St.
Bruce, County of.....	S. and G.	Bruce county.....	Walkerton, Box 201.
Burrows, John.....	S. and G.	Widdifield tp.....	North Bay, 447 Klock Ave.
Cameron, Chas. M.....	S. and G.	Mosa tp., lot 3, con. 1.....	Glencoe, R.R. 1.
Caradoc, Township of.....	S. and G.	Caradoc tp., lot 24, con. 1....	Mt. Brydges.
Carroll Bros.....	S.	Humberstone tp., lots 3, 4, 5, 7, 8, 9, con. I.....	Buffalo, N.Y., 490 Elliott Square.
Chatham, County of.....	S. and G.	Gloucester, Osgoode and North Gower tps.....	Ottawa, Court House.
Chatham, Wallaceburg & Lake Erie Railway Co.	S. and G.	Raleigh tp., lot 129, Talbot Rd.	Toronto, 43 Victoria St.
Circurca, Nicholas.....	S. and G.	Preston.....	Preston.
Conlin & Johnson.....	S. and G.	Scarboro.....	Toronto, 31 Lockwood Road.
Corley, Ernest.....	S. and G.	Ops tp., lot 23, Con. V.....	Lindsay.
Crosthwaite, F.....	S.	Hamilton.....	Hamilton, 1750 King St. E.

## SAND AND GRAVEL OPERATORS, 1925—Continued

Name of Owner or Company	Material G—Gravel S—Sand	Location of Deposits	Address
Cudmore, Mrs. Alice.....	S.	Usborne tp., lots 29, 30, con. IV.....	Hensall, R.R. 1.
Cudmore, J. W.....	S. and G.	Howard tp.....	Thamesville, R.R. 6.
Dereham, Township of.....	G.	Dereham tp., lot 22, con. VI.....	Mount Elgin, R.R. 1.
Dodds, Thos.....	S. and G.	McKillop tp., lot 31, con. VII.....	Seaforth, R.R. 1.
Dominion Concrete Co. Ltd.	S.	South Gower tp.....	Kemptville.
Dingman, E.....	S. and G.	West Zorra tp, lot 35, con. VI.....	Embro, R.R. 2.
Dunham, J. H.....	S. and G.	London tp., lot 5, con. A.....	London, R.R. 8.
Durham Stone & Sand Co.	S. and G.	Durham.....	Toronto, 903 Reford Bldg.
Elgin County Highways.....	S. and G.	Elgin county.....	St. Thomas.
Empire Limestone Co.....	S.	Sherkston.....	Buffalo, N.Y., 19 Hudson St.
Farris, Chas. S.....	S. and G.	Mosa tp., lot 1, con. I.....	Glencoe, R.R. 1.
Faulds, Morley.....	S. and G.	Southwold tp., lot 14, con. V.....	Iona Sta., R.R. 4.
Foster, R. R.....	S.	Ottawa, Canal basin.....	Ottawa, 278 Echo Drive.
Fuller Gravel Co. Ltd.....	S. and G.	Fuller.....	Ivanhoe.
Gear, H.....	S. and G.	Erin tp.....	Erin.
Godson Contracting Co.....	S. and G.	Brock tp., lot 12, con. IV.....	Toronto, 203 Richmond St. W.
Guelph, City of.....	S. and G.	Guelph, Edinburgh Road.....	Guelph.
Halpenny, L. E.....	S. and G.	Arthur tp., lot 28, con. VI.....	Arthur.
Harpell, R. E.....	S.	Kingston tp., lots 23, 24, con. IV.....	Cataraqui.
Harwich, Township of.....	S. and G.	Harwich tp.....	Blenheim.
Hoffman, Jos.....	S. and G.	Kitchener.....	Kitchener.
Holmes & Webster.....	S.	York tp., lot 7, con. III.....	Toronto, 180 Eileen Ave.
Huron, County of.....	S. and G.	Huron county.....	Goderich.
Independent Concrete Pipe Co. Ltd.....	S. and G.	Blandford and E. Zorra tps.....	Woodstock.
International Sand Co.....	S.	Stamford tp.....	Niagara Falls, 724 Bridge St.
Johnston, G. F.....	S.	Westminster tp., lot 21, con. V.....	Wilton Grove, R.R. 2.
Kent, County of.....	S. and G.	Raleigh, Oxford, Harwich, Romney tps.....	Chatham.
Keyes, S. W.....	S. and G.	E. Axford tp., lots 16, 17, con. XI.....	Woodstock, R.R. 8.
Kilbourne, H.....	S.	Westminster tp., Wharnccliffe Rd.....	London, 145½ Wharnccliffe Road.
Kingston Sand & Gravel Co.	S.	Kingston tp.....	Kingston, 183 William St
Lambton, County of.....	S. and G.	Enniskillen tp., lot 9, con. XIII.....	Sarnia.
LeViness, J. E.....	S.	Stamford.....	Niagara Falls, R.R. 3.
Lock, Thos.....	S. and G.	W. Nissouri tp., lot 18, con. II.....	Thorndale.
Lovelace, Edwin J.....	S.	Pelham tp., lots 6, 7, con. VIII, IX.....	St. Catharines, 1 York St
Malahide, Township of.....	S. and G.	Malahide tp., lot 21, con. VI.....	Aylmer.
Maple Sand, Gravel & Brick Co. Ltd.....	S. and G.	Vaughan tp.....	Toronto, 454 King St. W.
McArthur Engineering & Construction Co. Ltd.	S. and G.	Guelph, lots 3, 21, 22, Div. A.....	Guelph, 15 Douglas St.
McCannell, A. M.....	S.	Guelph tp., lot 1, con. II.....	Guelph, R.R. 7
Middlesex, County of.....	S. and G.	Various pits.....	London.
Miller, James A.....	S. and G.	Lucknow.....	Lucknow.
Mohawk Sand & Gravel Co.	S. and G.	Brantford tp.....	Brantford, Box 336.
Oxford West, Township of.....	S. and G.	W. Oxford tp.....	Woodstock, R.R. 1.
Park, John S.....	S. and G.	Biddulph tp., lot 30, con. II.....	Lucan.
Peterborough, City of.....	G.	Cor. Rogers and Wilson Sts.....	Peterborough, 133 Simcoe St.
Ponsford Estate, A. E.....	S. and G.	Yarmouth tp., lot 1, con. VII.....	St. Thomas, 605 Talbot St.
Pote and Rogers.....	S.	Toronto tp.....	Toronto, 510 Lumsden Bldg.
Quick, Chas. R.....	S. and G.	London, Manor Park.....	London, 101 Briscoe St.
Quigley, B. C.....	S.	Saltfleet tp.....	Hamilton.
Quinn & Wilson.....	S. and G.	W. Garafraxa tp.....	Fergus.
Ratcliffe, Ltd., E. B.....	G.	Barton tp., lot 1, con. III.....	Bartonville.
Regan & Blackburn.....	S. and G.	Mount Dennis.....	Toronto, 1550 Dufferin St.

## SAND AND GRAVEL OPERATORS, 1925—Continued

Name of Owner or Company	Material G—Gravel S—Sand	Location of Deposits	Address
Rutledge, J. M.	S. and G.	Terra Cotta	Terra Cotta.
Sacred Heart College	S. and G.	McKim tp., lot 5, con. IV	Sudbury, Box 1360.
Sand & Supplies, Ltd.	S.	N. Dumfries tp.	Toronto, 54 University Ave.
Sarjeant Co. Ltd., The	S. and G.	Barrie	Barrie, Box 88.
Seebach, Ed.	S. and G.	Ellice, lot 8, con. IV	Sebringville, R.R. 1.
Shirk, G. M.	S. and G.	Waterloo tp.	Bridgeport.
Skinner, R.	S. and G.	Usborne tp., lot 11, con. V	Exeter, Box 81.
Smythe Ltd., C.	S.	Etobicoke tp.	Toronto, 477 Runnymede Road.
Tack, Henry	S.	London tp.	London, P.O. Sub. 1.
Thomson, Geo.	S.	Widdifield tp.	North Bay, 191 Cassels St.
Townsend, Township of	S. and G.	Various pits	Waterford.
Wellington, County of	S. and G.	W. Luther, W. Garafraxa and Maryborough tps.	Guelph, Box 258.
Wilks, Geo.	S.	Woodstock	Woodstock.
Willcox, Hervey	S.	Stamford tp., lots 4, 17	Niagara Falls, 985 Bridge St.
Wilson, M.	S. and G.	Vaughan tp., lot 25, con. IV	Maple, R.R. 1.
Windsor Sand & Gravel Co.	S. and G.	Leamington	Walkerville.
Wright & Co.	S.	Korah, sec. XIII	Sault Ste. Marie.
Yarmouth, Township of	S. and G.	Yarmouth tp., lot 8, con. V	St. Thomas.

The following companies, holding sand and gravel licenses from the Ontario Department of Mines, carried on dredging operations during the period:

## SAND AND GRAVEL LICENSEES, 1925

Licensee	Location	Address
Caldwell Dredging Company, Ltd.	St. Clair river and Lake Erie	Windsor.
Canadian Dredging Company	Thunder Bay	Midland.
Chatham Sand & Gravel Company	Thames river	Chatham.
Considine-Reid, Ltd.	St. Clair river	Windsor.
Harbour Brick Company	Lake Ontario	Toronto.
Homegardner Sand Company	Lake Erie	Sandusky, Ohio.
Huron Sand and Gravel Company	Lake Huron	Sarnia.
Kilmer & Barber, Ltd.	Lake Erie	Toronto
Lake Erie Sand Company	Lake Erie	Sandusky, Ohio.
Lapish & Small	Lake Superior	Sault Ste. Marie, Mich.
McLean & Sons, A. B.	Lake Superior	Sault Ste. Marie.
Merlo, Merlo & Ray, Ltd.	St. Clair river	Ford.
National Sand & Material Co., Ltd.	Lake Erie	Welland.
Siddall, John P.	Lake Erie	Port Maitland.
Wallaceburg Sand & Gravel Co.	St. Clair river	Wallaceburg.

## Sand-Lime Brick

The consumption of sand-lime brick in Ontario during the past five years has continued to increase. In 1925 there was marketed 66,392 thousand brick valued at \$819,406 as against 54,460 M. worth \$604,781 in 1924. During the latter year the sales value, due to price cutting among the manufacturers in Toronto, was much lower than formerly, and the average quotations were around \$11.10 per thousand. This figure rose to \$12.34 per thousand for the year 1925. An arbitrary value of the lime entering into the manufacture of the product during 1924 was made, which, for the purposes of Table I, was deducted from the total value in order to avoid duplication in the statistics. In 1925, with more complete statistics available, the value of the lime consumed in the manufacture totalled \$142,303 for ten companies operating eleven plants, the average

cost of which at the plants was approximately 43¼ cents per bushel. With the exception of the output from one plant in Prince Edward county the entire production of sand-lime brick came from Toronto and vicinity, where, because of cheapness, the product is gaining an increased popularity among the builders for certain portions of dwellings and other buildings, chiefly as inside brick to supplant brick made from clay.

Following is a statement of sand-lime brick production for the past five years, also comparative average price per thousand of common clay brick:—

## SAND-LIME BRICK STATISTICS, 1920-1925

Year	No. of Plants Operated	No. of Employees	Wages	Quantity sold, M	Value		Average value per M of Common Clay Brick
					Total	Per M	
1921	6	131	\$141,460	36,482	\$534,531	\$14 65	\$17 68
1922	11	199	233,287	52,749	851,007	16 13	17 09
1923	8	205	235,991	60,080	897,960	14 94	16 77
1924	10	186	213,273	54,460	604,781	11 10	16 94
1925	11	208	213,556	66,392	819,406	12 34	15 28

## SAND-LIME BRICK PRODUCERS, 1925

Name of Company	Address	Location of Plant
*Caledon Brick Company, Limited...	240 Gilbert Ave., Toronto...	Toronto.
Canada Sand-Lime Pressed Brick Company, Ltd.....	28 Symes Road, Toronto....	Toronto.
Don Valley Brick Works.....	114 Federal Bldg., Toronto..	Todmorden.
Harbour Brick Company, Ltd.....	408 Lumsden Bldg., Toronto	Toronto.
Hinde Bros.....	134 Northlands Ave., Toronto	Toronto.
Toronto Brick Company, Ltd.....	60 Victoria St., Toronto....	Scarboro and Swansea.
West Lake Brick and Products Company, Ltd.....	Wellington.....	West Lake.
Willcox Lake Brick Co., Ltd.....	Richmond Hill.....	Willcox Lake.
York Sandstone Brick Co., Ltd.....	Gerrard and Victoria Park Ave.....	East Toronto.

\*This company ceased operations in March, 1926.

## Stone

As noted in Table I, the total output of stone of all grades was 3,023,594 tons valued at \$2,817,335 as against 2,840,173 tons worth \$2,789,368 in 1924. The table which follows shows the valuation of the several kinds of stone marketed or used during the past five years:—

## VALUE OF STONE PRODUCTION, 1921-1925

Year	Limestone	Sandstone	Trap	Granite	Total
	\$	\$	\$	\$	\$
1921.....	3,934,045	6,423	158,467	68,647	4,167,582
1922.....	2,547,485	9,454	167,630	245,357	2,969,926
1923.....	2,552,555	23,378	149,746	143,549	2,869,228
1924.....	2,551,291	30,038	133,743	74,296	2,789,368
1925.....	2,530,623	44,562	154,107	88,043	2,817,335

During 1925 the quantities marketed were 2,750,997 tons of limestone, 9,030 tons of sandstone, 248,446 tons of trap, and 15,121 tons of granite.

Both high calcium and dolomitic limestones are to-day becoming valuable for an increasing variety of uses, for example, in the paper industry pure limestone is required for the sulphate process, and dolomite for sulphide mills. Ground dolomite is used also in the manufacture of artificial stone in order to give the surface a glistening effect more or less similar to natural dressed stone. The term "granite" in the above table includes monumental stone and paving blocks.

Limestone was marketed for a variety of uses, as follows: Building, 17,183 tons; chemical and fluxing, 278,532 tons; rubble and rip rap, 85,957 tons; crushed stone for concrete and roads, 2,369,325 tons.

The following operated stone quarries in 1925:—

#### SANDSTONE

Name of Owner, Firm or Company	Location	Address
Robertson & Company, Ltd., D....	Nassagaweya tp.....	Toronto, 26 Queen St. E.
Rogers & Company, Ltd., F.....	Glen Williams.....	Toronto, 9 Queen St. W.

#### TRAP

Name of Owner, Firm or Company	Location	Address
Fort William, City of.....	Rifle Range.....	Fort William.
Mond Nickel Company, Ltd.....	Coniston.....	Coniston.
Ontario Rock Company, Ltd.....	Belmont and Methuen tps.	Toronto, Crown Office Bldg.

#### GRANITE

Name of Owner, Firm or Company	Location	Address
Brown, Robt.....	Leeds tp.....	Ottawa, 376 Sparks St.
Campbell & Lattimore.....	Findlay.....	Toronto, 146 King St. E.
Gordon Granite Company.....	Gananoque.....	Toronto, 18 Toronto St.
Hall, R. Reece.....	McDougall tp.....	Parry Sound.
Horne, Wm.....	Butler.....	Winnipeg, 377 Balmoral St.
Morrison, Wm.....	Coehill.....	Coehill.
Streets & O'Brien.....	Gananoque.....	Toronto, 47 Yonge St.

## LIMESTONE

Name of Owner, Firm or Company	Location	Address
Barton, Municipality of.....	Barton tp.....	Hamilton, Court House.
Beachville White Lime Co. Ltd.....	Beachville.....	Beachville.
Bolender Bros.....	Haliburton.....	Haliburton.
Bourgie, J. B.....	Russell tp.....	Embrun.
Brule & Sons, E. D.....	Hogs Back.....	Billings Bridge.
Brunner Mond Canada, Ltd.....	Anderdon tp.....	Amherstburg.
Canada Crushed Stone Corp'n, Ltd.	West Flamboro tp.....	Hamilton, Sun Life Bldg.
Carleton, County of.....	Gloucester tp.....	Ottawa, Court House.
Cloutier, Grenon.....	Casselman.....	Casselman.
Cook & Son, J. S.....	Amabel tp.....	Warton.
Farmer & Sons, Geo.....	Gloucester tp.....	Ottawa, 45 Bertrand Ave.
Farr, Mrs. L. G.....	Haileybury.....	Haileybury.
Foster, R. R.....	Merivale Road.....	Ottawa, 278 Echo Drive.
Gallagher Lime & Stone Co., The..	Barton tp.....	Hamilton, Upper James St.
Galt, City of.....	North Dumfries tp.....	Galt, City Hall.
Gordon Crushed Stone Co. Ltd., The	Hagersville.....	Toronto, 137 Confederation Life Bldg.
Gow, James.....	Fergus.....	Fergus.
Grenville Crushed Rock Co.....	Oxford tp.....	Merrickville.
Hagersville Contracting Co. Ltd.....	Walpole tp.....	Hagersville.
Hagersville Quarries, Ltd.....	Walpole tp.....	St. Thomas, 4 Flora St.
Haldimand County Good Roads System.....	Rainham tp.....	Hagersville.
Halliday, Fred.....	Gloucester tp.....	Ottawa, Quarries P.O.
Humberstone, Tp. of.....	Humberstone tp.....	Humberstone, R.R. 1.
Hydro-Electric Power Commission..	Stamford tp.....	Toronto, 190 University Ave.
Innerkip, Village of.....	East Zorra tp.....	Innerkip, Box 218.
Keeling, James.....	Owen Sound.....	Owen Sound, 16th St. E.
Kingdon Mining Smelting & Mfg Co.	Galetta.....	Montreal, 314 Beaver Hall Hill.
Kingston Penitentiary.....	Portsmouth.....	Portsmouth.
Kirkfield Crushed Stone, Ltd.....	Kirkfield.....	Toronto, 136 Confederation Life Bldg.
Langton, Thos.....	Medonte tp.....	Coldwater.
Law Construction Company, Ltd.....	Bertie tp.....	Toronto, 625 Confederation Life Bldg.
Longford Quarry Company, Ltd., The	Rama tp.....	Orillia, 6 Peter St.
Markus, Ltd., William.....	Pembroke tp.....	Pembroke.
McDonell, Dibblee & Covey.....	Richmond and Wendover..	Montreal, 26 Victoria Sq.
McQuigge, J. R.....	McNab tp.....	Arnprior.
Oliver Rogers Stone Company, Ltd.	Owen Sound.....	Owen Sound, 841 4th Ave. E.
Ontario Stone Corporation, Ltd.....	North Orillia tp.....	Toronto, 611 Excelsior Life Bldg.
Pirson, John.....	Grantham tp.....	Stevensville.
Provincial Secretary, Dept. of.....	Guelph tp.....	Toronto, Parliament Bldgs.
Queenston Quarries, Ltd.....	Niagara tp.....	St. Davids.
Quinlan, Robertson & Janin, Ltd..	Crookston.....	Montreal, 50 Notre Dame St.W.
Quinton & Brundige.....	West of Brockville.....	Jasper.
Robertson & Co., Ltd., D.....	Nassagaweya tp.....	Toronto, 201 Crown Office Bldg.
Robillard & Son, H.....	Gloucester tp.....	Ottawa, 195 Nicholas St.
Roddy, J. M.....	Kingston.....	Kingston, 293 Division St.
Standard White Lime Company, Ltd	Beachville.....	Guelph, 15 Douglas St.
Stormont, Dundas and Glengarry, United Counties of.....	Finch tp.....	Cornwall, County Bldg.
Thames Quarry Company, Ltd.....	St. Marys.....	St. Marys.
Thompson, W. G.....	Orillia.....	Orillia.
Walker Bros.....	Stamford tp.....	Thorold.
Wehman, John.....	Kingston.....	Kingston.
Welland County Roads.....	Humberstone tp.....	Welland, Box 456.
Welland Ship Canal.....	Lincoln and Welland Cos..	St. Catharines.
Wentworth, County of.....	Saltfleet tp.....	Hamilton, Court House.
Wentworth Quarries, Ltd.....	Saltfleet tp.....	Vinemount.
Windmill Point Crushed Stone Co..	Bertie tp.....	Toronto, 625 Confederation Life Bldg.
Winnipeg Roofing Company, Ltd.	Silver Mountain, Thunder Bay district.	St. Boniface, Man.



## Mining Revenue

The revenue of the Department of Mines for the fiscal year ending October 31st, 1925, is given in detail hereunder:—

## REVENUE FOR THE YEAR ENDING OCTOBER 31, 1925

Mining Land Sales.....		\$40,694 28
RENTALS—		
Mining Leases.....	\$11,390 13	
Licenses of Occupation.....	6,163 91	
Gas Leases.....	25 00	
		17,579 04
Boring Permits.....		102 00
Sand and Gravel Royalty.....		98,117 81
Sand and Gravel Licenses.....		3,805 00
Miners' Licenses.....	\$44,485 05	
Permits.....	3,171 00	
Recording Fees.....	38,823 25	
		86,483 30
MINE ASSESSMENT—		
Acreage Tax.....	\$32,165 32	
Profit Tax.....	287,186 88	
Gas Tax.....	14,272 03	
Gas Licenses.....	6 00	
		333,630 23
Casual Fees.....	\$4,855 20	
Temiskaming Testing Laboratories, Fees.....	18,745 85	
Metal Sales Act.....	122 15	
Chemical and Assay Office, Fees.....	2,378 44	
Cable Testing Machine, Fees.....	1,335 00	
Natural Gas Commissioners' Office, Fees.....	1,040 30	
Draughting Office, North Bay, Fees.....	321 50	
Mining Recorders, Rent of Old Office.....	50 00	
Sulphur Fumes Arbitrator, Damages Collected.....	3,859 36	
		32,707 80
REFUNDS—		
Explorations and Investigations.....	\$152 40	
Mineral Collections.....	40 10	
Services and Salaries not otherwise provided for.....	100 00	
		292 50
Total.....		\$613,411 96

## MINING LANDS SOLD AND LEASED IN YEAR ENDING OCTOBER 31, 1924\*

District	Sales			Leases			Total		
	No.	Acres	Amount	No.	Acres	Amount	No.	Acres	Amount
			\$			\$			\$
Timiskaming...	286	10,654.70	26,107 54	81	3,741.43	881 89	367	14,396.13	26,989 43
Cochrane.....	71	3,033.47	7,712 01				71	3,033.47	7,712 01
Thunder Bay...	3	127.10	317 75				3	127.10	317 75
Sudbury.....	14	493.26	1,506 60	27	664.95	653 47	41	1,158.21	2,160 07
Algoma.....	14	1,697.34	4,259 58				14	1,697.34	4,259 58
Kenora.....	1	40.00	100 00				1	40.00	100 00
Nipissing.....	2	100.00	300 00	12	844.80	130 02	14	944.80	430 02
Elsewhere.....	9	510.87	1,223 31				9	510.87	1,223 31
Total.....	400	16,656.74	41,526 79	120	5,251.18	1,665 38	520	21,907.92	43,192 17

\*These figures do not agree with the first two items of the revenue statement above which records collections or moneys actually received during the fiscal year.

MINING CLAIMS RECORDED IN THE SEVERAL MINING DIVISIONS, 1907-1925

Mining Division	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925
Timiskaming...	7,860	1,650	1,343	1,021	922	516	1,326	215	222	156	269	184	244	329	159	328	971	735	634
Coleman.....	291	270	150	40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sudbury.....	456	254	1,859	1,131	2,309	776	483	237	233	464	262	168	673	267	319	701	436	559	546
Sault Ste. Marie	291	100	818	818	119	137	127	23	92	44	135	199	90	90	216	541	498	284	451
Port Arthur...	317	370	475	207	183	180	182	353	641	172	180	66	171	108	120	296	222	300	494
Kenora.....	.....	73	102	95	89	91	.....	25	23	45	32	48	31	25	53	168	150	77	229
Parry Sound...	102	56	.....	26	15	5	.....	2	.....	10	25	12	39	33	Closed	.....	.....	.....	.....
Larder Lake...	3,813	540	180	84	1,252	541	1,575	718	915	783	160	423	1,015	712	918	2,344	1,736	1,219	890
Montreal River	866	1,321	2,573	344	98	126	63	28	2	56	294	134	134	81	143	174	400	471	291
Gowganda.....	.....	.....	3,064	513	258	194	68	23	14	51	113	52	145	215	101	55	33	444	220
Porcupine.....	.....	.....	.....	2,150	3,756	538	496	240	262	401	236	48	136	192	273	760	1,424	556	620
Kowkash.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	160	135	2	9	21	3	148	106	438	150
Total.....	13,996	4,634	9,746	5,792	9,001	3,104	4,320	1,864	2,427	2,342	1,841	1,495	2,687	2,073	2,305	5,515	5,976	5,083	4,525

STATEMENT OF MONEYS REMITTED BY MINING RECORDERS FOR THE FISCAL YEAR ENDING OCTOBER 31, 1925

Mining Division	Name of Recorder	Address	Purchase Price	Forest Reserve Permits	Miner's Licenses	Recording Fees	Miscellaneous Fees	Total
Sudbury.....	Campbell, C. A.	Sudbury.....	\$ 2,606 47	\$ 340 00	\$ 4,106 00	\$ 4,582 00	\$ 277 50	\$ 11,911 97
Porcupine.....	Donahue, W. A.	S. Porcupine.....	3,833 03	170 00	3,998 00	4,595 25	693 75	13,290 03
Larder Lake.....	Ginn, H. G.	Swastika.....	25,995 55	20 00	4,845 00	8,589 50	1,492 50	40,902 55
Kenora.....	Holland, H. E.	Kenora.....	207 00	.....	710 00	949 25	16 50	1,882 75
Timiskaming.....	McAulay, N. J.	Haileybury.....	2,959 35	310 00	6,577 00	5,095 50	620 15	15,562 00
Sault Ste. Marie	Miller, W. N.	Sault Ste. Marie	3,088 30	50 00	1,833 00	2,646 50	115 25	7,733 05
Port Arthur.....	Morgan, J. W.	Port Arthur.....	501 75	930 00	3,366 50	4,375 50	109 25	9,283 00
Gowganda.....	Morgan, M. R.	Elk Lake.....	40 90	850 00	908 00	2,088 45	235 25	4,122 60
Montreal River...	Morgan, M. R.	Elk Lake.....	1,226 72	.....	1,073 00	2,436 50	268 25	5,004 47
Kowkash.....	O'Rourke, M. F.	Tashota.....	.....	340 00	675 00	1,653 50	61 00	2,729 50
Total.....	.....	Total.....	40,419 07	3,010 00	28,091 50	37,011 95	3,889 40	112,421 92

## SUMMARY OF BUSINESS TRANSACTED IN THE SEVERAL MINING DIVISIONS DURING THE CALENDAR YEAR, 1925

Schedule	Sudbury	Porcupine	Larder Lake	Sault Ste. Marie	Port Arthur	Kowkash	Timiskaming and Coleman	Gowganda	Montreal River	Kenora	Total
1. No. of letters received during the year..	2,559	2,200	5,714	1,039	3,690	317	2,207	483	1,811	1,326	21,346
2. No. of letters written during the year..	1,776	2,054	5,320	486	3,284	338	1,819	429	1,477	1,132	18,115
3. No. of Miners' Licenses issued .....	320	377	239	211	317	41	385	83	18	71	2,062
4. No. of Miners' Licenses renewed .....	489	479	703	201	360	87	1,035	121	184	78	3,737
5. No. of Mining Applications recorded..	546	620	890	451	494	150	634	220	291	229	4,525
6. No. of Mining Applications cancelled..	300	478	684	179	138	26	468	84	45	58	2,460
7. No. of Agreements, Transfers, etc., recorded.....	297	338	808	137	156	86	483	52	115	122	2,594
8. Amount received for Miners' Licenses, Permits, Recording Fees, etc.....\$	8,864 50	10,302 50	14,133 25	5,714 75	8,500 75	2,203 25	12,768 50	3,676 25	3,662 00	2,720 50	72,546 25
9. Amount received as Purchase Money or Rental.....\$	3,007 33	3,491 32	25,548 18	4,038 53	501 75	Nil	3,597 88	193 20	974 27	200 00	41,552 46
10. No. of Claims of which surveyors' plans were filed during the year.....	33	95	224	33	14	Nil	73	3	32	3	510
11. No. of disputes entered.....	3	1	2	3	2	Nil	3	Nil	Nil	Nil	14
12. No. of disputed cases decided by Records.	3	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	3
13. No. of appeals to Mining Court.....	Nil	Nil	1	1	Nil	Nil	Nil	Nil	Nil	Nil	2
14. No. of extensions of time granted.....	200	115	473	36	36	1	72	49	111	14	1,107
15. No. of Certificates of Record granted..	33	100	245	23	7	Nil	61	8	17	2	496
16. No. of Certificates of Performance of Work granted.....	34	37	296	27	6	Nil	71	8	15	3	497
17. No. of Claims for which papers were forwarded to the Department for issue of title.....	35	34	244	48	5	Nil	47	9	20	Nil	442
18. No. of Forest Reserve Permits issued..	25	16	Nil	5	95	27	34	78	Nil	Nil	280
19. No. of Substitute Miners' Licenses issued.....	7	8	Nil	3	2	Nil	10	2	2	3	37

Under the Mining Tax Act, a graduated tax is levied on the net profits of mining companies in excess of \$10,000 per annum. The basic rate is 3 per cent.

The following statement, prepared by the Accounts Branch of the Department, gives details of the Profit Tax collected under the supervision of G. R. Mickle, Mine Assessor, for the fiscal year ending October 31, 1925:—

DETAILS OF PROFIT TAX

GOLD—			
Dome Mines Company, Ltd.	.....	\$20,784	71
Hollinger Consolidated Gold Mines, Ltd.	.....	152,296	62
Lake Shore Mines, Ltd.	.....	7,932	87
McIntyre Porcupine Mines, Ltd.	.....	18,932	31
Teck-Hughes Gold Mines, Ltd.	.....	6,775	97
Wright-Hargreaves Mines, Ltd.	.....	7,381	57
Vipond Consolidated Mines, Ltd.	.....	926	79
		\$215,030	84
SILVER—			
Castle-Trethewey Mines, Limited.	.....	\$3,026	04
Keeley Silver Mines, Ltd.	.....	24,405	87
Lorrain Trout Lake Mines, Ltd.	.....	353	29
Menago Mining Co., Ltd.	.....	130	86
Mining Corporation of Canada, Ltd.	.....	537	19
Nipissing Mining Co., Ltd.	.....	10,249	80
		38,703	05
NICKEL-COPPER—			
International Nickel Co. of Canada, Ltd.	.....	\$21,777	74
Mond Nickel Co., Ltd.	.....	11,675	25
		33,452	99
Total	.....	\$287,186	88

Mining Company Incorporations

A summary of mining companies incorporated and licensed in Ontario for the last pre-war year and subsequently are given hereunder:—

ONTARIO MINING COMPANIES INCORPORATED AND LICENSED, 1913-1925

Year	Incorporated		Extra-Provincial Companies Licensed	
	No.	Nominal Capital	No.	Capital for use in Ontario
		\$		\$
1913	119	78,000,000	12	21,735,000
1914	80	39,030,000	13	5,445,000
1915	59	42,005,000	2	10,200,000
1916	83	109,079,500	8	7,011,650
1917	100	117,183,000	7	7,202,000
1918	59	49,800,000	7	15,000,000
1919	149	223,600,000	10	9,554,197
1920	119	146,094,000	12	9,435,000
1921	67	105,715,000	6	1,030,000
1922	91	181,049,000	6	830,500
1923	88	179,295,500	6	1,775,000
1924	85	156,485,000	2	200,000
1925	70*	107,400,000	3	162,510

\*Includes 4 companies which issued 9,010,000 shares of no par value.

Under the provisions of the Ontario Companies Act, companies of extra-provincial incorporation are required to take out a license in Ontario and stipulate the amount of capital used in connection with mining enterprises where the land is situate within the Province.

## MINING COMPANIES INCORPORATED IN ONTARIO IN 1925

Name of Company	Head Office	Date of Incorporation	Capital
			\$
Abitibi Development Syndicate, Ltd.	Toronto	Feb. 26	250,000
Aconda Mines, Ltd.	Ottawa	Dec. 10	3,000,000
Agaunico Cobalt Mines, Ltd.	Cobalt	Nov. 25	2,500,000
Alberta Tar Sand Products, Ltd.	Toronto	Mar. 6	500,000
Algoma Exploration Company, Ltd.	Sault Ste. Marie	Mar. 25	240,000
Ankerite Gold Mines, Ltd.	South Porcupine	Oct. 26	2,000,000
Bellelenn Lorrain Mines, Ltd.	Toronto	July 7	3,000,000
Bhartner Mines, Ltd.	Sudbury	Aug. 4	40,000
Bonanza United Mines, Ltd.	Toronto	Oct. 9	3,000,000
British America Mines Operating Co., Ltd.	Toronto	Aug. 18	1,000,000
British Associated Oil Company, Ltd.	Toronto	Nov. 26	5,000,000
British Colonial Coal Mines of Canada, Ltd.	Toronto	Apr. 23	5,000,000
Cameron Gold Syndicate, Ltd.	Toronto	June 17	75,000
Canadian Tiles, Ltd.	Toronto	Apr. 30	500,000
Cabrera & Co., Ltd., Charles T.	Toronto	Dec. 19	150,000
Cobalt Argyros Mines, Ltd.	Cobalt	Nov. 16	*2,000,000
Cobalt Contact Mines, Ltd.	Toronto	Mar. 21	3,000,000
Crystal-Comstock Gold Mines, Ltd.	Toronto	Dec. 19	300,000
Dominion Silica Products, Ltd.	Ottawa	Jan. 30	40,000
Dundas Quarries, Ltd. (Private)	Hamilton	Apr. 25	*10,000
Elizabeth Feldspar Mines, Ltd.	Toronto	Mar. 31	450,000
Fisher Quebec Prospecting Syndicate, Ltd.	Timmins	Apr. 20	200,000
Frontier (Lorrain) Mines, Ltd.	Toronto	Feb. 24	3,000,000
Furness Gold Mines, Ltd.	Toronto	June 17	3,000,000
Gamebridge Limestone Products, Ltd., The	Beaverton	May 8	100,000
Garnet Abrasive Corporation, Ltd.	Depot Harbour	Mar. 30	500,000
Gold Hill Mines, Ltd.	Haileybury	Dec. 4	3,000,000
Grace Lake Gold Mines, Ltd.	Toronto	Mar. 6	{ 1,000,000 *2,000,000
Great Eastern Ore & Mining Corporation, Ltd.	Madoc	Mar. 12	500,000
Gull-Kirk Gold Mines, Ltd.	Toronto	June 4	3,000,000
Harkness-Hayes Gold Mining Co., Ltd.	Schreiber	Nov. 10	1,000,000
Hazel Silver Mines, Ltd.	Toronto	Feb. 20	3,000,000
Hazelton Porcupine Gold Mines, Ltd.	Toronto	Apr. 16	2,000,000
International Alumina Company, Ltd.	Toronto	Feb. 19	3,000,000
Iroquois Exploration Syndicate, Ltd.	Toronto	Nov. 14	300,000
Jury Gold Mine Development Co., Ltd., The	Toronto	Aug. 11	2,000,000
Lakefield Lime Products, Ltd.	Lakefield	Oct. 21	300,000
Leonard Silver Mines, Ltd.	Toronto	Apr. 1	1,000,000
Lincoln Gas Company, Ltd.	Grimby	Nov. 24	100,000
Martin Lorrain Silver Mines, Ltd.	Toronto	June 18	2,000,000
McCarthy-Webb Goudreau Mines, Ltd.	Toronto	Oct. 26	3,000,000
McKenzie Gold Mines, Ltd.	Toronto	Jan. 14	£600,000
Michael Syndicate, Ltd.	Sault Ste. Marie	Mar. 14	100,000
Mickle Silver Mines, Ltd.	Cobalt	Sept. 2	2,000,000
Minto Exploration Company, Ltd., The	Sault Ste. Marie	June 10	300,000
Mount Dennis Vitrified Claywares, Ltd.	Toronto	Apr. 4	300,000
National Feldspar Company, Ltd.	Toronto	May 11	40,000
Norbay Lorrain Silver Mines, Ltd.	North Bay	Apr. 18	2,000,000
Norbec Mining Corporation, Ltd.	Toronto	Mar. 19	2,000,000
Northern Gold Belt Mining Company, Ltd.	Toronto	Aug. 12	3,000,000
Northern Silver Lode Corporation, Ltd.	Haileybury	Apr. 14	1,500,000
Oil & Turpentine Company of Canada, Ltd.	Walkerville	Apr. 9	40,000
Osisko Lake Mines, Ltd.	Ottawa	Nov. 13	2,000,000
Ostrom Gold Mines, Ltd.	Toronto	Apr. 14	5,000,000
Penly Silver Mines, Ltd.	Toronto	June 11	2,000,000
Penn-Central Cobalt Mines, Ltd.	Toronto	Mar. 19	2,000,000
Pine Lake-Lorrain Silver Mines, Ltd.	Toronto	Mar. 4	2,000,000

\*See footnote at end of table, page 60.

MINING COMPANIES INCORPORATED IN ONTARIO IN 1925—*Continued*

Name of Company	Head Office	Date of Incorporation	Capital
			\$
Pioneer Prospectors Association, Ltd.	Toronto	Apr. 9	50,000
Quinte Gold Mines, Ltd.	Bowmanville	June 25	1,000,000
Seneca Silver Mines, Ltd.	Toronto	June 11	1,000,000
Sarnia Gravel Company, Ltd.	Sarnia	May 22	40,000
Serra S. Bruno Mining Company, Ltd., The	Trout Creek	June 18	500,000
Southern Production Company, Ltd.	Ottawa	Jan. 2	2,000,000
Sterling Lumber Company, Ltd.	Hamilton	Jan. 5	40,000
Trethewey-Ossian Mines, Ltd.	Toronto	Jan. 30	3,000,000
United Algoma Mines, Ltd.	Toronto	Jan. 29	*5,000,000
Verona Quarries, Ltd. (Private)	Hamilton	Nov. 25	100,000
Walker Silver Mines, Ltd.	Toronto	Sept. 15	300,000
W. J. Nine Silver Mines, Ltd.	Toronto	Sept. 11	1,000,000
Wood-Croesus Gold Mines, Ltd.	Toronto	Nov. 16	2,000,000

Total—70 companies with total capital of \$97,355,000 and £600,000.

\*Shares of four companies, totalling 9,010,000 shares, without nominal or par value.

## MINING COMPANIES LICENSED IN 1925

Name of Company	Head Office for Ontario	Date of License	Capital for use in Ontario
			\$
British Allied Estates, Ltd.	Toronto	May 27	12,510
British Sulphides-Smelting Company, Ltd.	Toronto	June 30	50,000
Tonopah Canadian Mines Company	Haileybury	Feb. 5	100,000

## Provincial Assay Office

As an aid in the development of the mineral resources of Ontario an assay office was established in July, 1898, by the Bureau (now Department) of Mines, at Belleville. For convenience the office was moved to 5 Queen's Park, Toronto, in November, 1911.

The Provincial Assayer, W. K. McNeill, reports as follows for 1925:—

The Assay Office has been in operation without interruption during the entire year and the usual variety of work has been done with the assistance of T. E. Rothwell, Chemist and Assayer, also Robert Stewart and Reginald Eyre, Laboratory Assistants.

## FREE ASSAYS UNDER THE PROVISIONS OF THE MINING ACT OF ONTARIO

Mining Division	Samples received for Free Assays during 1925													
	Gold	Silver	Copper	Iron	Cobalt	Lead	Zinc	Tin	Nickel	Phosphorus	Silica	Tungsten	Platinum	Total
Eastern Ontario*	7	2		1										10
Fort Frances*	50		1											51
Kenora	17	4										2		23
Kowkash	17	6											1	24
Larder Lake	57	8	3			4	2		2					76
Montreal River	8	16												24
Porcupine	91	10	6											107
Port Arthur	95	15		11										121
Sault Ste. Marie	95	6	6	1		1	2	1		1	1	2	1	118
Sudbury	78	26	5			1			2					112
Timiskaming	10	31	1		2		1							45
Total	535	138	22	13	2	6	5	1	5	1	1	4	2	735

\*All records for these Divisions are kept at the office of the Deputy Minister of Mines Toronto.

The following is a statement of the samples submitted by the general public for which the regulation fee was charged, and also those submitted by geologists and officers of the Department of Mines. Assays per month ranged in number from 67 in November to 237 in September.

CUSTOMS ASSAYING AND GENERAL WORK, 1925

Gold.....	1,146 samples.
Silver.....	271 samples.
Copper.....	32 samples.
Iron.....	20 samples.
Radium.....	19 samples were submitted on which reports were issued. A number were radio-active.
Zinc.....	16 samples.
Arsenic.....	13 samples.
Lead.....	9 samples.
Limestone.....	6 samples.
Nickel.....	5 samples.
Oil.....	5 samples.
Platinum.....	8 samples.
Miscellaneous.....	25 samples of other minerals were tested. These included 4 potash; 3 each of cobalt, alumina and silica; 2 each of titanium and coal; 1 each of sulphur, talc, tin, gypsum, salt, barite, molybdenum and water.
Identification.....	115 samples were received by mail and reports issued. A large number were brought directly to the Laboratory; of these no record was kept.
Rocks.....	14 samples were submitted by geologists of the Department of Mines for complete analysis.
Total.....	1,711

The schedule of charges, effective June 1, 1926, for the Provincial Assay Office and Chemical Laboratory is as follows:—

TARIFF OF FEES FOR ANALYSES AND ASSAYS

	Fee
<i>1. Assays:</i>	
Gold.....	\$1 50
Silver.....	1 50
Gold and silver in one sample.....	2 50
Platinum minerals.....	5 00
Gold and platinum minerals in one sample.....	7 00
Separation of platinum minerals.....	Prices on application.
<i>2. Iron Ores:</i>	
Iron (metallic).....	\$1 50
Silica.....	1 50
Iron and insoluble residue.....	2 50
Ferrous oxide.....	2 00
Phosphorus.....	3 00
Sulphur.....	2 50
Iron, sulphur, phosphorus and insoluble.....	8 00
Manganese.....	3 00
Titanium.....	4 00
Complete analysis.....	Prices on application.
<i>3. Limestones, Dolomites, Marls, Clays, Shales:</i>	
Determination of:	
Insolubles.....	\$1 50
Silica.....	2 50
Ferric iron.....	3 00
Ferrous iron.....	2 00
Alumina.....	3 00
Lime.....	2 00
Magnesia.....	2 50
Potash.....	5 00
Soda.....	5 00
Alkalies (in one sample).....	6 00
Water (combined).....	2 00
Moisture.....	1 00
Carbon dioxide.....	2 00
Sulphur.....	2 50
Phosphorus anhydride.....	3 00

4. *Examination of Clay, Shale, or Cement Rock for Cement Manufacture:*

Determination of:

Silica, Iron oxide, Alumina, Lime, Magnesia, Sulphur, and Volatile matter..... Prices on application.

5. *Coal, Coke, Peat, etc.:*

Determination of:

Moisture.....	\$1 00
Volatile combustible.....	1 50
Fixed carbon.....	1 50
Ash.....	1 50
Sulphur.....	2 50
Phosphorus.....	3 00
Caloric value (B.t.u.).....	5 00
Ultimate analysis.....	Price on application.

6. *Mineral Waters.....* Price on application.7. *Ores and Minerals:*

Determination of:

Alumina.....	\$3 00
Antimony.....	4 00
Arsenic.....	4 00
Bismuth.....	4 00
Cadmium.....	4 00
Chromium.....	5 00
Cobalt.....	5 00
Nickel.....	5 00
Cobalt and nickel in same sample.....	6 00
Copper.....	2 00
Fluorite.....	4 00
Lead.....	3 00
Molybdenum.....	4 00
Manganese.....	3 00
Tin.....	4 00
Zinc.....	3 00

8. *Rocks, Complete Analysis.....* Price on application.9. *Slags, Sand, etc.....* Price on application.10. *Identification of Minerals and Rocks not Requiring Chemical Analysis.....* Free.11. *Test for Radio-Activity.....* Free.

Any analytical work not specified in this list will be undertaken on application to the Provincial Assayer.

The pulp of each sample is retained for future reference.

## DIRECTIONS

Samples will be dealt with in the order of their arrival. In every instance specimens and samples should be accompanied by statement specifying the precise locality from which they were taken.

Crushed samples representing large quantities, or samples less than five pounds weight may be sent by mail as third-class matter. Samples not exceeding eleven pounds in weight may be sent by parcel post. The name and address of sender should be written plainly on each parcel. Instructions, with money in payment of fees, should be contained in a separate letter. Samples may be sent by express, charges prepaid.

Sample bags addressed to this laboratory for sending ore pulp by mail may be obtained free on application; also canvas bags for shipping.

Samples should be addressed as follows:

Provincial Assay Office,  
5 Queen's Park,\*  
TORONTO, ONT.

## TERMS

Money in payment of fees, sent in by registered letter, post office order, postal note, or express order, and made payable to the Provincial Assayer, must invariably accompany sample to ensure prompt return of certificate, as no examination is commenced until the regulation fee is paid.

\*It is expected the Assay Office will be moved to the new East Block, Queen's Park, about May, 1927.



### Departmental Correspondence

The volume of correspondence necessary for the work of the Department in all its branches is considerable. Figures supplied by the Files Branch show that for the fiscal year ending October 31, 1925, communications received through the several offices numbered 23,416, and communications sent out, 21,970.

Correspondence in connection with the office of the Minister of Mines is not included, nor is that pertaining to applications for patent or lease of mining lands—the latter files being kept in the Department of Lands and Forests

### Temiskaming Testing Laboratories

This plant, which is equipped for sampling and assaying, has been operated by the Ontario Department of Mines since July, 1921, under the management of A. A. Cole, Mining Engineer of the T. & N. O. Railway Commission, and George Dickson, Superintendent.

The following is a financial report for the year 1925, with comparative figures for previous years beginning with 1922:—

COMPARATIVE FINANCIAL STATEMENT OF THE TEMISKAMING TESTING LABORATORIES, 1922-1925

Schedule	1922	1923	1924	1925
Cash receipts.....	\$18,096 19	\$18,699 22	\$26,032 20	\$19,922 37
Earnings.....	17,749 51	20,117 81	25,417 61	20,041 08
Expenditures.....	19,173 19	19,781 25	23,206 66	20,043 31
Surplus or Deficit.....	D \$1,424 68	S \$336 56	S \$2,200 95	D \$2 23

Following is a brief statement of the work of the year:—

*Assaying.*—Gold, 2,248 samples; silver, 3,374; copper, 389; silver bullion, 476; cobalt, 150; arsenic, 22; nickel, 52; zinc, 136; lead, 24; iron, 31; platinum, 20; miscellaneous, 24; moisture determination, 101.

*Ore Testing.*—Amalgamation, 6 lots; concentration, 1; cyanide, 14.

*Silver Ore Milled and Sampled.*—23 lots weighing 831.82 tons.

*Base Bullion Melted.*—164 bars containing 149,084.50 gross ounces.

*Gold Ore Purchased.*—20.14 tons for which \$1,141.08 was paid.

*Cobalt-Silver Residues Shipped to Deloro.*—25 cars containing 948.88 tons in which was contained 39,137 ounces of silver.

# CLASSES FOR PROSPECTORS, 1925-26

By Dr. W. L. Goodwin, Instructor

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## Introduction

As some of the material for the classes had been exhausted I spent the time from September 10 to 26, 1925, in collecting rock and mineral specimens, in the neighbourhood of Kingston, Cobalt, Kirkland Lake, Timmins and South Porcupine. Large quantities of material were obtained from the Mining Laboratory of Queen's University through the kindness of professors S. N. Graham and J. G. McKay. By permission of Dr. Chas. Camsell, Deputy Minister of Mines, Ottawa, some surplus material was obtained from the research laboratory of the Mines Branch and I wish to thank C. S. Parsons for assistance in selecting it. By permission of the Deputy Minister, E. Poitevin, of the Victoria Memorial Museum, supplied me with a considerable quantity of chips from the materials used in making standard collections for schools and prospectors.

On October 13 I began the work of preparing the materials for the season's campaign, being assisted by M. J. Splane of Haileybury. This preparation consists of breaking up the material and packing it in boxes, one for each place where a class is held. The material must be inspected so as to make sure it will be suitable when broken into pieces about the size of a walnut. A second box for each place is filled with the printed envelopes in which the members of the classes put their specimens after identification, and in this box are also packed the necessary printed tables for the identification of minerals and rocks, a copy of which is given to each member of the class.

After completing these preparations the classes were carried on in sixteen places, beginning on November 11. Mr. Splane accompanied me and gave efficient assistance throughout the season.

After long experience with these classes, rather a new departure in education, and as a consequence of careful study of the requirements of prospectors, it is possible to compress into the eight lessons of two hours each and the five evening lectures, a pretty complete outline, so that the prospector has something to guide him in filling in the details as he gets opportunity. A feature that is made more prominent in the evening lectures is the relation of rocks to mineral deposits and the selection of the most promising territory for prospecting. By means of lantern slides showing geologically coloured maps of Ontario mining areas, it is possible to show and emphasize the geological features of these areas. This part of the work is of growing interest to the prospector.

The classes were held for eight days in each place, the class at the first place, the Kingdon Lead Mine, Galetta, having been opened on November 11, and that at the last place, Fort William, having been closed on May 18. Fort William was not on the programme as advertised before the classes began, but was added at the request of the Mayor and City Council. In spite of the late date the class was particularly well attended.

In every place visited, the advertising by posters and in some cases through the local newspapers was arranged by friends, who also saw to the selection of

places for the classes to meet. For this volunteer service and much help in other ways the following are mentioned gratefully:—

R. R. Rose, Manager, Kingdon Lead Mine, Galetta.  
 W. N. Miller, Mining Recorder, Sault Ste. Marie.  
 J. W. Curran, Editor, Sault Star, Sault Ste. Marie.  
 A. V. J. Selkirk, Franz.  
 G. L. White, Chapleau.  
 C. A. Campbell, Mining Recorder, Sudbury.  
 Bruce L. Morrison, Port Arthur.  
 A. C. Vaughan, Sioux Lookout.  
 J. Cordingley, Nakina.  
 R. C. Mortson, Cochrane.  
 E. L. Longmore, Timmins.  
 J. Atwell Hough, Matheson.  
 H. Geo. Ginn, Mining Recorder, Swastika.  
 W. E. Loudon, Kirkland Lake.  
 J. H. Grainger, Larder Lake.  
 H. Weeks, Mayor, Englehart.  
 J. H. McCrea, Mayor, New Liskeard.  
 J. E. Crawford, Mayor, Fort William.  
 A. McNaughton, City Clerk, Fort William.  
 Alf. Cooper, Fort William.

There follows a statement of the places where classes were held, with the average attendance and the registration. As in former years, only those attending the day classes were registered. No attempt was made to keep a record of those attending the evening lectures, but the numbers were counted:—

AVERAGE ATTENDANCE AT CLASSES FOR PROSPECTORS, 1925-26.

Place	Day Classes	Evening Lectures	Registration
Galetta.....	6	48	27
Sault Ste. Marie.....	45	61	74
Franz.....	9	39	17
Chapleau.....	11	18	22
Sudbury.....	31	27	49
Port Arthur.....	67	77	100
Sioux Lookout.....	15	48	30
Nakina.....	24	46	51
Cochrane.....	10	19	22
Timmins.....	16	46	39
Matheson.....	15	67	34
Kirkland Lake.....	20	26	39
Larder Lake.....	5	12	9
Englehart.....	40	59	85
New Liskeard.....	32	41	55
Fort William.....	28	75	60
Total.....	374	709	713

Comparison of the totals with those of 1924-1925 shows a considerable increase. Part of this is explained by the fact that classes were held in sixteen places in 1925-1926 but in only fifteen the preceding season. Making due allowance for this there still remains a substantial advance in numbers, as follows:—

	Day Classes	Evening Lectures	Registration
For 1924-1925 .....	285	617	528
" 1925-1926 .....	346	634	653
	<u>        </u>	<u>        </u>	<u>        </u>
Increases .....	61	17	125

## MINING ACCIDENTS IN 1925

By

Chief Inspector of Mines, T. F. Sutherland, Toronto; Inspectors, G. E. Cole, Timmins;  
D. G. Sinclair, Sudbury; J. G. McMillan, Cobalt; A. R. Webster, Toronto.

### Accidents during 1925

During the year 1925 at the mines, metallurgical works, quarries, clay, sand, and gravel pits regulated by the Mining Act of Ontario, there were 2,263 accidents reported to the Department up to January 25, 1926. Thirty-seven of these accidents were fatal, resulting in the death of forty-two men. This is an increase over 1924 of two men killed. In 1924, fourteen men were killed at the quarries, clay, sand, and gravel pits; and in 1925, nine men were killed in these operations.

Distribution	Fatal	Non-fatal	Total
Mines, underground . . . . .	28	1,375	1,403
Mines, surface . . . . .	2	394	396
Metallurgical works . . . . .	2	240	242
Quarries . . . . .	3	167	170
Clay, sand, and gravel pits . . . . .	2	50	52
Total . . . . .	37	2,226	2,263

### Workmen's Compensation Rates

The assessment per \$100 of pay-roll made by the Workmen's Compensation Board is based on the actual cost of the accidents occurring in each class during the previous year, and consequently shows the accident hazard of each class.

The rates for the years 1922 to 1925, inclusive, were as follows:—

Schedule	1922 Adjusted	1923 Adjusted	1924 Adjusted	1925 Provisional
Silver mining	\$2.40	\$2.20	\$2.40	\$2.40
Treatment of ores, with heat, in a silver-mining industry	1.20	1.10	1.20	1.20
Treatment of ores, without heat, in a silver-mining industry	.60	.50	.60	.60
Gold mining	2.40	2.20	4.00	4.00
Treatment of ores, with heat, in a gold-mining industry	1.20	1.10	2.00	2.00
Treatment of ores, without heat, in a gold-mining industry	.60	.50	.90	.90
Nickel or nickel-copper mining	2.75	2.50	4.00	4.00
Treatment of ores, with heat, in a nickel or nickel-copper mining industry	1.40	1.25	2.00	2.00
Treatment of ores, without heat, in a nickel or nickel-copper mining industry	.60	.50	.90	.90
Mining N.O.S.	2.25	2.00	2.40	2.40
Treatment of ores or minerals, with heat, in an industry in this group	1.10	1.00	1.20	1.20
Treatment of ores or minerals, without heat, in an industry in this group	.60	.50	.60	.60
Iron smelting, as a business	2.00	1.80	2.00	2.00
Treatment of ores or minerals, with heat, N.O.S., as a business	2.00	1.80	2.50	2.50
Treatment of ores or minerals, without heat, N.O.S., as a business	.60	.50	.60	.60
Refining of nickel, as a business	1.50	1.50	2.50	2.50
Sand, shale, clay, or gravel pits	2.75	2.25	3.50	3.50
Quarries, as a business; stone crushing	5.00	4.00	5.00	5.00

### Fatal Accidents

A comparison of fatal accidents for the last five years is given in the following table:—

Distribution	1921	1922	1923	1924	1925
Mines, underground	11	15	21	23	30
Mines, surface	1	3	3	1	1
Metallurgical works	4	0	4	2	2
Quarries, clay and sand pits	8	12	2	14	9
Total	24	30	30	40	42

By months, the fatalities occurred as follows:—

January	2	July	2
February	0	August	5
March	5	September	4
April	8	October	3
May	3	November	4
June	5	December	1
Total			42

Classifying the fatalities according to the industry gives the following:—

Nickel mines and metallurgical works.....	5
Silver mines and refineries.....	7
Gold mines and mills.....	18
Lead mines.....	3
Quarries.....	7
Clay, sand, and gravel pits.....	2
Total.....	42

ANALYSIS OF FATALITIES AT MINES, 1921-1925

Cause	1921	1922	1923	1924	1925
	per cent.	per cent.	per cent.	per cent.	per cent.
Falls of ground.....	33.33	11.11	25	25	19.35
Shaft accidents.....	16.66	44.44	16.66	29.16	19.35
Explosives.....	16.66	11.11	20.83	16.66	25.8
Miscellaneous underground.....	25	16.66	25	25	29.03
Surface.....	8.33	16.66	12.5	4.16	6.45

TABLE OF FATAL ACCIDENTS IN MINES, METALLURGICAL WORKS, QUARRIES, AND GRAVEL, SAND, AND CLAY PITS, 1901-1925

Year	Persons killed at metallurgical works and mines	Persons employed at metallurgical works and producing mines	Persons employed at non-producing mines (estimated)	Total persons employed	Fatal accidents per 1,000 employed
1901.....	13	4,135	550	4,685	2.77
1902.....	10	4,426	450	4,876	2.05
1903.....	7	3,499	400	3,899	1.79
1904.....	7	3,475	400	3,875	1.8
1905.....	9	4,415	500	4,915	1.83
1906.....	11	5,017	750	5,767	1.9
1907.....	22	6,305	1,140	7,445	2.93
1908.....	47	7,435	1,750	9,185	5.11
1909.....	49	8,505	2,000	10,505	4.66
1910.....	48	10,862	2,000	12,862	3.73
1911.....	49	12,543	2,000	14,543	3.37
1912.....	43	13,108	2,000	15,108	2.84
1913.....	64	14,293	2,000	16,293	3.93
1914.....	58	14,361	1,500	15,861	3.6
1915.....	22	13,114	1,500	14,614	1.51
1916.....	51	14,624	2,000	16,624	3.07
1917.....	36	16,791	1,000	17,791	2.02
1918.....	32	14,726	500	15,226	2.1
1919.....	39	11,926	1,000	12,926	3
1920.....	29	10,486	1,000	11,486	2.61
1921.....	24	8,436	1,000	9,436	2.54
1922.....	30	9,914	1,500	11,414	2.63
1923.....	30	12,250	1,500	13,750	2.18
1924.....	40	14,050	1,500	15,550	2.57
1925.....	42	14,075	1,500	15,575	2.69

The occupation and nationality of the men killed are set out in the following table:—

Occupation	English-speaking	Finn	Norwegian	Czecho-Slovak	Austrian	Hungarian	Croatian	Italian	Total
Miner.....	11	2	.....	1	1	1	1	.....	17
Labourer.....	7	.....	.....	.....	.....	.....	.....	1	8
Shaftman.....	3	.....	.....	.....	.....	.....	.....	.....	3
Electrician.....	2	.....	.....	.....	.....	.....	.....	.....	2
Shift boss.....	2	.....	.....	.....	.....	.....	.....	.....	2
Blaster.....	1	.....	.....	.....	1	.....	.....	.....	2
Shoveller.....	1	.....	.....	1	.....	.....	.....	.....	2
Brakeman.....	1	.....	.....	.....	.....	.....	.....	.....	1
Deckman.....	.....	.....	1	.....	.....	.....	.....	.....	1
Scaler.....	1	.....	.....	.....	.....	.....	.....	.....	1
Teamster.....	1	.....	.....	.....	.....	.....	.....	.....	1
Shovel operator.....	1	.....	.....	.....	.....	.....	.....	.....	1
Trammer.....	1	.....	.....	.....	.....	.....	.....	.....	1
Total.....	32	2	1	2	2	1	1	1	42

The ages of the men killed were as follows:—

Age	14-16	17-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	Total
Number killed.	1	5	10	10	4	3	5	2	1	1	42

### Accidents from Explosives

Cause	Number of accidents	Number injured	
		Fatal	Non-fatal
Struck by rock from blast.....	4	1	3
Detonator exploded.....	1	.....	1
Premature explosion.....	6	4	4
Delayed too long lighting fuse.....	2	1	1
Drilled into explosive.....	4	3	2
Sledging, struck explosive.....	3	.....	3
Returned to delayed blast.....	3	.....	3
Reloading missed hole.....	1	.....	1
Explosion while tamping.....	1	.....	1
Delayed by gas after lighting fuse.....	1	.....	1
Delayed by illness after lighting fuse.....	1	1	.....
Picked into explosive.....	2	.....	2
Total.....	29	10	22



### Infection

Records show that infection followed in 193 cases out of a total of 2,226 non-fatal accidents in 1925:—

Location	No. of accidents	Accidents followed by infection	Per cent. infection
Mines, underground.....	1,375	131	9.5
Mines, surface.....	394	36	9.1
Metallurgical works.....	240	20	8.3
Quarries, clay, sand, and gravel pits... ..	217	6	2.7
Total.....	2,226	193	8.67

### Prosecutions

Before Magistrate Hawkshaw, in the County Police Court at London on February 23, W. H. Thornton was fined \$10 and costs for removing material from a gravel pit by undermining. Information was laid against Mr. Thornton, and it was expected that the penalty provided for under Subsection 1, Section 179, would be imposed if he were found guilty. His defence was that the particular gravel pit which was being undermined was on a road allowance in the subdivision of Manor Park, in the county; that he could not keep teamsters out of this pit; and that while he was charging 52½ cents a load, the charge was really for the privilege of crossing his property. The magistrate then made the fine under Subsection 2, Section 179.

Walker Brothers, quarry owners, were fined \$100 and costs by Magistrate J. H. Campbell, at Thorold, on June 25, 1925. The charge was that blasting caps and electric detonators were kept in the magazine with explosives.

W. E. McCaul, Mount Dennis, was tried before Magistrate Brunton on August 6 and August 20, 1925, for employing a boy under sixteen years of age, operating a sand pit with the banks not at an angle of safety, and negligence. He was convicted on the first two charges and fined \$200 and costs. The charge of negligence was dismissed.

William G. Teal, Niagara Falls, was tried before Magistrate Fraser, on September 4, 1925, for operating a sand pit in Stamford township with banks not at an angle of safety. The case was dismissed.

Before Magistrate Atkinson at Haileybury, on September 12, Sylvester Carroll, John Culhane, and Godfrey Billedeau pleaded guilty to the charge of violating Regulation 50a, Section 164, of the Mining Amendment Act, by riding the bucket on or about August 29 at the Red Rock shaft of the Cobalt Contact mine. A fine of \$10 and \$6 costs was imposed in each case.

Hagersville Quarries, Limited, was tried before Magistrate Massie on September 24, 1925, for violation of Regulation 203, Section 164, of the Mining Amendment Act, in not providing adequate clearance from the ground for 550-volt lines leading to the drills. They were convicted and fined \$100 and costs. An appeal was heard by Judge Hopkins, in the fourth division court of the county of Haldimand, on November 27. Judgment was given on December 7,

when the appeal was allowed and the conviction quashed on the grounds that lines leading to the drills cannot be considered to be supply lines under Section 203.

At South Porcupine before Magistrate S. Atkinson, on November 5, 1925, W. S. Cowan was fined \$100 and costs for being intoxicated at the Consolidated West Dome Lake mine, a violation of the Mining Amendment Act, 1919.

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## MINES OF ONTARIO IN 1925

By

Chief Inspector of Mines, T. F. Sutherland, Toronto; Inspectors, J. G. McMillan, Cobalt; D. G. Sinclair, Sudbury; Geo. E. Cole, Timmins; A. R. Webster, Toronto.

As an introduction to a description of the mines and metallurgical plants of the province, it will probably be found advantageous to give a list of the same. The list which follows is alphabetically arranged, both for metals or minerals extracted, and also for the names of the companies concerned. The inclusion of any given property in this list does not necessarily imply that it is a producing one, or that it is being worked at the present time. The table contains the names of all operating properties and works inspected in 1925.

Lists of the principal stone quarries and clay pits are added at the end.

### MINES AND METALLURGICAL WORKS

OPERATOR	MINE	MANAGER	ADDRESS
COAL			
British-Colonial Coal Mines, Ltd. . . . .	British-Colonial . . . . .	A. Wilson . . . . .	La chwood.
DOLOMITE			
Carfrae, A. J. J. . . . .	Carfrae . . . . .	A. J. J. Carfrae . . . . .	Bancroft.
FELDSPAR			
Anderson, J. G. (lessee) . . . . .	McPhee . . . . .		Lucknow.
Angus & Taylor, Ltd. . . . .	Angus & Taylor . . . . .	R. Y. Angus . . . . .	North Bay.
G. C. L. Cotnam . . . . .	Cotnam . . . . .	Lamarche Bros . . . . .	Pembroke.
Craig, T. H. . . . .	Craig . . . . .		Verona.
Cronk & Van Luven . . . . .	Cronk & Van Luven . . . . .	A. J. Van Luven . . . . .	Hartington.
Crystal Feldspar Co. . . . .	Crystal . . . . .	P. J. Dwyer . . . . .	Hybla.
Dewar, Duncan, & Gibson, W. H. . . . .	Aylen . . . . .	Duncan Dewar . . . . .	Pembroke.
Elizabeth Feldspar Mines, Ltd. . . . .	Elizabeth . . . . .	F. D. Henderson . . . . .	Sudbury.
Ferril, J. T. . . . .	Ferril . . . . .		Bird's Creek.
Genesee Feldspar Co., Inc. . . . .	Genesee . . . . .	P. MacDonald . . . . .	Hybla.
Holditch & Checkley (lessee) . . . . .	Wanup . . . . .	E. Holditch . . . . .	Sudbury.
Mackey Feldspar Co. . . . .	Mackey . . . . .	Rudolph Carniel . . . . .	Mackey.
McQuire-Robinson Radium & By-Products Co., Ltd. . . . .	McQuire . . . . .	P. W. Checkley . . . . .	Mackey.
Northern Feldspar Mines, Ltd. . . . .	Northern . . . . .	A. Weisman . . . . .	Sudbury.
O'Brien & Fowler, Ltd. . . . .	O'Brien & Fowler . . . . .	C. C. Orser . . . . .	Mattawa.
Purdy, George . . . . .	Purdy . . . . .		Eau Claire.
Rock Products Co. . . . .	Rock Products . . . . .	W. A. Hannah . . . . .	Toledo, Ohio.
Stewart, R. T. . . . .	Stewart . . . . .		Sudbury.
Vaillancourt, E. D. . . . .	Vaillancourt . . . . .		Dill Siding.

MINES AND METALLURGICAL WORKS—*Continued*

OPERATOR	MINE	MANAGER	ADDRESS
GOLD			
Ankerite Gold Mines, Ltd.	Ankerite	H. E. Doelle	Box 535, South Porcupine.
Argonaut Consolidated Mines, Ltd.	Argonaut	D. R. Thomas	Argonaut.
Baldwin Gold Mining Co., Ltd.	Baldwin	M. P. McDonald	Kenogami Lake.
Barry-Hollinger Gold Mines, Ltd.	Barry-Hollinger	L. B. Smith	Boston Creek.
Bennett Mining Co., Ltd.	Bennett	James Houston	Sesekinika.
Bennett Mining Co., Ltd.	Smith-Labine	James Houston	Sesekinika.
Blue Quartz Gold Mines, Ltd.	Blue Quartz	J. G. McGregor	Matheson.
Bosquet Gold Mines, Ltd.	Bosquet		
British Canadian Mines, Ltd.	Foley	W. N. Hutchings	Mine Centre.
Canadian Associated Goldfields, Ltd.	Associated Goldfields.	T. A. Graves	Larder Lake.
Champion Gold Mines, Ltd.	Champion	Charles Brent	Kenora.
Clines Canadian Gold Mines, Ltd.	Cline	O. P. Powell	Goudreau.
Coniaurum Mines, Ltd.	Goldale	John Redington	Schumacher.
Coniaurum Mines, Ltd.	Newray	John Redington	Schumacher.
Coniaurum Mines, Ltd.	Strong-Bow	John Redington	Schumacher.
Consolidated West Dome Lake Mines, Ltd.	Dome Lake	Duncan McPhail	Box 523, South Porcupine.
Continental Mines, Ltd.	Continental	J. P. Hussey	Kirkland Lake.
Cooper Gold Mines, Ltd.	Cooper	J. C. Kirkland	Wawa.
Cooper Gold Mines, Ltd.	Minto	J. C. Kirkland	Wawa.
Crown Reserve Mining Co., Ltd.	Crown Reserve	N. J. Everett	Kirkland Lake.
Dome Mines, Ltd.	Dome	H. P. De Pencier	South Porcupine.
Gold Hill Mining Co., Ltd.	Gold Hill	D. H. Angus	Haileybury.
Gosselin Syndicate	Gosselin	P. Gosselin	Timagami.
Goudreau Gold Mines, Ltd.	Goudreau	A. R. McDonald	Goudreau.
Harker Gold Mines, Ltd.	Harker	Horace G. Young	Matheson.
Harkness-Hays Gold Mining Co., Ltd.	Harkness-Hays	W. D. Hays	Schreiber.
Harvey-Kirkland Mines, Ltd.	Harvey-Kirkland	A. McLean	Kirkland Lake.
Hollinger Consolidated Gold Mines, Ltd.	Hollinger	A. F. Brigham	Timmins.
Kirk Gold Mines, Ltd.	Kirk	H. L. Donaldson	Kirkland Lake.
Kirkland Hunton Mines, Ltd.	Hunton	John McPhee	Kirkland Lake.
Kirkland Lake Gold Mining Co., Ltd.	Kirkland Lake	William Sixt	Kirkland Lake.
Kirkland Rand, Ltd.	Kirkland Rand	W. R. Osborne	Kirkland Lake.
Lake Shore Mines, Ltd.	Lake Shore	E. B. Knapp	Kirkland Lake.
McCarthy-Webb Goudreau Mines, Ltd.	McCarthy-Webb	M. B. R. Gordon	Goudreau.
McIntyre-Porcupine Mines, Ltd.	McIntyre	R. J. Ennis	Schumacher.
McMaster Syndicate	McMaster	Harry McMaster	Rose Grove.
McMillan Development Co. (under option),	Gold Nugget	Ewen J. McMillan	Ess Creek.
March Gold, Ltd.	March	E. S. McEwen	South Porcupine.
Morning Star Mines	Morning Star	H. P. Prather	Eagle River.
Night Hawk Peninsular Mines, Ltd.	Night Hawk Peninsular.	A. J. Keast	Connaught.
Northland Gold Mines, Ltd.	Northland	J. J. Byrne	Kirkland Lake.
Ore Chimney Mining Co., Ltd.	Ore Chimney	J. M. Wolchuck	Northbrook.
Porcupine Paymaster Mines, Ltd.	Paymaster	H. E. Clement	South Porcupine.
Power & Mines Syndicate, operating under contract to purchase.	Grace (Michipicoten).	R. P. Teare	Michipicoten River.
Queen Lebel Gold Mines, Ltd.	Queen Lebel	E. B. Wood	Kirkland Lake.
Shield Development Co., Ltd.	Huronian	Jas. G. Harkness	Kashabowie.
Sylvanite Gold Mines, Ltd.	Sylvanite	C. E. Rodgers	Kirkland Lake.
Teck-Hughes Gold Mines, Ltd.	Teck-Hughes	D. L. H. Forbes	Kirkland Lake.
Tough-Oakes Burnside Gold Mines, Ltd.	Tough-Oakes Burnside.	Alan Stuart	Kirkland Lake.
Vipond Consolidated Mines, Ltd.	Vipond	R. E. Dye	Timmins.
Walsh-Katrine Gold Mines, Ltd.	Walsh-Katrine	C. W. Dolby	Larder Lake.
Western Ontario Mines, Ltd.	Fenning	Louis Fenning	Schreiber.
Wright-Hargreaves Mines, Ltd.	Wright-Hargreaves	James E. Grant	Kirkland Lake.

MINES AND METALLURGICAL WORKS—*Continued*

OPERATOR	MINE	MANAGER	ADDRESS
GRAPHITE			
Black Donald Graphite Co., Ltd. . . . .	Black Donald . . . . .	C. N. Daly . . . . .	Calabogie.
GYPSUM			
Ontario Gypsum Co., Ltd. . . . .	Caledonia . . . . .	A. J. Parkhurst . . . . .	Caledonia.
Ontario Gypsum Co., Ltd. . . . .	Lythmore . . . . .	A. J. Parkhurst . . . . .	Caledonia.
Seneca Gypsum Co., Ltd. . . . .	Seneca . . . . .	W. T. Walsh . . . . .	Caledonia.
LEAD			
Forbes Galena Mines, Ltd. . . . .	Frontenac . . . . .	John M. Forbes . . . . .	Ottawa.
Kingdon Mining, Smelting & Manufacturing Co., Ltd.	Kingdon . . . . .	R. R. Rose . . . . .	Galetta.
MICA			
Loughborough Mining Co., Ltd. . . . .	Lacey . . . . .	G. W. McNaughton	Sydenham.
S. Orser & D. J. Wilson . . . . .	Orser & Wilson . . . . .		Bancroft.
NICKEL			
International Nickel Co. of Canada, Ltd.	Creighton . . . . .	J. L. Agnew . . . . .	Copper Cliff.
International Nickel Co. of Canada, Ltd.	No. 3 mine . . . . .	J. L. Agnew . . . . .	Copper Cliff.
Mond Nickel Company, Ltd. . . . .	Frood . . . . .	A. D. Carmichael . . . . .	Box 480, Sudbury.
Mond Nickel Company, Ltd. . . . .	Garson . . . . .	A. L. Sharp . . . . .	Garson.
Mond Nickel Company, Ltd. . . . .	Levack . . . . .	F. J. Eager . . . . .	Levack.
Mond Nickel Company, Ltd. . . . .	Worthington . . . . .	W. J. Mumford . . . . .	Worthington.
SILVER			
Beaver Auxiliary Mines, Ltd. . . . .	Beaver . . . . .	H. L. Donaldson . . . . .	Elk Lake.
Brewer, Sullivan & Richardson (lessee)	Adanac . . . . .	Roy Sullivan . . . . .	Cobalt.
Canadian Lorrain Silver Mines, Ltd. . . . .	Canadian Lorrain	Hugh MacMillan . . . . .	Silver Centre.
Capitol Silver Mines, Ltd. . . . .	Capitol . . . . .	W. J. Dobbins . . . . .	Bestel.
Castle-Trethewey Mines, Ltd. . . . .	Castle-Trethewey.	H. G. Young . . . . .	Bestel.
Clifton Consolidated Mines, Ltd. . . . .	Provincial . . . . .	Maurice E. Young . . . . .	Cobalt.
Cobalt Contact Mines, Ltd. . . . .	Cobalt Contact . . . . .	J. M. C. Dunlop . . . . .	Cobalt.
Cobalt Contact Mines, Ltd. (lessee) . . . . .	Green-Meehan . . . . .	J. M. C. Dunlop . . . . .	Cobalt.
Cobalt Contact Mines, Ltd. (lessee) . . . . .	Law . . . . .	J. M. C. Dunlop . . . . .	Cobalt.
Cobalt Contact Mines, Ltd. (lessee) . . . . .	Red Rock . . . . .	J. M. C. Dunlop . . . . .	Cobalt.
Coleroy Gowganda Mines, Ltd. . . . .	Coleroy . . . . .	John W. Shaw . . . . .	Gowganda.
Colonial Mining Co. . . . .	Colonial . . . . .	J. P. Hussey . . . . .	Cobalt.
Crescent Silver Cobalt Mining Co., Ltd.	Crescent . . . . .	S. W. Barber . . . . .	Guelph.
Doherty-Easson Mining Synd., Ltd. (under option)	Penn-Canadian . . . . .	J. C. Houston . . . . .	Haileybury.

MINES AND METALLURGICAL WORKS—*Continued*

OPERATOR	MINE	MANAGER	ADDRESS
<i>SILVER—Continued</i>			
Genesee Mining Co., Ltd. . . . .	Genesee . . . . .	L. F. Steenman . . . .	Cobalt.
Gowganda-Duggan Silver Mines, Ltd.	Gowganda-Duggan	Jas. A. McVichie . . .	Gowganda.
Gowganda Keora Silver Mines, Ltd. . .	Keora . . . . .	Thomas Reilly . . . .	Gowganda.
J. W. Hamilton, <i>et al.</i> . . . . .	Hamilton . . . . .	Frank Clement . . . .	Gillies Depot.
Haultain Mining Co., Ltd. . . . .	Haultain . . . . .	F. A. S. Carnegie . . .	Gowganda.
Hector Silver Mines, Ltd. . . . .	Hector . . . . .	W. J. Adair . . . . .	Haileybury.
Huronian Belt Company . . . . .	W. J. Nine . . . . .	Leonard Smith . . . .	Gowganda.
Hylands-Gardiner-Johnston (under option).	Hylands-Gardiner-Johnston.	C. L. Hershman . . . .	Gowganda.
Keeley Silver Mines, Ltd. . . . .	Keeley . . . . .	M. C. H. Little . . . .	Silver Centre.
Kerr Lake Mines, Ltd. . . . .	Kerr Lake . . . . .	R. R. Brown . . . . .	Cobalt.
Lakeside Lorrain Silver Mines, Ltd. . .	Lakeside Lorrain.	F. V. Marsden . . . .	Silver Centre.
La Rose Mines, Ltd. . . . .	La Rose . . . . .	G. E. H. Booth . . . .	Cobalt.
Lorrain Consolidated Mines, Ltd. . . .	Lorrain Consolidated.	Horace F. Strong . . .	Haileybury.
Lorrain Trout Lake Mines, Ltd., under management of Mining Corporation of Can., Ltd.	Trout Lake . . . . .	M. F. Fairlie . . . . .	Cobalt.
McKinley-Darragh-Savage Mines of Cobalt, Ltd.	McKinley . . . . .	H. C. McCloskey . . .	Cobalt.
McKnight, Alex., <i>et al</i> (lessee) . . . . .	Giant Silver Nugget.	Owen Enright . . . . .	Cobalt.
McLeod, John H. (lessee) . . . . .	Foster . . . . .	John H. McLeod . . . .	Giroux Lake.
Millcrest Mining Co., Ltd. . . . .	Millerest . . . . .	W. H. Fairburn . . . .	Bestel.
Mining Corporation of Canada, Ltd.	Mining Corporation.	M. F. Fairlie . . . . .	Cobalt.
Mining Corporation of Canada, Ltd.	Crompton . . . . .	M. F. Fairlie . . . . .	Cobalt.
Mining Corporation of Canada, Ltd.	Frontier . . . . .	M. F. Fairlie . . . . .	Cobalt.
Mining Corporation of Canada, Ltd.	Peterson Lake . . . .	M. F. Fairlie . . . . .	Cobalt.
Newton Lorrain Syndicate . . . . .	Newton . . . . .	William Newton . . . .	Cobalt.
Nipissing Mining Company, Ltd. . . . .	Nipissing . . . . .	Hugh Park . . . . .	Cobalt.
Nipissing Mining Company, Ltd. . . . .	Nipissing Lorrain.	Hugh Park . . . . .	Silver Centre.
Northern Extension Cobalt Mines, Ltd.	Agaunico . . . . .	T. R. Buchanan . . . .	Cobalt.
O'Brien, M. J., Ltd. . . . .	Miller Lake O'Brien.	H. G. Kennedy . . . .	Bestel.
O'Brien, M. J., Ltd. . . . .	O'Brien . . . . .	J. G. Dickenson . . . .	Cobalt.
Ontario Solid Silver Mines, Ltd. . . . .	Solid Silver . . . . .	James A. McRae . . . .	Cobalt.
Reinhardt, Carl (lessee) . . . . .	Crown Reserve . . . .	Carl Reinhardt . . . .	Cobalt.
Shaw, John W., <i>et al</i> (lessee) . . . . .	Hudson Bay . . . . .	Joseph Gaynor . . . .	Cobalt.
Silver Bullion Mines, Ltd. . . . .	Silver Bullion . . . .	Horace F. Strong . . .	Haileybury.
Silver Sill Mining Co., Ltd. . . . .	Silver Sill . . . . .	Horace F. Strong . . .	Haileybury.
Tonopah Canadian Mines Co. (under option).	Morrison . . . . .	Ernest Craig . . . . .	Gowganda.
Tonopah Canadian Mines Co. (under option).	Walsh . . . . .	Ernest Craig . . . . .	Gowganda.
Trainmen Silver Mining Co., Ltd. . . .	McAndrew . . . . .	John J. McAndrew . .	Cobalt.
Victory Silver Mines, Ltd. . . . .	Victory . . . . .	W. D. Taylor . . . . .	Cobalt.
Wigwam Silver Mines, Ltd. . . . .	Wigwam . . . . .	John W. Sanderson . .	Gowganda.

## SOAPSTONE

Grace Mining Co., Ltd. . . . .	Grace . . . . .	W. J. Richards . . . .	Kenora.
Wood, H. H. . . . .	Wood . . . . .	H. H. Wood . . . . .	Mine Centre.

MINES AND METALLURGICAL WORKS—*Continued*

OPERATOR	MINE	MANAGER	ADDRESS
TALC			
Asbestos Pulp Co., Ltd. . . . .	Asbestos Pulp. . . .	Roy Taylor. . . . .	Madoc.
Gillespie, Geo. H., Co., Ltd. . . . .	Henderson. . . . .	Geo. H. Gillespie. . .	Madoc.

## METALLURGICAL WORKS

Algoma Steel Corporation. . . . .	Blast furnace. . . .	Jas. H. Bell. . . . .	Sault Ste. Marie.
Cobalt Reduction Co., operated by Mining Corporation of Canada, Ltd.	Silver refinery. . . .	M. F. Fairlie. . . . .	Cobalt.
Deloro Smelting and Refining Co., Ltd.	Silver refinery. . . .	S. B. Wright. . . . .	Deloro.
International Nickel Company of Canada, Ltd.	Blast furnace. . . .	Donald MacCaskill.	Copper Cliff.
International Nickel Company of Canada, Ltd.	Nickel refinery. . . .	H. W. Walter. . . . .	Port Colborne.
Mond Nickel Company, Ltd. . . . .	Blast furnace. . . .	John F. Robertson. .	Coniston.
Steel Company of Canada, Ltd. . . . .	Blast furnace. . . .	H. G. Hilton. . . . .	Hamilton.

## QUARRIES

COUNTY	OPERATOR	ADDRESS	LOCATION	PRODUCT
Algoma district	Dominion Mines & Quarries, Ltd.	McLennan.....	East Neebish island.....	Quartzite, coarse and screened.
Bruce	Alabastine Co., Ltd.	Teeswater.....	Lot 14, Con. VI, Culross	Hydrated lime.
Carleton	Belanger, Victor.....	Hawkesbury.....	Gloucester tp.....	Limestone for roads.
Essex	Robillard, H., and Sons.....	Quarries, via Ottawa.....	Gloucester tp.....	Limestone for roads.
	Brunner Mond Co., of Canada, Ltd.	Amherstburg.....	Lots 6, 7, 8, con. I; lots	Limestone for chemical works.
			2, 3, con. II, Anderdon.	
Frontenac	Freeman, L. G.....	106 Cowdy St., Kingston	Kingston tp.....	Building stone.
"	Roddy, J.....	Kingston.....	Kingston tp.....	Building and crushed limestone.
"	Silica Sand Co., Ltd.	Geo. M. Thompson, Box	Lots 19, 20, con. I, Pitts-	Sandstone.
		264, Kingston.	burgh.	
Grenville	Grenville Crushed Stone, Ltd.	J. P. Bains, Oxford Mills	Lots 8, E. ½ 9, con. IV;	Crushed and screened limestone for
			S. ½ lot 8, con. III, Ox-	ballast.
			ford.	
Grey	Chalmers, Stewart.....	Owen Sound.....	Owen Sound.....	Lime.
"	Keeling, James.....	1179 16th St., Owen	8th St., Owen Sound.....	Building stone.
"	Lapierre & Checkley.....	Owen Sound.....	Owen Sound.....	Limestone for building.
"	McKay, Alex. L.....	E. Rowbottom, Owen	Owen Sound.....	Limestone for building.
		Sound.	Owen Sound.....	
"	Oliver Rogers Stone Co.....	Owen Sound.....	Owen Sound.....	Building stone; crushed stone.
Haldimand	Gordon Crushed Stone Co., Ltd.	Hagersville.....	Walpole tp.....	Crushed stone.
"	Hagersville Contracting Co.....	Hagersville.....	Lots 13, 14, con. XIII,	Crushed stone for roads and concrete.
			Walpole.	
"	Hagersville Crushed Stone Co.....	Hagersville.....	S. W. ½ lot 28, con. I,	Crushed stone for roads and concrete.
"	Hagersville Quarries, Ltd.....	Hagersville.....	Oreida.	Crushed stone for roads and concrete.
			Lot 13, con. XIII, Wal-	
Halton	Christie Henderson Co., Ltd.	Kelso.....	pole.	Crushed stone for roads and concrete.
"	Hurst & Rogers.....	1193 Queen St. W., Tor-	Lot 4, con. V, Nassaga-	Grey lime.
"	Logan, Hugh.....	onto.	weya.	Building stone.
"	Robertson, D., & Co.....	1193 Queen St. W., Tor-	ing.	Building stone.
"	Rogers, F., & Co.....	onto.	ing.	Building stone.
"	Toronto Line Co., Ltd.	Limehouse.....	Esquering tp.....	Lime and building stone.
			Esquering tp.....	Lime and building stone.
			Esquering tp.....	Lime and building stone.



Hastings	Canada Cement Co.	Point Anne	Point Anne	Limestone for cement.
"	Quinlan & Robertson	Crookston	Lot 10, con. X, Huntingdon.	Building stone.
Lanark	Cameron, James	Fallbrook	Lot 4, con. XI, Drummond.	Pegmatite for road material.
"	Cameron, William	Carleton Place	Lot 24, con. XI, Drummond.	Lime.
Leeds	Gordon, David J.	Gananoque	Lot 11, con. II, Leeds.	Red granite.
"	Streets & O'Brien	Box 73, Gananoque	Lot 6, con. II, Leeds.	Granite paving blocks.
Lincoln	Queenston Quarry Co.	St. Davids	St. Davids	Crushed, monumental, sawn limestone.
"	Wickett, James A.	Geo. E. Stocker, 16 Salter Street, Toronto	Grantham tp.	Crushed stone.
Ontario	Theodore Crushed Stone Co.	Longford Mills	Longford Mills	Crushed stone.
Oxford	Beachville White Lime Co.	Beachville	Beachville	Stone, lime, agricultural lime.
"	Standard White Lime Co.	Beachville	Beachville	High calcium, magnesian and hydrated lime.
Perth	St. Marys Cement Co.	St. Marys	Blanchard tp.	Limestone for cement.
"	Thames Quarry Co.	St. Marys	St. Marys	Limestone.
Peterborough	Ontario Rock Co.	Prencaveau	Lot 7, con. VI, Belmont	Crushed trap.
Prescott	Bissonnette, A.	Alfred	Longueuil tp.	Limestone.
"	McDonald, Neil A.	R. Allard, L'Orignal	Longueuil tp.	Limestone.
Renfrew	Jamieson Lime Co.	Renfrew	Lot 5, con. II, Horton	Crystalline limestone and lime.
"	Markus, Wm.	Pembroke	Lot 12, con. I, Pembroke	Limestone.
Russell	McDonnell, Dibblee & Covey	Clarence	Con. I, Clarence	Limestone.
Simcoe	Langton, Thomas	Coldwater	Lot 19, 20, con. XII, Medonte.	Crushed stone.
"	Ontario Stone Co.	R.R. 4, Orillia	Lot 10, con. IV, N. Orillia	Crushed stone.
Sudbury district	MacNamara Construction Co.	Sudbury	Rumford	Crushed stone for roads.
"	Mond Nickel Co., Ltd.	Coniston	At Coniston smelter.	Quartzite for flux.
Thunder Bay district	Fort William, City of	Cyril Symmes, City Engineer, Fort William	At foot of Mt. McKay	Road material.
Timiskaming district	Abitibi Pulp & Paper Co.	A. August Johnson, Haileybury	W. 1/2 lot 11, con. III, Bucke.	Limestone.
Victoria	Canada Lime Co.	Coboconk	Coboconk	Limestone and lime.
"	Kirkfield Crushed Stone Co.	Kirkfield	Lot 49, con. IX, Eldon	Crushed limestone.
"	Toronto Brick Co.	Coboconk	Coboconk	Lime.
Waterloo	Christie Henderson Co.	Hespeler	Hespeler	Hydrated lime.
Welland	Bertie Township	Stevensville	Lot 8, con. VIII, Bertie	Crushed limestone for roads.
"	Bertie Township	Ridgeway	Lot 21, con. III, Bertie	Crushed rock for roads.
"	Canada Cement Co.	Port Colborne	Port Colborne	Limestone for cement.
"	Canada Cement Co.	Port Colborne	Lot 5, con. I, Wainfleet	Limestone for cement.
"	Law Construction Co.	Ridgeway	Lot 13, con. V, Bertie	Limestone for roads.

## QUARRIES—Continued

COUNTY	OPERATOR	ADDRESS	LOCATION	PRODUCT
Welland	Pirson, John	Stevensville	Lot 8, con. VII, Bertie	Crushed stone.
"	Walker Bros.	Thorold	Lots 31, 32, con. IX, Stamford.	Limestone for flux and paper mills.
Wellington	Alabastine Co. of Paris	Elora	Nichol tp.	Hydrated lime and agricultural lime.
"	Christie Henderson Co.	R.R. 2, Puslinch	Lots 1, 4, con. I, Puslinch	Limestone and lime.
"	Gow, James	Fergus	Fergus	Crushed limestone.
"	Harvey, E., & Son	Rockwood	Rockwood	Limestone and lime.
"	Ontario Reformatory	Box 1448, Guelph	Guelph	Crushed limestone for roads.
"	Standard White Lime Co.	Guelph	Wellington tp.	Hydrated lime.
Wentworth	Barton Township	Mount Hamilton	Lot 13, con. VII, Barton	Crushed and screened limestone.
"	Canada Crushed Stone Corp., Ltd.	Dundas	Dundas	Crushed and screened limestone and building stone.
"	Gallagher Bros.	R.R. 2, Hamilton	Lot 14, con. VI, Barton	Limestone and lime.
"	Marshall, James	Hamilton	Lot 14, con. VII, Barton	Limestone and lime.
"	Middleton, J.	Ancaster	Ancaster	Building stone.
"	Wentworth Quarry Co., Ltd.	Vinemount	Lot 4, con. V, Saltfleet	Crushed and screened limestone.

## CLAY PITS

COUNTY	OPERATOR	ADDRESS	LOCATION
Halton.	Halton Brick Co.	Terra Cotta.	Lot 28, con. II, Esquensing.
"	Interprovincial Brick Co.	Milton Heights.	Milton Heights.
"	Milton Pressed Brick Co.	Plant No. 1, Milton.	Lot 1, Con. I, Esquensing.
"	Milton Pressed Brick Co.	Plant No. 2, Milton.	Con. I, Esquensing.
Lincoln.	Toronto Brick Co.	Milton.	Lot 14, con. I, Trafalgar.
"	Grimshy Brick & Tile Co.	Grimshy.	Lot 22, con. I, Clinton.
Peel.	Paxton & Bray.	250 Queenston St., St. Catharines.	Queenston St., St. Catharines.
"	Brampton Pressed Brick Co.	Brampton.	Lot 9, Centre Rd., Chinguaconusy.
"	Caledon Mountain Shale Products.	Caledon township.	Caledon township.
"	Cooksville Shale Brick Co.	H. Busk, Credit Forks.	Con. III, Toronto.
"	Interprovincial Brick Co.	Cooksville.	Lot 29, con. V, Chinguaconusy.
"	Milton Pressed Brick Co.	Terra Cotta.	Streetsville.
"	Streetsville Pressed Brick Co.	Streetsville.	Streetsville.
Perth.	Barnhardt, W. H.	Streetsville.	Streetsville.
Thunder Bay district.	Stratford Brick, Tile & Lumber Co.	Stratford.	Stratford.
Wentworth.	Fort William Brick & Tile Co.	Fort William.	Fort William.
"	Bartonville Pressed Brick Co.	620 Lister Bldg., Hamilton.	Bartonville.
"	Canadian Pressed Brick Co.	Bartonville.	Bartonville.
"	Crawford Bros.	King and Macklin Sts., Hamilton.	King and Macklin Sts., Hamilton.
"	Dominion Sewer Pipe & Clay Industries, Ltd.	Mimico.	E. Flamborough tp.
"	Frid Bros.	Macklin St., Hamilton.	Dundas Rd. and Macklin St., Hamilton.
"	Hamilton Pressed Brick Co.	Kingston Ave. S., Hamilton.	Kingston Ave., Hamilton.
"	Hamilton Toronto Sewer Pipe Co.	R. H. New, Wentworth Ave., Hamilton.	E. Flamborough tp.
"	New, Edward.	133 George St., Hamilton.	Ancaster Rd.
"	Ontario Sewer Pipe Co.	Mimico.	E. Flamborough tp.
York.	Butwell, Richard.	Humber Bay.	Humber Bay.
"	De Laplante, J. E.	Coleman.	Dawes Rd., Toronto.
"	Don Valley Brick Works.	Don Valley.	Don Valley, Toronto.
"	Morley, W.	Coleman.	Dawes Road, York tp.
"	Mt. Dennis Brick Works.	2 Ruthven Place, Mt. Dennis.	Mt. Dennis.
"	Ontario Paving Brick Co.	353 Weston Rd., Weston.	Weston Road, Weston.
"	Phlippen and Field.	150 Dawes Rd., Toronto.	Dawes Road, York tp.
"	Pickett (Geo.) Co.	Mt. Dennis.	Mt. Dennis.
"	Pigott & Co.	Eglinton Ave., Mt. Dennis.	Mt. Dennis.
"	Price & Cummings.	Humber Bay.	Humber Bay.
"	Price & Smith.	Greenwood Ave., Toronto.	Greenwood Ave., Toronto.
"	Russell, Joseph.	40 Blake St., Toronto.	Blake St., Toronto.
"	Standard Brick Co.	Greenwood Ave., Toronto.	Greenwood Ave., Toronto.
"	Sun Brick Co.	52 Toronto St., Toronto.	Don Valley, Toronto.
"	Toronto Brick Co.	Sun Life Bldg., Toronto.	Greenwood Ave., Toronto.
"	Wagstaff, A. H., & Co.	Greenwood Ave., Toronto.	Greenwood Ave., Toronto.

## COAL (Anthraxolite)

### British-Colonial Coal Mines, Limited

Mining operations were commenced in December, 1925, on the property of the British-Colonial Coal Mines, Limited, in lot 10, concession I, Balfour township, district of Sudbury.

When last inspected on July 13, 1926, an incline had been driven to a depth (inclined) of 120 feet.

A Sullivan gasoline-driven compressor, type WK 312, 5½ by 5 inches, and a Sullivan portable hoist had been installed.

In January, 1926, a carload shipment was made to Toronto and distributed to shareholders and others for test purposes.

A. Wilson, Larchwood, is in charge of the mining operations.

The officers of the company are: F. L. Barrett, London, Ont., president; Stewart Hood, Toronto, vice-president; and A. Slade, Toronto, secretary-treasurer.

## DOLOMITE

### A. J. J. Carfrae

The dolomite quarry of A. J. J. Carfrae, on lots 3 and 4, concession XII, Herschell township, Hastings county, was worked for about three months, employing three men. About 750 tons of ore was shipped to the Crystallite Stone Products Company of Hamilton.

## FELDSPAR

### T. H. Craig

T. H. Craig, Verona, shipped 41 cars of feldspar during the year. The greater part of the ore was shipped from lot 1, concession XII, Loughborough township, and the west half of lot 2 and the east half of lot 3, concession X, Portland township, Frontenac county.

Mr. Craig employed an average of seven men during the year.

### Cronk and Van Luven

Messrs. Cronk and Van Luven operated a feldspar mine on the east half of lot 3, concession XII, Loughborough township, Frontenac county, from January to October, 1925.

They shipped 14 cars of feldspar and employed an average of six men.

A. J. Van Luven, Hartington, is the owner of the property.

### Elizabeth Feldspar Mines, Limited

The operations of the Elizabeth Feldspar Mines, Limited, lot 2, concession IV, Dill township, Sudbury district, were intermittent during the summer of 1925.

Shipments were resumed on October 19, 1925, and were continued until February 25, 1926, when the plant was again shut down until such time as a sorting plant could be erected and put into commission.

When visited on April 27, the frame work for this plant had been erected and a crusher was being installed.

When the plant is completed, it is proposed to bring the material from the mine up an incline in cars into the sorting house, where after a preliminary screening and rough sorting it will be fed to a 10- by 16-inch jaw crusher set to 3 inches. After crushing, the material will be elevated to a bin from which it will feed to a sorting belt. The spar will be picked off the belt into bins discharging to cars along the side of the building and let down an incline to the loading platform at the Canadian Pacific Railway siding. The waste discharged over the end of the belt will be hauled to the waste dump.

During the four-month period mentioned above when shipments were being made, 28 cars of spar were shipped. This was produced from a stope approximately 60 feet in length, 75 feet wide, and about 35 feet in height.

F. D. Henderson of Sudbury is manager of the property.

### **Holditch and Checkley**

Considerable feldspar was shipped from Wanup during 1925 from the operation of a quarry on lot 2, concession III, Dill township, district of Sudbury. The operations were under the direction of E. Holditch of Sudbury.

### **Northern Feldspar Mines, Limited**

A feldspar quarry is being opened up by the Northern Feldspar Mines, Limited, in lot 2, concession II, Dill township, district of Sudbury. A. Weisman, Sudbury, is president and general manager of the company; J. S. McKessock, Sudbury, is secretary-treasurer.

Shipments will be commenced during the season of 1926.

### **O'Brien and Fowler, Limited**

Shipments of feldspar were made from Mattawa during the winter of 1925-26 from the operation of a quarry in lot 29, concession III, Mattawan township, district of Nipissing, by O'Brien and Fowler, Limited, 114 Wellington Street, Ottawa.

C. C. Orser, Mattawa, was in charge of the work, and 22 men were employed.

As there is only a winter road from Mattawa to the property, a distance of about five and a half miles, the quarry was closed down about April 1, 1926, and another property near Eau Claire is being opened up for summer operation.

### **George Purdy**

George Purdy, employing three men, shipped several cars of feldspar from a quarry opened up in the spring of 1926, in the south half of lot 14, concession VII, township of Calvin, district of Nipissing.

### **Rock Products Company**

This company operated the property on lot 20, concession IX, Bathurst township, Lanark county, for ten months in 1925 and mined 1,966 tons of feldspar. The pit is from 75 to 120 feet deep. George Paddock, Balderson, was superintendent, employing an average of 15 men. W. A. Hannah is general manager.

### **R. T. Stewart**

R. T. Stewart, Sudbury, operated a feldspar quarry located in lot 12, concession VI, Loughrin township, district of Nipissing, about three-quarters of

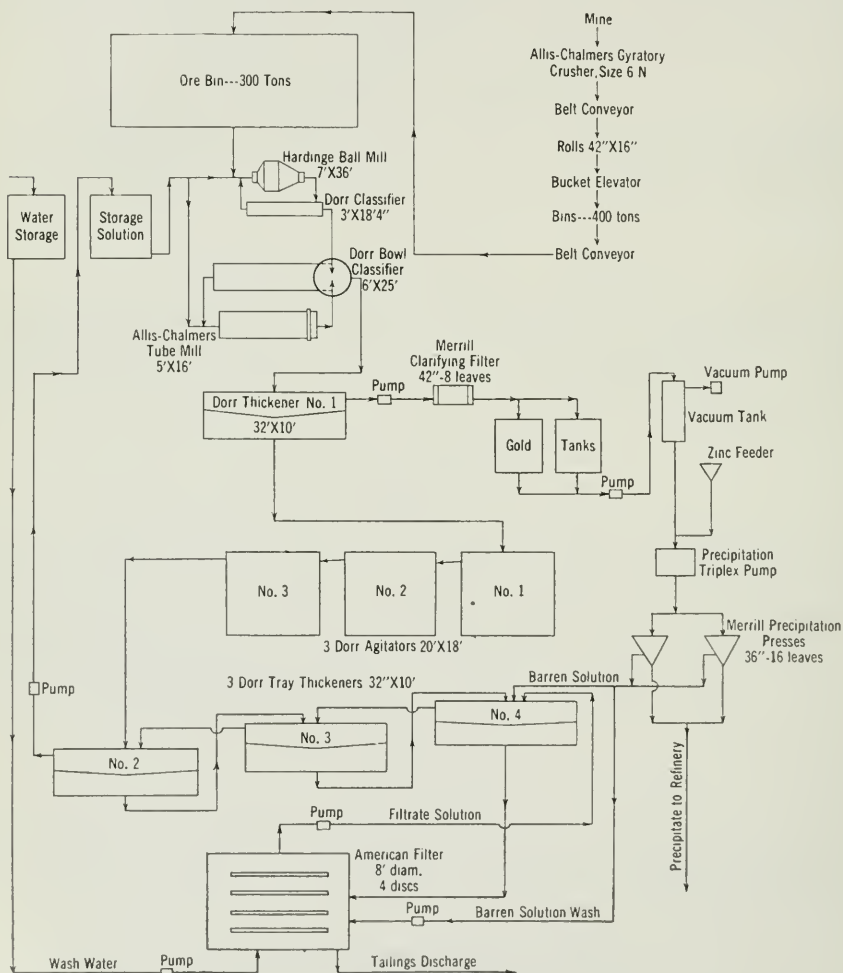
a mile south of Crerar, from February to November 15, 1925, shipping 1,209 tons of spar and 783 tons of quartz during this period.

An average of 13 men was employed during the shipping season.

## GOLD

### Ankerite Gold Mines, Limited

This company is capitalized at \$2,000,000, divided into shares of \$1 par value each. Of these shares, 1,500,000 have been issued. The company owns



Ankerite Gold Mines, Ltd.—Flow Sheet of Cyanide plant, Jan., 1926.

three claims, M.E. 60-62, (T.R.S. 1,564-66), situated near the middle of the north boundary of the township of Deloro, district of Cochrane. Work for the most part has been confined to claim M.E. 60.

The development of the Ankerite mine, for the past three years, has been carried on by the Porcupine Goldfields Development and Finance Company, Limited, an English concern which, in conjunction with the Goldfields American

Development Company, Limited, and the National Mining Company, Limited, has been actively engaged in the principal mining areas of Canada.

Early in 1926, the Ankerite Gold Mines, Limited, was formed to acquire the assets of the North American Gold Corporation, which owned the group of claims known as the Ankerite. In the new company the Porcupine Goldfields Development and Finance Company, Limited, hold an 86½ per cent. interest, and the balance belongs to the North American Gold Corporation.

The officers of the Ankerite Gold Mines, Limited, are as follows: H. R. Norsworthy, Montreal, president; F. R. Weekes, Montreal, vice-president; J. E. Dorion, Montreal, secretary-treasurer; H. E. Doelle, Box 535, South Porcupine, Ont., manager. The directors are: H. R. Norsworthy, F. R. Weekes, and J. E. Dorion, Montreal; C. E. C. Smith, National Club, Toronto, and W. S. Walton, Royal Bank Building, Toronto. The head office is at the Canada Cement Building, Montreal.

During the year 1925, development work was actively carried on in the Ankerite mine at the following levels:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
350-foot.....	306	89	143
475-foot.....	788	1,785	23
Total.....	1,094	1,874	166

The diamond-drilling was as follows:—

Location	Holes	Feet
SURFACE:		
Claim M.E. 60.....	4	1,149
UNDERGROUND:		
350-foot level.....	6	681
475-foot level.....	11	2,529
Total.....	21	4,359

A new shaft, No. 2, was sunk to a depth of 483 feet during the year and was completed to 620 feet at March 3, 1926. There is a level established at a depth of 461 feet and a loading pocket at a depth of 521 feet. This No. 2 shaft is 580 feet distant, N. 5° E., from the former working shaft, No. 1. Both shafts are on claim M.E. 60 and are connected at the 475-foot level.

No. 2 shaft has four compartments, three of which measure 4 feet 5 inches by 5 feet, and the fourth 3 feet 8 inches by 5 feet. The last named will be the main working shaft, and two compartments will be used for hoisting rock, which will be passed to the crusher lying to the east and adjoining the shaft.

A crosscut extends 800 feet north from No. 2 shaft and taps No. 5 vein, which was originally located by diamond-drill holes from the surface. An ore shoot on this vein, 400 feet in length, has been proved, the width varying from 16 to 30 feet.

A complete surface equipment has been installed around the new shaft. In the compressor building, which is 60 by 42 feet, of wood frame construction with galvanized iron cover, there is the following equipment: Canadian Ingersoll-Rand compressor, 14 by 9 by 12 inches, type ER2, driven by a 100 h.p., 550-volt induction motor, 750 r.p.m. (this was formerly installed at the No. 1 shaft); Chicago Pneumatic Tool Company Simplate valve compressor, 20 by 12 by 14 inches, driven by a 200 h.p., 550-volt induction motor, 730 r.p.m.; Canadian Ingersoll-Rand hoist, type PE1, double-drum, 48-inch diameter and 48-inch face, single-reduction helical gears, air-operated band clutches on both drums, and gravity-operated post brakes. This hoist is designed for 10,000 pounds pull and an unbalanced load of 9,000 pounds at a hoisting speed of 900 feet per minute and a depth of 2,000 feet. The cable is seven-eighths of an inch, and the hoist is completely equipped with Lilly controls for speed and overwind. The hoist is driven by a 150 h.p., 550-volt induction motor, 750 r.p.m.

A wing of the compressor house, 25 by 36 feet, of frame construction, contains an 80 h.p., locomotive-type boiler used for heating and emergency power.

A blacksmith shop, 30 by 48 feet, is equipped with Leyner drill sharpener, forges, emery wheels, drill press, and threading machine.

A two-storey bunkhouse, 27 by 68 feet, was also built during the year, as well as a bungalow 30 by 45 feet.

During 1925, complete designs for a crushing and grinding plant were made by André Dorfman of the Huronian Belt Company, Limited (formerly with the McIntyre-Porcupine Mines, Limited). The construction of the building was undertaken towards the latter part of the year. Both the crushing plant building and the grinding and cyanidation plant building are of all-steel frame construction, covered with shiplap and galvanized iron.

The flow-sheet of the cyanidation plant is designed to follow the practice of counter-current decantation, with a final wash by an American filter. The capacity of the plant is 200 tons per day.

Ore from the mine is dumped into an Allis-Chalmers gyratory crusher, size 6N (driven by a 60 h.p., 550-volt induction motor, 750 r.p.m.). It is next carried to a set of Allis-Chalmers' rolls, 42 by 16 inches, on an 18-inch belt conveyor; after passing through the rolls, it is raised into a steel bin in a bucket elevator. The rolls and conveyors are driven by a 40 h.p. induction motor, 750 r.p.m.

From the steel bin in the crusher building, the ore is conveyed to a 300-ton bin in the grinding and cyanidation plant on an 18-inch belt conveyor rising on a slope of 18 degrees. The belt is 167 feet in length (double). The grinding and cyanidation plant lie to the south of the crusher building. The crushing plant building is 72 by 30 feet, and the grinding and cyanidation plant building, 180 by 86 feet.

The equipment of the grinding and cyanidation plant includes: an 18-inch belt conveyor driven by 10 h.p. induction motor, 750 r.p.m.; Hardinge conical mill, 78 by 36 inches, driven by a 125 h.p. induction motor, 375 r.p.m.; Dorr classifier, 3 feet by 18 feet 4 inches, driven by a 5 h.p. induction motor, 750 r.p.m.; Dorr bowl classifier, 6 by 25 feet, driven by a 5 h.p. induction motor, 750 r.p.m.; Allis-Chalmers tube mill, 5 by 16 feet, driven by a 150 h.p. induction motor, 375 r.p.m.; Dorr thickener, 32 by 10 feet, three Dorr agitators, 20 by 18 feet, and three Dorr thickeners, 32 by 10 feet, driven by a 10 h.p. motor, 750 r.p.m.; Ingersoll-Rand vacuum pump, 13 by 6 inches, driven by a 30 h.p. motor, 750 r.p.m.; Ingersoll-Rand air compressor, type ER1, 14 inches by 8 feet, driven by a 30 h.p. motor, 750 r.p.m.; Ingersoll-Rand vacuum pump, for the Crowe process, type 15, 8 by 5 inches, driven from a line shaft.



Other electric motors include the following: three 5 h.p. motors, 750 r.p.m., for triplex pump, Gould pump and clarification; two 7½ h.p. motors, 750 r.p.m., for storage and booster pumps. The American filter is 8 feet in diameter and has four discs. It is operated by a 1½ h.p. motor, 685 r.p.m. All motors in the mill are on 550 volts.

The Merrill clarifying press is 42-inch frame and 8 leaves. The Merrill precipitation press is 36-inch frame and has 16 leaves.

Milling operations began June 19, 1926, under the superintendency of H. G. Surrey. Twelve men are employed in the mill.

The average number of men employed during the year was 30 on the surface and 27 underground. This number was increased by 25 during mill construction.

### Argonaut Gold, Limited

This company is now operated by Argonaut Consolidated Mines, Limited, which has a Dominion charter and an authorized capital of \$3,500,000, of which 3,000,000 shares are issued. The officials of the company are: J. H. Rainville, president; F. A. Labelle, first vice-president; J. A. Naud, second vice-president and general manager; Louis A. Marchand, treasurer; A. Brodeur, secretary; D. R. Thomas, general superintendent. The directors are: H. L. Reddy, Robert Starke, Avila Raymond, Louis Gratton, L. H. Dupré, Wilfrid Archambault, Wilfrid Duquette. The head office is at 145 St. James Street, Montreal.

The company operated its property in Gauthier township, district of Timiskaming, during 1925, with a force of 90 to 100 men. Operating costs were \$322,152, and capital expenditures amounted to \$74,736, of which \$43,021.34 was for 14.2 miles of transmission line to Kirkland Lake; \$14,040.52 was for a substation of 900 k.v.a. capacity.

The following is from the report of the general superintendent for the year 1925:—

During the year the following progress was made:—	Feet
Drifting and crosscutting.....	5,723.1
Raising.....	500.2
Sinking.....	57.5
Station-cutting.....	23.7
Total.....	6,304.5

This work was successful in locating an ore body, Nos. 767-69 on the 750-foot level. The copper content of this ore shoot is higher than the average of the mine. Another ore shoot was found in December on the 625-foot level just before closing down the level for shaft-sinking. This is known as No. 658, and as soon as sinking to the 1,000-foot level is completed, it will be developed further.

From January 1 to March 6, 1925, the mill was closed down pending the completion of the new transmission line, and during this time ore was broken and left in the stopes. In March stoping on a normal scale was resumed and continued until the end of the year.

Milling was resumed on March 6, and the mill continued in operation during the remainder of the year with a total operating time of 92.73 per cent.

Some 28,514.6 dry tons were milled from which there was recovered:—

Recoveries	Troy ounces	Total value	Value per ton
Gold—mint returns.....	8,363.290	\$172,884.55	\$6.06
Gold—smelter returns <sup>1</sup> .....	2,033.011	40,660.23	1.43
Total gold.....	10,396.301	\$213,544.78	\$7.49
Silver—mint returns.....	932.07	638.47	0.02
Total gold and silver.....		\$214,183.25	\$7.51
Copper—smelter returns, 336,079 lbs <sup>1</sup> .....		39,170.17	1.37
Total recovery.....		\$253,353.42	\$8.88

<sup>1</sup>October, November, and December, estimated.

### Barry-Hollinger Gold Mines, Limited

This company operated their property at Boston Creek in Pacaud township, district of Timiskaming, during 1925 with a force of 55 to 60 men. The company has an authorized capital of \$3,000,000 in shares of \$1 par value. The directors are: H. C. Crowe, president; James A. Dunn, vice-president; Robert Fennell, 807 General Insurance Building, Toronto, secretary-treasurer. The directors are: H. C. Crowe, Robert Fennell, E. H. Greene, J. H. W. Whitehead, and James A. Dunn. L. B. Smith is superintendent.

Underground work during 1925 included 100 feet of shaft-sinking, 406 feet of raising, 332 feet of drifting, 176 feet of crosscutting, and 99,440 cubic feet of stoping. Station-cutting amounted to 2,580 cubic feet, and slashing to 4,150 cubic feet.

The 50-ton mill erected on the property was put in operation in the spring and treated 8,135 tons during the remainder of the year.

### Bennett Mining Company, Limited

The company has an authorized capital of \$2,000,000 in \$1 shares. W. F. Bennett is president; Murray Gordon, vice-president; and Alex. Dennison, secretary-treasurer. The head office of the company is at 1 St. Clair Avenue West, Toronto. In the summer of 1925, the company transferred their operations from McVittie township to a property comprising parts of lots 9 and 10, concession II, Maisonville township, district of Timiskaming, which includes the Smith-Labine group of three claims.

Work began on buildings and roads with a force of five men, later increased to 25 men, under James Houston as superintendent. The following buildings were erected: bunk-house, 26 by 50 feet; power-house, 30 by 40 feet; office, 28 by 36 feet; boiler-house, 18 by 36 feet; and shop, 16 by 24 feet. A plant comprising a 750 cubic foot Sullivan air compressor, a double-drum Jenckes hoist, and a 150 h.p. semi-Diesel engine was installed.

A shaft was started in October and sunk to a depth of 125 feet by April, 1926.

### Blue Quartz Gold Mines, Limited

This company is capitalized at \$3,000,000, divided into shares of \$1 par value each. The officers of the company are: H. C. Crowe, president; Jas. A. Tuck, vice-president; Miss A. V. Marat, secretary-treasurer. The directors are: H. C. Crowe, Jas. A. Tuck, and J. Bennet, all of Toronto; J. H. W. Crowe, Birmingham, England; and H. Hibbard, Gillingham, England. The head office of the company is at 328 Confederation Life Building, Toronto. J. J. Hollinger was superintendent until May 23, 1925, when he was succeeded by J. G. McGregor. On May 1, 1926, N. Carpenter was appointed superintendent. The mine office is at Matheson, Ont.

The company owns seven claims in Beatty township, district of Cochrane, lying about or under Painkiller lake.

Development was carried on throughout the year on the 500-foot level, where 500 feet of drifting, 150 feet of crosscutting, and 35 feet of raising were done. A shoot of some 200 feet in length was opened in what is known as the No. 11 or Contact vein, lying northeast of the shaft; this has a strike of S. 40° W., and ranges from two to three and a half feet in width. The Blue Quartz vein described in previous reports has a strike of N. 20° E.

Early in 1926, a test mill with a capacity of 30 tons a day was installed. Ore was hoisted in cars from the mine and was trammed to a sorting house, 14 by 16 feet, lying 200 feet from the shaft, where some 25 per cent. of the waste was sorted out. The sorted ore was then conveyed on an aerial tram, 300 feet in length, to a 30-ton bin in the mill, from which it was fed to 10- by 7-inch jaw crusher and then hoisted in a bucket elevator to a 20-ton bin, and in turn fed to a 50-ton Hardinge mill. After grinding it was elevated some 20 feet and passed over an amalgamating plate, 12 by 6 feet, pitched one inch to the foot. A drag classifier, 12 by 2 feet, followed, the fines passing to a second amalgamating plate the same length as the first but with double the width. The coarse material from the first plate was placed in closed circuit with the Hardinge mill and classifier, and slimes from the last plate were passed to a tailings pond. The mill building was of frame construction, 40 by 23 feet, with a wing 15 by 15 feet. A 40 h.p. steam engine operated the plant.

The mill ran for a short time and was closed down. The average number of men employed at the mine was 28.

### Bosquet Gold Mines, Limited

During the winter of 1925-26, a shaft was sunk 22 feet by hand steel on one of the claims held by the above company in the Howry Creek area, district of Sudbury.

A plant consisting of hoist, compressor, and boiler was installed in the late winter, but no further work done.

The operations were under the direction of the late Harold Tough.

### British Canadian Mines, Limited

The British Canadian Mines, Limited, is incorporated under the Ontario Companies Act, having an authorized capital of \$3,000,000 in shares of \$1 par value.

The directors and officers of the company are: president, J. M. Aitken, Toronto; secretary-treasurer, Geo. F. Beaumont, Clifford Smith, A. G. Seaman, Port Arthur; W. D. McKay, F. McQueen, Toronto; C. R. Fitch, Fort Frances.

The operations of the company at the Foley mine, six miles south of Mine Centre on the Canadian National railway, in the district of Rainy River, have been carried on continuously during the past year.

The chief development work accomplished in this period is given in the following summary:—

#### SINKING:

Completion of the vertical winze from 400 to 850 feet.

#### DRIFTING AND CROSSCUTTING:

400-foot level	{	100 feet drift north on Jumbo vein. 30 feet drift north on West vein. 30 feet drift south on West vein. 125 feet crosscut west. 40 feet crosscut east.
500-foot level	{	300 feet drift north on Bonanza vein. 75 feet drift south on Bonanza vein. 50 feet drift south on small stringer off Bonanza vein.
600-foot level	{	Station at winze. 60 feet crosscut to the Bonanza vein. 330 feet drift north on Bonanza vein. 125 feet drift south on Bonanza vein. 150 feet drift south on small stringer off Bonanza vein.
725-foot level	—	Station at winze.

#### DIAMOND-DRILLING:

Holes totalling approximately 1,000 feet were drilled from surface during the period under review.

A mill building, at present not completely equipped, was erected during the year. Two 120 h.p. semi-Diesel engines were installed in a new power-house replacing the old steam equipment in the plant near Shoal lake. A 542 cubic foot, Pennsylvania, belt-driven air compressor has been installed in this new power-house and is at present supplying the air for the development work.

All underground operations were carried out from the north shaft.

It is expected to have hydro-electric power available at the mine about the end of the present year.

W. N. Hutchings is manager at the mine, with W. Timmins as mine captain.

Forty-one men are at present employed on the property.

### **Canadian Associated Goldfields, Limited**

This company has an authorized capital of \$30,000,000, in shares of one dollar par value. Dr. MacKay is president, and the head office is at 306 C.P.R. Building, Toronto. The company operated their property at Larder lake in McVittie township, district of Timiskaming, during 1925 with an average force of 35 men. T. A. Graves is manager.

The underground development consisted of a total of 2,717 feet of drifting and crosscutting, and the stations on three levels were enlarged to accommodate double tracks.

The construction of a mill was begun during the year and the building completed early in 1926, except for the installation of machinery.

### **Champion Gold Mines, Limited**

This company operated the Champion mine, in Kenora district, from March to November, 1925, employing from 10 to 22 men during this period.

A test mill was installed, consisting of a Tremaine steam stamp followed by an amalgamation plate. One hundred and thirty tons of ore were treated, from which a recovery of \$2,112.11, or \$16.24 per ton, is reported to have been made.

The officers and directors of the company are: president and general manager, Charles Brent, Buffalo, N.Y.; secretary-treasurer, B. J. Hatmaker, East Aurora, N.Y.; Geo. S. Buck, W. G. Barney, Chas. J. Bianchi, Buffalo, N.Y.; Frank R. Swift, East Aurora, N.Y. The head office is at 329 Chamber of Commerce, Buffalo, N.Y.

The capitalization of the company is \$500,000 in shares of \$5 par value.

### **Clines Canadian Gold Mines, Limited**

This company, which is controlled by the Canada Mines Syndicate, operated on the Cline property in the Goudreau area, district of Algoma, continuously throughout the year 1925 and up to about the middle of May, 1926, at which time they allowed their option to lapse, the property and equipment reverting to Jas. W. Cline according to their agreement.

At No. 1 shaft the work was carried on by hand steel intermittently throughout the year.

At the time of stopping work, this shaft had been sunk to a depth of about 140 feet with 70 and 20 feet of drifting east and west, respectively, on a level established at about 80 feet from the surface. A crosscut of six feet had been driven off the shaft at 138 feet.

No. 2 shaft, which was started during the summer of 1925, was sunk to a depth of 215 feet on an inclination of about 70 degrees.

A small plant was installed for the purpose of sinking this shaft and carrying on the development work from it. This consists chiefly of the following pieces of equipment: Holman air compressor (driven by a self-contained gasoline engine), 250 cubic feet per minute; reversible Holman winch, 5 by 7 inches; 25 h.p. steam boiler (added in the spring of 1926 to supply steam for hoisting).

The development work completed at No. 2 shaft, at the time of shutting down, in addition to the shaft-sinking, consists of 33 feet of crosscutting south of the shaft, 19 feet of crosscutting north of the shaft at the 100-foot level, and about 40 feet of crosscutting on the 200-foot level.

Twenty-two men were employed under the direction of O. P. Powell when the property was last visited on May 11, 1926.

### Coniaurum Mines, Limited

This company has a capitalization of \$5,000,000, divided into 1,000,000 shares of par value of \$5. The officers of the company are: R. W. Leonard, president; A. L. Bishop, vice-president; Fraser D. Reid, general manager; J. J. Mackan, secretary-treasurer. The directors are: R. W. Leonard and A. L. Bishop, St. Catharines, Ont.; Fraser D. Reid, Cobalt, Ont.; Alex. Longwell, W. G. Watson, J. E. Day, and J. Y. Murdoch, Toronto. The head office of the company is at St. Catharines, Ont. The mine office is at Schumacher, Ont., and John Redington is mine superintendent.

The Coniaurum Mines, Limited, was formed to take over the properties of the Newray Mines, Limited, the Goldale Mines, Limited (Group No. 1), and the Strong-Bow Mines, Limited, all in the township of Tisdale, district of Cochrane, and comprising a block of 640 acres.

The property of the Newray Mines, Limited, had been under working option to the Coniagas Mines, Limited, for the years 1923 and 1924, during which time the shaft was sunk to a depth of 1,000 feet and some lateral work was done on the upper levels.

On the property of the Goldale Mines, Limited, Group No. 1, development work had been done at the 500- and 1,000-foot levels.

The Strong-Bow Gold Mines, Limited, was a company incorporated and controlled by the Coniagas Mines, Limited, for the purpose of developing the Armstrong-Booth claims, lying immediately south of the Newray.

Under an agreement dated June 12, 1924, the Goldale Mines, Limited, received 228,000 shares in exchange for its No. 1 property of 120 acres; Newray Mines, Limited, received 172,000 shares for its property of 321 acres; and the Strong-Bow Mines, Limited, 60,000 shares, in exchange for the Armstrong-Booth claims of 200 $\frac{3}{8}$  acres. The remaining 540,000 shares were taken up by the Coniagas Mines, Limited, at a price of \$1,050,000, of which \$250,000 was paid on allotment and the balance paid on June 12, 1926.

The balance sheet taken from the financial report for the year ending December 31, 1925, shows the following:—

## ASSETS

CAPITAL ASSETS (Coniaurum mine):	
Cost of property.....	\$2,198,337.70
Mine development.....	342,586.49
	<u>\$2,540,924.19</u>
Machinery and plant.....	71,243.12
Camps and buildings.....	47,997.47
Construction work in progress.....	6,382.31
Camp equipment.....	2,008.02
Assaying and engineering equipment.....	850.16
Office equipment.....	510.55
	<u>\$2,669,915.82</u>
CURRENT ASSETS:	
Cash on hand and in banks.....	\$8,601.19
Accounts receivable.....	441.90
Inventory of stores.....	20,421.44
	<u>\$29,464.53</u>
CONIAGAS MINES, LIMITED:	
For balance on subscription for 539,992 shares of stock, payable on or before June 12, 1926.....	650,000.00
DEFERRED CHARGES:	
Unexpired insurance.....	1,181.45
DISCOUNT ON STOCK.....	1,650,000.00
	<u>\$5,000,561.80</u>

## CAPITAL AND LIABILITIES

CAPITAL STOCK:	
Authorized and issued, 1,000,000 shares of \$5.00.....	\$5,000,000.00
CURRENT LIABILITIES:	
Coniagas Mines, Limited.....	\$135.16
Sundry accounts payable.....	408.11
Unclaimed wages.....	18.53
	<u>\$561.80</u>
	<u>\$5,000,561.80</u>

The following statement of the working account is given in the financial report for the year ending December 31, 1925:—

## DEBITS

Head office and administration.....	\$9,795.10
Mines office and supervision.....	16,565.04
Mining.....	199,198.16
Maintenance of buildings.....	2,882.58
Camp expense.....	2,515.53
Lands and roads.....	195.97
Legal expense.....	1,244.65
Transportation and travelling.....	831.76
Taxes and royalties.....	1,635.85
Fire insurance.....	2,317.99
Accident insurance.....	4,364.39
Employees' bonus.....	357.24
Total.....	<u>\$241,904.26</u>

## CREDITS

Cash discounts.....	\$111.68
Gold revenue.....	19.22
Interest.....	1,444.93
Rent.....	501.00
Net cost of mine development for the year transferred to mine development account.....	239,827.43
Total.....	<u>\$241,904.26</u>

The mine development account gives the following:—

## DEBITS

Balance January 1, 1925, brought forward.....	\$102,882.33
Net cost of mine development for the year transferred from working account.....	239,827.43
Total.....	\$342,709.76

## CREDITS

Adjustments re previous year's operations.....	\$123.27
Cost of mine development to date carried forward.....	342,586.49
Total.....	\$342,709.76

A summary of the mine development for the year is taken from report of the general manager dated March 23, 1926, and covering the year ending December 31, 1925:—

Level	Drifting	Crosscutting	Raising
700-foot.....	feet 1,317	feet 499	feet 19
1,000-foot.....	2,132	5,124	247
Total.....	3,449	5,623	266

Total advance, 9,338 feet.

## DIAMOND-DRILLING

	Feet
700-foot level (12 holes).....	3,569
1,000-foot level (50 holes).....	13,025
1,090-foot level (bottom of main shaft).....	590
Total in 1925.....	17,184

Development was vigorously carried on throughout the year to exploit the 700- and 1,000-foot levels, and the presence of a large porphyry mass at these horizons indicated the necessity for further development at greater depths. It is proposed during 1926 to sink the main shaft to a depth of 1,500 feet in order to carry on the development at the 1,250- and 1,500-foot levels.

At the 1,000-foot level, the presence of the quartz porphyry mass was determined to be elliptical, running northeast and southwest and having a length of 1,800 feet and a maximum width of 400 feet. The pitch is to the east or northeast at an angle of 55 degrees. On both the north and south sides of the mass, the rock is basalt containing zones of fracturing, in some of which veins were found. A second porphyry mass on the company's Goldale property seems to be a separate one but also pitches to the east.

At the end of the year 1925, five veins with encouraging ore shoots had been encountered in crosscuts and were partially developed by drifting. It is also noted in the general manager's report that five other veins were encountered, but the gold content being low they are not yet considered of economic importance.

## ORE AND ROCK HOISTED, 1925

Ore hoisted.....	Tons 7,607
Rock hoisted.....	36,843

As the Great Northern Power Company discontinued the supply of power in the Porcupine area, a contract was made with the Northern Canada Power, Limited, and the frequency of the motor equipment at the Newray mine had to be changed from 60- to 25-cycle.

For increased compressed air supply a Canadian Ingersoll-Rand compressor, capacity 2,000 cubic feet per minute, was installed. It is driven by a 350 h.p. synchronous motor with a  $7\frac{1}{2}$  h.p. induction motor, 1,500 r.p.m., and a D.C. generator,  $5\frac{1}{2}$  k.w., 1,500 r.p.m., compound wound for the exciter set.

The main additions to buildings during the year were an assay building, 21 by 31 feet, and a boiler plant building for steam heating, which is done from a 115 h.p. boiler (HRT type).

The average number of men employed was 45 in the mine and 35 on the surface.

### Consolidated West Dome Lake Mines, Limited

The company has a capital of \$5,000,000, each share of a par value of \$1. It owns 360 acres in the southeast portion of Tisdale township, district of Cochrane.

The officers of the company are: Sir Henry M. Pellatt, president; Wm. H. Kinch, first vice-president; Chas. L. Sherrill, second vice-president; C. H. Manaton, Toronto, secretary-treasurer; F. L. Hutchinson, New Liskeard, Ont., assistant secretary-treasurer; Frank G. Stevens, 36 Oakmount Road, Toronto, consulting engineer; Duncan McPhail, Box 523, South Porcupine, Ont., superintendent; Carl Frank, South Porcupine, mill superintendent. The directors of the company are: Sir Henry M. Pellatt, Richard L. Baker, John A. Murray, M.P. Van Der Voort, and Frank G. Stevens, Toronto, Ont.; Wm. H. Kinch, Chas. L. Sherrill, and Frank L. Babst, Buffalo, N.Y.; and Angus A. McKelvie, New Liskeard, Ont. The head office of the company is 420 Bank of Hamilton Building, Toronto.

Mining and milling operations were carried on continuously throughout the year 1925, the ore produced coming from the 6th to the 10th level. The stopes produced 34,501 tons and development 2,500 tons with a total of 37,001 tons.

Development work was carried on to the east and north of the main shaft, as follows:—

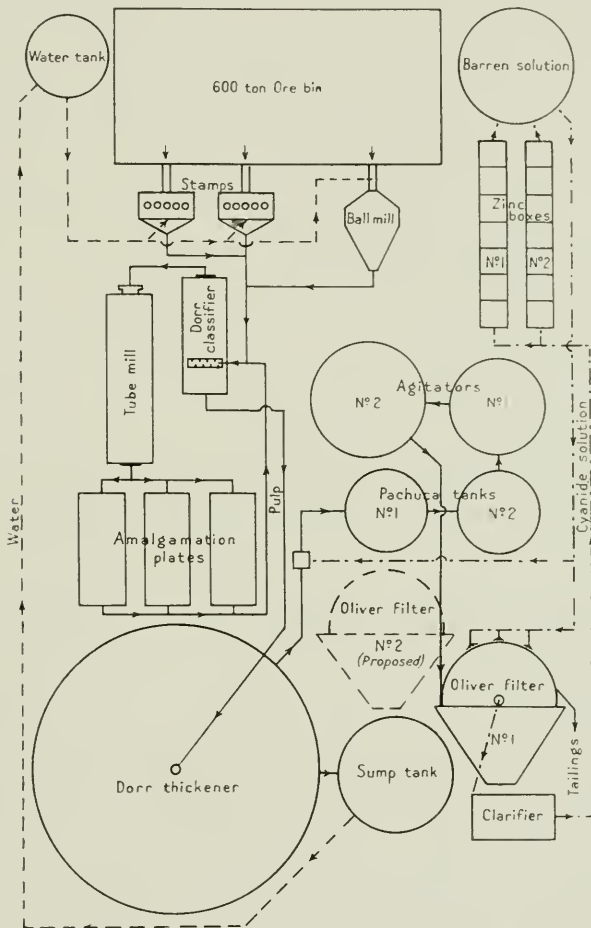
Level	Drifting	Crosscutting	Raising
	feet	feet	feet
5th.....	246.5	603.5	.....
7th.....	185	.....	.....
9th.....	256.5	.....	17
10th.....	719	107	120
Total.....	1,407	710	137

The main shaft is sunk to a depth of 1,103 feet with the lowest level at 1,050 feet. A two-compartment winze was sunk to a depth of 165 feet, at a point N.  $52^{\circ}$  E. and 455 feet from the main shaft. A station was established at a vertical depth of 150 feet below the 1,050-foot level. Drifting 35 feet to the west



and 25 feet to the east was done. Another level was made at a depth of 35 feet (vertically) below the collar of the winze, and drifting 40 feet to the west and 35 feet to the east was done. The winze had a dip of 83° N.

The average number of men employed during the year was: mine, 53; mill, 14; surface, 10.



Flow Sheet of Consolidated West Dome Lake Mill, 1924.

### Cooper Gold Mines, Limited

This company has a capital of \$2,000,000 in shares of a par value of \$1 each, and holds 22 claims in township 29, range 23, in the Michipicoten area, district of Algoma. Ten of these claims (S.S.M. 3,455, 3,406-8, 3,130-35) comprise the group formerly known as the Minto property. The remaining 12 claims (S.S.M. 3,090, 3,089, 3,555-58, 3,531, 4,020, 4,097, 3,231, 3,232) constitute the group known as the Cooper claims.

The head office of the company is Suite 52, Trusts and Guarantee Building, 302 Bay Street, Toronto. The directors are: W. H. Stafford, J. Mackintosh Bell,

E. H. Blake, R. S. Dening, and A. S. Hamilton. The following are the executive officers: president, W. H. Stafford; managing director and consulting engineer, J. Mackintosh Bell; mine manager at Wawa, Ont., J. C. Kirkland; secretary, A. S. Hamilton; assistant secretary, A. L. Burgess.

On the Cooper claims the development work being done consists of surface trenching and diamond-drilling. At the time of writing it is proposed to do about 4,000 feet of diamond-drilling.

On the Minto group, a set of camps and a plant were built during the spring of 1926 and mining operations commenced on May 1.

When the property was visited on May 14, 1926, the old shaft on claim S.S.M. 3,134, which is about 130 feet (inclined depth), had been pumped out, a station had been cut at the bottom, and 20 feet of drifting north and 15 feet of drifting south had been completed.

The principal pieces of equipment installed at the Minto mine are as follows: Ingersoll-Rand air compressor, 16 by 10 by 12 inches, PRB2, 720 cubic feet per minute, driven by a 125 h.p., 550-volt, 3-phase, 60-cycle induction motor; Ingersoll-Rand, double-cylinder, single-friction, air-driven hoist, 8 $\frac{1}{4}$  by 10 inches, SSR, having drum dimensions of 32-inch diameter by 24-inch face; two 100 k.v.a., 60-cycle transformers; 5 k.v.a., 60-cycle transformer; 3-phase, 200 k.v.a., 60-cycle, 1,000-volt transformer; 3-phase, 200 k.v.a., 60-cycle, 1,200-volt transformer; complete blacksmith shop equipment, including IR drill sharpener, forge, grinding wheel, etc.

The number of employees at the Minto mine at the time of writing is 31. The work is under the supervision of J. C. Kirkland, mine manager. Electric power is purchased from the Insull Power Company, which has purchased the power plant of the Algoma Power Company at Michipicoten falls on the Michipicoten river.

### Crown Reserve Mining Company, Limited

The authorized capital of the Crown Reserve Mining Company, Limited, is \$4,000,000, of which some 3,000,000 shares are issued. The officers of the company are: William I. Gear, president; James G. Ross, vice-president; James Cooper, secretary-treasurer; N. J. Evere, resident manager. The head office of the company is at the Dominion Express Building, Montreal.

The company's Cobalt property was operated under lease during 1925 by Carl Reinhardt with an average force of seven men.

At the company's Larder Lake property, in McVittie township, district of Timiskaming, an average of 30 men was employed during the year.

The company's ore reserves, as estimated by the resident manager, comprise 137,194 tons of ore assaying \$6.88 per ton developed in No. 1 vein above the 675-foot level. No blocks of ore assaying under \$5 per ton are included, though over 100,000 tons of such material, assaying between \$4 and \$5 have been developed. Additional pay ore is known to exist in other veins but has only been developed on one side, and it has not been included.

The following summary of operations during 1925 is taken from the resident manager's report:—

	Feet	
Drifting.....	1,303.5	
Crosscutting.....	1,160	
Winzing.....	97	
Raising.....	27.5	
Underground excavations.....	149	= 7,003 cu. ft.
Diamond-drilling.....	3,323	

### Cobalt Property

This property has been worked under lease by Mr. Carl Reinhardt throughout the year, with seven men. The sorting operations on the old dump, which was not included in the lease, produced a net profit of \$561.57.

### Gillies Limit

A pit was sunk 11 feet on a calcite vein in one of the seven claims owned by the company in Gillies Limit, but only low silver values were obtained. No other work was done on this group of claims.

## Dome Mines, Limited

The authorized capital stock of Dome Mines, Limited, consists of 1,000,000 shares of no nominal or par value, of which 46,666 are held under an agreement in trust for the company; the dividends on these shares are returned to the treasury of the company.

The mine is in the township of Tisdale, district of Timiskaming.

The directors of the company are: Jules S. Bache, Morton F. Stern, New York; W. S. Edwards, Chicago; Alex. Fasken, Wallace Nesbitt, Toronto; G. C. Miller, R. W. Pomeroy, Buffalo, N.Y.; Innis P. Allan, Rochester, N.Y.; and Dwight B. Lee, Detroit, Mich.

The executive officers are: Jules S. Bache, president and treasurer; H. P. De Pencier, 1st vice-president and general manager; Morton F. Stern, 3rd vice-president; Alex. Fasken, secretary; C. W. Dowsett, general superintendent; E. P. Goetz, assistant treasurer and assistant secretary; C. C. Calvin, assistant secretary; John B. Robinson, assistant secretary. The offices of the executive and financial departments are at 42 Broadway, New York, and the Toronto office at 36 Toronto Street.

In the annual report of the directors for the financial year ending December 31, 1925, the balance sheet shows the following:—

ASSETS		
CAPITAL ASSETS:		
Mining claims and properties.....	\$3,483,794.36	
Plant, etc., at depreciated replacement values as per appraisal plus additions since.....	2,951,986.77	
	\$6,435,781.13	
CURRENT ASSETS:		
Cash on hand and in banks.....	\$565,056.96	
Bullion en route.....	80,036.14	
Accounts and interest receivable.....	54,800.02	
Government, railway, and other bonds at cost.....	1,074,469.37	
Supplies—mining, milling, and mercantile....	341,729.35	
	\$2,116,091.84	
DIVIDEND ASSURANCE FUND consisting of following:		
Cash in bank.....	\$17,041.58	
Government, railway, and other bonds at cost.....	2,156,786.13	
	\$2,173,827.71	
		\$4,289,919.55
PREPAYMENTS AND DEFERRED CHARGES.....		34,137.64
		\$10,759,838.32

## LIABILITIES

## CAPITAL AND SURPLUS:

Capital: Authorized 1,000,000 shares of no nominal or par value, all authorized to be issued for the properties and assets of the old company, the Dome Mines Company, Limited, at \$7 per share. (Of these shares 46,666 are held in trust for the company and all dividends paid thereon are immediately returnable to the company.)	\$7,000,000.00	
Surplus	2,019,664.92	\$9,019,664.92

## CURRENT LIABILITIES:

Accounts and wages payable	\$121,954.01	
Accrued income and other taxes	172,941.69	
Dividend payable January 20, 1926	\$500,000.00	
Less: Dividends on the shares held in trust for the company as above	23,333.00	
	\$476,667.00	
Unclaimed capital repayment and dividends	29,272.88	\$800,835.58

## RESERVES:

Operating equalization	\$35,145.35	
Depreciation plant and equipment, etc.	904,192.47	\$939,337.82

## CONTINGENT LIABILITIES:

Certain claims have been made for damages by the owners of lands on which tailings from the company's mill have encroached.		\$10,759,838.32
-----------------------------------------------------------------------------------------------------------------------------	--	-----------------

The net excess of current assets over current liabilities (including dividends payable January 20, 1926, amounting to \$476,667) was the sum of \$3,489,083.97, as compared with \$3,489,719.95 for 1924. This net excess for 1925 includes the sum of \$2,173,827.71 set apart for the dividend assurance fund as compared with \$2,065,993.07 set apart for the same fund at the end of 1924.

The operating and profit and loss account for the year ending December 31, 1925, showed the following:—

	EXPENDITURE	Cost per Ton of Ore Milled
<b>OPERATING AND MAINTENANCE:</b>		
Mining, including hoisting	\$790,737.63	\$1.491
Development	749,174.27	1.413
Crushing and conveying	69,708.23	.131
Milling	490,577.43	.925
Bullion expense	28,336.40	.054
Fire protection expense	10,558.35	.020
Warehouse expense	9,820.24	.019
Auditors' and legal expense	2,456.60	.005
Administrative expense—mine office	108,660.79	.205
Administrative expense—executive offices	19,992.71	.037
Provincial, municipal, and U.S. taxes	62,088.89	.117
Insurance	26,499.39	.050
	\$2,368,610.93	\$4.467
Reserve for Dominion of Canada income war tax	120,538.09	
	\$2,489,149.02	
Profit for the year	2,053,008.78 <sup>1</sup>	\$4,542,157.80
	\$4,542,157.80	
<b>REVENUE</b>		
<b>EARNINGS:</b>		
Amalgamation bullion	\$2,635,976.90	
Cyanidation bullion	1,730,048.62	
	\$4,366,025.52 <sup>2</sup>	
Non-operating revenue	176,132.28	\$4,542,157.80

<sup>1</sup>For the year ending December 31, 1924, the profits were \$2,151,092.24.

<sup>2</sup>Earnings from bullion for the year ending December 31, 1924, were \$4,307,720.04.

The surplus for the year ending December 31, 1925, was \$2,019,664.92, as compared with that for 1924 of \$2,419,277.86.

The appropriation account showed that \$439,603.80 was reserved for depreciation of buildings and plant, and that \$40,975.89 was written off for the balance of the development account, a total of \$480,579.69 as compared with a total of \$464,971.40 for 1924. During the year in review there were four quarterly dividends paid, amounting to \$1,906,668.00.

The following information is taken from the report of the general manager, H. P. De Pencier:—

During the year ending December 31, 1925, there were 630,686 tons hoisted, as compared with 595,863 in 1924; of this, 530,200 tons was ore and was treated in the mill. The waste dumped on the surface amounted to 100,486 tons.

The 530,200 tons milled yielded bullion worth \$4,366,025.52, the average yield per ton being \$8.2349, as compared with the previous year, when it was \$8.7307. The decrease in value per ton of the ore was more than offset by the increase, 7.458 per cent. in tonnage over the previous year.

The yields of ore for the years 1924 and 1925 are as follows:—

Source	No. of tons		Value per ton	
	1924	1925	1924	1925
Stopes.....	455,384	487,448	\$9.118	\$8.614
Development.....	38,016	42,752	6.643	6.295
Total.....	493,400	530,200	\$8.927	\$8.452

The ore drawn from Dome Extension ground amounted to 43,874 tons, valued at \$380,797.60, or \$8.679 per ton.

*Development and Mining.*—Stoping was carried on at from the 3rd to the 13th levels, except on the 3rd and 4th.

No developments of importance are noted above the 10th level except in the eastern hanging-wall area. At the 10th level in the extreme northeast in Dome Extension ground, a stope has been opened up from which location it is probable that more low-grade ore will be developed. A small ore shoot was also opened out south and west of No. 1,022 stope in the hanging-wall area. This corresponds to No. 931 on the 9th level and extends 50 feet below the 10th level.

An ore body, No. 1,130, at the 11th level lies in basalt and was fully opened up during the year. The development work and stoping operations proved it to be considerably larger than was known in the previous year. The western end of this ore body extended westward above the 11th level for a distance of 90 feet and reached to the 10th level as a three-foot stringer of basalt, slightly mineralized, and lying between two bands of porphyry south of drift No. 1,028. The stringer became poor and unprofitable above the 10th level. At the east a considerable extension of the ore body was found, and the total length of the body is now shown to be 550 feet with an average width of 45 feet. The bottom of this body is about 50 feet above the 12th level.

At the 13th level, the hanging-wall area has been fully opened up by drifts and crosscuts. Not much ore was encountered in the development work at the level, but a large stope was cut out above the level. Most of the ore terminated at a height of 85 feet above the level.

Other stopes at the 13th level which produced during the year were: No. 1,302, in Dome Extension ground; No. 1,316, lying farther north partly in

greenstone and partly in sedimentary rock; and No. 1,320 lying about 300 feet east of the eastern end of the hanging-wall zone and in sedimentary schists. The irregularity of No. 1,302 makes its future uncertain; No. 1,316 has not proved persistent and the downward extension of the shoot was not located.

At the 14th level, a main drift was driven from No. 3 (main) shaft a distance of 1,501 feet into Dome Extension ground, and from the drift a crosscut was driven south to the porphyry in the hanging-wall area. An ore body, No. 1,404, was tapped and opened up for a length of 147 feet. It extended only a few feet above the 14th level, but diamond-drilling proved it to reach nearly to the 15th. The width indicated in this ore body was 15 to 20 feet.

From this ore body drifting was carried on to the east in the sediments for 120 feet, where No. 1,405 was encountered and drifted on for 205 feet. A raise 70 feet above the level has been put up in the ore. This ore body has also been intersected by diamond-drill holes between the 14th and 15th levels and also a short distance below the 16th.

Drifting was continued to the east from this ore body in the sediments to a point near the Dome Extension line, but no continuous ore body was found. The development work at the 14th level shows the greenstone on the north side of the sedimentary basin dipping to the north, and the sedimentary area here is wider than was expected. The porphyry on the south side of the sediments continues to dip to the north, so that the gain in sediments is not great. Diamond-drilling done below the 14th level shows that the porphyry continues to dip to the north for several levels below the 14th and will probably be found to underlie the whole western end of the sediments. The mass of porphyry is several hundred feet thick.

To explore the sedimentary basin below the 13th level, a winze, No. 4, was sunk from that level to a point near the Dome Extension boundary line to the 16th level, where crosscuts were directed to the northeast and northwest for distances of 279 and 130 feet, respectively, at which points diamond-drill stations were cut from which dipping holes were drilled across the sedimentary zone. Two holes drilled from the northwest station intersected a small ore shoot in the greenstone close to the contact of the greenstone and sediments, but no ore was found in the sediments by these holes. Porphyry was reached to the south of the sediments at a depth 300 feet below the 16th level, showing that the sediments at this point are 170 feet in width.

A hole drilled from the northeast station, which is 110 feet east of the boundary line between the Dome and Dome Extension, failed to locate ore and evidently passed under the sedimentary basin, the rocks cut being those encountered at the contact of the greenstone and the sediments.

These holes drilled from the 16th level stations have intersected the ground below the level for a distance along the general course of the Dome ore zone of 450 feet. The report of the general manager admits that the results of this drilling and that done from the 13th level are disappointing, and it is pointed out that practically no ore will be found in the sediments below the 13th level in the vicinity of the boundary between the Dome and Dome Extension, though there are chances of a downward extension east of the greenstone.

The development work and diamond-drilling done below the 14th level and on the 14th level do not indicate that ore bodies comparable in size with those on the upper levels are likely to be found.

The No. 3 (main) shaft has been sunk to a depth of 2,139 feet, with levels known as the 15th and 16th cut out. Loading pockets have been made below the 16th level, which is at 2,079 feet.

Drifting was started at the 15th level from No. 4 winze to enable rapid development of the level to be carried on. Connections have been made with the No. 3 shaft at the 14th level.

## SUMMARY OF DEVELOPMENT WORK FOR YEAR 1925

Level	Drifts	Cross-cuts	Crosscut slashing	Raises and winzes	Box-holes	Stations	Shafts	Raise and winze slashing	Total	Diamond-drilling
	feet	feet	feet	feet	feet	feet	feet	feet	feet	feet
Surface.....										2,444.5
3rd....	370	362	109	44	488				1,373	738.5
5th....	154		18	162					334	913
6th....	302	89	35	74	881			12	1,393	1,038
7th....	17		7	123					147	648
8th....	144	27	25	112	223			65	596	721
9th....	555	404	137	274	705			36	2,111	1,737.5
10th....	635	221	110	241	293			17	1,517	1,036.71
11th....	1,001	521	80	439	1,247			2	3,290	1,679.4
12th....	1,214	248	105	698	1,522			18	3,805	5,699.25
13th....	1,429	837	353	389	1,283	52	150		4,493	9,209.08
14th....	2,310	1,034	346	355	72	18	176	41	4,352	10,762
15th....		148		3		181	294		614	194
16th....		409		55		159	64	26	725	2,119
Total..	8,131	4,300	1,325	2,969	6,714	410	684	217	24,750	38,939.94

Waste hoisted: 100,486 tons.

The expenditure on mining was \$1.491 per ton milled, as compared with \$1.543 during the preceding year.

The expenditure on development work was \$1.413 per ton milled, as against \$1.380 per ton milled in 1924.

*Diamond-Drilling.*—During the year, 38,939.94 feet of diamond-drilling was done, this exceeding the previous year's footage by 83.6 per cent. Drilling was done in the vicinity of known ore shoots as well as to test areas farther removed. The results showed that no important ore bodies existed in the areas.

From the surface south of the mine workings, five holes, totalling 2,211.5 feet, were drilled to explore ground which, for geological reasons, was considered favourable, but in no case was ore found. The report states that "it appears altogether unlikely that any important ore bodies exist to the south of the main ore zone from which the Dome production has come."

*Ore Reserves.*—In his remarks on the ore reserves, the general manager states:—

The development work and diamond-drilling carried out during the year have failed to disclose or indicate a tonnage of ore equal to that milled, and consequently there has been a falling off of the ore in sight. The failure of the 13th level to provide ore of a grade equal to that drawn from the stopes of the upper levels, particularly the 7th, 8th, and 11th, has resulted in a decided decrease in the gold content of the broken ore reserves, though the tonnage of broken ore now stands at around 620,000 tons.

*The Mill.*—The following are the results of the mill operation for the year:—

	Total value	Per ton
Heads, 530,200 tons.....		\$8.452
Amalgam bullion.....	\$2,635,976.90	4.9719
Cyanidation bullion.....	1,730,048.62	3.263
Total.....	\$4,366,025.52	\$8.2349

The tonnage milled was at a monthly rate of 44,183 tons, as against 41,116 tons for the year 1924. There was a slight falling off in the extraction due to the considerable increase in the tonnage. At the increased tonnage the filter presses in the mill were being operated to their limit.

The milling cost per ton of ore milled was \$0.925, as compared with \$0.999 for the previous year.

During the year 1925 the average number of employees was: mine, 510; mill, 58; surface, 222; total, 790.

### Gold Hill Mining Company, Limited

This company operated their property in Catharine township, district of Timiskaming, during 1925 with a working force of about 25 men. The company has an authorized capital of 3,000,000 shares of which 2,066,563 are issued. D. H. Angus was president, and Dan Hughes contractor.

A new bunk-house, 20 by 40 feet, was erected, also an icehouse, an oil-house, and a magazine, each 12 by 14 to 16 feet.

Development work during 1925 included 1,700 feet of drifts and crosscuts on the 300-foot level and 120 feet on the 400-foot level.

A 125 h.p. boiler and a 10- by 12-inch Jenckes hoist were installed in the first two months of 1926; sinking was resumed in the shaft on March 7.

Early in 1926, a new company, Gold Hill Mines, Limited, was formed with the same capital as the old, and a sale was made of the assets of the old company. One-third of the issued shares were optioned at 30 cents a share to Gold Hill Mines, Limited, so as to give the new interests control, and new shares were issued for the remaining portion of the shares in the old company. The directors of the new company are: D. H. Angus, president; E. W. Kearney, vice-president; C. F. Tuer, secretary-treasurer; A. R. Farrell and George Tough. The head office is at Haileybury, Ont.

### Gosselin Syndicate

The Gosselin property in Cassels township, district of Nipissing, was operated by the Gosselin Syndicate with three to five men in charge of P. Gosselin. A winze was sunk on a 55-degree incline from near the bottom of No. 2 shaft, which has a depth of 73 feet.

### Goudreau Gold Mines, Limited

Mining operations at the property in township 28, range XXVI, district of Algoma, were recommenced early in the fall of 1925 and carried on continuously until the end of May, 1926, the mill being run from about the first of the year until operations ceased.

When the property was visited on May 10, 1926, the total development work completed stood as follows:—

#### SHAFTS:

- No. 1 sunk to the 400-foot (vertical) level.
- No. 2 sunk to the 200-foot (vertical) level.

#### CROSSCUTTING:

- On 100-foot level, 190 feet.
- On 200-foot level, 641 feet.
- On 400-foot level, 311 feet.

#### DRIFTING:

- On 100-foot level, 355 feet.
- On 200-foot level, 893 feet.
- On 400-foot level, 381 feet.



A small stope west of No. 1 shaft on the 100-foot level was being worked at this time; some ore had been stoped previously on the same level east of the shaft.

Crushing and milling equipment installed during 1925 consists of: Allis-Chalmers Blake crusher, 24 by 12 inches; a pair of Allis-Chalmers, style B rolls, 36 by 16 inches; 40 h.p. motor, driving both the above machines; 18-inch belt conveyor delivering the roll product to the mill bin, driven by a 7½ h.p. motor; 4½-foot Hardinge ball mill, driven by a 40 h.p. motor; 3 h.p. motor, driving the ball mill feed belt and a drag belt of home construction; 2 amalgamation plates of approximately 50 square feet surface each.

No. 1 shaft was repaired and a skip of about two tons capacity installed to replace the bucket previously used, the skids being replaced by rails to the 400-foot level.

Thirty-two men were employed at the property when it was visited on the above date.

The directors of the company are: president, Albert Foster, Leamington, Ont.; vice-president, A. V. J. Selkirk, Franz, Ont.; secretary, M. P. Van Der Voort, Toronto; directors, Albert Foster, A. V. J. Selkirk, Douglas Maynard, R. C. Johnson, Geo. F. Macdonald; A. R. McDonald, Manager.

### Harker Gold Mines, Limited

Seventeen claims in the southeast corner of Harker township and two on the west boundary of Holloway township, district of Timiskaming, are owned by the Harker Gold Mines, Limited.

The properties may be reached in winter from Ramore on the Timiskaming and Northern Ontario railway over a sleigh road of 27 miles; and in summer from Matheson over good road by way of the Croesus mine, for a distance of 27 miles, and then 12 miles of rough road unfit for wagon. Or the area may be reached by way of the Canadian National railway from Low Bush or La Reine and Abitibi lake.

Mining operations were carried on continuously from January 1 to October 9, 1925. The shaft, 7 by 11 feet, started in 1924 on claim No. 13,138, was continued; and levels were established at every 125 feet. As the vein<sup>1</sup> on which the development was being done dipped 70° S., crosscuts were made at each level to pick up the vein and drifting was done on the 125-, 250-, 375-, and 500-foot levels.

The head office of the company is at 801 Dominion Bank Building. The officers of the company were: J. Hammel, president; G. M. Huycke, secretary; Horace G. Young, manager.

### Harkness-Hays Gold Mining Company, Limited

Capitalized at \$1,000,000, the company holds two claims, T.B. 3,327 and T.B. 3,354, located in the district of Thunder Bay, about two miles east of Schreiber on the main line of the Canadian Pacific railway.

The officers and directors of the company are as follows: W. Dean Hays, Schreiber, Ont., president and general manager; E. Edward Bickel, 336 Madison

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<sup>1</sup>For description of the geology of the property, see "Lightning River Gold Area," by T. L. Gledhill, Ont. Bur. Mines, Vol. XXXIV, pt. 6, 1925, pp. 87-89, 94.

Avenue, New York, secretary; Hallett Addoms, 15 Grenfell Avenue, Kew Gardens, New York, treasurer; H. Harkness, Fort William, Ont.; W. F. Langworthy, Port Arthur, Ont.

Surface exploration was carried on during the summer of 1925; in the spring of 1926, buildings comprising a blacksmith shop, powder magazine, cook camp, and sleep camp were erected. Driving of an adit crosscut was commenced on May 20, 1926, with hand steel. This adit had advanced a distance of 18 feet when the property was visited on June 5.

Seven men were employed at the time of the above-mentioned visit. W. D. Hays is the manager, and Gus Anderson mine foreman.

### Harvey-Kirkland Mines, Limited

The company did 2,300 feet of diamond-drilling on their property in Lebel township, district of Timiskaming, in the summer of 1925, under the direction of Professor A. McLean, ten men being employed from July to October and five men for a month later. The officials of the company are: C. J. Beilby, president; Dr. Switzer, vice-president; J. W. Beilby, secretary-treasurer. The head office is at 506 C.P.R. Building, Toronto.

D.D. hole No. 1 was pointed north from a point 100 feet west of the shaft at an angle of 65 degrees and ended at an angle of 20 degrees at a depth of 730 feet.

D.D. hole No. 2 was pointed north from a point 300 feet south of No. 2 shaft at an angle of 85 degrees, and ended at 320 feet at about 70 degrees.

D.D. hole No. 3 was started between 700 and 800 feet south of No. 2 shaft at an angle of 85 degrees and drilled to the north for 500 feet when the angle was 75 degrees, and then flattened and continued to a depth of 1,250 feet, ending at an angle of 15 degrees from the horizontal.

### Hollinger Consolidated Gold Mines, Limited

This company has an authorized capital of \$25,000,000 in 5,000,000 shares of \$5 par value each; 4,920,000 of these were outstanding on January 1, 1926.

The officers of the company are: Noah A. Timmins, Montreal, president; L. H. Timmins, Montreal, vice-president; John B. Holden, Toronto, secretary and treasurer; A. F. Brigham, Timmins, Ont., general manager; John Knox, Timmins, Ont., assistant general manager. The directors are: Noah A. Timmins, L. H. Timmins, Wilfred L. McDougald, Jules R. Timmins, and Leo H. Timmins, all of Montreal; John B. Holden and Wilson Bell, Toronto, Ont. The mine and head office are at Timmins, Ont., and the general office at 602 Royal Bank Building, Toronto.

The following information is taken from the directors' report to the shareholders as given in the 15th annual report covering operations for the year 1925:—

The power development at Island falls, on the Abitibi river, was sold to the Abitibi Power and Paper Company, Limited, but is still being carried as a capital asset, since the details of the sale and transfer of titles to the purchaser took longer to work out than was expected.

The balance sheet for the year ending December 31, 1925, shows assets and liabilities as follows:—

## ASSETS

## CAPITAL:

Mining properties.....		\$22,493,785.17
Plant, brought forward from 1924.....	\$1,043,426.53	
Additions during 1925.....	630,276.13	
	<u>\$1,673,702.66</u>	
Less depreciation for 1925.....	1,051,135.46	\$622,567.20
Investments in other companies and properties:		
Brought forward from 1924.....	\$49,968.27	
Additions during 1925.....	15,079.55	
	<u>\$65,047.82</u>	
Less depreciation for 1925.....	4,509.26	\$60,538.56
Tailings disposal site:		
Brought forward from 1924.....	\$58,917.60	
Less depreciation for 1925.....	12,625.20	\$46,292.40
Hollinger power development:		
Brought forward from 1924.....	\$5,120,397.00	
Additions during 1925.....	787,294.56	
	<u>\$5,907,691.56</u>	

\$29,130,874.89

## DEFERRED:

Material and supplies, solutions, and litharges and slags, etc., on hand.....	\$765,307.51	
Charges paid in advance, fire insurance.....	3,884.60	
	<u>\$769,192.11</u>	

## CURRENT:

Cash on hand in bank.....	\$410,458.57	
Bullion in transit.....	537,969.01	
Accounts receivable.....	94,239.20	
	<u>\$1,042,666.78</u>	
Bonds and debentures.....	\$4,465,877.93	
Accrued interest on investments.....	55,948.32	
	<u>\$5,564,493.03</u>	

\$35,464,560.03

## LIABILITIES

## CAPITAL STOCK:

Authorized.....	\$25,000,000.00	
In treasury.....	400,000.00	
	<u>\$24,600,000.00</u>	

## CURRENT LIABILITIES:

Wages unpaid.....	\$175,848.29	
Accounts payable.....	523,949.26	
	<u>\$699,797.55</u>	
Reserve for Dominion of Canada 1925 taxes.....		388,000.00

## SURPLUS:

Balance of account from 1924.....	\$7,616,851.76	
Profits from January 1 to December 31, 1925.....	7,606,980.64	
	<u>\$15,223,832.40</u>	
Less—dividends.....	\$4,378,800.00	
Plant depreciation.....	1,051,135.46	
Tailings disposal site depreciation.....	12,625.20	
Investments in other companies and properties written down.....	4,509.26	
	<u>\$5,447,069.92</u>	

Net surplus carried forward..... \$9,776,762.48

\$35,464,560.03

The profit and loss statement is taken from the general manager's report for the year 1925, and is compared with that of 1924:—

SOURCES OF INCOME:			1925	1924
Gold and silver produced.....			\$15,786,405.04	\$13,429,226.87
Premium on U.S. exchange.....				145,549.00
Interest on investments, etc.....			342,850.66	416,337.67
			<u>\$16,129,255.70</u>	<u>\$13,991,113.54</u>
DISPOSAL OF INCOME:			1925	1924
General charges.....	\$791,615.95		\$705,844.45	
Mining charges.....	5,292,152.81		5,133,252.27	
Milling charges.....	1,745,259.86		1,565,801.81	
			<u>\$7,829,028.62</u>	<u>\$7,404,898.53</u>
Operating profit.....			\$8,300,227.08	\$6,586,215.01
Paid out in dividends.....			4,378,800.00	3,198,000.00
			<u>\$3,921,427.08</u>	<u>\$3,388,215.01</u>
DEDUCT:			1925	1924
Taxes, province of Ontario	\$152,296.62		\$50,141.60	
Municipal taxes (includes \$35,000 royalty to town of Timmins).....	95,352.48		81,235.65	
Dominion of Canada 1925 taxes.....	388,000.00		187,000.00	
Dominion of Canada 1924 taxes (adjustment)....	57,597.34		.....	
	<u>\$693,246.44</u>		<u>\$318,377.25</u>	
DEPRECIATION:				
Plant.....	\$1,051,135.46		\$1,147,927.97	
Tailings disposal site....	12,625.20		12,625.20	
Investments in other com- panies and properties written down.....	4,509.26		2,247.33	
			<u>\$1,761,516.36</u>	<u>\$1,481,177.75</u>
Added to surplus.....			\$2,159,910.72	\$1,907,037.26

The yearly average costs are given as follows:—

DISTRIBUTION OF GENERAL CHARGES

Account	Sundries	Labour	Stores	Total	Per ton milled
General miscellaneous charges and administration.....		\$311,161.81	\$73,888.07	\$385,049.88	\$0.1994
Surface services.....		46,940.30	46,155.54	93,105.84	.0482
Insurance.....	\$15,007.28			15,007.28	.0078
Marketing bullion....	88,013.89			88,013.89	.0456
Workmen's compensation.....		207,998.55		207,998.55	.1078
Discount on U.S. exchange.....	2,440.51			2,440.51	.0013
Milling charges.....		676,928.48	1,068,331.38	1,745,259.86	.9043
Mining charges.....		3,394,656.10	1,897,496.71	5,292,152.81	2.7421
Total.....	\$105,461.68	\$4,637,685.24	\$3,085,881.70	\$7,829,028.62	\$4.0565

The total cost per ton of ore milled in 1924 was \$4.4622.

*The Mine.*—The development progress during the year 1925 was as follows:—

Level	Shafts	Drifts	Cross-cuts	Raises	Diamond-drilling	Timbering		Excavation
						Shafts	Stopes	
	feet	feet	feet	feet	feet	feet	feet	tons
Surface.....					2,294			
100-foot.....		248	346		1,676			
200-foot.....		3,565	97		12,374		884	30
300-foot.....		1,240	371		3,788		1,419	
425-foot.....		2,537	645		7,220		1,088	
550-foot.....		2,469	666		8,070		2,126	
675-foot.....		2,704	804		5,435		537	150
800-foot.....		893	1,546	15	3,339	19	381	65
950-foot.....	12	2,352	711		9,773	157	944	282
1,100-foot.....		2,448	736		8,811	149	1,510	265
1,250-foot.....	150	3,529	3,278		17,153	150	3,400	75
1,400-foot.....	150	6,478	3,371		14,143	150	4,392	824
1,550-foot.....	150	4,262	5,040		6,703	167		2,403
1,700-foot.....	267	68	3,828	107	736	300		1,618
1,850-foot.....	300	961	4,996	391	1,995	300		2,209
2,000-foot.....	259	268	2,842	329	380	256		2,704
2,150-foot.....	327		1,147	471		331		3,089
2,300-foot.....	300		295	374		300		3,028
2,450-foot.....	236		73			229		360
2,600-foot.....	150		72			150		245
2,750-foot.....	52					12		60
Total, 1925....	2,353	34,022	30,864	1,687	103,890	2,670	16,681	17,407
Total, 1924....	1,713	21,623	22,489	490	88,023	2,041	15,493	24,983

The total sinking, drifting, crosscutting, and raising for 1925 was 68,926, and for 1924 was 46,315 feet.

At March 31, 1926, the central shaft, through which all ore is hoisted to the surface, had reached a depth of 2,380 feet. At the 2,150-foot level another 48-by 60-inch jaw crusher was being installed to crush all ore mined below the 1,550-foot level. The 8-inch product from this crusher will be discharged into a loading pocket at the 2,300-foot level.

To assist in the working of this shaft, an auxiliary known as No. 21 is sunk as a winze near the central shaft. At March 31, 1926, this No. 21 had reached a depth of 2,800 feet below the surface.

The No. 19 shaft (Schumacher) had at March 31, 1926, reached a depth of 2,000 feet. Early in 1926, preparations were being made to have the central shaft served by larger hoists and to move the Vulcan hoist, double drum, each 10 feet in diameter, formerly used at the central shaft, to No. 19 shaft where it would serve for men and material hoisting.

## MINE PRODUCTION

Level	Broken ore in mine, Jan. 1, 1925	Ore broken during 1925	Ore removed during 1925	Broken ore in mine, Dec. 31, 1925
	tons	tons	tons	tons
Above 100-foot.....	700	25,490	22,243	3,947
Above 200-foot.....	45,712	165,257	145,774	65,195
Above 300-foot.....	35,119	92,599	90,786	36,442
Above 425-foot.....	119,756	180,974	165,870	134,860
Above 550-foot.....	54,488	161,209	149,864	66,530
Above 675-foot.....	42,951	76,448	60,792	58,607
Above 800-foot.....	53,497	53,539	63,927	38,224
Above 950-foot.....	307,871	248,428	479,381	81,596
Above 1,100-foot.....	191,461	420,543	290,120	321,884
Above 1,250-foot.....	5,866	457,492	248,627	214,731
Above 1,400-foot.....		254,640	160,993	93,647
Above 1,550-foot.....		43,695	39,335	4,360
Above 1,700-foot.....		868	868	
Above 1,850-foot.....		8,457	8,457	
Above 2,000-foot.....		2,491	2,491	
Total, 1925.....	857,421	2,192,130	1,929,528	1,120,023
Total, 1924.....	724,503	1,792,694	1,659,776	857,421

Below the 800-foot level, the track gauge is 36 inches and cars are of 3-ton capacity. Trolley locomotives are used, and trains are hauled to tipples situated at each level near the central shaft. Four cars can be dumped at a time into passes which, in the case of ore lead to the crusher stations at the 1,550- and 2,150-foot levels, central shaft. A feature of the tipples is that ore and waste can be disposed of from the one train at the same time. Normally the floors under the tippie are set to send the ore into special passes, but by lowering any of the four doors waste can be passed into pockets provided for it. All the waste rock is sent back into the mine for stope filling.

During the year 1925 the compressed air capacity for the mine was increased by the installation, at the power plant near Gillies lake, of a Canadian Ingersoll-Rand compressor, which will supply 10,200 cubic feet of free air per minute at a pressure of 100 pounds per square inch. This is one of the largest units ever built in Canada and belongs to the PRE 2 class of horizontal duplex, two-stage cylinder, with countercurrent intercooler air compressors. Dimensions are as follows: bore of low-pressure cylinder, 50 inches; bore of high-pressure cylinder, 30 inches; stroke, 36 inches. The compressor is direct connected to a 1,650 h.p., 11,000-volt, 3-phase, 25-cycle unity power factor Canadian Westinghouse synchronous motor.

## SUMMARY OF ORE RESERVES

Vein No.	Tons	Value per ton	Estimated gross value, Dec. 31, 1925	Estimated gross value, Dec. 31, 1924
Veins over \$10:				
39.....	5,320	\$23.50	\$125,020	\$125,020
97.....	310,485	20.45	6,348,582	4,149,196
200.....	3,682	16.54	60,882	60,882
86.....	217,644	14.89	3,240,248	1,225,205
107.....	132,961	14.08	1,872,325	449,560
68.....	19,255	13.66	263,040	393,288
84.....	409,774	13.01	5,330,005	5,576,410
115.....	3,899	12.28	47,884	
1.....	87,632	12.00	1,051,895	1,092,737
48.....	6,588	11.92	78,500	96,831
44.....	19,081	11.79	224,932	169,684
226.....	67,168	11.35	762,135	555,754
82.....	7,020	11.30	79,326	

## SUMMARY OF ORE RESERVES—Continued

Vein No.	Tons	Value per ton	Estimated gross value, Dec. 31, 1925	Estimated gross value, Dec. 31, 1924
<i>Veins over \$10—Continued:</i>				
38.....	6,200	\$11.18	\$69,335	\$69,335
13.....	17,153	11.15	191,249	191,249
51.....	77,027	11.10	855,064	1,189,957
58.....	123,638	10.83	1,339,121	1,363,013
47.....	13,463	10.58	142,471	142,471
26.....	21,703	10.56	229,242	513,188
101.....	41,198	10.49	432,113	236,628
50.....	113,846	10.42	1,186,246	1,212,200
5.....	23,273	10.36	241,022	241,022
15.....	117,812	10.35	1,219,231	653,936
111.....	26,268	10.33	271,352	.....
92.....	103,818	10.31	1,070,522	1,311,939
14.....	33,564	10.29	345,500	345,500
61.....	8,698	10.11	87,962	87,962
Total.....	2,018,170	\$13.46	\$27,165,204	\$21,452,967
<i>Veins, \$10 to \$8:</i>				
8.....	10,567	\$9.78	\$103,371	\$103,371
10.....	21,352	9.78	208,820	208,820
116.....	10,320	9.69	100,007	.....
16.....	10,586	9.66	102,277	102,277
91.....	273,341	9.55	2,611,543	2,417,804
66.....	42,138	9.53	401,619	227,128
65.....	145,063	9.45	1,370,453	1,638,975
56.....	59,314	9.34	553,976	678,166
33.....	103,516	9.32	964,982	861,946
4.....	37,762	9.19	346,940	346,940
2.....	102,349	9.17	939,048	970,174
63.....	156,784	9.07	1,421,881	2,058,233
88.....	60,034	8.89	533,742	976,594
53.....	245,853	8.71	2,142,049	2,240,497
55.....	625,147	8.68	5,428,671	6,314,580
85.....	381,757	8.57	3,272,795	3,493,728
87.....	17,686	8.55	151,174	64,958
52.....	68,796	8.51	585,502	585,542
37.....	24,810	8.37	207,600	152,898
59.....	41,603	8.26	343,622	384,107
54.....	170,003	8.22	1,397,717	2,379,913
12.....	202,172	8.22	1,662,288	1,399,617
9.....	37,508	8.11	304,256	404,546
79.....	.....	.....	.....	79,478
206.....	.....	.....	.....	31,339
Total.....	2,848,461	\$8.83	\$25,154,333	\$28,121,631
<i>Veins, \$8 to \$6:</i>				
95.....	212,327	\$7.78	\$1,652,545	\$709,141
64.....	1,096	7.60	8,330	8,330
11.....	15,236	7.59	115,654	115,654
99.....	14,797	7.46	110,389	286,833
150.....	5,674	7.37	41,811	42,378
113.....	20,021	7.36	147,449	.....
3.....	14,354	7.29	104,677	88,897
90.....	1,535	7.20	11,052	11,052
96.....	4,832	6.89	33,300	56,226
7.....	8,738	6.34	55,398	.....
45.....	4,291	6.20	26,604	16,055
94.....	.....	.....	.....	52,192
Total.....	302,902	\$7.62	\$2,307,209	\$1,386,758
Total ore reserves.....	5,169,533	\$10.57	\$54,626,746	\$50,961,356
Surface outcrops.....	94,330	7.03	663,343	778,803
Add probable ore in veins under \$6	1,926,692	5.07	9,778,710	7,564,726
Total.....	7,190,555	\$9.05	\$65,068,799	\$59,304,885

*The Mill.*—Milling results were as follows:—

Ore milled.....	tons	1,929,988
Average value per ton.....		\$8.51
Gross value.....		\$16,422,507.04
Deduct loss in tailings.....		636,102.00
Net value recovered.....		\$15,786,405.04
Bullion shipped in 1925.....	\$15,749,711.12	
Difference in inventories Jan. 1 and Dec. 31, 1925, of solutions, slag, litharge, etc.....	36,693.92	
		\$15,786,405.04
Average tons per day.....		5,317
Per cent. of possible time run.....		95.5
Tons per 100 per cent. running time.....		5,568
Solution precipitated per ton ore.....		1.55
Value per ton in tailings.....		\$0.33
Cyanide consumed per ton of ore.....	lbs.	0.402
Zinc consumed per ton of ore.....	lbs.	0.090
Zinc consumed per ton of solution.....	lbs.	0.058
Lime consumed per ton of ore.....	lbs.	1.912
Lead nitrate per ton of ore.....	lbs.	0.017
Average value of pregnant solution.....		\$5.27

An addition was made to the mill, a building 70 by 85 feet, and 55 feet high, to accommodate 20 Pachuca tanks, each 15 feet in diameter by 45 feet.

Eleven Oliver continuous filters, making 18 in all, 14 feet in diameter by 16 feet long, with concrete instead of steel tanks, were installed with spur instead of worm reduction gears. Six act as primary filters and twelve as secondary.

The vacuum clarification of the gold solutions has been discarded in favour of four Merrill rectangular presses, 34 by 34 inches, with 22 leaves; a new press, 42 by 42 inches, with 50 leaves, was added.

Eight 30-foot Dorr thickeners have been replaced by three 40-foot tray Dorr thickeners.

Changes are also under way to increase the concentration branch of the milling.

One set of Traylor rolls, 60 by 24 inches, was installed early in 1926 and another set is to be added, making three sets in all.

Since May, 1925, practically all tails from the mill have been sent to the storage at the McKay lots, a mile and a half south of the main Hollinger holdings.

*Employees.*—The average number of men employed during the year 1925 was 2,668, distributed as follows:—

Miners:	Mechanics:	General:
Exploration..... 30	Operation..... 139	Mill and refinery..... 268
Development..... 389	Maintenance..... 189	Engineering staff..... 81
Production..... 1,323	Construction..... 53	Clerical staff..... 52
		Miscellaneous..... 144
Total..... 1,742	Total..... 381	Total..... 545

### Kirk Gold Mines, Limited

During the year, this company continued operations on their property in Lebel township, district of Timiskaming, with a force of 14 men. The directors of the company are: J. A. Morden, Toronto, president; J. S. Knechtel, Hanover, Ont., vice-president; C. L. Messecar, Brantford, Ont.; A. Moir, Peterborough, Ont., and A. Sieling, Hanover, Ont. H. L. Donaldson is manager.



Development work during the year included 86 feet of sinking which brought the shaft to a depth of 300 feet, 1,100 feet of crosscut north at the 300-foot level, about 190 feet of drifting on a vein which was encountered about 700 feet from the shaft, and 400 feet of drifting on a vein 800 feet distant from the shaft.

### Kirkland-Hunton Mines, Limited

This company was formed with a capital of \$4,000,000 on February 19, 1925, by reorganization of the Hunton-Kirkland Gold Mines, half of the shares being given to the former shareholders on the basis of one share of the new for two of the old. Leo Erenhaus is president and John McPhee is superintendent.

The workings in Teck township, district of Timiskaming, were pumped out between October 22 and November 18, and 115 feet of drifting was done on the 125-foot level in November and December. A station was cut on the 375-foot level, and sinking started on an incline winze in an effort to locate the ore reported from diamond-drilling in 1923 at a depth of about 675 feet. Twenty men are employed.

### Kirkland Lake Gold Mining Company, Limited

The company has an authorized capital of \$5,000,000 in shares of \$1 par value, 1,000,000 of which are preferred shares. A total of 936,115 preferred shares and 3,372,235 common shares have been issued. The board of directors comprises: F. L. Culver, president; J. B. Tyrrell, vice-president and managing director; W. D. McPherson, and J. A. Dennison, who replaced J. A. P. Gibb, deceased. R. Graham is secretary-treasurer, and the head office of the company is at 810 Lumsden Building, Toronto. William Sixt is superintendent, and from 30 to 50 men are employed at the property in Teck township, district of Timiskaming.

The new Canadian Ingersoll-Rand double-drum hoist, purchased in 1924, was installed at the main shaft. The drums are 6 feet in diameter with a 4-foot face, and the hoist is operated by a 100 h.p. motor. A new high lift pump was installed first on the 1,600-foot level and afterwards moved to the 1,975-foot level. This pump lifts water to the 900-foot level to be raised from there to the surface by the old equipment. Necessary repairs were made to buildings, and an addition was made to the manager's house.

The main shaft was sunk 435 feet to a depth of 2,075 feet, and stations were cut at the 1,725-, 1,850-, and 1,975-foot levels during the year, and deepened two more levels in the first quarter of 1926.

The following summary of mining operations is taken from the managing director's report:—

*1,300-Foot Level.*—A crosscut was driven southward 123 feet to the south vein in preparation for the further development of the ore shoot in which rich ore had been left in the floor of the 1,100-foot level.

*1,600-Foot Level.*—A crosscut was driven southward for 707 feet to within 37 feet of the south boundary of the property in order to reach and eventually to cut across the Chaput-Hughes property in fulfilment of the agreement made with the Chaput-Hughes Mines, Limited. A little ore was encountered in this crosscut, and 107 feet of drifting was done on two veins. One hundred and sixty-two tons of ore were mined and raised from these and placed on the stock-pile, but as we were sinking and exploring at greater depths, this work was temporarily discontinued.

*1,725-Foot Level.*—A station was cut, and a crosscut was driven southward for 27 feet.

*1,850-Foot Level.*—A crosscut was driven southward 175½ feet until the south vein was encountered, and afterwards a drift was driven 79 feet eastward on this vein.

*1,975-Foot Level.*—A crosscut was driven southward from the shaft for 185 feet. At 121, 142, and 165 feet veins were encountered, and it was decided to drive eastward on the most northerly of the three. From the drift on this north vein, at a distance of 100 feet east of the main crosscut, a crosscut was driven southward to the south vein; and again at 200 feet east of the main crosscut another crosscut was driven south to the same south vein, and this time very rich ore was encountered. From this point the south vein was driven on for 30 feet westward and

280 feet eastward to within 17 feet of the eastern line of our property, opening up a shoot of rich ore 210 feet long, for a thickness of  $5\frac{1}{2}$  feet, which is the average width of the drift, but the full thickness of the vein has not yet been determined. For the last hundred feet at the eastern end of the drift the vein is also continuous, well defined, and everywhere contains gold. From the development work on this level, 991 tons of ore were mined, raised, and placed on the stock-pile.

#### SUMMARY OF MINING OPERATIONS

Shaft-sinking.....	435.7 feet
Station-cutting.....	108 feet
Crosscutting.....	1,542 feet
Drifting.....	784.5 feet
Diamond-drilling.....	1,469 feet
Ore drawn.....	1,204 tons
Waste drawn.....	16,177 tons

### Kirkland Rand, Limited

The company resumed operations on their property in Teck township, district of Timiskaming, in May, 1925. W. F. Empey is president, and W. R. Osborne is superintendent. From 11 to 30 men are employed.

The development work for the thirteen months ending June 15, 1926, comprised 308 feet of shaft-sinking, 84 feet of raising in the shaft from the 550-foot level, 1,482 feet of drifts and crosscuts on the 550-foot level, and 259 feet of cross-cut on the 800-foot level, besides stations equivalent to 137 lineal feet of drift. The sinking of the shaft to the 800-foot level, with an additional 27 feet for a pocket and 13 feet for a sump, was completed early in May, 1926.

### Lake Shore Mines, Limited

This company has an authorized capital of \$2,000,000, in shares of \$1 par value.

The officials and directors of the company are: president and managing director, Harry Oakes; vice-president, W. H. Wright; treasurer, W. P. St. Charles; secretary, Kirkland Securities, Limited; directors, Louis Oakes, Albert Wende, Ernest Martin, William H. Wright. E. B. Knapp, Kirkland Lake, is mine superintendent.

During the year four dividends, amounting to \$700,000 were paid. The mine and mill are in Teck township, district of Timiskaming.

The following information is taken from the eleventh annual report of the company, for the year ending June 30, 1926:—

During the year, 143,542 tons were mined and hoisted. Of this, 125,676 dry tons was ore which was sent to the mill and treated.

The 125,676 tons of ore yielded bullion worth \$2,235,184.40, the recovery per ton being \$17.79. The tonnage milled during the year showed an increase of approximately 30 per cent. over that of last year, while the bullion produced shows an increase of \$422,689.74.

During the year 225,236 tons of ore were broken, of which 104,534 tons came from the stopes and 24,533 from development. The broken ore reserves now amount to 181,534 tons as against 85,365 tons last year.

The total footage for the year was 8,411.45 feet. Diamond-drilling amounted to 4,622 feet. An incline shaft has been sunk, connecting the railroad spur on the surface with the 200-foot level. All mine supplies, such as powder, rails, timber, oil, etc., are now taken into the mine through this shaft.

All ore on and above the 800-foot level is now dropped through a series of ore passes direct to a large jaw crusher, or hauled thereto in  $2\frac{1}{2}$ -ton cars by electric haulage. This connects with the skip-loading pocket located on the 900-foot level. Operating from this loading pocket are  $3\frac{1}{2}$ -ton skips hoisting ore to ore bins on the surface.

Both No. 1 and No. 2 veins have shown very encouraging results on both the 800- and 1,000-foot levels. A total footage of over 2,000 feet of ore has been opened up on these two levels. Development work for the year is as follows:—

Level	Drifts	Cross-cutting	Raises	Shafts	Ore pass	Total footage	Diamond-drilling	Box-holes	Station-cutting
	feet	feet	feet	feet	feet	feet	feet	cu. ft.	cu. ft.
No. 2 shaft.....				593		593			
200-foot.....	741.45	31				772.45			
400-foot.....	508	405.5	424			1,337.5			
600-foot.....	402.5		978		271	1,651.5		1,450	
800-foot.....	1,490.5	175	412		293	2,370.5	167	6,652	18,060
1,000-foot.....	1,530.5	54			102	1,686.5	4,455		
Total....	4,672.95	665.5	1,814	593	666	8,411.45	4,622	8,102	18,060

*Milling.*—The old model C classifiers were found to be of too light construction for the tonnage milled and were replaced with heavier type machines. The ball mills have been placed in closed circuit with simplex classifiers, this arrangement giving increased grinding capacity with a considerable reduction in grinding costs.

Oliver filters have been installed to handle the tailings.

These and various other changes in the mill circuit have materially increased the extraction.

*Construction.*—During the year four new modern cottages—all having full cement basements—of frame construction, a storey and a half high, were erected.

A concrete and tile hoist building has been built, also a 600-ton concrete coal bin. A new 120 h.p. Babcock-Wilcox water tube boiler has been installed for heating purposes. New steam and water lines connecting all the buildings on the property have been laid, also a 12-inch sewer line from the accommodation building to the lake.

A 2,500 cubic foot Bellis and Morcom compressor has been purchased and is now being installed.

An auxiliary lighting plant of 100 k.w. capacity has been connected to the fire pump engine. This will run the mill's small motors and take care of the lighting load.

The new hoist ordered last year has now been in use for several months.

A Northern Electric automatic telephone system has been installed, telephones being located in all the principal buildings on the property.

The underground equipment has been added to, such as electric locomotives, cars, etc.

A general summary of the year's work shows:—

1. The completion of a series of ore passes underground whereby all ore above the 800-foot level is dropped directly to the underground crusher or hauled to it in large cars.
2. The installing of electric haulage.
3. Underground crushing.
4. The installation of skips in the shaft for handling of ore.
5. A further increase in mill tonnage to approximately 16,000 tons monthly.
6. The development and blocking out of ore on the 800- and 1,000-foot levels on both No. 1 and No. 2 veins.

### McCarthy-Webb Goudreau Mines, Limited

The company was incorporated on November 12, 1925, under the Ontario Companies Act, with an authorized capital of \$3,000,000, in shares of \$1 par value.

The officers and directors of the company are: president and general manager, M. B. R. Gordon; vice-president, R. A. Hutchison, Whitby, Ont.; secretary-treasurer, Stuart D. Terry, Toronto; D. J. McCarthy, Sault Ste. Marie, Ont.; Norman Paxton, New York. The head office is at 902 C.P.R. Building, Toronto.

The properties held consist of seven claims: S.S.M. 2,048-53, and 2,102 in township 49, range XXVII, in the Goudreau area of the district of Algoma.

The work accomplished to date consists of surface stripping, sinking of two test shafts to depths of 28 and 35 feet, respectively, 1,100 feet of diamond-drilling, and the erection of camps and a blacksmith shop.

The operations are in charge of the general manager.

### McIntyre-Porcupine Mines, Limited

This company has an authorized capital of \$4,000,000, divided into 800,000 shares of a par value of \$5, of which 798,000 are issued.

The officers of the company are: J. P. Bickell, president; W. J. Sheppard, vice-president; M. P. Van Der Voort, secretary; Balmer Neilly, treasurer. The

directors are: J. P. Bickell, Toronto; W. J. Sheppard, Waubaushene, Ont.; J. B. Tudhope, Orillia, Ont.; N. J. Miller, New York; Jos. Errington, Toronto. R. J. Ennis is general manager. The mines and plant are at Schumacher, in the township of Tisdale. The head office of the company is at the Standard Bank Building, Toronto.

During the year 1925, the company increased its holdings by purchase of the outstanding interest, amounting to 25 per cent., in the Platt Veteran Gold Mines, whose property adjoined to the southeast. The property comprising 160 acres has been transferred to the McIntyre-Porcupine Mines, Limited, and the Platt veteran charter surrendered.

The balance sheet for the year ending June 30, 1926, shows the following:—

ASSETS	
Current assets.....	\$2,074,306.46
Investments.....	859,993.23
Fixed assets.....	7,053,072.69
Deferred charges.....	59,133.09
	\$10,046,505.47
LIABILITIES	
Current liabilities.....	\$234,322.75
Reserves.....	2,645,376.84
Capital liabilities.....	3,990,000.00
Surplus.....	3,176,805.88
	\$10,046,505.47

Included in the investments is the sum of \$279,992.23 for Blue Diamond Coal Company, Limited, and Canadian Coal Fields, Limited. The reserves include \$2,496,389.81 for depreciation of plant, equipment, and development expenditures on Porcupine properties.

The profit and loss statement as for July 1, 1925, to June 30, 1926, shows the following:—

Earnings—bullion recovery.....	\$3,804,774.90
Operating costs.....	\$1,932,019.33
Administrative and general expense.....	189,303.21
	Total operating costs—before providing for taxes and depreciation.....
	\$2,121,322.54
Operating profit before providing for taxes and depreciation..	\$1,683,452.36
Non-operating revenue.....	104,444.15
	\$1,787,896.51
Appropriations—for municipal, provincial, and Dominion taxes for current year.....	66,514.00
	Net profit for the year—before depreciation provision—trans- ferred to surplus account.....
	\$1,721,382.51

The net profit for the previous year was \$1,618,886.19.

During the year four dividends of 5 per cent. each and aggregating \$798,000 were paid. The sum of \$568,251.38 was written off for depreciation of buildings and equipment, while \$460,759.45 was written off for development undistributed. After deducting these amounts and \$29,108.55 for sundry adjustments, the surplus at June 30, 1926, amounted to \$3,176,805.88, as compared with \$3,311,542.75 at July 1, 1925.

The following information is taken from the fourteenth annual report covering the operations for the fiscal year<sup>1</sup> ending June 30, 1926:—

<sup>1</sup>The fiscal year of the company has been changed from June 30 to March 31.

## MINING

	Tons
Ore broken in stopes.....	499,461
Ore from development.....	56,487
Total ore.....	555,948
Ore hoisted.....	461,846
Waste hoisted.....	124,190
Total hoisted.....	586,036

## SUMMARY OF ORE HOISTED

Level	Tons	Assay	Value
1,125-foot.....	1,573	\$6.25	\$9,868
1,250-foot.....	22,715	10.20	231,721
1,375-foot.....	37,873	9.50	350,116
1,500-foot.....	48,089	6.65	319,264
1,625-foot.....	48,585	7.15	348,186
1,750-foot.....	65,867	8.95	590,821
1,875-foot.....	22,945	11.10	254,513
2,000-foot.....	52,392	8.50	446,076
2,125-foot.....	34,724	10.05	348,372
2,250-foot.....	35,627	9.45	332,790
2,375-foot.....	57,724	8.40	486,522
2,500-foot.....	12,033	8.50	102,585
2,625-foot.....	16,590	7.20	120,029
2,750-foot.....	5,109	4.35	22,305
Total.....	461,846	\$8.60	\$3,963,168

## Development

No sinking was done at No. 5 shaft (2,435 feet deep) or at No. 6 (main shaft (3,019 feet deep). No. 11 was continued from 952 feet to 2,936 feet, and stations were cut 250 feet apart from the 1,250- to the 1,750-foot levels, and 125 feet apart from the 1,750- to the 2,875-foot levels. Connections have been made with No. 6 shaft-workings on the 1,875- and 2,375-foot levels.

Owing to the main shaft being taxed to the limit for hoisting of ore, development work on the lower levels was curtailed.

Development work was carried out on veins Nos. 3, 5, 7-10, and 12. Another vein was encountered in No. 11 shaft at a depth of 2,250 feet, dipping to the north and passing out of the shaft at 2,375 feet. This had a width of 6½ feet for the distance exposed.

*No. 3 Vein.*—The work done on this vein is shown in the following:—

Level	Drifting in ore	Width of vein
	feet	feet
1,725-foot.....	810	8
2,000-foot.....	215	12

Diamond-drill holes have intersected the vein on the 1,625-foot horizon. Stopes on this vein produced 27,445 tons of ore, averaging \$9.80 per ton.

*No. 5 Vein.*—Diamond-drilling has not disclosed any large additions to this vein. The fracturing in which the system occurs dips 70° N., and as depth is attained it moves away from the quartz porphyry into less favourable ground. Production from this vein amounted to 65,308 tons of ore, averaging \$9.30 per ton.

No. 7 Vein.—The following shows the work done:—

Level	Drifting done in ore	Width of vein
	feet	feet
1,875-foot.....	210	8.5
2,000-foot.....	250	8.5
2,500-foot.....	960	8
2,626-foot.....	1,120	8.5
2,750-foot.....	405	narrow
2,875-foot.....	200	.....

On the 2,750-foot level, as drifting advances on No. 7 vein to the east, more favourable ground is entered and the vein increases in width and values.

Stopes on No. 7 vein produced 237,005 tons of ore, averaging \$8.70 per ton

No. 8 Vein.—Extension to the vein was opened up on the 1,625- and 1,750-foot levels, and the stopes continued to yield a small tonnage of average grade ore.

No. 9 Vein.—On the 1,375-, 1,500-, and 1,725-foot levels, advances to the east were made in ore below average grade. On the 2,500-foot level, the vein was opened up for 200 feet, averaging 8 feet in width. A crosscut on the 2,625- and another on the 2,750-foot level intersected the vein in the quartz porphyry and showed low assays.

No. 10 Vein.—This vein produced 83,053 tons of ore of average value of \$10.70 per ton. Development work on the 1,750-, 2,000-, and 2,250-foot levels has opened up a large tonnage of ore under average grade. On the three lower levels, the vein is in the basic schist in close proximity to the quartz porphyry; and while it has not improved in grade, more favourable results are expected when development can be carried on more energetically from No. 11 shaft.

No. 12 Vein.—No work was done on this vein during the year, the present face being 240 feet into Plenaurum ground. This drift will be continued to the east boundary of the property and the ground explored with diamond-drills. A drift, 18D, was driven on line and advanced 1,430 feet.

#### SUMMARY OF DEVELOPMENT AND EXPLORATION, 1925-26

Period	Drifts	Cross-cuts	Raises	Winzes	Shafts	Stations	Sumps	Pockets and ore passes	Total footage	Total excavation	Diamond-Drilling
	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	feet	feet	cu. ft.	feet
1.....	528	521	.....	.....	130	10,486	.....	1,510	1,179	11,996	1,700
2.....	355	705	71	.....	236	.....	.....	1,367	.....	.....	1,938.5
3.....	310	783	95	.....	168	4,000	.....	.....	1,356	4,000	1,897
4.....	566	862	177	.....	185	16,975	.....	.....	1,790	16,975	2,151.5
5.....	649	870	130	.....	202	5,142	.....	.....	1,851	5,142	2,097
6.....	680	710	.....	.....	174	.....	.....	.....	1,564	.....	2,089.5
7.....	504	401	.....	.....	141	14,825	.....	.....	1,046	14,825	2,203.5
8.....	1,038	447	16	.....	143	14,425	.....	.....	1,644	14,425	2,131
9.....	1,393	313	77	.....	188	7,721	.....	.....	1,971	7,721	2,142.5
10.....	1,632	228	44	.....	158	10,925	.....	.....	2,062	10,925	2,492
11.....	1,517	261	5	.....	142	9,681	.....	.....	1,925	9,681	1,479
12.....	1,323	595	.....	.....	129	12,743	.....	.....	2,047	12,743	1,916
Total.....	10,495	6,696	615	.....	1,996	106,923	.....	1,510	19,802	108,433	24,237.5
Previous years	74,050.8	30,996.3	8,784.4	579.7	9,428.9	381,046	36,823	131,592	123,840.1	549,461	123,100
Total to date	84,545.8	37,692.3	9,399.4	579.7	11,424.9	487,969	36,823	133,102	143,642.1	657,894	147,337.5

## ESTIMATED ORE RESERVES

	Tons	Assay	Value
McIntyre claims.....	605,448	\$7.60	\$4,612,372.00
McIntyre Extension claims.....	203,449	11.00	2,245,362.00
Jupiter claims.....	304,269	10.70	3,277,620.00
Plenaurum claims.....	14,818	10.70	159,084.00
Broken ore in stopes.....	315,127	8.70	2,743,603.00
Total.....	1,443,111	\$9.00	\$13,038,041.00

In the estimate of ore reserves, allowance has been made for the dilution of broken ore by wall rock.

## ANALYSIS OF MINING COSTS PER TON MILLED

	Stoping	Drifting	Cross-cutting	Raising	Stations and sumps	Sinking (No. 6 and No. 11 shafts)	Total cost	Cost per ton
Labour.....	\$474,389.57	\$72,277.11	\$47,602.62	\$6,049.13	\$22,609.65	\$139,210.33	\$762,138.41	\$1.6536
Explosives.....	116,420.97	39,034.90	22,753.18	2,476.54	2,009.55	16,872.92	199,568.06	.4330
Supplies.....	87,556.91	10,116.89	5,891.58	730.75	1,121.57	19,156.13	124,573.83	.2703
Power.....	45,411.61	6,223.55	3,597.59	586.12	2,220.07	13,963.21	72,002.15	.1562
Timbering.....	89,999.45		103.83	186.80	12,419.42	107,447.82	210,157.32	.4560
Shaft repairs and alterations	2,426.71					5,801.14	8,227.85	.0178
Steel sharpening	40,981.43	10,202.37	4,990.51	581.75	869.04	10,892.28	68,517.38	.1486
Drill repairs.....	21,458.29	3,596.33	1,671.35	292.02	33.77	4,123.88	31,175.64	.0675
Surveying and engineering...	20,452.29	2,554.69	1,146.13	215.69	234.07	1,026.06	25,628.93	.0557
Sampling and assaying.....	28,988.51	5,223.53	2,722.27	501.69		306.71	37,742.71	.0819
Pumping and ventilating...	11,968.16		105.08		297.52	12,834.01	25,204.77	.0547
Tramming.....	60,395.78	8,316.24	5,586.37	346.87	172.75	39.61	74,857.62	.1624
Surface tramming.....			482.25		1,844.73	22,090.10	24,417.08	.0530
Hoisting.....	102,213.93	11,651.15	10,461.27	1,349.44	5,703.06	45,386.91	176,765.76	.3835
Total.....	\$1,102,663.61	\$169,196.76	\$107,114.03	\$13,316.80	\$49,535.20	\$399,151.11	\$1,840,977.51	\$3.9942
Less: charged to undistributed development			9,754.63	2,318.51	49,535.20	399,151.11	460,759.45	.9996
Exploration.....	\$1,102,663.61	\$169,196.76	\$97,359.40	\$10,998.29			\$1,380,218.06	\$2.9946
Examination of prospects.....							30,417.63	.0660
Total.....							12,367.22	.0268
Unit cost per ton.....	\$2.3924	\$0.3671	\$0.2112	\$0.0239			\$1,423,002.91	\$3.0874

The cost per ton milled during the operating year 1924-25 was \$3.1022.

## Milling

The ore treated amounted to 460,909 tons of an average value of \$8.72 per ton, or a gross value of \$4,020,326, as compared with 400,259 tons of an average value of \$9.43 and a gross value of \$3,774,068 for the operating year 1924-25. The bullion recovered in 1925-26 was \$3,804,774.90 and contained 182,631 fine ounces of gold and 44,833 fine ounces of silver.

## PRODUCTION SINCE THE COMMENCEMENT OF MILLING OPERATIONS IN 1912

Date	Period	Tons milled	Value per ton	Gross value	Recovery per ton	Total value
1912.....	12 months	14,500	\$7.00	\$101,555.16	\$5.25	\$76,166.38
1913.....	12 months	31,979	7.85	251,314.45	7.05	225,752.25
Jan. 1,'14, to Mar. 31,'15	15 months	85,654	8.87	760,232.16	8.39	718,331.71
April 1,'15, to Mar. 31,'16	12 months	105,758	7.71	815,345.49	7.38	779,990.94
April 1,'16, to June 30,'17	15 months	195,307	10.00	1,954,793.28	9.55	1,864,914.28
July 1,'17, to June 30,'18	12 months	178,327	10.05	1,793,197.55	9.61	1,714,258.00
July 1,'18, to June 30,'19	12 months	179,874	9.78	1,759,627.40	9.29	1,671,646.03
July 1,'19, to June 30,'20	12 months	188,835	11.52	2,175,891.31	11.02	2,080,178.44
July 1,'20, to June 30,'21	12 months	171,916	11.67	2,005,672.00	11.08	1,904,326.36
July 1,'21, to June 30,'22	12 months	193,971	10.69	2,074,088.40	9.99	1,937,105.07
July 1,'22, to June 30,'23	12 months	240,615	9.96	2,397,303.00	9.35	2,249,741.63
July 1,'23, to June 30,'24	12 months	360,140	9.69	3,488,863.00	9.14	3,291,178.22
July 1,'24, to June 30,'25	12 months	400,259	9.43	3,774,068.00	8.86	3,546,637.52
July 1,'25, to June 30,'26	12 months	460,909	8.72	4,020,326.00	8.25	3,804,774.90
Total.....		2,808,044	\$9.75	\$27,372,277.20	\$9.21	\$25,865,001.73

During the year two 20-foot bowl classifiers were installed on the primary circuit. Grinding is done at about 50 per cent.,—200 mesh at a dilution of 1.25 to 1. The pulp is passed direct to agitation from which the underflow is pumped to the bowl classifiers, and the overflow passes to the thickener and from there to a second agitation, thence to countercurrent decantation and filters.

The rake product from the bowls passes to a regrinding tube mill operating in closed circuit with a duplex Dorr classifier. The overflow from this circuit joins the pulp from the primary circuit and passes to the agitation tank which follows the grinding, and is kept in closed circuit until fine enough to overflow the bowl.

Pyrite in the ore from the primary circuit runs 8 per cent., the rake product from the bowls 16 per cent., and in the classifier regrind circuit, 32 per cent.

Three American filters, 8 by 6 feet, were also installed to follow the countercurrent decantation system. For these and necessary pumps and conveyor belts, an Ingersoll-Rand air compressor, 23 by 12 inches, and two Imperial type vacuum pumps, an addition, 36 by 110 feet, was made to the mill building.

## MILLING COSTS

	Labour	Supplies	Repairs and maintenance	Power	Total	Cost per ton
Ball milling.....	\$9,581.83	\$26,328.30	\$442.90	\$14,226.58	\$50,579.61	\$0.1097
Tube milling.....	6,794.77	56,962.10	1,292.39	26,007.45	91,056.71	.1976
Classification.....	5,690.55	2,261.65	669.04	3,176.25	11,797.49	.0256
Pumping and elevating	7,315.21	6,765.29	650.05	4,484.65	19,215.20	.0417
Agitation.....	7,315.21	2,006.05	254.95	7,298.41	16,874.62	.0366
Thickening.....	7,315.21	4,004.92	965.02	1,793.88	14,079.03	.0305
Clarification.....	10,467.50	5,398.44	344.55	926.44	17,136.93	.0372
Precipitation.....	7,315.21	12,509.09	60.05	2,212.88	22,097.23	.0479
Reagents.....		85,626.58			85,626.58	.1858
Filtration.....	3,751.61	2,327.02	384.40	1,522.80	7,985.83	.0173
Refining and assaying..	13,854.60	7,242.48	266.37	507.90	21,871.35	.0475
Heating.....		6,746.20	33.30		6,779.50	.0147
Tailings disposal.....		2,320.40	2,299.40	2,255.17	6,874.97	.0149
Mill alterations.....	4,607.96	6,962.62			11,570.58	.0252
Total.....	\$84,009.66	\$227,461.14	\$7,662.42	\$64,412.41	\$383,545.63	\$0.8322



## OPERATING COSTS

Mining	Total	Per ton milled
Exploration . . . . .	\$30,417.63	\$0.0660
Development . . . . .	277,554.45	.6022
Breaking and stoping . . . . .	1,102,663.61	2.3924
Examination of prospects . . . . .	12,367.22	.0268
Total mining costs . . . . .	\$1,423,002.91	\$3.0874
Crushing and transportation . . . . .	66,117.41	.1435
Milling . . . . .	383,545.63	.8322
Heating and maintenance—buildings and camps . . . . .	52,560.68	.1140
Mercantile store and welfare expenses . . . . .	6,792.70	.0147
Management, bullion marketing and general expense, mine office . . . . .	79,831.67	.1732
Administration and general expense, head office . . . . .	92,005.08	.1996
Insurance, general . . . . .	17,466.46	.0379
Total . . . . .	\$2,121,322.54	\$4.6025

The mining cost for 1924-25 was \$3.1022 per ton milled.  
The total operating cost for 1924-25 was \$4.8156 per ton.

The average number of men employed during the year was: mine 525, mill 60, general 170; total, 755.

### McMaster Syndicate

During 1925, the McMaster Syndicate operated their property near Rose Grove in Boston township, district of Timiskaming, with a force of six men. Harry McMaster is manager.

The shaft was continued to a depth of 270 feet, and a level was established at a depth of 250 feet.

### McMillan Development Company

Working under option to purchase the Red Rock property of the Gold Nugget Mining and Development Company, in Scadding township, district of Sudbury, the McMillan Development Company ceased mining operations on the property about the end of August, 1925, at which time the work completed underground consisted of the sinking of the shaft to 160 feet and 1,140 feet of drifting and cross-cutting on the 100-foot level.

At the present the company is exploring by diamond-drilling a group of claims in Mackinnon township.

Ewen J. McMillan is in charge of the operations.

### March Gold, Limited

The company is capitalized at \$1,500,000, in shares of ten cents par value each. The officers of the company are: Henry Kobler, president; Bert C. Conderman, vice-president; J. C. Roche, vice-president and managing director; Frank J. C. Bull, treasurer. The directors are: Henry Kobler, J. C. Roche, Frank J. C. Bull, Charles Schmidt, Clarence Leo, Fred Goellner, and Peter Schabacker, all of Buffalo, N.Y.; and Bert C. Conderman, of Hornell, N.Y. Logan C. Ball was superintendent until June 23, 1926, when he was succeeded by E. S. McEwen, South Porcupine, Ont.

The head office of the company is 331 White Building, Buffalo, N.Y.

The company owned six claims in 1925 as follows: H.R. 823 (7,955), H.R. 833 (8,276), H.R. 844 (8,277), H.R. 845 (8,278), H.R. 899 (T.R.P. 917), and

H.R. 900 (1,387). Early in 1926, the purchase of the Maidens-McDonald claims H.R. 832 (T.R.S. 777) and H.R. 926 (6,150) from the Coniagas Mines, Limited, of Cobalt, Ont., was negotiated. All these claims are located centrally in the north portion of Deloro township, district of Cochrane.

An incline shaft started in December, 1924, near the northeast corner of claim H.R. 833, was sunk to a depth of 190 feet, with levels at 60 and 170 feet, vertically for prospecting a vein dipping to the north which had been located with diamond-drill. At the 60-foot level, 40 feet of drifting was done; and at the 170-foot level, 300 feet of drifting was done.

A vertical shaft was sunk from a point 40 feet southwest of the incline and at the end of the year had reached a depth of 240 feet. On January 28, 1926, the depth was 325 feet. Levels were made at 170- and 300-foot depths, and a connection was made with the incline shaft at the 170-foot level.

The vertical shaft has three compartments, two of which are 4 feet 6 inches by 4 feet 6 inches, and the other 4 feet by 4 feet 6 inches.

The plant used in sinking consisted largely of machinery moved from the shaft at claim H.R. 823. There were two 70 h.p. locomotive boilers, a 300 cubic foot air compressor, straight line, a 10- by 12-inch Lidgerwood hoist. A Canadian Ingersoll-Rand compressor, 18 by 11 by 14 inches, type PRE2, driven by a 200 h.p. synchronous motor, 550 volts, 300 r.p.m., was added to the plant. The boiler, hoist, and compressor are housed in a frame building, 35 by 63 feet.

A headframe 38 feet in height was erected and covered in a shaft-house, 15 by 32 feet.

Late in the fall of 1925, plans were made for the erection of a mill near the shaft, and construction was started during the winter of 1926.

An average of nine men was employed in the mine, but this number was increased towards the end of the year. At the time of construction 35 men were employed on the surface.

### Night Hawk Peninsular Mines, Limited

This company is capitalized at \$5,000,000, divided into shares of \$1 par value each. At July 23, 1925, there were 4,450,000 shares issued.

The officers of the company are: James R. Dodsworth, chairman; William Thaw, president; Samuel Hollis, secretary; Samuel Grenet, treasurer; W. C. Adler, assistant treasurer; Walter E. Segsworth, Toronto, Ont., consulting engineer; and A. J. Keast, Connaught, Ont., superintendent. The directors of the company are: William Thaw, New York; James R. Dodsworth, J. Albert McKay, James Ward, Jr., Benno Janssen, Samuel J. Grenet, and Samuel Hollis, all of Pittsburgh, Pa.; W. C. Patterson, Jamestown, N.Y.; J. W. Callinan, George A. Grover, and John H. Black, all of Toronto.

The head office of the company was at 371 Bay Street, Toronto, and the executive offices at 87 Vandergrift Building, Pittsburgh, Pa.

The mine and mill, in Cody township, district of Cochrane, were operated continuously throughout the year 1925. There were 39,778 tons of ore treated in the mill.

The following is a statement of the development work done during the year:

	Feet
Drifting.....	2,283
Crosscutting.....	1,168
Sinking.....	104.5
Raising.....	895
Total.....	4,450.5

All ore from the 6th level was from development. Stopes were worked above the 5th and 4th levels.

The main shaft of the mine is sunk to a depth of 440 feet, with levels at the 80-, 180-, 300-, and 425-foot levels. The 5th and 6th levels at 525 and 625 feet, respectively, were worked from a winze which had been sunk at a point 240 feet southeast of the main shaft on the 4th level.

Operations at the property were suspended on May 31, 1926. The mill was closed, and arrangements were made to keep the mine clear of water.

The average number of men employed in 1925 was: mine 58, mill 9, surface 22; total 89. Walter Coleman was mine captain; Jas. Sullivan was mill superintendent until June 1, 1925, and was succeeded by E. P. Sawyer until November 15, 1925, when the work was taken over by S. C. Sterling.

### **Northland Gold Mines, Limited**

The company operated their property in Gauthier township, district of Timiskaming, during the year with a working force of from 9 to 25 men. The holdings comprise 20 claims, totalling 771.6 acres. The company has an authorized capital of \$2,000,000 in shares of \$1 par value. The directors are: J. J. Byrne, president; J. B. Gibbons, H. P. Hermance, Toronto; W. A. Newell and Melvin J. Sterns, Ogdensburg, N.Y. The head office of the company is at Haileybury, Ont.

Work was carried on with a small force of men during the early part of the year. The following buildings were erected: power-house, 28 by 38 feet; shaft-house, 20 by 48 feet, with a 52-foot headframe; smithy and machine shop, 26 by 26 feet; and small buildings for thaw-house, boiler-house, root house, and transformer house.

The following plant was installed: 550 cubic-foot Alley and MacLellan air compressor, electrically driven by a 100 h.p. motor; Rand hoist, 10 by 12 inches; and a 25 h.p. boiler for heating purposes.

Mining work was resumed early in November, and the No. 1 shaft was continued from a depth of 46 feet to 250 feet by the end of the year, and to a depth of 500 feet in the first quarter of 1926. In the early part of the year, 25 feet of drifting was done in No. 2 shaft situated on one of the easterly claims at a depth of 57 feet.

### **Ore Chimney Mining Company, Limited**

The company dewatered the mine in the township of Barrie, Frontenac county, in July, 1925, and during the remainder of the year were drifting north-east from the shaft on the 400-foot level.

Electric power is supplied to the mine from the mining company's generating station on the Skootamatta river.

They employed an average of twelve men underground and eight on the surface.

The officers of the company were: president, A. E. Fletcher; secretary-treasurer, S. G. Both; manager, J. M. Wolchuck, Northbrook.

### **Porcupine Paymaster Mines, Limited**

The company is capitalized at \$2,000,000, divided into shares of \$1 par value. These shares are assessable. The holdings of the company are in Deloro township, district of Cochrane, along the south boundary of Tisdale township.

The officers and directors of the company are: president, E. H. Walker, Boston, Mass.; vice-president and treasurer, A. S. Fuller, South Porcupine, Ont.; vice-president and managing director, J. A. Frohock, Boston; secretary, M. P. Van Der Voort, Toronto; director, Frank G. Wright, Boston; general manager, H. E. Clement, South Porcupine. W. G. Norrie-Lowenthal was superintendent and David McLeod mine captain until June 15, 1925, when the direction of the work was taken over by the general manager, with M. Donovan as mine captain. The Boston office of the company is located at 79 Milk Street.

Operations in the mine were carried on continuously throughout 1925 on all levels from the 100- to the 800-foot, excepting the 6th and the tunnel levels.

The following is a summary of the development work done during the year 1925:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
100-foot.....	400	.....	25
200-foot.....	133	.....	28
300-foot.....	1,593	1,139	152
400-foot.....	276	18	.....
800-foot.....	18	88	.....
Total.....	1,839	1,245	205

During the year, plans for a mill to treat the ore were made, the design being that of B. D. Kelly, of Timmins, Ont. In the fall of 1925, foundations for the mill were laid 720 feet southwest of the main shaft. The mill comprises a crushing and a grinding and cyanidation plant, the crushing building and the grinding plant being connected with a belt conveyor runway, where a belt, 20 inches wide and 84 feet long, is operated at a slope of 19 degrees.

The crusher building is 28 by 52 feet, and the grinding and cyanide building 63 by 133 feet, with a wing at the southeast corner, 21 by 70 feet. The buildings are of frame construction with cedar sheeting covered with half-inch "Ceilotex" and "Ruboid." The plant is designed for a capacity of 400 tons per day.

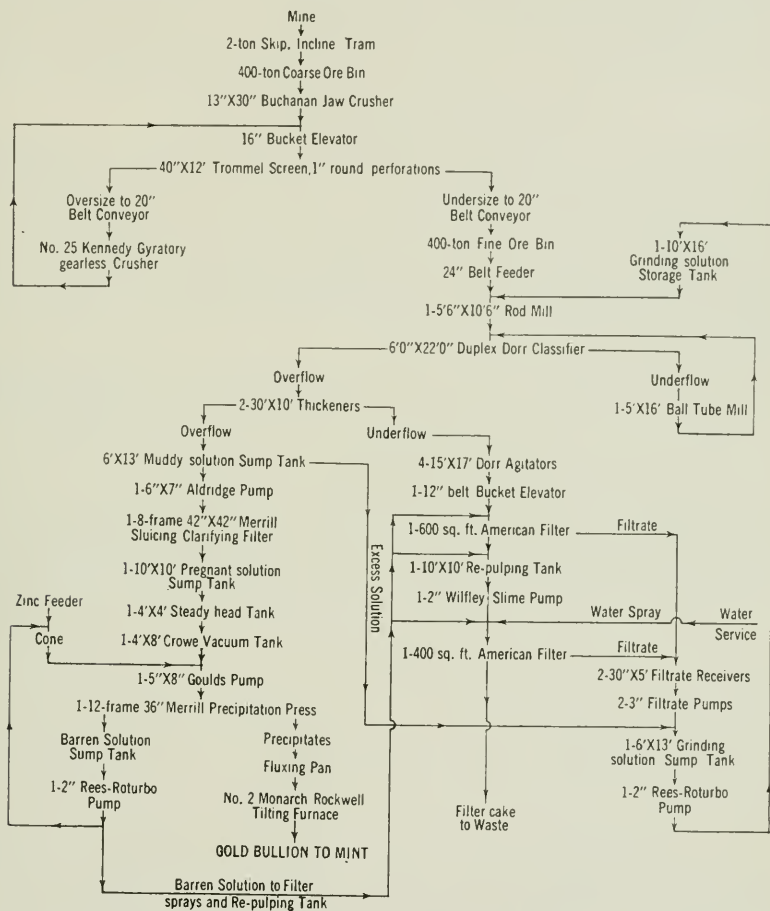
In the crushing plant, there is a 13- by 30-inch Buchanan jaw crusher, which is driven by a 30 h.p. motor, 750 r.p.m. The 40- by 12-inch trommel screen, with 1-inch diameter perforations is operated by a 10 h.p. motor, 750 r.p.m. Oversize from the trommel is passed to a No. 25 Kennedy gearless crusher, which is driven by a 25 h.p. motor, 750 r.p.m. The undersize from the trommel is carried to a 400-ton bin in the cyanide plant.

Fine grinding is done in a Marcy mill, 5 feet 6 inches by 10 feet 6 inches, which feeds to a 6- by 22-foot duplex Dorr classifier, the underflow from which passes to a 5- by 16-foot ball tube mill operating in closed circuit with the classifier. The rod mill is driven by a 100 h.p. motor, 1,450 r.p.m., reduced by gear to 168 r.p.m. The classifier is driven by a 15 h.p. motor, 750 r.p.m., and the tube mill by a 150 h.p. motor, 750 r.p.m.

Grinding is done in cyanide solution to 65 per cent.,—200-mesh. Instead of countercurrent decantation after grinding, the underflow from the thickened pulp is agitated and submitted to a double filtration. After the first filtration, all but the filtrate passes to a 10- by 10-foot repulping agitator and is then pumped by a slime pump to the second filter.

The pregnant solution is clarified in a Merrill sluicing clarifying filter, 8 leaves, 42 by 42 inches. The clarified solution is deoxidized by the Crowe process; precipitation is done with zinc dust and the precipitate refined direct.

The motor equipment in the agitation and filtering includes the following: 15 h.p. motor, 750 r.p.m., for agitators and thickeners; 5 h.p. motor, 750 r.p.m., clarification pump; 5 h.p. motor, 750 r.p.m., for precipitation pump; 1 h.p. motor, 750 r.p.m., for root blower;  $1\frac{1}{2}$  h.p. motor, 1,500 r.p.m., for first American filter; 2 h.p. motor, 750 r.p.m., for second American filter; 3 h.p. motor, 750



Flow Sheet of 350-ton Mill, Porcupine Paymaster Mines, Ltd., April, 1926.

r.p.m., for tailings disposal; two 5 h.p. motors, 1,500 r.p.m., for filtrate;  $7\frac{1}{2}$  h.p. motor, 1,500 r.p.m., for storage;  $7\frac{1}{2}$  h.p. motor, 1,500 r.p.m., for barren solution.

The plant also includes two Ingersoll-Rand vacuum pumps, 18 by 6 inches, each driven by a 15 h.p. motor, 750 r.p.m., and an Ingersoll-Rand air compressor for pressures up to 20 pounds, 14 by 8 inches, driven by a 40 h.p. motor, 750 r.p.m. The prevailing voltage is 550.

Heating in the mill is done by six No. 3 Aerofin Sturtevant heaters, each heater condensing 150 pounds of steam per hour and being operated by a one-quarter h.p. motor, 725 r.p.m.

From the mine the ore is carried to the crushing plant on a trestle rising from the shaft on a 3.33 per cent. grade. The car used is of 2-ton capacity and is pulled by a 15 h.p. motor, 725 r.p.m.

Milling operations were commenced on April 24, 1926.

On the surface the following additions were made during the year; 1,200-gallon wood stave tank, on steel frame; one-storey cottage, 22 by 28 feet; thaw-house for explosives, 18 by 10 feet; magazine for explosives, 12 by 16 feet; mill warehouse, 16 by 48 feet; refinery, 29 by 23 feet.

The average number of men employed was 36 in the mine, 8 in the mill, and during construction 33 men on the surface.

The mill construction was carried on under the direction of W. W. Hudson, who on the completion of the mill was appointed superintendent.

### **Power and Mines Syndicate**

The syndicate has an operating contract to purchase the Grace mine in the Michipicoten area, district of Algoma, owned by the United Algoma Mines, Limited.

The syndicate proposes to do considerable diamond-drilling during 1926, dewater the workings, and continue underground operations, sinking to 500 feet. The present depth of the mine is reported to be 300 feet. Surface exploration will also be carried on.

Jacob A. Jacobs, Montreal, is syndicate manager; R. P. Teare, Michipicoten River, is the mine manager. The head office is at 604 Jacobs Building, Montreal.

Six men were on the property when visited early in May, 1926.

### **Queen Lebel Gold Mines, Limited**

The company operated their property in Lebel township, district of Timiskaming, during the latter half of 1925 with a force of from 15 to 25 men, the latter number including wood-cutters in the winter months. The board of directors comprises: Harry Braniff, president; David Gross, vice-president; Victor Hattin, secretary; Alfred Wintermeyer, treasurer; K. T. Sass, E. B. Wood, John Swartz. The head office is at Kitchener, Ont. E. B. Wood is manager.

The mine was pumped out in June, and mining began in September. In the period between September, 1925, and April, 1926, a total of 700 feet of drifting and 250 feet of crosscutting was done on the 300-foot level. All but 100 feet of drifting was done in a southwesterly direction in extension of the former workings.

### **Shield Development Company, Limited**

The Shield Development Company, Limited, of which Norman R. Fisher of Montreal is president and managing director, is installing a plant at the Huronian gold mine, Moss township, district of Thunder Bay, with the view of reopening the property in the summer of 1926.

A bunk-house, cookery, powder magazine, and stable have been erected. The following machinery was taken in during April, before the break-up, and work on its installation is being done at the time of writing: 125 h.p. return tubular boiler; Sullivan, WB2, straight-line compressor, 14 by 10 by 16 inches; 8- by 10-inch Jenckes hoist.

The old workings consist of a shaft, reported to be between 150 and 200 feet in depth, with a level opened up at 55 feet, on which 102 feet of drifting has been done in a southwest direction and 30 feet to the northeast.

James G. Harkness, Kashabowie, Ont., is the superintendent. During the erection of the plant a force of nine men is being employed.

### Sylvanite Gold Mines, Limited

Sylvanite Gold Mines, Limited, township of Teck, district of Timiskaming, has an authorized capital of \$3,000,000, in shares of \$1 par value. Edward L. Koons, Buffalo, is president, C. E. Rodgers is manager, and 35 to 45 men are employed.

During 1925 the main shaft was sunk 456 feet to a depth of 1,526 feet, and stations were established at 1,250, 1,375, and 1,500 feet. Lateral development comprised 7,245 feet of drifts, 5,890 feet of crosscuts, 269 feet of raises, besides excavation amounting to 22,358 cubic feet in cutting the three stations.

Plans are being prepared for a mill to be erected on the property.

### Teck-Hughes Gold Mines, Limited

Teck-Hughes Gold Mines, Limited, with property in Teck township, district of Timiskaming, has an authorized capital of \$5,000,000 in \$1 shares, of which 4,750,000 shares are issued. The officers of the company are: Charles L. Denison, president; Albert W. Johnston, vice-president; George C. Miller, secretary; William C. Himrod, treasurer; K. P. Emmons, assistant treasurer. The directors are: Charles L. Denison, Albert W. Johnston, and J. F. Thompson, New York; Robert W. Pomeroy, George C. Miller, Conrad E. Wettlaufer, and W. W. Reilley, Buffalo, N.Y. D. L. H. Forbes is general superintendent, and an average of 205 men is employed.

The following information is taken from the report of the general superintendent for the fiscal year ending August 31, 1925:—

During this period 48,718 dry tons of ore were treated, from which bullion amounting to \$924,580.88 or \$18.98 per ton, was recovered. The gross revenue was \$950,979.71, or \$19.52 per ton. The total direct operating cost was \$530,129.47, or \$10.88 per ton; while depreciation on fixed plant amounted to \$43,157.78, or \$0.89 per ton, making the total of direct and indirect charges come to \$573,287.25, or \$11.77 per ton. The net operating profit was \$377,692.46, or \$7.75 per ton. After setting up a reserve of \$22,609.46 for federal taxes, the net surplus was \$355,083.00.

Following is a statement of operating costs in detail:—

	Total cost	Cost per ton
Development and exploration.....	\$160,244.36	\$3.29
Mining.....	218,044.06	4.47
Milling.....	82,424.66	1.69
General expense.....	69,416.39	1.43
Total of direct charges.....	\$530,129.47	\$10.88
Depreciation on fixed plant.....	43,157.78	.89
Total of direct and indirect charges.....	\$573,287.25	\$11.77

Included in the charges under development and exploration is the sum of \$106,653.04 spent on sinking, raising, and station-cutting for the central shaft.

A total of \$152,851.20 was spent on new construction and charged to capital account. Of this amount, \$147,438.35 was spent on mill enlargement and other additions to plant and \$5,412.85 on dwelling-houses.

Development work amounted to 3,246.1 feet as follows:—

Drifting.....	1,126.5
Station-cutting.....	129.4
Crosscutting.....	758.2
Raising.....	144.1
Winzing.....	13.0
Shaft-sinking.....	1,074.9
Total.....	3,246.1

The mine workings at August 31 had a combined length of 31,190 feet, or 5.9 miles, classified as follows:—

	Feet
Drifts.....	17,148.6
Crosscuts.....	8,856.5
Raises.....	1,414.2
Winzes.....	1,092.9
Shafts.....	2,678.4
Total.....	31,190.6

Development work produced 1,667 tons of ore that was treated in the mill, 2,351 tons of low-grade that was stock-piled, and 29,204 tons of waste rock.

Small extensions were made to all of the levels from the 3rd to the 10th, and stations were cut at the new shaft on the 6th, 8th, 10th, 11th, and 12th levels. New ore bodies in the No. 3 vein system were found on the 6th, 7th, 8th, and 10th levels; while ore was also found in the No. 5 vein where cut by the new shaft between the 5th and 6th levels.

As effort was concentrated on development work connected with the new shaft, no great amount of drifting was done on the upper levels. Reserves of fully developed blocked ore above the 10th level decreased to some extent, but the broken ore reserve was increased, and the total fully developed ore reserves above the 10th level were but slightly less at the end than at the beginning of the fiscal year.

During the remaining four months of the year the central shaft was continued to a depth of 1,520 feet, and from 150 to 200 feet of lateral work was done on the 11th, 12th, and 13th levels, which resulted in the opening up of high-grade ore from 8 to 30 feet in width.

The mill was increased to a capacity of 240 tons, and some remodelling of buildings was done.

The building programme of 1926 includes: 10 new houses for the staff on the south part of the property and a new staff-house to supplement the present bunk-house.

The installation of a new Nordberg hoist for handling ore at the central shaft is under way. The drums are 7 feet in diameter with a 54-inch face. The clutches and brakes are hydraulically operated with oil under 150 pounds pressure. Each drum has an independent solenoid and a Lilly control.

### Tough-Oakes Burnside Gold Mines, Limited

The capital of this company is \$5,000,000 in shares of \$1 par value. The directors are: F. H. Phippen, president; James Y. Murdock, vice-president; A. Burt, treasurer; Arnold M. Ivey, A. M. Stobie, and W. D. Wilson. M. Musselman is secretary, and the head office is at 217 Bay Street, Toronto. Alan Stuart is manager. The mine is in the township of Teck, district of Timiskaming.

The following information is taken from the report of the manager for the period January 1, 1924, to December 31, 1925:—

SUMMARY OF DEVELOPMENT, FOOTAGE AND DIAMOND-DRILLING

	1924			1925
	Jan. to April (incl.)	May to Dec. (incl.)	Total	
	feet	feet	feet	feet
Drifts and crosscuts.....	2,587	2,326	4,913	4,179
Raises.....	60	239	299	1,003
Winzes.....	22	146	168	650
Shafts.....	124	.....	124	56
Total footage.....	2,793	2,711	5,504	5,888
Diamond-drilling.....	564	.....	564	2,107



The figures for the period January to April, 1924, inclusive, were shown in the last annual report.

During 1925, the main points of attack have been:—

#### TOUGH-OAKES SECTION

No. 11 vein—level connections between 100-, 200-, and 300-foot levels, Tough-Oakes shaft  
No. 2 vein—400- and 450-foot levels, Tough-Oakes shaft; 400- and 480-foot levels, Burnside shaft. The 400-foot level, Burnside shaft, makes connection with the 500-foot level, Tough-Oakes.

#### BURNSIDE SECTION

Main vein system, west of diabase fault.

Vertical veins associated with so-called "main break" at the 400-, 550-, 675-, 800-, and 900-foot levels.

Flat veins lying to the south of the above at the 900-, 1,025-, and 1,100-foot levels.

Vein system, east of diabase dike, 900- and 1,025-foot levels.

#### DIAMOND-DRILLING

Seven holes were drilled from the 1,025-foot level with a total of footage 2,107 feet. Four of these were drilled to the west of the north and south diabase fault, and the remainder to the east.

*General.*—The main shaft has been connected with the 1,100-foot level where a pump station, hoist-chamber for incline shaft, and rock-bin have been cut. An electric pumping plant has been installed. The underground pumping arrangements were reorganized, and a large capacity sump was created at the 400-foot Burnside level, making it possible to eliminate two pumping plants situated in the old Tough-Oakes mine. Fourteen rock-drills, new shaft cables, mine cars, and winze-sinking equipment, etc., were purchased during the year and charged to current expenditure.

Since January 1, 1925, all development operations which included shaft-sinking, permanent underground works, etc., formerly charged to capital account, have been charged direct to current working costs.

*Milling Operations.*—Normal milling operations were commenced on October 1, 1924.

#### SOURCES OF MILL ORE

Drawn from	1924	1925	
	Oct. to Dec. (incl.)	1st half	2nd half
	tons	tons	tons
Surface dump.....	3,786	2,899	2,683
Shrinkage stopes taken over from K.L.P. Co., Ltd.....		1,272	821
Stopes created by T.O.B. Co. in 1924.....	3,715		392
Development rock.....	665	4,830	8,705
New stopes created during 1925.....		3,700	5,236
Narrow stoping, No. 11 vein.....	272	3,513	101
Total.....	8,438	16,214	17,938

#### PRODUCTION

Period	Tons milled	Total fine ounces gold	Total value of gold	Average recovery per ton
Oct. 1 to Dec. 31, 1924.....	8,438	2,280.81	\$47,148.52	\$5.588
Jan. 1 to June 30, 1925.....	16,214	5,579.95	115,347.77	7.181
July 1 to Dec. 31, 1925.....	17,938	7,044.61	145,624.98	8.11
Total, 1925.....	34,152	12,624.56	260,972.75	
Total to date.....	42,590	14,905.37	308,121.27	

Total value of gold produced.....	\$308,121.27
Total value of silver produced.....	2,490.54
Total value of bullion produced.....	310,611.81
Mint charges.....	1,542.70
Net revenue.....	\$309,069.11

*Mining.*—Total cost of development, diamond-drilling, stoping, tramming, hoisting and pumping, general mine expenses, and all other charges at mine, except those under heading of milling, were as follows:—

	1924		1925	
	1st half	2nd half	1st half	2nd half
Development footage.....	3,880	1,624	2,428	3,460
Diamond-drilling.....	564	1,163	1,163	944
Tons stoped.....	784	6,291	7,213	5,337
Cost.....	\$115,909.22	\$108,994.50	\$107,789.19	\$126,108.98
Milling.....		19,843.59	33,486.37	31,510.52
Total costs.....	\$115,909.22	\$128,838.09	\$141,275.56	\$157,529.50

The average number of men employed during the year 1925 was 95.

### Vipond Consolidated Mines, Limited

This company is capitalized at \$2,000,000, divided into 2,000,000 shares of the par value of \$1 each. The officers of the company are: F. H. Hamilton, president; John H. Black, vice-president; J. Mackintosh Bell, managing director; R. S. Dening, secretary. The directors are: F. H. Hamilton and Edward Hooper, London, England; J. Mackintosh Bell and W. H. Stafford, Almonte, Ont.; James W. Bain and John H. Black, Toronto; and R. T. Shillington, Haileybury, Ont. R. E. Dye, Timmins, Ont., is general superintendent.

The mine and mill in Tisdale township, district of Cochrane, operated continuously throughout the year, and 64,522 tons of ore were treated.

The balance sheet for the year ending July 31, 1926, as taken from the fourth annual report of the company, shows the following:—

#### ASSETS

<b>CAPITAL:</b>	
Mining claims and properties as per balance sheet July 31, 1924	\$1,432,442.84
Mine, mill, camp and office building, plant, machinery, and equipment appraised July 31, 1924.....	301,240.87
Additions at cost for year ending July 31, 1925.....	13,851.90
Additions at cost for year ending July 31, 1926.....	85,624.94
Shares in other companies.....	101,970.27
	\$1,935,130.82
<b>CURRENT:</b>	
Cash on hand and in banks.....	\$25,152.79
Provincial and railway bonds at cost (par value \$100,000)....	99,337.50
Bullion en route and on hand.....	27,455.21
Accounts and interest receivable.....	2,694.42
Mining and milling supplies.....	37,867.99
	\$192,507.91
<b>DEFERRED:</b>	
Development expenditures undistributed.....	\$92,600.12
Insurance and other prepayments.....	9,473.71
Sundry charges.....	1,096.51
	\$103,170.34
	\$2,230,809.07

## LIABILITIES

## CAPITAL:

Capital stock, authorized and issued (2,000,000 shares at \$1 per share).....	\$2,000,000.00	
Surplus.....	58,070.49	
		\$2,058,070.49

## CURRENT:

Accounts and wages payable.....	\$46,788.43	
Accrued charges.....	3,469.23	
		\$50,257.66

## RESERVES:

Reserve for depreciation of buildings, plant, machinery, etc....	\$119,107.82	
Reserve for taxes.....	3,373.10	
		\$122,480.92
		\$2,230,809.07

The operating account shows the following:—

## EXPENDITURE

Development.....	\$152,068.44	
Mining, including hoisting.....	160,489.05	
Crushing, conveying, and milling.....	88,724.18	
Shipping and marketing bullion.....	5,046.14	
General camp maintenance.....	12,035.92	
Administration and general expense, mine.....	29,673.02	
Administration and general expense, Toronto office.....	6,157.40	
Transfer, legal, and directors' fees.....	17,807.94	
Insurance.....	17,158.31	
Provincial and municipal taxes.....	1,355.14	
Balance carried down.....	81,213.99	
		\$571,729.53

## REVENUE

Bullion proceeds, less exchange.....	\$565,745.39	
Bond and bank interest earned.....	5,731.00	
Miscellaneous recoveries.....	253.14	
		\$571,729.53

The profit and loss account shows the following:—

## DEBIT

Redemption of pre-production development costs.....	\$50,002.50	
Reserved for plant depreciation.....	31,509.24	
Surplus, July 31, 1926, carried to balance sheet.....	58,070.49	
		\$139,582.23

## CREDIT

Surplus, July 31, 1925.....	\$58,368.24	
Balance brought down.....	81,213.99	
		\$139,582.23

*Summary of Underground Operations.*—During the year ending July 31, 1926, the following underground operations were carried out:—

	Feet	Cost per foot
Drifting and crosscutting.....	7,643.5	\$12.28
Raising.....	1,359	16.43
Sinking.....	39.5	146.12
Total footage.....	9,042	

Of the 64,676 tons of ore hoisted, 46,299 tons were taken from the stopes and the remainder from development. The cost of ore per ton delivered to the primary crushing plant was \$2.48.

For the year, a total of 15,306 feet of diamond-drilling was done at a cost of \$1.61 per foot.

*Mill.*—Towards the end of the fiscal year, extensive renovations and additions were made to the milling plant, and the daily capacity of the plant raised to 300 tons per day. The enlarged plant was in operation by July 1, 1926.

An addition, 60 by 34 feet, was made to the mill for the filter section, and another addition, 30 by 40 feet, for the tube mill and tables. The two small Hardinge ball mills were replaced by one 8-foot Hardinge mill, thereby doubling the ball-mill capacity. This new mill is driven by a 150 h.p. motor, 400 r.p.m. A tube mill, 5 by 18 feet, driven by a 75 h.p. motor, 400 r.p.m., was also added.

One thickener was converted to an agitator for additional agitation capacity. Formerly a four-step countercurrent decantation followed the agitators, but in the new scheme the increased capacity is obtained by using two tanks in parallel for primary thickeners and using the remaining two tanks in parallel for a single-step wash. This step is followed by a duplex, 8-foot, 10-disc, American filter on which the pulp is given a two-stage wash.

Six Deister, Plat-O, slime tables were installed, and in the new flow-sheet follow the agitators. The pyrite is separated and returned to the grinding circuit, and the tailings pass to the thickeners and filter.

During the year under review, the mill treated 64,522 tons of ore of an average value of \$9.74 per ton, or a gross value of \$628,247.72, from which bullion to the value of \$565,995.60 was recovered. This represents a recovery of \$8.77 per ton.

*Ore Reserves.*—The ore reserves at the mine were estimated at approximately 300,000 tons of a gross value of about \$2,475,000. Of this amount approximately 55,000 tons of an estimated value of \$520,000 were broken.

*Cost of Production.*—The costs of production for the year are as follows and are compared with those of the previous year:—

	1925-26	1924-25
Development . . . . .	\$2.36	\$1.62
Ore extraction . . . . .	2.48	3.06
Crushing, conveying, and milling . . . . .	1.37	1.56
Shipping and marketing bullion . . . . .	.08	.09
General camp maintenance . . . . .	.19	.21
Administration at the mine . . . . .	.46	.54
Head office expense . . . . .	.09	.12
Corporate expense . . . . .	.28	.34
Taxes . . . . .	.02	.05
Insurance . . . . .	.27	.25
Total . . . . .	\$7.60	\$7.84

The increase in development charges is due to the fact that in 1925-26 the work underground amounted to 9,042 feet as compared with 4,989 feet in the year 1924-25; the diamond-drilling in 1925-26 was 15,306 feet, as compared with 12,880 in 1924-25.

The total production to the end of July 31, 1926, is as follows:—

From bullion produced during the year.....	\$565,995.60
From bullion produced during former years.....	1,770,425.25
Total.....	\$2,336,420.85

The average value per ton for 1925-26 was \$9.74, as compared with \$10.62 for 1924-25.

The average number of men employed during the year was: mine 100, mill 19, surface 35.

### Walsh-Katrine Gold Mines, Limited

The authorized capital of this company is \$3,000,000, in shares of \$1 par value, of which about one-half are issued. The directors are: Hugh Walsh, president; D. M. Morin, vice-president; W. R. Lowery, second vice-president; W. O. Taylor, Cobalt, secretary-treasurer. The company operated its property in Katrine township, district of Timiskaming, with an average force of 24 men during the year.

A second 60 h.p. boiler and a 10- by 12-inch hoist were added to the plant; a new office building was erected, and a new bunk-house, 20 by 30 feet.

The shaft was continued from 267 to 515 feet, and levels were established at 375 and 500 feet. Up to the end of the first quarter of 1926, drifting and crosscutting amounting to 500 feet was done on the 250-foot level, 30 feet on the 375-foot level, and about 800 feet on the 500-foot level.

### Western Ontario Mines, Limited

The directors and officers of this company remain as reported in the 34th Annual Report of the Department of Mines. The mine is near Schreiber, district of Thunder Bay.

The plant was shut down in September, 1925, and no work carried on until May, 1926, when operations were again started.

To date, in addition to the shaft which has reached a depth of 255 feet, the underground development consists of approximately 525 feet of crosscutting and 190 feet of drifting, all on the 240-foot level. Work at the present is confined to drifting on the "copper" vein.

Two men are employed underground, while the surface operations are all performed by Louis Fenning, the manager.

### Wright-Hargreaves Mines, Limited

This company has a capital of \$2,750,000 in shares of \$1 par value. The board of directors comprises: Oliver Cabana, Jr., president; Edwin Lang Miller, vice-president and secretary; Gerard F. Miller, treasurer; Ralph Hochstetter, Charles G. Duffy, Oliver G. Donaldson, and Harcourt Ferguson. James E. Grant is general manager. The mine is in Teck township, district of Timiskaming. The mine office is at Kirkland Lake, and the executive offices at Liberty Bank Building, Buffalo, N.Y. An average of 200 men is employed.

The net profits for 1925 were \$1,209,644.58, as compared with \$535,049.77 in 1924. Dividends paid amounted to \$687,500, as compared with \$343,750. The surplus stands at \$458,515, after providing \$95,000 for taxes; preliminary development cost \$30,342.48, and exhaustion of mine \$114,725. This compares with the previous surplus of \$172,635.60.

The following is the general manager's report:—

During the year 147,939 tons of ore were treated, and the bullion recovered therefrom amounted to \$1,913,401.82, with an average value per ton of \$12.93.

The mill operated 89.05 per cent. of its possible running time, and treated on an average of 402 tons per day, an increase of 172 tons per day over the same period of a year ago.

Analysis of operating costs, reproduced below, shows a total cost per ton milled, including the year's expenditure for exploration and development, of \$5.008 per ton.

#### ANALYSIS OF OPERATING COSTS

Description	Total cost	Cost per ton milled
Development and exploration.....	\$111,371.42	\$0.753
Stoping.....	196,140.73	1.326
Transporting ore (hoisting, etc.).....	93,357.42	.631
Milling charges.....	171,487.80	1.159
Marketing bullion.....	14,485.68	.098
General and undistributed charges (roads and general surface, storehouse, maintenance miscellaneous mine buildings, administration and management, property taxes, insurance interest and exchange, legal expenses, donations, and miscellaneous).....	74,667.36	.504
Depreciation plant and equipment.....	79,420.82	.537
Total.....	\$740,931.23	\$5.008

#### SUMMARY OF DEVELOPMENT AND EXPLORATION December 31, 1925

	Drifting		Shaft-sinking	Crosscutting		Diamond-drilling	
	ft.	in.	ft.	ft.	in.	ft.	in.
December 31, 1924.....	13,821	0	1,756	2,431	6	2,516	6
Fiscal year.....	4,687	6	625	601	0	2,234	0
December 31, 1925.....	18,508	6	2,381	3,032	6	4,750	6

The summary of total bullion production, including the value per ton treated as well as actual tons milled, since the commencement of operations in 1921, is herewith shown:—

	Months	Tons milled	Value per ton	Bullion produced
May, 1921, to December, 1921..	8	36,081	\$13.00	\$468,665.64
1922.....	11	66,181	11.52	762,752.84
1923.....	12	79,242	9.52	754,978.81
1924.....	12	84,487	12.89	1,088,725.53
1925.....	12	147,939	12.93	1,913,401.82
Total.....		413,930	\$12.05	\$4,988,524.64

*Mining and Development.*—For practically the whole year, our mining and development was concentrated around No. 1 or North vein. A 500-foot crosscut was run on the 700-foot level, connecting No. 1 and No. 3 shafts. This makes three haulage-ways, between our No. 1 and No. 2 ore bodies. A fourth crosscut, connecting No. 1 and No. 3 shafts at the 1,250-foot level, is now under way.

During the year, No. 1 shaft was sunk from the 700-foot level to a depth of 1,271 feet. At this point the ore is in the shaft and is of a very good grade. During the development work on No. 1 vein, ore has been opened up on the 400-, 700-, 850-, and 1,125-foot levels.

The station at the 1,250-foot level has just recently been cut, and the small amount of drifting to date shows the same grade and quality of ore as that encountered in the upper levels. Further, a second body of ore, approximately 40 feet south of No. 1 vein, has been cut. While as yet no drifting has been done on this new vein, the assays taken were very satisfactory. As a whole, our development for the year has been very encouraging, inasmuch as the drifting done on No. 1 vein is almost entirely in ore, and the ore opened up has been the most continuous and consistent so far encountered on the property.

*Construction.*—During the latter part of November an additional compressor was installed delivering 1,000 cubic feet of air per minute, at 100 pounds pressure; accordingly, during the month of December, we were enabled to add more machines underground, greatly increasing our development.

An electric hoist was also installed underground for shaft-sinking, having a hoisting capacity of 3,000 pounds at 300 feet per minute.

The second electric locomotive for hauling ore underground was ordered.

An addition to the power-house was completed to accommodate the new compressor. Also a suitable machine shop was constructed and equipment for same purchased.

*Milling.*—During the month of March our milling capacity was stepped up to 400 tons per day, as outlined in our plans of the latter part of the preceding year. This tonnage was consistently maintained throughout the year, with the result that the average tonnage per day treated for the year showed 172 tons per day greater than that of the preceding year. A concerted attempt to reduce our tailing loss was made, with some indications of success.

To sum up the result of our year's programme, the mining and development, including increased tonnage in connection with our milling operations, has been very favourable.

## GRAPHITE

### Black Donald Graphite Company, Limited

The mine and mill at Whitefish lake, Brougham township, Renfrew county, was operated all through 1925, except for three weeks at the beginning of the year. The mine is situated 14 miles from Calabogie, which is the post office of the company.

About 90 per cent. of the product goes to the United States. All the graphite is shipped as a finished product for the different uses to which each grade is adapted. Owing to the high carbon content, 96 per cent. of the higher grades of flake graphite, it is especially valuable as a lubricant flake. The semi-amorphous and crystalline are graded for the other uses, such as foundry facings, paints for iron and steel, and stove polish.

The capacity of the mill is 12 to 13 tons a day of finished product. During the year 1925, production amounted to 2,250 tons of all grades. A Sperry press, 30-inch frame, with 14 plates, was added to the mill to increase and improve the No. 5 plumbago, which formerly graded 63 to 65 per cent. carbon.

The officers of the company are: R. F. Bunting, president and treasurer; R. A. Telfer, Calabogie, Ont., secretary; C. N. Daly, superintendent. An average force of 34 men was employed, 10 of these being in the mine. During the year, 21 diamond-drill holes were put in, totalling a depth of 976 feet.

## GYPSUM

### Ontario Gypsum Company, Limited

The property at Caledonia was operated throughout the year, and the Lythmore plant till the end of May.

The mine at Caledonia, located on lots 9 and 10, range I, Seneca township, Haldimand county, was operated at full capacity. About 90 per cent. of the ore mined was obtained from the north and east workings and the balance from the west.

The gypsum block plant previously operated by the Ebsary Gypsum Company was acquired in August by the Ontario Gypsum Company, which continued the manufacturing of roof, floor, and partition tile. This plant has a capacity of about 7,000 square feet of tile per day.

The Mussen stones in the mill were replaced by Kent mills for raw grinding. New mixers and bins were also added.

The mine produced 89,173 tons of ore during the year, the greater part of which was marketed approximately as follows:—

	Tons
Crushed rock (used in the manufacturing of cement).....	25,000
Hardwall plaster.....	25,000
Gypsum board and block.....	24,000
Stucco and finish.....	6,000

The mine and plants employed an average of 207 men.

The mine at Lythmore, located on lot 29, in concessions III and IV of Oneida township, produced 3,929 tons of gypsum, which was manufactured into hardwall plaster. The ore was mined from two levels in the new shaft.

On an average 33 men were employed.

The officers of the company were: W. G. Case, Buffalo, N.Y., president; R. E. Haire, Paris, Ont., secretary-treasurer; A. J. Parkhurst, Caledonia, Ont., general superintendent; L. V. Robinson, Caledonia, assistant general superintendent; J. C. F. McPherson, superintendent at Lythmore.

## LEAD

### Forbes Galena Mines, Limited

The Frontenac lead mine, situated in Loughborough township, Frontenac county, is a property of some 330 acres consisting of the south half of lot 16 and part of lot 15 in concession IX, and the south half of lot 14 in concession X. The arrangement of the lots is such that the property extends for a mile and a half along the course of the vein.

The Toronto-Ottawa main line of the Canadian National Railway crosses the south part of lot 16 within 200 feet of No. 1 shaft. The nearest station is Perth Road, which is about one mile from the mine.

The property was formerly owned by the North American Smelting Company, Limited, of Kingston. The mine has not operated since 1913, but with the increased price of lead and the fact that a similar deposit has been satisfactorily worked at Galetta, attention has again been given to the Frontenac lead mine, which was first worked as early as 1866.

In July, 1924, the No. 3 shaft was pumped out for Joseph Savage of Buffalo, N.Y., and examined by John E. Hardman of Montreal. In April, 1925, the No. 1 shaft was dewatered for Payne, Webber and Company of Boston, Mass., and examined by W. R. Wade, formerly of the Northern Zinc Company, Edwards, N.Y.

In 1926 the property was bought by John M. Forbes acting for a group of Ottawa valley people. Forbes Galena Mines, Limited, was incorporated January 15, 1926, with a capital of \$150,000 preferred stock in shares having a value of \$100 each, and \$10,000 common stock of no par value.

Work of dewatering No. 1 shaft was carried out, and in May, 1926, the shaft had been repaired to the 100-foot level and the overhauling of the concentrating mill was being done.



The officers of the company are: J. S. Gillies, Braeside, Ont., president; C. M. Edwards, Ottawa, vice-president; P. B. German, Ottawa, secretary-treasurer; John M. Forbes, Ottawa, managing director; W. T. May, Perth Road, Ont., superintendent.

The head office of the company is at 36 Central Chambers, Ottawa. Thirty-one men were employed at the mine.

### Kingdon Mining, Smelting and Manufacturing Company, Limited

The plants of this company at Galetta, in the township of Fitzroy, Carleton county, were in continuous operation throughout the year 1925.

The main shaft was sunk an additional 175 feet, from 900 to 1,075 feet, stations being cut at the 900- and 1,025-foot levels and locomotive sheds driven off both these stations.

Crosscutting totalling 402 feet was completed on each of the three lower levels as follows: 650-foot level, 33 feet; 900-foot level, 159 feet; 1,025-foot level, 210 feet.

A total of 4,441 feet of drifting was completed during 1925 as follows:—

Level	Drift	
	East	West
650-foot.....	610	817
775-foot.....	550	824
900-foot.....	706	934

The bulk of the production for the year came from shrinkage stopes on the 650- and 775-foot levels, stoping on the 900-foot being confined solely to breast stoping, preparatory to placing the stulls and lagging.

A Worthington, triple-plunger pump, type VTSA, 7½ by 10 inches, rated at 300 gallons per minute, was installed on the 525-foot level, pumping to surface. The old pump of this same type, previously located on the 400-foot level, was moved to the 1,025-foot and discharges to the sump on the 525-foot. Both pumps are driven by 75 h.p. motors.

A third Atlas storage-battery locomotive was added to the mine equipment.

At the smelter, the Scotch hearth was in continuous operation, in addition to which the blast furnace, treating the grey slag from the hearth, was run for 11 days between October 26 and November 5.

The staff at the mine, concentrator, and smelter remains unchanged.

The working force, exclusive of the office staff, averages about 173 men, 136 of whom are employed underground, 13 in the smelter, and 24 in the mill and on surface work.

## MICA

### Loughborough Mining Company, Limited

This company operated the Lacey mine at Sydenham, Loughborough township, Frontenac county, throughout the year 1925.

The 6,000 pounds of rough-cobbed mica produced weekly came entirely from the open pit.

A prospect drift was run into the hill for a distance of 100 feet at the southwest side of the shaft.

An average of 18 men was employed.

The company has a capitalization of 100 shares, par value \$100.

G. W. McNaughton, Sydenham, is manager, and R. Smith is superintendent.

### S. Orser and D. J. Wilson

The mica deposit on lot 32, concession XV, Faraday township, Hastings county, produced about 200 tons of black mica during 1925. A deposit of dark amber mica was also uncovered on lot 31, concession XV, from which a small quantity was shipped.

Both properties, which are near Bancroft, have been optioned to a syndicate.

An average of five men was employed while the property was being worked.

## NICKEL AND COPPER

### International Nickel Company

This company owns all the capital stock of the International Nickel Company of Canada, Limited. The stock of the parent company consists of: common shares (par \$25) \$50,000,000 authorized, \$41,834,600 outstanding; preferred 6 per cent., non-cumulative (par \$100) \$12,000,000 authorized, \$8,912,600 outstanding. The officers of the parent company are: chairman of the board, Charles Hayden; president, Robert C. Stanley; vice-president, secretary, and treasurer, James L. Ashley. The executive committee consists of: chairman, Charles Hayden; William E. Corey, John Foster Dulles, Reg. Halladay, and Robert C. Stanley. The directors are: James L. Ashley, New York; Reg. Halladay, Cresskill, N.J.; W. J. Hutchinson and Seward Prosser, Englewood, N.J.; Andrew V. Stout, William E. Corey, William N. Cromwell, John Foster Dulles, New York; Charles Hayden and Robert C. Stanley, New York; William T. Graham, Greenwich, Conn.; J. L. Agnew, Copper Cliff, Ont.; Wm. W. Mein, San Francisco, Cal.; Thomas Morrison, Pittsburgh, Pa.; Britton Osler, Toronto.

The general offices of the parent company are located at Bayonne, N.J.; the executive and financial departments at 67 Wall Street, New York.

The head offices of the mining and smelting division are at Copper Cliff, Ont.

The following information is extracted from the twenty-fourth report of the company, dated March 1, 1926, and covers the nine month period, April 1 to December 31, 1925, the fiscal year having been changed at this time to conform to the calendar year:—

All of your plants ran continuously throughout the year. Uniform monthly sales materially aided your executives in efficiently conducting operations and maintaining low costs of production.

A competent and experienced technical staff is constantly endeavouring to improve metallurgical processes and to better the quality of products.

At the Port Colborne works, which since 1922 has refined all the nickel sold by your company, nickel of the highest purity (99.9 per cent.) is now being efficiently and economically produced in a temporary unit. Provision for an output of 6,000 tons per annum of this special grade of nickel will be made during 1926, which will enable your management to meet a growing demand for pure nickel. A further economy resulting from this process is the recovery of the platinum metals.

Mine development work, mentioned in previous reports, was continued during the year and has added materially to your ore reserves.

Diamond-drilling at the Froot mine, which is the largest of the company's ore deposits, has proved the existence of an extensive tonnage of high-grade ore at depth, which is similar in many

respects to Creighton ore. This development is particularly encouraging, and a new shaft will be started on this property as soon as the market demand for nickel calls for a substantial increase in mining operations.

The Huntington works has completed its third year of successful operation. During this period the mill, which was built to produce hot-rolled sheets and bars, has been gradually equipped to produce cold-rolled sheets, cold-drawn rods, and seamless tubes. A strip mill is being installed to produce cold-rolled strip, a form for which a market exists both in nickel and monel metal.

As stated in previous reports, the demand for sheets of high surface finish has been constantly growing, and monel metal and nickel in this form are well known and widely used. Prospects of a further increase in business of this character are so apparent that your management has ordered another cluster mill together with necessary finishing equipment. This installation will be completed during the year and will require but a comparatively small capital expenditure.

Additional natural gas reserves have been secured under satisfactory terms which should assure the company an adequate supply of this important fuel for the life of the gas field.

*Capital Expenditures.*—For the nine months ending December 31, 1925, there were expended and charged to capital account sums aggregating \$3,995,476.53, as compared with \$471,734.80 for the previous year. The distribution was as follows: Copper Cliff, including mining properties, \$3,698,138.57; Port Colborne, \$57,840.40; Huntington works, \$231,926.19; and Bayonne works, \$7,571.37.

The International Nickel Company of Canada, Limited, recently acquired ore lands and certain other assets from the Anglo-Canadian Mining and Refining Company, Limited. These lands are adjacent to your mines in the Sudbury district of Ontario and add materially to ore reserves. Payment was made by the delivery of the Canadian company's serial ten-year, five per cent. notes.

*Financial.*—The operating profit for nine months was \$5,305,534.19, from which was deducted \$672,708.65 for depreciation of plants, \$307,137.18 for depletion of ore reserves, and \$88,288.09 for other charges, leaving a net profit for nine months of \$4,237,400.27, compared with a net profit of \$2,924,057.94 for the preceding year (12 months). After deduction of three preferred dividends, amounting to \$401,067.00, and two common dividends, amounting to \$1,673,384.00, the surplus on December 31, 1925, was \$15,302,092.71, an increase of \$2,162,949.27.

Earnings applicable to the common stock were \$3,836,333.27, equivalent to \$2.29 per share for the nine months ending December 31, 1925, which is at the rate of \$3.05 per share per year.

The balance sheet shows that the additions to property account, less recoveries, were \$3,995,476.53, which includes \$3,397,900.00 for acquisition of properties, and that \$86,982.55 was written off for dismantlement and charged to reserve fund. The total property account, after deducting depreciation and depletion of ore reserves, is \$53,060,026.98, as compared with \$50,044,396.28 on March 31, 1925.

Net current assets of \$15,055,134.35 are in excess of last year's figures by \$919,370.72.

*Dividends.*—The company's business, as indicated by quarterly and annual earnings for the last two years, has shown a steady recovery from the demoralized condition existing in the metal industry during the period of deflation immediately following the war. Careful and intelligent research has replaced, with diversified industrial business, losses incurred by disarmament.

The price of nickel during 1923 and 1924 was subnormal; and while the price to-day is lower than it was in pre-war years and substantially less than during the war, the company has, nevertheless, been able to show increased earnings. Current profits plus a strong financial condition decided your directors to inaugurate dividends on the common stock on September 30, 1925, after a lapse of six years, the last dividend having been paid March 1, 1919.

Three dividends of \$1.50 each on the preferred stock were paid during the period covered by this report. Distributions of 50 cents on the common stock were made on September 30, 1925, and December 31, 1925.

*Shareholders.*—The number of preferred shareholders was 1,472 on December 31, 1925, as compared with 1,509 on March 31, 1925. The number of common shareholders was 9,204 on December 31, 1925, as against 12,447 on March 31, 1925.

The total number of shareholders at the close of the calendar year was 10,334 compared with 13,558 on March 31, 1925.

### Creighton Mine

Operations at the Creighton mine were continuous throughout the year.

The work of installing a third underground crusher at the 26th level with its attendant ore passes, ore pocket, and skip loading station was completed and put into operation during the year.

The bulk of the production was obtained from stopes and pillars between the 12th and 16th levels, with some additional stoping being done on the 20th and 23rd levels.

Development work consisting of drifting, crosscutting, raising, and box-holing was done throughout the mine. The main portion of this work was done on the 23rd and 26th levels with the addition of considerable drifting and raising above the 5th level in the vicinity of No. 2 shaft, where a considerable body of ore is being developed.

A large amount of diamond-drilling was done underground from several of the lower levels.

In the rock-house, experimental work in the use of a magnetic pulley to assist in ore sorting was successfully tried out, and during 1926 the rock-house is being equipped with four of these pulleys. The advantage claimed, besides economy in man power, is a cleaner separation than by sorting entirely by hand.

An average of 418 men was employed during 1925.

The staff at the mine includes: W. J. Rolfe, superintendent; Chas. Lively, mine foreman; J. E. Treasure, assistant mine foreman; John Symons, master mechanic; and Alex. McIntyre, chief electrician.

### No. 3 Mine

In addition to extensive diamond-drilling, some mining was done at the No. 3 mine of the International Nickel Company during the months of June to October, 1925.

This work was mainly confined to stoping on the 3rd level, the ore being shipped to Copper Cliff for milling and smelting test purposes.

J. Brown was mine foreman in charge of this work and 28 men were employed during the five months of operation.

### Copper Cliff Smelter

At Copper Cliff, three blast furnaces and three converters were in continuous operation throughout 1925; four Wedge furnaces and the reverberatory furnace also ran throughout this period.

The smelter force averaged 645 men, which figure also includes the force of O'Donnell roast yard, High Falls power plant, and the general offices.

Donald MacCaskill is the smelter superintendent, and J. W. Rawlins, metallurgist.

### Mond Nickel Company, Limited

The Canadian officers and staff of the Mond Nickel Company remain unchanged.

#### Plants at Coniston

Throughout the year 1925 the Mond Nickel Company operated three blast furnaces and from three to four converters at the Coniston smelter.

A fourth 13- by 30-foot converter was installed, replacing another 10- by 26-foot shell and bringing the converter equipment up to four 13- by 30-foot and one 10- by 26-foot converters, all of the Pierce Smith type.

A second 16- by 200-foot stack for furnace and converter gases was built. No changes were made in the blast furnaces of furnace equipment.

During the year the company installed and put into operation two units of a "contact" sulphuric acid plant, having a combined capacity of roughly 25,000 tons of acid per year.

In this plant the gas is taken from the converter hoods and, after the usual purification and drying, passes through a heat interchange to the contact mass of platinized asbestos; from there it passes to absorption towers, from which

the sulphuric acid goes to the shipping tanks. An oleum system is installed where further sulphur trioxide is absorbed and oleum of any desired strength produced, as required.

Officials of the company state that the plant is working very satisfactorily and is making acid of an excellent quality.

The quartzite quarry at Coniston was worked throughout the year, producing 49,500 tons of quartzite for converter flux.

No changes were made in the sintering plant or the concentrator during the year.

The average force employed at the Coniston plants was 686.

#### Frood Extension Mine

Operations at the Frood Extension mine of the Mond Nickel Company during the year consisted chiefly of development work in the mine and construction of the surface plant.

Underground development, aside from shaft-sinking, was confined to the 1,400-foot or 8th level. Here 650 feet of drifting and 400 feet of crosscutting (at an angle of 45 degrees) was completed. Section-cutting, for the purpose of further defining the ore body, was done in four stopes: 8.1, 8.3, 8.2, and 8.4. These stopes when fully section-cut will have a width of 75 feet and a length determined by the width of the ore body, and will be separated from adjacent stopes by a 25-foot rib pillar.

The shaft was sunk 469 feet, from a depth of 1,267 to 1,736 feet; stations being cut at 1,300, 1,400, 1,550, and 1,700 feet. In addition to this sinking and station-cutting, the work of retimbering the upper portion of the shaft was completed.

This upper portion of the shaft as previously timbered was divided into four compartments and has now been changed to three compartments, allowing two hoisting compartments, 5 feet 4 inches long by 6 feet wide, between the guides, with a pipe and manway compartment, 5 feet 4 inches by 4 feet, in the clear.

The following buildings were erected on the surface:—

*Dry-House.*—A change-house, 106 by 32 feet, was built. This building also has a 12-foot lean-to, extending the entire length on one side, which provides accommodation for the shift-boss office and change, engineer's room, first-aid room, and showers and toilet. It also has a basement in one end housing the heating boiler for the entire plant.

*Machine Shop and Blacksmith Shop.*—This building is 121 by 32 feet, with a tool and foreman's room at one end. The principal equipment installed to date is a lathe, pipe-threading machine, and an Ingersoll-Rand, type 550, drill sharpener.

*Office and Warehouse.*—This building is 90 by 30 feet, one end of which is used as a warehouse, while the other end is partitioned off to accommodate the mine offices and draughting-rooms for the engineering staff.

*Power-House.*—An annex, 22 by 18 feet, was built to the power-house to provide for switchboard equipment.

All these buildings are of brick and steel construction with Robertson's process roofing and, with the exception of the blacksmith shop, have concrete floors.

Alterations were made to the rock-house, the ore bins being rebuilt and a picking belt and trommel installed.

A new air compressor was installed in the power-house. This machine is an Ingersoll-Rand, type PRE2, 30 by 20½ by 24 inches, rated at 3,300 cubic feet per minute, and driven by a direct-connected, 666 h.p. synchronous motor.

Ore was shipped throughout the year to the Coniston smelter, coming mainly from the development work in the drifts and crosscuts in addition to which ore was also broken in the shaft which was put down through the ore body in the early months of the year.

Shipments to the smelter were averaging about 2,000 tons per month at the end of the year.

A. D. Carmichael, Box 480, Sudbury, Ont., is the mine superintendent, and an average of 103 men was employed throughout the year.

#### Garson

The Garson mine of the Mond Nickel Company was operated steadily throughout the year under the superintendence of A. L. Sharp.

The shaft was sunk an additional 209 feet and a station cut at the 1,200-foot level. Other development to the extent of 2,498 feet, consisting of 1,505 feet of drifting and crosscutting with 993 feet of raising, was completed.

The total tonnage hoisted, including waste, was 322,059 tons.

A storage-battery locomotive was added to the mine equipment. This locomotive is being used for tramping on the 8th level, where the bulk of the present production is being obtained. This is a Goodman locomotive, class A, type 76-0-4-T, with a battery of 48 Exide cells, the chassis weighing 6,000 pounds and the battery 1,140 pounds.

An average force of 327 men was maintained.

#### Levack

In common with all the other nickel-copper mines of the area, the production at Levack was greater in 1925 than in 1924.

In 1925, the tonnage hoisted, ore and waste, at Levack was 411,561.

Development work completed comprised 5,003 feet of drifts and crosscuts in addition to 2,684 feet of raises. This development was chiefly carried on on the 7th level.

During the summer a magnetic sorting plant, working on the same principle as the plant erected at Garson in 1924, was built. The structure for this plant, the main building of which is 72 by 37 feet, is of brick and steel. The plant went into operation on October 28, 1925.

F. J. Eager, Levack, Ont., is superintendent; J. Lyons is the mine foreman.

An average force of 345 men was employed during 1925.

#### Worthington

During 1925, 190,320 tons of ore and waste were hoisted at the Worthington mine of the Mond Nickel Company.

Development work consisted of the following: 190 feet of shaft, part of which was raised above the 7th (1,000 feet, vertical depth) level and the balance sunk below this level; a winze sunk 200 feet from the 7th to the 8th (1,200 feet) level; drifts and crosscuts, totaling 1,068 feet, chiefly on the 7th and 8th levels; raises to the extent of 540 feet.

A galena vein was encountered in the shaft below the 7th level, which has persisted in the shaft to the present. The writer is informed that the galena carries very little or no silver.

Several small pockets of gas were encountered in the progress of sinking this portion of the shaft. Unfortunately, it has not been possible to get samples of this gas for analysis. However, two samples of gas obtained from diamond-drill holes at Garson and at Creighton were analyzed by the Dominion Department of Mines. The similarity of the composition of these gases, although the proportions of the main constituents are practically reversed, leads to the assumption that the Worthington gas will probably have a somewhat similar composition. The determinations of these gases were as follows:—

Constituents	Gas from drill-hole at Garson mine	Gas from drill-hole at Creighton mine	
		No. 1	No. 2
	per cent.	per cent.	per cent.
Carbon dioxide (CO <sub>2</sub> ).....	nil	nil	nil
Oxygen (O <sub>2</sub> ).....	0.63	nil	0.43
Methane (CH <sub>4</sub> ).....	62.70	38.03	41.25
Ethane (C <sub>2</sub> H <sub>6</sub> ).....	5.93	4.42	2.12
Hydrogen (H <sub>2</sub> ).....	nil	nil	nil
Nitrogen (N <sub>2</sub> ).....	30.44	57.55	56.20
Helium (He).....	nil	Insufficient sample for test	

W. J. Mumford, Worthington, Ont., is the mine superintendent at Worthington and had employed throughout the year a force averaging 172 men.

## SILVER

### Beaver Auxiliary Mines, Limited

The shaft on this property in the township of James, district of Timiskaming, was pumped out in May. The company is a subsidiary of the Beaver Silver Mines and has a capital of \$2,000,000 in shares of \$1 par value. The head office of the company is in the Lumsden Building, Toronto. The board of directors comprises: F. L. Culver, president; F. C. Finkenstaedt, vice-president; W. H. Alderson; Robert Graham, secretary-treasurer. H. L. Donaldson is manager.

Mining operations were carried on during July and in the last quarter of the year when thirty men were employed. Development work during this period comprised 65 feet of drifts and 65 feet of crosscuts on the 200-foot level, 164 feet of drifts and a 40-foot crosscut on the 300-foot level.

In January, 1926, a start was made in the sinking of the shaft to the 800-foot level.

### Brewer, Sullivan and Richardson

The Adanac property, in the township of Coleman, district of Timiskaming, was leased to Brewer, Sullivan and Richardson in September. The mine was pumped out and operations were begun on the winze level at a depth of 300 feet on October 12 and continued for a few weeks. No ore was shipped.

### Canadian Lorrain Silver Mines, Limited

Operations were conducted during the year on the property in South Lorrain, district of Timiskaming, with an average working force of 30 men. The company is a subsidiary of the Huronian Belt Company. Dr. J. Macintosh Bell is consulting engineer, and Hugh MacMillan is manager.

During the fiscal year ending February 28, 1926, the total development work amounted to 2,247 feet of drifting, 909 feet of crosscuts, 188 feet of slashing, and 394 feet of raises and a 5-foot winze. Of this work, 240 feet of drifting was in No. 1 tunnel; 189 feet of drifting and the 14-foot crosscut on No. 2 level; 719 feet of drifting, 819 feet of crosscuts, and 291 feet of raises were on the 250-foot level; 1,099 feet of drifting, 76 feet of crosscuts, and a 108-foot raise was on the 350-foot level.

Commodious camp buildings were erected, and plans are being drawn for the erection of a 50-ton concentrating mill. These buildings comprise a cookery, 52 by 24 feet, with an annex 16 by 22 feet for cooks' quarters, and five 10-men huts, each 22 by 20 feet.

The major development during the year was the finding on the 350-foot level of a high-grade ore shoot, 109 feet long, of an average width of 11 inches of 750-ounce ore.

### Capitol Silver Mines, Limited

Capitol Silver Mines, Limited, has an authorized capital of \$4,000,000 in shares of \$1 par value, of which \$3,518,339 shares are issued. The officers of the company are: J. P. Bickell, president; Balmer Neilly, secretary-treasurer. The directors are: J. P. Bickell and Joseph Errington, Toronto; W. J. Sheppard, Waubauskene, Ont.; J. B. Tudhope, Orillia, Ont.; and D. H. McDougall, Stellarton, N.S. The head office of the company is in the Standard Bank Building, Toronto.

Mining operations were carried on in the early part of 1925 with a force of some 40 men, and in the latter part of the year and the first half of 1926 with a force of 20 to 25 men, trenching the surface and examining the most favourable ground for silver discovery on mining claims H.S. 363-65, 369, and 352, in Nicol and Haultain townships, district of Timiskaming. On claims H.S. 363 and 369, veins of great length containing cobalt and silver are being explored.

The expenditures on surface work for the fiscal year ending June 30, 1926, amounted to \$5,680, and the total expenditures on development, including diamond-drilling, amounted to \$27,090, bringing the development charges to date to \$150,073.

The Keewatin diabase contact was located by diamond-drilling from the bottom level of the mine at a depth of about 1,020 feet.

W. J. Dobbins was manager during 1925, and H. G. Young succeeded him as manager in 1926.

### Castle-Trethewey Mines, Limited

This company has an authorized capital of \$2,000,000 in shares of \$1 par value. The property is in Haultain township, district of Timiskaming. The officers of the company are: J. P. Bickell, president; J. B. Tudhope, vice-president; Balmer Neilly, secretary-treasurer. The other directors are: W. J. Sheppard, Waubauskene, Ont.; S. R. Wickett and Gordon Taylor, Toronto. The head office of the company is in the Standard Bank Building, Toronto.



R. J. Ennis is consulting engineer, and H. G. Young is mine manager, having succeeded Murray D. Kennedy at the end of 1925. The working force averaged 120 men during 1925.

The following is taken from the manager's report for the fiscal year ended June 30, 1926:—

The advent of electric power in March, 1926, made it possible to increase development from 400 feet to 1,000 feet per month. The nature of the ore deposits in this field makes it essential constantly to carry on a large development programme.

The principal development late in the year was the opening up of a rich ore body on the 625-foot level, the lowest level in the mine. A limited amount of development showed 250 lineal feet of 50- to 60-ounce ore over 5 feet.

Ore reserves were increased by 161,000 ounces to a total of 2,701,655 ounces of silver, contained in 86,615 tons of ore of an average grade of 31.2 ounces.

## SUMMARY OF DEVELOPMENT

	Shafts	Drifts	Crosscuts	Raises	Winzes	Total
	feet	feet	feet	feet	feet	feet
No. 3 shaft.....	142	5,160	1,394	579	37	7,312
No. 2 shaft.....		44	59			103
No. 4 shaft.....	50					50
Total.....	192	5,204	1,453	579	37	7,465

Total footage of drifts, raises, and winzes.....	5,820 lineal feet
Percentage of this footage in ore.....	24.6 per cent
Development, 6,564 tons of 31.6-ounce grade.....	207,619 ounces
Diamond-drilling.....	1,102 lineal feet

## SOURCES OF ORE FROM MINE

Source	Tons	Grade, ounces	Total, ounces
Development.....	6,564	31.6	207,619
Stopes.....	33,970	24.4	928,955
Mill dumps.....	1,254	20.0	25,080
Total.....	41,788	27.8	1,161,654

## PRODUCTION

Concentrates shipped, dry tons.....	323.25
Ounces per ton.....	3,091.21
Total fine ounces silver recovered.....	999,234.00
Average price per ounce.....	\$0.6789
Revenue from sale of silver.....	\$657,843.38
Cobalt produced, pounds.....	30,879
Revenue from sale of cobalt.....	5,314.60
Total revenue.....	\$663,157.98

## PRODUCTION SINCE COMMENCEMENT OF OPERATIONS

Period	Period months	Tons milled	Ounces per ton recovered	Gross production, ounces	Gross value, silver and cobalt
Feb. 1, '22 to June 30, '22.....	5	Sorting	.....	40,000	\$28,000.00
July 1, '22 to June 30, '23.....	12	Sorting	.....	62,811	41,146.80
July 1, '23 to June 30, '24.....	12	7,607	46.03	350,147	229,656.95
July 1, '24 to June 30, '25.....	12	30,273	30.62	927,088	637,712.10
July 1, '25 to June 30, '26.....	12	34,425	29.03	999,234	683,610.48
Total.....		72,305	31.48	2,379,280	\$1,620,117.33

## MILLING

Ore treated from mine.....	Tons	40,534
Ore treated from dumps.....		1,254
Total.....		41,788
Waste sorted from mill.....		7,363
Actual tons milled.....		34,225
Total production.....	Ounces	999,234
Waste sorted from crusher.....		20,274
Tailings.....		110,332
Total.....		1,129,840

## CONCENTRATES PRODUCED

	Pounds	Ounces
Jigs.....	199,398	493,383
Sands.....	346,428	489,903
Slimes.....	101,340	22,373

## OPERATING COSTS

	Total cost	Cost per ton milled	Cost per ounce
Development.....	\$145,210.89	\$4.218	\$0.145
Mining.....	72,896.11	2.117	.073
Tramming and hoisting.....	30,735.85	.893	.031
Milling.....	66,983.44	1.946	.067
Shipping.....	9,974.98	.290	.010
Smelting and refining.....	26,700.41	.776	.027
General expenses—mine.....	15,110.89	.439	.015
Corporate, legal transfer, and administration—head office expenses.....	18,812.44	.547	.019
General maintenance.....	5,621.48	.163	.006
Insurance and miscellaneous.....	4,907.87	.142	.005
Total.....	\$396,954.36	\$11.531	\$0.398

*Power and Construction.*—Turning over the mine to Northern Canada Power of 25-cycle from 60-cycle cost during the year \$22,094.75. New construction, consisting of machine shop, new dry-house, bunk-house, etc., cost \$28,009.08, making a total of \$50,103.83.

### Clifton Consolidated Mines, Limited

The Provincial mine at Cobalt was operated by this company from December, 1924, to September, 1925, with an average working force of 30 men. Maurice E. Young was manager.

The development work comprised a total of 3,100 feet of drifts, crosscuts, and raises. No stoping was done, and no shipments were made.

### Cobalt Contact Mines, Limited

Work was carried on continuously during 1925 at the Cobalt Contact mine in Bucke township, district of Timiskaming, with an average force of 18 men. Up to March 20 the work was under the direction and control of J. M. Aitken and Company of Toronto, and subsequently by the Cobalt Contact Mines, Limited, which company took over the option from that date.

The officers of the company are: J. M. Aitken, president; George F. Beaumont, vice-president; Alexander M. Hamilton; G. W. Adams; and James A. Stewart, secretary-treasurer. The head office of the company is at 8 Bloor Street East, Toronto. J. M. C. Dunlop is manager.

The shaft was deepened from the 115- to the 200-foot level during the year, and a total of 190 feet of raising and winzing and 1,400 feet of drifting was done.

In the latter half of the year an option was taken on the Law property, which lies north of the Contact mine and directly east of North Cobalt. Operations began on August 24 and continued until the end of the year. An average of 14 men was employed during this period, and 105 feet of sinking and 515 feet of drifting was done.

The Red Rock and Green-Meehan properties were leased from Edwards and Wright, Limited, and operations began at the Red Rock shaft on August 28 and were carried on intermittently until the first week in December, with an average force of 17 men. During this time 353 feet of drifting was done on the 110-foot level. The Green Meehan shaft was unwatered in October, and mining work was carried on in a small way until the end of the year. The work comprised 34 feet of raising and 50 feet of drifting. After the beginning of 1926, operations began on a larger scale.

During November and December, 1925, excavations were completed for a mill on the Green-Meehan property by the operating company.

The shaft on the Hunter property was unwatered in May. The shaft is 93 feet deep. No work was done.

### Coleroy Gowganda Mines, Limited

This company operated their property at Leroy lake, in Nicol township, district of Timiskaming, in the first quarter and during the last five months of the year. The officials of the company are: John A. McAndrew, president; E. V. Nisbet, secretary-treasurer. The head office of the company is at 272 Bay Street, Toronto. John W. Shaw is manager, and from 17 to 25 men are employed.

During the first quarter of 1925, 228 feet of crosscuts and 166 feet of drifting was done on the 388-foot level. Upon resumption of operations in August, the shaft was sunk 100 feet and a new level established at 488 feet. An additional 50 feet of crosscutting and 189 feet of drifting was done on the 388-foot level. Up to the end of March, 1926, a total of 575 feet of drifts and 245 feet of crosscuts was driven on the bottom level.

A new bunk-house, 16 by 40 feet, and a shaft-house and 30-foot headframe were erected.

### Colonial Mining Company

The Colonial property, in the town of Cobalt, Coleman township, district of Timiskaming, was operated under lease as in the two previous years by the Menago Mining Company, Limited. J. P. Hussey was manager, and the average number of men for the year was 58.

The development work done during 1925, including the Nipissing crosscut, amounted to 5,716 feet, as follows: Nipissing crosscut, 1,504 feet, of which 650 feet is on the Colonial mine; Colonial Silver Cliff Webb crosscut on the 1,130-foot level, 989 feet. Other drifting, 2,610 feet; raising, 471 feet; winzes, 34 feet; and box-holes, 108 feet.

The Cross Lake fault was encountered on the 1,130-foot level at a point about 400 feet east and 200 feet north of the southeast corner of the Violet property. The faulted zone is about 40 to 50 feet wide with an olivine diabase dike about 50 feet wide on the southwest side of the dike. The 1,080-foot level was continued in a southeasterly direction to the north boundary of the Watts claim.

The year's production consisted of 11.61 tons of high-grade and 7,589 tons of mill rock of an approximate silver content of 280,000 ounces.

The Nipissing crosscutting was continued during January, 1926, to a total length on that property of 1,005 feet. The Menago Mining Company returned the property to the Colonial Mining Company on March 31, 1926.

### Coniagas Mines, Limited

Operations at the Cobalt property during the year were confined to cleaning up the mill site and disposing of stores and mechanical equipment carried on the company's books at the time of the fire in May, 1924, the principal operation being that of the Coniaurum Mines at Porcupine.

The company's capitalization and board of directors remains the same as last year, except that W. G. Watson of Toronto replaces R. P. Rogers as a director.

During the year five field parties were employed investigating, staking, and prospecting promising territory in the townships of Duprat, Boischatel, Dufresnoy, Montbray, and Rouyn in the province of Quebec, and a large number of claims were staked upon which assessment work will be carried on this summer. In the province of Ontario, certain claims in the Red Lake area and Kipling township were staked, and it is proposed to carry out a similar programme there. To date, on none of these properties in either province has sufficient work been done to justify any official statement.

### Crescent Silver Cobalt Mining Company, Limited

Operations were carried on at the Trout lake property, in the southwest corner of Coleman township, district of Timiskaming, for part of the summer with a force of 15 men. Drifting was done from the adit at a point 550 feet from the entrance, and had proceeded by September 18 for a distance of 208 feet to the south and 85 feet to the north. The property closed down soon after. S. W. Barber, 19 Farquhar Street, Guelph, Ont., is president and manager. The head office of the company is at 100 McKinnon Building, Toronto.

### **Doherty-Easson Mining Syndicate, Limited**

The Penn-Canadian mine, in Coleman township, district of Timiskaming, was operated under option by the Doherty-Easson Mining Syndicate during most of the year 1925. J. C. Houston is manager, and Richard Bandoe, mine captain. Twelve to fourteen men are employed except for the two summer months, when the mill was running and the working force was 40 to 45 men.

Considerable development work was done in the northwest corner of the property, as follows: 850 feet of crusscutting, 200 feet of drifting, and 40 feet of raising. Approximately 3,000 tons of ore was crushed between June 18 and August 7.

### **Genesee Mining Company, Limited**

The property in Bucke township, district of Timiskaming, was closed down between April, 1925, and January 15, 1926, when work was resumed, with a force of 11 men, and a total of 424 feet of drifts and crosscuts and a 15-foot winze were driven on the 350-foot level. The property closed down on May 1, 1926.

### **Gowganda-Duggan Silver Mines, Limited**

Operations were continued during the year on this property in Donovan township, district of Timiskaming, with a force of 15 men. James A. McVichie is superintendent.

A mining plant, comprising one 70 h.p. locomotive-type boiler, a 300 cubic foot, Rand, straight-line air compressor and a 6- by 8-inch hoist, was installed. In the last quarter of the year and the first two months of 1926, the main shaft was continued from 50 feet to a depth of 165 feet.

### **Gowganda Keora Silver Mines, Limited**

This company has a capital of \$3,000,000 in shares of \$1 par value, of which 2,300,000 are issued. W. B. Gunton is president; George W. Mulholland, vice-president; and W. E. Smith, secretary-treasurer. The head office is at 1106 C.P.R. Building, Toronto.

In February, the company began installing plant, which comprised a 20 h.p. boiler, a two-drill air compressor driven by a 55 h.p. gasoline engine, and a 6- by 8-inch hoist, at the old Calcite Lake property in Lawson township, district of Timiskaming. The mine was pumped out in March, and drifting began on the 150-foot level on April 16.

The mining work accomplished from April 16 to January 31 comprised 70 feet of crosscuts and 100 feet of drifts on the 150-foot level, 100 feet of crosscuts and 400 feet of drifts on the 200-foot level, and 100 feet of drifting on the 275-foot level.

A 30-ton mill was erected which operated from September 1 to 15 and from October 26 to date, and milled 500 tons up to the end of January, 1926. Thomas Reilly is manager.

### **J. W. Hamilton**

In May, J. W. Hamilton, of Cobalt, began surface work with 8 men on his property in Coleman township and Gillies limit, district of Timiskaming, about one mile south of Gillies Depot. Frank Clement was in charge of the working force, which was later increased to 15 men.

Cook and sleep camps, each about 15 by 30 feet, were erected, and a mining plant, consisting of a 40 h.p. boiler, a two-drill compressor, and a 6- by 8-inch Jenckes hoist was installed.

A 50-foot prospect shaft sunk three years ago was enlarged to two compartments and timbered. A 25-foot headframe was erected and the shaft continued to a depth of 72 feet by October 21 when operations were suspended. A power-house and a powder magazine were erected.

### **Haultain Mining Company, Limited**

The property in Haultain township, district of Timiskaming, was operated during the latter half of the year. Work began on August 26 and was continued by Joe Melisek with a force of 16 men. The shaft was continued to a depth of 162 feet and a level established at 150 feet. Crosscuts were driven 26 feet east and 35 feet west, and drifts were driven 57 feet north and 55 feet south. Work was continued during December and January of 1926, with a force of 28 men under F. A. S. Carnegie as manager and Horace F. Strong as consulting engineer. The work done in this period comprised 130 feet of crosscuts and 180 feet of drifting on the 150-foot level, and 25 feet of drifting on the 125-foot level.

### **Hector Silver Mines, Limited**

This company has a capital of \$2,000,000 in shares of \$1 par value. The officials are: R. A. Cartwright, president; Vernon F. Taylor, vice-president; C. C. Calvin, secretary; B. E. Taylor, treasurer. The head office is in the Excelsior Life Building, Toronto. The company operated their property at Bass lake, in the Gillies limit, district of Timiskaming, during most of the year 1925 and for the first five months of 1926. The work was under contract to Stewart Brothers, of Cobalt, who employed 12 to 18 men, and was under the supervision of W. J. Adair, of Haileybury.

A bunk-house, 17 by 35 feet, hoist-house, dry-house, and a headframe were erected, and the shaft was continued to a depth of 500 feet during the year. Preparatory to resuming sinking operations, a vertical diamond-drill hole was put down to a depth of 540 feet, intersecting the diabase conglomerate contact at about 460 feet. Levels were established at 60 feet, 150 feet, 255 feet, and 490 feet.

The following work was done on the various levels, mainly in the first five months of 1926: drifts 117 feet west and 134 feet east, a crosscut 30 feet south, and short drifts amounting to 169 feet, were driven on the 60-foot level; drifts 35 feet west and 20 feet east and a crosscut 20 feet south were driven on the 150-foot level; drifts 105 feet east and 105 feet west and a crosscut 20 feet south were driven on the 255-foot level; crosscuts 155 feet northeast, 150 feet south, and 55 feet southwest, also drifts totalling 98 feet were driven east on the 490-foot level.

### **Huronian Belt Company**

Mining claim W.J. 9 in Nicol township, district of Timiskaming, was acquired by the Huronian Belt Company, and surface operations were begun in September. A two-compartment shaft was started with hand steel and sunk to a depth of 55 feet by the end of the year. Leonard Smith is superintendent, and 16 men are employed.

The following buildings were erected on the property: cook camp, 20 by 40 feet; bunk-house, 20 by 30 feet; office, 20 by 14 feet; smithy, icehouse, and stable, each 14 by 16 feet; magazine, 10 by 12 feet; power-house, 24 by 40 feet; and a 25-foot headframe.

### Hylands-Gardiner-Johnston Claims

This group of seven claims, including R.S.C. 131-34, 140-42 in Nicol township, district of Timiskaming, were operated during the last quarter of the year under what is known as the H.J.G. option. C. L. Hershman was manager, and 33 men were employed.

Stripping began on November 11 and sinking on November 16. The shaft was continued by contract to a depth of 100 feet in February, 1926, when operations ceased. The following buildings were erected: office, 20 by 24 feet; cook camp, 28 by 50 feet; bunk-house, 20 by 40 feet; storehouse, 20 by 16 feet; stable, 16 by 12 feet; power-house, 24 by 30 feet; and smithy, 16 by 22 feet. A 25-foot headframe was also erected over the shaft.

### Keeley Silver Mines, Limited

This company has a capital of \$2,000,000 in shares of \$1 par value. The board of directors comprises: F. H. Hamilton, president; J. Mackintosh Bell, managing director; E. Turk, John H. Black, James W. Bain, W. H. Stafford, and R. T. Shillington. R. S. Dening is secretary-treasurer, and the Toronto office is at 302 Bay Street.

The company operated its property at Silver Centre, South Lorrain, district of Timiskaming, with an average force of 125 men during the year 1925. M. C. H. Little is resident manager.

The report of the managing director for the fiscal year ending February 28, 1926, is as follows:—

During the period under review, the results obtained may be considered gratifying. The steady monthly production of approximately 125,000 ounces of silver has been maintained, and although the developed ore reserves have been reduced they are still substantial. The position in this respect gives no immediate cause for concern, and recent discoveries emphasize the fact that the speculative possibilities of the property are far from being exhausted.

*Summary of Underground Operations.*—During the year the following underground development has been carried out:—

	Feet	Cost per foot
Shaft-sinking (No. 5 shaft).....	58	\$52.14
Winze-sinking.....	170	82.55
Drifting and crosscutting No. 5 shaft.....	404	12.52
Drifting and crosscutting No. 3 shaft.....	6,795	14.07
Raising.....	641	18.95
Diamond-drilling, Keeley.....	485	4.37
Diamond-drilling (in conjunction with Mining Corporation of Canada).....	600	2.55

Some 23,210 tons of ore were hoisted. Of this amount, 19,419 tons were taken from the stopes; the remainder came from development.

The cost per ton of ore delivered to the primary crusher averaged \$4.

*Results of Development.*—The most interesting results obtained during the year were those in the zone occupied by veins Nos. 16 and 28 in the western part of the property, where a number of shoots of ore of varying richness were discovered at various horizons, and were in process of development at the end of the year. In this part of the property a new level is now being opened up at a depth of 820 feet. Recent developments in the right branch of Wood's vein, at a vertical depth of 620 feet, are no less promising, but this ore body has been developed since the close of the fiscal year, and only passing reference need be made to it in this report.

*Mill Statistics.*—During the year, 23,258 tons of ore were milled. Abbreviated statistics are as follows:—

Ore milled.....	23,258 tons
Heads, average.....	22.11 ounces
Tails, average.....	2.86 ounces
Extraction, average.....	87.50 per cent.
Average running time.....	72.60 per cent.

*Production.*—Production for the year (based on actual smelter returns) was as follows:—

	Pounds, net	Silver, ounces	Cobalt* pounds
Picked ore.....	499,061	1,064,517	68,998
Concentrates.....	1,578,487	449,890	112,056
Total.....	2,077,548	1,514,407	181,054

The corresponding figures for the silver and cobalt produced during the previous year are 1,880,352 ounces and 228,450 pounds, respectively.

#### PRODUCTION DURING PREVIOUS YEARS

Year	Pounds, net	Silver, ounces	Cobalt, pounds
1913.....	322	872.7	.....
1914.....	2,327.4	3,183.03	.....
1918.....	145,048	39,557.25	1,061
1919.....	31,766	4,565.82	3,160.3
1920.....	119,770	8,253.44	9,896.86
1921.....	676,411.5	313,230.88	60,566.72
1922 and 1st two months 1923.....	2,286,497	1,146,961.56	196,927
Fiscal year 1923-24.....	1,973,832.75	1,600,739.68	171,357
Fiscal year 1924-25.....	2,668,241.75	1,880,351.88	228,450
Total.....	7,904,216.4	4,997,716.24	671,418.88
Fiscal year 1925-26.....	2,077,548	1,514,407.48	181,054
Total production to February 28, 1926.....	9,981,764.4	6,512,123.72	852,472.88

#### COST OF PRODUCTION

(Based on 23,508 tons of ore treated, producing 1,514,407 ounces of silver.)

	Total cost	Per ton	Per ounce
Development.....	\$137,900.81	\$5.87	\$0.091
Ore extraction.....	77,637.79	3.30	.051
Ore sorting.....	4,778.63	.20	.003
Milling.....	44,913.24	1.91	.030
Shipping and marketing.....	71,312.68	3.03	.047
General maintenance.....	34,920.52	1.49	.023
Administration at the mine.....	35,639.62	1.52	.024
Head office expense.....	9,493.25	.40	.006
Corporate expense.....	26,081.07	1.11	.017
Taxes.....	18,289.55	.78	.012
Total.....	\$460,967.16	\$19.61	\$0.304

*Ore Reserves.*—The total ore reserves opened up in the mine, as at February 28, 1926, are estimated at approximately 25,000 tons, containing about 1,500,000 ounces of silver and 120,000 pounds of cobalt. Immediately prior to the date mentioned (as well as subsequent thereto) there were important discoveries of new ore, but their development had not progressed sufficiently far to permit of their inclusion in the above estimate.



### Kerr Lake Mines, Limited

Besides maintaining their pumping plant in operation, this company did some surface work in open cuts and some sorting of ore from dumps at the property in Coleman township, district of Timiskaming. R. R. Brown is manager, and from 6 to 16 men were employed, the latter number for a short period when sorting No. 3 dump.

The following is taken from the manager's report for the fiscal year ending August 31, 1925:—

The production for the fiscal year amounted to 73,428 ounces of silver from 60,385 pounds of high-grade and concentrates. The sorting of ore from No. 3 dump was discontinued early in the summer after a production of 58,428 ounces had been recovered in the period. Surface exploration, consisting of trenching and open cuts, resulted in a production of 11,000 pounds high-grade, estimated to contain 15,000 ounces of silver. This came from No. 7 vein and parallel veins south of the main east vein. A limited amount of exploration was done in the area adjacent to No. 7 vein.

### La Rose Mines, Limited

This company operated the Violet property, Coleman township, district of Timiskaming, during the year and leased the Princess and the Lawson mines. The company has a capital of \$1,500,000 in shares of \$1 par value. The board of directors is as follows: E. W. Nesbitt, Woodstock, Ont., president; H. H. Sutherland, 36 King Street East, Toronto; George Parent, Quebec; J. L. Counsell, Hamilton, Ont.; J. A. Cameron, Toronto; R. J. Purdy, Toronto; J. W. Lowden, Toronto; A. W. Cowles, Sewaren, N.J.; G. E. H. Booth, Cobalt. William Cameron is secretary, and the head office is at 36 King Street East, Toronto.

G. E. H. Booth is manager, and 36 men were employed.

The following summary is from the manager's report:—

#### SUMMARY OF WORK DONE DURING 1925

	Shafts	Stations	Drifts	Crosscuts	Raises	Stopes
	ft.	cu. yds.	ft.	ft.	ft.	cu. yds.
Violet.....	177	174	1,248.5	412.5	234	970

#### DISTRIBUTION OF PRODUCTION

	Dry tons	Ounces silver
Violet.....	23.32	100,045.52
Lawson.....	8.88	41,463.88
Mill rock from the Violet mine.....	7,044.08	156,448.03
Total.....	7,076.28	297,957.43

#### Violet Mine

This property was operated throughout the year and produced 23.32 tons of high-grade ore, assaying 4,290 ounces to the ton, together with 7,044 tons of mill ore, assaying 22.21 ounces to the ton, a total production of 7,076.32 tons containing 256,494 ounces of silver. The greater part of this production came from the new discovery made in January on the 800-foot level of the winze in the southeast part of the property. The winze was deepened to the 930-foot level, proving the ore to be 130 feet in depth. Levels were established at 830 feet, 880 feet, and 930 feet, and a limited amount of lateral development accomplished where the ore shoot was found to be very irregular in extent and value, although from this small area 240,000 ounces of silver were produced. As commercial ore exists in the winze below the 930-foot level in favourable geological conditions, the discovery of ore shoots similar in extent and value may be expected, with the exploration of this area.

On the 635-foot level some prospecting of the northern section of the property was done in the sedimentary formation underlying the diabase sill. Two small occurrences of commercial ore were found which merit further development. The old workings adjoining the O'Brien mine were dewatered latterly and a tonnage of mill ore produced therefrom. Several promising blocks of ground remain to be developed between the old levels.

#### Princess Mine

This mine was worked throughout the year under lease by the McKinley-Darragh-Savage Mines of Cobalt, who did some prospecting on the lower levels and produced 6,229 tons of low-grade mill ore on which a royalty was paid to the company. This lease has been renewed for a further term.

#### Lawson Mine

During the latter half of the year, this property was operated under a short-term lease with a measure of success. Two small but rich shoots of high-grade ore were found from which 8.88 tons containing 41,464 ounces were produced. This mine has still considerable prospective value since additional discoveries of ore will no doubt result from the further exploration of the old workings.

#### Prospecting

During the summer season, prospectors were again sent to the claims held by the company in northwest Quebec. Sufficient work was accomplished to hold the claims and to indicate the occurrence of encouraging copper-gold values in geology identical with that in Rouyn township, where profitable mines have been established.

#### Summary

During the year there was made a profit on production of \$33,768, compared with a loss of \$90,370 in 1924. The average grade of mill ore shipped was 22.27 ounces per ton, against 16.44 ounces in 1924. The average price received for silver was 69.96 cents, as compared with 66.1 cents in 1924.

The future prospects of the Violet mine as a result of the year's development are quite favourable. Since the ore occurrences are very erratic as to size and value, no estimate of ore reserves can be made. Commercial ore is known to exist not only on the upper levels, but also below the 930-foot or lower level of the mine. A considerable section of the mine, particularly No. 4 vein, remains to be prospected where geological and structural conditions are favourable for the discovery of other valuable ore shoots.

### Lorrain Consolidated Mines, Limited

This company operated their property in South Lorrain, district of Timiskaming, during the year with an average force of 23 men. The company has a capital of \$3,000,000 in shares of \$1 par value. The head office is at 42 Broadway, New York. L. L. Steindler is president; Horace F. Strong, Haileybury, Ont., is consulting engineer.

The work done on the property during 1925 comprised 960 feet of drifts, 385 feet of crosscuts, 360 feet of raises and winzes, and approximately 800 cubic yards of stoping, besides the sinking of No. 3 shaft to a depth of 50 feet. The distribution of the work was as follows: on the 50-foot level, 65 feet of drifting; on the 100-foot level, 125 feet of drifting, 100 feet of raising, and 70 feet of winzing; on the 134-foot level, 65 feet of drifting, a 20-foot crosscut, and an incline drift of 55 feet; on the 175-foot level, 580 feet of drifting, 305 feet of crosscutting, and 105 feet of raising; on the 250-foot level, 70 feet of raising; in No. 3 shaft, 45 feet in drifting; on the 140-foot level in No. 3 shaft area, 60 feet of crosscuts, 65 feet of drifts, and a 15-foot raise.

### McKinley-Darragh-Savage Mines of Cobalt, Limited

This company has a capital of \$2,500,000 in shares of \$1 par value. The mine and head office are at Cobalt, Coleman township, district of Timiskaming. The directors are: R. Home Smith, president; J. R. L. Starr, F. H. Phippen, Manning Doherty, Robert Bryce, J. Homer Black, and John O'Connor, Toronto;

Milton W. Tichenor and Quincy W. Beese, New York; James C. Haight, Waterloo, Ont. C. H. Pelling is secretary-treasurer, and the general office is at 330 Bay Street, Toronto.

H. C. McCloskey is manager, and 95 men are employed.

The silver recovered during 1925 from 55,378 tons of ore hoisted amounted to 416,564 ounces, and the silver recovered to date to 21,108,610 ounces.

The following summary for 1925 is from the manager's report:—

GENERAL STATEMENT OF OPERATIONS

	Tons
Ore removed from the mine and dumps.....	55,378
Ore milled.....	55,363
	Ounces
Silver on hand January 1, 1925.....	55,357
Silver recovered during the year 1925.....	416,564
Silver shipped during the year 1925.....	432,937
Silver on hand January 1, 1926.....	38,984

COSTS

Operations	Total	Per ton of ore mined	Per ounce re- covered
Mining.....	120,726.36	\$2.180	\$0.2898
Milling.....	88,848.25	1.604	.2133
Operating.....	14,276.38	.258	.0343
Sampling and assaying.....	3,925.55	.071	.0094
Bagging and shipping.....	3,571.23	.065	.0086
Surface work, roads, etc.....	2,613.85	.047	.0063
Repairs to plant.....	450.64	.008	.0011
Fire protection.....	1,502.92	.027	.0036
Prospecting.....	158.13	.003	.0004
Savage—pumping and caretaking.....	3,386.43	.061	.0081
Administration.....	\$12,997.88		
Less—interest and exchange.....	7,245.47		
	5,752.41	.104	.0138
Marketing.....	\$34,617.97		
Less—cobalt and copper.....	9,414.84		
	25,203.13	.455	.0605
Total costs.....	\$270,415.28	\$4.883	\$0.6492

The silver recovered was distributed in the following classes of product:—

Classification	Product, tons	Silver, ounces	Percentage of total	Average ounces per ton
Metallics.....	0.036	735	0.18	20,417
Below 550 ounces per ton.....	4.422	1,141	.27	258
550 to 1,000 ounces per ton.....	1.021	901	.22	882
1,000 to 2,000 ounces per ton.....	12.762	17,965	4.31	1,408
Over 2,000 ounces per ton.....	1.971	13,440	3.22	6,819
Sand concentrates.....	232.715	219,402	52.67	943
Flotation concentrates.....	368.903	162,980	39.13	442
Total.....	621.830	416,564	100	669.9

## DISTRIBUTION OF UNDERGROUND WORK DURING 1925

Levels	Drifts	Crosscuts	Raises	Stopes
	feet	feet	feet	tons
McKinley:				
75-foot .....			45	7,157
150-foot .....		160		11,102
200-foot .....		39		4,918
250-foot .....				2,509
300-foot .....	453	560	70	5,949
350-foot .....	525	557	25	8,943
400-foot .....	264	127		4,357
Princess .....	40	132		2,319
Total .....	1,282	1,575	140	47,254

**McKinley-Darragh**

Development work during the year was confined principally to the lower levels, the 300-, 350-, and 400-foot, from which approximately 40 per cent. of the tonnage was obtained, while the balance came from stoping operations on the upper levels from the 75- to the 250-foot on the old ore bodies and branches.

Vein No. 92, discovered early in the year on the 300-foot level, has been opened up on the 350-foot level for a length of 190 feet and for 130 feet on the 400-foot level, with a stoping width of from 7 to 25 feet of fair milling values.

Vein No. 102 was picked up about 30 feet north of No. 92 on the 350-foot level; it does not show values on the 300-foot, but has been opened up on the 400-foot level. Very little stoping has been done on this ore body.

Vein No. 104 was picked up near the Princess line on the 300-foot level, and is the downward extension of an inclined ore body on the Princess which had been worked to within about 50 feet of our line. Values are confined to a height of about 25 feet by the quartzite above and the Keewatin underneath. Width of milling values is from 10 to 25 feet. A further extension may be found between the 300- and 400-foot levels.

While our mining costs show a considerable increase over the previous year, more development was accomplished than for any year since 1918, and results have justified the additional expenditure.

**Savage**

A small amount of exploration work was carried on with one machine for a few months, but nothing of importance was discovered. A block of ground below the 140-foot level will be drilled during the present year.

**Princess Lease**

The greater part of the work carried on was investigating old stopes from which 5,241 tons was obtained.

**Milling**

The concentrator treated 55,363 tons, which is a slight decrease from the previous year. Costs were somewhat higher due to additional repairs made during the last week of the year. Mill heads were 8.196 ounces, and extraction was 85.07 per cent. as compared with 7.25 ounce heads and extraction of 82.54 per cent. for the previous year.

**John H. McLeod**

The Foster mine, in Coleman township, district of Timiskaming, was operated under lease by John H. McLeod with one or two men during part of the year. A shipment of two and a quarter tons of ore, taken from the back of the southwest stope at No. 6 shaft, was made to the Timiskaming Testing Laboratory.

**Millcrest Mining Company, Limited**

Surface work began on October 15, on mining claim No. 330 in Haultain township, district of Timiskaming, half a mile east of the Castle-Trethewey mine. The company owns a group of claims comprising Nos. 328-32. The capitalization

of the company is \$2,000,000 in shares of \$1 par value. Sir Henry Pellatt is president, and C. H. Manaton secretary. The head office is at 420 Bank of Hamilton Building, Toronto. W. H. Fairburn is superintendent, and 8 men were employed.

Camp buildings and smithy were erected. The camp buildings comprise: a cook camp, 16 by 26 feet; and two camps, 14 by 16 feet.

A 70-foot shaft was sunk in the first quarter of 1926 by hand with a force of 16 men, and a mining plant, consisting of a 330 cubic foot air compressor and a 7- by 10-inch cylinder hoist, was installed.

### Mining Corporation of Canada, Limited

This company has an issued capital of \$8,300,250 in shares of \$5 par value. The directors and officers of the company are: J. P. Watson, president; W. R. P. Parker, first vice-president; G. M. Clark, second vice-president; E. H. Rose, J. G. Watson, A. B. Stodart, and C. E. Trafford, directors; M. F. Fairlie, mine manager; G. C. Ames, secretary. The head office is at 1512 Bank of Hamilton Building, Toronto. The company operates mines at Cobalt and South Lorrain, district of Timiskaming, and has holdings outside the province.

The average number of men employed at Cobalt is 190, of whom 55 are employed in the mill of the Cobalt Reduction Company, a subsidiary of the corporation. The working force in South Lorrain was again increased by about 30 men during the year, and averaged 170, including those employed in Lorrain Trout Lake Mines which are partly owned by and under the management of the Mining Corporation.

Under date of November 11, the corporation granted an option on part of its holdings in the Flinflon property and neighbouring properties in Manitoba to Roscoe H. Channing, Jr., representing very strong American financial and mining interests, under terms which are considered advantageous to the corporation. The Flinflon ores are being tested on a large scale by the option-holder. If the option be exercised the corporation will retain a 15 per cent. interest in the company which will be formed to operate the property.

The following is from the resident manager's report for 1925:—

Satisfactory developments during the year at the Cobalt and South Lorrain properties of the corporation resulted in important increases in tonnage and grade of mill ore and in silver content of high-grade ore.

Silver production from all classes of ore was 2,032,105 ounces, as compared with 1,373,158 ounces for the previous year.

The completion of the railroad to South Lorrain permitted regular shipments of mill ore from the Frontier and Crompton properties. A total of 55,050 tons of mill ore and fines from the corporation's mines was treated during the year. In addition, 30,531 tons of mill ore was purchased under contract from Lorrain Trout Lake Mines, Limited, and other local producers—this being sufficient to keep the Cobalt Reduction mill at full capacity during the year.

#### PRODUCTION IN 1925

	Tons treated	Ounces produced
Cobalt properties.....	41,468	898,008
South Lorrain properties.....	15,042	1,134,097
Total.....	56,510	2,032,105

Of the above production, 297.81 tons of high-grade ore, containing 820,671.17 ounces of silver, were treated in the high-grade plant of the Cobalt Reduction Company. An additional tonnage of low-silver, high-cobalt ore, amounting to 1,162.63 tons containing 47,952.08 ounces of

silver, was shipped direct to the smelter. The balance, including 71.12 tons of fines containing 31,468.71 ounces, was treated in the low-grade plants of the Cobalt Reduction Company.

The cobalt metal content in all classes of ore, except mill ore, for which settlement was made, amounted to 293,324 pounds.

The details of tonnage treated, production, etc., from mill ore are given in the table below:—

Tons of mill ore treated.....	54,979
Assay value, ounces per ton.....	24.02
Ounces contained.....	1,320,853.97
Ounces returned by Reduction Company.....	1,132,012.99
Percentage returned under contract.....	85.7

The table below gives the production by years from the mines of the corporation. The aggregate amounted to 40,372,203 fine ounces at December 31, 1925.

#### PRODUCTION IN FINE OUNCES TO DECEMBER 31, 1925

Period	Cobalt mines	South Lorrain mines	Total
Prior to 1908.....	118,616		118,616
Year ended Dec. 31, 1908.....	633,516		633,516
“ “ “ 1909.....	442,254		442,254
“ “ “ 1910.....	471,965		471,965
“ “ “ 1911.....	1,777,002		1,777,002
“ “ “ 1912.....	2,827,820		2,827,826
“ “ “ 1913.....	3,784,718		3,784,718
Jan. 1, 1914, to Mar. 31, 1914.....	866,622		866,622
April 1, 1914, to Dec. 31, 1914.....	3,185,124		3,185,124
Year ended Dec. 31, 1915.....	4,563,956		4,563,956
“ “ “ 1916.....	4,457,441		4,457,441
“ “ “ 1917.....	4,485,542		4,485,542
“ “ “ 1918.....	1,708,252		1,708,252
“ “ “ 1919.....	1,230,653		1,230,653
“ “ “ 1920.....	1,664,018		1,664,018
“ “ “ 1921.....	1,226,717		1,226,717
“ “ “ 1922.....	1,462,269		1,462,269
“ “ “ 1923.....	727,115	1,333,334	2,060,449
“ “ “ 1924.....	851,280	521,878	1,373,158
“ “ “ 1925.....	898,008	1,134,097	2,032,105
Total.....	37,382,894	2,989,309	40,372,203

#### Mining Operations

*Cobalt.*—A total of 41,468 tons with head assay of 25.29 ounces per ton and a silver content of 1,048,697.43 ounces was produced and milled during the year from the Cobalt properties. By far the largest proportion of this ore came from Cobalt Lake where developments were as follows:—

No. 16 vein has been drifted upon for a total length of 325 feet north and south of No. 6 vein. There is the possibility of the further extension of this vein in both directions. The average grade of ore over a six-foot stoping width is more than 30 ounces.

No. 11 vein has been developed for a total length of 165 feet on each of two levels. Both north and south faces are still in commercial ore. The average value shown in stoping is over 30 ounces per ton.

Other development drifts on one level only, include the following veins and footages:—

No. 14.....	57 feet to the west from vein 16.
No. 15.....	52 feet to the west from vein 16
No. 21.....	33 feet to the west from vein 16
No. 22.....	25 feet to the southeast from vein 6.
No. 23.....	65 feet on the 2nd level.
No. 25.....	100 feet on 2nd level.

As practically no stoping has been done on these veins and as all drift faces are still in ore, the possibilities for future development are good.

A crosscut from No. 15 winze tapped No. 4 vein on the 4th level, and the vein was developed for 180 feet in length.

During the coming year, No. 4 vein and other veins of the No. 2 vein system will be developed on the 5th level.

On the Townsite, stoping was carried out on No. 6, No. 8, and G veins. On the City of Cobalt and Townsite Extension, stoping continued on Nos. 34, 17, and 31 veins.

*South Lorrain.*—From the Frontier and Crompton properties, the following shipments of ore were made during the year:—

13,511 tons of mill ore with head assay of 20.14 ounces, and silver content of 272,156.54 ounces.

71.12 tons of fines assaying 442.47 ounces and containing 31,468.71 ounces.

1,162.63 tons of cobalt ore assaying 41.24 ounces and containing 47,952.08 ounces.

297.81 tons of high-grade ore assaying 2,755.69 ounces and containing 820,671.17 ounces.

The total silver content of all classes of ore was 1,172,248.50 ounces.

The unusual tonnage of cobalt ore included above was mined and marketed under a contract favourable to the corporation. Although a large quantity of this material has been developed, it is doubtful if a satisfactory market will be found during the coming year. Should this condition change, production can be resumed immediately.

On the Frontier and Crompton properties, the total footage of drifts, crosscuts, and raises was 8,094 feet during 1925.

Developments for the year on the three producing veins were as follows:—

*Watson Vein.*—On the 5th level a shoot of high-grade ore, 53 feet long and with widths up to 18 inches, was opened up. On this level a large tonnage of cobalt ore was mined and shipped direct to the smelter. Above the 4th level a short shoot of high-grade ore, 8 to 10 inches in width, was developed by raise. On the 3rd level cobalt ore was stoped. On the 2nd level the high-grade ore shoot developed in the previous year was extended to a total length of 105 feet. Production of both mill-grade and cobalt ore came from this level.

On the 150-foot level a shoot of exceptionally high-grade ore, 50 feet in length and with widths up to 18 inches, was exposed. From this level a raise was put up 50 feet and a sublevel established. On this sublevel a shoot of ore, 77 feet long and averaging 10 to 12 inches in width, of very high-grade ore was developed on the main vein; and on a branch vein, a shoot, 65 feet long and 5 to 15 inches in width, of 3,000-ounce ore was also exposed. No further development work has been done on the latter vein, but on the main vein a raise of 42 feet in height showed high-grade ore practically to the surface.

*Wood's Vein.*—On the 6th level cobalt ore was mined and shipped. On the 5th level a short shoot of high-grade ore was developed and a large tonnage of cobalt ore was stoped from this level as well as from the 4th and 3rd. Above the 3rd level two stopes of mill-grade ore gave a regular production of this grade of material. On the 75-foot level two shoots of high-grade ore, 25 and 35 feet in length, showed widths of 5 to 12 inches of 2,000-ounce ore.

*No. 1 Vein.*—Mill-grade ore was stoped on both the 3rd and 2nd levels. A short shoot of high-grade ore, 4 inches wide, of 4,000-ounce ore was exposed in drifting north on the 2nd level. This awaits further development. In addition, some mill-grade ore was put in sight on the 2nd level.

*General.*—On the 8th level, the crosscut from No. 3 shaft has been advanced a total of 1,100 feet to the west in the direction of Beaver lake. No high-grade was developed in drifting on No. 8 vein, which was exposed in this crosscut and which showed leaf silver in the early work.

Crosscutting is now in progress on the 150-foot level, east from the Watson vein.

In conjunction with the Keeley Silver Mines, the corporation is at present diamond-drilling at the Keeley-Crompton boundary. The object of this work is to establish the exact depth of the lower diabase-Keewatin contact. Upon this information future plans for work at much greater depth may depend.

### Operations on Other Claims

On the Little Keeley claim a total of 1,352 feet of drifting, raising, and crosscutting was done during the year from the Frontier workings on the 4th level. In the northeastern part of the property, 224 feet of drifting was completed on No. 2 vein. The only commercial ore developed in the above work is cobalt ore in widths up to 12 inches but with low silver values.

On the Forneri claim a shaft was sunk by hand to 73 feet on a cobalt vein with low silver values. This vein merits further work at a lower horizon.

*Peterson Lake Lease.*—Work in the Cart Lake section of this property was discontinued in March. The old workings under Peterson lake were then unwatered and a thorough examination was made. Although this area holds fair promise for successful development, it was decided to concentrate work on the South Lorrain properties of the corporation, and the lease was dropped in July.

*Cryderman Property.*—During the year Russell Cryderman, acting for the corporation, staked 35 claims in Manitoba close to the Ontario boundary and west of the Red Lake area.

Surface trenching has so far disclosed two veins, roughly parallel and with a northwesterly strike. The occurrence is in Keewatin, the main vein being a shear zone in andesite with widths of quartz up to 32 feet. A quartz porphyry dike parallels the vein in the hanging wall. A total

length of 1,500 feet has been proven with native gold showings in many places. Where stripped for 538 feet in length, the main vein shows an average width of 12 feet. In the sinking of a 43-foot shaft by hand, channel samples taken at 5-foot intervals over a width of six feet showed ore averaging well above commercial grade, with much visible gold.

To the northeast and roughly parallel to the main vein is the Discovery vein, 50 to 120 feet away. The small amount of stripping done on this vein shows an average width of seven feet with native gold showings throughout its length and with slightly higher values than the main vein.

A steam plant and compressor are being installed, and a vertical two-compartment shaft will be sunk 250 feet starting in the hanging wall to cut both veins. Development will be carried out on the 125- and 250-foot levels.

By the end of the coming year definite information will be available on this promising property.

### Ore Reserves

*Cobalt.*—In accordance with our previous practice, it is possible this year to estimate the ore reserves in our Cobalt properties. During the year considerable bodies of milling ore were developed on various veins. Of this, there remain at the end of the year approximately 50,000 tons containing not less than 1,250,000 ounces of silver.

*South Lorrain.*—Following our settled policy, for reasons previously given, no effort has been made to estimate the ore reserves in our South Lorrain properties.

### The Cobalt Reduction Company, Limited

*Concentrating Plant.*—This plant ran 362 days during the year.

Seventy-five stamps ran 609,363 out of a possible 651,600 stamp-hours, or 93.52 per cent. of the possible running time.

The tonnage of mill ore treated in the low-grade plant was 85,581 against 81,508 tons in 1924.

This tonnage was shipped by:—

	Tons
The Cobalt mines of the Mining Corporation of Canada, Limited.....	41,468
The South Lorrain mines of the Mining Corporation of Canada, Limited.....	13,582
Lorrain Trout Lake Mines, Limited.....	12,813
Sundry.....	17,718
<b>Total.....</b>	<b>85,581</b>

Comparative details of concentration treatment for 1925 and 1924 follow:—

	1925	1924
Tons treated.....	85,581	81,508
Average assay.....	24.71	19.26
Ounces contained.....	2,115,084.49	1,569,646.11
Tons concentrate produced.....	1,048.38	699.17
Average assay.....	1,108.83	1,462.33
Ounces contained.....	1,162,478.67	1,022,415.84
Percentage of extraction by table concentration.....	54.96	65.14

*Flotation Plant.*—All the slime produced by crushing and grinding, and the table-tailing (after regrinding in tube mills) was treated by flotation.

Details of tonnage, extraction, etc., are given below:—

	1925	1924
Tons of slime treated.....	84,532.56	59,690.50
Average assay.....	11.27	8.17
Ounces contained.....	952,605.82	487,845.03
Tons of flotation concentrate produced.....	1,418.79	672.43
Average assay.....	542.45	542.33
Ounces contained.....	769,617.48	364,676.98
Percentage of extraction.....	80.79	74.75



## SUMMARY OF MILLING OPERATIONS

	1925		1924	
	Total	Extraction per cent	Total	Extraction per cent
Tons of ore mill .....	85,581		81,508	
Average assay, 5 ounces per ton.....	24.71		19.26	
Ounces contained.....	2,115,084.49		1,569,646.11	
Table concentrate produced, ounces....	1,162,478.67	54.96	1,022,415.84	65.14
Flotation concentrate produced, ounces..	769,617.48	80.79	364,676.98	23.23
Total ounces produced.....	1,932,096.15	91.35	1,387,092.82	88.37

*High-Grade Plant.*—There were treated in this plant 1,388.83 tons of high-grade ore and concentrate, including 328.38 tons of purchased ore, against 1,106.45 tons in 1924. The refinery produced 2,253,367.15 ounces of refined bullion.

Residues carried over from 1924 and part of the 1925 production, amounting to 834 tons, were shipped during the year.

Owing to conditions which have arisen in the market for the by-products of the high-grade plant, it was found toward the end of the year that it would not, for some time to come, be profitable to continue to operate this plant. It was, therefore, after over nine years of successful operation, closed down at the end of the year. The machinery and equipment will be kept in place and, should conditions change, it will be possible to resume operations on short notice.

The cost of the high-grade plant, \$40,241.70, was written off in the two years following completion.

A contract has been arranged under which the products of the mine and mill, heretofore treated in the high-grade plant, will, for the next two years, be shipped to the smelter.

*General Costs.*—The total cost of operations was \$380,207.99, against \$314,508.97 in 1924. The higher operating cost is due to the cost of marketing the largely increased tonnage of flotation concentrate produced, and to the cost of treating in the high-grade plant the larger production of table concentrate. The increase in administration and general costs is largely due to municipal taxation on 1924 profits.

The cost of marketing the flotation concentrate produced, including freight, smelter treatment and refining charges, value of smelter deduction, etc., is included under "operation" in the table below and amounted to \$82,482.41 in 1925, or 96.4 cents per ton of ore treated, against 53.6 cents in 1924.

## TOTAL COST OF OPERATION

	Labour	Material	Other	Total	Per ton
Administration and general.....	\$6,333.72	\$994.44	\$9,287.87	\$16,616.03	\$0.194
Operation.....	81,993.79	117,264.32	151,050.93	350,309.04	4.093
Head office.....			13,282.92	13,282.92	.155
Total cost of operation.....	\$88,327.51	\$118,258.76	\$173,621.72	\$380,207.99	\$4.442

Included in the above is the cost of treating, in the high-grade plant, 328.38 tons of purchased ore.

*Earnings.*—The gross earnings were made up of customs charges to the Mining Corporation of Canada, Limited, and subsidiaries and treatment charges on purchased ore, etc.

The operating profit was:—

By earnings.....	\$438,113.35
Less total cost.....	380,207.99

Profit at plant..... \$57,905.36

There were no capital expenditures during the year.

*Net Profit.*—The net profit was:—

By profit at plant.....	\$57,905.36
Less federal taxes.....	\$6,648.42
Written off plant.....	34,000.80
	\$41,249.22

\$16,656.14

The above amount was paid out in dividends to the Mining Corporation of Canada, Limited.

**Frontier and Crompton**

The Frontier and Crompton properties were operated during the year 1925 by the Mining Corporation of Canada with an average working force of 135 men. Details of operation and production are given under Mining Corporation.

**Lorrain Trout Lake Mines, Limited**

This company has a capital of \$1,500,000 in shares of \$1 par value, one-third of which are owned by the Mining Corporation of Canada. The board and management are the same as for the latter company. The working force was increased during the year from 20 to 45 men.

The following is from the resident engineer's report for 1925:—

*Operations.*—At No. 1 shaft on claim H. R. 103, work during the year was largely centred on the production of mill ore and high-grade ore. This work retarded new exploration owing to the limited capacity of the inclined shaft.

A well-equipped, vertical, two-compartment shaft, No. 2, was sunk in 1925 to 365 feet on claim H. R. 107, and from this shaft exploration of the company's property can be carried out much more advantageously.

A total of 2,922 feet of drifting, crosscutting, raising, and sinking was completed in the year at both shafts. Of this total, 442 feet was shaft-sinking.

*Development.*—No. 1 shaft on the Wood's vein was completed to a depth of 475 feet, at which horizon drifting exposed a vein much stronger than on the level above and with consistent cobalt ore showings. Exploration at greater depth is called for but may require to be done eventually from No. 2 shaft.

Stopes were opened for production of ore as follows: on the Wood's vein on the 240-foot south of the shaft, on the 175-foot level both north and south of the shaft, and on the 100-foot level both north and south of the shaft; on the northeast branch vein, stoping was carried out on both the 175- and 100-foot levels.

Development during the year included an additional length of over 200 feet of mill-grade ore on the 175-foot level. Above this level north of the shaft, a high-grade ore shoot was developed, from which regular shipments were made.

In December a shoot of high-grade ore was developed on a branch vein south of the shaft on the 175-foot level. This shoot is exposed for a length of 30 feet in the drift and shows widths of 3 to 15 inches and average values of 4,000 ounces per ton.

From No. 2 shaft, which was completed in September, drifting has been carried out on two veins on the 350-foot level.

On No. 1 vein, which may be a branch of the Wood's vein, cobalt ore carrying values of 150 ounces over four inches in width has been exposed.

On No. 2 vein, which has a north-south strike, considerable cobalt ore with low silver values gives great promise for future developments at lower depth. A diamond-drill hole put down near the shaft shows the diabase contact to be 450 feet below the 350-foot level at that point. Exploration work to the south will be closer to this contact.

A lower horizon, which will shortly be reached by winze, should prove more favourable for the development of the above-mentioned veins.

*Production.*—Shipments of mill ore were made by rail to the plant of the Cobalt Reduction Company at the rate of approximately 50 tons per day. The total tonnage of this material for the year was 12,813 tons with an average assay of 22.26 ounces and silver content of 285,173 ounces. The production from this ore was 248,720 ounces.

In addition, 124.97 tons of high-grade ore containing 187,582 ounces was sacked and shipped direct to the smelter.

The total silver production for the year was 436,302 ounces, as compared with 263,912 ounces for the previous year.

*Costs.*—Included with "mining costs" in the table below is the total cost of sinking No. 2 shaft.

The unit costs are based on a production of 12,938 tons of ore and 436,302 ounces of silver.

	Total cost	Per ton	Per ounce
Mining costs.....	\$131,898.58	\$10.19	cents 30.23
Freight and realization (including sampling, selling, and smelter charges).....	33,083.76	2.57	7.58
Milling and reduction.....	44,845.33	3.46	10.28
Administration and general.....	11,027.45	.85	2.53
	\$220,855.12	\$17.07	50.62
Head office.....	23,089.39	1.78	5.29
Written off plant.....	989.88	.08	0.23
Reserve for taxes.....	5,953.90	.46	1.36
Total.....	\$250,888.29	\$19.39	57.5

## INCOME AND PROFIT

	Total cost	Per ton	Per ounce
By value of production.....	\$307,021.88	\$23.73	cents 70.37
Interest.....	4,193.40	.32	.96
Gross income.....	311,215.28	24.05	71.33
To total cost.....	250,888.29	19.39	57.50
Net profit.....	\$60,326.99	\$4.66	13.83

*Conclusion.*—A large area of hitherto unexplored ground awaits development during the coming year from the new shaft. The limited amount of work so far accomplished has proven the existence of most promising veins. The presence of cobalt ore, in shoots of good length and width and carrying silver values, encourages the belief that high-grade ore will be uncovered at lower horizons.

At No. 1 shaft, development work and production will be continued, and crosscutting into new territory to the east will be started early in the year.

### Newton Lorrain Syndicate

This syndicate began operations on their property in South Lorrain, district of Timiskaming, in April. William Newton, of Cobalt, is manager, and Andrew McGarry, superintendent. A dozen men were employed.

A two-compartment shaft was sunk to a depth of 63 feet by hand, and continued to a depth of 180 feet after the installation of a 25 h.p. boiler and a small hoist.

Early in 1926 a transmission line was built to the property, a distance of two and a half miles, and a 720 cubic foot Alley and MacLennan air compressor and a 125 h.p. motor were installed. Sinking operations were resumed May 10.

### Nipissing Mining Company, Limited

Nipissing Mines Company, Limited, has a capital of \$6,000,000 in shares of \$5 par value. The officers of the company are: E. P. Earle, president and treasurer; Alexander Fasken, secretary. The directors are: E. P. Earle, Richard T. Greene, and August Heckscher, New York; Alexander Fasken, David Fasken, and John H. Black, Toronto. The head office of the company is in the Excelsior Life Building, Toronto, and the New York office is at 165 Broadway.

The operating company is the Nipissing Mining Company, Limited, with a capital of \$250,000 in shares of \$100 par value. The officers are David Fasken,

president; E. P. Earle, vice-president and treasurer; Alexander Fasken, secretary. The directors are: E. P. Earle, Richard T. Greene, David Fasken, and John H. Black. The operating officials are: Hugh Park, general manager; E. V. Neelands, manager; J. M. Carter, mill manager; Cyril W. Knight, geologist. The property is in Coleman township, district of Timiskaming.

The company's production of silver up to the end of 1925 has reached a total of 74,170,451 ounces of a net value of \$48,655,115. A total of \$27,600,000 has been paid in dividends since 1906. This is equivalent to 460 per cent., or \$23 per share. The operating company's surplus stands at \$4,405,000.

The following summary is taken from the general manager's report:—

#### LOW-GRADE MILL

	Tons	Assay, ounces	Ounces contained
Ore treated.....	91,044	25.78	2,347,531
Recovered in products:			
Precipitate.....	33	23,946	781,492
Coarse concentrate.....	536	2,553	1,368,138
Fine concentrate.....	133	737	98,002
Total recovery.....			2,247,632

Average tailing 1.09 ounces; recovery 95.74 per cent.

Forty stamps ran 329 days, 14 hours, or 90.30 per cent. of possible running time. They crushed 276.22 tons per day, or 6.90 tons per stamp per day.

The cost per ton was the lowest yet obtained, being \$2.781, or 68 cents less than in 1924.

#### SUMMARY OF UNDERGROUND WORK, 1925

Shaft	Drifting	Crosscutting	Raising	Sinking	Total	Stoping
No.	feet	feet	feet	feet	feet	cu. yds.
19.....						358
26.....	238	178	60		476	679
49.....			62		62	601
63.....	1,321	411	120		1,852	15,294
73.....	1,197	3,894	361		5,452	7,795
177.....	149	661		291	1,101	
405.....		1,522			1,522	
407.....	346	1,812	30	300	2,488	
Total.....	3,251	8,478	633	591	12,953	24,727

Diamond-drilling, 1,784 feet.

#### Development

Underground work was carried on at eight shafts in various parts of the property. The total advance was 3,000 feet more than in 1924. The tons stoped also showed an increase due to larger tonnage milled. Exploration and development faces numbered 201; the stopes 22.

A number of veins were found, but there were no discoveries of any considerable importance. Attention is being paid to some of the older shafts which produced large quantities of silver years ago but which have been idle for some time. There are possibilities of extending old stopes, and in some cases the adjacent areas warrant closer exploration for other veins or branches.

*Shaft No. 19.*—Summer operations in open cuts on veins Nos. 6 and 130 produced a small tonnage of mill rock of fair grade.

*Shaft No. 26.*—Exploration of an area of the lower diabase contact discovered a number of veins containing high-grade ore over widths of from one to five inches. The ore shoots, however, were comparatively short and the values erratic. As the possibilities of the immediate area had been reasonably prospected without profitable results, the shaft was closed during the early part of the year.

*Shaft No. 49.*—The main vein at this shaft was a large and spectacular producer during the first few years of the company's operations. It was reopened during the latter part of 1925. Production from present operations is being obtained from extensions of the old stopes. Occasional amounts of high-grade ore are found, the total tons of all ore hoisted being better than average grade. There are other old producers in the immediate vicinity of this shaft, and their further development will be undertaken as soon as some necessary connections have been completed.

*Shaft No. 63.*—Most of the tons treated during the year were obtained from a number of veins being worked through this shaft. It is now the main source of present production. Exploration discovered several veins of fair importance; development and stoping operations on some of the older veins exceeded expectations. A large part of the tonnage hoisted was obtained from vein No. 86, where stoping was commenced during the year. The ore is mainly mill-rock grade.

*Shaft No. 64.*—A small production was mined from a few branch veins. There is now no reserve at this shaft except some blocks of cobalt ore of low silver content.

*Shaft No. 73.*—The older veins were completely stoped during the year and future production now rests on a number of small veins of no great importance. Operations at the Fourth of July shaft consisted largely in removing pillars and bottoms. There is still some work of this nature to be done. Exploration found four new veins which produced a fair amount of both high and low grade ore. One of them was found late in the year and will probably contribute a large part of the tonnage to be hoisted at shaft No. 73 during 1926.

*Shaft No. 177.*—Development of a group of claims at South Lorrain was started in July. Initial work progressed at two levels in a 300-foot shaft and consisted largely of exploration in the search for veins. A number were found, but the limited amount of development done during the year disclosed no ore of profitable grade. Most of the work consisted of exploration in Keewatin, below the lower diabase contact.

*Shaft No. 405.*—Exploration of a lower diabase contact area in R.L. 405, adjacent to a similar area developed by shaft No. 26, was carried on by means of a crosscut driven from the 960-foot level of a shaft owned by a neighbouring company. A few calcite veins of fair width were found, but no development was done on them. Due to the closing down of the shaft by its owners, with consequent stoppage of the crosscut, the possibilities of R.L. 405 may be considered as only partly determined.

*Shaft No. 407.*—The shaft required for the exploration of a diabase conglomerate area in R.L. 407 was completed in April. A level, in the conglomerate just above the Keewatin, was established at 310 feet. Exploration found six veins, the largest being one and a half inches wide, assaying 1,200 ounces over a length of 60 feet. Further work is continuing and something better is hoped for.

### Summary of Results

Production of silver for the year was 2,212,000 ounces, about 800,000 ounces less than in 1924. Due to the decrease in ounces produced and to the increase in amount of underground work, the cost per ounce was 46 cents, up 9 cents from the previous year. The cost per ton of ore was \$11.14, a decrease of \$1.88.

Shipments of Nipissing silver contained 2,414,000 fine ounces. The average New York official price for the year was 69.07 cents per ounce, an increase of 2.29 cents over 1924. Quotations were fairly steady, the high and low daily variation being  $6\frac{3}{8}$  cents for the entire year.

Notwithstanding a general increase in the amount of underground work, no substantial discoveries of new veins were made during the year. However, the possibilities of the lower diabase contact have only been partly determined. Results obtained to date from recent exploration of this horizon, of which there are several hundred acres, can be considered as interesting but not thus far important from the viewpoint of steady and profitable production. Closer exploration of the sediments resulted in the discovery of a number of veins of minor importance.

Known ore reserves at the end of the year were 34,028 tons, containing 1,006,344 ounces, of which 60 per cent. was unbroken. The tons show no material decrease from the previous year; the ounces are 500,000 less. In the absence of important new discoveries during 1926, a similar comparison a year hence is improbable.

Results from first exploration at the South Lorrain claims have been encouraging, but sufficient work has not been done to form a definite opinion of the value of the property. A number of veins have been found which show from one to ten inches of cobalt and other minerals usually associated with silver. Occasional visible silver has been noted, but nothing of any commercial value has been found by the limited amount of work done to date. Active development of the veins found so far has been delayed until crosscutting the area in the immediate vicinity of the shaft has reached certain limits.

Many properties were examined during the year. An option was taken on a group of claims in Montbray township, Quebec, which has a number of outcrops showing encouraging values in copper and gold. Some surface work was done towards the end of the year, preparatory to development by diamond-drilling.

The company had several prospecting parties in the field and staked a large number of claims in various promising districts.

### Northern Extension Cobalt Mines, Limited

Installation of machinery was begun at the end of August, on the Agaunico property, in the township of Bucke, district of Timiskaming. The mine was pumped out in September, and development work was carried on on the 100- and 200-foot levels during the last quarter of the year with a force of 17 men under T. R. Buchanan.

The company has a capital of \$2,000,000 in shares of \$1 par value. D. L. Jemmett, of Cobalt, is president.

A camp building, 30 by 36 feet, and an office building, 26 by 26 feet, were rebuilt. A hoist-house, 20 by 16 feet, and a transformer house, 12 by 14 feet, were erected. A 375 cubic foot Sullivan air compressor and an Ottumwa hoist, both electrically driven, were installed.

Development work during the last quarter totalled 632 feet and comprised 532 feet of drifting, 48 feet of crosscuts, and 55 feet of raises.

### M. J. O'Brien, Limited

#### Miller Lake O'Brien

The Miller Lake O'Brien mine, township of Nicol, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson, Cobalt, is general manager, and H. G. Kennedy, is resident superintendent. On an average, 68 men were employed during the year.

Development work during the year totalled 2,147 feet of drifting and cross-cutting, mainly on the 525- and 645-foot levels. Sinking amounted to nine feet. Tonnage stoped amounted to 9,922 and tonnage milled to 9,937 tons during the year.

Early in the new year the mill was shut down for alteration and enlargement. It is planned to change it over from a stamp to a ball mill.

#### O'Brien

The O'Brien mine, township of Coleman, district of Timiskaming, which is owned and operated by M. J. O'Brien, Limited, carried on operations during the year with a working force of 163 men, exclusive of 15 employed in Quebec on outside exploration. J. G. Dickenson is general manager, and A. D. Campbell, manager.

Underground development comprised 1,439 feet of drifting and crosscutting, and 237 feet of sinking and raising. Stoping amounted to 57,069 tons, of which 56,006 tons were milled, yielding a silver production of 730,689 shipping ounces.

### Ontario Solid Silver Mines, Limited

The property in Cane township, was operated from April 14 to July 8, 1925, six men being employed by a contractor. On the 75-foot level, 166 feet of drift was driven in a westerly direction. James A. McRae is manager.

#### Carl Reinhardt

The Crown Reserve mine, in Coleman township, district of Timiskaming, was operated under lease during 1925 by Carl Reinhardt with an average force of seven men.

At the beginning of the year, stoping of mill rock was in progress on the 50-foot level in vein No. 13, which parallels the Carson vein to the south. Exploratory drifting and raising was also being done at the 50- and 100-foot levels at the west end of the Victoria vein, and continued without finding ore during February and March.

An air lift was installed in March in the winze on the Carson vein between the 300- and 500-foot levels to reduce pumping costs, and in June a new 6-inch pipe line on trestles was put in place on the surface to carry the mine water direct to the lake outlet.

In April a raise put up from the 200-foot level on No. 12B vein, which lies about the centre of the property, struck high-grade ore and mill rock, and in July another raise from the 150-foot level on vein No. 44, near the Kerr Lake boundary, also struck high-grade and mill ore. From September to November stoping was done at the east end of vein No. 13 above the 50-foot level, and in December a crosscut was driven on the 200-foot level for about 60 feet northwest from the Gear vein.

A total of 1,324 tons of ore, with a silver content of 43,632 ounces, was shipped during the year to the plant of the Cobalt Reduction Company.

### **John W. Shaw**

The Hudson Bay mines was operated under lease by John W. Shaw during the last half of 1925 and the first seven months of 1926. The partners in the lease are: Joseph Gaynor, Alfred Lash, and John McDonald. Two shipments of high-grade ore were made in 1925 and three shipments in 1926, one of the latter, made in May, being from the Trethewey property, in Coleman township, district of Timiskaming. The shipments were as follows: 9,000 pounds, running over 2,000 ounces; and 4,200 pounds of 4,000-ounce ore in 1925; 9,000 pounds of 2,300-ounce ore on January 15, 1926; 4,200 pounds of 3,000-ounce ore in May; and the final shipment of 9,500 pounds of high-grade silver ore in July, 1926.

### **Silver Bullion Mines, Limited**

Operations were resumed on the property at Leroy lake in Nicol township, district of Timiskaming, on July 18, after a six months' shut-down, and continued until the end of November with a force of 12 men under John Hughes as contractor. Horace F. Strong, of Haileybury, is consulting engineer. The head office of the company is at 804 Royal Bank Building, Toronto.

The work done during the period consisted of: 100 feet of shaft-sinking, the shaft being continued from 200 to 300 feet; 20 feet of drifting at the 40-foot level; 517 feet of drifting on the 200-foot level, and 70 feet on the 275-foot level.

### **Silver Sill Mining Company, Limited**

This company operated their property in Auld township, district of Timiskaming, seven miles from Kenabeek, during the first four months of the year, when 285 feet of drifts and crosscuts were driven on the 250-foot level.

Horace F. Strong, of Haileybury, was consulting engineer, and Harold Binch, contractor. Ten men were employed.

### **Tonopah Canadian Mines Company**

Mining operations were continued throughout the year on the Walsh property and during the last half of the year on the Morrison property, which Tonopah Canadian Mines hold under option, with a working force which was

increased from 30 to 60 men. The company is a subsidiary of the Tonopah Canadian Mines Company. The officials are: Charles R. Miller, president; W. L. Haehnlen, vice-president; J. H. Whiteman, chairman of the board; P. S. Bickmore, secretary-treasurer. The head office of the company is at 572 Bullitt Building, Philadelphia. Ernest Craig is manager. The properties are in Nicol township, district of Timiskaming.

The following buildings were erected on the Walsh property: power-house, 43 by 33 feet; boiler-house, 37 by 36 feet; two-storey bunk-house, 26 by 60 feet; office and store the same size; cook-house, 26 by 60 feet; residence, 24 by 26 feet; and the old cook camp remodelled into a manager's residence; smithy, 28 by 18 feet; ore-house, 16 by 30 feet; 52-foot headframe; shaft-house, 24 by 75 feet. This, together with the installation of a 740 cubic foot Ingersoll-Rand air compressor and a 10- by 12-inch hoist, represents an expenditure of \$47,000.

At the Morrison property, the Canadian Gowganda camps were remodelled and a power-house and a 28-foot headframe erected. This, together with the installation of a portable air compressor, a gasoline engine, and a small hoist, represents an expenditure for equipment of \$9,000. A shaft was sent to a depth of 268 feet, and 1,063 feet of driving was done on the 250-foot level.

Development work on the Walsh for a 14-month period to the end of 1925 represents a total of 4,078 feet as follows: drifts, 2,874 feet, crosscuts 780 feet, raises 126 feet, winzes 84 feet, shaft-sinking 214 feet. The shaft has been continued to a depth of 400 feet, and levels have been established at 330 and 400 feet. The work has resulted in finding about 400 feet of ore-bearing veins on these levels.

### **Trainmen Silver Mining Company, Limited**

Surface work was begun on the McAndrew claims Nos. 1,355 and 1,227 in Gillies limit, district of Timiskaming, on June 11 with a force of six men, and the sinking of a shaft was commenced on July 14. This shaft had reached a depth of 78 feet when the property closed down on October 9.

The company has a capital of \$500,000 in \$1 shares. The head office is at Cobalt, Ont. John J. McAndrew is president; Edward Burns, vice-president; Richard H. Kingsdorf, John Sainio, James A. Gillis, directors.

### **Victory Silver Mines, Limited**

This company operated their property in southeast Coleman township, district of Timiskaming, during most of 1925 with a force of six men. W. D. Taylor is superintendent. The officials of the company are: A. Patterson, president; A. K. Masterson, vice-president; F. E. Hetherington, secretary-treasurer. The office of the company is at 75 St. Paul Street, St. Catharines, Ont.

The shaft was pumped out in January, and 158 feet of diamond-drilling was done in June. Shaft-sinking began in September at a depth of 392 feet and had reached a depth of 485 feet by the end of January, 1926. Work has been done in past years on levels at 40, 100, 185, 300, and 392 feet. A bottom level has been established at 477 feet.

### **Wigwam Silver Mines, Limited**

The property in Haultain township, district of Timiskaming, was operated during the first half of the year with a working force of from 12 to 22 men. John W. Sanderson is manager and Horace F. Strong, consulting engineer.



The work comprised 65 feet of crosscuts and 250 feet of drifting on the 100-foot or adit level, and 135 feet of drifting on the 290-foot level. The shaft was deepened from 260 to 300 feet.

## SOAPSTONE

### Grace Mining Company, Limited

During 1925 three cars of sawn soapstone blocks, for Kraft paper mill linings, were shipped by the Grace Mining Company from their quarry on Eagle lake in Kenora district.

The equipment at the quarry now consists of two boilers, Ingersoll-Rand compressor, Sullivan channeler, Ingersoll-Rand hoist, three Pollard gang saws, derrick, barge, and tug boat.

The buildings on the property are: bunk-house, 18 by 30 feet; cook-house, 18 by 30 feet; office, 18 by 30 feet; manager's house, 18 by 20 feet; and mill building, 48 by 60 feet.

W. J. Richards, Kenora, is manager.

The capitalization and personnel of the directorate remain as reported in the 34th Annual Report of the Department of Mines.

### H. H. Wood

No work was done during 1925 by H. H. Wood on his soapstone deposit on Turtle lake near Mine Centre, in the Rainy River district.

When the property was visited on May 26, 1926, work preparatory to making a 30-ton shipment to the Lava Corporation of America, Chattanooga, Tenn., was under way, but was halted owing to the drowning of Mr. Wood, who was in charge of the work, employing three men.

## TALC

### Asbestos Pulp Company, Limited

The mine and mill of the Asbestos Pulp Company, near Madoc, in Hastings county, were operated throughout the year.

The shaft was completed to the 5th level, at a depth of 325 feet. The ore was taken from the stopes on the 4th level.

During the year, 3,952 tons were mined and milled, an average working force of 20 men being employed.

Henry Taylor, Belleville, Ont., is president; and Roy Taylor, Madoc, Ont., is manager.

### Geo. H. Gillespie Company, Limited

The Henderson mine and the talc mill near Madoc, in Hastings county, were operated continuously during 1925.

The ore was mined from stopes east and west of the new shaft on the 310-foot level. The new stope on the west side of the shaft has a width of from 30 to 35 feet.

A total of about 600 feet of drifting and crosscutting was done during the year on the lower level. The drift was extended about 300 feet west and 200 feet east.

During the year 10,143 tons of ore were mined and treated in the mill. On an average, 17 men were employed in the mill and 9 at the mine. Geo. H. Gillespie is president, and M. H. Ludwig is secretary-treasurer.

## METALLURGICAL WORKS

### Algoma Steel Corporation

In 1925, the blast furnaces of the Algoma Steel Corporation at Sault Ste. Marie, were on blast as follows: No. 1 furnace, operating all year; No. 2 furnace, from February 20 to June 9, and from September 28 to November 16.

The total production was 183,624 tons of pig iron.

Jas. H. Bell is the blast furnace superintendent, and Jas. Dale is assistant superintendent.

### Deloro Smelting and Refining Company, Limited

During the year 1925 the silver plant was operated at normal capacity but with a restricted production of arsenic, on account of the continued bad market conditions governing that product.

The cobalt oxide plant operated continuously throughout the year at normal full capacity with improved metallurgical efficiency as a result of the additional equipment installed during the previous year. With the entry of the Belgian Congo product into the market, the output of Ontario cobalt has had to be curtailed, but it is hoped to develop an increased demand for this metal among the manufacturers of alloy steels. The production of cobalt salts was increased during the year, and investigations along this line are being continued.

The metals department was operated at normal capacity in producing cobalt metal and stellite.

The insecticide plant was operated for a limited period only, due to market conditions. The company is now concentrating on the production of calcium arsenate, this being the cheapest and most efficient arsenical insecticide.

The average number of men employed during the year, including staff, was 350. The head office and works are at Deloro, in Hastings county.

The officials of the company are: M. J. O'Brien, president; J. A. O'Brien, vice-president; F. A. Bapty, secretary-treasurer; S. F. Kirkpatrick, managing director; S. B. Wright, general manager; R. A. Elliott, superintendent.

### International Nickel Company of Canada, Limited

The refinery at Port Colborne was operated continuously throughout the year, as noted on page 136.

### Steel Company of Canada, Limited

This company, located at Hamilton, operated "B" furnace during the whole year and "A" furnace during the last three months, and produced 191,314 tons of basic, malleable, and foundry pig iron.

The ores were all obtained from the Lake Superior region. Production, by furnaces, was: "A" furnace, 26,025 tons; "B" furnace, 165,289 tons.

The company employed 85 men during the first nine months and 145 men for the remainder of the year.

The officers of the company were: president, R. H. McMaster; vice-president and works manager, R. G. Wells; vice-president and treasurer, H. H. Champ; secretary, H. S. Alexander; and superintendent of blast furnace, H. G. Hilton.

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REPORT  
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ONTARIO  
1925

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INSPECTOR OF LEGAL OFFICES

1910



TO HIS HONOUR HENRY COCKSHUTT, ESQ.,  
*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1925.

W. F. NICKLE,  
*Attorney-General.*

Toronto, March 2nd, 1926.

REPORT  
OF THE  
INSPECTOR OF LEGAL OFFICES  
ONTARIO, 1925

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TO HIS HONOUR HENRY COCKSHUTT, ESQ.,  
*Lieutenant-Governor of the Province of Ontario.*

SIR,—I have the honour to present my first Annual Report as Inspector of Legal Offices for the year ending December 31st, 1925.

This is the first report since the consolidation of the inspection of all legal offices, by Order-in-Council dated January 20th, 1925, appointing me Inspector of Legal Offices, and Mr. W. W. Ellis and Mr. H. A. Locke, Assistant Inspectors.

This report covers all the legal offices in the Province of Ontario and includes Local Registrars of the Supreme Court of Ontario, Deputy Clerks of the Crown, County and District Court Clerks, Surrogate Registrars, Local Masters of the Supreme Court of Ontario, Crown Attorneys, Clerks of the Peace, Sheriffs, Police Magistrates, all Registrars of Deeds, Local Masters of Titles, Division Court Clerks and Bailiffs in the Province of Ontario.

The work of the inspection of the different offices has been reorganized. I look after the actual inspection of the Registry Offices, Land Titles Offices and all Legal Offices, including the offices of Police Magistrates in the cities and towns that I visit, and Mr. Ellis and Mr. Locke have charge of the inspection of all Division Courts and the balance of the Police Magistrates' offices.

Reports of all inspections made are filed in my office and, where necessary, follow-up letters are sent to the different officers, giving a statement to the officer direct of the general condition of his particular office with such directions and instructions as are necessary. This system should result in more uniformity and efficiency in the various offices under my supervision.

The duties of my office as Inspector are, needless to say, varied and important. The perusal of the various monthly and annual returns of the different officers, the computing of percentages payable, the answering of correspondence, the instructions, rulings and opinions given to the many references that are made during the year by the various officers, members of the profession and others, occupies a good deal of **time** at the office; while the actual inspection of the offices of some forty-nine Sheriffs, Local Registrars of the Supreme Court of Ontario, County and District Court Clerks, Surrogate Registrars, Crown Attorneys, Clerks of the Peace, Local Masters of the Supreme Court of Ontario, and some forty-six Police Magistrates, sixty-six Registrars of Deeds and fifteen Land Titles Offices entails my absence from the office for a considerable portion of the year.

The Assistant Inspectors also have varied and important duties to perform in checking over the annual returns of some three hundred and forty-six Division Court Clerks and as many Bailiffs, computing percentages, answering correspondence relating to Division Court Matters, investigation of complaints and the actual inspection of the Division Court Clerks and Bailiffs throughout the Province and the Police Magistrates in those centres that I do not visit.



With the co-operation of Mr. G. A. Brown, Provincial Auditor, the books in several of the offices have been audited with the result that the bookkeeping in the offices is on a much better basis than heretofore.

Since assuming the office on the first of February, 1925, I have personally inspected forty-seven Registry Offices, nine Land Titles offices and the offices of thirty-two Sheriffs, Local Registrars of the Supreme Court of Ontario, County and District Court Clerks, Surrogate Registrars, Crown Attorneys and Clerks of the Peace, Local Masters of the Supreme Court of Ontario and some forty Police Magistrates, and I find as a result of my inspections that the offices, on the whole, are satisfactorily and well conducted.

There does not appear to have been published heretofore any report in connection with the Land Titles Offices, and I have included in this report a statement in respect to the fifteen Land Titles Offices in the Province which are under my supervision.

In connection with the Land Titles Offices, new forms for the annual return of the business have been prepared, and also each Local Master of Titles sends me a monthly return of all Assurance Fees collected.

The revenue payable to the Province from the different public officers under my supervision and collected by this office for the year 1925 amounted to the sum of \$700,796.83.

Police Magistrates' fines and fees . . . . .	\$500,009	57
(\$378,298.20 of this amount was paid direct to Inspectors O.T.A., but reported to me.)		
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars . . . . .	68,529	32
Crown Attorneys and Clerks of the Peace . . . . .	24,287	15
Sheriffs . . . . .	20,521	44
Registrars of Deeds and Local Masters of Title . . . . .	21,911	13
Division Court Clerks and Bailiffs . . . . .	50,480	75
Estreats and forfeitures . . . . .	5,211	08
Miscellaneous . . . . .	3,567	51
Bankruptcy fees . . . . .	6,278	88
<hr/>		
Total . . . . .	\$700,796	83

A very important ruling has been given during the year by the Honourable the Attorney-General in connection with the fees of public officers that are properly returnable under *The Public Officers Fees Act*, and I quote from the ruling as follows:

"It is my opinion that all public officers should include in their returns made under *The Public Officers Fees Act*, all fees earned by them by virtue of any office held by them under the gift of the Ontario Government.

This would include any fees earned by virtue of the sale of law stamps; any fees earned by virtue of proceedings under the *Dominion Naturalization Act*; any fees earned by virtue of election proceedings either Provincial or Dominion; and any fees earned by Crown Attorneys in matters where a duty is cast upon them by virtue of their holding the office of Crown Attorney, and likewise any fees earned by any officer where a duty is cast upon him by virtue of his holding office under the gift of the Province of Ontario."

A number of the officers had complied with this ruling and a number also had not, and a direction was given that the arrears should be collected as soon as possible but that it would be sufficient to go back to the year 1920 for this purpose.

I have attached hereto the following schedules with a statement in reference to the offices generally, and notes on such of my observations, directions, opinion and decisions as seem to me to be of interest to the various officers, the profession and others having business transactions with the respective offices:

1. Financial statement of judicial offices, namely Sheriffs, Surrogate Judges, Local Masters, S.C.O., Crown Attorneys and Clerks of the Peace, Local Registrars S.C.O., County and District Court Clerks and Surrogate Registrars.
2. Statement respecting Police Magistrates.
3. Statement respecting Division Courts.
4. Statement respecting Registrars of Deeds, showing business transacted and a financial statement.
5. Statement respecting Land Titles Offices, showing business transacted and financial statement.
6. Observations, directions, opinions and decisions given by the Inspector in reference to the various offices.

All of which is respectfully submitted.

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

I. A. HUMPHRIES,  
*Inspector of Legal Offices.*

Toronto, Ont., 2nd March, 1926.

## Financial Statement

Sheriffs.

Surrogate Judges.

Local Masters, S.C.O.

Crown Attorneys and Clerks of the Peace.

Local Registrars, S.C.O.

County and District Court Clerks.

Surrogate Registrars.

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1925	Salary paid by Province
ALGOMA: Sault Ste. Marie.....	Sheriff.....	C. M. Macreath.....	\$ c. 3,128 75	\$ c. 1,000 00
	Surrogate Judge.....	Judge Stone.....		1,000 00
	Local Master.....	" "		
	" ".....	Judge Hall.....	199 10	
	Crown Attorney.....	aW. G. Atkin.....	2,174 82	249 00
	Clerk of the Peace.....	" "		
	Local Registrar.....	T. J. Foster.....	3,004 83	750 00
	District Court Clerk.....	" "		
Surrogate Registrar.....	" "			
BRANT: Brantford....	Sheriff.....	J. W. Westbrook.....	3,586 99	
	Surrogate Judge.....	Judge Hardy.....		1,000 00
	Local Master.....	" "		
	Crown Attorney.....	W. M. Charlton, K.C.....	2,703 08	
	Clerk of the Peace.....	" " "		
	Local Registrar.....	bW. A. Hollinrake, K.C....	5,497 33	675 00
	County Court Clerk.....	" " "		
Surrogate Registrar.....	" " "			
BRUCE: Walkerton....	Sheriff.....	D. M. Jermyn.....	2,481 55	
	Surrogate Judge.....	Judge Klein.....		
	Local Master.....	" "		1,000 00
	Crown Attorney.....	J. W. Freeborn.....	3,068 29	
	Clerk of the Peace.....	" "		
	Local Registrar.....	R. E. Clapp.....	3,937 48	675 00
County Court Clerk.....	" "			
Surrogate Registrar.....	" "			
CARLETON: Ottawa.....	Sheriff.....	G. C. Richardson.....	9,676 68	
	Surrogate Judge.....	Judge Mulligan.....		1,300 00
	Local Master.....	F. A. Magee.....	278 10	
	Local Registrar.....	" "		
	Crown Attorney.....	J. A. Ritchie.....	3,445 97	
	Clerk of the Peace.....	" "		
	County Court Clerk.....	Horace Pratt.....	11,965 63	337 50
	Surrogate Registrar.....	" "		
COCHRANE: Cochrane.....	Sheriff.....	J. D. Mackay.....	5,219 10	1,131 25
	Surrogate Judge.....	Judge Caron.....		1,000 00
	Local Master.....	" "		
	Crown Attorney.....	J. M. Greer.....	3,332 25	250 00
	Clerk of the Peace.....	" "		
	Local Registrar.....	W. L. Warrell.....	2,430 75	600 00
	District Court Clerk.....	" "		
	Surrogate Registrar.....	" "		
DUFFERIN: Orangeville...	Sheriff.....	H. Endacott.....	1,958 61	
	Surrogate Judge.....	Judge Fisher.....		1,000 00
	Local Master.....	" "		
	Crown Attorney.....	J. L. Island.....	1,508 22	
	Clerk of the Peace.....	" "		
	Local Registrar.....	J. A. V. Preston.....	2,037 40	675 00
County Court Clerk.....	" "			
Surrogate Registrar.....	" "			

a Mr. Atkin was appointed Crown Attorney 16th May, 1925.

b Mr. Hollinrake died 25 Sept., 1925. W. M. Charlton, Crown Attorney, acting.



## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1925	Salary paid by Province
ELGIN:			\$ c.	\$ c.
St. Thomas...	Sheriff.....	P. S. D. Harding.....	3,376 40	
	Surrogate Judge.....	Judge Ross.....		1,000 00
	Local Master.....	C. F. Maxwell.....	137 90	
	Crown Attorney.....	A. McCrimmon.....	3,810 29	
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	I. D. Cameron.....	4,456 02	675 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
ESSEX:				
Sandwich.....	Sheriff.....	C. N. Anderson.....	10,066 90	
	Surrogate Judge.....	Judge Coughlin.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	a J. S. Allan.....	10,800 37	5,000 00
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	Henry Clay.....	10,661 70	675 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
FRONTENAC:				
Kingston.....	Sheriff.....	R. F. Vair.....	3,220 50	
	Surrogate Judge.....	Judge Lavell.....		1,000 00
	Local Master.....	J. B. Walkem, K.C.....	325 00	
	Crown Attorney.....	T. J. Rigney, K. C.....	3,482 58	
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	C. H. Wood.....	2,159 06	675 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	Helen Fraser.....	2,419 65	
GREY:				
Owen Sound..	Sheriff.....	J. S. Wilson.....	3,529 00	
	Surrogate Judge.....	Judge Sutherland.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	b T. H. Dyre.....	2,351 66	3,010 00
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	T. J. Rutherford.....	4,523 25	750 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
HALDIMAND:				
Cayuga.....	Sheriff.....	M. McConnell.....	2,051 66	
	Surrogate Judge.....	Judge Hopkins.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	Harrison Arrell, K.C.....	2,581 20	
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	J. C. Eccles.....	2,206 95	600 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
HALTON:				
Milton.....	Sheriff.....	S. Webster.....	2,719 61	
	Surrogate Judge.....	Judge Elliott.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	W. I. Dick.....	2,905 39	
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	W. J. McClenahan.....	2,897 85	600 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		

<sup>a</sup> Mr. Allan was appointed Crown Attorney 9th July, 1925. His fees are commuted at \$5,000.00 per annum.

<sup>b</sup> Mr. Dyre's fees are commuted at \$3,010.00 per annum.

the Province of Ontario for the year ending December 31, 1925.—Continued.

Total earnings and salary in all offices	Total office disburse- ments	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected for Pro- vince in Law Stamps	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
3,376 40	1,677 69	1,698 71		1,698 71			Elgin.
137 90		137 90		1,000 00			
3,810 29	700 03	3,110 26		137 90			
				3,110 26			
5,151 02	1,382 00	3,749 02	274 51	3,474 51		3,430 40	
10,066 90	3,382 14	6,684 76	166 29	6,518 47			Essex.
				1,000 00	399 10		
15,800 37	2,195 98	13,604 39	8,604 39	5,000 00			
11,336 70	1,592 38	9,744 32	5,169 89	4,574 43		9,641 30	
3,220 50	731 93	2,488 57		2,488 57			Frontenac.
				1,000 00			
325 00	50 00	275 00		275 00			
3,482 58		3,482 58		3,482 58			
2,834 06	349 30	2,484 76		2,484 76		258 30	
2,419 65	200 00	2,219 65		2,219 65		1,507 10	
3,529 00	1,222 50	2,306 50		2,306 50			Grey.
				1,000 00	38 50		
5,361 66	1,152 00	4,209 66	1,199 66	3,010 00			
5,273 25	1,191 85	4,081 40	440 70	3,640 70		3,154 95	
2,051 66	458 34	1,593 32		1,593 32			Haldimand.
				1,000 00			
2,581 20	560 50	2,020 70		2,020 70			
2,806 95	217 35	2,589 60	8 96	2,580 64		1,359 05	
2,719 61	1,245 30	1,474 31		1,474 31			Halton.
				1,000 00	45 78		
2,905 39	397 72	2,507 67		2,507 67			
3,497 85	88 80	3,409 05	131 81	3,277 24		2,399 00	

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1925	Salary paid by Province
			\$ c.	\$ c.
HASTINGS: Belleville.....	Sheriff.....	J. H. Clare.....	4,004 95	
	Surrogate Judge.....	Judge Wills.....		1,000 00
	Local Master.....	S. S. Lazier.....	Commuted	3,000 00
	Deputy Registrar.....	" ".....		
	Crown Attorney.....	B. C. Donnan.....	5,523 42	
	Clerk of the Peace.....	" ".....		
	Deputy Clerk of the Crown Surrogate Registrar.....	J. A. Kerr.....	5,812 71	450 00
HURON: Goderich.....	Sheriff.....	R. G. Reynolds.....	3,414 07	
	Surrogate Judge.....	Judge Lewis.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	C. Seager, K.C.....	2,997 50	
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	D. McDonald.....	6,137 24	750 00
	County Court Clerk Surrogate Registrar.....	" ".....		
KENORA: Kenora.....	Sheriff.....	J. W. Humble.....	1,473 27	1,000 00
	Surrogate Judge.....	Judge Chapple.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	H. P. Cooke, K.C.....	1,890 44	450 00
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	a J. N. Ladouceur.....	833 48	700 00
	District Court Clerk Surrogate Registrar.....	" ".....		
KENT: Chatham.....	Sheriff.....	E. W. Hardey.....	5,227 91	
	Surrogate Judge.....	Judge Stanworth.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	H. D. Smith, K.C.....	6,210 60	
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	D. E. Douglas.....	5,530 25	675 00
	County Court Clerk Surrogate Registrar.....	" ".....		
LAMBTON: Sarnia.....	Sheriff.....	A. J. Johnston.....	3,259 07	
	Surrogate Judge.....	Judge Taylor.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	F. W. Willson.....	4,409 23	
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	Alex. Saunders.....	4,946 70	675 00
	County Court Clerk Surrogate Registrar.....	" ".....		
LANARK: Perth.....	Sheriff.....	J. H. Ebbs.....	1,870 02	
	Surrogate Judge.....	Judge Scott.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	C. H. McKimm.....	1,925 05	
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	J. S. L. McNeely.....	3,222 92	675 00
	County Court Clerk Surrogate Registrar.....	" ".....		

a Mr. Ladouceur appointed by Order-in-Council 2nd June, 1925; Mr. Chadwick having died 23rd March, 1925; Mr. Cooke held office from 24th March to 1st June, inclusive.



the Province of Ontario for the year ending December 31, 1925.—Continued.

Total earnings and salary in all offices	Total office disburse- ments	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected for Pro- vince in Law Stamps	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
4,004 95	1,192 23	2,812 72		2,812 72			Hastings.
				1,000 00			
				3,000 00			
5,523 42	1,689 34	3,834 08	167 04	3,667 04			Huron.
6,262 71	1,369 01	4,893 70	846 85	4,046 85		3,110 47	
3,414 07	924 63	2,489 44		2,489 44			
				1,000 00			Kenora.
2,997 50	50 00	2,947 50		2,947 50	21 30		
6,887 24	1,654 10	5,233 14	1,109 83	4,123 31		6,948 40	
							Kent.
2,473 27	875 18	1,598 09		1,598 09			
				1,000 00			
2,340 44	75 00	2,265 44		2,265 44	18 90		Lambton.
1,533 48	463 98	1,069 50		1,069 50		337 85	
5,227 91	2,279 08	2,948 83		2,948 83			Lanark.
				1,000 00			
6,210 60	1,550 00	4,660 60	580 30	4,080 30			
6,205 25	1,757 65	4,447 60	623 80	3,823 80		4,313 10	
							Lambton.
3,259 07	779 51	2,479 56		2,479 56			
				1,000 00			
4,409 27	1,081 67	3,427 60		3,427 60			Lanark.
5,621 70	900 00	4,721 70	760 85	3,960 85		4,745 90	
1,870 02	735 34	1,134 68		1,134 68			Lanark.
				1,000 00			
1,925 05	578 53	1,346 52		1,346 52	67 70		
3,897 92	521 10	3,376 82	125 37	3,251 45		2,018 90	

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1925	Salary paid by Province
LEEDS AND GRENVILLE: Brockville....	Sheriff.....	J. A. McCammon.....	\$ 3,897 89	c. 1,000 00
	Surrogate Judge.....	Judge Dowsley.....		
	Local Master.....	" ".....		
	" ".....	Judge Reynolds.....	122 59	
	Crown Attorney.....	M. M. Brown.....	2,818 35	
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	A. E. Baker.....	5,128 30	750 00
LENNOX AND ADDINGTON: Napanee.....	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
	Sheriff.....	C. W. Vandervoort.....	1,650 28	
	Surrogate Judge.....	Judge Madden.....		1,000 00
	Local Master.....	S. S. Lazier.....	180 20	
	Crown Attorney.....	U. M. Wilson.....	1,536 09	
	Clerk of the Peace.....	" ".....		
LINCOLN: St. Catharines.	Local Registrar.....	W. P. Deroche.....	2,086 05	600 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
	Sheriff.....	H. O'Loughlin.....	4,857 68	
	Surrogate Judge.....	Judge Campbell.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	E. H. Lancaster.....	3,256 98	
MANITOULIN: Gore Bay.....	Clerk of the Peace.....	" ".....		
	Local Registrar.....	E. J. Lovelace.....	4,898 20	675 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
	Sheriff.....	J. H. Fell.....	911 03	950 00
	Surrogate Judge.....	Judge Hewson.....		1,000 00
	Local Master.....	" ".....		
MIDDLESEX: London.....	Crown Attorney.....	W. F. McRae.....	1,783 75	250 00
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	C. C. Platt.....	541 69	850 00
	District Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
	Sheriff.....	D. A. Graham.....	6,302 70	
	Surrogate Judge.....	Judge Macbeth.....	1,300 00	
	" ".....	Judge Judd.....	1,000 00	
	Local Master.....	H. S. Blackburn.....	2,038 37	
	Deputy Registrar.....	" ".....		
MUSKOKA: Bracebridge..	Crown Attorney.....	aA. M. Judd.....	1,727 95	5,000 00
	Clerk of the Peace.....	" ".....		
	Deputy Clerk of the Crown.....	E. Weld.....	12,291 59	500 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
	Sheriff.....	J. G. Myers.....	1,572 13	1,350 00
	Surrogate Judge.....	Judge Mahaffy.....		1,000 00
Local Master.....	Local Master.....	" ".....		
	Crown Attorney.....	Thos. Johnson.....	972 81	250 00
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	C. S. Salmon.....	1,702 19	600 00
	District Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		

a Mr. Judd's fees are commuted at \$5,000.00; b Judge Judd died.

the Province of Ontario for the year ending December 31, 1925.—Continued.

Total earnings and salary in all offices	Total office disburse- ments	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected for Pro- vince in Law Stamps	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
3,897 89	1,409 39	2,488 50		2,488 50			Leeds and Grenville.
				1,000 00			
122 59		122 59		122 59			
2,818 35	489 73	2,328 62		2,328 62			
5,878 30	1,324 70	4,553 60	676 80	3,876 80		3,713 20	
1,650 28	272 79	1,377 49		1,377 49			Lennox and Addington.
				1,000 00			
180 20	60	179 60		179 60			
1,536 09	912 04	624 05		624 05			
2,686 05	364 05	2,322 00		2,322 00		1,581 80	
4,857 68	1,361 68	3,496 00		3,496 00			Lincoln.
				1,000 00			
3,256 98	896 66	2,360 32		2,360 32	61 00		
5,573 20	1,232 00	4,341 20	548 10	3,754 10		5,890 10	
1,861 03	35 00	1,826 03		1,826 03			Manitoulin.
				1,000 00			
2,033 75	100 00	1,933 75		1,933 75			
1,391 69		1,391 69		1,391 69		286 90	
6,302 70	1,595 53	4,707 17		4,707 17			Middlesex.
1,300 00		1,300 00		1,300 00			
1,000 00		1,000 00		1,000 00			
2,038 37	634 00	1,404 37		1,404 37			
6,727 95		6,727 95	1,727 95	5,000 00			
12,791 59	4,724 00	8,067 59	3,660 83	4,406 76		11,703 10	
2,922 13	330 24	2,591 89		2,591 89			Muskoka.
				1,000 00			
1,222 81	53 70	1,169 11		1,169 11	34 30		
2,302 19	58 77	2,243 42		2,243 42		595 00	

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1925	Salary paid by Province
NIPISSING: North Bay....	Sheriff.....	<i>a</i> Peter Groulx.....	\$ 3,536 33	c. 800 00
	Surrogate Judge.....	Judge Valin.....		1,000 00
	Local Master.....	" "		
	Crown Attorney.....	T. E. McKee.....	2,991 81	250 00
	Clerk of the Peace.....	" "		
	Local Registrar.....	T. J. Bourke.....	2,773 55	600 00
	District Court Clerk.....	" "		
	Surrogate Register.....	" "		
NORFOLK: Simcoe.....	Sheriff.....	W. Tisdale.....	1,853 83	
	Surrogate Judge.....	Judge Boles.....		1,000 00
	Local Master.....	" "		
	Crown Attorney.....	W. E. Kelly, K.C.....	3,863 73	
	Clerk of the Peace.....	" "		
	Local Registrar.....	C. C. Rapelje.....	2,709 46	675 00
	County Court Clerk.....	" "		
NORTHUMBER- LAND AND DURHAM.....	Surrogate Registrar.....	" "		
	Sheriff.....	D. J. Nesbitt.....	3,753 24	
	Surrogate Judge.....	<i>b</i> Judge McGlade.....		1,000 00
	Local Master.....	" "		
	Crown Attorney.....	W. F. Kerr, K.C.....	3,108 87	
	Clerk of the Peace.....	" "		
	Local Registrar.....	J. T. Field.....	5,132 35	750 00
ONTARIO: Whitby.....	County Court Clerk.....	" "		
	Surrogate Registrar.....	" "		
	Sheriff.....	J. F. Paxton.....	3,135 03	
	Surrogate Judge.....	<i>c</i> Judge Thompson.....		1,000 00
	Local Master.....	Judge Ruddy.....	128 20	
	Crown Attorney.....	J. F. Grierson.....	3,268 06	
	Clerk of the Peace.....	" "		
OXFORD: Woodstock...	Local Registrar.....	Horace Bascom.....	4,476 25	675 00
	County Court Clerk.....	" "		
	Surrogate Registrar.....	" "		
	Sheriff.....	Wm. McGhee.....	2,909 92	
	Surrogate Judge.....	Judge Wallace.....		1,000 00
	Local Master.....	W. T. McMullen.....	26 10	
	Crown Attorney.....	R. N. Ball, K.C.....	2,583 31	
PARRY SOUND: Parry Sound..	Clerk of the Peace.....	" "		
	Local Registrar.....	P. McDonald.....	6,649 00	450 00
	County Court Clerk.....	" "		
	Surrogate Registrar.....	" "		
	Sheriff.....	J. E. Armstrong.....	2,551 41	750 00
	Surrogate Judge.....	Judge Powell.....		1,000 00
	Local Master.....	" "		
PARRY SOUND: Parry Sound..	Crown Attorney.....	W. L. Haight, K.C.....	10 00	1,500 00
	Clerk of the Peace.....	" "		
	Local Registrar.....	Fred Tasker.....	1,754 83	600 00
	District Court Clerk.....	" "		
	Surrogate Registrar.....	" "		

*a* Mr. Caldbick held office up to 11th December, 1925, the date when Mr. Groulx assumed office.

*b* Judge McGlade appointed by Order-in-Council 8th October, 1925; Judge Cameron having died 10th August, 1925; each received proportionate part of \$1,000.00.

*c* Judge Thompson appointed by Order-in-Council 8th October, 1925, Judge McGillivray having died 28th June, 1925.

the Province of Ontario for the year ending December 31, 1925.—Continued.

Total earnings and salary in all offices	Total office disburse- ments	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected for Pro- vince in Law Stamps	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
4,336 33	1,934 77	2,401 56		2,401 56			Nipissing.
				1,000 00			
3,241 81	500 50	2,741 31		2,741 31	14 90		
3,373 55	291 65	3,081 90	66 38	3,015 52		859 60	
1,853 83	757 35	1,096 48		1,096 48			Norfolk.
				1,000 00			
3,863 73	807 74	3,055 99		3,055 99	16 60		
3,384 46		3,384 46	126 86	3,257 60		1,463 45	
3,753 24	1,520 55	2,232 69		2,232 69			Northumber- land and Durham.
				1,000 00			
3,108 87	854 52	2,254 35		2,254 35	6 30		
5,882 35	936 20	4,946 15	873 08	4,073 07		4,056 50	
3,135 03	893 90	2,241 13		2,241 13			Ontario.
				1,000 00			
128 20		128 20		128 20			
3,268 06	889 00	2,379 06		2,379 06			
5,151 25	799 32	4,351 93	575 97	3,775 96		3,196 40	
2,909 92	1,517 35	1,392 57		1,392 57			Oxford.
				1,000 00			
26 10		26 10		26 10			
2,583 31		2,583 31		2,583 31			
7,099 00	1,732 45	5,366 55	1,229 90	4,136 65		4,385 90	
3,301 41	1,300 08	2,001 33		2,001 33			Parry Sound.
				1,000 00			
1,510 00		1,510 00	10 00	1,500 00			
2,354 83	31 47	2,323 36		2,323 36		1,020 70	

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1925	Salary paid by Province
PEEL: Brampton.....	Sheriff.....	N. Henderson.....	\$ c. 2,527 94	\$ c. 1,000 00
	Surrogate Judge.....	Judge Justin.....		
	Local Master.....	" ".....		
	Crown Attorney.....	aW. S. Morphy.....	757 31	1,700 00
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	bJ. R. Fallis.....	2,646 42	600 00
	County Court Clerk.....	" ".....		
PERTH: Stratford.....	Surrogate Registrar.....	" ".....		
	Sheriff.....	Thos. Magwood.....	3,560 77	
	Surrogate Judge.....	Judge Killoran.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	G. G. McPherson, K.C.....	3,492 24	
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	cF. H. Thompson, K.C.....	5,461 88	675 00
PETERBOROUGH: Peterborough.....	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
	Sheriff.....	F. J. A. Hall.....	2,418 09	
	Surrogate Judge.....	Judge Huycke.....		1,000 00
	Local Master.....	O. A. Langley.....	267 50	
	Crown Attorney.....	G. W. Hatton.....	2,350 87	
	Clerk of the Peace.....	" ".....		
PRESCOTT AND RUSSELL: L'Original.....	Local Registrar.....	G. J. Sherry.....	4,645 83	675 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
	Sheriff.....	S. W. Wright.....	1,639 38	
	Surrogate Judge.....	Judge Constantineau.....		1,000 00
	Local Master.....	" ".....		
	Crown Attorney.....	F. W. Thistlethwaite.....	2,419 96	
PRINCE EDWARD: Picton.....	Clerk of the Peace.....	" ".....		
	Local Registrar.....	Jos. Belanger.....	2,115 55	675 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
	Sheriff.....	D. J. Barker.....	1,487 00	
	Surrogate Judge.....	Judge McLean.....		1,000 00
	Local Master.....	" ".....		
RAINY RIVER: Fort Frances.....	Crown Attorney.....	M. R. Allison.....	1,614 97	
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	R. H. Hubbs.....	2,157 48	600 00
	County Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		
	Sheriff.....	W. A. Baker.....	2,184 08	750 00
	Surrogate Judge.....	Judge McLennan.....		1,000 00
RAINY RIVER: Fort Frances.....	Local Master.....	" ".....		
	Crown Attorney.....	N. L. Croome.....	1,608 40	250 00
	Clerk of the Peace.....	" ".....		
	Local Registrar.....	W. P. Pilkey.....	1,254 20	150 00
	District Court Clerk.....	" ".....		
	Surrogate Registrar.....	" ".....		

a Mr. Morphy's fees are commuted at \$1,700.00, as and from the 8th October, 1925.

b Mr. Fallis appointed by Order-in-Council 5th November, 1925; Mr. J. B. Dixon having died 13th October, 1925, Mr. Morphy acted from death of Mr. Dixon to appointment of Mr. Fallis.

c Mr. Thompson appointed by Order-in-Council 15th May, 1925; Mr. E. S. Smith having died 10th March, 1925, Mr. McPherson acted from death of Mr. Smith to appointment of Mr. Thompson.

the Province of Ontario for the year ending December 31, 1925.—Continued.

Total earnings and salary in all offices	Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Master during the year	Fees collected for Province in Law Stamps	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
2,527 94	998 41	1,529 53		1,529 53			Peel.
				1,000 00			
					11 50		
2,457 31		2,457 31	757 31	1,700 00			
3,046 42	1,418 07	1,628 35		1,628 35		2,351 60	
3,560 77	1,240 60	2,320 17		2,320 17			Perth.
				1,000 00			
3,492 24	500 00	2,992 24		2,992 24			
6,136 88	1,871 50	4,265 38	532 69	3,732 69		5,408 95	
2,418 09	991 49	1,426 60		1,426 60			Peterborough.
				1,000 00			
267 50	109 60	157 90		157 90			
2,350 87	1,263 32	1,087 55		1,087 55			
5,320 83	718 80	4,602 03	701 01	3,901 02		3,006 15	
1,639 38	523 59	1,115 79		1,115 79			Prescott and Russell.
				1,000 00			
					55 30		
2,419 96	444 23	1,975 73		1,975 73			
2,790 55	609 75	2,180 80		2,180 80		1,236 15	
1,487 00	148 55	1,338 45		1,338 45			Prince Edward.
				1,000 00			
1,614 97	412 00	1,200 97		1,200 97			
2,757 48	998 00	1,759 48		1,759 48		1,125 00	
2,934 08	642 45	2,291 63		2,291 63			Rainy River.
				1,000 00			
1,858 40		1,858 40		1,858 40			
1,404 20	586 40	817 80		817 80		474 40	

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1925	Salary paid by Province
			\$ c.	\$ c.
RENFREW: Pembroke...	Sheriff .....	Alex. Morris.....	2,727 29	
	Surrogate Judge .....	Judge McNamara .....		1,000 00
	Local Master .....	" " .....		
	Crown Attorney .....	J. H. Burritt, K.C. ....	1,626 24	
	Clerk of the Peace .....	" " .....		
	Local Registrar .....	J. M. Beatty .....	2,421 30	600 00
	County Court Clerk .....	" " .....		
	Surrogate Registrar .....	" " .....		
SIMCOE: Barrie.....	Sheriff .....	D. H. MacLaren .....	3,544 06	
	Surrogate Judge .....	Judge Vance .....		1,000 00
	Local Master .....	J. R. Cotter .....	48 15	
	Crown Attorney .....	" " .....	3,401 39	
	Clerk of the Peace .....	" " .....		
	Local Registrar .....	John Mackay .....	1,768 95	750 00
	County Court Clerk .....	" " .....		
	Surrogate Registrar .....	E. A. Little .....	5,645 72	
STORMONT, DUNDAS AND GLENGARRY: Cornwall...	Sheriff .....	W. R. Mack .....	3,030 03	
	Surrogate Judge .....	Judge O'Reilly .....		1,000 00
	Local Master .....	" " .....		
	Crown Attorney .....	J. G. Harkness .....	a2,688 20	
	Clerk of the Peace .....	" " .....		
	Local Registrar .....	A. I. Macdonell .....	5,394 80	750 00
	County Court Clerk .....	" " .....		
	Surrogate Registrar .....	" " .....		
SUDBURY: Sudbury.....	Sheriff .....	Alex. Irving .....	4,608 10	1,100 00
	Surrogate Judge .....	Judge Kehoe .....		1,000 00
	Local Master .....	" " .....		
	Crown Attorney .....	R. R. McKessock, K.C. ....	5,844 95	250 00
	Clerk of the Peace .....	" " .....		
	Local Registrar .....	J. D. Shipley .....	2,779 66	600 00
	District Court Clerk .....	" " .....		
	Surrogate Registrar .....	" " .....		
TEMISKAMING: Haileybury...	Sheriff .....	Geo. Caldbick .....	4,556 25	1,000 00
	Surrogate Judge .....	Judge Hartman .....		1,000 00
	Local Master .....	" " .....		
	Crown Attorney .....	F. L. Smiley .....	1,974 59	250 00
	Clerk of the Peace .....	" " .....		
	Local Registrar .....	T. J. Meagher .....	2,112 70	600 00
	District Court Clerk .....	" " .....		
	Surrogate Registrar .....	" " .....		
THUNDER BAY: Port Arthur...	Sheriff .....	bW. A. Thompson .....	5,220 72	1,000 00
	Surrogate Judge .....	Judge Kenny .....		1,000 00
	Local Master .....	" " .....		
	Crown Attorney .....	cD. J. Cowan .....	2,149 43	200 00
	Clerk of the Peace .....	" " .....		
	Local Registrar .....	Keith Munro .....	3,610 35	600 00
	District Court Clerk .....	" " .....		
	Surrogate Registrar .....	" " .....		

a Mr. Harkness' fees were commuted at \$2,830.00 per annum from 4th August, 1925; the above amount of \$2,688.20 includes his salary, and he paid to Provincial Treasurer, \$547.74.

b A. W. Thompson died 12th January, 1926.

c D. J. Cowan appointed pro tem. 17th November, 1925, W. F. Langworthy having resigned.



the Province of Ontario for the year ending December 31, 1925.—Continued.

Total earnings and salary in all offices	Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Master during the year	Fees collected for Pro- vince in Law Stamps	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
2,727 29	668 49	2,058 80		2,058 80			Renfrew
				1,000 00			
1,626 24	480 00	1,146 24		1,146 24	35 80		
3,021 30	581 40	2,439 90		2,439 90		1,902 75	
3,544 05	2,355 11	1,188 95		1,188 95			Simcoe.
				1,000 00			
3,449 54	576 45	2,873 09		2,873 09	48 15		
2,518 95	180 00	2,338 95		2,338 95			
5,645 72	1,000 00	4,645 72	722 86	3,922 86		5,713 25	
3,030 03	836 53	2,193 50		2,193 50			Stormont, Dundas and Glengarry.
				1,000 00			
2,688 20	149 75	2,538 45		2,538 45	80 40		
6,144 80	1,009 70	5,135 10	1,021 59	4,113 51		3,570 75	
5,708 10	2,500 59	3,207 51		3,207 51			Sudbury.
				1,000 00			
6,094 95	2,161 18	3,933 77	216 88	3,716 89	57 30		
3,379 66	480 00	2,899 66	39 96	2,859 70		837 30	
5,556 25	2,100 59	3,455 66		3,455 66			Temiskaming.
				1,000 00			
2,224 59	883 29	1,341 30		1,341 30	16 60		
2,712 70	555 00	2,157 70		2,157 70		1,051 85	
6,220 72	2,096 88	4,123 84		4,123 84			Thunder Bay.
				1,000 00			
2,349 43		2,349 43		2,349 43	18 50		
4,210 35	59 50	4,150 85	475 43	3,675 42		1,661 40	

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1925	Salary paid by Province
			\$ c.	\$ c.
VICTORIA: Lindsay.....	Sheriff.....	A. E. Vrooman.....	1,253 50	
	Surrogate Judge.....	Judge Swayze.....		1,000 00
	Local Master.....	" "		
	Crown Attorney.....	J. E. Anderson.....	3,418 33	
	Clerk of the Peace.....	" "		
	Local Registrar.....	A. T. Porter.....	3,281 50	675 00
	County Court Clerk.....	" "		
	Surrogate Registrar.....	" "		
WATERLOO: Kitchener.....	Sheriff.....	<sup>a</sup> H. G. Lackner.....	3,778 07	
	Surrogate Judge.....	Judge Hearn.....		1,000 00
	Local Master.....	J. J. A. Weir.....	68 80	
	Crown Attorney.....	D. S. Bowlby.....	4,376 40	
	Clerk of the Peace.....	" "		
	Local Registrar.....	C. H. Mills.....	2,571 75	675 00
	County Court Clerk.....	" "		
	Surrogate Registrar.....	<sup>b</sup> J. M. Scully.....	4,835 93	
WELLAND: Welland.....	Sheriff.....	V. L. Davidson.....	4,290 82	
	Surrogate Judge.....	Judge Livingstone.....		1,000 00
	Local Master.....	" "		
	Crown Attorney.....	T. D. Cowper, K.C.....	4,282 51	
	Clerk of the Peace.....	" "		
	Local Registrar.....	J. E. Cohoe.....	7,325 05	800 00
	County Court Clerk.....	" "		
	Surrogate Registrar.....	" "		
WELLINGTON: Guelph.....	Sheriff.....	A. S. Allan.....	3,248 07	
	Surrogate Judge.....	Judge Spotton.....		1,000 00
	Local Master.....	W. H. Kingston, K.C.....	465 07	
	Local Registrar.....	" "	5,684 13	300 00
	County Court Clerk.....	" "		
	Surrogate Registrar.....	" "		
	Crown Attorney.....	J. M. Kearns.....	4,868 47	
	Clerk of the Peace.....	" "		
WENTWORTH: Hamilton.....	Sheriff.....	J. T. H. Regan.....	10,897 86	
	Surrogate Judge.....	Judge Gauld.....		1,000 00
	Local Master.....	" "		
	" "	Judge Evans.....	1,000 00	
	Crown Attorney.....	<sup>c</sup> G. W. Ballard.....	5,348 13	5,000 00
	Clerk of the Peace.....	" "		
	Local Registrar.....	H. C. Gwyn, K.C.....	13,633 65	750 00
	County Court Clerk.....	" "		
	Surrogate Registrar.....	" "		

<sup>a</sup> H. G. Lackner died 4th December, 1926; W. A. Kribs appointed by Order-in-Council January, 1926; Mr. D. S. Bowlby acted from date of Mr. Lackner's death to date of appointment of Mr. Kribs.

<sup>b</sup> J. M. Scully died 25th June, 1925; Mr. E. H. Scully appointed by Order-in-Council 23rd December, 1925; Mr. D. S. Bowlby acted from date of death of Mr. J. M. Scully to date of appointment of Mr. E. H. Scully.

<sup>c</sup> G. W. Ballard's fees are commuted at \$5,000.00.

the Province of Ontario for the year ending December 31, 1925.—Continued.

Total earnings and salary in all offices	Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Master during the year	Fees collected for Pro- vince in Law Stamps	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,253 50	287 04	966 46		966 46			Victoria.
				1,000 00			
3,418 33	528 11	2,890 22		2,890 22	38 55		
3,956 50	1,620 21	2,336 29		2,336 29		2,582 50	
							Waterloo.
3,778 07	1,469 19	2,308 88		2,308 88			
68 80		68 80		1,000 00			
4,376 40	955 40	3,421 00		68 80			
3,246 75	645 75	2,601 00	10 10	2,590 90			
4,835 93	1,353 42	3,482 51	146 50	3,336 01		5,121 43	
4,290 82	2,027 52	2,263 30		2,263 30			Welland.
				1,000 00			
4,282 51	1,042 00	3,240 51		3,240 51	42 80		
8,125 05	1,260 00	6,865 05	2,578 54	4,286 21		4,317 50	
							Wellington.
3,248 07	885 56	2,362 51		2,362 51			
				1,000 00			
6,449 20	969 90	5,479 30	912 81	4,566 49		4,758 80	
4,868 47	641 00	4,227 47	363 73	3,863 74			
							Wentworth.
10,897 86	4,923 40	5,974 46		5,974 46			
				1,000 00			
10,348 13	1,739 05	8,609 08	3,609 08	5,000 00			
14,383 65	3,677 00	10,706 65	6,035 98	4,670 67	256 30	12,904 85	

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1925	Salary paid by Province
			\$ c.	\$ c.
YORK:				
Toronto.....	Sheriff.....	A. McCowan.....	26,398 42	
	Surrogate Judge.....	Judge Coatsworth.....	2,600 00	
	“ “.....	Judge Morson.....	1,600 00	
	“ “.....	Judge Denton.....	1,600 00	
	“ “.....	Judge Widdifield.....	1,600 00	
	“ “.....	Judge Tytler.....	1,000 00	
	“ “.....	Judge O'Connell.....	1,000 00	
	Crown Attorney.....	<sup>a</sup> E. N. Armour, K.C.....	3,900 59	7,500 00
	Clerk of the Peace.....	H. E. Irwin, K.C.....	15,850 02	
	County Court Clerk.....	Thos. V. Gearing.....	20,115 90	
	Surrogate Registrar.....	A. F. Wallis.....	39,235 32	
TORONTO:	Sheriff.....	R. A. Pyne.....	49,947 14	

<sup>a</sup> E. N. Armour's fees are commuted at \$7,500.00.

the Province of Ontario for the year ending December 31, 1925.—*Concluded.*

Total earnings and salary in all offices		Total office disbursements		Net earnings of office		Statutory amount paid to Province		Net income of officer.		Amount of fees earned by Local Master during the year		Fees collected for Province in Law Stamps		County or District
\$	c.	\$	c.	\$	c.	\$	c.	3	c.	\$	c.	\$	c.	
26,398	42	13,335	56	13,062	86	5,906	58	7,156	28					York.
								2,600	00					
								1,600	00					
								1,600	00					
								1,600	00					
								1,000	00					
								1,000	00					
11,400	00			11,400	59	3,900	59	7,500	00					
		2,261	50	8,588	52	2,544	26	6,044	26					
20,115	90	8,751	00	11,364	90	6,628	41	4,736	49					
39,235	32	6,833	81	32,401	51	25,561	36	6,840	15			62,427	75	
49,947	14	27,775	25	22,171	89	14,104	71	8,067	18					Toronto.



Statement respecting Police Magistrates

## Police Magistrates, Province of Ontario, 1925.

Name	Address	County or District	Salary paid by Province.	Travelling and other expenses paid by Province	Fines paid through office of Inspector of Legal Offices.	Fees paid through office of Inspector of Legal Offices
			\$ c.	\$ c.	\$ c.	\$ c.
Adams, E. E. . . . .	Prescott. . . . .	Grenville. . . . .	1,500 00	253 95	2,458 00	1,020 40
Anderson, S. T. . . . .	Comber. . . . .	Essex. . . . .				
Andrews, S. J. . . . .	Clinton. . . . .	Huron. . . . .			57 00	
Arnold, S. B. . . . .	Chatham. . . . .	Kent. . . . .	1,000 00	17 40	125 00	805 90
Arthurs, E. . . . .	Espanola. . . . .	Algoma. . . . .	1,000 00	160 45	731 00	270 00
Armstrong, M. . . . .	Markdale. . . . .	Grey. . . . .				
Atkinson, S. . . . .	Haileybury. . . . .	Cochrane, Temiskaming, Nipissing and Algoma. . . . .	3,600 00	931 34	3,572 00	2,643 75
Ball, A. S. . . . .	Woodstock. . . . .	Oxford. . . . .				
Barr, W. J. . . . .	Burlington. . . . .	Halton. . . . .			295 00	54 20
Beaman, W. D. . . . .	Essex. . . . .	Essex. . . . .				
Bedford, H. R. . . . .	Deseronto. . . . .	Hastings. . . . .			181 00	
Blake, J. R. . . . .	Galt. . . . .	Waterloo, Brant	1,600 00		1,440 00	842 50
Bond, F. . . . .	Port Dover. . . . .	Norfolk. . . . .				
Bradbury, J. R. . . . .	Blind River. . . . .	Algoma. . . . .			167 00	
Bradford, J. . . . .	Lindsay. . . . .	Vic. & Hal'ton.	1,200 00	28 55	613 00	321 75
Bradshaw, J. W. . . . .	Kingston. . . . .	Frontenac. . . . .	1,200 00	68 45	1,846 50	670 25
Bridgewater, J. T. . . . .	Dresden. . . . .	Kent. . . . .				
Bristow, E. J. . . . .	Bright. . . . .	Oxford. . . . .				
Broughton, J. D. . . . .	Parry Sound. . . . .	Parry Sound. . . . .	1,920 00	77 85	1,074 00	390 85
Brown, E. B. . . . .	Victoria Harb'r.	Simcoe. . . . .				
Browne, R. J. . . . .	City Hall, Toronto. . . . .	See Toronto Po				
Brodie, D. M. . . . .	Sudbury. . . . .	Sud. & Algoma.	2,100 00		2,040 00	567 75
Brunton, T. H. . . . .	57 Adelaide St. E., Toronto. . . . .	York. . . . .			2,478 00	371 70
Burgess, C. H. . . . .	Port Credit. . . . .	Peel. . . . .			20 00	
Burrill, R. W. . . . .	Caledon, East. . . . .	Peel. . . . .				
Butcher, W. R. . . . .	St. Mary's. . . . .	Perth. . . . .				
Callwood, H. . . . .	Tilbury. . . . .	Essex. . . . .			380 00	
Campbell, J. H. . . . .	St. Catharines. . . . .	Linc. & Welland	1,000 00	27 25	1,639 00	668 87
Campbell, W. A. . . . .	Port Hope. . . . .	Nor. & Dur. . . . .			2,110 20	
Carscallen, A. B. . . . .	Wallaceburg. . . . .	Kent & Lamb'n	1,000 00	50 15	23 00	254 80
Casement, R. R. . . . .	Madoc. . . . .	Hastings. . . . .			270 00	
Chown, S. T. . . . .	Renfrew. . . . .	Ren. & Nipiss'g.	2,500 00	270 95	881 50	294 50
Clark, G. H. . . . .	Orillia. . . . .	Simcoe & Ont.	1,800 00	23 75	466 00	146 25
Clark, Jos. . . . .	Ridgeway. . . . .	Welland. . . . .			25 00	
Clark, W. J. . . . .	Pickering. . . . .	Ontario. . . . .			505 00	
Cline, C. H. . . . .	Cornwall. . . . .	Stor., D. & Glen.	1,700 00	335 40	1,614 00	777 40
Cockburn, J. D. . . . .	Sturgeon Falls. . . . .	Nipissing. . . . .			505 00	
Cohen, J. . . . .	City Hall, Toronto. . . . .	See Toronto Po				
Colville, Neil. . . . .	Orono. . . . .	Nor. & Dur. . . . .				
Cook, Frank. . . . .	Midland. . . . .	Simcoe. . . . .	400 00		5 00	31 25
Coutts, John. . . . .	Thamesville. . . . .	Kent. . . . .				
Craig, David. . . . .	Arnprior. . . . .	Renfrew. . . . .			50 00	
Crawford, R. . . . .	Brampton. . . . .	Peel. . . . .			22 30	
Creasor, A. D. . . . .	Owen Sound. . . . .	Grey. . . . .	1,500 00	32 77	516 00	254 75
Cummings, W. R. . . . .	Eastview. . . . .	Carleton. . . . .				
Davidson, D. . . . .	Mimico Beach. . . . .	Tor. & Ham. Highway. . . . .	2,100 00	1,141 81	3,334 00	6,649 90
Depew, J. E. . . . .	White River. . . . .	Algoma. . . . .	2,500 00	373 71	209 00	350 93
Eady, R. W. . . . .	Renfrew. . . . .	Renfrew. . . . .				
Eager, Wm. . . . .	Morrisburg. . . . .	Stor., D. & Glen.				
Elliot, A. . . . .	Sault Ste. Marie	Algoma. . . . .			30 00	
Erskine, W. T. . . . .	Rockland. . . . .	Russell. . . . .			130 00	



## Police Magistrates, Province of Ontario—Continued

Name	Address	County or District	Salary paid by Province.	Travelling and other expenses paid by Province	Fines paid through office of Inspector of Legal Offices.	Fees paid through office of Inspector of Legal Offices.
			\$ c.	\$ c.	\$ c.	\$ c.
Falconer, H.	Shelburne	Dufferin	800 00	129 10	166 20	305 00
Farrell, J. M.	Kingston	Frontenac			65 00	
Farnsworth, H.	Huntsville	Muskoka			84 71	
Floyd, W. H.	Cobourg	Nor. & Dur.	1,200 00	256 40	3,115 85	1,257 75
Fox, F. J.	Wheatley	Kent				
Fraser, Alex.	Niagara Falls	Welland			362 00	
Fry, J. S.	Dundas	Wentworth			135 00	
Goodwin, John	Welland	Welland			225 00	
Gorman, H.	Sarnia	Lambton			250 00	
Gover, H.	Coldwater	Simcoe & Musk.	500 00		325 06	63 67
Graydon, A. H.	London	Middlesex			435 00	211 40
Greig, J. C.	Seaforth	Huron				
Gundy, W. E.	Windsor	Essex				
Gunton, R. E.	Simcoe	Norfolk	2,000 00	24 75	180 00	883 30
Hall, Robt.	Ridgetown	Kent			25 00	
Halpin, P. K.	Prescott	Grenville				
Hamilton, T. L.	Listowel	Perth			50 00	
Hamilton, Wm.	Uxbridge	Ontario			283 00	
Hare, G. W.	Tillsonburg	Oxford			10 00	
Hawkshaw, C. W.	Lucan	Middlesex			425 00	
Hellyer, A.	Kenilworth	Wellington	1,000 00	152 75	419 75	458 70
Hewson, W. H.	Penetang'ehene	Simcoe & Musk.	500 00	4 80	50 00	32 50
Hind, A. F.	Oshawa	Ontario			964 00	
Hogg, W. A.	Collingwood	Simcoe & Grey	600 00	58 25	245 00	94 25
Hollands, C. J.	Fort Frances	Rainy River	2,000 00	124 50	565 00	496 35
Hopewell, C.	Ottawa	Carleton			869 00	
Hunt, F.	St. Thomas	Elgin			180 00	
Jakeman, W. A.	Bethany	Nor. & Dur.				
Jarman, G. L.	Bancroft	Hastings	1,200 00	244 60	449 75	267 49
Jarvis, J. J.	Mooretown	Lambton				
Jefferies, C.	Barrie	Simcoe	1,000 00	19 41	885 00	108 60
Jefferies, G. F.	Hamilton	Wentworth			102 00	
Jones, J. E.	City Hall, Toronto	See Toronto Police Court returns.				
Jones, S. A.	Brantford	Brant				
Jones, Thos.	Forest	Lambton				
Jordan, G. A.	Minden	Haliburton	1,200 00	28 95	124 00	125 40
Joynt, Wm.	Ottawa	Carleton	2,000 00		1,387 00	657 50
Kidd, W. W.	Grimsby	Lincoln			270 00	
Kinney, J. A.	Kenora	Kenora	400 00		106 00	38 50
Kirkland, J. T.	Almonte	Lanark	300 00	63 80	140 00	96 75
Laidlaw, Wm.	Durham	Grey			75 00	
Langley, O. A.	Peterborough	Peterborough	1,000 00	77 60	445 00	193 15
Lawlor, H. W.	Hawkesbury	Prescott	1,000 00		751 00	293 50
Lloyd, J. L.	Northbrook	Lennox & Add.	300 00	10 80	115 00	71 90
Macartney, Jno	Warton	Bruce	1,875 00	425 40	100 00	497 35
Mackay, J. T.	Sault Ste. Marie	Algoma	2,500 00	215 18	577 50	172 50
Major, F. W.	Gore Bay	Manitoulin	1,800 00	1,048 45	370 00	133 75
Makins, J. A.	Stratford	Perth	1,000 00	232 15	538 00	301 60
Malkin, W. T.	Bridgeburg	Welland	500 00		125 00	264 45
Massie, J. C.	Dunnville	Hald. & Welland	3,500 00	1,069 42	1,001 50	1,620 65
Masson, S.	Belleville	Hastings			1,675 00	
Matheson, R.A.	Eganville	Renfrew				
Maxwell, C. F.	St. Thomas	Elgin	1,000 00	128 59	825 00	485 95

a Mr. McNab died. The amount of his travelling expenses and fines and fees are included in the amounts opposite Mr. Macartney's name. Mr. Macartney was given additional salary at \$125.00 per month for his duties in County of Bruce, Order-in-Council, 2nd June, 1925.

b W. W. Kidd resigned by Order-in-Council, 4th December, 1925. The amount of fines received from him during the year was \$270.00. Now deceased.

## Police Magistrates, Province of Ontario—Continued

Name	Address	County or District	Salary paid by Province.	Travelling and other expenses paid by Province	Fines paid through office of Inspector of Legal Offices.	Fees paid through office of Inspector of Legal Offices.
			\$ c.	\$ c.	\$ c.	\$ c.
Mead, F. J. . . .	Winnipeg. . . .	Patricia. . . .				
Miller, A. O. . . .	Avonmore. . . .	Stor., D.&Glen.				
Moore, H. P. . . .	Acton. . . . .	Halton, Peel & Wellington. . .	2,500 00	103 80	412 28	448 80
Morrison, P. J. . .	Glencoe. . . . .	Middlesex. . . .			1,598 00	
Mott, W. S. ( <i>ex-officio</i> ) . . . .	Judge Juvenile Court. . . . .	90 Albert St., Toronto. . . . .				
Myers, J. G. . . .	Bracebridge. . .	Muskoka. . . . .	600 00	11 40	366 00	108 55
McArthur, C. . . .	Burk's Falls. . .	Parry Sound. . .	500 00	17 00	474 00	114 25
McCormick, W. . .	Amherstburg. . .	Essex. . . . .				
McDougall, D. P. .	Maxville. . . . .	Stor., D.&Glen.				
McGaughey, C. . .	North Bay. . . .	Nipissing. . . . .	1,500 00	91 45	744 00	223 00
McKay, S. G. . . .	Ailsa Craig. . . .	Middlesex. . . .			20 00	
McNeely, J. S. L. .	Perth. . . . .	Lanark. . . . .				
O'Brien, W. W. . .	Port Arthur. . . .	Thunder Bay. . .	1,200 00	45 90	865 00	249 35
O'Connor, J. J. . .	Port Arthur. . . .	Thunder Bay, Algoma & Ken.	1,800 00	1,110 74	3,064 00	493 00
O'Rourke, T. A. . .	Trenton. . . . .	Hastings. . . . .			215 00	
Page, J. A. . . . .	Brockville. . . . .	Leeds & Gren. . .	1,000 00	41 10	975 85	272 15
Palling, Wm. . . .	Fort William. . .	Thunder Bay. . .	800 00		1,127 00	164 00
Paterson, J. L. . . .	Ingersoll. . . . .	Oxford. . . . .	1,600 00	208 90	1,000 00	422 66
Patterson, Dr. M. . . . .	City Hall, Toronto. . . .	See Toronto Police Court returns.				
Patterson, W. W. . .	Paris. . . . .	Brant. . . . .			50 00	
Payne, G. A. . . .	Campbellford. . .	Nor. & Dur. . . .			45 00	
Peacock, Wm. . . .	Alexandria. . . .	Stor., D.&Glen.			697 50	
Peden, A. R. G. . .	Carleton Place. .	Lanark. . . . .				
Pinkerton, J. B. . .	Elgin. . . . .	Leeds & Gren. . .				
Poulin, B. R. . . .	L'Orignal. . . . .	Prescott. . . . .			203 00	
Preston, D. K. . . .	Newboro. . . . .	Leeds & Gren. . .				
Pronger, R. H. . .	Dryden. . . . .	Kenora. . . . .	1,000 00	27 75	130 00	59 50
Purdy, E. H. . . .	Port Perry. . . .	Ontario. . . . .			105 00	
Rankin, Wm. . . .	Napance. . . . .	Lennon & Add. . .				
Ray, G. R. . . . .	Moose Factory. . .	Cochrane. . . . .			20 00	
Reid, C. A. . . . .	Goderich. . . . .	Huron. . . . .	2,500 00	152 35	364 85	601 75
Ruttan, G. F. . . .	Napance. . . . .	Lennon & Add. . .	1,200 00	21 00	1,210 00	815 61
Scott, W. W. . . .	Moorefield. . . .	Wellington. . . .				
Shields, J. H. . . .	Oakville. . . . .	Halton. . . . .			1,441 00	
Smart, J. H. . . . .	Kingsville. . . . .	Essex. . . . .				
Smith, W. A. . . .	Sandwich. . . . .	Essex. . . . .	2,000 00		1,862 25	2,844 55
Sparham, B. E. . .	Smith's Falls. . . .	Lanark. . . . .			224 00	
Stewart, J. C. . . .	Pembroke. . . . .	Renfrew. . . . .			334 00	
Stewart, Wm. . . .	Pelee Island. . . .	Essex. . . . .	300 00			8 50
Stoddart, Thos. . .	Copper Cliff. . . .	Sudbury. . . . .	3,000 00	164 35	1,529 00	776 99
Taylor, Chas. . . .	Drumbo. . . . .	Oxford. . . . .				
Telford, John. . . .	Hanover. . . . .	Grey. . . . .				
Thistlethwaite, F. W. . . . .	Vankleek Hill. . . .	Prescott. . . . .				
Treffry, G. H. . . .	Otterville. . . . .	Oxford. . . . .				
Trim, Chas. . . . .	Milverton. . . . .	Perth. . . . .			19 00	
Trueman, R. M. . .	Strathroy. . . . .	Middlesex. . . .				
Tucker, E. R. . . .	Cochrane. . . . .	Cochrane, Algoma and Thunder Bay	3,000 00	658 40	636 00	808 00

Police Magistrates, Province of Ontario—*Concluded*

Name	Address	County or District	Salary paid by Province.	Travelling and other expenses paid by Province	Fines paid through office of Inspector of Legal Offices.	Fees paid through office of Inspector of Legal Offices.
			\$ c.	\$ c.	\$ c.	\$ c.
Toronto Police Court.....	Toronto.....				4,376 00	
Vance, J. F. ....	Hamilton.....	Wentworth....	1,500 00		4,735 00	1,295 00
Vaughan, A. C.	Sioux Lookout..	Kenora.....				
Ward, W. F. ....	Bowmanville... <sup>a</sup>	Durham.....			1,465 00	
Watt, F. ....	Guelph.....	Wellington....	600 00		555 00	258 75
Weegar, S. ....	North Bay....	Nipissing.....			35 00	
Weir, J. J. A. ...	Kitchener.....	Waterloo.....			669 00	
Whittington, J.	Blenheim.....	Kent.....			685 00	
Wholehan, T. ...	Chesterville... <sup>a</sup>	Stor., D. & Glen.			10 00	
Williams, L. ....	Picton.....	Prince Edward.			230 00	
Willis, J. E. ...	Whitby.....	Ontario.....			1,323 00	
Wills, F. J., <i>pro tem</i> .....	Belleville.....	Hastings.....				
Woodrow, C. S.	Sarnia.....	Lambton.....	1,500 00	78 10	117 00	385 35
Woodman, A. C.	Drayton.....	Wellington....				
Zapfe, F. T. ....	Parkhill.....	Middlesex....	1,500 00	1 85	5 00	36 30
	Totals.....		50,175 00	10,815 62	85,185 00	36,526 37

<sup>a</sup> Mr. Ward was appointed by Order-in-Council, 27th April, 1925. The fines shown opposite his name include \$95.00 collected by Mr. Horsey, former Police Magistrate.



## Statement Respecting Division Courts

Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1925, inclusive, showing:—

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Sutors Money paid into Court		Total amount of Sutors Money paid out of Court		Balance of Cash in Court.		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emoluments		Balliff's Returns of Emoluments		Unclaimed monies in pursuance of Section 43, D.C.A.
					\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
ALGOMA.....	1	1132	57,834 36	344 79	27,083 95	27,276 70	152 04	271 54	3,357 70	1,206 77							
	2	50	3,219 89	21 50	1,518 12	1,539 62			169 13	157 90							
	3	67	3,929 91		1,860 26	1,860 26											
	6	26	2,172 60		431 55	411 55	20 00										
	7	194	10,618 56	10 00	3,856 71	3,817 96	38 75										
	1	878	61,028 93	539 54	22,018 77	22,223 13	335 18	295 25	3,476 25	1,774 25							
	2	83	4,864 28		1,783 57	1,783 57			306 10	291 58							
BRANT.....	3	19	1,649 67		1,156 58	1,156 58			71 80	49 50							
	4	72	3,766 51	7 00	2,080 53	2,080 53	7 00		263 55	181 25							
	5	8	325 66	5 91	441 08	446 99			47 60								
	1	140	7,352 20		3,500 00	3,500 00											
	2	83	4,864 28		1,783 57	1,783 57			478 96	291 12							
BRUCE.....	3	66	4,473 34	92 87	2,386 74	2,386 21	93 40		306 10	45 00							
	4	56	2,447 22		1,685 18	1,685 18			324 70	215 94							
	5	88	6,685 72		4,148 78	4,148 78			178 90	91 20							
	7	45	2,187 19		1,299 25	1,299 25			360 08	261 03							
	8	158	9,352 24	84 12	4,130 05	4,208 77	5 40		192 90	45 00							
	9	26	2,083 61	20 80	1,206 77	1,227 57			617 98	409 51							
	10	53	3,653 92		896 59	759 88	136 71		113 90	70 95							
	11	81	3,740 26		2,269 21	2,269 21			245 47								
	12	86	5,702 99		1,528 86	1,528 86			228 55	220 85							
	1	3834	216,145 51	1,620 42	40,133 90	39,766 20	1,988 12	538 70	15,491 80	9,387 00							
CARLETON.....	2	66	4,448 38		5,191 12	5,191 12			270 50	400 14							
	3	44	3,948 59		2,472 86	2,472 86			168 31	164 54							
	4	31	2,977 64		727 86	727 86			149 50	143 50							
	5	32	1,699 53		1,198 36	1,198 36			123 00								
	6	59	3,674 42		2,980 47	2,956 86	23 61		222 35	210 38							
	7	1427	27,320 40	355 07	14,854 48	15,062 58	146 97	761 06	5,036 86	2,375 11							

COCHRANE.....	1	583	49,739 36	810 26	18,049 09	18,625 48	233 87	113 97	2,211 17
	2	1950	101,269 11	1,268 03	51,411 75	51,315 00	1,364 78	{ 200 21 } { 1,622 08 }	6,002 09 10 50
	3	266	19,334 50	308 10	11,960 89	12,121 04	147 95	.....	1,309 90 18 80
	4	254	22,364 66	347 49	8,053 05	7,903 27	497 27	.....	1,148 13 1,352 95
	5	181	17,065 05	141 15	6,545 34	6,406 40	280 09	.....	851 58 936 32
	6	398	23,497 76	24 38	12,566 43	12,537 95	52 86	.....	994 84 1,148 65
DUFFERIN.....	1	192	12,120 79	.....	6,969 12	6,969 12	.....	.....	700 93 552 02
	2	145	8,832 35	.....	6,930 95	6,930 95	.....	.....	505 59 476 00
	3	4	188 70	.....	163 70	163 70	.....	.....	22 15 40 10
	4	6	559 38	.....	362 38	362 38	.....	.....	21 00 52 50
	5	83	4,740 10	.....	3,736 30	3,313 74	422 56	.....	334 59 199 41
ELGIN.....	1	614	30,441 20	.....	16,754 82	16,754 82	.....	123 65	2,618 25 2,008 99
	2	6	1,136 40	.....	543 81	543 81	.....	.....	75 95 46 97
	3	619	37,888 49	39 48	15,546 91	15,520 34	66 05	72 86	2,364 30 1,382 78
	4	128	7,420 76	3 53	5,445 68	5,447 21	2 00	.....	435 50 659 29
Essex.....	1	201	9,489 86	74 87	4,890 86	4,754 89	135 97	.....	645 89 575 85
	2	246	13,150 68	.....	6,145 02	5,864 20	280 82	.....	709 60 625 60
	3	141	12,046 39	29 62	5,558 95	5,588 57	.....	.....	687 65 430 57
	4	97	7,069 85	.....	3,589 63	3,589 63	.....	.....	485 50 386 39
	5	388	31,095 37	116 30	13,135 26	12,830 06	721 50	.....	1,330 05 741 58
	6	92	6,886 16	151 09	3,797 40	3,863 67	84 82	.....	271 40 192 94
	7	1837	138,655 38	435 46	45,090 15	45,102 65	422 96	{ 151 61 } { 2,248 90 }	8,997 24 5,516 14
	8	369	23,966 91	42 45	13,612 39	13,538 21	116 63	.....	1,886 25 1,368 66
	9	52	3,525 74	.....	2,620 10	2,620 10	.....	.....	233 15 193 54
	10	6	539 01	.....	111 80	111 80	.....	.....	30 91 38 93
FRONTENAC.....	1	788	49,065 13	156 88	21,659 70	21,653 78	162 80	213 93	3,069 65 2,033 27
	3	12	798 62	.....	723 26	723 26	.....	.....	55 25 55 80
	4	75	3,955 42	.....	1,900 80	1,806 60	92 20	.....	298 10 249 31
	6	77	2,882 05	.....	1,366 38	1,303 78	62 60	.....	303 70 240 42
	7	30	1,017 13	.....	525 75	525 75	.....	.....	104 53 95 80
GREY.....	1	667	25,047 19	143 85	10,775 75	10,919 60	.....	.....	2,172 88 876 12
	2	84	5,442 36	29 62	3,181 06	2,793 72	416 96	.....	329 92 365 52
	3	145	4,779 25	63 79	4,109 04	4,165 48	7 35	.....	491 85 286 02
	4	127	9,879 15	79 30	4,902 95	4,982 25	.....	.....	596 47 586 25
	5	139	7,625 86	188 84	4,051 89	4,211 73	29 00	.....	526 50 591 06
	6	23	1,648 57	8 10	706 37	714 47	.....	.....	97 00 147 79
	7	148	8,491 81	504 44	5,395 62	5,734 10	165 96	.....	447 95 420 00
	8	114	5,441 94	47 15	2,470 08	2,348 24	168 99	.....	394 00 265 00





HURON.....	1	1,977 48	86 83	1,707 25	200 18	234 38	281 23
	2	6,061 11		1,611 79		411 65	247 18
	3	4,512 02		1,919 88	30 21	232 20	100 01
	4	5,416 62		3,638 19		315 85	312 89
	5	3,522 13	13 13	2,287 96	33 30	263 35	241 80
	6	1,175 52	25 71	593 72	89 55	72 83	78 90
	7	1,061 50		160 64		49 33	48 90
	8	4,931 63		2,511 20		374 55	300 05
	9	5,349 61		4,826 92		225 20	249 20
	10	2,363 05	62 33	1,713 21		116 96	159 70
	11	2,062 97		1,169 52		140 20	196 55
	12	1,183 65	135 60	1,149 05		97 35	74 60
KENORA.....	1	20,332 78	387 67	9,972 91	707 98	1,675 50	615 16
	2	314 10		53 45		11 70	
	3	5,534 70	63 24	3,120 18	108 24	301 40	200 00
	4	6,514 15	198 31	3,654 81	540 44	376 95	
KENT.....	1	46,256 00	976 73	18,066 93	825 85	2,594 52	1,276 87
	2	12,331 54	289 76	7,505 05	194 88	749 00	648 00
	3	4,072 65	85 70	2,577 96		319 48	271 72
	4	16,090 65	89 36	10,901 27	139 61	953 85	615 05
	5	15,026 76	421 53	9,361 20	269 38	1,139 30	668 33
	6	4,573 26		1,257 09		106 51	269 50
	7	10,269 44	9 78	5,440 08	25 00	563 40	527 98
LAMBTON.....	1	58,221 41	312 87	26,196 08	548 85	3,516 35	1,911 88
	2	2,900 19	30 79	2,145 98	4 10	144 60	182 97
	3	2,421 60		1,256 25		100 35	135 18
	4	2,398 23		2,105 04		202 86	143 45
	5	2,413 05		790 95		121 85	89 22
	6	2,584 83		751 27	65 00	86 10	47 15
	8	13,152 31		4,643 46		394 40	408 19
	9	2,064 66		1,888 09		107 27	134 54
LANARK.....	1	16,508 89	281 17	7,525 44	110 71	1,393 65	1,061 23
	2	6,570 23	81 90	5,235 82	110 19	346 50	313 15
	3	5,815 68		2,130 29		413 79	261 85
	4	21,087 80	32 57	10,443 35	28 42	1,431 90	777 87
	5	1,927 33		900 77		159 30	132 38
LEEDS AND GRENVILLE.....	1	25,399 93	7 07	13,340 31	49 98	1,958 10	1,083 47
	2	7,907 15	94 48	3,471 53	310 25	611 80	475 50
	3	11,595 51	206 53	3,967 68	16 68	496 30	255 65
	4	5,093 41	122 52	2,294 09	57 52	423 50	271 95

Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1925, inclusive, showing:—Continued

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.		Total amount of Suits Money paid into Court		Total amount of Suits Money paid out of Court		Balance of Cash in Court.		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emoluments		Bailiff's Returns of Emoluments		Unclaimed monies in pursuance of Section 43, D.C.A.		
				\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.
LEEDS AND GRENVILLE— Continued	5	58	3,570 59	147 27	1,871 17	1,871 17	6,169 05	6,169 05	1,871 17	177 95	10 00	580 88	177 95	112 20						
	6	149	10,676 11	10 00	6,169 05	6,169 05	6,71 03	6,71 03	6,169 05	665 63	10 00	401 14	665 63	847 84						
	7	33	1,476 72	65 70	2,546 21	2,546 21	3,251 68	3,251 68	2,546 21	376 42	15 38	580 88	376 42	93 54						
	8	82	4,300 70	11 90	1,38 01	1,38 01	440 57	440 57	1,38 01	268 80	11 90	64 78	268 80	334 85						
	9	70	3,873 19		138 01	138 01	440 57	440 57	138 01	60 26			60 26	348 53						
	10	17	1,175 64		971 48	971 48			971 48	152 86			152 86							
	11	12	829 40																	
	12	45	1,881 91																	
		1	278	11,475 52	86 56	5,504 39	5,563 45	5,504 39	5,563 45	27 50	27 50	27 50	904 10	904 10	557 14					
		2	23	1,247 78		320 92	280 92	320 92	280 92	40 00	40 00	40 00	66 08	66 08	81 75					
		3	19	610 00		506 55	506 55	506 55	506 55				57 55	57 55	22 35					
		4	10	521 43		258 47	258 47	258 47	258 47				36 60	36 60	23 10					
	5	22	1,449 74	56 46	611 58	667 54	611 58	667 54	50	50	50	92 55	92 55	57 30						
	6	15	804 19		546 80	546 80	546 80	546 80				47 75	47 75	26 30						
	7	45	2,883 24		1,321 28	1,321 28	1,321 28	1,321 28				230 50	230 50	142 24						
	8	44	1,981 50		1,159 54	1,159 54	1,159 54	1,159 54				121 00	121 00	130 00						
	9	10	481 79		172 14	172 14	172 14	172 14				39 63	39 63	26 95						
	1	50	2,524 81		2,074 30	2,074 30	2,074 30	2,074 30				154 95	154 95	193 49						
	2	1023	68,559 55	453 18	26,260 59	26,312 63	26,260 59	26,312 63	401 14	401 14	401 14	4,436 25	4,436 25	2,559 95					9.80	
	3	124	8,190 30	29 30	4,443 80	4,472 54	4,443 80	4,472 54	65	65	65	473 30	473 30	487 17						
	4	103	6,228 70	193 03	5,277 57	5,370 60	5,277 57	5,370 60	100 00	100 00	100 00	527 70	527 70	602 48						
	5	217	16,390 27	77 67	6,319 01	6,331 90	6,319 01	6,331 90	64 78	64 78	64 78	1,115 15	1,115 15	682 28						
	1	47	2,708 60		2,427 23	2,284 63	2,427 23	2,284 63	142 60	142 60	142 60	135 75	135 75	251 42						
	2	60	4,459 09		2,112 10	2,055 86	2,112 10	2,055 86	56 24	56 24	56 24	162 30	162 30	172 00						
	3	22	2,554 89		219 68	208 98	219 68	208 98	10 70	10 70	10 70	122 26	122 26	44 45						
	1	1842	93,010 71		48,402 25	46,440 50	48,402 25	46,440 50	5,105 93	5,105 93	5,105 93	6,675 19	6,675 19	3,495 64					14 32	
	2	169	9,475 48	1 20	5,709 97	5,649 97	5,709 97	5,649 97	61 20	61 20	61 20	487 30	487 30	495 98						

3	39	2,324 38	26 00	1,732 84	1,732 84	26 00	110 50	298 65	
4	56	3,401 32		1,580 21	1,580 21		269 29	463 82	
5	167	11,776 33	20 80	5,392 63	5,392 63	30 56	699 45	141 63	
6	71	4,368 22		2,264 90	2,264 90		251 84	294 37	
7	64	4,733 64	223 89	2,247 20	2,247 20	126 29	93 00	114 14	
8	23	935 43		395 46	395 46		3,389 57	1,799 21	
9	1038	50,716 69	3,358 43	18,316 31	19,352 59	2,322 15		2 00	
<b>MUSKOKA</b>									
1	150	8,968 10		4,358 59	4,358 58		434 53	369 15	
2	37	1,861 75	98 50	1,654 19	1,624 93	127 76	187 95	102 50	
3	70	3,328 14	57 89	1,944 26	1,944 26	57 89	278 69	207 59	
<b>NIPISSING</b>									
1	473	17,660 85	42 43	8,651 19	8,592 74	100 88	1,011 85	1,190 10	
2	39	2,440 33	44 75	1,771 29	1,757 86	58 18	135 45	153 15	
3	681	41,466 49		11,805 08	11,805 08	134 17	2,670 85	1,604 24	
<b>NORFOLK</b>									
1	535	27,682 49	209 65	12,514 96	12,601 08	123 53	1,929 57	1,498 41	
2	82	3,956 66		1,673 64	1,432 43	241 21	280 28	198 95	
3									
4	57	3,403 04		2,108 38	2,035 95	72 43	208 04	113 67	
5	10	336 66	5 00	357 05	353 60	3 45	49 90	56 78	
6	96	5,535 07		3,273 60	3,273 60		364 50	277 81	
7	66	2,866 49		943 52	906 00	37 52	263 21	197 03	
8	75	2,863 72	19 10	1,292 62	1,276 62	35 10	190 67	91 55	
<b>NORTHUMBERLAND AND DURHAM</b>									
1	192	8,700 74	1,029 56	4,786 64	5,811 20	5 00	678 39	386 31	
2	43	2,341 11	1 00	949 84	907 77	43 07	218 36	160 90	
3	218	9,670 81	174 12	6,014 49	6,212 38	6 23	625 05	505 88	
4	53	3,067 02		2,653 25	2,571 92	96 08	172 11	121 00	
5	290	10,500 00		4,000 00	3,613 11	386 89	900 00		
6	25	1,197 57		1,247 85	1,247 85		153 98	121 65	
7	95	4,902 17	140 40	2,563 70	2,535 87	168 23	405 55	267 45	
8	137	6,824 00	6 75	2,288 31	2,174 31	120 75	554 70	377 95	
9	66	3,085 13		2,627 63	2,627 63		222 63	225 40	
10	18	355 73		275 73	274 73	1 00	63 27	72 05	
11	228	10,579 26	235 65	6,522 58	6,600 96	157 26	800 99	449 74	
1	768	39,654 13	274 08	12,078 83	12,153 24	199 67	3,323 65	2,366 35	
<b>ONTARIO</b>									
2	94	5,864 64	42 87	3,874 14	3,761 01	156 00	286 76	501 83	
3	70	4,050 00		3,242 98	3,242 98		250 15	358 22	
4	58	3,407 51	116 30	2,130 08	2,229 72	16 66	276 16	201 17	
5	53	4,665 07		635 42	635 42		227 00	127 85	
6	30	1,809 22		2,390 30	2,390 30		158 20	128 15	
7	41	1,844 09	5 00	1,065 96	1,025 96	45 00	125 00		



PRESCOTT AND RUSSELL.....										
4	2	101 01	78 24	165 57	40 78	16 50	21 25	21 25	1 77	1 77
5	92	4,184 59	.....	2,348 81	.....	380 19	243 00	243 00	1 77	1 77
6	4	83 87	.....	337 91	.....	12 83	10 50	10 50	.....	.....
1	49	2,488 78	.....	1,562 66	.....	139 25	80 90	80 90	.....	.....
2	54	2,994 50	.....	2,132 67	.....	180 23	89 71	89 71	.....	.....
3	15	1,197 26	31 10	1,007 54	.....	83 15	67 75	67 75	.....	.....
4	73	4,012 93	52 60	2,067 46	.....	254 36	337 74	337 74	.....	.....
5	25	2,071 48	3 00	1,037 56	17 58	139 85	156 04	156 04	.....	.....
6	93	7,576 74	10 50	3,918 79	55 00	391 60	264 73	264 73	.....	.....
7	395	10,853 55	.....	5,487 65	.....	873 38	478 80	478 80	.....	.....
8	68	3,562 39	.....	1,430 04	.....	199 69	298 89	298 89	.....	.....
9	72	3,274 57	.....	1,588 52	.....	275 65	250 00	250 00	.....	.....
10	227	11,060 03	2 89	5,102 64	.....	659 25	437 73	437 73	.....	.....
11	85	5,576 79	.....	3,302 15	26 11	357 38	371 25	371 25	.....	.....
PRINCE EDWARD.....										
1	245	15,592 32	45 93	6,032 10	17 91	1,355 09	905 55	905 55	190 36	190 36
2	49	780 10	.....	121 58	.....	135 15	134 65	134 65	.....	.....
3	30	635 86	.....	357 94	.....	70 40	76 70	76 70	.....	.....
4	10	992 46	20 06	42 56	27 06	130 78	100 40	100 40	.....	.....
5	59	3,150 13	33 00	2,747 77	.....	253 38	177 65	177 65	.....	.....
6	19	507 98	.....	151 47	7 20	79 83	29 05	29 05	.....	.....
7	31	1,750 00	.....	880 54	30 00	127 57	134 73	134 73	.....	.....
8	22	342 71	.....	155 75	.....	65 30	64 25	64 25	.....	.....
RAINY RIVER.....										
1	294	21,506 46	220 64	7,412 71	175 97	1,352 85	596 92	596 92	5 07	5 07
2	67	3,573 93	.....	1,453 98	.....	258 02	282 11	282 11	.....	.....
3	50	2,484 29	36 99	1,242 18	133 68	144 75	242 75	242 75	.....	.....
RENFREW.....										
1	596	28,270 60	348 95	9,991 92	510 57	1,673 82	1,296 53	1,296 53	19 09	19 09
2	22	763 24	.....	557 36	.....	43 53	52 30	52 30	.....	.....
3	442	21,357 93	422 86	7,709 74	172 19	1,380 25	706 95	706 95	.....	.....
4	288	12,948 49	50 00	7,625 71	57 91	987 35	532 66	532 66	.....	.....
5	85	6,288 19	2 87	2,631 39	9 07	313 90	419 42	419 42	.....	.....
6	47	3,624 75	.....	1,262 07	.....	1,858 84	94 05	94 05	.....	.....
7	93	6,606 52	85 63	3,295 13	45 17	377 34	506 87	506 87	.....	.....
SIMCOE.....										
1	634	29,518 00	139 33	16,907 37	49 70	2,254 05	1,893 94	1,893 94	.....	.....
2	109	5,868 27	5 22	2,717 02	68 38	425 35	285 04	285 04	.....	.....
3	71	5,186 60	17 70	3,939 99	24 86	197 70	207 90	207 90	.....	.....
4	100	7,095 20	132 15	2,932 70	62 78	400 55	196 68	196 68	.....	.....
5	67	4,359 97	14 07	1,860 96	22 47	225 20	273 39	273 39	.....	.....
6	974	41,326 23	.....	23,704 93	205 27	3,026 35	1,108 03	1,108 03	.....	.....
7	56	4,248 93	85 59	1,871 55	78 33	265 90	235 75	235 75	.....	.....

Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1925, inclusive, showing:—Continued

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and summonses	Balance of Cash in Court from the previous year.		Total amount of Sutors' Money paid into Court.		Total amount paid out of Court.		Balance of Cash in Court.		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emoluments		Balliff's Returns of Emoluments		Unclaimed monies in pursuance of Section 43, D.C.A.
				\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
SIMCOE—Continued.	8	126	7,874 48	61 05	4,602 43	4,295 76	367 72	407 07	484 70	407 07	484 70	2,773 15	1,922 94	2,773 15	1,922 94	285 00	285 00	
	9	775	30,881 86	837 59	20,137 71	20,261 97	713 33	154 63	2,519 12	7,956 21	150 67	655 66	568 70	1,996 55	1,318 02	3 92		
	10	121	6,099 10		2,363 42	2,340 67	22 75		13,138 25	1,967 94	1,20 80	1,996 55	212 75	258 64	212 75	258 64	390 62	310 66
STORMONT, DUNDAS AND GLENGARRY	1	73	3,592 69		2,519 12	2,519 12		68 24	3,795 77	68 24	3,795 77	298 05	141 15	298 05	141 15	225 35	225 35	
	2	190	11,306 88	18 05	8,088 83	7,956 21	150 67	66 63	2,093 51	66 63	2,093 51	332 90	200 00	332 90	200 00	557 50	557 50	
	3	585	23,837 96	14 39	13,244 66	13,138 25	120 80	275 00	2,430 52	275 00	2,430 52	264 90	266 60	264 90	266 60	266 60	266 60	
	4	50	3,498 83		1,967 94	1,967 94		70 90	3,886 65	70 90	3,886 65	459 13	234 02	459 13	234 02			
	5	120	6,491 72	343 00	3,520 53	3,795 77			2,495 09	62 49	2,495 09	536 85	557 50	536 85	557 50			
	6	82	4,500 00	22 52	2,137 62	2,093 51			2,495 09	62 49	2,495 09	332 90	200 00	332 90	200 00			
	7	61	3,610 77	13 88	2,394 64	2,133 52			3,459 16	239 39	3,459 16	264 90	266 60	264 90	266 60			
	8	89	5,876 57	7 50	3,950 05	3,886 65			3,995 61	39 84	3,995 61	459 13	234 02	459 13	234 02			
	9	82	5,888 07		2,495 09	2,495 09			26,917 03	3,906 25	26,917 03	5,376 25	3,008 22	5,376 25	3,008 22	49 90	49 90	
	10	190	12,190 43	31 57	6,351 35	6,320 43			1,884 50	94 03	1,884 50	521 51	443 98	521 51	443 98			
	11	74	6,090 38	180 00	3,518 55	3,459 16			2,628 67	207 34	2,628 67	351 03	281 50	351 03	281 50	26 20	26 20	
	12	124	6,454 97	39 84	3,995 61	3,995 61			2,937 20	8 50	2,937 20	231 95	408 78	231 95	408 78			
SUDBURY	1	1072	85,098 00	2,760 89	28,062 39	26,917 03	3,906 25	862 00	5,376 25	3,008 22	49 90	1,890 78	1,804 26	1,890 78	1,804 26			
	2	71	3,994 70	161 85	1,978 53	1,884 50	94 03		2,937 20	8 50	2,937 20	184 42	55 80	184 42	55 80			
	3	123	6,297 75	473 16	2,362 85	2,628 67			19,666 26	50 08	19,666 26	2,931 16	1,890 78	2,931 16	1,890 78			
	4	51	4,931 83		2,937 20	2,937 20			14,060 73	16 70	14,060 73	2,884 15	1,804 26	2,884 15	1,804 26			
	5	58	4,487 61	8 50	566 95	566 95			9,751 84	63 26	9,751 84	814 75	756 18	814 75	756 18			
TEMISKAMING	1	629	44,740 17	795 96	18,920 38	19,666 26	50 08	186 23	2,931 16	1,890 78	1,804 26	1,890 78	1,804 26	1,890 78	1,804 26			
	2	594	43,119 30	22 57	14,034 86	14,060 73	16 70	176 80	2,884 15	1,804 26	1,804 26	1,890 78	1,804 26	1,890 78	1,804 26			
	3	235	16,781 07	11 45	9,703 65	9,751 84			1,128 14	932 00	932 00	1,128 14	932 00	1,128 14	932 00			
	4	214	15,507 19	48 08	8,932 79	8,604 26			2,361 15	1,722 18	1,722 18	2,361 15	1,722 18	2,361 15	1,722 18			
THUNDER BAY	1	721	43,027 01		15,846 39	15,629 99	216 40	72 23	2,361 15	1,722 18	1,722 18	2,361 15	1,722 18	2,361 15	1,722 18			
	3	740	57,785 22	742 17	23,008 01	22,229 37	1,457 81	145 82	2,729 15	1,924 26	1,924 26	2,729 15	1,924 26	2,729 15	1,924 26			

VICTORIA	1	2,420 77	1,122 26	1,122 26	104 26	55 55
	2	4,391 60	958 37	979 66	136 26	192 82
	3	2,098 79	1,606 28	1,601 48	120 65	
	4	1,493 84	1,056 26	1,056 26	94 15	50 92
	5	17,741 90	7,085 40	7,072 47	951 53	567 65
	6	1,156 49	506 83	508 88	43 14	34 00
	7	3,200 00	496 80	496 80	120 55	139 18
WATERLOO	1	161,251 25	32,702 94	32,587 42	4,278 00	2,379 87
	2	10,698 59	6,044 17	6,044 17	888 45	438 75
	3	23,265 08	9,218 98	9,185 55	1,759 75	776 60
	4	5,341 04	2,037 17	2,037 17	220 90	425 33
	5	3,803 57	2,211 26	2,241 26	226 25	148 65
	6	4,993 20	2,259 16	2,240 16	281 20	349 52
	7	438 22	866 03	856 03	35 95	38 15
WELLAND	1	58,211 84	30,162 67	29,975 75	4,561 08	2,540 86
	2	3,366 06	1,514 24	1,514 24	223 15	20 70
	3	14,031 28	5,647 06	5,706 09	755 65	
	4	35,873 93	1,007 24	7,159 24	2,465 86	989 32
	5	8,570 93	3,964 73	3,939 51	628 09	1,840 08
	6	24,744 32	17,385 83	17,281 71	1,814 44	427 95
WELLINGTON	1	53,814 77	25,374 76	25,143 83	3,691 15	989 21
	2	803 78	436 30	436 30	357 35	1,865 05
	3	731 74	51 15	51 15	111 98	75 00
	4	6,309 33	4,153 64	4,162 14	56 60	30 90
	5	2,216 64	1,038 49	1,038 49	525 34	252 46
	6	2,660 50	1,533 44	1,533 03	167 35	146 63
	7	2,581 80	2,502 89	2,502 89	108 20	108 86
	8	7,274 27	3,791 96	3,871 34	279 25	248 65
	10	8,778 44	5,635 23	5,399 59	361 70	236 25
	11	7,456 07	3,689 36	3,707 37	467 80	409 80
WENTWORTH	1	100,086 86	29,661 97	29,716 52	462 93	376 70
	2	12,657 84	5,836 08	5,675 82	6,111 85	3,711 33
	3	4,544 62	3,839 40	3,841 61	668 35	632 38
	4	3,409 30	2,236 67	2,236 67	392 60	325 25
	5	88	2,387 18	2,362 93	218 00	266 04
Abolishd	8				260 00	85 00
1819	9	132,253 44	44,410 28	43,952 99	8,054 12	3,885 55
					1,196 46	1,871 65

Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1925, inclusive, showing:—*Concluded*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of judgments and Judgment summonses.	Amount of claims entered, exclusive of judgments of summonses	Balance of Cash in Court from the previous year.		Total amount of Sutors' Money paid into Court		Total amount of Sutors' Money paid out of Court		Balance of Cash in Court.		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emoluments		Bailiff's Returns of Emoluments		Unclaimed monies in pursuance of Section 43, D.C.A.			
				\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
YORK.....	1	6381	529,844	50	3,310	27	102,406	01	101,814	09	3,902	19	1,281	00	26,675	00	13,404	97	79	43	
	2	70	5,096	94	.....	.....	3,905	80	3,905	80	.....	.....	15,156	25	311	40	312	40	.....	.....	
	3	154	10,376	11	2	32	3,831	80	3,756	02	75	78	.....	.....	653	53	547	71	.....	.....	
	4	198	14,278	99	164	68	8,264	77	8,395	64	33	81	.....	.....	951	01	1,008	13	.....	.....	
	5	54	3,583	55	181	30	1,370	75	1,216	90	335	15	.....	.....	268	63	198	40	.....	.....	
	6	161	10,157	24	64	73	5,262	57	5,301	15	26	15	.....	.....	612	45	484	57	.....	.....	
	7	41	2,437	67	15	00	1,219	37	1,229	37	5	00	.....	.....	151	65	133	49	.....	.....	
	8	1397	84,346	41	183	05	22,452	82	22,162	53	473	34	.....	.....	6,027	05	4,173	45	.....	.....	
	9	350	19,782	14	38	62	8,093	31	8,072	50	59	43	.....	.....	1,623	23	1,314	90	.....	.....	
	10	4764	319,107	41	3,943	28	70,793	10	72,362	62	2,373	76	.....	.....	20,354	30	10,730	36	.....	.....	
	11	259	11,927	65	.....	.....	2,446	93	2,296	20	150	73	.....	.....	740	97	512	90	.....	.....	
Totals.....	83,730	5,063,406	87	46,420	19	2,006,301	39	2,001,963	18	52,947	93	49,869	33	.....	.....	.....	.....	.....	.....	612	87



## Statement Respecting Registrars of Deeds

Statement showing the earnings, disbursements, net incomes, etc., of Registrars of Deeds for

No.	Registry Division	Where Office Situate	Registrar	Gross earnings
				\$ c.
1	Algoma	Sault Ste. Marie	H. J. Moorhouse	3,923 73
2	Brant	Brantford	Alex. Graham	5,553 20
3	Bruce	Walkerton	W. H. McFarlane	4,697 75
4	Carleton	Ottawa	A. E. Hunt	6,212 16
5	Dufferin	Orangeville	F. J. Patterson	2,723 85
6	Dundas	Morrisburg	R. J. Dillen	1,422 85
7	Durham, E.	Port Hope	W. H. Scott	1,465 15
8	Durham, W.	Bowmanville	Miss J. A. Pollard	1,788 90
9	Elgin	St. Thomas	J. H. Coyne	6,168 93
10	Essex	Sandwich	J. O. Reaune	38,720 25
11	Fort William	Fort William	aJ. E. Swinburne	6,433 12
12	Frintenac	Kingston	W. J. Gibson	2,473 50
13	Glengarry	Alexandria	J. A. McRae	1,979 96
14	Grenville	Prescott	W. S. Johnston	1,503 00
15	Grey, North	Owen Sound	G. P. Creighton	4,097 25
16	Grey, South	Durham	A. H. Jackson	2,792 05
17	Haldimand	Cayuga	W. H. Howard	3,289 50
18	Haliburton	Minden	bA. W. Fleming	1,114 90
19	Halton	Milton	V. Chisholm	5,542 85
20	Hastings	Belleville	cR. J. S. Dewar	6,725 45
21	Huron	Goderich	Wm. Coats	5,631 80
22	Kenora	Kenora	dMrs. E. A. Cunningham	3,392 05
23	Kent	Chatham	J. B. Clark	8,470 55
24	Kingston	Kingston	J. P. Gidersleeve	2,793 40
25	Lambton	Sarnia	A. MacLean	11,029 74
26	Lanark, North	Almonte	H. C. Bowland	1,349 15
27	Lanark, South	Perth	Jas. Armour	1,849 85
28	Leeds	Brockville	eH. C. Smart, acting	3,434 05
29	Lennox and Addington	Napanee	G. S. Reid	2,847 20
30	Lincoln	St. Catharines	C. E. Fisher	10,794 99
31	London	London	R. H. Dignan	8,273 25
32	Manitoulin	Gore Bay	fC. C. Platt	1,744 15
33	Middlesex, East and North	London	Miss M. V. Walker	7,356 95
34	Middlesex, West	Glencoe	R. Dunlop	1,882 70
35	Muskoka	Bracebridge	gC. E. Lount	4,232 70
36	Nipissing	North Bay	hJ. M. Deacon	5,967 09
37	Norfolk	Simcoe	W. M. McGuire	4,662 90
38	Northumberland, East	Colborne	A. G. Willoughby	2,698 40
39	Northumberland, West	Cobourg	H. McCullough	1,666 00
40	Ontario	Whitby	G. W. Dryden	7,902 10
41	Ottawa	Ottawa	J. P. Fisher	10,989 45
42	Oxford	Woodstock	W. L. MacWhinnie	6,156 05
43	Parry Sound	Parry Sound	C. Gillespie	1,658 35
44	Peel	Brampton	F. J. Jackson	5,807 55
45	Perth, North	Stratford	Jas. Steel	4,923 65
46	Perth, South	St. Mary's	G. D. L. Rice	1,808 85
47	Peterborough	Peterborough	W. F. Morrow	6,321 75
48	Port Arthur	Port Arthur	aJ. M. Munro	4,869 15
49	Prescott	L'Orignal	H. M. Mooney	2,778 07
50	Prince Edward	Pictou	J. H. Holmes	2,002 35
51	Rainy River	Fort Frances	aW. J. Keating	4,010 54
52	Renfrew	Pembroke	R. A. Campbell	4,404 15
53	Russell	Russell	J. A. Gamble	2,126 45
54	Simcoe	Barrie	R. J. Sanderson	11,731 18
55	Stormont	Cornwall	J. C. Alguire	2,970 70
56	Sudbury	Sudbury	S. Fournier	6,346 58 706 70
57	Temiskaming	Haileybury	jL. H. Ferguson	19,996 96
58	Toronto	Toronto	kThos. Crawford	107,881 20

the year ending 31st December, 1925, and the sums payable under Section 101 of *The Registry Act*.

Disbursements	Net Income	Percentage under Sec. 101	Net for Registrar	INSTRUMENTS			No.
				Number registered	Number uncopied	Number copied but not compared	
\$ c.	\$ c.	\$ c.	\$ c.				
2,057 83	1,865 90	36 59	1,829 31	1,653	4		1
1,790 00	3,763 20	681 60	3,081 60	2,882			2
2,838 00	3,142 10	371 05	2,771 05	2,638			3
3,833 37	2,378 79	125 76	2,253 03	2,590			4
411 75	2,312 10	112 42	2,199 68	1,230			5
700 00	722 85		722 85	747			6
540 00	925 15		925 15	606			7
844 25	904 65		904 65	825	18		8
1,984 32	4,184 61	892 30	3,292 31	2,851			9
11,546 47	27,173 78	20,856 41	6,317 37	17,679	232		10
2,858 89	3,574 23	587 12	2,987 11	1,477			11
475 00	1,998 50	49 85	1,948 65	1,036	42		12
900 00	1,079 96		1,079 96	926			13
500 00	1,003 00		1,003 00	711			14
2,126 48	1,970 77	47 07	1,923 70	3,123			15
773 78	2,018 27	54 75	1,963 52	1,276			16
1,018 54	2,270 96	104 19	2,166 77	1,578			17
	1,114 90		1,114 90	370			18
2,060 75	3,482 10	541 05	2,941 05	2,474			19
3,074 64	3,650 81	625 40	3,025 41	2,901			20
2,143 00	3,488 80	544 40	2,944 40	2,804			21
946 55	2,445 50	139 10	2,306 40	145			22
3,472 00	4,998 55	1,299 27	3,699 28	4,187	19	19	23
1,222 83	1,570 57	7 05	1,563 52	1,237			24
4,316 00	6,713 74	2,442 37	4,271 37	5,044	70	251	25
300 00	1,049 15		1,049 15	595	10		26
700 00	1,149 85		1,149 85	856			27
721 25	2,712 80	213 84	2,498 96	1,711			28
1,000 00	1,847 20	34 72	1,812 48	1,110	194	26	29
5,044 40	5,750 59	1,675 30	4,075 29	4,101	1636		30
2,523 00	5,750 25	1,675 12	4,075 13	4,352			31
794 55	949 60		949 60	481	19	6	32
1,804 85	5,552 10	1,576 05	3,976 05	3,457	89	89	33
600 00	1,282 70		1,282 70	848	3		34
2,237 00	1,995 70	49 57	1,946 13	1,159	143		35
5,490 00			3,000 00	1,418			36
1,900 00	2,762 90	228 87	2,534 03	2,120			37
730 00	1,968 40	46 85	1,921 55	1,133			38
480 00	1,186 00		1,186 00	648	8		39
3,990 00	3,912 10	750 05	3,156 05	3,613			40
6,398 50	4,590 95	1,095 47	3,495 48	4,796	170		41
3,112 00	3,044 05	322 02	2,722 03	2,893	868		42
150 00	1,508 35	83	1,507 52	653			43
1,958 50	3,849 05	724 50	3,124 55	2,732	350	375	44
1,178 85	3,744 80	672 40	3,072 40	2,528	22		45
927 00	881 85		881 85	833			46
1,521 00	4,800 75	1,200 37	3,600 38	2,827	4	2	47
1,899 30	2,969 85	290 95	2,678 90	1,132			48
484 35	2,293 72	108 74	2,184 98	1,165			49
116 90	1,885 45	38 55	1,846 90	910	115		50
900 00	3,110 54	355 27	2,755 27	32	6		51
1,620 00	2,784 15	235 24	2,548 91	2,127			52
850 00	1,276 45		1,276 45	952	54		53
4,354 88	7,376 30	3,038 67	4,337 63	5,108			54
1,225 00	1,745 70	24 57	1,721 13	1,425			55
2,574 16	3,772 42	686 21	3,085 93	598			56
125 56	581 14	90 57	490 57				56
12,085 40			3,000 00	123			57
67,914 51			8,000 00	52,380	4,189	1,256	58

Statement showing the earnings, disbursements, net incomes, etc., of Registrars of Deeds for  
—Con

No.	Registry Division	Where Office Situate	Registrar	Gross earnings
				\$
59	Victoria .....	Lindsay .....	C. D. Barr .....	3,444 15
60	Waterloo .....	Kitchener .....	O. S. Eby .....	11,025 00
61	Welland .....	Welland .....	E. E. Fraser .....	17,987 83
62	Wellington, North .....	Arthur .....	Jas. Tucker .....	2,559 00
63	Wellington, South & Centre	Guelph .....	H. Hortop .....	5,429 20
64	Wentworth .....	Hamilton .....	R. K. Hope .....	30,493 83
65	York, East and West .....	Toronto .....	J. W. Mallon, K.C. ....	44,147 02
66	York, North .....	Newmarket .....	R. L. Boag .....	3,952 65

*a*Land Titles Office included.

*b*Includes \$200.00 paid by the Province.

*c*R. J. S. Dewar appointed by Order-in-Council 18th May, 1925, Mr. T. N. Johnson having died 22nd March, 1925.

*d*Mrs. E. A. Cunningham appointed by Order-in-Council 28th April, 1925, Mr. C. W. Chadwick having died 23rd March, 1925; Land Titles Office included.

*e*N. O. Kilpatrick died 7th September, 1925, Miss H. C. Smart, acting.

*f*Land Titles Office included; also \$600.00 salary paid by the Province.

*g*C. E. Lount appointed by Order-in-Council 27th January, 1926, Mr. C. E. Lount having died 17th July, 1925; Land Titles Office included.

*h*The fees of Land Titles Office included; Mr. Deacon and staff are paid direct by Provincial Treasurer.

*i*This covers the months of November and December, 1925, balance for fiscal year.

*j*Mr. Ferguson deducts the salaries of himself and staff from fees of office of Land Titles and Registry Offices, and sends the surplus to the Provincial Treasurer.

*k*Mr. Crawford deducts salaries of himself and staff and sends surplus to Provincial Treasurer.

*l*E. E. Fraser appointed by Order-in-Council, 1925, Mr. J. C. Crow having died 10th June, 1925.

the year ending 31st December, 1925, and the sums payable under Section 101 of *The Registry Act.*  
*tinued*

Disbursements	Net Income	Percentage under Sec. 101	Net for Registrar	INSTRUMENTS			No.
				Number registered	Number uncopied	Number copied but not compared	
\$	\$	\$	\$				
1,434 50	2,009 65	51 93	1,957 72	1,580			59
4,896 25	6,128 75	1,915 87	4,212 88	5,536	591		60
8,361 76	9,626 07	5,063 46	4,562 61	7,609	250	140	61
1,220 75	1,338 25		1,338 25	1,259	10	100	62
2,063 00	3,366 20	483 10	2,883 10	2,561			63
17,300 00	13,193 83	8,274 45	4,919 38	14,893			64
20,271 00	23,876 02	17,797 11	6,078 91	21,671	1,502	142	65
1,500 00	2,452 65	140 53	2,312 12	1,817			66



## Statement Respecting Land Titles Offices

STATEMENT RE LOCAL MASTERS OF TITLE,

	Algoma	Elgin	Fort William	Kenora	Manitoulin
1. Number of applications for first registration entered.....	0	0	1	2	0
2. Number of special applications entered.....	15	0	1	32	0
3. Number of freehold patents received.....	57	0	31	87	9
4. Number of freehold patents entered.....	57	0	31	87	9
5. Number of mining or other lease patents received	0	0	28	1	0
6. Number of mining or other lease patents entered.	0	0	28	1	0
7. Total number of instruments registered.....	524	22	750	800	41
	\$ c.	\$ c.	\$ c.	\$ c.	c.
8. Total amount of assurance fees collected.....	101 03	.....	124 73	281 02	10 25
9. Total fees earned.....	1,655 69	81 07	3,172 15	3,049 60	101 95
Total assurance fees paid during the year in all offices.....	\$5,543 67				



PROVINCE OF ONTARIO, 1925

Muskoka	Nipissing	Ottawa	Parry Sound	Port Arthur	Rainy River	Sudbury	Teniskaming	Toronto	Whitby
1	2	2	1	1	4	0	0	5	.....
1	136	1	6	26	1	6	11	15	.....
44	49	0	100	40	45	87	590	0	.....
44	48	0	100	40	45	87	585	0	.....
0	57	0	0	11	3	29	99	0	.....
0	54	0	0	11	3	29	94	0	.....
354	1,325	850	563	386	1,052	1,300	4,529	14,258	.....
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	.....
72 38	132 55	.....	176 73	67 15	1,591 27	175 97	1,813 44	997 15	.....
1,549 70	3,203 04	2,294 85	2,944 77	1,953 10	3,941 74	5,234 78	19,996 96	43,419 90	.....

## INSPECTION OF DIVISION COURTS

The total number of claims entered in the courts for the year was 83,730, while the amount sued for was \$5,063,406.27.

The amount of suitors' moneys actually paid into court totalled \$2,006,301.39. It has to be borne in mind that these figures by no means represent the full collecting powers of the Court, inasmuch as a larger proportion of the suits entered are settled by the parties out of court, and of course no record of the amount appears in the return made to the Department.

The total revenue collected from the officials, as provided by *The Public Officers Fees Act*, amounted to \$49,869.33, being a decrease of \$1,991.33 compared with the preceding year. In addition to this there was collected \$612.87 in unclaimed moneys as provided by Section 43 of *The Division Courts Act*, making a total of \$50,482.20.

## VACANCIES

Where vacancies occurred during the year through death, resignation or removal for improper conduct, they were filled as they occurred.

## COMPLAINTS

The bulk of the complaints made against officials are, viz.,—neglect in making returns, withholding suitors' moneys, not notifying the parties when moneys are paid into court, taxing excessive costs, and neglect in not answering letters of suitors asking for information.

Prompt enquiry follows on every complaint made, and the correspondence on file will show the result of the enquiry in each case. If the complaint was of a serious nature an investigation was made on the ground.

## ALTERATIONS IN DIVISIONS

During the year there were three new Division Courts established by the Division Court Board to be known as follows:

*District of Thunder Bay:*

2nd Division Court at Nakina.

4th Division Court at Schreiber.

5th Division Court at Nipigon.

Owing to the close proximity of the City of Hamilton, the Eighth Division Court of the County of Wentworth at Binbrook was abolished, and the territory added to the Ninth Division Court of Hamilton.

The duties of personal inspection and investigation of complaints occupy a great deal of time, and necessitate much and constant travelling throughout the wide extent of territory covered by the 340 Division Courts in the Province, which require to be visited and inspected.

Much complaint is made against Bailiffs for overholding warrants of commitment in their hands and delaying or refusing to enforce them within a reasonable time. Bailiffs doing so not only cause dissatisfaction with their conduct but incur great responsibility, and occasionally suffer for improper neglect by having to pay damages to the plaintiffs. When Bailiffs receive warrants they will be held responsible for enforcing them where possible, and will be required to use diligence to enable them to do so.

#### INSPECTION OF POLICE MAGISTRATES

There were forty-four Police Magistrates' Offices visited and the work checked up. It was found that the monthly returns were being made to the Department, and fines due and payable to the Province promptly remitted with one exception.

The Police Magistrate's Book, in which is entered from day to day a record of every information laid and penalties imposed, are in most instances being very well kept. Informations are properly indexed and numbered. The fines payable to the Provincial Treasurer are being properly entered in the column set apart for that purpose.

W. W. ELLIS,  
*Assistant Inspector of Legal Offices.*

# Observations, Directions, Opinions and Decisions Given by I. A. Humphries, Inspector, in reference to the various Offices

## SHERIFFS

1. All searching in the Execution Book must be done by the Sheriff, his deputy or some one of his office staff. In some offices I found the Execution Book lying on the counter and anyone wishing to make a search examined the book himself. This is most improper.

2. Sheriffs should make a memorandum in their Execution Book of all proceedings taken in connection with each execution, from the time it reached his office. The book should show a complete record of everything done in connection with the execution. In a great many offices I find no entries made whatever and have to ask the Sheriff what had been done with the execution.

3. In matters under *The Creditors' Relief Act* where the Sheriff collects money and there are a great number of claimants, the Sheriff would be well advised to keep all moneys received in connection with each particular estate in a separate bank account.

## COUNTY AND DISTRICT COURT CLERKS

1. All orders and judgments to be compared with original when copied and marked in the margin of the book, compared, and to be properly indexed in the name of both the plaintiff and defendant.

2. Certificates received from the Workmen's Compensation Board are orders of the Court and should be treated as such and copied in the Order Book and indexed.

3. Care should be taken to see that the proper endorsement, as provided by section 29 of chapter 135, is placed upon all discharges of chattel mortgages.

4. All judgments given by County Court Judges on appeals from Police Magistrates' decisions should be entered in the Judgment Book and indexed.

5. While there is at present no statutory provision for entering adoption orders and orders under *The Children of Unmarried Parents Act*, yet these orders are most important ones and should be entered in the Order Book and indexed.

6. Proceedings under *The Creditors Relief Act* seem to be rare, but in all such cases the Act provides that certain fees be paid in law stamps and the provisions of the Act should be complied with.

7. Care should be taken before filing any chattel mortgages, bills of sale or assignments of book debts, that each instrument presented for filing is accompanied by what purports to be an affidavit of execution and that the said instruments purport to be chattel mortgages, bills of sale or assignments of book debts within the meaning of the respective Statutes relating thereto.

## LOCAL REGISTRARS, S.C.O.

1. All orders and judgments when copied in the Order and Judgment Books should be compared with the original and a note made in the margin of the book

that the same had been compared with the original and is a true copy and should be indexed under the name of the defendant as well as the plaintiff and a proper index kept up to date.

2. Proper records should be kept of all fees paid in law stamps for searches, etc., for mercantile agencies, and the proper law stamps affixed and cancelled covering all such fees earned.

3. I would suggest that all praecipes for trial and all praecipes setting down motions for hearing be kept in a separate file to enable a quick check on an inspection to be made to see that proper law stamps had been affixed thereto and properly cancelled.

4. Jury fees payable to the County or Province, as the case may be, should be paid promptly and proper receipts taken.

5. The provisions of Rule 515 and 516 and following should be carefully observed in the entering of all judgments.

6. Rule 396 should be followed in connection with the forwarding of all papers on appeals.

7. All naturalization fees are now to be included in the fees of the office. The Act provides that the fee of \$5.00 is to be paid by the applicant at the time of making the application, and the officer must include the fees for all applications made in the return of fees to the Inspector.

8. Commission on sale of law stamps are fees of the office and must be included in the return of fees made to the Inspector.

#### SURROGATE REGISTRARS

1. All proper law stamps should be affixed to the Order on Passing Accounts and the Orders should be filed. Other Law stamps in connection with the Audit to be affixed to the Audit Fee Sheet and filed.

2. All Orders issuing out of the Surrogate Court except Orders on Passing Accounts which are kept in a separate book for that purpose, should be entered in a book for Surrogate Orders and properly indexed.

3. All proper law stamps should be affixed and cancelled on all applications for Letters of Administration, Letters Probate, etc., before the Order issues.

4. It is good practice to keep a separate book in which to enter a record of certificates issued for registration purposes.

5. Surrogate Registrar should attend in all contested and contentious matters. Keep a docket similar to the docket kept in the County Court, enter all Judgments and Orders in the Surrogate Court Order and Judgment Book, and tax all costs.

6. A Procedure Book, similar to the Procedure Book kept in the County Court might also be kept.

#### MEMORANDUM RE SURROGATE COURT FEES

##### *Tariff A.*

Registrars fees, and Schedules "A" and "B" of the Surrogate Courts Act, except as modified by section 73 (1), (2) and (4), apply in all cases.

(1) *Estates that do not exceed \$400.00, section 73 (1).*

The fees are: Registrar, \$1.50; Judge, 50c., and Crown, 30c.

(2) *Estates that exceed \$400.00, but not exceeding \$1,000.00 (section 73 (2)).*

Whether the estate be all personalty, or all realty or mixed, the fees are computed in the same way as in any other estate not exceeding \$1,000.00, except

that the Judges and Registrars fees are halved, the Crown fees remaining the same, undivided.

The whole fees of the Judge, Registrar and Crown would be made up in this case according to the tariff in the ordinary way as large estates except as to items 8 and 11 of the Registrars Tariff "A," and the Judges and Crown fees which vary according to the value of the estate, and the totals of the Judges and Registrars fees would be halved.

(3) *Where the estate consists of insurance money, section 73 (4).*

The fees are governed by the provisions contained in subsection 4 of section 73, and by Order-in-Council dated May 9th, 1914, which provides that the division of the fees shall be one-quarter to the Judge and three-quarters to the Registrar.

(4) *Where the estate consists of assets in Ontario and assets out of Ontario.*

In *re Pilkey* 22 O.W.N., 1922, at page 248, this question was decided: What is the proper amount payable where an application is made for Letters of Administration of the estate of a person resident out of Ontario, but having property within Ontario, when the property within Ontario is less than \$400.00, but the estate, including the foreign assets, exceeded that amount?

It was held that the words "*the whole property.*" as contained in section 73 (1), referred to foreign as well as Ontario assets, that the word "estate" used in item 11 of Tariff A for Registrars means the estate to which the Probate or Letters of Administration relate, being the whole Ontario estate, both real and personal.

In such cases, therefore, all fees should be computed on the whole property, both the Ontario and foreign assets, except as to items 8 and 11 of the Registrars Tariff A, and the Judges and Crown fees in Schedules "A" and "B," which should be computed on the property in Ontario only on the same basis as in cases where there are no foreign assets, the Judges and Registrars fees being halved in appropriate cases, e.g.:

If the value of the property in Ontario was \$400.00 and the value of the property outside Ontario \$12,000, all the fees would be computed on the whole estate both in Ontario and outside, according to the Tariff and the Schedules except that the Registrars fees under items 8 and 11 of Tariff A, and the Crown fees and Judges fees under the Schedules would be based on the value of the Ontario property only.

On that basis the several grant fees would be:

Registrar (under item 8).....	\$1 00
Registrar (under item 11).....	1 00
Judge (under Schedule B).....	2 00
Crown (under Schedule A).....	50

If the property in Ontario were under \$400.00, and the whole property both in Ontario and outside of Ontario exceeds \$400.00, but did not exceed \$1,000, that case would come within the half-fees rule as provided for in section 73 (2).

#### GENERAL

It should be noted that item 8 is based on "the personal property devolving," but in no case are the fees to exceed \$30.00.

Item 11 is based on the "estate," which term covers the whole property in Ontario, both real and personal.

The present Surrogate Court Tariff "A" Registrars fees came into force September 1st, 1916, with the new Rules adopted, and have Statutory effect from that time.

The promulgation of item 11 of the Registrars Tariff "A," and the meaning given to the word "estate" by the decision in *re Pilkey*, has, in my opinion, the effect of modifying the provisions of section 77.

Then came 10-11 George V, 1920, c. 33, whereby Judges fees are calculated on the value of the real and personal estate, and the Registrars fees on the value of the personal estate only, and not to exceed \$30.00 in any case.

#### RE FEES FOR CONTESTED CLAIMS IN THE SURROGATE COURT

##### 1.—Registrar

Item 27	Receiving, examining and entering contestation of claim...	\$0 50
" 26	Filings, say 5 .....	50
" 15	Administering oath to (say six witnesses) at 20c. each.....	1 20
" 24	Issuing two subpoenas .....	1 00
" 28	Attending on contestation of claim.....	1 00
" 28	Attending on any adjournment of contestation of claim....	1 00
" 31	Entering judgment.....	50
" 32	Taxing costs and granting certificate.....	1 00
		<hr/>
		\$6 70

##### 2.—Judge

Special attendance granting appointment to hear contestation of claim.	\$1 00
Appointment.....	50
Attending on contestation. (If claim or so much thereof as is contested does not exceed \$1,000, \$1.00 per hour, not to exceed \$2.00 on any one day.)	
(If claim or so much thereof as is contested exceeds \$1,000 but is under \$10,000, \$1.00 per hour, but not to exceed \$5.00 on any one day.)	
(If claim or so much thereof as is contested exceeds \$10,000 but is under \$50,000, \$1.50 per hour, but not to exceed \$6.00 on any one day.)	

These being the same fees as are allowed on an audit in an estate of a value equal to the amount of the claim or so much thereof as is contested.

##### 3.—Crown.

Order finding amount due, say five folios .....	\$0 50
On every official judgment in contested or disputed cases.....	1 00
	<hr/>
	\$1 50

##### 4.—Shorthand Reporters

The fees for shorthand reporters are covered by an Order-in-Council dated the 17th February, 1919.

Under this Order-in-Council the shorthand reporter would be entitled to receive \$8.00 per day for services at Court, and if he attended for seven hours on the first day I would consider that \$8.00 would be a proper charge for that day, and if he attended two hours on the second day, I would consider that \$4.00, or one-half day's pay, would be right.

I would say that the shorthand reporter's fees are properly chargeable in the bill of costs.

#### PRODUCTION OF ORIGINAL WILLS OUTSIDE OF ONTARIO

Is there any provision in the Rules or elsewhere whereby a Surrogate Court Registrar could produce an original will filed in the office and attend a Court in Buffalo with the same?

If simply for the purpose of proving the probate, it would appear that a certified copy under the hand and seal of the Court would be sufficient.

If, however, the litigation has reference to the original will itself and it is necessary that the original will be produced, then there is no provision whereby the original will or the original of any instrument or document filed in the office can be produced in a foreign country. In no case should any original instrument filed in the office be produced outside the Province. Originals are only produced within the Province by order of the Judge.

If it is necessary that the parties have originals produced, I would think the only way would be the issue of a commission, if the law of the particular State so provides.

#### BULK SALES ACT—FEE FOR FILING TRUSTEE BONDS

Subsection D of Section 33, 1917, Ontario Statutes, being *The Bulk Sales Act*, defines the word "Trustee," and in that definition he is stated to be a person appointed by a vendor to act as trustee who has lodged a bond marked "satisfactory" by the Judge, with the Clerk of the County Court.

This undoubtedly is a matter or proceeding before a County Court Judge, and it appears to me that Item 12 of the County Court Tariff would apply, and a charge of \$1.00 would be justified. If, however, a certificate is required to be given as to the lodging of this bond, an extra 50 cents for certificate, under Item 7, could be charged.

#### CLERK TO CERTIFY RECORD

It is the duty of the Clerk of the Court to certify upon a record that it is a true copy of the original pleadings.

#### FILING CHATTEL MORTGAGES AND ASSIGNMENT OF BOOK DEBTS, CLERK'S DUTY

I am of the opinion that a document purporting to be a chattel mortgage, but not accompanied by an affidavit of execution and an affidavit of bona fides, is not a chattel mortgage within the meaning of the Statute. Anyone who offers for filing such a document unaccompanied by these affidavits is not offering for registration a chattel mortgage, and the Clerk should not accept the same for registration. If he does, he is registering a document that is not a chattel mortgage and which he has no authority to register.

What would happen if this particular document unaccompanied by an affidavit of execution were accepted by a County Court Clerk and registered and the document happened to be forged? I am inclined to think that the Clerk could be held liable in damages.

The County Court Clerk should satisfy himself before registration that the document purports to be a chattel mortgage within the meaning of the Act, and is accompanied by what purports to be an affidavit of execution and an affidavit of bona fides.

The Clerk, however, should not be called upon to determine or satisfy himself as to the validity of the affidavits of execution or bona fides, as sometimes the Courts are called upon to determine as to the correctness of affidavits.

There are cases, however, where affidavits of execution are not required, as for example, chattel mortgages executed by officers of incorporated companies under the Corporate seal of the Company.



In reference to assignment of book debts offered for registration, the same opinion as above applies. The document is not an assignment of book debts within the meaning of the Act unless accompanied by affidavits of execution and bona fides, and the County Court Clerk should satisfy himself before registration that the document purports to be an assignment and that what purports to be an affidavit of execution and affidavit of bona fides is attached.

#### RE REFERENCE IN MORTGAGE ACTIONS WHERE MASTER HIMSELF IS A SUBSEQUENT ENCUMBRANCER

Where the Master is professionally concerned, it is sufficient ground for changing the reference.

*Bigelow vs. Bigelow, 6 P.R., p. 124.*

"Where the Master has been professionally concerned for any of the litigants in reference to the same or any other matter, that is a sufficient ground for changing the reference."

*Colter vs. Colter, 21 Gr., p. 159.*

"Where the reference was directed to a Master who had, prior to the appointment, been counsel for one of the litigants, neither party objecting, and the Master certifying that he acted in the reference at the pressing request of both parties, the Court held that the party against whom the Master reported could not raise that objection on appeal from the report, having taken the chance of the Master's finding in his favour."

*Weldon vs. Templeton, 1 Chy., Ch. 360.*

"Where in the course of a suit it became necessary to add as a party the Master to whom the cause was referred, the reference was changed on an ex-parte application by the plaintiff."

*McConnell vs. McConnell, 3 Chy., Ch. 122.*

"Usually, however, any application to change the reference should be 'on notice'."

Undoubtedly, therefore, in this case there is sufficient grounds for changing the reference. Section 18, Chap. 15, R.S.O. 1914, of *The Public Officers Act*, provides for such cases in the following words:

"Wherever by any general or special Act of this Legislature any person or the occupant for the time being of any office is empowered to do or perform any act, matter or thing, and such person or the occupant for the time being of such office is disqualified by interest from acting, and no other person is by law empowered to do or perform such act, matter or thing, then he or any interested person may apply, upon summary motion, to a Judge of the High Court Division in Chambers, who shall have power to appoint some disinterested person to do or perform the act, matter or thing in question."

An application, therefore, setting out the facts should be made under the provisions of this section and the application can be made by the Local Master himself.

#### DISCHARGES OF ASSIGNMENTS OF BOOK DEBTS TO BE MADE BY HEAD OFFICIALS NOT BY BRANCH MANAGERS OF BANKS

All discharges of assignments of book debts must be executed by the head officials of the bank, properly witnessed and in accordance with the amendment of 1925.

The original assignment is made to the Bank, not the local branch, and the local manager has not power to execute a discharge.

## RE FEES ON ESTATES OF SOLDIERS

Section 75 of Chapter 62, R.S.O., Surrogate Courts Act, was amended by adding subsection 4, which amendment you will find in Chapter 28, 1917 Statutes, and which provides that:

"No fees shall be payable to the Crown in respect of proceedings for a grant of letters probate, administration or guardianship where the person, in respect of whose will, estate or infant the proceedings are taken, died from wounds inflicted, accident occurring or disease contracted while in the active military or naval service of His Majesty, whether in Canada or abroad."

A Registrar should satisfy himself by evidence that the deceased died from wounds inflicted or from disease contracted while in the services of His Majesty whether in Canada or abroad.

In reference to the Registrar's and Judge's fees, section 73, subsection 4, in my opinion, is limited to cases where the insurance money does not exceed \$3,000, and therefore a particular case where the insurance is \$6,000 does not come within the meaning of that section, and the fees would be computed in the ordinary way which would be \$1.00 per \$1,000 in each case for the Registrar and the Judge.

## JUDGMENTS IN MECHANIC'S LIEN ACTIONS—WHERE TO BE ENTERED

Rule 762 of the Rules of Practice provides that all proceedings in a cause or matter should be carried on in the office where the cause or matter was commenced.

This particular action, being a mechanic's lien action, is commenced where the statement of claim is filed, and this action should be treated as a Supreme Court action and subject to the Rules of the Court except where the practice is varied by Statute.

The judgment, therefore, should be entered where the proceedings were commenced.

The proper parties, however, to settle the judgment in a mechanic's lien action is the Judge or officer who tries the action, unless it be tried by a Supreme Court Judge. Therefore, after the judgment has been settled and signed by the County Judge it should be sent to the office where the proceedings were commenced, and signed and entered there as a judgment.

## NO CHARGE FOR SUBPOENAS IN MATTERS RUNNING IN OFFICER'S OWN COURT

There is no provision under the tariff whereby a charge of \$1.00 can be made for subpoenas for use in matters running in an officer's own court. Item 11 of the tariff only provides for the charge of \$1.00 for subpoenas in matters outside of an officer's own court.

## RE FEES FOR FORWARDING PAPERS ON APPEAL

Rule 396 provides as follows:

"Every local officer shall upon praecipe and payment of necessary postage or express charges for transmission and return, transmit to the Central Office, Toronto, all papers and documents required for use in Toronto."

The only fee provided for by the tariff is a fee of 50 cents for making up and forwarding papers. Papers are forwarded only on praecipe and the 50-cent law

stamp for the fee should be attached to the praecipe and cancelled, and there also should be a 10-cent stamp attached to the praecipe for filing.

Sufficient will be collected from the parties to pay for necessary postage and express charges for transmission of papers and return.

#### RE TRANSMITTING PAPERS IN MECHANICS' LIEN ACTIONS

There are no fees provided for in stamps or money for the forwarding or transmission of papers in mechanic's lien actions. Actual postage or express charges in transmitting papers and for their return is allowed.

#### ENTERING OF JUDGMENTS AND ORDERS, FILING CHATTEL MORTGAGES, BILLS OF SALE AND ASSIGNMENTS OF BOOK DEBTS—COMMENTS

Rule 515 provides that every judgment and every order pronounced in Court shall be entered at full length. Examine this rule and notes thereunder in Mr. Holmestead's "Judicature Act" carefully.

Rule 516 provides for the entering of orders and states that orders issued on praecipos and orders made in chambers shall not be entered in full, with certain exceptions, and that rule sets out the exceptions. By a study of this rule an officer can ascertain those orders that should be registered in full and those that should not. An officer should not accept the advice of any solicitor as to whether an order should be entered in full or not.

#### FEES UNDER CREDITORS RELIEF ACT

What fees is a County Court Clerk entitled to under *The Creditors Relief Act*?

There are certain law stamps required to be attached to claims and affidavits as provided under section 42.

On examining the Act there are certain other fees which are payable to the Clerk. Undoubtedly the Clerk is entitled to a fee of 50 cents for the issuing of a certificate under the provisions of section 10. This certificate is only obtained upon application to the Clerk, and in my opinion item 12 of the County Court tariff would not apply because that tariff is limited to applications and proceedings before a County Court Judge and upon all applications in an action after judgment.

On examining *The Creditors' Relief Act*, however, section 16 provides for the keeping of a book of record in which, before giving a certificate or issuing an execution for claim, the Clerk is to enter certain particulars. And it is further provided by that section that the entry shall, subject to the provisions of the Act, have the effect of and be a final judgment of the Court for the debt and costs.

I am therefore of the opinion that the entry in this book is the entry of a judgment of the Court.

Section 23 of the Act provides that the Clerk of the Court shall ascertain and state in his certificate the amount of the costs to which the claimant is entitled as against the debtor, and such costs shall include the fees paid to the Clerk of the County Court on the scale for like proceedings in the County Court or in the Division Court, as the case may be, depending upon the amount of the claim.

This section, in my opinion, therefore authorizes a fee of \$3.00 for the entering of a judgment, provided the claim is sufficiently large to bring it within the County Court, and in other cases the fee to be charged is the fee allowed by the Division Court tariff for the entering of judgments.

## RE REGISTRAR'S DUTY TO ATTEND COURT SITTINGS

I do not know whether the matter you mention was an interpleader action actually tried before the Court, where witnesses were called and examined and judgment given or not. If it was such an action you would be required to attend.

If, however, it was simply a chamber matter where application was made to have an interpleader action directed to issue, then I think you, as local Registrar, should also attend as some record should be made by you. There is no fee for such an attendance on chamber motions.

## BILLS OF SALE—WHEN AFFIDAVITS OF BONA FIDES BY AGENTS MAY BE ACCEPTED

Section 12 of *The Bills of Sale and Chattel Mortgage Act*, Chap. 135, R.S.O. 1914, provides that every affidavit of bona fides required upon the renewal of a chattel mortgage may be made by the agent of the bargainee or mortgagee, providing that he is aware of all the circumstances and properly authorized in writing to take the conveyance or renew the mortgage.

Under the provisions of section 13, the authority in writing referred to in section 12 or copy of such authority shall be attached to and filed with the mortgage or conveyance.

A new subsection 4 was added to section 12 by chapter 35, 15 Geo. V, 1925 Statutes, which is as follows:

- (4) "If the mortgage or conveyance is made to a corporation having branches, agencies or offices opened pursuant to statutory authority, the affidavit may be made by the manager, assistant manager or accountant of any such branch, agency or office without being authorized so to do by resolution of the directors and the affidavit shall state that the deponent is aware of all the circumstances connected with the mortgage or conveyance and has personal knowledge of the facts deposed to."

The original authority in writing referred to in section 12 should be filed in the office under a separate heading, and any bills of sale or mortgages or renewals that come to the office in future should have the authority in writing or copy of the authority attached.

## LIEN NOTES—FEES FOR CERTIFICATE

1. The statutory fee for filing a lien note is 10 cents.
2. If there is personal attendance with the lien note at the office where it is to be filed and the officer is asked to give the number of the filing, this is given and no further fee is charged unless this information is required in writing. If required in writing, it is the giving of a certificate, for which a fee of 50 cents is charged.
3. If a lien note is sent by mail and the officer is requested to fill in particulars of date of filing, the number, etc., on a post card enclosed for return, or if no post card is required, to send particulars, this is the giving of a certificate and a fee of 50 cents is charged.

## CROWN ATTORNEYS AND CLERKS OF THE PEACE

1. The docket of all cases in the County Judges Criminal Court should be indexed.
2. The returns of convictions made by Police Magistrates should be kept properly bound in the Record Book and indexed to date.

3. Care should be taken to see that the provisions of *The Jurors' Act* have been complied with in preparing jury rolls, and that all proper signatures and certificates are completed.

4. All naturalization fees, commissions on the sale of law stamps, election fees, both Dominion and Provincial, are now to be included in the fees of office. The fee of \$5.00 under *The Naturalization Act* is to be paid by the applicant at the time of making the application and the officer must include the fees for all applications in the returns to the Inspector.

5. The question as to the right to be allowed counsel fees in indictable offences under Part 16 of the Code, and summary matters under Part 15 of the Code in proceedings before Police Magistrates, is dealt with in a memorandum hereunder written.

#### POLICE MAGISTRATES

1. All fines imposed for breaches of *The Highway Traffic Act*, when committed upon any provincial highway, are payable to the Province, no matter whether the complainant is a provincial officer, a municipal officer, or other person.

2. All fines imposed for breaches of *The Ontario Game and Fisheries Act* are properly payable to the Province no matter whether the complainant is a Provincial Game Warden or not.

3. All fines imposed under *The Standard Hotel Registration Act*, no matter who is the complainant, are properly payable to the Province.

4. The fines imposed under *The Lord's Day Act*, except in districts, according to the terms of that Act, are payable half to the complainant and half to the municipality in which the offence takes place.

5. By Order-in-Council passed, the rate allowed for mileage to Magistrates using their own cars is 10 cents per mile not, 15 cents per mile.

6. All informations laid against persons for driving a motor car while intoxicated must be laid under section 285C of the Criminal Code, and not under the Provincial Act.

#### DISTRIBUTION OF STATUTES BY CLERKS OF THE PEACE

By Order-in-Council, the following officials are entitled to receive the Statutes through the Clerks of the Peace: Judges, Police Magistrates, Justices of the Peace, Municipal Officials.

I would suggest Clerks of the Peace procure a book and make a list of the officials who are entitled to receive the Statutes, leaving a space for the official to sign as having received the Statutes, as they are handed out. Printed forms notifying the different officials that the Statutes are at the office could be sent out.

A fee of 10 cents for each Statute, for which a receipt is obtained, is proper.

#### FEES FOR STENOGRAPHIC REPORTERS, POLICE MAGISTRATES

Subsection (b) of subsection 2 of Section 16 of the regulations under *The Magistrates Act, 1922*, is as follows:

"The stenographic reporter employed under this regulation shall be entitled to receive the following remuneration for his services:

(b) For copies of evidence required for the purpose of an appeal, 10c. per folio for all copies required not exceeding six."

This means, in my opinion, that 10 cents per folio for all copies up to six is all that can be charged; e.g., if six copies were ordered for the purposes of an appeal, containing, say fifty folios, the charge would be \$5.00, not \$5.00 for each copy ordered.

Subsection (c) provides that if any additional copies are required, the charge is 5 cents per folio for each copy; that is, if eight copies were ordered, the charge would be 5 cents per folio for the seventh and eighth.

Subsection (d) provides that if one single copy is ordered the fee is 7½ cents per folio.

#### APPLICATION OF FINES UNDER THE STANDARD HOTEL REGISTRATION ACT

Fines under this Act are properly payable to the Province under the provisions of Section 5 of Chapter 99, being *The Fines and Forfeitures Act*, which reads as follows:

"Every pecuniary fine and penalty imposed for a contravention of any statute in force in Ontario and the proceeds of every forfeiture imposed and given to the Crown by any such statute shall, where the disposal thereof is within the power of this Legislature, and except so far as other provision is made in respect thereto, be paid to the Treasurer of Ontario and shall form part of the Consolidated Revenue Fund."

#### AUTHORITY OF POLICE MAGISTRATES TO ALLOW COUNSEL FEES IN INDICTABLE CASES UNDER PART XVI CODE, AND IN SUMMARY CONVICTIONS UNDER PART XV CODE

My view is only my own opinion, and any ruling that I give in the matter would not necessarily be conclusive and binding upon a Police Magistrate, Justice of the Peace or Crown Attorney. I have given careful consideration to the following questions, and my answers to the same are as follows:

1. In cases of indictable offences under Part 16 of the Code, can any fee be charged by a Police Magistrate for swearing out an information or issuing summonses to witnesses?

*Answer*—Section 34 of *The Justices of the Peace Act* is as follows:

"In cases not provided for by the Criminal Code and *The Ontario Summary Convictions Act*, a Police Magistrate not receiving a salary and a Justice of the Peace, shall be entitled to receive from the County, or, in the case of a District, from the Province, \$2.00 for all services connected with the case where the time occupied by the hearing does not exceed two hours, and 50c. for each additional hour above two hours."

It will be noted that this section is only applicable to Police Magistrates who do not receive a salary.

I may say in this connection that my opinion, in such cases where the section applies and where the information only is taken by such a Police Magistrate or Justice of the Peace, and the case is not tried by such Police Magistrate or Justice of the Peace, is that a portion of the fee of \$2.00 would be proper to be allowed.

2. Is it proper for a Police Magistrate in indictable offences under Part 16 of the Code, where the Crown Attorney attends, to include in the costs where a fine is imposed, a fee of \$5.00 for the Crown Attorney?

*Answer*—Under Schedule "A," Chap. 29, 7 Geo. V, in indictable offences where the Crown Attorney attends the Police Court in summary trials under Part 16 of the Code, where requested in writing to attend by the Police Magistrate or by two Justices of the Peace, acting under cl. 7 of ss. 7 of Sec. 771 of the Criminal Code, Crown Attorneys are entitled to a fee of \$5.00, and if attendance is required out of the County or District town, a per diem allowance of \$10.00 (not including expenses).

The authority that a convicting Magistrate or Justices of the Peace have in such cases where a fine and costs are imposed instead of imprisonment or in addition to imprisonment, to include in the costs a fee to the Crown Attorney, requires an examination of the Criminal Code dealing with the matter.

Section 781 of the Code provides for the punishment on conviction of an offence under paragraphs C, D, E, F, G, H, and I of Sec. 773, in which cases the accused may be condemned to pay a fine not exceeding, with the costs in the case, \$200.00, or to both the fine and imprisonment not exceeding the said sum and the said term, etc.

It has been held that upon a summary trial under Part 16 of the Code, the Magistrate is a Court within the meaning of Section 1081, and may exercise the power thereby conferred upon the Court.

Subsection 3 of Section 1081 of the Code provides that the Court may, if it thinks fit, direct that the offender shall pay the costs of the prosecution or some portion of the same, within such period and by such instalments as the Court provides.

Section 1044 of the Code provides as follows:

"Any Court by which and any Judge under Part 18, or Magistrate under Part 16, upon the conviction of any person for treason or any indictable offence, in addition to such sentences as may otherwise by law be imposed, may condemn such person to the payment of the whole or any part of the costs or expenses incurred in and about the prosecution and conviction for the offence of which he is convicted, if to such Court or Judge it seems fit so to do."

Reading these clauses, therefore, and considering same, my opinion is that a Police Magistrate is given the power to include a fee to the prosecuting attorney in summary trials of indictable offences under Part 16 of the Code.

I might point out, however, that the costs imposed upon a summary trial are a part of the fine, and a fine of \$200 without costs is not authorized by Section 781, which section in effect declares that the money penalty in cases to which it applies shall not exceed, with the costs, \$200; but if a fine of \$200 is imposed without any mention of costs it will be presumed that the costs form part of the sum of \$200, and the conviction in that case would be upheld.

It is for the Magistrate or other official holding summary trial under Part 16 to fix the costs imposed upon conviction, the tariff of costs provided for on summary conviction proceedings under Part 15 being excluded from operation under Part 16 by virtue of Section 798, and the Court will not interfere with the amount awarded, if they are fixed within reason and not shown to include anything which ought not to have been included.

I understand that the practice is, in those cases where the costs cannot be made through the offender in indictable offences under Part 16 of the Code, that upon the production of the proper certificate to the auditor of Criminal Justice accounts, the fee of the Crown Attorney allowed is usually looked after.

3. In summary trials under Part 15 of the Code, can a fee be allowed a prosecuting attorney and be included in the costs?

*Answer*—Section 735 of the Criminal Code is as follows:

"In every case of a summary conviction or of an order made by a justice, such justice may in his discretion award and order in and by the conviction or order that the defendant shall pay to the prosecutor or complainant such costs as to the said justice seem reasonable in that behalf and not inconsistent with the fees established by law to be taken on proceedings had by and before justices."

I have had some difficulty in arriving at an opinion on this question, as it is a question that has arisen many times and County Judges have decided both ways.

Crankshaw, Criminal Code 5th Ed. 1924, in his notes to Sec. 735, states that the costs which may be awarded by a justice in summary conviction cases do not include attorney's fees.

My view, however, of both of these sections is that the Justice has power to include counsel fees.

I may say that in discussing this question with officers of the Department, that the opinion is that the section is wide enough to allow such a fee to a counsel, but of course such opinion is not binding or conclusive and may be upset on appeal.

In matters under the Ontario Summary Conviction Act 1926 Amendment no counsel fee can be allowed.

#### POLICE MAGISTRATE—MANNER OF TAKING EVIDENCE

In reference to the manner in which you have been taking down the evidence at the sittings of the Court, I have examined the copy of evidence which you sent me, and am returning same herewith to you. If I were taking down the evidence myself, I would use the narrative manner in transcribing the evidence, starting with: "John Smith, sworn, says as follows . . . .," and then write down as fully as possible the statements made by the respective witnesses, and when I came to any cross-examination I would make a note and say: "Cross-examined by Mr. A., B. says as follows . . . .," and after evidence is all in would read it over to the witness and have him sign it.

It is important that the evidence of witnesses be taken down by you at the hearing as fully as possible. It is absolutely improper to make notes at the hearing and to fill in the evidence taken later, as the full statements of the witnesses must be taken down at the hearing itself.

#### APPLICATION OF FINES UNDER CODE SECTIONS RE CRUELTY TO ANIMALS

Convictions made for a violation of the provisions of Section 542 of the Criminal Code, under Section 1043 one moiety of the penalty with full costs would be properly payable to the person who informed or prosecuted.

#### RE LAND TITLES OFFICES

There are sixteen Land Titles offices in the Province, namely:

1. *Algoma*—Sault Ste. Marie. V. McNamara is the Local Master of Titles. All fees earned in this office are remitted to the Inspector of Legal Offices each month and deposited with the Provincial Treasurer. The Local Master is paid a salary of \$2,500 per annum, and his assistant is paid a salary of \$65 per month, making the total present salaries of this office, \$3,780, which is paid by the Province each month.

2. *Cochrane*—Cochrane. This office was opened for business on the 2nd of January, 1926, with J. A. Clermont as Local Master. The Local Master is paid a salary of \$4,000 per annum, and his assistants at the present time are paid in all the sum of \$2,640, making the total present salaries for this office in the sum of \$6,640. These salaries and the incidental running expenses of the office are deducted from the fees each month and the balance is remitted to the Inspector of Legal Offices by the officer, and deposited with the Treasurer by the Inspector.

3. *Elgin*—St. Thomas. Dr. Coyne is the Local Master of Titles and also the Registrar of Deeds. The business of this office is very small, amounting to only \$81.07 for the year 1925. The Local Master in this office takes the fees.



4. *Fort William*—Fort William. J. E. Swinburne is the Local Master of Titles and also Registrar of Deeds. The fees of the combined offices are added together and a yearly return made to the Inspector of Legal Offices. This officer takes fees of the office, is allowed his proper disbursements, and pays to the Province any statutory percentage payable.

5. *Kenora*—Kenora. Mrs. E. A. Cunningham is Local Master of Titles and Registrar of Deeds. The fees of the combined offices are added together and a yearly return made to the Inspector of Legal Offices. This officer takes the fees of the office, is allowed her proper disbursements and pays to the Province any statutory percentage payable.

6. *Manitoulin*—Gore Bay. C. C. Platt is the Local Master of Titles and the Registrar of Deeds. The business of this office is very small and in the year 1925 amounted only to the sum of \$101.95.

7. *Muskoka*—Bracebridge. C. E. Lount is now the Local Master of Titles and Registrar of Deeds. The fees of the combined offices are added together and a yearly return made to the Inspector of Legal Offices. This officer takes the fees of the office, is allowed proper disbursements and pays to the Province any statutory percentage payable. The business of the office is very small.

8. *Nipissing*—North Bay. J. M. Deacon is the Local Master of Titles. All fees earned in this office are remitted monthly to the Inspector and deposited with the Provincial Treasurer. The Local Master is paid a salary of \$3,000 and his two assistants \$1,500, making a yearly total of present salaries paid, \$4,500. These salaries are paid monthly by the Province.

9. *Ottawa*—Ottawa. F. A. Magee is the Local Master of Titles. This officer takes all the fees of the office.

10. *Parry Sound*—Parry Sound. W. L. Haight is the Local Master and retains all the fees of the office.

11. *Port Arthur*—Port Arthur. J. M. Munro is Local Master of Titles at Port Arthur, and also the Registrar of Deeds. The fees of the combined offices are added together and a yearly return made to the Inspector of Legal Offices. This officer takes the fees of the office, is allowed his proper disbursements, and pays to the Province any statutory percentage payable.

12. *Rainy River*—Fort Frances. W. J. Keating is Local Master of Titles and Registrar of Deeds. The fees of the combined offices are added together and a yearly return made to the Inspector. This officer retains the fees of the office, is allowed his proper disbursements, and pays to the Province any statutory percentage payable.

13. *Sudbury*—Sudbury. S. Fournier is Local Master of Titles and Registrar of Deeds. The fees of the combined offices are added together and a yearly return made to the Inspector. This officer retains the fees of the office, is allowed his proper disbursements, and pays to the Province any statutory percentage payable.

14. *Temiskaming*—Haileybury. L. H. Ferguson is the Local Master, is paid a salary of \$4,000, and the total present salaries of his present staff amount to \$2,940.00, making the total salaries payable by the Province, \$6,940.00. These salaries and the incidental running expenses of the office are deducted from the fees each month and the balance is remitted by the officer to the Inspector, who deposits same with the Provincial Treasurer.

15. *Whitby*—Whitby. This is a very small office, only one parcel of land under *The Land Titles Act*. The Local Master is Judge Thompson, Senior Judge for the County, who takes all fees earned in this office.

16. *Toronto*. G. W. Holmes, Master of Titles. At present the total salaries payable in this office for the year 1925 amounted to the sum of \$32,048.94. All fees of this office are paid in law stamps. The total earnings of this office for the year commencing November 1st, 1924 and ending October, 1925, amounted to \$43,419.90. The salaries of the Master and the two Deputy Masters are fixed by Order-in-Council and cheques issue to them monthly. The salaries and other proper expenses of this office are charged against the income and any surplus paid over to the City of Toronto, who provides the office accommodation.

The Province provides and pays for all the necessary books, registers, etc., of all the Land Titles offices and Registry offices in the Districts, namely, Algoma, Cochrane, Fort William, Kenora, Manitoulin, Muskoka, Nipissing, Parry Sound, Port Arthur, Rainy River, Sudbury and Temiskaming, and there is a separate vote in the Estimates providing for the payment of these books and contingencies.

#### AFFIDAVIT TAKEN IN ENGLAND BY AN ONTARIO NOTARY PUBLIC SUFFICIENT

Section 132 of *The Land Titles Act* states as follows:

"The proper Master of Titles or any officer of the office of Land Titles authorized by him in writing, or any person authorized for a like purpose under *The Registry Act* may administer an oath for any purpose of this Act."

Persons authorized under *The Registry Act* are found under Section 37, which reads as follows:

- Subsec. 1 "Every affidavit made under the authority of this Act shall be made before the Registrar or Deputy Registrar of the Registry Division in which the land lies, or before some person authorized by law to take affidavits in or for use in Ontario."
- Subsec. 2. "Where an affidavit of execution is made out of Ontario before a person who has no official seal it shall be sufficient for him so to certify."

At the foot of Sec. 37, reference is made to Sec. 38 of *The Evidence Act*, Chap. 76, R.S.O., which section reads as follows:

"Oaths, affidavits, affirmations, or declarations administered, sworn, affirmed or made out of Ontario:

- (k) . . . before a commissioner authorized by the laws of Ontario to take such affidavits;
- (l) or before a Commissioner authorized to take affidavits in Ontario or a *Notary Public of Ontario*;
- shall be valid and effectual and shall be of like force and effect to all intents and purposes as if such oath, affidavit, affirmation or declaration has been administered, sworn, affirmed or made in Ontario before a Commissioner for taking affidavits therein or other competent authority of the like nature."

My opinion is that an affidavit, providing it has been properly signed and the seal of the Notary affixed thereto, having been taken out of Ontario and by a Notary Public for Ontario, is a properly taken affidavit and comes under the provisions of subsection L, 1916 Statutes, Chap. 24, Sec. 2.

#### PRACTICE RE ACCEPTANCE OF TRANSFERS FROM AUTHORIZED TRUSTEES

No transfer by a Trustee in Bankruptcy should be registered unless it is accompanied by the Order of the Court in Bankruptcy in accordance with Rule 101. *The Land Titles Act* does not require the Order to be entered in the Court and a certificate given as the original Order can be used, which saves some expense, and the practice in dealing with these is to send the original Order which is registered with the transfer.

## CAN AN AFFIDAVIT RE ASSURANCE FEES MADE BY A SOLICITOR BE ACCEPTED?

Subsections 7, 8 and 9 of Section 123 of the Act shows that the applicant should make the affidavit. Of course, subsection 3 of Rule 5 allows the affidavit (Form 11) to be dispensed with in certain cases or to be made by an agent. That is, where the applicant might be a woman or some person not living where the land is situated and who is quite unfamiliar with the value of the land to be brought under the Act.

The Master must satisfy himself that true value is given. He can quite readily do this, he being on the spot is more or less familiar with the value.

I may say that the practice in the Land Titles Office at Toronto is to have the amount stated by the applicant in his own affidavit.

## RE TRANSMISSIONS TO A LOCAL MASTER RE M—

This was a transmission in which the widow was entered as owner. The deceased died intestate and the affidavit filed does not set out the names of the heirs but simply states that the deceased left a widow and no children, that the property was under the valuation of \$1,000 and the widow was entitled to inherit the whole property.

There should be evidence to show that this was the only property and estate that the deceased had and this evidence should be full and complete as the deceased might have had property outside of the district. Independent evidence as to value in cases of this kind should be obtained. In this case all the Local Master has is the widow's own affidavit as to value, and in cases like this, it is my opinion not safe to accept the simple evidence from an interested party. Of course, the Local Master may have personal knowledge of the value.

There is no election executed by the widow and there must be one filed—see section 4 of section 12 of *The Devolution of Estates Act*, R.S.O. 1914, and I would insist that the Local Master procure the proper election now from her and file it with the papers.

Local Masters should see that the provisions of this section are always complied with in such cases,

## RE SALE PROCEEDINGS

1. Has a chargee, where the chargor is in default, the right to apply and be registered as owner of the land if evidence is produced to show default, proof of notice on all parties, affidavit by the auctioneer that the land was not sold at the sale, bids not being equal to the reserve bid, etc.?

A chargee under *The Land Titles Act* is in a different position to a mortgagee in fee since the instrument does nothing more than charge the land as security for the payment of certain moneys, and the legal estate is never transferred thereby from the registered owner of the land but remains vested in him or his transferee until default in payment of the moneys secured.

Default being made, the power of sale contained in the charge may be exercised by the chargee according to the agreement set out in the charge between the parties, and until the lands are sold to a stranger under the power contained in the charge, the legal estate remains in the chargor, therefore the legal estate, in my opinion, will never at any time become vested in the chargee. It is well settled law that where a chargee chooses to exercise the power of sale under his charge, he must sell to a stranger as he cannot sell to himself nor to a trustee for himself.

Armour on Titles, Fourth Edition, 1925, page 483, says, that a mortgagee is disqualified from buying under the power of sale on the ordinary principle that his duty in selling would necessarily conflict with his interest in buying; and so it has been held that he cannot buy by either private contract or publicly, nor can an agent or his solicitor's clerk buy for him or his solicitor, either for himself or for the mortgagee.

See *Ellis v. Dellabaugh*, 15 Gr. 583; and *Howard v. Harding*, 18 Gr., page 181. In *Martinson v. Clowes*, 21 Ch. D., page 857, it was held that where a building society offered mortgaged premises for sale under their power, the purchase at public auction by their secretary on his own account was set aside at the instance of the mortgagor, though the price given was a fair one. I would also refer you to *Hunter on Powers of Sale Under Mortgage*, Sec. 20, page 18, and Sec. 158, page 129; and also to *Scott's Torrens System Mortgages*, page 76, last two paragraphs.

In the event of an abortive sale, therefore, the chargee may sell by private sale, but sell to a stranger he must, or it is no sale, and the legal estate still remains in the chargee. See *Farrar v. Farrars*, L.R. 40, Ch. D49. Consequently, to register a chargee as owner of a parcel would be contrary to law and would be giving to the chargee a new right, which was never contemplated.

In this connection, however, the fact should not be overlooked that the chargee may upon default enter upon and receive the rents and profits for the period between the default and sale, but of course he must strictly account to the mortgagor for the same.

My answer, therefore, to the first question is in the negative.

2. Does an execution effect land sold under power of sale contained in a charge if the execution is placed with the Local Master subsequent to the sale but prior to the registration of the transfer or application of the chargee?

In this connection only execution creditors whose executions are in force, that is, in the hands of the Sheriff, and in the case of *The Land Titles Act* filed in the Land Titles Office, at the date of the service of the notice of the exercising of power of sale, are entitled to notice. See *re Abbott v. Medcalf*, 20 O.R., page 299, and *Hunter's Power of Sale under Mortgage*, 2nd ed., Sec. 69, page 56.

It would therefore be the duty of a Local Master of Titles or Master of Titles to ascertain what executions are on file in his office at the date of the service of the notice of exercising power of sale upon the mortgagor and to see that these execution creditors are served. Executions filed subsequent to the service of the notice, in my opinion, need not be considered by him.

3. Whether the wife of the mortgagor who joins in the mortgage to bar her dower should be a party to an action for foreclosure, has been several times considered. Prior to R.S.O. 1887, Chap. 133, Subsections 5 and 8 (now *The Dower Act*, R.S.O., Chap. 70, Sections 10 and 11) it was held that she was neither a proper nor a necessary party. See *Moffatt v. Thompson*, 3 Gr., 111; *Davidson v. Boyes*, 6 P.R., 27.

After that Act, however, she was held to be a proper party. *Building and Loan v. Carswell*, 8 P.R. 73; *Ayrst v. McClean*, 14 P.R., 15.

In *Gasner v. Haight*, 6 O.R. 451, she was held by Proudfoot J. to be not a necessary party, but the contrary view was taken by Rose J. in *Blong v. Fitzgerald*, 15 P.R., 467, where, on her application, she was added as a defendant, the opinion being intimated that she was a necessary party in order to bind her by the proceedings.

The weight of authority appears to be in favour of the view that she is a proper but not a necessary party. The safer practice is to add her as a party,

though strictly speaking, a married woman having a mere inchoate right of dower in the equity of redemption has no present right to redeem. See per Riddle J. *Standard Realty Company v. Nicholson*, 24 P.L.R., page 51.

In view of the above, therefore, where proceedings are taken for foreclosure even though the wife has barred her dower for the purpose of the charge, I am inclined to think that she is a proper party to the action either by writ or in the Master's office. I am of the opinion, therefore, that a Master of Titles would be quite proper in assuming that a wife is not cut out by a foreclosure order unless she is a party to the proceedings, and registration should always be made subject to the rights of the wife, if any, as to dower. Such an entry in the books would fully protect the Master, and, I think, be considered good law. Of course, if the chargee desired to appeal he could do so and the point could then be settled.

#### RE SALE PROCEEDINGS UNDER POWERS IN CHARGES

Local Masters of Titles in all matters of sale under power of sale contained in charges are placed in the position of a Judge, and must be satisfied that all the requisitions for a valid sale have been fully and completely complied with.

The first thing that a Local Master must do is to "*Examine carefully the provisions contained in the charge relating to the exercise of a power of sale.*"

The right of a chargee to exercise the power of sale, and the steps that must be taken by him, are governed entirely by the terms of the charge, and the right to exercise the power is entirely a matter of agreement or contract with the chargor, and is the basis or foundation upon which the whole sale proceedings rest.

*Be satisfied therefore that the provisions contained in the charge have been fully complied with.*

The next two essential points to be particular about are:

1. Default.
2. Notice.

1. *Default.*—There must be default sufficient to justify the sale, and full, ample, and complete proof of this must be produced.

2. *Notice.*—If a notice is required to be given there must be full and complete proof that the notice has been given to all parties entitled to receive same.

The notice must be a proper notice and must always show that default existed at the time the notice of the proposed exercise of the power of sale was served to justify the action taken, and that the default was continuing default.

The manner of giving notice is provided for in the charge and is a matter of contract and agreement. "*The notice must be given only in the manner set out in the charge.*" There can be no substitutional service by order of a Judge or otherwise, as a Judge has no right or power to make any order for service of such notices. It is purely a matter of agreement and the terms of the charge in this respect must be carried out. If, however, where acceptance of a solicitor is relied on, proof of his authority must be produced.

Local Masters have very important and responsible duties to perform in connection with these sales, and cannot be too careful in dealing with them. Hereunder written are some suggestions which, I think, will be of assistance to Local Masters in sale proceedings.

#### 1. *Notice of exercising power of sale and proof of service of same.*

(a) The notice should show that default existed at the time the notice of the proposed exercise of the power of sale was served to justify the action taken,

that such default was continued; and also should set out the facts clearly and concisely, referring to the provisions of the charge for exercising the power of sale and show a statement of arrears due; and the notice should be in proper form.

(b) Affidavits should be produced proving service of the notice upon all parties entitled to be served, including the wife of the mortgagor, execution creditors and all subsequent encumbrancers, and the Master should satisfy himself that all proper parties have been served. Where acceptance of a solicitor is relied on, proof of his authority should be produced.

(c) Where entry upon the land is a condition precedent to the right to exercise the power, such entry must be shown. In reference to right of entry being a condition precedent, see *Clark v. Henry*, 16 O.R., page 159.

(d) For service on the wife of mortgagor, see:

*Muffitt vs. Underhill*, 8 O.W.R., page 347.

*Bennett vs. Slood*, 13 O.W.W., page 131.

*Uren vs. Confed. Life*, 13 O.W.W., page 133, and 40 O.L.R., page 536.

*British vs. Ray*, 16 O.R., page 15.

*Barry vs. Anderson*, 18 A.R., page 247.

*Abbott vs. Metcalf*, 20 O.R., page 299.

N.B.—Where a chargee marries subsequent to the granting of the charge, I doubt the necessity of service upon the wife since she had no dower unless the husband dies seized, and then only in the equity of redemption. See Sec. 47 of *The Land Titles Act*.

Neither is service necessary in the case of unimproved or mining lands. See Secs. 6 and 7, Chap. 70, R.S.O. 1914.

This is mentioned because there have been instances where the wife under such circumstances had been unnecessarily served, and this point might not be clear to all Local Masters, who might be inclined to hold up proceedings for want of service in such cases.

## 2. Affidavit of Charges.

An affidavit should be produced of the chargee, setting out all the facts, proving that default had been made according to the terms of the mortgage, a statement of the arrears that are due on the mortgage, that the default had been continuous, that there had been nothing paid on account of the mortgage, and that there had been no tender. Local Masters should be particular to see that there is evidence of sufficient default in the payment of the charge to justify the sale.

## 3. Publication of Notice and Offering for Sale.

An affidavit should be produced proving proper publication of notice of sale in the proper newspaper published in the vicinity and there should be at least three insertions in the newspaper.

## 4. Posting Sale Bills.

Affidavits should be produced proving the posting up of a sufficient and proper number of sale bills in proper places, and that the sale had been well advertised; copies of these sale bills posted should be attached to the affidavit, and the posting up should be done at least three weeks prior to the sale.

## 5. Auctioneer's Affidavit.

(a) When a sale is made, proper affidavits should be produced of the auctioneer, showing as follows:

1. That he did offer the land for sale in accordance with the advertisement or sale bill, which should be attached to his affidavit.

2. That the property was offered for sale at the time and place mentioned subject to the conditions of sale, which should also be attached and marked as an exhibit.

3. That the sale resulted in a sale being made to "A.B.," as set out in the signed memorandum forming part of the condition of sale.

4. That the highest bid was \$ . . . . ., and the reserve bid was \$ . . . . ., and that "A.B." was declared to be the purchaser.

It might not be really necessary for the auctioneer to state in his affidavit the amount of the reserve bid. It seems to me that it would be quite sufficient for him to state that there were no bids equal thereto, and if an affidavit of an auctioneer is produced which does not set out the amount of the reserve bid but simply states that there were no bids equal to the reserve bid, it should be accepted.

There is really nothing either by statute or case law, so far as I know, that would prevent the chargee from fixing any amount as the reserve bid, either high or low as he may feel inclined, and in the event of any bids by public not being equivalent thereto, there could be no sale.

In some cases solicitors for loan companies seldom appear when drawing the affidavit for the auctioneers to comply with the requirement of setting out the reserve bid, and where the solicitors reside at points distant from the Land Titles Office, considerable difficulty might be experienced in asking them to prepare another affidavit which would cover the point. Of course, try and have the reserve bid included in the auctioneer's affidavit, but if an affidavit is produced of an auctioneer which does not specifically set out the reserve bid but states that there were no bids equal to the reserve bid, I think it should be accepted.

5. That no payment had been made on account of the principal or interest to the auctioneer and that no tender had been made to him by the mortgagor or anyone on his behalf.

6. That the sale was conducted in a fair, open, and proper manner and that the best price possible was realized.

### 6. *Affidavit of Mortgage.*

On completion of sale where land has been sold by auctioneer, there should be an affidavit produced by the mortgagee or chargee which should set out the following:

1. All of the facts.
2. That there was default in the mortgage or charge.
3. That the default was continuous up to the date of the sale.
4. That there had been no payment made on account of the mortgage up to the date of the sale.
5. That there had been no tender made up to the date of the sale by the mortgagor or anyone on his behalf.
6. That the sale had been duly advertised,—refer to the publication and the sale notice and the posting up of sale bills.
7. That the reserve bid was \$ . . . . .
8. That the land was sold for \$ . . . . ., which was the highest bid and set out the exact amount due upon the mortgage.
9. That the sale was bona fide, conducted in a fair, open and proper manner, and that the best price possible was realized.

The duplicate charges and all certificates of title and all proceedings in connection with the titles should be produced and left with the Master.

All evidence intended for the Land Titles Office should be by affidavit, but where, however, through inadvertence, evidence of sale proceedings had been prepared in the form of statutory declaration, these should not be refused.

All affidavits and papers in respect of proceedings under power of sale should be headed:

“Land Titles Act  
In the matter of sale under charge for—  
A. B. to C. D.”

Recitals in the transfer exercising the power of sale are unnecessary. The most convenient manner of commencing the transfer is as follows:

“I, A. B., the registered owner of Charge No. . . . upon the lands in the Office of Land Titles at . . . . ., as parcel . . . . .etc.”

- (b) Cases where no sale had been made by the auctioneer, but the land had been subsequently sold by private sale, affidavits required.

The same papers and evidence as hereinbefore set out should be produced, but the auctioneer's affidavit, besides setting out the facts above-mentioned which are applicable to such cases, should also state that the land had been offered for sale, that the reserve bid was \$ . . . . . that no bid was received equal to the reserve bid, and no sale was made, and that the sale had been conducted in a fair, open and proper manner.

*Additional Affidavits by Chargee.*—There should be additional affidavits by the chargee in cases where the sale has been made privately after the offering for sale by public auction and these affidavits should set out, particularly, the following:

1. All of the facts in connection with the sale, that the land had been duly advertised and offered for sale, that no sufficient bid had been received, that the reserve bid was \$ . . . . ., that if any bid was received it did not equal the reserve bid, that the sale had been conducted in a fair, open, and proper manner by the auctioneer.
2. That subsequently a sale had been made to C. D. for \$ . . . . .
3. Set out the amount that is due as to the date of the sale to C. D.
4. That default had been continuous up to the date of the sale to C. D., that there had been no payment on account of the mortgage, that there had been no tender by the mortgagor up to the date of the sale to said C. D., that the sale made to C. D. was made bona fides, that the price obtained was fair, and that all proper means had been taken to obtain the best price and in fact the best price had been obtained.

(c) Where sales are made without giving any notice.

Examine the charge carefully and see that the provisions contained therein allow a sale to be made without notice. This is the foundation of the whole proceedings and too much care cannot be exercised in this respect. Also see that there has been a sufficient default to justify the exercise of the power. An affidavit should be produced by the chargee or mortgagee setting out fully and concisely:

1. All the facts and reciting the provisions in the charge allowing sale to be made without notice.
2. The amount that is due upon the charge and the arrears.
3. That there had been default made in the payment, that the default had been continuous, that no payment had been made on account, that no tender had been made by the mortgagor or chargor or anyone on his behalf up to the date of sale.
4. That a sale had been made for \$ . . . . . to C. D., and that the sale was bona fides, that the best means available had been taken to obtain the best price possible for the lands, that the price was fair, and that the default was continuous up to the actual date of sale to C. D.

#### *Independent Affidavits of Price.*

I think the Local Masters should be particular to see that there is an independent affidavit showing that the price obtainable was fair, as there might be a tendency for the mortgagor or chargor in exercising power of sale without notice to make a sale in which there might be some collusion and the price very inadequate. Care, however, should be taken to see that all subsequent encumbrancers and execution creditors and all other parties who might be entitled to receive a notice had been properly served with notice.

(d) Cases where several parcels in a mortgage have been offered for sale which was abortive, but subsequently sold in separate parcels at different times.

The practice to follow in such instances is to require that all steps in connection with the default and sale be proved and filed upon the first application for registration of the first parcel dealt with.

In each separate subsequent instance, obtain an affidavit from the chargee, or, in the case of a company, from some officer having full knowledge thereof, which affidavit must contain the following material:

1. Refer to the charge covering the lands sought to be transferred.
2. Refer to and give the number of the sale proceeding already filed.
3. Show that the default of the chargor still exists, which would justify the sale.
4. That there has been no payment nor tender made by the chargor or by anyone on his behalf in respect of the balance and due owing under the charge after the application of previous moneys received on account of sales.
5. That the sale is bona fide, the price fair and just and the best obtainable for the parcel.



## POINTS TO BE NOTED ON EVERY TRANSMISSION

1. The widow of the deceased owner of land is entitled to her dower or her right under The Public Lands Act, and cannot be deprived of this right, except by her own act.

2. She may release her right to dower by accepting the provisions of the will, or the provision of The Devolution of Estates Act, in lieu of dower. Otherwise, unless she released her right to the administrator or executor, the land should be transmitted subject to her rights.

3. At any time within three years after the death, the land may be transmitted to the personal representative, that is, the executor, or administrator, subject to the rights of the widow.

Note:—No administrator of the *personal estate only* has any right to transmission of land of a deceased.

4. After three years from the death, without a proper administrator's or executor's caution, being previously registered, land of the deceased should not be transmitted to any administrator nor to any executor, except where the land is devised to the executor or he is given power to sell at his discretion by the will.

5. After three years from the death, if the lands have not been previously transmitted to the personal representative, they may be transmitted to all the parties entitled, that is, the heirs of devisees, but this should not be done unless letters of administration or probate are produced.

6. On a transmission the affidavits and application should follow the words of the form as to the deceased "leaving no other child or the issue of any deceased child," when giving the names of the persons inheriting by reason of a death, and should set out in full everyone who has an interest in the property and whether they are of full age or infants.

7. An administration limited to a personal estate only has no right to a transmission.

8. An Order of the Court must be obtained to enable a devisee to be Registered before the expiration of the three year period. See *Re Shier* 52, O.L.R. p. 464.

## POINTS TO BE NOTED ON THE FIRST TRANSFER AFTER EVERY TRANSMISSION

1. No first transfer after transmission should be finally accepted for registration until the transmission papers have been carefully gone over again by the Master and the rights of the several parties noted.

2. No administrator can sell lands in which an infant has an interest without the consent of the official guardian, and an executor must also have this consent unless the will specially authorizes him to sell.

3. An administrator or an executor without special powers can only sell within three years from the death, unless he has registered a caution within a year before the sale.

4. Generally speaking, an administrator or an executor without special powers can only sell to pay debts and should show by this affidavit that he is selling for this purpose, and if he wishes to sell for the purpose of distribution only, the parties interested must all join to consent, the Official Guardian acting for the infants and lunatics.

5. After three years from the death, the administrator or executor if registered as owner, may transfer the lands to the parties entitled, that is, the heirs or devisees, or with these parties all joining to consent and release their interest, may sell to a stranger.

## RE REGISTRARS OF DEEDS

## INSTRUMENTS AFFECTING LAND EXECUTED AFTER PLAN IS FILED TO CONFORM AND REFER THERETO

It appears that in September, 1924, the east half of lot 21 in the 1st concession of the Township of B—— had been deeded to one J. D. W. as trustee. W—— subsequently deeded the land to the R. R. Co., Ltd., which company subdivided the land and registered a plan, now Plan 96.

It appears also that W—— was not described as a trustee in the deed which he executed to the R. R. Co., Ltd., and the company have now requested that W—— execute a deed as trustee.

I understand that W—— has recently executed a deed as trustee to the company and that the deed has been dated back to bear the same date as the deed given to the company by W—— in which he was not described as a trustee.

This latter deed was executed after Plan 96 had been registered and after the land, being the east half of lot 21 in the 1st concession of B—— Township had been subdivided.

Can this deed recently executed by W—— as trustee, but simply containing the description of the east half of lot 21 in the 1st concession of the Township of B——, be accepted for registration without naming the subdivided lots?

My opinion is that the deed in its present form cannot be accepted for registration as it is an instrument that affects land executed after a plan is registered, and before being registered must refer and conform to the plan. See subsection 11 of Section 81 of *The Registry Act*, which states as follows:

“Every instrument affecting land or any part thereof executed after the plan is registered shall conform and refer thereto.”

The instrument in my opinion should therefore set out the lots and refer and conform to the plan, and the Registrar would require to record the same against each lot affected.

## DESCRIPTIONS BY REFERENCE TO PRIOR REGISTERED INSTRUMENTS

Can a Registrar accept deeds for registration and register the same when the description of the lands is by reference to a previous registered instrument, which previously registered instrument referred to does not properly describe the lands?

Generally speaking it is the duty of the Registrar to see that the description in instruments comply with the requirements of *The Registry Act*, and if the description does not so comply with the provisions of the Act, then it would be in the interests, not only of the Registrar, but also of the party registering the document, to see that the description was made perfect, and I think the document should be returned and the Registrar satisfied with the descriptions; if not, there will be difficulty for the Registrar in making the proper abstracts of the title.

I should have before me the particular instrument in question with a statement of all the facts in connection with the same, before I could express an opinion as to whether the description or reference in the particular instrument is such a description as complies with the provisions of the Act, and could be registered.

It might be that such a description by reference does not contain a description by metes and bounds or such a description as would be sufficient to enable the same to be traced or ascertained by a surveyor.

You, as Registrar, I think should satisfy yourself as to this.

I do not see how a Registrar could satisfy himself that the description by reference complies with the provisions of *The Registry Act* without examining the description in the registered deed referred to. Surely a proper fee could be charged for this. If any dispute arises as to the fee charged, the Act provides for the submission of the dispute to the Inspector for decision.

#### REGISTRARS MAY GIVE LIST OF PURPORTED MORTGAGES ON ABSTRACT—NOT TO GIVE AN OPINION AS TO TITLE

The Registrar may give a list of instruments which appear upon the Abstract Index and which purport to be mortgages and for which no instruments purporting to discharge them have been registered.

In making the request, however, to the Registrar for a list of instruments purporting to be mortgages, such request should definitely state the number of the lot and also the registered number of the instrument, which would give the Registrar a starting point. Otherwise, if the Registrar is asked to search the property of B— and report as to the mortgages thereon, the Registrar could not express any opinion as to title but would send you an abstract.

In making such a request the Registrar could be asked to give a list of the instruments which appear upon the abstract index of the particular lot (naming the lot) from the registered instrument No.—, which is the deed from A— to B—. Otherwise the Registrar would require to give a list of all instruments purporting to be mortgages appearing on the index to date.

#### IMPROPER DESCRIPTION—CORRECTION

I note that the description of the land in the deed which was registered in the Township of W— describes the land as being composed of part of lot Number 2 in the broken front concession in the Township of W—, and upon examining the description, discovered that this is not a proper description as the land should be described as part of lot Number 2, concession 1, Township of W—, and not in the broken front concession.

I notice that you have indexed this instrument on lot 2, concession 1, and not on the broken front concession. The instrument, therefore, is properly indexed on lot 2, concession 1.

I would suggest that in order to overcome the difficulty in this case that a deed of confirmation be obtained and registered. This deed should recite the prior conveyance with the faulty description and should be indexed on the abstract of the proper lot.

The only provision for the correction of errors you will find in *The Registry Act* is in section 79, but this section apparently does not apply to this particular case as you have indexed it on lot 2, concession 1, being the proper lot.

#### INSTRUMENT WITHOUT LOCAL DESCRIPTION—REMARKS

I have your letter, enclosing copy of an instrument *re* the Municipal Corporation of the United Townships of D— and others, in which you ask me as to whether the deed is in proper order to be registered.

It appears that you have no record of this particular property in your office, and that the property stands upon a road allowance.

This is an instrument affecting land without local description, and the provisions of section 34 of *The Registry Act* applies.

There should be a statutory declaration attached to this instrument by one of the parties to the instrument or by his attorney or by the heirs, executors, or administrators of such party to the effect that the instrument affects land within the Registry Division, and giving a local or general description of such land sufficient to enable the same to be traced or ascertained by a surveyor.

Why could not such a declaration be procured, setting out a description of the land by metes and bounds, which would enable a surveyor to trace out the land and ascertain the same?

#### RE DESCRIPTIONS IN INSTRUMENTS

A description may be elucidated by reference to a plan or sketch attached to the instrument, in which case it forms a part of the description.

In your description "A," you gives metes and bounds description and illustrate it by accompanying sketch attached, which is quite in order. Therefore, the description of the lands in Parcel "A," in my opinion, should be satisfactory for registration purposes.

Parcel "B" also describes the lands by a metes and bounds description, which is illustrated by accompanying sketch, but in this particular description reference is made to the limit of a part of the lot conveyed in a prior deed, and the question is, is it proper to refer to this limit of this particular lot which has been heretofore conveyed?

My opinion is that if a reference is made to a limit of a lot heretofore conveyed, the words following should be inserted after the word "heretofore" in the eleventh line of your description "B."

"Conveyed by one.....to.....bearing date the.....day of  
.....and registered in the Registry Office for the Registry Division of the County  
of.....on the.....day of.....19....as No....."

The same remarks apply where reference is made to the north-east angle of that part of lot heretofore conveyed and shown as Parcel "C."

It would appear to me that if a conveyance of the lands mentioned in "A" were registered first, then the description of "B," referring to the limits of lands in "A," which were registered, could be received by the Registrar as a proper description.

Of course in each instrument there should be a copy of the plan attached to the description which would form part of the description and which would illustrate the description of the particular lands.

The views expressed in this letter have not the force of a decision, but are only an opinion.

#### STATUTE RE ADDRESSES ON DEEDS, ETC., IS MANDATORY

An assignment of mortgage, in my opinion, is an instrument which comes within the meaning of 45a of *The Registry Act* as amended by Chap. 26, 1923 Statutes, and therefore should show by endorsement the address, etc., of the assignee.

In the case of a release of legacy, I am not prepared to say whether it comes within the meaning of this particular section or not without first examining the particular document.

The Attorney-General has ruled that this legislation in reference to endorsements is mandatory and no instrument should be registered unless the address, etc., is upon it.

## RE REGISTRATION OF NOTICES OF EXERCISING POWER OF SALE

Section 58 (1) of *The Registry Act* states:

"A notice of sale of land under the provisions of *The Mortgage Act* and a notice of exercising the power of sale, contained in any mortgage, and the affidavit or declaration of service thereof may be registered, and the same shall be registered in the same manner as an instrument affecting land, but it shall not be necessary to record the notice or the affidavit or the declaration of service attached thereto, in the Registry Book."

Under the provisions of this section, notices of exercising power of sale shall be registered in the same manner as an instrument affecting land.

Section 35 of *The Registry Act* provides for the necessary proof required for the registration of instruments and excepts certain instruments, and notices of exercising power of sale do not fall within the exceptions made by that section, and therefore should be accompanied by the affidavit of a subscribing witness in the form as set out in the said section 35.

Section 47 provides for the manner of registering instruments and briefly states, that unless otherwise provided for, instruments which may be registered under this Act shall be registered upon and by delivery to, and deposit with, the Registrar of the instrument or of a duplicate or other original part thereof with all necessary affidavits, etc.

In my opinion, therefore, according to the strict letter of the law as set out in *The Registry Act*, there should be attached to every notice of exercising power of sale presented for registration, an affidavit by a subscribing witness in the form set out in section 35.

As to the signing of a notice of exercising power of sale, my opinion is that it should be signed by the person entitled to give it or by someone on behalf of the person entitled to give it.

If signed by someone on behalf of the mortgagee in the capacity of an agent, the affidavit should set out the fact that it was signed by A. B., who is duly authorized by the mortgagee to so sign it, and I think that such an affidavit attached, proving the authority to sign by the agent, would be sufficient for registration purposes without the necessity of the registration of a special power of attorney.

## RE FORGED INSTRUMENTS REGISTERED—HOW EXPUNGED FROM THE BOOKS

Neither I as Inspector nor the Attorney-General's Department have any power to order forged documents expunged from the Registry Office records. They are matters of record and constitute notice and must be taken for what they are worth.

I do think that the proper way to handle this matter would be to apply to the Court for an order declaring these particular instruments void and setting same aside. This might have to be done by the taking of an action. Any order or judgment given in the matter could then be registered in the Registry Office and provide directions to the Registrar in reference to the particular instruments in question.

## MUNICIPAL PLAN UNDER SECTION 88—MODE OF PREPARATION

A plan can be prepared under section 88, subsections 1 to 11 of *The Registry Act*, upon the written request of the Inspector or of any person interested who makes application to the Clerk of the Municipality, and it would appear to me that there should be a direction given in writing by the municipal council to a

surveyor under the provisions of subsection 2 to prepare such a plan under the provisions of section 88.

Such a plan will show all lots or parcels as they appear from registered plans, and subsection 11 should be carefully considered, and such plan should also show all such lots as are not already shown on a registered plan but appear from the instruments relating to such lot.

It would therefore be necessary first to plot the registered plan and then to examine the instruments registered and plot the description of the instruments upon the plan, and doing so the boundary posts and landmarks should be definitely ascertained and fixed.

The amendment to subsection 11 of section 88, as set out in Chap. 25, 1919 Statutes, page 225, permits of the numbering of the lots on the new plan.

This not only serves as great assistance to the public but also to the corporation, enabling proper assessments to be made, and greatly aid in the preparation of description for tax deeds, should at any time any of these lots be sold for arrears of taxes.

The plan must have endorsed upon it the certificate referred to in subsection 2, signed by the clerk and the head of the municipality and the surveyor, and should state that the plan was prepared according to the direction of the municipality and in accordance with the provisions of the Act, and should have the corporate seal affixed thereto.

#### AFFIDAVITS OF EXECUTION IN SASKATCHEWAN MAY BE MADE BY A COMMISSIONER IN SASKATCHEWAN

Section 37 of *The Registry Act* provides as follows:

1. Every affidavit made under the authority of this Act shall be made before the Registrar or a Deputy Registrar of the Registry Division in which the land lies or before some person authorized by law to take affidavits in and for use in Ontario.

2. Where an affidavit of execution is made out of Ontario before a person who has not an official seal, it shall be sufficient for him so to certify. Section 23 of *The Interpretation Act*, being Chap. 1 R.S.O. 1914, provides as follows:—Where by an Act of this Legislature or by a Rule of the Assembly, or by an Order, Regulation or Commission made or issued by the Lieutenant-Governor in Council a law authorizing him to require the taking of evidence under oath, an oath is authorized or directed to be made, taken or administered, the oath may be administered and a certificate of its having been made taken, or administered, may be given by any one named in the Act, Rule, Order, Regulation or Commission, or by a Judge of any Court, a Notary Public, a Justice of the Peace, or Commissioner for taking affidavits having authority or jurisdiction in the place where the oath is administered.

In view of this section of *The Interpretation Act*, to be read with section 37 of *The Registry Act*, my opinion is that an affidavit of execution sworn in Saskatchewan before a Commissioner for taking affidavits in Saskatchewan, may be accepted as sufficient for registration purposes. The Registrar, however, should call attention in the column for remarks in the Abstract Index of the affidavit.

#### RE FEES FOR LIST OF LAND TRANSFERS

According to the amendment made in 1923 it is the duty of the Registrar to furnish a list of all registered instruments as therein stated for the next preceding year or part thereof for which a fee of five cents per instrument is allowed.

No provision is made by this section nor could I find any provision in *The Registry Act*, authorizing the charging of a fee for instruments not included in the list authorized, therefore, under the provisions of section 93, I fix a fee of ten cents for every instrument in the list for the year 1923, but for the instruments in the list for 1924, you are bound by Statute to make a charge of only five cents.

## RE COMPLETE DISCHARGE OF MORTGAGE

In complete discharges, it is not necessary to set out the lands and plan specifically. A discharge of mortgage is an example of an instrument which contains a description by reference to an instrument already registered.

A discharge of mortgage which was registered before a plan is filed can be accepted for registration, but register it against all the lots.

## AFFIDAVITS IN FOREIGN WORDS IMPOSSIBLE OF TRANSLATION—JUDGE'S ORDER

It appears to me that if a translation of the foreign words can not be obtained, that this is a case where the Judge might well give a certificate under section 41.

## NOTICE OF PATENTS BY PROVINCIAL REGISTRAR UNDER PUBLIC LANDS ACT—MANNER OF REGISTERING

How is a notice given a Registrar by the Provincia' Registrar under the provisions of Section 25 of Chapter 28, R.S.O. 1914, being *The Public Lands Act*, to be recorded and abstracted?

Under the provisions of this section, the Provincial Secretary furnishes the Registrar with a quarterly statement of all Crown lands patented and cancelled. This statement contains a list of the names of all persons to whom letters patent have been issued for land within the Registry Division during the next preceding three months, and of all the persons whose letters patent have been cancelled during that period, with such general or particular descriptions of the land as the case may require. This notice is called a Notice of Patent, and a Registrar should give it a number on the back of the instrument, and file it away under an index in the vault as patents.

These are usually treated as patents and are entered in the Patent Book. Registrars will likely find a book in the office in which all patents are received and recorded. When a Registrar receives a document of this nature, he should open up a separate entry in the Abstract Index Book and treat it as a patent.

Notice of a water lot, with merely a reference to the subdivision lot to aid description, I do not think, strictly speaking, should be entered upon the subdivision lot in front of which the water lot is said to be situated.

Open a new folio for the water lot as granted, and the first entry will be this patent, and enter any instruments affecting the water lot under this new heading. No fees are provided for a Registrar in this connection.

In many cases the patentee does not record his patent but simply relies upon this notice given by the Provincial Registrar, which is put in the books.

## EVERY REGISTERED MORTGAGE IF DISCHARGED BY STATUTORY CERTIFICATE TO BE BY SEPARATE CERTIFICATES

G— Company executed a bond mortgage in the first instance which has been registered, and subsequently the company executed further mortgages which have been registered, and the question to be determined is whether there should be separate discharges for each mortgage.

Section 62 of *The Registry Act* provides that in the case of a *registered mortgage*, the Registrar on receiving a certificate, Form 10, etc., shall register the same.

The statutory form of discharge refers to a registered mortgage.

Every registered mortgage, therefore, in my opinion, should be discharged by a separate statutory form of certificate, and in this case there should be a separate discharge for each mortgage registered, as they are all separate and distinct instruments.

#### WRONG DESCRIPTION IN MORTGAGE—REMEDY

It appears that an original mortgage in 1917 was on lot 4, concession 9, E. H.—, and should have been on lot 5, and now an assignment of that mortgage, which mentions the land as lot 5, is produced for registration.

The mortgage on lot 4 in 1917 is given on the wrong lot and should be discharged and a discharge registered against lot 4, and the mortgagor should execute a new mortgage covering lot 5. A Registrar should immediately point out cases like this to the solicitor or party who has submitted the assignment for registration. I do not see what use the registration of the present assignment would be, as, according to the record, there is no mortgage registered on lot 5.

#### REGISTRAR NOT TO EXPRESS OPINIONS ON TITLE

A Bank asks a Registrar to answer two questions, namely:

1. In whose name does certain named property stand?
2. What are the encumbrances against this named property?

These are clearly questions relating to "ownership" and "encumbrances." Any answer given by a Registrar of deeds as to ownership or encumbrances necessarily involves the giving of an opinion about the title, which the Registrar is expressly forbidden by the Statute to do. See section 19, subsection 1, of *The Registry Act*.

What a Registrar can give, however, is an abstract of the title, which will show instruments registered upon that title. If an abstract is not required from the Crown but the Bank only wishes to be advised as to instruments bearing on the abstract from and after the registration of a certain named deed or instrument to a certain named party which can be identified on the abstract, then the Registrar could prepare such an abstract and send it to the Bank for examination.

If the Bank wrote and asked for an abstract of the south half of lot 2 in the 9th concession of S—, from and inclusive of the registration of the deed in which Jno. Smith is a grantee, being registered No. — (fill in the registered number if possible), a Registrar could send such an abstract.

Such an abstract, however, might not be satisfactory information as there might be mortgages upon the property prior to the registration of Jno. Smith's deed, and also, although Jno. Smith appears to be the registered owner of the land, yet it might be found upon examination of the title that he did not have a good title to the land in question.

It is not within the province of the Registrar, therefore, to give any information over his signature in regard to ownership of property or the existing encumbrances, but a Registrar can prepare and send abstracts of the instruments that are registered against any particular title.

#### AMENDED PLANS—PROCEDURE

What you apparently desire to do is to cancel the plan of a subdivision of a block of land within the town of B—, and to have a new plan prepared which will close certain streets.



You do not say whether any sales of lands have been made under the present registered plan or whether the land embraced in the plan is owned by one party.

The practice adopted has been to proceed before the County Judge under section 86 of *The Registry Act*, Chap. 124, R.S.O. 1914.

A new plan as amended would have to be prepared and registered and have endorsed thereon the Judge's order. The streets, of course, would have to be closed after giving such notice to the municipality as the Judge might require.

The registered plan as now registered is not cancelled, but what is done is the registration of a new amended plan.

An amended plan might be registered without the Judge's order as provided under section 86 if none of the lots had been sold or dealt with in any way or no person or public party would in any way be concerned or affected except the owner, and if no streets were to be closed, but in your case you are closing streets.

Of course any amended plan made by you would have to be made in pursuance of the provisions of the Act relating to the preparation of plans.

#### CAN A CERTIFIED COPY OF A RELEASE OF FORFEITURE GRANTED BY THE PROVINCIAL SECRETARY BE REGISTERED?

In my opinion only the original release or a copy certified by the Registrar of the Registry Division in which the original has been registered may be received for registration.

A certified copy means a copy authorized to be certified, e.g. the copy referred to in section 22 or 44 of *The Registry Act*.

The original release, therefore, could be registered, and certified copies given by the Registrar where the original has been registered could be accepted for registration in other Registry Divisions.

#### EXECUTOR OF AN EXECUTOR CAN DISCHARGE A MORTGAGE

A statutory certificate of a discharge of mortgage may be validly signed by the executors of an executor of a deceased mortgagee.

A discharge of mortgage executed by the executors of the will of Helen R——, who was sole executrix of George R——, is a proper one to be received and registered. They are the persons entitled by law to receive the mortgage money.

Registrars will show, however, in the Abstract Index the capacity in which the parties who signed the certificate of discharge profess to act in so doing.

#### PLAN WITH DIVIDED OWNERSHIP—CHARGE FEES AS ONE PLAN

A Registrar has a plan with a divided ownership and as there are two abstract indices to be opened and two titles to be searched, he asks whether a plan of this kind should be charged as two separate plans.

There is only one plan and therefore there should be only one charge made for registering that plan. However, as two titles require searching, a Registrar would be entitled to charge the proper fees for making search in each case.

I do not know whether it is the general practice of Registrars to make an abstract of the search and place it in the index book on a page immediately prior to the opening up of the new lands on the plan, but this should be done in my opinion.

There does not appear to be any fixed fee for this work and I think Registrars should apply to the Inspector under section 93 to fix fees in this connection, and at the same time send their memorandum of fees for this matter. Of course, abstract indices of all the lots for both owners should be opened.

#### RE DISCHARGE OF MORTGAGE RELEASE AND RECONVEYANCE

Where mortgages are of small amounts and the mortgagee is deceased and the widow cannot well afford to take out Letters of Administration, a quit claim or release and reconveyance, properly signed by the widow and all the heirs-at-law, the Official Guardian approving on behalf of infants, with the consent to registration endorsed thereon, in accordance with the provisions of Sections 1 and 2, 9 Geo. V, Chap. 28, *The Devolution of Estates Act*, could be accepted by a Registrar for registration.

#### DISCHARGE OF MORTGAGE—ALL INSTRUMENTS SHOWING RIGHT TO DISCHARGE TO BE REGISTERED

A discharge of mortgage is a creature of the Statute, and a discharge reciting various assignments, amongst which is an assignment from an administrator of an estate, must set out particulars of the granting and registration of Letters of Administration.

Section 65 of *The Registry Act* requires that all instruments showing the right to discharge must be registered, no matter in what order, before the discharge can be registered.

A Registrar should refuse registration of such a discharge unless these particulars are inserted.

This omission, however, could not prevent the administrator from receiving money and executing the discharge, but before the discharge may be registered, the facts as to the grant and registration must be stated.

#### MEMORANDUM RE DEPOSITING PLANS UNDER RAILWAY ACTS AND HIGHWAY ACTS

No provision being made in *The Registry Act* for fees for depositing or filing plans, and it appearing that different fees are being charged for this work, with a view of making the fees uniform, and under the provisions of Section 93, I hereby fix the fees for the said work as follows:

For filing or depositing any plans in Registry Offices under a Dominion or Provincial Statute (e.g. Railway Act or Highway Act) where no express provision is made in those Statutes for fees.....	\$5.00
This fee of \$5.00 includes all necessary entries connected with depositing and filing plans.	
For any certificate given as to depositing and filing such plans.....	50c.

#### RE REGISTRATION OF ORDERS-IN-COUNCIL

There does not seem to be any express provision made in *The Registry Act* for registration of such a document, but it would come within the general words at the end of Clause D of Section 2 of *The Registry Act*, namely, "An instrument whereby land in Ontario is affected."

The definition of the word "instrument" in the Act in Section 2, includes Orders-in-Council of the Dominion, and this Order is an instrument, therefore, transferring certain portions of land.

Orders-in-Council are registered by depositing a copy of the Order, certified by the Clerk, of the Council, so that the original may be left in the Registry Office. A copy verified by an affidavit is not a certified copy.

A blue print attached may be considered part of the description and could be attached to the Order-in-Council to be registered. The Order should, of course, be copied in the Registry Book and proper entries made against the lands affected in the index book.

#### JUDGE'S CERTIFICATE UNDER SECTION 41, REGISTRY ACT, CONCLUSIVE

It is not the duty of a Registrar to enquire whether the Judge should have given the certificate or not.

All that the Registrar is concerned with is to make sure that the proper certificate, "Form 7," is endorsed upon the instrument and duly signed by the Judge, and if satisfied as to this and that the Statute has been complied with, the Statute provides that he shall register the instrument.

#### REGISTRATION OF CERTIFIED COPIES OF DISCHARGES OF MORTGAGES RECEIVED FROM OTHER REGISTRY OFFICES

The facts in this particular case referred to me appear to be as follows:

G. & Co. gave to the M. Bank and the C. B. of C. a mortgage upon certain lands in the County of H—, which mortgage bears date the 15th day of June, 1901, and was registered on the 6th day of July, 1901, in the Registry Office for the County of H—.

A discharge of this mortgage was registered in the County of H—, in the Registry Office on the 23rd day of September, 1904. The Registrar of Deeds for the County of H— has sent to the Registrar of the County of N— for registration a certified copy of this discharge of mortgage so registered in his office. On examining the certified copy of the discharge of mortgage the same appears to comply with the requirements of Section 44 of *The Registry Act*.

On receipt of this certified copy of discharge, the Registrar for the County of N— finds a mortgage given by G. & Co., bearing date 15th day of June, 1901, to the M. Bank and the C. B. of C. upon certain lands in the Township of M—, County of N—, which mortgage was registered on the 6th day of July, 1901.

This mortgage registered in the office for the County of N— is apparently given by the same mortgagors to the same mortgagees and bears the same date as the mortgage registered in the County of H—, but the mortgage registered in the office for the County of N— contains no other land outside of that Registry Division, and of course there is no other certificate of registration endorsed upon it other than the certificate of the office for the County of N—.

The certified copy sent contains no recitals whatever of the mortgage in the office for the County of N—, and the only mark of identification that the mortgage registered in the office for N— bears to the mortgage registered in the office for H—, which is discharged by the certificate of discharge, is the fact that the mortgage discharged bears the same date and the same parties as the mortgage registered in the office for N—.

From these facts my opinion is that these are two separate mortgages, one registered in H— County and one registered in the Registry Office for N— County. One discharge of mortgage cannot discharge two separate mortgages and therefore the certified copy of the certificate of discharge of mortgage received at N— office should not be accepted for registration.

I would point out, however, that had the original mortgage which is registered in the office for N—— been a duplicate of the mortgage registered in H—— County, setting out not only lands in H—— County but also in N—— County with the same parties as mortgagors and mortgagees, bearing the same date and having endorsed upon it the certificate of registration, certifying as it does the registration in H—— County, then my opinion would be that a certified copy of a discharge of the mortgage received from another Registry Office, so identifying beyond a question the mortgage received in N—— office, could be accepted for registration.

In all such cases one could not consider them as two separate mortgages and there would be no difficulty in identifying the mortgage registered in N—— office with the mortgage registered in the office of the County of H—— and being the mortgage intended to be discharged by the certified copy of the discharge which was registered in the H—— Registry Office and presented for registration to the office at N——.

In all such cases, however, I think that the Registrar would be entitled to a fee for a search of the original mortgage in his office; also, when the same is registered, a note should be made in the column for remarks in the Abstract Index, that the discharge is registered by a certified copy and does not expressly give particulars regarding the registration of the mortgage.

#### RE DEEDS OF TRUST AND MORTGAGES TO SECURE ISSUE OF BONDS

A deed of trust and mortgage to secure the issue of bonds—M. B. Company to the N. T. Co.—is really a mortgage and usually is so styled as a mortgage throughout, the lands mentioned therein being referred to specifically as "The Mortgaged Premises."

The operative words used are "grants, mortgages and charges," and such an instrument is undoubtedly a mortgage given to a trustee to secure the issue of bonds.

It usually has all the incidents of a mortgage with power to redeem and power to foreclose, and notwithstanding that such instrument contains many special covenants and provisions, yet such clauses I deem to be incidental to a mortgage security of this particular description, and is simply a mortgage to secure bonds containing provisions usual in such instruments.

In the absence of any special provisions in it that would make it other than a mortgage or which would appear to be other than incidental to a mortgage, in my opinion such an instrument is one which may be endorsed as "not to be registered in full."

#### DISCHARGE OF MORTGAGE ORIGINALLY GIVEN TO AN ADMINISTRATOR

A mortgage is given by "A" to "B," "B" taking the mortgage as administrator, "B" then, as administrator, assigns the mortgage to "C." "A" pays the mortgage off to "C" and brings in for registration an ordinary discharge reciting the facts concerning the assignment.

Letters of administration in such cases are not required to be registered as the mortgage is not given to a deceased person, but is given to an administrator of a deceased person.

#### ERROR IN DESCRIPTION—SUGGESTIONS

An instrument, which apparently sets out the correct lot number and whose description is practically correct with the exception of the omission of the name

of the surveyor, comes within the provisions of Section 34 of *The Registry Act*, as being an instrument affecting land without local description.

If a statutory declaration were attached to the instrument, as provided by that section, I think that the instrument could be accepted for registration.

#### RE REGISTRATION OF LUNACY ORDERS IN SEVERAL REGISTRY OFFICES

Where it is necessary to register such orders in several Registry Offices, certified copies from the proper officer at Osgoode Hall could be obtained and forwarded, and the original order could be kept and have the endorsements *re* registration made on it.

If the original, however, and a copy has been sent to an office for registration, the Registrar would keep the original and return the copy; and if further registrations were required in other offices, certified copies as above could be obtained and registered or certified copies of the original order so registered could be obtained from the Registrar in whose office the original is, and such certified copies could be registered in other offices. See Section 44 of *The Registry Act*.

#### DISCHARGES OF MORTGAGES BY AMALGAMATED BANKS

The assets of a selling bank are usually purchased by a purchasing bank in pursuance of an agreement entered into for that purpose.

This agreement is then approved by Order-in-Council, and when approved, under the provisions of Section 110 of *The Bank Act*, Chap. 32, 13 and 14 Geo V, Canada, the assets, therein referred to as sold and purchased subject to the terms of the agreement and without any further conveyances becomes vested in the purchasing bank.

If, therefore, all the assets are included in the agreement amongst which are mortgages, even although there is no formal assignment, become vested in the purchasing bank, who then becomes the party entitled by law to receive the money on such mortgages and to execute the statutory discharge of the same.

Section 110 (2) of the said *Bank Act* gives certain powers to the selling bank, which powers are only to be exercised subject to the terms of the agreement, and just what the terms of the agreement are in respect to the selling bank, dealing with any mortgages and their powers in connection with collecting the moneys on the same and executing discharges, would require an examination of the agreement itself.

Section 111 of *The Bank Act* also gives certain powers to the selling bank and provides that it shall only transact such business as is necessary to enable it to carry out the terms of the agreement and to realize upon any assets not included in the agreement.

Therefore, unless any mortgage is an asset that is not included in the agreement but is excepted therefrom, the selling bank, if the agreement has been approved by the Governor-in-Council, cannot possibly be deemed to be the party entitled by law to receive the money and cannot execute the statutory discharge of mortgage.

If any such discharge executed by a selling bank after amalgamation and after the agreement had been approved by the Governor-in-Council were presented for registration, it would be necessary to examine the agreement in order to ascertain if the particular mortgage discharged by the selling bank were excepted from the assets mentioned in the agreement in order to be satisfied that the selling bank had been given power to deal with such mortgage and execute a discharge of the same and was the party entitled by law to receive the money.

Nearly every agreement, however, is drawn to cover all the assets of the selling bank and in all such cases the discharge of mortgage must be executed by the purchasing bank.

It appears that no formal order by the Governor-in-Council is prepared in these matters, the minute of the Treasury Board becoming an Order-in-Council when approved by His Excellency the Governor-General in Council, and such minute is usually endorsed upon the agreement itself.

Before any discharge of mortgage can be registered, this agreement and Order-in-Council must be registered because proof must be given that the party executing the statutory form of discharge of mortgage is the person entitled by law to receive the money and to discharge the mortgage, and this can only be found by examination of the agreement itself.

The following is a proper clause to be placed in a discharge given by amalgamated banks:

"that such mortgage has been assigned by agreement dated the.....day of..... made between the Bank of..... and the Bank of..... which said agreement has been approved by His Excellency the Governor-General in Council on the..... day of..... under the provisions of The Bank Act, and has been especially assigned from the said Bank of..... to the said Bank of..... by virtue of the provisions of section 110 of the Bank Act, chap. 32, 13 and 14 Geo. V, Stat. of Canada, which said agreement and Order in Council were registered in the Registry Office for the Registry Division for the County of..... etc."

#### RE DEVOLUTION OF ESTATES ACT—DUTY OF REGISTRAR TO ENQUIRE IF INSTRUMENTS PRESENTED FOR REGISTRATION ARE WITHIN THE ACT

What is the duty, if any, cast upon a Registrar when an instrument signed by several persons is presented for registration to ascertain whether the said instrument falls within the provisions of section 13 (7) of *The Devolution of Estates Act* as enacted by Section 1 of Chap. 28, Ontario Statutes, 1919?

The section of the Act referred to is limited to real property: (1) that devolves by reason of any will that has not been proved or registered; and (2) that devolves by reason of any intestacy in respect of which letters of administration have not been granted.

The section distinctly and clearly states that such property shall not vest after the expiration of three years, unless a statement required by *The Succession Duty Act* has been filed, etc., and further provides that any deed, conveyance, etc., purporting to convey, transfer, etc., such real property shall not be registered unless accompanied by a certificate of the Registrar of the Surrogate Court, etc.

There is no duty cast upon a Registrar to make a search for the purpose of ascertaining whether such instrument presented for registration falls within the provisions of this section. If the instrument, however, contains recitals which would indicate that it falls within the provisions of the section, or, in the absence of recitals, if the Registrar from his own personal knowledge has any intimation that such instrument falls within the provisions of the section, then it is his duty to refuse registration until the provisions of section 7 have been complied with.

In cases where letters of administration or probate have been issued, the production of the same for the inspection of the Registrar, with a statutory declaration covering the point would, I think, be sufficient proof and evidence to enable the Registrar to register the instrument.

It might be said that as the property had become vested in the parties entitled thereto prior to the passing of Chap. 28, 9 Geo. V, that that Act does not apply.

While 9 Geo. V, chap. 28, is not retroactive and therefore does not divest property already vested in the persons beneficially entitled thereto under the law as it stood prior to the passing thereof, nevertheless Registrars of Deeds from the date of the passing of that Statute are prohibited from accepting for registration instruments without the consent therein mentioned of persons that purport to convey, transfer or assign such land.

Whether or not the property would pass when a quit claim deed is presented for registration containing no recitals and the Registrar has no personal knowledge that would cause the same to fall within the provisions of the section and the same is registered, of course is not a question for the Registrar but is one of title, and the effect on the title of such a registration would require consideration by solicitors acting for the grantee and the parties subsequently dealing with the land.

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Forty-Seventh  
**ANNUAL REPORT**  
OF THE  
**Superintendent of Insurance**

FOR THE PROVINCE OF

**ONTARIO**

**1926**

(Business of 1925)

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ERRATUM

Page 332—Equity Life: Death claims should read  
\$18,000 not \$180,000.



ONTARIO

TORONTO:  
Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty  
1 9 2 6



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1926







ONTARIO

DEPARTMENT OF INSURANCE

TO THE HONOURABLE W. H. PRICE, K.C., M.P.P.\*

*Minister in charge of the Department.*

SIR:—

I have the honour to submit herewith the Forty-seventh Annual Report of the Superintendent of Insurance for the year 1926 (business for the year ended 31st December, 1925).

ARRANGEMENT OF REPORT

A Table of Contents is printed on page xi.

An Index and License Register is printed on page xiii *et seq* and includes the names of all licensed insurers operating in Ontario as at 31st December, 1925, in alphabetical order according to class of insurer, the license number of each insurer for the annual term expiring 30th June, 1926, the classes of insurance for which each insurer is licensed, and a page index giving references to the statement of each insurer in Division 1 of the Report. On page xxii there is included an Index Addenda showing the names of insurers authorized to transact additional classes of insurance between January 1st and June 30th, 1926, and the names of insurers newly licensed or withdrawn and ceased to transact business between January 1st, 1926 and the date of this Report. I refer you to Division 1 of the Report for license numbers for the current term and for reference to the classes of insurance for which each insurer is presently licensed.

The Report is arranged in four Divisions:

- I. Annual Statements.
- II. Annual Statement Abstracts.
- III. Statistical Tables.
- IV. Appendices.

The first Division, entitled "Annual Statements," contains extracts from the annual statements filed with the Department by all licensed insurers arranged alphabetically by classes of insurers. Heretofore the Annual Reports of this Department have not included any information as to the financial condition or business of insurers under supervision by the Dominion Department of Insurance. Having regard to the present practical distribution of authority and responsibility between the Dominion and Provincial Departments, it seems unnecessary for this Department to require or publish detailed particulars of the financial condition of Dominion-licensed insurers. On the other hand, it is clearly

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\*The Hon. Mr. Price succeeded the Hon. Mr. Nickle as Minister in charge of the Department on the 18th day of October, 1926.

desirable that such insurers should be required to file modified statements<sup>s</sup> summarizing their assets and liabilities, and showing in some detail their underwriting experience within the province. Subsequently, there should be published, in this and future Annual Reports, extracts from such statements showing the more important features of their financial condition, together with such particulars of their business within the province as is possible and desirable.

Division II, entitled "Annual Statement Abstracts," is virtually a reprint of the Abstract of this Report published under date 15th June, 1926. Included herein are tabulated summaries showing the financial condition of all insurers not licensed under the Insurance Act, 1917 (Dominion).

Division III, entitled "Statistical Tables," is by way of analysis of the underwriting experience within Ontario, for the year 1925, of all insurers licensed and authorized to transact business within the province. This analysis has been made possible through the co-operation of the Dominion-licensed companies in completing the modified statements first prescribed a year ago. The tables are presented with some diffidence this first year, inasmuch as it was found that some of the companies had imperfectly classified their business by provinces, and accordingly could only give close approximations of the information desired. This year the form of statement has been revised with the co-operation of a committee of insurers, and it is hoped that a review of this Division of the Report a year hence will afford an intelligent and comprehensive survey of the entire business of insurance within the province.

The material included in Division IV, entitled "Appendices," is indicated in the Table of Contents. This Division of the report is being augmented from year to year in the hope that it may increase the usefulness of the Report to the business and the general public.

## BUSINESS OF 1925 IN ONTARIO

### *Life Insurance (other than fraternal insurance)*

Life insurance was transacted in Ontario in 1925 by forty-six companies, of which thirty-seven are joint stock, eight mutual, and one other, not strictly mutual, some of its business being non-participating. The total premium income in Ontario for 1925 was more than 53½ million dollars, while disbursements to policyholders amounted to nearly 28 million dollars, distributed as follows:

Death claims.....	\$8,145,856 18
Matured endowments.....	4,388,439 87
*Other payments to policyholders.....	15,408,863 47
Total.....	\$27,943,159 52

New business issued in Ontario in 1925 amounted to \$329,107,928, and other additions, i.e., old increased, old revived, etc., \$43,227,310. At the end of the year the amount in force was \$1,601,187,772, an increase of more than 166 millions, i.e., 11.2 per cent. over the amount in force at the end of 1924.

### *Fraternal Societies*

Thirty-nine fraternal societies are licensed in Ontario to transact life insurance; twenty-three of these are authorized to grant sick and funeral benefits and the number also includes six municipal pension fund societies, which,

\*Includes surrender values, dividends, annuities, disability benefits, etc.

although authorized to pay death benefits, do not issue regular mortuary certificates. The premium income (including dues) and disbursements, according to the various funds for 1925, are as follows:

	Premiums	Disbursements
Mortuary fund.....	\$3,876,133	\$3,133,756
Sick and funeral funds.....	232,998	213,796
Expense.....	215,477	211,797
Other funds.....	304,930	172,483
Total.....	\$4,629,538	\$3,731,832

An examination of the summary of exhibits of mortuary certificates indicates practically no change in the amount in force at the end of 1925 as compared with 1924, the amount in force at the end of 1925 being \$135,496,365, an increase of about \$250,000 or 3 per cent. The total number of mortuary certificates in force at the end of the year was 152,228, an increase of sixty-two over the total for 1924.

The number of certificates (other than mortuary), i.e., sick and funeral benefit certificates, decreased from 56,477 at the end of 1924 to 53,462 at the end of 1925. The number terminated by death was 2,636 and by lapse 2,982, while 2,312 new certificates were issued.

#### *Fire Insurance*

During 1925, 249 companies transacted fire insurance in Ontario. The Ontario business classified according to the various classes of insurers defined in the Act, is indicated in the following summary:

	No.	Net premiums written	Net losses incurred	Loss Ratio %	Amount in force at end of year
Joint Stock.....	152	17,657,692	9,307,384	52.7	\$3,553,515,973
Mutual.....	79	1,968,896	1,192,650	60.6	540,716,200
Cash Mutual.....	5	1,217,460	553,392	45.4	206,323,257
Miscellaneous.....	2	292,382	168,661	57.5	58,576,757
Reciprocal.....	10	340,930	64,188	19.0	50,072,497
Lloyds.....	1	24,785	15,369	62.0	.....
Totals.....	249	\$21,502,145	\$11,301,644	52.6	\$4,409,204,684

In the report of 1924 business figures were not presented according to the above classes of companies, but the total net fire premiums written for that year amounted to \$20,675,138, and net losses paid in the same period amounted to \$13,093,135. There has, therefore, been an increase in premiums written and a substantial decrease in losses. In 1924 the ratio of losses paid to premiums written was 63.3 per cent., according to figures published in the Superintendent's report. The ratio as obtained from statements compiled according to the National Board classification of risks (excluding the experience of purely mutual companies operating on the premium note plan) was 61.4 per cent. for 1924. The 1925 ratio of 52.6 per cent. on the basis of net losses incurred to net premiums written, is the lowest ratio experienced for several years and is due to a decrease in losses rather than to increased rates and represents a return to more satisfactory conditions in this line of insurance business.

### Automobile Insurance

At the end of the year, 109 companies were licensed to transact automobile insurance in Ontario. Of these, 106 were more or less actively engaged in this class of business, writing net premiums of \$3,463,149 in this Province. Net losses incurred (including adjustment expenses) amounted to \$1,631,926, resulting in an average loss ratio of 47.1 per cent. During 1924 the net premium income was \$3,292,480 and losses \$1,358,516, giving a loss ratio of 41.3 per cent. No doubt the volume of premiums during 1925 would have been proportionately greater had it not been for the tendency to lower rates during the year, and also the tendency to reduced prices of automobiles. The effect of this reduction is reflected in the increased loss ratio for 1925. The rates for 1926 are substantially lower than for 1925 and it may be anticipated that this will result in a still higher loss ratio, although the volume of premium income should be maintained or increased due to the growing public interest in this class of insurance.

### Casualty Insurance (other than automobile)

In the following table there is set forth a summary of the Ontario business of all companies for other classes of insurance.

Class	No. of Companies Authorized	Net Premiums Written	Net losses incurred			Loss Ratio
			Claims	Adjustm't Expenses	Total	
Accident.....	62	1,090,732	470,212	\$10,239	\$480,452	44.0
Accident and Sickness combined.....	..	760,793	363,274	14,880	378,155	49.8
Burglary.....	45	358,801	75,139	4,056	79,195	22.0
Credit.....	2	157,549	68,072	2,108	70,180	44.5
Explosion.....	101	843	.....	.....	.....	.....
Forgery.....	8	6,997	496	24	520	7.4
Guarantee.....	38	754,020	370,523	23,787	394,311	52.3
Hail.....	19	1,406	90	.....	90	6.4
Inland Marine.....	27	81,524	34,218	919	35,138	43.1
Inland Transportation..	39	180,997	3,036	1,899	4,936	2.7
Liability.....	23	529,125	202,953	46,813	249,766	47.2
Live Stock.....	4	43,571	33,134	893	34,027	75.9
Ocean Marine.....	25	192,967	37,449	1,177	38,627	20.0
Plate Glass.....	53	284,051	104,886	864	105,750	37.2
Property.....	107	203,923	42,881	2,795	45,677	22.4
Sickness.....	58	628,881	353,809	7,501	361,310	57.5
Steam Boiler.....	12	205,024	10,225	383	10,608	5.2
Weather.....	5	69,190	18,960	1,413	20,374	29.4
Totals.....	..	5,550,394	2,189,357	\$119,751	\$2,309,108	41.6

The small amount of explosion insurance in proportion to the large number of companies authorized for this class, is explained by the fact that fire companies may include explosion with fire when the same risk is insured by the same or separate contract. The above figures for explosion were reported by only four companies.

### FARMERS' MUTUAL FIRE INSURANCE

The year 1926 has witnessed the turn of the tide in the matter of minimum cash payment rates charged by mutual fire insurance companies. A year ago I took occasion in the preliminary text submitting my Annual Report, to review the revision of the insurance laws in 1924, with particular respect to the minimum rates required to be charged by these local mutual companies. The effect of

the legislation, as I then said, was that "practically every company has substantially increased its rates, some as much as 50 per cent. It may be safely said that there has been an average increase in cash payment rates of 25 per cent." The Act fixes a minimum rate of 80c. for three years (30c. per year in instalments) for every \$100 of insurance on agricultural property other than brick, stone or concrete dwellings. It is further provided that these minimum cash payments may be reduced, with the approval of the Superintendent, by the directors when and so long as the cash surplus of the company is not less than 25c. for every \$100 of the total amount at risk. Three companies, under the authority of this latter provision, have recently reduced their minimum cash payment rates to 60c. for three years (20c. per year in instalments).

While it is a matter for congratulation that the financial condition of some of the better managed and more conservative companies has made it possible so early to safely effect a reduction in rates, nevertheless it is important that all companies which now or in the future may be considering similar action, should review the situation and not act prematurely. Unrestricted competition and wholesale rate-cutting is inimical to the interests of the business of insurance and the general public. Relative stabilization in rate is a healthy condition for the business, one calculated to promote, probably more than any other one condition, conservative underwriting practices. The Act of 1924, in fixing minimum cash payment rates, effected substantial stabilization in rates for a limited period. During the past two years several companies have built up the cash surplus of 25c. for every \$100 of the total amount at risk, required by the Act, as a condition precedent to a reduction in rate. Only three companies, however, have actually effected a reduction. This is accounted for by the fact that it is obvious that the mere statutory cash surplus is not in itself sufficient to justify a reduction in rates, inasmuch as the Act provides that should at any time this cash surplus be depleted below the statutory limit, automatically the minimum rates prescribed by the Act must come into effect. Accordingly, the Department has been asked for an expression of its opinion as to when a company may safely reduce its rates, with some assurance that the reduced rates may be maintained for at least a reasonable time, say from three to five years. In response to such inquiries, the Department has uniformly advised that a surplus over and above the statutory surplus should first be secured equal to at least twice the average annual losses paid by the company during the past five or ten years. In no case has any company pressed for the approval of the Superintendent to a reduction in rate until this margin of safety has been attained. All three companies which have recently reduced their rates have been able to show that their cash surplus exceeded the statutory cash surplus by at least twice the amount of its average annual losses.

Correspondence reaching the Department in recent months indicates that there is a certain restlessness, usually among the less well informed directors of some companies, arising out of reports that neighbouring companies have, or are about to, reduce their rates. Considerable apprehension seems to exist in the minds of a few, that companies cannot operate in more or less adjoining territories at different rates without all the property owners switching to the company which has the lowest rates. I regard these apprehensions as much exaggerated. The history of mutual fire insurance in Ontario for fifty years shows that there has always been a differentiation in rate between insurance companies and the result has not been to drive all the property owners to the companies with the lower rates. Insurance rates charged by the stock companies throughout the general fire insurance field are by no means uniform and

yet the companies charging the higher rates seem to prosper. Security and Service are more important than Rate to the average policyholder and to the average member of a mutual company. On the other hand, I do not conceive it my responsibility under the statute, to require as a condition precedent to my approval of a reduction in rates, a standard higher than that fixed by the statute. Presumably my approval is required in order that the Department may have notice of any contemplated reduction and in order that it may be assured that the statutory requirements have been fulfilled. Accordingly, I wish to take occasion in this Report to say that if any company which has built up the surplus prescribed by the Act and has otherwise complied with the conditions precedent to a reduction in rates, presses for my approval to a reduction in rate, I do not propose to withhold my approval on the ground that a sufficient margin of safety between the reduced rates and a return to the statutory minimum rates has not been established. Suffice it to say that if the dictates of competition result in a reduction in rates by companies without sufficient assurances as to the future with results calculated to be or become inimical to the public interest, I will take an early opportunity of so reporting to the government.

#### INSURERS NEWLY LICENSED

The year 1926 has been remarkable for the number of insurers who have applied for and received their initial Ontario license. The names of these insurers are set out on page xxii of this report, together with the effective date of license, the license number, and the classes of insurance for which authorized. During the preceding year (1925), nine insurers were newly licensed, of which eight were joint stock insurance companies. This year twenty-two insurers have been newly licensed, of which sixteen are joint stock insurance companies, and the balance fraternal or mutual benefit societies. All the new joint stock insurance companies have been licensed to transact one or more classes of insurance, other than life insurance. Eleven have commenced the business of fire insurance, with or without one or more of the casualty lines. Seven have entered the automobile field. Reference to the table on page xiii of the Report will indicate that as at 31st December, 1925, there were one hundred and fifty-two joint stock insurance companies writing fire insurance, and one hundred and five insurance companies writing automobile insurance within this province. Insurers newly licensed bring this total, in the case of fire insurance, to one hundred and sixty-three, and in the case of automobile insurance to one hundred and twelve. No Reciprocal or Inter-insurance Exchanges have received initial Ontario license during the past eighteen months.

Speculation as to the reason why so many new insurers are entering the Ontario field, having regard to the underwriting experience of the companies in recent years, and as to the effect of the increased competition for business so afforded, would be interesting and instructive. The benefits of healthy competition in every business are well recognized. On the other hand, the evils of unhealthy competition have been frequently described. In this connection, the Honourable Mr. Justice Masten said, in part, at page twelve of his Report, "It is a matter of experience that unrestricted competition between insurance companies has inevitably led to rate-cutting and eventually to the failure or absorption of the weaker companies in the field. On the surface, open competition may for a time appear to be in the public interest by reducing the insurance cost, but even this is a doubtful benefit, owing to the discrimination in favour of large and influential insured which may, and undoubtedly does, prevail under such conditions."

## AUTOMOBILE INSURANCE

Important events have transpired during the past year touching the enforcement and amendment of the so-called Ontario rating law (Part XI of the Act) in the field of automobile insurance. It is unnecessary to more than refer to these developments in this preliminary text inasmuch as they are fully described elsewhere in this Report. I respectfully direct your attention to a review of these developments included as Appendix VI (page 393), and also to the record of certain proceedings included as Appendix VII (page 397).

## ONTARIO LEGISLATION

A review of insurance legislation proposed and enacted at the 1926 session of the Ontario Legislature is included as Appendix III (page 370).

## FIRE INSURANCE

The history of the enactment of the uniform fire insurance laws of the Canadian provinces now in force in five provinces, together with a copy of the statutory conditions now uniformly employed, is included as Appendix IV (page 372).

## LIFE INSURANCE

A review of life insurance legislation in Canada, including a sketch of the business, recent developments in the field of jurisdiction, and the progress which has been made along the lines of uniformity in provincial legislation are included as Appendix V (page 385).

## INSURANCE CONTRACTS REFERENCE

Since the publication of my last Report the judgment in *Re Insurance Contracts* has been handed down by the Appellate Division of the Supreme Court of Ontario. The text of the judgment is printed in full in Appendix VIII, at page 413 *et seq.* of this Report. This judgment unanimously sustains the validity of the provincial legislation in question and denies by a majority of the court the validity of the key licensing sections, i.e. 71 and 71A of the Dominion Act. I direct your particular attention to the following, quoted from the majority judgment of the Honourable Mr. Justice Masten, at page 422:

"Considering the history of the constitutional controversy between the Dominion and provincial authorities respecting insurance legislation, I am driven to the conclusion that the legislation in question (i.e., the Dominion sections) is an attempt by this indirect method to regulate the business of insurance in the provinces of Canada so far as it is conducted by the classes of companies and persons above named (i.e., Dominion, British and foreign companies) and that its form is adopted under the guise of legislation respecting trade and commerce and respecting aliens in order to cloak a regulation of the business of insurance.

"Now the natural and reasonable effect of the legislation in question is to deprive the citizens of Ontario of the civil rights which they previously enjoyed.

"Apart from such legislation as is here in question, any insurance company, foreign or domestic, and any natural person (not an enemy) might under the rules of comity enter Canada and carry on the business of insurance. Apart from this legislation, the citizens of Ontario could contract with British and with alien insurance companies without let or hindrance, and their contracts would be valid and enforceable in accordance with the statutory conditions

prescribed by Ontario law. But if and so far as the legislation in question has validity, the citizens of Ontario cannot any longer contract insurance with British or alien companies on the conditions and terms prescribed by the laws of Ontario, but only on the terms prescribed by this legislation. Thus the natural and reasonable effect of the legislation in question is to interfere with civil rights of the citizens of Ontario.

"I, therefore, conclude that the legislation in question is, not only in substance but also in form, directed to the regulation of the conduct in Ontario of the business of insurance, and that in its object and scope it fails to come within any power or combination of powers confided to the Dominion Parliament by Section 91."

More than ten months have now elapsed since this Supreme Court decision adverse to the validity of Dominion insurance legislation was handed down, and to date there has been no notice of appeal entered by the law officers of the Dominion. The official sentiment in the provinces in this connection crystallized in a resolution unanimously adopted at an inter-provincial conference at Ottawa last June, at which all provinces were represented by their Prime Ministers, Attorneys-General, or other members of the Provincial Cabinets, as follows:

"WHEREAS the conflict of jurisdiction as between the Dominion and the Provinces in matters of insurance legislation and regulation cannot be terminated so long as the Dominion declines to recognize the binding character of Privy Council decisions and to co-operate in securing a mutual delimitation of jurisdiction;

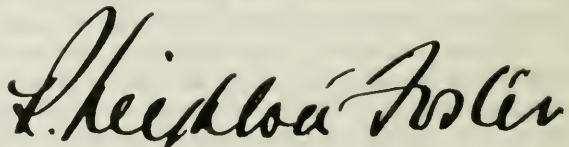
AND WHEREAS the licensing and other sections of *The Insurance Act, 1917* (Dominion), were held *ultra vires* by a judgment of the Appellate Division of the Supreme Court of Ontario delivered the 19th February, 1926 (*Re Insurance Contracts*, 58 O.L.R. 404), in respect of which the Dominion has not entered notice of appeal;

"NOW THEREFORE this conference is of opinion that the Dominion should repeal its legislation regulating contracts of insurance and the business of insurance as *ultra vires* the legislative competence of the parliament of Canada, or, in the alternative, take immediate steps to appeal the decision of the Ontario courts to the Judicial Committee of the Privy Council."

#### UNIFORM PROVINCIAL LEGISLATION AND REGULATION

There is included as Appendix IX to this Report (page 424) the Preliminary Resumé of Proceedings of the Ninth Annual Conference of the Association of Superintendents of Insurance of the Provinces of Canada held at Victoria, B.C., September 21st to 25th, 1926. The increasing interest manifested in these conferences is in itself indicative of the useful work which is being accomplished. A review of the proceedings will show that substantial progress was made by the recent conference towards a solution of the many problems presented.

All of which is respectfully submitted.



Parliament Buildings, Toronto,  
15th December, 1926.

Superintendent of Insurance.



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# INDEX AND LICENSE REGISTER

INCLUDING LIST OF ALL INSURERS LICENSED TO CARRY ON BUSINESS IN ONTARIO, LICENSE NUMBERS, AND CLASSES OF INSURANCE FOR WHICH AUTHORIZED. AS AT DECEMBER 31st, 1925\*

By way of analysis, the following table indicates the number of insurers, by classes, authorized to transact each class of insurance as at 31st December, 1925.

Classes of Insurance.	A.	B.	C.	D.	E.	F.	G.	H.	Total
	Joint Stock.	Mutuals.	Cash Mutuals.	Fraternals.	Mutual Benefit Societies.	Miscellaneous.	Reciprocal.	Lloyds.	
Accident.....	60	3	..	..	..	..	..	..	63
Life.....	35	33	..	39	..	1	..	..	83
Sickness.....	56	2	..	..	..	..	..	..	58
Sick Funeral Benefits.....	..	..	..	23	100	..	..	..	123
Fire.....	152	79	5	..	..	2	10	1	249
Inland Marine.....	27	..	..	..	..	..	..	..	27
Ocean Marine.....	26	..	..	..	..	..	..	..	26
Inland Transportation.....	41	..	..	..	..	..	..	..	41
Automobile.....	105	4	..	..	..	1	..	..	110
Guarantee.....	37	..	..	..	..	..	..	..	37
Liability.....	33	..	..	..	..	..	..	..	33
Hail.....	18	..	..	..	..	1	..	..	19
Weather.....	2	3	..	..	..	..	..	..	5
Live Stock.....	4	..	..	..	..	..	..	..	4
Steam Boiler.....	12	..	..	..	..	..	..	..	12
Plate Glass.....	54	1	..	..	..	..	..	..	55
Explosion.....	107	3	..	..	..	..	..	..	110
Burglary.....	44	..	..	..	..	..	..	..	44
Bond.....	0	..	..	..	..	..	..	..	0
Property.....	106	2	..	..	..	1	..	..	109
Forgery.....	9	..	..	..	..	..	..	..	9
Credit.....	2	..	..	..	..	..	..	..	2

\*Division I. of the report shows under the name of each insurer the license number and the classes of insurance for which authorized for the annual license term commencing July 1st, 1926.

N.B.—Insurers discontinuing the business of life insurance in Ontario and confining their business to the renewal from time to time of life insurance policies are not required to be licensed under the Ontario Insurance Act (Vide 1924, c. 50, s. 20 (2)).

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Name of Insurer	License No.	Classes of Insurance	Annual Statement (Page No.)
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Aetna	19	Fire, Automobile, Inland Transportation, Hail, Explosion, Property, Inland Marine	3
Aetna Life	443	Life	3
Agricultural	70	Fire, Automobile, Explosion, Inland Transportation, Property	4
Alliance Assurance	22	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Property	4
Alliance Ins. of Philadelphia	67	Fire, Automobile, Explosion, Inland Transportation, Property	4
American Automobile	229	Automobile	5
American Central	91	Fire, Automobile, Explosion, Property	5
American Credit	230	Credit	6
American Equitable	154	Fire, Explosion	5
American & Foreign	424	Inland Transportation	5
American Insurance	158	Fire, Property	6
American Surety	115	Burglary, Guarantee	7
Anglo-Scottish	226	Fire, Explosion, Property	7
Atlas	104	Fire, Explosion, Property	7
Autocar	33	Fire, Accident, Automobile, Explosion, Plate Glass, Sickness, Property	8
Automobile	425	Inland Transportation, Inland and Ocean Marine	8
Baloise	396	Fire	8
Bankers & Traders	286	Fire	9
Beaver Fire	49	Fire, Property	9
Boiler Inspection	65	Steam Boiler, Liability, Property	9
British America	28	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Property, Inland and Ocean Marine	10
British Colonial	120	Fire, Explosion, Property	10
British Crown	282	Fire, Automobile	10
British & European	144	Fire, Explosion, Property	11
British General	143	Fire, Explosion, Automobile, Property	11
British Law	153	Fire, Explosion	11
British Northwestern	285	Fire	12
British Oak	391	Fire	12
British Traders	34	Fire, Automobile, Inland and Ocean Marine, Property	12
Caledonian American	88	Fire, Explosion, Property	13
Caledonian	45	Fire, Explosion, Property	13
California	129	Fire, Explosion, Property	13
Canada Accident & Fire	276	Fire, Accident, Sickness, Automobile, Liability, Guarantee, Plate Glass, Burglary, Property, Explosion	14
Canada Life	31	Life	14
Canada National Fire	100	Fire	14
Canada Security	101	Fire, Hail, Automobile, Explosion, Property	15
Canadian Fire	112	Fire, Automobile, Plate Glass, Property	15
Canadian General	135	Automobile, Live Stock, Plate Glass	15
Canadian Surety	84	Automobile, Burglary, Forgery, Guarantee, Plate Glass, Accident, Sickness	16
Capital Life	71	Life	16
Car and General	346	Fire, Accident, Automobile, Explosion, Sickness, Property	16
Casualty Co. of Canada	92	Fire, Automobile, Burglary, Plate Glass	17
Central	280	Fire, Explosion, Automobile, Property	17
Century	224	Fire, Explosion, Property	17
Columbia	136	Fire, Automobile, Inland Transportation, Explosion, Inland and Ocean Marine, Property	18
Commercial Union	99	Fire, Life, Accident, Automobile, Burglary, Explosion, Inland Transportation, Plate Glass, Sickness, Property	18
Commonwealth Life	287	Life	18
Confederation Life	51	Life	21
Connecticut Fire	364	Fire	21
Continental Casualty	151	Accident, Automobile, Sickness, Liability, Plate Glass	22
Continental Insurance	76	Fire, Explosion, Inland Transportation, Automobile, Property, Inland and Ocean Marine	22
Continental Life	7	Life	22
Cornhill	150	Fire, Explosion, Automobile, Property	23
Crown Life	63	Life	23
Dominion of Canada G. & A.	429	Fire, Accident, Sickness, Automobile, Burglary, Guarantee, Liability, Plate Glass, Life, Inland Transportation, Steam Boiler	23
Dominion Fire	348	Fire	24
Dominion Gresham	82	Fire, Accident, Sickness, Automobile, Liability, Plate Glass, Burglary, Guarantee	24
Dominion Life	16	Life, Accident, Sickness	24
Eagle, Star & Br. Dominions	283	Fire, Automobile, Inland and Ocean Marine	25
Eaton, T., Life	62	Life	25
Empire Life	222	Life, Accident, Sickness	25
Employers' Liability	361	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Sickness, Steam Boiler, Plate Glass, Forgery, Property	28
Ensign	351	Fire	28
Equitable Fire & Marine	366	Fire	29

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## CLASS A—JOINT STOCK INSURANCE COMPANIES

Name of Insurer	License No.	Classes of Insurance	Annual Statement (Page No.)
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Essex and Suffolk.....	163	Fire, Explosion, Property.....	32
Excelsior Life.....	11	Life.....	32
Federal Fire.....	219	Fire.....	32
Fidelity & Casualty, N.Y.....	126	Guarantee, Accident, Automobile, Burglary, Plate Glass, Sickness, Steam Boiler, Liability.....	34
Fidelity Ins. of Canada.....	47	Guarantee, Burglary, Accident, Sickness, Plate Glass, Automobile..	34
Fidelity-Phoenix Fire, N.Y.....	77	Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Automobile, Property.....	35
Fire Association, Philadelphia.....	111	Fire, Explosion, Property.....	35
Fire Ins. of Canada.....	156	Fire, Explosion.....	35
Fireman's Fund.....	392	Fire, Explosion, Inland Transportation, Automobile, Property, Inland Marine, Ocean Marine.....	36
Firemen's Ins. of Newark.....	358	Fire, Hail, Property, Inland Marine, Ocean Marine.....	36
Franklin Fire.....	48	Fire, Hail, Property.....	36
General Accident of Canada.....	38	Fire, Automobile, Burglary, Guarantee, Plate Glass, Accident, Sickness, Explosion, Steam Boiler, Property, Liability.....	37
General Accident Fire & Life.....	139	Fire, Explosion, Automobile, Burglary, Plate Glass, Accident, Sickness, Liability, Property, Inland Transportation, Inland Marine..	37
General Fire of Paris.....	142	Fire, Explosion.....	37
General Indemnity*.....	426	Forgery.....	38
Girard Fire & Marine.....	277	Fire, Hail, Property.....	38
Glens Falls.....	272	Fire, Inland Transportation, Automobile, Hail, Explosion, Property	38
Globe Indemnity.....	80	Fire, Accident, Automobile, Burglary, Forgery, Guarantee, Inland Transportation, Explosion, Plate Glass, Sickness, Liability, Property.....	39
Globe and Rutgers.....	46	Fire, Automobile, Explosion, Inland Transportation, Property.....	39
Great American.....	81	Fire, Explosion, Hail, Inland Transportation, Automobile, Property..	39
Great West Life.....	130	Life.....	40
Guarantee Co. of N.A.....	5	Guarantee.....	40
Guardian Assurance.....	74	Fire, Explosion, Property.....	40
Guardian Ins. of Canada.....	300	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Inland Transportation, Steam Boiler, Property..	41
Hand-in-Hand.....	268	Fire, Automobile, Plate Glass, Inland Marine.....	41
Hartford Accident & Ind'ty.....	39	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass, Sickness.....	43
Hartford Fire.....	50	Fire, Automobile, Explosion, Hail, Inland Transportation, Weather, Property, Liability, Inland Marine, Ocean Marine.....	43
Hartford Life Stock.....	41	Live Stock.....	43
Hartford Steam Boiler.....	66	Steam Boiler, Liability, Property.....	44
Home.....	12	Fire, Automobile, Burglary, Explosion, Hail, Inland Transportation, Property, Weather, Inland Marine.....	44
Hudson Bay.....	117	Fire, Explosion, Property.....	44
Imperial Assurance.....	72	Fire, Automobile, Explosion, Property.....	45
Imperial Insurance Office.....	122	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Property, Liability.....	45
Imperial Life.....	6	Life.....	45
Indemnity Ins. of N.A.....	68	Accident, Automobile, Burglary, Plate Glass, Sickness.....	46
Insurance Co. of N.A.....	69	Fire, Explosion, Hail, Transportation, Automobile, Property, Inland and Ocean Marine.....	46
Insurance Co. of Penn and Accident.....	119	Fire, Inland Transportation, Explosion, Property.....	46
International Fidelity.....	275	Guarantee.....	47
Laurentian.....	446	Fire.....	47
Law, Union and Rock.....	54	Fire, Accident, Automobile, Burglary, Plate Glass, Sickness, Guarantee, Explosion, Property.....	47
Liverpool & London & Globe.....	279	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Marine, Ocean Marine, Inland Transportation, Plate Glass, Sickness, Property.....	48
Liverpool-Manitoba.....	278	Fire, Explosion, Automobile, Property.....	48
Local Government.....	448	Fire.....	48
London Assurance.....	148	Fire, Explosion, Inland Transportation, Automobile, Property.....	49
London Guarantee & Accid't.....	118	Accident, Sickness, Fire, Automobile, Guarantee, Liability, Plate Glass, Burglary, Property.....	49
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London & Lancashire Ins.....	55	Fire, Automobile, Explosion, Property.....	50
London Life.....	10	Life.....	50
London & Provincial.....	146	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Plate Glass, Sickness, Explosion, Property.....	50
London and Scottish.....	422	Life, Fire, Accident & Automobile, Burglary, Hail, Plate Glass, Sickness, Explosion, Property.....	51
London-Canada.....	20	Fire, Automobile, Hail & Property.....	51
Loyal Protective.....	73	Accident, Sickness.....	51
Manufacturers Life.....	32	Life.....	52
Marine Insurance.....	340	Fire, Automobile, Inland Transportation, Inland Marine, Ocean Marine.....	52
Maryland Casualty.....	355	Accident, Burglary, Forgery, Guarantee, Liability, Steam Boiler, Plate Glass, Sickness, Automobile, Property.....	52
Maryland Ins.....	479	Fire, Explosion.....	53

\*License expired on June 30th, 1926, and not renewed.

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Merchants Casualty	29	Accident, Sickness, Automobile	53
Merchants Fire, N.Y.	393	Fire, Explosion	54
Merchants Fire	220	Fire, Automobile	54
Merchants Marine	431	Fire, Automobile, Explosion, Property	56
Metropolitan Cas. Co., N.Y.	467	Forgery	56
Monarch Accident	478	Accident, Sickness	56
Monarch Life	85	Life	57
Montreal Life	123	Life	57
Motor Union	449	Fire, Accident, Automobile, Explosion, Plate Glass, Property	57
Mount Royal	97	Fire, Plate Glass, Automobile, Explosion	58
Mutual Life & Citizens	30	Life	58
National Ben-Franklin	350	Fire	58
National Fire of Hartford	354	Fire, Explosion, Inland Transportation, Automobile, Property	59
National Life	52	Life	59
National Provincial	352	Fire, Explosion, Plate Glass	59
National Surety	274	Burglary, Guarantee, Forgery, Credit	60
National Union Fire	152	Fire, Automobile, Hail, Explosion, Property	60
Nationale Fire, Paris, France	155	Fire, Explosion	60
Newark Fire	132	Fire, Automobile, Explosion, Property	61
New Hampshire Fire	273	Fire, Explosion, Inland Transportation, Property	61
New Jersey	400	Fire, Explosion	61
New York Casualty	98	Plate Glass	62
Niagara Fire	405	Fire, Explosion, Hail, Automobile, Property	62
North American Accident	24	Accident, Plate Glass, Automobile, Burglary, Sickness	62
North American Life	9	Life	63
North British & Mercantile	113	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness, Property	63
North Empire Fire	140	Fire, Explosion	63
Northern Assurance	404	Fire, Accident, Automobile, Liability, Guarantee, Plate Glass, Sickness, Burglary, Inland Transportation, Explosion, Property	64
Northern Life	18	Life	64
North-West Fire	124	Fire	64
Northwestern National	349	Fire	65
Norwich Union Fire	107	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Liability, Explosion, Property, Ocean Marine	65
Ocean Accident & Guarantee	23	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Steam Boiler, Explosion, Property, Liability	66
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Pacific Fire	394	Fire, Explosion	69
Palatine	105	Fire, Explosion, Property, Automobile	70
Patriotic	103	Fire, Explosion, Property	70
Phenix of Paris	141	Fire, Explosion	70
Phoenix of London	44	Fire, Life, Explosion, Ocean Marine, Property, Automobile	71
Phoenix of Hartford	363	Fire, Automobile	71
Preferred Accident	427	Accident, Sickness, Automobile	71
Protective Association, Can.	14	Accident, Sickness	72
Providence Washington	78	Fire, Automobile, Explosion, Inland Transportation, Property, Inland Marine, Ocean Marine	72
Provident	267	Fire, Accident, Sickness, Guarantee, Automobile, Plate Glass, Burglary	72
Provincial	149	Fire, Explosion, Property, Automobile	77
Prudential Assurance	353	Fire	77
Quebec Fire	345	Fire, Explosion, Property	77
Queen City	269	Fire	78
Queen of America	116	Fire, Automobile, Explosion, Inland Transportation, Property	79
Queensland	281	Fire, Accident, Sickness, Ocean Marine, Automobile, Liability, Explosion, Burglary, Property	79
Railway Passengers	36	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness	80
Reinsurance Co., Can.*	221	Life, Accident, Sickness	80
Reliance of Canada	367	Fire	83
Ridgley Protective	133	Accident, Sickness	83
Rossia Reinsurance	284	Fire	83
Royal Exchange	341	Fire, Accident, Automobile, Explosion, Guarantee, Sickness, Inland and Ocean Marine	84
Royal Insurance	131	Fire, Life, Accident, Automobile, Burglary, Explosion, Forgery, Guarantee, Plate Glass, Sickness, Steam Boiler, Property, Liability	84
Royal Scottish	440	Fire, Explosion	84
St. Paul Fire & Marine	128	Fire, Explosion, Automobile, Inland and Ocean Marine, Property	85
Sauvegarde, Life	87	Life	85
Scottish Canadian	127	Fire, Explosion, Property	85
Scottish Metropolitan	403	Fire, Accident, Automobile, Burglary, Hail, Plate Glass, Sickness, Explosion, Property	86
Scottish Union & National	15	Fire, Automobile, Explosion, Property	86
Sea	333	Fire, Explosion, Property	86

\*Reinsured as of 16th August, 1926.

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Sovereign Life	299	Life	87
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Standard Marine	110	Inland Transportation, Inland and Ocean Marine	88
Sterling Fire†	40	Fire, Automobile, Hail, Property	88
Stuyvesant	395	Fire	89
Sun Insurance Office	102	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Property	89
Sun Life	42	Life	89
Tokio Marine & Fire	161	Fire, Inland Transportation, Inland and Ocean Marine	90
Toronto Casualty	445	Fire, Automobile, Inland and Ocean Marine, Sickness, Plate Glass, Burglary, Guarantee, Inland Transportation, Liability, Accident, Property, Steam Boiler, Automobile, Plate Glass, Burglary, Liability	90
Travellers Indemnity	26	Accident, Steam Boiler, Automobile, Plate Glass, Burglary, Liability, Property	94
Travellers Insurance	25	Life, Accident, Sickness	95
Union Assurance Society	147	Fire, Burglary, Plate Glass, Sickness, Automobile, Inland Transportation, Explosion, Property, Accident	95
Union of Paris, France	64	Fire, Explosion	95
Union of Canton	35	Fire, Automobile, Accident, Hail, Inland Transportation, Inland Marine, Sickness, Ocean Marine, Explosion, Property	96
United British	347	Fire, Automobile, Explosion, Property	96
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United States Fire	159	Fire, Explosion, Automobile, Property	97
United States Life	8	Life	97
United States M. & S.	463	Inland Transportation, Inland and Ocean Marine	97
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Western	27	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Property, Inland and Ocean Marine	98
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Zurich	134	Accident, Automobile, Burglary, Plate Glass, Steam Boiler	100

†License expired on June 30th, 1926, and not renewed.

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Bay of Quinte	288	Fire	106
Bertie and Willoughby	195	Fire	107
Blanshard	289	Fire	108
Blenheim, North	333	Fire	110
Brant	401	Fire	111
Canadian Millers	206	Fire	112
Caradoc Farmers	233	Fire	113
Central Manufacturers	225	Fire, Automobile	113
Clinton	196	Fire	113
Cultoss	205	Fire	114
Dereham and West Oxford	451	Fire	115
Dorchester, North & South	212	Fire	116
Downie	261	Fire	117
Dufferin Farmers	432	Fire	118
Dumfries, N., & Waterloo, S.	197	Fire	119
Dunwich	290	Fire	120
Easthope, South	399	Fire	121
Ekfrid	398	Fire	122
Elma	198	Fire	123
Eramosa	291	Fire	124
Erie	199	Fire	125
Farmers' Central	260	Fire	126
Farmers' Union	166	Fire	127
Fermosa	296	Fire	128
Germany	336	Fire	129
Glenarry	259	Fire	130
Grain Dealers' National	342	Fire	131

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Guelph Twp.....	357	Fire.....	135
Halton Union.....	407	Fire.....	136
Hamilton Twp.....	263	Fire.....	137
Hardware Dealers'.....	96	Fire.....	138
Hay Twp.....	165	Fire.....	138
Hopewell Creek.....	207	Fire.....	139
Howard.....	202	Fire.....	140
Howick.....	231	Fire.....	141
Huron Weather.....	297	Weather.....	142
Kent and Essex.....	170	Fire.....	143
Lambton.....	292	Fire.....	144
Lanark County.....	408	Fire.....	145
Lennox and Addington.....	293	Fire.....	146
Lobo.....	167	Fire.....	147
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Lumbermen's Mt. Casualty.....	362	Automobile, Plate Glass, Accident.....	149
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Minnesota Implement.....	94	Fire.....	153
Mutual Life, New York.....	60	Life.....	153
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Nissouri.....	436	Fire.....	155
Norfolk.....	164	Fire.....	156
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Ontario Farmers' Weather.....	169	Weather.....	159
Ontario Threshermen's.....	338	Fire.....	160
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Otter.....	437	Fire.....	162
Oxford.....	214	Fire.....	163
Peel County.....	435	Fire.....	164
Peel and Maryborough.....	359	Fire.....	165
Prescott.....	294	Fire.....	166
Prudential.....	59	Life, Accident and Sickness.....	167
Puslinch.....	360	Fire.....	167
Retail Hardware.....	95	Fire.....	168
Royal Guardians.....	298	Life, Accident and Sickness.....	168
Saltfleet and Binbrook.....	339	Fire.....	169
Southwold.....	217	Fire.....	170
Standard Life Ins. Co.....	53	Life.....	171
State Life.....	114	Life.....	171
Sydenham.....	332	Fire.....	171
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Usborne and Hibbert.....	215	Fire.....	174
Walpole.....	337	Fire.....	175
Waterloo, North.....	262	Fire.....	176
Wawanosh, West.....	203	Fire.....	177
Western Farmers' Weather.....	208	Weather.....	178
Westminster Twp.....	216	Fire.....	179
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Yarmouth.....	265	Fire.....	181

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Ancient Order United Workmen*.....	187	Life, Sick and Funeral benefits.....	193
Artisans la Societe des Can.....	86	Life, Sick and Funeral benefits.....	196
Brotherhood American Yeomen.....	138	Life, Sick and Funeral benefits.....	196
Canadian Order Chosen Friends.....	238	Life, Sick and Funeral benefits.....	197
Canadian Order Foresters.....	255	Life, Sick and Funeral benefits.....	200
Canadian Order Home Circles†.....	330	Life, Sick and Funeral benefits.....	202
Canadian Order Oddfellows.....	242	Life, Sick and Funeral benefits.....	206
Canadian Order of Woodmen of World.....	57	Life, Sick and Funeral benefits.....	209
Catholic Order Foresters.....	90	Life.....	209
Catholic Mut. Ben. Assoc.....	137	Life, Sick and Funeral benefits.....	210
Civil Service Mutual Ben. Soc.....	468	Life.....	241
Commercial Travellers' Assn. of Can.....	321	Life.....	210
Commercial Travellers' Mut. Ins. Co.....	450	Life.....	210
Federated Assn. Letter Carriers.....	237	Life.....	211
Hamilton Firemen.....	412	Life.....	213
Hamilton Police.....	390	Life.....	214
Independent Order Foresters.....	17	Life, Sick and Funeral benefits.....	215
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Knights of Columbus.....	219	Life.....	216
Knights of Malta.....	389	Life, Sick and Funeral benefits.....	216
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Royal Templars of Temperance.....	331	Life, Sick and Funeral benefits.....	227
Sons of England.....	250	Life, Sick and Funeral benefits.....	229
Sons of Scotland.....	420	Life, Sick and Funeral benefits.....	232
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Toronto Firemen.....	419	Life.....	238
Toronto Police.....	455	Life.....	239
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\*Reinsured by I.O.F. as of 31st May, 1926.

†Reinsured by I.O.F. as of 31st August, 1926.

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Army and Navy Veterans, Hamilton.....	368	Sick and Funeral benefits.....	" "
Bain Wagon Co.'s Employees.....	371	Sick and Funeral benefits.....	" "
Beaver Sick and Funeral Ben. Club.....	235	Sick and Funeral benefits.....	" "
Brantford Carriage Co., Ltd., Relief Assn.....	325	Sick and Funeral benefits.....	" "
Brown Bros., Ltd., Employees.....	324	Sick and Funeral benefits.....	" "
Brunner Mond.....	179	Sick and Funeral benefits.....	" "
Canadian Cycle and Motor Co., Ltd., Employees.....	176	Sick and Funeral benefits.....	" "
Canadian Allis-Chalmers, Ltd., Employees.....	301	Sick and Funeral benefits.....	" "
Canadian Furniture Mfrs., Ltd., Employees.....	246	Sick and Funeral benefits.....	" "
Canadian. Ex. Bd. of the Amalgamated Soc. of Carpenters and Joiners.....	460	Sick and Funeral benefits.....	" "
Canadian Hebrew Ben. Soc.....	244	Sick and Funeral benefits.....	" "
Canadian Gen. Elec. Co., Ward St. Works Div.....	186	Sick and Funeral benefits.....	" "
Canadian Order of Rechabites.....	372	Sick and Funeral benefits.....	" "
Cigarmakers' Un., No. 27, Toronto.....	423	Sick and Funeral benefits.....	" "
Cigarmakers' Un., No. 55, Hamilton.....	417	Sick and Funeral benefits.....	" "
Cobban Mfg. Co.'s Employees.....	326	Sick and Funeral benefits.....	" "
Cockshutt Plow Co. Relief Assn.....	240	Sick and Funeral benefits.....	" "
Consumers Gas Co.'s Employees.....	313	Sick and Funeral benefits.....	" "
Czenstochower Aid Soc.....	245	Sick and Funeral benefits.....	" "
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Dom. Expressmen's Sick Ben. Assn.....	173	Sick and Funeral benefits.....	" "
Dom. Forge and Stamping Co., Ltd., Employees.....	185	Sick and Funeral benefits.....	" "
Dunlop Tire and Rubber Goods Employees.....	247	Sick and Funeral benefits.....	" "
Employees' Protective League of the Seaman, Kent Co., Ltd.....	373	Sick and Funeral benefits.....	" "
Evening Telegram Employees.....	314	Sick and Funeral benefits.....	" "
Globe Printing Co.'s Employees.....	328	Sick and Funeral benefits.....	" "
Goodyear Relief Assn.....	180	Sick and Funeral benefits.....	" "
Good, Shapley and Muir Co., Employees' Relief Assn.....	194	Sick and Funeral benefits.....	" "
Grand Order of Israel Ben. Soc.....	193	Sick and Funeral benefits.....	" "
Wm. and J. G. Greey's Employees' Mut. Sick Ben. Soc.....	318	Sick and Funeral benefits.....	" "
B. Greening Wire Co., Ltd., Employees.....	174	Sick and Funeral benefits.....	" "
Gutta Percha & Rubber Mfg. Co., Toronto, Ltd., Employees.....	172	Sick and Funeral benefits.....	251 et seq.
H. A. Mut. Ben. Assn.....	248	Sick and Funeral benefits.....	" "
Hamilton Rolling Mills.....	374	Sick and Funeral benefits.....	" "
Hamilton St. Stanislaus.....	481	Sick and Funeral benefits.....	" "
Hebrew Friendly Soc.....	315	Sick and Funeral benefits.....	" "
Hebrew Sick Ben. Soc.....	466	Sick and Funeral benefits.....	" "
Heintzman and Co.'s Employees.....	182	Sick and Funeral benefits.....	" "
Hibernians, Ancient Order of.....	433	Sick and Funeral benefits.....	" "
Imperial Varnish & Colour Sick Ben. Soc.....	302	Sick and Funeral benefits.....	" "
Irish Catholic Ben. Union.....	376	Sick and Funeral benefits.....	" "
Italo-Canadese Ben. Soc.....	416	Sick and Funeral benefits.....	" "
Judean Ben. Friendly Soc.....	183	Sick and Funeral benefits.....	" "
Kieltzer Sick Ben. Soc., Toronto.....	375	Sick and Funeral benefits.....	" "
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Lintzer Sick Ben. Soc.....	369	Sick and Funeral benefits.....	" "
Loyal Orange Young Briton Lodge.....	317	Sick and Funeral benefits.....	" "
Loyal Order of Moose.....	177	Sick and Funeral benefits.....	" "
Loyal True Blue Assn.....	241	Sick and Funeral benefits.....	" "
MacLean Publishing Co., Ltd., Mech. Division.....	303	Sick and Funeral benefits.....	" "
Massey-Harris (Toronto) Employees.....	327	Sick and Funeral benefits.....	" "
Massey-Harris (Brantford) Employees.....	239	Sick and Funeral benefits.....	" "
Mutual Masonic Compact.....	305	Sick and Funeral benefits.....	" "
National Cash Register Co.'s Employees' Ben. Soc.....	457	Sick and Funeral benefits.....	" "
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Oddfellows, Ind. Order of.....	415	Sick and Funeral benefits.....	247* "
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Orange Grand Lodge, Ont. W.....	188	Sick and Funeral benefits.....	" "
Ottawa Typographical Union, No. 102.....	469	Sick and Funeral benefits.....	" "
Polish Alliance Friendly Soc.....	459	Sick and Funeral benefits.....	" "
Postal Benefit Assn. of Toronto.....	257	Sick and Funeral benefits.....	" "
Pride of Israel Sick Ben. Soc.....	329	Sick and Funeral benefits.....	" "
Rogers, Wm., Mfg. Co., Welfare Soc.....	387	Sick and Funeral benefits.....	" "
Russell Gear & Machine Co., Employees.....	178	Sick and Funeral benefits.....	" "
Ruthenian Brotherhood.....	480	Sick and Funeral benefits.....	" "
Ryerson Press Ben. Soc.....	383	Sick and Funeral benefits.....	" "
Sawyer-Massey Co., Ltd., Employees.....	308	Sick and Funeral benefits.....	" "
Simmons, Ltd., Employees.....	379	Sick and Funeral benefits.....	" "
Slingsby Mfg. Co., Ltd., Employees' Ben. Assn.....	89	Sick and Funeral benefits.....	" "
Societa Figli. di Mut. Soc. St. Ant., Ottawa.....	190	Sick and Funeral benefits.....	" "
Societa Italiana di M. S. Gug. Mar.....	413	Sick and Funeral benefits.....	" "
Societa di M. S. La Trin., Toronto.....	306	Sick and Funeral benefits.....	" "
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\*Detailed statement.

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St. Boniface Soc.	249	Sick and Funeral benefits	" "
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St. Joseph's Aid Soc. (Formosa)	378	Sick and Funeral benefits	" "
Star of Italy Mut. Aid & Ben. Soc.	381	Sick and Funeral benefits	" "
Steel Co. of Can., Ltd., Ham., Works' Employees	380	Sick and Funeral benefits	" "
Theatrical Mut. Assn., Toronto	382	Sick and Funeral benefits	" "
Theatrical Mut. Assn. of Hamilton	414	Sick and Funeral benefits	" "
Toronto Civic Employees' Ben. Assn.	421	Sick and Funeral benefits	" "
Toronto Hebrew	252	Sick and Funeral benefits	" "
Toronto Hydro-Electric System Employees' Mut. Ben. Soc.	251	Sick and Funeral benefits	" "
Toronto Musical Protective Association	253	Sick and Funeral benefits	" "
Toronto Railway Employees' Union	312	Sick and Funeral benefits	" "
Toronto Typographical Union, No. 91	309	Sick and Funeral benefits	" "
Toronto Ind. Ben.	456	Sick and Funeral benefits	" "
Transportation Club of Toronto	254	Sick and Funeral benefits	" "
Ulga Mt. Ben. Soc.	386	Sick and Funeral benefits	" "
Verity Plow Co. Relief Assn.	376	Sick and Funeral benefits	" "
Waitress' Club	458	Sick and Funeral benefits	" "
Willys-Overland Employees	311	Sick and Funeral benefits	" "
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NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE  
BETWEEN JANUARY 1st AND JUNE 30th, 1926.

Name of Insurer	Supplementary License Number	Effective date of Supplementary License	Additional classes of insurance for which authorized
<i>Joint Stock (A)</i>			
British Colonial.....	120A	Mar. 20, 1926	Automobile
Century.....	224A	Feb. 22, 1926	Automobile, Plate Glass and Guarantee
Dominion Fire.....	348A	Mar. 2, 1926	Automobile
Fire Association, Philadelphia.....	111A	Mar. 20, 1926	Automobile
National Ben-Franklin.....	350A	Mar. 2, 1926	Automobile
Northwestern National.....	349A	Mar. 2, 1926	Automobile
Yorkshire.....	145A	Jan. 6, 1926	Inland Transportation

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1st, 1926, AND  
DATE OF THIS REPORT.

Name of Insurer	License No.	Effective date of License	Classes of Insurance
<i>Joint Stock (A)</i>			
Aetna Casualty Insurance Co.....	975	July 1, 1926	Guarantee Insurance
Canadian Indemnity Co.....	485	Jan 15, 1926	Fire, Accident, Automobile, Burglar, Guarantee, Hail and Sickness
China Fire Insurance Co., Ltd.....	974	July 1, 1926	Fire, Automobile, Inland Marine, Ocean Marine
Citizens' Insurance Co., Missouri.....	487	Feb.19, 1926	Fire, Explosion and Property Ins.
T. Eaton General Insurance Co.....	819	Jul. 1, 1926	Inland Transportation
Federated British Insurance Co., Ltd.....	766	Jul. 1, 1926	Fire Insurance
First American Fire Insurance Co.....	963	Jul. 1, 1926	Fire and Property
Fonciere Fire Insurance Co., Paris, France.....	890	April 1, 1926	Fire Insurance
General Casualty Ins. Co., Paris, France.....	879	Jul. 1, 1926	Accident, Automobile, Liability, Burglary, Plate Glass, Sickness
General Exchange Insurance Corporation.....	490	April 9, 1926	Automobile Insurance
Halifax Fire Insurance Co.....	483	Jan. 1, 1926	Fire, Automobile, Plate Glass, Prop'ty
Lumbermen's Insurance Co.....	1009	Nov. 26, 1926	Fire Insurance
*Merchants Casualty Insurance Co.....	486	Jan. 1, 1926	Accident, Sickness and Automobile
New York Underwriters Insurance Co.....	484	Jan. 1, 1926	Fire, Explosion, Hail, Automobile and Property
North River Insurance Co.....	522	May 7, 1926	Fire, Explosion and Property
State Assurance Co.....	491	April 29, 1926	Fire and Explosion
<i>Fraternal Societies (D)</i>			
†Ottawa Police Benefit Fund Assn.....	656	May 27, 1926	Life Insurance
<i>Mutual Benefits (E)</i>			
Engineers' Mutual Benefit Fund.....	554	May 8, 1926	Sick and Funeral benefits
Knights of Pythias.....	489	Mar. 17, 1926	Sick and Funeral benefits
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Ottawa Hebrew Benefit Society.....	980	July 17, 1926	Sick and Funeral benefits
United Roumanian Mutual Benefit Society.....	613	May 20, 1926	Sick and Funeral benefits

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN  
JANUARY 1st, 1926, AND DATE OF THIS REPORT.

Name of Insurer	
<i>Joint Stock (A)</i>	
General Indemnity Corporation of America.....	License expired June 30th, and not renewed
Reinsurance Company of America.....	Reinsured with Ontario Equitable Life & Accident Co., Aug. 16th
Sterling Fire Insurance Company of Indiana.....	License expired June 30th and not renewed
<i>Fraternal Societies (D)</i>	
Ancient Order of United Workmen.....	Reinsured by I.O.F. as of 31st May, 1926.
Canadian Order Home Circles.....	Reinsured by I.O.F. as of 31st August, 1926.

\*Formerly Merchants Casualty Co.

†Wide special Act out—16 Geo. V (1926), chap. 120.

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ANNUAL STATEMENTS

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A

JOINT STOCK INSURANCE  
COMPANIES

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# A

## ACADIA FIRE INSURANCE COMPANY

HEAD OFFICE, HALIFAX, N.S.

*Officers.*—President, C. C. Blackader, Halifax, N.S.; Vice-President, A. E. Jones, Halifax, N.S.; Secretary-Treasurer, R. K. Elliott, Halifax, N.S. (also 100 St. Francois St., Montreal).

*Directors.*—C. H. Mitchell, Halifax, N.S.; G. R. Hart, Halifax, N.S.; W. M. P. Webster, Halifax, N.S.; J. B., Paterson, Halifax, N.S.

*Chief or General Agent in Ontario.*—Percy E. Henderson, 18 Toronto St., Toronto.

*Date of incorporation*—March 31, 1862. *Date commenced business in Canada.*—July 31, 1905.\*

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital Stock Paid up.....\$	400,000	Premiums—Ontario (net).....\$	46,490
Total assets.....	933,806	Premiums—Total business (net)...	394,900
Total liabilities.....	243,901	Claims—Ontario (net).....	32,679
Surplus protection Policyholders	689,904	Claims—Total business (net)....	209,518
Ontario Premiums in force (net)...	90,122		

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 633, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## AETNA INSURANCE COMPANY

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—A. M. M. Kirkpatrick, 15 Toronto St. Toronto.

*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

*Date of incorporation, June 5.*—1818. *Date commenced business in Canada.*—1821.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....	\$225,375
Assets in Canada.....	910,375	Premiums—Canada (net).....	708,020
Liabilities in Canada.....	384,555	Claims—Ontario (net).....	127,685
Ontario Premiums in force (net)...	280,869	Claims—Canada (net).....	318,785

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 769, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Inland Transportation, Hull, Explosion, Inland Marine and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## AETNA LIFE INSURANCE COMPANY

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—E. J. Christmas, Montreal.

*Chief or General Agent in Ontario.*—G. M. Cumming, C.P.R. Building, Toronto.

*Date of incorporation.*—June, 1820. *Date commenced business in Canada.*—1850.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$10,000,000	Premiums—Ontario (net).....\$	615,957
Assets in Canada.....	8,753,779	Premiums—Canada (net).....	1,625,198
Ontario business in force (gross)	29,652,565	Death Claims—Ontario (net)....	187,418
Canadian business in force (gross)	71,631,398	Death Claims—Canada (net)....	731,895

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 443, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Prior to this date business confined to Province of Nova Scotia.

### AGRICULTURAL INSURANCE COMPANY

HEAD OFFICE, WATERTOWN, N. Y.

Principal Office in Canada, Toronto, Ont.

*Manager or Chief Executive Officer in Canada.*—Percy S. Grant, Toronto.

*Chief or General Agent in Ontario.*—Percy S. Grant, 12 Wellington St. E., Toronto.

*Date of incorporation.*—1863. *Date commenced business in Canada.*—November 5, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$47,020
Assets in Canada.....	181,363	Premiums—Canada (net).....	81,345
Liabilities in Canada.....	58,031	Claims—Ontario (net).....	28,659
Ontario Premiums in force (net)...	95,110	Claims—Canada (net).....	41,692

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 782, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion, Inland Transportation and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### ALLIANCE ASSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—E. E. Kenyon, Montreal.

*Chief or General Agent in Ontario.*—Heber R. Smith, 36 Toronto St., Toronto.

*Date of incorporation.*—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£1,000,000	Premiums—Ontario (net).....	\$164,726
Assets in Canada.....	\$864,233	Premiums—Canada (net).....	496,083
Liabilities in Canada.....	327,273	Claims—Ontario (net).....	107,294
Ontario Premiums in force (net)...	233,729	Claims—Canada (net).....	287,752

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 570, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Hail, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### ALLIANCE INSURANCE COMPANY OF PHILADELPHIA

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, 1 St. John St., Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Robert Hampson & Son, Ltd., 1 St. John St., Montreal.

*Chief or General Agent in Ontario.*—Parkes, McVittie & Shaw, 4 Richmond St. E., Toronto.

*Date of incorporation.*—December 5, 1904. *Date commenced business in Canada.*—August 30, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$62,887
Assets in Canada.....	335,124	Premiums—Canada (net).....	178,859
Liabilities in Canada.....	109,439	Claims—Ontario (net).....	13,976
Ontario Premiums in force (net)...	76,531	Claims—Canada (net).....	65,154

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 966 expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion, Inland Transportation and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## AMERICAN AND FOREIGN INSURANCE COMPANY

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada—Robert J. Dale, Montreal.

Chief or General Agent in Ontario—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of incorporation.—December, 1896. Date commenced business in Canada.—January 1, 1904.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	27,978	Premiums—Ontario (net).....	\$2,005
Liabilities in Canada.....	82	Premiums—Canada (net).....	7,655
Ontario Premiums in force (net) ..	.....	Claims—Ontario (net).....	.....
		Claims—Canada (net).....	13,981

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 948, expiring on the 30th of June, 1927, to undertake contracts of Inland Transportation Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE AMERICAN AUTOMOBILE INSURANCE COMPANY

HEAD OFFICE, ST. LOUIS, MISSOURI.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. E., Toronto.

Date of incorporation.—1911. Date commenced business in Canada.—March 20, 1923.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	85,886	Premiums—Ontario (net).....	\$58,821
Liabilities in Canada.....	32,543	Premiums—Canada (net).....	66,372
Ontario Premiums in force (net) ..	53,738	Claims—Ontario (net).....	20,841
		Claims—Canada (net).....	21,837

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 947, expiring on the 30th of June, 1927, to undertake contracts of Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## AMERICAN CENTRAL INSURANCE COMPANY

HEAD OFFICE, ST. LOUIS, MISSOURI.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Wm. P. Fess, Winnipeg.

Chief or General Agent in Ontario.—Jas. E. Proctor, 60 King St. W., Toronto.

Date of incorporation.—1853. Date commenced business in Canada.—December 17, 1912.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	486,854	Premiums—Ontario (net).....	\$36,790
Liabilities in Canada.....	177,496	Premiums—Canada (net).....	257,018
Ontario Premiums in force (net) ..	47,550	Claims—Ontario (net).....	23,608
		Claims—Canada (net).....	120,188

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 627, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—R. J. Mullen, Toronto.

Chief or General Agent in Ontario.—R. J. Mullen, Metropolitan Bldg., Toronto.

Date of incorporation.—1893. Date commenced business in Canada.—March 6, 1923.

Capital stock paid in cash.....	\$775,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	132,071	Premiums—Ontario (net).....	\$109,657
Liabilities in Canada.....	173,544	Premiums—Canada (net).....	225,135
Ontario Premiums in force (net)..	101,442	Claims—Ontario (net).....	40,066
		Claims—Canada (net).....	74,166

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 837, expiring on the 30th of June, 1927, to undertake contracts of Credit Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. E. Clement, Montreal.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of incorporation—1918. Date commenced business in Canada.—October 6, 1919.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	136,911	Premiums—Ontario (net).....	\$30,657
Liabilities in Canada.....	53,816	Premiums—Canada (net).....	96,937
Ontario Premiums in force (net)..	36,903	Claims—Ontario (net).....	14,659
		Claims—Canada (net).....	42,541

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 738, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE AMERICAN INSURANCE COMPANY

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, Toronto.

Chief or General Agent in Ontario.—Wm. Thompson, 802 Metropolitan Bldg., Toronto.

Date of incorporation.—February 20, 1846. Date commenced business in Canada.—June 28, 1912.

Capital stock paid in cash.....	\$3,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	144,554	Premiums—Ontario (net).....	\$31,467
Liabilities in Canada.....	56,862	Premiums—Canada (net).....	104,635
Ontario Premiums in force (net)..	35,275	Claims—Ontario (net).....	28,912
		Claims—Canada (net).....	71,285

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 941, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## AMERICAN SURETY COMPANY OF NEW YORK

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto, Ont.

*Manager or Chief Executive Officer in Canada.*—W. H. Hall, Metropolitan Bldg., Toronto.

*Chief or General Agent in Ontario.*—W. H. Hall, Metropolitan Bldg., Toronto.

*Date of incorporation.*—April 1, 1884. *Date commenced business in Canada,* July, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....	\$9,946
Assets in Canada.....	105,539	Premiums—Canada (net).....	40,693
Liabilities in Canada.....	36,308	Claims—Ontario (net).....	12
Ontario Premiums in force (net) ..	13,220	Claims—Canada (net).....	24,443

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 843, expiring on the 30th of June, 1927, to undertake contracts of Burglary and Guarantee Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## ANGLO-SCOTTISH GENERAL COMMERCIAL INSURANCE COMPANY, LIMITED

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Vancouver, B.C.

*Manager or Chief Executive Officer in Canada.*—Thos. W. Greer, Vancouver.

*Chief or General Agent in Ontario.*—Armstrong, DeWitt & Crossin, Ltd., Excelsior Life Bldg, Toronto, Ont.

*Date of incorporation.*—1909. *Date commenced business in Canada,* May, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£30,707	Premiums—Ontario (net).....	\$60,638
Assets in Canada.....	\$255,323	Premiums—Canada (net).....	150,712
Liabilities in Canada.....	102,954	Claims—Ontario (net).....	36,812
Ontario Premiums in force (net) ..	91,216	Claims—Canada (net).....	71,494

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 623, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE ATLAS ASSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Clarence E. Sanders, Montreal.

*Chief or General Agent in Ontario.*—Irving W. Smith, 54 Adelaide St. E., Toronto.

*Date of organization.*—1808. *Date commenced business in Canada.*—March 7, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£264,000	Premiums—Ontario (net).....	\$278,642
Assets in Canada.....	\$959,892	Premiums—Canada (net).....	798,693
Liabilities in Canada.....	569,040	Claims—Ontario (net).....	114,021
Ontario Premiums in force (net) ..	444,167	Claims—Canada (net).....	357,485

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 503, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## AUTOCAR FIRE & ACCIDENT INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—D. K. MacDonald, 17 St. John St., Montreal

*Chief or General Agent in Ontario.*—Mitchell & Ryerson, 90 Adelaide St. E., Toronto.

*Date of incorporation.*—1920. *Date commenced business in Canada.*—October 1, 1921.

Capital stock paid in cash.....	\$607,504
Assets in Canada.....	225,264
Liabilities in Canada.....	36,078
Ontario Premiums in force (net)..	41,961

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$46,308
Premiums—Canada (net).....	145,835
Claims—Ontario (net).....	12,193
Claims—Canada (net).....	78,882

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 540, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Explosion, Plate Glass, Sickness and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## AUTOMOBILE INSURANCE COMPANY

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Robert J. Dale, Montreal.

*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.

*Date of incorporation.*—1907. *Date commenced business in Canada.*—May 17, 1924.

Capital stock paid in cash.....	\$4,000,000
Assets in Canada.....	135,629
Liabilities in Canada.....	7,708
Ontario Premiums in force (net)..	3,971

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$22,976
Premiums—Canada (net).....	261,384
Claims—Ontario (net).....	19,469
Claims—Canada (net).....	94,950

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 949, expiring on the 30th of June, 1927, to undertake contracts of Fire, Burglary, Explosion and Property, Inland Transportation, Inland Marine and Ocean Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## BALOISE FIRE INSURANCE COMPANY

HEAD OFFICE, SWITZERLAND.

Principal Office in Canada, Vancouver, B.C.

*Manager or Chief Executive Officer in Canada.*—A. S. Mather & Company.

*Chief or General Agent in Ontario.*—H. Begg, 82 King St. E., Toronto.

*Date of incorporation.*—1863. *Date commenced business in Canada.*—March 1, 1922.

Capital stock paid in cash....	Frcs. 4,000,000
Assets in Canada.....	\$182,235
Liabilities in Canada.....	88,181
Ontario Premiums in force (net)..	24,002

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$30,723
Premiums—Canada (net).....	140,425
Claims—Ontario (net).....	11,212
Claims—Canada (net).....	91,126

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 745, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## BANKERS & TRADERS INSURANCE COMPANY, LIMITED

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.

Chief or General Agent in Ontario.—F. G. Treloar, 15 Wellington St. E., Toronto.

Date of incorporation.—1909. Date commenced business in Canada.—May, 1923.

Capital stock paid in cash.....	£89,350	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$78,622	Premiums—Ontario (net).....	\$5,595
Liabilities in Canada.....	42,441	Premiums—Canada (net).....	60,437
Ontario Premiums in force (net)...	5,535	Claims—Ontario (net).....	5,060
		Claims—Canada (net).....	20,207

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 535, expiring on the 30th of June, 1926, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## BEAVER FIRE INSURANCE COMPANY

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. J. Christie, Winnipeg; Vice-Presidents, A. Gouzee and G. W. Allan, K.C., Winnipeg; Managing Director, A. DeJardin, Winnipeg; Manager, G. DeJardin, Winnipeg, Man.

Directors.—W. J. Christie, A. Gouzee, G. W. Allan, K.C., A. DeJardin, G. DeJardin, D. H. Laird, K.C., J. Galt and P. T. Guffin.

Chief or General Agent in Ontario.—Furness-Rogers, Ltd., Federal Bldg., Toronto.

Date of incorporation.—May 16, 1913. Date commenced business in Canada,—Dec. 6, 1913.

Capital stock paid in cash.....	\$300,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total Assets.....	472,793	Premiums—Ontario (net).....	\$2,464
Total Liabilities.....	90,107	Premiums—Total business (net)...	33,082
Surplus protection of Policyholders	382,686	Claims—Ontario (net).....	1,695
Ontario Premiums in force (net)...	4,963	Claims—Total business (net)...	8,683

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 582, expiring on the 30th of June, 1927, to undertake contracts of Fire and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## BOILER INSPECTION & INSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO.

Officers.—President and General Manager, Henry N. Roberts, Toronto; Vice-President, J. R. L. Starr, K.C., Toronto.

Directors.—Henry N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.; W. R. C. Corson, Hartford, Conn.; J. R. L. Starr, K.C., Toronto; R. R. Corson, Toronto.

Date of incorporation.—April 8, 1875. Date commenced business in Canada.—Oct. 9, 1875.

Capital stock paid in cash.....	\$100,100	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	650,607	Premiums—Ontario (net).....	\$109,362
Total liabilities.....	229,501	Premiums—Total business (net)...	220,856
Surplus protection of policyholders	421,105	Claims—Ontario (net).....	7,003
Ontario Premiums in force (net)...	275,728	Claims—Total business (net)....	13,316

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 611, expiring on the 30th of June, 1927, to undertake contracts of Steam Boiler, Liability and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## BRITISH AMERICA ASSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Officers.*—President, W. M. Cox, Toronto; Vice-President, H. C. Gox, Toronto; Vice-President Geo. A. Morrow, Toronto; C. S. Wainwright, Assistant General Manager, Toronto.

*Directors.*—Sir John Aird, Toronto; Robert Bickerdike, Montreal; Lt.-Col. Henry Brock, Toronto; Alfred Cooper, London, Eng.; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; T. G. McConkey, Toronto; Major-Gen. Sir Henry Pellatt, C.V.O., Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; Geo. A. Morrow, Toronto; H. C. Cox, Toronto.

*Date of incorporation.*—Feb. 13, 1833. *Date commenced business in Canada.*—June 19, 1835.

<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 15%;">Capital stock paid in cash.....</td> <td style="width: 15%;">\$750,000</td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 40%;"></td> </tr> <tr> <td>Total assets.....</td> <td>3,945,585</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total liabilities.....</td> <td>2,896,021</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Surplus protection of policyholders</td> <td>1,049,564</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Ontario Premiums in force (net) ..</td> <td>726,199</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Capital stock paid in cash.....	\$750,000				Total assets.....	3,945,585				Total liabilities.....	2,896,021				Surplus protection of policyholders	1,049,564				Ontario Premiums in force (net) ..	726,199				<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> </thead> <tbody> <tr> <td style="width: 15%;">Premiums—Ontario (net).....</td> <td style="width: 15%;">\$537,206</td> </tr> <tr> <td>Premiums—Total business (net) ..</td> <td>3,597,755</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td>219,999</td> </tr> <tr> <td>Claims—Total business (net)....</td> <td>1,765,062</td> </tr> </tbody> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$537,206	Premiums—Total business (net) ..	3,597,755	Claims—Ontario (net).....	219,999	Claims—Total business (net)....	1,765,062
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This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 795, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Property Inland Marine and Ocean Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE BRITISH COLONIAL FIRE INSURANCE COMPANY

HEAD OFFICE, MONTREAL, P.Q.

*Officers.*—President, Theodore Meunier, Montreal; Vice-President, C. F. Sturhahn, Hartford Conn.; Manager, Theodore Meunier, Montreal.

*Directors.*—Hon. E. L. Patenaude, Montreal; Joseph Versailles, Montreal; E. Huard, Lac-Mégantic, P.Q.; L. J. Desjardins, Terrebonne, P.Q.; B. Spyket, Paris, France; J. W. Cochrane, Philadelphia, Pa.; B. N. Carvalho, Hartford, Conn.; R. E. Cox, Montreal; Hon. J. L. Perron, Montreal.

*Chief or General Agent in Ontario.*—J. J. Pollock, 40 Richmond St. W., Toronto.

*Date of incorporation.*—May 19, 1909. *Date commenced business in Canada.*—June 1, 1912.

<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 15%;">Capital stock paid in cash.....</td> <td style="width: 15%;">\$100,840</td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 40%;"></td> </tr> <tr> <td>Total assets.....</td> <td>197,161</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total liabilities.....</td> <td>67,960</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Surplus protection of policyholders</td> <td>129,200</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Ontario Premiums in force (net) ..</td> <td>112,831</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Capital stock paid in cash.....	\$100,840				Total assets.....	197,161				Total liabilities.....	67,960				Surplus protection of policyholders	129,200				Ontario Premiums in force (net) ..	112,831				<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> </thead> <tbody> <tr> <td style="width: 15%;">Premiums—Ontario (net).....</td> <td style="width: 15%;">\$24,508</td> </tr> <tr> <td>Premiums—Total business (net) ..</td> <td>96,129</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td>14,249</td> </tr> <tr> <td>Claims—Total business (net)....</td> <td>48,578</td> </tr> </tbody> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$24,508	Premiums—Total business (net) ..	96,129	Claims—Ontario (net).....	14,249	Claims—Total business (net)....	48,578
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This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 538, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## BRITISH CROWN ASSURANCE CORPORATION, LIMITED

HEAD OFFICE, GLASGOW, SCOTLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—J. H. Riddell, Toronto.

*Chief or General Agent in Ontario.*—J. H. Riddell, 217 Bay St., Toronto.

*Date of incorporation.*—March, 1907. *Date commenced business in Canada.*—Nov. 2, 1917.

<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 15%;">Capital stock paid in cash.....</td> <td style="width: 15%;">\$125,000</td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 40%;"></td> </tr> <tr> <td>Assets in Canada.....</td> <td>587,595</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Liabilities in Canada.....</td> <td>290,865</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Ontario Premiums in force (net) ..</td> <td>267,921</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Capital stock paid in cash.....	\$125,000				Assets in Canada.....	587,595				Liabilities in Canada.....	290,865				Ontario Premiums in force (net) ..	267,921				<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> </thead> <tbody> <tr> <td style="width: 15%;">Premiums—Ontario (net).....</td> <td style="width: 15%;">\$190,160</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td>560,120</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td>69,793</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td>280,140</td> </tr> </tbody> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$190,160	Premiums—Canada (net).....	560,120	Claims—Ontario (net).....	69,793	Claims—Canada (net).....	280,140
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This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 915, expiring on the 30th of June, 1927, to undertake contracts of Fire and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.



## BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Thomas F. Dobbin, Montreal.

*Chief or General Agent in Ontario.*—Arthur E. Peters, 1070 Barton St. E., Hamilton, Ont.

*Date of incorporation.*—1908. *Date commenced business in Canada.*—July 7, 1923.

Capital stock paid in cash.....	£50,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$84,704	Premiums—Ontario (net).....	\$14,960
Liabilities in Canada.....	51,712	Premiums—Canada (net).....	59,200
Ontario Premiums in force (net)...	21,602	Claims—Ontario (net).....	10,976
		Claims—Canada (net).....	23,236

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 508, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE BRITISH GENERAL INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Thomas F. Dobbin, Montreal.

*Chief or General Agent in Ontario.*—E. P. Beatty, Temple Bldg., Toronto.

*Date of incorporation.*—1904. *Date commenced business in Canada.*—Dec. 5, 1919.

Capital stock paid in cash.....	£175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$204,671	Premiums—Ontario (net).....	\$44,364
Liabilities in Canada.....	119,237	Premiums—Canada (net).....	159,918
Ontario Premiums in force (net)...	68,413	Claims—Ontario (net).....	36,494
		Claims—Canada (net).....	86,614

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 507, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE BRITISH LAW INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—W. B. Colley and W. Kennedy, Montreal.

*Chief or General Agent in Ontario.*—Armstrong, Dewitt & Crossin, 36 Toronto St., Toronto.

*Date of incorporation.*—June 6, 1918. *Date commenced business in Canada.*—Jan. 15, 1925.

Capital stock paid in cash.....	\$1,459,980	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	71,793	Premiums—Ontario (net).....	\$13,774
Liabilities in Canada.....	29,701	Premiums—Canada (net).....	45,736
Ontario Premiums in force (net)...	13,443	Claims—Ontario (net).....	3,770
		Claims—Canada (net).....	5,079

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 840, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Officers.*—President, J. H. Riddell, Toronto; Vice-President, E. C. G. Johnston; Managing Director, J. H. Riddell, Toronto.

*Directors.*—J. H. Riddell, Toronto; E. C. G. Johnston, Toronto; H. T. Fairley, Toronto; S. Fairley, Toronto; B. B. Cronyn, Toronto; S. A. Bennett, London, England; J. D. Watson, London, England; A. G. MacKenzie, London, England; Sir E. M. Mountain, London, England.

*Date of incorporation.*—1906. *Date commenced business in Canada.*—Feb. 20, 1912.\*

Capital stock paid in cash.....	\$248,699	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	620,016	Premiums—Ontario (net).....	\$77,104
Total liabilities.....	173,288	Premiums—Total business (net).....	183,472
Surplus protection of policyholders	446,727	Claims—Ontario (net).....	28,459
Ontario Premiums in force (net) ..	121,910	Claims—Total business (net).....	75,341

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 916, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## BRITISH OAK INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—A. R. Howell and W. Kennedy, Montreal.

*Chief or General Agent in Ontario.*—E. D. Hardy, Ottawa, Ont.

*Date of incorporation.*—1908. *Date commenced business in Canada.*—Sept. 3, 1921.

Capital stock paid in cash.....	£250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$243,877	Premiums—Ontario (net).....	\$43,311
Liabilities in Canada.....	139,235	Premiums—Canada (net).....	215,251
Ontario Premiums in force (net) ..	.....	Claims—Ontario (net).....	26,118
		Claims—Canada (net).....	144,136

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 632, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## BRITISH TRADERS INSURANCE COMPANY, LIMITED

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Colin E. Sword, Toronto.

*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.

*Date of organization.*—1865. *Date commenced business in Canada.*—February 20, 1918.

Capital stock paid in cash.....	£192,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$552,078	Premiums—Ontario (net).....	\$279,811
Liabilities in Canada.....	310,099	Premiums—Canada (net).....	499,972
Ontario Premiums in force (net) ..	.....	Claims—Ontario (net).....	107,040
		Claims—Canada (net).....	237,911

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 920, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Inland Marine, Ocean Marine and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Prior to this date business was confined to Province of Manitoba.

**CALEDONIAN AMERICAN INSURANCE COMPANY**

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—John G. Borthwick, Canada Cement Bldg., Montreal.

*Chief or General Agent in Ontario.*—Ralph A. Burns, 53 Yonge St., Toronto.

*Date of incorporation.*—1897. *Date commenced business in Canada.*—Feb. 10, 1920.

Capital stock paid in cash.....	\$200,000	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>	
Assets in Canada.....	99,433	Premiums—Ontario (net).....	\$11,954
Liabilities in Canada.....	46,480	Premiums—Canada (net).....	53,997
Ontario Premiums in force (net)..	20,812	Claims—Ontario (net).....	5,563
		Claims—Canada (net).....	22,611

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 950, expiring on the 30th of June, 1927, to undertake contracts for Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**CALEDONIAN INSURANCE COMPANY**

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—John G. Borthwick, Montreal.

*Chief or General Agent in Ontario.*—Geo. H. Muntz, Temple Bldg., Toronto.

*Date of organization.*—1805. *Date commenced business in Canada.*—Feb., 1833.

Capital stock paid in cash.....	£129,000	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>	
Assets in Canada.....	\$582,936	Premiums—Ontario (net).....	\$150,419
Liabilities in Canada.....	329,500	Premiums—Canada (net).....	406,558
Ontario Premiums in force (net)..	301,008	Claims—Ontario (net).....	69,505
		Claims—Canada (net).....	164,134

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 893, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**CALIFORNIA INSURANCE COMPANY**

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Vancouver, B.C.

*Manager or Chief Executive Officer in Canada.*—John Anderson, Vancouver, B.C.

*Chief or General Agent in Ontario.*—W. M. Hargraft, 49 Wellington St. E., Toronto.

*Date of incorporation.*—1861. *Date commenced business in Canada.*—Nov. 18, 1912.

Capital stock paid in cash.....	\$1,000,000	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>	
Assets in Canada.....	159,983	Premiums—Ontario (net).....	\$60,182
Liabilities in Canada.....	96,412	Premiums—Canada (net).....	159,264
Ontario Premiums in force (net)..	70,014	Claims—Ontario (net).....	18,599
		Claims—Canada (net).....	121,133

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 747, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CANADA ACCIDENT AND FIRE INSURANCE COMPANY

HEAD OFFICE, MONTREAL, QUE.

*Officers.*—President, C. H. Godfrey, Montreal; Vice-President, W. S. Jopling, Montreal; Manager and Secretary, H. F. Roden, Montreal.

*Directors.*—T. H. Hudson, Westmount, Que.; A. H. Ewing, Montreal; Alfred Lambert, Montreal.

*Chief or General Agent in Ontario.*—Harold Spencer Thorne, 60 King St. W., Toronto.

*Date of incorporation.*—June 23, 1887. *Date commenced business in Canada.*—Sept. 10, 1888.

Capital stock paid in cash.....	\$43,320	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,002,688	Premiums—Ontario (net).....	\$156,303
Total liabilities.....	426,693	Premiums—Total business (net).....	508,164
Surplus protection of policyholders	575,995	Claims—Ontario (net).....	64,380
Ontario Premiums in force (net)...	184,826	Claims—Total business (net)....	215,727

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 841, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Sickness, Automobile, Liability, Guarantee, Plate Glass, Burglary, Property and Explosion Insurance.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE CANADA LIFE ASSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Officers.*—President, Herbert C. Cox, Oakville, Ont.; Vice-President, E. R. Wood, Toronto; Vice-President, Leighton McCarthy, K.C., Toronto.

*Directors.*—Robert Bickerdike, Montreal; Brig.-Gen. Hon. Sir John N. Gibson, K.C.M.G.; F. LeM. Grasett, M.B., Toronto; Kenneth Mackenzie, Winnipeg; J. A. McLeod, Toronto; J. H. Plummer, D.C.L., Toronto; W. E. Rundle, Toronto; Robert Stuart, Chicago; Rt. Hon. Sir Thomas White, K.C.M.G., Toronto; A. E. Ames, Toronto; C. A. Bogart, Toronto; A. V. Davis, Pittsburgh, Pa.

*Date of incorporation.*—Aug. 21, 1847. *Date commenced business in Canada.*—Aug. 21, 1847.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	114,485,672	Premiums—Ontario (net).....	\$3,606,419
Ontario business in force (gross)...	124,152,301	Premiums—Total business (net)...	19,233,427
Total business in force (gross)...	578,660,490	Death Claims—Ontario (net)....	1,042,558
		Death Claims—Total business (net)...	3,712,306

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 798, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE CANADA NATIONAL FIRE INSURANCE COMPANY

HEAD OFFICE, WINNIPEG, MAN.

*Officers.*—President, E. L. Taylor, K.C., Winnipeg; Vice-Presidents, F. H. Alexander, W. J. Boyd; Managing Director, W. T. Alexander, Winnipeg.

*Directors.*—A. D. Carscallen, Winnipeg; S. D. Lazier, Belleville, Ont.; Hon. A. C. Rutherford, K.C., Edmonton, Alta.; A. H. Daykin, Vancouver, B.C.; Lt.-Col. Jas. Scroggie, Victoria, B.C.

*Chief or General Agent in Ontario.*—W. H. George, 24 Adelaide St. West, Toronto.

*Date of incorporation.*—April 7, 1909. *Date commenced business in Canada,* July 31, 1911.

Capital stock paid in cash.....	\$1,894,008	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	3,022,058	Premiums—Ontario (net).....	\$40,823
Total liabilities.....	755,108	Premiums—Total business (net)...	746,588
Surplus protection of policyholders	2,266,950	Claims—Ontario (net).....	15,889
Ontario Premiums in force (net)...	104,660	Claims—Total business (net)....	407,267

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 842, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CANADA SECURITY ASSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

*Officers.*—President and Manager, John B. Laidlaw, Toronto; Vice-President, Edmund Taylor, Calgary; Secretary, C. C. Paul, Toronto.

*Directors.*—C. Stuart Malcolm, Toronto; Sir James W. Woods, Toronto; Eugene Coste, Calgary, Alta.; G. B. Patteson, Ottawa, Ont.; Henry F. Gooderham, Toronto; C. D. Henderson, Toronto.

*Date of incorporation.*—May 11, 1920. *Date commenced business in Canada.*—Aug. 28, 1920.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	365,675	Premiums—Ontario (net).....	\$41,823
Total liabilities.....	116,955	Premiums—Total business (net)..	388,587
Surplus protection of policyholders	248,720	Claims—Ontario (net).....	14,311
Ontario Premiums in force (net) . .	56,640	Claims—Total business (net)....	205,262

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 913, expiring on the 30th of June, 1927, to undertake contracts of Fire, Hail, Automobile, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CANADIAN FIRE INSURANCE COMPANY

HEAD OFFICE, WINNIPEG, MAN.

*Officers.*—President, R. T. Riley, Winnipeg; Vice-President, G. F. Galt, Winnipeg; Managing Director, C. S. Riley, Winnipeg.

*Directors.*—Sir James Aikins, Winnipeg; G. V. Hastings, Winnipeg; R. R. Wilson, Winnipeg; J. L. Bathgate, Winnipeg.

*Chief or General Agent in Ontario.*—F. N. Boyd, Union Trust Bldg., Toronto.

*Date of incorporation.*—1887. *Date commenced business in Canada.*—Sept. 1, 1897.\*

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,971,689	Premiums—Ontario (net).....	\$171,383
Total liabilities.....	546,341	Premiums—Total business (net)..	448,519
Surplus protection of policyholders, 1,425,347		Claims—Ontario (net).....	74,315
Ontario Premiums in force (net) . .	294,466	Claims—Total business (net)....	130,232

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 622, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Burglary, Explosion, Guarantee, Hail, Live Stock, Plate Glass and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CANADIAN GENERAL INSURANCE COMPANY

(Formerly the General Animals Insurance Company)

HEAD OFFICE, TORONTO.

*Officers.*—President, W. W. Evans, Toronto; Vice-President and General Manager, A. E. Dawson, Toronto; Vice-President, G. L. Smith, Toronto; Secretary-Treasurer, G. E. Weldner, Toronto.

*Directors.*—Lt.-Col. C. H. Ackerman, Peterborough; J. T. Braund, Peterborough; R. A. Leduc, Montreal; M. A. Mackenzie, Toronto; G. L. Smith, Toronto.

*Date of incorporation.*—April 27, 1907. *Date commenced business in Canada.*—Nov. 5, 1908.

Capital stock paid in cash.....	\$63,682	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	85,553	Premiums—Ontario (net).....	\$22,769
Total liabilities.....	27,939	Premiums—Total business (net)..	49,101
Surplus protection of policyholders	57,614	Claims—Ontario (net).....	14,958
Ontario Premiums in force (net) . .	22,769	Claims—Total business (net)....	40,855

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 959, expiring on the 30th of June, 1927, to undertake contracts of Automobile, Live Stock and Plate Glass Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Prior to this date business was confined to Province of Manitoba.

## THE CANADIAN SURETY COMPANY

HEAD OFFICE, TORONTO.

*Officers.*—President, R. R. Brown, New York; Vice-President, Sir Geo. Burn, Ottawa, Ont.; Vice-President, T. Bradshaw, F.I.A., Toronto; Managing Director, W. H. Hall, Toronto.

*Directors.*—F. W. Lafrentz, New York; A. J. Brown, K.C., Montreal; D. H. Cook, New York; W. L. Matthews, Toronto; F. G. Osler, Toronto; F. J. Parry, New York; Henry C. Willcox, New York.

*Date of incorporation.*—May 19, 1911. *Date commenced business in Canada.*—May 15, 1913.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>	
Capital stock paid in cash.....	\$300,000	Premiums—Ontario (net).....
Total assets.....	717,942	Premiums—Total business (net)..
Total liabilities.....	241,554	Claims—Ontario (net).....
Surplus protection of policyholders	476,387	Claims—Total business (net)....
Ontario Premiums in force (net)...	102,447	

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 799, expiring on the 30th of June, 1927, to undertake contracts of Automobile, Burglary, Forgery, Guarantee, Plate Glass, Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CAPITAL LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, OTTAWA, ONT.

*Officers.*—President, John J. Lyons, Ottawa; 1st Vice-President, L. N. Poulin, Ottawa; 2nd Vice-President, E. W. Tobin, Bromptonville, P.Q.; Managing Director, A. E. Corrigan, Ottawa.

*Directors.*—Col. D. R. Street, Ottawa; W. H. McAuliffe, Ottawa; Gordon Grant, Toronto; William Birmingham, Kingston, Ont.; R. P. Gough, Toronto; Dr. N. A. Dussault, Quebec; A. A. Fournier.

*Date of incorporation.*—1911. *Date commenced business in Canada.*—Jan. 11, 1912.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>	
Capital stock paid in cash.....	\$132,335	Premiums—Ontario (net).....
Total assets.....	1,707,910	Premiums—Total business (net)..
Ontario business in force (gross)...	3,884,540	Death Claims—Ontario (net)....
Total business in force (gross)....	11,052,770	Death Claims—Total business (net)

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 658, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CAR & GENERAL INSURANCE CORPORATION, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Arthur Barry, Montreal.

*Chief or General Agent in Ontario.*—H. B. Rowe, Confederation Life Bldg., Toronto.

*Date of incorporation.*—1903. *Date commenced business in Canada.*—Dec. 4, 1918.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>	
Capital stock paid in cash.....	£51,436	Premiums—Ontario (net).....
Assets in Canada.....	\$671,932	Premiums—Canada (net).....
Liabilities in Canada.....	182,807	Claims—Ontario (net).....
Ontario Premiums in force (net)...	36,029	Claims—Canada (net).....

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 565, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Explosion, Sickness and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CASUALTY COMPANY OF CANADA

HEAD OFFICE, TORONTO.

*Officers.*—President, Col. A. E. Gooderham, Toronto; Managing Director, A. W. Eastmure, Toronto.

*Directors.*—G. H. Gooderham, D. G. Ross, C. A. Withers, G. E. Gooderham, Col. G. G. Blackstock, A. E. Gooderham, Jr., H. W. Falconer.

*Date of incorporation.*—May 19, 1911. *Date commenced business in Canada.*—Nov. 27, 1915.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,800	Premiums—Ontario (net).....	\$138,258
Total assets.....	245,402	Premiums—Total business (net)..	179,525
Total liabilities.....	111,017	Claims—Ontario (net).....	52,647
Surplus protection of policyholders	134,385	Claims—Total business (net)...	51,108
Ontario Premiums in force (net)..	149,621		

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 749, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Burglary, Plate Glass, Sickness, Guarantee and Accident Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE CENTRAL INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Lewis Laing, Montreal.

*Chief or General Agent in Ontario.*—H. Churchill-Smith, Metropolitan Bldg., Toronto.

*Date of incorporation.*—1899. *Date commenced business in Canada.*—June 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$486,666	Premiums—Ontario (net).....	\$40,842
Assets in Canada.....	160,619	Premiums—Canada (net).....	186,279
Liabilities in Canada.....	119,998	Claims—Ontario (net).....	42,508
Ontario Premiums in force (net)..	43,297	Claims—Canada (net).....	89,275

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 628, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CENTURY INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Vancouver, B.C.

*Manager or Chief Executive Officer in Canada.*—T. W. Greer, Vancouver, B.C.

*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

*Date of incorporation.*—1885. *Date commenced business in Canada.*—Dec. 12, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,022,000	Premiums—Ontario (net).....	\$151,967
Assets in Canada.....	437,514	Premiums—Canada (net).....	323,815
Liabilities in Canada.....	212,387	Claims—Ontario (net).....	69,013
Ontario Premiums in force (net)..	217,512	Claims—Canada (net).....	139,816

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 620, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Automobile, Guarantee, Plate Glass and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## COLUMBIA INSURANCE COMPANY

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—James B. Paterson, Montreal.

*Chief or General Agent in Ontario.*—G. Temple McMurrich, 22 Toronto St., Toronto.

*Date of incorporation.*—1901. *Date commenced business in Canada.*—Oct. 11, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$400,000	Premiums—Ontario (net).....	\$44,225
Assets in Canada.....	465,521	Premiums—Canada (net).....	141,687
Liabilities in Canada.....	87,761	Claims—Ontario (net).....	14,615
Ontario Premiums in force (net)...	43,294	Claims—Canada (net).....	74,053

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 748, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Inland Transportation, Explosion, Inland Marine, Ocean Marine and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurances. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## COMMERCIAL UNION ASSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—W. S. Jopling, Montreal.

*Chief or General Agent in Ontario.*—Geo. R. Hargraft, 49 Wellington St. East, Toronto.

*Date of incorporation.*—Sept. 28, 1861. *Date commenced business in Canada.*—Sept. 11, 1863.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$8,614,000		
<i>Life.</i> —		<i>Life.</i> —	
Assets in Canada.....	2,847,786	Premiums—Ontario (net).....	\$1,684
Ontario business in force (gross)...	60,000*	Premiums—Canada (net).....	14,812
Canadian business in force (gross)	555,237	Death Claims—Ontario (net).....	.....
		Death Claims—Canada (net).....	20,239
<i>Other than Life.</i> —		<i>Other than Life.</i> —	
Assets in Canada.....	2,108,301	Premiums—Ontario (net).....	314,359
Ontario Premiums in force (net)...	521,927	Premiums—Canada (net).....	878,610
		Claims—Ontario (net).....	139,614
		Claims—Canada (net).....	435,001

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 513, expiring on the 30th of June, 1927, to undertake contracts of Fire, Life, Accident, Automobile, Burglary, Explosion, Inland Transportation, Plate Glass, Sickness and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE COMMONWEALTH LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, HAMILTON, ONT.

*Incorporated by letters patent.*—May 31, 1922. *Commenced business.*—June 1, 1922.

*Officers.*—President, W. H. Wardrope, K.C.; Vice-Presidents, Geo. C. Copley, Geo. J. Guy; Secretary, L. T. Boyd; Manager, H. H. Gray.

*Directors.*—J. P. Whelan, W. J. Westaway, T. W. McFarland, C. J. Parker, J. Hallam, F. A. Magee, Col. F. C. McCordick, C. W. Cadwell, Dr. D. J. Sinclair, Dr. J. W. Rutherford, A. C. Garden, M.P.P., J. W. Oillies.

*Auditors.*—Riddell, Stead, Graham & Hutchison, Chartered Accountants.

### Statement for the Year ending 31st December, 1925

	Capital Stock	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$2,000,000.00			
Capital stock at beginning of year.....	\$878,700	00	\$87,482 50
Capital stock issued during year.....	25,700	00	2,470 00
<b>Total.....</b>	<b>\$904,400</b>	<b>00</b>	<b>\$89,952 50</b>
Deduct capital stock forfeited or cancelled.....	15,700	00	1,370 00
Capital stock at end of year.....	\$888,700	00	\$88,582 50
<i>Premium on Capital Stock</i>			
Total amount paid as premium on capital stock at beginning of year.....			\$127,712 50
Amount received during the year.....			13,232 50
Total amount paid to December 31, 1925.....			<u>\$140,945 00</u>

\*Estimated.



		Summary Balance Sheet		Liabilities	
Assets					
Total admitted ledger assets...	\$184,868	31	Total Liabilities.....	\$137,610	68
Total admitted non-ledger assets.....	34,057	30	Excess of Assets over Liabilities: Capital Stock paid in cash.....	\$88,582	50
			Deficit.....	7,267	57
Total admitted assets.....	\$218,925	61	Surplus.....	81,314	93
			Total.....	\$218,925	61

Synopsis of Ledger Accounts				
As at December 31, 1924:—		Decrease in Ledger Assets in 1925:—		
Total Ledger Assets.....	\$141,679	Disbursements.....	\$100,345	
Increase in Ledger Assets in 1925:—		As at December 31, 1925:—		
Income.....	128,906	Total Ledger Assets.....	184,868	
Capital Stock.....	1,395			
Premium on Capital Stock..	13,232.50			
Total increase.....	\$143,534	39		
Total.....	\$285,214	30	Total.....	\$285,214
			30	

## Assets

## Ledger Assets

Mortgage loans on real estate, first liens.....	\$58,200	00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:—		
Loans to policyholders.....	\$2,357	55
Advances to policyholders under automatic non-forfeiture provisions.....	515	40
Book value of bonds, debentures and debenture stocks owned by the Company....	115,620	94
Cash: (a) At head office, \$2,245.98; (b) in banks, \$5,928.44.....	8,174	42
Total Ledger Assets.....	\$184,868	31

## Non-Ledger Assets

Interest and Dividends due, \$140.00; Interest accrued, \$2,538.80.....	2,678	80
Net premiums due and uncollected and deferred.....	28,267	43
All other assets: Rents paid in advance, \$350.00; Agents' debit balances, less reserve, \$2,761.07.....	3,111	07
Total Non-Ledger Assets.....	\$34,057	30
Total Assets.....	\$218,925	61

## Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain.....	\$136,041	00
Received from policyholders in advance (premiums).....	189	60
Salaries, rents and office expenses, due and accrued: Salaries, \$217.20; current accounts, \$966.88.....	1,184	08
Medical examiners' fees, due and accrued, \$176.00; directors' fees, accrued, \$20.00.....	196	00
Total Liabilities (except capital stock).....	\$137,610	68

## Income

	First Year	Renewals	
Assurance premiums.....	\$41,537	\$81,380	01
Less reinsurance premiums paid.....	1,234	6,724	90
Total premium income.....	\$40,302	\$74,655	11
Total net premium income and consideration for annuities.....			\$114,957
Interest and dividends.....			8,477
Advances made to agents in previous years and recovered during the year.....			1,762
Income from all other sources: Stock commission recovered, \$3,502.50; sundry income, \$207.13.....			3,709
Total Income.....			\$128,906
			89

## Disbursements

Total net disbursements in respect of assurance and annuity contracts.....	\$23,231	09
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate).....	1,675	81
Head office expenses: Salaries, \$13,397.50; directors' fees, \$255.00; auditors' fees, \$295.00; travelling expenses, \$876.98; rents, \$1,560.00; president's salary, \$333.32.....	16,717	80
Branch office and agency expenses: Assurance commissions, first year, \$22,439.35; renewal, \$3,787.80; advanced to agents, \$5,492.77; salaries, \$12,071.67; travelling expenses, \$390.41; rents, \$3,372.85.....	47,554	85
All other expenses: Advertising, \$308.26; books and periodicals, \$57.28; express, telegrams and telephones, \$638.41; legal fees, \$83.60; medical fees, \$3,700.38; office furniture, \$187.58; postage, \$509.50; printing and stationery, \$2,235.21; commission on stock, \$2,637.50; miscellaneous, \$808.72.....	11,166	44
Total Disbursements.....	\$100,345	99

## Exhibit of Policies (Ordinary)

(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1924.	1,806	\$2,878,563	191	\$409,360	187	\$740,171	2,184	\$4,028,094
New issued.....	764	1,178,235	502	587,150	138	414,870	1,404	2,180,255
Old revived.....	32	55,722	5	5,722	1	1,000	38	62,444
Old increased.....	.....	9,500	.....	1,500	.....	.....	.....	11,000
Transferred to..	85	132,500	29	62,472	1	1,000	115	195,972
Totals.....	2,687	4,254,520	727	1,066,204	327	1,157,041	3,741	6,477,765
Less ceased by								
Death.....	8	15,327	3	11,000	1	4,656	12	30,983
Surrender.....	12	30,500	.....	.....	.....	.....	12	30,500
Lapse.....	468	592,000	94	121,500	77	247,601	639	961,101
Decrease.....	.....	44,728	.....	11,833	.....	24,257	.....	80,818
Not taken.....	235	447,813	78	102,222	17	52,000	330	602,035
Transferred from.....	94	137,750	7	9,000	14	49,222	115	195,972
Total ceased...	817	1,268,118	182	255,555	109	377,736	1,108	1,901,409
At end of 1925.	1,870	\$2,986,402	545	\$810,649	218	\$779,305	2,633	\$4,576,356
Reinsured.....	.....	\$248,274	.....	\$82,865	.....	\$116,903	.....	\$448,042

## Miscellaneous

Claims reinsured: Death claims, \$8,540.00. Total amount in force divided as to dividend plan: Quinquennial, \$879,500.00; non-participating, \$3,695,856.00; total, \$4,575,356.00. Additional accidental death benefits: Gross amount issued, \$640,060.00; reinsured, \$640,060.00. In force, \$1,190,100.00; reinsured, \$951,100.00.

## Statement of Actuarial Liabilities

## Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Ontario	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary with profits:—</i>					
Life.....	799	\$857,500	\$37,593	\$960	\$4 00
Endowment Assurance.....	17	22,000	1,328	.....	.....
Totals.....	816	\$879,500	\$38,921	\$960	\$4 00
<i>Ordinary without profits:—</i>					
Life.....	1,071	\$2,127,902	\$95,006	\$248,274	\$3,408 00
Endowment Assurance.....	528	788,649	56,340	82,865	750 00
Term, etc.....	218	779,305	4,718	116,903	609 00
Additional accidental death benefits.....	.....	(1,190,100)	1,220	(951,100)	915 00
Disability benefit.....	.....	.....	2,195	.....	.....
Totals.....	1,817	\$3,695,856	\$159,479	\$448,042	\$5,682 00
Grand Totals.....	2,633	\$4,575,356	\$198,400	\$449,002	\$5,686 00

## Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$38,921	\$159,479	\$198,400
Total reserve on reinsured contracts.....	4	9,441	9,445
Total net reserve on the Company's basis of valuation..	\$38,917	\$150,038	\$188,955
Deduction made therefrom (permitted under The Ontario Insurance Act.....)	9,349	43,565	52,914
Full deduction permitted, adjusted for reinsured, being..	9,349	43,565	52,914
Net reserve carried in the liabilities (3)-(4).....	\$29,568	\$106,473	\$136,041
Net reserve computed on the statutory basis (without deduction).....	38,917	150,038	188,955

Miscellaneous Statement

- I. The calculation of the Reserve in the Statement of Actuarial Liabilities:
  - (1) The policies in force were grouped for valuation purposes according to the year of issue, age nearest birthday and plan; and were then valued from tables of mid-year reserves by the net premium method.
    - (a) No policies have been issued on lives resident in tropical or sub-tropical countries.
    - (b) Policies issued at a rated up age were valued as at that rated up age.
    - (c) The full level reserve was held on lapsed policies.
    - (d) No extra reserve was held where an extra premium whether annual or single was charged.
    - (e) Policies issued on lives classed as sub-standard were not issued except as above.
    - (f) For disability benefits including the waiver of premium only and for benefits including the waiver of premium and the disability annuity without reduction in the sum assured, a reserve was held amounting to 40 per cent. of the gross premiums paid from the date of issue of the policies. No disability claims have arisen.
    - (g) No annuities on sub-standard lives have been issued.
    - (h) On business not reinsured a reserve was held equal to 50 per cent. of the current premium charged for the accidental death benefit.
  - (2) Items of special reserve:
    - (a) No additional reserve was held for prepaid or limited loadings, in the case of single or limited payment policies.
    - (b) Where the cash values guaranteed exceed the O.M. (5) 3½ per cent. net value, an addition to the reserve was made so that the amount held at the end of the premium paying period would equal the cash guarantee.
    - (c) In the case of policies which had lapsed and were not continued, under the automatic non-forfeiture provision but were subject to reinstatement, no extra reserve was maintained.
    - (d) No reserve was held to cover the option of renewal under term policies.
    - (e) No reserve was held for the option of conversion where one exists to a higher premium policy.
    - (f) No special reserves other than those specified were held.
- II. No modifications were made in guaranteed values for the special classes referred to above. In each case the premium, reserve and surrender values were calculated at the same age.
- III. The average rate earned was 5.85 per cent.
- IV. The provision in the charter or by-laws for the division of surplus between shareholders and participating policyholders.
  - (a) No profits have been declared to any policyholder.
  - (b) No profits have been declared to any policyholder.
  - (c) There are no participating annuities in force.

CONFEDERATION LIFE ASSOCIATION

HEAD OFFICE, TORONTO.

Officers.—President, J. K. Macdonald, Toronto; Vice-President, Peleg Howland, Toronto; General Manager, Chas. Strange Macdonald, Toronto; Secretary, Chas. Reade Dent, Toronto.

Directors.—John Macdonald, Toronto; Thos. J. Clark, Toronto; Lieut.-Col. J. F. Michie, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; Wilmot L. Matthews, Toronto; B. B. Cronyn, Toronto; R. S. Waidie, Toronto; Walter C. Laidlaw, Toronto.

Date of incorporation.—April 14, 1871. Date commenced business in Canada.—Oct. 31, 1871.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets.....	45,180,687	Premiums—Ontario (net).....
Ontario business in force (gross)...	50,734,406	Premiums—Total business (net)...
Total business in force (gross)....	206,717,691	Death Claims—Ontario (net)....
		Death Claims—Total business (net),

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 939, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurances. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

CONNECTICUT FIRE INSURANCE COMPANY

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent for Ontario.—Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of incorporation.—June, 1850. Date commenced business in Canada.—1886.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	354,620	Premiums—Ontario (net).....
Liabilities in Canada.....	165,170	Premiums—Canada (net).....
Ontario Premiums in force (net)...	101,659	Claims—Ontario (net).....
		Claims—Canada (net).....

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 903, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)* and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurances. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE CONTINENTAL CASUALTY COMPANY

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—R. D. Bedolfe, Toronto.

*Chief or General Agent in Ontario.*—R. D. Bedolfe, Federal Bldg., Toronto.

*Date of incorporation.*—1897. *Date commenced business in Canada.*—Nov. 6, 1917.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	432,398
Liabilities in Canada.....	260,500
Ontario Premiums in force (net)...	204,440

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$271,163
Premiums—Canada (net).....	640,287
Claims—Ontario (net).....	117,277
Claims—Canada (net).....	260,746

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 583, expiring on the 30th of June, 1927, to undertake contracts of Accident, Automobile, Sickness, Plate Glass and Liability Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CONTINENTAL INSURANCE COMPANY OF NEW YORK

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—W. E. Baldwin, Montreal.

*Chief or General Agent in Ontario.*—Gilbert S. Percy, 16 Wellington St. East, Toronto.

*Date of incorporation.*—Jan., 1853. *Date commenced business in Canada.*—Nov. 25, 1910.

Capital stock paid in cash.....	\$10,000,000
Assets in Canada.....	784,860
Liabilities in Canada.....	313,084
Ontario Premiums in force (net)...	486,282

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$123,993
Premiums—Canada (net).....	413,607
Claims—Ontario (net).....	66,017
Claims—Canada (net).....	200,707

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 951, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CONTINENTAL LIFE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Officers.*—President and Managing Director, Geo. B. Woods, Toronto; 1st Vice-President, Dr. H. W. Atkins, Toronto; 2nd Vice-President, Sidney Jones; Assistant General Manager, Chas. H. Fuller.

*Directors.*—N. L. Paterson, Toronto; W. A. Medland, Toronto; J. B. Holden, Toronto; W. A. Denton, Toronto; Richard Southam, Toronto; E. E. Sharpe, Winnipeg, Man.; John W. Hobbs, Toronto; Wm. A. Dryden, Brooklin, Ont.; John T. Richardson, Toronto.

*Date of incorporation.*—1899. *Date commenced business in Canada.*—Dec. 31, 1901.

Capital stock paid in cash.....	\$200,000
Total assets.....	4,648,353
Ontario business in force (gross)...	12,068,006
Total business in force (gross)....	26,818,703

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$405,620
Premiums—Total business (net)...	861,004
Death Claims—Ontario (net)....	59,367
Death Claims—Total business (net)	97,968

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 495, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**THE CORNHILL INSURANCE COMPANY, LIMITED**

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—1905; Date commenced business in Canada.—June 22, 1922.

Capital stock paid in cash.....	£106,250	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$218,710	Premiums—Ontario (net).....	\$84,962
Liabilities in Canada.....	110,273	Premiums—Canada (net).....	192,395
Ontario Premiums in force (net) ..	94,420	Claims—Ontario (net).....	59,885
		Claims—Canada (net).....	117,849

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 657, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**CROWN LIFE INSURANCE COMPANY**

HEAD OFFICE, TORONTO.

Officers.—President, John G. Kent, Toronto; Vice-President, A. H. Walker, Toronto; General Manager, H. R. Stevenson.

Directors.—G. O. Somers, Pasadena, Cal; Sir Charles Hibbert Tupper, K.C., Vancouver, B.C.; Geo. A. Morson, Havana, Cuba; W. R. Morson, Toronto; David Wood, Winnipeg, Man.; F. R. McD. Russell, Vancouver, B.C.; H. Victor Cawthra, Toronto; C. W. Somers, Toronto;

Date of incorporation.—June 14, 1900. Date commenced business in Canada.—Sept. 10, 1901.

Capital stock paid in cash.....	\$103,936	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	7,427,821	Premiums—Ontario (net).....	\$732,991
Ontario business in force (gross) ..	20,480,503	Premiums—Total business (net) ..	1,909,001
Total business in force (gross)....	60,404,541	Death Claims—Ontario (net)....	104,229
		Death Claims—Total business (net)	196,888

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 784, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY**

HEAD OFFICE, TORONTO.

Officers.—President, Col. A. E. Gooderham; Vice-President, C. A. Withers; Managing Director, C. A. Withers.

Directors.—Col. A. E. Gooderham, Toronto; D. G. Ross, Toronto; C. A. Withers, Toronto; Geo. E. Gooderham, Toronto; Col. G. G. Blackstock, Toronto; Albert E. Gooderham, Jr., Toronto; G. H. Gooderham, Toronto.

Date of incorporation.—June 23, 1887; Date commenced business in Canada.—Nov. 5, 1887.

Capital stock paid in cash.....	\$403,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life</i> —		<i>Life</i> —	
Total assets.....	118,237	Premiums—Ontario (net).....	\$22,417
Ontario business in force (gross) ..	896,550	Premiums—Total business (net)	33,583
Total business in force (gross)....	1,403,800	Death Claims—Ontario (net)....	Nil
		Death claims—Total business (net)....	Nil
<i>Other than Life</i> —		<i>Other than Life</i> —	
Total assets.....	1,579,316	Premiums—Ontario (net).....	716,963
Total liabilities.....	733,944	Premiums—Total business (net)	1,110,785
Surplus protection of policyholders	845,372	Claims—Ontario (net).....	248,850
Ontario premiums in force (net) ..	836,749	Claims—Total business (net)....	349,637

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 938, expiring on the 30th of June, 1927, to undertake contracts of Fire, Life, Accident, Sick-ness, Automobile, Burglary, Guarantee, Liability, Plate Glass, Steam Boiler and Inland Transportation Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## DOMINION FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Officers.*—President and Managing Director, Lt.-Col. Robt. F. Massie, Toronto; Vice-President, Philip Popock, London, Ontario.

*Directors.*—R. A. Brock, Montreal; R. S. Cassels, K.C., Toronto; Geo. J. Cuthbertson, Renfrew, Ontario; Alfred F. James, Milwaukee; Major Howard Greene, Milwaukee; Emile Ostiguy, Montreal; Dr. Thaddeus Walker, Walkerville.

*Date of incorporation.*—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash.....	\$175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	552,794	Premiums—Ontario (net).....	\$172,802
Total liabilities.....	328,269	Premiums—Total business (net)..	279,497
Surplus protection of policyholders	224,525	Claims—Ontario (net).....	80,976
Ontario Premiums in force (net)...	314,204	Claims—Total business (net)....	113,849

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 908, expiring on the 30th of June, 1927, to undertake contracts of Fire and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## DOMINION GRESHAM GUARANTEE AND CASUALTY

HEAD OFFICE MONTREAL, P.Q.

*Officers.*—President, Fred. W. Evans, St. Hilaire, Que.; Vice-President, Wm. Hanson, Montreal; General Manager and Secretary, Robt. Walch, Montreal.

*Directors.*—F. W. Fairman, Montreal; Sir H. Laporte, Montreal; A. D. Anderson, Montreal.

*Chief or General Agent in Ontario.*—R. O. Robertson, 357 Bay St., Toronto.

*Date of incorporation.*—April 26, 1893. *Date commenced business in Canada,* June 6, 1893.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	721,678	Premiums—Ontario (net).....	\$140,533
Total liabilities.....	337,216	Premiums—Total business (net)..	554,440
Surplus protection of policyholders	384,462	Claims—Ontario (net).....	78,633
Ontario Premiums in force (net)...	157,687	Claims—Total business (net)....	272,776

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 580, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Sickness, Automobile, Liability, Plate Glass, Burglary, Guarantee Inland Transportation and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## DOMINION LIFE ASSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

*Officers.*—President, Thomas Hilliard; 1st Vice-President, Edward F. Seagram; 2nd Vice-President and Managing Director, Ford S. Kumpf; 3rd Vice-President, Geo. D. Forbes.

*Directors.*—W. Vandusen, Toronto; A. J. Andrews, K.C., Winnipeg; C. W. Wells, D.D.S., Toronto; Geo. A. Dobbie, Galt; W. M. Hillard, M.D., Waterloo; J. H. Gundy, Toronto; H. M. Snyder, Waterloo.

*Date of incorporation.*—Mar. 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	12,375,516	Premiums—Ontario (net).....	\$1,240,704
Ontario business in force (gross)...	40,867,394	Premiums—Total business (net)..	2,471,344
Total business in force (gross)...	81,134,147	Death Claims—Ontario (net)....	178,651
		Death Claims—Total business (net)	305,587

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 952, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**EAGLE, STAR & BRITISH DOMINIONS INSURANCE COMPANY, LIMITED**

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.

Chief or General Agent in Ontario.—Dale & Company, Metropolitan Bldg., Toronto.

Date of incorporation.—1904. Date commenced business in Canada.—July 22, 1915.

Capital stock paid in cash.....	\$5,464,482	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	690,438	Premiums—Ontario (net).....	\$214,703
Liabilities in Canada.....	334,944	Premiums—Canada (net).....	709,279
Ontario Premiums in force (net)...	292,725	Claims—Ontario (net).....	106,127
		Claims—Canada (net).....	412,512

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 917, expiring on the 30th June, 1927, to undertake contracts of Fire, Automobile, Inland Marine, Ocean Marine and Plate Glass Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**THE T. EATON LIFE ASSURANCE COMPANY**

HEAD OFFICE, TORONTO.

Officers.—President, R. Y. Eaton, Toronto; 1st Vice-President, H. McGee, Toronto; 2nd Vice-President, Chas. Boothe, Toronto; Manager, J. A. Livingstone, Toronto.

Directors.—Lady F. Eaton, Toronto; W. G. Dean, Toronto; H. M. Tucker, Winnipeg; R. W. Eaton, Toronto; J. J. Vaughan, Toronto; S. Wilson, Winnipeg; Mrs. J. S. Burnside, Toronto; C. N. Mills, Toronto; G. T. Wolfe, Toronto.

Date of incorporation.—June 22, 1920. Date commenced business in Canada.—Aug. 20, 1920.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	810,210	Premiums—Ontario (net).....	\$140,827
Ontario business in force (gross)...	4,063,680	Premiums—Total business (net)...	212,113
Total business in force (gross)....	6,722,344	Death Claims—Ontario (net)....	9,000
		Death Claims—Total business (net)	12,473

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 553, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**THE EMPIRE LIFE INSURANCE COMPANY**

HEAD OFFICE, 12 AND 14 WELLINGTON ST., EAST, TORONTO, ONT.

Incorporated.—January 11, 1923. Commenced business.—January 30, 1923.

Officers.—President, M. P. Langstaff; Secretary, J. Ross Paterson.

Directors.—G. R. Geary, W. G. Jackson, F. H. Kirkpatrick, M. P. Langstaff, S. R. Mackellar, A. H. Vanderburgh, J. M. Vaughan, T. H. Wilson, B. R. McKenzie.

Auditors.—E. J. Howson and A. B. Shepard.

**Statement for the Year ending 31st December, 1925**

Capital Stock		Amount	Amount paid
		subscribed for	in cash
Amount of capital stock authorized, \$2,000,000.00			
Capital stock at beginning of year.....	\$765,100 00		\$62,881 00
Capital stock issued during year.....	134,600 00		25,684 00
Total.....	\$899,700 00		\$88,565 00
Deduct capital stock forfeited or cancelled.....	\$35,100 00		2,105 00
Capital stock at end of year.....	\$864,600 00		\$86,460 00
<i>Premium on Capital Stock</i>			
Total amount paid as premium on capital stock at beginning of year.....			\$121,105 00
Amount received during the year.....			47,714 00
Total amount paid to December 31, 1925.....			<u>\$168,819 00</u>

## Summary Balance Sheet

<i>Assets</i>		<i>Liabilities</i>	
Total admitted ledger assets...	\$133,073 26	Total liabilities .....	\$69,185 86
Total admitted non-ledger assets	23,373 53	Excess of Assets over Liabilities:	
		Capital Stock paid in cash	\$86,460 00
Total admitted assets.	<u>\$156,446 79</u>	Surplus.....	800 93
		Total.....	<u>\$156,446 79</u>

## Synopsis of Ledger Accounts

As at December 31, 1924:—		Decrease in Ledger Assets in	
Net Ledger Assets.....	\$89,847 85	1925:—	
Increase in Ledger Assets in		Disbursements.....	\$117,200 53
1925:—		As at December 31, 1925:—	
Income.....	87,027 94	Net Ledger Assets.....	133,073 26
Capital Stock.....	47,714 00		
Premium on capital stock.	<u>25,684 00</u>		
Total.....	<u>\$250,273 79</u>	Total.....	<u>\$250,273 79</u>

## Assets

## Ledger Assets

Mortgage loans on real estate, first liens.....	\$43,750 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:—	
Loans to policyholders.....	110 00
Book value of bonds, debentures and debenture stocks owned by the Company...	56,598 36
Cash: (a) At head office, \$13,51; (b) in banks, \$32,601.39.....	<u>32,614 90</u>
Total Ledger Assets.....	<u>\$133,073 26</u>

## Non-Ledger Assets

Interest accrued.....	\$1,217 12
Net premiums due and uncollected and deferred.....	<u>22,156 41</u>
Total Non-Ledger Assets.....	<u>\$23,373 53</u>
Total Assets.....	<u>\$156,446 79</u>

## Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain.....	\$63,429 00
Received from policyholders in advance (premiums).....	320 55
Medical examiners' fees due and accrued, \$626.00; legal fees due and accrued, auditors' fees, \$500.00; miscellaneous, \$3,175.31.....	4,301 31
Payments received on shares not allotted.....	<u>1,135 00</u>
Total Liabilities (except capital stock).....	<u>\$69,185 86</u>

## Income

Total net premium income and consideration for annuities.....	\$81,316 95
Interest and dividends.....	<u>6,710 99</u>
Total Income.....	<u>\$87,027 94</u>

## Disbursements

Total net disbursements in respect of assurance and annuity contracts.....	\$1,000 00
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate).....	1,042 87
Head office expenses: Salaries, \$11,559.75; directors' fees, \$1,447.00; auditors' fees, \$400.00; travelling expenses, \$2,872.93; rents, \$2,000.03.....	18,279 76
Branch office and agency expenses: Assurance commissions, first year, \$26,763.80; renewal, \$1,861.02; advanced to agents, \$5,257.47; salaries, \$32,904.28; travelling expenses, \$5,515.40; rents, \$965.07; agents' bonds, \$164.07.....	73,431 11
All other expenses: Advertising, \$2,771.85; books and periodicals, \$226.32; express, telegrams and telephones, \$479.14; legal fees, \$510.00; medical fees, \$3,391.15; office furniture, \$500.50; postage, \$962.56; printing and stationery, \$1,952.94; commission on sale of stock, \$11,344.00; miscellaneous, \$1,508.33.....	<u>23,446 79</u>
Total Disbursements.....	<u>\$117,200 53</u>



## Exhibit of Policies (Ordinary)

(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1924.....	648	\$1,535,850	209	388,388	22	150,551	879	\$2,074,789
New issued.....	726	1,363,531	418	621,830	34	100,500	1178	2,085,861
Old increased.....	.....	3,000	.....	.....	.....	.....	.....	3,000
Transferred to.....	5	9,500	2	8,000	.....	.....	7	17,500
Totals.....	1379	\$2,911,881	629	\$1,018,218	56	251,051	2064	\$4,181,150
Less ceased by:								
Death.....	1	1,000	.....	.....	.....	.....	1	1,000
Lapse.....	136	316,425	29	55,500	4	55,000	169	426,925
Decrease.....	.....	16,000	.....	2,000	.....	1,000	.....	19,000
Not taken.....	75	136,500	28	57,750	.....	.....	103	194,250
Transferred from.....	3	10,500	3	2,000	1	5,000	7	17,500
Total ceased.....	215	\$480,425	60	\$117,250	5	61,000	280	\$658,675
At end of 1925.....	1164	\$2,431,456	569	\$900,968	51	\$190,051	1784	\$3,522,475
Reinsured.....	.....	\$300,250	.....	\$23,500	.....	\$40,000	.....	\$363,750

## MISCELLANEOUS

New policies issued: Number, 1,178; gross amount, \$2,085,861; reinsured, \$147,750. Total amount in force divided as to dividend plan: Quinquennial, \$164,000; deferred, \$2,861,231; non-participating, \$497,244; total, \$3,522,475. Additional accidental death benefits: Gross amount issued, \$194,406; reinsured, \$194,406; in force, \$316,016; reinsured, \$316,016.

## Statement of Actuarial Liabilities

## Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Ontario	
	Number (1)	Amount (2)	Reserve (3)	Amount (4)	Reserve (5)
<i>Ordinary with Profits:</i>					
Life.....	1,059	\$2,188,031	69,992	\$256,250	\$10,144
Endowment Assurance.....	541	837,200	27,296	18,500	481
Additional accidental death benefits.....	.....	(297,656)	347	(297,656)	347
Disability Reserve.....	.....	.....	1,433	.....	.....
Totals.....	1,600	\$3,025,231	\$99,068	\$274,750	\$10,972
<i>Ordinary without Profits:</i>					
Life.....	107	\$246,425	\$11,189	\$44,000	\$2,063
Endowment Assurance.....	26	59,768	7,143	5,000	525
Term, etc.....	51	191,051	1,020	40,000	205
Additional accidental death benefits.....	.....	(17,360)	24	(17,360)	24
Disability Reserve.....	.....	.....	234	.....	.....
Totals.....	184	\$497,244	\$19,610	\$89,000	\$2,817
Grand Totals.....	1,784	\$3,522,475	\$118,678	\$363,750	\$13,789

## Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$99,068	\$19,610	\$118,678
Total reserve on reinsured contracts.....	10,972	2,817	13,789
Total net reserve on the Company's basis of valuation Deduction made therefrom (permitted under the Ontario Insurance Act).....	\$88,096	\$16,793	\$104,889
Full deduction permitted, adjusted for reinsured, being	41,857	4,635	46,492
	37,560	3,900	41,460
Net reserve carried in the liabilities (3)-(5).....	\$50,536	\$12,893	\$63,429
Net reserve computed on the statutory basis (without deduction).....	88,096	16,793	104,889

## Miscellaneous Statement

- I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities":
- (1) The policies are valued (grouped as to plan and age) on the basis of the OM (5) mortality tables at the rate of interest of 3½ per cent. the mid-year reserve being taken; the age used for valuation being the same as the age nearest birthday at the date of issue of the policy.
- Special Classes:
- (a) There have been no policies on residents in tropical or sub-tropical countries.
- (b) Policies issued at higher than true ages are valued at the higher age.
- (c) No adjustment was made for policies being subject to liens.
- (d) No variation was made for any extra premiums.
- (e) No variation was made for special class lives.
- (f) (1) In the case of disability insurance, reserve has been put up equal to one-half the disability receipts; (2) No disability claims having arisen no reserve therefore is required.
- (g) Treated and valued as pure endowments.
- (h) In the case of double indemnity reserve has been put up equal to one-half the premium receipts.
- (2) Items of Special Reserve.
- (a) No extra reserve was put up on account of prepaid or limited loadings.
- (b) There are only a few minor cases where the guaranteed dividends exceed in value the net premium reserve on the basis of valuation employed.
- (c) There has been no cash surrender value on lapsed policies to deal with.
- (d) There has been no extra reserve set up to cover option of renewal under term policies.
- (e) No extra reserve has been set up to cover the option of conversion to higher premium policies.
- (f) No cases of special reserve other than those mentioned above to deal with.
- II. The only modification is, the cash values are put in the policy at the rated up age.
- III. The average rate of interest earned during the year was 5.25 per cent.
- IV. As the company has just been doing business for three years, the question of surplus distribution has not arisen.

## EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. I. Woodland, Montreal.

Chief or General Agent in Ontario.—C. W. I. Woodland, Temple Bldg., Toronto.

Date of incorporation.—Oct. 25, 1880. Date commenced business in Canada.—Feb. 20, 1900.

Capital stock paid in cash.....	£359,772	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$2,181,620	Premiums—Ontario (net).....	\$707,104
Liabilities in Canada.....	1,387,399	Premiums—Canada (net).....	2,160,093
Ontario Premiums in force (net)...	879,289	Claims—Ontario (net).....	421,118
		Claims—Canada (net).....	1,239,796

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 534, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Sickness, Steam Boiler, Plate Glass, Forgery, Hail, Liability and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## ENSIGN INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Officers.—President, Alfred F. James, Milwaukee; Vice-President and Manager, Lt.-Col. Robt. F. Massie, Toronto.

Directors.—Robert Camp, Milwaukee; J. A. Bremner, Toronto; Major Howard Green, Milwaukee; John B. Kay, Toronto; G. M. Kelley, Toronto; J. R. Jamieson, Calgary; Wm. D. Reed, Milwaukee.

Date of incorporation.—June 4, 1921. Date commenced business in Canada.—March 7, 1922.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	385,117	Premiums—Ontario (net).....	\$22,286
Total liabilities.....	30,377	Premiums—Total business (net)...	50,963
Surplus protection of policyholders.	354,739	Claims—Ontario (net).....	3,268
Ontario Premiums in force (net)...	34,668	Claims—Total business (net)...	12,227

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 909, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## EQUITABLE FIRE &amp; MARINE INSURANCE COMPANY

HEAD OFFICE, RHODE ISLAND, U.S.A.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—T. S. Minton, 17 Queen St. East, Toronto.

Date of incorporation.—1859. Date commenced business in Canada.—April 3, 1913.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	200,068
Liabilities in Canada.....	33,698
Ontario Premiums in force (net).....	20,331

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$12,870
Premiums—Canada (net).....	76,403
Claims—Ontario (net).....	6,521
Claims—Canada (net).....	31,778

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 905, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE EQUITY LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO.

Incorporated by Letters Patent.—March 9, 1904. Commenced business.—April, 1904.

Officers.—President, H. Sutherland; 1st Vice-President, Thos. Urquhart; 2nd Vice-President, W. H. Shapley; Manager, H. Sutherland; Secretary, Geo. M. Begg.

Directors.—Geo. M. Begg, J. H. McKnight, Dr. T. F. McMahon, W. H. Shapley, H. L. Sutherland, H. Sutherland, D. Urquhart, T. Urquhart, J. M. Walton.

Auditors.—Neff, Robertson &amp; Co.

## Statement for the Year ending 31st December, 1925

## Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$500,000.00.		
Capital stock at beginning of year.....	\$354,00 000	\$35,400 00
Total.....	\$354,000 00	\$35,400 00
Capital stock at end of year.....	\$354,000 00	\$35,400 00

## Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$34,200 00
Total amount paid to December 31, 1925.....	\$34,200 00

## Summary Balance Sheet

Assets		Liabilities	
Total admitted ledger assets.....	\$1,153,785 97	Total liabilities.....	\$1,072,370 32
Total admitted non-ledger assets.....	39,297 74	Excess of assets over liabilities:	
Total admitted assets.....	\$1,193,083 71	Capital stock paid in cash.....	35,400 00
		Surplus.....	85,313 39
		Total.....	\$1,193,083 71

## Synopsis of Ledger Accounts

As at December 31, 1924—		Decrease in ledger assets in 1925—	
Net ledger assets.....	\$1,085,716 94	Disbursements.....	\$164,308 03
Increase in ledger assets in 1925—		As at December 31, 1925—	
Income.....	\$231,963 38	Net ledger assets.....	\$1,153,785 97
Profits on securities.....	413 68		
Total increase.....	\$232,377 06		
Total.....	\$1,318,094 00	Total.....	\$1,318,094 00

**Assets**  
*Ledger Assets*

Mortgage loans on real estate, first liens.....		\$504,809 71
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:—		
Loans to policyholders.....	\$157,232 98	
Advances to policyholders under automatic non-forfeiture provisions.....	53,953 74	
	211,186 72	
Book value of bonds, debentures and debenture stocks owned by the Company....	426,108 27	
Cash: (a) At head office, \$581.08; (b) in banks. \$11,100.19.....	11,681 27	
	\$1,153,785 97	
Total ledger assets.....		
Interest and dividends due.....	\$4,006 28	
Interest accrued.....	15,159 45	
	\$19,165 73	
Net premiums due and uncollected and deferred.....		20,132 01
		\$39,297 74
Total non-ledger assets.....		
Total assets.....		\$1,193,083 71

**Liabilities**

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain.....		\$1,055,981 39
Net liability for payments due under contracts.....		3,000 00
Received from policyholders in advance: (a) premiums, \$2,236.33; (b) interest, \$4,000.00.....		6,236 33
Net dividends to policyholders due and unpaid.....		480 00
Provision for profits to policyholders payable in the year following the date of account.....		1,500 00
Provincial, municipal and other taxes due and accrued.....		4,529 80
Medical examiners' fees due and accrued.....		362 00
All other liabilities due and accrued: Auditors, \$250.00 and Library Bureau, \$30.80.....		280 80
		\$1,072,370 32

**Income**

Total net premium income and consideration for annuities.....	\$164,319 78
Interest and dividends.....	67,643 60
Gross profit on sale or maturity of bonds.....	413 68
	\$232,377 06

**Disbursements**

Total net disbursements in respect of assurance and annuity contracts.....	\$106,730 08
Interest or dividends to shareholders.....	2,832 00
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate).....	5,426 86
Head office expenses: Salaries, \$15,627.00; directors' fees, \$340.00; auditors' fees, \$250.00; rents, \$3,240.00; miscellaneous, \$152.65.....	19,609 65
Branch office and agency expenses: Assurance commissions, first year, \$3,386.81; salaries, \$18,543.31.....	23,124 89
All other expenses: Advertising, \$667.09; books and periodicals, \$264.53; express, telegrams and telephones, \$90.26; medical fees, \$1,920.00; office furniture, \$740.46; postage, \$714.09; printing and stationery, \$1,143.99; appraisalment expenses, \$144.00; miscellaneous, \$900.13.....	6,584 55
	\$164,308 03

**Exhibit of Policies (Ordinary)**

(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1924..	2,177	\$3,911,394	1,102	\$1,433,688	183	\$543,000	3,462	\$5,888,082
New issued.....	297	599,000	79	91,750	48	173,893	424	864,643
Old revived.....	2	3,000					2	3,000
Old increased.....		575						575
Transferred to..	5	18,500	1	5,000	1	5,000	7	28,500
<b>Totals.....</b>	<b>2,481</b>	<b>\$4,532,469</b>	<b>1,182</b>	<b>\$1,530,438</b>	<b>232</b>	<b>\$721,893</b>	<b>3,895</b>	<b>\$6,784,800</b>
Less ceased by								
Death.....	11	\$20,500	3	\$3,000	1	\$2,500	15	\$26,000
Maturity.....			27	31,000			27	31,000
Surrender.....	93	139,500	41	54,270			134	193,770
Lapse.....	44	87,500	26	67,500	30	84,000	100	239,000
Decrease.....		650		1,500		8,756		10,906
Not taken.....	31	57,000	3	3,000			34	60,000
Transferred from	1	5,000	3	11,000	3	12,500	7	28,500
<b>Total ceased....</b>	<b>180</b>	<b>\$310,150</b>	<b>103</b>	<b>171,270</b>	<b>34</b>	<b>\$107,756</b>	<b>317</b>	<b>\$589,176</b>
At end of 1925..	2,301	\$4,222,319	1,079	\$1,359,168	198	\$614,137	3,578	\$6,195,624
Reinsured.....		\$441,790		\$21,000		\$171,783		\$634,573

## MISCELLANEOUS

New policies issued and paid for in cash: Number, 397; gross amount, \$819,218; reinsured, \$89,000. Claims reinsured: death claims, \$5,000.00. Total amount in force divided as to dividend plan: Annual, \$5,000.00; quinquennial, \$5,729.00; deferred, \$73,000.00; non-participating \$6,111,895.00; total, \$6,195,624.00.

## Statement of Actuarial Liabilities

## Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Ontario	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary with profits:—</i>					
Life.....	33	\$59,729	\$18,538 78	\$5,000	\$1,313 65
Endowment assurance.....	15	24,000	11,221 68	.....	.....
Totals.....	48	\$83,729	\$29,760 46	\$5,000	\$1,313 65
<i>Ordinary without profits:—</i>					
Life.....	2,268	\$4,162,590	\$633,111 15	436,790	34,756 62
Endowment assurance.....	1,064	1,335,168	443,658 61	21,000	3,808 20
Term, etc.....	198	614,137	4,619 27	171,783	897 09
Totals.....	3,530	\$6,111,895	\$1,081,389 03	\$629,573	\$39,461 91
Grand Totals.....	3,578	\$6,195,624	\$1,111,149 49	\$634,573	\$40,775 56

## Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts....	\$29,760 46	\$1,081,389 03	\$1,111,149 49
Total reserve on reinsured contracts.....	1,313 65	39,461 91	40,775 56
Total net reserve on the Company's basis of valuation.....	\$28,446 81	\$1,041,927 12	\$1,070,373 93
Deduction made therefrom (permitted under The Dominion Insurance Act).....	170 36	14,222 18	14,392 54
Net reserve carried in the liabilities.....	\$28,276 45	\$1,027,704 94	\$1,055,981 39
Net reserve OM (5) 3½ per cent. on the statutory basis (without deduction).....	28,446 81	1,041,927 12	1,070,373 93

## Miscellaneous Statement

## I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

(1) On the OM (5) tables, 3½ per cent. interest mid-year reserves—nearest birthday.

## Special Classes:—

- (a) None.
- (b) Reserve held at rated up age.
- (c) Reserve held for face of policy.
- (d) Same as (b).
- (e) None.
- (f) (1) No extra; very few policies affected; (2) not applicable.
- (g) None.
- (h) None.

## (2) Items of Special Reserve:—

- (a) None.
- (b) Reserve adjusted to provide for same on pure endowment basis.
- (c) None.
- (d) None.
- (e) None.
- (f) None.

## II. None.

## III. 6.46 per cent.

## IV. The Distribution of Surplus:—

- (a) Business is practically all on the non-participating plan on which the surplus belongs to shareholders.
- (b) Dividends paid to policyholders have been computed by allowing the difference in premium between our non-participating and our participating rate plus the average rate of interest earned over the period.
- (c) Not applicable.

## ESSEX & SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Clarence E. Sanders, Montreal.

*Chief or General Agent in Ontario.*—Douglas G. Ross, Toronto.

*Date of incorporation.*—1802. *Date commenced business in Canada.*—March 11, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£56,000	Premiums—Ontario (net).....	\$27,357
Assets in Canada.....	\$175,720	Premiums—Canada (net).....	87,125
Liabilities in Canada.....	84,411	Claims—Ontario (net).....	9,973
Ontario Premiums in force (net)...	43,902	Claims—Canada (net).....	38,343

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 509, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## EXCELSIOR LIFE INSURANCE COMPANY

HEAD OFFICE, TORONTO

*Officers.*—President, David Fasken, K.C., Toronto; 1st Vice-President, Alex. Fasken, K.C., Toronto; 2nd Vice-President, Joseph Wright, Toronto; General Manager, T. A. Dark, A.I.A., F.A.S., Toronto.

*Directors.*—Hon. J. L. Perron, Montreal; George E. Weir, Dresden, Ont.; W. H. Gooderham, Toronto; Hon. George Gordon, North Bay, Ont.; George R. Warwick, Toronto; J. C. Waugh, Winnipeg; Anthony M. Rankin, M.P.P., Collins' Bay, Ont.; James L. Ross, Toronto.

*Date of incorporation.*—August 7, 1889. *Date commenced business in Canada.*—October 15, 1890.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$140,000	Premiums—Ontario (net).....	\$844,151
Total assets.....	11,022,794	Premiums—Total business (net)...	2,070,790
Ontario business in force (gross)...	26,621,270	Death claims—Ontario (net).....	82,100
Total business in force (gross)....	61,729,276	Death claims—Total business (net)	221,159

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 494, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## FEDERAL FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, FEDERAL BUILDING, TORONTO

*Incorporated under Ontario Insurance Act, December 5th, 1922. Commenced business, Jan. 2nd, 1923.*

*Officers.*—President, W. S. Morden, K.C.; 1st Vice-President, S. C. Tweed; 2nd Vice-President, T. S. Kerr; Manager, Harold W. Magee; Secretary, George A. Gordon; Treasurer, Alan Coatsworth; Inspector, Wilfrid I. Magee.

*Directors.*—W. S. Morden, K.C., T. S. Kerr, Emerson T. Coatsworth, LL.B., Oliver Hezzelwood, George A. Gordon, S. C. Tweed, J. A. Carveth, Arthur Allen, Harold W. Magee, Alan Coatsworth.

*Auditors.*—Holland Pettit, C.A.; Albert J. Walker, F.C.A.

### Statement for the Year ending 31st December, 1925

	Capital Stock	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$1,000,000.00			
Capital stock at beginning of year.....		\$400,000 00	\$97,950 00
Calls on capital received during year.....		.....	2,050 00
Total.....		<u>400,000 00</u>	<u>100,000 00</u>
Capital stock at end of year.....		\$400,000 00	\$100,000 00
<i>Premium on Capital Stock</i>			
Total amount paid as premium on capital stock at beginning of year.....			\$20,000 00
Total amount paid to December 31, 1925.....			<u>\$20,000 00</u>

## Assets

Mortgage loans on real estate, first charges.....	\$8,000 00
Book value of bonds, debentures and debenture stocks owned by the Company...	127,360 89
Cash at head office.....	2,550 17
Cash in banks.....	20,600 85
Interest accrued.....	1,857 75
Agents' balances and premiums uncollected ( <i>net, commission deducted</i> ).....	9,346 69
Amount due for reinsurance on losses already paid.....	38 66
Total admitted Assets of the Company.....	<u>\$169,755 01</u>

## Liabilities

## Liabilities in Ontario

Total provision for unpaid claims in Ontario.....	\$3,337 85
Total net reserve, \$104,600.36; carried out at 80 per cent. thereof.....	83,680 28
Reinsurance premiums owing, less commission deducted.....	10,021 38
Total liabilities in Ontario (except capital stock).....	<u>\$97,039 51</u>
Excess of assets over all liabilities.....	\$72,715 50
Capital stock paid in cash.....	<u>100,000 00</u>

## Underwriting Account

## Premiums Written

Gross premiums in Ontario.....	Fire	\$201,785 87
Less reinsurance ceded.....	\$66,055 40	
Less return premiums.....	22,118 36	
Total deduction.....		88,173 76
Total net premium.....		<u>\$113,612 11</u>

## Losses and Expenses Incurred

Gross losses incurred during the year.....	Fire	\$49,258 00
Deduct reinsurance.....	24,310 77	
Total net amount incurred for claims in Ontario.....		1,101 21
Adjustment expenses incurred in Ontario.....		20,817 62
Commission or brokerage in Ontario.....		2,705 37
Taxes, licenses and fees.....		
Salaries, fees and travelling expenses: Salaries of head office officials and employees, \$16,559.00; directors' fees, \$271.00; auditors' fees, \$900.00; travelling expenses, officials, \$786.39.....		18,516 39
All other expenditures, viz.: Maps and plans, \$248.20; postage, telegrams and express, \$766.48; printing and stationery and advertising, \$3,477.53; rents, \$2,040.00; sundry office expenses (including telephone), \$1,233.98.....		7,766 19
Total expenditure incurred.....		<u>\$100,164 78</u>

## Profit and Loss Account

Losses incurred.....	\$49,258 00	Reserve of unearned premiums at the beginning of year....	\$70,233 77
Expenses incurred.....	50,906 78	Net premiums written.....	113,612 11
Reserve of unearned premiums at end of year.....	83,680 28		183,845 88
Underwriting gain.....	82		
	<u>\$183,845 88</u>	Underwriting gain brought down	82
Bad debts written off.....	\$298 77	Interest, dividends and rents earned.....	6,787 48
Net gain during the year.....	8,892 23	Increase in paid capital stock	2,050 00
		Bad debts recovered (previously written off) \$330.69 less \$83.18.....	247 51
		Other gains: Difference between estimated and paid claims at end of year.....	105 19
	<u>\$9,191 00</u>		<u>\$9,191 00</u>

## Balance

Surplus of assets over liabilities at beginning of year.....	\$63,823 27
Add net gain as above.....	8,892 23
Surplus of assets over liabilities at end of year.....	<u>\$72,715 50</u>

## Summary of Risks and Premiums

Risks and Premiums	In Ontario	
	Amount	Premiums
Gross in force at end of 1924.....	\$20,197,596	\$202,738 00
Taken in 1925, new and renewed.....	19,141,092	201,785 87
Totals.....	39,338,688	404,523 87
Less ceased (including renewed).....	9,726,366	118,536 09
Gross in force at end of 1925.....	29,612,322	285,987 78
Less reinsured.....	8,641,180	88,208 87
Net in force at end of 1925.....	\$20,971,142	\$197,778 81

## FIDELITY &amp; CASUALTY COMPANY OF NEW YORK

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Geo. A. DeClercq, Montreal.*Chief or General Agent in Ontario.*—McWilliams, Lockhart & Humphries, 288 Bay St., Toronto.*Date of incorporation.*—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	334,881	Premiums—Ontario (net).....
Liabilities in Canada.....	160,692	Premiums—Canada (net).....
Ontario Premiums in force (net)...	32,461	Claims—Ontario (net).....
		Claims—Canada (net).....

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 571, expiring on the 30th of June, 1927, to undertake contracts of Guarantee, Accident, Automobile, Burglary, Plate Glass, Sickness, Steam Boiler and Liability Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## FIDELITY INSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO

*Officers.*—President and Manager, Col. A. E. Kirkpatrick, Toronto; Vice-President, Sidney W. Band, Toronto.*Directors.*—W. Geo. Hynson, Baltimore, Md.; R. Howard Bland, Baltimore, Md.; Brig.-Gen. Chas. H. Mitchell, Toronto; Gerard B. Strathy, Toronto; Chas. O. Scull, Baltimore, Md.; W. W. Symington, Baltimore, Md.; Henry J. Wright, K.C., Toronto; L. B. Campbell, Toronto; Alfred C. Bethune, Ottawa.*Date of incorporation.*—June 4, 1921. *Date commenced business in Canada.*—Feb. 9, 1922.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN CLAIMS—INCURRED
Total assets.....	407,942	Premiums—Ontario (net).....
Total liabilities.....	104,257	Premiums—Ontario (net).....
Surplus—Protection of policyholders	303,684	Claims—Ontario (net).....
Ontario premiums in force (net)....	62,806	Claims—Total business (net).....

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 514, expiring on the 30th of June, 1927, to undertake contracts of Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.



## FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—W. E. Baldwin, Montreal.

*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 36 Toronto St., Toronto.

*Date of incorporation.*—Jan. 25, 1910. *Date commenced business in Canada.*—April 11, 1910.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	770,227	Premiums—Ontario (net).....	\$148,340
Liabilities in Canada.....	284,771	Premiums—Canada (net).....	376,885
Ontario Premiums in force (net)...	241,073	Claims—Ontario (net).....	80,759
		Claims—Canada (net).....	168,898

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 953, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## FIRE ASSOCIATION OF PHILADELPHIA

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Theodore Meunier, Montreal.

*Chief or General Agent in Ontario.*—Jas. J. Pollock, 40 Richmond St. West, Toronto.

*Date of incorporation.*—1820. *Date commenced business in Canada.*—March 10, 1918.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	386,524	Premiums—Ontario (net).....	\$78,591
Liabilities in Canada.....	221,469	Premiums—Canada (net).....	333,907
Ontario Premiums in force (net)...	431,486	Claims—Ontario (net).....	51,640
		Claims—Canada (net).....	188,921

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 537, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Property, Automobile, Inland Transportation, and Inland and Ocean Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, MONTREAL, P.Q.

*Officers.*—President, Hon. Senator R. Dandurand, K.C., Montreal; Vice-President and Manager, J. E. Clement, Montreal; Secretary, J. A. Blondeau.

*Directors.*—Hon. Senator C. P. Beaubien, Montreal; J. M. Fortier, Montreal; Hon. Sir Lomer Gouin, P.C., K.C.M.G., Montreal; C. M. Hart, Montreal; N. Lavoie, Quebec; Hon. R. Lemieux, K.C., P.C., Montreal; Donat Raymond, Montreal; Capt. Wm. Robinson, Winnipeg; W. G. Ross, S.S.D., Winnipeg.

*Chief or General Agent in Ontario.*—Grover D. Leyland, Metropolitan Bldg., Toronto.

*Date of incorporation.*—May 18, 1916. *Date commenced business in Canada.*—Oct. 28, 1918.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	\$26,762	Premiums—Ontario (net).....	\$215,378
Total liabilities.....	492,718	Premiums—Total business (net)...	571,180
Surplus—Protection of policyholders	334,043	Claims—Ontario (net).....	110,532
Ontario Premiums in force (net)...	333,680	Claims—Total business (net).....	293,911

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 739, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**FIREMAN'S FUND INSURANCE COMPANY**

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—G. Temple McMurrich, Toronto.

Chief or General Agent in Ontario.—G. Temple McMurrich, 22 Toronto St., Toronto.

Date of incorporation.—May 6, 1863. Date commenced business in Canada.—Nov. 30, 1912.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	410,839	Premiums—Ontario (net).....	\$50,998
Liabilities in Canada.....	132,604	Premiums—Canada (net).....	186,713
Ontario Premiums in force (net)..	62,449	Claims—Ontario (net).....	38,722
		Claims—Canada (net).....	102,700

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 743, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Inland Transportation, Automobile, Ocean Marine, Inland Marine Insurance and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.**

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. G. Fairbairn, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of incorporation.—Dec. 3, 1855. Date commenced business in Canada.—May 22, 1912.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	232,871	Premiums—Ontario (net).....	\$58,946
Liabilities in Canada.....	82,343	Premiums—Canada (net).....	94,049
Ontario Premiums in force (net)..	97,660	Claims—Ontario (net).....	28,883
		Claims—Canada (net).....	35,317

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 995, expiring on the 30th of June, 1927, to undertake contracts of Fire, Hail and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA**

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Fred. W. Evans, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 36 Toronto St., Toronto.

Date of incorporation.—1829. Date commenced business in Canada.—Feb. 27, 1922.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	153,983	Premiums—Ontario (net).....	\$36,013
Liabilities in Canada.....	nil	Premiums—Canada (net).....	133,006
Ontario Premiums in force (net)..	43,145	Claims—Ontario (net).....	22,972
		Claims—Canada (net).....	90,741

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 771, expiring on the 30th of June, 1927, to undertake contracts of Fire, Hail, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO

*Officers.*—President, Col. J. F. Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, Thos. H. Hall, Toronto; Manager, W. A. Barrington, Toronto.

*Directors.*—F. Norrie-Miller, J.P., Perth, Scotland; J. A. McIntosh, K.C., Toronto; F. Richardson, Philadelphia, Pa.; Rt. Hon. Lord Morris, London, England.

*Date of incorporation.*—July 13, 1906. *Date commenced business in Canada.*—Sept. 4, 1906.

Capital stock paid in cash! . . . . .	\$135,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets . . . . .	1,559,386	Premiums—Ontario (net) . . . . .
Total liabilities . . . . .	768,507	Premiums—Total business (net) . . . . .
Surplus—Protection of policyholders . . . . .	790,878	Claims—Ontario (net) . . . . .
Ontario Premiums in force (net) . . . . .	593,857	Claims—Total business (net) . . . . .
		\$637,537
		953,476
		283,045
		415,152

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 618, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Burglary, Guarantee, Plate Glass, Accident, Sickness, Steam Boiler, Explosion, Liability and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

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

HEAD OFFICE, PERTH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

*Manager or Chief Executive Officer in Canada.*—Thomas H. Hall, Toronto.

*Chief or General Agent in Ontario.*—Thomas H. Hall, 357 Bay St., Toronto.

*Date of incorporation.*—Feb. 23, 1891. *Date commenced business in Canada.*—July 14, 1908.

Capital stock paid in cash . . . . .	\$3,320,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada . . . . .	830,610	Premiums—Ontario (net) . . . . .
Liabilities in Canada . . . . .	335,564	Premiums—Canada (net) . . . . .
Ontario Premiums in force (net) . . . . .	253,735	Claims—Ontario (net) . . . . .
		Claims—Canada (net) . . . . .
		\$173,992
		581,812
		82,888
		264,536

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 877, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Automobile, Burglary, Plate Glass, Accident, Sickness, Liability, Inland Transportation, Inland Marine, Hail and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal

*Manager or Chief Executive Officer in Canada.*—Thos. F. Dobbin, Montreal.

*Chief or General Agent in Ontario.*—William Johnston, 43 Adelaide St. East, Toronto.

*Date of incorporation.*—1819. *Date commenced business in Canada.*—July 20, 1912.

Capital stock paid in cash . . Frcs. 20,000,000		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada . . . . .	\$201,145	Premiums—Ontario (net) . . . . .
Liabilities in Canada . . . . .	95,790	Premiums—Canada (net) . . . . .
Ontario Premiums in force (net) . . . . .	49,035	Claims—Ontario (net) . . . . .
		Claims—Canada (net) . . . . .
		\$29,526
		122,729
		26,875
		62,251

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 506, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## GENERAL INDEMNITY CORPORATION OF AMERICA

HEAD OFFICE, ROCHESTER, N.Y.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—J. G. LeClerc, Montreal.

*Chief or General Agent in Ontario.*—Gordon V. Purves, 98 Wellington St. West, Toronto.

*Date of incorporation.*—1914. *Date commenced business in Canada.*—Jan. 30, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....
Assets in Canada.....	430,284	Premiums—Canada (net).....
Liabilities in Canada.....	nil	Claims—Ontario (net).....
Ontario Premiums in force (net).....	.....	Claims—Canada (net).....

This insurer was authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 426, to undertake contracts of Forgery Insurance within Ontario. The license expired on 30th of June, 1926, and has not been renewed.

The insurer was also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## GIRARD FIRE AND MARINE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—A. G. Fairbairn, Montreal.

*Chief or General Agent in Ontario.*—B. N. Campbell, Dominion Savings Bldg., London, Ont.

*Date of incorporation.*—1853. *Date commenced business in Canada.*—April 30, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....
Assets in Canada.....	124,519	Premiums—Canada (net).....
Liabilities in Canada.....	21,888	Claims—Ontario (net).....
Ontario Premiums in force (net).....	10,430	Claims—Canada (net).....

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 996, expiring on the 30th of June, 1927, to undertake contracts of Fire, Hail and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## GLENS FALLS INSURANCE COMPANY

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—R. T. Leavens, Toronto.

*Chief or General Agent in Ontario.*—R. T. Leavens, 36 Toronto St., Toronto.

*Date of organization.*—1850. *Date commenced business in Canada.*—Nov. 28, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$2,500,000	Premiums—Ontario (net).....
Assets in Canada.....	517,603	Premiums—Canada (net).....
Liabilities in Canada.....	147,477	Claims—Ontario (net).....
Ontario Premiums in force (net).....	152,129	Claims—Canada (net).....

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 567, expiring on the 30th of June, 1927, to undertake contracts of Fire, Inland Transportation, Automobile, Hail, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE GLOBE INDEMNITY COMPANY OF CANADA

HEAD OFFICE, MONTREAL, P.Q.

*Officers.*—President and General Manager, F. C. Browning, Montreal; Vice-President and Fire Manager, Lewis Lang, Montreal; Vice-President and Secretary, P. M. May, Montreal.

*Directors.*—Sir Frederick Williams-Taylor, Montreal; W. Molson McPherson, Montreal; J. Theo LeClerc, Montreal; Frederick Edmund Meredith, Montreal; Lt.-Col. Herbert Molson, Montreal; Hugh Lewis, Liverpool, England.

*Chief or General Agent in Ontario.*—H. Churchill-Smith, Metropolitan Bldg., Toronto.

*Date of incorporation.*—July 23, 1894, *Date commenced business in Canada.*—Aug. 27, 1895.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets.....	1,375,446	Premiums—Ontario (net).....
Total liabilities.....	718,569	\$552,554
Surplus—Protection of policyholders.....	656,877	Premiums—Total business (net)...
Ontario Premiums in force (net)...	459,791	1,173,232
		Claims—Ontario (net).....
		237,108
		Claims—Total business (net).....
		482,419

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 502, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Burglary, Forgery, Plate Glass, Sickness, Liability, Property, Guarantee, Inland Transportation and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## GLOBE & RUTGERS FIRE INSURANCE COMPANY

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—J. W. Binnie, Montreal.

*Chief or General Agent in Ontario.*—W. H. Sherman, 26 Adelaide St. West, Toronto.

*Date of organization.*—Dec. 20, 1898, *Date commenced business in Canada.*—March 6, 1914.

Capital stock paid in cash.....	\$3,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	1,166,629	Premiums—Ontario (net).....
Liabilities in Canada.....	555,256	\$318,672
Ontario Premiums in force (net)...	333,495	Premiums—Canada (net).....
		809,663
		Claims—Ontario (net).....
		152,912
		Claims—Canada (net).....
		826,193

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 746, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion, Inland Transportation and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## GREAT AMERICAN INSURANCE COMPANY

HEAD OFFICE, NEW YORK

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—William Robins, Toronto.

*Chief or General Agent in Ontario.*—William Robins, Dominion Bank Bldg., Toronto.

*Date of incorporation.*—March 6, 1871, *Date commenced business in Canada.*—Dec. 7, 1904.

Capital stock paid in cash.....	\$12,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	310,759	Premiums—Ontario (net).....
Liabilities in Canada.....	315,228	\$86,060
Ontario Premiums in force (net)...	139,292	Premiums—Canada (net).....
		522,448
		Claims—Ontario (net).....
		70,890
		Claims—Canada (net).....
		252,250

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 608, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Hall, Inland Transportation, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE GREAT WEST LIFE ASSURANCE COMPANY

HEAD OFFICE, WINNIPEG, MAN.

*Officers.*—Honourary President, Alex. Macdonald, Winnipeg; President, Geo. W. Allan, Winnipeg; Vice-Presidents, Geo. F. Galt, Winnipeg; R. T. Riley, Winnipeg; General Manager, C. C. Ferguson, Winnipeg.

*Directors.*—Sir Daniel McMillan, Winnipeg; M. F. Christie, Winnipeg; Andrew Kelly, Winnipeg; W. H. Cross, Winnipeg; F. L. Patton, Winnipeg; W. P. Riley, Winnipeg; M. Bull, Winnipeg.

*Chief or General Agent in Ontario.*—Milton Taylor, 36 Toronto St., Toronto.

*Date of incorporation.*—Aug. 28, 1891, *Date commenced business in Canada.*—Aug. 18, 1892.

Capital stock paid in cash.....	\$1,000,000				
Total assets.....	73,176,969			PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	85,383,357			Premiums—Ontario (net).....	\$2,957,502
Total business in force (gross)...	417,703,158			Premiums—Total business (net)...	13,635,653
				Death Claims—Ontario (net).....	342,177
				Death Claims—Total business (net)	1,652,022

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 529, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE GUARANTEE COMPANY OF NORTH AMERICA

HEAD OFFICE, MONTREAL

*Officers.*—President and Managing Director, Henry E. Rawlings, Montreal; Vice-President, Wm. McMaster, Montreal.

*Directors.*—Sir Vincent Meredith, Montreal; Hon. E. C. Smith, St. Albans, Vt.; Frank Scott, Montreal; Hon. Smeaton White, Montreal; Philip Stockton, Boston; John Macdonald, Toronto; Henry Tatnal, Philadelphia, Pa.; Geo. W. Allan, Winnipeg.

*Chief or General Agent in Ontario.*—W. A. Medland, Mail Bldg., Toronto.

*Date of incorporation.*—Aug. 2, 1851, *Date commenced business in Canada.*—April, 1872;

Capital stock paid in cash.....	\$304,600				
Total assets.....	3,336,149			PREMIUMS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	843,300			Premiums—Ontario (net).....	\$70,871
Surplus—Protection of policyholders	2,492,849			Premiums—Total business (net)...	403,879
Ontario Premiums in force (net)....	70,701			Claims—Ontario (net).....	20,919
				Claims—Total business (net).....	83,763

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 505, expiring on the 30th of June, 1927, to undertake contracts of Guarantee Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal

*Manager or Chief Executive Officer in Canada.*—Bertram E. Hards, Montreal.

*Chief or General Agent in Ontario.*—H. N. DeWitt, 36 Toronto St., Toronto.

*Date of organization.*—Dec. 17, 1821, *Date commenced business in Canada.*—May 1, 1869.

Capital stock paid in cash.....	£1,015,000				
Assets in Canada.....	\$2,586,855			PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	1,015,890			Premiums—Ontario (net).....	\$423,031
Ontario Premiums in force (net)....				Premiums—Canada (net).....	1,501,255
				Claims—Ontario (net).....	219,079
				Claims—Canada (net).....	744,440

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 634, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE GUARDIAN INSURANCE COMPANY OF CANADA

HEAD OFFICE, MONTREAL

*Officers.*—President, D. Forbes Angus, Montreal; Vice-President, Zepherin Herbert, Montreal; Secretary, Jno. Good, Montreal.

*Directors.*—Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; Geo. W. Reynolds, London, England; A. G. Sweet, London, England; F. L. Wanklyn, Montreal; Hon. A. W. Atwater, Montreal; B. E. Hards, Montreal.

*Chief or General Agent in Ontario.*—H. N. Dewitt, 36 Toronto St., Toronto.

*Date of incorporation.*—Apr. 4, 1911, *Date commenced business in Canada.*—Nov. 17, 1911.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Capital stock paid in cash.....	\$375,000
Total assets.....	1,179,539
Total Liabilities.....	470,514
Surplus Protection of policyholders.....	709,025
Ontario Premiums in force (net)...	123,672
	Premiums—Ontario (net)..... \$91,978
	Premiums—Total business (net) . . . 389,039
	Claims—Ontario (net)..... 49,401
	Claims—Total business (net) . . . . 189,098

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 518, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Inland Transportation, Steam Boiler and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## HAND IN HAND INSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Incorporated,* June 3, 1873.

*Reincorporated,* July 5, 1921.

*Commenced business,* July 1, 1873.

*Officers.*—President, Alfred Wright; Vice-President and Manager, Joseph Walmsley; Secretary, F. E. Dingle.

*Directors.*—Alfred Wright, Joseph Walmsley, W. R. Houghton, C. M. Horswell, C. H. C. Fortner, Alexander McLean.

*Auditors.*—Riddell, Stead, Graham & Hutchison, C.A.

### Statement for the Year ending 31st December, 1925

Capital Stock	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$500,000.00.		
Capital stock.....	\$100,000 00	\$100,000 00
<b>Assets</b>		
Mortgage loans on real estate, first charges.....		\$28,150 00
Book value of bonds, debentures and debenture stock owned by the Company.....		402,108 40
Cash at head office.....		3,602 87
Cash in banks.....		74,615 15
Interest accrued.....		5,348 56
Agents' balances and premiums uncollected, written on or after Oct. 1, 1925.....		12,022 53
Amount due for reinsurance on losses already paid.....		11 34
Total admitted Assets of the Company.....		<u>\$525,858 85</u>
<b>Liabilities</b>		
<i>Liabilities in Ontario</i>		
Net amount of claims unpaid, fire.....	\$43,542 86	
Net amount of claims unpaid, automobile.....	30 05	
Net amount of claims unpaid, plate glass.....	116 97	
Total provision for unpaid claims in Ontario.....		\$43,697 88
Total net reserve.....		99,493 07
Taxes due and accrued.....		401 23
All other liabilities in Ontario, viz.:—		
Adjusting expenses.....		125 00
Millers & Manufacturers Insurance Company.....		206,802 92
Audit fees.....		250 00
Depreciation reserve.....		1,310 28
Total liabilities in Ontario (except capital stock).....		<u>\$352,080 38</u>
Total liabilities in all countries.....		\$352,080 38
Excess of assets over all liabilities.....		173,778 47
Capital stock paid in cash.....		100,000 00
Surplus of assets over all liabilities and paid-up capital.....		<u>\$73,778 48</u>

## Underwriting Account

## Premiums Written

	Fire	Automobile	Plate Glass
Gross Premiums written or renewed during the year..	\$152,532 92	\$6,246 16	\$6,833 10
Reinsurance ceded.....	\$1,355 73	\$203 47	.....
Return Premiums.....	24,524 68	1,204 70	\$247 90
Total deductions.....	\$25,880 41	\$1,408 17	\$247 90
Net Premiums.....	\$126,652 51	\$4,837 99	\$6,585 20
Total Net Premiums.....	.....	.....	\$138,075 70

## Losses and Expenses Incurred

Total net amount incurred for claims:—			
In Ontario, Fire, \$68,508.02; Automobile, \$1,022.99; Plate Glass, \$2,299.83...			\$71,830 84
Adjustment expenses incurred in Ontario, Fire, \$1,887.27; Automobile, \$156.70 ...			2,043 97
Commission or brokerage in Ontario, Fire, \$23,466.04; Automobile, \$1,120.94; Plate Glass, \$1,626.77.....			26,213 75
Commission on profits in Ontario.....			2 47
Taxes incurred:—			
Under Ontario Corporations' Tax Act, \$2,544.03; under Special War Revenue Act, 1915, \$1,352.71; under Income War Tax Act, 1917, \$774.77; other taxes, licenses and fees, \$335.96.....			5,007 47
Salaries, fees and travelling expenses:—			
Salaries of head office officials and employees, \$17,017.50; auditors' fees, \$500.00; travelling expenses, officials, \$956.64.....			18,474 14
All other expenditures, viz:—			
Advertising, \$16.65; maps and plans, \$491.18; postage telegrams, telephone and express, \$577.64; printing and stationery, \$404.12; rents, \$989.25; underwriters' boards, tariff associations, etc., \$2,335.81; sundry charges, \$329.52.....			5,144 17
Total Expenditure incurred.....			<u>\$128,716 81</u>

## Profit and Loss Account

Losses incurred.....	\$71,830 84	Reserve of unearned premiums at the beginning of year....	\$131,771 11
Expenses incurred.....	56,885 97	Net premiums written.....	138,075 70
Reserve of unearned premiums at end of year.....	99,493 07	Total.....	<u>\$269,846 81</u>
Underwriting gain.....	41,636 93	Underwriting gain brought down	\$41,636 93
Total.....	<u>\$269,846 81</u>	Interest, dividends and rents earned.....	15,959 65
Provision for depreciation....	\$1,310 28	Total.....	<u>\$57,596 58</u>
Net gain during the year.....	56,286 30		
Total.....	<u>\$57,596 58</u>		

## Balance

Surplus of assets over liabilities at beginning of year.....	\$17,492 17
Net gain as above.....	56,286 30
Surplus of assets over liabilities at end of year.....	<u>\$73,778 47</u>

## Summary of Risks and Premiums—All in Ontario

Risks and Premiums	Fire		Automobile	Plate Glass
	Amount	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$22,841,130	\$253,640 23	\$6,311 91	\$8,507 15
Taken in 1925, new and renewed.....	12,773,078	152,532 92	6,246 16	8,098 92
Totals.....	\$35,614,208	\$406,173 15	\$12,558 07	\$16,606 07
Less ceased (including renewed).....	17,387,378	206,903 03	7,565 68	8,734 56
Gross in force at end of 1925.....	\$18,226,830	\$199,270 12	\$4,992 39	\$7,871 51
Less reinsured.....	411,700	1,321 26	173 67	.....
Net in force at end of 1925.....	\$17,815,130	\$197,948 86	\$4,818 72	\$7,871 51



**HARTFORD ACCIDENT & INDEMNITY COMPANY**

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Peter A. McCallum, Toronto.

*Chief or General Agent in Ontario.*—Peter A. McCallum, 24 Wellington St. East, Toronto.

*Date of incorporation.*—1913. *Date commenced business in Canada.*—Aug. 10, 1920.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	325,563	Premiums—Ontario (net).....	\$53,000
Liabilities in Canada.....	116,616	Premiums—Canada (net).....	208,200
Ontario Premiums in force (net)..	64,733	Claims—Ontario (net).....	24,499
		Claims—Canada (net).....	120,458

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 742, expiring on the 30th of June, 1927, to undertake contracts of Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**HARTFORD FIRE INSURANCE COMPANY**

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Peter A. McCallum, Toronto.

*Chief or General Agent in Ontario.*—Peter A. McCallum, 24 Wellington St. East, Toronto.

*Date of incorporation.*—May, 1810. *Date commenced business in Canada.*—Nov., 1836.

Capital stock paid in cash.....	\$10,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,991,439	Premiums—Ontario (net).....	\$583,240
Liabilities in Canada.....	1,387,416	Premiums—Canada (net).....	2,302,268
Ontario Premiums in force (net)..	1,038,167	Claims—Ontario (net).....	279,183
		Claims—Canada (net).....	1,505,032

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 740, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion, Hail, Inland Transportation, Weather, Property, Inland Marine and Ocean Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**HARTFORD LIVE STOCK INSURANCE COMPANY**

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Peter A. McCallum, Toronto.

*Chief or General Agent in Ontario.*—Peter A. McCallum, 24 Wellington St. East, Toronto.

*Date of incorporation.*—1916. *Date commenced business in Canada.*—July 29, 1920.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	62,335	Premiums—Ontario (net).....	\$35,373
Liabilities in Canada.....	22,848	Premiums—Canada (net).....	42,230
Ontario Premiums in force (net)..	35,072	Claims—Ontario (net).....	25,166
		Claims—Canada (net).....	29,344

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 741, expiring on the 30th of June, 1927, to undertake contracts of Live Stock Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE HARTFORD STEAM BOILER INSPECTION & INSURANCE COMPANY

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—H. N. Roberts, Toronto.

*Chief or General Agent in Ontario.*—H. N. Roberts, Federal Bldg., Toronto.

*Date of incorporation.*—1866. *Date commenced business in Canada.*—July 12, 1907.

Capital stock paid in cash.....	\$2,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	52,416	Premiums—Ontario (net).....	\$600
Liabilities in Canada.....	.....	Premiums—Canada (net).....	1,200
Ontario Premiums in force (net)...	1,800	Claims—Ontario (net).....	nil
		Claims—Canada (net).....	nil

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 610, expiring on the 30th of June, 1927, to undertake contracts of Steam Boiler, Liability and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## HOME INSURANCE COMPANY

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Fred. W. Evans, Montreal.

*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

*Date of incorporation.*—1853. *Date commenced business in Canada.*—Jan. 1, 1902.

Capital stock paid in cash.....	\$18,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	3,827,069	Premiums—Ontario (net).....	\$407,967
Liabilities in Canada.....	1,460,300	Premiums—Canada (net).....	2,342,099
Ontario Premiums in force (net)...	658,205	Claims—Ontario (net).....	177,262
		Claims—Canada (net).....	1,242,410

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 770, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Burglary, Explosion, Hail, Inland Transportation, Property, Weather and Inland Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## HUDSON BAY INSURANCE COMPANY

HEAD OFFICE, MONTREAL, QUE.

*Officers.*—President and Manager, J. H. Labelle, Montreal; Vice-President, F. W. Walker, Vancouver, B.C.

*Directors.*—J. J. Atkinson, Liverpool, England; P. R. Gault, Montreal, Que.; A. St. Cyr, Montreal; O. B. Fraser, Montreal; P. J. Quinn, Toronto; W. H. Barker, Vancouver, B.C.; R. A. Mannings, Montreal.

*Chief or General Agent in Ontario.*—P. J. Quinn, 27 Wellington St. East, Toronto.

*Date of incorporation.*—1908. *Date commenced business in Canada.*—Dec. 6, 1910.

Capital stock paid in cash.....	\$229,150	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	501,864	Premiums—Ontario (net).....	\$65,986
Total liabilities.....	169,416	Premiums—Total business (net)...	154,810
Surplus—Protection of policyholders	332,448	Claims—Ontario (net).....	37,781
Ontario Premiums in force (net)....	113,247	Claims—Total business (net)....	62,269

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 896, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**IMPERIAL ASSURANCE COMPANY**

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—James B. Paterson, Montreal.

*Chief or General Agent in Ontario.*—W. Suckling, 18 Toronto St., Toronto.

*Date of organization.*—1899. *Date commenced business in Canada.*—Dec. 12, 1922.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	186,479	Premiums—Ontario (net).....	\$16,941
Liabilities in Canada.....	73,095	Premiums—Canada (net).....	79,168
Ontario Premiums in force (net)...	23,316	Claims—Ontario (net).....	8,762
		Claims—Canada (net).....	55,708

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 662, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**IMPERIAL INSURANCE OFFICE**

HEAD OFFICE, TORONTO.

*Officers.*—President and Managing Director, Lyman Root, Toronto; Vice-President and Assistant Managing Director, Robt. L. Stalling, Toronto.

*Directors.*—Geo. S. Lyon, Toronto; H. F. Petman, Toronto; Thos. A. Brydall, Toronto; Chas. J. Harvey, Toronto; H. W. Muskett, Toronto; A. H. Butler, Toronto; W. J. Blackburn, Winnipeg.

*Date of incorporation.*—1907. *Date commenced business in Canada.*—\*Aug. 18, 1913.

Capital stock paid in cash.....	\$175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	673,367	Premiums—Ontario (net).....	\$78,931
Total liabilities.....	207,520	Premiums—Total business (net)...	170,817
Surplus—Protection of policyholders	465,846	Claims—Ontario (net).....	31,198
Ontario Premiums in force (net)....	195,651	Claims—Total business (net)....	66,779

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 541, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Property and Liability Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affair are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**IMPERIAL LIFE ASSURANCE COMPANY OF CANADA**

HEAD OFFICE, TORONTO.

*Officers.*—President, G. A. Morrow, Toronto; Vice-Presidents, S. J. Moore, Toronto; and E. T. Malone, K.C., Toronto; Managing Director, J. F. Weston, Toronto; Assistant General Manager, G. Cecil Moore, Toronto; Secretary, D. Matheson, Toronto.

*Directors.*—Sir John Aird, Toronto; Thos. Bradshaw, Toronto; D. B. Hanna, Toronto; Hon. Wm. Harty, Kingston; Sir Herbert S. Holt, Montreal; Hon. Sir Edward Kemp, Toronto; W. G. Morrow, Toronto; James Ryrie, Toronto; H. H. Williams, Toronto; Frank P. Wood, Toronto.

*Date of incorporation.*—Apr. 23, 1896. *Date commenced business in Canada.*—Oct. 1, 1897.

Capital stock paid in cash.....	\$600,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	35,047,398	Premiums—Ontario (net).....	\$2,372,162
Ontario business in force (gross)...	73,454,406	Premiums—Total business (net)...	7,029,354
Total business in force (gross)...	195,068,289	Death Claims—Ontario (net)...	274,339
		Death claims—Total business (net)	842,503

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 493, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Prior to this date business confined to Province of British Columbia.

## INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Robt. Hampson & Son, Ltd., Montreal.*Chief or General Agent in Ontario.*—Jones & Proctor Bros., Ltd., 60 King St. West, Toronto.*Date of incorporation.*—1920, *Date commenced business in Canada.*—July 3, 1922.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	208,909
Liabilities in Canada.....	138,958
Ontario Premiums in force (net) ..	22,117

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$28,648
Premiums—Canada (net).....	304,957
Claims—Ontario (net).....	7,986
Claims—Canada (net).....	147,179

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 968, expiring on the 30th of June, 1927, to undertake contracts of Accident, Automobile, Burglary, Plate Glass and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## INSURANCE COMPANY OF NORTH AMERICA

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Robert Hampson & Son, Ltd., Montreal.*Chief or General Agent in Ontario.*—J. E. Proctor, 60 King St. West, Toronto.*Date of incorporation.*—Apr. 14, 1794. *Date commenced business in Canada.*—Nov. 7, 1889.

Capital stock paid in cash.....	\$7,500,000
Assets in Canada.....	1,289,969
Liabilities in Canada.....	601,474
Ontario Premiums in force (net) ..	506,104

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$341,074
Premiums—Canada (net).....	1,108,724
Claims—Ontario (net).....	152,610
Claims—Canada (net).....	617,920

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 969, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Hall, Inland Transportation, Automobile, Property, Inland Marine and Ocean Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## INSURANCE COMPANY OF STATE OF PENNSYLVANIA

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—J. W. Binnie, Montreal.*Chief or General Agent in Ontario.*—W. S. Sherman, 26 Adelaide St. West, Toronto.*Date of incorporation.*—Apr. 18, 1794. *Date commenced business in Canada.*—Mar. 22, 1912.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	223,220
Liabilities in Canada.....	104,842
Ontario Premiums in force (net) ..	58,024

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$48,017
Premiums—Canada (net).....	136,955
Claims—Ontario (net).....	27,471
Claims—Canada (net).....	78,035

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 663, expiring on the 30th of June, 1927, to undertake contracts of Fire, Inland Transportation, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## INTERNATIONAL FIDELITY INSURANCE COMPANY

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Neil Sinclair, Toronto.*Chief or General Agent in Ontario.*—Neil Sinclair, 36 King St. East, Toronto.*Date of incorporation.*—Dec. 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

Capital stock paid in cash.....	\$300,000
Assets in Canada.....	5,109
Liabilities in Canada.....	2,657
Ontario Premiums in force (net) ..	2,250

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$2,250
Premiums—Canada (net).....	5,882
Claims—Ontario (net).....	(Cr.) 79
Claims—Canada (net).....	156

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 786, expiring on the 30th of June, 1927, to undertake contracts of Guarantee Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LAURENTIAN INSURANCE COMPANY

HEAD OFFICE, MONTREAL, QUE.

*Officers.*—President, Peter Bercovitch, Montreal; Vice-President, Jos. S. Leo, Montreal; Manager, C. Walter Scott; Chief Agent, A. J. Hart, Montreal.

*Directors.*—D. Dunkelman, Toronto; M. J. Finkelstein, Winnipeg; J. C. Asch, Montreal; S. Hart, Montreal; J. Horwitz, Montreal; S. W. Jacobs, Montreal; A. Levin, Montreal; Jos. Levinson, Montreal; Capt. W. Sebag-Montefiore, Montreal; H. M. Ripstein, Montreal; Hy. Weinfeld, Montreal; S. Wener, Montreal; J. L. Sabbath, Montreal.

*Chief or General Agent in Ontario.*—J. E. Hodgins, 88 King St. East, Toronto.*Date of incorporation.*—1924. *Date commenced business in Canada.*—Mar. 5, 1925.

Capital stock paid in cash.....	\$125,177
Total assets.....	181,059
Total liabilities.....	82,113
Surplus—Protection of policyholders	98,945
Ontario Premiums in force (net)....	86,740

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$86,740
Premiums—Total business (net) ..	131,909
Claims—Ontario (net).....	13,265
Claims—Total business (net)....	24,094

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 785, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LAW, UNION &amp; ROCK INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto, Ont.

*Manager or Chief Executive Officer in Canada.*—Alfred Wright, Toronto.*Chief or General Agent in Ontario.*—Alfred Wright, 14 Richmond St. East, Toronto.*Date of incorporation.*—1806. *Date commenced business in Canada.*—Apr., 1899.

Capital stock paid in cash.....	£165,000
Assets in Canada.....	\$1,425,132
Liabilities in Canada.....	359,366
Ontario Premiums in force (net) ..	181,558

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$132,009
Premiums—Canada (net).....	487,897
Claims—Ontario (net).....	45,078
Claims—Canada (net).....	210,675

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 602, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Burglary, Plate Glass, Sickness, Guarantee, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Lewis Laing, Montreal.

Chief or General Agent in Ontario.—H. Churchill Smith, Metropolitan Bldg., Toronto.

Date of incorporation.—May 21, 1836. Date commenced business in Canada.—June 4, 1851.

Capital stock paid in cash..... £531,050

*Life*,—  
Assets in Canada (included in  
other than Life):  
Ontario business in force (gross).. \$29,486  
Canadian business in force (gross).. 136,541

*Other than Life*,—  
Assets in Canada..... \$2,971,798  
Liabilities in Canada..... 1,126,543  
Ontario Premiums in force (net).. 806,620

### PREMIUMS WRITTEN—CLAIMS INCURRED

*Life*,—  
Premiums—Ontario (net)..... \$818  
Premiums—Canada (net)..... 3,274  
Death claims—Ontario (net).. 3,822  
Death claims—Canada (net).. 4,488

*Other than Life*,—  
Premiums—Ontario (net)..... \$475,177  
Premiums—Canada (net)..... 1,410,844  
Claims—Ontario (net)..... 370,696  
Claims—Canada (net)..... 758,707

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 630, expiring on the 30th June, 1927, to undertake contracts of Fire, Life, Accident, Automobile, Explosion, Burglary, Guarantee, Inland Marine, Ocean Marine, Inland Transportation, Plate Glass, Property and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Lewis Laing, Montreal; Vice-President and Secretary, R. Forster Smith, Montreal.

Directors.—Hugh Lewis Liverpool, England; J. Theo Leclerc, Montreal; W. Molson McPherson, Montreal; Lt.-Col. Herbert Molson, Montreal; F. E. Meredith, K.C., Montreal; Sir Frederick Williams-Taylor, Montreal; F. C. Browning, Montreal.

Chief or General Agent in Ontario.—H. Churchill-Smith, Metropolitan Bldg., Toronto.

Date of incorporation.—Mar. 12, 1912. Date commenced business in Canada.—Aug. 1, 1912.

Capital stock paid in cash..... \$175,000  
Total assets..... 1,340,436  
Total liabilities..... 363,871  
Surplus—Protection of policyholders 976,565  
Ontario Premiums in force (net).... 231,187

PREMIUMS WRITTEN—CLAIMS INCURRED  
Premiums—Ontario (net)..... \$147,116  
Premiums—Total business (net).... 439,098  
Claims—Ontario (net)..... 86,740  
Claims—Total business (net).... 213,950

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 629, expiring on the 30th June, 1927, to undertake contracts of Fire, Explosion, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Arthur Barry, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—1890. Date commenced business in Canada.—Nov. 23, 1923.

Capital stock paid in cash..... £12,488  
Assets in Canada..... \$83,109  
Liabilities in Canada..... 26,799  
Ontario Premiums in force (net).. 8,852

PREMIUMS WRITTEN—CLAIMS INCURRED  
Premiums—Ontario (net)..... \$8,250  
Premiums—Canada (net)..... 43,889  
Claims—Ontario (net)..... 2,425  
Claims—Canada (net)..... 11,935

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 566, expiring on the 30th June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LONDON ASSURANCE

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal

*Manager or Chief Executive Officer in Canada.*—W. Kennedy & W. B. Colley, Montreal (Joint Managers).

*Chief or General Agent in Ontario.*—Messrs. Armstrong, DeWitt & Crossin, 36 Toronto St. Toronto, Ont.

*Date of incorporation.*—June 22, 1720. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	\$4,249,880	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	864,532	Premiums—Ontario (net).....	\$210,436
Liabilities in Canada.....	432,533	Premiums—Canada (net).....	628,134
Ontario Premiums in force (net)...	327,692	Claims—Ontario (net).....	69,400
		Claims—Canada (net).....	228,029

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 838, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Inland Transportation, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LONDON GUARANTEE &amp; ACCIDENT COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—George Weir, Toronto.

*Chief or General Agent in Ontario.*—Geo. Weir, 40 Richmond St. W., Toronto.

*Date of organization.*—1867. *Date commenced business in Canada.*—July, 1880.

Capital stock paid in cash.....	£250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,282,206	Premiums—Ontario (net).....	\$358,813
Liabilities in Canada.....	631,330	Premiums—Canada (net).....	956,490
Ontario Premiums in force (net)...	515,303	Claims—Ontario (net).....	191,357
		Claims—Canada (net).....	391,740

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 801, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Sickness, Explosion, Automobile, Guarantee, Liability, Plate Glass, Burglary and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LONDON &amp; LANCASHIRE GUARANTEE &amp; ACCIDENT COMPANY OF CANADA

HEAD OFFICE, TORONTO

*Officers.*—President, Alfred Wright, Toronto; Managing Director and Secretary, Alexander McLean, Toronto.

*Directors.*—A. E. Blogg, Toronto; C. M. Horswell, Toronto; Alfred S. Booth, Montreal; Alexander McLean, Toronto.

*Date of incorporation.*—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

Capital stock paid in cash.....	\$400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,023,909	Premiums—Ontario (net).....	\$252,580
Total liabilities.....	323,478	Premiums—Total business (net)...	424,654
Surplus—Protection of policyholders	700,431	Claims—Ontario (net).....	119,286
Ontario Premiums in force (net)...	268,008	Claims—Total business (net).....	191,127

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 902, expiring on the 30th of June, 1927, to undertake contracts of Accident, Sickness, Automobile, Guarantee, Liability, Plate Glass, Fire and Burglary Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)* and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Alfred Wright, Toronto.

*Chief or General Agent in Ontario.*—Alfred Wright, 14 Richmond St. E., Toronto.

*Date of organization.*—Dec. 10, 1861. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	£727,862	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,861,932	Premiums—Ontario (net).....	\$528,316
Liabilities in Canada.....	931,128	Premiums—Canada (net).....	1,335,630
Ontario Premiums in force (net)...	780,029	Claims—Ontario (net).....	228,052
		Claims—Canada (net).....	592,262

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 601, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE LONDON LIFE INSURANCE COMPANY

HEAD OFFICE, LONDON, ONT.

*Officers.*—President, Albert O. Jeffrey, K.C., London, Ontario; Vice-President, W.M. Spencer, London; Vice-President, John G. Richter, F.A.S., London; General Manager, Edward E. Reid, A.I.A., London.

*Directors.*—J. Edgar Jeffrey, London; H. S. Blackburn, London; Arch. McPherson, London.

*Date of incorporation.*—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	31,481,239	Premiums—Ontario (net).....	\$4,279,171
Ontario business in force (gross)...	139,638,817	Premiums—Total business (net)...	6,735,416
Total business in force (gross)...	213,229,264	Death claims—Ontario (net)....	381,129
		Death claims—Total business (net)	625,533

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 492, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—P. L. Monkman, Montreal.

*Chief or General Agent in Ontario.*—G. Temple McMurrich, 22 Toronto St., Toronto.

*Date of incorporation.*—1860. *Date commenced business in Canada.*—Apr. 24, 1924.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$238,300	Premiums—Ontario (net).....	\$39,185
Liabilities in Canada.....	57,437	Premiums—Canada (net).....	73,519
Ontario Premiums in force (net)...	24,730	Claims—Ontario (net).....	32,696
		Claims—Canada (net).....	54,215

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 535, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Burglary, Liability, Guarantee, Plate Glass, Sickness, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.



## LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alex. Bissett, Montreal.

Chief or General Agent in Ontario.—W. J. Morris, 217 Bay St., Toronto.

Date of organization.—1862. Date commenced business in Canada.—1863.

Capital stock paid in cash.....	£120,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life</i> —		<i>Life</i> —	
Assets in Canada.....	\$8,512,986	Premiums—Ontario (net).....	\$207,308
Liabilities in Canada.....	5,578,300	Premiums—Canada (net).....	681,283
Ontario business in force (gross)...	8,158,659	Death Claims—Ontario (net)...	77,514
Canadian business in force (gross)...	19,693,360	Death Claims—Canada (net)...	254,873
<i>Other than Life</i> —		<i>Other than Life</i> —	
Assets in Canada.....	\$282,603	Premiums—Ontario (net).....	\$8,908
Liabilities in Canada.....	44,794	Premiums—Canada (net).....	165,824
Ontario Premiums in force (net)...	8,611	Claims—Ontario (net).....	842
		Claims—Canada (net).....	43,357

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 839, expiring on the 30th of June, 1927, to undertake contracts of Life, Fire, Accident, Automobile, Burglary, Hail, Plate Glass, Explosion, Sickness and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LONDON-CANADA INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Officers.—President, Peter A. McCallum, Toronto; Vice-President, B. W. Ballard, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—W. H. Hunter, Toronto; W. T. Kernahan, Toronto; A. C. McMaster, Toronto; A. R. Knight, Toronto; A. G. Cruickshank, Toronto; W. J. Wilcox, Winnipeg; H. A. Fromings, Montreal.

Date of incorporation.—..... Date commenced business in Canada.—.....

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	631,037	Premiums—Ontario (net).....	\$95,293
Liabilities.....	186,553	Premiums—Total business (net)...	149,329
Surplus protection of policyholders...	444,484	Claims—Ontario (net).....	73,293
Ontario Premiums in force (net)....	328,025	Claims—Total business (net)....	96,474

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 776, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Hail, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LOYAL PROTECTIVE INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Wm. Atkins, Toronto.

Chief or General Agent in Ontario.—Wm. Atkins, Continental Life Bldg., Toronto.

Date of incorporation.—1909. Date commenced business in Canada.—Feb. 13, 1913.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	129,690	Premiums—Ontario (net).....	\$115,563
Liabilities in Canada.....	89,419	Premiums—Canada (net).....	260,084
Ontario Premiums in force (net)...	22,773	Claims—Ontario (net).....	59,590
		Claims—Canada (net).....	136,777

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 607, expiring on the 30th of June, 1927, to undertake contracts of Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MANUFACTURERS LIFE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Officers.*—President, W. G. Gooderham, Toronto; Vice-President A. J. Wilkes, K.C., Brantford; Vice-President, C. C. Dalton, Toronto; Managing Director, J. B. McKechnie, Huttonville.

*Directors.*—E. R. C. Clarkson, Toronto; F. G. Osler, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; William Stone, Oakville.

*Date of incorporation.*—June 23, 1887. *Date commenced business in Canada.*—Aug. 19, 1887.

Capital stock paid in cash.....	\$375,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets.....	59,839,953	Premiums—Ontario (net).....
Ontario business in force (gross)...	67,107,874	Premiums—Total business (net)...
Total business in force (gross)...	318,342,930	Death Claims—Ontario (net).....
		Death claims—Total business (net) 1,630,025

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 550, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MARINE INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Reed, Shaw & McNaught, Toronto.

*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

*Date of organization.*—July 30, 1836. *Date commenced business in Canada.*—Dec. 14, 1896.

Capital stock paid in cash.....	£600,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$276,297	Premiums—Ontario (net).....
Liabilities in Canada.....	31,987	Premiums—Canada (net).....
Ontario Premiums in force (net)...	30,458	Claims—Ontario (net).....
		Claims—Canada (net).....

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 549, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Inland Transportation, Inland Marine and Ocean Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MARYLAND CASUALTY COMPANY

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—F. J. Lightbourn, Toronto.

*Chief or General Agent in Ontario.*—F. J. Lightbourn, 54 Adelaide St. E., Toronto.

*Date of incorporation.*—Mar. 1898. *Date commenced business in Canada.*—May 12, 1903.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	583,639	Premiums—Ontario (net).....
Liabilities in Canada.....	244,579	Premiums—Canada (net).....
Ontario Premiums in force (net)...	84,599	Claims—Ontario (net).....
		Claims—Canada (net).....

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 789, expiring on the 30th of June, 1927, to undertake contracts of Accident, Burglary, Forgery, Guarantee, Liability, Plate Glass, Sickness, Steam Boiler, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### MARYLAND INSURANCE COMPANY

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada.—Montreal.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, Montreal.

Chief or General Agent in Ontario.—James E. Dimock, 9 Wellington St. East, Toronto.

Date of incorporation.—1912. Date commenced business in Canada.—Sept. 5, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED.	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$596
Assets in Canada.....	76,231	Premiums—Canada (net).....	2,921
Liabilities in Canada.....	3,130	Claims—Ontario (net).....	Nil
Ontario Premiums in force (net)...	592	Claims—Canada (net).....	Nil

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 970, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### MERCANTILE FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Officers.—President and Managing Director, Alfred Wright, Toronto; Secretary, W. R. Houghton, Toronto.

Directors.—A. W. Blake, Vancouver, B.C.; A. E. Blogg, Toronto; Alex. Maclean, Toronto; A. S. Booth, Montreal; C. M. Horswell, Toronto; W. R. Houghton, Toronto.

Date of incorporation.—1874. Date commenced business in Canada.—Nov. 1, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$50,000	Premiums—Ontario (net).....	\$60,967
Total assets.....	677,055	Premiums—Total business (net)..	132,690
Total liabilities.....	124,019	Claims—Ontario (net).....	25,072
Surplus protection of policyholders..	553,035	Claims—Total business (net)....	47,864
Ontario Premiums in force (net)....	114,855		

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 573, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### MERCHANTS CASUALTY INSURANCE COMPANY\*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, E. F. Seagram, Waterloo; Vice-President, C. A. Boehm, Waterloo; General Manager, R. J. McGowan, Waterloo.

Directors.—J. C. Haight, K.C., Waterloo; Aloyes Bauer, Waterloo; Thos. W. Seagram, Waterloo; James Valentine, Waterloo; William Henderson, Waterloo; J. A. Martin, Kitchener; E. M. Arnold, Elmira; W. C. Weichel, M.P.P., Waterloo.

Date of incorporation.—1913. Date commenced business in Canada.—Mar. 2, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$146,140	Premiums—Ontario (net).....	\$263,246
Total assets.....	396,634	Premiums—Total business (net)..	604,724
Total liabilities.....	243,074	Claims—Ontario (net).....	130,450
Surplus—Protection of policyholders	153,559	Claims—Total business (net)....	261,909
Ontario Premiums in force (net)....	190,338		

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 604, expiring on the 30th of June, 1927, to undertake contracts of Accident, Sickness and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Formerly Merchants Casualty Company.

## MERCHANTS FIRE ASSURANCE CORPORATION

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—1910. Date commenced business in Canada.—Dec. 26, 1917.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	402,277	Premiums—Ontario (net).....	\$184,764
Liabilities in Canada.....	213,027	Premiums—Canada (net).....	492,852
Ontario Premiums in force (net) ..	230,893	Claims—Ontario (net).....	77,437
		Claims—Canada (net).....	199,270

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 942, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Incorporated.—1898.

Commenced business.—January 1, 1898.

Amendments to Charter.—1905.

Officers.—President, Alfred Wright, Toronto; Manager and Acting Secretary, Charles M. Horswell, Toronto.

Directors.—Alfred Wright, G. H. Henderson, Alex McLean, E. H. H. Lester, A. S. Booth, H. A. Baldwin, C. M. Horswell, W. R. Houghton.

Auditors.—Albert J. Walker, F.C.A.; Rutherford Williamson, F.C.A.

### Statement for the year ending 31st December, 1925

#### Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$500,000.00.		
Capital stock.....	\$300,000 00	\$150,000 00
Total.....	\$300,000 00	\$150,000 00

#### Premium on Capital Stock

Total amount paid to December 31, 1925.....	\$150,000 00
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#### Assets

Book value of real estate (less encumbrances) held by the Company.....	\$145,000 00
Mortgage loans on real estate, first charges.....	89,793 85
Book value of bonds, debentures and debenture stocks owned by the Company... ..	348,823 11
Cash at head office.....	1,842 19
Cash in banks.....	65,023 04
Interest and dividends due, \$159,25; interest accrued, \$5,911.36.....	6,070 61
Agents' balances and premiums uncollected.....	14,992 53
Total admitted Assets of the Company.....	\$671,545 33

#### Liabilities

##### Liabilities in Ontario

Total provision for unpaid claims in Ontario.....	\$9,938 00
Total net reserve, \$306,118.87; carried out at 80 per cent. thereof.....	244,895 09
Taxes due and accrued.....	4,643 05
Reinsurance premiums.....	20 32
Total Liabilities in Ontario (except capital stock).....	\$259,496 46

Total Liabilities in all countries.....	\$259,496 46
-----------------------------------------	--------------

Excess of assets over all liabilities.....	\$412,048 87
Capital stock paid in cash.....	150,000 00
Surplus, if any, of assets over all liabilities and paid-up capital.....	\$262,048 87

## Underwriting Account

## Premiums Written

	Fire	Automobile	
Gross premiums in Ontario.....	\$420,973 55	\$11,563 36	
Reinsurance ceded.....	\$1,907 40	.....	
Less return premiums.....	145,025 42	\$4,329 24	
Total deductions.....	\$146,932 82	\$4,329 24	
Net premiums written.....	\$274,040 73	\$7,234 12	
Total net premiums written.....			<u>\$281,274 85</u>

## Losses and Expenses Incurred

	Fire	Automobile	
Gross losses incurred in Ontario.....	\$188,422 53	\$2,284 43	
Reinsurance.....	3,586 86	.....	
Total net amount incurred for claims.....	\$184,835 67	\$2,284 43	
			<u>\$187,120 10</u>
Adjustment expenses incurred in Ontario..	\$6,063 49	\$318 95	6,382 44
Commission or brokerage in Ontario....	67,616 43	1,770 70	69,387 13
Commission on profits in Ontario (M. & R.).....			3,050 92
Taxes incurred:			
Under Ontario Corporations' Tax Act, \$4,070.18; under taxes on premiums in other Provinces, \$2,816.19; Special War Revenue Act, 1915, \$407.98; Income War Tax Act, 1917, \$3,610.86..			10,905 21
Salaries, fees and travelling expenses:			
Salaries of head office officials and employees, \$38,494.90; auditors' fees, \$1,606.50; travelling expenses, officials, \$4,858.88.....			44,960 28
All other expenditures, viz.:			
Advertising, \$7,996.59; building expenses, \$7,377.98; legal expenses, \$104.49; interest and exchange, \$807.59; postage, telegrams, telephone and express, \$2,555.98; printing and stationery, \$8,705.70; rents, \$9,000.00; Underwriters' Tariff Associations, etc., \$9,220.98; light, \$329.29; sundry expenses, \$1,683.38.....			47,781 98
Total Expenditure incurred.....			<u>\$369,588 06</u>

## Profit and Loss Account

Losses incurred.....	\$187,120 10	Reserve of unearned premiums at the beginning of year....	\$326,048 38
Expenses incurred.....	182,467 96	Net premiums written.....	281,274 85
Reserve of unearned premiums at end of year.....	244,895 09	Underwriting loss.....	7,159 92
	<u>\$614,483 15</u>		<u>\$614,483 15</u>
Underwriting loss brought down.....	\$7,159 92	Interest, dividends and rents earned.....	40,269 85
Bad debts written off.....	3,760 20	Decrease in disallowed assets..	1,693 77
Net gain during the year.....	31,201 65	Endorsement fees.....	158 15
	<u>\$42,121 77</u>		<u>\$42,121 77</u>

## Balance

Surplus of assets over liabilities at beginning of year.....	\$230,847 22
Add net gain as above.....	31,201 65
Surplus of Assets over Liabilities at end of year.....	<u>\$262,048 87</u>

## Summary of Risks and Premiums—All in Ontario

Risks and Premiums	Fire		Automobile	Total
	Amount	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$93,145,642	\$837,726 68	\$13,187 85	\$850,914 53
Taken in 1925, new and renewed....	44,051,148	420,973 55	11,563 36	432,536 91
Totals.....	\$137,196,790	\$1,258,700 23	\$24,751 21	\$1,283,451 44
Less ceased (including renewed).....	63,959,543	642,909 36	17,298 65	660,208 01
Gross in force at end of 1925.....	\$73,237,247	\$615,790 87	\$7,452 56	\$623,243 43
Less reinsured.....	318,200	1,738 40	.....	1,738 40
Net in force at end of 1925.....	\$72,919,047	\$614,052 47	\$7,452 56	\$621,505 03

## MERCHANTS MARINE INSURANCE COMPANY

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—C. W. I. Woodland, Montreal.

*Chief or General Agent in Ontario.*—C. W. I. Woodland, Temple Bldg., Toronto.

*Date of incorporation.*—1871. *Date commenced business in Canada.*—Dec. 14, 1920.

Capital stock paid in cash.....	£125,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$204,237	Premiums—Ontario (net).....	\$66,092
Liabilities in Canada.....	131,557	Premiums—Canada (net).....	198,664
Ontario Premiums in force (net)..	89,574	Claims—Ontario (net).....	48,917
		Claims—Canada (net).....	128,448

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 880, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## METROPOLITAN CASUALTY INSURANCE COMPANY

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—J. G. Le Clerc, Montreal.

*Chief or General Agent in Ontario.*—C. V. Purvis, 98 Wellington St. West, Toronto.

*Date of incorporation.*—Apr. 22, 1874. *Date commenced business in Canada.*—Apr. 4, 1925.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	52,481	Premiums—Ontario (net).....	\$472
Liabilities in Canada.....	265	Premiums—Canada (net).....	.....
Ontario Premiums in force (net)..	472	Claims—Ontario (net).....	.....
		Claims—Canada (net).....	.....

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 997, expiring on the 30th of June, 1927, to undertake contracts of Forgery Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MONARCH ACCIDENT INSURANCE COMPANY

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—L. M. Thompson, Toronto.

*Chief or General Agent in Ontario.*—L. M. Thompson, 2 Toronto St., Toronto.

*Date of incorporation.*—Aug. 15, 1901. *Date commenced business in Canada.*—Sept. 26, 1925.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	54,145	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	Premiums—Canada (net).....	Nil
Ontario Premiums in force (net)..	Nil	Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

This Insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 660, expiring on the 30th of June, 1927, to undertake contracts of Accident and Sickness Insurance within Ontario.

The Insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE MONARCH LIFE ASSURANCE COMPANY

HEAD OFFICE, WINNIPEG, MAN.

*Officers.*—President, W. A. Matheson, Winnipeg; Vice-President and Managing Director, J. W. W. Stewart, Winnipeg.

*Directors.*—W. L. Parrish, Winnipeg; Col. H. A. Mullins, Winnipeg; W. W. Evans, Toronto and Winnipeg; H. W. Echlin, Winnipeg; R. J. Gourley, Winnipeg; F. W. Adams, Toronto; Geo. H. Stewart, Winnipeg.

*Chief or General Agent in Ontario.*—F. W. Adams, 781 King St. West, Toronto.

*Date of incorporation.*—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

Capital stock paid in cash.....	\$100,793	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Total assets.....	4,991,702	Premiums—Ontario (net).....
Ontario business in force (gross)...	7,278,170	Premiums—Total business (net)...
Total business in force (gross)....	42,996,096	Death Claims—Ontario (net).....
		Death Claims—Total business (net)
		137,191

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 552, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MONTREAL LIFE INSURANCE COMPANY\*

HEAD OFFICE, MONTREAL

*Officers.*—President and Manager, Arthur P. Earle, A.I.A., Montreal; Vice-President, Russell D. Bell, Montreal.

*Directors.*—Hon. N. Curry, Montreal; Jas. W. Pyke, Montreal; C. G. Greenshields, K.C., Montreal; Dr. H. Cypriot; H. W. Beauclerk, Montreal; S. W. Jacobs, K.C., Montreal; Kenneth T. Dawes, Montreal; J. Ambrose O'Brien, Ottawa; William Lyal, Montreal; J. V. Desaulniers, Montreal; Hon. J. P. B. Casgrain, Montreal; Percy Hermant, Toronto.

*Chief or General Agent in Ontario.*—A. H. Beaton, Royal Bank Bldg., Toronto.

*Date of incorporation.*—May 27, 1924. *Date commenced business in Canada.*—May 27, 1924.

Capital stock paid in cash.....	\$119,540	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Total assets.....	2,933,010	Premiums—Ontario (net).....
Ontario business in force (gross)...	5,067,856	Premiums—Total business (net)...
Total business in force (gross)....	24,629,972	Death Claims—Ontario (net).....
		Death Claims—Total business (net)
		88,414

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 511, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE MOTOR UNION INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Charles Stuart Malcolm, Toronto.

*Chief or General Agent in Ontario.*—Charles Stuart Malcolm, 59 Yonge St., Toronto.

*Date of incorporation.*—1906. *Date commenced business in Canada.*—May 30, 1919.

Capital stock paid in cash.....	£374,543	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Assets in Canada.....	\$250,330	Premiums—Ontario (net).....
Liabilities in Canada.....	134,056	Premiums—Canada (net).....
Ontario Premiums in force (net)...	127,231	Claims—Ontario (net).....
		Claims—Canada (net).....
		98,795

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 624, expiring on the 30th of June, 1927, to undertake contracts of Accident, Fire, Automobile, Explosion, Plate Glass and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Formerly Travellers' Life Assurance Co. of Canada.

## MOUNT ROYAL ASSURANCE COMPANY

HEAD OFFICE, MONTREAL

*Officers.*—President, C. G. Smith, New York; Vice-President and General Manager, P. J. Perrin, Montreal; Secretary and Asst. General Manager, H. C. Bourne, Montreal; Secretary and Treasurer, J. Deslongchamps, Montreal.

*Directors.*—Hon. N. Perodeau, Montreal; J. A. Vaillancourt, Montreal; E. A. Ouimet, Montreal; Jesse E. White, New York; A. O. Choate, New York; S. McRoberts, New York; J. A. Garner, New York; O. L. Dommerich, New York; E. D. Babst, New York; Wm. Robins, Toronto; E. McKay, Toronto.

*Chief or General Agent in Ontario.*—H. H. York, 58 Hampton Court, Toronto.

*Date of incorporation.*—1902. *Date commenced business in Canada.*—\*Oct. 25, 1912.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,200,643	Premiums—Ontario (net).....	\$295,689
Total liabilities.....	1,034,490	Premiums—Total business (net)...	749,418
Surplus—Protection of policyholders	1,166,152	Claims—Ontario (net).....	183,594
Ontario Premiums in force (net)...	570,035	Claims—Total business (net).....	433,960

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 631, expiring on the 30th of June, 1927, to undertake contracts of Fire, Plate Glass, Automobile and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal

*Manager or Chief Executive Officer in Canada.*—Joseph P. Moore, Montreal.

*Chief or General Agent in Ontario.*—The Royal Trust Company, 59 Yonge St., Toronto.

*Date of incorporation.*—Dec. 31, 1886. *Date commenced business in Canada.*—Aug. 11, 1913.

Capital stock paid in cash.....	\$973,333	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,308,157	Premiums—Ontario (net).....	\$268,287
Ontario business in force (gross)...	8,807,172	Premiums—Canada (net).....	905,412
Canadian business in force (gross)...	24,760,862	Death claims—Ontario (net).....	16,363
		Death claims—Canada (net).....	85,169

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 524, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Robert F. Massie, Toronto.

*Chief or General Agent in Ontario.*—Robert F. Massie, 20 Victoria St., Toronto.

*Date of incorporation.*—Dec. 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	537,597	Premiums—Ontario (net).....	\$167,088
Liabilities in Canada.....	216,244	Premiums—Canada (net).....	342,068
Ontario Premiums in force (net)...	215,396	Claims—Ontario (net).....	48,865
		Claims—Canada (net).....	122,177

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 910, expiring on the 30th of June, 1927, to undertake contracts of Fire, and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Prior to this date business confined to Province of Quebec.



## NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.

Chief or General Agent in Ontario.—Chas. C. Hall, 54 Adelaide St. E., Toronto.

Date of incorporation.—May, 1869. Date commenced business in Canada.—Aug. 3, 1903.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,118,767	Premiums—Ontario (net).....	\$122,948
Liabilities in Canada.....	452,329	Premiums—Canada (net).....	634,848
Ontario Premiums in force (net)...	156,101	Claims—Ontario (net).....	57,328
		Claims—Canada (net).....	381,010

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 787, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Inland Transportation, Hail, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO.

Officers.—President, A. H. Beaton, Toronto; Vice-President, W. R. Hobbs, Toronto; General Manager, C. H. Carpenter, Toronto.

Directors.—Hugh Blain, Toronto; Hon. E. M. Macdonald, K.C., Pictou, N.S.; Albert S. Rogers, Toronto; Hon. John S. Martin, Toronto; Hon. Rodolphe Lemieux, K.C., Montreal; Hon. Geo. P. Graham, Brockville.

Date of incorporation.—June 29, 1897. Date commenced business in Canada.—June 23, 1899.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	7,108,244	Premiums—Ontario (net).....	\$426,837
Ontario business in force (gross)...	14,247,573	Premiums—Total business (net)...	1,270,947
Total business in force (gross)....	42,536,043	Death claims—Ontario (net).....	46,785
		Death claims—Total business (net)	204,165

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 496, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Barry, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—1862. Date commenced business in Canada.—April 4, 1907.

Capital stock paid in cash.....	£98,888	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$331,365	Premiums—Ontario (net).....	\$39,677
Liabilities in Canada.....	122,999	Premiums—Canada (net).....	368,429
Ontario Premiums in force (net)...	58,687	Claims—Ontario (net).....	7,280
		Claims—Canada (net).....	140,410

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 564, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Plate Glass Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### NATIONAL SURETY COMPANY

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—Clarence F. Smith, Montreal.

*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

*Date of incorporation.*—Feb. 24, 1897. *Date commenced business in Canada.*—Nov. 30, 1910.

Capital stock paid in cash.....	\$10,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	505,708	Premiums—Ontario (net).....	\$110,071
Liabilities in Canada.....	297,765	Premiums—Canada (net).....	288,266
Ontario Premiums in force (net)..	110,071	Claims—Ontario (net).....	51,043
		Claims—Canada (net).....	119,123

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 533, expiring on the 30th of June, 1927, to undertake contracts of Burglary, Guarantee, Forgery and Credit Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### NATIONAL UNION FIRE INSURANCE COMPANY

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—W. A. Suckling, Toronto.

*Chief or General Agent in Ontario.*—W. A. Suckling, 18 Toronto St., Toronto.

*Date of incorporation.*—Feb. 14, 1901. *Date commenced business in Canada.*—Aug. 10, 1911.

Capital stock paid in cash.....	\$2,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	376,018	Premiums—Ontario (net).....	\$49,942
Liabilities in Canada.....	103,766	Premiums—Canada (net).....	160,809
Ontario Premiums in force (net)..	72,608	Claims—Ontario (net).....	14,208
		Claims—Canada (net).....	86,752

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 547, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Hail, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—J. E. Clement, Montreal.

*Chief or General Agent in Ontario.*—Grover D. Leyland, Metropolitan Bldg., Toronto.

*Date of organization.*—1820. *Date commenced business in Canada.*—Feb. 13, 1914.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	721,201	Premiums—Ontario (net).....	\$166,633
Liabilities in Canada.....	492,833	Premiums—Canada (net).....	602,563
Ontario Premiums in force (net)..	247,883	Claims—Ontario (net).....	77,275
		Claims—Canada (net).....	297,232

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 737, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### NEWARK FIRE INSURANCE COMPANY

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—J. H. Labelle, Montreal.

*Chief or General Agent in Ontario.*—P. J. Quinn, 27 Wellington St. East, Toronto.

*Date of incorporation.*—1811. *Date commenced business in Canada.*—March 7, 1918.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	199,636	Premiums—Ontario (net).....	\$37,987
Liabilities in Canada.....	107,886	Premiums—Canada (net).....	143,250
Ontario Premiums in force (net)...	57,090	Claims—Ontario (net).....	31,305
		Claims—Canada (net).....	94,594

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 894, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### NEW HAMPSHIRE FIRE INSURANCE COMPANY

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—R. de Grandpre, Montreal.

*Chief or General Agent in Ontario.*—Gavin Brown, Jr., 53 Yonge St., Toronto.

*Date of incorporation.*—1869. *Date commenced business in Canada.*—Apr. 15, 1918.

Capital stock paid in cash.....	\$2,250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	227,733	Premiums—Ontario (net).....	\$56,454
Liabilities in Canada.....	140,168	Premiums—Canada (net).....	197,269
Ontario Premiums in force (net)...	74,650	Claims—Ontario (net).....	43,609
		Claims—Canada (net).....	143,152

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 881, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Inland Transportation and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### NEW JERSEY INSURANCE COMPANY

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Vancouver, B.C.

*Manager or Chief Executive Officer in Canada.*—H. A. Robertson, Vancouver.

*Chief or General Agent in Ontario.*—H. Begg, 82 King St. East, Toronto.

*Date of incorporation.*—1910. *Date commenced business in Canada.*—Apr. 6, 1918.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	117,690	Premiums—Ontario (net).....	\$31,675
Liabilities in Canada.....	73,033	Premiums—Canada (net).....	118,566
Ontario Premiums in force (net)...	36,721	Claims—Ontario (net).....	19,980
		Claims—Canada (net).....	84,932

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 954, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE NEW YORK CASUALTY COMPANY\*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Geo. W. Pacaud, Montreal.

Chief or General Agent in Ontario.—Mason & Shaw, 12 Wellington St. East, Toronto.

Date of incorporation.—Mar., 1891. Date commenced business in Canada.—Jan., 1900.

Capital stock paid in cash.....	\$750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	38,519	Premiums—Ontario (net).....	\$3,728
Liabilities in Canada.....	4,848	Premiums—Canada (net).....	9,896
Ontario Premiums in force (net)...	3,787	Claims—Ontario (net).....	1,281
		Claims—Canada (net).....	4,070

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 615, expiring on the 30th of June, 1927, to undertake contracts of Plate Glass Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Formerly the New York Insurance Company.

## NIAGARA FIRE INSURANCE COMPANY

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, Montreal.

Chief or General Agent in Ontario.—R. W. Love, Dominion Bank Bldg., Toronto.

Date of incorporation.—July, 1850. Date commenced business in Canada.—July 19, 1912.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	634,117	Premiums—Ontario (net).....	\$134,052
Liabilities in Canada.....	233,661	Premiums—Canada (net).....	422,656
Ontario Premiums in force (net)...	189,874	Claims—Ontario (net).....	46,068
		Claims—Canada (net).....	195,240

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 846, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Hail, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, John Hindmarsh, Montreal; Vice-President and General Manager, P. W. Peacock, Montreal; Vice-President, J. P. Moore, Montreal.

Directors.—W. S. Dresser, Sherbrooke, P.Q.; M. A. Phelan, Montreal; C. J. Fleet, Montreal; Robertson Fleet, Montreal; W. J. Bloomfield, Sydney, Australia; John J. Garvin, Sydney, Australia; A. M. Eedy, Sydney, Australia.

Chief or General Agent in Ontario.—W. D'E. Strickland, Union Bank Bldg., Toronto.

Date of incorporation.—Aug. 29, 1917. Date commenced business in Canada.—Jan. 15, 1918.

Capital stock paid in cash.....	\$91,133	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	414,646	Premiums—Ontario (net).....	\$43,551
Total liabilities.....	140,373	Premiums—Total business (net)...	235,294
Surplus—Protection of policyholders	274,272	Claims—Ontario (net).....	19,723
Ontario Premiums in force (net)...	24,960	Claims—Total business (net)....	100,952

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 605, expiring on the 30th of June, 1927, to undertake contracts of Accident, Plate Glass, Automobile, Burglary and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE NORTH AMERICAN LIFE ASSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Officers.*—President and Managing Director, W. B. Taylor, Toronto; 1st Vice-President, W. K. George, Toronto; 2nd Vice-President, M. Bredin, Toronto.

*Directors.*—A. C. McMaster, K.C., Toronto; Hon. G. S. Henry, Toronto; Henry H. Ardagh, Toronto; C. W. I. Woodland, Toronto; A. Pardoe, Toronto; Frank A. Rolph, Toronto.

*Date of incorporation.*—May 15, 1879. *Date commenced business in Canada.*—Jan. 10, 1881.

Capital stock paid in cash.....	\$60,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets.....	29,288,009	Premiums—Ontario (net).....
Ontario business in force (gross) ..	39,480,651	\$1,361,559
Total business in force (gross)....	137,995,713	Premiums—Total business (net)...
		4,693,890
		Death Claims—Ontario (net).....
		319,169
		Death Claims—Total business (net)
		725,901

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 788, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—C. A. Richardson, Montreal.

*Chief or General Agent in Ontario.*—Henry W. Evans, 26 Wellington St. East, Toronto.

*Date of organization.*—1809. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	\$11,862,500	PREMIUMS WRITTEN—CLAIMS INCURRED
<i>Life.</i> —		<i>Life.</i> —
Assets in Canada.....	5,835,687	Premiums—Ontario (net).....
Ontario business in force (gross) ..	419,394	\$16,029
Canadian business in force (gross)	2,211,637	Premiums—Canada (net).....
		79,503
		Death Claims—Ontario (net)...
		.....
		Death Claims—Canada (net)...
		21,583
<i>Other than Life.</i> —		<i>Other than Life.</i> —
Assets in Canada.....	\$2,569,300	Premiums—Ontario (net).....
Ontario Premiums in force (net) ..	73,984	\$416,507
		Premiums—Canada (net).....
		1,151,339
		Claims—Ontario (net).....
		199,160
		Claims—Canada (net).....
		479,109

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 531, expiring on the 30th of June, 1927, to undertake contracts of Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Transportation, Plate Glass, Property and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## NORTH EMPIRE FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Officers.*—President, George Weir, Toronto; Vice-President, John Hallam, Toronto; Manager and Secretary, T. J. Irvine, Toronto.

*Directors.*—J. Henderson, Toronto; H. H. Smith, Winnipeg; C. A. Adamson, Winnipeg.

*Date of incorporation.*—June 16, 1908. *Date commenced business in Canada.*—Aug. 12, 1909.

Capital stock paid in cash.....	\$272,810	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets.....	303,949	Premiums—Ontario (net).....
Total liabilities.....	184,455	\$50,869
Surplus—Protection of policyholders	119,494	Premiums—Total business (net) ..
Ontario Premiums in force (net)....	139,354	172,011
		Claims—Ontario (net).....
		47,775
		Claims—Total business (net)....
		128,681

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 845, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## NORTHERN ASSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of organization.—June 2, 1836. Date commenced business in Canada.—1867.

Capital stock paid in cash.....	£904,161	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,383,907	Premiums—Ontario (net).....	\$419,422
Liabilities in Canada.....	772,675	Premiums—Canada (net).....	1,115,500
Ontario Premiums in force (net)...	676,148	Claims—Ontario (net).....	191,258
		Claims—Canada (net).....	544,895

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 791, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Liability, Guarantee, Plate Glass, Sickness, Burglary, Inland Transportation, Explosion, Inland Marine, Ocean Marine and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, LONDON, ONTARIO.

Officers.—President, C. R. Somerville, London, Ont.; Vice-President, R. G. Ivey, London; General Manager, R. C. McKnight, London.

Directors.—Hon. C. S. Hyman, James Granger, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, A. T. Little.

Date of incorporation.—July 23, 1894. Date commenced business in Canada.—1897.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	5,461,791	Premiums—Ontario (net).....	\$326,669
Ontario business in force (gross)...	9,519,358	Premiums—Total business (net)...	913,399
Total business in force (gross)....	27,800,777	Death Claims—Ontario (net)....	56,975
		Death Claims—Total business (net)	162,458

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 551, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## NORTH WEST FIRE INSURANCE COMPANY

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, O. V. Hastings, Winnipeg; General Manager, T. L. Morrisey, Montreal; Deputy Manager, Thos. Bruce, Winnipeg.

Directors.—G. F. Gault, Winnipeg; J. S. Hough, Winnipeg; W. R. Allan, Winnipeg.

Chief or General Agent in Ontario.—H. S. Sweatman, 12 Wellington St. East, Toronto.

Date of incorporation.—1880. Date commenced business in Canada.—\*Feb. 6, 1912.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	480,070	Premiums—Ontario (net).....	\$47,450
Total liabilities.....	112,343	Premiums—Total business (net)...	124,832
Surplus—Protection of policyholders	367,726	Claims—Ontario (net).....	21,259
Ontario Premiums in force (net)....	.....	Claims—Total business (not)....	59,803

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 568, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Prior to this date business confined to Province of Manitoba.

## NORTHWESTERN NATIONAL INSURANCE COMPANY

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Robert F. Massie, Toronto.

*Chief or General Agent in Ontario.*—Robert F. Massie, 20 Victoria St., Toronto.

*Date of incorporation.*—Feb. 20, 1869. *Date commenced business in Canada.*—May 22, 1912.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	772,539
Liabilities in Canada.....	224,085
Ontario Premiums in force (net)...	186,097
	Premiums—Ontario (net)..... \$121,050
	Premiums—Canada (net)..... 260,705
	Claims—Ontario (net)..... 51,803
	Claims—Canada (net)..... 108,644

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 907, expiring on the 30th of June, 1927, to undertake contracts of Fire and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED

HEAD OFFICE, NORWICH, ENGLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—John B. Laidlaw, Toronto.

*Chief or General Agent in Ontario.*—John B. Laidlaw, 12 Wellington St. East, Toronto.

*Date of organization.*—1797. *Date commenced business in Canada.*—Apr., 1880.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Capital stock paid in cash.....	\$642,400
Debtenture stock (Norwich and London).....	2,295,387
Assets in Canada.....	1,778,445
Liabilities in Canada.....	963,722
Ontario Premiums in force (net)...	900,737
	Premiums—Ontario (net)..... \$621,846
	Premiums—Canada (net)..... 1,402,290
	Claims—Ontario (net)..... 281,793
	Claims—Canada (net)..... 710,817

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 548, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Liability, Explosion, Property and Ocean Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## OCCIDENTAL FIRE INSURANCE COMPANY

HEAD OFFICE, WINNIPEG, MAN.

*Officers.*—President and Manager, C. A. Richardson, Montreal; Vice-President, F. J. L. Harrison, Winnipeg.

*Directors.*—W. L. Bond, K.C., Montreal; Hon. H. M. Marler, Montreal; H. M. Jaquays, Montreal.

*Chief or General Agent in Ontario.*—Bryce Hunter, 26 Wellington St. East, Toronto.

*Date of incorporation.*—1902. *Date commenced business in Canada.*—\*May 5, 1909.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Capital stock paid in cash.....	\$200,000
Total assets.....	862,937
Total liabilities.....	293,568
Surplus—Protection of policyholders	569,418
Ontario Premiums in force (net)....	106,015
	Premiums—Ontario (net)..... \$71,600
	Premiums—Total business (net)... 370,295
	Claims—Ontario (net)..... 29,927
	Claims—Total business (net)..... 175,289

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 532, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Prior to this date business confined to Province of Manitoba.

## THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—J. A. Mingay, Toronto.

*Chief or General Agent in Ontario.*—J. A. Mingay, Federal Bldg., Toronto.

*Date of incorporation.*—1862. *Date commenced business in Canada.*—Sept. 1, 1895.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£172,308
Assets in Canada.....	\$1,567,411
Liabilities in Canada.....	836,628
Ontario Premiums in force (net).....	831,622
	Premiums—Ontario (net)..... \$728,460
	Premiums—Canada (net)..... 1,192,375
	Claims—Ontario (net)..... 323,693
	Claims—Canada (net)..... 522,027

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 504, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Sickness Automobile, Plate Glass, Burglary, Guarantee, Steam Boiler, Explosion, Property and Liability Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONTARIO.

*Incorporated.*—November 19, 1920. *Commenced business.*—November 19, 1920.

*Officers.*—President, S. C. Tweed; Vice-Presidents, Senator H. W. Laird, J. C. Breithaupt, Edwin Irwin; Manager, S. C. Tweed; Secretary, M. J. Smith.

*Directors.*—E. C. Mitchell, J. A. Martin, W. E. Long, Hon. Manning Doherty, Hon. F. C. Blggs, A. E. Silverwood, A. W. Briggs, K.C., W. E. Payne, K.C., E. K. Reiner, Dr. Charles S. Morton, Melville Rousseau.

*Auditors.*—J. F. Scully, C.A., and J. Scully.

### Statement for the Year Ending 31st December, 1925

#### Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$2,000,000.00.		
Capital stock at beginning of year.....	\$2,000,000 00	\$170,341 00
Calls on capital received during year.....		19,118 78
Total.....	<u>\$2,000,000 00</u>	<u>\$189,459 78</u>
Capital stock at end of year.....	<u>\$2,000,000 00</u>	<u>\$189,459 78</u>

#### Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$374,552 75
Amount received during the year.....	21,056 67
Total amount paid to December 31, 1925.....	<u>\$395,609 42</u>

#### Summary Balance Sheet

Assets	Liabilities
Total admitted ledger assets.....	Total liabilities.....
Total admitted non-ledger assets.....	Excess of assets over liabilities:
	Capital stock paid in cash....
	Surplus.....
Total admitted assets.....	Total.....
<u>\$2,162,211 25</u>	<u>\$2,105,396 20</u>
<u>207,994 25</u>	<u>189,459 78</u>
<u>\$2,370,205 50</u>	<u>75,349 52</u>
	<u>\$2,370,205 50</u>



## Synopsis of Ledger Accounts

As at December 31, 1924:		Decrease in ledger assets in 1925:	
Net ledger assets.....	\$1,307,975 15	Disbursements.....	\$525,104 27
Borrowed money.....	165,000 00	Decrease in bank overdraft..	6,875 14
Bank overdraft.....	6,875 14	Decrease in bonds.....	24,250 00
Due on bonds.....	24,250 00	Decrease in sundry accounts..	961 09
Agents' balances.....	1,674 33	Decrease in supp. contract...	1,500 00
Staff savings fund.....	1,513 06	Decrease in staff savings fund	268 71
Supp. contract.....	7,595 00	1925 office equipment not al-	
Sundry accounts.....	961 09	lowed.....	5,577 95
Capital stock.....	170,341 00	Agents' balances.....	12,462 68
Total ledger assets.....	<u>\$1,686,184 77</u>	Total decrease.....	<u>\$576,999 84</u>
Increase in ledger assets in 1925:		As at December 31, 1925:	
Premiums on stock.....	\$21,056 67	Net ledger assets.....	\$1,669,820 27
Income.....	883,777 97	Borrowed money.....	291,617 97
Increase in borrowed money..	126,617 97	Agents' balances.....	3,973 88
Increase in agents' balances..	1,554 93	Supp. contract.....	6,095 00
Industrial bond paid.....	900 00	Staff savings fund.....	1,244 35
Increase in capital stock.....	19,118 78	Capital stock.....	189,459 78
Total increase.....	<u>\$ 1,053,026 32</u>	Total ledger assets.....	<u>\$2,162,211 25</u>
Total.....	<u><u>\$ 2,739,211 09</u></u>	Total.....	<u><u>\$2,739,211 09</u></u>

## Assets

## Ledger Assets

Book value of real estate held by the Company (office premises).....	\$63,768 38
Mortgage loans on real estate, first liens.....	313,740 72
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:—	
Loans to policyholders.....	\$159,952 41
Advances to policyholders under automatic non-forfeiture provisions.....	57,983 95
	217,936 36
Book value of bonds, debentures and debenture stocks owned by the Company...	1,493,572 98
Cash at head office, \$38,955.89; in banks, \$19,258.04.....	58,213 93
All other assets.....	14,978 88
Total Ledger Assets.....	<u>\$2,162,211 25</u>

## Non-Ledger Assets

Interest and dividends due, \$1,300.89; interest accrued, \$28,690.87.....	\$29,991 76
Net premiums due and uncollected and deferred.....	129,926 76
Market value of bonds over book.....	48,075 73
Total Non-Ledger Assets.....	<u>\$207,994 25</u>
Total Assets.....	<u><u>\$2,370,205 50</u></u>

## Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain.....	\$1,778,280 00
Net liability for payments due under contracts.....	6,095 00
Provision for unreported death losses and disability claims.....	2,000 00
Received from policyholders in advance: Premiums.....	3,598 54
Provincial, municipal and other taxes due and accrued.....	3,135 00
Medical examiners' fees due and accrued.....	865 00
Commission to agents due and accrued.....	3,973 88
Borrowed money.....	291,617 97
Staff savings fund.....	244 35
Premiums due on reinsurance.....	14,586 46
Total Liabilities (except capital stock).....	<u>\$2,105,396 20</u>

## Income

	First Year	Renewals	
Assurance premiums.....	\$190,076 31	\$685,670 28	
Less reinsurance premiums paid.....	20,426 09	93,098 82	
	\$169,650 22	\$592,571 46	
Total net premium income and consideration for annuities.....			\$762,221 68
Interest and dividends.....			94,694 65
Gross rents for Company's property (including \$5,040.00 for Company's occupancy of its own buildings) less \$4,167.64 for taxes, expenses and repairs in connection with such properties.....			7,177 26
Gross profit on sale or maturity of bonds.....			19,684 38
Total Income.....			<u><u>\$883,777 97</u></u>

**Disbursements**

Total net disbursements in respect of assurance and annuity contracts.....	\$159,538	26
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate.....)	14,664	54
Head office expenses: Salaries, \$46,216.96; directors' fees, \$2,208.50; auditors' fees, \$1,200.00; travelling expenses, \$4,864.42; rents, \$5,040.00.....	59,529	88
Branch office and agency expenses: Assurance commissions, first year, \$120,750.61; renewal, \$70,561.87; salaries, \$17,586.88; travelling expenses, \$1,027.59; rents, \$13,708.38; agency convention expenses, \$7,781.79; miscellaneous, \$439.23	231,856	35
All other expenses: Advertising, \$12,790.13; books and periodicals, \$1,209.33; express, telegrams and telephones, \$3,448.79; legal fees, \$2,325.06; medical fees, \$10,721.58; office supplies, \$990.18; postage, \$6,256.21; printing and stationery, \$9,518.12; commissions on loans, \$363.50; revenue stamps, \$677.63; miscellaneous, \$11,214.71.....	59,515	24
<b>Total Disbursements.....</b>	<b>\$525,104</b>	<b>27</b>

**Exhibit of Policies (Ordinary)**

(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions (7)	Totals	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)		No. (8)	Amount (9)
At end of 1924....	5,993	\$14,629,709	3,019	\$5,695,094	1,964	\$5,766,744	767	10,976	\$26,092,314
New issued	1,826	4,227,850	1,584	2,678,829	361	1,312,695	....	3,771	8,219,374
Old revived	23	57,500	10	17,000	1	5,000	....	34	79,500
Old increased.....	.....	.....	.....	.....	.....	.....	660	.....	660
Transferred to.....	25	122,750	30	68,073	3	7,636	....	58	198,459
<b>Totals..</b>	<b>7,867</b>	<b>\$19,037,809</b>	<b>4,643</b>	<b>\$8,458,996</b>	<b>2,329</b>	<b>\$7,092,075</b>	<b>\$1,427</b>	<b>14,839</b>	<b>\$34,590,307</b>
Less ceased by:									
Death....	29	\$114,100	15	\$28,000	12	\$21,765	....	56	\$163,865
Expiry....	.....	.....	.....	.....	81	211,240	....	81	211,240
Surrender....	69	151,180	54	231,000	.....	.....	....	123	382,180
Lapse....	621	1,350,876	308	495,636	217	788,999	....	1,146	2,635,511
Decrease....	.....	117,582	.....	34,650	.....	104,630	....	.....	256,862
Not taken.....	197	602,430	189	298,800	33	223,944	....	419	1,125,174
Transferred from....	32	73,709	20	41,000	6	83,750	....	58	198,459
<b>Total ceased</b>	<b>948</b>	<b>\$2,409,877</b>	<b>586</b>	<b>\$1,129,086</b>	<b>349</b>	<b>\$1,434,328</b>	<b>....</b>	<b>1,883</b>	<b>\$4,973,291</b>
At end of 1925....	6,919	\$16,627,932	4,057	\$7,329,910	1,980	\$5,657,747	\$1,427	12,956	\$29,617,016
Reinsured.....	.....	\$1,230,893	.....	\$384,156	.....	\$4,029,327	....	.....	\$5,644,376

**MISCELLANEOUS**

New policies issued and paid for in cash: Number, no record; gross amount, no record; reinsured, no record. Claims reinsured: death claims, \$63,206.00. Total amount in force divided as to dividend plan: Non-participating, \$29,617,016.00; total, \$29,617,016.00. Additional accidental death benefits: Gross amount issued, \$2,708,422.00; terminated by accidental death, \$3,000.00; in force, \$8,026,162.00; reinsured, no record.

**Statement of Actuarial Liabilities**  
*Assurance Section*

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Ontario	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary without profits:—</i>					
Life.....	6,919	\$16,629,359	\$1,169,093	.....	(\$13,333 131,577 4,066)
Endowment Assurance.....	4,057	7,329,910	761,067	.....	51,407
Term, etc.....	1,017	4,700,747	36,020	.....	23,488
Additional accidental death benefits.....	.....	(8,026,162)	6,026	.....	616
Disability benefits.....	.....	(6,745,868)	24,714 854	.....	895 46
<b>Totals.....</b>	<b>11,993</b>	<b>\$28,660,016</b>	<b>\$1,997,774</b>	<b>.....</b>	<b>\$225,428</b>
<i>Group without profits:—</i>					
	963	\$957,000	\$5,934	.....	.....
<b>Grand Totals.....</b>	<b>12,956</b>	<b>\$29,617,016</b>	<b>\$2,003,708</b>	<b>.....</b>	<b>\$225,428</b>

## Summary of Reserve

	With Profits (1)	Without Profits (2)	Total (3)
Total reserve, assurance and annuity contracts.....	.....	.....	\$2,003,708
Total reserve on reinsured contracts.....	.....	.....	225,428
Total net reserve on the Company's basis of valuation.....	.....	.....	\$1,778,280
Deduction made from the full OM (5) 3½% reserve (permitted under The Ontario Insurance Act)....	.....	.....	305,778
Full deduction permitted, adjusted for reinsured, being.....	.....	.....	279,900
Net reserve carried in the liabilities (3).....	.....	.....	\$1,778,280
Net reserve computed on the statutory basis (without deduction).....	.....	.....	2,058,180

## MISCELLANEOUS STATEMENT

- I. The calculation of the "Reserve" in the Statement of Actuarial Liabilities.
- (1) Was made using the OM (5) table of Mortality with interest at 3½ per cent. and taking advantage of the deductions allowed by the Ontario Statutes.
- (a) The number of policies issued to lives resident in the tropics was negligible and no extra reserve was set up.
- (b) Policies issued at ages higher than the true age were valued at the rated up age.
- (c) Policies issued with a lien are valued as if no lien existed, i.e., the lien is ignored.
- (d) The Company has no policies in force issued with an extra premium payable in one sum; (2) No extra reserve was put up where annual extras are collected by the Company for occupation or otherwise.
- (e) All substandard policies issued by the Company are on the basis of (b), (c), (d).
- (f) Reserve on disability benefits: (1) Before occurrence—115 per cent. of the total premiums in force December 31 was set up as reserve; (2) After occurrence—None.
- (g) The Company has no annuities.
- (h) For Double Indemnity the Company set up a reserve of 40 per cent. of the premiums on business in force December 31, 1925.
- (2) No items of special reserve.
- II. No modifications. The extended insurance is usually eliminated.
- III. Average rate of interest earned 6.02 per cent.
- IV. All policies are non-participating, except two or three reinsurances.

## PACIFIC COAST FIRE INSURANCE COMPANY

HEAD OFFICE, VANCOUVER, B.C.

*Officers.*—President, W. H. Malkin, Vancouver; Managing Director, T. W. Greer, Vancouver.

*Directors.*—W. H. Ker, Vancouver; R. Gelletly, Vancouver; C. Spencer, Vancouver; C. B. McNaught, Toronto; G. M. Black, Winnipeg.

*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

*Date of incorporation.*—1890. *Date commenced business in Canada.*—\*Nov. 5, 1908.

Capital stock paid in cash.....	\$619,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,419,831	Premiums—Ontario (net).....	\$84,021
Total liabilities.....	464,828	Premiums—Total business (net)...	552,762
Surplus—Protection of policyholders	955,003	Claims—Ontario (net).....	33,692
Ontario Premiums in force (net)...	116,929	Claims—Total business (net).....	277,081

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 619, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917* (Dominion), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## PACIFIC FIRE INSURANCE COMPANY

HEAD OFFICE, NEW YORK

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—H. Begg, Toronto.

*Chief or General Agent in Ontario.*—H. Begg, 82 King St. E., Toronto.

*Date of incorporation.*—1851. *Date commenced business in Canada.*—May 10, 1921.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	244,590	Premiums—Ontario (net).....	\$117,121
Liabilities in Canada.....	134,395	Premiums—Canada (net).....	238,318
Ontario Premiums in force (net)...	134,081	Claims—Ontario (net).....	83,750
		Claims—Canada (net).....	156,177

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 943, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917* (Dominion), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Prior to this date business confined to Province of British Columbia.

## THE PALATINE INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. S. Joplin, Montreal.

Chief or General Agent in Ontario.—J. M. McGregor, 60 King St. W., Toronto.

Date of incorporation.—Aug. 22, 1900. Date commenced business in Canada.—Mar. 27, 1912.

Capital stock paid in cash.....	\$973,333	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	700,403	Premiums—Ontario (net).....	\$99,784
Liabilities in Canada.....	309,612	Premiums—Canada (net).....	434,521
Ontario Premiums in force (net)..	136,024	Claims—Ontario (net).....	42,752
		Claims—Canada (net).....	232,621

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 515, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## PATRIOTIC ASSURANCE COMPANY, LIMITED

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Lyman Root, Toronto.

Chief or General Agent in Ontario.—Lyman Root, 15 Wellington St. E., Toronto.

Date of organization.—1824. Date commenced business in Canada.—Aug. 11, 1921.

Capital stock paid in Cash.....	\$486,666	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	156,979	Premiums—Ontario (net).....	\$55,445
Liabilities in Canada.....	93,361	Premiums—Canada (net).....	147,192
Ontario Premiums in force (net)..	69,446	Claims—Ontario (net).....	20,766
		Claims—Canada (net).....	72,094

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 543, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Thomas F. Dobbin, Montreal.

Chief or General Agent in Ontario.—Mitchell & Ryerson, 90 Adelaide St. E., Toronto.

Date of organization.—1819. Date commenced business in Canada.—March 20, 1915.

Capital stock paid in cash.Francis	16,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$138,062	Premiums—Ontario (net).....	\$30,692
Liabilities in Canada.....	102,483	Premiums—Canada (net).....	131,715
Ontario Premiums in force (net)..	48,886	Claims—Ontario (net).....	23,545
		Claims—Canada (net).....	73,237

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 510, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**PHOENIX ASSURANCE COMPANY, LIMITED OF LONDON, ENGLAND**

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James B. Patterson, Montreal.

Chief or General Agent in Ontario.—D. K. Ridout, corner Bay and King Sts., Toronto.

Date of organization.—1782. Date commenced business in Canada.—1804.

Capital stock paid in cash.....	£1,005,000			
Life:—			PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$3,092,632		Life:—	
Ontario business in force (gross)	1,984,876		Premiums—Ontario (net).....	\$53,758
Canadian business in force			Premiums—Canada (net).....	247,363
(gross).....	7,783,812		Death claims—Ontario (net)....	52,623
Other than Life:—			Death claims—Canada (net)....	129,507
Assets in Canada.....	2,291,144		Other than Life:—	
Ontario Premiums in force (net)	524,341		Premiums—Ontario (net).....	300,232
			Premiums—Canada (net).....	1,265,118
			Claims—Ontario (net).....	245,968
			Claims—Canada (net).....	689,531

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 834, expiring on the 30th of June, 1927, to undertake contracts of Fire, Life, Explosion, Automobile, Ocean Marine and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**PHOENIX INSURANCE COMPANY OF HARTFORD**

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario. H. A. Butt, 12 Wellington St. E., Toronto.

Date of incorporation.—May 31, 1854. Date commenced business in Canada.—May 20, 1890.

Capital stock paid in cash.....	\$5,000,000			
Assets in Canada.....	720,185		PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	290,973		Premiums—Ontario (net).....	\$124,932
Ontario Premiums in force (net)...	191,530		Premiums—Canada (net).....	557,322
			Claims—Ontario (net).....	54,072
			Claims—Canada (net).....	286,051

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 904, expiring on the 30th of June, 1927, to undertake contracts of Fire and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK**

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. W. Mackenzie, Toronto.

Chief or General Agent in Ontario.—J. W. Mackenzie, Federal Bldg., Toronto.

Date of incorporation.—Mar. 1893. Date commenced business in Canada.—Feb. 14, 1918.

Capital stock paid in cash.....	\$1,400,000			
Assets in Canada.....	95,737		PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	39,125		Premiums—Ontario (net).....	\$40,934
Ontario Premiums in force (net)...	39,429		Premiums—Canada (net).....	70,711
			Claims—Ontario (net).....	18,865
			Claims—Canada (net).....	27,312

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 912, expiring on the 30th of June, 1927, to undertake contracts of Accident, Sickness and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE PROTECTIVE ASSOCIATION OF CANADA

HEAD OFFICE, GRANBY, QUE.

*Officers.*—President and Manager, E. E. Gleason, Granby, Que.; Vice-President, W. D. Bradford, Granby, Que.; Secretary, J. G. Fuller, Granby, Que.; Treasurer, N. R. Mitchell, Granby, Que.; Medical Director, D. K. Cowley, M.D., Granby, Que.; Claims Adjuster, G. H. Sherwood, Montreal; Chairman of Claims Committee, W. W. D. Brack, Granby, Que.

*Chief or General Agent in Ontario.*—W. R. Bell, 53 Yonge St. Arcade, Toronto.

*Date of incorporation.*—Mar. 22, 1907. *Date commenced business in Canada.*—June 18, 1907.

Capital stock paid in cash.....	\$50,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	272,577	Premiums—Ontario (net).....	\$203,127
Total liabilities.....	124,683	Premiums—Total business (net)...	345,723
Surplus—Protection of policyholders	147,894	Claims—Ontario (net).....	117,060
Ontario Premiums in force (net)...	193,532	Claims—Total business (net)....	200,592

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 569, expiring on the 30th of June, 1927, to undertake contracts of Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## PROVIDENCE WASHINGTON INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal

*Manager or Chief Executive Officer in Canada.*—Robt. Hampson & Son, Ltd., Montreal.

*Chief or General Agent in Ontario.*—Burriss & Sweatman, Ltd., 12 Wellington St. E., Toronto.

*Date of incorporation.*—1799. *Date commenced business in Canada.*—Jan. 9, 1912.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	382,889	Premiums—Ontario (net).....	\$96,917
Liabilities in Canada.....	118,678	Premiums—Canada (net).....	229,316
Ontario Premiums in force (net)...	69,472	Claims—Ontario (net).....	31,004
		Claims—Canada (net).....	104,281

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 972, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion, Inland Transportation, Property, Inland Marine and Ocean Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE, 99 ST. JAMES ST., MONTREAL

*Incorporated.*—May 20, 1905. *Commenced business.*—1906.

*Officers.*—President, Jos. d'Halewyn; Vice-President, H. Schotagne, N.P.; Manager J.-C. Gagne; Secretary, J.-C. Gagne.

*Directors.*—J. A. E. Gauvin, S. J. Girard, M.D., J. O. Mousseau, C.R., A. R. Ranger, Hon. J. L. Perron, Jean Rolland, R. Dufresne, J. Pelletier, J. C. Hebert, N.P., J. P. Laporte, M.D., Jos. Simard, R. G. Grothe.

*Auditors.*—Gonthler, Mulligan & Co.

## Statement for the Year Ending 31st December, 1925

## Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$1,000,000.00.		
Capital stock.....	<u>\$984,800 00</u>	<u>\$249,230 00</u>

## Assets

Book value of real estate (less encumbrances, \$285,000) held by the Company....	\$37,477 83
Mortgage loans on real estate.....	8,782 17
Amount of loans secured by bonds, stocks or other marketable collaterals.....	36 12
Book value of bonds, debentures and debenture stocks owned by the Company...	191,499 16
Cash at head office.....	2,570 76
Cash in banks.....	78,041 13
Interest and dividends due, \$1.52; interest accrued, \$1,998.59.....	2,000 11
Rents, due and accrued.....	877 75
Agents' balances and premiums uncollected, written on or after Oct. 1, 1925.....	52,048 62
Bills receivable held by the Company.....	8,812 16
Amount due from reinsurance.....	11,787 03
Increase of market value bonds over book value.....	5,120 90
Estimated Employers' Liability premiums receivable.....	10,000 00
Prepaid taxes on real estate.....	2,336 58
Deferred life premiums (net).....	2,467 26
Automobile, less depreciation.....	750 00
Plate glass salvage.....	630 97
Taxes and licenses unexpired.....	4,012 05
Quebec Associated Companies Reinsurance Bureau.....	20,399 43
Loans on life policies.....	8,305 77
Sundry debtors.....	4,894 22
Estimated claims recoverable.....	<u>3,450 00</u>

Gross Assets of the Company..... \$456,300 02

## Deduct assets not admitted:

Interest past due.....	\$1 52	
Bills Receivable past due.....	76 78	
Amount due from reinsurance.....	11,787 03	
Taxes and licenses unexpired.....	4,012 05	
Sundry accounts receivable.....	<u>3,619 95</u>	
		<u>19,497 33</u>

Total admitted Assets of the Company..... \$436,802 69

## Liabilities

## Liabilities in Ontario

Total provision for unpaid claims in Ontario.....	\$2,656 00
Total net reserve, \$37,098.79; carried out at 80 per cent. thereof.....	29,679 03
Taxes due and accrued.....	231 64
Return premiums, \$176.66, less commissions.....	167 34

## All other liabilities in Ontario, viz.:

Reserve held from Treaty Companies.....	16,121 88
Premiums paid in advance, \$155.15; less commissions, \$31.03.....	<u>124 12</u>

Total liabilities in Ontario (except capital stock)..... \$48,980 01

## Liabilities Outside Ontario

Total provision for unpaid claims outside Ontario.....	49,926 00
Rent paid in advance (real estate).....	500 00
Total net reserve, \$130,861.16; carried out at 80 per cent. thereof.....	104,688 94
Expenses due and accrued, auditor, \$440.00; sundries, \$18.07.....	458 07
Balance in favour of reinsurers.....	4,008 81
Taxes due and accrued, fourth quarter, 1925.....	1,042 13
Expenses and interest accrued on real estate.....	9,048 28
Reinsurance premiums, \$313.91, less commission, \$77.25; return premiums, \$2,619.32, plus commission \$54.18.....	<u>2,910 16</u>

## All other liabilities outside Ontario, viz.:

Premiums paid in advance, less commissions.....	1,526 34
Reserve on life policies (OM 3%).....	81,940 55
Reserve held from Treaty Companies.....	<u>22,309 72</u>

Total liabilities outside Ontario..... \$278,359 00

Total liabilities in all countries..... \$327,339 01

Excess of assets over all liabilities..... \$109,463 68

Capital stock paid in cash..... 249,230 00

Defolt..... \$139,766 32

## Underwriting Account

## PREMIUMS WRITTEN

## In Ontario

Class of Business	Gross Premiums on Risks written or Renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written
Fire.....	\$93,539 91	\$32,117 50	\$26,346 74	\$58,464 24	\$35,075 67
Accident and Sickness.....	337 05	16 25	102 95	86 70	250 35
Automobile.....	9,700 70	126 25	4,377 76	4,504 01	5,196 69
Burglary.....	5 00	.....	.....	.....	5 00
Guarantee.....	145 54	57 77	.....	57 77	87 77
Liability.....	724 45	.....	90 00	90 00	634 45
Plate Class.....	46 35	.....	.....	.....	46 35
Accident and Sickness combined	12,490 35	.....	969 00	969 00	11,521 35
Total.....	\$116,989 35	\$32,285 27	\$31,886 45	\$64,171 72	\$52,817 63

## Outside Ontario

Class of Business	Gross Premiums on Risks written or Renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written
Fire.....	\$136,547 15	\$42,529 13	\$41,398 64	\$83,927 77	\$52,619 38
Accident and Sickness.....	12,955 48	1,960 75	2,819 39	4,780 14	8,175 34
Automobile.....	88,384 32	3,116 10	24,652 00	27,768 10	60,616 22
Burglary.....	16,354 60	599 26	4,178 22	4,777 48	11,577 12
Guarantee.....	14,316 26	1,386 52	2,745 52	4,132 04	10,184 22
Liability.....	223,555 13	150 31	51,324 99	51,475 30	172,079 83
Plate Class.....	8,443 05	.....	1,768 56	1,768 56	6,674 49
Life.....	32,706 39	1,565 92	6,412 70	7,978 62	24,727 77
Accident and Sickness combined	77,010 90	.....	5,982 74	5,982 74	71,028 16
Total.....	\$610,273 28	\$51,307 99	\$141,282 76	\$192,590 75	\$417,682 53

Total Premiums written..... \$470,500 16

## Losses and Expenses

## In Ontario

	Fire	Other Classes	
Gross losses incurred during the year.....	\$50,066 76	\$7,921 61	
Less reinsurance.....	22,112 94	117 71	
Net losses incurred.....	\$27,953 82	\$7,803 90	\$35,757 72

## Outside Ontario

	Fire	Other Classes	
Gross losses incurred during the year.....	\$68,601 59	\$177,536 06	
Less reinsurance.....	32,978 18	5,257 88	
Net losses incurred.....	\$35,623 41	\$172,278 18	207,901 59
Adjustment expenses incurred in Ontario: Fire, \$2,433.44; other classes, \$381.78			3,315 22
Adjustment expenses incurred outside Ontario: Fire, \$3,900.12; other classes, \$19,463.11			23,363 23
Commission or brokerage in Ontario: Fire, \$7,135.16; other classes, \$4,346.75			11,481 91
Commission or brokerage outside Ontario: Fire, \$9,349.44; other classes, \$77,040.77			86,390 21
Taxes incurred: Under Ontario Corporations' Tax Act, \$1,293.07; under taxes on premiums in other Provinces, \$4,212.42; under Special War Revenue Act, 1915, \$5,194.91; other taxes, licenses and fees, \$3,297.23; less taxes reimbursed by Treaty Co., \$2,139.87			11,857 76
Salaries, fees and travelling expenses: Salaries of head office officials and employees, \$49,684.15; salaries of general and special agents and branch office employees inspection, \$14,246.05; directors' fees, \$3,150.00; auditors' fees, \$1,320.00; travelling expenses, officials, \$532.50; travelling expenses, agents and inspectors, \$6,539.52			75,472 22
All other expenditures, viz.: Advertising, \$4,946.82; fire departments, patrol and salvage corps assessments, etc., \$1,082.63; furniture and fixtures and auto, \$2,619.40; inspections and surveys, \$3,018.42; legal expenses, \$146.65; maps and plans, \$917.75; medical examiners' fees, \$783.40; postage, telegrams, telephone and express, \$5,416.00; printing and stationery, \$3,909.44; rents, \$9,762.02; underwriters' boards, tariff associations, etc., \$1,551.36; sundries, \$3,916.18			43,070 07
Total Expenditure Incurred.....			\$498,609 93



## Profit and Loss Account

Losses incurred.....	\$243,659 31	Reserve of unearned premiums at the beginning of year....	\$214,489 85
Expenses incurred.....	254,895 54	Net premiums written.....	470,500 16
Reserve of unearned premiums at end of year.....	216,308 52	Underwriting loss.....	29,873 36
	<u>\$714,863 37</u>		<u>\$714,863 37</u>
Underwriting loss brought down	\$29,873 36	Interest, dividends and rents earned.....	\$8,866 97
Bad debts written off.....	24,000 00	Market value of bonds.....	5,120 90
		Bad debts recovered (previously written off).....	221 84
		Decrease in disallowed assets..	38,292 62
		Net loss during the year.....	1,371 03
	<u>\$53,873 36</u>		<u>\$53,873 36</u>

## Balance

Surplus of assets over liabilities at beginning of year.....	\$110,834 71
Deduct net loss as above.....	1,371 03
Surplus of assets over liabilities at end of year.....	<u>\$109,463 68</u>

## Summary of Risks and Premiums—Fire

Risks and Premiums	In Ontario		Outside Ontario		Totals	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
Gross in force at end of 1924....	\$15,166,085	\$151,198 39	\$11,779,615	\$159,480 22	\$26,945,700	\$310,678 61
Taken in 1925, new and renewed....	6,704,030	93,539 91	8,865,050	136,547 15	15,569,080	230,087 06
Totals....	\$21,870,115	\$244,738 30	\$20,644,665	\$296,027 37	\$42,514,780	\$540,665 67
Less ceased (including renewed)	9,858,649	112,060 25	8,447,200	123,215 69	18,305,849	235,175 94
Gross in force at end of 1925....	\$12,011,466	\$132,678 05	\$12,197,465	\$172,811 68	\$24,208,931	\$305,489 73
Less reinsured....	4,694,992	56,886 24	4,329,620	66,736 47	9,024,612	123,622 71
Net in force at end of 1925....	\$7,316,474	\$75,791 81	\$7,867,845	\$106,075 21	\$15,184,319	\$181,867 02

## Exhibit of Premiums—Classes Other Than Fire

ACCIDENT AND SICKNESS RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$68 00	\$8,905 33	\$8,973 33
Taken in 1925, new and renewed.....	337 05	12,955 48	13,292 53
Total.....	\$405 05	\$21,860 81	\$22,265 86
Less ceased (including renewed).....	130 55	12,453 96	12,584 51
Gross in force at end of 1925.....	\$274 50	\$9,406 85	\$9,681 35
Deduct reinsured.....	6 25	1,882 50	1,888 75
Net in force at end of 1925.....	\$268 25	\$7,524 35	\$7,792 60

PLATE GLASS RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$46 35	\$7,789 33	\$7,789 33
Taken in 1925—new and renewed.....		8,443 05	8,489 40
Total.....	\$46 35	\$16,232 38	\$16,278 73
Less ceased (including renewed).....	68	9,605 63	9,606 31
Gross in force at end of 1925.....	\$45 67	\$6,626 75	\$6,672 42
Deduct reinsured.....			
Net in force at end of 1925.....	\$45 67	\$6,626 75	\$6,672 42

GUARANTEE RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$15 00	\$12,867 04	\$12,882 04
Taken in 1925—new and renewed.....	145 54	14,316 26	14,461 80
Total.....	\$160 54	\$27,183 30	\$27,343 84
Less ceased (including renewed).....	15 00	14,788 41	14,803 41
Gross in force at end of 1925.....	\$145 54	\$12,394 89	\$12,540 43
Deduct reinsured.....	57 77	1,402 74	1,460 51
Net in force at end of 1925.....	\$87 77	\$10,992 15	\$11,079 92
EMPLOYERS' AND PUBLIC LIABILITY RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$235 00	\$60,739 13	\$60,974 13
Taken in 1925—new and renewed.....	724 45	223,555 13	224,279 58
Total.....	\$959 45	\$284,294 26	\$285,253 71
Less ceased (including renewed).....	798 95	219,619 74	220,418 69
Gross in force at end of 1925.....	\$160 50	\$64,674 52	\$64,835 02
Deduct reinsured.....	.....	150 31	150 31
Net in force at end of 1925.....	\$160 50	\$64,524 21	\$64,684 71
BURGLARY RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	.....	\$17,449 11	\$17,449 11
Taken in 1925—new and renewed.....	\$5 00	16,354 60	16,359 60
Total.....	\$5 00	\$33,803 71	\$33,808 71
Less ceased (including renewed).....	.....	17,946 44	17,946 44
Gross in force at end of 1925.....	\$5 00	\$15,857 27	\$15,862 27
Deduct reinsured.....	.....	948 40	948 40
Net in force at end of 1925.....	\$ 500	\$14,908 87	\$14,913 87
AUTOMOBILE RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$8,920 58	\$48,564 88	\$57,485 36
Taken in 1925—new and renewed.....	9,700 70	88,384 32	98,085 02
Total.....	\$18,621 28	\$136,949 20	\$155,570 48
Less ceased (including renewed).....	13,741 16	83,751 76	97,492 92
Gross in force at end of 1925.....	\$4,880 12	\$53,197 44	\$58,077 56
Deduct reinsured.....	131 50	3,157 91	3,289 41
Net in force at end of 1925.....	\$4,748 62	\$50,039 53	\$54,788 15
LIFE RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	.....	\$21,894 27	\$21,894 27
Taken in 1925—new and renewed.....	.....	32,806 39	32,706 39
Total.....	.....	\$54,600 66	\$54,600 66
Less ceased (including renewed).....	.....	29,563 94	29,563 94
Gross in force at end of 1925.....	.....	\$25,036 72	\$25,036 72
Deduct reinsured.....	.....	1,610 78	1,610 78
Net in force at end of 1925.....	.....	\$23,425 94	\$23,425 94
ACCIDENT AND SICKNESS COMBINED	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$10,576 80	\$57,539 40	\$68,116 20
Taken in 1925, new and renewed.....	12,490 35	77,010 90	89,501 25
Total.....	\$23,067 15	\$134,550 30	\$157,617 45
Less ceased (including renewed).....	12,978 75	59,063 70	72,042 45
Gross in force at end of 1925.....	\$10,088 40	\$75,486 60	\$85,575 00
Deduct reinsured.....	.....	.....	.....
Net in force at end of 1925.....	\$10,088 40	\$75,486 60	\$85,575 00

## PROVINCIAL INSURANCE COMPANY, LIMITED

HEAD OFFICE, KENDAL, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Willis, Faber & Co., Ltd., Montreal, Que.

*Chief or General Agent in Ontario.*—H. Begg, 82 King St. East, Toronto.

*Date of organization.*—Oct. 17, 1903. *Date commenced business in Canada.*—Dec. 19, 1910.

Capital stock paid in cash.....	£140,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$383,590	Premiums—Ontario (net).....	\$170,579
Liabilities in Canada.....	209,236	Premiums—Canada (net).....	338,824
Ontario Premiums in force (net)...	161,442	Claims—Ontario (net).....	97,771
		Claims—Canada (net).....	199,810

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 661, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## PRUDENTIAL ASSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—Kenneth Thom, Montreal.

*Chief or General Agent for Ontario.*—H. Shaw, c/o Parkes, McVittie & Shaw, 4 Richmond St. E., Toronto.

*Date of organization.*—1848. *Date commenced business in Canada.*—Aug. 28, 1923.

Capital stock paid in cash.....	£1,200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$179,080	Premiums—Ontario (net).....	\$89,092
Liabilities in Canada.....	153,187	Premiums—Canada (net).....	256,759
Ontario Premiums in force (net)...	102,714	Claims—Ontario (net).....	50,236
		Claims—Canada (net).....	139,603

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 911, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## QUEBEC FIRE ASSURANCE COMPANY

HEAD OFFICE, QUEBEC, P.Q.

*Officers.*—President, E. G. Meredith; Vice-President, Hon. N. Garneau; Secretary and Chief Agent, G. H. Henderson.

*Directors.*—J. T. Ross, A. S. Booth, C. M. Horswell, Alfred Wright, A. E. Blogg, Alex. MacLean, A. W. Blake, W. R. Houghton.

*Chief or General Agent in Ontario.*—Alfred Wright, 14 Richmond St. East, Toronto.

*Date of organization.*—Apr. 2, 1818. *Date commenced business in Canada.*—1818.

Capital stock paid in cash.....	\$125,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	746,361	Premiums—Ontario (net).....	\$42,390
Total liabilities.....	164,090	Premiums—Total business (net).....	169,399
Surplus—Protection of policyholders	582,271	Claims—Ontario (net).....	15,779
Ontario Premiums in force (net)....	102,068	Claims—Total business (net)....	57,187

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 609, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Incorporated.*—February 15, 1871.

*Commenced business.*—July 1, 1871.

*Officers.*—President, Alfred Wright; Vice-President, Joseph Walmsley; Manager, Joseph Walmsley; Secretary, Hugh F. Crighton.

*Directors.*—W. R. Houghton, Chas. M. Horswell, Frank E. Dingle, Joseph Walmsley, Alfred Wright.

*Auditors.*—Riddell, Stead, Graham and Hutchison, C.A.

### Statement for the Year Ending 31st December, 1925

#### Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$250,000.00.		
Capital stock.....	<u>\$100,000 00</u>	<u>\$100,000 00</u>

#### Assets

Book value of real estate held by the Company.....	\$72,000 00
Mortgage loans on real estate, first charges.....	7,925 00
Book value of bonds, debentures and debenture stocks owned by the Company....	503,576 48
Cash at head office.....	2,991 73
Cash in banks.....	45,464 14
Interest accrued.....	5,987 26
Agents' balances and premiums uncollected, written on or after Oct. 1, 1925.....	<u>12,247 95</u>
Total admitted Assets of the Company.....	<u>\$650,192 56</u>

#### Liabilities

##### *Liabilities in Ontario*

Total provision for unpaid claims in Ontario.....	\$3,218 37
Total net reserve.....	122,978 20
Taxes due and accrued.....	370 37
All other liabilities in Ontario, viz.: Adjusting expenses, \$22.35; unpaid dividend, \$27.00; audit fees, \$200.00.....	249 35
Fire Insurance Exchange Corporation.....	98,693 87
Reserve for depreciation.....	<u>6,306 26</u>
Total Liabilities in Ontario (except capital stock).....	<u>\$231,816 42</u>
Excess of assets over all liabilities.....	\$418,376 14
Capital stock paid in cash.....	<u>100,000 00</u>
Surplus, if any, of assets over all liabilities and paid-up capital.....	<u>\$318,376 14</u>

#### Underwriting Account

##### *Premiums Written*

Gross written or renewed in Ontario (Fire).....	\$153,864 71
Deduct reinsurance ceded, \$700.71; return premiums, \$19,570.99.....	<u>20,271 70</u>
Total net premiums written.....	<u>\$133,593 01</u>

##### *Losses and Expenses Incurred*

Total net amount incurred for claims in Ontario.....	\$84,350 16
Adjustment expenses incurred in Ontario.....	1,712 70
Commission or brokerage in Ontario.....	<u>28,571 02</u>
Taxes incurred: Under Ontario Corporations' Tax Act, \$1,970.69; under Special War Revenue Act, 1915, \$1,358.79; Cr. \$998.73; under Income War Tax Act, 1917, other taxes, licenses and fees, \$630.99.....	2,961 74
Salaries, fees and travelling expenses: Salaries of head office officials and employees, \$17,092.50; auditors' fees, \$400.00; travelling expenses, officials, \$956.61.....	18,449 11
All other expenditures, viz.: Advertising, \$20.15; legal expenses, \$3.78; maps and plans, \$328.05; postage, telegrams, telephone and express, \$672.62; printing and stationery, \$450.28; rents, \$1,187.15; underwriters' boards, tariff associa- tions, etc., \$2,323.01; sundry charges, \$347.23.....	<u>5,332 27</u>
Total Expenditure Incurred.....	<u>\$141,377 00</u>

**Profit and Loss Account**

Losses incurred.....	\$84,350 16	Reserve of unearned premiums at the beginning of year.....	\$134,004 63
Expenses incurred.....	57,026 84	Net premiums written.....	133,593 01
Reserve of unearned premiums at end of year.....	122,978 20		
Underwriting gain.....	3,242 44		
	<u>\$267,597 64</u>		<u>\$267,597 64</u>
Increase in disallowed assets.....	\$8,807 13	Underwriting gain brought down.	\$3 242 44
Dividends declared.....	20,000 00	Interest, dividends and rents earned.....	29,769 52
Depreciation.....	6,306 26	Net loss during the year.....	2,101 43
	<u>\$35,113 39</u>		<u>\$35,113 39</u>

*Balance*

Surplus of assets over liabilities at beginning of year.....	\$320,477 57
Deduct net loss as above.....	2,101 43
Surplus of assets over liabilities at end of year.....	<u>\$318,376 14</u>

**Summary of Risks and Premiums—Fire**

Risks and Premiums	I Ontario	
	Amount	Premiums
Gross in force at end of 1924.....	\$34,555,431	\$270,895 94
Taken in 1925, new and renewed.....	20,985,304	153,864 71
Totals.....	\$55,540,735	\$424,760 65
Less ceased (including renewed).....	21,302,387	173,142 18
Gross in force at end of 1925.....	\$34,238,348	\$251,618 47
Less reinsured.....	247,500	934 78
Net in force at end of 1925.....	\$33,990,848	\$250,683 69

**QUEEN INSURANCE COMPANY OF AMERICA**

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal, Que.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of incorporation.—Sept. 11, 1891. Date commenced business in Canada.—Nov. 1, 1891.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,058,799	Premiums—Ontario (net).....	\$236,591
Liabilities in Canada.....	585,672	Premiums—Canada (net).....	750,286
Ontario Premiums in force (net).....	407,312	Claims—Ontario (net).....	130,701
		Claims—Canada (net).....	358,831

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 898, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion, Inland Transportation and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**QUEENSLAND INSURANCE COMPANY, LIMITED**

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of organization.—1868. Date commenced business in Canada.—May 16, 1918.

Capital stock paid in cash.....	£500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$431,775	Premiums—Ontario (net).....	\$57,491
Liabilities in Canada.....	157,115	Premiums—Canada (net).....	199,112
Ontario Premiums in force (net).....	56,918	Claims—Ontario (net).....	61,253
		Claims—Canada (net).....	146,028

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 536, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Sickness, Ocean Marine, Automobile, Liability, Explosion, Property and Burglary Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## RAILWAY PASSENGERS ASSURANCE COMPANY

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—F. H. Russell, Toronto.

*Chief or General Agent in Ontario.*—F. H. Russell, 357 Bay St., Toronto.

*Date of organization.*—Mar., 1849. *Date commenced business in Canada.*—Nov. 2, 1902.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Capital stock paid in cash.....	£200,000
Assets in Canada.....	\$504,406
Liabilities in Canada.....	165,496
Ontario Premiums in force (net)..	47,656
	Premiums—Ontario (net)..... \$49,482
	Premiums—Canada (net)..... 246,712
	Claims—Ontario (net)..... 17,863
	Claims—Canada (net)..... 112,845

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 878, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE REINSURANCE COMPANY OF CANADA\*

HEAD OFFICE, WATERLOO, ONT.

*Date of incorporation.*—May 3, 1922. *Date commenced business.*—May 3, 1922.

*Officers.*—President, S. C. Tweed; Vice-Presidents, J. A. Martin, E. C. Mitchell, Senator H. W. Laird, Hon. M. W. Doherty; Manager, S. C. Tweed; Secretary, M. J. Smith.

*Directors.*—S. C. Tweed, J. A. Martin, E. C. Mitchell, Senator H. W. Laird, Hon. M. W. Doherty, Hon. F. C. Biggs, M. J. Smith, Dr. W. L. Hilliard, H. G. Bertram, Ed. Irwin, J. C. Breithaupt, J. M. Riddell, L. Swartz, G. W. Geddes, L. M. Bidwell.

*Auditors.*—J. F. Scully, C.A. and J. Scully.

### Statement for the year ending 31st December, 1925.

Capital Stock	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$2,000,000.00.		
Capital stock.....	\$1,250,000 00	\$125,000 00
Total.....	<u>\$1,250,000 00</u>	<u>\$125,000 00</u>

#### Premium on Capital Stock

Total amount paid to December 31, 1925.....	<u>\$125,000 00</u>
---------------------------------------------	---------------------

#### Summary Balance Sheet

Assets	Liabilities
Total admitted ledger assets....	Total liabilities.....
\$244,242 99	\$74,350 64
Total admitted non-ledger assets..	Excess of assets over liabilities:
23,652 61	Capital stock paid in
	cash.....
	\$125,000 00
	Surplus.....
	68,544 96
	<u>193,544 96</u>
Total admitted assets.....	Total.....
<u>\$267,895 60</u>	<u>\$267,895 60</u>

#### Synopsis of Ledger Accounts

As at December 31, 1924:	Decrease in ledger assets in 1925:
Net ledger assets.....	Disbursements.....
\$99,601 66	\$65,191 85
Capital stock.....	Decrease in other companies
125,000 00	balances.....
Other companies balances.....	375 05
400 66	Total decrease.....
Total ledger assets.....	<u>\$65,566 90</u>
<u>\$225,002 32</u>	
Increase in ledger assets in 1925:	As at December 31, 1925:
Income.....	Net ledger assets.....
\$78,611 52	\$114,217 38
Increase in borrowed money....	Borrowed money.....
5,000 00	5,000 00
Stock in other companies paid..	Capital stock.....
1,196 05	125,000 00
	Other companies balances....
	25 61
Total increase.....	Total ledger assets.....
<u>\$84,807 57</u>	<u>\$244,242 99</u>
Total.....	Total.....
<u>\$309,809 89</u>	<u>\$309,809 89</u>

\*"The contracts of this company were reinsured by the Ontario Equitable Life and Accident Insurance Company pursuant to Part XV of the Ontario Insurance Act, 1924, as of the 16th August, 1926."

## Assets

## Ledger Assets

Book value of bonds, debentures and debenture stocks owned by the Company . . .	\$232,471 67
Cash: (a) At head office, \$1,907.90; (b) in banks, \$2,794.29 . . . . .	4,702 19
All other ledger assets . . . . .	7,069 13
Total Ledger Assets . . . . .	\$244,242 99

## Non-Ledger Assets

Interest accrued . . . . .	\$3,925 12
Net premiums due and uncollected and deferred . . . . .	9,019 48
All other assets: Market value of bonds over book . . . . .	10,708 01
Total Non-Ledger Assets . . . . .	\$23,652 61
Total Assets . . . . .	\$267,895 60

## Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain . . . . .	\$64,961 00
Net liability for payments due under contracts . . . . .	4,000 00
Received from policyholders in advance: Premiums . . . . .	126 98
Commission to agents due and accrued, due other companies . . . . .	25 61
Borrowed money . . . . .	5,000 00
Reinsurance premiums due other companies . . . . .	237 05
Total Liabilities except capital stock) . . . . .	\$74,350 64

## Income

Assurance premiums . . . . .	First Year	Renewals	
Less reinsurance premiums paid . . . . .	\$12,444 17	\$57,756 98	
	933 55	6,401 80	
Total net premium income . . . . .	\$11,510 62	\$51,355 18	\$62,865 80
Interest and dividends . . . . .			14,157 70
Gross profit on sale or maturity of bonds . . . . .			1,588 02
Total Income . . . . .			\$78,611 52

## Disbursements

Total net disbursements in respect of assurance and annuity contracts . . . . .	\$41,848 44
Interest or dividends to shareholders . . . . .	7,500 00
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate) . . . . .	810 39
Head office expenses: Salaries, \$6,386.55; directors' fees, \$937.00; auditors' fees, \$200.00 . . . . .	7,523 55
Branch office and agency expenses: Assurance commissions, first year, \$3,433.62; renewal, \$2,178.74 . . . . .	5,612 36
All other expenses: Advertising, \$694.73; books and periodicals, \$2.00; express, telegrams and telephones, \$21.75; legal fees, \$302.57; office supplies, \$107.60; postage, \$76.70; printing and stationery, \$32.26; miscellaneous, \$659.50 . . . . .	1,897 11
Total Disbursements . . . . .	\$65,191 85

## Exhibit of Policies (Ordinary)

(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1924 . . . . .	157	\$687,751	23	\$93,393	657	\$2,474,738	837	\$3,255,882
New issued . . . . .	57	182,391	14	52,000	301	1,080,906	372	1,315,297
Transferred to . . . . .	1	1,875	...	.....	1	5,000	2	6,875
Totals . . . . .	215	\$872,017	37	\$145,393	959	\$3,560,644	1,211	\$4,578,054
Less ceased by:								
Death . . . . .	2	\$8,500	1	\$2,500	6	\$53,613	9	\$64,613
Expiry . . . . .	...	...	...	...	3	63,944	3	63,944
Lapse . . . . .	10	35,250	1	4,000	121	434,251	132	473,501
Decrease . . . . .	...	7,278	...	2,500	...	52,695	...	62,473
Not taken . . . . .	22	66,415	1	5,000	38	139,013	61	210,428
Transferred from . . . . .	1	5,000	...	.....	1	1,875	2	6,875
Total ceased . . . . .	35	\$122,443	3	\$14,000	169	\$745,391	207	\$881,834
At end of 1925 . . . . .	180	\$749,574	34	\$131,393	790	\$2,815,253	1,004	\$3,696,220
Reinsured . . . . .	...	65,530	...	10,834	...	252,363	...	\$328,727

## MISCELLANEOUS

New policies issued and paid for in cash: Number, no record; gross amount, no record; reinsured, no record; claims reinsured: death claims, \$28,167. Total amount in force divided as to dividend plan: Non-participating, \$3,696,220; total, \$3,696,220. Additional accidental death benefits: Gross amount issued, \$179,500; reinsured, no record; in force, \$565,840.

## Statement of Actuarial Liabilities

## Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Ontario	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary without profits:</i>					
Life.....	180	\$749,574	\$40,175	\$65,530	\$2,337
Endowment assurance..	34	131,393	10,743	10,834	1,171
Term, etc.....	790	2,815,253	17,047	252,363	1,963
Additional accidental death benefits.....	...	.....	245	.....	.....
Disability benefits.....	...	.....	982	.....	16
Accident and sickness.....	...	.....	359	.....	.....
Occupational extra premiums.....	...	.....	897	.....	.....
Totals.....	1,004	\$3,696,220	\$70,448	\$328,727	\$5,487

## Summary of Reserve

	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$70,448	\$70,448
Total reserve on reinsured contracts.....	5,487	5,487
Total net reserve on the Company's basis of valuation.....	\$64,961	\$64,961
Deduction made from full OM (5) 3½% reserve (permitted under The Ontario Insurance Act).....	15,165	15,165
Full deduction permitted, adjusted for reinsured, being.....	13,933	13,933
Net reserve carried in the liabilities (3).....	\$64,961	\$64,961
Net reserve computed on the statutory basis (without deduction).....	78,894	78,894

## Miscellaneous Statement

## I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

- (1) Was made on the mid-year reserve basis using the OM (5) Table of Mortality with interest at 3½ per cent. and taking advantage of the deductions allowed under The Ontario Insurance Act.

## Special classes.

- (a) No policies issued on lives resident in tropics or semi-tropics.
- (b) Policies issued at rated up ages are valued at rated up ages.
- (c) Policies issued bearing lien valued as if no lien existed, i.e., full reserve used.
- (d) A reserve equal to one-half the extra premium was carried for flat extra premiums.
- (e) All substandard policies are on basis of (b), (c) or (d).
- (f) Reserve on disability benefits:
  - (1) One hundred per cent. of premiums on business in force before occurrence of disability.
  - (2) There are no disability claims on books.
- (g) The Company has no annuities.
- (h) For accidental death benefits the Company set up a reserve of 40 per cent. of the premiums on business in force December 31.

- (2) No extra reserves were set up on this section (a) to (f).

## II. No modifications—other companies' policies guaranteed.

## III. Average rate of interest.

## IV. Only a few policies are participating and original company's policies are guaranteed.



## RELIANCE INSURANCE COMPANY OF CANADA

HEAD OFFICE, MONTREAL, QUE.

*Officers.*—President, Edward Milligan; Vice-President, E. V. Chaplin; Vice-President and Managing Director, J. W. Tatley; Secretary, A. H. Vallance.

*Directors.*—Hon. J. P. B. Casgrain, E. R. Decary, Lt.-Col. R. L. H. Ewing, Major Walter Molson, W. A. Ralston, Lt.-Col. Robt. Starke, Geo. M. Lovejoy, T. C. Temple, J. B. Knox, Geo. C. Long, Jr.

*Chief or General Agent in Ontario.*—J. S. Wilson, 12 Wellington St. E., Toronto.

*Date of incorporation.*—July 1, 1920; *Date commenced business in Canada.*—Nov. 24, 1920.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	447,883	Premiums—Ontario (net).....	\$6,255
Total liabilities.....	45,745	Premiums—Total business (net) ..	47,632
Surplus—Protection of policyholders	402,138	Claims—Ontario (net).....	5,096
Ontario Premiums in force (net)...	11,852	Claims—Total business (net).....	19,877

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 882, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE RIDGELY PROTECTIVE ASSOCIATION

HEAD OFFICE, WORCESTER, MASS.

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—A. P. Neilson, Toronto.

*Chief or General Agent in Ontario.*—A. P. Neilson, 229 College St., Toronto.

*Date of incorporation.*—1894. *Date commenced business in Canada.*—Sept. 30, 1913.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	39,538	Premiums—Ontario (net).....	\$61,055
Liabilities in Canada.....	13,603	Premiums—Canada (net).....	70,563
Ontario Premiums in force (net)...	17,543	Claims—Ontario (net).....	28,212
		Claims—Canada (net).....	37,205

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 512, expiring on the 30th of June, 1927, to undertake contracts of Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## ROSSIA REINSURANCE COMPANY, LIMITED

HEAD OFFICE, COPENHAGEN, DENMARK

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—J. H. Riddell, Toronto.

*Chief or General Agent in Ontario.*—J. H. Riddell, 217 Bay St., Toronto.

*Date of incorporation.*—1918. *Date commenced business in Canada.*—Dec. 1, 1924.

Capital stock paid in cash.....	\$1,608,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	109,414	Premiums—Ontario (net).....	\$32,298
Liabilities in Canada.....	26,175	Premiums—Canada (net).....	54,837
Ontario Premiums in force (net)...	28,717	Claims—Ontario (net).....	1,044
		Claims—Canada (net).....	5,348

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 914, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## ROYAL EXCHANGE ASSURANCE

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Arthur Barry, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—June 22, 1720. Date commenced business in Canada.—Nov. 4, 1910.

Capital stock paid in cash.....	\$3,840,524	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,499,031	Premiums—Ontario (net).....	\$267,001
Liabilities in Canada.....	564,606	Premiums—Canada (net).....	1,096,916
Ontario Premiums in force (net)..	412,127	Claims—Ontario (net).....	111,869
		Claims—Canada (net).....	490,474

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 563, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Explosion, Guarantee, Sickness, Inland Marine, Ocean Marine, Burglary, Property Liability and Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## ROYAL INSURANCE COMPANY, LIMITED

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. E., Toronto.

Date of incorporation.—May 3, 1854. Date commenced business in Canada.—1868.

Capital stock paid in cash.....	\$10,900,223	PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:—		Life:—	
Assets in Canada.....	4,344,087	Premiums—Ontario (net).....	\$178,106
Ontario business in force (gross)	6,211,717	Premiums—Canada (net).....	748,790
Canadian business in force		Death claims—Ontario (net)..	14,763
(gross).....	24,759,902	Death claims—Canada (net)..	120,163
Other than Life:—		Other than Life:—	
Assets in Canada.....	5,666,638	Premiums—Ontario (net)....	815,951
Ontario premiums in force (net)	1,426,500	Premiums—Canada (net)....	2,188,842
		Claims—Ontario (net).....	402,435
		Claims—Canada (net).....	1,081,708

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 900, expiring on the 30th of June, 1927, to undertake contracts of Fire, Life, Accident, Automobile, Burglary, Explosion, Forgery, Guarantee, Plate Glass, Sickness, Steam Boiler, Property and Liability Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—John M. McOregor, 60 King St. W., Toronto.

Date of incorporation.—1907. Date commenced business in Canada.—Jan. 10, 1920.

Capital stock paid in cash.....	£30,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$244,974	Premiums—Ontario (net).....	\$59,145
Liabilities in Canada.....	126,790	Premiums—Canada (net).....	189,285
Ontario Premiums in force (net)..	88,914	Claims—Ontario (net).....	25,777
		Claims—Canada (net).....	110,469

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 792, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.

Chief or General Agent in Ontario.—G. A. Sherritt, 36 Toronto St., Toronto.

Date of incorporation.—May, 1865. Date commenced business in Canada.—Sept. 14, 1907.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	652,423	Premiums—Ontario (net).....	\$205,805
Liabilities in Canada.....	319,494	Premiums—Canada (net).....	628,337
Ontario Premiums in force (net)..	247,241	Claims—Ontario (net).....	112,430
		Claims—Canada (net).....	289,947

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 775, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Automobile, Inland Transportation, Inland Marine, Ocean Marine and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LA SAUVEGARDE LIFE INSURANCE COMPANY

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and Manager, G. N. Ducharme, Chambly Basin, Que.; 1st Vice-President, Hon. N. Perodeau, Spencerwood, Que.; 2nd Vice-President, Tancrede Bienvenu, Montreal; Secretary and Assistant General Manager, L. N. Ducharme, Montreal.

Directors.—Hon. Sir. H. Laporte, Montreal; J. N. Cabana, Montreal; Louis Lymburner, Montreal; P. Beulloc, K.C., Montreal; J. E. Lemire, Montreal; A. Milette, Terrebonne, Que.

Chief or General Agent in Ontario.—Hon. N. A. Belcourt, K.C., Banque Canadienne Nationale Bldg., Ottawa.

Date of incorporation.—May, 1911. Date commenced business in Canada.—Aug., 1912.

Capital stock paid in cash.....	\$195,235	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	3,036,917	Premiums—Ontario (net).....	\$76,401
Ontario business in force (gross)..	1,307,654	Premiums—Total business (net)..	611,197
Total business in force (gross)...	20,213,901	Death claims—Ontario (net).....	11,300
		Death claims—Total business (net)	101,756

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 783, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## SCOTTISH CANADIAN ASSURANCE CORPORATION

HEAD OFFICE, TORONTO

Officers.—President, Col. J. Forbes Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, T. H. Hall, Toronto.

Directors.—J. A. Macintosh, Toronto; F. Norrie-Miller, J.P., Perth, Scotland; F. Richardson, Philadelphia, Pa.; Geo. W. Howland, Toronto; W. A. Barrington, Toronto; S. Norrie-Miller, Perth, Scotland.

Date of incorporation.—May 11, 1920. Date commenced business in Canada.—Dec. 22, 1920.

Capital stock paid in cash.....	\$150,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	222,724	Premiums—Ontario (net).....	\$39,887
Total liabilities.....	128,755	Premiums—Total business (net)..	211,151
Surplus—Protection of policyholders	93,969	Claims—Ontario (net).....	24,592
Ontario Premiums in force (net)...	41,108	Claims—Total business (net).....	110,030

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 835, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Alexander Bissett, Montreal.

*Chief or General Agent in Ontario.*—W. J. Morris, 217 Bay St., Toronto.

*Date of incorporation.*—1876. *Date commenced business in Canada.*—Dec. 17, 1918.

Capital stock paid in cash.....	£80,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$532,837	Premiums—Ontario (net).....	\$132,790
Liabilities in Canada.....	256,384	Premiums—Canada (net).....	332,378
Ontario Premiums in force (net)...	187,424	Claims—Ontario (net).....	58,786
		Claims—Canada (net).....	181,628

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 793, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Guarantee, Hail, Plate Glass, Sickness, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal

*Manager or Chief Executive Officer in Canada.*—J. H. Esinhart, Montreal.

*Chief or General Agent in Ontario.*—Wm. A. Medland, Mail Bldg., Toronto.

*Date organized.*—1824. *Date incorporated.*—June 26, 1833. *Date commenced business in Canada.*—Feb., 1882.

Capital stock paid in cash.....	\$1,460,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,467,131	Premiums—Ontario (net).....	\$129,559
Liabilities in Canada.....	320,318	Premiums—Canada (net).....	417,094
Ontario Premiums in force (net)...	220,718	Claims—Ontario (net).....	59,352
		Claims—Canada (net).....	198,298

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 584, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE SEA INSURANCE COMPANY, LIMITED

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—W. F. Drysdale, Toronto.

*Chief or General Agent in Ontario.*—Willis Faber & Co., 36 Toronto St., Toronto.

*Date of incorporation.*—1875. *Date commenced business in Canada.*—Dec. 11, 1924.

Capital stock paid in cash.....	£500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$80,565	Premiums—Ontario (net).....	\$20,016
Liabilities in Canada.....	33,699	Premiums—Canada (net).....	62,544
Ontario Premiums in force (net)...	18,283	Claims—Ontario (net).....	1,204
		Claims—Canada (net).....	11,529

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 625, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## SECURITY INSURANCE COMPANY OF NEW HAVEN

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.

Chief or General Agent in Ontario.—Wm. Thompson, Metropolitan Bldg., Toronto.

Date of incorporation.—June 5, 1841. Date commenced business in Canada.—Nov. 29, 1921.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	205,375	Premiums—Ontario (net).....	\$30,358
Liabilities in Canada.....	77,266	Premiums—Canada (net).....	190,982
Ontario Premiums in force (net)...	36,120	Claims—Ontario (net).....	21,140
		Claims—Canada (net).....	123,181

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 892, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Hail and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## SECURITY LIFE INSURANCE COMPANY

HEAD OFFICE, TORONTO

Officers.—President, W. W. Hiltz, Toronto; Vice-Presidents, L. A. David, K.C., Montreal; Vice-President and General Manager, W. O. McTaggart, Toronto.

Directors.—T. M. Birkett, Ottawa; J. F. Brown, Toronto; J. F. Laporte, Jollette, P.Q.; B. F. Ackerman, Peterboro, Ont.; L. E. Beaulieu, Montreal; A. Gour, Montreal, J. W. Russell, M.D., Toronto; H. B. Charbonneau, Montreal; D. E. St. Jacques, M.D., Montreal; E. Massicotte, Montreal; H. C. Schofield, Toronto; L. A. Daigle, Verdun, P.Q.

Date of incorporation.—Apr. 27, 1907. Date commenced business in Canada.—Apr. 27, 1911.

Capital stock paid in cash.....	\$350,470	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	774,449	Premiums—Ontario (net).....	\$75,566
Ontario business in force (gross)...	2,252,175	Premiums—Total business (net)...	202,162
Total business in force (gross)...	9,005,208	Death claims—Ontario (net)....	2,000
		Death claims—Total business (net)	28,726

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 664, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## SOVEREIGN LIFE ASSURANCE COMPANY

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, Wm. Grayson, K.C., Winnipeg; Vice-President and Managing Director, H. J. Meiklejohn, M.D., Winnipeg; Vice-President, W. H. Carter, Winnipeg.

Directors.—R. G. Macdonald, Brandon; W. Sanford Evans, M.L.A., Winnipeg; Wm. F. Hull, K.C., Winnipeg; E. E. Sharpe, Winnipeg; Geo. N. Jackson, Winnipeg; J. L. Bathgate, Winnipeg.

Chief or General Agent for Ontario.—W. H. Burnett, Federal Bldg., Toronto.

Date of incorporation.—May 15, 1902. Date commenced business in Canada.—March 1, 1903.

Capital stock paid in cash.....	\$209,995	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	3,351,730	Premiums—Ontario (net).....	\$96,270
Ontario business in force (gross)...	2,958,312	Premiums—Total business (net)...	626,064
Total business in force (gross)...	18,819,050	Death Claims—Ontario (net)....	9,500
		Death claims—Total business (net)	67,266

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 800, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### SPRINGFIELD FIRE & MARINE INSURANCE COMPANY

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Joseph Murphy, Toronto.

Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.

Date of incorporation.—Apr. 24, 1849. Date commenced business in Canada.—Nov. 5, 1908.

Capital stock paid in cash.....	\$3,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	776,788	Premiums—Ontario (net).....	\$90,607
Liabilities in Canada.....	241,461	Premiums—Canada (net).....	421,300
Ontario Premiums in force (net)..	118,127	Claims—Ontario (net).....	56,840
		Claims—Canada (net).....	221,226

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 848, expiring on the 30th of June, 1927, to undertake contracts of Fire, Hail, Explosion, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### STANDARD MARINE INSURANCE COMPANY. LIMITED

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.

Chief or General Agent in Ontario.—A. B. Pakenham, 64 King St. E., Toronto.

Date of incorporation.—1871. Date commenced business in Canada.—Feb. 17, 1925.

Capital stock paid in cash.....	£100,000	PREMIUMS—WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$24,329	Premiums—Ontario (net).....	\$10,094
Liabilities in Canada.....	8,842	Premiums—Canada (net).....	11,788
Ontario Premiums in force (net)..	.....	Claims—Ontario (net).....	3,601
		Claims—Canada (net).....	3,751

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 836, expiring on the 30th of June, 1927, to undertake contracts of Inland Transportation, Ocean Marine and Inland Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### STERLING FIRE INSURANCE COMPANY OF INDIANA, U.S.A.

HEAD OFFICE, INDIANAPOLIS, IND.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.

Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. E., Toronto.

Date of incorporation.—1911. Date commenced business in Canada.—Sept. 9, 1920.

Capital stock paid in cash.....	\$850,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	222,112	Premiums—Ontario (net).....	\$31,960
Liabilities in Canada.....	66,547	Premiums—Canada (net).....	196,559
Ontario Premiums in force (net)..	43,896	Claims—Ontario (net).....	65,817
		Claims—Canada (net).....	120,555

This insurer was authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 40 to undertake contracts of Fire, Automobile, Hail and Property Insurance within Ontario. This license expired on June 30, 1926, and has not been renewed.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### STUYVESANT INSURANCE COMPANY

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. E., Toronto.

Date of incorporation.—Nov. 25, 1850. Date commenced business in Canada.—Aug. 25, 1916.

Capital stock paid in cash.....	\$700,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	281,389	Premiums—Ontario (net).....	\$111,110
Liabilities in Canada.....	150,389	Premiums—Canada (net).....	262,227
Ontario Premiums in force (net)..	121,909	Claims—Ontario (net).....	84,419
		Claims—Canada (net).....	164,351

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 944, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### SUN INSURANCE OFFICE

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Lyman Root, Toronto.

Chief or General Agent in Ontario.—Lyman Root, 15 Wellington St. E., Toronto.

Date of incorporation.—Apr. 7, 1810. Date commenced business in Canada.—June 30, 1892.

Capital stock paid in cash.....	\$2,336,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,357,130	Premiums—Ontario (net).....	\$380,481
Liabilities in Canada.....	728,847	Premiums—Canada (net).....	963,578
Ontario Premiums in force (net)..	611,935	Claims—Ontario (net).....	187,558
		Claims—Canada (net).....	499,843

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 542, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and Managing Director, T. B. Macaulay, Westmount, Que.; Vice-President and Actuary, A. B. Wood, Westmount, Que.

Directors.—Robert Adair, Montreal; Wm. M. Birks, Montreal; Hon. R. Dandurand, Montreal; Sir. H. S. Holt, Montreal; C. R. Hosmer, Montreal; Abner Kingman, Montreal; Carl Riordon, Westmount; John W. Ross, Westmount; Hon. L. C. Webster, Westmount; J. R. Dougall, Montreal; Jas. C. Tory, Halifax.

Chief or General Agent in Ontario.—John A. Tory, Sun Life Bldg., Toronto.

Date of incorporation.—1865. Date commenced business in Canada.—May, 1871.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	303,056,145	Premiums—Ontario (net).....	\$4,917,893
Ontario business in force (gross)..	131,358,508	Premiums—Total business (net)..	43,321,823
Total business in force (gross)..	1,044,805,423	Death claims—Ontario (net).....	681,964
		Death claims—Total business (net)	8,233,547

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 516, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## TOKIO MARINE & FIRE INSURANCE COMPANY, LIMITED

HEAD OFFICE, TOKIO, JAPAN

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—George W. Pacaud, Montreal.

*Chief or General Agent in Ontario.*—Edward W. Schaffler, 18 Wellington St. E., Toronto.

*Date of incorporation.*—1879. *Date commenced business in Canada.*—Mar. 12, 1920.

Capital stock paid in cash.....\$15,000,000 Assets in Canada.....115,685 Liabilities in Canada.....40,441 Ontario Premiums in force (net)..21,254	<table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> <tr> <td>Premiums—Ontario (net).....</td> <td style="text-align: right;">\$41,797</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td style="text-align: right;">84,287</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td style="text-align: right;">19,582</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td style="text-align: right;">41,697</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$41,797	Premiums—Canada (net).....	84,287	Claims—Ontario (net).....	19,582	Claims—Canada (net).....	41,697
PREMIUMS WRITTEN—CLAIMS INCURRED											
Premiums—Ontario (net).....	\$41,797										
Premiums—Canada (net).....	84,287										
Claims—Ontario (net).....	19,582										
Claims—Canada (net).....	41,697										

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 744, expiring on the 30th of June, 1927, to undertake contracts of Fire, Inland Transportation, Inland Marine and Ocean Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## TORONTO CASUALTY, FIRE AND MARINE INSURANCE COMPANY

HEAD OFFICE, FEDERAL BLDG., TORONTO, ONT.

*Incorporated by Letters Patent.*—July 21, 1921. *Amendment to charter.*—March 15, 1922. *Commenced business.*—October, 1921.

*Officers.*—President, G. L. Smith; Vice-Presidents, A. E. Dawson, W. W. Evans, C. H. Ackerman; General Manager, A. E. Dawson; Secretary, W. B. Coatts.

*Directors.*—C. H. Ackerman, J. T. Braund, A. E. Dawson, W. W. Evans, Forbes Godfrey, Henry Knight, J. O. Linteau, M. A. Mackenzie, R. P. Parker, T. H. Pratt, C. L. Smith, A. E. Wilson.

*Auditors.*—J. A. Carstairs & Co. and Geo. O. Merson & Co.

### Statement for the Year Ending 31st December, 1925\*

	Capital Stock	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$1,000,000.00.			
Capital stock at beginning of year.....	\$1,000,000		\$160,655 00
Capital stock paid during year.....		.....	8,390 00
<b>Total.....</b>	<b>\$1,000,000</b>		<b>\$169,045 00</b>
<i>Premium on Capital Stock</i>			
Total amount paid as premium on capital stock at beginning of year.....			\$259,647 50
Amount received during the year.....			9,420 00
<b>Total amount paid to December 31, 1925.....</b>			<b>\$269,067 50</b>
<b>Assets</b>			
Mortgage loans on real estate, first charges.....			\$4,000 00
Book value of bonds, debentures and debenture stocks owned by the Company...			319,862 88
Cash on hand and in bank.....			88,319 72
Interest accrued.....			3,099 78
Agents' balances and premiums uncollected, written on or after October 1, 1925..			138,576 25
Market value of bonds over book value.....			10,092 12
Balance due from unlicensed companies.....			6,130 42
All other assets.....			947 05
<b>Total admitted assets.....</b>			<b>\$571,028 22</b>
<b>Liabilities</b>			
<i>Liabilities in Ontario</i>			
Total provision for unpaid claims in Ontario.....			\$56,864 22
Total net reserve, \$165,526.10; carried out at 80 per cent. thereof.....			132,420 88
Taxes due and accrued.....			5,659 33
Reinsurance premiums.....			11,058 13
<b>Total liabilities in Ontario (except capital stock).....</b>			<b>\$206,002 56</b>
<i>Liabilities Outside Ontario</i>			
Total provision for unpaid claims outside Ontario.....			\$91,995 00
Total net reserve, \$172,038.71; carried out at 80 per cent. thereof.....			137,630 96
Taxes due and accrued.....			3,481 97
Reinsurance premiums.....			1,983 16
<b>Total liabilities outside Ontario.....</b>			<b>\$235,091 09</b>
<b>Total liabilities in all countries.....</b>			<b>\$441,093 65</b>
Excess of assets over all liabilities.....			\$129,934 57
Capital stock paid in cash.....			169,045 00
<b>Deficit of assets over all liabilities and paid-up capital.....</b>			<b>\$39,110 43</b>

\*The Department is advised, under date November 27th, 1926, that the surplus to policyholders of the company will be strengthened before the end of the current year by an additional \$100,000.00 paid-up capital.



Underwriting Account

PREMIUMS WRITTEN

In Ontario

Class of Business	Gross Premiums on Risks written or Renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written
Fire.....	\$167,516 88	\$62,880 10	\$32,389 28	\$95,269 38	\$72,247 50
Accident.....	4,018 74	390 20	499 32	890 02	3,128 72
Sickness.....	4,113 52	62 20	215 58	277 78	3,835 74
Automobile.....	238,500 54	5,336 88	72,648 34	77,985 22	160,515 32
Burglary.....	2,952 16	137 74	238 51	426 25	2,525 91
Guarantee.....	2,786 96	105 50	29 54	135 04	2,651 92
Inland Transportation.....	2,713 06	.....	513 18	513 18	2,199 88
Liability.....	16,695 96	511 48	1,613 09	2,124 57	14,571 39
Plate Glass.....	6,691 11	.....	1,411 38	1,411 38	5,279 73
Tornado.....	18 75	.....	.....	.....	18 75
Marine.....	185 52	.....	.....	.....	185 52
Blanket Residence.....	3,992 11	.....	226 95	226 95	3,765 16
<b>Total.....</b>	<b>\$450,185 31</b>	<b>\$69,424 10</b>	<b>\$109,835 67</b>	<b>\$179,259 77</b>	<b>\$270,925 54</b>

Outside Ontario

Class of Business	Gross Premiums on Risks written or Renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written
Fire.....	\$54,129 35	\$2,011 98	\$7,948 77	\$9,960 75	\$44,168 60
Accident.....	687 67	34 79	151 60	186 39	501 28
Sickness.....	224 23	.....	100 25	100 25	123 98
Automobile.....	332,319 21	6,296 21	82,842 10	89,138 31	243,180 90
Burglary.....	5,657 44	457 50	1,029 18	1,486 68	4,170 76
Guarantee.....	29,564 03	140 84	1,445 68	1,586 52	27,977 51
Inland Transportation.....	450 33	.....	203 00	203 00	247 33
Liability.....	106,087 09	4,062 28	4,356 27	8,418 55	97,668 54
Plate Glass.....	11,379 10	.....	3,336 93	3,336 93	8,042 17
Tornado.....	4,519 20	1,051 03	20 40	1,071 43	3,447 77
Blanket Residence.....	9,306 58	.....	58 08	58 08	9,248 50
<b>Total.....</b>	<b>\$554,324 23</b>	<b>\$14,054 63</b>	<b>\$101,492 26</b>	<b>\$115,546 89</b>	<b>\$438,777 34</b>

Total Net Premiums Written..... \$709,702 88

Losses and Expenses Incurred

In Ontario

	Fire	Other Classes	
Gross losses incurred during the year.....	\$60,131 88	\$107,150 57	
Reinsurance.....	23,519 82	4,610 50	
<b>Net amount losses incurred.....</b>	<b>\$36,612 06</b>	<b>\$102,540 07</b>	<b>\$139,152 13</b>

Outside Ontario

	Fire	Other Classes	
Gross losses incurred during the year.....	\$17,202 64	\$209,245 01	
Reinsurance.....	4,759 15	9,838 70	
<b>Net amount losses incurred.....</b>	<b>\$12,443 49</b>	<b>\$199,406 31</b>	

Additional amount set up by Superintendent.....	211,849 80
Adjustment expenses.....	64,900 67
Commission on profits or brokerage.....	28,091 69
Taxes, licenses and fees.....	151,204 61
Salaries, fees and travelling expenses: Salaries of head office and branch office officials and employees, general and special agents, \$57,840.08; directors' fees, \$5,875.00; auditors' fees, \$450.00; travelling expenses, officials and agents, \$6,167.73.....	16,992 53
All other expenditures, viz.: Advertising, \$4,749.18; furniture and fixtures, \$5,109.78; legal expenses, \$109.03; maps and plans, \$4,377.58; postage, telegrams, telephone and express, \$4,464.19; printing and stationery, \$13,092.48; rents, \$7,388.04; interest, discount and exchange, \$709.86; general expenses, \$7,192.32.....	70,332 81
<b>Total expenditure incurred.....</b>	<b>47,192 46</b>
<b>Total expenditure incurred.....</b>	<b>\$729,716 70</b>

**Profit and Loss Account**

Losses incurred.....	\$443,994 29	Reserve of unearned premiums at the beginning of year....	\$168,960 04
Expenses incurred.....	285,722 41	Net premiums written.....	709,702 88
Reserve of unearned premiums at end of year.....	270,051 84	Underwriting loss.....	121,105 62
	<u>\$999,768 54</u>		<u>\$999,768 54</u>
Underwriting loss brought down	\$121,105 62	Interest, dividends and rents earned.....	14,299 48
Bad debts written off.....	18 34	Increase in paid capital stock..	8,390 00
Furniture and fixtures—written off.....	6,100 00	Premium received on capital stock.....	9,420 00
Dividends declared.....	8,037 75	Decrease in disallowed assets..	36,941 75
		Profit on sale of securities.....	1,692 45
		Gain in market value of securities.....	1,931 14
		Net loss during the year.....	62,586 89
	<u>135,261 71</u>		<u>135,261 71</u>

**Balance**

Surplus of assets over liabilities at beginning of year.....	\$192,521 46
Deduct net loss as above.....	62,586 89
Surplus of assets over liabilities at end of year.....	<u>\$129,934 57</u>

**Statement of Reinsurances of Ontario Business in Companies not Licensed or Registered in Ontario—Fire**

Amount of reinsurance premiums ceded to unlicensed companies cancelled.....	\$284 18
Amount of commission thereon.....	76 35
Amount of losses incurred by said companies.....	6,063 61
Amount of losses due and recoverable from said companies; also, amount of reinsurance premiums payable to said companies.....	6,130 42

Names of such reinsuring companies, viz.: London & Edinburgh Reinsurance Co., Limited; Lancashire & Cheshire Insurance Corporation.

**Classes Other than Fire**

Amount of reinsurance premiums ceded to unlicensed companies.....	\$6,594 52
Amount of commission thereon.....	Nil
Amount of losses incurred by said companies.....	Nil
Amount of reinsurance premiums payable to said companies.....	298 02

Names of such reinsuring companies, viz.: Importers & Exporters Insurance Co.; Employers' Indemnity Corporation.

**Summary of Risks and Premiums—Fire**

Risks and Premiums	In Ontario		Outside Ontario		Totals	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
Gross in force at end of 1924.....	\$13,529,275	\$141,035 92	\$1,139,557	\$15,376 13	\$14,668,832	\$156,412 05
Taken in 1925, new and renewed.....	14,600,218	168,683 24	4,497,037	56,574 25	19,097,255	225,257 49
Totals.....	\$28,129,493	\$309,719 16	\$5,636,594	\$71,950 38	\$33,766,087	\$381,669 54
Less ceased (including renewed).....	6,915,260	90,376 93	936,399	4,298 47	7,851,659	94,675 40
Gross in force at end of 1925.....	\$21,214,233	\$219,342 23	\$4,700,195	\$67,651 91	\$25,914,428	\$286,994 14
Less reinsured.....	8,425,724	80,882 92	924,256	12,816 80	9,349,980	93,699 72
Net in force at end of 1925.....	\$12,788,509	\$138,459 31	\$3,775,939	\$54,835 11	\$16,564,448	\$193,294 42

**Exhibit of Premiums—Classes Other than Fire**

AUTOMOBILE RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$156,568 48	\$134,910 73	\$291,479 21
Taken in 1925—new and renewed.....	238,500 54	332,319 21	570,819 75
Total.....	\$395,069 02	\$467,229 94	\$862,298 96
Less ceased (including renewed).....	233,820 82	230,812 75	464,632 57
Gross in force at end of 1925.....	\$161,248 20	\$236,417 19	\$397,666 39
Deduct reinsured.....	5,336 88	6,296 21	11,633 09
Net in force at end of 1925.....	\$155,911 32	\$230,120 98	\$386,032 30

MARINE RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$1,958 31	\$40 00	\$1,998 31
Taken in 1925—new and renewed.....	204 27	4,519 20	4,723 47
Total.....	\$2,162 58	\$4,559 20	\$6,721 78
Less ceased (including renewed).....	2,162 58	4,559 20	6,721 78
Gross in force at end of 1925.....			
Deduct reinsured.....			
Net in force at end of 1925.....			

INLAND TRANSIT RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$1,901 56		\$1,901 56
Taken in 1925—new and renewed.....	2,713 06	\$450 33	3,163 39
Total.....	\$4,614 62	\$450 33	\$5,064 95
Less ceased (including renewed).....	4,614 62	450 33	5,064 95
Gross in force at end of 1925.....			
Deduct reinsured.....			
Net in force at end of 1925.....			

PLATE GLASS RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$5,558 31	\$1,974 09	\$7,532 40
Taken in 1925—new and renewed.....	6,691 11	11,379 10	18,070 21
Total.....	\$12,249 42	\$13,353 19	\$25,602 61
Less ceased (including renewed).....	6,969 69	5,310 99	12,280 68
Gross in force at end of 1925.....	\$5,279 73	\$8,042 20	\$13,321 93
Deduct reinsured.....			
Net in force at end of 1925.....	\$5,279 73	\$8,042 20	\$13,321 93

ACCIDENT RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$1,382 73	\$339 34	\$1,722 07
Taken in 1925—new and renewed.....	4,018 74	687 67	4,706 41
Total.....	\$5,401 47	\$1,027 01	\$6,428 48
Less ceased (including renewed).....	3,510 96	490 94	4,001 90
Gross in force at end of 1925.....	\$1,890 51	\$536 07	\$2,426 58
Deduct reinsured.....	390 20	34 79	424 99
Net in force at end of 1925.....	\$1,500 31	\$501 28	\$2,001 59

SICKNESS RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$1,844 64	\$471 66	\$2,316 30
Taken in 1925—new and renewed.....	4,113 52	224 23	4,337 75
Total.....	\$5,958 16	695 89	6,654 05
Less ceased (including renewed).....	4,502 84	571 91	5,074 75
Gross in force at end of 1925.....	\$1,455 32	123 98	\$1,579 30
Deduct reinsured.....	62 20		62 20
Net in force at end of 1925.....	\$1,393 12	\$123 98	\$1,517 10

LIABILITY RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$11,071 62	\$3,760 56	\$14,832 18
Taken in 1925—new and renewed.....	16,695 96	106,087 09	122,783 05
Total.....	\$27,767 58	\$109,847 65	\$137,615 23
Less ceased (including renewed).....	21,267 58	103,097 65	124,365 23
Gross in force at end of 1925.....	\$6,500 00	\$6,750 00	\$13,250 00
Deduct reinsured.....	.....	.....	.....
Net in force at end of 1925.....	\$6,500 00	\$6,750 00	\$13,250 00

GUARANTEE RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$1,973 38	\$8,166 97	\$10,140 35
Taken in 1925—new and renewed.....	2,786 96	29,564 03	32,350 99
Total.....	\$4,760 34	\$37,731 00	\$42,491 34
Less ceased (including renewed).....	2,002 92	9,812 65	11,815 57
Gross in force at end of 1925.....	\$2,757 42	\$27,918 35	\$30,675 77
Deduct reinsured.....	105 50	140 84	246 34
Net in force at end of 1925.....	\$2,651 92	\$27,777 51	\$30,429 43

BURGLARY RISKS	In Ontario	Outside Ontario	Total
	Premiums	Premiums	Premiums
Gross in force at end of 1924.....	\$2,083 04	\$1,932 77	\$4,015 81
Taken in 1925—new and renewed.....	2,952 16	5,657 44	8,609 60
Total.....	\$5,035 20	\$7,590 21	\$12,625 41
Less ceased (including renewed).....	2,371 55	2,961 95	5,333 50
Gross in force at end of 1925.....	\$2,663 65	\$4,628 26	\$7,291 91
Deduct reinsured.....	137 74	457 50	595 24
Net in force at end of 1925.....	\$2,525 91	\$4,170 76	\$6,696 67

### TRAVELLERS INDEMNITY COMPANY

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—Geo. G. Foster, Montreal.

Chief or General Agent in Ontario.—H. A. Laurence, 38 King St. West, Toronto

Date of incorporation.—Mar. 25, 1903. Date commenced business in Canada.—Apr. 29, 1912.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	704,747	Premiums—Ontario (net).....	\$197,016
Liabilities in Canada.....	289,645	Premiums—Canada (net).....	369,649
Ontario Premiums in force (net).....	352,949	Claims—Ontario (net).....	48,501
		Claims—Canada (net).....	120,737

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 797, expiring on the 30th of June, 1927, to undertake contracts of Accident, Steam Boiler, Automobile, Plate Glass, Burglary, Liability and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## TRAVELLERS INSURANCE COMPANY OF HARTFORD, CONN.

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Geo. G. Foster, Montreal.

Chief or General Agent in Ontario.—H. A. Laurence, 38 King St. West, Toronto.

Date of incorporation.—June 17, 1863. Date commenced business in Canada.—July 1, 1865.

Capital stock paid in cash.....	\$12,000,000
Life:—	
Assets in Canada.....	10,965,858
Ontario business in force (gross)	34,360,582
Canadian business in force (gross).....	103,486,405
Other than Life:—	
Assets in Canada.....	625,252
Ontario premiums in force (net)	173,707

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:—	
Premiums—Ontario (net).....	\$670,785
Premiums—Canada (net).....	2,246,554
Death claims—Ontario (net)...	131,017
Death claims—Canada (net).....	445,747
Other than Life:—	
Premiums—Ontario (net).....	192,735
Premiums—Canada (net).....	845,270
Claims—Ontario (net).....	60,056
Claims—Canada (net).....	411,111

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 796, expiring on the 30th of June, 1927, to undertake contracts of Life, Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## UNION ASSURANCE SOCIETY, LIMITED

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—T. L. Morrisey, Montreal.

Chief or General Agent in Ontario.—Martin N. Merry, Lumsden Bldg., Toronto.

Date of incorporation.—1714. Date commenced business in Canada.—Sept. 9, 1911.

Capital stock paid in cash.....	\$243,333
Assets in Canada.....	887,323
Liabilities in Canada.....	442,362
Ontario Premiums in force (net)...	.....

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$227,836
Premiums—Canada (net).....	633,263
Claims—Ontario (net).....	.....
Claims—Canada (net).....	275,765

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 539, expiring on the 30th of June, 1927, to undertake contracts of Fire, Burglary, Plate Glass, Sickness, Automobile, Inland Transportation, Explosion, Accident and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## UNION FIRE INSURANCE COMPANY OF PARIS, FRANCE

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.

Chief or General Agent in Ontario.—J. H. Ewart & Co., Ltd., 18 Wellington St. East, Toronto.

Date of incorporation.—1828. Date commenced business in Canada.—Apr. 11, 1911.

Capital stock paid in cash.Francis	20,000,000
Assets in Canada.....	\$285,654
Liabilities in Canada.....	207,344
Ontario Premiums in force (net)...	93,023

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$59,783
Premiums—Canada (net).....	285,314
Claims—Ontario (net).....	36,156
Claims—Canada (net).....	157,557

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 523, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## UNION INSURANCE SOCIETY OF CANTON, LIMITED

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Colin E. Sword, Toronto.

*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.

*Date of incorporation.*—1873. *Date commenced business in Canada.*—Sept. 24, 1917.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Capital stock paid in cash.....</td> <td style="width: 50%; text-align: right;">£444,000</td> </tr> <tr> <td>Assets in Canada.....</td> <td style="text-align: right;">\$1,714,517</td> </tr> <tr> <td>Liabilities in Canada.....</td> <td style="text-align: right;">608,413</td> </tr> <tr> <td>Ontario Premiums in force (net)..</td> <td style="text-align: right;">327,169</td> </tr> </table>	Capital stock paid in cash.....	£444,000	Assets in Canada.....	\$1,714,517	Liabilities in Canada.....	608,413	Ontario Premiums in force (net)..	327,169	<table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; padding-left: 20px;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> <tr> <td style="padding-left: 20px;">Premiums—Ontario (net).....</td> <td style="text-align: right;">\$381,516</td> </tr> <tr> <td style="padding-left: 20px;">Premiums—Canada (net).....</td> <td style="text-align: right;">1,288,626</td> </tr> <tr> <td style="padding-left: 20px;">Claims—Ontario (net).....</td> <td style="text-align: right;">135,589</td> </tr> <tr> <td style="padding-left: 20px;">Claims—Canada (net).....</td> <td style="text-align: right;">731,860</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$381,516	Premiums—Canada (net).....	1,288,626	Claims—Ontario (net).....	135,589	Claims—Canada (net).....	731,860
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Claims—Ontario (net).....	135,589																		
Claims—Canada (net).....	731,860																		

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 919, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Hall, Burglary, Accident, Sickness, Inland Transportation, Inland Marine, Ocean Marine, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## UNITED BRITISH INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Charles Stuart Malcolm, Toronto.

*Chief or General Agent in Ontario.*—Charles Stuart Malcolm, 59 Yonge St., Toronto.

*Date of incorporation.*—1908. *Date commenced business in Canada.*—Nov. 30, 1921.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Capital stock paid in cash.....</td> <td style="width: 50%; text-align: right;">\$1,946,666</td> </tr> <tr> <td>Assets in Canada.....</td> <td style="text-align: right;">161,516</td> </tr> <tr> <td>Liabilities in Canada.....</td> <td style="text-align: right;">96,497</td> </tr> <tr> <td>Ontario Premiums in force (net)..</td> <td style="text-align: right;">98,399</td> </tr> </table>	Capital stock paid in cash.....	\$1,946,666	Assets in Canada.....	161,516	Liabilities in Canada.....	96,497	Ontario Premiums in force (net)..	98,399	<table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; padding-left: 20px;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> <tr> <td style="padding-left: 20px;">Premiums—Ontario (net).....</td> <td style="text-align: right;">\$75,051</td> </tr> <tr> <td style="padding-left: 20px;">Premiums—Canada (net).....</td> <td style="text-align: right;">141,591</td> </tr> <tr> <td style="padding-left: 20px;">Claims—Ontario (net).....</td> <td style="text-align: right;">25,199</td> </tr> <tr> <td style="padding-left: 20px;">Claims—Canada (net).....</td> <td style="text-align: right;">63,815</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$75,051	Premiums—Canada (net).....	141,591	Claims—Ontario (net).....	25,199	Claims—Canada (net).....	63,815
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This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 616, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## UNITED STATES FIDELITY & GUARANTY COMPANY

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Col. A. E. Kirkpatrick, Toronto.

*Chief or General Agent in Ontario.*—Col. A. E. Kirkpatrick, 36 Toronto St., Toronto.

*Date of incorporation.*—Mar. 19, 1896. *Date commenced business in Canada.*—Mar. 12, 1903.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Capital stock paid in cash.....</td> <td style="width: 50%; text-align: right;">\$5,000,000</td> </tr> <tr> <td>Assets in Canada.....</td> <td style="text-align: right;">736,088</td> </tr> <tr> <td>Liabilities in Canada.....</td> <td style="text-align: right;">409,613</td> </tr> <tr> <td>Ontario Premiums in force (net)..</td> <td style="text-align: right;">237,775</td> </tr> </table>	Capital stock paid in cash.....	\$5,000,000	Assets in Canada.....	736,088	Liabilities in Canada.....	409,613	Ontario Premiums in force (net)..	237,775	<table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; padding-left: 20px;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> <tr> <td style="padding-left: 20px;">Premiums—Ontario (net).....</td> <td style="text-align: right;">\$264,188</td> </tr> <tr> <td style="padding-left: 20px;">Premiums—Canada (net).....</td> <td style="text-align: right;">694,733</td> </tr> <tr> <td style="padding-left: 20px;">Claims—Ontario (net).....</td> <td style="text-align: right;">216,211</td> </tr> <tr> <td style="padding-left: 20px;">Claims—Canada (net).....</td> <td style="text-align: right;">387,499</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$264,188	Premiums—Canada (net).....	694,733	Claims—Ontario (net).....	216,211	Claims—Canada (net).....	387,499
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Claims—Canada (net).....	387,499																		

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 517, expiring on the 30th of June, 1927, to undertake contracts of Accident, Burglary, Forgery, Guarantee, Plate Glass, Sickness and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## UNITED STATES FIRE INSURANCE COMPANY

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Joseph Murphy, Toronto.

*Chief or General Agent in Ontario.*—Joseph Murphy, Dominion Bank Bldg., Toronto.

*Date of incorporation.*—1824. *Date commenced business in Canada.*—June 30, 1919.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Capital stock paid in cash.....</td> <td style="width: 10%;">\$2,000,000</td> </tr> <tr> <td>Assets in Canada.....</td> <td>1,024,472</td> </tr> <tr> <td>Liabilities in Canada.....</td> <td>469,544</td> </tr> <tr> <td>Ontario Premiums in force (net)...</td> <td>267,377</td> </tr> </table>	Capital stock paid in cash.....	\$2,000,000	Assets in Canada.....	1,024,472	Liabilities in Canada.....	469,544	Ontario Premiums in force (net)...	267,377	<table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> <tr> <td style="width: 10%;">Premiums—Ontario (net).....</td> <td style="width: 10%; text-align: right;">\$282,217</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td style="text-align: right;">660,773</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td style="text-align: right;">150,431</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td style="text-align: right;">381,662</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$282,217	Premiums—Canada (net).....	660,773	Claims—Ontario (net).....	150,431	Claims—Canada (net).....	381,662
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Claims—Ontario (net).....	150,431																		
Claims—Canada (net).....	381,662																		

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 847, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Automobile, Inland Transportation and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## UNITED STATES LIFE INSURANCE COMPANY

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Lewis A. Stewart, Toronto.

*Chief or General Agent in Ontario.*—L. A. Stewart, 2 Toronto St., Toronto.

*Date of incorporation.*—1850. *Date commenced business in Canada.*—Aug. 8, 1873.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Capital stock paid in cash.....</td> <td style="width: 10%;">\$300,000</td> </tr> <tr> <td>Assets in Canada.....</td> <td>268,709</td> </tr> <tr> <td>Ontario business in force (gross)...</td> <td>560,164</td> </tr> <tr> <td>Canadian business in force (gross)...</td> <td>792,124</td> </tr> </table>	Capital stock paid in cash.....	\$300,000	Assets in Canada.....	268,709	Ontario business in force (gross)...	560,164	Canadian business in force (gross)...	792,124	<table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> <tr> <td style="width: 10%;">Premiums—Ontario (net).....</td> <td style="width: 10%; text-align: right;">\$20,430</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td style="text-align: right;">20,793</td> </tr> <tr> <td>Death Claims—Ontario (net).....</td> <td style="text-align: right;">.....</td> </tr> <tr> <td>Death Claims—Canada (net).....</td> <td style="text-align: right;">7,039</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$20,430	Premiums—Canada (net).....	20,793	Death Claims—Ontario (net).....	.....	Death Claims—Canada (net).....	7,039
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Death Claims—Ontario (net).....	.....																		
Death Claims—Canada (net).....	7,039																		

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 617, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## UNITED STATES MERCHANTS & SHIPPERS INSURANCE COMPANY

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—R. J. Dale, Montreal.

*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.

*Date of incorporation.*—1918. *Date commenced business in Canada.*—June 6, 1924.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Capital stock paid in cash.....</td> <td style="width: 10%;">\$1,000,000</td> </tr> <tr> <td>Assets in Canada.....</td> <td>24,487</td> </tr> <tr> <td>Liabilities in Canada.....</td> <td>8,737</td> </tr> <tr> <td>Ontario Premiums in force (net)...</td> <td>5,532</td> </tr> </table>	Capital stock paid in cash.....	\$1,000,000	Assets in Canada.....	24,487	Liabilities in Canada.....	8,737	Ontario Premiums in force (net)...	5,532	<table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> <tr> <td style="width: 10%;">Premiums—Ontario (net).....</td> <td style="width: 10%; text-align: right;">\$30,549</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td style="text-align: right;">119,228</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td style="text-align: right;">25,983</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td style="text-align: right;">87,853</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$30,549	Premiums—Canada (net).....	119,228	Claims—Ontario (net).....	25,983	Claims—Canada (net).....	87,853
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Claims—Ontario (net).....	25,983																		
Claims—Canada (net).....	87,853																		

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 956, expiring on the 30th of June, 1927, to undertake contracts of Inland Transportation, Inland Marine and Ocean Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### WESTCHESTER FIRE INSURANCE COMPANY

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—Dale & Company, Metropolitan Bldg., Toronto.

Date of incorporation.—Mar. 14, 1837. Date commenced business in Canada.—May 28, 1912.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	492,766	Premiums—Ontario (net).....	\$52,571
Liabilities in Canada.....	158,500	Premiums—Canada (net).....	447,255
Ontario Premiums in force (net)...	66,981	Claims—Ontario (net).....	33,488
		Claims—Canada (net).....	192,949

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 906, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### WESTERN ASSURANCE COMPANY

HEAD OFFICE, TORONTO.

Officers.—President and Manager, W. M. Cox, Toronto; Vice-Presidents, H. C. Cox, Toronto; Geo. A. Morrow, Toronto.

Directors.—Sir John Aird, Toronto; Robert Bickerdike, Montreal; Lt.-Col. Henry Brock; Toronto; Alfred Cooper, London, England; D. B. Hanna, Toronto; Miller Lash, K. C., Toronto; T. G. McConkey, Toronto; Major-Gen. Sir Henry Pellatt, Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal.

Date of incorporation.—Aug. 31, 1851. Date commenced business in Canada.—Aug., 1851.

Capital stock paid in cash.....	\$2,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	6,902,013	Premiums—Ontario (net).....	\$554,712
Total liabilities.....	4,825,065	Premiums—Total business (net)...	5,015,719
Surplus—Protection of policyholders	2,076,948	Claims—Ontario (net).....	181,944
Ontario Premiums in force (net)....	744,553	Claims—Total business (net)....	2,513,998

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 794, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Inland Transportation, Guarantee, Burglary, Explosion, Accident, Sickness, Plate Glass, Property, Inland Marine and Ocean Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

### WORLD FIRE AND MARINE INSURANCE COMPANY

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of incorporation.—1921. Date commenced business in Canada.—July 14, 1924.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	154,771	Premiums—Ontario (net).....	\$26,930
Liabilities in Canada.....	35,187	Premiums—Canada (net).....	57,574
Ontario Premiums in force (net)...	27,090	Claims—Ontario (net).....	1,611
		Claims—Canada (net).....	14,534

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 772, expiring on the 30th of June, 1927, to undertake contracts of Fire, Automobile, Inland Transportation, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.



## WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—A. Hurry, Montreal.

*Chief or General Agent in Ontario.*—Messrs. Reed, Shaw & McNaught, 64 Wellington St., Toronto.

*Date of incorporation.*—1894. *Date commenced business in Canada.*—Apr. 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£100,000	Premiums—Ontario (net).....	\$106,942
Assets in Canada.....	\$321,376	Premiums—Canada (net).....	183,726
Liabilities in Canada.....	100,663	Claims—Ontario (net).....	35,762
Ontario Premiums in force (net) . .	123,719	Claims—Canada (net).....	52,402

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 790, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Inland Transportation, Accident, Sickness, Automobile, Burglary, Guarantee, Plate Glass and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## YANG-TSZE INSURANCE ASSOCIATION, LIMITED

HEAD OFFICE, SHANGHAI, CHINA.

Principal Office in Canada, Vancouver, B.C.

*Manager or Chief Executive Officer in Canada.*—Wm. Butchart, Vancouver.

*Chief or General Agent in Ontario.*—A. Tucker, Royal Bank Bldg., Toronto.

*Date of incorporation.*—1862. *Date commenced business in Canada.*—Dec. 1, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,500,000	Premiums—Ontario (net).....	\$41,699
Assets in Canada.....	147,976	Premiums—Canada (net).....	112,274
Liabilities in Canada.....	69,829	Claims—Ontario (net).....	21,171
Ontario Premiums in force (net) . .	46,366	Claims—Canada (net).....	59,136

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 606, expiring on the 30th of June, 1927, to undertake contracts of Fire and Explosion Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE YORKSHIRE INSURANCE COMPANY, LIMITED

HEAD OFFICE, YORK, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—P. L. Monkman, Montreal.

*Chief or General Agent in Ontario.*—G. Temple McMurrich, 22 Toronto St., Toronto.

*Date of incorporation.*—1824. *Date commenced business in Canada.*—Jan. 16, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£132,410	Premiums—Ontario (net).....	\$209,940
Assets in Canada.....	\$3,857,574	Premiums—Canada (net).....	643,739
Liabilities in Canada.....	448,191	Claims—Ontario (net).....	85,995
Ontario Premiums in force (net) . .	310,666	Claims—Canada (net).....	367,674

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 636, expiring on the 30th of June, 1927, to undertake contracts of Fire, Accident, Automobile, Burglary, Liability, Guarantee, Live Stock, Plate Glass, Sickness, Explosion, Property, Inland Transportation, Ocean Marine and Inland Marine Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED

HEAD OFFICE, ZURICH, SWITZERLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Hedley C. Wright, Toronto.

*Chief or General Agent in Ontario.*—Hedley C. Wright, Federal Bldg., Toronto.

*Date of incorporation.*—1872. *Date commenced business in Canada.*—Aug. 29, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$101,194
Assets in Canada.....	533,616	Premiums—Canada (net).....	359,699
Liabilities in Canada.....	276,034	Claims—Ontario (net).....	35,012
Ontario Premiums in force (net) ..	117,973	Claims—Canada (net).....	207,950

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 940, expiring on the 30th of June, 1927, to undertake contracts of Accident, Automobile, Sickness, Burglary, Plate Glass and Steam Boiler Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

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MUTUAL INSURANCE  
CORPORATIONS

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## ALGOMA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced Business 23rd June, 1899

### OFFICERS AND DIRECTORS (1926)

*Officers.*—Charles Young, President; Geo. H. Cook, Vice-President; Lt.-Col. T. H. Elliott, Secretary, Sault Ste. Marie.

*Directors.*—Chas. Young, Richard's Landing; Geo. H. Cook, Silverwater; J. Brown, Markstay; W. Vincer, Mindemoya; W. G. Emery, Massey; A. Acton, Sowerby; A. H. Huckson, Tarentorus Township; H. Knight, Jr., Korah Township; A. Headriok, Echo Bay.

*Auditors.*—Ed. Walton and W. T. Scott, Sault Ste. Marie.

Unassessed Premium Note Capital, \$45,607.93

### Statement for the Year Ending 31st December, 1925

Assets		
Canada Victory Loan and Province of Ontario Bonds.....		\$19,000 00
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.....		6,071 53
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	\$45,607 93	
Less residue of premium notes given by the Company for reinsurance..	1,092 01	
		44,515 92
Office furniture and supplies (not extended), \$365.48.		
Total Assets.....		\$69,587 45
Liabilities		
Unearned cash payments.....		\$9,974 70
Total Liabilities.....		\$9,974 70
Receipts		
Cash balance at 31st December, 1924 (not extended), \$7,521.18.		
Cash received by Company as fees.....		\$769 50
"    as cash payments due in 1925.....		10,778 03
"    interest.....		1,106 25
"    endorsement fees.....		1 00
"    all other.....		502 90
Total Receipts.....		\$13,157 68
Expenditure		
Expenses of management:		
Commissions, \$1,293.02; investigation of claims, \$226.45; assessment and fees, \$21.29; Fire Marshal tax, \$29.37; travelling expenses, \$130.05; taxes, \$87.03; rent, \$120.00; salaries and fees, \$1,410.70; printing, postage, etc., \$365.64; other expenses, \$23.50.....		\$3,707 55
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		6,504 94
"    rebate.....		141 22
"    reinsurance.....		190 23
"    purchase of investments (not extended) \$4,063.39.		
Total Expenditure.....		\$10,543 94
Currency of Risks		
Amount covered by policies in force 31st December, 1925.....		\$2,512,810 00
Less reinsurance.....		50,883 00
Net Risks.....		\$2,461,927 00
Movement in Risks		
Mutual System		
Policies in force 31st December, 1924.....	1,414	\$2,352,265 00
Policies new and renewed during 1925.....	513	877,360 00
Gross number and amount in force during 1925.....	1,927	\$3,229,625 00
Less expired and cancelled in 1925.....	420	716,815 00
Net risks in force 31st December, 1925.....	1,507	\$2,512,810 00

## AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STELLA

Commenced Business 24th July, 1894

### OFFICERS AND DIRECTORS (1926)

*Officers.*—Samuel Miller, President; Wm. Glen, Vice-President; E. C. McDonald; Secretary, Stella.

*Directors.*—Samuel Miller, Stella; Wm. Glen, Stella; A. N. Hitchins, Stella; Ed. Fleming, Stella; Harris Beaubien, Stella; H. S. Patterson, Stella; Robt. Reid, Stella; Jno. Filson, Stella; James Kilpatrick, Stella.

*Auditors.*—Robt. Fleming, Stella; W. P. Tugwell, Stella.

Unassessed Premium Note Capital, \$11,485.55

### Statement for the Year Ending 31st December, 1925

#### Assets

Dominion War Loan.....	\$4,000 00
Cash on hand.....	\$17 37
Cash in Bank of Montreal, Kingston.....	3,560 31
"    Royal Bank, Bath.....	1,821 33
	5,399 01
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	11,485 55
<b>Total Assets.....</b>	<b>\$20,884 56</b>

#### Liabilities

Unearned cash payments.....	\$946 24
<b>Total Liabilities.....</b>	<b>\$946 24</b>

#### Receipts

Cash balance, 31st December, 1924 (not extended), \$5,823.20.....	
Cash received as cash payments, 1925.....	\$709 60
"    for interest.....	372 89
"    all other.....	3 00
<b>Total.....</b>	<b>\$1,085 49</b>

#### Expenditures

<b>Expenses of management:</b>	
Commissions, \$106.44; assessment and fees, \$11.72; travelling expenses, \$3.00; taxes, \$13.74; salaries and fees, \$194.00; printing, postage, etc., \$60.53; other expenses, \$20.50.....	409 93
<b>Miscellaneous payments:</b>	
Cash paid for losses during 1925.....	1,065 00
"    rebates.....	34 75
<b>Total Expenditure.....</b>	<b>\$1,509 68</b>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years \$358,597 00
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#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	245	\$358,192 00
Policies new and renewed during 1925.....	65	88,700 00
	310	\$446,892 00
Gross number and amount in force during 1925.....		
Less expired and cancelled in 1925.....	62	88,295 00
	248	\$358,597 00
Net risks in force 31st December, 1925.....		

## AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYR.

Commenced Business 13th December, 1893

### OFFICERS AND DIRECTORS

*Officers.*—Morris Shellard, President; Robt. Foulds, Vice-President; A. L. Easton, Secretary, Ayr.

*Directors.*—Morris Shellard, Galt; M. M. Lillico, Bright; Robt. Foulds, Glenmorris; L. E. Peterson, Princeton; C. W. Gurney, Paris; Wm. Mauson, Ayr.

*Auditors.*—Thos. Mitchell, Ayr; J. L. Black, Ayr,

Unassessed Premium Note Capital, \$256,755.90

### Statement for the Year Ending 31st December, 1925

Assets			
Cash in Bank of Commerce, Ayr.....		\$5,748 23	
" Montreal Bank, Ayr.....		5,539 14	
" Loan Company.....		2,197 11	
		\$13,484 48	
Amount unpaid of instalments, 1925.....		63 47	
Amount unpaid of assessments of 1925.....		1,129 12	
Amount unpaid of assessments of prior years.....		203 15	
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	\$256,755 90		
Less reinsurance.....	2,629 80		
		254,126 10	
Total Assets.....			\$269,006 32

Liabilities			
Amount of losses resisted.....		\$1,300 00	
" all other liabilities.....		51 82	
Total Liabilities.....			\$1,351 82

Receipts			
Cash balance at 31st December, 1924 (not extended), \$2,914.96.			
Cash received for policy fees.....		\$1,384 71	
" as instalments.....		5,163 33	
" assessments of 1925.....		16,664 47	
" assessments of prior years.....		991 70	
" interest.....		123 66	
" all other sources.....		80 14	
Cash borrowed during 1925.....		3,600 00	
			\$28,008 01

Expenditure			
Expenses of management:			
Law costs, \$16.05; interest, \$94.60; assessment and fees, \$45.16; Fire Marshal tax, \$49.65; travelling expenses, \$36.00; taxes, \$246.18; rent, \$29.00; salaries and fees, \$2,054.80; printing, postage, etc., \$300.93; other expenses, \$99.36.....			\$2,971 73
Miscellaneous payments:			
Amount paid for losses prior to 1925.....		19 56	
" " losses which occurred during 1925.....		10,324 18	
" " rebates.....		4 79	
" " reinsurance.....		320 05	
Repayment of loans.....		3,600 00	
Other expenditure.....		250 00	
Total Expenditure.....			\$17,490 31

Currency of Risks			
Amount covered by Policies in force 31st December, 1925			
Mutual.....		Four years	
		\$7,731,387 50	
Less reinsurance.....		102,150 00	
Net Risks.....			\$7,629,237 50

Movement in Risks			
Mutual System			
Policies in force 31st December, 1924.....	Number	Amount	
	1,709	\$7,327,312 50	
Policies taken during 1925.....	556	1,881,180 00	
Gross number and amount in force during 1925.....	2,265	\$9,208,492 50	
Less expired and cancelled in 1925.....	398	1,477,105 00	
Net risks in force 31st December, 1925.....	1,867	\$7,731,387 50	

## BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PICTON

Commenced Business 31st October, 1874

### OFFICERS AND DIRECTORS (1926)

*Officers.*—A. Roblin, Picton; W. Asa Foster, Vice-President; M. R. German, Secretary-Treasurer, Picton, Ont.

*Directors.*—A. Roblin, Picton; W. Asa Foster, Picton; Geo. M. McCartney, Wellington; E. T. Plews, Picton; Chas. E. Lauder, Mountain View; Ed. B. Purtelle, Bloomfield; Frank Eaton, Picton; H. S. Welbanks, Milford; M. F. Hawkins, Picton.

*Auditors.*—H. H. Huff, Bloomfield; Walter Striker, Cherry Valley.

Unassessed Premium Note Capital, \$82,902.71

### Statement for the Year ending 31st December, 1925

#### Assets

Cash in Bank of Nova Scotia, Picton.....	\$1,596 35	
“ Royal Bank, Picton.....	115 00	
		\$1,711 35
Amount unpaid instalments of 1925.....		271 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$82,902 71	
Less residue of premium notes given for reinsurance.....	3,481 90	
		79,420 81
Total Assets.....		\$81,403 41

#### Liabilities

Borrowed money.....	\$2,800 00	
Interest accrued thereon.....	52 75	
Other liabilities.....	24 70	
		\$2,877 45
Total Liabilities.....		\$2,877 45

#### Receipts

Cash balance at 31st December, 1924 (not extended), \$1,147.88.		
Cash received as instalments of 1925.....		\$14,781 31
“ instalments due in prior years.....		205 00
“ interest.....		30 88
“ borrowed money.....		2,800 00
“ reinsurance on losses.....		750 00
“ all other.....		13 70
		\$18,580 89
Total Receipts.....		\$18,580 89

#### Expenditure

Expenses of management:		
Commissions, \$1,578.15; investigation of claims, \$110.30; assessment and fees, \$30.27; Fire Marshal tax, \$42.58; taxes, \$35.21; salaries and fees, \$1,375.70; printing, postage, etc, \$265.75; other expenses, \$253.73.....		\$3,691 60
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		13,664 48
“ rebate.....		127 75
“ reinsurance.....		533 50
		\$18,017 42
Total Expenditure.....		\$18,017 42

#### Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	\$4,695,795 00	Three years
Less reinsured.....	151,190 00	
		\$4,544,605 00
Net amount of risks at 31st December, 1925.....		\$4,544,605 00

#### Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1924.....	1,733	\$4,224,345 00
Policies new and renewed during 1925.....	661	1,592,180 00
Gross number and amount in force during 1925.....	2,394	\$5,816,525 00
Less expired and cancelled in 1925.....	499	1,120,730 00
Net risks in force 31st December, 1925.....	1,895	\$4,695,795 00



# BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WELLAND

Commenced Business 6th February, 1880

## OFFICERS AND DIRECTORS (1926)

*Officers.*—J. A. Daboll, President; C. McCredie, Vice-President; John G. Wills, Secretary, Wainfleet.

*Directors.*—J. A. Daboll, Ridgeville; C. McCredie, Chippawa; Nathan Day, Ridgeway; J. B. Gallinger, Niagara Falls; J. K. Misener, Port Robinson; Isalah Hansler, Welland; E. O. Disher, Ridgeway; P. J. Willson, Wainfleet; A. J. Babion, Humberstone.

*Auditors.*—A. G. Wilson, Wainfleet; H. A. Smith, Wainfleet.

Unassessed Premium Note Capital, \$146,916.28

## Statement for the Year ending 31st December, 1925

### Assets

Cash in Imperial Bank, Welland.....	\$4,218 04	
" Imperial Bank, Ridgeway.....	8,717 69	
		\$12,935 73
Amount unpaid instalments, 1925.....		439 31
Amount of all premium notes in force, after deducting all payments thereon and assessments levied.....	\$146,916 28	
Less residue of premium notes given for reinsurance.....	2,216 43	
		144,699 85
Total Assets.....		\$158,074 89

### Liabilities

Unearned cash payments.....	\$3,912 12
Total Liabilities.....	\$3,912 12

### Receipts

Cash balance at 31st December, 1924 (not extended), \$3,940.74.	
Cash received as instalments of 1925.....	\$13,747 63
" instalments of prior years.....	320 42
" interest.....	197 26
" all other.....	15 55
" reinsurance on losses.....	568 01
Total Receipts.....	\$14,848 87

### Expenditure

Expenses of management:	
Commissions, \$258.91; investigation of claims, \$82; assessment and fees, \$30.20; Fire Marshal tax, \$45.26; travelling expenses, \$26.00; taxes, \$130.92; salaries and fees, \$1,350.90; printing, postage, etc., \$366.47; other expenses, \$31.00.....	\$2,321 66
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	2,893 64
" rebates.....	251 76
" Reinsurance.....	386 82
Total Expenditure.....	\$5,853 88

### Currency of Risks

Amount covered by Policies in force 31 December, 1925

Mutual.....	Three years
Less reinsured.....	\$4,517,682
	79,075
Net risks at December 31st, 1925.....	\$4,438,607

### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	1,543	\$4,208,355
Policies new and renewed in 1925.....	616	1,805,512
Gross number and amount in force during 1925.....	2,159	\$6,013,867
Less expired and cancelled in 1925.....	574	1,496,185
Net risks in force 31st December, 1925.....	1,585	\$4,517,682

## BLANSHARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT BRYDGES

Commenced Business 15th March, 1876

## OFFICERS AND DIRECTORS (1926)

*Officers.*—Duncan McVannell, President; Jas. More, Vice-President; Thos. H. Driver, Secretary-Treasurer, Science Hill.

*Directors.*—Duncan McVannell, St. Mary's; Jas. More, St. Mary's; Geo. Hookway, Science Hill; Jas. Hight, Science Hill; W. L. Ratcliffe, St. Mary's; Jas. H. Robinson, St. Mary's; W. L. Switzer, St. Mary's; Hilson Stanley, Granton; Robert Spence, St. Mary's.

*Auditors.*—R. W. Switzer, St. Mary's; Nathan Doupe, Kirkton.

Unassessed Premium Note Capital, \$87,839.54

## Statement for the Year ending 31st December, 1925

## Assets

Cash in Bank of Montreal, Kirkton.....		\$993 10
" Montreal Bank, St. Mary's.....		6,048 96
" Montreal Bank, Granton.....		89 60
Amount unpaid of assessments levied during 1925.....		520 99
Amount of premium notes in force after deducting all payments thereon.....	\$87,839 54	
Less residue of premium notes given for reinsurance.....	1,785 40	
		<u>86,054 14</u>
Total Assets.....		<u>\$93,706 79</u>

## Liabilities

Other liabilities.....	\$9 00
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## Receipts

Cash balance at 31st December, 1924 (not extended), \$223.70.	
Cash received for instalments.....	\$3,882 69
" assessments levied in 1925.....	6,150 83
" assessments prior to 1925.....	1,172 68
" interest.....	17 61
Total Receipts.....	<u>\$11,223 81</u>

## Expenditure

Expenses of management:	
Investigation of claims, \$82.50; assessment and fees, \$25.65; Fire Marshal tax, \$30.32; taxes, \$81.58; rent, \$30.00; salaries and fees, \$422.00; printing postage, etc., \$251.56; other expenses, \$51.70.....	\$975 31
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	2,476 40
" reinsurance.....	411 60
" rebates.....	52 54
" repayment of loans.....	400 00
Total Expenditure.....	<u>\$4,315 85</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	\$3,291,450 00	Three years
Less reinsurance.....	54,275 00	
Net risks.....	<u>\$3,237,175 00</u>	

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	845	\$3,261,135 00
Policies new and renewed during 1925.....	295	1,144,225 00
Gross number and amount in force during 1925.....	1,140	\$4,405,360 00
Less expired and cancelled in 1925.....	325	1,113,910 00
Net risks in force 31st December, 1925.....	<u>815</u>	<u>\$3,291,450 00</u>

## (NORTH) BLENHEIM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRIGHT

Commenced Business 18th August, 1861

## OFFICERS AND DIRECTORS (1926)

*Officers.*—Robert Baird, President; T. E. West, Vice-President; D. R. Stauffer, Secretary-Treasurer, Bright.

*Directors.*—Robert Baird, New Hamburg; T. E. West, Woodstock; Geo. G. McKay, Woodstock; H. Sippie, New Hamburg; A. R. G. Smith, New Hamburg; B. Bickell, Bright; Morton Hall, Bright; Robert Smith, Hickson; A. Harley, Princeton.

*Auditors.*—Albert Smart, Plattsville; A. L. Currah, R.R. 1, Bright.

Unassessed Premium Note Capital, \$119,647.00

## Statement for the Year ending 31st December, 1925

## Assets

Cash on hand at head office.....	\$118 02	
" deposit in Standard Bank, Bright, Ont.....	6,924 40	
" deposit in Standard Bank, Innerkip, Ont.....	2,068 55	
" deposit in Standard Bank, Hickson, Ont.....	661 04	
		\$9,772 01
Amount unpaid of assessments levied in 1925.....		516 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$119,647 00	
Less reinsured.....	754 50	
		118,892 50
Total Assets.....		<u>\$129,181 41</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1924 (not extended) \$11,090.96.....		
Cash received for assessments levied in 1925.....	\$7,646 50	
" assessments levied prior to 1925.....	582 40	
" interest.....	271 16	
" all other.....	4 00	
Total Receipts.....		<u>\$8,504 06</u>

## Expenditure

Expenses of management:		
Commissions, \$93.00; assessment and fees, \$25.58; Fire Marshal tax, \$23.50; travelling expenses, \$46.00; taxes, \$154.00; rent, \$12.00; salaries and fees, \$1,145.65; printing, postage, etc., \$218.05.....		\$1,717 78
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....	\$8,029 58	
" reinsurance.....	59 40	
" rebates.....	16 25	
Total Expenditure.....		<u>\$9,823 01</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Four years	\$3,337,720 00
Less reinsurance.....		27,550 00
Net risks.....		<u>\$3,310,170 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	789	\$3,245,730 00
Policies new and renewed during 1925.....	244	877,795 00
Gross number and amount in force during 1925.....	1,033	\$4,123,525 00
Less expired and cancelled in 1925.....	209	785,805 00
Net risks in force 31st December, 1925.....	824	<u>\$3,337,720 00</u>

## (COUNTY OF) BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRANTFORD

Commenced Business 27th May, 1861

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, F. Thomson; Vice-President, S. Disbrow; Secretary-Treasurer, J. A. Messecar, Brantford.

*Directors.*—Frances Thomson, Echo Place; S. Disbrow, Vanessa; Jno. Collins, Burford; U. O. Kendrick, Cainsville; James Polley, Harley; A. W. Vansickle, Onondaga; E. L. Smith, Sootland; Chas. McIntyre, Scotland, D. W. Miller, St. George.

*Auditors.*—Percy M. Button, Sootland; R. W. Hamilton, Cainsville.

Unassessed Premium Note Capital, \$142,746.54

## Statement for the Year ending 31st December, 1925

## Assets

Cash on hand at Head Office.....		\$38 69
Cash in Canadian Bank of Commerce, Brantford.....	\$771 69	
" Bank of Commerce, Delhi.....	271 04	
" Royal Bank, Brantford.....	767 31	
	<u>\$1,809 94</u>	
Less outstanding cheques.....	90 00	
		1,719 94
Amount of unpaid instalments of 1925.....		736 97
" unpaid assessments, 1925.....		692 92
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$142,746 54	
Less residue of premium notes given for reinsurance.....	6,420 38	
		<u>136,326 16</u>
Total Assets.....		<u>\$139,412 68</u>

## Liabilities

Unearned cash payments.....	\$369 74
Total Liabilities.....	<u>\$369 74</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$1,637.39.....		\$17,984 61
Cash received as instalments of 1925.....		1,170 33
" instalments, prior years.....		20 06
" assessments of prior years.....		56 20
" interest during 1925.....		4,000 00
" borrowed money.....		151 08
" all other.....		
Total Receipts.....		<u>\$23,382 28</u>

## Expenditure

Expenses of management:		
Commissions, \$883.00; investigation of claims, \$79.60; interest, \$156.60; assessment and fees, \$42.44; Fire Marshal tax, \$57.72; travelling expenses, \$25.90; taxes, \$193.37; rent, \$360.00; salaries and fees, \$1,484.70; printing, postage, etc., \$236.77; other expenses, \$26.80.....		\$3,546 90
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		14,821 72
" rebate.....		150 41
" reinsurance.....		743 91
" repayment of loans.....		4,000 00
Total Expenditure.....		<u>\$23,262 94</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925		
Mutual.....		Four years \$6,628,865 00
Less reinsurance.....		263,111 00
Net risks in force December 31st, 1925.....		<u>\$6,365,754 00</u>

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force, 31st December, 1924.....	1,805	\$6,760,217 00
Policies new and renewed during 1925.....	471	1,735,378 00
Gross number and amount in force during 1925.....	2,276	\$8,495,595 00
Less expired and cancelled during 1925.....	539	1,866,730 00
Net risks in force 31st December, 1925.....	<u>1,737</u>	<u>\$6,628,865 00</u>

## CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HAMILTON

Commenced Business 20th September, 1878

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, A. L. Noble; Vice-President, R. A. Thompson; Secretary, J. T. White, Hamilton.

*Directors.*—A. L. Noble, Norval; R. A. Thompson, Lynden; Neil C. Sinclair, St. Thomas; Alex. C. McLeod, Stratford; Wm. Hollingshead, Dutton; W. J. Snider, Conestoga.

*Auditors.*—W. Anderson, Hamilton; W. B. Anderson, Port Colborne.

Unassessed Premium Note Capital, \$96,978.59

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of mortgage.....		\$6,000 00
Municipal Bonds, debentures and Canada War Loan.....		299,242 13
Cash on hand, head office.....	\$193 40	
Cash in Royal Bank, Hamilton.....	9,696 26	
		9,889 66
Amount unpaid instalments of 1925.....		782 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		96,978 59
Amount interest accrued.....		8,363 52
Total Assets.....		<u>\$421,255 90</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1924 (not extended), \$10,207.98.		
Cash received as instalments of 1925.....		\$31,340 14
"    as instalments due in prior years.....		238 00
"    as interest.....		18,393 23
"    from realization of investments, e.g., debentures and other securities during 1925 (not extended), \$26,824.73.		
Total Receipts.....		<u>\$49,971 37</u>

## Expenditure

Expenses of management:		
Law costs, \$1.00; fuel and light, \$5.50; investigation of claims, \$319.61; assessment and fees, \$16.45; Fire Marshal tax, \$110.29; travelling expenses, \$553.70; taxes, \$287.38; rent, \$480.00; salaries and fees, \$6,093.00; printing, postage, etc., \$571.91; other expenses, \$70.20.....		\$8,509 04
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1925.....		9,850 00
"    losses which occurred during 1925.....		7,946 59
"    rebate.....		488 30
"    refund to members.....		10,103 64
"    investments (not extended), \$39,916.85.		
"    other than foregoing (Contribution to Benevolent Institution)..		300 00
Total Expenditure.....		<u>\$37,197 57</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	System	Four years
		<u>\$1,317,000 00</u>

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1924.....	406	\$1,343,350 00
Policies new and renewed during 1925.....	148	494,000 00
Gross number and amount in force during 1925.....	554	\$1,837,350 00
Less expired and cancelled in 1925.....	159	520,350 00
Net risks in force 31st December, 1925.....	395	<u>\$1,317,000 00</u>

## CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT BRYDGES

Commenced Business June 28th, 1884

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Donald Campbell; Vice-President, Archie Walker; Secretary-Treasurer E. W. J. Sutherland, Mt. Brydges.

*Directors.*—Donald Campbell, Southwold; Archie Walker, Muncey; Ephraim Howlett, Southwold; John Switzer, Lambeth; H. M. Smith, Mt. Brydges; Thomas Carruthers, Melbourne; John Hutcheson, Longwood; C. M. Trott, Mt. Brydges; Robert Sutherland, Mt. Brydges; Wm. Veale, Mt. Brydges; D. M. McNeill, Strathroy; Duncan Limon, Strathroy.

*Auditors.*—J. H. Mathews, Delaware; Wm. Blaire, Mt. Brydges.

Unassessed Premium Note Capital, \$100,999.62

### Statement for the Year ending 31st December, 1925

Assets		
Dominion of Canada bonds.....		\$9,000 00
Amount cash at head office.....	\$3 86	
“ Royal Bank, Mount Brydges.....	772 89	
“ Royal Bank, Melbourne.....	511 17	
“ Royal Bank, Strathroy.....	725 80	
“ Bank of Montreal, London.....	343 95	
	\$2,357 67	
Less outstanding cheques.....	50 00	
		2,307 67
Amount unpaid instalments, 1925.....		128 89
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	\$100,999 62	
Less residue of premium notes given for reinsurance.....	2,811 23	
		98,188 39
Interest due and accrued.....		50 00
Office furniture (not extended), \$30.00.....		
		\$109,674 95
Liabilities		
Amount of losses supposed or reported.....		\$298 36
“ all other liabilities.....		173 26
		\$471 62
Receipts		
Cash balance at 31st December, 1924 (not extended), \$672.52.....		
Cash received at head office, fees (not extended), \$171.50.....		
“ as instalments, 1925.....		\$9,865 94
“ as instalments due in prior years.....		52 12
“ as interest.....		470 01
“ all other.....		25 45
		\$10,413 52
Expenditure		
Expenses of management:		
Commissions, \$171.50; law costs, \$3.00; investigation of claims, \$54.00; assessment and fees, \$28.00; Fire Marshal tax, \$26.79; travelling expenses, \$2.55; taxes, \$79.01; rent, \$20.00; salaries and fees, \$813.00; printing, postage, etc., \$318.10; other expenses, \$74.00.....		\$1,589 95
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		4,776 50
“ reinsurance.....		243 07
“ rebate.....		98 85
“ other expenses.....		70 00
“ investments (not extended), \$2,000.00.....		
		\$6,778 37
Currency of Risks		
Amount covered by Policies in force 31st December, 1925		
Mutual.....		Three years \$3,962,942 00
Less reinsurance.....		102,960 00
		\$3,859,982 00
Movement in Risks		
Mutual System		
Policies in force 31st December, 1924.....	952	\$3,751,290 00
Policies new and renewed during 1925.....	377	1,441,875 00
	1,329	\$5,193,165 00
Gross number and amount in force during 1925.....		
Less expired and cancelled in 1925.....	325	1,230,223 00
	1,004	\$3,962,942 00
Net risks in force 31st December, 1925.....		

## CENTRAL MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Vance C. Smith, Toronto.*Chief or General Agent in Ontario.*—Vance C. Smith, Lumsden Bldg., Toronto.*Date of incorporation.*—1876. *Date commenced business in Canada.*—Aug. 23, 1923.

Assets in Canada.....	\$87,047	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	17,445	Premiums—Ontario (net).....	\$29,583
Ontario Premiums in force (net)...	29,847	Premiums—Canada (net).....	38,147
		Claims—Ontario (net).....	11,189
		Claims—Canada (net).....	13,601

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 519, expiring on the 30th of June, 1927, to undertake contracts of Fire and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## (TOWNSHIP OF) CLINTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BEAMSVILLE

Commenced Business 23rd August, 1898

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, A. Jamieson; Vice-President, E. Durham; Secretary-Treasurer, G. T. Tinlin, Beamsville.

*Directors.*—A. Jamieson, Smithville; E. Durham, Smithville; L. H. Collard, St. Catharines; W. A. Griffin, St. Catharines; L. Haynes, St. Catharines; F. H. Jory, Beamsville.

*Auditors.*—W. D. Fairbrother, Beamsville; J. D. Albright, Beamsville.

Unassessed Premium Note Capital, \$137,358.97

## Statement for the Year ending 31st December, 1925

## Assets

Cash in Bank of Commerce, Beamsville.....	\$111 18
Amount unpaid of instalments, 1925.....	903 72
Amount unpaid of assessments levied in 1925.....	338 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$137,358 97
Less residue of premium notes given for reinsurance.....	993 11
	<u>136,365 86</u>
Total Assets.....	<u>\$137,719 02</u>

## Liabilities

Bills payable.....	\$9,000 00
Unearned cash payments.....	896 18
All other.....	558 89
Total Liabilities.....	<u>\$10,455 07</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$1,953.84.....	
Cash received as instalments due, 1925.....	\$10,318 49
" " due in prior years.....	109 53
" " from assessments.....	6,313 13
" " from assessments prior years.....	6 20
" " borrowed money.....	12,200 00
" " interest.....	40 79
Total Receipts.....	<u>\$28,988 14</u>

		Expenditure	
Expenses of management:			
Commissions, \$218.50; law costs, \$30.00; investigation of claims, \$37.00; interest, \$564.90; assessment and fees, \$33.38; Fire Marshal tax, \$28.09; travelling expenses, \$76.90; taxes, \$83.53; rent, \$35.00; salaries and fees, \$751.80; printing, postage, etc., \$222.80; other expenses, \$151.30.....			
			\$2,233 20
Miscellaneous payments:			
	Cash paid for losses which occurred prior to 1925.....		1,500 00
	" losses which occurred during 1925.....		17,507 71
	" reinsurance.....		338 89
	" rebates.....		51 00
	" repayment of loans.....		9,200 00
	Total Expenditures.....		<u>\$30,830 80</u>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	\$4,939,900 00	Three years
Less reinsurance.....	44,400 00	
Net risks carried by the Company.....	<u>\$4,895,500 00</u>	

#### Movement in Risks

Mutual System		Number	Amount
Policies in force 31st December, 1924.....	1,394	\$4,862,698 00	
Policies new and renewed during 1925.....	431	1,325,110 00	
Gross number and amount in force during 1925.....	1,825	\$6,187,808 00	
Less expired and cancelled in 1925.....	387	1,247,908 00	
Net risks in force 31st December, 1925.....	<u>1,438</u>	<u>\$4,939,900 00</u>	

### CULROSS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, TEESWATER

Commenced Business, 3rd June, 1872

#### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Kenneth McKenzie; Vice-President, Thos. P. McDonald, Secretary; Foster G. Moffat, Teeswater.

*Directors.*—Kenneth McKenzie, Teeswater; Thos. P. McDonald, Teeswater; Wm. H. Mundell, Glenannan; Robt. Grant, Formosa; Levi Boyle, Holyrood; George Falconer, Teeswater.

*Auditors.*—Alex. McKague, Teeswater; Thos. McDonald, Teeswater.

Unassessed Premium Note Capital, \$69,256.54

#### Statement for the Year ending 31st December, 1925

##### Assets

Actual cash on hand at head office.....	\$113 84	
Cash in Bank of Montreal, Teeswater.....	6,345 99	
" Bank of Commerce, Teeswater.....	3,925 10	
Amount unpaid of Instalments, 1925.....		\$10,384 93
" unpaid of assessments levied during 1925.....		588 06
" of premium notes in force, after deducting all payments thereon and assessments levied.....	\$69,256 54	1,527 14
Less residue of premium notes given for reinsurance.....	2,521 00	
		66,735 54
Total Assets.....		<u>\$79,235 67</u>

##### Liabilities—None

##### Receipts

Cash balance at 31st December, 1924 (not extended), \$5,918.97.		
Cash received as instalments, 1925.....		\$1,914 20
" assessments levied in 1925.....		3,011 93
" assessments levied in years prior to 1925.....		1,369 63
" interest.....		177 28
Total Receipts.....		<u>\$6,473 04</u>



## Expenditure

Expenses of management:	
Commissions, \$207.50; investigation of claims, \$32.50; assessment and fees, \$21.28; Fire Marshal tax, \$21.07; travelling expenses, \$11.00; taxes, \$60.30; rent, \$27.00; salaries and fees, \$367.40; printing, postage, etc., \$92.23; other expenses, \$24.60.....	\$864 88
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	864 50
"    reinsurance.....	252 10
"    rebates.....	25 60
Total Expenditure.....	<u>\$2,007 08</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	\$2,393,174 00	Three years
Reinsurance.....		49,867 00
Net risks actually carried by the Company.....	<u>\$2,343,307 00</u>	

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	276	\$834,626 00
Policies new and renewed during 1925.....	752	2,350,156 00
Gross number and amount in force during 1925.....	1,028	\$3,184,782 00
Less expired and cancelled in 1925.....	284	791,608 00
Net risks in force 31st December, 1925.....	<u>744</u>	<u>\$2,393,174 00</u>

## DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT ELGIN

Commenced Business 18th May, 1887

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Jno. Campbell; Vice-President, F. H. Gregg; Secretary, T. R. Mayberry, Ingersoll.

*Directors.*—Jno. Campbell, Salford; F. H. Gregg, Salford; R. W. Brink, Woodstock; F. H. Harris, Mt. Elgin; Chas. Williams, Tillsonburg; J. G. Currie, Ingersoll.

*Auditors.*—J. A. Morrison, Mt. Elgin; R. A. Baxter, Brownsville.

Unassessed Premium Note Capital, \$196,926.75

## Statement for the Year ending 31st December, 1925

<b>Assets</b>	
Debenture.....	\$1,026 25
Cash on hand at Head Office.....	634 67
Cash in Royal Bank, Ingersoll.....	2,159 79
Amount unpaid of instalments, 1925.....	1,252 71
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$196,926 75
Less residue given for reinsurance.....	17,967 01
	<u>178,959 74</u>
Total Assets.....	<u>\$184,033 16</u>
<b>Liabilities</b>	
Unearned cash payments.....	\$3,628 98
Total Liabilities.....	<u>\$3,628 98</u>
<b>Receipts</b>	
Cash balance at 31st December, 1924 (not extended), \$810.14.....	
Cash received as instalments, 1925.....	\$15,926 23
"    instalments, prior years.....	280 00
"    interest.....	4 29
"    reinsurance on losses.....	96 00
Total Receipts.....	<u>\$16,306 52</u>

**Expenditure**

Expenses of management:	
Commissions, \$199.00; assessment and fees, \$34.29; Fire Marshal tax, \$37.07; travelling expenses, \$33.75; taxes, \$98.54; salaries and fees, \$962.10; printing, postage, etc., \$192.00; other expenses, \$23.75.....	\$1,580 50
Miscellaneous payments:	
Cash paid for losses which occurred in 1925.....	4,900 25
"    reinsurance.....	3,064 05
"    rebate.....	180 42
"    repayment of loans and interest.....	3,570 73
"    investments (not extended), \$1,026.25.....	
Total Expenditure.....	<u>\$13,295 95</u>

**Currency of Risks**

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years \$5,385,533 00
Reinsurance.....	625,110 00
Net Risks.....	<u>\$4,760,423 00</u>

**Movement in Risks**

	Number	Amount
Mutual System		
Policies in force 31st December, 1924.....	1,337	\$5,062,324 00
Policies new and renewed during 1925.....	522	1,990,108 00
Gross number and amount in force during 1925.....	1,859	\$7,052,432 00
Less expired and cancelled in 1925.....	413	1,666,899 00
Net risks in force 31st December, 1925.....	<u>1,446</u>	<u>\$5,385,533 00</u>

**(NORTH AND SOUTH) DORCHESTER MUTUAL FIRE INSURANCE COMPANY**

HEAD OFFICE, HARRIETSVILLE

Commenced Business 8th January, 1869

**OFFICERS AND DIRECTORS (1926)**

*Officers.*—President, J. C. Dance; Vice-President, Herbert Rickard; Secretary, S. E. Facey, Harrietsville.

*Directors.*—J. C. Dance, Kingsmill; H. Rickard, Dorchester; W. W. Kiddie, Belmont; S. S. McDermand, Pt. Burwell; Jno. A. Charlton, Springfield; A. E. Jackson, Mossley.

*Auditors.*—B. R. Barr, Dorchester; C. E. Jackson, Harrietsville.

Unassessed Premium Note Capital, \$235,295.43

**Statement for the Year ending 31st December, 1925****Assets**

Actual cash on hand at head office of Company.....	\$132 27	
Cash deposit in Royal Bank, Ingersoll.....	409 69	
"    Royal Bank, Aylmer.....	1,082 52	
"    Royal Bank, Springfield.....	1,136 87	
"    Bank of Nova Scotia, Harrietsville.....	4,225 33	
"    Bank of Toronto, Dorchester Station, Ont.....	389 32	
"    Standard Bank, Port Burwell.....	617 55	
"    Provincial Savings, Aylmer.....	888 26	
Less cheques out.....	37 63	
		\$8,844 18
Amount unpaid of instalments, 1925.....		733 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$235,295 43	
Less residue given for reinsurance.....	13,798 72	
		<u>221,496 71</u>
Total Assets.....		<u>\$231,074 49</u>

**Liabilities**

Bills payable.....	3,000 00
Unearned cash payments.....	2,397 26
Total Liabilities.....	<u>\$5,397 26</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$9,803.06.	
Cash received as instalments of 1925	\$27,307 46
"    instalments of prior years	295 40
"    interest	250 18
"    reinsurance on losses	2,256 00
Cash received from all other	22 50
<b>Total Receipts</b>	<b>\$30,131 54</b>

## Expenditure

Expenses of management:	
Commissions, \$778.00; interest, \$240.00; assessment and fees, \$53.50; Fire Marshal tax, \$37.75; travelling expenses, \$45.00; taxes, \$183.32; salaries and fees, \$1,705.80; rent, printing, postage, etc., \$459.45; other expenses, \$57.52	\$3,560 34
Miscellaneous payments:	
Cash paid for losses which occurred during 1925	22,769 79
"    reinsurance	3,344 53
"    rebates	342 15
"    repayment of loans	1,000 00
"    all other expenses	36 00
<b>Total Expenditure</b>	<b>\$31,052 81</b>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual	Three years
Reinsurance	\$9,432,850 00
	503,125 00
<b>Net risks</b>	<b>\$8,929,725 00</b>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924	2,385	\$9,064,205 00
Policies new and renewed during 1925	921	3,384,050 00
Gross number and amount in force during 1925	3,306	\$12,448,255 00
Less expired and cancelled in 1925	823	3,015,405 00
<b>Net risks in force 31st December, 1925</b>	<b>2,483</b>	<b>\$9,432,850 00</b>

## DOWNIE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. PAUL'S

Commenced Business 21st April, 1884

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Charles Baird; Vice-President, James Muir; Secretary-Treasurer, George Armstrong, St. Paul's.

*Directors.*—Charles Baird, St. Mary's; James Muir, St. Mary's; Wm. Suhring, Stratford; Robt. Fuller, Sebringville; Wm. Robertson, St. Paul's; John McKay, Stratford.

*Auditors.*—D. K. Erb, Stratford; Geo. Arbogast, Sebringville.

Unassessed Premium Note Capital, \$94,177.55

## Statement for the Year ending 31st December, 1925

## Assets

Cash on hand	\$30 88	
Cash in British Mortgage Loan Co., Stratford	1,110 75	
"    Royal Bank, Stratford	4,264 27	
"    Royal Bank, St. Mary's	2,496 21	
"    Standard Bank, Sebringville	2,455 56	
"    Bank of Commerce, Mitchell	2,271 53	
"    Province of Ontario Savings Bank, St. Mary's	696 96	
"    Bank of Commerce, Milverton	715 66	
Amount unpaid of assessment of 1925		\$14,041 82
Amount of premium notes in force, after deducting all payments thereon and assessments levied		461 10
<b>Total Assets</b>		<b>\$108,680 47</b>

**Liabilities**

Unearned cash payments.....	\$1,617 93
Total Liabilities.....	<u>\$1,617 93</u>

**Receipts**

Cash balance at 31st December, 1924 (not extended), \$9,512.56.	
Cash received as instalments, 1925.....	\$4,917 83
" assessments levied in 1925.....	8,264 70
" assessments levied in prior years.....	558 90
" interest.....	188 44
" all other.....	102 75
Total Receipts.....	<u>\$14,032 62</u>

**Expenditure**

Expenses of management:	
Investigation of claims, \$98.90; assessment and fees, \$36.91; travelling expenses, \$34.00; taxes, \$231.71; rent, \$7.50; salaries and fees, \$978.50; printing, postage, etc., \$216.51.....	\$1,604 03
Miscellaneous payments:	
Amount paid for losses incurred in 1925.....	7,882 28
Other expenses.....	50 00
Total Expenditure.....	<u>\$9,536 31</u>

**Currency of Risks**

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years \$3,900,735 00
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**Movement in Risks**

	Number	Amount
Mutual System		
Policies in force 31st December, 1924.....	853	\$4,148,925 00
Policies new and renewed during 1925.....	245	1,156,910 00
Gross number and amount in force during 1925.....	1,098	\$5,305,835 00
Less expired and cancelled in 1925.....	307	1,405,100 00
Net risks in force 31st December, 1925.....	<u>791</u>	<u>\$3,900,735 00</u>

**DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY**

HEAD OFFICE, SHELBURNE

Commenced Business 1st June, 1895

**OFFICERS AND DIRECTORS (1926)**

*Officers.*—President, W. J. Jelly; Vice-President, S. Barber; Secretary, Thos. Whalley, Shelburne.

*Directors.*—W. J. Jelly, Shelburne; S. Barber, Rosemont; T. Jennings, Mansfield; T. Best, Shelburne; T. Sims, Grand Valley; J. J. Braidon, Shelburne; J. J. Warnock, Grand Valley; Alex. Hunter, Melancthon; W. Park, Bellwood; F. Lyons, Jessopville; J. A. Marshall, Orangeville; Jno. Johnston, Laurel.

*Auditors.*—W. E. Reid, Shelburne; S. Patterson, Shelburne.

Unassessed Premium Note Capital, \$221,850.54.

**Statement for the Year ending 31st December, 1925****Assets**

Cash value of Canada War Loan and Municipal Security.....	\$3,000 00	
Cash at head office.....	85 68	
Cash in Royal Bank, Shelburne.....	1,257 88	
" Royal Bank, Grand Valley.....	1,083 78	
" Bank of Hamilton, Orangeville.....	805 20	
" Bank of Toronto, Shelburne.....	2,559 17	
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$221,850 54	
Less residue given for reinsurance.....	7,447 14	
		<u>\$5,791 71</u>
		<u>214,403 40</u>
		<u>\$223,195 11</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1924 (not extended), \$8,088.52.	
Cash received as instalments, 1925	\$20,806 93
" instalments of prior years	512 90
" interest	429 35
" all other	82 60
Total Receipts	<u>\$21,831 78</u>

## Expenditure

Expenses of management:	
Commissions, \$1,536.00; investigation of claims, \$178.85; assessment and fees, \$41.76; Fire Marshal tax, \$57.96; travelling expenses, \$55.85; taxes, \$172.32; rent, \$30.00; salaries and fees, \$1,445.30; printing, postage, etc., \$364.87; other expenses, \$5.00	\$3,890 91
Miscellaneous payments:	
Amount paid for losses which occurred during 1925	\$18,768 50
" rebate	109 62
" reinsurance	827 46
" all other expenses	189 30
Total Expenditure	<u>\$23,785 79</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual	Three years \$8,104,785 00
Reinsurance	303,885 00
Net risks	<u>\$7,800,900 00</u>

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1924	2,181	\$7,243,605 00
Policies new and renewed during 1925	875	3,027,660 00
Gross number and amount in force during 1925	3,056	\$10,271,265 00
Less expired and cancelled in 1925	809	2,166,480 00
Net risks in force 31st December, 1925	<u>2,247</u>	<u>\$8,104,785 00</u>

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

HEAD OFFICE, GALT

Commenced Business 15th May, 1856

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Col. J. Z. Fraser; Vice-President, Jos. Betzner, Secretary-Treasurer, A. W. Hilborn, Galt.

*Directors.*—Col. J. Z. Fraser, Burford; Jos. Betzner, R.R. 1, Copetown; Geo. R. Barrie, Galt; John Bricker, Ayr; Wm. C. Shaw, Hespeler; Frank W. Hanes, Dundas; Henry Watson, Galt; Geo. L. Telfer, R.R. 2, Paris; J. M. Irwin, Galt.

*Auditors.*—John Taylor, Jr., Galt; Robt. G. Cowan, Galt.

Unassessed Premium Note Capital, \$404,090.66

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of mortgages	\$5,000 00
Cash value of bonds	2,000 00
Cash in Bank of Commerce, Galt	3,418 65
Amount unpaid instalments	317 10
Amount unpaid of assessments levied during 1925	2,478 87
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$404,090 66
Less residue for reinsurance	6,712 47
Amount interest due	397,378 19
	15 00
Total Assets	<u>\$410,607 81</u>

## Liabilities

Amount of losses supposed or reported	\$2,200 00
Total Liabilities	<u>\$2,200 00</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$1,531.07.	
Cash received as instalments, 1925.....	\$9,269 21
“ assessments levied in 1925.....	25,078 14
“ assessments levied in years prior to 1925.....	1,524 08
“ interest.....	445 00
“ borrowed money.....	21,500 00
“ reinsurance on losses.....	3,454 00
“ from all other sources.....	209 16
Total Receipts.....	<u>\$61,479 59</u>

## Expenditure

Expenses of management:	
Fuel and light, \$25.19; investigation of claims, \$120.30; interest, \$462.36; assessment and fees, \$69.43; Fire Marshal tax, \$93.95; taxes, \$298.88; rent, \$125.48; salaries and fees, \$2,752.80; printing, postage, etc., \$480.61; other expenses, \$397.58; commission, \$270.00.....	\$5,096 58
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	32,249 60
“ reinsurance.....	745 83
“ repayment of loans.....	21,500 00
Total Expenditure.....	<u>\$59,592 01</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Four years \$13,088,645 00
Reinsurance.....	273,598 00
Net risks.....	<u>\$12,815,047 00</u>

## Movement in Risks

	Mutual System	Number	Amount
Policies in force 31st December, 1924.....		2,836	\$12,384,230 00
Policies new and renewed during 1925.....		829	3,521,010 00
Gross number and amount in force during 1925.....		3,665	\$15,905,240 00
Less expired and cancelled in 1925.....		651	2,816,595 00
Net risks in force 31st December, 1925.....		<u>3,014</u>	<u>\$13,088,645 00</u>

## DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DUTTON

Commenced Business September, 1880

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Jno. W. McCallum; Vice-President, D. Carmichael; Secretary-Treasurer, W. A. Galbraith, Iona Station.

*Directors.*—Jno. W. McCallum, Iona Station; Jno. McPherson, Campbellton; Jno. R. Gow, Dutton; D. Carmichael, West Lorne; John McPhail, Iona Station; Arch. McColl, Rodney.

*Auditors.*—M. I. McNeil, J. M. Blue, Dutton, Ont.

Unassessed Premium Note Capital, \$153,475.98

## Statement for the Year ending 31st December, 1925

## Assets

Cash in Royal Bank, Rodney.....	\$5,432 95	
“ Bank of Montreal, West Lorne.....	2,461 38	
“ Royal Bank, Dutton.....	1,857 91	
“ Bank of Montreal, Dutton.....	2,099 74	
Amount unpaid of instalments, 1925.....		\$11,851 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$153,475 98	800 46
Less residue of notes given for reinsurance.....	614 15	152,861 83
Total Assets.....		<u>\$165,514 27</u>

## Liabilities

Unearned cash payments.....	\$241 86
Total Liabilities.....	<u>\$241 86</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$3,445.16.	
Amount of cash received as instalments, 1925.....	\$14,176 74
" " instalments due in prior years.....	477 87
" " interest.....	166 91
" " from all other sources.....	40 10
<b>Total Receipts.....</b>	<b>\$14,861 62</b>

## Expenditure

Expenses of management:	
Commissions, \$119.00; investigation of claims, \$28.30; assessment and fees, \$32.54; Fire Marshal tax, \$38.40; travelling expenses, \$126.85; taxes, \$115.53; rent, \$22.00; salaries and fees, \$695.50; printing, postage, etc., \$173.92; other expenses, \$32.00.....	\$1,384 04
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	4,870 91
" rebate.....	96 95
" reinsurance.....	102 90
<b>Total Expenditure.....</b>	<b>\$6,454 80</b>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

	Three years	Four years	Total
Mutual.....	\$945,400 00	\$3,948,870 00	\$4,894,270 00
Less reinsurance.....	25,600 00		25,600 00
<b>Net risks carried at 31st December, 1925.....</b>	<b>\$919,800 00</b>	<b>\$3,948,870 00</b>	<b>\$4,868,670 00</b>

## Movement in Risks

	Number	Amount
Policies in force 31st December, 1924.....	1,292	\$4,697,220 00
Policies new and renewed during 1925.....	268	934,675 00
Gross number and amount in force during 1925.....	1,560	5,631,895 00
Less expired and cancelled in 1925.....	220	737,625 00
<b>Net risks in force 31st December, 1925.....</b>	<b>1,340</b>	<b>\$4,894,270 00</b>

## (SOUTH) EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, TAVISTOCK

Commenced Business 28th December, 1870

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Jos. Quinlan, Vice-President, E. Caister; Secretary, W. S. Russell, Tavistock.

*Directors.*—Jos. Quinlan, Stratford; K. Hoffmeier, Milverton; Wm. Kaufman, Tavistock; Ed. Caister, Tavistock; E. J. Wetlaufer, Tavistock; Andw. Herman, Tavistock; Jno. Pletsch, Shakespear; P. H. Murray, Tavistock; I. Corp, Woodstock.

*Auditors.*—F. P. Corp, Tavistock; H. J. Mansy, Shakespear.

Unassessed Premium Note Capital, \$359,697.15

## Statement for the Year ending 31st December, 1925

## Assets

Canada Victory Loan Bonds.....		\$12,000 00
Cash at head office.....	\$514 44	
Cash in Royal Bank, Stratford.....	1,366 12	
" Standard Bank, Tavistock.....	12,351 29	
		14,231 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		359,697 15
Amount unpaid assessments, 1925.....		1,588 45
Amount unpaid assessments, prior years.....		205 77
<b>Total Assets.....</b>		<b>\$387,723 22</b>

## Liabilities—None

Amount of losses adjusted.....	\$1,500 00
<b>Total Liabilities.....</b>	<b>\$1,500 00</b>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$9,124.27.	
Cash received for assessments levied during 1925.....	14,952 19
“ assessments levied prior to 1925.....	883 49
“ instalments of 1925.....	3,675 88
“ interest.....	760 31
Total Receipts.....	<u>\$20,271 87</u>

## Expenditure

Expenses of management:	
Commissions, \$622.00; law costs, \$5.00; investigation of claims, \$152.90; assessment and fees, \$46.86; Fire Marshal tax, \$35.33; travelling expenses, \$45.55; taxes, \$98.25; rent, \$20.00; salaries and fees, \$954.65; printing, postage, etc., \$460.18; other expenses, \$145.43.....	\$2,586 15
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	\$12,548 95
“ rebates.....	19 60
Total Expenditure.....	<u>\$15,154 70</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Four years \$8,155,980 00
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## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	1,673	\$7,681,240 00
Policies new and renewed during 1925.....	362	1,740,640 00
Gross number and amount in force during 1925.....	2,035	\$9,421,880 00
Less expired and cancelled in 1925.....	298	1,265,900 00
Net risks in force 31st December, 1925.....	<u>1,737</u>	<u>\$8,155,980 00</u>

## EKFRID MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, APPIN

Commenced Business 16th September, 1891

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, D. A. McCallum; Vice-President, Donald Dewar; Secretary, A. P. McDougald, Melbourne.

*Directors.*—D. A. McCallum, Glencoe; Donald Dewar, Walkers; Peter Gardiner, Glencoe; Jno. T. McLean, Melbourne; Jno. G. Lethbridge, Glencoe; Herman Galbraith, Appin.

*Auditors.*—Frank McLean, Melbourne; Gilbert Hyndman, Melbourne.

Unassessed Premium Note Capital, \$105,153.66

## Statement for the Year ending 31st December, 1925

## Assets

Cash value municipal debentures.....		\$323 81
Amount of cash on hand at head office.....	\$17 05	
“ oash in Royal Bank, Glencoe, Ont.....	183 90	
“ “ Montreal Bank, Alvington, Ont.....	269 93	
“ “ Royal Bank, Strathroy, Ont.....	128 06	
“ “ Royal Bank, Appin, Ont.....	105 76	
“ “ Montreal Bank, Glencoe, Ont.....	172 09	
“ “ Royal Bank, Melbourne, Ont.....	266 41	
“ “ *Home Bank, Melbourne (not extended), \$846.64.		1,143 20
“ unpaid of instalments, 1925.....		193 30
“ prior instalments still unpaid (not extended), \$530.52.		
“ premium notes in force, after deducting all payments thereon and assessments levied.....	\$105,153 66	
“ reinsurance.....	675 00	
“ office furniture (not extended), \$50.00.		104,478 66
Total Assets.....		<u>\$106,138 97</u>

## Liabilities

Amount of losses adjusted.....	\$1,900 00
Borrowed money.....	5,000 00
Interest accrued.....	16 05
Total Liabilities.....	<u>\$6,916 05</u>



## Receipts

Cash balance, 31st December, 1924 (not extended), \$1,147.90.	
Cash received as instalments of 1925.....	\$10,333 23
" instalments of prior years.....	188 70
" interest.....	70 95
" from realization of investments (not extended), \$288.19.	
" borrowed money.....	5,000 00
" all other sources.....	5 00
Total Receipts.....	<u>\$15,597 88</u>

## Expenditure

Expenses of management:	
Commissions, \$138.00; investigation of claims, \$99.00; interest, \$85.90; assessment and fees, \$29.52; Fire Marshal tax, \$32.76; travelling expenses, \$49.90; taxes, \$134.71; rent, \$9.50; salaries and fees, \$714.00; printing, postage, etc., \$237.02; other expenses, \$22.22.....	\$1,552 53
Miscellaneous payments:	
Amount paid for losses which occurred during 1925.....	12,671 60
" reinsurance.....	75 00
" rebate.....	91 64
" repayment of loans.....	1,500 00
Total Expenditure.....	<u>\$15,890 77</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years \$4,147,095 00
Less reinsurance.....	25,000 00
Net risks.....	<u>\$4,122,095 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	1,263	\$4,067,215 00
Policies new and renewed during 1925.....	498	1,512,770 00
Gross number and amount in force during 1925.....	1,761	\$5,579,985 00
Less expired and cancelled in 1925.....	468	1,432,890 00
Net risks in force 31st December, 1925.....	<u>1,293</u>	<u>\$4,147,095 00</u>

\*In liquidation.

## ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ATWOOD

Commenced Business 22nd March, 1884

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, I. D. Smith; Vice-President, Alex. Ross; Secretary, J. R. Hammond, Atwood.

*Directors.*—I. D. Smith, Atwood; Alex. Ross, Britton; J. S. Cowan, Atwood; Jas. Moffat, Monkton; Geo. Cleland, Listowel; Andrew Stevenson, Listowel; H. Richmond, Atwood; J. K. Baker, Brussels; John Denstedt, Gads Hill.

*Auditors.*—Jno. F. Ballantyne, Atwood; Wm. Hume, Atwood.

Unassessed Premium Note Capital, \$338,972.95

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of bonds.....		\$5,000 00
Cash on hand, head office.....	\$298 55	
Cash in Bank of Commerce, Atwood.....	12,592 17	
" Standard Bank, Monkton, Ont.....	3,434 28	
Amount of unpaid instalments, 1925.....		16,325 00
" unpaid assessment levied during 1925.....		97 31
" premium notes in force, after deducting all payments thereon and assessments levied.....		1,506 08
Total Assets.....		<u>\$361,901 34</u>

Liabilities—None

**Receipts**

Cash at 31st December, 1924 (not extended), \$12,700.78.	
Cash received as instalments, 1925.....	\$5,272 29
"    assessments levied during 1925.....	17,063 50
"    assessments levied before 1925.....	1,521 83
"    interest.....	224 60
"    from borrowed money.....	1,100 00
<b>Total Receipts.....</b>	<b>\$25,682 22</b>

**Expenditure**

<b>Expenses of management:</b>	
Commissions, \$359.00; investigation of claims, \$69.50; interest, \$22.00; assessment and fees, \$47.82; Fire Marshal tax, \$65.79; travelling expenses, \$37.00; taxes, \$180.75; rent, \$12.00; salaries and fees, \$673.90; printing, postage, etc., \$181.41; other expenses, \$32.70.....	\$1,681 87
<b>Miscellaneous payments:</b>	
Amount paid for losses which occurred prior to 1925.....	24 99
"    losses which occurred during 1925.....	14,064 39
"    rebate.....	186 75
"    repayment of loans.....	1,100 00
"    investment (not extended), \$5,000.00.....	
<b>Total Expenditure.....</b>	<b>\$17,058 00</b>

**Currency of Risks**

Amount covered by Policies in force 31st December, 1925

Mutual.....	Four years \$7,803,940 00
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**Movement in Risks**

	Number	Amount
Mutual System		
Policies in force 31st December, 1924.....	1,447	\$7,880,950 00
Policies new and renewed during 1925.....	381	1,987,220 00
Gross number and amount in force during 1925.....	1,828	\$9,868,170 00
Less expired and cancelled in 1925.....	414	2,061,230 00
Net risks in force 31st December, 1925.....	1,414	\$7,803,940 00

**ERAMOSA MUTUAL FIRE INSURANCE COMPANY**

HEAD OFFICE, ROCKWOOD

Commenced Business 9th April, 1861

**OFFICERS AND DIRECTORS (1926)**

*Officers.*—President, John McNabb; Vice-President, Ernest Parkinson; Secretary, Robt. Scott, Rockwood.

*Directors.*—Jno. McNabb, Rockwood; E. Parkinson, Guelph; Chas. Benham, Rockwood; Leonard McDougal, Rockwood; Jno. Grieve, Rockwood; Jas. R. Rutherford, Rockwood.

*Auditors.*—J. J. Aldous, Rockwood; S. Duffield, Guelph.

Unassessed Premium Note Capital, \$151,463.75

**Statement for the Year ending 31st December, 1925****Assets**

Cash value of debentures and Canada War Loan.....		\$12,00 00
Cash at head office.....	\$56 03	
Cash in the Royal Bank, Rockwood.....	243 87	
"    the Canadian Bank of Commerce, Guelph.....	1,969 68	
"    Imperial Bank, Fergus.....	1,015 42	
		3,28 35
Amount unpaid of instalments, 1925.....		83 35
Amount of prior years (not extended), \$540.70.....		
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	151,463 75	
Less residue of premium notes given by Company for reinsurance....	28,711 45	
		122,752 30
Office furniture and safe (not extended), \$85.00.....		
<b>Total Assets.....</b>		<b>\$138,870 65</b>

**Liabilities**

Unearned cash payments.....	\$54 25
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## Receipts

Cash balance at 31st December, 1924 (not extended), \$2,718.50.	
Cash received as instalments, 1925.....	\$5,832 20
" instalments of prior years.....	592 05
" interest.....	753 63
" reinsurance on losses.....	46 40
" all other sources.....	35 40
Total Receipts.....	<u>\$7,259 68</u>

## Expenditure

Expenses of management:	
Commissions, \$421.00; investigation of claims, \$10.00; assessment and fees, \$25.46; Fire Marshal tax, \$20.86; travelling expenses, \$23.75; taxes, \$54.66; rent, \$3.00; salaries and fees, \$395.20; printing, postage, etc., \$109.51; other expenses, \$15.24.....	\$1,083 68
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	4,303 70
" reinsurance.....	1,281 05
" rebates.....	24 75
Total Expenditure.....	<u>\$6,693 18</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years \$3,449,350 00
Less reinsurance.....	628,000 00
Net risks actually carried by Company, 31st December, 1925.....	<u>\$2,821,350 00</u>

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force, 31st December, 1924.....	1,262	\$3,221,360 00
Policies new and renewed during 1925.....	486	1,185,150 00
Gross number and amount in force during 1925.....	1,748	\$4,406,510 00
Less expired and cancelled in 1925.....	416	957,160 00
Net risks in force 31st December, 1925.....	<u>1,332</u>	<u>\$3,449,350 00</u>

## ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SELKIRK

Commenced Business September 2nd, 1871

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Joshua Honsberger; Vice-President, Andrew Sherk; Secretary, A. E. Hamill, South Cayuga.

*Directors.*—J. Honsberger, Dunnville; A. Sherk, Selkirk; Nicholas Kiefer, Fisherville; John H. Hartwick, Selkirk; A. Hicks, Dunnville; Jas. Lyons, Dunnville; John Featherstone, Fisherville; C. J. Smelser, Fisherville; G. A. Reicheld, S. Cayuga; Jno. Pridmore, Dunnville; Chas. O. M. Schweyer, Fisherville; Walter Ebert, Cayuga.

*Auditors.*—Wm. G. Babion, Selkirk; Richard Sherk, S. Cayuga.

Unassessed Premium Note Capital, \$126,730.20

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of bonds.....		\$10,000 00
Cash on hand.....	\$162 28	
Cash in Bank of Commerce, Dunnville.....	705 94	
" Bank of Commerce, Cayuga.....	773 86	
" Royal Bank, Fisherville.....	763 84	
" Bank of Commerce, Selkirk.....	3,514 77	
" Royal Bank, Dunnville.....	806 44	
Amount of unpaid assessments, 1925.....		\$6,732 13
" unpaid assessments of prior years.....		39 84
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$126,730 20	
Less residue premium notes for reinsurance.....	4,824 95	
Office furniture (not extended), \$100.00.		121,905 25
Total Assets.....		<u>\$138,737 10</u>

Liabilities—None

## Receipts

Cash balance at 31st December, 1924 (not extended)	\$10,561.00	
Cash received		
" from instalments, 1925		\$2,679 60
" from assessments		7,370 13
" from assessments of prior years		85 08
" for interest		449 15
" reinsurance on losses		100 00
Total Receipts		<u>\$10,683 96</u>

## Expenditure

Expenses of management:		
Fuel and light, \$10.00; assessment and fees, \$27.96; Fire Marshall fee, \$32.04; travelling expenses, \$15.00; taxes, \$197.06; salaries and fees, \$893.40; printing, postage, etc., \$116.46; other expenses, \$46.00		\$1,337 92
Miscellaneous payments:		
Amount paid for losses which occurred in 1925		2,558 78
" reinsurance		419 55
" rebate		56 13
" investments (not extended), \$10,140.45		
Total Expenditure		<u>\$4,372 38</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual		Four years
Reinsurance		\$3,960,320 00
		174,812 00
Net Risks		<u>\$3,785,508 00</u>

## Movement in Risks

Mutual System		Number	Amount
Policies in force 31st December, 1924	1,087		\$3,742,395 00
Policies new and renewed during 1925	315		1,317,662 00
Gross number and amount in force during 1925	1,402		\$5,060,057 00
Less expired and cancelled in 1925	279		1,099,737 00
Net risks in force 31st December, 1925	1,123		<u>\$3,960,320 00</u>

## FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WALKERTON

Commenced Business 31st March, 1894

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Jas. Tolton; Vice-President, Moses Bilger; Secretary, J. J. Schumacher.*Directors.*—Jas. Tolton, Walkerton; Moses Bilger, Mildmay; Eckhardt Siegner, Mildmay; J. T. Richardson, Paisley; Jno. Oswald, Chesley; Val. Fischer, Walkerton.*Auditors.*—James A. Lamb, Walkerton; Thos. H. Jasper, Carlsruhe.

Unassessed Premium Note Capital, \$875,092.95

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of real estate		\$6,500 00
Canada War Loans, bonds, Provincial Government and Loan Company debentures		50,000 00
Actual cash in hand at head office	\$1,669 88	
Amount of deposit in Montreal Bank, Walkerton	5,000 00	
Amount of unpaid instalments, 1925		6,669 88
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$875,092 95	407 18
Less residue of premium notes given for reinsurance	108,628 03	
Amount of interest accrued		766,464 92
		501 15
Total Assets		<u>\$830,543 13</u>

## Liabilities

Unearned cash payments		<u>\$23,011 57</u>
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## Receipts

Cash balance at 31st December, 1924 (not extended), \$536.96.	
Cash received as instalments, 1925 .....	\$110,177 86
" instalments of prior years .....	423 20
" interest .....	2,626 36
" reinsurance on losses .....	9,806 28
" from all other sources .....	582 96
Total Receipts .....	<u>\$123,616 66</u>

## Expenditure

Expenses of management:	
Commissions, \$5,085.25; fuel and light, \$56.19; investigation of claims, \$534.01; assessment and fees, \$156.98; Fire Marshal tax, \$264.44; travelling expenses, \$167.00; taxes, \$883.89; rent, \$72.00; salaries and fees, \$5,996.37; printing, postage, etc., \$1,262.08; other expenses, \$32.50 .....	\$14,510 71
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1925 .....	2,885 42
" losses which occurred during 1925 .....	77,940 45
" reinsurance .....	14,471 81
" rebate .....	676 38
" other expenses .....	6,998 97
Total Expenditure .....	<u>\$117,483 74</u>

## Currency of Risks

## Amount covered by Policies in force 31st December, 1925

	One year	Two years	Three years	Four years	Total
Mutual .....	\$167,325 00	\$128,791 00	\$30,948,296 00	\$3,059,258 00	\$34,303,670 00
Less reinsurance ..			4,353,047 00		4,353,047 00
Net risks actually carried by Company at 31st Dec. 1925 .....	<u>\$167,325 00</u>	<u>\$128,791 00</u>	<u>\$26,595,249 00</u>	<u>\$3,059,258 00</u>	<u>\$29,950,623 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924 .....	10,511	\$30,628,610 00
Policies new and renewed during 1925 .....	4,440	13,122,452 00
Gross number and amount in force during 1925 .....	14,951	\$43,751,062 00
Less expired and cancelled in 1925 .....	3,445	9,447,392 00
Net risks in force 31st December, 1925 .....	<u>11,506</u>	<u>\$34,303,670 00</u>

## FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, LINDSAY

Commenced Business, 3rd June, 1895

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Alex. Horn; Vice-President, J. R. Magee; Secretary-Treasurer, Pearl James; Assistant Secretary, A. F. Cragg.

*Directors.*—Alex. Horn, Lindsay; J. R. Magee, Janetville Station; J. Suggitt, Cameron; Albert Davidson, Lindsay; Thos. Davey, Kirkfield; W. Hoskins, Woodville; W. H. Lowes, Ida; Maurice McMillan, Beaverton; G. B. Nicholls, Lakefield; W. J. Porter, Peterboro; John Robertson, Dunsford; T. D. Young, Peterboro.

*Auditors.*—W. E. Agnew, Lindsay; H. J. Lytle, Lindsay.

Unassessed Premium Note Capital, \$591,953.97.

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of debentures (including Victory Bonds, \$10,000) .....	\$28,000 00
" mortgages .....	9,975 00
Cash at head office .....	2 55
Actual cash in Standard Bank, Lindsay .....	10,786 90
Amount of unpaid instalments due in 1925 .....	8,223 28
" instalments due in prior years .....	59 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$591,953 97
Less residue of premium notes for reinsurance .....	20,916 62
Amount of interest accrued .....	571,037 35
	824 59
Total Assets .....	<u>\$628,909 29</u>

## Liabilities

Amount unearned cash payments .....	<u>\$62,371 85</u>
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## Receipts

Cash balance for 31st December, 1924 (not extended), \$8,096.57.	
Cash received as membership fees.....	\$2,485 00
" instalments, 1925.....	60,835 53
" instalments due in prior years.....	8,194 90
" interest.....	2,282 26
" from reinsurance on losses.....	1,660 21
" all other.....	48 52
Total Receipts.....	<u>\$75,506 42</u>

## Expenditure

Expenses of management:	
Commissions, \$7,042.50; fuel and light, \$16.75; investigation of claims, \$420.50; assessment and fees, \$105.79; Fire Marshal tax, \$211.06; taxes, \$571.74; rent, \$360.00; salaries and fees, \$2,617.45; printing, postage, etc., \$1,095.24 other expenses, \$331.70.....	\$12,772 73
Miscellaneous payments:	
Amount paid for losses which occurred during 1925.....	55,165 60
" reinsurance.....	3,132 22
" rebates.....	1,750 74
" investments (not extended), \$10,000.00.	
Total Expenditure.....	<u>\$72,821 29</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

	One-year	Two-year	Three-year	Total
Mutual.....	\$90,850 00	\$39,300 00	\$23,366,697 00	\$23,496,847 00
Less reinsurance.....			766,405 00	766,405 00
Net risks carried by Company at 31st December, 1925.....	<u>\$90,850 00</u>	<u>\$39,300 00</u>	<u>\$22,600,292 00</u>	<u>\$22,730,442 00</u>

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1924.....	7,600	\$19,960,022 00
Policies new and renewed during 1925.....	3,265	8,668,355 00
Gross number and amount in force during 1925.....	10,865	\$28,628,377 00
Less expired and cancelled in 1925.....	2,302	5,131,530 00
Net risks in force 31st December, 1925.....	<u>8,563</u>	<u>\$23,496,847 00</u>

## FORMOSA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FORMOSA

Commenced Business 22nd May, 1880

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Jno. F. Wachter; Vice-President, Thos. Inglis; Secretary-Treasurer, E. G. Kuntz, Formosa.

*Directors.*—Jno. F. Wachter, Mildmay; Thos. Inglis, Clifford; Alex. Robertson, Paisley; M. Filsinger, Mildmay; A. Dietrich, Walkerton; Anthony Lang, Chepstow.

*Auditors.*—Anthony Opperman, Formosa; A. G. McLennan, Walkerton.

Unassessed Premium Note Capital, \$327,788.48

## Statement for the Year ending 31st December, 1925

## Assets

Cash at head office.....	\$9 43
Amount of deposit, Montreal Bank, Mildmay.....	663 27
" Montreal Bank, Formosa.....	7,619 73
" Royal Bank, Cargill.....	1,152 00
" Bank of Commerce, Walkerton.....	589 16
	<u>\$10,033 59</u>
Amount unpaid, instalments, 1925.....	798 58
Amount of premium notes in force, after deducting all payments thereon and assessments levied, 1925.....	\$327,788 48
Less residue of premium notes given by the Company for reinsurance..	48,236 34
	<u>279,552 14</u>
Total Assets.....	<u>\$290,384 31</u>

## Liabilities

Amount of unearned cash payments.....	\$462 52
Total Liabilities.....	<u>\$462 52</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$4,961.29.	
Cash received as instalments, 1925.....	\$37,466 25
"    instalments due in prior years.....	903 88
"    from reinsurance on losses.....	5,110 92
"    interest.....	136 20
"    agents' balances of 1924.....	411 36
Total Receipts.....	<u>\$44,028 61</u>

## Expenditure

Expenses of management:	
Commissions, \$1,952.22; investigation of claims, \$340.20; assessment and fees, \$63.93; Fire Marshal tax, \$109.29; travelling expenses, \$20.00; taxes, \$313.38; rent, \$63.00; salaries and fees, \$1,906.50; printing, postage, etc., \$454.18; other expenses, \$126.19.....	\$5,348 89
Miscellaneous payments:	
Amount paid for losses prior to 1925.....	5,400 00
"    losses which occurred during 1925.....	21,267 20
"    reinsurance.....	6,725 45
"    rebate.....	2,214 77
Total Expenditure.....	<u>\$38,956 31</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three-year risks
Reinsurance.....	\$12,629,420 00
	1,799,499 00
Net Risks.....	<u>\$10,829,921 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	4,176	\$11,237,946 00
Policies new and renewed during 1925.....	1,529	4,534,277 00
Gross number and amount in force during 1925.....	5,705	\$15,772,223 00
Less expired and cancelled in 1925.....	1,445	3,142,803 00
Net risks in force 31st December, 1925.....	4,260	<u>\$12,629,420 00</u>

## GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYTON

Commenced Business 16th March, 1878

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Andrew Schenk; Vice-President, M. E. Murray; Secretary, R. H. Fortune, Ayton.

*Directors.*—Andrew Schenk, Ayton; M. E. Murray, Neustadt; John Ghent, Mt. Forest; C. J. Dickson, Mildmay; Adam Ries, Clifford; H. W. Hunt, Hanover; G. H. Dickson, Drew Station; Richard Cronin, Corbetton; Henry Klages, Chesley.

*Auditors.*—W. J. Forbes, Ayton; N. A. Schenk, Neustadt.

Unassessed Premium Note Capital, \$347,613.61

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of bonds, Dominion of Canada War Loan.....		\$6,000 00
Cash on hand at head office.....	\$20 31	
Cash in Royal Bank, Ayton.....	6,438 79	
"    Bank of Commerce, Neustadt.....	569 17	
"    Bank of Commerce, Chesley.....	132 98	
Less cheques outstanding.....	\$7,161 25	
	33 18	
Amount of unpaid instalments, instalments, 1925.....		7,128 07
"    instalments prior to 1925 (not extended), \$157.10.....		1,004 14
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$347,613 61	
Less residue of premium notes given for reinsurance.....	50,561 33	
Total Assets.....		<u>297,052 28</u>
		<u>\$311,184 49</u>

Liabilities—None

## Receipts

Cash balance at 31st December, 1924 (not extended), \$15,591.39.	
Cash received as instalments of 1925	\$26,323 12
" instalments of prior years	562 90
" interest	592 10
" reinsurance on losses	3,488 00
Total Receipts	<u>\$30,966 12</u>

## Expenditure

Expenses of management:	
Commissions, \$1,413.00; investigation of claims, \$277.50; assessment and fees, \$57.11; Fire Marshal tax, \$64.66; travelling expenses, \$60.00; rent, \$50.00; salaries and fees, \$1,241.70; printing, postage, etc., \$437.18; other expenses, \$168.31	\$3,769 46
Miscellaneous payments:	
Amount paid for losses which occurred during 1925	25,146 49
" reinsurance	4,309 08
" rebate	204 41
Total Expenditure	<u>\$33,429 44</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual	Three years
Reinsurance	\$11,055,368 86
	1,631,768 00
Net Risks Carried	<u>\$9,423,600 86</u>

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1924	2,883	\$9,817,035 49
Policies new and renewed during 1925	1,413	4,832,366 20
Gross number and amount in force, 1925	4,296	\$14,649,401 69
Less expired and cancelled during 1925	1,103	3,594,032 83
Net risks in force December, 1925	<u>3,193</u>	<u>\$11,055,368 86</u>

## GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, LOCHIEL

Commenced Business 7th May, 1895

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, W. J. McGregor; Vice-President, D. A. McDonell; Secretary, V. G. Chisholm, Alexandria.

*Directors.*—W. J. McGregor, N. Lancaster; D. A. McDonell, Greenvalley; D. A. Ross, Martintown; E. J. McDonald, Alexandria; Wm. Irvine, Dalkeith; D. A. McDonald, Greenfield.

*Auditors.*—J. A. McDonell, Alexandria; A. Kennedy, Alexandria.

Unassessed Premium Note Capital, \$211,229.51

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of bonds, Dominion of Canada War Loan		\$15,241 73
Cash on hand, head office	\$30 98	
Cash in Royal Bank, Alexandria	2,755 74	
" Bank of Nova Scotia, Alexandria	2,367 93	
" Bank Canadian National, Alexandria	5,087 35	
" Montreal Bank, Lancaster	2,976 54	
" Bank of Nova Scotia, Martintown	2,924 26	
		16,142 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$211,229 51	
Less residue of premium notes given for reinsurance	16,876 95	
		194,352 56
Total Assets		<u>\$225,737 09</u>

## Liabilities

Unearned cash payments	\$24,811 82
Total Liabilities	<u>\$24,811 82</u>



## Receipts

Cash balance at 31st December, 1924 (not extended), \$25,433.54.	
Cash received as instalments, 1925 .....	\$28,987 85
"    for interest .....	915 42
"    from realization of investments (not extended), \$421.06.	
"    reinsurance on losses .....	2,300 00
Total Receipts .....	<u>\$32,203 27</u>

## Expenditure

Expenses of management:	
Commissions, \$1,884.21; investigation of claims, \$415.30; assessment and fees, \$50.66; Fire Marshal tax, \$76.50; travelling expenses, \$117.05; taxes \$219.12; salaries and fees, \$1,132.00; printing, postage, etc., \$366.60; other expenses, \$40.50 .....	\$4,301 94
Miscellaneous payments:	
Cash paid for losses which occurred during 1925 .....	26,917 25
"    reinsurance .....	2,297 55
"    rebates .....	228 33
"    purchase of securities (not extended) \$8,170.00.	
Total Expenditure .....	<u>\$33,745 07</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925	
Mutual .....	Three years \$9,494,650 00
Less reinsurance (mutual plan) .....	762,100 00
Net risks actually carried at 31st December, 1925 .....	<u>\$8,732,550 00</u>

## Movement in Risks

Mutual System		Number	Amount
Policies in force 31st December, 1924 .....		3,926	\$8,976,750 00
Policies new and renewed during 1925 .....		1,480	3,333,950 00
Gross number and amount in force during 1925 .....		5,406	\$12,310,700 00
Less expired and cancelled in 1925 .....		1,251	2,816,050 00
Net risks in force 31st December, 1925 .....		<u>4,155</u>	<u>\$9,494,650 00</u>

## GRAIN DEALERS' NATIONAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, INDIANAPOLIS, IND.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Norman S. Jones, Hamilton.

Chief or General Agent in Ontario.—Norman S. Jones, Imperial Bldg., Hamilton Ont.

Date of incorporation.—1902. Date commenced business in Canada.—Dec. 12, 1922.

Assets in Canada .....	\$63,482	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada .....	4,506	Premiums—Ontario (net) .....	\$3,159
Ontario Premiums in force .....	4,209	Premiums—Canada (net) .....	10,585
		Claims—Ontario (net) .....	2,813
		Claims—Canada (net) .....	4,210

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 612, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, YORK

Commenced Business 15th April, 1875

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, R. E. Kerr; Vice-President, J. G. Lindsay, Secretary; N. Simenton, Caledonia.

*Directors.*—R. E. Kerr, York; J. G. Lindsay, Caledonia; W. Teasdale, Cayuga; E. R. Asher, Caistor Centre; Jno. Bell, Glanford Station; R. H. Allen, Caledonia.

*Auditors.*—W. Shields, Caledonia; H. Howden, Caledonia.

Unassessed Premium Note Capital, \$114,582.60

### Statement for the Year ending 31st December, 1925

#### Assets

Cash at head office.....	\$3 16	
Cash in Standard Bank, Caledonia.....	532 51	
“ Royal Bank, Canfield.....	72 60	
“ Bank of Commerce, Cayuga.....	3 64	
“ Standard Bank, Binbrook.....	41 15	
“ Bank of Commerce, Caledonia.....	356 98	
	\$1,010 04	
Amount unpaid of instalments, 1925.....		101 20
“ unpaid of assessments levied in 1925.....		429 22
“ unpaid of assessments levied, prior years.....		135 89
“ of premium notes in force, after deducting all payments thereon and assessments levied.....	\$114,582 60	
Less reinsurance.....	3,242 80	
	111,339 80	
Total Assets.....		\$113,015 15

#### Liabilities

Borrowed money.....	\$3,000 00
Unearned cash payments.....	846 74
Total Liabilities.....	\$3,846 74

#### Receipts

Cash balance at 31st December, 1924 (not extended), \$3,402.43.	
Cash received as instalments, 1925.....	\$6,013 63
“ assessments levied in 1925.....	8,074 29
“ interest.....	101 10
“ borrowed money.....	3,000 00
“ reinsurance on losses.....	2,458 33
“ from all other.....	2 50
Total Receipts.....	\$19,649 85

#### Expenditure

Expenses of management:	
Commissions, \$734.00; assessment and fees, \$29.68; travelling expenses, \$20.00; taxes, \$23.29; rent, \$15.00; salaries and fees, \$707.40; printing, postage, etc., \$224.33; other expenses, \$31.00.....	\$1,784 70
Miscellaneous payments:	
Amount paid for losses which occurred during 1925.....	19,068 34
“ reinsurance.....	1,179 20
“ rebate.....	10 00
Total Expenditure.....	\$22,042 24

#### Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years \$4,292,090 00
Less reinsurance.....	147,400 00
Net risks actually carried by Company.....	\$4,144,690 00

#### Movement in Risks

	Number	Amount
Policies in force 31st December, 1924.....	1,098	\$4,079,015 00
Policies new and renewed during 1925.....	383	1,514,125 00
	1,481	\$5,593,140 00
Gross number and amount in force during 1925.....	357	1,301,050 00
Less expired and cancelled in 1925.....		
Net risks in force 31st December, 1925.....	1,124	\$4,292,090 00

## GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SPENCERVILLE  
Commenced Business 29th June, 1892

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Robt. Montgomery; Vice-President, Alex. Robinson; Manager, Herbert Adams, Ventnor; Secretary, W. M. Snyder, Spencerville.

*Directors.*—Robt. Montgomery, Cardinal; Alex. Robinson, Prescott; Herbert Adams, Ventnor; John F. Black, Kemptville; Alex. Morrison, Rockspring; Herb. S. Bennett, Algonquin; E. D. Perrin, Prescott; Robt. Mulholland, S. Mountain; Geo. Ferguson, Oxford Station.

*Auditors.*—Almon Small, Spencerville; W. K. Whitley, Spencerville.

Unassessed Premium Note Capital, \$237,606.39

### Statement for the Year ending 31st December, 1925

Assets	
Cash value of real estate.....	\$1,832 80
Loan Company's debentures, valued at.....	12,470 99
Cash on hand at head office.....	\$811 08
Cash in Royal Bank, Spencerville.....	7,876 36
	8,687 44
Amount of unpaid instalments, 1925.....	649 72
" of unpaid instalments (not extended), \$114.51.....	
" of premium notes in force, after deducting all payments thereon and assessments levied.....	237,606 39
Office furniture and safe (not extended), \$340.00.....	
Total Assets.....	\$261,247 34

Liabilities	
Unearned cash payments.....	\$11,266 01
Total Liabilities.....	\$11,266 01

Receipts	
Cash balance at 31st December, 1924 (not extended), \$2,023.54.....	
Cash received as instalments, 1925.....	\$30,911 84
" instalments of prior years.....	28 38
" interest.....	715 86
" from all other.....	8 00
" realization of investments (not extended), \$272.14.....	
Total Receipts.....	\$31,664 08

Expenditure	
Expenses of management:	
Commissions, \$2,070.14; fuel and light, \$22.00; investigation of claims, \$224.25; assessment and fees, \$54.89; Fire Marshal tax, \$62.26; taxes, \$214.87; rent, \$116.00; salaries and fees, \$1,932.55; printing, postage, etc., \$502.97; other expenses, \$30.14.....	\$5,230 07
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1925.....	700 00
" losses which occurred during 1925.....	17,350 82
" rebate.....	158 63
" all other (purchase of office premises).....	1,832 80
Total Expenditure.....	\$25,272 32

### Currency of Risks

Amount covered by Policies in force 31st December, 1925	
Mutual.....	Three years \$10,034,652 00

Movement in Risks		
Mutual System	Number	Amount
Policies in force 31st December, 1924.....	3,334	\$9,353,493 00
Policies new and renewed during 1925.....	1,242	3,498,904 00
Gross number and amount in force during 1925.....	4,576	\$12,852,397 00
Deduct expired and cancelled in 1925.....	1,089	2,817,745 00
Net risks in force 31st December, 1925.....	3,487	\$10,034,652 00

## GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HANOVER

Commenced Business 6th July, 1878

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, T. H. O'Neill; Vice-President, D. McKinnon; Secretary, Wm. Ruttle, Hanover, Ont.

*Directors.*—T. H. O'Neill, Walkerton; Dougald McKinnon, Chesley; Archibald C. McCuaig, Priceville; Wm. Glauser, Hanover; James H. Hunter, Walkerton; J. Cooper, Hanover; Conrad Hill, Mildmay; Neil McLeod, Proton Station; Hugh McLean, Durham; J. Brodie, Markdale; W. W. Smith, Shallow Lake; Herb. Brigham, Allan Park; Gilbert Gillies, Cedarville; D. McQueen, Mount Forest; Henry Logie, Walkerton.

*Auditors.*—T. H. Wilson, Walkerton; Duncan McLean, Durham.

Unassessed Premium Note Capital, \$182,281.46

## Statement for the Year ending 31st December, 1925

## Assets

Bonds.....		\$8,177 73
Cash on hand at head office.....	\$137 93	
Amount of cash in Montreal Bank, Hanover, Ont.....	144 41	
		282 34
Amount unpaid, instalments, 1925.....		912 99
" of premium notes in force after deducting all payments thereon and assessments levied.....	\$182,281 46	
Less residue of premium notes given for reinsurance.....	26,032 00	
		156,249 46
Amount of interest due and accrued.....		50 00
Office furniture (not extended), \$500.00.....		
Total Assets.....		<u>\$165,672 52</u>

## Liabilities

Unearned cash payments.....		\$786 01
Borrowed money.....		3,700 00
Total Liabilities.....		<u>\$4,486 01</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$1,108.88.....		
Cash received for fees or surveys.....		\$798 50
" as instalments, 1925.....		19,381 93
" instalments due in prior years.....		907 20
" borrowed money.....		3,700 00
" reinsurance on loss.....		117 85
" interest.....		399 96
Total Receipts.....		<u>\$25,305 44</u>

## Expenditure

Expenses of management:		
Commissions, \$1,582.76; division court costs, \$3.00; investigation of claims, \$172.25; interest, \$196.31; assessment and fees, \$45.14; Fire Marshal tax, \$57.40; travelling expenses, \$55.40; taxes, \$170.20; salaries and fees, \$1,805.70; printing, postage, etc., \$605.19; other expenses, \$28.80.....		\$4,722 15
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		16,034 29
" reinsurance.....		2,318 46
" rebate.....		317 08
" repayment of loans.....		2,600 00
" all other.....		140 00
Total Expenditure.....		<u>\$26,131 98</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....		Three years \$7,500,544 00
Reinsurance.....		779,303 00
Net risks 31st December, 1925.....		<u>\$6,721,241 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	2,780	\$7,322,431 00
Policies new and renewed during 1925.....	972	2,738,126 00
Gross number and amount in force during 1925.....	3,752	\$10,060,557 00
Less expired and cancelled in 1925.....	1,043	2,560,013 00
Net risks in force, 31st December, 1925.....	<u>2,709</u>	<u>\$7,500,544 00</u>

## GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1. DIV. A

Commenced Business 16th February, 1860

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Robt. Amos; Vice-President, J. P. Henderson; Secretary-Treasurer, J. L. Carter, Fergus.

*Directors.*—Robt. Amos, Guelph; J. P. Henderson, Guelph; D. McCrae, Guelph; J. Bowman, Guelph; N. Sinclair, Guelph; W. R. Elliott, Guelph; C. C. Rudd, Guelph; F. Laidlaw, Guelph; G. W. Holmwood, Guelph.

*Auditors.*—W. Laidlaw, Guelph; Geo. McIntosh, Guelph.

Unassessed Premium Note Capital, \$42,778.07

### Statement for the Year ending 31st December, 1925

Assets		
Cash on hand at head office.....	\$975 78	
Amount of cash in Bank of Commerce at Guelph.....	2,234 68	
		\$3,210 46
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$42,778 07	
Less residue of premium notes given for reinsurance.....	3,359 10	
		39,418 97
Amount unpaid of instalments, 1925.....		161 47
Amount of unpaid instalments to fixed payments prior to 1925 (not extended), \$93.90.		
Total Assets.....		\$42,790 90

### Liabilities—None

### Receipts

Cash balance at 31st December, 1924 (not extended), \$1,870.93.		
Cash received as instalments, 1925.....		\$1,866 94
“ instalments of prior years.....		149 20
“ interest.....		50 32
Total Receipts.....		\$2,066 46

### Expenditure

<i>Expenses of management:</i>		
Commissions, \$121.00; law costs, \$10.00; assessment and fees, \$14.46; Fire Marshal tax, \$5.48; travelling expenses, \$20.00; taxes, \$18.68; salaries and fees, \$190.00; printing, postage, etc., \$87.09, other expenses, \$5.00....		\$471 71
<i>Miscellaneous payments:</i>		
Cash paid for losses which occurred during 1925.....		87 78
“ reinsurance.....		160 40
“ rebate.....		7 04
Total Expenditure.....		\$726 93

### Currency of Risks

Amount covered by Policies in force 31st December, 1925

	Three years
Mutual.....	\$932,950 00
Reinsurance.....	71,900 00
Net risks December 31st, 1925.....	\$861,050 00

### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	312	\$929,620 00
Policies new and renewed during 1925.....	121	299,900 00
Gross number and amount in force during 1925.....	433	\$1,229,520 00
Less expired and cancelled in 1925.....	117	296,570 00
Net risks in force 31st December, 1925.....	316	\$932,950 00

## HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ACTON

Commenced Business 2nd April, 1890

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Wm. Hume; Vice-President, Duncan Campbell; Secretary-Treasurer, Thos. Moore, Campbellville.

*Directors.*—Wm. Hume, Milton; Duncan Campbell, Moffatt; N. F. Lindsay, Acton; C. H. Turner, Milton; John Wilson, Erin; A. W. Lasby, Acton; Jas. Kirkwood, Acton; C. E. Wood, Freeman; B. Petch, Cheltenham.

*Auditors.*—R. E. Hall, Hornby; A. L. MacNabb, Milton.

Unassessed Premium Note Capital, \$290,221.65

### Statement for the Year ending 31st December, 1925

Assets		
Cash value of mortgages.....		\$11,000 00
“ “ bonds, etc.....		10,000 00
Cash on hand.....	\$255 21	
Cash in Royal Bank, Guelph.....	335 07	
“ Bank of Nova Scotia, Campbellville.....	33,732 70	
“ Bank of Nova Scotia, Acton.....	365 89	
	34,688 87	
Amount of notes or bills less than one year overdue.....		100 20
“ of notes or due bills more than one year overdue (not extended), \$555.65.		
“ unpaid of assessments of prior years (not extended), \$2,347.45.		
“ of premium notes in force, after deducting all payments thereon and assessments levied.....	\$290,221 65	
Less residue of premium notes given by the Company for reinsurance.....	48,937 80	
		241,283 85
Interest due.....		529 00
Office furniture and safe (not extended), \$275.00.		
<b>Total Assets.....</b>		<b>\$297,601 92</b>

### Liabilities

Amount unearned cash payments.....	\$25,175 86
<b>Total.....</b>	<b>\$25,175 86</b>

### Receipts

Cash balance at 31st December, 1924 (not extended), \$25,451.13.		
“ received as instalments, 1925.....		\$26,790 75
“ “ instalments of prior years.....		1,672 30
“ “ interest.....		1,433 70
“ “ reinsurance on losses.....		4,169 45
“ “ at head office for fees.....		1,102 00
“ from assessments of prior years.....		5,109 40
“ from investment (not extended), \$100.		
<b>Total Receipts.....</b>		<b>\$40,277 60</b>

### Expenditure

Expenses of management:		
Commissions, \$1,995.75; law costs, \$3.00; investigation of claims, \$176.90; assessment and fees, \$65.57; Fire Marshal tax, \$319.27; taxes, \$926.88; rent, \$25.00; salaries and fees, \$2,124.75; printing, postage, etc., \$420.56; other expenses, \$160.56.		\$6,218 24
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1925.....		246 09
“ “ losses which occurred during 1925.....		16,756 00
“ “ reinsurance.....		2,136 60
“ “ rebate.....		782 93
Cash paid for investments (not extended), \$5,000.00.		
<b>Total Expenditure.....</b>		<b>\$26,139 86</b>

### Currency of Risks

Amount covered by Policies in force 31st December, 1925

	Three years
Mutual.....	\$11,763,785 00
Less Reinsurance.....	1,087,150 00
<b>Net risks actually carried at 31st December, 1925.....</b>	<b>\$10,676,635 00</b>

### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	3,362	\$11,579,990 00
Policies new and renewed during 1925.....	1,131	4,033,425 00
Gross number and amount in force during 1925.....	4,493	\$15,613,415 00
Less expired and cancelled in 1925.....	1,196	3,849,630 00
<b>Net risk in force 31st December, 1925.....</b>	<b>3,297</b>	<b>\$11,763,785 00</b>

## HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLD SPRINGS

Commenced Business 1st July, 1898

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, A. E. Hoskin; Vice-President, S. W. Staples; Secretary-Treasurer, Thos. Hoskin, Cobourg.

*Directors.*—A. E. Hoskin, Cobourg; S. W. Staples, Baltimore; Erwin Rosevear, Cold Springs; Ben Stewart, Baltimore; R. W. Benson, Bewdley; Ed. Martyn, Port Hope.

*Auditors.*—J. H. Davidson, Camborne; Jas. McCullough, Cobourg.

Unassessed Premium Note Capital, \$127,343.52

### Statement for the Year ending 31st December, 1925

Assets		
Cash value debentures and Canada War Loan.....		\$7,964 80
" at head office.....	\$45 30	
" in Bank of Nova Scotia, Cobourg.....	356 18	
" in Bank of Toronto, Cobourg.....	446 54	
	848 02	
Amount of instalments of 1925 unpaid.....		460 75
" instalments of prior year unpaid (not extended), \$694.60.		
" premium notes, after deducting all payments made and assessments levied.....	127,343 52	
Less residue of premium notes given by Company for reinsurance....	7,023 25	
	120,320 27	
Interest.....		71 16
		\$129,665 00
Liabilities		
Amount of unearned cash payments.....		\$11,637 96
" other liabilities.....		54 00
		\$11,691 96
Receipts		
Cash balance at 31st December, 1924 (not extended), \$420.98.		
Cash received as instalments of 1925.....		\$12,590 70
" instalments of prior years.....		694 60
" interest.....		459 97
" from investments (not extended), \$3,000.00.		
" for reinsurance on losses.....		1,209 90
" all other.....		72 90
		\$15,028 07
Expenditure		
Expenses of management:		
Commissions, \$1,056.00; division court costs, \$12.79; investigation of claims, \$148.00; assessment and fees, \$30.59; Fire Marshal tax, \$38.19; travelling expenses, \$44.90; taxes, \$105.82; rent, \$35.00; salaries and fees, \$1,218.20; printing, postage, etc., \$238.83; other expenses, \$44.83.....		\$2,973 15
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		13,208 68
" reinsurance.....		777 90
" rebate.....		641 30
		\$17,601 03
Currency of Risks		
Amount covered by Policies in force 31st December, 1925		
Mutual.....		Three years \$4,467,345 00
Reinsurance.....		300,275 00
		\$4,167,070 00
Movement in Risks		
Mutual System		
Policies in force 31st December, 1924.....	Number 1,971	Amount \$4,290,045 00
Policies new and renewed during 1925.....	586	1,430,045 00
		\$5,720,090 00
Gross number and amount in force during 1925.....	2,557	\$5,720,090 00
Less expired and cancelled in 1925.....	592	1,252,745 00
		\$4,467,345 00
Net risks in force 31st December, 1925.....	1,965	\$4,467,345 00

## HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STEVENS POINT, WISCONSIN

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Frank B. Dagleish, Winnipeg, Man.

Chief or General Agent in Ontario.—F. A. Martin, 143 University Ave., Toronto.

Date of incorporation.—1903. Date commenced business in Canada.—Aug. 18, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$175,999	Premiums—Ontario (net).....	\$60,104
Liabilities in Canada.....	99,571	Premiums—Canada (net).....	218,631
Ontario Premiums in force (net) ..	61,088	Claims—Ontario (net).....	14,868
		Claims—Canada (net).....	80,594

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 561, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ZURICH

Commenced Business 3rd February, 1875

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, David Lippert; Vice-President, G. Graham; Secretary-Treasurer, Henry Eilber, Crediton.

*Directors.*—David Lippert, Dashwood; G. Graham, Brucefield; Christian Stadel, Dashwood; Stephen Webb, Grand Bend; John Pfaff, Zurich; Oscar Klopp, Zurich; John P. Rau, Zurich; Wm. Condit, Zurich; Jno. A. Manson, Zurich.

*Auditors.*—Andrew F. Hess, Zurich; William Johnston, Zurich.

Unassessed Premium Note Capital, \$248,114.24

### Statement for the Year ending 31st December, 1925

Assets		
Cash value bonds, debentures, etc.....		\$10,269 77
Cash on deposit, Bank of Commerce, Crediton.....	\$2,077 57	
" " Bank of Montreal, Exeter.....	752 64	
" " Bank of Montreal, Zurich.....	657 26	
		3,487 47
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		248,114 24
Amount unpaid of assessments levied during 1925.....		755 60
Total Assets.....		<u>\$262,627 08</u>
Liabilities—None		
Receipts		
Cash balance at 31st December, 1924 (not extended), \$492.38.		
Cash received as instalments due in 1925.....		\$5,816 48
" " assessments, 1925.....		15,776 83
" " interest.....		448 54
" " investments (not extended), \$254.52.		
" " borrowed money.....		2,000 00
Total Receipts.....		<u>\$24,041 85</u>
Expenditure		
Expenses of management:		
Commissions, \$1,157.70; investigation of claims, \$154.05; interest, \$12.50; assessment and fees, \$45.78; Fire Marshal tax, \$4.84; travelling expenses, \$35.00; taxes, \$12.16; rent, \$47.00; salaries and fees, \$1,274.05; printing, postage, etc., \$637.76; other expenses, \$10.64.....		\$3,391 48
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		10,894 07
" " rebate.....		41 26
" " re-payment of loans.....		2,000 00
" " investments (not extended), \$4,974.47.		
Total Expenditure.....		<u>\$16,326 81</u>
Currency of Risks		
Amount covered by Policies in force 31st December, 1925		
Mutual.....		Four years <u>\$7,538,720 00</u>



		Movement in Risks	
Mutual System		Number	Amount
Policies in force 31st December, 1924.....		2,053	\$7,455,820 00
Policies new and renewed during 1925.....		529	1,964,750 00
Gross number and amount in force during 1925.....		2,582	\$9,420,570 00
Less expired and cancelled in 1925.....		534	1,881,850 00
Net risks in force 31st December, 1925.....		<u>2,048</u>	<u>\$7,538,720 00</u>

## HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NEW GERMANY

Commenced Business 3rd March, 1880

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, A. Jansen; Vice-President, A. G. Brohman; Secretary-Treasurer, A. J. Frank, New Germany.

*Directors.*—A. Jansen, Kitchener; A. G. Brohman, Ariss; F. Schaefer, New Hamburg; Henry Prang, Breslau; A. Newstead, Breslau; Mark May, New Germany; Geo. Haennel, Ariss; Jno. McPherson, Wallenstein; Chas. Wilhelm, Breslau.

*Auditors.*—A. W. Zinger, New Germany; William Halter, New Germany.

Unassessed Premium Note Capital, \$30,547.50

### Statement for the Year ending 31st December, 1925

Assets		
Cash on hand at head office.....	\$68 14	
" in Royal Bank, Guelph.....	3,081 62	
Amount unpaid of instalments levied in 1925.....		\$3,149 76
" of premium notes in force, after deducting all payments thereon and assessments levied.....	\$30,547 50	161 45
Less residue premium notes.....	738 90	
		<u>29,808 60</u>
Total Assets.....		<u>\$33,119 81</u>
Liabilities—None		
Receipts		
Cash balance 31st December, 1924 (not extended), \$1,736.97.		
Cash received for fees.....		\$430 75
" instalments levied in 1925.....		1,333 70
" assessments levied in years prior to 1925.....		153 60
" interest.....		39 94
" reinsurance.....		22 70
Total Receipts.....		<u>\$1,980 69</u>
Expenditure		
Expenses of management:		
Commissions, \$74.00; assessment and fees, \$13.58; Fire Marshal tax, \$6.54; travelling expenses, \$5.00; taxes, \$19.63; salaries and fees, \$293.10; printing, postage, etc., \$98.10; other expenses, \$8.00.....		\$517 95
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		15 00
" reinsurance.....		34 95
Total Expenditure.....		<u>\$567 90</u>
Currency of Risks		
Amount covered by Policies in force 31st December, 1925		Three years
Mutual.....		\$747,503 00
Reinsurance.....		27,655 00
Net Risks.....		<u>\$719,848 00</u>

		Movement in Risks	
Mutual System		Number	Amount
Policies in force 31st December, 1924.....		301	\$745,760 00
Policies new and renewed during 1925.....		85	178,643 00
Gross number and amount in force during 1925.....		386	\$924,403 00
Less expired and cancelled in 1925.....		77	176,900 00
Net risks in force 31st December, 1925.....		<u>309</u>	<u>\$747,503 00</u>

## HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, RIDGETOWN

Commenced Business 4th April, 1892

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, W. D. Spear; Vice-President, R. L. Smyth, Secretary-Treasurer; E. D. Mitton, Ridgetown.

*Directors.*—W. D. Spear, Highgate; Robt. L. Smyth, Blenheim; Robt. J. Newman, Muirkirk; Watson Johnson, Northwood; Milton Attridge, Highgate; W. A. Walters, Ridgetown; David Wilson, Ridgetown; D. M. Winter, Northwood; W. J. Huffman, Blenheim.

*uditor.*—O. Drury, Blenheim.

Unassessed Premium Note Capital, \$243,000.06

### Statement for the Year ending 31st December, 1925

#### Assets

Cash at head office.....	\$346 78	
Amount of cash deposited at Royal Bank, Ridgetown.....	<u>1,742 78</u>	
		\$2,089 56
Amount of unpaid instalments, 1925.....		439 37
“ premium notes in force, after deducting all payments thereon and assessments levied.....	\$242,889 04	
Less residue of premium notes given for reinsurance.....	<u>813 50</u>	
		242,075 54
“ all other assets.....		<u>55 50</u>
<b>Total Assets.....</b>		<b><u>\$244,659 97</u></b>

#### Liabilities

Amount of losses adjusted.....		\$3,263 81
“ other liabilities.....		<u>29 95</u>
<b>Total Liabilities.....</b>		<b><u>\$3,293 76</u></b>

#### Receipts

Cash balance 31st December, 1924 (not extended), \$6,542.58.		
Cash received as instalments, 1925.....		\$22,049 15
“ instalments of prior years.....		259 60
“ interest.....		245 97
“ from investments (not extended), \$8,390.41.		
<b>Total Receipts.....</b>		<b><u>\$22,554 72</u></b>

#### Expenditure

Expenses of management:		
Commissions, \$913.20; investigation of claims, \$161.85; interest, \$68.10; assessment and fees, \$54.71; Fire Marshal tax, \$67.84; travelling expenses, \$47.00; taxes, \$291.64; rent, \$75.00; salaries and fees, \$1,337.55; printing, postage, etc., \$307.19; other expenses, \$41.86.....		\$3,365 94
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		31,694 91
rebates.....		<u>337 30</u>
<b>Total Expenditure.....</b>		<b><u>\$35,398 15</u></b>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	\$9,546,393 00	Three years
Reinsurance.....		<u>27,500 00</u>
<b>Net risks carried at 31st December, 1925.....</b>		<b><u>\$9,518,893 00</u></b>

#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	2,440	\$9,316,750 00
Policies new and renewed during 1925.....	<u>816</u>	<u>2,799,693 00</u>
<b>Gross number and amount in force during 1925.....</b>	<b>3,256</b>	<b>\$12,116,443 00</b>
Less expired and cancelled in 1925.....	<u>714</u>	<u>2,570,050 00</u>
<b>Net risks in force 31st December, 1925.....</b>	<b><u>2,542</u></b>	<b><u>\$9,546,393 00</u></b>

## HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WROXETER

Commenced Business 10th July, 1873

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Jas. Kirton; Vice-President, Hugh W. Edgar; Secretary-Treasurer, W. S. McKercher, Wroxeter.

*Directors.*—James Kirton, Bluevale; Hugh W. Edgar, Wroxeter; Jno. A. Bryans, Fordwich; W. H. Gregg, Gorrie; A. McKercher, Wroxeter; A. E. Gallaher, Wroxeter.

*Auditors.*—T. R. Bennet, Wingham; A. A. Graham, Gorrie.

Unassessed Premium Note Capital, \$676,220.35

### Statement for the Year ending 31st December, 1925

Assets		
Real Estate.....		\$1,300 00
Stock of Wroxeter Rural Telephone Co., Limited.....		100 00
Cash in Standard Bank, Brussels.....	\$5,089 37	
“ Royal Bank, Harrison.....	3,055 89	
“ Bank of Commerce, Wroxeter.....	5,558 00	
	13,703 26	
Amount unpaid of instalments, 1925.....		1,514 12
“ instalments of prior years (not extended), \$222.09.		
“ premium notes in force, after deducting all payments thereon		
and assessments levied.....	\$676,220 35	
Less residue of premium notes given by the Company for reinsurance..	45,137 86	
	631,082 49	
Amount of accrued interest.....		64 84
“ office furniture (not extended), \$500.00.		
Total Assets.....		\$647,764 71
Liabilities		
Amount of supposed loss.....		\$28 75
“ unearned cash payments.....		2,405 70
Total Liabilities.....		\$2,434 45
Receipts		
Cash balance at 31st December, 1925 (not extended), \$3,723.89.		
Cash held by agents for fees or surveys (not extended), \$803.00.		
Cash received as instalments, 1925.....		\$54,868 11
“ instalments of prior years.....		1,083 51
“ for interest.....		218 76
“ all other sources.....		825 91
“ for reinsurance on losses.....		1,801 65
“ assessments levied in prior years.....		459 20
Total Receipts.....		\$59,257 14
Expenditure		
Expenses of management:		
Commissions, \$1,935.25; law costs, \$56.55; fuel and light, \$94.77; investigation		
of claims, \$660.40; assessment and fees, \$101.89; Fire Marshal tax, \$169.72;		
travelling expenses, \$83.20; taxes, \$560.76; salaries and fees, \$3,232.80;		
printing, postage, etc., \$826.66; other expenses, \$116.49.....		\$7,838 49
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1925.....		3,474 20
“ losses which occurred during 1925.....		32,039 53
“ rebates.....		1,475 36
“ reinsurance.....		4,450 19
Total Expenditure.....		\$49,277 77
Currency of Risks		
Amount covered by Policies in force 31st December, 1925		
Mutual.....		Four years \$18,506,632 00
Reinsurance.....		1,387,197 00
Net risk actually carried by Company at 31st December, 1925.....		\$17,119,435 00
Movement in Risks		
Mutual System	Number	Amount
Policies in force 31st December, 1924.....	5,760	\$19,148,720 00
Policies new and renewed during 1925.....	1,606	5,463,912 00
	7,366	\$24,612,632 00
Gross number and amount in force during 1925.....		
Less expired and cancelled in 1925.....	1,867	6,106,000 00
Net risks in force 31st December, 1925.....	5,499	\$18,506,632 00

## HURON WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, ZURICH, ONT.

Commenced Business 31st May, 1906

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Jas. Scott; Vice-President, Geo. F. Yungblut; Secretary-Treasurer, Chas. Monteith, Woodham.

*Directors.*—Jas. Scott, Cromarty; Geo. F. Yungblut, Auburn; Andrew Christie, Cromarty; Geo. Penhale, Exeter; Benson Williams, Exeter; Henry Raw, Zurich; Moses Geiger, Zurich; Geo. McKee, Seaforth; D. Fotheringham, Brucefield.

*Auditors.*—Henry Strang, Hensall; John Campbell, Exeter.

Unassessed Premium Note Capital, \$146,222.20

### Statement for the Year ending 31st December, 1925

#### Assets

Cash on hand at head office.....	\$144 57	
Cash in Bank of Montreal, Hensall.....	247 19	
		\$391 76
Amount unpaid instalments, 1925.....		108 90
“ of premium notes in force, after deducting all payments thereon and assessments levied.....		146,222 20
Total Assets.....		\$146,722 86

#### Liabilities

Amount of borrowed money.....		\$3,500 00
“ unearned cash payments.....		6,654 32
Total Liabilities.....		\$10,154 32

#### Receipts

Cash balance at 31st December, 1924 (not extended), \$386.65.		
Cash received for instalments, 1925.....		\$7,934 35
“ instalments due in prior years.....		53 50
Total Receipts.....		\$7,987 85

#### Expenditure

Expenses of management:		
Commissions, \$337.15; division court costs, \$159.90; law costs, \$150.00; investigation of claims, \$211.55; interest, \$445.05; assessment and fees, \$30.72; travelling expenses, \$499.50; taxes, \$70.32; rent, \$26.00; salaries and fees, \$905.50; printing, postage, etc., \$266.15; other expenses, \$15.68.....		\$3,117 52
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		2,257 16
“ rebate.....		108 06
“ repayment of loans.....		2,500 00
Total Expenditure.....		\$7,982 74

#### Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....		Three years \$4,024,935 00
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#### Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1924.....	2,555	\$4,318,510 00
Policies new and renewed during 1925.....	866	1,479,750 00
Gross number and amount in force during 1925.....	3,421	\$5,798,260 00
Less expired and cancelled in 1925.....	1,070	1,773,325 00
Net risks in force 31st December, 1925.....	2,351	\$4,024,935 00

## KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WHEATLEY

Commenced Business 27th July, 1888

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, A. E. Robinson; Vice-President, Wm. Holmes; Manager, T. B. Harvey, Merlin.

*Directors.*—A. E. Robinson, Charing Cross; Wm. Holmes, Comber; C. Johnson, Kingsville; D. H. Brown, Chatham; T. B. Harvey, Merlin; B. A. Squire, Cottam; Frank Stokes, Dover Centre; Everett Simpson, Wheatley; D. Fletcher, Fletcher; S. Burk, Blenheim; T. L. Renaud, McGregor; Pierre Oriet, Stoney Point; T. R. Clarke, Fletcher; A. Poisson, Belle River; C. T. Sellars, Kingsville.

*Auditors.*—C. Renwick, Wheatley; C. G. Fletcher, Leamington.

Unassessed Premium Note Capital, \$391,024.89

### Statement for the Year ending 31st December, 1925

Assets	
Cash value of municipal debentures and Canada War Loan.....	\$35,402 88
“ at head office.....	\$94 00
“ in Bank of Montreal, Merlin.....	7,276 29
	7,370 29
Amount unpaid of instalments, 1925.....	1,068 48
Prior instalments on fixed payments (not extended), \$362.30.	
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$391,024 89
Less residue of premium notes given for reinsurance.....	3,512 75
	387,512 14
Amount of office furniture and safe (not extended), \$300.00.	
Total Assets.....	\$431,353 79

Liabilities	
Unearned cash payments.....	\$48,816 59
Total Liabilities.....	\$48,816 59

Receipts	
Cash balance at 31st December, 1924 (not extended), \$5,319.23.	
Cash received as instalments, 1925.....	\$52,944 01
“ instalments of prior years.....	1,873 86
“ interest.....	1,470 54
“ realization of investments (not extended), \$3,998.27.	
“ all other sources.....	396 81
Total Receipts.....	\$56,685 22

Expenditure	
Expenses of management:	
Law costs, \$5.00; investigation of claims, \$233.50; assessment and fees, \$81.38; Fire Marshall tax, \$145.19; travelling expenses, \$2,087.25; taxes, \$425.71; rent, \$9.50; salaries and fees, \$2,015.48; printing, postage, etc., \$548.89; other expenses, \$15.00; agents' commissions, \$2,672.50.....	\$8,189 40
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	29,578 08
“ rebate.....	1,098 95
“ reinsurance.....	883 40
“ investments (not extended), \$18,767.96.	
“ other expenses.....	114 64
Total Expenditure.....	\$39,864 47

### Currency of Risks

Amount covered by Policies in force 31st December, 1925

	Three years
Mutual.....	\$16,785,593 00
Reinsurance.....	179,514 73
Net risks actually carried by Company at 31st December, 1925.....	\$16,606,078 27

### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	4,199	\$14,874,876 00
Policies new and renewed during 1925.....	1,847	6,270,322 00
Gross number and amount in force during 1925.....	6,046	\$21,145,198 00
Less expired and cancelled in 1925.....	1,317	4,359,605 00
Net risks in force 31st December, 1925.....	4,729	\$16,785,593 00

## LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATFORD

Commenced Business 5th November, 1875

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Jas. Smith; Vice-President, Guilford Butler; Secretary-Treasurer, W. G. Willoughby, Watford.

*Directors.*—James Smith, Sarnia; G. Butler, Croton; Bruce Lithgow, Thedford; Jno. P. McVicar, Inwood; A. G. Minielly, Wyoming; Jno. W. Kingston, Watford.

*Auditors.*—P. J. McEwan, Wyoming; Alex. Jamieson, Forest.

Unassessed Premium Note Capital, \$268,202.47

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of real estate.....	\$1,200 00
" value of municipal and loan company debentures and Dominion War Loan...	20,000 00
" on hand, head office.....	\$16 08
" in Industrial Mortgage and Savings Co., Sarnia.....	4,658 87
" in Montreal Bank, Watford.....	15,851 33
	<u>20,526 28</u>
Amount of unpaid instalments, 1925.....	4,536 95
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$268,202 47
Less residue of premium notes given for reinsurance.....	3,077 96
	<u>266,315 67</u>
Total Assets.....	<u>\$311,387 74</u>

## Liabilities

Amount of unearned cash payments.....	\$39,460 29
Total Liabilities.....	<u>\$39,460 29</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$2,869.96.....	
Cash received as instalments, 1925.....	\$41,394 12
" instalments of prior years.....	2,285 24
" interest.....	2,041 32
" cash borrowed.....	6,000 00
" all other sources.....	93 95
" from investments (not extended), \$23,766.10.....	
Total Receipts.....	<u>\$51,814 63</u>

## Expenditure

Expenses of management:	
Commissions, \$3,642.00; law costs, \$10.00; fuel and light, \$27.30; investigation of claims, \$255.20; interest, \$152.90; assessment and fees, \$82.93; Fire Marshal tax, \$123.70; taxes, \$454.38; salaries and fees, \$2,600.00; printing, postage, etc., \$578.50; other expenses, \$132.78.....	\$8,059 69
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1925.....	136 00
" losses which occurred during 1925.....	43,001 23
" rebates.....	727 49
" repayment of loans.....	6,000 00
Total Expenditure.....	<u>\$57,924 41</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	\$15,770,903 00	Three-year risks
Less reinsurance, cash system.....	81,042 00	
Amount actually carried by the Company at 31st December, 1925.....	<u>\$15,689,861 00</u>	

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1924.....	5,060	\$15,107,671 00
Policies new and renewed during 1925.....	1,843	5,717,202 00
Gross number and amount in force during 1925.....	6,903	\$20,824,873 00
Less expired and cancelled in 1925.....	1,733	5,053,970 00
Net risks in force 31st December, 1925.....	<u>5,170</u>	<u>\$15,770,903 00</u>

## LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PERTH, ONT.

Commenced Business 14th September, 1896

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Edmund Burke; Vice-President, David McLean; Secretary, P. Cavers, Perth; Treasurer, R. W. Anderson, Perth.

*Directors.*—E. Burke, Perth; D. McLean, Perth; H. Shaw, Perth; M. L. Dowdall, Perth; A. Cochrane, Almonte; R. E. White, Perth; A. Bowes, Perth; F. Ferrier, Perth; Jas. Clyne, Perth.

*Auditors.*—E. R. Stedman, Perth; J. E. Anderson, Perth.

Unassessed Premium Note Capital, \$342,826.80

## Statement for the Year ending 31st December, 1925

## Assets

Cash on hand at head office.....	\$134 62	
" in Montreal Bank, Perth.....	4,016 72	
		\$4,151 34
Amount unpaid instalments of 1925.....		1,331 82
" of premium notes in force, after deducting all payments thereon and assessments levied.....	\$342,826 80	
Less residue of premiums notes for reinsurance.....	446 10	
		342,380 70
Total Assets.....		<u>\$347,863 86</u>

## Liabilities

Unearned cash payments.....	\$1,415 97
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## Receipts

Cash balance at 31st December, 1924 (not extended), \$4,151.34.	
Cash received as instalments of 1925.....	\$47,354 18
" instalments of prior years.....	1,373 83
" interest.....	101 84
" from all other sources.....	169 76
Total Receipts.....	<u>\$48,999 61</u>

## Expenditure

Expenses of management:	
Commissions, \$4,877.22; law costs, \$87.58; fuel and light, \$104.08; investigation of claims, \$338.95; assessment and fees, \$77.73; Fire Marshal tax, \$136.33; taxes, \$447.35; rent, \$224.00; salaries and fees, \$1,020.00; printing, postage, etc., \$1,027.75; other expenses, \$33.75.....	\$8,374 74
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	38,603 24
" reinsurance.....	191 60
" rebate.....	334 13
Total Expenditure.....	<u>\$47,503 71</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years <u>\$14,449,184 00</u>
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## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	5,986	\$13,070,707 00
Policies taken during 1925.....	2,383	5,518,339 00
		<u>18,589,046 00</u>
Gross number and amount in force during 1925.....	8,369	\$18,589,046 00
Less expired and cancelled in 1925.....	2,041	4,139,862 00
Net risks in force 31st December, 1925.....	<u>6,328</u>	<u>\$14,449,184 00</u>

## LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NAPANEE

Commenced Business 17th August, 1876

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, A. C. Parks; Vice-President, Albert Hartman; Secretary-Treasurer, W. R. Lott, Napanee.

*Directors.*—A. C. Parks, Napanee; Albert Hartman, Odessa; J. C. Hudgins, Selby; M. N. Empey, Napanee; C. A. Baker, Moscow; R. Wright, Bath.

*Auditors.*—S. C. S. McKim, Napanee; Wm. M. Sills, Napanee.

Unassessed Premium Note Capital, \$80,797.16

## Statement for the Year ending 31st December, 1925

## Assets

Cash on hand at head office.....	\$93 31	
“ deposit in Royal Bank, Napanee.....	3,679 90	
“ deposit in Montreal Bank, Napanee.....	461 19	
		\$4,234 40
Amount unpaid instalments of 1925.....		342 75
“ of prior instalments or fixed payments (not extended), \$58.80.		
“ of premium notes in force, after deducting all payments thereon and assessments levied.....	\$80,797 16	
Less residue of notes given for reinsurance.....	967 91	
Office furniture and safe (not extended), \$50.00.		
		79,829 25
Total Assets.....		<u>\$84,406 40</u>

## Liabilities

Unearned cash payments.....	\$1,094 58
All other liabilities.....	2 00
Total Liabilities.....	<u>\$1,096 58</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$17.84.	
Cash received as instalments of 1925.....	\$10,270 00
“ instalments of prior years.....	202 20
“ interest.....	14 26
“ reinsurance on losses.....	40 00
“ all other.....	26 35
Total Receipts.....	<u>\$10,552 81</u>

## Expenditure

Expenses of management:	
Commissions, \$1,486.53; law costs, \$1.10; fuel and light, \$15.00; investigation of claims, \$20.40; interest, \$39.91; assessment and fees, \$22.45; Fire Marshal tax, \$27.87; travelling expenses, \$8.40; taxes, \$125.85; rent, \$20.00; salaries and fees, \$857.80; printing, postage, etc., \$183.61; other expenses, \$11.00	\$2,819 92
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	1,428 95
“ reinsurance.....	364 40
“ rebate.....	122 98
“ repayment of loans.....	1,600 00
Total Expenditure.....	<u>\$6,336 25</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years \$2,854,780 00
Less reinsurance.....	48,285 00
Net amount of risks at 31st December, 1925.....	<u>\$2,806,495 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	1,092	\$2,594,615 00
Policies new and renewed during 1925.....	432	1,028,290 00
Gross number and amount in force during 1925.....	1,524	\$3,622,905 00
Less expired and cancelled in 1925.....	336	768,125 00
Net risks in force 31st December, 1925.....	<u>1,188</u>	<u>\$2,854,780 00</u>



## LOBO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLDSTREAM

Commenced Business 11th August, 1882

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Andrew Ferguson; Vice-President, T. G. Turnbull; Secretary-Treasurer, J. Marsh, Ilderton.

*Directors.*—Andrew Ferguson, Komoka; T. G. Turnbull, Komoka; John McGugan, Ilderton; John Oliver, Denfield; Wm. Hodgson, Ilderton; J. Aikens, Strathroy; J. S. Douglas, Strathroy; A. McInroy, Ilderton; A. Stewart, Ilderton.

*Auditors.*—S. P. Brown, Ilderton; F. G. Hughes, Denfield.

Unassessed Premium Note Capital, \$63,027.78

### Statement for the Year ending 31st December, 1925

#### Assets

Loan Company debentures and War Loan.....	\$25,000 00
Cash on hand at head office.....	56 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	63,027 78
<b>Total Assets.....</b>	<b><u>\$88,084 41</u></b>

#### Liabilities

Borrowed Money.....	\$800 00
Unearned cash payments.....	5,723 12
<b>Total Liabilities.....</b>	<b><u>\$6,523 12</u></b>

#### Receipts

Cash balance at 31st December, 1924 (not extended), \$2,493.62.	
Cash received as instalments of 1925.....	\$5,747 18
"    interest.....	1,467 89
"    borrowed.....	800 00
"    investments (not extended), \$2,550.40.	
<b>Total Receipts.....</b>	<b><u>\$8,015 07</u></b>

#### Expenditure

Expenses of management:	
Commissions, \$392.30; investigation of claims, \$50.20; interest, \$13.30; assessment and fees, \$22.99; Fire Marshal tax, \$18.91; taxes, \$55.80; rent, \$12.00; salaries and fees, \$743.20; printing, postage, etc., \$207.91; other expenses, \$16.00.....	\$1,532 61
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	11,330 92
"    rebate.....	138 93
<b>Total Expenditure.....</b>	<b><u>\$13,002 46</u></b>

#### Currency of Risks

Amount covered in Policies in force 31st December, 1925

Mutual.....	\$2,875,133 00
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#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	831	\$2,707,668 00
Policies new and renewed during 1925.....	319	944,280 00
<b>Gross number and amount in force during 1925.....</b>	<b>1,150</b>	<b>\$3,651,948 00</b>
Less expired and cancelled in 1925.....	269	776,815 00
<b>Net risks in force 31st December, 1925.....</b>	<b><u>881</u></b>	<b><u>\$2,875,133 00</u></b>

## LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ARVA

Also known as St. Johns

Commenced Business 27th May, 1882

OFFICERS AND DIRECTORS (1926)

*Officers.*—President, H. Needham; Vice-President, H. McGuffin; Secretary-Treasurer, Alfred T. Pattison, Denfield.

*Directors.*—H. Needham, Ilderton; H. McGuffin, London; R. E. Brooks, London; W. C. Hodgins, Denfield; R. S. Douglas, Ilderton; R. Dengate, Ealing; C. H. Perkin, Ettrick; J. C. Gray, Komoka; E. Braithwaite, Denfield.

*Auditors.*—James Smibert, Ettrick; J. E. Johnston, Ettrick.

Unassessed Premium Note Capital, \$107,461.65

## Statement for the Year ending 31st December, 1925

## Assets

Municipal debentures and Canada War Loan bonds.....		\$30,000 00
Amount of cash at head office.....	\$17 49	
Cash in Bank of Montreal, London.....	6,495 31	
"    Standard Bank, London.....	2,665 29	
		<u>9,178 09</u>
Amount unpaid instalments of 1925.....		169 20
"    of premium notes in force, after deducting all payments thereon and		
"    assessments levied.....		107,461 65
"    of interest due and accrued.....		300 00
		<u>\$147,108 94</u>

## Liabilities

Unearned cash payments.....	\$9,663 00
Amount due agents.....	265 00
	<u>\$9,928 00</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$14,862.99.	
Cash received as instalments, 1925.....	\$10,134 15
"    instalments of prior years.....	207 45
"    interest.....	1,536 95
	<u>\$11,878 55</u>

## Expenditure

Expenses of management:	
Commissions, \$493.00; law costs, \$1.00; fuel and light, \$12.00; investigation	
of claims, \$50.00; assessment and fees, \$30.25; Fire Marshal tax, \$29.47;	
travelling expenses, \$32.50; taxes, \$87.02; salaries and fees, \$798.00;	
printing, postage, etc., \$156.83; other expenses, \$36.50.....	\$1,726 57
Miscellaneous payments:	
Cash paid for losses which occurred in 1925.....	1,500 95
"    rebates.....	480 05
"    investments (not extended) \$10,000.	
	<u>\$3,707 57</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925	Three years
Mutual.....	\$4,413,740 00

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	1,498	\$4,220,501 00
Policies new and renewed during 1925.....	524	1,695,365 00
		<u>\$5,915,866 00</u>
Gross number and amount in force during 1925.....	2,022	\$5,915,866 00
Less expired and cancelled in 1925.....	556	1,502,126 00
Net risks in force 31st December, 1925.....	1,466	<u>\$4,413,740 00</u>

## LUMBERMEN'S MUTUAL CASUALTY COMPANY

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Vance C. Smith, Toronto.*Chief or General Agent in Ontario.*—Vance C. Smith, 402 Lumsden Bldg., Toronto.*Date of incorporation.*—1912. *Date commenced business in Canada.*—July 30, 1920.

Assets in Canada.....	\$83,248	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	46,477	Premiums—Ontario (net).....	\$34,194
Ontario Premiums in force (net)..	33,256	Premiums—Canada (net).....	56,654
		Claims—Ontario (net).....	11,542
		Claims—Canada (net).....	33,720

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 520, expiring on the 30th of June, 1927, to undertake contracts of Automobile, Plate Glass and Accident Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Vance C. Smith, Toronto.*Chief or General Agent in Ontario.*—Vance C. Smith, 402 Lumsden Bldg., Toronto.*Date of incorporation.*—1895. *Date commenced business in Canada.*—April 29, 1925.

Assets in Canada.....	\$70,772	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	5,971	Premiums—Ontario (net).....	\$14,086
Ontario Premiums in force (net)..	14,109	Premiums—Canada (net).....	14,086
		Claims—Ontario (net).....	2,000
		Claims—Canada (net).....	2,000

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 521, expiring on the 30th of June, 1927, to undertake contracts of Fire and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MCGILLIVRAY MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PARKHILL, ONT.

Commenced Business 2nd May, 1877

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Jno. Robinson; Vice-President, Albert E. Taylor; Secretary-Treasurer, W. T. Amos, Parkhill.

*Directors.*—Jno. Robinson, Ailsa Craig; Albert E. Taylor, Parkhill; Wes. Maguire, Clandeboye; Wm. E. Lee, Clandeboye; Eldon Steeper, Parkhill; Thos. A. Glendinning, Parkhill; A. E. Taylor, Parkhill; Earl Furtney, Parkhill; Duncan Drummond, Ailsa Craig; J. L. Amos, Ailsa Craig.

*Auditors.*—Jno. Nichol, Parkhill; W. S. Patterson, Ailsa Craig.

Unassessed Premium Note Capital, \$26,835.88

## Statement for the Year ending 31st December, 1925

Assets		
Amount of trust company bonds.....		\$16,500 00
" cash at head office.....	\$183 61	
" cash deposit at Bank of Commerce, Parkhill.....	360 22	
" cash deposit at Bank of Montreal, Ailsa Craig.....	272 34	
" unpaid instalments of 1925.....		816 17
Amount unpaid instalments of prior years (not extended), \$198.00.....		295 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$26,835 88	
Less residue of premium notes given by Company for reinsurance....	410 23	
		<u>26,425 65</u>
Total Assets.....		<u>\$44,037 32</u>
Liabilities		
Unearned cash payments.....		\$3,141 87

## Receipts

Cash balance at 31st December, 1924 (not extended), \$2,276.87.	
Cash received as instalments and cash payments of 1925.....	\$2,720 42
“ instalments of prior years.....	462 75
“ interest.....	783 27
Total Receipts.....	<u>\$3,966 44</u>

## Expenditure

Expenses of management:	
Commissions, \$97.00; investigation of claims, \$10.00; assessment and fees, \$15.50; Fire Marshal tax, \$10.85; travelling expenses, \$15.00; taxes, \$28.79; salaries and fees, \$368.00; printing, postage, etc., \$157.91; other expenses, \$27.00.....	\$730 05
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	560 00
“ reinsurance.....	40 76
“ rebate.....	96 33
“ purchase of securities (not extended) \$4,000.00.	
Total Expenditure.....	<u>\$1,427 14</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	\$1,192,705 00
Reinsurance.....	16,300 00
Net risks actually carried by Company at 31st December, 1925.....	<u>\$1,176,405 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	524	\$1,145,520 00
Policies new and renewed during 1925.....	194	402,125 00
Gross number and amount in force during 1925.....	718	\$1,547,645 00
Less expired and cancelled in 1925.....	183	354,940 00
Net risks in force 31st December, 1925.....	<u>535</u>	<u>\$1,192,705 00</u>

## MCKILLOP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SEAFORTH, ONT.

Commenced Business 26th May, 1876

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, James Connolly; Vice-President, James Evans; Secretary-Treasurer, D. F. McGregor, Seaforth.

*Directors.*—James Connolly Goderich; James Evans, Seaforth; Wm. Rinn, Seaforth; Jno. Bennewies, Dublin; Jno. G. Grieve, Walton; Robt. Ferris, Blyth; Geo. R. McCartney, Seaforth; Alex. Broadfoot, Seaforth; Murray Gibson, Brucefield.

*Auditors.*—Jno. Govenlock, Egmondville; James Kerr, Seaforth.

Unassessed Premium Note Capital, \$230,360.30

## Statement for the Year ending 31st December, 1925

## Assets

Cash in Canadian Bank of Commerce, Seaforth.....	\$11,339 90
Amount of unpaid instalments of 1925.....	2,359 65
“ unpaid instalments of previous years (not extended), \$352.47.	
“ premium notes in force, after deducting all payments thereon and assessments levied.....	\$230,360 30
Less residue of premium notes given for reinsurance.....	72 90
Total Assets.....	<u>\$243,986 95</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1924 (not extended), \$8,408.95.	
Cash received as instalments of 1925.....	\$18,039 90
“ instalments of prior years.....	779 80
“ interest.....	186 68
“ agents' balances.....	442 95
“ from reinsurance on losses.....	3 42
Total Receipts.....	<u>\$19,452 75</u>

## Expenditure

Expenses of management:		
Commissions, \$967.90; investigation of claims, \$99.20; assessment and fees, \$44.71; Fire Marshal tax, \$45.15; travelling expenses, \$15.00; taxes, \$133.20; rent, \$25.00; salaries and fees, \$1,020.10; printing, postage, etc., \$383.06; other expenses, \$95.43.....		\$2,828 75
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		13,424 15
"    reinsurance.....		8 10
"    rebate.....		260 80
Total Expenditure.....		<u>\$16,521 80</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Four years	\$7,379,057 00
Reinsurance.....		2,700 00
Net Risks 31st December, 1925.....		<u>\$7,376,357 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	2,494	\$7,233,160 00
Policies new and renewed during 1925.....	715	1,979,017 00
Gross number and amount in force during 1925.....	3,209	\$9,212,177 00
Less expired and cancelled in 1925.....	682	1,833,120 00
Net risks in force 31st December, 1925.....	<u>2,527</u>	<u>\$7,379,057 00</u>

## MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLUMBUS

Commenced Business 19th August, 1895

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Hon. Wm. Smith; Vice-President, Noah Burkholder; Secretary, P. G. Purvis, Columbus; Treasurer, Samson Roberts, Columbus.

*Directors.*—Hon. Wm. Smith, Columbus; Noah Burkholder, Pickering; Peter Christie, Manchester; I. T. Chapman, Orono; J. H. Devitt, Burketon; Thos. Graham, Port Perry; D. M. Morgan, Claremont; G. B. Mothersill, Oshawa; Wm. Ratcliffe, Brooklin; Samuel Snowden, Bowmanville; J. J. Smith, Enniskillen; H. E. Webster, Whitby.

*Auditors.*—Frank Wilcoxson, Oshawa; H. L. Pascoe, Columbus.

Unassessed Premium Note Capital, \$246,443.55

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of mortgages on real estate.....		\$2,000 00
Amount of municipal debentures.....		5,026 10
Cash on hand, head office.....	\$158 92	
Cash in Standard Bank, Oshawa.....	27,011 67	
Amount of unpaid instalments, 1925.....		27,170 59
"    unpaid instalments, prior years (not extended), \$46.50.		1,541 05
"    premium notes in force, after deducting all payments thereon and assessments levied.....	\$246,443 55	
Less residue of premium notes given for reinsurance.....	16,356 90	
Interest accrued.....		230,086 65
		128 98
Total Assets.....		<u>\$265,953 37</u>

## Liabilities

Unearned cash payments.....		<u>\$34,498 67</u>
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## Receipts

Cash balance at 31st December, 1924 (not extended), \$24,303.79.	
Cash received as instalments, 1925.....	\$34,523 10
“ instalments of prior years.....	1,650 04
“ interest during 1925.....	1,054 44
“ reinsurance on losses.....	7,485 26
“ from other sources.....	30 25
“ from matured investments (not extended), \$703.70.	
<b>Total Receipts.....</b>	<b>\$44,743 09</b>

## Expenditure

<b>Expenses of management:</b>	
Commissions, \$4,230.50; investigation of claims, \$98.00; assessment and fees, \$61.15; Fire Marshal tax, \$118.19; travelling expenses, \$20.00; taxes, \$351.13; salaries and fees, \$3,129.20; printing, postage, etc., \$435.22; other expenses, \$51.88.....	\$8,495 27
<b>Miscellaneous payments:</b>	
Cash paid for losses which occurred during 1925.....	31,474 06
“ reinsurance.....	1,777 25
“ rebate.....	692 71
“ other expenses.....	140 70
<b>Total Expenditure.....</b>	<b>\$42,579 99</b>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....		Three years
Reinsurance:		\$11,670,955 00
Mutual System.....	\$615,425 00	
Cash System.....	14,500 00	
<b>Totals.....</b>		<b>629,925 00</b>
<b>Net risks carried at 31st December, 1925.....</b>		<b>\$11,041,030 00</b>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	4,617	\$10,658,450 00
Policies new and renewed during 1925.....	1,831	4,113,285 00
<b>Gross number and amount in force during 1925.....</b>	<b>6,448</b>	<b>\$14,771,735 00</b>
Less expired and cancelled in 1925.....	1,479	3,100,780 00
<b>Net risks in force 31st December, 1925.....</b>	<b>4,969</b>	<b>\$11,670,955 00</b>

## METROPOLITAN LIFE INSURANCE COMPANY

HEAD OFFICE, NEW YORK

Principal Office in Canada, Ottawa, Ontario

Manager or Chief Executive Officer in Canada.—A. F. C. Fiske, Ottawa.

Chief or General Agent in Ontario.—Henry Briggs, 444 Bloor St. West, Toronto.

Date of incorporation.—1866. Date commenced business in Canada.—1872.

Assets in Canada.....	\$101,032,973
Ontario business in force (gross) . . .	232,571,578
Canadian business in force (gross)	633,544,780

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$8,419,660
Premiums—Canada (net).....	23,258,065
Death Claims—Ontario (net)....	875,941
Death Claims—Canada (net)....	3,097,730

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 626, expiring on the 30th of June, 1927, to undertake contracts of Life, Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

*Manager or Chief Executive Officer in Canada.*—Norman S. Jones, Hamilton.*Chief or General Agent in Ontario.*—Norman S. Jones, Hughson St. South, Hamilton, Ont.*Date of incorporation.*—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada.....	\$98,805	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	29,021	Premiums—Ontario (net).....	\$35,734
Ontario Premiums in force (net).....	35,359	Premiums—Canada (net).....	71,475
		Claims—Ontario (net).....	11,895
		Claims—Canada (net).....	26,833

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 545, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, OWATONNA, MINN., U.S.A.

Principal Office in Canada, Winnipeg.

*Manager or Chief Executive Officer in Canada.*—F. B. Dalglish, Winnipeg.*Chief or General Agent in Ontario.*—F. A. Martin, 143 University Ave., Toronto.*Date of incorporation.*—1904. *Date commenced business in Canada.*—Aug. 18, 1920.

Assets in Canada.....	\$172,084	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	99,571	Premiums—Ontario (net).....	\$60,104
Ontario Premiums in force (net).....	61,088	Premiums—Canada (net).....	218,631
		Claims—Ontario (net).....	14,868
		Claims—Canada (net).....	80,594

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 562, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—W. O. H. Dodds, Montreal.*Chief or General Agent in Ontario.*—H. W. B. Jolley, 357 Bay St., Toronto.*Date of incorporation.*—1842. *Date commenced business in Canada.*—Sept. 1, 1885.

Assets in Canada.....	\$15,713,993	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)....	17,791,010	Premiums—Ontario (net).....	\$782,949
Canadian business in force (gross)...	65,938,062	Premiums—Canada (net).....	2,455,909
		Death Claims—Ontario (net)....	149,935
		Death Claims—Canada (net)....	622,120

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 574, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## NEW YORK LIFE INSURANCE COMPANY

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—P. V. Raven, Montreal.

*Chief or General Agent in Ontario.*—Ralph M. Devins, 330 Bay St., Toronto.

*Date of incorporation.*—1841. *Date commenced business in Canada.*—1868.

Assets in Canada, . . . . . \$11,876,162 Ontario business in force (gross) . . . 41,844,743 Canadian business in force (gross) . . 151,837,843	PREMIUMS WRITTEN—CLAIMS INCURRED Premiums—Ontario (net) . . . . . \$1,506,849 Premiums—Canada (net) . . . . . 5,204,619 Death Claims—Ontario (net) . . . . . 248,900 Death Claims—Canada (net) . . . . . 1,196,231
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This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 750, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## NICHOL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FERGUS

Commenced Business 1st May, 1860

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, M. Hefferman; Vice-President, Albert McLelland; Secretary-Treasurer Jas. Beattie.

*Directors.*—M. Hefferman, Arthur, Ont.; Albert McLelland, Belwood; Jas. Ransom, Fergus; W. J. Fasken, Elora; W. L. Deans, Fergus; Thos. Wilkie, Fergus.

*Auditors.*—Peter Perry, Fergus; Jas. Cormie, Elora.

Unassessed Premium Note Capital, \$167,944.70

### Statement for the Year ending 31st December, 1925

#### Assets

Cash on hand, head office, . . . . .	\$34 93	
" in Imperial Bank, Fergus, . . . . .	629 38	
" in Royal Bank, Fergus, . . . . .	1,680 73	
		\$2,345 04
Amount of unpaid instalments, 1925, . . . . .		1,034 11
" instalments prior years (not extended, \$527.64, . . . . .		
" of premium notes in force, after deducting all payments . . . . .		
thereon and assessments levied, . . . . .	\$167,944 70	
Less reinsurance, . . . . .	2,262 90	
		165,681 80
Total Assets, . . . . .		\$169,060 95

#### Liabilities

Amount of losses adjusted, . . . . .	\$5,176 00	
" unearned cash payments, . . . . .	1,376 54	
Total Liabilities, . . . . .		\$6,552 54

#### Receipts

Cash balance at 31st December, 1924 (not extended), \$5,886.03, . . . . .		
Cash received as instalments of 1925, . . . . .		\$13,121 70
" instalments of prior years, . . . . .		747 48
" for interest, . . . . .		66 20
" from realization of investments (not extended), \$1,000.00, . . . . .		
" from all other sources, . . . . .		25 20
Total Receipts, . . . . .		\$13,960 58

#### Expenditure

Expenses of management:		
Commissions, \$1,306.41; fuel and light, \$100.00; investigation of claims, \$302.50; interest, \$99.40; assessment and fees, \$40.32; Fire Marshal tax, \$41.20; travelling expenses, \$30.00; taxes, \$115.26; rent, \$150.00; salaries and fees, \$1,386.10; printing, postage, etc., \$365.42; other expenses, \$23.00, . . . . .		\$3,959 61
Miscellaneous payments:		
Cash paid for losses which occurred during 1925, . . . . .		3,190 17
" losses which occurred prior to 1925, . . . . .		8,735 00
" reinsurance, . . . . .		352 60
" rebate, . . . . .		264 19
" repayment of loans, . . . . .		2,000 00
Total Expenditure, . . . . .		\$18,501 57



## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual system.....	\$6,740,521 00	Three years
Reinsurance.....	153,000 00	
Total.....	<u>\$6,587,521 00</u>	

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	2,035	\$6,318,991 00
Policies new and renewed during 1925.....	574	1 739,585 00
Gross number and amount in force during 1925.....	<u>2,609</u>	<u>\$8,058,576 00</u>
Less expired and cancelled in 1925.....	509	1,318,055 00
Net risks in force 31st December, 1925.....	<u>2,100</u>	<u>\$6,740,521 00</u>

## MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KINTORE

Commenced Business 25th May, 1878

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Daniel Quinn; Vice-President, Geo. A. Uren; Secretary, E. J. Pearson, Kintore; Treasurer, Jas. H. Davis, Belton.

*Directors.*—Daniel Quinn, Thamesford; Geo. A. Uren, Ingersoll; Geo. A. Munroe, Embro; Wm. Colyer, Ingersoll; A. George, Dorchester; Ray S. Pielt, Embro; F. G. Seaton, Lakeside; Thos. Duffin, Thamesford; Wm. C. Vining, Belton.

*Auditors.*—W. W. Day, Thamesford; Jno. A. McKay, Belton.

Unassessed Premium Note Capital, \$313,721.93

## Statement for the Year ending 31st December, 1925

Assets		
Cash value of bonds and debentures.....		\$12,025 00
Cash on hand at head office.....	\$6 70	
Amount of cash in Royal Bank, Thamesford.....	1,917 58	
"    *Home Bank, Thorndale.....	1,249 44	
"    Montreal Bank, St. Mary's.....	5,277 93	
Amount unpaid of assessments levied in 1925.....		8,451 65
"    assessments levied prior to 1925.....		2,635 59
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$313,721 93	1,123 59
Less residue of premium notes given for reinsurance.....	1,483 71	
Total Assets.....		<u>\$336,474 05</u>
Liabilities		
Unearned cash payments.....		\$3,452 90
All other liabilities.....		271 62
Total Liabilities.....		<u>\$3,724 52</u>
Receipts		
Cash balance at 31st December, 1924 (not extended), \$3,323.34.		
Cash received as application fees.....		\$780 00
"    instalments.....		11,799 62
"    assessments levied in 1925.....		40,349 65
"    assessments levied before 1924.....		480 11
"    interest.....		92 35
"    other.....		114 10
Total Receipts.....		<u>\$53,615 83</u>
Expenditure		
Expenses of management:		
Commissions, \$685.00; law costs, \$1.80; investigation of claims, \$158.00; interest, \$72.92; assessment and fees, \$70.43; Fire Marshal tax, \$81.94; travelling expenses, \$59.70; taxes, \$249.06; rent, \$58.30; salaries and fees, \$1,383.80; printing, postage, etc., \$480.05; other expenses, \$118.36.....		\$3,419 36
Miscellaneous payments:		
Amount paid for losses which occurred during 1925.....		21,114 76
"    reinsurance.....		539 86
"    rebate.....		317 21
"    repayment of loans.....		7,772 99
"    investments (not extended), \$12,000.		
Total Expenditure.....		<u>\$33,164 18</u>

\*In liquidation.

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....		Three years
Reinsurance.....		\$10,565,867 00
		70,935 00
Net risks at 31st December, 1925.....		<u>\$10,494,932 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	2,421	\$10,508,537 00
Policies new and renewed during 1925.....	697	3,136,030 00
Gross number and amount in force during 1925.....	3,118	\$13,644,567 00
Less expired and cancelled in 1925.....	758	3,078,700 00
Net risks in force 31st December, 1925.....	<u>2,360</u>	<u>\$10,565,867 00</u>

## NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SIMCOE

Commenced Business 30th January, 1882

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, A. Wilkinson; Vice-President, F. Shearer; Secretary-Treasurer, N. S. Boughner, Simcoe.

*Directors.*—A. Wilkinson, Courtland; Frank Shearer, Simcoe; Wilson Porter, Port Dover; Theo. Cunningham, Windham Centre; W. A. Bowyer, Simcoe; W. Collings, Langton; Wm. Hetherington, Glen Meyer; Geo. Erwin, Simcoe; Nelson Clement, Vanessa; T. B. McKim, Lynedoch; R. Williams, Fair Ground; Jno. Martin, Port Rowan.

*Auditors.*—A. W. Donly, Simcoe; J. J. Gilbertson, Simcoe.

Unassessed Premium Note Capital, \$116,048.19

## Statement for the Year ending 31st December, 1925

## Assets

Cash on hand at head office.....	\$295 40	
Cash in Montreal Bank, Simcoe.....	334 11	
“ Standard Bank, Port Dover.....	195 20	
“ Standard Bank, St. Williams.....	68 55	
“ Standard Bank, Port Rowan.....	42 80	
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$116,048 19	
Less premium notes for reinsurance.....	1,425 37	
Amount unpaid instalments of 1925.....		114,622 82
“ instalments of prior years (not extended), \$713.12.....		177 27
Total Assets.....		<u>\$115,736 15</u>

## Liabilities

Amount of losses supposed.....	\$950 00
Total Liabilities.....	<u>\$950 00</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$270.71.....		
Cash received at head office for application fees.....	\$4,149 06	
Cash received as instalments of 1925.....	7,540 42	
“ instalments of prior years.....	213 17	
“ from interest.....	12 65	
“ from other sources.....	31 75	
Total Receipts.....		<u>\$11,947 05</u>

## Expenditure

Expenses of management:		
Commissions, \$1,628.18; law costs, \$16.38; fuel and light, \$61.74; interest, \$103.75; assessment and fees, \$26.05; Fire Marshal tax, \$25.76; travelling expenses, \$25.00; taxes, \$158.89; rent, \$185.33; salaries and fees, \$1,184.45; printing, postage, etc., \$345.87; other expenses, \$50.74.....		\$3,812 14
Miscellaneous payments:		
“ Cash paid for losses which occurred prior to 1925.....	175 00	
“ losses which occurred during 1925.....	1,496 61	
“ reinsurance.....	157 37	
“ rebate.....	140 58	
“ repayment of loans.....	5,500 00	
Total Expenditure.....		<u>\$11,281 70</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....		Four years
Less reinsurance.....		\$3,632,919 00
		46,001 25
Net risks at 31st December, 1925.....		<u>\$3,586,917 75</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	1,447	\$3,344,411 00
Policies new and renewed during 1925.....	488	1,091,204 75
Gross number and amount in force during 1925.....	1,935	\$4,435,615 75
Less expired and cancelled in 1925.....	372	848,698 00
Net risks in force 31st December, 1925.....	<u>1,563</u>	<u>\$3,586,917 75</u>

## NORTH KENT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRESDEN

Commenced Business 31st May, 1910

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, C. E. Bodkin; Vice-President, Robt. Forsythe; Secretary-Treasurer, Walter S. Holmes, Dresden.

*Directors.*—C. E. Bodkin, Thamesville; Robt. Forsythe, Turnerville; J. B. Clapp, Turnerville; E. L. Moore, Thamesville; J. B. McDowell, Thamesville; Irwin Bedford, Dresden; J. E. Richardson, Wallaceburg; Simon Smith, Wallaceburg; Leamon Shaw, Turnerville.

*Auditors.*—J. C. Harris, Dresden; M. S. Blackburn, Dresden.

Unassessed Premium Note Capital, \$135,915.03

## Statement for the Year ending 31st December, 1925

## Assets

Cash on hand.....	\$227 82	
Cash in Montreal Bank, Thamesville.....	79 97	
" Canadian Bank of Commerce, Dresden.....	5 09	
" Montreal Bank, Wallaceburg.....	58 40	
Amount of unpaid instalments of 1925.....		\$371 28
" unpaid of assessments levied in prior years.....		556 52
" premium notes, after deducting all payments thereon and assessments levied.....		59 34
		<u>135,915 03</u>
Total Assets.....		<u>\$136,902 17</u>

## Liabilities

Unearned cash payments.....	\$3,192 90
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## Receipts

Cash balance at 31st December, 1924 (not extended), \$2,119.40.....		
Cash received by Company as instalments due in prior years.....	\$414 00	
" by Company as instalments in 1925.....	13,390 75	
" for interest.....	20 30	
" borrowed.....	4,000 00	
" for assessments levied prior to 1925.....	3 00	
" other receipts.....	56 00	
Total Receipts.....		<u>\$17,884 05</u>

## Expenditure

Expenses of management:		
Commissions, \$348.00; investigation of claims, \$74.95; interest, \$251.30; assessment and fees, \$61.35; taxes, \$165.71; rent, \$25.00; salaries and fees, \$907.85; printing, postage, etc., \$190.80; other expenses, \$69.21.....		\$2,094 17
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....	9,415 80	
" reinsurance.....	18 00	
" rebates.....	104 20	
" repayment of loans.....	8,000 00	
Total Expenditure.....		<u>\$19,632 17</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....		Three years
		\$4,582,433 00

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	1,584	\$4,408,500 00
Policies new and renewed during 1925.....	605	1,618,833 00
Gross number and amount in force at any time during 1925.....	2,189	\$6,027,333 00
Deduct expired and cancelled in 1925.....	519	1,444,900 00
Net risks in force at 31st December, 1925.....	<u>1,670</u>	<u>\$4,582,433 00</u>

**NORTHWESTERN MUTUAL FIRE ASSOCIATION**

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Norman S. Jones, Hamilton.

Chief or General Agent in Ontario.—Norman S. Jones, Imperial Bldg., Hamilton, Ont.

Date of incorporation.—1901. Date commenced business in Canada.—May 10, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$728,707	Premiums—Ontario (net).....	\$169,277
Liabilities in Canada.....	364,415	Premiums—Canada (net).....	803,682
Ontario Premiums in force (net)....	169,542	Claims—Ontario (net).....	92,619
		Claims—Canada (net).....	305,534

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 546, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY**

HEAD OFFICE, ONEIDA

Commenced Business 27th March, 1875

**OFFICERS AND DIRECTORS (1926)**

*Officers.*—President, Jas. Downey; Vice-President, A. Anderson; Secretary-Treasurer, W. S. Dunnet, Caledonia.

*Directors.*—Jas. Downey, Caledonia; A. Anderson, Caledonia; Geo. Wharton, Cayuga; R. E. King, Cayuga; David Smith, Hagersville; E. S. Peart, Caledonia.

*Auditors.*—Jos. Peart, Caledonia; James B. Smith, Hagersville.

Unassessed Premium Note Capital, \$36,261.72

**Statement for the Year ending 31st December, 1925**

<b>Assets</b>		
Cash on hand at Standard Bank, Caledonia.....	\$2,208 62	
"    Bank of Commerce, Hagersville.....	1,749 23	
"    Union Bank, Hagersville.....	2,829 59	\$6,787 44
Amount of unpaid assessments levied during 1925.....		115 35
"    unpaid assessments levied in prior years.....		12 60
"    premium notes in force, after deducting all payments thereon and assessments levied.....	\$36,261 72	
Less reinsurance.....	986 80	
		<u>35,274 92</u>
Total Assets.....		<u>\$42,190 31</u>
<b>Liabilities</b>		
Unearned cash payments.....		\$150 18
Total Liabilities.....		<u>\$150 18</u>
<b>Receipts</b>		
Cash balance at 31st December, 1924 (not extended), \$4,074.68.		
Cash received as instalments levied in 1925.....	\$2,162 14	
"    assessments levied in 1925.....	2,453 11	
"    assessments levied in prior years.....	43 58	
"    interest.....	75 41	
Total Receipts.....		<u>\$4,734 24</u>
<b>Expenditure</b>		
Expenses of management:		
Assessment and fees, \$16.51; Fire Marshal tax, \$13.63; travelling expenses, \$31.00; taxes, \$40.75; salaries and fees, \$618.90; printing, postage, etc., \$160.75; other expenses, \$9.00.....		\$890 54
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....	768 54	
"    rebates.....	362 40	
Total Expenditure.....		<u>\$2,021 48</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....		Three years
Less reinsurance.....		\$1,427,543 00
		44,900 00
Net risks at 31st December, 1925.....		<u>\$1,382,643 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	354	\$1,355,618 00
Policies new and renewed during 1925.....	137	556,155 00
Gross number and amount in force during 1925.....	491	\$1,911,773 00
Less expired and cancelled in 1925.....	137	484,230 00
Net risks in force 31st December, 1925.....	<u>354</u>	<u>\$1,427,543 00</u>

## ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced Business 18th August, 1904

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Wm. Park; Vice-President, Willis Potter; Secretary and Manager W. A. Wansbrough, Grand Valley.

*Directors.*—Wm. Park, Belwood; Willis Potter, Waldemar; W. J. Jelly, Waldemar; Wm. Scaife, Grand Valley; Jno. Sime, Grand Valley; Jno. Corbett; Riverview, N. J. Stanley, Denfield; J. C. Ross, Port Dover; Michael Baker, Rodney; F. H. Neil, London; C. E. Archibald, Grand Valley.

*Auditors.*—H. Richardson; M. Graham.

Unassessed Premium Note Capital, \$182,514.95

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of real estate.....		\$2,500 00
Canada War Loan.....		8,000 00
Cash in Royal Bank, Grand Valley.....	\$15,538 81	
" various banks and loan company.....	451 90	
" agents' hands.....		15,990 71
Amount of unpaid instalments of 1925.....		383 34
" premium notes, after deducting all payments thereon and assessments levied.....		1,045 85
Interest accrued.....		182,514 95
Office furniture and safe (not extended), \$500.00.....		52 92
Total Assets.....		<u>\$210,487 77</u>

## Liabilities

Unearned cash payments.....		\$2,810 10
Total Liabilities.....		<u>\$2,810 10</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$12,698.74.....		
Cash received as instalments in 1925.....		\$12,949 63
" instalments due in prior years.....		669 62
" interest.....		661 80
" agents' balances of 1924 received in 1925.....		826 50
" assessments levied in prior years.....		43 20
" all other.....		284 92
Total Receipts.....		<u>\$15,435 67</u>

## Expenditure

Expenses of management:		
Commissions, \$1,708.62; law costs, \$2.00; fuel and light, \$97.57; investigation of claims, \$543.40; assessment and fees, \$43.07; travelling expenses, \$433.10; taxes, \$127.91; salaries and fees, \$2,891.00; printing, postage, etc., \$708.95; other expenses, \$105.59.....		\$6,661 21
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1925.....		431 91
" losses which occurred during 1925.....		4,933 66
" rebates.....		116 92
Total Expenditure.....		<u>\$12,143 70</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	<u>\$7,036,335 00</u>
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## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	4,858	\$6,890,140 00
Policies new and renewed during 1925.....	1,563	2,319,775 00
Gross number and amount in force during 1925.....	6,421	\$9,209,915 00
Less expired and cancelled in 1925.....	1,588	2,173,580 00
Net risks in force at 31st December, 1925.....	<u>4,833</u>	<u>\$7,036,335 00</u>

## ONTARIO THRESHERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, CHATHAM, ONT.

Commenced Business 18th July, 1922

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, J. M. Houston; Vice-President, E. S. Down, Secretary-Treasurer, Ethel F. Sandison, Chatham.

*Directors.*—J. M. Houston, Chatham; E. S. Down, Shedden; Byrell Harris, Chatham; William Ford, Staples; Chester Armstrong, Alvinston; J. Cushman, London; Samuel Oaks, Strathroy; Wm. Chapman, Denfield; Alfred Early, Morpeth; Byron Elliott, Northwood; John Price, Belle River; R. D. Bodkin, Croton.

*Auditor.*—W. R. Landon, Chatham.

Unassessed Premium Note Capital, \$25,538.95

## Statement for the Year ending 31st December, 1925

## Assets

Cash on hand.....	\$110 00	
Cash in Standard Bank, Chatham.....	2,862 94	
Unpaid instalments, 1925.....		\$2,972 94
Prior instalments of instalments (not extended), \$635.30.....		505 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		25,538 95
" unpaid assessments levied in prior years (not extended), \$635.48.....		
Total Assets.....		<u>\$29,017 09</u>

## Liabilities

Amount of borrowed money.....		\$845 00
" all other.....		191 95
Total Liabilities.....		<u>\$1,036 95</u>

## Receipts

Cash balance 31st December, 1924 (not extended), \$1,708.67.....		
Cash received as instalments of 1925.....		\$8,337 85
" as instalments of prior years.....		998 37
" for assessments levied in prior years.....		165 01
" as interest.....		29 02
" all other.....		157 91
Total Receipts.....		<u>\$9,688 16</u>

## Expenditure

Expenses of management:		
Commissions, \$70.00; law costs, \$249.15; investigation of claims, \$10.35; assessment and fees, \$11.75; Fire Marshal tax, \$34.84; travelling expenses, \$1,155.78; taxes, \$120.67; rent, \$180.00; salaries and fees, \$2,327.80; printing, postage, etc., \$650.42; other expenses, \$111.11.....		\$4,921 87
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1925.....		1,070 00
" losses which occurred during 1925.....		2,315 85
" rebate.....		73 00
" all other.....		43 17
Total Expenditure.....		<u>\$8,423 89</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	<u>\$343,310 00</u>
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Movement in Risks		Number	Amount
Mutual System			
Policies in force 31st December, 1924.....		435	\$365,295 00
Policies new and renewed during 1925.....		440	343,310 00
Gross number and amount in force during 1925.....		875	\$708,605 00
Less expired and cancelled in 1925.....		435	365,295 00
Net risks in force 31st December, 1925.....		440	\$343,310 00

## OSGOODE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KENMORE  
Commenced Business 1st February, 1914

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, A. G. E. Robertson; Vice-President, H. S. Latimer; Secretary Treasurer, R. McLachlan, Kenmore.

*Directors.*—A. G. E. Robertson, Metcalfe; H. S. Latimer, Metcalfe; J. M. Boland, Russell P. A. McGregor, Russell; R. S. Hill, Vernon; J. H. Cumming, Ormond.

*Auditors.*—H. D. MacTavish, Kenmore; D. McLaren, Kenmore.

Unassessed Premium Note Capital, \$101,864.81

### Statement for the Year ending 31st December, 1925

Assets			
Cash on hand at head office.....		\$36 56	
Cash in Bank of Nova Scotia, Russell.....		693 55	
" Royal Bank, Metcalfe, Ont.....		1,169 63	
Amount of instalments, 1925, unpaid.....			\$1,899 74
" unpaid assessments levied in prior years (not extended), \$1,112.55.			160 00
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$101,864 81		
Less reinsurance.....		1,465 44	
Total Assets.....			\$100,399 37
			\$102,459 11

Liabilities			
Unearned cash payments.....			\$5,960 59
Total Liabilities.....			\$5,960 59

Receipts			
Cash balance at 31st December, 1924 (not extended), \$915.80.			
Cash received as instalments in 1925.....		\$6,566 80	
" assessments of prior years.....		123 00	
" interest.....		19 09	
" all other sources.....		332 84	
Total Receipts.....			\$7,041 73

Expenditure			
Expenses of management:			
Commissions, \$245.85; investigation of claims, \$48.10; assessment and fees, \$22.02; Fire Marshal tax, \$59.88; travelling expenses, \$16.45; taxes, \$91.00; rent, \$61.00; salaries and fees, \$615.50; printing, postage, etc., \$131.90; other expenses, \$5.00.....			\$1,296 70
Miscellaneous payments:			
Cash paid for losses which occurred during 1925.....		4,471 00	
" reinsurance.....		284 56	
" rebate.....		84 43	
" all other.....		95 00	
Total Expenditure.....			\$6,231 69

### Currency of Risks

Amount covered by Policies in force 31st December, 1925		Three years
Mutual.....		\$2,375,550 00
Reinsurance.....		35,000 00
Net risks at 31st December, 1925.....		\$2,340,550 00

Movement in Risks		Number	Amount
Mutual System			
Policies in force 31st December, 1924.....		818	\$2,504,260 00
Policies new or renewed during 1924.....		270	823,950 00
Gross number and amount in force during 1925.....		1,088	\$3,328,210 00
Less expired and cancelled in 1925.....		330	952,660 00
Net risks in force at 31st December, 1925.....		758	\$2,375,550 00

## OTTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NORWICH

Commenced Business 13th August, 1888

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Jas. Rettie; Vice-President, Jas. Carroll; Secretary-Treasurer, T. M. Cayley, Norwich.

*Directors.*—Jas. Rettie, Burgessville; Jas. Carroll, Norwich; P. Slattery, Woodstock; J. R. Johnson, Springfield; A. W. Smith, Scotland; A. W. Eddy, Burford; J. W. Davis, Otterville; H. Schell, Woodstock; L. W. McCurdy, Norwich.

*Auditors.*—J. McKee, Norwich; F. W. Vardon, Springfield.

Unassessed Premium Note Capital, \$304,314.97

### Statement for the Year ending 31st December, 1925

#### Assets

Cash on hand at head office. . . . .	\$87 20	
Cash in Royal Bank, Scotland. . . . .	203 70	
"    Royal Bank, Norwich. . . . .	367 88	
"    Bank of Toronto, Burford. . . . .	231 86	
	\$890 64	
Amount of unpaid instalments, fixed payments, 1925. . . . .		864 65
"    premium notes in force, after deducting all payments		
thereon and assessments levied. . . . .	\$304,314 97	
Less residue for reinsurance. . . . .	20,480 19	
		\$283,834 78
Total Assets. . . . .		\$285,690 07

#### Liabilities

Amount of losses adjusted. . . . .	\$1,000 00
Borrowed money. . . . .	4,000 00
Unearned cash payments. . . . .	1,204 14
	\$6,204 14

#### Receipts

Cash balance at 31st December, 1924 (not extended), \$128.91.	
Cash received for application fees. . . . .	\$562 00
"    instalments, 1925. . . . .	22,424 56
"    fixed payments of prior years. . . . .	715 65
"    interest. . . . .	4 98
"    borrowed. . . . .	8,250 00
	\$31,957 19

#### Expenditure

Expenses of management:	
Commissions, \$978.60; investigation of claims, \$100.00; interest, \$174.22;	
assessment and fees, \$48.89; Fire Marshal tax, \$62.46; travelling expenses,	
\$54.50; taxes, \$190.39; rent, \$60.00; salaries and fees, \$1,350.50; printing,	
postage, etc., \$343.70; other expenses, \$25.80. . . . .	\$3,689 06
Miscellaneous payments:	
Amount paid for losses which occurred during 1925. . . . .	12,220 70
"    reinsurance. . . . .	2,096 24
"    rebate. . . . .	439 46
"    repayment of loans. . . . .	12,750 00
	\$31,195 46

#### Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual. . . . .	Four years	\$8,547,823 00
Reinsurance. . . . .		589,406 00
		\$7,958,417 00

Net risks carried at 31st December, 1925. . . . .

	Mutual System	Number	Amount
Policies in force 31st December, 1924. . . . .		2,104	\$8,103,068 00
Policies new and renewed during 1925. . . . .		631	2,316,365 00
		2,735	\$10,419,433 00
Gross number and amount in force during 1925. . . . .			
Less expired and cancelled in 1925. . . . .		528	1,871,610 00
		2,207	\$8,547,823 00
Net risks in force 31st December, 1925. . . . .			



## OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, EMBRO

Commenced Business 2nd June, 1884

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, James Green; Vice-President, John Bolton; Secretary-Treasurer, H. W. Sutherland, Embro.

*Directors.*—James Green, Embro; Jno. Bolton, St. Mary's; John Muterer, Ingersoll; J. F. McDonald, Woodstock; Alex. Smith, Embro; F. G. Webber, Woodstock; R. A. Matheson, Embro; J. C. McPherson, St. Mary's; J. G. Calder, Thamesford.

*Auditors.*—E. L. Sutherland, Embro; George McIntosh, Embro.

Unassessed Premium Note Capital, \$67,869.00

### Statement for the Year ending 31st December, 1925

#### Assets

Cash at head office.....	\$428 08	
Cash in Royal Bank, Embro.....	2,696 48	
		\$3,124 56
Amount unpaid instalments for 1925.....		156 07
“ unpaid of assessment of 1925.....		246 29
“ unpaid of assessment, prior years.....		86 00
“ of premium notes in force, after deducting all payments thereon and assessments levied.....	\$67,869 00	
Less reinsurance.....	9,123 84	
		58,745 16
Total Assets.....		\$62,358 08

#### Liabilities

Unearned cash payments..... \$876 70

#### Receipts

Cash balance at 31st December, 1924 (not extended), \$1,398.49.....		
Cash received as instalments, 1925.....		\$4,167 36
“ assessment during 1925.....		4,216 08
“ assessments in prior years.....		395 35
“ borrowed.....		1,500 00
“ reinsurance on losses.....		1,018 00
“ all other sources.....		7 38
Total Receipts.....		\$11,304 17

#### Expenditure

Expenses of management:		
Commissions, \$408.84; investigation of claims, \$12.00; interest, \$34.50; assessment and fees, \$20.44; Fire Marshal tax, \$11.81; travelling expenses, \$27.00; taxes, \$29.10; rent, \$44.00; salaries and fees, \$752.65; printing, postage, etc., \$137.95; other expenses, \$17.00.....		\$1,495 29
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		4,839 97
“ reinsurance.....		1,686 94
“ rebates.....		5 90
“ repayment of loans.....		1,500 00
“ all other.....		50 00
Total Expenditure.....		\$9,578 10

#### Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual System.....	Three years \$2,383,118 00
Less reinsurance.....	335,690 82
Net risks in force at 31st December, 1925.....	\$2,047,427 18

#### Movement in Risks

	Mutual System		
Policies in force 31st December, 1924.....		Number	Amount
Policies new and renewed during 1925.....		702	\$2,175,481 00
		256	878,487 00
Gross number and amount in force during 1925.....		958	\$3,053,968 00
Less expired and cancelled in 1925.....		251	670,850 00
Net risks in force 31st December, 1925.....		707	\$2,383,118 00

## PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRAMPTON

Commenced Business 24th June, 1876

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Thos. Bryans; Vice-President, Henry Walker; Secretary-Treasurer,*Directors.*—Thomas Bryans, Malton; Henry Walker, Toronto; Jno Cunningham, Georgetown; Geo. A. Cameron, Alton; J. H. Rutherford, Albion; J. A. Fletcher, Brampton; R. H. Lush, Clarkson; Jno. Gardhouse, Weston; Jas. Laidlaw, Brampton.*Auditors.*—W. J. Beatty, Brampton; F. J. Thomson, Brampton.

Unassessed Premium Note Capital, \$477,992.15

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of bonds, etc.....		\$2,000 00
" value of mortgages.....		6,900 00
" at head office.....	\$525 12	
" in Montreal Bank, Brampton.....	13,670 54	
" in Dominion Bank, Brampton.....	18,238 16	
" in agents' hands.....		32,433 82
Amount unpaid of assessments of 1925.....		4,061 76
" of premium notes in force, after deducting all payments thereon and assessments levied.....	\$477,992 15	75 35
Less residue of premium notes given for reinsurance.....	24,404 65	
		<u>453,587 50</u>
Total Assets.....		<u>\$499,058 43</u>

## Liabilities

Unearned cash payments.....	\$34,244 71
Total Liabilities.....	<u>\$34,244 71</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$24,418.49.	
Cash received as instalments, 1925.....	\$45,324 09
" instalments due prior years.....	47 65
" for interest.....	1,093 00
" agents' balances of 1924 received in 1925.....	2,030 70
" reinsurance on losses.....	3,000 00
Total Receipts.....	<u>\$51,500 44</u>

## Expenditure

Expenses of management:	
Commissions, \$3,069.25; law costs, \$228.75; investigation of claims, \$570.60; assessment and fees, \$86.97; Fire Marshal tax, \$139.68; travelling expenses, \$2.50; taxes, \$422.03; rent, \$312.00; salaries and fees, \$2,731.10; printing, postage, etc., \$469.42; other expenses, \$481.71.....	\$8,514 01
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1925.....	7,000 00
" losses which occurred during 1925.....	22,800 00
" reinsurance.....	1,886 20
" rebate.....	1,227 55
" investments (not extended), \$2,056.75.	
Total Expenditure.....	<u>\$41,428 36</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years \$17,222,707 00
Reinsurance.....	852,600 00
Net risks in force 31st December, 1925.....	<u>\$16,370,107 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	4,459	\$16,040,473 00
Policies new and renewed during 1925.....	1,759	6,143,545 00
Gross number and amount in force during 1925.....	6,218	\$22,184,018 00
Less expired and cancelled in 1925.....	1,492	4,961,311 00
Net risks in force 31st December, 1925.....	4,726	<u>\$17,222,707 00</u>

## PEEL AND MAYBOROUGH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRAYTON

Commenced Business 15th July, 1887

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, P. J. Cunningham; Vice-President, Jesse Jack; Secretary-Treasurer, Jno. Ritch, Drayton.

*Directors.*—P. J. Cunningham, Rothsay; Jesse Jack, Moorefield; Alex. Duff, Drayton; Q. D. Whale, Alma; Wm. Murdock, Palmerston; J. J. Bryan, Amaranth Station; Robt. McArthur, Moorefield; Jno. C. Dixon, Moorefield; Jas. Kiteley, Listowel; F. B. Farrell, Arthur; Henry Barkwell, Glenallan; Wm. Newstead, Moorefield.

*Auditors.*—Jas. Grieves, Moorefield; S. C. Whale, Alma.

Unassessed Premium Note Capital, \$227,276.00

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of real estate.....		\$2,000 00
Cash value of war loan.....		108 25
Cash in Royal Bank, Mount Forest.....	\$74 85	
“ Royal Bank, Drayton.....	1,593 74	
“ Sterling Bank, Orangeville.....	118 66	
“ Bank of Commerce, Orangeville.....	94 10	
“ Bank of Commerce, Moorefield.....	246 04	
“ Royal Bank, Arthur.....	91 71	
“ Royal Bank, Grand Valley.....	75 80	
		<u>2,403 15</u>
Amount unpaid instalments of 1925.....		2,464 40
“ of premium notes in force, after deducting all payments thereon and assessments levied.....	\$227,276 00	
Less reinsurance.....	2,156 90	
		<u>225,119 10</u>
Total Assets.....		<u>\$231,936 65</u>

## Liabilities

Losses adjusted.....		\$6,075 00
Unearned cash payments.....		1,166 04
Total Liabilities.....		<u>\$7,241 04</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$2,492.50.		
Cash received as instalments, 1925.....		\$26,795 37
“ as instalments of prior years.....		1,232 02
“ for interest.....		112 00
“ from all other sources.....		8 35
“ from realization on securities (not extended) \$2,000.00.		
Total Receipts.....		<u>\$28,147 74</u>

## Expenditure

Expenses of management:		
Commissions, \$1,105.25; law costs, \$23.00; fuel and light, \$34.08; investigation of claims, \$300.00; interest, \$24.90; assessment and fees, \$73.67; Fire Marshal tax, \$34.10; travelling expenses, \$12.00; taxes, \$486.25; rent, \$5.65; salaries and fees, \$2,015.50; printing, postage, etc., \$425.33; other expenses, \$49.14.....		\$4,688 87
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1925.....		2,514 10
“ losses which occurred during 1925.....		22,852 85
“ reinsurance.....		311 80
“ rebate.....		163 49
Total Expenditure.....		<u>\$30,531 11</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....		Four years \$13,396,440 00
Reinsurance.....		144,000 00
Net risks 31st December, 1925.....		<u>\$13,252,440 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	3,516	\$13,272,000 00
Policies new and renewed during 1925.....	959	3,300,965 00
Gross number and amount in force during 1925.....	4,475	\$16,572,965 00
Less expired and cancelled in 1925.....	925	3,176,525 00
Net risks in force 31st December, 1925.....	<u>3,550</u>	<u>\$13,396,440 00</u>

## PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ALFRED

Commenced Business August 5th, 1901

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Samuel Parisien; Vice-President, Ulric Daoust; Secretary-Treasurer, B. G. Parisien, Alfred.

*Directors.*—Samuel Parisien, Alfred; Ulric Daoust, Plantagenet; Daniel Charbonneau, Alfred; Victor Bouthillier, Alfred Station; Simon Bertrand, L'Original; Isadore Lalonde, Caledonia Springs.

*Auditors.*—Honore Belanger, Alfred; Arthur Gratton, Alfred.

Unassessed Premium Note Capital, \$210,917.04

### Statement for the Year ending 31st December, 1925

#### Assets

Municipal debentures.....		\$6,112 72
Cash on hand at head office.....	\$653 13	
Cash in Bank of Hochelaga, L'Original.....	21 04	
"    Union Bank, Plantagenet.....	160 37	
"    Provincial Bank, Alfred.....	881 67	
	1,716 21	
Amount unpaid instalments of 1925.....		290 40
"    of premium notes in force, after deducting all payments thereon and assessments levied.....	\$210,917 04	
Less residue of premium notes given for reinsurance.....	14,828 70	
		196,088 34
<b>Total Assets.....</b>		<b>\$204,207 67</b>

#### Liabilities

Amount of unpaid loans.....		\$12,500 00
"    unearned cash payments.....		14,238 55
<b>Total Liabilities.....</b>		<b>\$26,738 55</b>

#### Receipts

Cash balance at 31st December, 1924 (not extended), \$999.67.....		
Cash received as instalments of 1925.....		\$30,071 73
"    instalments due in prior years.....		34 47
"    interest.....		437 30
"    principal of debentures (not extended), \$833.69.....		
"    from reinsurance on losses.....		1,682 25
"    borrowed during 1925.....		57,350 00
Cash received from all other sources.....		39 50
<b>Total Receipts.....</b>		<b>\$89,615 25</b>

#### Expenditure

Expenses of management:		
Commissions, \$69.90; fuel and light, \$12.00; investigation of claims, \$185.50; interest, \$626.89; assessment and fees, \$51.07; Fire Marshal tax, \$80.61; travelling expenses, \$28.00; taxes, \$222.85; rent, \$50.00; salaries and fees, \$1,138.00; printing, postage, etc., \$765.03; other expenses, \$15.00..		\$3,244 85
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1925.....		30 00
"    losses which occurred during 1925.....		28,645 55
"    reinsurance.....		2,486 25
"    rebates.....		475 75
"    repayment of loans.....		54,850 00
<b>Total Expenditure.....</b>		<b>\$89,732 40</b>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	\$9,219,495 00	Three years
Reinsurance.....	672,000 00	
<b>Net risks 31st December, 1925.....</b>	<b>\$8,547,495 00</b>	

#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	3,658	\$8,557,137 00
Policies new and renewed during 1925.....	1,476	3,501,875 00
<b>Gross number and amount in force during 1925.....</b>	<b>5,134</b>	<b>\$12,059,012 00</b>
Less expired and cancelled in 1925.....	1,237	2,839,517 00
<b>Net risks in force 31st December, 1925.....</b>	<b>3,897</b>	<b>\$9,219,495 00</b>

**THE PRUDENTIAL INSURANCE COMPANY OF AMERICA**

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—William White, Montreal.

Chief or General Agent in Ontario.—Walter Hammond, 615 Yonge St., Toronto.

Date of incorporation.—1873. Date commenced business in Canada.—Feb. 3, 1909.

Assets in Canada.....	\$39,286,236	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross).	149,444,282	Premiums—Ontario (net).....	\$6,100,282
Canadian business in force		Premiums—Canada (net).....	11,525,788
(gross).....	310,216,418	Death claims—Ontario (net)....	668,731
		Death claims—Canada (net)....	1,409,963

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 774, expiring on the 30th of June, 1927, to undertake contracts of Life, Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**PUSLINCH MUTUAL FIRE INSURANCE COMPANY**

HEAD OFFICE, ABERFOYLE

Commenced Business May, 1859

OFFICERS AND DIRECTORS (1926)

Officers.—President, W. J. Little; Vice-President, W. H. Schultz; Secretary-Treasurer, John Rae, Puslinch.

Directors.—W. J. Little, Hespeler; W. H. Schultz, Puslinch; H. Gilchrist, Puslinch; Thos. Doyle, Guelph; Alex. Smith, Hespeler; Peter Iles, Arkell; D. A. McLean, Puslinch; Thos. Buchanan, Moffat; Donald Stewart, Puslinch.

Auditors.—Jno. A. Cockburn, Puslinch; Jno. A. Wilkinson, Morriston.

Unassessed Premium Note Capital, \$71,709.29

**Statement for the Year ending 31st December, 1925**

**Assets**

Cash on hand, head office.....	\$1,482 47	
“ deposit in Bank of Commerce, Guelph.....	56 90	
“ deposit in Bank of Toronto, Morriston.....	4 19	
		<u>\$1,543 56</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	71,709 29	
“ unpaid instalments of 1925.....	480 60	
Total Assets.....		<u>\$73,733 45</u>

**Liabilities**

Unearned cash payments.....	\$4,871 54
Total Liability.....	<u>\$4,871 54</u>

**Receipts**

Cash balance at 31st December, 1924 (not extended), \$2,493.24.	
Cash received at taking of application at head office.....	\$201 00
“ instalments of 1925.....	4,870 93
“ instalments prior years.....	420 15
“ interest.....	65 50
Total Receipts.....	<u>\$5,557 58</u>

**Expenditure**

Expenses of management:	
Investigation of claims, \$38.75; assessment and fees, \$19.89; Fire Marshal tax, \$13.55; travelling expenses, \$14.30; taxes, \$37.80; salaries and fees, \$610.00; printing, postage, etc., \$87.12; other expenses, \$44.50.....	\$865 91
Miscellaneous payments:	
Amount paid for losses which occurred during 1925.....	5,587 75
“ rebate.....	53 60
Total Expenditure.....	<u>\$6,507 26</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years \$1,987,470 00
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## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	635	\$2,060,475 00
Policies new and renewed during 1925.....	197	596,170 00
Gross number and amount in force during 1925.....	832	\$2,656,645 00
Less expired and cancelled in 1925.....	210	669,175 00
Net risks in force 31st December, 1925.....	622	\$1,987,470 00

## RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MINNEAPOLIS, MINN.

Principal Office in Canada, Winnipeg, Man.

*Manager or Chief Executive Officer in Canada.*—F. B. Dalglish, Winnipeg.*Chief or General Agent in Ontario.*—F. A. Martin, 143 University Ave., Toronto.*Date of incorporation.*—1899. *Date commenced business in Canada.*—Aug. 18, 1920.

Assets in Canada.....	\$177,539	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	99,571	Premiums—Ontario (net).....	\$60,104
Ontario Premiums in force (net).....	61,088	Premiums—Canada (net).....	218,631
		Claims—Ontario (net).....	14,868
		Claims—Canada (net).....	80,594

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 560, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## ROYAL GUARDIANS

HEAD OFFICE, MONTREAL, QUE.

*Officers.*—President, John Hyde, Westmount, Que.; Vice-President, Geo. Paré, Quebec; Manager, A. T. Patterson, Montreal.

*Directors.*—C. E. Ward, Montreal; W. H. Bardwell, Montreal; Lucien St. Mars, Longueuil; W. J. Little, Montreal; Rev. Frank Charters, Westmount; C. P. Wood, Westmount; H. W. Monsell, St. Lambert, Que.; C. E. Marchand, St. Jerome, Que.; Thos. Brady, London, Ont.; D. Nevue, Rock Island, Que.; Harris Vineberg, Montreal; H. R. Charlton, Montreal.

*Chief or General Agent in Ontario.*—C. Gettlings, Commercial Chambers, Hamilton, Ont.*Date of incorporation.*—1910. *Date commenced business in Canada.*—Sept. 1, 1910.

Assets in Canada.....	\$898,190	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross).....	1,299,157	Premiums—Ontario (net).....	\$43,005
Canadian business in force (gross).....	3,646,243	Premiums—Canada (net).....	123,611
		Death claims—Ontario (net).....	6,406
		Death claims—Canada (net).....	71,827

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 844, expiring on the 30th of June, 1927, to undertake contracts of Life, Sickness and Accident Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ELFRIDA

Commenced Business 30th July, 1880.

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, A. E. Smuck; Vice-President, J. M. Stewart; Secretary-Treasurer, C. I. Stewart, Hannon,

*Directors.*—A. E. Smuck, Glanford Station; J. M. Stewart, Grimbsy; J. I. Fletcher, Hannon; C. S. Bird, Hamilton; Francis Ecker, Hannon; A. E. Walker, Bartonville; W. B. Switzer, Binbrook; C. C. Pettit, Fruitland.

*Auditor.*—Chester S. Walters, Hamilton.

Unassessed Premium Note Capital, \$182,776.39

## Statement for the Year ending 31st December, 1925

Assets	
Cash value of real estate.....	\$400 00
Bonds and debentures.....	20,034 91
Amount of cash on hand at head office.....	\$282 46
Cash in Royal Bank, Stoney Creek.....	1,555 88
“ Royal Bank, Hamilton.....	4,388 89
Amount unpaid of assessments levied during 1925.....	6,227 23
“ unpaid of assessments levied in prior years.....	1,016 05
“ of premium notes in force, after deducting all payments thereon.....	629 76
Less residue given for reinsurance.....	\$182,776 39
	1,049 57
Amount of office furniture (not extended), \$50.00.....	181,726 82
“ of interest due and accrued.....	82 60
Total Assets.....	<u>\$210,117 37</u>

## Liabilities

Amount of unearned cash payments.....	\$14,245 07
“ of all other.....	200 00
Total liabilities.....	<u>\$14,445 07</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$5,829.17.....	
Cash received for instalments levied in 1925.....	14,136 27
“ assessments which were levied in 1925.....	11,870 76
“ assessments which were levied before 1925.....	539 63
“ interest.....	859 09
“ all other.....	7 50
“ investments (not extended), \$3,198.11.....	
Total Receipts.....	<u>\$27,413 25</u>

## Expenditure

Expenses of management:	
Commissions, \$1,366.50; division court costs, \$15.27; investigation of claims, \$110.00; interest, \$71.73; assessment and fees, \$36.80; Fire Marshal tax, \$40.86; travelling expenses, \$36.50; taxes, \$134.15; salaries and fees, \$1,507.55; printing, postage, etc., \$459.01; other expenses, \$118.50.....	3,896 87
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	13,718 83
“ losses which occurred prior to 1925.....	2,950 00
“ reinsurance.....	353 93
“ rebate.....	71 07
Amount paid for purchase of investments (not extended), \$9,217.60.....	
Total Expenditure.....	<u>\$20,995 70</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

	Three years
Mutual.....	\$5,845,975 00
Less reinsurance.....	46,950 00
Net risks actually carried Dec. 31st, 1925.....	<u>\$5,799,025 00</u>

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1924.....	1,701	\$5,845,975 00
Policies new and renewed during 1925.....	574	1,901,425 00
Gross number and amount in force during 1925.....	2,275	\$7,485,975 00
Less expired and cancelled 1925.....	550	1,640,000 00
Net risks in force in 31st December, 1925.....	1,725	<u>\$5,845,975 00</u>

## SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SHEDDEN

Commenced Business 9th September, 1878

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Mungo McNabb; Vice-President, A. E. Jones; Secretary-Treasurer, John H. Sells, Shedden.

*Directors.*—Mungo McNabb, Iona Station; A. E. Jones, Port Stanley; Maxwell Hunter Southwold; Dougald McGibbon, Shedden; Jno. A. Campbell, St. Thomas; Jas. Cunning, Talbotville.

*Auditors.*—L. K. McCollum, Iona Station; Angus Turner, Shedden.

Unassessed Premium Note Capital, \$89,650.77

### Statement for the Year ending 31st December, 1925

#### Assets

Cash on hand at head office.....	\$107 12	
“ deposit in Standard Bank, Shedden.....	2,116 21	
“ deposit, Montreal Bank, Lawrence Station.....	771 71	
“ deposit, Montreal Bank (Main Branch), St. Thomas.....	1,071 34	
“ deposit, Montreal Bank (West End), St. Thomas.....	494 01	
	\$4,560 39	
Amount of unpaid assessments levied during 1925.....		1,444 52
“ premium notes in force, after deducting all payments thereon and assessments levied.....	\$89,650 77	
Less residue given for reinsurance.....	1,719 90	
		87,930 87
All other assets.....		642 00
Total Assets.....		\$94,577 78

#### Liabilities—None

#### Receipts

Cash balance at 31st December, 1924 (not extended), \$1,605.49.....		
Cash received as instalments of 1925.....		\$2,895 73
“ assessments in 1925.....		7,950 48
“ assessments levied prior to 1925.....		1,320 30
“ borrowed money.....		2,000 00
“ other sources.....		2 25
Total Receipts.....		\$14,168 76

#### Expenditure

Expenses of management:		
Commissions, \$180.00; law costs, \$12.00; interest, \$280.33; assessment and fees, \$23.95; Fire Marshal tax, \$27.53; travelling expenses, \$18.00; taxes, \$82.56; rent, \$12.00; salaries and fees, \$712.00; printing, postage, etc., \$144.32; other expenses, \$10.60.....		\$1,503 29
Miscellaneous payments:		
Amount paid for losses which occurred during 1925.....		5,315 70
“ reinsurance.....		264 95
“ rebate.....		129 92
“ repayment of loans.....		4,000 00
Total Expenditure.....		\$11,213 86

#### Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Four years \$3,006,795 00
Reinsurance.....	66,150 00
Net risks carried at 31st December, 1925.....	\$2,940,645 00

#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	768	\$2,906,960 00
Policies new and renewed during 1925.....	248	904,410 00
Gross number and amount in force during 1925.....	1,016	\$3,811,370 00
Less expired and cancelled in 1925.....	201	804,575 00
Net risks in force 31st December, 1925.....	815	\$3,006,795 00



## STANDARD LIFE ASSURANCE COMPANY

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal

*Manager or Chief Executive Officer in Canada.*—Wm. H. C. Kennedy, Montreal.*Chief or General Agent in Ontario.*—F. W. Doran, 24 King St. West, Toronto.*Date of organization.*—1825. *Date commenced business in Canada.*—1846.

Assets in Canada.....	\$20,777,472	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	9,337,477	Premiums—Ontario (net).....	\$311,952
Canadian business in force (gross)...	28,185,547	Premiums—Canada (net).....	870,636
		Death Claims—Ontario (net)....	198,321
		Death Claims—Canada (net)....	392,624

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 499, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## STATE LIFE INSURANCE COMPANY

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—W. H. Hunter, Toronto.*Chief or General Agent in Ontario.*—W. H. Hunter, Toronto, Temple Bldg.*Date of incorporation.*—1894. *Date commenced business in Canada.*—1904.

Assets in Canada.....	\$436,713	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	984,585	Premiums—Ontario (net).....	\$28,233
Canadian business in force (gross)...	1,237,423	Premiums—Canada (net).....	23,141
		Death Claims—Ontario (net)....	5,000
		Death Claims—Canada (net)....	26,000

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 981, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## SYDENHAM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, OWEN SOUND

Commenced Business 26th August, 1869

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, James Gardner; Vice-President, Geo. Binnie; Secretary-Treasurer, Maxwell Telford, Owen Sound.

*Directors.*—James Gardner, Owen Sound; Geo. Binnie, Priceville; A. C. Patterson, Blantyre; Malcolm Cameron, Owen Sound; A. S. Donald, Tara; James A. Lemon, Balaclava; L. E. Bowes, Meaford; N. McDonald, Owen Sound; Wm. Breen, Owen Sound; James Wilson; Owen Sound; Hugh McKay, Annan; George B. Carnahan, Meaford; Joseph Dobie, Owen Sound; Hon. E. C. Drury, Crownhill; Chas. Lipssett, Owen Sound.

*Auditors.*—H. H. Burgess, Owen Sound; G. D. Fleming, Owen Sound.

Unassessed Premium Note Capital, \$751,580.25

## Statement for the Year ending 31st December, 1925

Assets		
Cash value of real estate.....		\$10,250 00
Cash value of mortgages and bonds.....		30,312 50
Actual cash on hand.....	\$115 03	
Cash in Owen Sound Loan and Savings Company and banks.....	452 33	
Agents' balances.....		567 36
Amount of unpaid instalments, 1925.....		521 80
Notes or due bills less than one year overdue.....		2,287 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$708,928 09	412 36
Less residue of premium notes given for reinsurance.....	85,799 50	
		623,128 59
		<u>\$667,480 23</u>
Total Assets.....		

Liabilities		
Amount of adjusted losses.....		\$650 00
"    unearned cash payments.....		7,572 18
"    borrowed money.....		17,000 00
Total Liabilities.....		<u>\$25,222 18</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$10,684 69.....		\$78,258 02
Cash received as instalments of 1925.....		1,480 52
"    instalments of prior years.....		1,764 77
"    interest.....		674 23
"    assessments of prior years.....		882 99
"    agents' balances of 1924 received in 1925.....		17,000 00
"    borrowed money.....		2,212 27
"    reinsurance on losses.....		736 50
"    other sources.....		
Total Receipts.....		<u>\$103,009 30</u>

## Expenditure

Expenses of management:		
Commissions, \$3,349.26; law costs, \$397.15; fuel and light, \$94.00; investigation of claims, \$483.25; interest, \$514.35; assessment and fees, \$138.90; Fire Marshal tax, \$384.31; travelling expenses, \$41.15; taxes, \$1,370.58; salaries, and fees, \$3,454.00; printing, postage, etc., \$1,206.20; other expenses, \$482.12.....		\$11,915 27
Miscellaneous payments:		
Cash paid for losses during 1925.....		72,487 21
"    losses prior to 1925.....		20,651 27
"    reinsurance.....		6,800 68
"    rebate.....		272 20
Total Expenditure.....		<u>\$112,126 63</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925		
Mutual.....		Three years \$28,755,301 50
Reinsurance (Mutual).....		2,933,537 20
Net risks.....		<u>\$25,821,764 30</u>

## Movement in Risks

Mutual System		
Policies in force 31st December, 1924.....	8,985	\$26,860,645 00
Policies new and renewed during 1925.....	3,241	10,115,711 50
Gross number and amount in force during 1925.....	12,226	\$36,976,356 50
Less expired and cancelled in 1925.....	2,822	8,221,055 00
Net risks in force at 31st December, 1925.....	<u>9,404</u>	<u>\$28,755,301 50</u>

## TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERFORD

Commenced Business 10th April, 1879

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, S. C. Kitchen; Vice-President, I. Wilcox; Secretary-Treasurer, D. A. Hill, Waterford.

*Directors.*—S. C. Kitchen, Waterford; I. Wilcox, Wilsonville; E. P. Wilson, Wilsonville; Wm. E. Mason, Simcoe; Nelson Hall, Waterford; Elijah Hellyer, Waterford; Geo. J. Boyt, Waterford; R. C. McMichael, Waterford; C. J. Swanton, Waterford.

*Auditors.*—F. W. Cline, Waterford; W. F. Hewitt, Waterford.

Unassessed Premium Note Capital, \$72,599.92

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of bonds, debentures.....		\$4,000 00
Cash on hand, head office.....	\$29 27	
Cash in Montreal Bank, Simcoe.....	213 81	
" Bank of Toronto, Waterford.....	1,343 38	
	<u>\$1,586 46</u>	
Less outstanding cheques.....	110 53	
		1,475 93
Amount of unpaid instalments of 1925 unpaid.....		46 74
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$72,599 92	
Less residue given for reinsurance.....	1,544 67	
		<u>71,055 25</u>
Total Assets.....		<u>\$76,577 92</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1924 (not extended), \$1,434.19.		
Cash received as instalments of 1925.....		\$9,070 47
" " instalments due in prior years.....		177 89
" " interest.....		110 00
Total Receipts.....		<u>\$9,358 36</u>

## Expenditure

Expenses of management:		
Commissions, \$546.00; investigation of claims, \$11.10; interest, \$24.00; assessment and fees, \$28.70; Fire Marshal tax, \$27.91; travelling expenses, \$25.00; taxes, \$124.54; salaries and fees, \$618.00; printing, postage, etc., \$198.97; other expenses, \$17.46.....		\$1,075 68
Miscellaneous payments:		
Amount paid for losses prior to 1925.....		1,500 00
" " losses which occurred during 1925.....		871 32
" " reinsurance.....		171 88
" " rebate.....		204 89
" " repayment of loans.....		800 00
" " investments not extended, \$4,146.85.		
Total Expenditure.....		<u>\$5,169 77</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years	\$3,041,648 00
Reinsurance.....		59,476 00
Net risks carried at 31st December, 1925.....		<u>\$2,982,172 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	871	\$2,854,912 00
Policies new and renewed during 1925.....	339	1,111,236 00
Gross number and amount in force during 1925.....	1,210	\$3,966,148 00
Less expired and cancelled in 1925.....	295	924,500 00
Net risks in force 31st December, 1925.....	<u>915</u>	<u>\$3,041,648 00</u>

## UNION MUTUAL LIFE INSURANCE COMPANY

HEAD OFFICE, PORTLAND, MAINE

Principal Office in Canada, Montreal

*Manager or Chief Executive Officer in Canada.*—Henri E. Morin, Montreal.

*Chief or General Agent in Ontario.*—Edwin J. Atkinson, Federal Bldg., Toronto.

*Date of incorporation.*—1848. *Date commenced business in Canada.*—Oct. 12, 1868.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Assets in Canada.....	\$2,576,130
Ontario business in force (gross)....	624,527
Canadian business in force (gross)...	8,702,112
	Premiums—Ontario (net)..... \$22,692
	Premiums—Canada (net)..... 292,863
	Death Claims—Ontario (net).... 16,167
	Death Claims—Canada (net).... 111,486

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 530, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## UNITED MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton.

*Manager or Chief Executive Officer in Canada.*—Norman S. Jones, Imperial Bldg., Hamilton.

*Chief or General Agent in Ontario.*—Norman S. Jones, Imperial Bldg., Hamilton.

*Date of incorporation.*—1908. *Date commenced business in Canada.*—April 3, 1925.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Assets in Canada.....	\$72,437
Liabilities in Canada.....	12,264
Ontario Premiums in force (net).....	9,313
	Premiums—Ontario (net)..... \$9,382
	Premiums—Canada (net)..... 24,348
	Claims—Ontario (net)..... 212
	Claims—Canada (net)..... 4,260

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 544, expiring on the 30th of June, 1927, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FARQUHAR

Commenced Business 28th June, 1876

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, John T. Allison; Vice-President, Jas. McKenzie; Secretary-Treasurer, W. A. Turnbull, Exeter.

*Directors.*—John T. Allison, Exeter; Jas. McKenzie, Mitchell; Robt. Norris, Staffa; Wm. Brock, Granton; Frank McConnell, Dublin; Simon Dow, Cromarty.

*Auditors.*—John Kay, Cromarty; J. S. Ballantyne, Hensall.

Unassessed Premium Note Capital, \$237,848.90

### Statement for the Year ending 31st December, 1925

Assets		
Cash value of bonds, Canada War Loan.....		\$1,000 00
" on hand at head office.....	\$50 89	
" in Bank of Commerce, Exeter.....	24,830 52	
	24,881 41	
Amount of unpaid instalments of 1925.....		106 25
" unpaid assessments, 1925.....		1,094 75
" unpaid assessments levied in prior years (not extended), \$8.55.		
" premium notes in force, after deducting all payments thereon and assessments levied.....		237,848 90
Total Assets.....		\$264,931 31

Liabilities—None

## Receipts

Cash balance at 31st December, 1924 (not extended), \$6,887.22.	
Cash received as instalments of 1925.....	\$6,554 30
" assessments levied, 1925.....	19,751 10
" assessments levied prior to 1925.....	52 50
" interest.....	380 69
Total Receipts.....	<u>\$26,738 59</u>

## Expenditure

Expenses of management:	
Commissions, \$346.85; law costs, \$36.00; investigation of claims, \$116.00; assessment and fees, \$52.98; Fire Marshal tax, \$1.79; travelling expenses, \$102.85; taxes, \$5.38; rent, \$35.00; salaries and fees, \$746.00; printing, postage, etc., \$320.33; other expenses, \$109.21.....	\$1,872 39
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1925.....	79 00
" losses which occurred during 1925.....	6,674 82
" rebate.....	118 19
Total Expenditure.....	<u>\$8,744 40</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925	Four years
Mutual.....	\$9,222,990 00

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	2,478	\$8,955,460 00
Policies new and renewed during 1925.....	596	2,259,500 00
Gross number and amount in force during 1925.....	3,076	\$11,214,960 00
Less expired or cancelled in 1925.....	575	1,991,970 00
Net risks in force 31st December, 1925.....	2,499	<u>\$9,222,990 00</u>

## WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, JARVIS

Commenced Business 27th July, 1867

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, J. B. McKenzie, Vice-President, John Mitchell; Secretary-Treasurer, George L. Miller, Jarvis.

*Directors.*—J. B. McKenzie, Nanticoke; John Mitchell, Jarvis; J. N. Howard, Hagersville; J. J. Parsons, Jarvis; J. W. Roulston, Hagersville; David Lindsay, Hagersville; Joseph Awde, Hagersville; Geo. E. Pond, Nanticoke; H. A. Schweyer, Selkirk.

*Auditors.*—Jas. Williamson, Jarvis; Jas. McKenzie, Jarvis.

Unassessed Premium Note Capital, \$112,579.80

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of real estate.....	\$2,500 00
" in Bank of Commerce, Jarvis.....	8,526 20
Agents' balances.....	42 65
Amount of unpaid instalments of 1925.....	507 70
" of premium notes in force, after deducting all payments thereon and assessments levied.....	112,579 80
Total Assets.....	<u>\$124,156 35</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1924 (not extended), \$9,685.37.	
Cash received as instalments of 1925.....	\$7,337 05
" instalments due in prior years.....	231 90
" for interest.....	224 50
" other.....	131 00
Total Receipts.....	<u>\$7,924 45</u>

## Expenditure

Expenses of management:		
Fuel and light, \$51.90; investigation of claims, \$7.50; assessment and fees, \$24.13; Fire Marshal tax, \$24.22; travelling expenses, \$20.00; taxes, \$122.20; rent, \$2.00; salaries and fees, \$943.85; printing, postage, etc., \$224.25; other expenses, \$38.75.....		\$1,458 80
Miscellaneous payments:		
Cash paid for losses which occurred during 1925.....		7,288 79
"    rebate.....		61 00
"    expenditure other than foregoing.....		275 03
Total Expenditure.....		<u>\$9,083 62</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925	Four years
Mutual.....	\$3,147,390 00

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	772	\$3,044,977 00
Policies new and renewed during 1925.....	226	901,628 00
Gross number and amount in force during 1925.....	998	\$3,946,605 00
Less expired and cancelled during 1925.....	204	799,215 00
Net risks in force 31st December, 1925.....	<u>794</u>	<u>\$3,147,390 00</u>

## (NORTH) WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO

Commenced Business 1st August, 1874

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, L. Bowman; Vice-President, V. Otterbein; Secretary, Jos. H. Woods, Waterloo.

*Directors.*—L. Bowman, Conestoga; Val Otterbein, Heidelberg; Sam Cassel, Kitchener; I. S. Hagey, Preston; Jas. M. Burnett, Elora; Sam. C. Shantz, Kitchener; Len Master, N. Hamburg; J. W. Hartlieb, Bamberg; J. H. Woods, Waterloo; M. M. Shantz, Crosshill; Harley Stauffer, Waterloo; J. C. Hallman, Petersburg.

*Auditors.*—M. S. Snyder, Waterloo; I. Hilborn, Kitchener.

Unassessed Premium Note Capital, \$1,175,164.25

## Statement for the Year ending 31st December, 1925

## Assets

Amount of mortgages.....		\$14,800 00
Cash on hand at head office.....	\$239 64	
Cash in Montreal Bank, Waterloo.....	17,894 72	
"    Bank of Toronto, Waterloo.....	13,569 42	
"    Waterloo Trusts and Savings, Waterloo.....	113 79	
Amount of unpaid instalments, 1925.....		31,817 57
"    unpaid of assessment levied during 1925.....		150 30
"    unpaid of assessments levied in prior years.....		6,407 96
"    of premium notes in force, after deducting all payments thereon and assessments levied.....	\$1,175,164 25	444 96
Less residue of premium notes for reinsurance.....	5,482 80	
Total Assets.....		<u>\$1,169,681 45</u>
		<u>\$1,223,302 23</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1924 (not extended), \$2,518.90.		
Cash received as instalments of 1925.....		\$17,920 70
"    assessments levied in 1925.....		46,859 58
"    assessments levied in years prior to 1925.....		2,870 37
"    interest.....		967 90
"    borrowed money.....		2,500 00
"    from all other sources.....		46 70
"    from realization on securities (not extended) \$1,200.00.		
Total Receipts.....		<u>\$71,165 25</u>

## Expenditure

<b>Expenses of management:</b>	
Commissions, \$3,348.75; investigation of claims, \$259.57; interest, \$41.77; assessment and fees, \$141.94; Fire Marshal tax, \$129.87; travelling expenses, \$44.60; taxes, \$412.62; rent, \$182.00; salaries and fees, \$3,924.10; printing, postage, etc., \$819.84; other expenses, \$389.88.....	\$9,694 94
<b>Miscellaneous payments:</b>	
Cash paid for losses which occurred during 1925.....	30,058 36
"    reinsurance.....	621 80
"    rebate.....	191 48
"    repayment of loans.....	2,500 00
<b>Total Expenditure.....</b>	<b>\$43,066 58</b>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	\$28,902,141 00	Four years
Reinsurance.....	210,845 00	
<b>Net risks carried at 31st December, 1925.....</b>	<b>\$28,691,296 00</b>	

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	7,123	\$27,494,117 00
Policies new and renewed during 1925.....	1,916	7,159,034 00
<b>Gross number and amount in force during 1925.....</b>	<b>9,039</b>	<b>\$34,653,151 00</b>
Less expired or cancelled in 1925.....	1,595	5,751,010 00
<b>Net risks in force 31st December, 1925.....</b>	<b>7,444</b>	<b>\$28,902,141 00</b>

## WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DUNGANNON

Commenced Business 13th May, 1879

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, H. C. Salkeld; Vice-President, Wm. J. Thompson; Secretary, T. G. Allan, Dungannon; Treasurer, Thos. Stothers, Dungannon.

*Directors.*—H. C. Salkeld, Goderich; Wm. J. Thompson, Auburn; Wm. McQuillin, Lucknow; Alex. Nicholson, Lucknow; Wm. P. Reed, Lucknow; Jas. Girvin, Goderich; T. Griffin, Goderich; Wm. G. Watson, Auburn; Chas. F. Hewitt, Kincardine.

*Auditors.*—Jno. Wilson, Auburn; Donald McLean, Lucknow.

Unassessed Premium Note Capital, \$407,830.35

## Statement for the Year ending 31st December, 1925

## Assets

Canada War Loan.....	\$30,475 00
Actual cash in Standard Bank, Dungannon.....	8,146 05
Amount of unpaid instalments of 1925.....	845 55
"    of premium notes in force, after deducting all payments thereon and assessments levied.....	\$407,830 35
Less residue of premium notes given for reinsurance.....	30 78
<b>Interest due and accrued.....</b>	<b>407,799 57</b>
	464 33
<b>Total Assets.....</b>	<b>\$447,730 50</b>

## Liabilities

Amount of losses supposed.....	\$274 80
All other liabilities.....	333 89
<b>Total Liabilities.....</b>	<b>\$608 69</b>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$2,527.02.....	
Cash received as instalments of 1925.....	\$34,465 75
"    instalments due in prior years.....	196 95
"    interest.....	1,227 78
"    reinsurance on losses.....	29 20
"    all other.....	529 25
<b>Total Receipts.....</b>	<b>\$36,448 93</b>

Expenditure	
<b>Expenses of management:</b>	
Commissions, \$1,156.00; investigation of claims, \$354.50; assessment and fees, \$66.61; Fire Marshal tax, \$81.65; travelling expenses, \$176.50; taxes, \$395.74; rent, \$100.00; salaries and fees, \$1,935.00; printing, postage, etc., \$495.75; other expenses, \$74.45.....	\$4,836 20
<b>Miscellaneous payments:</b>	
Cash paid for losses which occurred prior to 1925.....	37 50
" losses which occurred during 1925.....	14,855 85
" reinsurance.....	3 42
" rebate.....	1,270 21
" purchase of investments (not extended), \$9,826.72.....	.....
<b>Total Expenditure.....</b>	<b>\$21,003 18</b>

Currency of Risks		Four years
Mutual.....		\$11,583,100 00
Reinsurance on mutual system.....		1,140 00
<b>Net risks actually carried by Company at 31st December, 1925.....</b>		<b>\$11,581,960 00</b>

Movement in Risks		Number	Amount
Mutual System			
Policies in force 31st December, 1924.....		4,520	\$11,795,930 00
Policies new and renewed during 1925.....		1,156	3,218,025 00
Gross number and amount in force during 1925.....		5,676	\$15,013,955 00
Less expired and cancelled in 1925.....		1,554	3,430,855 00
<b>Net risks in force 31st December, 1925.....</b>		<b>4,122</b>	<b>\$11,583,100 00</b>

## WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, WOODSTOCK, ONT.

Commenced Business 22nd January, 1906

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Geo. J. Meldrum; Vice-President, Wm. B. Murray; Secretary-Treasurer, E. L. Sutherland, Woodstock.

*Directors.*—Geo. J. Meldrum, Guelph; Wm. B. Murray, Woodstock; Jno. McLevin, Woodstock; C. W. Carroll, Norwich; S. R. Wallace, Burgessville; Geo. McIntosh, Embro; D. Bonis, St. Marys; Jas. Connolly, Goderich; J. C. Henderson, Kintore; Geo. J. McKay, Embro; Jas. Donaldson, Listowel; Jno. R. Murray, Embro; W. Davidson, Newton; H. Hemsworth, Listowel.

*Auditors.*—T. M. Cayley, Norwich; A. E. Roth, Woodstock.

Unassessed Premium Note Capital, \$377,113.52

### Statement for the Year ending 31st December, 1925

Assets	
Bonds, debentures and other securities.....	\$40,000 00
Cash in Royal Bank, Woodstock.....	\$44,802 49
" Bank of Montreal, Woodstock.....	627 12
Amount unpaid of assessments of 1925.....	45,429 61
" unpaid of assessments in prior years (not extended), \$1,643.62.....	3,783 93
" of all premium notes after deducting all payments thereon and assessments levied.....	377,113 52
Office furniture and safe (not extended), \$455.00.....	.....
<b>Total Assets.....</b>	<b>\$466,327 06</b>
Liabilities	
Unearned cash payments.....	\$12,696 81
<b>Total Liabilities.....</b>	<b>\$12,696 81</b>
Receipts	
Cash balance at 31st December, 1924 (not extended), \$39,244.40.....	\$362 00
Cash received for agents' fees.....	38,123 87
" as instalments due in 1925.....	3,783 00
" as instalments due in prior years.....	2,922 08
" as interest.....	.....
<b>Total Receipts.....</b>	<b>\$45,190 95</b>



## Expenditure

Expenses of management:	
Commissions, \$3,124.64; law costs, \$565.73; fuel and light, \$19.88; investigation of claims, \$657.00; assessment and fees, \$131.11; taxes, \$511.50; rent, \$104.00; salaries and fees, \$3,210.60; printing, postage, etc., \$790.37; other expenses, \$531.81.....	\$9,646 64
Miscellaneous payments:	
Cash paid for losses which occurred in 1925.....	9,108 55
"    rebates.....	141 13
"    all other expenses.....	109 42
"    investments not extended, \$20,000.....	
Total Expenditure.....	<u>\$19,005 74</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years <u>\$24,117,900 00</u>
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## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	10,964	\$25,238,060 00
Policies new and renewed during 1925.....	2,644	5,395,290 00
Gross number and amount in force during 1925.....	13,608	\$30,633,350 00
Less expired and cancelled in 1925.....	3,265	6,515,450 00
Net risks in force 31st December, 1925.....	<u>10,343</u>	<u>\$24,117,900 00</u>

## WESTMINSTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WILTON GROVE, LOT 11, CON. 4, WESTMINSTER

Commenced Business 11th December, 1857

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, W. H. Weatherston; Vice-President, D. McDougall; Secretary-Treasurer, R. S. Nichol, Wilton Grove.

*Directors.*—W. H. Weatherston, Glanworth; D. McDougall, Glanworth; Adam Gartly, Wilton Grove; Geo. Lind, Wilton Grove; Thos. H. Hunt, Lambeth; M. E. Hooper, Lambeth.

*Auditors.*—Harry Poole, Lambeth; W. N. Campbell, Wilton Grove.

Unassessed Premium Note Capital, \$110,394.83

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of debentures and Trust Company investment receipts.....		\$14,546 59
Cash in Royal Bank, Lambeth, Ont.....	\$2,173 79	
"    Huron and Erie Mortgage Corporation, London, Ont.....	6 93	
"    Montreal Bank, London, Ont.....	712 83	
"    *Home Bank, London, Ont.....	3 62	
"    Montreal Bank, London (Market Branch).....	3,160 01	
"    Bank of Montreal, London.....	108 51	
"    Bank of Nova Scotia, Belmont.....	864 31	
		7,030 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$110,394 83	
Less residue premium notes given for reinsurance.....	1,815 57	
		108,579 26
Total Assets.....		<u>\$130,155 85</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1924 (not extended), \$17,159.21.....	
Cash received as instalments of 1925.....	\$9,668 14
"    interest.....	1,114 76
"    from matured debentures (not extended), \$316.31.....	
"    from other sources.....	47 00
Total Receipts.....	<u>\$10,829 90</u>

\*In liquidation.

**Expenditure**

Expenses of management:	
Commissions, \$300.75; investigation of claims, \$75.00; assessment and fees, \$28.71; Fire Marshal tax, \$28.15; travelling expenses, \$55.00; taxes, \$38.36; rent, \$17.00; salaries and fees, \$741.00; printing, postage, etc., \$171.18; other expenses, \$11.00.....	\$1,466 15
Miscellaneous payments:	
Cash paid for losses which occurred during 1925.....	4,200 80
"    reinsurance.....	173 73
"    rebate.....	571 84
Total Expenditure.....	<u>\$6,412 52</u>

**Currency of Risks**

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years \$4,240,400 00
Reinsurance on mutual system.....	66,310 00
Net risks carried by the Company at 31st December, 1925.....	<u>\$4,174,090 00</u>

**Movement in Risks**

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	1,048	\$3,899,000 00
Policies new and renewed during 1925.....	474	1,660,500 00
Gross number and amount in force during 1925.....	1,522	\$5,559,500 00
Less expired and cancelled in 1925.....	379	1,319,100 00
Net risks in force 31st December, 1925.....	<u>1,143</u>	<u>\$4,240,400 00</u>

**EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY**

HEAD OFFICE, NAIRN

Commenced Business 8th August, 1875

**OFFICERS AND DIRECTORS (1926)**

*Officers.*—President, Wilbert H. McLeish; Vice-President, Donald A. McIntyre; Secretary-Treasurer, Jno. A. McLeish, Kerrwood.

*Directors.*—W. H. McLeish, Kerrwood; D. A. McIntyre, Ailsa Craig; N. P. McIntyre, Ailsa Craig; Alex. F. Ross, Parkhill; R. G. Brock, Strathroy; Neil Chisholm, Parkhill; Jno. A. Morrison, Parkhill; A. McLeish, Parkhill; Jas. McLean, Parkhill.

*Auditors.*—Dugald Campbell, Ailsa Craig; Ambrose Topping, Arkona.

Unassessed Premium Note Capital, \$45,495.92

**Statement for the Year ending 31st December, 1925****Assets**

Canada War Loan bonds.....		\$7,000 00
Cash on hand at head office.....	\$85 70	
"    Standard Bank, Arkona.....	5,752 26	
Amount of unpaid instalments of 1925.....		5,837 96
"    of premium notes in force, after deducting all payments thereon and assessments levied.....	\$45,495 92	228 17
Less residue given for reinsurance.....	2,007 46	
Total Assets.....		<u>\$56,554 59</u>

**Liabilities**

Tax on premiums.....		\$42 93
Total Liabilities.....		<u>\$42 93</u>

**Receipts**

Cash balance at 31st December, 1924 (not extended), \$2,230.46.		
Cash received as instalments of 1925.....		\$4,332 27
"    instalments of prior years.....		204 81
"    interest during 1925.....		460 56
"    all other sources.....		21 10
Total Receipts.....		<u>\$5,018 74</u>

## Expenditure

<b>Expenses of management:</b>	
Commissions, \$352.50; investigation of claims, \$4.00; assessment and fees, \$17.31; Fire Marshal tax, \$12.38; travelling expenses, \$20.25; taxes, \$34.51; rent, \$5.00; salaries and fees, \$302.00; printing, postage, etc., \$234.89; other expenses, \$21.52.....	\$1,004 36
<b>Miscellaneous payments:</b>	
Cash paid for losses which occurred during 1925.....	141 10
"    reinsurance.....	217 39
"    rebate.....	48 39
<b>Total Expenditure.....</b>	<b><u>\$1,411 24</u></b>

## Currency in Risks

Amount covered by Policies in force 31st December, 1925

Mutual.....	Three years \$1,795,287 00
Reinsurance, mutual system.....	88,805 00
<b>Net risks.....</b>	<b><u>\$1,706,482 00</u></b>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	612	\$1,523,447 00
Policies new and renewed, during 1925.....	297	739,175 00
Gross number and amount in force during 1925.....	909	\$2,262,622 00
Less expired and cancelled in 1925.....	205	467,335 00
<b>Net risks in force 31st December, 1925.....</b>	<b><u>704</u></b>	<b><u>\$1,795,287 00</u></b>

## YARMOUTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. THOMAS

Commenced Business 17th October, 1881

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Geo. Russell; Vice-President, Geo. Westlake; Secretary-Treasurer, A. E. Bucke, St. Thomas.

*Directors.*—Geo. Russell, St. Thomas; Geo. Westlake, St. Thomas; C. E. Locke, St. Thomas; N. Curtis, St. Thomas; S. W. Zavitz, St. Thomas; Ralph Marlatt, Union.

*Auditors.*—A. J. Gloin, Yarmouth Centre; A. Mills, St. Thomas.

Unassessed Premium Note Capital, \$81,207.22

## Statement for the Year ending 31st December, 1925

## Assets

Book value bonds, debentures, etc.....		\$4,000 00
Actual cash on hand at head office.....	\$3 73	
Cash in Southern Loan and Savings Company, St. Thomas.....	1,037 31	
		1,041 04
Amount of unpaid instalments of prior years.....		61 62
"    of premium notes in force, after deducting all payments thereon and assessments levied.....	\$81,207 22	
Less residue of premium notes given by the Company for reinsurance..	2,583 02	
		78,624 20
Interest due and accrued.....		66 66
<b>Total Assets.....</b>		<b><u>\$83,793 52</u></b>

## Liabilities

Unearned cash payments.....	\$1,006 40
<b>Total Liabilities.....</b>	<b><u>\$1,006 40</u></b>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$3,496.69.	
Cash held by agents for fees (not extended), \$137.50.	
Cash received as instalments of 1925.....	\$4,611 95
"    from assessments of prior years.....	232 70
"    as interest.....	110 26
<b>Total Receipts.....</b>	<b><u>\$4,954 91</u></b>

**Expenditure**

Expenses of management:	
Commissions, \$69.50; investigation of claims, \$36.00; assessment and fees, \$25.57; Fire Marshal tax, \$51.11; travelling expenses, \$30.00; taxes, \$177.71; rent, \$7.50; salaries and fees, \$772.00; printing, postage, etc., \$105.15; other expenses, \$44.15.....	\$1,318 69
Miscellaneous payments:	
Cash paid for losses which occurred during 1924.....	1,488 57
"    reinsurance.....	544 98
"    rebate.....	58 32
"    Investments not extended, \$4,000.....	
Total Expenditure.....	<u>\$3,410 56</u>

**Currency in Risks**

Amount covered by Policies in force 31st December, 1925

	Three years and
	under
Mutual.....	\$3,416,732 00
Less reinsurance.....	<u>107,275 00</u>
Net amount of risks 31st December, 1925.....	<u>\$3,309,457 00</u>

**Movement in Risks**

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	913	\$3,243,807 00
Policies new and renewed during 1925.....	317	<u>1,127,600 00</u>
Gross number and amount in force during 1925.....	1,230	\$4,371,407 00
Less expired and cancelled during 1925.....	287	<u>954,675 00</u>
Net risks in force 31st December, 1925.....	<u>943</u>	<u>\$3,416,732 00</u>

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CASH-MUTUAL INSURANCE  
CORPORATIONS

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## THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KITCHENER, ONT.

Commenced Business 28th October, 1871

### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Geo. C. H. Lang; Vice-President, L. J. Breithaupt; Manager, W. H. Schmalz, Kitchener.

*Directors.*—Geo. C. H. Lang, Kitchener; L. J. Breithaupt, Kitchener; Hartman Krug, Kitchener; W. H. Schmalz, Kitchener; H. L. Janzen, Kitchener; P. S. Lautensohlager, Kitchener; Geo. Pattinson, Preston; Carl Kranz, Kitchener; Henry Knell, Kitchener.

*Auditors.*—J. M. Scully, Kitchener; J. A. Law, Kitchener.

Unassessed Premium Note Capital, \$257,686.72

### Statement for the Year ending 31st December, 1925

#### Assets

Cash value of real estate.....	\$60,000 00
Amount of mortgages on real estate.....	506,677 30
"    debentures and Canada War Loan (including Ontario Government deposit).....	575,501 50
Cash on hand at head office.....	\$11,287 07
Cash on deposit in Bank of Montreal, Kitchener.....	14,644 80
"    Waterloo Trust & Savings Co.....	3,173 62
"    Montreal Bank (Savings), Kitchener.....	1,634 14
"    Royal Bank, Kitchener.....	2,023 78
Amount of agents' balances.....	32,763 41
"    premium notes in force, after deducting all payments thereon and assessments levied.....	19,322 43
Accrued interest.....	257,686 72
Reinsurance on losses.....	16,134 48
	3,575 37
<b>Total Assets.....</b>	<b>\$1,471,661 21</b>

#### Liabilities

Amount of reserve of unearned premiums carried out at 80 per cent.....	\$151,786 05
"    losses supposed or reported.....	5,024 00
<b>Total Liabilities.....</b>	<b>\$156,810 05</b>

#### Receipts

Cash balance at 31st December, 1924 (not extended), \$49,677.36.....	\$79,514 84
Cash received as cash payments and instalments due in 1925.....	204,781 86
"    premiums on cash system.....	59,602 72
"    interest.....	16,505 11
"    agents' balances at 1924 received in 1925.....	13,900 33
"    reinsurance on losses.....	2,377 29
"    fees, licenses and extra premiums.....	86,716.25
"    from mortgage and debenture investments (not extended),	
"    \$86,716.25.....	
<b>Total Receipts.....</b>	<b>\$376,682 15</b>

## Expenditure

Expenses of management:	
Commissions, \$49,930.54; division court costs, \$202.50; fuel and light, \$516.73; investigation of claims, \$1,843.25; assessment and fees, \$404.86; Fire Marshal tax, \$822.66; taxes, \$6,728.70; salaries and fees, \$43,740.00; printing, postage, etc., \$6,894.84; other expenses, \$2,958.16.....	\$114,042 24
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1925.....	8,863 27
" losses which occurred during 1925.....	118,806 41
" reinsurance.....	39,393 99
" rebate, abatement and returned premiums.....	17,231 39
" purchase of securities (not extended), \$181,975.05.....	
Total Expenditure.....	<u>\$298,337 30</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1925

	System	One year or less	Three years	Total
Mutual.....			\$7,030,780 00	\$7,030,780 00
Cash.....		\$11,841,090 00	26,270,090 00	38,111,180 00
Totals.....		<u>\$11,841,090 00</u>	<u>\$33,300,870 00</u>	<u>\$45,141,960 00</u>
Reinsurance				
Cash.....		\$2,513,158 00	\$1,743,399 00	\$4,256,557 00
Net risks carried by Company, 31st December, 1925.....		<u>\$9,327,932 00</u>	<u>\$31,557,471 00</u>	<u>\$40,885,403 00</u>

## Movement in Risks

Fire Risks—Mutual System		Number	Amount
Policies in force 31st December, 1924.....		2,888	\$6,756,662 00
Policies new and renewed during 1925.....		1,157	2,651,945 00
Gross number during 1925.....		4,045	\$9,408,607 00
Less expired and cancelled in 1925.....		1,086	2,377,827 00
Net risks in force on mutual system, 31st December, 1925.....		<u>2,959</u>	<u>\$7,030,780 00</u>
Fire Risks—Cash System			
Policies in force 31st December, 1924.....		22,526	\$35,930,910 00
Policies new and renewed during 1925.....		11,244	18,552,320 00
Gross number during 1925.....		33,770	\$54,483,230 00
Less expired and cancelled in 1925.....		10,293	16,373,050 00
Net risks in force on cash system, 31st December, 1925.....		<u>23,477</u>	<u>\$38,110,180 00</u>

## GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT

Commenced Business 10th October, 1839

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, Hon. Lincoln Goldie; Vice-President, John R. Blake; Manager, John N. MacKendrick, Galt.

*Directors.*—Hon. Lincoln Goldie, Guelph; Jno. R. Blake, Galt; W. K. George, Toronto; A. E. Watson, Ayr; J. N. MacKendrick, Galt; F. S. Jarvis, Galt; James D. Allan, Galt; C. R. H. Warnock, Galt; Alex. R. Goldie, Galt.

*Auditors.*—Thorne, Mulholland, Howson & McPherson, Toronto.

Unassessed Premium Note Capital, \$215,789.00

## Statement for Year ending 31st December, 1925

## Assets

Cash value of real estate.....	\$30,000 00
Loans secured by mortgages.....	105,850 00
Bonds and debentures (including deposit with Ontario Government).....	1,016,335 25
Cash on hand at head office.....	\$13,060 13
Cash on deposit in the Canadian Bank of Commerce, Galt.....	12,422 98
" in the Bank of Toronto, Galt.....	4,583 01
" in the Waterloo Trust & Savings Co., Galt.....	2,108 73
	<u>32,174 85</u>
Amount of agents' balances (net).....	10,916 41
" premium notes in force, after deducting all payments thereon and assessments levied.....	215,789 00
" interest accrued.....	21,039 14
Reinsurance on losses.....	2,150 99
Total Assets.....	<u>\$1,434,255 64</u>



## Liabilities

Amount of supposed or reported loss.....	\$8,579 78
“ amount of reserve of unearned premiums, \$253,623.98; carried out at 80 per cent.....	202,899 18
“ all other liabilities.....	2,843 16
Total Liabilities.....	<u>\$214,322 12</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$32,817.98.	
Cash received as cash payments and instalments.....	\$70,363 11
“ premiums on cash system.....	268,859 44
“ agents' balances of 1924 received in 1925.....	14,175 01
“ interest (including rent).....	62,669 64
“ reinsurance on losses.....	22,593 34
“ transfer fees.....	181 50
“ from mortgage and debenture investments (not extended), \$17,972.39.	
Total Receipts.....	<u>\$438,842 04</u>

## Expenditure

Expenses of management:	
Commissions, \$55,042.16; fuel and light, \$640.17; investigation of claims, \$1,183.41; assessment and fees, \$438.58; Fire Marshal tax, \$687.01; travelling expenses, \$3,064.54; taxes, \$6,554.97; salaries and fees, \$33,228.00; printing, postage, etc., \$5,627.44; other expenses, \$2,537.22...	\$109,003 50
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1925.....	5,633 85
“ losses which occurred during 1925.....	160,270 84
“ reinsurance premiums.....	42,702 76
“ rebate, abatement and returned premiums.....	14,423 00
“ refund to members.....	12,078 62
“ purchase of securities (not extended), \$112,311.40.	
Total Expenditure.....	<u>\$344,112 57</u>

## Currency of Risks

## Amount covered by Policies in force 31st December, 1925

System	One year or less	Three years	Total
Mutual.....		\$5,736,841 75	\$5,736,841 75
Cash.....	\$10,259,542 48	\$36,465,474 03	\$46,725,016 51
Total.....	<u>\$10,259,542 48</u>	<u>\$42,202,315 78</u>	<u>\$52,461,858 26</u>

## Reinsurance

On mutual system.....		\$693,151 89	\$693,151 89
Cash system.....	\$1,000,458 92	\$3,433,759 54	\$4,434,218 46
Total reinsurance.....	<u>\$1,000,458 92</u>	<u>\$4,126,911 43</u>	<u>\$5,127,370 35</u>

Net risks carried by Company, 31st December, 1925.....	<u>\$9,259,083 56</u>	<u>\$38,075,404 35</u>	<u>\$47,334,487 91</u>
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## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	2,535	\$6,418,676 00
Policies new and renewed during 1925.....	864	1,932,613 31
Gross number during 1925.....	3,399	\$8,351,289 31
Less expired and cancelled in 1925.....	1,018	2,614,447 56
Net risks in force on mutual systems, 31st December, 1925.....	<u>2,381</u>	<u>\$5,736,841 75</u>

Cash System	Number	Amount
Policies in force 31st December, 1924.....	18,538	\$43,296,064 48
Policies new and renewed during 1925.....	10,247	24,084,990 45
Gross number during 1925.....	28,785	\$67,381,054 93
Less expired and cancelled in 1925.....	8,741	20,656,038 42
Net risks in force, on cash system, 31st December, 1925.....	<u>20,044</u>	<u>\$46,725,016 51</u>

## MILLERS NATIONAL INSURANCE COMPANY

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Assets in Canada.....	\$121,429
Liabilities in Canada.....	58,458
Ontario Premiums in force (net)....	74,607

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$61,187
Premiums—Canada (net).....	95,114
Claims—Ontario (net).....	41,461
Claims—Canada (net).....	55,108

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 945, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD

Commenced Business 1st December, 1863

## OFFICERS AND DIRECTORS (1926)

*Officers.*—President, G. G. McPherson; Vice-President, James Jones; Manager, Geo. Kay.

*Directors.*—G. G. McPherson, Stratford; James Jones, Mitchell; Geo. Hamilton, Stratford; Geo. Kay, Stratford; Andrew Kuhry, Walkerton; A. McKay, Stratford; Alex. Faill, Stratford; Wm. Irwin, Stratford; H. W. Strudley, Stratford.

*Auditors.*—A. H. Alexander, Stratford; Peter Bradshaw, Stratford.

Unassessed Premium Note Capital, \$220,862.51

## Statement for the Year ending 31st December, 1925

## Assets

Cash value of real estate.....	\$15,673 61
"    mortgages.....	35,700 00
Value of municipal debentures and Dominion of Canada Loan (including Ontario Government deposit).....	879,623 38
Cash at head office.....	\$4,630 69
Cash deposited in Royal Bank, Stratford.....	20,529 33
"    Canadian Bank of Commerce, Stratford.....	11,614 65
"    Bank of Montreal, Stratford.....	9,188 01
Amount of agents' balances.....	45,962 68
"    premium notes in force, after deducting all payments thereon and	19,922 55
"    assessments levied.....	220,862 51
"    reinsurance on losses.....	833 16
Interest due and accrued.....	18,953 99
Total Assets.....	<u>\$1,237,531 88</u>

## Liabilities

Amount of losses supposed or reported.....	\$6,768 91
"    reserve of unearned premiums carried out at 80 per cent.....	164,295 56
Total Liabilities.....	<u>\$171,064 47</u>

## Receipts

Cash balance at 31st December, 1924 (not extended), \$24,094.43.....	
Cash received as cash payments and instalments due in 1925.....	\$70,623 23
"    as premiums on cash system.....	238,938 90
"    for interest.....	46,142 67
"    for reinsurance on account of losses.....	31,332 40
"    agents' balances of 1924 received in 1925.....	15,426 36
"    all other.....	1,233 26
"    from investment (not extended), \$59,674.47.....	
Total Receipts.....	<u>\$403,696 82</u>

		Expenditure
<b>Expenses of management:</b>		
Commissions, \$58,187.64; law costs, \$62.93; fuel and light, \$447.15; invest- igation of claims, \$1,515.80; assessment and fees, \$450.80; Fire Marshal tax, \$684.10; travelling expenses, \$608.33; taxes, \$4,609.79; salaries and fees, \$28,511.23; printing, postage, etc., \$5,446.35; other expenses, \$7,822.23.....		
		\$108,346 35
<b>Miscellaneous payments:</b>		
Cash paid for losses which occurred prior to 1925.....		
		4,639 40
" losses which occurred in 1925.....		
		122,836 32
" reinsurance.....		
		55,385 89
" rebates.....		
		8,370 08
" investments (not extended), \$141,000.00.....		
		925 00
" all other.....		
		925 00
<b>Total Expenditure.....</b>		<b>\$300,503 04</b>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1925				
	System	One year or less	Three years	Total
Mutual.....			\$11,959,632 00	\$11,959,632 00
Cash.....		\$7,683,216 00	35,457,828 00	43,141,044 00
<b>Totals.....</b>		<b>\$7,683,216 00</b>	<b>\$47,417,460 00</b>	<b>\$55,100,676 00</b>
Reinsurance				
Mutual.....			\$3,431,076 00	\$3,431,076 00
Cash.....		\$1,486,575 00	4,693,606 00	6,180,181 00
<b>Totals.....</b>		<b>\$1,486,575 00</b>	<b>\$8,124,682 00</b>	<b>\$9,611,257 00</b>
<b>Net risks carried by Company, 31st De- cember, 1925.....</b>		<b>\$6,196,641 00</b>	<b>\$39,292,778 00</b>	<b>\$45,489,419 00</b>

#### Movement in Risks

Mutual System		Number	Amount
Policies in force 31st December, 1924.....		4,112	\$14,126,731 00
Policies new and renewed during 1925.....		1,223	3,970,246 00
<b>Gross number during 1925.....</b>		<b>5,335</b>	<b>\$18,096,977 00</b>
Less expired and cancelled in 1925.....		1,776	6,137,345 00
<b>Net risks in force on mutual system, 31st December, 1925.....</b>		<b>3,559</b>	<b>\$11,959,632 00</b>
Cash System		Number	Amount
Policies in force, 31st December, 1924.....		21,469	\$38,134,338 00
Policies new and renewed during 1925.....		12,213	23,344,288 00
<b>Gross number during 1925.....</b>		<b>33,682</b>	<b>\$61,478,626 00</b>
Less expired and cancelled in 1925.....		10,460	18,337,582 00
<b>Net risks in force on cash system, 31st December, 1925.....</b>		<b>23,222</b>	<b>\$43,141,044 00</b>

## WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO

Commenced Business 7th May, 1863

#### OFFICERS AND DIRECTORS (1926)

*Officers.*—President, L. W. Shuh; Vice-President, W. G. Weichel; Manager, A. Foster; Assistant Secretary, F. H. Moser.

*Directors.*—L. W. Shuh, Waterloo; W. G. Weichel, Waterloo; E. J. Bauer, Waterloo; P. E. Shantz, Preston; R. Roschman, Waterloo; J. H. Roos, Waterloo; J. H. Simpson, Guelph; Jos. Stauffer, Galt; A. Foster, Waterloo.

*Auditors.*—J. F. Scully, Kitchener; J. Scully, Kitchener.

Unassessed Premium Note Capital, \$250,847.30

#### Statement for the Year ending 31st December, 1925

		Assets
Cash value of real estate.....		\$30,000 00
" bonds, debentures, Canada War Loan and securities (including Ontario Government deposit).....		1,199,765 36
Cash at head office.....		\$2,891 30
Cash deposited in Bank of Toronto, Waterloo.....		664 18
" Montreal Bank, Waterloo.....		2,815 33
" Royal Bank, Waterloo.....		5,652 49
<b>Amount of agents' balances.....</b>		<b>12,023 30</b>
" premium notes in force, after deducting all payments thereon and assessments levied.....		8,948 91
" accrued interest.....		250,847 30
Short date notes.....		21,055 37
		2,818 97
<b>Total Assets.....</b>		<b>\$1,525,459 21</b>

**Liabilities**

Amount of unpaid losses.....	\$7,586 15
“ reserve of unearned premiums carried out at 80 per cent.....	266,097 98
Total Liabilities.....	<u>\$273,684 13</u>

**Receipts**

Cash balance at 31st December, 1924 (not extended), \$29,892.93.	
Cash received as cash payments and instalments due in 1925.....	\$83,078 50
“ agents' balances of 1924 received in 1925.....	4,604 58
“ premiums on cash system.....	356,432 05
“ interest.....	62,101 96
“ reinsurance on losses.....	22,913 28
“ all other.....	1,781 90
“ from matured investments (not extended), \$43,780.39.	
Total Receipts.....	<u>\$530,912 27</u>

**Expenditure**

Expenses of management:	
Commissions, \$75,947.91; law costs, \$248.20; fuel and light, \$508.24; investigation of claims, \$1,308.73; interest, \$2,965.00; assessment and fees, \$528.49; Fire Marshal tax, \$589.45; travelling expenses, \$3,816.29; taxes, \$6,463.49; salaries and fees \$47,799.56; printing, postage, etc., \$6,489.99; other expenses, \$13,607.04.....	\$160,272 39
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1925.....	6,419 19
“ losses which occurred during 1925.....	179,180 94
“ reinsurance.....	51,431 46
“ rebate, abatement and premiums.....	28,557 46
“ for purchase of investments (not extended), \$166,700.85.	
Total Expenditure.....	<u>\$425,861 44</u>

**Currency of Risks**

Amount covered by Policies in force 31st December, 1925

	System	One year or less	Three years	Total
Mutual.....			\$9,500,963 00	\$9,500,963 00
Cash.....		\$11,899,003 00	\$53,842,281 00	\$65,741,284 00
Total.....		<u>\$11,899,003 00</u>	<u>\$63,343,244 00</u>	<u>\$75,242,247 00</u>
	Reinsurance			
Mutual.....			\$2,567,792 00	\$2,567,792 00
Cash.....		\$792,617 00	7,057,373 00	7,849,990 00
Total.....		<u>\$792,617 00</u>	<u>\$9,625,165 00</u>	<u>\$10,417,782 00</u>
Net risks carried by Company, 31st December, 1925.....		<u>\$11,106,386 00</u>	<u>\$53,718,079 00</u>	<u>\$64,824,465 00</u>

**Movement in Risks**

	Number	Amount
Mutual System		
Policies in force 31st December, 1924.....	2,805	\$11,068,604 00
Policies new and renewed during 1925.....	1,141	2,903,685 00
Gross number during 1925.....	3,946	\$13,972,289 00
Less expired and cancelled in 1925.....	609	4,471,326 00
Net risks in force on mutual system, 31st December, 1925.....	<u>3,337</u>	<u>\$9,500,963 00</u>
Cash System		
Policies in force 31st December, 1924.....	33,226	\$57,382,910 00
Policies new and renewed during 1925.....	20,510	35,495,693 00
Gross number during 1925.....	53,736	\$92,878,603 00
Less expired and cancelled in 1925.....	17,957	27,137,319 00
Net risks in force on cash system 31st December, 1925.....	<u>35,779</u>	<u>\$65,741,284 00</u>

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FRATERNAL SOCIETIES

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## ALLIANCE NATIONALE

HEAD OFFICE, MONTREAL, P.Q.

*Officers.*—President and General Director, Chas. Duquette, Montreal; 1st Vice-President Dr. P. H. Bedard, Quebec; 2nd Vice-President, Francis Fauteaux, Montreal; General Secretary, Georges Monet, Montreal; General Treasurer, Alfred St. Cyr; Chief Medical Officer, Dr. Theo. Cypriot; Legal Advisor, Eug. H. Godin, C.R.

*Directors.*—J. Dalbe, Viau, Montreal; Hon. E. L. Patenaude, Montreal; F. A. Labelle, N.P., Hull; Hormisdas Delorme, Montreal; Dr. Yvon Laurier, Montreal.

*Chief or General Agent in Ontario.*—Lyman Lee, Merchants Bank Chambers, Hamilton, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets .....	\$8,486,906	Premiums—Ontario (net)..... \$14,028
Ontario insurance in force (gross)	503,044	Premiums—Canada (net)..... 732,167
Canadian insurance in force		Premiums—Total..... 1,180,706
(gross).....	24,926,060	Benefits paid—Ontario (net).... 6,727
Total Insurance in force (gross) ..	27,007,598	Benefits paid—Canada (net).... 540,743
		Total benefits paid (net)..... 582,190

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 497, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS

HEAD OFFICE, TORONTO

*Officers.*—High Chief Ranger, M. McInness; High Sub-Chief Ranger, J. J. Haygarth; High Chief Treasurer, W. H. Goddard; High Court Secretary, A. Martin; High Court Medical Examiner, C. A. Wilson; High Court Senior Woodward, P. L. Farnsworth; High Court Junior Woodward, Alex. Wootton; High Court Senior Beadle, A. J. Harvey; High Court Junior Beadle, Alfred Day.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets .....	\$1,272,194	Premiums—Ontario (net)..... \$158,448
Ontario insurance in force (gross)	2,600,630	Premiums—Canada (net)..... 211,264
Canadian insurance in force		Benefits paid—Ontario (net).... 80,080
(gross).....	3,467,508	Benefits paid—Canada (net).... 106,774

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 935, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## ANCIENT ORDER OF UNITED WORKMEN OF ONTARIO

TORONTO, ONTARIO

### Statement for the Year ending 31st December, 1925

The contracts of the A.O.U.W. were reinsured by the I.O.F. as of the 31st May, 1926, pursuant to 1924, Chap. 50, part XV, and the certificate of incorporation of the A.O.U.W. duly surrendered.

Incorporated.—August 11th, 1879, under provisions of Chapter 167, Revised Statutes of Ontario, 1887.

Amendments to incorporation.—*Ancient Order of United Workmen Act, 1916*, Section 6 of 6th George V, Chapter 106.

#### OFFICERS

*Principal Officer.*—F. G. Inwood, Grand Master Workman and Manager.

*Secretary-Treasurer.*—W. A. Patterson, Grand Recorder-Treasurer.

*Auditors.*—Charles G. Knott and A. E. Hagerman.

*Actuary.*—M. A. Mackenzie.

#### GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

F. G. Inwood, Grand Master Workman, Manager and Chairman	J. Lockie Wilson
J. W. Cook, G.F.	F. P. Burton
C. E. Cameron	

## Assets

Assets	Mortuary Fund	Sickness and Funeral Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default.....	\$2,338,328 13	\$3,893 38	\$10,000 00	\$2,352,221 51
Market value of bonds and debentures in default.....				
Cash in bank or Head Office.....	42,630 59	18,733 03	4,663 78	66,027 40
Other ledger assets.....		1 38	1,048 95	1,050 33
<b>Total Ledger Assets.....</b>	<b>\$2,380,958 72</b>	<b>\$22,627 79</b>	<b>\$15,712 73</b>	<b>\$2,419,299 24</b>
<b>Interest accrued:—</b>				
From bonds and debentures.....	\$25,297 97	\$42 18	\$64 16	\$25,404 31
From premiums, dues, etc.....	26,500 00	170 00	1,500 00	28,170 00
<b>Total Non-ledger Assets.....</b>	<b>\$51,797 97</b>	<b>212 18</b>	<b>\$1,564 16</b>	<b>\$53,574 31</b>
<b>Total Ledger and Non-ledger Assets...</b>	<b>\$2,432,756 69</b>	<b>\$22,839 97</b>	<b>\$17,276 89</b>	<b>\$2,472,873 55</b>
<b>Total Admitted Assets.....</b>	<b>\$2,432,756 69</b>	<b>\$22,839 97</b>	<b>\$17,276 89</b>	<b>\$2,472,873 55</b>

## Liabilities

<b>Mortuary Fund:</b>				
Death claims incurred and reported during year, but not paid.....				\$18,078 87
Death claims incurred during year, but not reported until after 31st December.....				17,604 34
Premiums paid in advance by sub-lodges, \$26.34; individuals, \$515.27.....				551 61
<b>Total liabilities, except Reserve.....</b>				<b>\$36,234 82</b>
<b>Sickness Fund:</b>				
Premiums paid in advance by individuals.....				2 32
<b>Total liabilities, except Reserve.....</b>				<b>\$2 32</b>
<b>General Expense Fund:</b>				
Due and accrued items for:				
Commissions.....				7 00
Expense dues paid in advance by individuals.....				64 47
<b>Total General Fund Liabilities.....</b>				<b>\$71 47</b>
<b>TOTAL LIABILITIES (ALL FUNDS), EXCEPT RESERVE*.....</b>				<b>\$36,308 61</b>

## Income

<b>Mortuary Fund:</b>				
Premiums (with extra dues, etc.).....			\$324,644 68	
Interest, amortization.....			519 56	
Interest.....			113,431 66	
Interest accrued on bonds sold, absorbed in repurchase....			1,655 28	
Profit on sale of securities.....			42,337 94	
<b>Total.....</b>				<b>\$482,589 12</b>
<b>Sickness and Funeral Fund:</b>				
Premiums.....	\$1,988 83			
Less transferred to General Fund.....	254 75			
Apportionment of Expense.....			\$1,734 08	
Interest.....			1,046 86	
Interest amortization.....			16 59	
<b>Total.....</b>				<b>2,797 53</b>
<b>Funeral Fund:</b>				
Premiums—Sick and Funeral Benefit Funds are united.				
<b>General Expense Fund:</b>				
Transfer from Sick and Funeral Benefit Fund, apportionment of Expense.....			\$254 75	
Expense dues from members.....			17,941 50	
Other sources (details):				
Interest.....	\$614 34			
Certificate fees.....	70 50			
Profit on sale of supplies.....	44 89			
			729 73	
<b>Total.....</b>				<b>18,925 98</b>
<b>TOTAL INCOME.....</b>				<b>\$504,312 63</b>

\*Net required Reserve, per Actuary's report for outstanding contracts of:

Mortuary Department, \$2,238,900.00 Sickness and Funeral Departments, \$15,840.



		Disbursements	
<b>Mortuary Fund:</b>			
Death Claims.....		\$284,189	60
War tax on bonds purchased.....		42	93
Uncollectible cheque written off.....		33	00
			\$284,265 58
<b>Sickness Fund:</b>			
Sickness Claims.....		\$1,371	93
Funeral claims.....		30	00
			1,401 93
<b>General Expense Fund:</b>			
Head office expenses.....			13,485 91
Agency and organization expenses.....			544 95
All other expenses.....			4,832 54
			1,401 93
<b>TOTAL DISBURSEMENTS.....</b>			<b>\$304,530 91</b>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Paid up values per A.O.U.W. Act, 1916		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1924.....	8,738	\$ 8,613,223 49	117	\$ 86,750 00	20	\$ 1,074 05	8,875	\$ 8,701,047 54
New issued.....	4	2,500 00	10	8,750 00			14	11,250 00
Increased by valuation per A.O.U.W. Act, 1916.....		89,488 98				13 84		89,502 82
Old increased.....		518 00						518 00
Transferred to.....			4	2,750 00			4	2,750 00
<b>TOTALS.....</b>	<b>8,742</b>	<b>8,705,730 47</b>	<b>131</b>	<b>98,250 00</b>	<b>20</b>	<b>1,087 89</b>	<b>8,893</b>	<b>8,805,068 36</b>
<b>Less ceased by:</b>								
Death.....	273	293,092 71	1	1,000 00			274	294,092 71
Lapse.....	202	138,161 12	23	16,750 00	2	127 68	227	155,038 80
Decrease.....				1,000 00				1,000 00
Transferred from.....	4	2,750 00					4	2,750 00
<b>Total ceased.....</b>	<b>479</b>	<b>434,003 83</b>	<b>24</b>	<b>18,750 00</b>	<b>2</b>	<b>127 68</b>	<b>505</b>	<b>452,881 51</b>
At end of 1925....	8,263	8,271,726 64	107	79,500 00	18	960 21	8,388	8,352,186 85

Exhibit of Sickness, Funeral and Other Contracts

No. of contracts, 31st December, 1924.....	468
New contracts issued in 1925.....	3
<b>Total.....</b>	<b>471</b>
Terminated during 1925 by death.....	1
Terminated during 1925 by lapse.....	47
<b>Total terminated.....</b>	<b>48</b>
In force 31st December, 1925.....	423

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities		
Present value of future benefits on whole life contracts.....	\$4,913,100	00
Net reserve on 20-payment life contracts.....	4,500	00
Accrued liabilities.....	35,700	00
		\$4,953,300 00
Assets		
Present value of future whole life contributions.....	\$2,678,700	00
Net life insurance assets 31st December, 1924.....	2,406,800	00
Assessments due and unpaid.....	26,000	00
		\$5,111,300 00

The ratio of assets to liabilities was 103.2 per cent.  
 The valuation basis was N.F.C. 4 per cent.  
 The amount of whole life insurance valued was \$8,272,686.85. The 20-payment life certificates valued amounted to \$79,500.00

SICK AND FUNERAL BENEFIT DEPARTMENT

Liabilities

Present value of future benefits..... \$50,750 00

Assets

Present value of future contributions..... \$34,910 00  
 Funds as per auditor's statement..... 22,830 00  
 \$57,740 00

The valuation was made by M. A. Maokenzie, Fellow of the Institute of Actuaries of Great Britain.

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS

HEAD OFFICE, MONTREAL, QUE.

*Officers.*—President, Rodolphe Bedard, Outremont; 1st Vice-President, Eugene Desmarais, Montreal; 2nd Vice-President, N. Cloutier, Montmagny; 3rd Vice-President, Norbert Decelles, Woonsocket, R.I.; Manager, Henri Roy, Montreal.

*Directors.*—J. E. Daoust, Montreal; Dr. E. Hurtubise, Montreal; Euclide Desjarlais, Montreal; J. S. Dupere, Montreal; Dr. J. D. Gauthier, Montreal; Romeo Rivest, Montreal; T. Brassard, Montreal; J. C. Primeau, Montreal; Remi Lachance, Montreal; Nap Champagne, Ottawa; C. M. Leger, Memramcook, N.B.; R. Guilmette, Southbridge, Mass.; Dr. A. Leclerc, Quebec, Que.; Eugene Chartier, Saint Hyacinth, Que.; J. B. Rivard, Lewiston, Maine, Zenon Boucher, Hull, Que.

*Chief or General Agent in Ontario.*—Lyman Lee, Hamilton.

Assets.....	\$8,940,989	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)	1,682,951	Premiums—Ontario (net).....	\$34,327
Canadian business in force		Premiums—Canada (net).....	626,481
(gross).....	29,669,574	Premiums—Total.....	941,343
Total business in force (gross)..	44,316,663	Benefits—Ontario (net).....	18,597
		Benefits—Canada (net).....	539,226
		Total benefits paid.....	705,797

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 557, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

BROTHERHOOD OF AMERICAN YEOMEN

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Moose Jaw, Saskatchewan

*Manager or Chief Executive Officer in Canada.*—R. A. Wynn, Winnipeg.

*Chief or General Agent in Ontario.*—Frank Mullett, 209 Metropolitan Bldg., Toronto.

Assets.....	\$8,757,986	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)	42,500	Premiums—Ontario (net).....	\$312
Canadian insurance in force		Premiums—Canada (net).....	24,515
(gross).....	606,898	Premiums—Total (net).....	4,700,271
Total insurance in force (gross)..	165,476,687	Benefits paid—Ontario (net)....	
		Benefits paid—Canada (net)....	12,943
		Benefits paid—Total (net).....	2,968,275

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 992, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HAMILTON, ONTARIO

*Organized.*—March 28th, 1887. *Incorporated.*—June 1st, 1887.

### OFFICERS

*Principal Officer.*—Wm. Benson, Grand Councilor, Toronto, Ont.  
*Secretary-Treasurer.*—Wm. F. Montague, Drawer 349, Hamilton, Ont.  
*Auditors.*—A. M. Legg, London, Ont.; C. L. Bass, Toronto, Ont.  
*Actuary.*—Prof. M. A. Mackenzie, Toronto, Ont.

### GOVERNING EXECUTIVE AUTHORITY (at date of filing report)

Wm. Benson, G.C.; Jno. L. Archer, G.V.C.; Jno. L. Davidson, P.G.C.; A. W. Richardson, M.D., Gr. Rep.; Albert Chevalier, Gr. Rep.; Hon. Dr. J. W. Edwards, M.P., Or. Rep.; Sheriff Alex. Morris, Gr. Rep.; Wm. F. Montague, G. R., Treas.

### Statement for the Year ending December 31st, 1925

Assets	Mortuary Fund	Sickness Fund	Child Insurance Fund	Guarantee Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default.....	\$994,562 19	\$178,022 95	\$7,824 90	.....	\$24,149 01	\$1,204,559 05
Market value of bonds and debentures, in default.....	81,072 80	4,902 54	.....	.....	.....	85,975 34
Cash in bank or at head office.....	58,664 94	4,623 12	1,283 35	\$1,000 00	9,430 25	75,001 66
<b>Total Ledger Assets.....</b>	<b>\$1,134,299 93</b>	<b>\$187,548 61</b>	<b>\$9,108 25</b>	<b>\$1,000 00</b>	<b>\$33,579 26</b>	<b>\$1,365,536 05</b>
Interest due and accrued:						
From bonds and debentures....	24,880 36	5,747 84	184 85	.....	607 87	31,420 92
From premiums, dues, etc.....	42,497 15	2,167 47	161 82	291 42	7,431 85	52,549 71
Liens on certificates, errors in age.....	984 51	14 53	.....	.....	.....	999 04
<b>Total Non-ledger Assets.....</b>	<b>\$68,362 02</b>	<b>\$7,929 84</b>	<b>\$346 67</b>	<b>\$291 42</b>	<b>\$8,039 72</b>	<b>\$84,969 67</b>
<b>Total Ledger and Non-ledger Assets.</b>	<b>\$1,202,661 95</b>	<b>\$195,478 45</b>	<b>\$9,454 92</b>	<b>\$1,291 42</b>	<b>\$41,618 98</b>	<b>\$1,450,505 72</b>

### Liabilities

<b>1. Mortuary Fund:</b>		
Death claims incurred and reported during year, but not paid.....		\$28,821 60
Death claims incurred during year, but not reported until after 31st December		3,500 00
Disability claims incurred during year and not paid.....		1,380 00
Premiums paid in advance.....		162 64
Total Liabilities, except Reserve.....		<u>\$33,864 24</u>
<b>2. Sickness Fund and Funeral Benefit:</b>		
Claims incurred and reported during year, but not paid, (six funeral benefits)..		\$300 00
Claims incurred during year, but not reported until after 31st December (est.)		1,700 00
Premiums paid in advance.....		17 07
Total Liabilities, except Reserve.....		<u>\$2,017 07</u>
<b>3. Guarantee Fund:</b>		
Premiums paid in advance.....		\$33 45
		<u>\$33 45</u>
<b>4. Other Benefit Funds (with details of liabilities) Child Insurance Fund:</b>		
Amount overpaid on monthly rates.....		\$0 30
Credit balances due Councils.....		6 11
		<u>\$6 41</u>
<b>5. General Expense Fund:</b>		
Due and accrued items for:		
Commissions.....		\$200 00
Expense dues paid in advance.....		564 11
Total General Fund Liabilities.....		<u>\$764 11</u>
Total Liabilities (all funds), except Reserve*.....		<u>\$36,685 28</u>

\*Net required Reserve, per Actuary's report, for outstanding contracts of: Mortuary Department, \$1,047,500.00; General Investment Reserve Fund, \$124,100.00; Sickness Department, \$79,020.00.

**Income**

<i>Mortuary Fund:</i>			
Premiums (with extra dues, etc.).....		\$501,478 42	
Interest.....		58,090 13	
Total.....			\$559,568 55
<i>Sickness Fund:</i>			
Premiums.....		\$24,592 65	
Interest.....		10,986 65	
Total.....			35,579 30
<i>Guarantee Fund:</i>			
Premiums.....		\$457 68	
Interest.....		33 31	
Total.....			490 99
<i>Other Benefit Fund—(Children Insurance Department):</i>			
Premiums.....		\$1,311 93	
Per capita tax and certificate fees.....		211 99	
Interest.....		352 83	
Total.....			1,876 75
<i>General Expense Fund:</i>			
Expense dues from members.....		\$19,341 00	
Other sources (details).....		918 74	
Total.....			20,259 74
Total Income.....			<u>\$617,775 33</u>

**Disbursements**

<i>Mortuary Fund:</i>			
Death claims.....		\$267,491 89	
Disability claims.....		56,764 08	
Other disbursements, expense re debentures, etc.....		1,043 66	
Total.....			\$325,299 63
<i>Sickness Fund and Funeral Benefit:</i>			
Sickness claims.....		\$21,190 15	
Funeral claims.....		1,600 00	
Other disbursements.....		833 36	
Total.....			23,623 51
<i>Other Benefit Funds—Child Insurance Department:</i>			
One death claim paid.....		\$250 00	
Total.....			250 00
<i>General Expense Fund:</i>			
Head office expenses.....		\$20,474 18	
Agency and organization expenses.....		8,211 27	
All other expenses.....		13,707 21	
Total Disbursements.....			<u>\$391,565 80</u>

**Exhibit of Policies (Mortuary)**

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurance	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924...	14,862	\$12,383,263 86	265	\$194,000 00	51	\$46,000 00
New issued.....	112	73,750 00	152	76,000 00	72	51,750 00
Old revived.....	57	46,216 00	4	2,500 00	..	.....
Old increased.....	.....	2,250 00	..	.....	..	.....
Totals.....	15,031	\$12,505,479 86	421	\$272,500 00	123	\$97,750 00
Less ceased by:						
Death.....	264	\$253,119 40	..	.....	..	.....
Disability.....	.....	56,764 08	..	.....	..	.....
Surrender.....	711	515,808 40	69	\$38,500 00	21	\$12,250 00
Lapse.....	222	171,668 00	29	12,500 00	9	6,750 00
Decrease.....	.....	4,000 00	..	.....	..	.....
Transferred from.....	.....	.....	..	.....	..	.....
Total ceased.....	1,197	\$1,001,359 88	98	\$51,000 00	30	\$19,000 00
At end of 1925...	13,834	\$11,504,119 98	323	\$221,500 00	93	\$78,750 00

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924....	298	\$90,324 00	15,476	\$12,713,587 86	11,897	\$9,932,207 26
New issued.....	81	11,705 00	417	213,205 00	149	78,716 00
Old revived.....	10	3,056 00	71	51,772 00	44	34,564 00
Old increased....	...	9,739 00	.....	11,989 00	.....	7,700 00
Totals.....	389	\$114,824 00	15,964	\$12,990,553 86	12,090	\$10,053,187 26
Less ceased by:						
Death.....	1	\$250 00	265	\$253,369 40	233	\$223,769 40
Disability.....	.....	.....	.....	56,764 08	.....	52,658 88
Surrender.....	34	10,618 00	835	577,176 40	567	407,823 00
Lapse.....	10	1,657 00	270	192,575 00	163	123,758 00
Decrease.....	.....	.....	.....	4,000 00	.....	2,000 00
Transferred from	.....	.....	.....	.....	46	38,693 20
Total ceased....	45	\$12,525 00	1,370	\$1,083,884 88	1,009	\$848,702 48
At end of 1925...	344	\$102,299 00	14,594	\$11,906,668 98	11,081	\$9,204,484 78

#### Exhibit of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1924.....	4,673
New contracts issued in 1925.....	144
Revived contracts in 1925.....	137
Totals.....	4,954
Terminated during 1925 by:	
Death.....	32
Lapse.....	601
Total terminated.....	633
In force 31st December, 1925.....	4,321

#### Valuation Balance Sheet

##### MORTUARY DEPARTMENT

###### Liabilities

Net reserve under whole life certificates.....	\$933,500 00
Net reserve under old age and disability certificates.....	99,400 00
Net reserve under 20-payment life certificates.....	13,200 00
Net reserve under endowment at 65.....	1,400 00
Special mortuary reserve.....	124,100 00
Other liabilities.....	33,700 00
	<u>\$1,205,300 00</u>

###### Assets

Accrued claims.....	\$42,300 00
Securities with accrued interest.....	1,152,200 00
Cash and special deposits.....	71,100 00
	<u>\$1,265,600 00</u>

The ratio of assets to liabilities was 105 per cent.

The valuation basis was C.M. (5) 3½ per cent.

The amount of whole life insurance valued was \$11,675,788.00. Twenty-payment life certificates for \$234,000.00. Endowment at age 65 certificates for \$85,500.00, and children's insurance for \$103,956.00 were also valued. No reserve is held for certificates in their first year.

##### SICKNESS DEPARTMENT

###### Liabilities

Future sickness claims.....	\$409,730 00
Future death claims.....	71,780 00
Special sickness reserve.....	17,440 00
Investment reserve.....	3,370 00
Unpaid claims.....	2,000 00
	<u>\$504,320 00</u>

###### Assets

Future assessments.....	\$330,710 00
Funds with accrued interest.....	196,670 00
Outstanding assessments.....	2,160 00
	<u>\$529,540 00</u>

The ratio of assets to liabilities was 105 per cent.

The valuation basis was M.U. 3½ per cent.

The valuations were made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

## CANADIAN ORDER OF FORESTERS

BRANTFORD, ONTARIO

## Statement for the Year ending December 31st, 1925

Incorporated December 1st, 1879

## OFFICERS

Principal Officer, J. A. A. Brodeur; Secretary or Manager, Alf. P. van Someren; Treasurer, A. R. Galpin; Dr. U. M. Stanley, C.M.B.; Superintendent of Organization, A. C. Wiley; Auditors, W. J. Beney and Blake Elliott; Actuary, M. A. Mackenzie, M.A.

## GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

F. H. Davidson, M. D. Carroll, W. E. Gowling, Thos. Murray, D. M. Craig, John Craine

## Assets

Ledger Assets	Mortuary Fund	Sickness and Funeral Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default.....	\$8,864,910 86	\$616,632 60	.....	\$9,481,543 46
Market value of bonds and debentures, in default.....	57,117 25	.....	.....	57,117 25
Real Estate, book value.....	.....	.....	28,206 46	28,206 46
Cash in Bank or at head office.....	97,410 61	16,431 37	14,776 84	128,613 82
Other ledger assets.....	.....	.....	22,098 92	22,098 92
<b>Total Ledger Assets.....</b>	<b>\$9,019,438 72</b>	<b>\$633,063 97</b>	<b>\$65,082 22</b>	<b>\$9,717,584 91</b>
Interest due and accrued:				
From bonds and debentures.....	140,868 86	12,078 53	.....	152,947 39
From overdue interest.....	29,680 99	.....	.....	29,680 99
<b>Total Non-ledger Assets.....</b>	<b>\$170,549 85</b>	<b>\$12,078 53</b>	.....	<b>\$182,628 38</b>
<b>Total Ledger and Non-ledger Assets...</b>	<b>\$9,189,988 57</b>	<b>\$645,142 60</b>	<b>\$65,082 22</b>	<b>\$9,900,213 29</b>

## Liabilities

<b>Mortuary Fund:</b>				
Death claims incurred and reported during year, but not paid.....				\$152,533 90
Death claims incurred during year, but not reported until after 31st December.....				8,190 58
Present value of unpaid death claims payable by instalments.....				415 59
Claims incurred in previous years and not paid.....				11,500 00
<b>Total Liabilities, except Reserve.....</b>				<b>\$172,640 07</b>
<b>Sickness Fund:</b>				
Claims incurred during year, but not reported until after 31st December.....				\$12,778 35
<b>Total Liabilities, except Reserve.....</b>				<b>\$12,778 35</b>
<b>General Expenses Fund:</b>				
Salaries and expenses of organizer.....				\$387 20
Due and accrued items for:				
Dr. Hutchison's, \$68.75; Good of Order, \$88.94.....				157 69
Gummer Press, \$24.21; Burroughs Adding, \$33.83.....				58 04
Laundry and Hydro, \$4.47.....				4 47
Telegraph, \$48.89; express, \$10.90; telephone, \$6.25.....				66 04
<b>Total General Fund Liabilities.....</b>				<b>\$673 44</b>
<b>Total Liabilities (all funds), except Reserve*.....</b>				<b>\$186,091 86</b>

## Income

<b>Mortuary Fund:</b>				
Premiums (with extra dues, etc.).....		\$1,324,126 38		
Interest.....		501,892 12		
<b>Total.....</b>				<b>\$1,826,018 50</b>
<b>Sickness Fund:</b>				
Premiums.....		\$134,753 05		
Interest.....		40,085 98		
<b>Total.....</b>				<b>174,839 03</b>
<b>General Expenses Fund:</b>				
Expense dues from members.....		\$102,104 95		
Transferred from Insurance Fund.....		150,000 00		
Other sources: Interest.....		39 55		
<b>Total.....</b>				<b>252,144 50</b>
<b>Total Income.....</b>				<b>\$2,253,002 03</b>

\*Net required reserve, per Actuary's report, for outstanding contracts of: Mortuary Department \$8,612,500.00; Sickness Department, \$633,063.97.

Disbursements

Mortuary Fund:

Death claims.....	\$702,970 29
Refund of premiums.....	221 75
Transferred to General Fund.....	150,000 00

Total..... \$853,192 04

Sickness Fund:

Sickness claims.....	\$157,228 35
Funeral claims.....	19,701 16

Total..... 176,929 51

General Expense Fund:

Head office expenses.....	40,575 16
Agency and organization expenses.....	53,693 61
All other expenses.....	35,829 48

Total Disbursements..... \$1,160,219 80

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924....	56,057	\$55,609,300 00	114	\$99,500 00	130	127,000 00
New issued.....	269	214,250 00	385	365,500 00	728	739,500 00
Old revived.....	357	354,500 00	1	1,000 00	5	3,500 00
Card Additions:						
Old increased.....			61	1,000 00	94	3,750 00
Transferred to....				59,000 00		93,750 00
Totals.....	56,683	\$56,178,050 00	561	\$526,000 00	957	\$967,500 00
Less ceased by:						
Death.....	692	\$725,600 00	1	\$500 00	1	\$1,000 00
Card Deductions:						
Surrender for paid up insurance and lapse.....	4,487	4,366,050 00	95	91,500 00	177	186,000 00
Decrease.....		42,000 00				
Transferred from.....	156	153,750 00				
Total ceased.....	5,335	\$5,287,400 00	96	\$92,000 00	178	\$187,000 00
At end of 1925....	51,348	\$50,890,650 00	465	\$434,000 00	779	\$780,500 00

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924....	5	\$15,000 00	56,306	\$55,850,800 00	27,164	\$27,182,150 00
New issued.....	7	21,000 00	1,389	1,340,250 00	653	709,500 00
Old revived.....			363	359,000 00	176	172,250 00
Card additions.....					25	27,500 00
Old increased.....		2,000 00		6,750 00		2,000 00
Transferred to....	1	1,000 00	156	153,750 00	52	53,500 00
Totals.....	13	39,000 00	58,214	\$57,710,550 00	28,070	\$28,146,900 00
Less ceased by:						
Death.....			694	\$727,100 00	399	\$418,600 00
Card deductions.....					21	22,000 00
Surrender for paid up insurance and lapse.....	4	12,000 00	4,763	4,655,550 00	2,198	2,174,200 00
Decrease.....				42,000 00		26,600 00
Transferred from.....			156	153,750 00	52	53,500 00
Total ceased.....	4	12,000 00	5,613	\$5,578,400 00	2,670	\$2,694,900 00
At end of 1925....	9	\$27,000 00	52,601	\$52,132,150 00	25,400	\$25,452,000 00

## Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1924.....	37,261
New contracts issued in 1925.....	917
Revived contracts in 1925.....	293
Totals.....	38,471
Terminated during 1925 by:	
Death.....	390
Lapse.....	3,037
Total terminated.....	3,427
In force 31st December, 1925.....	35,044

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Net reserve under whole life certificates.....	\$6,963,800 00
Net reserves under paid-up certificates, limited payment life and endowment.....	545,200 00
Special mortuary reserve.....	903,500 00
General reserve.....	200,000 00
Accrued claims.....	172,600 00
	<u>\$8,785,100 00</u>

## Assets

Life insurance fund.....	\$9,216,800 00
Other assets.....	7,600 00
	<u>\$9,224,400 00</u>

The ratio of assets to liabilities was 105 per cent.

The valuation basis was Cm (5) 3½ per cent. (Canadian Males Table of Mortality).

The amount of whole life insurance valued was \$50,890,650.00. The amount of paid-up insurance valued was \$792,037.00. According to the Constitution no reserve is held for certificates in their first year.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

## SICKNESS DEPARTMENT

The data for the sickness valuation was not available in time for the Actuary to make the valuation. On the recommendation of the Actuary the ledger amount of the Sickness Fund is therefore taken as the liabilities. The Order at its last High Court meeting amended its Constitution as to sickness contracts making the same cancellable upon due notice.

## THE ORDER OF CANADIAN HOME CIRCLES

## HEAD OFFICE:

624 Confederation Life Building,  
TORONTO, ONT.

## Statement for the Year ending December 31st, 1925

The contracts of the Home Circles were reinsured by the I.O.F. as of the 31st August, 1926, pursuant to 1924, chap. 50, Part XV, and the certificate of incorporation of the Home Circles duly surrendered.

Incorporated October 28th, 1885

## OFFICERS

Supreme Leader, C. H. Denton; Supreme Secretary-Treasurer, J. M. Foster; Supreme Vice-Leader, M. B. Hugill; Supreme Solicitor, Norman Sommerville, K.C.; Supreme Medical Examiner, Dr. A. T. Hobbs; Past Supreme Leader F. J. Sabine.

Auditors.—J. L. Buck, Port Rowan; W. P. Goodman, Toronto.

Actuary.—M. A. McKenzie, Toronto.

## GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

C. H. Denton, Tillsonburg; Norman Sommerville, Toronto; J. M. Foster, Toronto; Dr. A. T. Hobbs, Toronto; M. B. Hugill, Toronto; F. J. Sabine, Toronto.



## Assets

Ledger Assets	Mortuary Fund	Sickness Fund	Mortuary Fund Special Reserve Fund	General Expense Fund	Totals
Trusts and Guarantee Co. guaranteed investment receipts secured by mortgages.....	\$20,000 00		\$80,000 00		\$100,000 00
Book value of bonds and debentures, not in default	1,289,891 75	\$7,006 77	12,850 33		1,309,748 85
Book value of bonds and debentures, in default....	*5,071 41				5,071 41
Loans and liens on policies..	121,255 03				121,255 03
Cash in bank or at Head Office.....	8,587 54	2,063 08	10,817 92	318 17	21,786 71
Total Ledger Assets...	\$1,444,805 73	\$9,069 85	\$103,668 25	\$318 17	\$1,557,862 00
Interest and rents due and accrued:					
From bonds and debentures	\$23,930 95	\$68 58	\$119 16		\$24,118 69
From premiums, dues, etc..	15,159 09	100 50		\$1,261 60	16,521 19
From supplies and equipment.....				1,774 03	1,774 03
Total Non-ledger Assets...	\$39,090 04	\$169 08	\$119 16	\$3,035 63	\$42,413 91
Total Ledger and Non-ledger Assets.....	\$1,483,895 77	\$9,238 93	\$103,787 41	\$3,353 80	\$1,600,275 91

## Liabilities

<b>Mortuary Fund:</b>					
Death claims incurred and reported during year, but not paid.....					\$6,000 00
Death claims incurred during year, but not reported until after 31st December					10,791 00
Premiums paid in advance.....					2,255 02
Total Liabilities, except Reserve.....					\$19,046 02
<b>Sickness Fund:</b>					
Premiums paid in advance.....					\$6 00
Total Liabilities, except Reserve.....					\$6 00
<b>General Expense Fund:</b>					
Salaries, rents and office expense due and accrued.....					\$152 52
Expense dues paid in advance.....					239 38
Total General Fund Liabilities.....					\$391 90
Total Liabilities (all funds), except Reserve.....					\$19,443 92

## Income

<b>Mortuary Fund:</b>					
Premiums (with extra dues, etc.).....			\$172,472 21		
Interest and rents.....			73,255 10		
Profit on sale of securities.....			842 22		
Total.....					\$246,569 53
<b>Sickness Fund:</b>					
Premiums.....			\$1,179 82		
Interest and rents.....			437 73		
Profit on sale of securities.....			168 03		
Total.....					1,785 58
<b>Mortuary Fund—Special Reserve Fund:</b>					
Interest.....			\$6,089 84		
Total.....					6,089 84
<b>General Expense Fund:</b>					
Expense dues from members.....			\$14,797 78		
Interest, \$14.50; certificate fees, \$100.50; supplies sold, \$120.05; interest transferred from "Reserve Fund," \$2,200.00; commission on bonds purchased and turned over to expense fund by Supreme Solicitor and Supreme Leader, \$1,554.65.....			3,989 70		
Total.....					18,787 48
Total Income.....					\$273,232 43

\*Paid in March, 1926.

†Net required reserve, per Actuary's report, for outstanding contracts of: Mortuary Department, \$1,493,100.00; Sickness Department, \$6,100.00.

**Disbursements**

<i>Mortuary Fund:</i>			
Death claims.....		\$134,466 29	
Disability claims and life expectancy.....		3,605 15	
Other disbursements: Refund.....		36 35	
Total.....			\$138,107 79
<i>Sickness Fund:</i>			
Sickness claims.....		\$1,340 00	
Total.....			1,340 00
<i>Special Reserve Fund:</i>			
Paid-up certificates.....		\$1,585 83	
Disability claims.....		60 00	
Interest transferred to General Expense Fund.....		2,200 00	
Total.....			3,845 83
<i>General Expense Fund:</i>			
Head office expenses.....			10,342 94
Agency and organization expenses.....			4,163 31
All other expenses.....			4,190 01
Total Disbursements.....			<u>\$161,989 88</u>

**Exhibit of Policies (Mortuary)**

Classification	Whole Life Continuous Premiums				Whole Life Limited Payment Premiums	
	Option "A"		Option "B"		Twenty-Payment Life	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924.....	1,354	\$1,582,345 00	3,199	\$3,754,372 00	105	\$80,000 00
New issued.....	7	7,500 00	9	8,000 00	22	15,500 00
Old revived.....			1	1,000 00	...	.....
Old increased.....					...	.....
Transferred to.....			2	1,500 00	...	.....
Transferred from other Provinces to Ontario.....					...	.....
Totals.....	1,361	\$1,589,845 00	3,211	\$3,764,872 00	127	\$95,500 00
Less ceased by:						
Death.....	37	\$48,741 00	78	\$100,045 00	1	\$1,000 00
Maturity (Life Expectancy).....				2,305 00	...	.....
Expiry.....				1,360 00	...	.....
Disability.....					...	.....
Surrender.....					...	.....
Lapse.....	18	19,000 00	73	75,771 00	44	21,250 00
Transferred from.....	2	1,500 00			1	500 00
Total ceased....	57	\$69,241 00	151	179,481 00	46	\$22,750 00
At end of 1925..	1,304	\$1,520,604 00	3,060	\$3,585,391 00	81	\$72,750 00
	3,060	\$3,585,391 00	.....	.....	.....	.....
	4,364	\$5,105,995 00	.....	.....	.....	.....

Classification	Old Age Endowment Assurances		Other Plans			
	Endowment at Age 65		Option "C"		Option "D"	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924.....			38	\$40,500 00	26	\$34,650 00
New issued.....	26	22,000 00				
Old revived.....						
Old increased.....		500 00				
Transferred to.....	1	500 00				
Transferred from other Provinces to Ontario.....						
Totals.....	27	\$23,000 00	38	\$40,500 00	26	\$34,650 00
Less ceased by:						
Death.....					1	\$2,700 00
Maturity (Life Expectancy).....						
Expiry.....				250 00		3,400 00
Disability.....						
Surrender.....						
Lapse.....					2	1,350 00
Transferred from.....						
Total ceased.....				\$250 00	3	\$7,450 00
At end of 1925..	27	\$23,000 00	38	\$40,250 00	23	\$27,200 00
				\$27,200 00		
				67,450 00		

	Totals		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1924.....	4,722	\$5,491,867 00	4,333	\$5,075,717 00
New issued.....	64	53,000 00	64	53,000 00
Old revived.....	1	1,000 00	1	1,000 00
Old increased.....		500 00		500 00
Transferred to.....	3	2,000 00	3	2,000 00
Transferred from other Provinces to Ontario.....			11	8,000 00
Totals.....	4,790	\$5,548,367 00	4,412	\$5,140,217 00
Less ceased by:				
Death.....	117	\$152,486 00	109	\$143,786 00
Maturity (Life Expectancy).....		2,305 00		2,305 00
Expiry.....		3,650 00		3,100 00
Disability.....		1,360 00		1,360 00
Surrender.....				
Lapse.....	137	117,371 00	127	106,671 00
Transferred from.....	3	2,000 00	3	2,000 00
Total ceased.....	257	\$279,172 00	239	\$259,222 00
At end of 1925.....	4,533	\$5,269,195 00	4,173	\$4,880,995 00

1. Option "A" is for Whole Life Insurance, and the face amount of the certificate is payable at death. For rate, see Constitution, page 35.

2. Option "B" is for Whole Life Insurance, but when a member reaches his Life Expectancy Age, he is entitled to draw 5 per cent. of his certificate annually up to half the certificate. (See Constitution, page 60). Or if a member, becomes totally and permanently disabled, he is entitled to draw benefits at the rate of \$10.00 per month up to half the certificate. (See Constitution, page 57). The face amount of the certificate after deducting amounts paid in Life Expectancy or Total Disability Benefits is payable at death. For rate, see Constitution, page 37.

3. The holders of *Option "C"* certificates cease to pay monthly rate and dues when they reach the age of 65 years and thereafter the amount of the insurance decreases 10 per cent. each year. (See Constitution, page 39).
4. *Option "D"* was intended for members who joined prior to May 1st, 1914, and who were over fifty years of age. They pay the full monthly rate for ten years, after which the monthly rate and the amount of the certificate both decrease 10 per cent. each year. (See Constitution, page 41).
5. The other plans probably explain themselves sufficiently.

**Exhibits of Sickness, Funeral and Other Contracts**

Number of contracts 31st December, 1924 .....	201
New contracts issued in 1925 .....	2
Totals .....	203
Terminated during 1925, by	
Death .....	5
Lapsed .....	12
Total terminated .....	17
In force 31st December, 1925 .....	186

**Valuation Balance Sheet**

MORTUARY DEPARTMENT

**Liabilities**

Net reserve under whole life policies .....	\$1,427,000 00
Net liabilities under paid-up certificates .....	16,100 00
Net liabilities under disability and life expectancy contracts, 20-payment life and temporary insurance .....	50,000 00
Accrued liabilities (death claims) .....	16,800 00
	\$1,509,900 00

**Assets**

Securities with accrued interest .....	\$1,431,900 00
Bank balances in cash .....	19,400 00
Liens on certificates in force .....	121,300 00
Assessments due and accrued .....	12,800 00
	\$1,585,400 00

The ratio of assets to liabilities was 105 per cent.  
 The valuation basis was C.M. (5) Table 3½ per cent.  
 The amount of whole life insurance valued was \$5,105,995.00.

SICKNESS DEPARTMENT

**Liabilities**

Net reserve .....	\$6,100 00
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**Assets**

Securities with accrued interest .....	\$7,100 00
Bank balance .....	2,100 00
	\$9,200 00

The valuations were made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

**THE CANADIAN ORDER OF ODDFELLOWS**

HEAD OFFICE, TORONTO, ONT.

**Statement for the Year ending December 31st, 1925**

Organized June, 1852. Incorporated September 11th, 1882

**OFFICERS**

Principal Officer, Frank Neal, Grand Master; Calvin Davis, Deputy Grand Master; Secretary or Manager, Robert Fleming; Wm. Crellin, I.P. Grand Master; Treasurer, W. H. Shaw; T. S. Hudson, Grand Representative; F. H. Farquhar, Grand Representative.

*Auditors.*—W. L. Young and W. R. Day.

*Actuary.*—Sidney H. Pipe.

**GOVERNING EXECUTIVE AUTHORITY**

(at date of filing report)

Frank Neal, Calvin Davis, Robert Fleming, Wm. Crellin, W. H. Shaw, T. S. Hudson, F. H. Farquhar.

## Assets

Ledger Assets	Mortuary Fund	Sickness Fund	Funeral Fund Guarantee	Child's Insurance	Building	General Expense Fund	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Mortgages.....	15,800 00						15,800 00
Book value of bonds and debentures, not in default.....							
Real estate, book value.....	255,419 52	2,629 50	.500 00				258,549 02
Cash in bank or at Head Office.....	22,000 00						22,000 00
Other ledger assets.....	8,230 64	861 82		.112 88	548 24	3,749 21	13,502 79
Total Ledger Assets..	301,450 16	3,491 32	.500 00	.112 88	548 24	4,163 07	310,265 67
Interest and rents due and accrued:							
From mortgages.....	289 08						\$289 08
From bonds and debentures.....	3,677 91	18 32	.9 16				3,705 39
From other sources (details in separate schedule).....	5,298 36						5,298 36
From furniture and supplies.....						1,066 25	1,066 25
Total Non-ledger Assets	9,265 35	18 32	.9 16			1,066 25	10,359 08
Total Ledger and Non-ledger Assets.....	310,715 51	3,509 64	509 16	112 88	548 24	5,229 32	320,624 75

## Liabilities

<b>Mortuary Fund:</b>		
Death claims incurred during year, but not reported until after 31st December, 1925.....		\$500 00
<b>Funeral Fund:</b>		
Claims incurred during year but not reported until after 31st December, 1925..		\$40 00
Total Liabilities (all funds), except Reserve*.....		\$540 00

## Income

<b>Mortuary Fund—General Expense Fund:</b>		
Overpaid by lodges.....	\$	30
Repay loan.....		3,388 28
Premiums (with extra dues, etc.).....		40,909 62
Interest and rents.....		14,370 40
Profit on sale of securities.....		3,418 08
Total.....		\$62,086 68
<b>Sickness Fund:</b>		
Premiums.....	\$134 19	
Interest and rents.....	112 81	
Total.....		247 00
<b>Funeral Fund:</b>		
Premiums.....	\$1,699 22	
Borrowed, general expense.....	73 89	
Total.....		1,773 11
<b>Other Benefit Fund:</b>		
Child's Insurance, premium.....	\$23 61	
Building Fund, rent, \$1,980.00; interest, \$24.09.....	2,004 09	
Guarantee Fund, fees.....	205 50	
Total.....		2,233 20
<b>General Expense Fund:</b>		
Mortuary allowance.....	\$5,061 70	
Mortuary adjustments.....	2,516 61	
Mortuary loan.....	10,000 00	
Expense dues from members.....	6,972 37	
Other sources: Charter fees, \$100.00; goods sold, \$136.10; Guarantee Fund, \$199.50; sundries, \$10.00.....	445 60	
Total.....		24,996 28
Total Income.....		\$91,336 27

\*Net required Reserve, per Actuary's report, for outstanding contracts of Mortuary Department, \$257,778.00.

Disbursements

<i>Mortuary Fund:</i>			
Death claims.....		\$38,672 00	
Transfer General Expense.....		5,061 70	
Transfer General Expense adjustment.....		2,516 61	
Other disbursements: Premium returned.....		81 04	
Loss on sale of securities: Loan General Expense.....		10,000 00	
Total.....			\$56,331 35
<i>Sickness Fund:</i>			
Sickness claims.....		\$162 00	
Other disbursements: Premium returned.....		1 64	
Total.....			163 64
<i>Funeral Fund:</i>			
Funeral claims.....		\$2,220 00	
Other disbursements: Written off.....		20 71	
Total.....			2,240 71
<i>Other Benefit Funds—Child's Insurance:</i>			
Building Fund, caretaker, \$314.00; repairs, \$26.40.....		\$340 40	
Water, \$6.00; light, \$23.37; fuel, \$225.00; taxes, \$364.81.....		619 18	
Interest.....		990 00	
Guarantee Fund, transfer general expense, \$199.50; written off, \$6.00.....		205 50	
Total.....			2,155 08
<i>General Expense Fund:</i>			
Head office expenses.....		8,139 83	
Agency and organization expenses.....		4,672 36	
All other expenses.....		8,021 02	
Total Disbursements.....			\$81,723 99

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Old Age Endowment Assurances		Other Plans	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924.....	2,456	\$1,965,611 52	63	\$63,250 00	109	\$101,250 00
New issued.....	13	4,250 00	63	\$63,250 00	109	\$101,250 00
Totals.....	2,469	\$1,969,861 52	63	\$63,250 00	109	\$101,250 00
Less ceased by:						
Death.....	46	\$38,672 00				
Lapse.....	569	312,950 00				
Decrease.....	.....	353,322 12				
Total ceased.....	615	\$704,944 12				
At end of 1925.....	1,854	\$1,264,917 40	63	\$63,250 00	109	\$101,250 00

Classification	Totals		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1924.....	2,456	\$1,965,611 52	2,214	\$1,712,361 52
New issued.....	185	168,750 00	136	118,000 00
Totals.....	2,641	\$2,134,361 52	2,350	\$1,830,361 52
Less ceased by:				
Death.....	46	\$38,672 00	44	\$36,172 00
Lapse.....	569	312,950 00	512	358,400 00
Decrease.....	.....	353,322 12	.....	214,135 42
Total ceased.....	615	\$704,944 12	556	\$608,707 42
At end of 1925.....	2,026	\$1,429,417 40	1,794	\$1,221,654 10

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Present value of promised benefits.....	\$635,627 00
Accrued liabilities.....	500 00
Total.....	<u>\$636,127 00</u>

## Assets

Present value of future net contributions.....	\$377,849 00
Life insurance fund.....	305,784 14
Total.....	<u>\$683,633 14</u>

The rates of assets to liabilities was 107.5 per cent.  
 The valuation basis was the Fraternal American Table and 4 per cent. interest.  
 The amount of insurance valued was \$1,429,742.40.  
 The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.  
 No valuation was made of sickness department.

## CANADIAN WOODMEN OF THE WORLD

## HEAD OFFICE, LONDON

*Officers.*—Head Consul Commander, Clair Jarvis, London; Head Advisor Lieutenant, Arthur Allin, Lindsay; Head Banker, J. H. Saunders, London; Head Clerk, P. C. Hooper, London; Past Head Consul Commander, D. Cinnamon, Lindsay; Head Physician, J. L. Huffman, M.D., London; Head Escort, H. Durant, Toronto; Head Watchman, R. J. Buckingham, Winnipeg; Head Sentry, H. H. McHattie, Toronto.

*Directors.*—John Manning, London; William Meen, Toronto; E. E. Hilton, Strathroy.

Assets.....	\$1,564,306	PREMIUMS WRITTEN—CLAIMS INCURRED
Ontario insurance in force (gross)	4,931,450	Premiums—Ontario (net).....
Canadian insurance in force		Premiums—Canada (net).....
(gross).....	5,689,400	Benefits paid—Ontario (net).....
		Benefits paid—Canada (net).....

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 558, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sick and Funeral Benefits.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CATHOLIC ORDER OF FORESTERS

## HEAD OFFICE, CHICAGO, ILLINOIS

## Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Michael F. Mogan, Toronto.

*Chief or General Agent in Ontario.*—Michael F. Mogan, 268 Carleton St., Toronto.

Assets in Canada.....	\$17,780,060	PREMIUMS WRITTEN—CLAIMS INCURRED
Ontario insurance in force (gross)	5,308,242	Premiums—Ontario (net).....
Canadian insurance in force		Premiums—Canada (net).....
(gross).....	19,325,638	Premiums—Total (net).....
Total insurance in force (gross)...	120,040,988	Benefits paid—Ontario (net).....
		Benefits paid—Canada (net).....
		Total benefits paid (net).....

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 559, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1927 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA

HEAD OFFICE, MONTREAL, QUEBEC

*Officers.*—Grand President, F. J. Curran, K.C., Montreal; Grand 1st Vice-President; W. E. Farrell, Fredericton, N.B.; Grand Treasurer, W. J. McKee, Windsor; Grand Secretary, J. E. H. Howison, Montreal; Grand Legal Advisor, C. J. Foy, Perth.

*Directors.*—H. E. R. Stock, Toronto; C. A. Pariseault, K.C., Montreal, W. J. Sutherland, Montreal.

*Chief or General Agent in Ontario.*—Jno. F. Boland, 2 Toronto Street, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$1,330,347	Premiums—Ontario (net).....	\$71,735
Ontario insurance in force (gross)	2,290,789	Premiums—Canada (net).....	170,128
Canadian insurance in force		Benefits paid—Ontario (net)....	68,805
(gross).....	5,972,933	Benefits paid—Canada (net)....	248,357

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 779, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sick and Funeral Benefits.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA

HEAD OFFICE, TORONTO

*Officers.*—President, F. J. Zammers, Toronto; 1st Vice-President, H. L. Willmot, Toronto; 2nd Vice-President, C. A. E. Colwell, Toronto; Treasurer, E. Fielding, Toronto; Past President, J. Harry Dodgson.

*Directors.*—Alex. Cook, Toronto; R. F. Gray, Toronto; B. E. Miller, Toronto; Robt. Wood, Toronto; B. F. Selby, Toronto; G. F. Campbell, Toronto; W. E. Bennett, Toronto; J. H. Tyler, Toronto; D. R. McKenzie, Toronto; P. A. Sommerville, Hamilton; M. P. Malone, Hamilton; G. E. Dane, Hamilton; W. R. Madill, Hamilton; C. P. Rason, Hamilton; P. Entwistle, Hamilton; H. G. Wright, Hamilton; A. P. Rogers, Hamilton; A. V. Peacock, Hamilton; Adam Taylor, Guelph; T. H. Gemmell, Guelph; W. H. Graham, Kingston; W. J. Moody, Kitchener; F. S. Urstadt, Kitchener; W. J. Hopwood, Peterboro; F. E. Scherer, Windsor; Geo. H. Wilson, Ottawa; T. P. Allan, London; D. J. Waterous, Brantford; A. E. Rowland, Winnipeg; A. C. Merrett, Winnipeg; W. Williamson, Westmount; F. L. DeWolfe, Brockville.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$2,323,771	Premiums—Ontario (net).....	\$138,017
Ontario insurance in force (gross)	13,742*	Premiums—Canada (net).....	162,373
Total insurance in force, (gross)...	16,139*	Benefits paid—Ontario (net)....	79,673
		Total benefits paid (net).....	98,753

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 498, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## COMMERCIAL TRAVELLERS MUTUAL INSURANCE SOCIETY

HEAD OFFICE, TORONTO, ONTARIO

*Officers.*—President, Charles S. Parsons, Toronto; Vice-President, S. M. Sterling, Toronto; Treasurer, S. R. Wickett, Toronto; Secretary, H. B. Hoffman, Toronto.

*Directors.*—J. Harry Dodgson, Toronto; Robert Maxwell, Toronto; John Curtis, Toronto; H. L. Willmot, Toronto; A. J. Tipping, Toronto; W. F. Smith, Toronto; J. H. Lumbers, Toronto; G. A. F. Henderson, Toronto; L. R. Arnett, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$367,741	Premiums—Ontario (net).....	\$42,938
Ontario insurance in force (gross)	1,607,350	Premiums—Canada (net).....	50,438
Canadian insurance in force		Benefits paid—Ontario (net)....	36,580
(gross).....	2,027,350	Benefits paid—Canada (net)....	42,868

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 778, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\* No certificates.



FEDERATED ASSOCIATION OF LETTER CARRIERS

HEAD OFFICE, TORONTO

Statement for the Year ending December 31st, 1925

Organized Sept. 15th, 1891. Incorporated June, 1892

OFFICERS

Principal Officer, W. H. Belcher, Post Office Department, Edmonton, Alta.; Secretary and Treasurer, Alexander McMordie, 420 Gladstone Ave., Toronto.

Auditors.—Albert Jennings, John B. Loan and Chas. J. Onley.

Actuary.—Sidney H. Pipe.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

W. H. Belcher, Alexander McMordie.

Assets

Assets	Mortuary Fund	Sickness Fund	Funeral Fund	General Expense Fund	Totals
Cash in bank or at Head Office.....	\$31,289 89	.....	.....	\$242 33	\$31,532 22
Total Ledger Assets.....	\$31,289 89	.....	.....	\$242 33	\$31,532 22

Liabilities—None

Net required Reserve, per Actuary's report for outstanding contracts of: Mortuary Department, \$140,967.66.

Income

<i>Mortuary Fund:</i>			
Premiums (with extra dues, etc.).....		\$8,546 74	
Interest and rents.....		860 39	
Total.....			\$9,407 13
Total Income.....			\$9,407 13

Disbursements

<i>Mortuary Fund:</i>			
Death claims (six).....		\$5,000 00	
Total.....			\$5,000 00
<i>General Expense Fund:</i>			
Head office expenses.....			300 50
All other expenses.....			19 71
Total Disbursements.....			\$5,320 21

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1924.....	660	\$637,250 00	257	\$254,750 00
New issued.....	3	3,000 00	8	8,000 00
Old revived.....	16	14,250 00		
Totals.....	679	\$654,500 00	265	\$262,750 00
Less ceased by:				
Death.....	6	\$5,000 00	4	\$3,500 00
Surrender.....	195	193,500 00		
Lapse.....	46	41,250 00	37	37,000 00
Total ceased.....	247	\$239,750 00	41	\$40,500 00
At end of 1925.....	432	\$414,750 00	224	\$222,250 00

## SPECIAL REPORT

In the matter of THE FEDERATED ASSOCIATION OF LETTER CARRIERS BENEFIT ASSOCIATION

—and—

In the matter of THE ONTARIO INSURANCE ACT, 1924 (C. 50, S. 224a as enacted by 1925, C. 54, S. 28).

## SPECIAL REPORT

by

THE SUPERINTENDENT OF INSURANCE

to

THE HONOURABLE. W. F. NICKLE, K.C., M.P.P.  
Minister in charge of the Department of Insurance

and

THE HONOURABLE CHARLES MURPHY  
Postmaster General of Canada.

I have the honour to report that the Federated Association of Letter Carriers Benefit Association is licensed as a fraternal society pursuant to the provisions of *The Ontario Insurance Act, 1924*. Its membership is limited by its constitution and laws to the members of the Federated Association of Letter Carriers, employees of the Dominion Civil Service.

Section 224a of *The Ontario Insurance Act, 1924*, as enacted by Chapter 54 of the Statutes of 1925, Section 28, reads as follows:—

“224a (1)—If it appears to the Superintendent from the statements and reports filed with him or from an examination or valuation made in pursuance of this Act that the assets of a licensed fraternal society, the membership of which is limited by its constitution or laws to municipal or government employees, applicable to the payment of its insurance contracts are insufficient to provide for the payment of its contracts of insurance at maturity without deduction or abatement and without increase in its existing rates of contribution, he shall make a special report to the Minister and to the head or responsible officer of the municipality or government of which the members of the society are employees as to the financial condition of the society.”

“(a) The Superintendent shall not make any order or assume any responsibility for the readjustment of rates and benefits of the society necessary to enable it to provide for the payment of the contracts of insurance of the society at maturity but a synopsis of his special report shall be reported in his annual report.”

The Federated Association of Letter Carriers Benefit Association has filed with the Department a valuation of its insurance contracts as at 31st December, 1925, made by Professor M. A. Mackenzie, M.A., F.I.A. A copy of this valuation balance sheet is appended to this report. Professor Mackenzie is qualified as an actuary within the terms of paragraph 1 of section 197 of the Act. The Department accordingly accepts the valuation prepared by him as reflecting the true financial condition of the society at the date of valuation. The valuation discloses a deficit in the funds of the Association of \$80,710.00 and a ratio of assets to liabilities of 63.9 per cent. Obviously a radical readjustment of the rates and benefits is necessary in order to enable the society to provide for the payment of its contracts of insurance at maturity.

If the membership of the Association were not confined to government employees exclusively, the compulsory readjustment provisions of *The Ontario Insurance Act, 1924*, heretofore applied to secure the readjustment of societies soliciting membership from the general public would automatically apply. Pursuant to the legislation of last session, however, the Superintendent of Insurance is to assume no responsibility for the readjustment of the rates and benefits of an association composed exclusively of government employees, and is deemed to have discharged his responsibility by making a special report as to the financial condition of the society to the head of the government of which the members of the association are employees, and by publishing a synopsis of such special report in his annual report.

In addition to the information contained in the valuation by Professor Mackenzie, I am advised that the membership of this Association has dropped from 660, as at the end of 1924, to 432 at the end of 1925. I am of opinion that unless there is ground for the expectation that there will be a renewed interest in the association among the letter carriers, it would be futile to attempt a reorganization which will certainly cause the association to lose still more members. If the association cannot secure a large influx of new members and readjust its rates and benefits, the only alternative is a voluntary liquidation which may be proceeded with under the Statute, with the approval of the Superintendent of Insurance.

I have the honour to be,

Sir,

Your obedient servant,

R. LEIGHTON FOSTER

March 25th, 1926.

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Liability under Whole Life Certificates.....	\$223,400 00
----------------------------------------------	--------------

## Assets

Value of future assessments.....	\$111,160 00
Funds in bank.....	31,530 00
	<u>\$142,690 00</u>

The basis of valuation was Cm. Table, 3 per cent.

The ratio of assets to liabilities was 63.9 per cent.

The valuation was made by Prof. M. A. Mackenzie, Fellow of the Actuarial Society of Great Britain.

## HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT

## Statement for the Year ending December 31st, 1925

Incorporated December 29th, 1910

## OFFICERS

Principal Officer, Wm. Murdoch; Secretary, B. McSweeney; Treasurer, W. T. James.

Auditor.—C. H. Watson (City Auditor).

Actuary.—L. K. File (Last Valuation).

## GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Wm. Murdoch, Chairman; W. T. James, Treasurer; B. McSweeney, Secretary. Committee: R. Aitchison, K. Cassell, C. Simpson, C. F. McCarthy.

## Assets

Mortgages.....	\$14,000 00	Benefit Fund
Book value of bonds and debentures, not in default.....	203,412 31	
Loans and liens on policies, notes.....	1,321 21	
Cash in bank or at head office.....	1,269 05	
Other ledger assets.....	345 00	
	<u>\$220,347 57</u>	

Total Ledger Assets.....	\$220,347 57
--------------------------	--------------

## Interest and rents due and accrued:

From mortgages.....	\$118 13
From bonds and debentures.....	2,403 11
From policy loans and lien notes.....	23 74

Total Non-Ledger Assets.....	\$2,544 98
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Total Ledger and Non-Ledger Assets.....	<u>\$222,892 55</u>
-----------------------------------------	---------------------

## Liabilities—None

## Income

<i>Benefit Fund:</i>	
Percentages of salaries.....	\$19,506 19
Interest.....	11,304 18
Donations.....	145 00
Total.....	<u>\$30,955 37</u>
Total Income.....	<u>\$30,955 37</u>

## Disbursements

<i>Benefit Fund:</i>	
Pensions.....	\$2,191 31
Claims, members retiring.....	2,920 62
Total.....	\$5,111 93

## General Expense Fund:

Head office expenses.....	470 34
All other expenses.....	64 16
Total Disbursements.....	<u>\$5,646 43</u>

## Valuation Balance Sheet

Liabilities	
Present value of pensions to members now on pension .....	\$12,652 00
Present value of pensions to members over 60 years but not yet on pension .....	36,252 00
Present value of death benefits to members now under age 60 .....	22,500 00
Present value of prospective pensions to members under age 60 .....	331,099 00
Total .....	<u>\$402,503 00</u>
Assets	
Funds on hand .....	\$194,958 00
Present value of future contributions of 7 per cent. salaries from all members .....	235,640 00
Present value of miscellaneous receipts (averaging \$450 per annum) .....	10,000 00
Total .....	<u>\$440,598 00</u>

The ratio of assets to liabilities was 109.4 per cent.  
The valuation was made by L. K. File, Fellow of the Institute of Actuaries.

## THE HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

## Statement for the Year ending December 31st, 1925

Incorporated *The Friendly Societies Act*, July 1st, 1893

## OFFICERS

Chairman, Joseph R. Crocker; Secretary, James McKay; Treasurer, David Coulter.  
Committee: Henry Smith, Alexander Roughead, Charles Boecker, Albert Goddard.

## Assets

Mortgages .....	\$49,300 00
Book value of bonds and debentures, not in default .....	200,412 14
Cash in bank or at head office .....	251 30
Total Ledger Assets .....	<u>\$249,963 44</u>

## Liabilities—None\*

## Income

Interest .....	\$13,586 59
Premiums for sick benefits, percentages of salaries .....	15,729 81
Premiums for funeral benefits, donations .....	548 35
Premiums for other benefits, unclaimed goods sold .....	194 50
Inquest fees .....	246 50
Total .....	<u>\$30,305 75</u>

## Disbursements

Investments .....	\$30,432 10
Interest accrued on bonds purchased .....	356 43
Pensions .....	12,023 00
Claims, death allowance .....	384 54
Audit .....	20 00
Secretary's fee .....	40 00
Actuary .....	225 00
Registration fee .....	50 00
Printing and stationery .....	24 81
Postage and revenue stamps .....	17 40
Sundries .....	3 50
Total .....	<u>\$43,576 78</u>

## Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1924 .....	129
New contracts issued in 1925 .....	9
Totals .....	<u>138</u>
Terminated during 1925 by:	
Matured .....	2
Surrendered .....	5
Total terminated .....	<u>7</u>
In force 31st December, 1925 .....	<u>131</u>

\*Net required Reserve, per Actuary's report, for outstanding contracts of: Mortuary Department, \$165,154.00.

## Valuation Balance Sheet

## Liabilities

Present value of pensions to present pensioners (22).....	\$83,363 00
Present value of death benefit to 125 members.....	13,476 00
Present value of prospective pensions to 125 members.....	213,911 00
Total.....	<u>\$310,750 00</u>

## Assets

Funds on hand 31st December, 1924.....	\$240,054 00
Present value of future contributions of 7 per cent. salaries from 125 members.....	145,596 00
Present value of miscellaneous receipts averaging 800 per annum.....	17,778 00
Total.....	<u>\$403,428 00</u>

The ratio of assets to liabilities was 129.1 per cent.  
The valuation basis was the OM (5) Table of Mortality 4¼ per cent. interest.  
The valuation was made by L. K. File, Fellow of the Institute of Actuaries.

## INDEPENDENT ORDER OF FORESTERS

HEAD OFFICE, TORONTO, ONTARIO

*Officers.*—Supreme Chief Ranger, W. H. Hunter, Toronto; Past Supreme Chief Ranger, Victor Morin, Montreal; Vice-Supreme Chief Ranger, F. E. Hand, Los Angeles; Supreme Secretary, G. E. Bailey, Toronto; Supreme Treasurer, Alex. Stewart, Toronto; Supreme Physician, Dr. C. B. Dickson, Los Angeles, Cal.; Supreme Councilmen, J. H. Laughton, London; J. F. Lang, Buffalo.

Assets.....	\$38,458,369
Ontario insurance in force (gross) . . .	32,354,672
Canadian insurance in force (gross) . . .	54,919,097
Total insurance in force (gross) . . .	149,127,369

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario.....	\$610,486
Premiums—Canada.....	1,103,729
Premiums—Total.....	4,876,603
Benefits paid—Ontario (net)....	479,616
Benefits paid—Canada (net)....	896,886
Total benefits paid (net).....	4,382,599

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 555, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## JEWISH NATIONAL WORKERS' ALLIANCE

HEAD OFFICE, NEW YORK, N.Y.

*Principal Office in Canada.*—Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—M. L. Brown, Room 419, Power Bldg., Montreal, Que.

*Chief or General Agent in Ontario.*—M. L. Kirshenbaum, 253 Queen St. West, Toronto.

Assets.....	\$247,768
Ontario insurance in force (gross) . . .	164,250
Canadian insurance in force (gross) . . .	268,350
Total insurance in force (gross)....	2,265,700

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$3,914
Premiums—Canada (net).....	5,656
Premiums—Total (net).....	70,009
Benefits paid—Ontario (net)....	2,715
Benefits paid—Canada (net)....	3,479
Total benefits paid (net).....	43,062

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 1003, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## KNIGHTS OF COLUMBUS

HEAD OFFICE, NEW HAVEN, CONNECTICUT

Principal Office in Canada, Granby, Que.

*Manager or Chief Executive Officer in Canada.*—Geo. H. Boivin, Granby, Que.*Chief or General Agent in Ontario.*—R. A. Jeffrey, Arnprior, Ont.

Assets.....	\$22,857,669
Ontario insurance in force (gross) ..	1,012,000
Canadian insurance in force (gross) ..	9,722,902
Total insurance in force (gross)....	258,592,464

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$8,957
Premiums—Canada (net).....	105,389
Premiums—Total (net).....	2,899,027
Benefits paid—Ontario (net)....	.....
Benefits paid—Canada (net)....	45,530
Total benefits paid (net).....	1,674,941

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 614, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CHAPTER GENERAL OF CANADA KNIGHTS OF MALTA

HEAD OFFICE, TORONTO, ONT.

Statement for the Year ending December 31st, 1925

Organized Nov. 30th, 1870. Incorporated Dec. 11th, 1909

## OFFICERS

Principal Officer, T. G. Waters; Secretary or Manager, H. J. Bentley; Treasurer, Jas. J. Sheppard; Chairman of Trust Board, R. E. A. Land.

*Auditors.*—G. O. Merson & Co.*Actuary.*—W. R. Hitchins.

## GOVERNING EXECUTIVE AUTHORITY

*(at date of filing report)*

T. G. Waters, Grand Master; H. J. Bentley, Grand Chancellor; Jas. J. Sheppard, Grand Almoner.

## Assets

Ledger Assets	Mortuary Fund	Funeral Fund	Extension Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default.....	\$10,803 72	\$1,989 82	.....	.....	\$12,793 54
Cash in bank or at head office.....	1,639 40	829 12	\$330 22	\$75 03	2,873 77
Total Ledger Assets.....	\$12,443 12	\$2,818 94	\$330 22	\$75 03	\$15,667 31

## Liabilities—None\*

\*Net required Reserve, per Actuary's report, for outstanding contracts of: Mortuary Department, \$11,776.00; Funeral Department, \$4,405.00.

**Income**

<i>Mortuary Fund:</i>	
Premiums (with extra dues, etc.).....	\$955 22
Interest and rents.....	587 25
Total.....	\$1,542 47
<i>Funeral Fund:</i>	
Premiums.....	\$396 90
Interest and rents.....	122 35
Total.....	519 25
<i>Extension Fund:</i>	
Levies.....	\$150 35
Interest.....	7 95
Total.....	158 30
<i>General Expense Fund:</i>	
Expense dues from members.....	\$320 40
Other sources: Interest.....	2 85
Total.....	323 25
Total Income.....	<u>\$2,543 27</u>

**Disbursements**

<i>Mortuary Fund:</i>	
Death claims.....	\$1,500 00
Other disbursements: Bonds.....	316 60
Total.....	\$1,816 60
<i>Funeral Fund:</i>	
Funeral claims.....	\$300 00
Total.....	300 00
<i>Extension Fund:</i>	
Picnic and banquet.....	\$35 04
Medical Examiner-in-Chief.....	7 50
Printing.....	10 00
Total.....	52 54
<i>General Expense Fund:</i>	
Head office expenses.....	278 78
All other expenses.....	66 85
Total Disbursements.....	<u>\$2,514 77</u>

**Exhibit of Policies (Mortuary)**

Classification	Whole Life Continuous Premiums		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1924.....	165	\$68,500 00	165	\$68,500 00
New issued.....	8	4,000 00	8	4,000 00
Totals.....	173	\$72,500 00	173	\$72,500 00
Less ceased by:				
Death.....	3	\$1,500 00	3	\$1,500 00
Lapse.....	17	7,750 00	17	7,750 00
Total ceased.....	20	\$9,250 00	20	\$9,250 00
At end of 1925.....	153	\$63,250 00	153	\$63,250 00

## Exhibit of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1924.....	Funeral 270
New contracts issued in 1925.....	25
Totals.....	<u>295</u>
Terminated during 1925 by:	
Death.....	3
Lapse.....	35
Total terminated.....	<u>38</u>
In force 31st December, 1925.....	<u>257</u>

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Present value of promised benefits.....	\$26,639 00
	<u>\$26,639 00</u>

## Assets

Present value of future contributions.....	\$14,863 00
Life insurance fund.....	12,496 00
	<u>\$27,359 00</u>

The ratio of assets to liabilities was 102.7 per cent.  
The valuation basis was N.F.C. 4 per cent.  
The amount of insurance valued was \$63,250.00.

## FUNERAL DEPARTMENT

## Liabilities

Present value of promised benefits.....	\$10,706 00
	<u>\$10,706 00</u>

## Assets

Present value of future premiums.....	\$6,301 00
Ledger assets.....	2,928 00
	<u>\$9,229 00</u>

The valuations were made by W. R. Hitchins, Fellow of the Actuarial Society of America.

## SUPREME LODGE, KNIGHTS OF PYTHIAS

## HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Alex. Coulter, Toronto.

Chief or General Agent in Ontario.—Alex. Coulter, 92 Park Road, Toronto.

Assets.....	\$19,360,038
Ontario insurance in force (gross) ..	343,421
Canadian insurance in force (gross)	943,870
Total insurance in force (gross)....	121,538,568

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$7,474
Premiums—Canada (net).....	19,707
Premiums—Total (net).....	3,904,747
Benefits paid—Ontario (net)...	4,881
Benefits paid—Canada (net)...	7,881
Total benefits paid (net).....	2,465,946

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 526, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.



## LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

## Statement for the Year ending 31st December, 1925

Organized Jan. 1st, 1887. Incorporated Jan. 21st, 1895

Amendment to incorporation, Dec. 14th, 1922

## OFFICERS

Principal Officer, Wm. Middaugh; Secretary or Manager, Philip W. Harpur; Treasurer, Robert Birrell; Trustee, James Singleton; Trustee, Walter Pope.

Auditors.—Jas. S. Bell, London, Ont.; Thos. Nickle, London, Ont.

## Assets

Book value of bonds and debentures, not in default.....	\$136,615 95
Cash in bank or at head office.....	3,413 94
Total Assets.....	<u>\$140,029 89</u>

## Liabilities—None

## Income

<i>Other Benefit Fund:</i>	
Premiums.....	\$6,654 41
Interest and rents.....	7,437 30
Donations to fund.....	50 00
Total.....	<u>\$14,141 71</u>
Total Income.....	<u>\$14,141 71</u>

## Disbursements

<i>Other Benefit Funds:</i>	
Pensions.....	\$3,193 16
Total.....	<u>\$3,193 16</u>
<i>General Expense Fund:</i>	
Head office expenses.....	50
All other expenses.....	50 00
Total Disbursements.....	<u>\$3,243 66</u>

## Exhibit of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1924.....	55
New contracts issued in 1925.....	6
Totals.....	<u>61</u>
Terminated during 1925 by:	
Lapse.....	6
Total terminated.....	<u>6</u>
In force 31st December, 1925.....	<u>55</u>

Under date June 25th, 1925, a Special Report was made by the Superintendent of Insurance to the Honourable W. F. Nickle, Minister in charge of the Department of Insurance and to His Worship, Mayor Wenige, Mayor of the City of London, pursuant to the provisions of Section 224a of *The Ontario Insurance Act, 1924*, as enacted by 1925, chapter 54, section 28, showing the financial condition of the Association as indicated by a valuation of its insurance contracts as of March, 1922 made by C. R. Bissell. This valuation disclosed a deficit in the funds of the Association of \$97,317.32. The Department requested that a new valuation be secured as at a later date. In pursuance of this request the Association under date June 30th, 1926, filed a new valuation of its contracts made as at 31st December, 1925, by J. D. Buchanan, F.I.A., and J. A. Campbell. Immediately this new valuation was received, a supplementary Special Report was prepared and delivered to the Minister in charge of the Department, and to His Worship, Mayor Moore, Mayor of the City of London. The new valuation disclosed a deficit in the funds of the Association of \$108,945.92.

The following is a verbatim copy of the recent valuation made by Messrs. Buchanan and Campbell:

## Valuation Balance Sheet

A valuation of the liabilities of the Association under its certificates has been made on the basis stated below.

*Rate of Interest.* A rate of interest of  $4\frac{1}{2}$  per cent. has been used throughout.

*Mortality.* The CM. (5) table, as published by the Actuarial Society has been used for active lives and pensioners.

*Rates of Death and Disablement in Performance of Duty.* Rates for these benefits were taken from the experience of the New York Police Fund, as given in the Report of the Committee appointed to investigate the Pension Funds of New York City employees.

*Rate of Disability not in Performance of Duty.* A rate approximately one-half of the New York Police rate was used for this benefit. No disability retirements were provided for after age 50.

*Withdrawal.* The experience of the police force shows a very high rate in the early years of service, but for the last three years no retirements in good health have taken place after ten years of service and before pension age. The withdrawal rate used was as follows: At age 20, .045; at age 25, .025; at age 30, .015; and at age, 35, 0.00. The rates are conservative as compared with the actual experience.

*Salary Scale.* Salaries increase with length of service rather than with age. It was, however found possible to prepare a salary scale proceeding by age only. The rate at age 20 was taken as 100, increasing to 150 at age 55. At present a new man is paid \$1,620 per year and only three members of the force receive more than one and one-half times this initial salary. The scale is believed to be steep enough to be used for a scheme giving benefits based on final salary.

*Methods.* Special Commutation Columns were prepared for the benefits under each section. Since the benefits payable on death, on death in performance of duty or on disablement in performance of duty, are multiples of the month salary, it was found possible to combine these benefits in the valuation. Allowance was made in a separate calculation for the minimum benefits allowed in the rules. It was assumed that all members now eligible for retirement would retire at once and that all members would retire in the future as eligible.

## Summary of Valuation, December 31st, 1925

## Liabilities

Pensions and Retirement Benefits (present value of future payments)

To present pensioners.....	\$16,377 32
To active members who are eligible for immediate retirement.....	53,995 24
To active members who are not now eligible for retirement.....	215,520 26
Present value of future payments to members.....	34,646 50
Total Liabilities.....	\$320,539 32

## Assets

Funds of the Association.....	\$140,029 89
Present value of future contributions by members.....	71,563 51
Deficiency.....	\$211,593 40
	<u>\$108,945 92</u>

## THE MACCABEES

HEAD OFFICE, DETROIT, MICHIGAN,

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Hon. J. A. Paterson, K.C., Toronto.

*Chief or General Agent in Ontario.*—Chas. Blake, 718 Metropolitan Bldg., Toronto.

Assets.....	\$26,961,369	PREMIUMS WRITTEN—CLAIMS INCURRED—	
Ontario insurance in force (gross).....	4,370,573	Premiums—Ontario (net).....	\$176,215
Canadian insurance in force (gross).....	6,314,728	Premiums—Canada (net).....	215,513
Total insurance in force (gross).....	193,344,796	Premiums—Total (net).....	6,615,904
		Benefits paid—Ontario (net).....	20,693
		Benefits paid—Canada (net).....	116,390
		Total benefits paid (net).....	3,841,448

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 730, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sickness and Funeral Benefits within Ontario.

The Insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**THE NATIONAL FRATERNAL SOCIETY OF THE DEAF**

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—G. W. Reeves, Toronto.

*Chief or General Agent in Ontario.*—G. W. Reeves, 408 Lansdowne Ave., Toronto.

Assets.....	\$740,662	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	74,000	Premiums—Ontario (net).....	\$2,851
Total insurance in force (gross).....	4,782,897	Premiums—Total (net).....	134,788
		Benefits paid—Ontario (net)....	60
		Benefits paid—Total (net).....	35,893

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 886, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA**

HEAD OFFICE, KINGSTON, ONT.

**Statement for the Year ending December 31st, 1925**

Incorporated April 16th, 1875

OFFICERS

*Principal Officers.*—Dr. J. C. Connell, President; F. H. Rutherford, Acting Secretary-Treasurer.

*Auditors.*—John Nicolle and J. G. Ettinger.

*Actuary.*—L. K. File, Toronto, Ont.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

*Directors.*—Dr. J. C. Connell, President; Jos. Powley, Vice-President; Hon. J. A. Robb, Dr. P. T. Coupland, L. B. Cooper, W. Mundell, J. A. Minnes, W. Jackson and C. C. Folger.

Assets

Ledger Assets	Mortuary Fund
Book value of bonds and debentures, not in default.....	\$3,420,834 51
Real Estate, book value.....	35,000 00
Cash in bank or at head office.....	72,137 68
Other ledger assets.....	6,447 01
<b>Total Ledger Assets.....</b>	<b>\$3,534,419 20</b>

Liabilities

<i>Mortuary Fund:</i>	
Death claims incurred and reported during year, but not paid.....	\$37,518 88
<b>Total Liabilities (all funds), except Reserve*.....</b>	<b>\$37,518 88</b>

Income

<i>Mortuary Fund:</i>	
Premiums (with extra dues, etc.).....	\$502,808 91
Interest and rents.....	144,909 15
<b>Total.....</b>	<b>\$647,718 06</b>

Details.

Expense dues from members, \$46,114.17; fees on changed certificates, \$136.50; interest on current account, \$2,032.23; interest, as per Section 3, Article XVII, \$28,068.26; premiums, as per Section 2, Article XVII, \$8,787.12; rentals, \$629.03.....	85,767 51
<b>Total Income.....</b>	<b>\$733,485 37</b>

\*Net required reserve, per Actuary's report, for outstanding contracts of: Mortuary Department, \$3,358,174.00.

Disbursements

Mortuary Fund:

Death claims.....	\$288,306 44
Disability claims.....	1,855 00
Surrender values.....	25,181 25
Refund of premiums.....	880 60

Total..... \$316,223 29

General Expense Fund:

Head office expenses.....	26,772 62
Agency and organization expenses.....	47,466 34
All other expenses.....	11,528 35

Total disbursements..... \$401,990 60

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924.....	17,529	\$18,647,801 25	2,733	\$3,419,500 00	103	\$161,500 00
New issued.....	54	70,500 00	221	280,500 00	330	454,500 00
Old revived.....	40	39,680 00	16	21,000 00	..	..
Transfers from other provinces.....	..	..	..	..	..	..
Recovered from disability.....	..	..	..	..	..	..
Old increased.....	..	21,725 00	..	3,500 00	..	..
Transferred from other plan of policy.....	..	..	14	16,000 00	15	17,000 00
Totals.....	17,623	\$18,779,706 25	2,984	\$3,740,500 00	448	\$633,000 00
Less ceased by:						
Death.....	266	\$291,655 00	6	\$9,000 00	2	\$2,000 00
Maturity.....	..	..	..	..	..	..
Transfers to other provinces.....	..	..	..	..	..	..
Expiry.....	..	..	..	..	..	..
Disability.....	..	1,855 00	..	..	..	..
Cancelled by surrender settlement.....	88	86,735 00	9	12,000 00	..	..
Lapse.....	1,482	1,403,486 50	567	724,000 00	30	51,500 00
Decrease.....	..	1,000 00	..	1,000 00	..	3,000 00
Withdrawn.....	8	8,410 00	..	..	1	1,000 00
Not taken.....	..	..	..	..	..	..
Transferred to other plan of policy.....	24	26,350 00	4	5,000 00	1	1,000 00
Total ceased.....	1,868	\$1,819,491 50	586	\$751,000 00	34	\$58,500 00
At end of 1925.....	15,755	\$16,960,214 75	2,398	\$2,989,500 00	414	\$574,500 00

Classification	Totals		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1924.....	20,365	\$22,228,801 25	11,627	..
New issued.....	605	805,500 00	303	\$374,000 00
Old revived.....	56	60,680 00	34	34,130 00
Transfers from other provinces.....	..	..	33	36,745 00
Recovered from disability.....	..	..	..	..
Old increased.....	..	25,225 00	..	8,330 00
Transferred from other plan of policy.....	29	33,000 00	..	..
Totals.....	21,055	\$23,153,206 25	11,997	..
Less ceased by:				
Death.....	274	\$302,655 00	160	\$176,140 00
Maturity.....	..	..	..	..
Transfers to other provinces.....	..	..	43	44,997 50
Expiry.....	..	..	..	..
Disability.....	..	1,855 00	..	855 00
Cancelled by surrender settlement.....	97	98,735 00	50	50,145 00
Lapse.....	2,079	2,178,986 50	1,132	1,107,115 25
Decrease.....	..	5,000 00	..	2,000 00
Withdrawn.....	9	9,410 00	..	..
Not taken.....	..	..	..	..
Transferred to other plan of policy.....	29	32,350 00	..	..
Total ceased.....	2,488	\$2,628,991 50	1,385	\$1,381,252 75
At end of 1925.....	18,567	\$20,524,214 75	10,612	..

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Net reserve on outstanding insurance.....	\$3,358,174 00
Accrued liabilities.....	37,519 00
Total.....	<u>\$3,395,693 00</u>

## Assets

Life insurance fund.....	<u>\$3,534,419 00</u>
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The ratio of assets to liabilities was 104 per cent.

The amount of insurance valued was \$20,526,679.00.

The valuation basis was Table of Mortality from which the Hunter rates were derived with interest at 4 per cent., except for 20-payment life policies where it was N.F.C. 4 per cent. and endowment at 65 where it was OM 4 per cent.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries.

## ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, CANADA

## Statement for the Year ending December 31st, 1925

Organized December 23rd, 1876. Incorporated September 13th, 1880, under laws of Province of Ontario.

## OFFICERS

Principal Officer, Frank E. Harley; 1st Vice-President, A. E. Cowley; 2nd Vice-President, J. H. Laughlon; Secretary, Geo. T. Hair; Treasurer, A. E. Barbour; Trustee, J. M. Dillon.

*Auditors.*—J. F. Kern and E. J. Dawson.

*Actuary.*—J. D. Buchanan, B.A., F.A.S.

## GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

A. E. Cowley, President; A. E. Barbour, Treasurer; Geo. T. Hair, Secretary.

## Assets

<i>Mortuary Fund:</i>	
Mortgages.....	\$265,831 41
Book value of bonds and debentures, not in default.....	348,027 76
Other ledger assets.....	45,839 98
Total Ledger Assets.....	<u>\$659,699 15</u>
<i>Interest and rents due and accrued:</i>	
From mortgages.....	\$10,570 19
From bonds and debentures.....	10,690 16
From interest on deposits accrued.....	96 63
Total Non-Ledger Assets.....	<u>\$21,356 98</u>
Total Ledger and Non-Ledger Assets.....	<u>\$681,056 13</u>

## Liabilities

<i>Mortuary Fund:</i>	
Death claims incurred and reported during year, but not paid.....	\$2,065 00
Total Liabilities, except Reserve.....	<u>\$2,065 00</u>
<i>Other Benefit Funds:</i>	
Relief fund (charity).....	\$164 06
Special donation account (Christmas).....	263 31
Total.....	<u>\$427 37</u>
<i>General Expense Fund:</i>	
Salaries due and accrued.....	\$655 00
Bank overdraft.....	1,552 35
Total General Fund Liabilities.....	<u>\$2,207 35</u>
Total Liabilities (all funds), except Reserve*.....	<u>\$4,699 72</u>

\*Net required Reserve, per Actuary's report, for outstanding contracts of: Mortuary Department, \$529,361.65.

**Income**

<i>Mortuary Fund:</i>	
Premiums (with extra dues, etc.).....	\$35,374 95
Interest and rents.....	40,482 40
Profit on sale of securities.....	14,095 86
Total.....	\$89,953 21
<i>Other Benefit Fund:</i>	
Bank exchange.....	\$6 22
Certificate cases sold.....	183 00
Total.....	\$189 22
Total Income.....	<u>\$90,142 43</u>

**Disbursements**

<i>Mortuary Fund:</i>	
Death claims.....	\$32,750 00
<i>Other Benefit Funds</i> .....	899 00
<i>General Expense Fund:</i>	
Head office expenses.....	8,926 01
Agency and organization expenses.....	1,495 00
All other expenses.....	1,309 65
Total Disbursements.....	<u>\$45,379 66</u>

**Exhibit of Policies (Mortuary)**

Classification	Whole Life Continuous Premiums		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1924.....	3,531	\$1,795,300 00	3,531	\$1,795,300 00
New issued.....	352	61,700 00	352	61,700 00
Old increased.....	....	93,805 00	....	93,805 00
Totals.....	3,883	\$1,950,805 00	3,883	\$1,950,805 00
Less ceased by:				
Death.....	51	\$29,250 00	51	\$29,250 00
Lapse.....	353	116,650 00	353	116,650 00
Total ceased.....	404	\$145,900 00	404	\$145,900 00
At end of 1925.....	3,479	\$1,804,905 00	3,479	\$1,804,905 00

**Valuation Balance Sheet**

MORTUARY DEPARTMENT

**Liabilities**

Present value of promised benefits.....	\$912,847 30
Other liabilities.....	4,699 72
Total.....	<u>\$917,547 02</u>

**Assets**

Present value of future contributions.....	\$383,485 65
Life insurance assets 31st December, 1925.....	681,056 13
Total.....	<u>\$1,064,541 78</u>

The ratio of assets to liabilities was 116.02 per cent.  
 The valuation basis was OM (5) 4 per cent.  
 The amount of insurance valued was \$1,804,905.00.  
 The valuation was made by J. D. Buchanan, Fellow of the Actuarial Society of America.

## GRAND ORANGE LODGE OF B.A.

HEAD OFFICE, TORONTO, ONTARIO

*Officers.*—President, Hon. J. W. Edwards, M.D.; Vice-President, J. J. Williams, M.D.; Secretary-Treasurer, T. H. Bell.

*Directors.*—H. C. Hocken, M.P.; Benjamin Kirk and J. C. Boylen.

<p>Assets..... \$668,490          Ontario insurance in force (gross)... 2,930,200          Canadian insurance in force (gross). 3,681,700</p>	<p style="text-align: right;">PREMIUMS WRITTEN—CLAIMS INCURRED</p> <p>Premiums—Ontario (net)..... \$82,300          Premiums—Canada (net)..... 105,478          Benefits Paid—Ontario (net)..... 30,333          Benefits Paid—Canada (net)..... 39,333</p>
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This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 638, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sick and Funeral benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONTARIO

Statement for the Year ending 31st December, 1925

Incorporated in 1917 under *The Ontario Insurance Act.*

### OFFICERS

Principal Officer, Robert Burnett; Secretary or Manager, James J. O'Kelly; Treasurer, H. F. Corbett. Committee men: Hugh Thomson, Albert McConnell, Sidney Orange, Fred Wright.

*Auditors.*—City Auditors.

### GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Robert Burnett, Chairman; James J. O'Kelly, Secretary; H. F. Corbett, Treasurer; Committee Men: Lorenzo Pichette, Hugh Thomson, Albert McConnell, Sidney Orange, Fred Wright.

### Receipts

Cash in bank, January 1st, 1925.....	\$6,821 05
Assessments.....	11,639 83
City of Ottawa grant.....	7,000 00
Interest on War Loans.....	4,400 00
Interest on Dominion Loans.....	635 00
Interest on investments.....	1,360 28
Interest on bank credits.....	268 57
Donations.....	875 00
Total.....	\$32,999 78

### Disbursements

Salaries.....	\$3,199 92
Ontario registration fee.....	50 00
Safety box.....	10 00
Toronto Harbour Commission bonds.....	19,136 60
Total.....	\$22,396 52

### Assets

Cash in bank.....	\$10,603 28
City of Ottawa debentures.....	17,889 71
Dominion of Canada bonds.....	99,000 00
Toronto Harbour Commission bonds.....	20,000 00
Total.....	\$147,492 97

### Liabilities

\$250 00

**SPECIAL REPORT**

In the matter of The Ottawa Firemen's Superannuation and Benefit Fund, and in the matter of *The Ontario Insurance Act, 1924* (c. 50, s. 224a as enacted by 1925 c. 54, s. 28): Special report by the Superintendent of Insurance to the Honourable W. F. Nickle, Minister in charge of the Department of Insurance, and His Worship, Mayor Balharrie, Mayor of the City of Ottawa.

I have the honour to report that the Ottawa Firemen's Superannuation and Benefit Fund is licensed as a fraternal society pursuant to the provisions of *The Ontario Insurance Act, 1924*. Its membership is limited by its constitution and laws to the employees of the Fire Department of the City of Ottawa.

Section 224a of *The Ontario Insurance Act, 1924*, as enacted by Chapter 54 of the statutes of 1925, section 28, reads as follows:

"224 (1) If it appears to the Superintendent from the statements and reports filed with him or from an examination or valuation made in pursuance of this Act that the assets of a licensed fraternal society the membership of which is limited by its constitution or laws to municipal or government employees applicable to the payment of its insurance contracts, are insufficient to provide for the payment of its contracts of insurance at maturity without deduction or abatement and without increase in its existing rates of contribution, he shall make a special report to the Minister and to the head or responsible officer of the municipality or government of which the members of the society are employees as to the financial condition of the society.

(2) The Superintendent shall not make any order or assume any responsibility for the readjustment of rates and benefits of the society necessary to enable it to provide for the payment of the contracts of insurance of the society at maturity but a synopsis of his special report shall be reported in his annual report."

The Ottawa Firemen's Superannuation and Benefit Fund has filed with the Department a valuation of its insurance contracts as at 31st December, 1925, made by Prof. M. A. Mackenzie, M.A., F.I.A. A copy of this valuation balance sheet is appended to this report. Prof. Mackenzie is qualified as an actuary within the terms of paragraph 1 of section 197 of the Act. The Department accordingly accepts the valuation prepared by him as reflecting the true financial condition of the Society at the date of valuation. The valuation discloses a deficit in the funds of the Society of \$139,800.00. Obviously a radical readjustment of the rates and benefits is necessary in order to enable the Society to provide for the payment of its contracts of insurance at maturity.

If the membership of the Society were not confined to municipal employees exclusively, the compulsory readjustment provisions of *The Ontario Insurance Act, 1924*, heretofore applied to secure the readjustment of societies soliciting membership from the general public, would automatically apply. Pursuant to the legislation of last session, however, the Superintendent of Insurance is to assume no responsibility for the readjustment of the rates and benefits of a society composed exclusively of municipal employees, and is deemed to have discharged his responsibility by making a special report as to the financial condition of the society to the head of the municipality of which the members of the Society are employees, and by publishing a synopsis of such special report in his Annual Report.

I have the honour to be, Sir,

Your obedient servant,

Toronto, 2nd July, 1926.

R. LEIGHTON FOSTER.

**Valuation Balance Sheet**

**Liabilities**

Pensions now payable to two pensioners.....	\$15,300 00
Pensions shortly payable to two members now over the pension age.....	25,000 00
Grants shortly to be paid to two men.....	1,900 00
Pensions that will become payable to survivors of 176 men.....	327,900 00
Death benefits that will become payable among these men.....	75,100 00
Returns of contributions that will become payable among these men.....	10,000 00
Expenses, less donations in regard to these men.....	8,600 00
	<u>\$463,800 00</u>

**Assets**

Future contributions from 176 members.....	\$140,700 00
Value of \$7,000.00 a year for six years from the City of Ottawa.....	35,800 00
Funds on hand.....	147,500 00
Deficit.....	139,800 00
	<u>\$463,800 00</u>



## SUPREME COUNCIL OF THE ROYAL ARCANUM

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton

*Manager or Chief Executive Officer in Canada.*—Lyman Lee, Hamilton.*Chief or General Agent in Ontario.*—Lyman Lee, Hamilton.

Assets.....	\$19,000,808	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	1,757,264	Premiums—Ontario (net).....	\$76,243
Canadian insurance in force (gross).....	4,530,213	Premiums—Canada (net).....	164,519
Total insurance in force (gross)...	172,550,125	Premiums—Total (net).....	4,995,849
		Benefits paid—Ontario (net)...	57,134
		Benefits paid—Canada (net)...	112,187
		Total benefits paid (net).....	3,999,383

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 527, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE DOMINION COUNCIL OF THE ROYAL TEMPLARS OF TEMPERANCE

HEAD OFFICE, HAMILTON, ONT.

Incorporated February 9th, 1885

## OFFICERS

Principal Officer, John Buchanan; Secretary or Manager, C. V. Emory; Medical Director, Dr. Wm. Crawford; Treasurer, Canadian Bank of Commerce; Solicitor, Lyman Lee.

*Auditors.*—A. C. Neff, F.C.A.; Oscar Main.*Actuary.*—L. K. File.

## GOVERNING EXECUTIVE AUTHORITY

*(at date of filing report)*

John Buchanan, Dominion Councillor; C. Van Norman Emory, Dominion Secretary.

## Statement for the Year ending December 31st, 1925

## Assets

Ledger Assets	Mortuary Fund	General Expense Fund	Totals
Mortgages.....	\$650,877 00		\$650,877 00
Book value of bonds and debentures, not in default.....	182,521 67		182,521 67
Market value of bonds and debentures, in default.....	2,505 86		2,505 86
Real estate, book value.....	42,203 71		42,203 71
Cash in bank or at head office ( <i>Schedule D</i> ).....	31,764 64	\$1,310 27	33,074 91
Total Ledger Assets.....	\$909,872 88	\$1,310 27	\$911,183 15
Interest and rents due and accrued:			
From mortgages.....	\$18,770 20		\$18,770 20
From bonds and debentures.....	8,125 22		8,125 22
From other sources: Bank balance.....	29 65		29 65
From premiums, dues, etc.....	2,305 60	\$570 06	2,875 66
From other sources.....		3,044 19	3,044 19
Total Non-ledger Assets.....	\$29,230 67	\$3,614 25	\$32,844 92
Total Ledger and Non-ledger Assets.....	\$939,103 55	\$4,924 52	\$944,028 07

**Liabilities**

<i>Mortuary Fund:</i>	
Death claims incurred and reported during year, but not paid.....	\$10,000 00
Total Liabilities of all Funds, except Reserve*.....	<u>\$10,000 00</u>

**Income**

<i>Mortuary Fund:</i>	
Premiums (with extra dues, etc.).....	\$87,664 42
Interest and rents.....	<u>53,142 04</u>
Total.....	\$140,806 46
<i>General Expense Fund:</i>	
Expense dues from members.....	\$7,511 63
Other sources.....	<u>10,979 32</u>
Total.....	18,490 95
Total Income.....	<u>\$159,297 41</u>

**Disbursements**

<i>Mortuary Fund:</i>	
Death claims.....	\$85,719 73
Surrender values.....	5,764 93
Other disbursements: General Fund.....	<u>5,000 00</u>
Assessments returned, stamps, etc.....	474 64
Total.....	\$96,959 30
<i>General Expense Fund:</i>	
Head office expenses.....	6,911 06
Agency and organization expenses.....	7,001 47
All other expenses.....	<u>4,853 58</u>
Total Disbursements.....	<u>\$115,725 41</u>

**Exhibit of Policies (Mortuary)**

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums 20- and 30-year		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924.....	2,550	\$2,740,500 00	125	\$128,000 00	223	\$234,500 00
New issued.....	27	30,500 00	8	8,500 00	103	103,500 00
Old revived.....	16	16,000 00	4	3,500 00	3	2,500 00
Old increased.....	.....	1,000 00	.....	.....	.....	5,000 00
Totals.....	2,593	\$2,788,000 00	137	\$140,000 00	329	\$345,500 00
Less ceased by:						
Death.....	55	\$70,000 00	.....	.....	.....	.....
Surrender.....	15	18,500 00	.....	.....	.....	.....
Lapse.....	108	92,250 00	17	\$18,000 00	92	\$95,500 00
Decrease.....	.....	2,000 00	.....	.....	.....	1,000 00
Total ceased.....	178	\$182,750 00	17	\$18,000 00	92	\$96,500 00
At end of 1925.....	2,415	\$2,605,250 00	120	\$122,000 00	237	\$249,000 00

Classification	Term Other Plans		Step	Totals		Totals for the Province only	
	No.	Amount		No.	Amount	No.	Amount
At end of 1924.....	47	\$67,500 00	\$109,112,500 00	3,054	\$3,283,000 00	2,542	\$2,623,500 00
New issued.....	2	3,000 00	.....	140	145,500 00	138	141,500 00
Old revived.....	.....	.....	.....	23	22,000 00	22	21,500 00
Old increased.....	.....	.....	.....	.....	6,000 00	.....	6,000 00
Totals.....	49	\$70,500 00	\$109,112,500 00	3,217	\$3,456,500 00	2,702	\$2,792,500 00
Less ceased by:							
Death.....	1	\$1,000 00	1 \$1,000	57	\$72,000 00	48	\$58,000 00
Surrender.....	.....	.....	.....	15	18,500 00	10	11,500 00
Lapse.....	5	8,000 00	2 2,000	224	215,750 00	213	170,500 00
Decrease.....	.....	.....	.....	.....	3,000 00	.....	2,000 00
Total ceased.....	6	\$9,000 00	3 3,000	296	309,250 00	271	\$242,000 00
At end of 1925.....	43	\$61,500 00	106 \$109,500	2,921	\$3,147,250 00	2,431	\$2,550,500 00

\*Net required Reserve, per Actuary's report, for outstanding contracts of: Mortuary Department, \$790,922.00.

**Valuation Balance Sheet**

MORTUARY DEPARTMENT

**Liabilities**

Net reserve on outstanding insurance.....	\$790,922 00
Accrued liabilities (death claims).....	10,000 00
	<u>\$800,922 00</u>

**Assets**

Mortgages.....	\$650,877 00
Bonds and debentures.....	184,871 38
Real estate.....	42,203 71
Cash in banks.....	33,074 91
	<u>\$911,027 00</u>

The ratio of assets to liabilities was 113.4 per cent.  
 The valuation basis for whole life policies was N.F.C. 4 per cent. (but assuming 5 per cent. of the monthly premiums may be required to cover deficiencies in the general fund and for excess mortality at the older ages).  
 The valuation was N.F.C. 4 per cent., except for endowment at 65 policies, where it was OM 4 per cent.  
 The total amount of insurance valued was \$3,147,250.00.  
 The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

**SONS OF ENGLAND BENEFIT SOCIETY**

TORONTO, ONT.

Incorporated Feb. 19th, 1875.

**OFFICERS**

Geo. Davenport, C.A.; Secretary, David J. Proctor, J.P.; Treasurer, Edward C. Green; Past President, Thos. J. Roussel; Councillor, Rev. Canon Baynes-Reed.

Auditor.—Francis J. Davis.  
 Consulting Actuary.—Sidney A. Pipe, A.I.A., F.A.S.

**GOVERNING EXECUTIVE AUTHORITY**  
 (at date of filing report)

Supreme Council, consisting of the above-stated officers.

**Statement for the Year ending December 31st, 1925**

**Assets**

Ledger Assets	Mortuary Fund	Guarantee Fund	Funeral Fund	Supreme Lodge Expense Fund	General Expense Fund	Totals
Mortgages.....	\$6,300 00				\$8,513 54	\$14,813 54
Book value of bonds and debentures, not in default.....	139,680 00	\$10,957 50	\$28,455 00		14,630 00	193,722 50
Real estate, book value (Schedule E).....					40,574 11	40,574 11
Cash in bank or at head office (Schedule D).....	36,489 90	2,086 32	7,612 17	11,310 31	22,119 19	79,617 89
Other ledger assets.....					5,805 14	5,805 14
<b>Total Ledger Assets</b>	<b>\$182,469 90</b>	<b>\$13,043 82</b>	<b>\$36,067 17</b>	<b>\$11,310 31</b>	<b>\$91,641 98</b>	<b>\$334,533 18</b>
Interest and rents due and accrued:						
From mortgages....	\$274 97				\$641 41	\$916 38
From bonds and debentures.....	1,538 70	\$74 63	\$460 60		300 00	2,373 93
From other sources.....					1,650 82	1,650 82
<b>Total Non-ledger Assets.....</b>	<b>\$1,813 67</b>	<b>\$74 63</b>	<b>\$460 60</b>		<b>\$2,592 23</b>	<b>\$4,941 13</b>
<b>Total Ledger and Non-ledger Assets.....</b>	<b>\$184,283 57</b>	<b>\$13,118 45</b>	<b>\$36,527 77</b>	<b>\$11,310 31</b>	<b>\$94,234 21</b>	<b>\$339,474 31</b>

**Liabilities**

<i>Mortuary Fund:</i>	
Death claims incurred during year, but not reported until after 31st December	\$2,940 00
Total Liabilities, except Reserve	<u>\$2,940 00</u>
<i>General Expense Fund:</i>	
Defunct lodge funds	848 86
Accounts payable (m'dse)	667 04
Total General Fund Liabilities	<u>\$1,515 90</u>
Total Liabilities (all funds), except Reserve*	<u>\$4,455 90</u>

**Income**

<i>Mortuary Fund:</i>	
Premiums (with extra dues, etc.)	\$61,601 00
Interest and rents	8,246 98
Total	<u>\$69,847 98</u>
<i>Guarantee Fund:</i>	
Premiums	\$487 42
Interest and rents	672 89
Total	<u>1,160 31</u>
<i>Funeral Fund:</i>	
Premiums	\$27,978 97
Interest and rents	1,785 05
Total	<u>29,764 02</u>
<i>Supreme Lodge Expense Fund:</i>	
Assessments	\$7,657 37
Bank Montreal Interest	548 15
Refund C.P.R.	23 00
Total	<u>8,228 52</u>
<i>General Expense Fund:</i>	
Expense dues from members	\$16,205 49
Other sources: Rents, sale m'dse, interest, advertisements, etc.	26,755 81
Total	<u>42,961 30</u>
Total Income	<u>\$151,962 13</u>

**Disbursements**

<i>Mortuary Fund:</i>	
Death claims	\$40,752 50
Other disbursements: Auditor's fees, \$225.00; secretaries' commission and new business, fees, \$2,603.00; medical examiners' fees, \$200.00; assessments paid back, \$10.56; legal expenses, \$50.00; actuarial valuation, \$150.00; office expenses, 1924, 1925, \$7,035.14; interest and government tax re bond purchases, \$156.55; postage, printing, etc., \$323.82; reinsurance, \$50.00	10,804 07
Total	<u>\$51,556 57</u>
<i>Guarantee Fund:</i>	
Claims made under guarantees	\$473 62
Special audits	23 50
Other disbursements: Printing	33 13
Office expenses	249 19
Total	<u>779 44</u>
<i>Funeral Fund:</i>	
Funeral claims	\$28,720 00
Other disbursements: Printing and bank charges	37 18
Office expenses	2,990 31
Total	<u>31,747 49</u>
<i>Supreme Lodge Expense Fund:</i>	
Transportation, etc., delegates to convention	\$14,744-75
Office expenses and bank charges	520 59
Total	<u>15,265 34</u>
<i>General Expense Fund:</i>	
Head office expenses	19,944 05
Agency and organization expenses	3,169 00
All other expenses	11,923 02
Total disbursements	<u>\$134,384 91</u>

\*Net required reserve, per Actuary's report, for outstanding contracts of: Mortuary Department, \$129,369.00.

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums	
	No.	Amount	No.	Amount
At end of 1924.....	1,357	\$1,076,750 00	187	\$166,850 00
New issued.....	5	4,000 00	25	28,000 00
Old revived.....	.....	.....	2	1,500 00
Transferred to.....	.....	.....	5	4,000 00
Totals.....	1,362	\$1,080,750 00	219	\$200,350 00
Less ceased by:				
Death.....	54	\$39,900 00	1	\$500 00
Lapse.....	42	30,850 00	7	8,250 00
Transferred from.....	5	4,000 00	...	.....
Total ceased.....	101	\$74,750 00	8	\$8,750 00
At end of 1925.....	1,261	\$1,006,000 00	211	\$191,600 00

Classification	Bonus Additions	Totals		Totals for the Province only Ontario	
		No.	Amount	No.	Amount
At end of 1924.....	\$59,382 50	1,544	\$1,302,982 50	1,204	\$993,602 50
New issued.....	.....	30	32,000 00	19	20,000 00
Old revived.....	75 00	2	1,575 00	.....	.....
Transferred to.....	200 00	5	4,200 00	2	2,100 00
Totals.....	\$59,657 50	1,581	\$1,340,757 50	1,225	\$1,015,702 50
Less ceased by:					
Death.....	\$352 50	55	\$40,752 50	50	\$36,022 50
Lapse.....	1,755 00	49	40,855 00	38	28,617 50
Transferred from.....	200 00	5	4,200 00	.....	.....
Total ceased.....	\$2,307 50	109	\$85,807 50	88	\$64,640 00
At end of 1925.....	\$57,350 00	1,472	\$1,254,950 00	1,137	\$951,062 50

Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1924.....	Sickness and Funeral	23,887
New contracts issued in 1925.....		1,559
Revived contracts in 1925.....		75
Totals.....		25,521
Terminated during 1925 by:		
Death.....		242
Lapse.....		2,109
Total terminated.....		2,351
In force 31st December, 1925.....		23,170

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities	
Present value of promised benefits.....	\$698,955 00
Accrued liabilities.....	2,940 00
Provision to increase insurance in force under readjusted certificates by 5 per cent.	25,905 00
	<u>\$727,800 00</u>
Assets	
Present value of future net premiums.....	\$569,586 00
Assets.....	184,284 00
	<u>\$753,070 00</u>

The ratio of assets to liabilities was 103.6 per cent.

The valuation basis was OM (5) 4 per cent. for readjusted business and AM (5) 4 per cent. for modified preliminary term business.

The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society and Institute of America.

## SONS OF SCOTLAND BENEVOLENT ASSOCIATION

ROOM 96, 60 VICTORIA ST., TORONTO

### Statement for the Year ending December 31st, 1925

Organized, 27th June, 1876; incorporated, 8th April, 1880; amended, 1914.

#### OFFICERS

Principal Officer, Col. D. M. Robertson; Secretary or Manager, Frank Stewart Mearns; Treasurer, Alexander Fraser; John Tytler, Past Grand Chief; Dr. John Ferguson, Grand Chieftain; Dr. Cameron A. Warren.

*Auditors.*—W. A. Murray and Robert McAllister.

*Actuary.*—W. R. Hitchins.

#### GOVERNING EXECUTIVE AUTHORITY (at date of filing report)

Col. D. M. Robertson, Chairman; John Tytler, Dr. John Ferguson, Frank Stewart Mearns, Alexander Fraser, A. C. Gordon, J. P. MacGregor, Alexander Cowan, W. M. McClemt, Rev. D. W. Christie, Adam Brand.

#### Assets

Ledger Assets	Mortuary Fund	Sickness Fund	General Ex- pense Fund	Totals
Book value of bonds and debentures, not in default ( <i>Schedule B</i> ).....	\$1,023,555 45	\$12,554 00		\$1,036,109 45
Cash in bank or at head office.....	13,903 42	5,333 68	\$2,676 56	21,913 66
Other ledger assets.....	5,000 00			5,000 00
<b>Total Ledger Assets.....</b>	<b>\$1,042,458 87</b>	<b>\$17,887 68</b>	<b>\$2,676 56</b>	<b>\$1,063,023 11</b>
Interest and rents due and accrued:				
From bonds and debentures.....	\$15,891 34	\$114 58		\$16,005 92
From policy loans and liens.....	3,085 93			3,085 93
From other sources (details in sepa- rate schedule).....	2,292 38	14 67	\$2 00	2,309 05
From premiums, dues, etc.....	10,911 05	214 52	1,876 57	13,002 14
From premium liens on certificates....	8,748 37			8,748 37
<b>Total Non-ledger Assets.....</b>	<b>\$40,929 07</b>	<b>\$343 77</b>	<b>\$1,878 57</b>	<b>\$43,151 41</b>
<b>Total Ledger and Non-ledger Assets...</b>	<b>\$1,083,387 94</b>	<b>\$18,231 45</b>	<b>\$4,555 13</b>	<b>\$1,106,174 52</b>

#### Liabilities

<b>Mortuary Fund:</b>	
Death claims incurred and reported during year, but not paid.....	\$16,677 23
<b>Total Liabilities (all funds) except Reserve*.....</b>	<b>\$16,677 23</b>

#### Income

<b>Mortuary Fund:</b>	
Premiums (with extra dues, etc.).....	\$84,877 91
Interest and rents.....	51,622 66
Profit on sale of securities.....	7,538 25
	<u>\$144,038 82</u>
Less amount transferred to General Fund.....	20,000 00
<b>Total.....</b>	<b>\$124,038 82</b>
<b>Sickness Fund:</b>	
Premiums.....	\$2,076 67
Interest and rents.....	803 88
<b>Total.....</b>	<b>2,880 55</b>
<b>General Expense Fund:</b>	
Expense dues from members.....	\$9,722 15
Other sources: Sale of supplies, certificates, etc., \$1,685.36; interest, \$18.88; transferred from Mortuary Benefit Fund, \$20,000.00.....	21,704 24
<b>Total.....</b>	<b>31,426 39</b>
<b>Total Income.....</b>	<b>\$158,345 76</b>

\*Net required reserve, per Actuary's report, for outstanding contracts of: Mortuary Department, \$833,241.00; Sickness Department, \$17,762.00.

Disbursements

<i>Mortuary Fund:</i>		
Death claims.....		\$69,526 83
Other disbursements: Refunds, \$448.24; expense re Ex. Bonds, \$57.47; transfer fee re sale bonds, \$58.75.....		\$564 46
Total.....		\$70,091 29
<i>Sickness Fund:</i>		
Sickness claims.....		\$1,806 97
Total.....		1,806 97
<i>General Expense Fund:</i>		
Head office expenses.....		10,798 81
Agency and organization expenses.....		14,297 70
All other expenses.....		5,693 90
Total Disbursements.....		\$102,688 67

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924.....	4,729	\$3,021,012 00	661	\$383,500 00	..	.....
New issued.....	974	425,500 00	256	136,500 00	42	22,250 00
Old revived.....	17	8,250 00	3	3,500 00	..	.....
Old increased.....	11	10,500 00	2	1,500 00	..	.....
Totals.....	5,731	\$3,465,262 00	922	\$525,000 00	42	\$22,250 00
Less ceased by:						
Death.....	98	\$77,500 00	1	\$1,000 00	..	.....
Lapse.....	626	252,250 00	109	58,750 00	..	.....
Decrease.....	11	5,250 00	2	750 00	..	.....
Transferred from.....	.....	.....	.....	.....	..	.....
Total ceased.....	735	\$335,000 00	112	\$60,500 00	..	.....
At end of 1925.....	4,996	3,130,262 00	810	\$464,500 00	42	\$22,250 00

	Bonus Additions	Totals		Totals for the Province only	
		No.	Amount	No.	Amount
At end of 1924.....	.....	5,390	\$3,404,512 00	4,770	\$3,015,762 00
New issued.....	\$56,010 24	1,272	584,500 00	875	373,250 00
Old revived.....	.....	20	11,750 00	14	7,750 00
Old increased.....	.....	13	12,000 00	7	5,000 00
Totals.....	.....	6,695	\$4,012,762 00	5,666	\$3,401,762 00
Less ceased by:					
Death.....	.....	99	\$78,500 00	91	\$73,000 00
Lapse.....	.....	735	311,000 00	667	280,000 00
Decrease.....	.....	13	6,000 00	7	3,250 00
Transferred from.....	.....	.....	.....	1	500 00
Total ceased.....	.....	847	\$395,500 00	766	\$356,750 00
At end of 1925.....	\$56,010 24	5,848	\$3,617,262 00	4,900	\$3,045,012 00
Less included twice.....	.....	2	.....	.....	.....
.....	.....	5,846	.....	.....	.....

(Two members carry straight life and 20 payment life certificates.)

Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1924.....	Sickness	385
Transfer from Quebec.....		43
Totals.....		428
Terminated during 1925 by:		
Death.....		2
Lapse.....		51
Total terminated.....		53
In force 31st December, 1925.....		375

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Present value of promised benefits.....	\$1,739,340 00
Accrued liabilities (death claims).....	16,677 00
Other liabilities.....	29,989 00
	<u>\$1,786,006 00</u>

## Assets

Present value of future contributions.....	\$906,099 00
Ledger assets and accrued interest.....	1,072,477 00
	<u>\$1,978,576 00</u>

The ratio of assets to liabilities was 110.8 per cent. A second valuation was made upon N.F.C. 4 per cent. basis, and the ratio of assets to liabilities on this basis was found to be 116.1 per cent.

The valuation basis was OM 4 per cent.

The amount of insurance valued was \$3,673,272.00.

## SICKNESS DEPARTMENT

## Liabilities

Present value of benefits.....	\$48,872 00
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## Assets

Present value of future premiums.....	\$31,110 00
Accrued interest.....	18,017 00
	<u>\$49,127 00</u>

The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

## L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

## Statement for the Year ending December 31st, 1925

Organized March, 1863. Incorporated June, 1864, chapter 155, Victoria

Amendments to incorporation; 1879, chapter 91, Victoria, Ontario. 1905, chapter 170, Edward VII, Parliament of Canada.

## OFFICERS

Notary, J. S. Tetreault; Secretary-Treasurer, Charles Leclerc; Chief Medical Examiner, Dr. J. V. Archambault; Legal Advisor, Alex. Guibault, K.C.

Auditors.—Valmore Baudreault and J. Henri Legault.

Actuary.—J. B. Mahon.

## GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Notary, J. S. Tetreault, A. E. Brunet, Dr. J. M. Laframboise, Dr. R. H. Parent, Dr. J. V. Archambault, Louis Gignac, Dr. Geo. O. Racine, Alex. Guibault, J. L. A. Godboun, Joseph Trepanier.



Assets						
Assets	Mortuary Fund	Sickness Fund	Other Funds	Juvenile Fund	General Expense Fund	Totals*
Mortgages.....						\$31,000 00
Book value of bonds and debentures, not in default.....						2,453,472 00
*Market value of bonds and debentures, in default.....						33,457 00
Loans and liens on policies.....						2,897 00
Real estate, book value						125,600 00
Cash in bank or at head office.....						10,528 00
Other ledger assets.....						10,462 00
<b>Total Ledger Assets...</b>	<b>\$2,543,918 00</b>	<b>\$105,882 00</b>	<b>\$10,033 00</b>	<b>\$1,446 00</b>	<b>\$6,136 00</b>	<b>\$2,667,416 00</b>
Interest and rents due and accrued:						
Rents.....						\$662 00
From mortgages.....						545 00
From bonds and debentures.....						79,453 00
From bonds and debentures in default..						18,337 00
From policy loans and liens.....						107 00
From other sources:						
New Brunswick government.....						100 00
Loans on Policies (not bearing interest)....						162,998 00
From premiums, dues, etc.....	\$18,024 00	\$5,970 00				23,994 00
Stationery and fixture.....						1,100 00
<b>Total Non-ledger assets</b>						<b>\$287,296 00</b>
<b>Total Ledger and Non-Ledger Assets.....</b>						<b>\$2,954,712 00</b>
Deduct Assets not admitted.....	\$900 00					\$900 00
<b>Total Admitted Assets</b>	<b>\$2,824,345 00</b>	<b>\$111,852 00</b>	<b>\$10,033 00</b>	<b>\$1,446 00</b>	<b>\$6,136 00</b>	<b>\$2,953,812 00</b>
<b>Liabilities</b>						
<i>Mortuary Fund:</i>						
Death claims incurred and reported during year, but not paid.....						\$11,890 00
Present value of unpaid death claims payable by instalments.....						10,621 56
Members' wife death benefits.....						125 00
<b>Total Liabilities, except Reserve.....</b>						<b>\$22,636 56</b>
<i>Other Benefit Funds:</i>						
Oeuvre du Centin Collegial.....						47 37
<b>Total Liabilities (all funds), except Reserve†.....</b>						<b>\$22,683 93</b>
<b>Income</b>						
<i>Mortuary Fund:</i>						
Premiums (with extra dues, etc.).....					\$260,849 55	
Interest and rents.....					107,912 74	
<b>Total.....</b>						<b>\$368,762 29</b>
<i>Sickness Fund:</i>						
Premiums.....					\$87,955 50	
Interest and rents.....					8,771 22	
<b>Total.....</b>						<b>96,726 72</b>
<i>Propaganda Fund—General Expense Reserve Fund:</i>						
Premiums.....					\$23,516 65	
Interest and rents.....					251 00	
Other sources: Examination fees, etc.....					4,157 34	
<b>Total.....</b>						<b>27,924 99</b>
<i>Juvenile Fund:</i>						
Premiums.....					\$719 89	
Interests and rents.....					52 19	
<b>Total.....</b>						<b>772 08</b>
<i>General Expense Fund:</i>						
Expense dues from members.....					\$62,209 60	
Other sources: Transfer fees, \$336.00; interests, \$208.23; profit and loss, \$218.56; reimbursements, \$368.15.....					1,130 94	
<b>Total.....</b>						<b>63,340 54</b>
<b>Total Income.....</b>						<b>\$557,526 62</b>

\*The accounting of all funds is kept separately, but the assets of all funds are not invested separately.

†Net required Reserve, per Actuary's report, for outstanding contracts of: Mortuary Department, \$2,679,002.00; Sickness Department, \$530,591.00; other benefit departments, \$1,371.00.

Disbursements

<i>Mortuary Fund:</i>		
Death claims.....	\$164,391 16	
Disability claims.....	1,825 00	
Sick benefits of bon conjoint.....	1,665 19	
Other disbursements: Old age.....	6,795 41	
Members' wife death benefits.....	4,800 00	
Total.....		\$179,478 76
<i>Sickness Fund:</i>		
Sickness claims.....	\$88,634 15	
Total.....		88,634 15
<i>Propaganda Fund:</i>		
Commissions, \$9,065.90; salaries, \$13,654.76; travelling expenses, \$8,707.89; examination fees, \$4,084.25; other disbursements, miscellaneous, \$2,720.10.....		\$38,232 90
Total.....		38,232 90
<i>Juvenile Fund:</i>		
Death claims.....	\$443 00	
Total.....		443 00
<i>General Expense Fund:</i>		
Head office expenses.....		29,529 27
All other expenses.....		31,767 90
Total Disbursements.....		<u>\$368,983 98</u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924...	7,763	\$6,567,395 00	1,126	\$1,068,000 00	11,091	\$8,265,600 00
New issued.....	930	773,200 00	359	342,000 00	870	761,000 00
Transferred to...	5	3,500 00	9	8,000 00	6	5,500 00
Totals.....	8,698	\$7,344,095 00	1,494	\$1,418,000 00	11,967	\$9,032,100 00
Less ceased by:						
Death.....	127	\$107,075 00	5	\$4,000 00	72	\$50,900 00
Lapse.....	605	509,450 00	225	210,500 00	1,032	832,000 00
Decrease.....						
Transferred from.....	7	6,000 00	4	4,500 00	9	10,000 00
Total ceased.....	739	\$622,525 00	234	\$219,000 00	1,133	\$892,900 00
At end of 1925...	7,959	\$6,721,570 00	1,260	\$1,199,000 00	10,854	\$8,139,200 00

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1924...	674	\$852,450 00	20,654	\$16,753,445 00	4,184	\$3,633,525 00
New issued.....	98	90,200 00	2,257	1,966,400 00	422	358,300 00
Transferred to...	2	2,000 00			33	25,350 00
	774	\$944,650 00	22,911	\$18,719,845 00	4,639	\$4,017,175 00
Less ceased by:						
Death.....	10	12,000 00	214	\$173,975 00	56	\$46,525 00
Lapse.....	28	34,950 00	1,890	1,586,900 00	280	247,000 00
Decrease.....				3,750 00		2,000 00
Transferred from.....	2	2,250 00				
Total ceased.....	40	\$49,200 00	2,104	\$1,764,625 00	336	\$295,525 00
At end of 1925...	734	\$895,450 00	20,807	\$16,955,220 00	4,303	\$3,721,650 00

## Exhibits of Sickness, Funeral and Other Contracts

	For Entire Society		
	Sickness	Funeral	Juvenile
Number of contracts 31st December, 1924.....	15,460	.....	478
New contracts issued in 1925.....	1,704	.....	393
Totals.....	17,164	.....	871
Terminated during 1925 by:			
Death.....	131	.....	3
Lapse.....	1,507	.....	183
Surrender.....	24	.....	.....
Total terminated.....	1,662	.....	186
In force 31st December, 1925.....	15,502	.....	685

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Present value of promised benefits.....	\$6,618,001 00
Claims payable by instalments.....	10,621 56
Computed value of disability claims.....	3,038 00
Other liabilities.....	12,015 00
	<u>\$6,643,675 56</u>

## Assets

Present value of future contributions.....	\$3,938,999 00
Assets applicable to benefits.....	2,664,417 11
Sickness already paid upon certificates in force.....	162,998 76
	<u>\$6,766,414 87</u>

The ratio of assets to liabilities was 102 per cent.  
The rate of interest earned in 1925 was 5.30 per cent.  
The amount of insurance valued was \$16,955,220.00.  
The valuation basis was N.F.C. 4 per cent.

## SICKNESS DEPARTMENT

## Liabilities

Present value of benefits.....	<u>\$1,880,081 00</u>
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## Assets

Present value of contributions.....	\$1,349,490 00
Funds applicable to benefits.....	111,852 49
	<u>\$1,461,342 49</u>

## JUVENILE FUND

## Liabilities

Reserve.....	<u>\$1,371 00</u>
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## Assets

Funds applicable to benefits.....	<u>\$1,446 09</u>
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The valuation was made by J. B. Mahon, Fellow of the Institute of Actuaries of Great Britain, and Fellow of the Actuarial Society of America.

## TORONTO FIREMEN'S BENEFIT FUND

TORONTO, ONT.

*Incorporated—By-law 2804, City of Toronto, as of Jan. 1st, 1891.*

*Amendments to incorporation—By-law 10649 of City of Toronto, Dec. 14th, 1925.*

### OFFICERS

Principal Officer, J. Gibbons; Secretary, G. Swalm; Treasurer, Geo. H. Ross; Auditor, S. C. Scott, City Auditor.

### GOVERNING EXECUTIVE AUTHORITY (at date of filing report)

Joseph Gibbons, Geo. H. Ross, C. M. Colquhoun, William Russell, Peter Herd, H. G. Swalm, Secretary.

### Statement for the Year ending December 31st, 1925

Assets		
Ledger Assets		
Book value of bonds and debentures, not in default . . . . .	\$1,051,303	82
Cash in bank or at head office . . . . .	7,685	13
<b>Total Ledger Assets . . . . .</b>	<b>\$1,058,988</b>	<b>95</b>
Interest and rents due and accrued:		
From bonds and debentures . . . . .	8,020	08
<b>Total Non-ledger Assets . . . . .</b>	<b>\$8,020</b>	<b>08</b>
<b>Total Ledger and Non-ledger Assets . . . . .</b>	<b>\$1,067,009</b>	<b>03</b>
Income		
<i>Other Benefit Fund:</i>		
Members' contributions . . . . .	\$79,904	27
City of Toronto annual grant . . . . .	27,300	00
Interest . . . . .	53,174	46
Donations, etc. . . . .	750	00
<b>Total . . . . .</b>	<b>\$161,128</b>	<b>73</b>
<b>Total Income . . . . .</b>	<b>\$161,128</b>	<b>73</b>
Disbursements		
<i>Other Benefit Funds:</i>		
Pensions . . . . .	\$24,706	02
Death claims . . . . .	3,603	00
<b>Total . . . . .</b>	<b>\$28,309</b>	<b>02</b>
<i>General Expense Fund:</i>		
Head office expenses . . . . .	642	60
All other expenses . . . . .	160	00
<b>Total disbursements . . . . .</b>	<b>\$29,111</b>	<b>62</b>
Exhibits of Sickness, Funeral and Other Contracts		
Number of contracts 31st December, 1924 . . . . .		601
New contracts issued in 1925 . . . . .		12
<b>Totals . . . . .</b>		<b>613</b>
Terminated during 1925 by:		
Death . . . . .		1
Lapse . . . . .		3
Pensioned . . . . .		2
<b>Total terminated . . . . .</b>		<b>6</b>
In force 31st December, 1925 . . . . .		607

### Valuation Balance Sheet\*

#### Liabilities

Pensions to 27 pensioners . . . . .	\$166,000	00
Pensions to 5 members over 65 years of age and eligible to retire on pension . . . . .	25,000	00
Pensions that will arise to be paid to survivors of 596 members under 65 years of age . . . . .	934,000	00
Death benefits that will occur among the same 596 members . . . . .	211,000	00
Returns of contributions on withdrawals that will occur among the same members . . . . .	87,000	00
	<b>\$1,423,000</b>	<b>00</b>

#### Assets

Future contributions from 596 members while they remain in service . . . . .	\$810,000	00
Future contributions from the City, \$27,300.00 a year for three years . . . . .	75,000	00
Funds in hand . . . . .	733,000	00
	<b>\$1,618,000</b>	<b>00</b>

The ratio of assets to liabilities was 113.7 per cent.

The valuation was made by Prof. M. A. Mackenzie, Fellow of the Institute of Actuaries.

\*As at July 1st, 1923.

## TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

### Statement for the Year ending December 31st, 1925

Organized January 1st, 1882. Incorporated January 2nd, 1882

#### OFFICERS

Geo. Ironside, Chairman; David H. Gordon, Secretary; S. J. Dickson, Chief Constable.

*Actuary.*—Prof. M. A. Mackenzie.

*Auditors.*—J. W. Matson and F. W. Perry.

#### GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Committee composed of sixteen elected representatives and Board of Police Commissioners.

<b>Assets</b>	
Mortgages.....	\$53,000 00
Book value of bonds and debentures, not in default.....	1,342,733 45
Cash in bank or at head office.....	19,679 38
Total.....	<u>\$1,415,412 83</u>
<b>Liabilities—None*</b>	
<b>Income</b>	
<i>Mortuary, Pension Endowment and Disability Fund:</i>	
Premiums (with extra dues, etc.) only.....	\$119,898 39
Interest and rents.....	73,766 03
Total.....	\$193,664 42
<i>Benefit Fund—(All placed in one General Fund):</i>	
Fines (Police Regulations).....	\$1,454 74
Deposits recruits (Police Regulations).....	620 00
Criminal justice money (Police Regulations).....	2,481 50
City of Toronto grant.....	10,000 00
Sick deductions (Police Regulations).....	5,561 15
Inland Revenue Act (Police Regulations).....	129 49
Bonds matured.....	1,497 13
Total.....	<u>21,744 01</u>
Total.....	<u>\$215,408 43</u>
<b>Disbursements</b>	
<i>Mortuary Fund:</i>	
Death claims.....	\$3,171 97
Disability claims.....	5,330 94
Total.....	\$8,502 91
<i>Benefit Funds:</i>	
Pensions paid monthly.....	\$120,224 87
Deposits, fines, sick deductions refunded.....	588 57
Criminal justice money, refunded.....	2,301 57
Total.....	123,115 01
<i>General Expense Fund:</i>	
Head office expenses.....	\$1,645 96
All other expenses.....	420 00
Total Disbursements.....	<u>\$133,683 88</u>
<b>Exhibits of Sickness, Funeral and Other Contracts</b>	
Number of contracts 31st December, 1924.....	868
New contracts issued in 1925.....	32
Totals.....	900
<b>Terminated during 1925 by:</b>	
Death.....	1
Lapse.....	27
Matured.....	2
Total terminated.....	<u>30</u>
In force 31st December, 1925.....	<u>870</u>

\*Net required reserve per actuaries report for outstanding contracts, \$2,938,500.

## SPECIAL REPORT

In the matter of the TORONTO POLICE BENEFIT FUND

—and—

In the matter of THE ONTARIO INSURANCE ACT, 1924 (c. 50, s. 224a, as enacted by 1925, c. 54, s. 28).

Special Report by the Superintendent of Insurance to the Honourable W. F. Nickle and His Worship, Mayor Foster, Mayor of the City of Toronto.

I have the honour to report that the Toronto Police Benefit Fund is licensed as a fraternal society pursuant to the provisions of *The Ontario Insurance Act, 1924*. Its membership is limited by its constitution and laws to the employees of the Police Force of the City of Toronto.

Section 224a of *The Ontario Insurance Act, 1924*, as enacted by Chapter 54 of the Statutes of 1925, Section 28, reads as follows:—

224a (1) If it appears to the Superintendent from the statements and reports filed with him or from an examination or valuation made in pursuance of this Act that the assets of a licensed fraternal society, the membership of which is limited by its constitution or laws to municipal or government employees, applicable to the payment of its insurance contracts are insufficient to provide for the payment of its contracts of insurance at maturity without deduction or abatement and without increase in its existing rates of contribution he shall make a special report to the Minister and to the head or responsible officer of the municipality or government of which the members of the society are employees as to the financial condition of the society."

(2) "The Superintendent shall not make any order or assume any responsibility for the readjustment of rates and benefits of the society necessary to enable it to provide for the payment of the contracts of insurance of the society at maturity but a synopsis of his special report shall be reported in his annual report."

The Toronto Police Benefit Fund has filed with the Department, a valuation of its insurance contracts as at 31st December, 1923, made by Prof. M. A. Mackenzie, M.A., F.I.A. A copy of this valuation balance sheet is appended to this report. Prof. Mackenzie is qualified as an actuary within the terms of paragraph 1 of section 197 of the Act. The Department accordingly accepts the valuation prepared by him as reflecting the true financial condition of the society at the date of valuation. The valuation discloses a deficit in the funds of the society of \$1,471,700.00. Obviously a radical readjustment of the rates and benefits is necessary in order to enable the society to provide for the payment of its contracts of insurance at maturity.

If the membership of the society were not confined to municipal employees exclusively the compulsory readjustment provisions of *The Ontario Insurance Act 1924*, heretofore applied to secure the readjustment of societies soliciting membership from the general public, would automatically apply. Pursuant to the legislation of last session, however, the Superintendent of Insurance is to assume no responsibility for the readjustment of the rates and benefits of a society composed exclusively of municipal employees, and is deemed to have discharged his responsibility by making a special report as to the financial condition of the society to the head of the municipality of which the members of the society are employees, and by publishing a synopsis of such special report in his Annual Report.

I have the honour to be, Sir,

Your obedient servant,

(Sgd.) R. LEIGHTON FOSTER.

June 25th, 1925.

## Valuation Balance Sheet\*

## Liabilities

Value of pensions granted to 99 pensioners.....	\$789,400 00
Value of death claims that will arise from the 843 men on the force.....	173,500 00
Value of pension claims that will arise from among the 843 men on the force....	3,516,900 00
Total.....	<u>\$4,479,800 00</u>

## Assets

Cash and investments as shown by auditor's statement valued on 4 per cent basis	\$1,466,800 00
Value of future contributions of 7 per cent. of pay from 843 men on the force....	1,312,300 00
Value of City's contribution \$10,000.00 a year in respect of these men.....	120,500 00
Value of miscellaneous income apportionable to these men.....	108,500 00
Deficit.....	1,471,700 00
Total.....	<u>\$4,479,800 00</u>

The valuation was made as at 31st December, 1923, by Prof. M. A. Mackenzie, M.A., F.I.A.\*

The Actuary states "this is a very serious state of affairs and one that demands prompt attention."

The Actuary made certain recommendations or amendments to the By-laws which do not appear to have been carried out yet.

\* As at December 31st, 1923.

## WESTERN MUTUAL LIFE ASSOCIATION

HEAD OFFICE, LOS ANGELES, CALIFORNIA

Principal Office in Canada, Windsor

Manager or Chief Executive Officer in Canada.—O. E. Fleming, Windsor.

Chief or General Agent in Ontario.—J. W. Miller, 29 Nairn Avenue, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$1,809,642	Premiums—Ontario.....	\$18,335
Ontario insurance in force (gross) . . .	1,407,000	Premiums—Canada.....	115,914
Canadian insurance in force (gross) . . .	8,884,000	Premiums—Total.....	602,952
Total insurance in force (gross) . . . .	28,029,000	Benefits paid—Ontario.....	15,000
		Benefits paid—Canada.....	99,671
		Total benefits paid.....	408,660

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 637, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## WOMAN'S BENEFIT ASSOCIATION

HEAD OFFICE, PORT HURON, MICHIGAN

Principal Office in Canada, Sarnia

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.

Chief or General Agent in Ontario.—Mrs. Mary J. Baird, 169 South Brock St., Sarnia.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$20,694,632	Premiums—Ontario (net).....	\$3,909
Ontario insurance in force (gross) . . .	259,032	Premiums—Canada (net).....	37,957
Canadian insurance in force (gross) . . .	2,471,977	Premiums—Total (net).....	3,693,567
Total insurance in force (gross) . . . .	185,040,031	Benefits paid—Ontario (net) . . .	223
		Benefits paid—Canada (net) . . .	20,664
		Total benefits paid (net).....	3,320,453

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 501, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CIVIL SERVICE MUTUAL BENEFIT SOCIETY

HEAD OFFICE, OTTAWA, ONT.

Statement for the Year ending, December 31st, 1925

Incorporated July 11th, 1893 (*The Ontario Insurance Act*)

### OFFICERS

Principal Officer, A. G. Kingston, Department of Public Works; Secretary, J. J. McGill, Department of Customs; Treasurer, A. W. Grant, Department of Interior.

Auditors.—J. B. St. Laurent and P. E. Brodeur.

Actuary.—A. D. Watson, B.A.

### GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

The Executive consists of Representatives elected from all Departments of the Government.

**Balance Sheet**

<b>Assets</b>		<b>Liabilities</b>	
Bonds (value Dominion Government standard for insurance companies).....	\$53,115 71	Liability to members on account of death benefits, calculated on N.F.C. 4 per cent. basis.....	\$35,171 00
<i>Assessments overdue:</i>		Liability to members on account of proposed bonus.....	7,120 00
Monthly.....	94 05	Special contingencies reserve.....	500 00
Interest accrued on bonds.....	924 62	Death benefits payable.....	Nil
Interest overdue.....	Nil	Excess of assets over liabilities....	12,116 67
<i>Cash:</i>			
In bank.....	773 29		
	<u>\$54,907 67</u>		<u>\$54,907 67</u>

**Cash Statement**

<b>Receipts</b>		<b>Disbursements</b>	
Cash balance 31st Dec., 1924...	\$32 85	To beneficiaries of deceased members:	
<i>Assessments:</i>		Deaths in 1925.....	\$1,600 00
Monthly.....	\$7,295 89	Surrender value.....	114 01
Annual.....	550 94	Expenses of Management. (See III).....	334 58
Entrance fees.....	7,846 83	<i>Paid for bonds:</i>	
	18 00	Cost price.....	\$7,502 70
<i>Interest:</i>		Interest accrued.....	71 20
On bonds.....	\$2,488 79	Expense.....	2 10
On deposits.....	14 22		7,576 00
	2,503 01	<i>Refunds:</i>	
		Assessments.....	\$2 81
		Entrance fees.....	Nil
			2 81
		Cash in bank, Dec. 31st, 1925....	773 29
<b>Total.....</b>	<u><b>\$10,400 69</b></u>	<b>Total.....</b>	<u><b>\$10,400 69</b></u>

**Expenses of Management**

Honorarium to Secretary.....	\$100 00
Honorarium to Treasurer.....	100 00
Printing and sundries.....	89 58
Registration.....	25 00
Rent of deposit box.....	20 00
<b>Total.....</b>	<u><b>\$334 58</b></u>

**Valuation Summary, 31st December, 1924**

Attained Ages	Members according to Amount of Benefit				Total Amount of Benefits	Value of Benefits	Monthly Rates Valued	Value of Monthly Rates	Net Liability
	\$200	\$250	\$450	\$500					
15-19.....	1			1	\$ 250 00	\$ 54 00	\$ 22	\$ 53 00	\$ 1 00
20-24.....	6		15	21	9,000 00	2,109 00	8 17	1,914 00	195 00
25-29.....	28		80	108	47,000 00	12,078 00	47 01	10,684 00	1,394 00
30-34.....	52		136	188	81,000 00	23,460 00	92 09	20,005 00	3,455 00
35-39.....	1	69	118	188	76,450 00	25,002 00	102 45	21,079 00	3,923 00
40-44.....	5	62	1 86	154	59,950 00	22,375 00	92 68	17,754 00	4,621 00
45-49.....	10	47	2 69	128	49,150 00	20,904 00	90 80	15,941 00	4,963 00
50-54.....	7	45	1 31	84	28,600 00	13,710 00	62 46	9,944 00	3,766 00
55-59.....	10	37	4	51	13,250 00	7,242 00	31 13	4,315 00	2,927 00
60-64.....	9	12		21	4,800 00	2,929 00	12 83	1,535 00	1,394 00
65-69.....	2	5		7	1,650 00	1,120 00	6 02	593 00	527 00
70-74.....	14	1		15	3,050 00	2,301 00	8 42	635 00	1,666 00
75-79.....	10			10	2,000 00	1,607 00	4 95	300 00	1,307 00
80-84.....	2			2	400 00	353 00	1 38	13 00	340 00
85-89.....				1	200 00	188 00	.20	4 00	184 00
90-94.....	1			1					
	71	365	4	539	376,750 00	135,432 00	559.81	104,769 00	30,663 00

The above valuation was made on the following basis, namely, the National Fraternal Congress Table of Mortality and 4 per cent. interest. The monthly rates valued were as follows: I respect of the option (a) members, the rates valued were three-quarters of the rates payable; in respect of all other members the rates valued were 5c less than the rates payable for each \$200 or \$250 of insurance as the case may be. The valuation was made by Mr. A. D. Watson.



## Statistical Summary

(as at December 31st, 1925)

Year	No. of Members	Amount Assured	Benefits Paid in Year		Assets	Surplus	Special Reserve
			Sums Assured	Cash Value			
1914	381	\$89,000 00	\$3,050 00		\$8,651 00	\$2,090 00	
1915	482	114,600 00	1,100 00		11,458 00	2,431 00	
1916	554	132,800 00	850 00		12,736 00	2,449 00	\$750 00
1917	606	146,050 00	2,000 00	\$12 19	15,289 00	2,919 00	1,000 00
1918	640	154,750 00	1,600 00	2 62	16,687 00	3,642 00	1,000 00
1919	680	192,650 00	3,100 00	2 64	17,962 00	3,908 00	500 00
1920	669	206,100 00	2,050 00	54 30	20,967 00	4,924 00	500 00
1921	770	260,000 00	1,600 00	2 65	25,081 00	6,064 00	500 00
1922	884	321,200 00	1,900 00	80 92	31,708 00	8,798 00	500 00
1923	963	365,100 00	2,150 00	170 39	38,895 00	11,613 00	500 00
1924	979	376,750 00	2,500 00	102 92	46,253 00	15,090 00	500 00
1925	1021	399,400 00	1,600 00	114 01	54,908 00	12,117 00	500 00



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E

MUTUAL BENEFIT SOCIETIES

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# E

## THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODD FELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1925

To which are appended statements of the auxiliary bodies lettered below as A, B, C and D

HEAD OFFICE, 229 COLLEGE STREET, TORONTO

Organized 27th July, 1855. Incorporated in Ontario 19th November, 1874.

The Executive Officers of the Society at the 31st December, 1924, were as follows:

A. E. Ross, M.P., Grand Master, Kingston; Guy O. Luke, Deputy Grand Master, Hamilton; Chas. A. Bryan, Grand Warden, New Liskeard; William Brooks, Grand Secretary, Toronto; P. T. Coupland, Grand Treasurer, St. Mary's.

### I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1925, was 62,204.  
 The number of deaths in the Society in 1925 was 612.  
 The amount of funeral benefits paid in 1925, in respect to deceased members was, \$60,750.09.  
 Total amount of funeral benefits paid in respect of deceased wives, \$3,052.05.  
 General Benefit Fund includes sick and funeral benefits and general expense fund, \$3,572,096.60.

### II. Sick Benefits

The Subordinate Lodges undertake sick benefits.  
 The total number of members who received sick benefits in 1925 was 4,755.  
 The amount of benefits paid in 1925, in respect to special relief, \$8,869.15, and to sick members, \$160,361.32.  
 The number of weeks' sickness experienced in 1925 was 50,492. Amount paid for medical attendance during 1925, \$22,079.91.  
 Amount paid to Home Board for maintenance, etc., \$36,538.25.

### III. Assets

	Grand Lodge	Subordinate Lodges
Amount of real estate.....	\$7,000 00	\$1,432,106 10
Amount of mortgages and securities.....	.....	1,176,316 28
Cash in hands of Grand Secretary and in banks.....	50 00	21,070 54
Amount of cash in Dominion Bank.....	670 29	338,660 81
Cash in Canada Permanent Mortgage Company.....	1,043 13	.....
Per capita and Home Tax due.....	31,061 00	.....
All other assets.....	9,342 38	603,942 89
<b>Total Amount of Assets.....</b>	<b>\$49,166 80</b>	<b>\$3,572,096 60</b>

### IV. Liabilities

	Grand Lodge	Subordinate Lodges
Sick benefits.....	.....	\$501 58
Funeral benefits.....	.....	264 70
All other liabilities.....	\$17,421 76	82,517 48
<b>Total.....</b>	<b>\$17,421 76</b>	<b>\$83,283 76</b>

### V. Miscellaneous

Actions or proceeding instituted against the Society during 1925.—None.  
 The books and accounts of the Subordinate Lodges were audited in April, 1925, and those of the Grand Lodge in April and May, 1924.  
 Names and post office addresses of Grand Lodge auditors: J. R. Thomson, Windsor; W. E. Cowling, Ottawa.  
 No changes were, during 1925, made in the constitution and rules in relation to insurance certificates or benefits.  
 Amount of bond of Grand Secretary, \$5,000.00.  
 Amount of bond of Grand Treasurer, \$5,000.00.

## VI. Cash Receipts

Cash balance (Grand Lodge) from 1923 (not extended), \$10,998.62.

	Grand Lodge	Subordinate Lodges
Cash received during 1924 from:		
Initiation fees, etc.		\$71,345 41
Dues and reinstatements		410,730 33
Per capita tax and levies	\$67,807 75	
Fines	303 60	
Charter fees	30 00	
Supplies sold	10,235 79	
Interest and dividends	710 19	
Premiums for guarantee	534 79	
All other sources	1,478 44	336,184 30
<b>Total Receipts</b>	<b>\$81,150 56</b>	<b>\$818,260 04</b>

## VII. Cash Expenditure

## (a) Expenses of Management

	Grand Lodge	Subordinate Lodges
Cash paid during 1924 for:		
Clerk hire	\$2,665 86	
Per capita tax	150 00	
Registration fee	10 00	
Expenses of annual meeting	18,627 03	
Rent, etc.	1,800 00	
Supplies bought	8,225 78	
Travelling expenses and appropriations to officers	902 87	
Salaries, officers' and auditors' fees	7,120 00	
Official Journal	1,447 58	
Printing, stationery and advertising	1,581 18	
Postage and express	1,063 25	
Premiums	37 50	
Other management expenses (detailed in memo.)	2,183 34	\$255,551 91
<b>Total Expenses of Management</b>	<b>\$46,347 51</b>	<b>\$255,551 91</b>

## (b) Miscellaneous Expenditure

	Grand Lodge	Subordinate Lodges
Funeral benefits (wives)		\$3,052 05
Funeral benefits		24,394 37
Benefits to widows and orphans		36,355 72
Sick benefits		131,492 17
Medical attendance and nursing		22,079 91
Gratuities—special relief		
Ontario Odd Fellows' Home, general fund, etc.		8,869 15
Ontario Odd Fellows' Home, maintenance account	\$36,538 25	
All other expenditure	7,500 00	334,172 96
<b>Grand Total</b>	<b>\$90,385 76</b>	<b>\$815,968 24</b>

## (A) Abstract from the returns of the Rebekah Lodges to the Grand Lodge of Ontario

	Males	Females	Total
Number of members 31st December, 1924	7,701	18,640	26,341
Admitted during 1925	884	3,019	3,903
<b>Total</b>	<b>8,585</b>	<b>21,659</b>	<b>30,244</b>
Deduct	851	1,515	2,366
<b>Membership, 31st December, 1924-5</b>	<b>7,734</b>	<b>20,144</b>	<b>27,878</b>

## Receipts

Dues	\$44,072 21
Initiations	11,143 62
Rents, etc.	1,230 85
Miscellaneous	36,157 42
<b>Total</b>	<b>\$92,604 10</b>

## Expenditure for Relief Only

Relief of members	\$1,135 78
Relief of widowed families	58 50
Special relief	554 72
I.O.O.F. Home	1,319 98
Orphans	75 45
<b>Total</b>	<b>\$3,144 43</b>

## Miscellaneous

Expenses, lodges.....	\$77,891 45
Invested funds of Rebekah Lodges.....	45,483 90
Cash on hand, Rebekah Lodges.....	49,861 05
Working expenses of Assembly.....	13,208 50
Cash in Assembly funds.....	4,043 83
Dominion Government bonds.....	1,000 00
Number of lodges.....	224

## (B) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1924

Number of members as from last report.....	10,565
Initiated during the year ending 31st December, 1925.....	525
Admitted by card during the year ending 31st December, 1925.....	53
Reinstated during the year ending 31st December, 1925.....	35
Total.....	11,178
Deductions:	
Withdrawn by card.....	141
Suspended by non-payment of dues.....	456
Suspended for cause.....	56
Deceased.....	95
Expelled.....	2
	750
Net Membership 31st December, 1925.....	10,428
Number of patriarchs relieved in 1925.....	426
Number of weeks for which benefits were paid.....	3,479
Amount paid for burying the dead in 1925.....	\$779 05
Amount paid for special relief in 1925.....	449 22
Amount paid for relief of patriarchs (sick benefits).....	4,912 09
Relief of widowed families.....	240 00
Total Amount of Relief Paid.....	\$6,380 36
Receipts from all sources.....	\$35,345 89
Working expenses of subordinate encampments.....	24,405 37
Cash assets.....	\$26,170 07
Invested in mortgages and securities.....	48,277 44
" buildings and lands.....	6,362 85
" furniture and regalia.....	28,868 79
All other assets.....	7,540 17
Total funds of subordinate encampments 31st December, 1925.....	\$117,219 32

## (C) The Odd Fellows' Funeral Aid Association of the Counties of Lincoln and Welland

Number of members died in 1925.....	8
Number of members 31st December, 1925.....	507
Amount of cash received during the year 1925.....	\$2,410 54
Amount of expenses in management in 1925.....	1,279 68
Amount paid funeral claims.....	1,000 00
Amount on hand 31st December, 1925.....	1,130 86

## (D) Report of the Odd Fellows' Mutual Aid Association of the City of London, Ontario

## ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1925

Balance in bank 31st December, 1924.....	\$36 92
Receipts (dues, interest and maturing security).....	23 87
Expenses of management, death claims and invested in securities.....	27 17
Balance on hand, in bank and invested 31st December, 1925.....	33 62
Membership 31st December, 1924.....	45
Admitted during 1925.....	3
Died.....	1
Lapsed membership 31st December, 1925.....	6

Short Name of Society	ASSETS				LIABILITIES											
	Real estate		Mortgages on real estate		Bonds, debentures and other securities		Cash on hand and in bank		All other		Claims unpaid		All other		Total	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
American Watch Case Co.'s Employees' Mutual Welfare Association.....							1,000 00		148 03						1,148 03	
Ancient Order of Hibernians.....					14,000 00		5,000 00		8,785 99						27,785 99	
Army and Navy Veterans Society of Hamilton.....							1,000 00		719 84						2,590 19	
Army and Navy Veterans Society of Toronto.....							2,000 00		1,810 11						4,562 89	
Bain Wagon Company's Employees' Mutual Benefit Association.....									455 07						455 07	
Beaver Sick and Funeral Benefit Club.....									210 87						210 87	
Brantford Carriage Co., Ltd., Relief Association.....									464 33						464 33	
Brown Bros., Ltd., Employees' Benefit Society.....							250 00		328 81						578 81	
Brunner Mond Mutual Benefit Society.....							4,000 00		2,152 22						6,317 52	
Canada Cycle & Motor Co., Ltd., Employees' Mutual Benefit Society.....									554 74						554 74	
Canada Furniture Mfrs. (Ltd.) Employees' Benefit Society.....									232 26						232 26	
Canadian Allis-Chalmers Ltd., Employees' Mutual Society.....									1,385 31						1,385 31	
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....									3,136 48						3,136 48	
Canadian Hebrew Benevolent Society.....									2,303 27						2,303 27	
Canadian General Electric Sick Benefit Society.....									926 47						926 47	
Canadian Order of Rechabites.....					15,600 00		3,000 00		3,598 34						22,198 34	
Cigar-makers' Union No. 55, Hamilton.....									1,001 48						1,587 36	
Cobban Mfg. Co.'s Employees' Mutual Benefit Society.....									5,320 94						5,320 94	
Cockshutt Plow Co., Relief Association.....									150 00						150 00	
Consumers' Gas Co.'s Employees' Mutual Benefit Society.....									252 37						252 37	
Czenstochow Aid Society.....									651 88						651 88	
Daughters and Maids of England Benevolent Society.....							500 00		3,075 96						3,575 96	
Dominion Expressmen's Sick Benefit Society.....					8,200 00		12,000 00		5,540 98						27,271 25	
Dunlop Tire & Rubber Goods Employees' Mutual Benefit Society.....									5,043 87						5,043 87	
Employees' Mutual Benefit Association of the Dominion Forge & Stamping Co., Ltd.....									1,116 62						1,116 62	
Employees' Protective League of the Seaman-Kent Co., Ltd.....									1,425 07						1,425 07	
Evening Telegram Employees' Benefit Society.....									482 16						482 16	
Globe Printing Co.'s Employees' Benefit Society.....									1,002 98						1,002 98	
Goodyear Relief Association.....									1,444 90						1,444 90	
Goold, Shapley & Muir Co.'s Employees' Relief Association.....							17,670 59		1,171 37						18,841 96	
Grand Order of Israel Benefit Society.....					2,000 00		2,200 00		149 00						149 00	
Greening Wire Co., Ltd., Employees' Benefit Society.....									1,159 23						6,066 65	
W. & J. G. Greey's Employees' Mutual Sick Benefit Society.....									297 48						297 48	
									218 89						218 89	







SICK AND FUNERAL BENEFITS

Name of Society	EXPERIENCE						INCOME						
	Number of members reported at 31st December, 1925.	Number of members who died during 1925. (Members' children; Members' wives; Members' parents.)	Number of members sick during 1925.	Number of weeks' sickness experienced during 1925.	Assessments, dues and fees.		Interest.		All other.		Total.		Received from Investments
					\$	c.	\$	c.	\$	c.	\$	c.	
American Watch Case Co.'s Employees' Mutual Welfare Association.....	94	1	16	46 2 3	601 50	40 00	40 00	37 70	679 20	679 20	200 00		
Ancient Order of Hibernians.....	450	14	29	184	7,265 86	1,751 32	275 25	275 25	9,292 43	9,292 43			
Army and Navy Veterans' Society of Hamilton.....	230	3	.....	.....	874 15	76 73	711 50	711 50	1,662 38	1,662 38			
Army and Navy Veterans' Society of Toronto.....	300	5	.....	.....	626 01	164 32	377 68	377 68	1,168 01	1,168 01			
Bain Waggon Co.'s Employees' Mutual Benefit Assn..	175	..*1	16	72	447 50	6 84	223 65	223 65	677 99	677 99			
Beaver Sick and Funeral Club.....	289	2	36	112	1,577 50	18 17	.....	.....	1,595 67	1,595 67			
Brantford Carriage Co., Ltd., Relief Assn.....	110	2	12	56	714 75	11 30	.....	.....	726 05	726 05			
Brown Bros., Ltd., Employees' Benefit Society.....	69	.....	8	31 5 7	187 00	22 30	175 00	175 00	384 30	384 30			
Brunner Mond Mutual Benefit Society.....	171	..*1	33	57	3,498 00	236 43	.....	.....	3,734 43	3,734 43	11 02		
Canada Cycle & Motor Co., Ltd., Employees' Mutual Benefit Society.....	410	5	75	389	2,433 50	.....	.....	5 00	2,438 50	2,438 50			
Canada Furniture Mfrs. (Ltd.) Employees' Benefit Society.....	149	.....	12	51	447 50	8 10	.....	15 55	471 15	471 15			
Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society.....	572	1	83	252	2,876 75	29 91	.....	.....	2,906 66	2,906 66			
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....	1,157	7	7	217	13,379 37	20 57	.....	1,765 58	15,165 52	15,165 52			
Canadian Hebrew Benevolent Society.....	143	.....	16	74	2,173 04	60 27	.....	114 40	2,347 71	2,347 71			
Canadian General Electric Sick Benefit Society.....	320	2	53	191 2 7	1,424 30	24 75	.....	.....	1,449 05	1,449 05			
Canadian Order of Rehabiles.....	607	20	39	250	4,647 13	1,134 40	137 08	137 08	5,918 61	5,918 61			
Cigarmakers' Union No. 55, Hamilton.....	78	5	14	122 6 7	1,718 35	78 62	106 40	106 40	1,903 37	1,903 37			
Cobban Mfg. Co.'s Employees' Mutual Benefit Society	95	2	11	42	2,815 55	96 12	.....	68 45	2,980 12	2,980 12			
Cockshutt Plow Co. Relief Association.....	82	1	8	47	440 59	3 80	.....	.....	444 39	444 39			
Consumers' Gas Co.'s Employees' Mutual Benefit Society.....	475	5	62	304	1,191 25	.....	.....	1,056 25	2,247 50	2,247 50			
Czenstochow Aid Society.....	633	6	105	505	4,724 40	.....	.....	500 00	5,224 40	5,224 40			
Daughters and Maids of England Benevolent Society..	165	..*1	16	22	2,840 15	74 25	.....	.....	2,914 40	2,914 40			
Dominion Expressmen's Sick Benefit Society.....	6,477	30	441	1,905 1 2	4,927 01	1,166 29	3,401 25	3,401 25	9,494 55	9,494 55	5,000 00		
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society.....	1,414	11	235	974	10,509 00	96 05	.....	.....	10,605 05	10,605 05			
Employees Mutual Benefit Assn. of the Dominion Forge & Stamping Co., Ltd.....	602	2	138	387 1 2	2,870 40	27 39	.....	150 00	3,047 79	3,047 79			
Employees Protective League of the Seaman Kent Co., Ltd.....	234	1	48	141 5 7	3,755 56	25 33	.....	32 00	3,812 89	3,812 89			
.....	114	.....	25	5 - 2 3	99 00	14 67	.....	.....	113 67	113 67			

SICK AND FUNERAL BENEFITS—Continued

Name of Society	EXPERIENCE					INCOME				
	Number of members reported at 31st December, 1925.	Number of members who died during 1925: (Members wives; Members parents.)	Number of members sick during 1925.	Number of weeks' sickness experienced during 1925.	Assessments, dues and fees.	Interest.	All other.	Total.	Received from Investments.	
					\$	\$	\$	\$	\$	
Evening Telegram Employees' Benefit Society.....	143	1	26	70	739 60	68 91	.....	808 51	.....	
Globe Printing Co.'s Employees' Benefit Society.....	150	2	20	71	686 10	277 42	.....	963 52	.....	
Goodyear Relief Association.....	1,600	.....	221	704	8,912 50	837 90	.....	9,950 40	.....	
Good, Shapley & Muir Co. Employees' Relief Assn.....	87	3	16	65	279 75	.....	200 00	314 15	.....	
Grand Order of Israel Benefit Society.....	301	1	24	70	1,417 33	134 61	.....	872 09	2,424 03	
Greening Wire Co., Ltd., Employees' Benefit Society.....	281	1	29	82	430 70	.....	143 58	574 28	.....	
W. & J. G. Greely's Employees' Mutual Sick Benefit Society.....	70	.....	12	16	215 00	2 35	52 51	269 86	.....	
Gutta Percha & Rubber Mfg. Co. of Toronto, Ltd., Employees' Sick Benefit Society.....	1,119	2	280	560	3,202 25	68 00	.....	3,270 25	.....	
H. A. Mutual Benefit Association.....	800	4	520	598	6,497 25	141 34	1,681 87	8,320 46	.....	
Hamilton Rolling Mills Benefit Society.....	350	7	50	176	3,049 60	60 00	100 00	3,209 60	.....	
Hebrew Friendly Society of Toronto.....	105	1	.....	.....	728 15	.....	27 30	755 45	.....	
Hebrew Sick Benefit Society.....	168	2	14	36	2,614 69	3 02	2,436 10	5,053 81	.....	
Heintzman & Co.'s Employees' Benefit Society.....	165	13	111	111	603 80	9 41	.....	613 21	.....	
Imperial Varnish & Color Sick Benefit Society.....	93	18	38	38	297 06	6 66	.....	303 72	.....	
Irish Catholic Benevolent Union.....	134	1	5	32	899 85	39 25	71 77	1,010 87	.....	
Italo-Canadese Benevolent Society.....	134	2	44	73	1,781 00	57 65	53 85	1,892 50	.....	
Kielitz Sick Benefit Society.....	167	2	28	72	2,533 39	183 94	.....	2,591 94	.....	
Judean Benevolent & Friendly Society.....	256	.....	27	73	2,404 64	183 94	1,164 87	3,753 45	.....	
Jewish Benevolent Society.....	20,954	.....	23	66	3,299 83	74 50	2,626 59	6,000 92	.....	
Ladies Orange Benevolent.....	126	.....	11	45	678 00	10 82	.....	688 82	.....	
Leaside Mutual Aid Society.....	136	**2	540	699	1,609 30	24 80	941 04	2,575 14	14 00	
Limitz Sick Benefit Society.....	4,338	8	.....	.....	9,265 64	527 03	.....	9,792 67	.....	
Loyal Orange Young Briton Lodge No. 33.....	126	61	31	62	3,289 04	104 24	1,836 48	5,229 76	.....	
Loyal Order of Moose of Ontario.....	880	**7	130	484	2,719 50	50 00	1,359 70	4,129 20	.....	
Loyal True Blue Association.....	126	.....	.....	.....	834 31	6 23	559 42	1,399 96	.....	
MacLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association.....	880	**7	130	484	2,719 50	50 00	1,359 70	4,129 20	.....	
Massey-Harris, Ltd., Brantford Employees' Benefit Association.....	880	**7	130	484	2,719 50	50 00	1,359 70	4,129 20	.....	
Massey-Harris, Toronto, Employees' Mutual Benefit Society.....	1,750	**2	289	1,053	4,505 99	46 80	2,267 99	6,820 78	.....	
Mozirer Sick Benefit Society.....	176	.....	21	81	2,253 95	131 82	1,245 81	3,631 58	.....	
Mutual Masonic Compact.....	254	2	.....	.....	446 00	7 74	.....	453 74	.....	
National Cash Register Co.'s Employees' Benefit Society.....	176	.....	15	26	374 20	5 69	.....	379 89	.....	
National Iron Works Employees' Mutual Benefit Society.....	174	1	79	180	866 10	.....	.....	866 10	.....	

	1,924	349	2,084 5/7	36,892 77	5,101 23	4,702 17	46,696 17	1,725 18
Oddfellows, Manchester Unity.....	1,924	14						
Orange Grand Lodge of Ontario West.....	35,321	•10		46,569 00	849 81	140 75	47,559 56	
Ottawa Hebrew Benefit Society.....	305	365		516 00	8 70		524 70	
Ottawa Typographical Union No. 102.....	97	11	85	451 00	24 13	502 99	978 12	
Polish Alliance Friendly Society of Canada.....	199	11	53	217 50	16 13		233 63	
Postal Benefit Association of Toronto.....	435	2	160	6,856 51	289 42	3,390 93	10,136 86	
Pride of Israel Sick Benefit Society.....	100	35	68	345 75	16 53	88 72	451 00	
Rogers, Wm., Manufacturing Co. Welfare Society.....	280	70	159	1,370 00	26 59		1,396 59	
Russell Gear & Machine Co. Employees' Mutual Benefit Society.....	32	13	13	123 00	36 56	3 10	162 66	
Ruthenian Brotherhood of St. John the Baptist.....	306	1	264	1,470 85		1,414 85	2,885 70	
Ryerson Press Benefit Society.....	150	44	116	619 80	56 03	205 20	881 03	
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association.....	83	37	187	219 30	53 84	39 52	312 66	
St. Albert Friendly Society.....	305	3	207	1,281 05	248 64	7 95	1,537 64	
St. Boniface Benefit Society.....	243	46	173	1,733 40	31 15	32 90	1,797 45	
St. David's V.P.U. Sick Benefit Society.....	261	6	215 2/7	3,011 00	53 49	76 05	3,140 54	487 57
St. Jean Baptiste L'Union, Ottawa.....	82	1	60	379 75	61 01		440 76	
St. Joseph Aid Society of Formosa.....	107	15	53	1,274 00	16 85		1,290 85	
Simmons Limited Employees' Mutual Benefit Society.....	200	22	112	314 50	17 14		331 64	
Slingsby Mfg. Co., Ltd., Employees' Sick Benefit Assn.....	135	23	68	1,051 50	125 91	28 35	1,205 76	
Societa di Mutuo Soccorso La Trinaeria di Toronto.....	108	13	34	746 35		24 00	770 35	
Societa Italiana di M. S. Guglielmo Marconi.....	178	32	116	2,044 50		361 35	2,405 85	
Sons and Daughters of Ireland Protestant Association.....	711	5	14	1,194 80	275 19	115 05	1,585 04	
Sons of Abraham Benefit Society.....	391	2	47	2,714 81	103 86	1,127 96	3,946 63	
Sons of Jacob Benevolent Society.....	78	6	12	505 85	17 18	64 79	587 56	
Sons of Lithuania Benefit Society.....	95	2	112	947 05	4 34	1,006 34	1,957 73	565 00
Star of Italy Mutual Aid and Benevolent Society.....	1,800	11	850	15,326 75	164 18		15,490 93	
Steel Co. of Canada, Ltd., Hamilton Works, Employees' Benefit Society.....	91	3	56	657 50	125 06	2 00	784 46	
Theatrical Mutual Assn. of Hamilton.....	154	10	52	1,283 20	1,402 58	14 32	2,700 10	1,000 00
Theatrical Mutual Assn. of Toronto.....	487	8	376	4,121 76	594 65	78 76	4,795 17	
Toronto Civic Employees' Benevolent Assn.....	250	3	129	4,056 40	352 99	50 80	4,460 19	
Toronto Hebrew Benevolent Society.....	136	••1	32	1,570 88			1,570 88	
Toronto Independent Benevolent Assn.....	573	2	490	4,081 00	12 70		4,093 70	
Toronto Hydro-Electric System Employees' Mutual Benefit Society.....	1,324	6	490	10,971 35	602 05	2,148 77	13,722 17	60 00
Toronto Musical Protective Assn.....	2,574	25	348	12,017 25		18,700 00	30,717 25	
Toronto Railway Employees' Union and Benefit Assn.....	979	14	83	2,768 54	194 41		2,962 95	2,000 00
Toronto Typographical Union No. 91.....	232	1	42	1,429 00	44 76	265 49	1,739 25	
Transportation Club of Toronto.....	78	1	91	1,014 00		497 25	1,511 25	
Uiga Mutual Benefit Society.....	400	••3	311	994 50	78 67		1,073 17	
Verity Plow Co. Relief Association.....	70			251 15			251 15	
Waitresses' Club.....	104	24	142 5/7	606 25	185 33	5 75	797 33	
Societa Figli D'Italia Mutuo Soccorso St. Antonio Ottawa.....	570	271	440	2,832 80	126 87		2,959 67	
Whitby-Overland Employees' Mutual Benefit Society.....	89	5	18	1,328 00	49 93	24 20	1,402 13	
Young Men's Hebrew Association.....	188	••1	68	1,860 87	140 65	1,733 53	3,735 05	
Zion Benevolent Society.....	112,386	782	20,262 1/2	326,120 88	19,635 17	63,681 95	409,438 00	11,062 77
Totals.....	••35	6,468						

Name of Society	Expenses of management.		Amount paid for funeral benefits during 1925.		Amount paid for sick benefits during 1925.		Amount paid for medical attendance during 1925.		Amount paid for special relief during 1925.		All other		Total.		Paid for investments.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
American Watch Case Co.'s Employees' Mutual Welfare Association.....	60	55	150	00	496	15	212	50	190	30	24	00	730	70	491	49
Ancient Order of Hibernians.....	2,916	86	2,800	00	920	00	324	37	525	95	2,586	56	9,626	22	9,626	56
Army and Navy Veterans of Hamilton.....	690	72	300	00	300	00	324	37	280	00	253	52	2,094	56	2,094	56
Army and Navy Veterans of Toronto.....	673	64	250	00	344	93					20	75	1,203	64	1,203	64
Bain Wagon Co.'s Employees' Mutual Benefit Assn.....	71	30	200	00	512	21					853	50	1,436	98	1,436	98
Beaver sick and Funeral Benefit Club.....	108	17	200	00	405	00			6	50			1,673	88	1,673	88
Branford Carriage Co., Ltd., Relief Assn.....	67	03	200	00	245	27							678	53	678	53
Brown Bros., Ltd., Employees' Benefit Society.....	11	25	150	00	571	43	2,004	00			12	85	2,562	52	2,562	52
Brunner Mond Mutual Benefit Society.....	173	01	150	00	1,151	25	647	00					2,911	29	2,911	29
Canada Cycle & Motor Co., Ltd., Employees' Mutual Benefit Society.....	173	50	150	00	1,151	25	647	00					2,121	75	2,121	75
Canada Furniture Mfrs. (Ltd.) Employees' Benefit Society.....	46	97			147	75	299	17			18	00	511	89	511	89
Canadian Allis-Chalmers, Ltd., Employees' Mutual Benevolent Society.....	257	36	75	00	1,516	62	690	00	65	00			2,603	98	2,603	98
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....	4,129	73	509	25	705	00	451	70	1,427	32	8,443	11	15,214	41	15,214	41
Canadian Hebrew Benevolent Society.....	1,257	34	10	00	440	00	356	75					2,104	54	2,104	54
Canadian General Electric Sick Benefit Society.....	81	75	100	00	883	40							1,472	77	1,472	77
Canadian Order of Rechabites.....	1,278	16	130	00	1,163	33	692	91			490	87	3,175	27	3,175	27
Cigar-makers' Union No. 55, Hamilton.....	586	86	2,000	00	800	00			101	40	400	00	1,885	75	1,885	75
Cobben Mfg. Co.'s Employees' Mutual Benefit Society.....	498	95	1,000	00	285	00			13	80	50	00	1,853	75	1,853	75
Cockshutt Plow Co. Relief Association.....	30	00	500	00	1,625	00			50	00	79	59	2,437	59	2,437	59
Consumers' Gas Co.'s Employees' Mutual Benefit Society.....	262	00	300	00	1,625	00							2,437	00	2,437	00
Czenstochower Aid Society.....	175	06	930	00	2,528	32	1,210	69			190	96	4,844	97	4,844	97
Daughters and Maids of England Benevolent Society.....	578	59	60	00	207	00	483	39					1,510	94	1,510	94
Dominion Expressmen's Sick Benefit Society.....	5,315	64	1,450	00					556	82			7,322	46	7,322	46
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society.....	1,197	32	1,650	00	6,820	00							9,667	32	9,667	32
Employees' Mutual Benefit Assn. of the Dominion Forge & Stamping Co., Ltd.....	423	00	60	00	1,550	59	895	50			763	77	2,929	09	2,929	09
Employees' Protective League of the Seaman Kent Co., Ltd.....	26	05			1,598	00							2,387	82	2,387	82
Evening Telegram Employees' Benefit Society.....	38	00	100	00	297	79							335	79	335	79
Globe Printing Co.'s Employees' Benefit Society.....	138	35	200	00	410	00							658	35	658	35
	327	00											937	00	937	00



EXPENDITURE

Name of Society	Expenses of management.		Amount paid for funeral benefits during 1925.		Amount paid for sick benefits during 1925.		Amount paid for medical attendance during 1925.		Amount paid for special relief during 1925.		All other		Total.		Paid for investments.			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Societa di Mutuo Soccorso La Trinacria di Toronto.....	279	33															877	33
Societa di Mutuo Soccorso Racalmutese.....	190	00															480	00
Societa Italiana di M. S. Guglielmo Marconi.....	642	48															1,949	05
Sons and Daughters of Ireland Protestant Assn.....	361	41	200	00													1,001	41
Sons of Jacob Benevolent Society.....	758	55	500	00													1,400	00
Sons of Lithuania Benevolent Society.....	101	62	329	05													3,001	12
Star of Italy Mutual Aid and Benevolent Society.....	300	60	149	00													339	62
Steel Co. of Canada, Ltd., Hamilton Works, Employees' Benefit Society.....	593	78	2,000	00													15,425	78
Theatrical Mutual Assn. of Hamilton.....	204	54	310	00													945	88
Theatrical Mutual Assn. of Toronto.....	883	14															1,788	10
Toronto Civic Employees' Benevolent Assn.....	2,069	56	1,200	00													5,037	76
Toronto Hebrew Benevolent Society.....	3,176	47	148	00													5,206	60
Toronto Independent Benevolent Assn.....	735	00															1,478	00
Toronto Hydro-Electric System Employees' Mutual Benefit Society.....	287	38	200	00													2,060	88
Toronto Musical Protective Assn.....	9,600	08	600	00													12,983	73
Toronto Railway Employees' Union and Benefit Assn.....																	28,840	29
Toronto Typographical Union No. 91.....			700	00													2,868	25
Transportation Club of Toronto.....	1,122	00	100	00													1,222	00
Ulga Mutual Benefit Society.....	339	41	100	00													839	41
Verity Plow Co. Relief Association.....	209	56	150	00													2,038	54
Waitresses Club.....	328	56															337	56
Willys-Overland Employees' Mutual Benefit Society.....	181	00															3,177	40
Young Men's Hebrew Association.....	336	90															176	05
Zion Benevolent Society.....	2,028	57	62	00													2,963	96
Totals.....	88,176	74	37,438	29	114,140	51	31,838	79	8,072	43	92,251	40	371,918	16			22,631	77



When organized or incorporated	Name of Society	Head Office	Name of President	Name of Secretary	Address
1919	American Watch Case Company's Employees' Mutual Welfare Association	Toronto	W. Sanderson	H. McGowan	Toronto
1888	Army and Navy Veterans, Toronto	Hamilton	T. B. Pope	T. M. Burn	Hamilton
1897	Army and Navy Veterans, Hamilton	Woodstock	Geo. Scrymgeour	Ernest Smith	Woodstock
1900	Bain Wagon Co. Employees' Mutual Benefit Association	Toronto	John Pattinson	Thos. Armstrong	Toronto
1917	Beaver Sick and Funeral Benefit Club	Toronto	H. Taylor	J. H. Brown	Toronto
1920	Brantford Carriage Co., Ltd., Relief Association	Brantford	Geo. Reeve	F. G. Brydges	Brantford
1903	Brown Bros., Limited, Employees' Benefit Society	Toronto	A. G. Potts	J. E. Lamb	Toronto
1918	Brunner Mond Mutual Benefit Society	Amherstburg	D. O. Yeoman	H. M. Stancelliff	Amherstburg
1918	Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society	Weston	F. Roberts	Percy Knight	Weston
1896	Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society	Toronto	John Ferguson	James E. Ford	Toronto
1897	Canada Furniture Manufacturers (Limited), Employees' Benefit Society	Woodstock	Chas. Berlett	H. E. Buchanan	Woodstock
1896	Canada Executive Board of the Amalgamated Society of Carpenters and Joiners	Toronto	Geo. Sellers	W. W. Young	Toronto
1914	Canadian General Electric, Ward St. Works Division Sick Benefit Society	Toronto	Alfred Partridge	H. M. Robinson	Toronto
1920	Canadian Hebrew Benevolent Society	Toronto	M. Fuller	J. Schein	Toronto
1912	Canadian Order of Reclaimers	Toronto	John Ness	J. E. S. Paterson	Toronto
1894	Cigarmakers' Union No. 27, Hamilton	Hamilton	L. Greyerbiell	J. Pamphilon	Hamilton
1869	Cobban Mfg. Co.'s Employees' Mutual Benefit Society	Brantford	Wm. Crawford	A. L. Theoret	Brantford
1888	Cockshutt Plow Co. Relief Association	Toronto	Geo. Crosskie	J. S. Hunter	Toronto
1899	Consumers Gas Co., Employees' Mutual Benefit Society	Brantford	A. R. Gibson	J. G. H. Carey	Brantford
1918	Czenstochow Aid Society	Toronto	Wm. Forbes	C. J. Kennedy	Toronto
1916	Daughters and Maids of England Benevolent Society	Toronto	M. Tortowski	A. Richtyer	Toronto
1895	Domunion Expressmen's Sick Benefit Association	Hamilton	Eva McCulley	W. E. Miller	Hamilton
1893	Domunion Forge & Stamping Co., Limited, Employees' Mutual Benefit Association	Walkerville	W. C. Jex	T. R. J. Plant	Hamilton
1920	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	Toronto	J. Mowat	E. A. LaCroix	Toronto
1913	Engineers' Protective League of the Seaman-Kent Company, Limited	Meaford	Geo. Archer	L. P. Arlett	Windsor
1912	Engineers' Mutual Benefit Society	Meaford	Frank Kent	Geo. Antis	Meaford
1912	Evening Telegram Employees' Benefit Society	Toronto	Alf. Powell	T. Hopmans	Toronto
1896	Globe Printing Co.'s Employees' Benefit Society	Toronto	W. H. Williams	Geo. Cashman	Toronto
1913	Goodyear Relief Association	Toronto	E. H. Koken	J. H. Thomson	Toronto
1919	Goodyear Relief Association	Brantford	J. C. Sovereign	W. J. Davis	Brantford
1908	Grand Order of Israel Benefit Society	Hamilton	Mac Littner	J. Freidman	Hamilton
1910	B. Greening Wire Co., Ltd., Employees' Benefit Society	Toronto	L. Blythe	S. S. Batrom	Hamilton
1899	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	Toronto	E. Witmer	J. W. Atkinson	Toronto
1901	Gutta Percha and Rubber Manfg. Co.'s Employees' Sick Benefit Society	Toronto	J. W. Patterson	S. F. Wrathall	Toronto
1918	H. A. Mutual Benefit Association	Toronto	I. Iles	Geo. E. Mountford	Toronto
1905	Hamilton Rolling Mills Benefit Society	Hamilton	J. H. Ailles	N. P. Heath	Hamilton
1885	Heintzman & Co.'s Employees' Benefit Society	Toronto	J. W. Benny	T. H. Kirk	Toronto
1909	Hebrew Friendly Society of Toronto	Toronto	W. Benny	N. P. Heath	Hamilton
1918	Hebrew Sick Benefit Society	Toronto	H. Kornblum	Chas. Gorlitsky	Toronto
1893	Hibernians, Ancient Order of	Ottawa	W. E. O'Meara	N. Ryder	Ottawa
1911	Imperial Varnish and Color Sick Benefit Society	Toronto	E. G. Prescott	W. McLellan	Toronto
1883	Irish Catholic Benevolent Union	Toronto	F. Reynolds	Robert Scollard	Toronto
1919	Italo-Canadese Benevolent Society	Toronto	F. Napolitano	P. Carollo	Toronto
1919	Judean Benevolent and Friendly Society	Toronto	E. Godfrey	I. Hornick	Toronto
1914	Kietzer Sick Benefit Society of Toronto	Toronto	S. Moslienberg	L. Eickler	Toronto
1895	Ladies' Orange Benevolent Association	Ottawa	Mrs. E. Kennedy	Mrs. C. Tang	Ottawa
1923	Leaside Mutual Aid Society	Leaside	C. Willis	H. Flowers	Toronto
1916	Lintzer Sick Benefit Society	Toronto	A. Book	I. Berman	Toronto
1917	Loyal Order of Moose of Ontario	Toronto	A. E. Fletcher	N. G. Heyd	Toronto
1893	Loyal True Blue Association	Toronto	W. G. Farley	N. A. Stewart	Toronto
1923	MacLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association	Toronto	O. J. Hutchinson	F. Austin	Toronto

MUTUAL BENEFIT SOCIETIES

When organized or incorporated	Name of Society	Head Office	Name of President	Name of Secretary	Address
1883	Massey-Harris, Toronto, Employees' Mutual Benefit Society	Toronto	S. A. Banks	Thos. Carruthers	Toronto
1884	Massey-Harris, Limited, Brantford, Employees' Benefit Association	Brantford	Harry Edwards	C. Tume	Brantford
1906	Mozier Sick Benefit Society	Toronto	A. Rosenber	H. K. Peffers	Toronto
1893	Mutual Masonic Compact	St. Catharines	Geo. Burch	D. S. M. Glade	Toronto
1907	National Cash Register Co.'s Employees' Benefit Society	Toronto	E. Brimstin	W. Scott	Toronto
1913	National Iron Works Employees' Mutual Benefit Society	Toronto	James Pilsbury	Harry Hambleton	Toronto
1875	Oddfellows, Independent Order of, M.U.	Toronto	Gen. A. E. Ross, M.P.	Wm. Brooks	Toronto
1893	Orange Grand Lodge of Ontario West	Toronto	F. Painter	J. T. Telley	Toronto
1891	Orange Grand Lodge of Ontario West	Toronto	Rev. W. L. L. Lawrence	Wm. Fitzgerald	Toronto
1895	Ottawa Typographical Union No. 102	Ottawa	J. W. Jefferson	J. K. Peffers	Ottawa
1907	Polish Alliance Friendly Society of Canada	Toronto	A. Wacloski	P. Bilevich	Ottawa
1894	Postal Benefit Association of Toronto	Toronto	H. J. Hughes	D. S. M. Glade	Toronto
1905	Pride of Israel Sick Benefit Society	Toronto	I. Siderson	A. Lipson	Toronto
1919	Rogers, Wm., Mfg. Co., Welfare Society	Niagara Falls	Herman Lader	Mina Thompson	Niagara Falls
1911	Ruthenian Brotherhood of St. John the Baptist	Brantford	M. Wrynakou	M. Poutas	Brantford
1921	Ryerson Press Benefit Society	Toronto	R. F. Whittaker	T. O. Pocaric	Toronto
1920	Russell Gear & Machine Co., Employees' Mutual Benefit Society	Hamilton	F. F. Mollerger	F. B. Sinclair	Toronto
1911	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	Hamilton	Albert Dick	W. Wright	Hamilton
1923	Simmons, Ltd., Employees' Mutual Benefit Society	Toronto	James Marshall	E. Nelson	Toronto
1920	Slingsby Mfg. Co., Limited, Employees' Benefit Association	Brantford	W. C. Barber	C. B. Hitchon	Brantford
1917	Societa Italiana di M. S. Guglielmo Marconi	Sault Ste. Marie	V. Vincenzetti	D. Greco	Sault Ste. Marie
1919	Societa di Mutuo Soccorso la Trinacria di Toronto	Hamilton	N. Barcellino	C. Fig. Cisla	Hamilton
1918	Sons of Jacob Benevolent Society	Toronto	A. Gatto	M. Calderone	Toronto
1918	Societa Figli di Mutuo Soccorso St. Antonio di Ottawa	Toronto	H. S. Rosenber	M. Zimmerman	Toronto
1919	Sons and Daughters of Ireland Protestant Association	Ottawa	P. Cerco	L. Scarcella	Ottawa
1893	Sons of Lithuania Benefit Society	Toronto	A. D. Bruce	Jos. Steele	Toronto
1914	Sons of Lithuania Benefit Society	Hamilton	S. Vilkaites	L. Meldazis	Toronto
1902	Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society	Hamilton	J. H. Gorman	G. W. Brent	Hamilton
1909	St. Albert Friendly Society	Renfrew	Alex. Temonchick	F. J. Freemark	Renfrew
1894	St. Boniface Friendly Society	Kitchener	Jos. A. Tuhrman	Alex. Wey	Kitchener
1914	St. David's Y.P.U., Sick Benefit Society	Toronto	N. H. Lundy	J. B. Whiteley	Toronto
1887	St. Jean Baptiste L'Union	Ottawa	J. W. Bigras	P. W. Chapman	Ottawa
1887	St. Joseph Aid Society of Formosa	Formosa	Frank Beringer	O. Beingsnesner	Formosa
1918	Star of Italy Mutual Aid and Benevolent Society	Niagara Falls	R. Sacco	R. Reganti	Niagara Falls
1926	Star Mutual Benefit Society	Toronto	F. Berry	A. Duncan	Toronto
1893	Toronto Civic Employees' Benevolent Association	Toronto	C. W. Walters	N. C. Stroud	Hamilton
1907	Theatrical Mutual Association of Hamilton	Hamilton	F. W. Rockwood	C. W. Leake	Toronto
1886	Theatrical Mutual Association of Toronto	Toronto	C. Seddon	E. Felton	Toronto
1914	Toronto Hydro-Electric System Employees' Mutual Benefit Society	Toronto	B. Sedlitzky	D. Pullan	Toronto
1899	Toronto Hebrew Benevolent Society	Toronto	G. B. Henderson	J. Weatherburn	Toronto
1887	Toronto Musical Protective Association	Toronto	B. Spiegel	J. Gordon	Toronto
1911	Toronto Independent Benevolent Association	Toronto	B. Merson	W. D. Robbins	Toronto
1897	Toronto Railway Employees' Union	Toronto	L. A. Lewis	Geo. Murray	Toronto
1894	Toronto Typographical Union No. 91	Toronto	J. W. Hickson	W. J. Hotrum	Toronto
1917	Transportation Club of Toronto	Brantford	Morley E. Verity	Chas. Carter	Brantford
1899	Verity Plow Company Relief Association	Toronto	John Klonica	M. Legocki	Toronto
1924	Waitresses' Club	Toronto	M. Ward	Mrs. J. Johns	Toronto
1922	Willys-Overland Employees' Mutual Benefit Society	Toronto	John Barber	J. MacArthur	Toronto
1912	Young Men's Hebrew Association	Toronto	H. Zweig	H. Kosen	Toronto
1911	Zion Benevolent Society	Toronto	J. Smith	P. J. Isaacson	Toronto

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COMPANIES NOT WITHIN  
A, B, C, D and E

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## MUTUAL LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, WATERLOO, ONTARIO

*Officers.*—President, Hume Cronyn, London; 1st Vice-President, R. O. McCulloch, Galt; 2nd Vice-President, J. Kerr Fasken, Toronto; Chairman of the Executive, C. M. Bowman, Kitchener; General Manager, W. H. Somerville, Waterloo.

*Directors.*—L. J. Breithaupt, Kitchener; W. G. Watson, Toronto; Sir Lomer Gouin, Montreal; Major-General Hon. S. C. Mewburn, K.C., Hamilton; Louis La Course Lang, Kitchener; Glyn Osler, K.C., Toronto; Chas. Ruby, Kitchener; W. J. Blake Wilson, Vancouver; Isaac Pitblado, Winnipeg; Hon. J. Fred Fraser, Halifax; F. A. Russell, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets . . . . .	\$72,517,565	Premiums—Ontario (net) . . . . .	\$4,759,197
Ontario business in force (gross) . . . . .	157,754,777	Premiums—Total business (net) . . . . .	11,528,734
Total business in force (gross) . . . . .	322,529,285	Death claims—Ontario (net) . . . . .	861,398
		Death claims—Total business (net) . . . . .	1,637,857

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 500, expiring on the 30th of June, 1927, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly, it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE WELLINGTON FIRE INSURANCE COMPANY, MUTUAL AND STOCK

HEAD OFFICE, TORONTO

Commenced Business, September, 1840

NAMES AND ADDRESSES OF THE DIRECTORS AND OFFICERS FOR THE YEAR 1926

*Officers.*—President, Geo. Sleeman; Vice-President, A. W. Denton; Secretary-Treasurer, W. H. Buscombe.

*Directors.*—Geo. Sleeman, Guelph; W. A. Denton, Toronto; E. B. Stockdale, Toronto; E. J. Hayes, Toronto; H. Begg, Toronto; W. F. Buckingham, Guelph; W. R. Begg, Toronto; H. C. Edgar, Preston; Col. S. C. Robinson, Walkerville.

*Auditors.*—A. C. Neff, Toronto; I. P. M. Robertson, Toronto.

### Statement for the Year ending 31st December, 1925

Authorized capital stock . . . . .	\$150,000 00
Subscribed capital stock . . . . .	132,000 00
Paid-up capital stock . . . . .	132,000 00

#### Assets

Debentures and Canada War Loan . . . . .	\$228,461 40
Cash on hand at head office . . . . .	\$7,350 86
Cash on deposit in Dominion Bank, Toronto . . . . .	10,789 13
	18,139 99
Amount held in trust for reinsuring company . . . . .	9,533 48
" of agents' balances . . . . .	31,296 98
" of premium notes in force after deducting all payments thereon and assessments levied . . . . .	103 20
" of accrued interest . . . . .	1,873 40
Reinsurance on losses . . . . .	473 26
Total Assets . . . . .	\$289,931 71

#### Liabilities

Amount of losses supposed or reported . . . . .	\$1,643 69
" of reserve of unearned premiums carried out at 80 per cent. . . . .	95,700 67
" due sundry reinsuring companies . . . . .	35,310 41
" of all other . . . . .	753 90
Total Liabilities . . . . .	\$133,408 67

## Receipts

Cash balance at 31st December, 1924 (not extended), \$28,896.94.	
Cash received for interest.....	\$7,990 26
"    premiums on cash system.....	308,867 16
"    agents' balances, 1924, received in 1925.....	33,834 70
"    reinsurance on losses.....	38,873 98
Cash received from realization of investments (not extended), \$20,584.00.	
"    all other sources.....	7,500 00
Total Receipts.....	<u>\$397,066 10</u>

## Expenditure

Expenses of management: Commissions, \$61,490.77; investigation of claims, \$1,925.00; assessment and fees, \$314.15; Fire Marshal tax, \$760.70; taxes, \$3,991.48; rent, \$3,000.00; salaries and fees, \$9,595.45; printing, postage, etc., \$4,338.72; other expenses, \$4,615.84.....	\$90,032 11
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1925.....	1,759 67
"    losses which occurred during 1925.....	133,085 07
"    reinsurance on losses.....	93,870 14
"    rebate.....	36,629 76
"    dividends.....	12,450 00
Expenditure other than the foregoing.....	1,123 46
Cash paid for investments (not extended), \$59,446.90.	
Total Expenditure.....	<u>\$368,950 15</u>

## Currency of Risks

## Amount covered by Policies in force 31st December, 1925

System	One year or less	Three years	Total
Mutual.....		\$12,800 00	\$12,800 00
Cash.....	\$18,467,649 00	25,018,168 00	43,485,817 00
Total.....	\$18,467,649 00	\$25,030,968 00	\$43,498,617 00
Reinsurance			
In cash system.....	\$7,751,437 00	\$7,323,872 00	\$15,075,309 00
Net risks at 31st December, 1925.....	\$10,716,212 00	\$17,707,096 00	\$28,423,308 00

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1924.....	9	\$7,800 00
Policies new and renewed during 1925.....	2	6,000 00
Gross number during 1925.....	11	\$13,800 00
Less expired and cancelled during 1925.....	1	1,000 00
Net risks in force of mutual system 31st December, 1925.....	10	\$12,800 00
Cash System		
Policies in force 31st December, 1924.....	22,006	\$34,198,420 00
Policies new and renewed during 1925.....	17,409	33,401,622 00
Gross number during 1925.....	39,415	\$67,600,042 00
Less expired and cancelled in 1925.....	12,029	24,114,225 00
Net risks in force on cash system 31st December, 1925.....	27,323	\$43,485,817 00

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RECIPROCAL OR INTER-INSURANCE  
EXCHANGES

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## AFFILIATED UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK

*Attorney-in-Fact.*—Ernest W. Brown Inc.  
*Ontario Representative.*—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

*Date of organization.*—1922. *Date of initial Ontario license.*—Jan. 1, 1925.

### Statement for the Year ending December 31st, 1925

Assets		
Book value of bonds.....		\$1,129,302 00
Cash in banks and trust companies.....		111,218 12
Premium deposits uncollected, written after Oct. 1, 1925.....		56,960 16
Premium deposits uncollected, written prior to Oct. 1, 1925.....		2,419 86
Interest accrued.....		12,425 10
Reinsurance recoverable on losses paid.....		6,828 00
<b>Gross Assets.....</b>		<b>\$1,319,153 24</b>
Deduct assets not admitted:		
Premium deposits uncollected, written prior to Oct. 1, 1925.....		2,419 86
<b>Total Admitted Assets.....</b>		<b>\$1,316,733 38</b>
Liabilities		
Net amount of unpaid claims.....		\$103,233 56
Unearned premium deposits.....		529,483 62
Salaries, expenses, etc., due and accrued.....		1,068 00
Taxes due and accrued.....		4,000 00
Commissions due and accrued.....		7,350 82
Reserve for accounts in adjustment.....		432 47
Cash dividends due and unpaid to subscribers.....		34,317 57
<b>Total amount of all Liabilities.....</b>		<b>\$679,886 04</b>
Surplus of assets over all liabilities.....		636,847 34
<b>Total.....</b>		<b>\$1,316,733 38</b>
Income		
Gross premium deposits.....	\$913,324 02	
Return premium deposits.....	153,335 55	
Net premium deposits.....		\$759,988 47
Interest on bonds, deposits, etc.....		41,729 79
Gain on transfer of Canadian fund.....		20 17
Cancellation of special excess contract.....		25,682 99
Profit on sale or maturity of bonds.....		75 25
Increase in book value of bonds.....		1,456 50
<b>Total Income.....</b>		<b>828,953 17</b>
Ledger assets, December 31, 1924.....		1,226,013 63
<b>Total.....</b>		<b>\$2,054,966 80</b>
Disbursements		
Gross amount paid for losses (including \$20,610.50 occurring previous years).....	\$458,216 29	
Less amount received for:		
Salvage.....	\$21,139 46	
Special excess contract.....	32,286 98	
	53,426 44	
Net amount paid policyholders for losses.....		\$404,789 85
Expense of adjustment and settlement of losses.....		4,149 19
Expense of administration.....		146,922 72
Advisory committee expense.....		5,406 32
Legal expense.....		133 46
State taxes on premium deposits.....		6,913 32
Insurance Department licenses and fees.....		1,998 35
Underwriters' boards and Tariff Association.....		1,334 30
Fire department, fire patrol, salvage corps, fees, etc.....		2,548 88
Federal taxes.....		276 13
Auditors' fees.....		250 00
Special excess contract.....		23,599 96
Loss on sale or maturity of bonds.....		7 82
Decrease by adjustment in book value of bond.....		3,912 08
<b>Total Disbursements.....</b>		<b>\$602,242 38</b>
Unused premium deposits returned to subscribers.....		152,824 28
<b>Total.....</b>		<b>\$755,066 66</b>
Balance.....		1,299,900 14
		<b>\$2,054,966 80</b>

## Risks and Deposits

	All Risks (Fire, and other than fire)	Gross Deposits Thereon
In force on December 31, 1924.....	\$133,291,703 00	\$919,772 60
Written or renewed during the year, per income No. 2.....	159,500,209 00	913,324 02
Total.....	\$292,791,912 00	\$1,833,096 62
Deduct those expired and marked off as terminated.....	137,045,911 00	845,267 47
In force December 31, 1925.....	\$155,746,001 00	\$987,829 15
Deduct amount reinsured and authorized deductions.....	.....	.....
Net amount in force.....	\$155,746,001 00	\$987,829 15

## Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Several Liability is limited.

To what extent is the liability of the subscribers limited?

ANSWER.—One and one-half times their annual premiums on a single risk. Ten times such premiums in a conflagration.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—\$297,189.75.

Largest gross aggregate amount insured in any one hazard, \$200,000.00.

Largest net aggregate amount insured in any one hazard, \$200,000.00.

Losses incurred during 1925, \$487,412.91.

Kinds of insurance written: Fire, lightning, sprinkler leakage, windstorm and explosion.

Total losses less reinsurance paid since organization, \$776,401.95.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—All expenses.

Does the Exchange appoint local agents?

ANSWER.—No.

What commission is paid local agents?

ANSWER.—None.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

## Business in the Province of Ontario during 1925

Gross risks written.....		\$6,604,811 00
Less risks cancelled.....		870,300 00
Net risks written.....		\$5,734,511 00
Gross premium deposits on risks written.....		\$31,713 21
Less:		
Return premiums on policies.....	\$4,236 64	
Earnings credited to subscribers.....	4,431 84	8,668 48
Net premium deposits received.....		23,044 73
Losses paid (deducting salvage).....		\$997 30
Less losses on risks reinsured.....		.....
Net losses paid.....		\$997 30
Losses incurred.....		\$790 80
Less losses on risks reinsured.....		.....
Net losses incurred.....		\$790 80

## AMERICAN EXCHANGE UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Weed & Kennedy.

Ontario Representative.—K. B. McLaren, Confederation Life Bldg., Toronto.

Date of organization.—1892. Date of initial Ontario license.—Jan. 1, 1925.

## Statement for the Year ending December 31st, 1925

## Assets

Book value of bonds.....	\$1,461,466 26
Cash in banks and trust companies.....	111,891 81
Premium deposits uncollected written after October 1, 1925.....	28,375 20
Interest accrued.....	20,886 43
Market value of bonds over book value.....	48,473 74
Gross Assets.....	\$1,671,083 44
Total Admitted Assets.....	\$1,671,083 44

**Liabilities**

Net amount of unpaid claims.....		\$4,996 49
Unearned premium deposits.....		200,574 04
Salaries, rents, etc., due and accrued.....		6,568 10
Taxes.....		6,139 58
Subscribers' excess balances due in 1926.....		111,000 00
<b>Total Liabilities.....</b>		<b>\$329,278 21</b>
Surplus of assets over all liabilities.....		1,341,805 23
<b>Total.....</b>		<b>\$1,671,083 44</b>

**Income**

Gross premium deposits.....	\$388,063 16	
Less reinsurance.....	\$10,992 15	
Return premium deposit.....	34,533 84	
	45,525 99	
Net premium deposits.....		\$342,537 17
Interest on deposits.....		68,847 58
Profit on sale or maturity of bonds.....		6,271 40
<b>Total Income.....</b>		<b>\$417,656 15</b>
Ledger assets, December 31, 1924.....		\$1,426,501 16
<b>Total.....</b>		<b>\$1,844,157 31</b>

**Disbursements**

Gross amount paid policyholders for losses (including previous years).....	\$2,165.55	occurring in	\$38,272 13
Less amount received for salvage.....	\$119 48		
reinsurance.....	1,010 87		
		1,130 35	
Net amount paid policyholders for losses.....			\$37,141 78
Expenses of adjustment and settlement of losses.....			704 08
Expenses of administration.....			60,473 69
Advisory committee expenses.....			981 00
Insurance Department licenses and fees.....			584 83
State taxes on deposits.....			1,325 82
Board assessments.....			634 61
Fire patrol.....			815 58
Audit.....			400 00
Exchange.....			40 72
Miscellaneous.....			1,891 60
Subscribers' special excess contracts.....			10,462 86
Gross loss on sale or maturity of bonds.....			850 00
<b>Total Disbursements.....</b>			<b>\$116,306 57</b>
Unused premium deposits returned, etc.....			126,127 47
<b>Total.....</b>			<b>\$242,434 04</b>
<b>Balance.....</b>			<b>\$1,601,723 27</b>
			<b>\$1,844,157 31</b>

**Risks and Deposits**

	All Risks (Fire, and other than fire)	Gross Deposits Thereon
In force on December 31, 1924.....	\$110,821,185 00	\$337,475 00
Written or renewed during the year, per income No. 2.....	134,438,511 00	388,063 16
<b>Total.....</b>	<b>\$245,259,696 00</b>	<b>\$725,538 16</b>
Deduct those expired and marked off as terminated.....	121,759,871 00	346,628 58
In force December 31, 1925.....	\$123,499,825 00	\$378,909 58
Deduct amount reinsured and authorized deductions.....	747,375 00	2,176 44
<b>Net amount in force.....</b>	<b>\$122,752,450 00</b>	<b>\$376,733 14</b>

**Miscellaneous**

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?  
 ANSWER.—Yes.  
 To what extent is the liability of the subscribers limited?  
 ANSWER.—Ten times one annual premium.  
 Total unused premium deposits returned to policyholders since organization?  
 ANSWER.—\$1,048,313.45.  
 Largest gross aggregate amount insured in any one hazard, \$750,000.00.  
 Largest net aggregate amount insured in any one hazard, \$750,000.00.  
 Losses incurred during 1925, \$39,972.72.  
 Kinds of insurance written: Fire, sprinkler leakage and windstorm.  
 Total losses less reinsurance paid since organization, \$807,019.00.  
 What expenses are not paid by Attorney-in-Fact?  
 ANSWER.—Those appearing under Disbursements in this statement.  
 Does the exchange appoint local agents?  
 ANSWER.—No.  
 What commission is paid local agents?  
 ANSWER.—None.  
 Are the accounts so kept as to disclose the individual account of each member?  
 ANSWER.—Yes.

## Business in the Province of Ontario during 1925

Gross risks written.....	\$1,961,000 00
Less risks cancelled.....	172,000 00
Net risks written.....	<u>\$1,789,000 00</u>
Gross premium deposits on risks written.....	\$7,105 23
Less \$5,272.04, return premium deposits.....	5,272 04
Net premium deposits received.....	<u>\$1,833 19</u>
Losses paid (deducting salvage).....	\$57 60
Less losses on risks reinsured.....	.....
Net losses paid.....	<u>\$57 60</u>
Losses incurred.....	\$57 60
Less losses on risks reinsured.....	.....
Net losses incurred.....	<u>\$57 60</u>

## EPPERSON UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MO.

*Attorney-in-Fact.*—U.S. Epperson Underwriting Co.*Ontario Representative.*—L. D. Payette, Confederation Life Bldg., Toronto.*Date of organization.*—Feb. 15, 1905*Date of initial Ontario license.*—July 1, 1925

## Statement for the Year ending December 31st, 1925

## Assets

Cash in banks and trust companies.....	\$286,946 70
Premium deposits uncollected, written on or after October 1st, 1925.....	17,064 20
Premium deposits uncollected, written prior to October 1st, 1925.....	656 30
Total Assets.....	<u>\$304,667 20</u>
<i>Deduct assets not admitted:</i>	
Premium deposits uncollected, written prior to October 1st, 1925.....	656 30
Total Admitted Assets.....	<u>\$304,010 90</u>

## Liabilities

Net amount of unpaid claims.....	\$11,000 00
Unearned premium deposits.....	73,631 25
Expenses, bills, etc., due or accrued.....	4,430 12
Total Liabilities.....	<u>\$89,061 37</u>
Surplus over all liabilities.....	214,949 53
Total.....	<u>\$304,010 90</u>

## Income

Gross premium deposits.....	\$250,432 76
<i>Less:</i>	
Reinsurance.....	\$1,900 47
Return premium deposits.....	54,062 11
.....	<u>55,962 58</u>
Net premium deposits.....	\$194,470 18
Interest on bank deposits, etc.....	6,302 85
Total Income.....	<u>\$200,773 03</u>
Ledger assets, December 31st, 1924.....	264,014 43
Total.....	<u>\$464,787 46</u>

## Disbursements

Gross amount paid policyholders for losses (including \$429.01 occurring in previous years).....	\$188,259 10	
Less amount received for reinsurance.....	96,695 82	
Net amount paid policyholders for losses.....		\$91,563 28
Adjustment expenses.....		1,018 40
Expense of administration.....		56,494 84
Advisory committee expense.....		1,350 00
Legal expense.....		1,855 23
State taxes on premium deposits.....		352 48
Insurance department licenses and fees.....		648 87
Audit.....		77 50
Exchange.....		1 88
Total disbursements.....		\$153,362 48
Unused premium deposits returned to subscribers.....		6,757 78
Total.....		\$160,120 26
Balance.....		304,667 20
		<u>\$464,787 46</u>

## Risks and Premiums Deposits

	Fire Risks	Premium deposits
In force on December 31st, 1924.....	\$16,723,272 00	\$179,230 85
Written or renewed during the year.....	25,539,943 00	273,585 30
Total.....	\$42,263,215 00	\$452,816 15
Deduct those expired and terminated.....	21,694,957 00	256,466 15
In force December 31st, 1925.....	\$20,568,258 00	\$196,350 00
Deduct amount reinsured and authorized deductions.....		49,087 50
Net amount in force.....	<u>\$20,568,258 00</u>	<u>\$147,262 50</u>

## Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—Not to exceed amount of annual premium deposit on any one risk.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—\$8,025.31.

Largest gross aggregate amount insured in any one hazard, \$10,000.00.

Largest net aggregate amount insured in any one hazard, \$10,000.00.

Losses incurred during 1925, \$102,135.27.

Give kinds of insurance written. Fire.

Total losses less reinsurance paid since organization, \$256,702.02.

What expenses are not paid by Attorney-in-fact?

ANSWER.—Legal, license fees and taxes, losses, adjustment of losses, surety bond premium, advisory committee expense, audit.

Does the Exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

## Business in Ontario During 1925

Gross risks written.....	\$456,300 00
Less risks cancelled.....	62,500 00
Net risks written.....	<u>\$393,800 00</u>
Gross premium deposits on risks written.....	\$6,055 45
Less return premium deposits.....	2,265 38
Net premium deposits received.....	<u>\$3,790 07</u>
Net losses paid.....	<u>\$400 00</u>
Net losses incurred.....	<u>\$400 00</u>

## INDIVIDUAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK

*Attorney-in-Fact.*—Ernest W. Brown, Inc.*Ontario Representative.*—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.*Date of organization.*—1881. *Date of initial Ontario license.*—January 1, 1925.

## Statement for the Year ending December 31st, 1925

## Assets

Book value of bonds.....	\$1,569,555	00
Cash in banks and trust companies.....	224,058	62
Premium deposits uncollected written after October 1st, 1925.....	47,770	33
Premium deposits uncollected written prior to October 1st, 1925.....	951	19
Interest accrued.....	14,403	20
Market value of bonds over book value.....	11,185	00
Gross Assets.....	\$1,867,923	34
<i>Deduct assets not admitted:</i>		
Premium deposits uncollected written prior to October 1st, 1925.....	951	19
Total Admitted Assets.....	\$1,866,972	15

## Liabilities

Net amount of unpaid claims.....	\$5,514	64
Unearned premium deposits.....	512,893	53
Salaries, rents, expenses, etc., due and accrued.....	946	00
Taxes.....	4,000	00
Commissions due or accrued.....	8,749	01
Cash dividends due and unpaid to subscribers.....	103,841	69
Reserve for accounts in adjustment.....	276	07
Total Liabilities.....	\$636,220	94
Surplus of assets over all liabilities.....	1,230,751	21
Total.....	\$1,866,972	45

## Income

Gross premium deposits.....	\$789,452	37
Less return premium deposits.....	113,399	11
Net premium deposits.....	\$676,053	28
Interest on bonds, etc.....	58,484	56
Increase in book value of bonds.....	2,662	12
Total Income.....	\$737,199	94
Ledger assets at December 31st, 1924.....	1,583,463	70
Total.....	\$2,325,663	64

## Disbursements

Gross amount paid policyholders for losses (including \$13,081.01 occurring in previous years).....	\$141,949	68
Less amount received for:		
Salvage.....	6,498	70
Net amount paid policyholders for losses.....	\$135,450	98
Expenses of adjustment and settlement of losses.....	2,435	37
Expense of administration.....	132,296	13
Advisory committee expense.....	8,086	09
Legal expense.....	6,364	16
State taxes on premium deposits.....	5,519	99
Insurance department licenses and fees.....	1,704	50
Underwriters boards and tariff associations.....	734	19
Fire department, fire patrol salvage corporation, etc.....	3,619	64
Federal taxes.....	166	11
Auditors' fees.....	375	00
Special excess contract for subscribers.....	10,083	98
Loss on transfer of Canadian funds.....	40	50
Gross loss on sale or maturity of bonds.....	234	12
Gross decrease by adjustment in book value of bonds.....	10,977	89
Total Disbursements.....	\$318,088	65
Unused premium deposits returned to subscribers.....	165,239	85
Total.....	\$483,328	50
Balance.....	\$1,842,335	14
Total.....	\$2,325,663	64

Risks and Deposits	All risks (fire, and other than fire)	Gross deposits thereon
In force on the 31st day of December, 1924.....	\$257,118,677 00	\$901,902 00
Written or renewed during the year, per income No. 2.....	268,001,377 00	789,452 37
Total.....	\$525,120,054 00	1,691,354 37
Deduct those expired and marked off as terminated.....	241,036,894 00	722,908 89
In force December 31st, 1925.....	\$284,083,160 00	\$968,445 48
Deduct amount reinsured and authorized deductions.....		
Net amount in force.....	<u>\$284,083,160 00</u>	<u>\$968,445 48</u>

#### Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?  
 ANSWER.—Several liability is limited.  
 To what extent is the liability of the subscribers limited?  
 ANSWER.—One and one-half times their annual premium on a single risk, ten times such premium in a conflagration.  
 Total unused premium deposits returned to policyholders since organization?  
 ANSWER.—\$6,630,947.49.  
 Largest gross aggregate amount insured in any one hazard, \$400,000.00.  
 Largest net aggregate amount insured in any one hazard, \$400,000.00  
 Losses incurred during 1925, \$127,884.61.  
 Give kinds of insurance written: Fire, lightning, sprinkler leakage, windstorm, explosion.  
 Total losses less reinsurance paid since organization, \$5,646,964.78.  
 What expenses are not paid by Attorney-in-Fact? All expenses.  
 Does the Exchange appoint local agents? No.  
 What commission is paid local agents? None.  
 Are the accounts so kept as to disclose the individual account of each member? Yes.

#### Business in the Province of Ontario during 1925

Gross risks written.....	\$12,860,975 00
Less cancelled.....	1,534,726 00
Net risks written.....	<u>\$11,326,249 00</u>
Gross premium deposits on risks written.....	\$35,617 82
Less returned premiums on policies.....	\$2,937 47
Less earnings credited to subscribers.....	24,038 79
Net premium deposits received.....	<u>\$8,641 56</u>
Losses paid (deducting salvage).....	\$1,622 19
Less losses on risks reinsured.....	Nil
Net losses paid.....	<u>\$1,622 19</u>
Losses incurred.....	\$1,615 38
Less losses on risks reinsured.....	Nil
Net losses incurred.....	<u>\$1,615 38</u>

### INTERINSURERS EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MO.

*Attorney-in-Fact.*—T. H. Masten Co.

*Ontario Representative.*—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

*Date of organization.*—1905. *Date of initial Ontario license.*—July 1, 1925.

#### Statement for the Year ending December 31st, 1925

##### Assets

Book value of bonds.....	\$84,619 10
Cash in banks and trust companies.....	144,015 27
Premium deposits uncollected, written after October 31st, 1925.....	7,843 08
Premium deposits uncollected, written prior to October 1st, 1925.....	259 00
Interest accrued.....	1,582 76
Market value of bonds over book value.....	340 90
Gross Assets.....	<u>\$238,665 11</u>
Deduct assets not admitted:	
Premium deposits on business written prior to October 1st, 1925.....	259 00
Total Admitted Assets.....	<u>\$238,406 11</u>

**Liabilities**

Net amount of unpaid losses or claims.....		\$1,000 00
Unearned premium deposits.....		56,117 68
Expenses due and accrued.....		70 00
Taxes.....		30 00
Total amount of all liabilities.....		<u>\$57,217 68</u>
Surplus of assets over all liabilities.....		181,188 43
Total.....		<u>\$238,406 11</u>

**Income**

Gross premium deposits.....	\$83,179 87	
Less return premium deposits.....	20,128 65	
Net premium deposits.....		\$63,051 22
Interest on bonds, etc.....		7,846 46
Special deposits.....		7 93
Profit on sale or maturity of bonds.....		192 40
Total Income.....		<u>\$71,098 01</u>
Ledger assets December 31st, 1924.....		224,898 17
Total.....		<u>\$295,996 18</u>

**Disbursements**

Gross amount paid for losses (including \$500.00 occurring in previous years).....	\$16,694 69	
Less amount received for salvage.....	6,965 98	
Net amount paid policyholders for losses.....		\$9,728 71
Expenses of adjustment and settlement of losses.....		179 47
Expenses of administration.....		11,852 14
Advisory committee expenses.....		395 67
Legal expense.....		589 12
State taxes on premium deposits.....		330 41
Insurance Department licenses and fees.....		577 97
Rents.....		418 33
Printing and stationery.....		252 74
Postage, telegraph and telephone.....		230 28
Furniture and fixtures.....		63 18
Rating bureaus.....		224 87
Fire patrols.....		46 52
Travelling expenses.....		2,515 85
Audit.....		60 65
Miscellaneous expense.....		405 78
Total Disbursements.....		<u>\$27,871 69</u>
Unused premium deposits returned to subscribers.....		31,383 04
Total.....		<u>\$59,254 73</u>
Balance.....		\$236,741 45
Total.....		<u>\$295,996 18</u>

**Risks and Deposits**

	All risks (Fire, and other than fire)	Gross deposits thereon
In force on December 31st, 1924.....	\$19,476,526 00	\$104,345 77
Written or renewed during the year, per income No. 2.....	19,876,593 00	83,179 87
Total.....	\$39,353,119 00	\$187,525 64
Deduct those expired and marked off as terminated.....	18,211,688 00	77,940 40
In force December 31st, 1925.....	\$21,141,431 00	\$109,585 24
Deduct amount reinsured and authorized deductions.....		
Net amount in force.....	<u>\$21,141,431 00</u>	<u>\$109,585 24</u>

**Miscellaneous**

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes, severally; no joint liability.

To what extent is the liability of the subscribers limited?

ANSWER.—Subscriber is limited to a liability of two times his annual premium in a single risk and to six times his annual premium in the event a continuous fire destroys several risks.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—\$232,966.86.

Largest gross aggregate amount insured in any one hazard: Fire, \$100,000.00; leakage, \$100,000.00

Largest net aggregate amount insured in any one hazard: Fire, \$100,000.00; leakage \$100,000.00.

Losses incurred during 1925, \$10,228.71.

Give kinds of insurance written. Fire and sprinkler leakage.

Total losses less reinsurance paid since organization, \$211,792.78.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—All expenses are paid by subscribers.

Does the Exchange appoint local agents?

ANSWER.—No.

What commission is paid local agents?

ANSWER.—None.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.



## Business in the Province of Ontario during 1925

Gross risks written.....	\$280,000 00
Less risks cancelled.....	127,000 00
Net risks written.....	<u>\$153,000 00</u>
Gross premium deposits on risks written.....	\$1,109 12
Less return premium deposits and authorize deductions.....	902 75
Net premium deposits received.....	<u>\$206 37</u>
Losses paid (deducting salvage).....	Nil
Less losses on risks reinsured.....	Nil
Net losses paid.....	<u>Nil</u>
Losses incurred.....	Nil
Less losses on risks reinsured.....	Nil
Net losses incurred.....	<u>Nil</u>

## LUMBERMEN'S UNDERWRITING ALLIANCE

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—U.S. Epperson Underwriting Co.

Ontario Representative.—L. D. Payette, Confederation Life Bldg., Toronto.

Date of organization.—1905. Date of initial Ontario license.—July 1st, 1925

## Statement for the Year ending December 31st, 1925

## Assets

Book value of bonds.....	\$1,179,393 95
Cash on hand and in banks and trust companies.....	698,850 28
Premium deposits uncollected written on or after October 1st, 1925.....	352,286 59
Premium deposits uncollected written prior to October 1st, 1925.....	24,023 02
Interest accrued.....	13,088 19
Market value of bonds and stocks over book value.....	26,189 05
Gross Assets.....	<u>\$2,293,831 08</u>
<i>Deduct assets not admitted:</i>	
Premium deposits written prior to October 1st, 1925.....	24,023 02
Total Admitted Assets.....	<u>\$2,269,808 06</u>

## Liabilities

Net amount of unpaid claims.....	\$123,960 33
Unearned premium deposits.....	784,961 46
Administration expense.....	72,291 47
Total amount of all liabilities.....	<u>\$981,213 26</u>
Surplus of assets over all liabilities.....	1,288,594 80
Total.....	<u>\$2,269,808 06</u>

## Income

Gross premium deposits.....	\$3,233,933 81
Return premium deposits.....	1,220,282 53
Net premium deposits.....	\$2,013,651 28
Interest on bonds, deposits, etc.....	77,896 64
Increase in book value of bonds.....	3,260 43
Total Income.....	<u>\$2,094,808 35</u>
Ledger assets December 31st, 1924.....	\$2,715,988 47
Total.....	<u>\$4,810,796 82</u>

## Disbursements

Gross amount paid for losses (including \$113,727.19) occurring in previous years.....	\$2,406,305 17	
Less amount received for reinsurance.....	811,370 82	
Net amount paid policyholders for losses.....		\$1,594,934 35
Expenses of adjustment and settlement of losses.....		16,569 34
Expense of administration.....		435,471 35
Advisory committee expense.....		2,625 00
Legal expense.....		20,548 83
State taxes on premium deposits.....		25,382 43
Insurance Department licenses and fees.....		1,218 20
Canada war tax.....		2,967 05
Other disbursements.....		1,090 65
Decrease by adjustment in book value of bonds.....		363 85
Total Disbursements.....		\$2,101,171 05
Unused premium deposits.....		455,071 93
Total.....		2,556,242 98
Balance.....		2,254,553 84
Total.....		\$4,810,796 82

## Risks and Deposits

	Fire risks	Gross deposits thereon
In force on December 31st, 1924.....	\$137,304,720 00	\$2,000,127 40
Written or renewed during the year, per income No. 2.....	200,781,896 00	3,233,933 81
Total.....	\$338,086,616 00	\$5,234,061 21
Deduct those expired and marked off as terminated.....	\$199,009,961 00	\$3,271,657 55
In force December 31st, 1925.....	\$139,076,655 00	\$1,962,403 66
Deduct amount reinsured and authorized deductions.....		392,480 72
Net amount in force.....	\$139,076,655 00	\$1,569,922 94

## Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—Not to exceed amount of annual premium deposit on any one risk.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—\$3,951,172.43.

Largest gross aggregate amount insured in any one hazard, \$75,000.00.

Largest net aggregate amount insured in any one hazard, \$75,000.00.

Losses incurred during 1925, \$1,629,436.13.

Kinds of insurance written, fire.

Total losses less reinsurance paid since organization, \$11,728,043.62.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—Counsel fees, tax and license fees, adjustments, losses, bond premium, advisory committee expense, auditors' fees, exchange on cheque, safe deposit rental.

Does the Exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

## Business in the Province of Ontario During 1925

Gross risks written.....	\$12,914,476 00
Risks cancelled.....	4,361,066 00
Net risks written.....	\$8,553,410 00
Gross premium deposits on risks written.....	\$228,547 89
Less return premium deposits.....	86,745 79
Net premium deposits received.....	\$141,802 10
Losses paid (deducting salvage).....	\$4,157 54
Less losses on risks reinsured.....	
Net losses paid.....	\$4,157 54
Losses incurred.....	\$40,657 54
Less losses on risks reinsured.....	
Net losses incurred.....	\$40,657 54

## MANUFACTURING LUMBERMEN'S UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MO.

*Attorney-in-Fact.*—Rankin, Benedict Underwriting Co.

*Ontario representative.*—W. E. Bigwood, 1003 Federal Bldg., Toronto.

*Date of organization.*—1898. *Date of initial Ontario license.*—January 1st, 1925.

### Statement for the Year ending December 31st, 1925

Assets		
Book value of bonds.....		\$1,216,353 14
Cash in trust companies and banks.....		831,676 70
Premium deposits uncollected written on or after October 1st, 1925.....		249,979 50
Premium deposits uncollected written prior to October 1st, 1926.....		9,650 28
Prepaid reinsurance (contract).....		23,579 50
Reinsurance receivable on losses paid.....		6,237 10
Interest accrued.....		12,729 68
<b>Gross Assets.....</b>		<b>\$2,350,205 90</b>
<i>Deduct assets not admitted:</i>		
Premium deposits written prior to October 1st, 1925.....	\$9,650 28	
Book value of bonds less than market value.....	4,477 14	
		<b>\$14,127 42</b>
<b>Total Admitted Assets.....</b>		<b>\$2,336,078 48</b>
Liabilities		
Net amount of unpaid claims.....		\$134,500 00
Unearned premium deposits.....		850,536 34
Administration expense.....		51,925 96
<b>Total Liabilities.....</b>		<b>\$1,036,962 30</b>
Surplus of assets over all liabilities.....		<b>\$1,299,116 18</b>
<b>Total.....</b>		<b>\$2,336,078 48</b>
Income		
Gross premium deposits.....		\$2,631,781 28
Less reinsurance.....	\$256,415 05	
Return premium deposits.....	494,989 23	
		<b>751,404 28</b>
Net premium deposits.....		\$1,880,377 00
Interest on bonds, etc.....		93,628 19
Refund 1919 income tax.....		1,674 82
Profit on sale or maturity of bonds.....		1,098 57
Increase in book value of bonds.....		1,474 22
<b>Total Income.....</b>		<b>\$1,978,252 80</b>
Ledger assets at 31st December, 1924.....		<b>\$2,761,269 74</b>
<b>Total.....</b>		<b>\$4,739,522 54</b>
Disbursements		
Gross amount paid policyholders (including \$88,002.04 occurring previous years).....		\$1,708,615 27
Less amount received for salvage.....	\$203 14	
Reinsurance.....	265,124 27	
		<b>265,327 41</b>
Net amount paid policyholders for claims.....		\$1,443,287 86
Expenses of adjustment and settlement of losses.....		12,283 50
Expenses of administration.....		429,997 97
Advisory committee expenses.....		962 60
Legal expenses.....		24,167 95
State taxes on deposits.....		26,621 03
Insurance Department licenses and fees.....		1,311 82
Premium taxes in Canada.....		1,776 38
Exchange.....		968 25
Losses on sale or maturity of bonds.....		2,633 93
Decrease by adjustment in book value of bonds.....		1,030 32
<b>Total Disbursements.....</b>		<b>\$1,945,041 61</b>
Unused premium deposits returned to subscribers.....		<b>\$457,004 71</b>
<b>Total.....</b>		<b>\$2,402,046 32</b>
Balance.....		<b>\$2,337,476 22</b>
<b>Total.....</b>		<b>\$4,739,522 54</b>

**Risks and Deposits**

	Fire risks	Gross deposits thereon
In force on December 31st, 1924.....	\$116,728,707 00	\$2,113,086 93
Written or renewed during the year.....	144,482,283 00	2,631,781 28
Total.....	<u>\$261,210,990 00</u>	<u>\$4,744,868 21</u>
Deduct those expired and marked off as terminated.....	\$144,455,793 00	\$2,618,527 35
In force December 31st, 1925.....	\$116,755,197 00	\$2,126,340 86
Deduct amount reinsured and authorized deductions.....	.....	425,268 17
Net amount in force.....	<u>\$116,755,197 00</u>	<u>\$1,701,072 69</u>

**Miscellaneous**

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?  
 ANSWER.—Yes.  
 To what extent is the liability of the subscribers limited?  
 ANSWER.—One additional annual premium.  
 Total unused premium deposits returned to policyholders since organization?  
 ANSWER.—\$4,115,336.22.  
 Largest gross aggregate amount insured in any one hazard, \$125,000.00.  
 Largest net aggregate amount insured in any one hazard, \$61,250.00.  
 Losses incurred during 1925, \$1,489,785.82.  
 Kinds of insurance written. Fire.  
 Total losses less reinsurance paid since organization, \$11,852,419.48.  
 What expenses are not paid by Attorney-in-Fact?  
 ANSWER.—Legal, advisory committee, taxes, license fees and exchange.  
 Does the Exchange appoint local agents?  
 ANSWER.—No.  
 Are the accounts so kept as to disclose the individual account of each member?  
 ANSWER.—Yes.

**Business in the Province of Ontario During 1925**

Gross risks written.....	\$7,332,071 00
Less risks cancelled.....	2,755,618 00
Net risks written.....	<u>\$4,576,453 00</u>
Gross premium deposits on risks written.....	\$123,547 20
Less return premium deposits and authorized deductions.....	25,248 22
Net premium deposits received.....	<u>\$98,298 98</u>
Losses paid (deducting salvage).....	\$2,412 66
Less losses on risks reinsured.....	.....
Net losses paid.....	<u>\$2,412 66</u>
Losses incurred.....	\$16,412 66
Less losses on risks reinsured.....	.....
Net losses incurred.....	<u>\$16,412 66</u>

**NEW YORK RECIPROCAL UNDERWRITERS**

PRINCIPAL OFFICE, NEW YORK

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

Date of organization.—1891. Date of initial Ontario license.—January 1st, 1925.

**Statement for the Year ending December 31st, 1925**

**Assets**

Book value of bonds.....	\$2,717,231 00
Cash on hand in banks and trust companies.....	154,538 70
Premium deposits uncollected written on or after October 1st, 1925.....	60,937 54
Premium deposits uncollected written prior to October 1st, 1925.....	1,108 54
Advances to inspectors.....	3,669 41
Interest accrued.....	20,400 29
Market value of bonds, etc., over book value.....	6,689 00
Gross Assets.....	<u>\$2,964,574 48</u>
Deduct assets not admitted:	
Premiums deposits uncollected written prior to October 1st, 1925.....	\$1,108 54
Advances to inspectors.....	3,669 41
	<u>4,777 95</u>
Total Admitted Assets.....	<u>\$2,959,796 53</u>

## Liabilities

Net amount of unpaid claims.....	\$14,885 04
Unearned premium deposits.....	575,927 82
Salaries, expenses, etc., due and accrued.....	1,130 00
Taxes due and accrued.....	5,000 00
Commissions accrued.....	11,113 98
Reserve for accounts in adjustment.....	59 25
Cash dividends due and unpaid to subscribers.....	116,201 13
Total Liabilities.....	<u>\$724,317 22</u>
Surplus of assets over all liabilities.....	\$2,235,479 31
Total.....	<u>\$2,959,796 53</u>

## Income

Gross premium deposits.....	\$908,727 64
Net premium deposits.....	\$782,627 81
Interest on bonds, etc.....	119,844 65
Cancellation of Special Excess Contract for subscribers.....	7,739 22
Borrowed money.....	190,000 00
Profit on sale or maturity of bonds.....	1,881 25
Increase in book value of bonds.....	9,359 75
Total Income.....	<u>\$1,111,452 68</u>
Ledger Assets, December 31, 1924.....	3,302,370 02
Total.....	<u>\$4,413,822 70</u>

## Disbursements

Gross amount paid policyholders for losses (including \$35,500.02 occurring in previous years).....	\$523,022 37
Less amount received for:	
Salvage.....	\$6,905 29
Special Excess Contracts for subscribers.....	194,166 66
	<u>201,071 95</u>
Net amount paid policyholders for losses.....	\$321,950 42
Expenses of adjustment and settlement of losses.....	3,563 00
Expense of administration.....	163,565 26
Advisory committee expense.....	6,769 91
Legal expense.....	8,434 78
State taxes on premium deposits.....	4,330 17
Insurance department licenses and fees.....	1,727 41
Underwriters boards and tariff associations.....	872 75
Fire department, fire patrol salvage corps fees, etc.....	5,315 39
Federal taxes.....	253 37
Auditors' fees.....	375 00
Special Excess Contract for subscribers.....	18,000 00
Loss on transfer of Canadian funds.....	45 57
Borrowed money repaid.....	190,000 00
Interest on borrowed money.....	1,942 22
Gross loss on sale or maturity of bonds.....	214 51
Gross decrease, by adjustment, in book value of bonds.....	3,232 63
Total Disbursements.....	<u>730,592 39</u>
Unused premium deposits returned to subscribers.....	745,745 12
Total.....	<u>\$1,476,337 51</u>
Balance.....	2,937,485 19
	<u>\$4,413,822 70</u>

## Risks and Deposits

	All Risks (Fire, and other than fire)	Gross Deposits Thereon
In force on the 31st day of December.....	\$392,924,695 00	\$1,200,891 97
Written or renewed during the year, per income No. 2.....	363,184,778 00	908,727 64
Total.....	<u>\$756,109,473 00</u>	<u>\$2,109,619 61</u>
Deduct those expired and marked off as terminated.....	\$354,288,980 00	914,481 78
In force December 31, 1925.....	<u>\$401,820,493 00</u>	<u>\$1,195,137 83</u>
Deduct amount reinsured and authorized deductions.....		
Net amount in force.....	<u>\$401,820,493 00</u>	<u>\$1,195,137 83</u>

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?  
 ANSWER.—Several liability is limited.  
 To what extent is the liability of the subscribers limited?  
 ANSWER.—One and one-half times the annual premium in a single risk, ten times such premium in a conflagration.  
 Total unused premium deposits returned to policyholders since organization, \$9,132,700.37.  
 Largest gross aggregate amount insured in any one hazard, \$500,000.00.  
 Largest net aggregate amount insured in any one hazard, \$500,000.00.  
 Losses incurred during 1925, \$301,335.44.  
 Kinds of insurance written: Fire, lightning, sprinkler leakage, windstorm, explosion.  
 Total losses, less reinsurance paid since organization, \$2,009,779.99.  
 What expenses are not paid by Attorney-in-Fact?  
 ANSWER.—All expenses.  
 Does the exchange appoint local agents?  
 ANSWER.—No.  
 Are the accounts so kept as to disclose the individual account of each member?  
 ANSWER.—Yes.

Business in the Province of Ontario During 1925

Gross risks written.....		\$15,756,678 00
Less \$1,063,362.00 risks cancelled.....		1,063,362 00
Net risks written.....		<u>\$14,693,316 00</u>
Gross premium deposits on risks written.....		\$27,485 00
Less return premiums on policies.....	\$2,196 70	
Less earnings credited subscribers.....	13,370 23	
		<u>15,566 93</u>
Net premium deposits received.....		<u>\$11,918 97</u>
Losses paid (deducting salvage).....		\$3,547 46
Less losses on risks reinsured.....		.....
Net losses paid.....		<u>\$3,547 46</u>
Losses incurred.....		\$3,748 71
Less losses on risks reinsured.....		.....
Net losses incurred.....		<u>\$3,748 71</u>

RECIPROCAL EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—Bruce Dodson, Ralph Dodson, Bruce Dodson, Jr.

Ontario representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

Date or organization.—1900. Date of initial Ontario license.—July 11, 1925

Statement for the Year ending December 1st, 1925

Assets

Mortgage loans.....		\$103,800 00
Book value of bonds.....		593,751 95
Cash on hand and in banks.....		524,756 49
Premium deposits uncollected, written on or after October 1, 1925.....		112,087 92
Premium deposits uncollected, written prior to October 1, 1925.....		3,514 53
Interest accrued:		
On mortgages.....	\$1,726 71	
On bonds.....	5,225 96	
		<u>6,952 67</u>
Market value of bonds over book value.....		15,994 05
Total Assets.....		\$1,360,857 61
Deduct assets not admitted:		
Premium deposits uncollected written prior to October 1, 1925.....		3,514 53
Total Admitted Assets.....		<u>\$1,357,343 08</u>

Liabilities

Net amount of unpaid claims.....		\$8,337 90
Unearned premium deposits.....		299,438 90
Administration expense.....		26,854 37
Return premium deposits due and reinsurance.....		19,579 79
Total Liabilities.....		<u>\$354,210 96</u>
Surplus over all liabilities.....		1,003,132 12
Total.....		<u>\$1,357,343 08</u>

## Income

Gross premium deposits.....		\$1,305,455 60	
Less reinsurance.....	\$259,758 20		
Less return premium deposits.....	235,667 52		
		<u>495,425 72</u>	
Net premium deposits.....			\$810,029 88
Interest on mortgages, bonds, etc.....			46,653 42
Gross profit on sale or maturity of bonds.....			4,667 60
Total Income.....			<u>\$861,355 90</u>
Ledger assets December 31, 1924.....			1,301,230 83
Total.....			<u><u>\$2,162,586 73</u></u>

## Disbursements

Gross amount paid policyholders for losses (including \$24,628.41 occurring in previous years).....		\$392,338 22	
Less amount received for:			
Salvage.....	\$1,693 34		
Reinsurance.....	95,974 88		
		<u>97,668 22</u>	
Net amount paid policyholders for losses.....			\$294,670 00
Expense of administration.....			234,678 75
Advisory committee expense.....			3,266 22
Legal expense.....			7,578 84
State taxes for premium deposits.....			6,352 60
Insurance department licenses and fees.....			1,379 60
Exchange.....			26 44
Preventive fund.....			8,658 16
Examination by Missouri Insurance Department.....			561 05
Excess loss fund.....			2,583 15
Decrease in liabilities on account of reinsurance contracts.....			39,523 60
Gross decrease by adjustment in book value of bonds.....			1,462 45
Total Disbursements.....			<u>\$600,740 86</u>
Unused premium deposits returned to subscribers.....			223,934 98
Total.....			<u>\$824,675 84</u>
Balance.....			1,337,910 89
			<u><u>\$2,162,586 73</u></u>

## Risks and Deposits

	Fire Risks	Premium Deposits
In force on December 31, 1924.....	\$121,493,270 00	\$1,131,820 67
Written or renewed during the year.....	138,235,460 00	1,305,455 60
Total.....	<u>\$259,728,730 00</u>	<u>\$2,437,276 27</u>
Deduct those expired and terminated.....	138,891,035 00	1,313,874 21
In force on December 31, 1925.....	\$120,837,695 00	\$1,123,402 06
Deduct amount reinsured and authorized deductions.....	44,971,825 00	556,172 13
Net amount in force.....	<u><u>\$75,865,870 00</u></u>	<u><u>\$567,229 93</u></u>

## Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—To the amount of one annual premium deposit on each non-sprinklered risk and to the amount of two annual premium deposits on sprinklered risks.

Total unused premium deposits returned to policyholders since organization, \$2,976,490.09.

Largest gross aggregate amount insured in any one hazard, \$500,000.00.

Largest net aggregate amount insured in any one hazard, \$100,000.00.

Losses incurred during 1925, \$278,379.49.

Kinds of insurance written: Fire, lightning, sprinkler leakage.

Total losses less reinsurance paid since organization, \$3,841,989.85.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—Advisory committee, legal, license fees, taxes, preventive fund.

Does the exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

## Business in the Province of Ontario During 1925

Gross risks written.....	\$357,200 00
Less risks cancelled.....	70,000 00
Net risks written.....	<u>\$287,200 00</u>
Gross premium deposits on risks written.....	\$3,338 24
Less return premium deposits.....	1,327 54
Net premium deposits received.....	<u>\$2,010 70</u>
Net losses paid.....	\$204 00
Net losses incurred.....	<u>\$204 00</u>

## UNDERWRITERS EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MO.

*Attorney-in-Fact.*—T. H. Mastin Co.

*Ontario representative.*—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

*Date of organization.*—Feb. 15, 1902. *Date of initial Ontario license.*—July 1, 1925.

### Statement for the Year ending December 31st, 1925

#### Assets

Mortgage loans.....	\$48,200 00
Book value of bonds.....	1,112,917 14
Cash in banks and trust companies.....	554,118 48
Premium deposits uncollected written on or after October 1, 1925.....	28,938 80
Interest accrued:	
On mortgages.....	\$2,004 16
On bonds.....	19,434 68
On bank deposits.....	2,940 29
	24,379 13
Market value of bonds, etc., over book value.....	26,630 36
<b>Total Admitted Assets.....</b>	<b>\$1,795,183 86</b>

#### Liabilities

Net amount of unpaid claims.....	\$2,000 00
Unearned premium deposits.....	252,277 27
Expenses, bills, etc., due or accrued.....	375 00
Taxes due or accrued.....	210 00
	\$254,862 27
Surplus over all liabilities.....	1,540,321 59
<b>Total.....</b>	<b>\$1,795,183 86</b>

#### Income

Gross premium deposits.....	\$465,758 89
Less return premium deposits.....	90,196 77
Net premium deposits.....	\$375,562 12
Interest on mortgages, bonds, etc.....	71,370 81
Special deposits.....	2,661 73
Gross profit on sale or maturity of bonds.....	9,698 81
	\$459,293 47
Ledger assets, December 31, 1924.....	\$1,707,150 90
<b>Total.....</b>	<b>\$2,166,444 37</b>

#### Disbursements

Gross amount paid policyholders for losses (including \$3,000.00 occurring in previous years).....	\$67,295 35
Less amount received for salvage.....	9,272 04
Net amount paid policyholders for losses.....	\$58,023 31
Expenses of adjustment and settlement of losses.....	1,886 21
Expense of administration.....	74,268 36
Advisory committee expense.....	1,897 27
Legal expense.....	3,719 00
State taxes on premium deposits.....	2,319 50
Insurance department licenses and fees.....	788 82
Federal taxes.....	1 02
Rents.....	2,534 40
Printing and stationery.....	1,111 22
Postage, telephone and telegraph.....	1,442 29
Furniture and fixtures.....	446 97
Rating bureaus.....	589 82
Fire patrols.....	199 18
Travelling expense.....	15,455 28
Audit.....	249 17
Miscellaneous.....	2,239 43
	\$167,171 25
Unused premium deposits returned to subscribers.....	255,098 75
<b>Total.....</b>	<b>\$422,270 00</b>
<b>Balance.....</b>	<b>1,744,174 37</b>
	<b>\$2,166,444 37</b>



**Risks and Premium Deposits**

	Fire Risks	Premium Deposits
In force on December 31, 1924.....	\$145,223,736 00	\$429,594 72
Written or renewed during the year.....	167,354,718 00	465,758 89
Total.....	\$312,578,454 00	\$895,353 61
Deduct those expired and marked off as terminated.....	155,831,292 00	427,887 94
Net amount in force.....	<u>\$156,747,162 00</u>	<u>\$467,465 67</u>

**Miscellaneous**

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?  
 ANSWER.—Yes, severally. No joint liability.  
 To what extent is the liability of the subscribers limited?  
 ANSWER.—A subscriber is limited to a liability of two times his annual premium in a single risk and to ten times his annual premium in the event a continuous fire destroys several risks.  
 Total unused premium deposits returned to policyholders since organization, \$1,870,488.02.  
 Largest gross aggregate amount insured in any one hazard, \$600,000.00.  
 Largest net aggregate amount insured in any one hazard, \$600,000.00.  
 Losses incurred during 1925, \$57,023.31.  
 Kinds of insurance written: Fire.  
 Total losses, less reinsurance paid since organization, \$1,066,523.98.  
 What expenses are not paid by the Attorney-in-fact?  
 ANSWER.—All expenses are paid by subscriber.  
 Does the exchange appoint local agents?  
 ANSWER.—No.  
 Are the accounts kept as to disclose the individual account of each member?  
 ANSWER.—Yes.

**Business in the Province of Ontario During 1925**

Gross risks written.....	\$628,200 00
Less risks cancelled.....	78,000 00
Net risks written.....	<u>\$550,200 00</u>
Gross premium deposits on risks written.....	\$2,541 02
Less return premium deposits.....	2,061 51
Net premium deposits received.....	<u>\$479 51</u>
Net losses paid.....	.....
Net losses incurred.....	<u>.....</u>

MEMORANDUM

TO : [Illegible]

FROM : [Illegible]

SUBJECT : [Illegible]

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H

**UNDERWRITERS OR SYNDICATES  
OF UNDERWRITERS**

OPERATING ON THE PLAN KNOWN AS LLOYDS

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# H

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## UNDERWRITERS AT AMERICAN LLOYDS

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—J. E. Clement, Montreal.

*Chief or General Agent in Ontario.*—H. Begg, 82 King St. East, Toronto.

*Date of incorporation.*—Nov. 30, 1910. *Date commenced business in Canada.*—Dec. 1, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$97,216	Premiums—Ontario (net).....	\$24,785
Liabilities in Canada.....	26,451	Premiums—Canada (net).....	46,303
Ontario Premiums in force (net)..	.....	Claims—Ontario (net).....	15,149
		Claims—Canada (net).....	22,012

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 736, expiring on the 30th of June, 1927, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

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THE UNIVERSITY OF CHICAGO

PHILOSOPHY DEPARTMENT

1100 EAST 58TH STREET

CHICAGO, ILLINOIS 60637

TEL: (773) 936-3300 FAX: (773) 936-3301

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ADMISSIONS OFFICE

1100 EAST 58TH STREET

CHICAGO, ILLINOIS 60637

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II

**ANNUAL STATEMENT  
ABSTRACTS**

**RESPECTING INSURERS OTHER THAN MUTUAL BENEFIT  
SOCIETIES AND THOSE FILING MODIFIED STATEMENTS  
PURSUANT TO SECTION 65 (2) OF THE ACT.**

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REVUE  
MENSUELLE DE  
L'ÉCONOMIE POLITIQUE

Publiée par le Comité de l'Économie Sociale  
à Paris, 10, rue de Valenciennes, sous le patronage  
de la Société de l'Économie Sociale et de la Société  
de l'Économie Industrielle.

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**A**

**JOINT STOCK INSURANCE  
COMPANIES**

- I. LIFE  
II. FIRE AND OTHER CLASSES

**ASSETS AND LIABILITIES: INCOME AND  
EXPENDITURE**

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I.—LIFE  
ASSETS DECEMBER 31ST, 1925

Name of Company	LEDGER ASSETS										NON-LEDGER ASSETS			
	Real estate—actual cost	Loans on real estate	Policy loans	Bonds and debentures	Cash	Other ledger assets	Total ledger assets (book value)	Interest and rents due and accrued	Outstanding annuities and deferred premiums and consideration	Other non-ledger assets	Total assets			
Commonwealth Life and Accident	\$ 58,200 00	\$ 43,750 00	\$ 2,872 95	\$ 115,620 94	\$ 8,174 42	\$ 184,868 31	\$ 2,678 80	\$ 28,267 43	\$ 3,111 07	\$ 218,925 01				
Empire Life Insurance Co.	43,750 00	110 00	56,598 36	32,614 90	123,073 26	1,217 12	22,156 41	156,446 79	1,193,083 71	2,370,205 50				
Equity Life Assurance Co.	504,809 71	211,186 72	426,108 27	1,493,572 98	11,681 27	1,153,785 97	19,165 73	20,132 01	48,075 73	2,678,895 60				
Ontario Equitable Life and Accident	63,768 38	313,740 72	217,936 36	1,493,572 98	58,213 93	2,162,211 25	29,991 76	129,926 76	10,708 01	2,678,895 60				
Re-Insurance Co. of Canada	63,768 38	920,500 43	432,106 03	2,424,372 22	115,386 71	3,878,181 78	56,978 53	209,502 09	61,894 81	4,206,557 21				
Totals	63,768 38	920,500 43	432,106 03	2,424,372 22	115,386 71	3,878,181 78	56,978 53	209,502 09	61,894 81	4,206,557 21				

The Government deposits (par value) at date of publication are as follows: Commonwealth Life and Accident, \$53,000; Empire Life, \$50,000; Equity Life, \$63,500; Ontario Equitable, \$85,000, of which \$28,000 applies to the contracts and obligations of the Policyholders Mutual Life acquired by the Ontario Equitable; Re-Insurance Company of Canada, \$52,372.09.

\*Market value of bonds above book value.

LIABILITIES DECEMBER 31ST, 1925

Name of Company	Net liability under contracts in force for payments due (Reserve)	Net liability for payments due under contracts (unsettled claims)	Provision for unreported claims	Miscellaneous liability under assurance contracts	Deferred dividend policies	Provision for profits	Shareholders' dividends and unpaid dividends	Borrowed money and bank overdrafts	All other liabilities	Total liabilities	Excess of assets over liabilities (excluding capital from liabilities)	Capital stock paid-up	Net amount at risk
	Commonwealth Life	\$ 136,041 00	\$ 3,000 00	\$ 2,000 00	\$ 189 60	\$ 1,500 00	\$ 1,380 08	\$ 291,617 97	\$ 5,000 00	\$ 1,380 08	\$ 137,610 68	\$ 88,582 50	\$ 4,127,314 00
Empire Life Ins. Co.	63,429 30	3,000 00	2,000 00	320 35	1,500 00	5,436 31	69,185 86	120,713 39	1,380 08	87,260 93	86,360 00	3,158,725 00	
Equity Life Assurance Co.	1,055,981 30	3,000 00	2,000 00	6,716 33	1,500 00	5,172 60	1,072,370 32	291,617 97	5,172 60	1,072,370 32	33,400 00	5,561,031 00	
Ontario Equitable	1,778,280 00	6,095 00	2,000 00	3,598 54	1,500 00	23,804 69	2,105,396 20	5,000 00	23,804 69	2,105,396 20	189,459 78	2,472,640 00	
Re-Insurance Company of Canada	64,961 00	4,000 00	2,000 00	126 98	1,500 00	262 66	74,350 64	193,544 96	262 66	74,350 64	125,000 00	3,367,493 00	
Totals	3,098,692 39	13,095 00	2,000 00	10,952 00	1,500 00	36,056 34	3,458,913 70	747,643 51	36,056 34	3,458,913 70	524,902 28	40,287,223 00	

\*OM (5) 3 1/2 per cent. with statutory allowance.

I.—LIFE.—Continued  
INCOME FOR THE YEAR ENDING DECEMBER 31ST, 1925

Name of Company	Assurance premiums and consideration for annuities	Consideration for supplementary contracts	Amounts left with company (arising out of assurance contracts)	Interest, dividends and rent	Gross profit on sale or maturity of ledger assets	Premium on capital	All other income	Total income (excluding receipts on account of capital stock)	Paid on capital stock
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Commonwealth Life and Accident	114,957 66			8,477 27		13,232 50	4,471 96	142,139 39	1,395 00
Empire Life Insurance Co.	81,316 95			5,710 99		47,714 00		134,741 94	25,684 00
Equity Life Assurance Co.	164,319 78			67,643 60	413 68			232,377 06	
Ontario Equitable Life and Accident	762,221 68			101,871 91	19,684 38	21,056 67		904,834 64	19,118 78
Re-Insurance Company of Canada	62,865 80			14,157 70	1,588 02			78,611 52	
Totals	1,185,681 87			197,861 47	21,686 08	82,003 17	4,471 96	1,492,704 55	46,197 78

DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31ST, 1925

Name of Company	Taxes, licenses and fees	Head office, branch office and agency fees	All other expenses	Total expenses	In respect of assurance and annuity contracts	Supplementary contracts, premium reductions and deposits withdrawn	Dividends to shareholders	Gross loss on sale or maturity of ledger assets	All other disbursements	Total disbursements
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Commonwealth Life and Accident	1,675 81	64,272 65	11,166 44	77,114 90	23,231 09					100,345 99
Empire Life Insurance Company	1,042 87	91,710 87	23,446 79	116,200 53	1,000 00					117,200 53
Equity Life Assurance Company	5,426 86	42,734 54	6,584 55	54,745 95	106,730 08		2,832 00			164,308 03
Ontario Equitable Life and Accident	14,664 54	291,386 23	59,515 24	365,566 01	159,538 26		7,500 00			525,104 27
Re-Insurance Company of Canada	810 39	13,135 91	1,897 11	15,843 41	41,848 44					65,191 85
Totals	23,620 47	503,240 20	102,610 13	629,470 80	332,348 87		10,332 00			972,150 67

II.—FIRE AND OTHER CLASSES  
ASSETS, DECEMBER 31ST, 1925

Name of Company	Real estate (less encumbrances thereon)		Mortgage loans on real estate		Bonds, debentures and other securities		Cash on hand and in banks		Interest and rents due and accrued		Agents' balances and premiums uncollected		Other assets		Total admitted assets		Assets not admitted
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Federal Fire Insurance Company	.....	.....	8,000	00	127,360	89	23,151	02	1,857	75	9,346	69	38	66	169,755	01	
Hand-in-Hand Insurance Company	.....	.....	28,150	00	402,108	40	78,218	02	5,348	56	12,022	53	11	34	525,858	85	
Merchants Fire Insurance Company	.....	.....	89,793	85	348,823	11	66,865	23	6,070	61	14,992	53			671,545	33	
Provident Assurance Company	.....	.....	8,782	17	191,499	16	80,611	89	2,876	34	52,048	62	63,506	68	436,802	69	19,497
Queen City Fire Insurance Company	.....	.....	7,925	00	503,576	48	48,455	87	5,987	26	12,247	95			650,192	56	
Toronto Casualty	.....	.....	4,000	00	319,862	88	88,319	72	3,099	78	138,576	25	17,169	59	571,028	22	
Totals	.....	.....	146,651	02	1,893,230	92	385,621	75	25,240	30	239,234	57	80,726	27	3,025,182	66	19,497

The Government deposits (par value) at date of publication are as follows: Federal Fire Ins. Co., \$51,435.85; Hand-in-Hand Insurance Co., \$105,307.19; Merchants Fire Ins. Co., \$148,155.22; Provident Assurance Co., \$112,000.00; Queen City Fire Ins. Co., \$97,616.43; Toronto Casualty Fire and Marine, \$67,000.00.

LIABILITIES, DECEMBER 31ST, 1925.

Name of Company.	Provision for unpaid claims in Ontario		Reserve of unearned Premiums in Ontario		Agency and other expenses accrued and due in Ontario		Total liabilities in Ontario		Other liabilities in Ontario		Claims for unpaid than in Ontario		Reserve of unearned Premiums elsewhere than in Ontario		Agency and other expenses accrued than in Ontario		Other liabilities elsewhere than in Ontario		Total liabilities in Ontario and elsewhere		Excess assets over liabilities excluding capital stock		Capital stock paid in cash
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Federal Fire Insurance Co.	.....	.....	3,337	85	83,680	28	10,021	38	97,039	51	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	72,715	50	100,000
Hand-in-Hand Insurance Co.	.....	.....	43,697	88	99,493	07	208,889	43	352,080	38	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	473,778	47	100,000
Merchants Fire Insurance Co.	.....	.....	9,938	00	244,895	09	4,603	37	259,496	46	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	412,048	87	150,000
Provident Assurance Co.	.....	.....	2,656	00	29,679	03	16,044	98	48,980	01	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	109,463	68	249,230
Queen City Fire Insurance Co.	.....	.....	3,218	37	122,978	20	105,619	83	231,816	42	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	418,376	14	100,000
Toronto Casualty Co.	.....	.....	56,864	22	132,420	88	16,717	46	206,002	56	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	129,934	57	169,045
Totals	.....	.....	119,712	32	713,146	55	362,556	47	1,195,415	34	141,921	00	242,319	90	458	07	1,708,865	43	1,316,317	23	868,275	00	

<sup>a</sup> Includes \$206,802.97 Millers & Manufacturers.

<sup>b</sup> Includes \$98,693.87 Fire Insurance Exchange Corporation.

II.—FIRE AND OTHER CLASSES.—Continued

Name of Company	INCOME FOR THE YEAR ENDING DECEMBER 31ST, 1925					EXPENDITURE FOR THE YEAR ENDING DECEMBER 31ST, 1925							
	Net premiums written in Ontario	Net premiums written elsewhere	Interests, rents and dividends	Sundry	Total income	Net losses incurred in Ontario	Net losses incurred elsewhere	Dividends or bonus declared to shareholders	Taxes	General expenses incurred		Total expenditure	Excess of income over expenditure
										Commission or Brokerage	Other		
Federal Fire Insurance Co.	\$ 113,612	\$	\$ 6,787	\$ 2,402	\$ 122,802	\$ 49,258	\$	\$	\$ 2,705	\$ 20,817	\$ 27,682	\$ 100,463	\$ 22,338
Hand-in-Hand Ins. Co.	138,075		15,959		154,035	71,830			5,007	26,216	26,972	130,027	24,008
Merchants Fire Ins. Co.	281,274		40,269		323,396	187,120			10,905	72,458	102,884	373,348	449,951
Provident Assurance Co.	52,817		8,866	1,851	523,002	35,757	207,901	59	11,857	97,572	169,220	522,609	4,392
Queen City Fire Ins. Co.	133,593		29,769	43,635	163,362	84,350	00	2,951	2,951	28,571	31,800	167,683	4,320
Toronto Casualty Co.	270,925		14,299	58,375	782,377	139,152	211,849	80	16,992	151,204	216,635	743,872	38,504
Totals	990,298	856,459	115,952	106,265	3,206,876	567,468	419,751	28,037	50,430	397,119	575,197	2,038,004	30,186

<sup>a</sup> Including \$38,292.62 decrease in disallowed assets.

<sup>b</sup> Including \$36,941.75 decrease in disallowed assets, also \$8,900 increase in capital stock and \$9,420 premium on stock.

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE AND OTHER CLASSES

Classes of Insurance	Ontario				Ontario and elsewhere					
	Net premiums written	Gross amount of policies renewed	Net amount at risk at date	Net amount of losses incurred during the year	Reserve for unsettled losses	Net premiums written	Gross amount of policies renewed	Net amount at risk at date	Net amount of losses incurred during the year	Reserve for unsettled losses
FEDERAL FIRE INSURANCE COMPANY OF CANADA										
Fire.....	\$ 113,612	\$ 120,197,596	\$ 20,971,142	\$ 49,258	\$ 3,337	\$ 113,612	\$ 120,197,596	\$ 20,971,142	\$ 49,258	\$ 3,337
HAND-IN-HAND INSURANCE COMPANY										
Fire.....	126,652	511,127,773,078	17,815,130	68,508	43,542	126,652	511,127,773,078	17,815,130	68,508	43,542
Automobile.....	4,837	99	38	1,022	99	4,837	99	38	1,022	99
Plate Glass.....	6,585	20	116	2,299	83	6,585	20	116	2,299	83
Totals.....	138,075	701,273,078	17,815,130	71,830	84	138,075	701,273,078	17,815,130	71,830	84
MERCHANTS FIRE INSURANCE COMPANY										
Fire.....	274,040	73,444,051,148	72,919,047	184,835	67	274,040	73,444,051,148	72,919,047	184,835	67
Automobile.....	7,234	12	515	2,284	43	7,234	12	515	2,284	43
Totals.....	281,274	85,444,051,148	72,919,047	187,120	10	281,274	85,444,051,148	72,919,047	187,120	10
PROVIDENT ASSURANCE COMPANY										
Fire.....	35,075	67	7,316,474	27,953	82	35,075	67	7,316,474	27,953	82
Accident or Sickness.....	250	35	143	2,539	06	250	35	143	2,539	06
Automobile.....	5,156	00	14	14	91	5,156	00	14	14	91
Burglary.....	87	77	14	14	91	87	77	14	14	91
Guarantee.....	634	45	48	16	00	634	45	48	16	00
Liability.....	46	35	5,058	77	00	46	35	5,058	77	00
Plate Glass.....	11,521	35	655	77	00	11,521	35	655	77	00
Life.....	52,817	63	7,316,474	35,757	72	52,817	63	7,316,474	35,757	72
Accident and Sickness Combined.....	52,817	63	7,316,474	35,757	72	52,817	63	7,316,474	35,757	72
Totals.....	113,593	01	20,985,304	84,350	16	113,593	01	20,985,304	84,350	16
QUEEN CITY FIRE INSURANCE COMPANY										
Fire.....	76,031	411,460,218	00	12,788,509	00	76,031	411,460,218	00	12,788,509	00
Accident.....	3,128	72	1,388	14	740	3,128	72	1,388	14	740
Sickness.....	3,835	74	1,035	55	00	3,835	74	1,035	55	00
Automobile.....	160,515	32	87,280	42	24,661	44	160,515	32	87,280	42
Burglary.....	2,525	91	655	41	00	2,525	91	655	41	00
Guarantee.....	2,651	92	511	27	00	2,651	92	511	27	00
Inland Transportation.....	2,199	88	140	38	00	2,199	88	140	38	00
Liability.....	14,571	39	9,259	37	00	14,571	39	9,259	37	00
Plate Glass.....	5,279	73	2,035	09	00	5,279	73	2,035	09	00
Marine.....	185	52	204	15	00	185	52	204	15	00
Totals.....	270,925	54	14,600,218	00	12,788,509	00	270,925	54	14,600,218	00
TORONTO CASUALTY FIRE AND MARINE INSURANCE COMPANY										
Fire.....	133,593	01	20,985,304	00	33,990,848	00	133,593	01	20,985,304	00
Accident.....	76,031	411,460,218	00	12,788,509	00	76,031	411,460,218	00	12,788,509	00
Sickness.....	3,128	72	1,388	14	740	3,128	72	1,388	14	740
Automobile.....	3,835	74	1,035	55	00	3,835	74	1,035	55	00
Burglary.....	160,515	32	87,280	42	24,661	44	160,515	32	87,280	42
Guarantee.....	2,525	91	655	41	00	2,525	91	655	41	00
Inland Transportation.....	2,651	92	511	27	00	2,651	92	511	27	00
Liability.....	2,199	88	140	38	00	2,199	88	140	38	00
Plate Glass.....	14,571	39	9,259	37	00	14,571	39	9,259	37	00
Marine.....	5,279	73	2,035	09	00	5,279	73	2,035	09	00
Totals.....	270,925	54	14,600,218	00	12,788,509	00	270,925	54	14,600,218	00

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B

**MUTUAL INSURANCE  
CORPORATIONS**

(Farmers' Mutuals)

- I. FIRE  
II. WEATHER

**ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES**

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I.—FIRE  
ASSETS, DECEMBER 31st, 1925.

Name of Corporation	Real estate cash value		Mortgages, bonds, debentures and other securities		Cash		Agents' balances		Instalments of 1925 unpaid		Assessments of 1925 unpaid		Instalments and assessments of prior years		Unassessed premium note capital		Interest due and accrued		All other assets		Total assets								
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.							
1 Algoma.....	19,000	00	6,071	53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	69,587	45					
2 Amherst Island.....	4,000	00	5,399	01	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,884	56					
3 Ayr Farmers.....	.....	.....	13,484	48	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	269,006	32					
4 Bay of Quinte.....	.....	.....	1,711	35	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	81,403	41				
5 Bertie and Willoughby.....	.....	.....	12,935	63	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	158,074	89				
6 Blanshard.....	.....	.....	7,131	66	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	93,706	79			
7 Blenheim.....	.....	.....	9,772	01	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	129,181	41			
8 Brant County.....	.....	.....	1,756	73	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	139,412	68			
9 Canadian Millers.....	305,242	13	9,889	66	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	421,255	90			
10 Caradoc.....	9,000	00	2,307	67	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	109,674	95			
11 Clinton.....	.....	.....	111	18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	137,719	02			
12 Culross.....	.....	.....	10,384	93	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,235	67			
13 Dereham and W. Oxford.....	1,026	25	2,794	46	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	184,033	16			
14 Dorchester, N. and S.....	.....	.....	8,844	18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	231,074	49		
15 Downie.....	.....	.....	14,041	82	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	108,680	47		
16 Dufferin Farmers.....	3,000	00	5,791	71	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	223,195	11		
17 Dumfries, North and Waterloo, South.....	7,000	00	3,418	65	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	410,607	81		
18 Dunwich Farmers.....	12,000	00	11,851	98	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	165,514	27		
19 Easthope, South.....	323	81	1,143	20	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	387,723	27		
20 Ekfrid.....	5,000	00	16,325	00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	106,138	97		
21 Elma.....	12,000	00	3,285	00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	361,901	34	
22 Eramosa.....	10,000	00	6,732	13	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	138,870	65	
23 Erie.....	50,000	00	6,669	88	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	138,737	10	
24 Farmers' Central.....	37,975	00	10,789	45	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	830,543	13	
25 Farmers' Union.....	6,000	00	10,033	59	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	628,909	29	
26 Formosa.....	6,000	00	7,128	07	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	290,384	31	
27 Germania.....	15,241	73	16,142	80	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	311,184	49	
28 Glangarry.....	.....	.....	1,010	04	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	225,737	09	
29 Grand River.....	.....	.....	12,470	99	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	113,015	15
30 Grenville Patron.....	.....	.....	8,687	44	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	261,247	34



31 Grey and Bruce.....	8,177 73	282 34	161 47	912 99	156,249 46	50 00	165,672 52 31	
32 Guelph Township.....		3,210 46			39,418 97		42,790 90 32	
33 Halton Union.....	21,000 00	34,688 87			241,283 85	529 00	297,601 92 33	
34 Hamilton Township.....	7,964 80	848 02	460 75		120,320 27	71 16	129,665 00 34	
35 Hay Township.....	10,269 77	3,487 47		755 60	248,114 24		262,627 08 35	
36 Hopewell Creek.....		3,149 76		161 45	29,808 60		33,119 81 36	
37 Howard Farmers.....		2,089 56	439 37		242,075 54	55 50	344,659 97 37	
38 Howick Farmers.....	1,300 00	13,703 26	1,514 12		631,082 49	64 84	647,764 71 38	
39 Kent and Essex.....	35,402 88	7,370 29	1,068 48		387,512 14		431,353 79 39	
40 Lambton Farmers.....	20,000 00	20,526 28	4,536 95		265,124 51		311,387 74 40	
41 Lanark Farmers.....		4,151 34	1,331 82		342,380 70		347,863 86 41	
42 Lennox and Addington.....		4,234 40	342 75		79,829 25		84,406 40 42	
43 Lobo.....	25,000 00	56 63			63,027 78		88,084 41 43	
44 London Township.....	30,000 00	9,178 09	169 20		107,461 65	300 00	147,108 94 44	
45 McGillivray.....	16,500 00	816 17	295 50		26,425 65		44,037 32 45	
46 McKillop.....	11,339 90	2,359 65	2,591 05		230,287 40		243,986 95 46	
47 Maple Leaf.....	7,026 10	27,170 59	1,541 05		230,086 65	128 98	265,953 37 47	
48 Nichol.....		2,345 04	1,034 11		165,681 80		169,060 95 48	
49 Nissouri.....	12,025 00	8,451 65	2,635 59	1,123 59	312,238 22		336,474 05 49	
50 Norfolk.....		936 06	177 27		114,622 82		115,736 15 50	
51 North Kent.....		371 28	556 52	59 34	135,915 03		136,902 17 51	
52 Oneida Farmers.....		6,787 44		115 35	35,274 92		42,190 31 52	
53 Ontario Threshermen's.....		2,972 94	505 20		25,538 95		29,017 09 53	
54 Osgoode.....		1,899 74	160 00		100,399 37		102,459 11 54	
55 Otter.....		890 64	864 65		283,834 78		285,590 07 55	
56 Oxford Farmers'.....	3,124 56	3,124 56	156 07		58,745 16		62,358 08 56	
57 Peel County.....	8,900 00	32,433 82	4,061 76	86 00	453,587 50		499,058 43 57	
58 Peel and Maryboro.....	2,000 00	2,403 15	2,464 40		225,119 10		231,986 65 58	
59 Prescott Farmers.....	6,112 72	1,716 21	290 40		196,088 34		204,207 67 59	
60 Puslinch.....		1,543 56	480 60		71,709 29		73,733 45 60	
61 Saltfleet and Binbrook.....	400 00	6,227 23	1,016 05	629 76	181,726 82	82 60	210,117 37 61	
62 Southwold.....	10,250 00	4,560 39	1,444 52		623,128 59	642 00	667,480 23 63	
63 Sydenham.....		567 36	2,287 62		71,055 25		76,577 92 64	
64 Townsend Farmers.....	4,000 00	1,475 93	46 74		237,848 90		264,931 31 65	
65 Osborne and Hibbert.....	1,000 00	24,881 41	106 25	1,094 75	112,579 80		124,156 35 66	
66 Walpole Farmers.....	2,500 00	8,526 20	507 30	6,407 95	1,169,681 45		1,223,302 23 67	
67 Waterloo, North.....	14,800 00	31,817 57	150 30	444 96	407,799 57	464 33	447,730 50 68	
68 Wawanosh, West.....	30,475 00	8,146 05	845 55		108,569 26		130,145 85 69	
69 Westminster Township.....	14,546 59	7,030 00			43,488 46		56,554 59 70	
70 Williams, East.....	7,000 00	5,837 96	228 17		78,624 20	66 66	83,731 92 71	
71 Yarmouth.....	4,000 00	1,041 06						
Total Assets.....	25,982 80	843,927 91	542,167 97	4,626 21	46,853 14	23,840 40	2,729 06	14,779,956 18
						11,511 83	1,210 06	16,282,805 56

I.—FIRE  
LIABILITIES, DECEMBER 31st, 1925.

Name of Corporation	Losses			Borrowed money and bills payable	Interest accrued	Salaries and directors' fees	Unearned cash payments	Other liabilities	Total liabilities	Number of policies in force	Net amount of risk
	Reported but not adjusted	Adjusted	Resisted								
1 Algoma.....							9,974 70		9,974 70	1,507	2,461,927 00
2 Amherst Island.....							946 24		946 24	248	358,597 00
3 Ayr.....			1,300 00					51 82	1,351 82	1,867	7,629,237 50
4 Bay of Quinte.....				2,800 00	52 75		24 70		2,877 45	1,895	4,544,605 00
5 Bertie and Willoughby.....							3,912 12	9 00	3,912 12	1,585	4,438,607 00
6 Blanshard.....										815	3,237,175 00
7 Blenheim.....										824	3,310,170 00
8 Brant.....							369 74		369 74	1,737	6,365,754 00
9 Canadian Millers.....								173 26	471 62	395	1,317,000 00
10 Caradoc.....	298 36			9,000 00			896 18	558 89	10,455 07	1,004	3,859,982 00
11 Clinton.....										1,438	4,895,500 00
12 Culross.....										744	2,343,307 00
13 Dereham and W. Oxford.....				3,000 00			3,628 98	3,628 98	3,628 98	1,446	4,760,423 00
14 Dorchester N. and S.....							2,397 26	5,397 26	5,397 26	2,483	8,929,725 00
15 Downie.....							1,617 93	1,617 93	1,617 93	791	3,900,735 00
16 Dufferin Farmers.....										2,247	7,800,900 00
17 Dumitris N. and Waterloo South.....	2,200 00								2,200 00	3,014	12,815,047 00
18 Dunwich.....							241 86		241 86	1,340	4,868,670 00
19 Easthope South.....		1,500 00							1,500 00	1,737	8,155,980 00
20 Ekfrid.....		1,900 00		5,000 00	16 05				6,916 05	1,293	4,122,095 00
21 Elma Farmers.....										1,414	7,803,940 00
22 Eramosa.....							54 25		54 25	1,332	2,821,350 00
23 Erie Farmers.....										1,123	3,785,508 00
24 Farmers' Central.....							23,011 57		23,011 57	11,506	29,950,623 00
25 Farmers' Union.....							62,371 85		62,371 85	8,563	22,730,442 00
26 Formosa.....							462 52		462 52	4,260	10,829,921 00
27 Germania.....										3,193	9,423,600 00
28 Glengarry Farmers.....							24,811 82		24,811 82	4,155	8,732,550 00
29 Grand River.....				3,000 00			846 74		3,846 74	1,124	4,144,690 00
30 Grenville Patron.....							11,266 01		11,266 01	3,487	10,034,652 00

31 Grey and Bruce.....							4,486 01	2,709 31	6,721,241 00	31
32 Guelph Township.....								316	861,050 00	32
33 Halton Union.....							25,175 86	3,297	10,676,635 00	33
34 Hamilton Township.....						54 00	11,691 96	1,965	4,167,070 00	34
35 Hay Township.....								2,048	7,538,720 00	35
36 Hopewell Creek.....								309	719,848 00	36
37 Howard Farmers.....						29 95	3,293 76	2,542	9,518,893 00	37
38 Howick Farmers.....							2,434 45	5,499	17,119,435 00	38
39 Kent and Essex.....							48,816 59	4,729	16,606,078 27	39
40 Lambton Farmers.....							39,460 29	5,170	15,689,861 00	40
41 Lanark Farmers.....							1,415 97	6,328	14,449,184 00	41
42 Lennox and Addington.....						2 00	1,096 58	1,188	2,806,495 00	42
43 Lobo.....							6,523 12	881	2,875,133 00	43
44 London Township.....							9,928 59	1,466	4,413,740 00	44
45 McGillivray.....						265 00	3,141 87	535	1,176,405 00	45
46 McKillop.....								2,527	7,376,357 00	46
47 Maple Leaf.....							34,498 67	4,969	11,041,030 00	47
48 Nichol.....							6,552 54	2,100	6,587,521 00	48
49 Nissouri.....						271 62	3,724 52	2,360	10,494,932 00	49
50 Norfolk.....							950 00	1,563	3,586,917 75	50
51 North Kent.....							3,192 90	1,670	4,582,433 00	51
52 Oneida.....							150 18	354	1,382,643 00	52
53 Ontario Threshermen's Mutual.....								440	343,310 00	53
54 Osgoode.....						845 00	1,036 95	758	2,340,550 00	54
55 Otter.....							5,960 59	2,207	7,958,417 00	55
56 Oxford Farmers.....							6,204 14	707	2,047,427 18	56
57 Peel County.....							876 70	4,726	16,370,107 00	57
58 Peel and Maryboro.....							34,244 71	3,550	13,252,440 00	58
59 Prescott Farmers.....							7,241 04	3,897	8,547,495 00	59
60 Puslinch.....						12,500 00	26,738 55	622	1,987,470 00	60
61 Salfleet and Binbrook.....							4,871 54	1,725	5,799,025 00	61
62 Southold Farmers.....							14,445 07	815	2,940,645 00	62
63 Sydenham.....							7,572 18	9,404	25,821,764 30	63
64 Townsend Farmers.....							25,222 18	915	2,982,172 00	64
65 Osborne and Hibbert.....								2,499	9,222,990 00	65
66 Walpole Farmers.....								794	3,147,390 00	66
67 Waterloo North.....								7,444	28,691,296 00	67
68 Wawanosh West.....							608 69	4,122	11,581,960 00	68
69 Westminster Township.....							333 89	1,143	4,240,400 00	69
70 Williams East.....							42 93	704	1,706,482 00	70
71 Yarmouth.....							1,006 40	943	3,309,457 00	71
Total Liabilities.....	3,751 91	19,564 81	1,300 00	61,645 00	68 80	424,213 12	512,727 95	170,507	523,055,132 00	

I.—FIRE RECEIPTS FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Name of Corporation	Fees or surveys		Installments, 1925		Assessments, 1925		Installments of prior years		Assessments of prior years		Interest		Licenses, extra risks, and transfer fees		Re-insurance on fire losses		Borrowed money		Agents' balances		Other sources		Total income	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma Mutual.....	10,778	03	709	60	10,778	03	709	60	1,106	25	372	88	3	00	.....	.....	.....	.....	.....	.....	503	90	13,157	68
2 Amherst Island.....	5,163	33	18,047	18	5,163	33	18,047	18	991	70	123	86	82	14	.....	.....	.....	.....	.....	.....	.....	.....	1,085	49
3 Ayr Farmers.....	14,781	31	.....	.....	14,781	31	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	28,008	01
4 Bay of Quinte.....	14,315	64	.....	.....	14,315	64	.....	.....	177	26	197	88	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	13	70
5 Bertie and Willoughby.....	3,882	69	6,150	83	3,882	69	6,150	83	1,172	68	17	11	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15	55
6 Bleasward.....	17,984	61	7,646	50	17,984	61	7,646	50	582	40	271	10	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11,223	81
7 Bleisham, N.....	31,340	14	.....	.....	31,340	14	.....	.....	20	06	56	20	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4	00
8 Brant County.....	9,865	94	.....	.....	9,865	94	.....	.....	.....	.....	18,393	23	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8,504	06
9 Canadian Millers.....	10,318	49	6,313	13	10,318	49	6,313	13	6	20	470	79	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	23,382	28
10 Caradoc Farmers.....	1,914	20	3,011	93	1,914	20	3,011	93	1,369	63	177	28	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	40,971	37
11 Clinton Township.....	15,926	23	.....	.....	15,926	23	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,413	52
12 Culross.....	27,307	46	.....	.....	27,307	46	.....	.....	280	00	4	29	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	28,988	14
13 Dereham and W. Oxford.....	4,917	83	8,204	70	4,917	83	8,204	70	295	40	250	18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,473	04
14 Downie.....	20,806	93	.....	.....	20,806	93	.....	.....	558	90	188	44	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	16,306	52
15 Dufferin Farmers.....	14,176	74	.....	.....	14,176	74	.....	.....	1,524	08	445	00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	30,131	54
16 Dumfries, N., and Waterloo S.....	10,353	23	.....	.....	10,353	23	.....	.....	.....	.....	166	91	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,032	62
17 Dunwich Farmers.....	2,077	29	.....	.....	2,077	29	.....	.....	883	49	760	31	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	21,831	78
18 Eastwiche, South.....	3,675	88	14,952	19	3,675	88	14,952	19	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,479	59
19 Ekfrid.....	5,852	20	.....	.....	5,852	20	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,821	62
20 Elma.....	110,317	06	7,370	13	110,317	06	7,370	13	1,521	83	224	60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	16,479	59
21 Eramosa.....	5,772	29	.....	.....	5,772	29	.....	.....	85	08	449	15	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
22 Erie Farmers.....	60,835	53	.....	.....	60,835	53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	61,479	59
23 Farmers' Central.....	57,406	25	.....	.....	57,406	25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
24 Farmers' Union.....	26,325	82	.....	.....	26,325	82	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
25 Formosa.....	28,987	85	.....	.....	28,987	85	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
26 Germania.....	30,013	83	8,074	29	30,013	83	8,074	29	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
26 Glengarry Farmers.....	30,013	84	.....	.....	30,013	84	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
27 Grand Riv.....	19,381	93	.....	.....	19,381	93	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
28 Grenville Patron.....	26,700	75	.....	.....	26,700	75	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
29 Grey and Bruce.....	12,590	70	.....	.....	12,590	70	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
30 Guelph Township.....	5,816	48	15,776	83	5,816	48	15,776	83	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
31 Hamilton Township.....	22,049	15	.....	.....	22,049	15	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
32 Hay Township.....	430	75	.....	.....	430	75	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
33 Howard Creek.....	54,868	11	.....	.....	54,868	11	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
34 Howick Farmers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
35 Howick Farmers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
36 Howick Farmers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
37 Howick Farmers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17
38 Howick Farmers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,861	17

39 Kent and Essex.....	52,944 01	1,873 86	1,470 54	396 81	6,000 00	(f)	56,685 22
40 Lambton Farmers.....	41,394 12	2,285 24	2,041 32	59 95	6,000 00	(g)	51,814 63
41 Lanark Farmers.....	47,354 18	1,373 83	1,018 84	73 76	800 00	(k)	48,909 61
42 Lennox and Addington.....	10,270 00	202 20	14 26	40 00	800 00		10,552 81
43 Lobo.....	5,747 18	707 45	1,467 89				8,015 07
44 London Township.....	10,134 15	462 75	1,536 95				11,878 55
45 McGillivray.....	2,720 42	779 80	783 27				3,966 44
46 McKillop.....	18,039 90	1,650 04	1,86 68	3 42	442 95	(l)	19,452 75
47 McPhillip.....	34,523 10	747 48	1,054 44	7,485 26		(m)	44,743 09
48 Nichol.....	33,121 70	480 11	92 35	15 00		(n)	33,615 83
49 Nissouri.....	11,799 62	213 17	12 65	31 75			17,884 05
50 Norfolk.....	13,390 75	414 00	20 30		4,000 00		17,884 05
51 North Kent.....	2,162 14	43 58	75 41				4,734 24
52 Oneta Farmers.....	8,337 85	998 37	29 02				9,688 16
53 Ont. Threshermen's Mutual.....	6,566 80	123 00	19 09				7,041 73
54 Osgoode.....	22,424 56	715 65	395 35	4 98			31,957 19
55 Otter.....	4,167 36	421 08	395 35				7,041 73
56 Oxford Farmers.....	45,324 09	47 65	1,098 00	1,018 00	8,250 00		57,699 74
57 Peel County.....	26,795 37	1,232 02	112 00	3,000 00	1,500 00		31,504 57
58 Peel and Maryboro.....	30,071 73	34 47	437 30				31,504 57
59 Prescott Farmers.....	4,870 93	420 15	65 50	1,682 25	57,350 00	(z)	63,373 68
60 Puffin.....	14,136 27	11,870 76	859 09	7 50		(o)	27,413 25
61 Southwell Farmers.....	2,895 73	7,950 48	1,370 30		2,000 00		11,304 17
62 Southwell Farmers.....	78,258 02	674 23	1,764 77	2,212 27	17,000 00		103,009 30
63 Sydnamian Farmers.....	9,070 47	177 89	110 00				9,358 36
64 Townsend Farmers.....	6,554 30	52 50	380 69				26,738 59
65 Wabornie and Hibbert.....	7,337 05	231 90	224 50	36 70	2,500 00	(p)	7,924 45
66 Waterloo Farmers.....	17,920 70	46,859 58	967 90				71,165 25
67 Waterloo, N.W.B.....	34,465 75	196 95	1,227 78	29 20			36,448 93
68 Wawanoshel West.....	9,668 14	204 81	1,114 76				10,879 90
69 Wawanoshel Township.....	4,332 27		460 56				5,018 74
70 Williams, East.....	4,611 95		110 26				4,954 91
71 Varnmouth.....	7,128 75	1,298,931 81	272,533 81	36,149 47	53,576 79		1,911,016 04
Total Income.....	7,128 75	1,298,931 81	272,533 81	36,149 47	53,576 79		1,911,016 04

(a) Not including \$26,824 73 from realization on securities.  
 (c) Not including 288 19 from realization on securities.  
 (c) Not including 421 06 from realization on securities.  
 (d) Not including 272 14 from realization on securities.  
 (c) Not including 100 00 from realization on securities.  
 (c) Not including 3,000 00 from realization on securities.  
 (f) Not including 254 52 from realization on securities.  
 (g) Not including 8,390 41 from realization on securities.  
 (h) Not including \$ 3,998 27 from realization on securities.  
 (i) Not including 23,766 10 from realization on securities.  
 (j) Not including 2,580 70 from realization on securities.  
 (k) Not including 703 70 from realization on securities.  
 (l) Not including 1,833 69 from realization on securities.  
 (m) Not including 833 69 from realization on securities.  
 (n) Not including 3,381 61 from realization on securities.  
 (o) Not including 1,200 00 from realization on securities.  
 (p) Not including 2,000 00 from realization on securities.  
 (z) Not including

I.—FIRE  
EXPENDITURE  
FOR THE YEAR ENDING DECEMBER 31st, 1925.

Name of Corporation	Expenses of Management						Losses	Re-insurance	Returned, rebate and	Payment of loans	All other expenditure	Totals		
	Agents' com- mission, etc.	Law and Div- ision Court costs	Interest	Assessment and license fees	Salaries and general ex- pense account								Total expenses of management	
					\$	C.							\$	C.
1 Algoma Mutual.....	1,293 02			21 29	2,393 24	3,707 55	6,504 94	190 23	141 22			(a) 10,543 94		
2 Amherst Island.....	106 44			45 16	291 77	409 93	1,065 50		34 75			1,509 68		
3 Ayr Farmers.....	1,578 15	16 05	94 60	30 27	2,083 27	3,691 69	13,343 74	320 05	127 75	3,600 00	250 00	17,490 31		
4 Bay of Quinte.....	258 91			30 20	1,032 55	2,321 66	10,664 48	386 82	251 76			18,017 42		
5 Bertie and Willoughby.....	93 00			25 65	949 66	975 31	2,893 64	411 60	52 54	400 00		5,853 88		
6 Blanshard.....	883 00			25 58	1,599 20	1,717 78	8,029 58	59 40	16 25			4,315 85		
7 Brant County.....		1 00		42 44	2,464 86	3,546 90	14,821 72	743 91	150 41	4,000 00		23,262 94		
8 Canadian Millers.....	171 50			16 45	8,491 59	8,509 04	17,796 59	243 07	10,591 94			37,197 57		
9 Caradoc Farmers.....	218 50			28 00	1,387 45	1,589 95	4,776 50	78 87	98 85	70 00		6,778 37		
10 Clinton Township.....	207 50	30 00	564 90	33 38	1,386 42	2,233 20	19,007 71	338 89	51 00	9,200 00		30,840 80		
11 Derham and W. Oxford.....	199 00			21 28	636 10	864 88	864 50	252 10	25 60			2,007 08		
12 Dorchester N. and S.....	778 00		240 00	34 29	1,347 21	1,580 50	4,900 25	3,064 05	180 42	2,344 48		12,226 70		
13 Downie.....	1,536 00			36 91	1,617 12	1,654 03	7,882 28		342 15	1,000 00	93 52	31,052 81		
14 Dufferin Farmers.....	270 00		462 36	44 76	2,310 15	3,890 91	18,768 50	827 46	109 62	21,500 00	189 30	23,785 79		
15 Dunfries N. and Waterloo S.....	119 00			69 43	4,294 79	5,096 58	32,249 60	745 83	96 95			59,592 01		
16 Dunwich Farmers.....	622 00			32 54	1,232 50	1,384 04	4,870 91	102 90	19 60	1,500 00		15,154 19		
17 Easthope South.....	138 00		85 90	46 86	1,917 29	2,586 15	12,548 95		19 60	1,500 00		15,890 77		
18 Ekfrid.....	359 00		22 00	47 82	1,253 05	1,681 87	14,089 38		186 75	1,100 00		17,088 00		
19 Elma Farmers.....	421 00			25 46	637 22	1,083 68	4,303 70		24 75			6,695 18		
20 Erie Farmers.....	5,085 25			127 96	1,309 96	1,357 72	2,558 78	1,281 05	56 13			4,372 18		
21 Farmers' Central.....	7,042 50			158 98	9,268 48	14,510 71	80,825 87	14,471 81	976 38			117,485 74		
22 Farmers' Union.....	1,952 22			105 79	5,624 44	12,712 73	55,165 60	3,152 22	214 77			72,881 29		
23 Formosa.....	1,413 00			65 93	3,332 74	5,348 89	26,667 20	6,725 45	2,174 77			38,956 31		
24 Germania.....	1,884 21			57 11	2,297 35	3,769 46	23,146 39	4,309 08	204 41			33,742 47		
25 Glangarry.....	734 00			50 66	2,567 07	4,501 74	26,917 25	2,297 55	228 33			33,745 47		
26 Grenville Patron.....	2,070 14			29 57	1,021 13	1,784 07	19,068 34	1,119 20	150 60			25,097 30		
27 Grey and Bruce.....	1,582 76	3 00	196 31	45 14	3,034 94	4,862 15	18,030 82	2,318 46	317 08	2,600 00	1,832 80	26,757 93		
28 Guelph Township.....	1,925 75	10 00		14 40	3,656 55	6,118 21	17,002 09	2,156 26	787 93			17,601 03		
29 Hamilton Union.....	1,056 00			65 30	1,873 77	2,693 15	13,208 65		641 30			16,326 34		
30 Hamilton Township.....	1,157 70		12 50	30 78	2,175 50	3,309 48	10,814 07		41 26	2,000 00		16,967 90		
31 Hopewell Creek.....	74 00			54 58	2,433 30	3,517 95	31,663 00	34 95				35,398 15		
32 Howard Farmers.....	913 20		68 10	45 71	2,329 93	3,365 93	3,663 37		337 30			49,277 37		
33 Howick Farmers.....	1,935 25	56 55		101 88	2,744 80	7,938 46	29,578 08	4,450 16	1,475 95			39,864 47		
34 Kent and Essex.....	3,622 50	5 00		81 38	5,480 52	8,198 40	30,573 08	883 40	1,005 95	114 64		40,864 77		
35 Lambton Farmers.....	3,642 00	10 00	152 90	82 93	4,471 80	8,059 69	43,137 23		727 49	6,000 00		57,924 41		
36 Lanark Farmers.....	4,877 22	87 58		77 73	3,332 21	8,374 74	38,603 24	191 60	334 13			47,503 71		

42	Lennox and Addington.....	1,486 53	1 10	39 91	22 45	1,269 93	2,819 92	1,428 92	364 40	122 98	1,000 00	6,336 25
43	Lobo.....	392 30		13 30	22 99	1,104 02	1,532 61	11,330 92	.....	138 93	.....	13,002 46
44	London Township.....	493 00	1 00	30 25	30 25	1,202 32	1,726 57	1,500 95	.....	480 05	.....	3,707 57
45	McGillivray.....	97 00		15 50	15 50	1,816 14	730 05	5,600 00	.....	96 33	.....	1,427 14
46	McKillop.....	967 90		44 71	44 71	1,816 14	2,828 75	13,424 15	40 76	260 80	.....	16,521 80
47	Maple Leaf.....	4,230 50		61 15	61 15	4,203 62	8,495 27	31,474 06	1,777 25	692 71	2,000 00	42,579 99
48	Nichol.....	1,306 41		99 40	40 32	2,513 48	3,959 61	11,925 17	352 60	264 19	2,000 00	18,501 57
49	Nissouri.....	685 00	1 80	72 92	70 43	2,589 21	3,419 36	21,114 76	539 86	317 21	7,772 99	33,164 18
50	Norfolk Farmers.....	1,628 18	16 38	103 75	26 05	2,037 78	3,812 14	1,671 61	157 37	104 58	5,000 00	11,281 70
51	North Kent.....	348 00		251 30	61 35	1,433 52	2,094 17	9,415 80	18 00	362 40	8,000 00	19,632 17
52	Oneida.....	70 00		16 51	16 51	874 03	890 54	768 54	.....	302 40	.....	2,021 48
53	Ontario Threshermen's.....	70 00	249 15	11 75	11 75	4,551 37	4,882 27	3,385 85	.....	73 00	.....	8,423 89
54	Osgoode.....	245 85		22 02	22 02	1,028 83	1,296 70	4,471 00	284 56	84 43	.....	6,231 69
55	Otter.....	978 60		474 22	48 89	2,187 35	3,689 06	12,220 70	2,096 24	439 46	12,750 00	31,195 46
56	Oxford Farmers.....	408 84		34 50	20 44	1,031 51	1,495 29	4,839 97	1,686 94	5 90	1,500 00	9,578 10
57	Peel County.....	3,069 25		86 97	86 97	5,129 04	8,514 01	29,800 60	1,886 20	1,227 55	.....	41,428 36
58	Peel and Maryboro.....	1,105 25	23 00	24 90	73 67	3,462 05	4,688 87	25,366 95	311 80	163 49	.....	30,531 11
59	Prescott.....	69 90		626 89	51 07	2,496 99	3,244 85	28,675 55	2,486 25	475 75	54,850 00	89,732 40
60	Puslinch.....	1,366 50		19 89	19 89	846 02	865 91	5,587 75	.....	53 60	.....	6,507 26
61	Saltfleet and Binbrook.....	180 00	15 27	71 73	36 80	2,406 57	3,896 87	16,668 83	358 93	71 07	.....	20,995 70
62	Southwold.....	3,349 26	397 15	280 33	23 95	1,019 01	1,503 29	5,315 70	264 95	129 92	4,000 00	11,213 86
63	Sydenham.....	546 00		514 35	138 90	7,515 61	11,915 27	9,313 48	6,800 88	272 80	.....	112,126 63
64	Townsend.....	346 85	36 00	24 00	28 70	1,022 98	1,621 68	2,371 32	171 88	204 20	800 00	5,169 77
65	Usborne and Hibbert.....	3,348 75		24 13	52 98	1,436 56	1,872 39	6,753 82	.....	118 19	.....	8,744 40
66	Walpole Farmers.....	1,156 00		41 77	24 13	1,434 67	1,458 80	7,288 79	.....	61 00	275 03	9,083 62
67	Waterloo North.....	300 75		66 61	141 94	6,162 48	9,694 94	30,058 36	621 80	191 48	2,500 00	43,066 58
68	Wawanosh West.....	352 50		28 71	28 71	1,136 69	1,466 15	4,200 80	173 73	1,270 21	.....	21,003 18
69	Westminster Township.....	69 50		17 31	17 31	634 55	1,004 36	1,41 10	217 39	48 39	.....	6,412 52
70	Williams East.....	78,009 34	1,207 57	4,729 44	3,245 17	174,255 16	261,446 68	1,128,751 61	77,576 84	30,162 04	156,717 47	1,665,147 37
71	Yarmouth.....	69 50		25 57	25 57	1,223 62	1,318 69	1,488 57	544 98	58 32	.....	3,410 56

Total Expenditure.....

(a) Not including \$ 4,063.39 invested.  
 (b) Not including 39,916.85 invested.  
 (c) Not including 2,000.00 invested.  
 (d) Not including 1,026.25 invested.  
 (e) Not including 5,000.00 invested.  
 (f) Not including 10,140.45 invested.

(g) Not including \$10,000.00 invested.  
 (h) Not including 8,170.00 invested.  
 (i) Not including 5,000.00 invested.  
 (j) Not including 4,974.47 invested.  
 (k) Not including 18,767.96 invested.  
 (l) Not including 10,000.00 invested.

(m) Not including \$4,000.00 invested.  
 (n) Not including 2,056.75 invested.  
 (o) Not including 4,146.85 invested.  
 (p) Not including 9,826.72 invested.  
 (q) Not including 4,000.72 invested.  
 (r) Not including 12,000.00 invested.  
 (s) Not including 9,217.60 invested.

II.—WEATHER  
ASSETS  
DECEMBER 31ST, 1925.

Name of Corporation	Real estate		Mortgages and debentures		Cash		Installments of 1925 unpaid		Assessments of 1925 unpaid		Unassessed premium note capital		Interest accrued		Agents' balances		All other		Total assets	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Huron Weather.....					391	76			108	90	146,222	20							146,722	86
2 Ontario Farmers'.....	2,500	00	8,000	00	15,990	71	1,045	85			182,514	95			383	34			210,487	77
3 Western Farmers'.....			40,000	00	45,429	61	3,783	93			377,113	52							466,327	06
Totals.....	2,500	00	48,000	00	61,812	08	4,829	78	108	90	705,850	67	52	92	383	34			823,537	69

LIABILITIES  
DECEMBER 31ST, 1925.

Name of Corporation	Amount of supposed loss		Interest accrued		Borrowed money and bills payable		Unearned cash payments		Other liabilities		Total liabilities		Number of policies		Net amount at risk	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
1 Huron Weather.....					3,500	00	6,654	32			10,154	32	2,351		4,024,935	00
2 Ontario Farmers'.....							2,810	10			2,810	10	4,833		7,036,335	00
3 Western Farmers'.....							12,696	81			12,696	81	10,343		24,117,900	00
Totals.....					3,500	00	22,161	23			25,661	23	17,527		35,179,170	00



RECEIPTS  
FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Name of Corporation	Instalments of 1925		Instalments of prior years		Assessments, 1925		Assessments of prior years		Interest		Cash borrowed		Agents' balances		Fees or surveys		All other		Total receipts		From securities (not extended)			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
1 Huron Weather.....	7,934	35	53	50																7,987	85			
2 Ontario Farmers'.....	12,949	63	669	62		43 20	661	80					826	50				284	92	15,435	67			
3 Western Farmers'.....	38,123	87	3,783	00			2,922	08								362	00			45,190	95			
Totals.....	59,007	85	4,506	12		43 20	3,583	88					826	50		362	00		284	92	68,614	47		

EXPENDITURE  
FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Name of Corporation	Agents' commissions, etc.		Law costs		Assessment and license fees		Interest		Salaries and general expense account		Total expense of management		Borrowed money repaid		Losses		Rebates		All other		Total		Invested (not extended)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Huron Weather.....	337	15	309	90	30	72	445	05	1,994	70	3,117	52	2,500	00	2,257	16	108	06			7,982	74		
2 Ontario Farmers'.....	1,708	62	2	00	43	07			4,907	52	6,661	21			5,365	57	116	92			12,143	70		
3 Western Farmers'.....	3,124	64	565	73	131	11			5,825	16	9,646	64			9,108	55	141	13	109	42	19,005	74	20,000	00
Totals.....	5,170	41	877	63	204	90	445	05	12,727	38	19,425	37	2,500	00	16,731	28	366	11	109	42	39,132	18	20,000	00



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**CASH-MUTUAL INSURANCE  
CORPORATIONS**

**ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURE**

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ASSETS  
DECEMBER 31ST, 1925.

Name of Corporation	Value of real estate less encumbrance	Mortgages, bonds, debentures and other securities	Interest due and accrued	Net agents' balances	Cash at head offices and bank balances	Bills receivable, short date notes, or due bills	Unassessed premium notes	Re-insurance on losses	All other assets	Total	Goad's plans, office furniture, etc. (not extended)
Economical.....	60,000 00	1,082,178 80	16,134 48	19,322 43	32,763 41		257,686 72	3,575 37		1,471,661 21	
Gore.....	30,000 00	1,122,185 25	21,039 14	10,916 41	32,174 85		215,789 00	2,150 90		1,434,255 64	
Perth.....	15,673 61	915,323 38	18,953 99	19,922 55	45,962 68		220,862 51	833 16		1,237,531 88	
Waterloo.....	30,000 00	1,199,765 36	21,055 37	8,948 91	12,023 30	2,818 97	250,847 30			525,459 21	
Totals.....	135,673 61	4,319,452 79	77,182 98	59,110 30	122,924 24	2,818 97	945,185 53	6,559 52		5,668,907 94	

The Government deposits at date of publication are as follows:—Economical, \$100,687.47; Gore District, \$100,000; Perth, \$100,000; Waterloo, \$100,000.

LIABILITIES  
DECEMBER 31ST, 1925.

Name of Corporation	Losses reported unpaid at 31st Dec., 1925	Unearned premiums on cash plan.	All other liabilities	Total liabilities	Number of policies	Net amount of risks	
							\$
Economical.....	5,024 00	151,786 05		156,810 05	26,436	40,885,403 00	
Gore.....	8,579 78	202,899 18	2,843 16	214,322 12	22,425	47,334,487 91	
Perth.....	6,768 91	164,295 56		171,064 47	26,781	45,489,419 00	
Waterloo.....	7,586 15	266,097 98		273,684 13	39,116	64,824,465 00	
Totals.....	27,958 84	785,078 77	2,843 16	815,880 77	114,758	198,533,774 91	

RECEIPTS  
FOR THE YEAR ENDING DECEMBER 31st, 1925.

Name of Corporation	Instalments		Premiums on cash plan		Agents' balances, 1924, paid 1925		Interest		Fees, licenses and extra premiums		From losses re-insured		Rent		Other sources		Total		Received for securities (not extended)		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Economical	79,514	84	204,781	86	16,505	11	59,602	72	2,377	29	13,900	33					376,682	15		86,716	25
Gore	70,363	11	268,859	44	14,175	01	61,569	64	181	50	22,593	34	1,100	00			438,842	04		17,972	39
Perth	70,623	23	238,938	90	15,426	36	46,142	67	833	26	31,332	40	400	00			403,696	82		59,674	47
Waterloo	83,078	50	356,432	05	4,604	58	62,101	96			22,913	28	440	00	1,341	90	530,912	27		43,780	39
Totals	303,579	68	1,069,012	25	50,711	06	229,416	99	3,392	05	90,739	35	1,940	00	1,341	90	1,750,133	28		208,143	50

EXPENDITURE  
FOR THE YEAR ENDING DECEMBER 31st, 1925.

Name of Corporation	Commission and bonus to agents		Interest		Costs in law		Assessment and license fees		Salaries and general expenses and account		Total expense of management		Refunds to members		Amount paid for losses		Rebate and returned premiums		Re-insurance		All other payments		Total		Invested (not extended)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical	49,930	54			202	50	404	86	63,504	34	114,042	24			127,669	68	17,231	39	39,393	99			298,337	30	181,975	05
Gore	55,042	16					438	58	53,522	76	109,003	50			165,904	69	14,423	00	42,702	76			344,112	57	112,311	40
Perth	58,187	64			62	93	450	80	49,644	98	108,346	35			127,475	72	8,370	08	55,385	89	925	00	300,503	04	141,000	00
Waterloo	75,947	91			248	20	528	49	80,582	79	160,272	39			185,600	13	28,557	46	51,431	46			425,861	44	166,700	85
Totals	239,108	25			513	63	1,822	73	247,254	87	491,664	48			606,650	22	68,581	93	188,914	10	925	00	1,368,814	35	601,987	30



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**FRATERNAL SOCIETIES**

**ASSETS, LIABILITIES AND ACTUARIAL VALUATIONS, INCOME,  
DISBURSEMENTS; EXHIBIT OF POLICIES**

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FRATERNAL SOCIETIES  
ASSETS, LIABILITIES AND ACTUARIAL VALUATION

Name of Society	Total Admitted Assets				Liabilities (Except Reserve)				Actuarial Valuations		
	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	Basis of Valuation (Mortuary Fund)	Degree of Solvency	Valuation Date
	\$	\$	\$	\$	\$	\$	\$	\$		%	
Ancient Order United Workmen.	2,432,756 69	22,839 97	17,276 89	2,472,873 55	36,234 82	2 32	71 47	36,308 61	N.F.C. 4%	103.2%	31 Dec., 1925
Canadian Order Chosen Friends.	1,202,661 95	206,224 79	41,618 98	1,450,505 72	33,864 24	2,056 93	764 11	36,685 28	C.M.(s) 3 1/2%	105. %	31 Dec., 1925
Canadian Order Foresters.	9,189,988 57	645,142 60	65,082 22	9,900,213 39	172,640 07	12,778 35	673 44	186,091 86	C.M.(s) 3 1/2%	105. %	31 Dec., 1925
Canadian Order Home Circles.	1,587,683 18	9,238 93	3,353 80	1,600,275 91	19,046 02	6 00	391 90	19,443 92	A.M.(s) 4%	107.5%	31 Dec., 1925
Canadian Order Oddfellows.	310,715 51	4,679 92	5,229 32	320,624 75	500 00	40 00		540 00	N.F.C. 4%	117. %	31 Dec., 1924
Civil Service M. B. Society.	54,907 67			54,907 67	7,620 00			7,620 00	(b)		
ederated Ass'n. Letter Carriers	31,289 89		242 33	31,532 22	(a)				(b)		
Hamilton Firemen.		272,892 55		272,892 55					(b)		
Hamilton Police.		249,963 44		249,963 44	(a)				(b)		
Knights of Malta.	12,443 12	3,149 16	75 03	15,667 31					N.F.C. 4%	102.7%	31 Dec., 1925
London Police.		140,029 89		140,029 89					(b)		
Oddfellows Relief Ass'n.	3,534,419 20			3,534,419 20	37,518 88			37,518 88	N.F.C. 4%	104. %	31 Dec., 1925
Ottawa Firemen.	681,056 13			681,056 13	2,065 00			2,065 00	O.M.(s) 4%	116.02%	31 Dec., 1925
Ottawa Commercial Trav. Ass'n.	939,103 55			939,103 55	427 37		2,207 35	4,699 72	(b)		
Royal Templars.	184,283 57		4,924 52	189,208 09	10,000 00			10,000 00	N.F.C. 4%	113.7%	31 Dec., 1925
Sons of England.		60,956 53	94,234 21	155,190 74	2,940 00		1,515 90	4,455 90	O.M.(s) 4%	103.6%	31 Dec., 1925
Sons of Scotland.	1,083,387 94	18,231 45	4,555 13	1,106,174 52	16,677 23			16,677 23	and A.M.(s) 4%	110.8%	31 Dec., 1925
St. Joseph Union of Can.	2,824,345 00	123,331 00	6,136 00	2,953,812 00	22,636 56		47 37	22,683 93	N.F.C. 4%	102. %	31 Dec., 1925
Toronto Firemen.		1,067,009 03		1,067,009 03	(a)				(b)		
Toronto Police.		1,415,412 83		1,415,412 83	(a)				(b)		
	24,069,041 97	4,336,595 06	242,728 43	28,648,365 46	361,742 82	15,608 34	5,624 17	382,975 33			

(a) Pension Funds.  
 (b) These societies being confined to Municipal or Government employees are required to make valuation returns only when deemed advisable by the Superintendent, 1925, c. 54, s. 27. Valuation reports of these societies are shown in Division I - D.



FRATERNAL SOCIETIES

INCOME AND DISBURSEMENTS FOR YEAR ENDING DECEMBER 31ST, 1925.

Name of Society *	Income				Disbursements				Total
	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	
Ancient Order United Workmen.....	\$ 482,589 12	\$ 2,797 53	\$ 18,925 98	\$ 504,312 63	\$ 284,265 53	\$ 1,401 98	\$ 18,863 40	\$ 304,530 91	
Canadian Order Chosen Friends.....	559,568 55	37,947 04	20,259 74	617,775 33	325,299 63	52,558 96	13,707 21	391,565 80	
Canadian Order Foresters.....	1,826,018 50	174,839 03	252,144 50	2,253,002 03	853,192 04	176,929 51	130,098 25	1,160,219 80	
Canadian Order Home Circle.....	246,569 53	7,875 42	18,787 48	273,232 43	138,107 79	5,185 83	18,696 26	161,989 88	
Canadian Order Oddfellows.....	62,086 38	4,253 31	24,996 58	91,336 27	56,331 35	4,539 43	20,833 21	81,723 99	
Civil Service M. B. Society.....	10,409 69	.....	.....	10,409 69	9,627 40	.....	.....	9,627 40	
Federated Ass'n. Letter Carriers.....	9,407 13	.....	.....	9,407 13	5,000 00	.....	320 21	5,320 21	
Hamilton Firemen.....	30,955 37	.....	.....	30,955 37	.....	.....	.....	30,955 37	
Hamilton Police.....	30,305 75	.....	.....	30,305 75	.....	.....	534 50	30,840 25	
Knights of Malta.....	677 55	.....	323 25	1,000 80	.....	.....	.....	1,000 80	
Lodge Police.....	1,542 47	.....	.....	1,542 47	1,816 60	.....	.....	3,359 07	
Oddfellows Relief Ass'n.....	647,718 06	.....	.....	647,718 06	316,223 29	.....	.....	431,494 77	
Ottawa Commercial Trav. Ass'n.....	89,953 21	.....	189 22	90,142 43	32,750 00	.....	.....	122,892 43	
Ottawa Firemen.....	.....	26,178 73	.....	26,178 73	.....	809 00	.....	27,000 00	
Royal Templars.....	140,806 46	.....	.....	140,806 46	96,959 30	.....	.....	237,765 76	
Sons of England.....	69,847 98	39,152 85	18,490 65	127,491 48	51,556 57	47,792 27	18,766 11	115,725 41	
Sons of Scotland.....	124,038 82	2,880 55	42,961 30	170,080 67	70,001 29	1,806 97	35,036 07	134,384 91	
St. Joseph Union of Can.....	368,762 29	125,423 79	31,426 39	525,612 47	179,476 76	127,310 05	30,790 41	337,683 92	
Toronto Firemen.....	161,128 73	161,128 73	.....	322,257 46	28,309 02	.....	.....	350,566 48	
Toronto Police.....	193,664 42	.....	21,744 01	215,408 43	.....	131,617 92	2,065 96	347,026 31	
	4,639,309 19	852,221 78	599,357 25	6,090,888 22	2,420,697 55	653,001 87	449,705 46	3,523,404 88	

FRATERNAL SOCIETIES  
EXHIBIT OF POLICIES (MORTUARY) DECEMBER 31ST, 1925.

Name of Society	Whole Life		Limited Payment		Endowment		Other Plans		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Ancient Order United Workmen.....	8,263	\$ 8,271,726 64	107	\$ 79,500 00	.....	\$ 78,750 00	18	\$ 960 21	8,388	\$ 8,352,186 85
Canadian Order Chosen Friends.....	13,834	11,504,119 98	323	221,500 00	.....	760,500 00	344	102,299 00	14,394	11,906,668 98
Canadian Order Foresters.....	51,448	50,890,650 00	465	434,000 00	779	23,000 00	69	27,090 00	52,601	52,132,150 00
Canadian Order Home Circles.....	4,364	5,105,995 00	81	72,750 00	27	23,000 00	61	67,480 00	4,533	5,269,195 00
Canadian Order Oddfellows.....	1,854	1,264,917 40	.....	.....	63	63,250 00	109	101,230 00	2,026	1,429,417 40
Civil Service M. B. Society.....	1,921	399,400 00	.....	.....	.....	.....	.....	.....	1,921	399,400 00
Federated Ass'n Letter Carriers.....	432	414,750 00	.....	.....	.....	.....	.....	.....	432	414,750 00
Hamilton Firemen.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Knights of Malta.....	153	63,250 00	.....	.....	.....	.....	.....	.....	153	63,250 00
London Police.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oddfellows Relief Ass'n.....	15,755	16,960,214 75	2,398	2,989,500 00	414	574,500 00	.....	.....	18,567	20,524,214 75
Ontario Commercial Trav. Ass'n.....	3,479	1,804,905 00	.....	.....	.....	.....	.....	.....	3,479	1,804,905 00
Ottawa Firemen.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal Templars.....	2,415	2,605,250 00	120	122,000 00	237	249,000 00	149	171,000 00	2,971	3,147,350 00
Sons of England.....	1,261	1,006,000 00	211	191,600 00	.....	.....	.....	.....	1,472	1,234,950 00
Sons of Scotland.....	4,996	3,130,262 00	810	464,750 00	42	22,250 00	.....	.....	5,846	3,673,272 24
St. Joseph Union of Can.....	7,959	6,721,570 00	1,260	1,199,000 00	10,854	8,139,200 00	734	895,450 00	20,807	16,955,220 00
Toronto Firemen.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto Police.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>Total</b>	<b>117,134</b>	<b>110,143,010 77</b>	<b>5,775</b>	<b>5,774,600 00</b>	<b>12,509</b>	<b>9,930,450 00</b>	<b>1,424</b>	<b>1,478,769 45</b>	<b>136,842</b>	<b>127,326,830 22</b>

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**COMPANIES NOT WITHIN  
A, B, C, D, or E**

**ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES**

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ASSETS  
DECEMBER 31ST, 1925.

Name of Company	Mortgages, bonds and debentures or other securities		Interest due and accrued		Cash at head office and bank balances		Agents' balances		Reserve held in trust by re-insured company		Unassessed premium notes		Re-insurance on losses		Unearned part (50% of premiums paid for re-insurance of risks in force at 31st December, 1923)		All other assets		Total		Goad's plans, office furniture, etc. (not extended)		Subscribed capital stock uncalled		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Wellington.....	228,461	40	1,873	40	18,139	99	31,296	98	9,583	48	103	20	473	26							289,931	71			

Government deposit (par value) at date of publication, \$56,000.

LIABILITIES  
DECEMBER 31ST, 1925.

Name of Company	Losses unpaid at 31st December, 1925		Unearned premiums on cash system risks, calculated at 80 per cent. of gross premiums		Commission and bonus		Re-insurance		Rebates and return premiums unpaid		Due to other companies and persons		Unearned cash payments		All other liabilities		Total liabilities except capital stock		Capital stock paid up		Number of policies		Net amount at risk			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Wellington.....	1,643	69	95,700	67			35,310	41							753	90	133,408	67	132,000	00			22,016		28,423,308	00

**RECEIPTS**  
FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Name of Company	Instalments of 1925	Instalments or assessments of years prior to 1925	Premiums on cash system	Agents' balances, 1924 paid 1925	Interest	Fees, licenses and extra premiums	For losses re-insured	Borrowed money	Calls and premiums on capital stock	Other sources	Total	Received for securities (not extended)
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Wellington.....	61,480 77	.....	308,867 16	33,834 70	7,990 26	.....	38,873 98	.....	7,500 00	.....	397,066 10	20,584 00

**EXPENDITURE**  
FOR THE YEAR ENDING DECEMBER 31ST, 1925.

Name of Company	Commission and bonus to agents		Interest		Costs in law		Assessment and license fees		Salaries and general expenses		Total expense of management		Dividends	Amount paid for losses	Rebate and returned premiums	Re-insurance	All other payments	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Wellington.....	61,480 77	.....	.....	.....	.....	.....	314 15	28,227 19	90,032 11	12,450 00	134,844 69	36,629 76	93,870 14	1,123 45	368,950 15			



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**RECIPROCAL OR INTER-INSURANCE  
EXCHANGES**

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS  
MISCELLANEOUS INFORMATION

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RECIPROCAL OR INTER-INSURANCE EXCHANGES  
ASSETS, DECEMBER 31ST, 1925

Name of Insurer	Loans on real estate		Loans secured by pledges of bonds, stocks or other collateral		Bonds		Stocks		Cash on hand and in banks		Interest due and accrued		Premium deposits uncollected		Other assets		Total admitted assets		Assets not admitted			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Affiliated Underwriters.....	11,299,302	00	1,461,456	26	1,129,302	00	111,218	12	12,425	10	56,960	16	6,828	00	1,316,733	38	1,671,083	44	2,419	86		
American Exchange Underwriters.....	4,996	49	1,569,555	00	1,461,456	26	111,891	81	20,886	43	28,375	20	48,473	74	304,010	90	304,010	90	656	30		
Epperson Underwriters.....	11,000	00	1,179,393	95	1,461,456	26	224,058	62	14,403	20	47,770	33	11,185	00	1,866,972	15	1,866,972	15	951	19		
Individual Underwriters.....	5,514	64	1,179,393	95	1,461,456	26	144,015	27	1,582	76	7,848	08	340	90	238,406	11	238,406	11	259	00		
Inter-Insurers' Exchange.....	1,000	00	1,179,393	95	1,461,456	26	698,850	28	13,088	19	352,286	59	26,189	05	2,269,808	06	2,269,808	06	24,023	02		
Lumbermen's Underwriting Alliance.....	134,500	00	2,717,231	00	1,179,393	95	831,676	10	12,729	68	249,979	50	29,816	60	2,336,078	48	2,336,078	48	14,127	42		
Manufacturing Lumbermen's Underwriters.....	134,500	00	2,717,231	00	1,179,393	95	158,208	11	20,400	29	60,937	54	6,689	00	2,963,465	94	2,963,465	94	1,108	54		
New York Reciprocal Underwriters.....	103,800	00	593,751	95	593,751	95	524,756	49	6,952	67	112,087	92	15,994	05	1,357,343	08	1,357,343	08	3,514	53		
Reciprocal Exchange.....	48,200	00	1,112,917	14	1,112,917	14	554,118	43	24,379	13	28,938	80	26,630	36	1,795,183	86	1,795,183	86	.....	.....		
Underwriters' Exchange.....	152,000	00	11,060,102	40	11,060,102	40	3,645,740	53	126,847	45	962,248	32	172,146	70	16,119,085	40	16,119,085	40	47,059	86		
Total.....	322,000	00	32,222,222	22	32,222,222	22	11,060,102	40	3,645,740	53	126,847	45	962,248	32	172,146	70	16,119,085	40	16,119,085	40	47,059	86

LIABILITIES, DECEMBER 31ST, 1925

Name of Insurer	Provision for losses unpaid loans		Reserve of unearned premium deposits		Administration expense accrued		Return premium deposits		All other liabilities		Total liabilities		Excess of assets over liabilities	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Affiliated Underwriters.....	103,233	56	579,483	62	1,068	00	34,317	57	11,783	29	679,886	04	636,847	34
American Exchange Underwriters.....	4,996	49	200,574	04	6,568	10	103,841	69	117,139	58	329,278	21	1,341,895	23
Epperson Underwriters.....	11,000	00	73,631	25	4,430	12	103,841	69	13,025	08	89,061	37	248,759	51
Individual Underwriters.....	5,514	64	512,893	53	4,430	12	103,841	69	100	00	636,220	94	1,281,753	91
Inter-Insurers' Exchange.....	1,000	00	56,117	68	.....	.....	.....	.....	.....	.....	57,217	68	1,281,753	91
Lumbermen's Underwriting Alliance.....	123,960	33	784,961	46	72,291	47	.....	.....	.....	.....	981,213	26	1,288,594	80
Manufacturing Lumbermen's Underwriters.....	134,500	00	850,536	34	51,925	96	.....	.....	.....	.....	1,036,962	30	1,288,594	80
New York Reciprocal Underwriters.....	14,885	04	575,927	82	1,130	00	19,579	79	132,374	36	724,317	22	2,003,132	72
Reciprocal Exchange.....	8,337	90	299,438	90	26,854	37	.....	.....	.....	.....	354,210	99	1,540,321	59
Underwriters' Exchange.....	2,000	00	252,277	27	.....	.....	.....	.....	.....	.....	254,862	21	1,540,321	59
Total.....	409,427	96	4,135,841	91	165,214	02	157,739	05	275,007	31	5,143,230	25	10,975,855	15

INCOME FOR THE YEAR ENDED DECEMBER 31ST, 1925

Name of Insurer	Gross premium deposits		Return premium deposits		Reinsurance		Net premium deposits		Interest and dividends		Sundry		Profit on sale or maturity of assets		Total Income			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Affiliated Underwriters.....	913,324	02	153,335	55	10,992	15	759,988	47	41,729	79	25,703	16	75	25	1,456	50		
American Exchange Underwriters.....	388,063	16	34,533	83	10,992	15	342,537	17	68,847	58	.....	.....	6,271	40	417,656	13		
Epperson Underwriters.....	250,432	76	54,062	11	1,900	47	194,470	18	6,302	85	.....	.....	.....	.....	200,773	03		
Individual Underwriters.....	789,452	37	113,399	11	.....	.....	676,053	26	58,484	56	.....	.....	.....	.....	737,199	94		
Inter-Insurers' Exchange.....	83,179	87	20,128	65	.....	.....	63,051	22	7,846	46	7	93	192	40	1,109	01		
Lumbermen's Underwriting Alliance.....	3,233,933	81	766,792	92	453,489	61	2,013,651	28	77,896	64	1,098	57	3,260	43	2,094,808	35		
Manufacturing Lumbermen's Underwriters.....	2,631,781	28	494,989	23	256,415	05	1,880,377	00	93,628	19	1,674	82	1,861	25	1,978,252	80		
New York Reciprocal Underwriters.....	908,727	64	126,099	83	.....	.....	782,627	81	119,844	65	197,739	22	9,359	75	1,111,452	68		
Reciprocal Exchange.....	1,305,455	60	30,167	77	259,758	20	810,029	88	46,658	42	.....	.....	.....	.....	861,355	90		
Underwriters' Exchange.....	465,758	89	90,196	77	.....	.....	375,562	12	71,370	81	2,661	73	.....	.....	459,293	47		
Total.....	10,970,109	40	2,089,205	53	982,555	48	7,898,348	39	592,609	95	227,786	86	23,885	28	18,213	02	8,760,843	50



RECIPROCAL OR INTER-INSURANCE EXCHANGES  
DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31ST, 1925

Name of Insurer	Net losses incurred		Adjustment expenses		Administration expenses		All other expenses		Loss on sale or maturity of assets		Assets written down		Total losses and expenses		Premium deposits returned to subscribers		Total disbursements	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
Affiliated Underwriters.....	404,789	85	4,149	19	146,922	72	42,460	72	7	82	3,912	08	602,242	38	152,824	28	755,066	66
American Exchange Underwriters.....	37,141	78	704	08	60,473	69	17,137	02	850	00	.....	.....	116,306	57	126,127	47	242,434	04
Epperson Underwriters.....	91,563	28	1,018	40	56,494	84	4,285	96	.....	.....	.....	.....	133,362	48	6,757	78	160,120	26
Individual Underwriters.....	135,450	98	2,435	37	132,296	13	36,694	16	.....	.....	.....	.....	375,088	65	165,239	85	483,328	50
Inter-Insurers' Exchange.....	9,728	71	179	47	11,852	14	6,111	37	.....	.....	.....	.....	27,871	69	31,383	04	59,254	73
Lumbermen's Underwriting Alliance.....	1,594,934	35	16,569	34	435,471	35	53,832	16	.....	.....	.....	.....	2,101,171	05	435,071	93	2,536,242	98
Manufacturing Lumbermen's Underwriters.....	1,443,287	86	12,283	50	429,997	97	55,898	03	.....	.....	.....	.....	1,435,041	91	457,004	71	2,000,046	32
New York Reciprocal Underwriters.....	321,950	42	3,563	00	163,565	26	238,066	57	214	51	1,939	32	730,592	39	745,745	12	1,476,337	51
Reciprocal Exchange.....	294,670	00	.....	.....	234,678	75	69,929	66	.....	.....	.....	.....	600,740	86	225,934	98	824,675	84
Underwriters' Exchange.....	58,023	31	1,886	21	74,268	36	32,993	37	.....	.....	.....	.....	107,171	25	255,098	75	422,270	00
Total.....	4,391,540	54	42,788	56	1,746,021	21	557,319	02	3,940	38	20,979	22	6,762,588	93	2,619,187	91	9,381,776	84

BUSINESS IN THE PROVINCE OF ONTARIO

Name of Insurer	Gross risks written		Gross risks deposits on risks written		Gross losses incurred		Net risks written		Net premium deposits received		Net losses incurred	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
Affiliated Underwriters.....	6,604,811	00	31,713	21	790	80	5,734,511	00	23,044	73	790	80
American Exchange Underwriters.....	1,961,000	00	7,105	23	57	60	1,789,000	00	6,564	29	57	60
Epperson Underwriters.....	456,300	00	6,055	45	400	00	393,800	00	3,790	07	400	00
Individual Underwriters.....	12,860,975	00	35,617	82	1,615	38	11,326,249	00	8,641	56	1,615	38
Inter-Insurers' Exchange.....	280,000	00	1,109	12	.....	.....	153,000	00	206	37	.....	.....
Lumbermen's Underwriters Alliance.....	12,914,476	00	228,547	89	40,657	54	8,553,410	00	141,802	10	40,657	54
Manufacturing Lumbermen's Underwriters.....	7,332,071	00	123,547	20	16,412	66	4,576,453	00	98,298	89	16,412	66
New York Reciprocal Underwriters.....	15,756,678	00	27,485	00	3,748	71	14,693,316	00	11,918	97	3,748	71
Reciprocal Exchange.....	357,200	00	3,338	24	204	00	287,200	00	2,010	70	204	00
Underwriters' Exchange.....	628,200	00	2,541	02	.....	.....	550,200	00	479	51	.....	.....
Total.....	59,151,711	00	467,060	18	63,886	69	48,057,139	00	296,757	19	63,886	69

## RECIPROCAL EXCHANGES—

Name of Exchange	Name of Attorney	Place and address of principal office	Name of Ontario representative	Place address Ontario representative	Date of organization	Date first authorization in Canada	Effective date initial Ontario license
New York Reciprocal Underwriters.....	Ernest W. Brown, Inc.....	One Park Ave. N.Y.C., N.Y.	F. W. Wegenast	Bank of Hamilton Bldg., Toronto.	1891	* Nov., 1921	1 Jan., 1925
Affiliated Underwriters.	Ernest W. Brown, Inc.....	One Park Ave. N.Y.C., N.Y.	F. W. Wegenast	Bank of Hamilton Toronto.....	1922	* Sept., 1923	1 Jan., 1925
Individual Underwriters.	Ernest W. Brown, Inc.....	One Park Ave. N.Y.C., N.Y.	F. W. Wegenast	Bank of Hamilton Toronto.....	1881	* Nov., 1921	1 Jan., 1925
American Exchange Underwriters.	Weed & Kennedy	123 William St. N.Y.C., N.Y.	K. B. McLaren.	Confederation Life Building, Toronto.....	1892	* Dec., 1922	1 Jan., 1925
Epperson Underwriters.	U. S. Epperson, Underwriting Co.	313 R. A. Long Bldg., Kansas City, Mo..	L. D. Payette..	Confederation Life Building, Toronto.....	1905	1 July, 1925	1 July, 1925
Inter-Insurers' Exchange....	T. H. Mastin Co.	1907 Grand Av Kansas City, Mo.....	F. W. Wegenast	Bank of Hamilton Bldg., Toronto.	1905	1 July, 1925	1 July, 1925
Lumbermen's Underwriting Alliance...	V. S. Epperson Underwriting Co.....	313 R. A. Long Bldg., Kansas City, Mo..	L. D. Payette..	Confederation Life Building, Toronto.....	1905	* May, 1910	1 Jan., 1925
Manufacturing Lumbermen's Underwriters.	Rankin-Benedict Underwriting Co.....	1200 Davidson Bldg., Kansas City, Mo.	W. E. Bigwood.	1003 Federal Bldg., Toronto.....	1898	* Apr., 1918	1 Jan., 1925
Reciprocal Exchange....	Bruce Dodson, Ralph Dodson, Bruce Dodson, Jr	28th and Wyandotte St., Kansas City, Mo.....	F. W. Wegenast	Bank of Hamilton Bldg., Toronto.	1900	1 July, 1925	1 July, 1925
Underwriters' Exchange....	T. H. Masten Co.	1907 Grand Ave., Kansas City, Mo...	F. W. Wegenast	Bank of Hamilton Bldg., Toronto.	1902	1 July, 1925	1 July, 1925

\*Dominion license.

†Sprinklered risks only.

MISCELLANEOUS INFORMATION

Where Licensed Elsewhere	Classes of insurance authorized to transact in Ontario.	Number of subscribers at date of initial application for Ontario license.	Date most recent examination principal office by Ontario Department.	Names of Advisory Board responsible for Supervision of Exchange
Ala., Ark., Cal., Colo., Fla., Ill., Ind., Ia., Kan., Ky., Md., Mich., Minn., Miss., Mo., Neb., N.Y., N.C., N.D., Ohio, Okla., Ore., Pa., S.C., Tenn., Tex., Utah, Va., Wash., Wis., Dom. of Can.	†Fire	958	April, 1926	Arthur W. Watson, of Passavant and Co., New York; James A. Swan, of Pettis Dry Goods Co., Indianapolis; E. C. B. Fetherstonhaugh, of Greenshields, Ltd., Montreal; Samuel C. Pirie, of Carson, Pirie, Scott and Co., Chicago; M. Friedsam, of B. Altman and Co., New York; J. E. Paden, of Endicott Johnson Corp., Endicott, N.Y.; F. J. Arend, of De Laval Separator Co., New York.
Ala., Ark., Cal., Colo., Fla., Ill., Ind., Ia., Kan., Ky., Md., Mich., Minn., Miss., Mo., Neb., N.Y., N.C., N.D., Ohio, Okla., Ore., Pa., S.C., Tenn., Tex., Utah, Va., Wash., Wis., Dom. of Can.	Fire	1127	April, 1926	John Sargent, of Sargent and Co., New York; Thos. F. McCarthy, of Austin Nicols Co., Inc., New York; Frank R. Chambers, of Rogers Peet Co., New York; Arthur W. Watson, of Passavant and Co., New York; Thos W. Ross, of the Trumbull Mfg. Co., Warren, Ohio; E. C. B. Fetherstonhaugh, of Greenshields, Ltd., Montreal; James A. Swan, of Syndicate Trading Co., New York.
Ala., Ark., Cal., Colo., Fla., Ill., Ind., Ia., Kan., Ky., Md., Mich., Minn., Miss., Mo., Neb., N.Y., N.C., N.D., Ohio, Okla., Ore., Pa., S.C., Tenn., Tex., Utah, Va., Wash., Wis., Dom. of Can.	†Fire	1128	April, 1926	Frank R. Chambers, of Rogers Peet Co., New York; Thomas W. Ross, of the Trumbull Mfg. Co., Warren, Ohio; Stanley T. Cozzens, of Goldberg Bros. and Co., New York; Arthur R. Wendall, of the Wheatena Co., Rahway; John L. Bailey, of the Consolidated Gas, Electric Light and Power Co., Baltimore; J. J. Vaughn, of the T. Eaton Co., Ltd., Toronto.
N.Y., Penn., Md., Ohio, Ind., Mich., Minn., Ia., Mo., Tenn., Ky., Neb., Fla., Tex., Cal., Dom. of Can.	†Fire	327	April, 1926	Celsus P. Perrie, of James McCreary and Co., New York; C. W. Patterson, President of Austin Nichols and Co., New York; J. T. Hammond, Treasurer of Lord and Taylor, New York.
Mo., Kan., Ark., Ore., Penn., Wash., Wis.	Fire	639	April, 1925	H. L. Dierks, of the Dierks Lumber and Coal Co., Kansas City; W. R. Edwards, of the Edwards and Bradley Lumber Co., Chicago; C. E. Slagle, of the Louisiana Central Lumber Co., Clarke, La.; R. H. Bowman, of the Bowman Hicks Lumber Co., Kansas City; R. L. Jurden, of the Penrod Jurden Co., Memphis, Tenn.; J. D. Tennant, of the Long-Bell Lumber Co., Kansas City.
Ark., Ill., Ind., Ia., Ky., Md., Minn., Mo., Neb., Ohio, Okla., Ore., Penn., Tenn., Tex., Va., Wash.	†Fire	342	April, 1925	John Gould, of Kellogg Switchboard and Supply Co., Chicago; Stanley Maxwell, of Cupples Co., St. Louis, Mo.; J. A. Carpenter, of the Kansas City Paper House; E. R. McCarthy; A. L. Mayo.
Ala., Ark., Ariz., Cal., Fla., Ida., Ind., Ky., Me., Md., Mo., Miss., Mich., Minn., N.Y., Ohio, Okla., Ore., Penn., N.C., S.C., Tex., Tenn., Va., Wash., Wis., Dom. of Can.	Fire	1440	April, 1925	R. A. Long, of the Long-Bell Lumber Co., Kansas City, Mo.; R. B. White, of the Exchange Sawmill Co., Kansas City; Chas. S. Keith, of the Central Coal and Coke Co., Kansas City; L. L. Seibel, of the Fort Smith Lumber Co., Kansas City; B. B. Burns, of the C. L. Ritter Lumber Co., Huntington, W. Va.; Jas. Tyson, of the Chas. Nelson Co., San Francisco, Cal.; C. W. Gates, of the Crossett Lumber Co., Crossett, Ark.; R. L. Jurden, of the Penrod Jurden Co., Memphis, Tenn.; A. McLean, of the Bathurst Co., Ltd., Bathurst, N.B.; J. P. Hennessy, of the Shevlin, Carpenter and Clarke Co., Minn.; J. H. Himmelberger, of the Himmelberger-Harrison Lumber Co., Morehouse, Mo.
Ala., Ariz., Ark., Cal., Fla., Ida., Ky., Me., Mich., Minn., Miss., Mo., N.Y., N.C., Ohio, Okla., Ore., Penn., S.C., Tenn., Tex., Va., Wash., Wis., Dom. of Can.	Fire	1345	April, 1925	C. F. Thompson, of the C. L. Gray Lumber Co., Chicago, Ill.; E. V. Babcock, of the Babcock Lumber Co., Pittsburgh; W. E. Bigwood, of the Graves Bigwood and Co., Toronto, Ont.; I. H. Fetty, of the Savannah River Lumber Co., Savannah; H. S. Fielson, of the Alexander Gilmer Lumber Co., Remlig, Tex.; D. W. Richardson, of the Goldsboro Lumber Co., Dover, N.C.; W. A. Pickering, of the W. R. Pickering Lumber Co., Kansas City, Mo.; S. B. Bissell, of the Gawkey Bissell Lumber Co.; A. W. Lairch, of the Potlatch Lumber Co., Potlatch, Ida.; C. H. Watzek, of the Crossett Western Co., Wauna, Ore.
Ala., Ark., Cal., Conn., Colo., Dist. of Col., Fla., Ida., Ill., Ind., Ia., Kan., Ky., Me., Md., Mich., Minn., Miss., Mo., Neb., N.Y., N.C., Ohio, Okla., Ore., Penn., S.C., Tenn., Tex., Utah, Va., Wash., Wis.	Fire	2971	April, 1925	M. Wright, of the Hamilton Brown Shoe Co., St. Louis, Mo.; H. E. Slayton, of the F. M. Hoyt Shoe Co., Manchester, N.H.; M. Selby, of the Selby Shoe Co., Portsmouth, Ohio; C. A. Wheeler, of the Acme Laundry Co., Fort Worth, Tex.; S. F. Macdonald; Jay Burns, of the Standard Bakeries Corp., Chicago, Ill.; W. E. Fitch, of Fitch Laundry, La Salle, Ill.; H. W. Stoer, of the Troy Laundry Co., Cleveland, Ohio; L. A. Ebner, of the Ebner Ice and Cold Storage Co., Vincennes, Ind.; E. Carey, of the Carey Salt Co., Hutchinson, Kansas; G. Reisch, of the Reisch Brewing Co., Springfield, Ill.; C. J. Cassity, of the Highland Laundry Co., Pittsburgh.
Ala., Ark., Cal., Ill., Ind., Ia., Ky., Md., Mich., Minn., Mo., Neb., N.Y., Ohio, Okla., Ore., Penn., Tenn., Tex., Va., Wash., Wis.	†Fire	604	April, 1925	John Gould, of Kellogg Switchboard and Supply Co., Chicago; Stanley Maxwell, of Cupples Co., St. Louis, Mo.; J. A. Carpenter, of the Kansas City Paper House; E. R. McCarthy; W. L. Mayo.



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III.

STATISTICAL TABLES

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TABLE 1.—Fire losses in Ontario 1916-1925 reported by insurers other than insurers licensed under *The Insurance Act, 1917* (Dominion).

Year	Class of Company	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses on buildings and contents reported to have been caused by lightning.	Amount paid for such losses on live stock reported to have been caused by lightning.
		\$ c.	\$ c.	\$ c.	\$ c.
1916	70 Purely Mutual Companies . . . . .	537,331 66	18,731 00	185,924 44	.....
	10 Cash-Mutual Companies . . . . .	659,669 38	47,834 80	34,132 09	.....
	4 Stock Companies . . . . .	265,006 92	6,302 00	1,873 37	.....
	84 Companies . . . . .	1,462,007 96	72,867 80	221,929 90	.....
1917	70 Purely Mutual Companies . . . . .	577,677 91	5,555 45	256,941 44	.....
	9 Cash-Mutual Companies . . . . .	638,594 64	12,116 99	59,402 93	.....
	2 Stock Companies . . . . .	200,731 65	5,208 25	10,379 48	.....
81 Companies . . . . .	1,417,004 20	22,880 69	326,723 85	.....	
1918	71 Purely Mutual Companies . . . . .	630,814 15	8,805 00	148,283 35	78,603 91
	9 Cash-Mutual Companies . . . . .	794,982 88	17,088 46	68,577 37	1,304 75
	2 Stock Companies . . . . .	222,112 04	947 77	11,123 85	.....
82 Companies . . . . .	1,647,909 07	26,841 23	227,984 57	79,908 66	
1919	71 Purely Mutual Companies . . . . .	599,813 83	10,211 00	142,701 13	89,148 09
	9 Cash-Mutual Companies . . . . .	562,429 92	15,617 29	95,913 47	5,478 81
	2 Stock Companies . . . . .	196,401 12	4,935 13	26,828 19	.....
	82 Companies . . . . .	1,358,644 87	30,763 42	265,442 79	94,626 90
1920	72 Purely Mutual Companies . . . . .	620,839 35	11,089 00	116,173 17	95,336 06
	9 Cash Mutual Companies . . . . .	571,214 41	16,767 74	44,055 34	1,678 00
	2 Stock Companies . . . . .	265,410 46	950 78	9,289 05	.....
	83 Companies . . . . .	1,457,464 22	28,807 52	169,517 56	97,014 06
1921	72 Purely Mutual Companies . . . . .	929,811 08	4,425 00	189,290 45	85,389 88
	6 Cash-Mutual Companies . . . . .	692,139 18	6,637 60	53,237 21	9,696 87
	3 Stock Companies . . . . .	658,429 42	5,918 40	23,684 77	.....
81 Companies . . . . .	2,280,379 68	16,981 00	266,212 43	95,066 75	
1922	73 Purely Mutual Companies . . . . .	1,046,377 97	3,148 33	220,368 14	64,373 81
	6 Cash Mutual Companies . . . . .	634,294 16	35,082 71	5,069 06	5,368 91
	3 Stock Companies . . . . .	938,692 58	28,939 95	3,492 30	.....
	82 Companies . . . . .	2,619,364 71	67,170 99	228,929 50	69,742 72
1923	71 Purely Mutual Companies . . . . .	1,186,326 02	7,085 00	175,288 84	56,043 02
	5 Cash-Mutual Companies . . . . .	728,022 32	940 00	45,824 85	2,261 89
	6 Stock Companies . . . . .	808,681 35	..... †	..... †	..... †
82 Companies . . . . .	2,723,029 69	8,025 00	221,333 67	58,304 91	
1924	71 Mutual Insurance Corporations . . . . .	1,114,608 27	14,298 88	128,682 27	50,051 66
	5 Cash Mutual Insurance Corporations . . . . .	833,804 88	..... †	..... †	..... †
	6 Joint Stock Insurance Companies . . . . .	672,726 36	..... †	..... †	..... †
82 Insurers . . . . .	2,621,139 51	14,298 88	128,682 27	50,051 66	
1925	71 Mutual Insurance Corporations . . . . .	1,128,751 61	22,573 19	172,990 78	78,440 97
	5 Cash Mutual Insurance Corporations . . . . .	741,494 81	..... †	..... †	..... †
	6 Joint Stock Insurance Companies . . . . .	567,468 95	..... †	..... †	..... †
	82 Companies . . . . .	2,437,715 37	22,573 19	172,990 78	78,440 97

†Not known.

TABLE 2.—Underwriting experience, averages and percentages for 30 years (1896—1925), mutual fire insurance corporations not licensed under *The Insurance Act, 1917* (Dominion).

Year	Number of companies	Average assets	Average liabilities	Average surplus	Average net amount at risk	Percentage of average surplus at risk	Average cost of management	Percentage of average cost of management to average amount at risk	Average amount paid for losses	Percentage of average amount paid for losses at risk	Total percentage of average cost of management to average amount at risk
1896	72	\$ 50,613 37	\$ 771 15	\$ 49,842 22	\$ 1,522,459 00	3.273	\$ 885 01	0.581	\$ 2,000 95	1.71	2.291
1897	72	53,188 87	691 69	52,497 18	1,594,577 00	3.282	885 98	0.555	2,351 13	1.47	2.025
1898	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	0.533	2,235 62	1.84	2.303
1899	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	0.536	2,258 90	1.64	2.131
1900	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	0.491	2,458 30	1.34	1.826
1901	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 70	0.486	2,728 10	1.34	1.810
1902	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	958 75	0.470	3,496 26	1.89	2.053
1903	73	76,603 26	451 61	76,148 65	2,197,059 00	3.465	1,018 70	0.463	3,870 52	1.64	2.101
1904	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	0.441	3,868 18	1.80	1.942
1905	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	0.452	5,207 10	1.89	2.340
1906	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,249 60	0.450	4,404 70	1.81	1.938
1907	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	0.438	5,438 88	1.78	2.213
1908	69	104,978 65	555 52	112,533 13	3,044,888 00	3.429	1,328 92	0.432	4,734 41	1.35	1.785
1909	68	112,916 11	382 99	112,533 12	3,236,102 00	3.451	1,478 75	0.437	5,931 90	1.76	2.197
1910	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,540 46	0.433	6,806 82	1.91	2.343
1911	69	121,569 36	389 43	121,179 98	3,551,968 11	3.412	1,523 44	0.440	5,917 77	1.59	2.038
1912	69	126,295 74	284 84	126,000 90	3,703,969 92	3.401	1,759 64	0.452	7,464 43	1.93	2.385
1913	69	130,692 23	394 48	130,297 83	3,866,184 36	3.368	1,756 04	0.418	6,230 34	1.57	1.988
1914	70	134,546 38	532 49	134,014 43	3,955,215 56	3.346	1,776 90	0.430	6,370 33	1.54	1.970
1915	70	139,792 66	448 95	139,343 70	4,126,586 46	3.392	1,895 00	0.438	7,670 16	1.77	2.209
1916	70	145,872 94	687 89	145,185 83	4,316,262 46	3.392	2,042 71	0.430	8,252 54	1.81	2.258
1917	70	152,223 63	807 17	151,616 46	4,549,791 77	3.382	2,103 77	0.433	8,884 70	1.84	2.271
1918	71	160,372 05	824 21	159,547 85	4,814,198 45	3.375	2,316 43	0.444	9,447 66	1.62	2.064
1919	71	176,142 28	305 48	175,836 80	5,210,582 48	3.392	2,543 94	0.440	8,622 76	1.51	1.956
1920	72	193,458 70	317 12	193,141 32	5,692,476 96	3.382	2,664 77	0.440	12,914 04	2.13	2.570
1921	72	203,371 20	705 00	202,666 19	6,044,864 14	3.352	2,780 87	0.444	14,333 94	2.29	2.734
1922	73	207,292 70	1,078 25	206,214 45	6,252,153 80	3.308	3,172 44	0.471	16,708 81	2.48	2.958
1923	71	206,359 11	1,834 35	204,524 76	6,730,015 52	3.317	3,253 18	0.462	15,698 71	2.23	2.694
1924	71	228,717 15	6,704 09	222,016 06	7,031,075 77	3.157	3,682 34	0.499	15,897 91	2.158	2.657
1925	71	229,335 29	7,221 52	222,114 05	7,366,973 69	3.015					

\*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is .2557—26 57-100 cents.



TABLE 3.—Total assets, liabilities, amount at risk, etc., for 30 years (1896-1925), mutual fire insurance corporations not licensed under *The Insurance Act, 1917* (Dominion).

Year	Number of Companies	Total Assets		Total Liabilities		Total Net Amount of Risk		Total Cost of Management		Total Amount of Losses Paid	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1896	72	3,644,162	96	55,523	19	109,617,060	00	63,721	18	187,916	45
1897	72	3,829,599	26	49,801	99	114,809,593	00	63,790	58	169,281	88
1898	75	4,097,623	98	63,226	47	121,965,359	00	67,544	96	224,747	15
1899	75	4,312,225	58	44,978	15	125,677,413	00	69,913	00	167,639	29
1900	74	4,563,701	89	42,111	65	133,274,373	00	65,451	45	219,699	12
1901	75	4,909,905	31	43,170	84	142,878,557	00	69,547	83	191,782	70
1902	74	5,263,370	54	33,379	76	150,981,746	00	71,022	23	202,472	02
1903	73	5,592,038	34	33,187	04	160,385,333	00	74,380	42	255,227	06
1904	72	5,907,474	01	30,841	27	169,847,278	00	78,315	96	279,325	92
1905	70	6,246,102	55	17,654	85	179,925,052	00	79,574	83	270,772	86
1906	69	6,546,964	45	15,885	74	190,139,952	00	85,601	85	359,980	45
1907	69	6,959,999	47	21,507	51	201,055,392	00	86,070	51	303,924	51
1908	69	7,243,527	16	38,331	27	210,097,305	00	91,123	04	374,593	39
1909	68	7,678,295	81	26,043	62	220,054,980	00	95,764	15	297,459	88
1910	69	8,025,136	85	17,767	24	231,991,755	00	101,345	51	409,451	68
1911	69	8,383,438	60	23,620	86	244,064,150	00	107,189	31	469,671	16
1912	69	8,714,406	51	20,344	37	255,573,924	64	112,707	67	408,326	46
1913	69	9,017,764	20	27,219	55	266,766,720	77	121,415	61	515,045	72
1914	70	9,418,246	92	37,274	82	276,865,089	54	115,922	54	436,125	51
1915	70	9,785,486	06	31,426	88	288,861,052	43	124,383	07	446,553	65
1916	70	10,211,106	27	48,152	38	302,138,372	22	132,656	25	537,331	66
1917	70	10,655,654	64	42,501	96	318,485,423	61	142,989	74	577,677	91
1918	71	11,386,416	54	58,519	04	341,798,832	10	149,382	66	630,814	15
1919	71	12,506,102	02	21,689	31	369,951,356	10	164,467	12	599,783	83
1920	72	13,929,026	78	22,832	97	409,858,341	60	183,164	87	620,839	35
1921	72	14,642,726	64	50,760	36	435,225,899	50	191,863	84	929,811	08
1922	73	15,132,367	14	78,712	65	456,407,519	54	203,004	05	1,046,377	97
1923	71	14,651,497	08	130,239	30	477,873,681	28	225,243	71	1,186,326	02
1924	71	16,238,918	12	475,990	96	499,206,379	76	230,975	70	*1,114,608	72
1925	71	16,282,805	56	512,727	95	523,055,132	00	261,446	68	1,128,751	61

\*Total amount paid for Losses by Purely Mutual Companies, for the 30 years, 1896 to 1925, both inclusive, \$14,562,377.55.

TABLE 4—(A)  
LIFE INSURANCE—PREMIUM INCOME AND DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1925  
(Fraternal Societies not included.)

	PREMIUM INCOME						DISBURSEMENTS					
	Assurances			Consideration for Annuities			Total Premium Income	Death Claims	Matured Endowments	Other Payments to Policyholders	Total	
	Gross	Reinsurance		Gross	Reinsurance							Net
		\$	c.		\$	c.	\$	c.				
<i>Joint Stock</i>												
Aetna.....	632,438 74	16,481 74	615,957 00	89,668 49	89,668 49	615,957 00	187,418 50	62,328 00	111,455 81	361,202 31		
Canada.....	3,924,974 08	328,554 14	3,606,419 94	113,445 80	113,445 80	3,696,088 43	1,042,558 72	403,907 14	1,351,501 41	2,798,057 27		
Capital.....	138,785 05	25,339 25	113,445 80	1,684 92	1,684 92	113,445 80	10,860 00	.....	29,368 29	40,228 29		
Commercial Union.....	1,684 92	.....	1,684 92	.....	.....	1,684 92	.....	.....	3,661 00	26,104 00		
Commonwealth.....	122,917 10	5,497 85	117,419 25	40,399 30	40,399 30	117,419 25	22,443 00	250,832 00	724,855 38	1,518,212 38		
Confederation.....	1,914,260 46	29,349 40	1,884,910 56	2,000 00	2,000 00	1,925,309 86	542,525 00	96,735 00	42,835 17	198,938 00		
Continental.....	420,971 02	15,350 20	405,620 82	.....	.....	407,620 82	94,277 83	28,537 65	119,243 99	252,010 69		
Crown.....	765,249 45	32,257 88	732,991 57	169 80	169 80	732,991 57	178,651 00	111,408 00	.....	290,059 00		
Dominion of Canada	1,371,900 61	131,196 43	1,240,704 18	.....	.....	1,240,873 98	.....	.....	.....	.....		
G. & A.....	25,037 31	2,619 36	22,417 95	.....	.....	22,417 95	9,000 00	.....	1,693 65	10,693 65		
Eaton, T.....	170,304 83	29,476 94	140,827 89	.....	.....	140,827 89	1,000 00	.....	57,730 08	1,000 00		
Empire.....	88,668 62	4,722 79	83,945 83	.....	.....	83,945 83	180,000 00	31,000 00	.....	106,730 08		
Equity.....	180,010 12	15,690 34	164,319 78	.....	.....	164,319 78	82,100 00	70,801 00	(not reported)	132,501 00		
Excelsior.....	882,043 09	37,892 02	844,151 07	.....	.....	844,151 07	342,177 20	116,003 00	858,417 00	1,316,390 20		
Great West.....	3,004,788 28	47,285 32	2,957,502 96	3,006 65	3,006 65	2,957,502 96	274,839 20	183,369 00	791,751 92	1,248,960 12		
Imperial.....	2,545,103 48	172,941 32	2,372,162 16	.....	.....	2,375,168 81	.....	.....	.....	.....		
Liverpool & London & Globe.....	818 53	.....	818 53	.....	.....	818 53	3,822 50	.....	1,789 03	5,611 53		
London.....	4,324,733 40	45,562 23	4,279,171 17	.....	.....	4,279,171 17	381,129 37	257,067 87	554,662 31	1,192,859 55		
London & Scottish.....	196,814 11	3,579 40	193,234 71	.....	.....	193,234 71	77,514 73	101,911 17	22,316 80	201,942 70		
Manufacturers.....	2,345,917 16	40,683 07	2,305,234 09	5,268 00	5,268 00	2,310,502 09	329,450 15	219,497 67	689,311 93	1,238,259 75		
Monarch.....	195,780 90	8,439 44	187,341 46	.....	.....	187,341 46	20,724 00	.....	(not reported)	20,724 00		
Montreal.....	156,304 00	17,625 00	138,679 00	.....	.....	138,679 00	9,000 00	.....	16,851 80	25,851 00		
Mutual & Citizens.....	268,286 59	.....	268,286 59	.....	.....	268,286 59	16,363 63	563 75	12,851 80	20,681 00		
National of Canada.....	484,909 59	58,072 28	426,837 31	.....	.....	426,837 31	46,785 00	13,650 00	83,560 23	145,905 23		
North American.....	1,402,100 50	40,540 69	1,361,559 81	.....	.....	1,361,559 81	319,169 82	293,400 00	493,629 00	1,108,200 82		
North British & Mercantile.....	17,859 87	1,830 50	16,029 37	.....	.....	16,029 37	1,146 11	.....	384 41	1,530 82		
Northern.....	338,474 87	11,805 85	326,669 02	.....	.....	326,669 02	56,975 21	51,332 00	100,940 38	208,801 59		
Ontario Equitable.....	486,632 03	46,959 71	439,672 32	.....	.....	439,672 32	59,939 50	.....	26,640 00	86,579 59		
Phoenix.....	55,518 56	1,759 83	53,758 73	.....	.....	53,758 73	52,623 50	1,042 00	9,818 44	63,483 94		
Reinsurance of Canada.....	26,177 83	2,921 37	23,256 46	.....	.....	23,256 46	15,842 00	.....	261 13	16,103 13		
Royal.....	207,004 18	28,897 86	178,106 32	.....	.....	178,106 32	14,763 70	10,575 54	34,497 92	68,737 16		
Sauvagearde.....	76,401 27	.....	76,401 27	.....	.....	76,401 27	1,500 00	2,000 00	91,000 00	104,300 00		
Security.....	87,606 78	12,040 07	75,566 71	.....	.....	75,566 71	5,000 00	.....	50 00	2,050 00		
Sovereign.....	97,657 62	1,387 46	96,270 16	.....	.....	96,270 16	13,075 00	.....	33,429 46	56,004 46		
Sun.....	4,963,401 76	45,508 14	4,917,893 62	54,513 90	54,513 90	4,917,893 62	681,904 71	467,510 45	1,460,056 51	2,609,537 67		
Travellers of Hartford.....	683,787 20	13,001 90	670,785 30	.....	.....	670,785 30	131,017 07	68,242 91	11,436 95	314,225 10		
United States.....	22,577 38	2,147 34	20,430 04	.....	.....	20,430 04	.....	.....	4,775 12	4,775 12		



LIFE—EXHIBIT OF POLICIES IN ONTARIO 1925  
(Fraternal societies not included.)

	At end of 1924			ADDITIONS						DEDUCTIONS						At end of 1925		Reinsured	
	No.	Amount	\$	New issued			Other additions			Ceased by death		Ceased by maturity		Other deductions		No.	Amount	No.	Amount
				No.	Amount	\$	No.	Amount	\$	No.	Amount	No.	Amount	No.	Amount				
<i>Joint Stock</i>																			
Aetna	3,903	30,211,115		1,132	7,587,231		16	50,676	59	184,531	54	4,412,721	786	3,509,205	5,642	29,652,565			
Canada	59,805	103,726,153		5,871	30,135,839		153	492,636	405	869,138	206	371,271	2,743	8,961,018	42,475	124,152,301			
Capital	2,167	3,765,840		279	440,090				7	8,860			183	312,530	2,256	3,884,540			480,500
Commercial Union																60,000			
Commonwealth	2,184	4,028,094		1,404	2,180,255		153	206,972	12	30,983			1,096	1,870,426	2,633	4,513,912			448,042
Confederation	28,051	48,121,457		4,007	6,863,327		197	357,991	189	322,889	166	236,351	2,268	4,049,129	26,642	50,734,406			655,965
Continental	8,178	11,280,902		1,530	2,446,197		173	447,990	44	54,829	89	106,235	1,305	1,946,019	8,443	12,068,006			
Crown	11,749	19,147,994		2,335	4,307,373		1,655	3,017,298	43	63,552	26	32,000	3,502	5,696,603	12,168	20,480,603			1,060,888
Dominion		36,807,908			7,038,132			265,182		196,460		109,952		2,937,416		40,867,394			
Eaton G. & A.	156	364,000		278	615,550		1	1,000		14,000			31	84,000	404	896,550			109,500
Empire	1,643	3,605,630		424	872,800		7	1,250	3	1,000			165	402,000	1,900	4,063,680			676,741
Equity	879	2,074,789		1,178	2,085,861		7	20,500	1	1,000			279	657,675	1,784	3,522,475			373,751
Excelsior	3,462	5,888,082		424	864,643		2	3,575	15	26,000	27	31,000	268	503,676	3,578	6,195,673			334,573
Great West		25,279,265			4,824,086			1,397,446		91,247		70,801		4,717,479		26,623,276			
Imperial		76,611,986			14,343,278			798,432		342,177		116,003		5,912,159		83,383,357			1,236,123
Liverpool & London	29,647	67,750,486		4,542	10,108,186		191	463,980	122	317,781	102	271,955	1,866	4,278,510	32,290	73,454,406			4,001,243
London & Globe	26	35,098								3,822				1,789	29,487				
London & Scottish	270,391	115,562,876		55,150	43,210,890		1,980	1,874,594	1,815	562,104	3,275	275,249	1	20,172,191	281,212	139,638,816			1,382,343
Manufacturers	35,670	8,363,200		206	347,000		16	32,382	35	82,135	70	101,911		399,875	81,158	8,715,661			
Monarch		6,602,442			10,012,965		200	435,578	155	269,620	155	213,697	2,563	4,639,828	38,320	67,107,874			1,038,000
Montreal		4,649,137			1,435,083			197,569		23,842				933,082		7,278,170			321,871
Mutual & Citizens		*4,438,860		950	*1,185,100		51	*74,000	6	*7,500	1	*500		564,811		5,067,856			566,153
National of Canada		11,836,440			4,281,167			482,642		45,667		13,650		2,933,359		18,807,172			1,700,503
North American	21,389	37,290,644		3,500	6,034,599		156	392,435	128	270,400	228	304,345	1,918	3,662,282	22,771	39,480,651			914,440
North British & Mercantile	67	420,540										1,146		66	419,394				35,000
Northern	7,015	10,173,874		390	476,250		55	101,366	47	65,087	46	53,607	689	1,113,438	6,678	9,519,358			375,571
Ontario Equitable	7,710	18,021,461		2,545	5,600,636		176	422,314	48	153,865	1		1,335	3,456,478	9,048	20,434,668			
Phoenix	711	2,048,711		16	44,000		1	1,515	18	52,623		1,042	31	55,684	678	1,984,877			241,341
Reinsurance of Canada	399	1,586,949		139	482,799		4	15,842	4	15,842			55	252,331	479	1,801,575			
Royal	1,328	5,702,396		100	795,978		10	17,400	9	17,400		17,250	77	252,007	1,332	6,211,717			485,000
Sauvageard		1,094,442			945,767					15,600		1,500		715,455		1,307,654			
Security	1,482	1,699,608		704	1,147,517		3	2,500	3	2,500		13	13,475	260	592,450	2,252,175			308,000
Sovereign		2,799,189			509,804			48,127		11,000				374,333		2,958,312			66,000
Sun	62,677	121,823,400		8,316	19,806,971		1,289	2,663,216	359	646,654	336	441,504	5,844	11,846,921	65,743	131,358,508			1,400,845
Travellers of Hartford	6,624	29,705,512		1,487	5,722,734		11	2,859,184	41	134,444	31	69,248	672	3,723,156	7,378	34,360,582			644,152
United States	171	510,721		15	101,000								10	51,357	176	560,164			98,000



FRATERNAL SOCIETIES—PREMIUM INCOME (including dues) AND DISBURSEMENTS IN ONTARIO—1925

	Premiums (including dues)					Disbursements				
	Mortuary Fund	Sick and Funeral Funds	Other Funds	Expense Fund	Total	Mortuary Fund	Sick and Funeral Fund	Other Funds	Expense Fund	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Alliance Nationale.....	10,556 28	3,112 12	360 29	14,455 75	14,028 69	4,000 00	2,727 76		2,793 96	6,727 76
Ancient Order of Foresters.....	117,988 05	38,424 63	2,035 20	18,156 25	172,903 63	63,219 21	16,158 36	703 29	20,793 96	100,874 82
Ancient Order United Workmen.....	324,644 68	1,734 08		18,196 25	344,575 01	284,265 53	1,401 98		18,863 40	304,530 91
Artisans Canadiens-Francais.....	27,352 65	6,154 82	820 02	5,693 62	40,021 11	12,850 00	5,559 30	188 00	5,669 31	24,266 61
Brotherhood American Yeomen.....	312 34			99 93	412 27					
Canadian Order Chosen Friends.....	423,583 19	13,247 28	1,490 08	14,512 29	452,832 84	285,372 50	12,284 20		41,972 66	339,629 36
Canadian Order Foresters.....	690,430 28	56,242 48			746,672 76	405,565 84	69,438 75			475,004 59
Canadian Order Home Circles.....	161,377 65	928 31		13,674 00	175,979 96	129,864 62	1,068 00		18,696 26	149,628 88
Canadian Order Oddfellows.....	57,159 05	1,824 61	2,224 20	24,279 55	85,487 41	53,831 35	2,324 35	2,155 08	20,833 21	79,143 99
Canadian Order Woodmen of World.....	170,657 23	9,699 78		33,648 44	214,005 45	101,903 67	3,837 71		34,909 01	140,650 39
Catholic Order of Foresters.....	335,419 85	11,133 70		11,133 70	146,553 55	74,358 00			5,623 81	79,981 81
Catholic Mutual Benefit Ass'n.....	71,237 98	496 54		4,851 73	76,586 25	68,651 03	154 28			68,805 31
Civil Service Mutual Benefit Society.....					138,017 05	79,672 78				12,788 25
Commercial Travellers Ass'n of Canada.....	38,017 05	42,938 37			42,938 37	36,850 09				79,672 78
Commercial Travellers Mutual Ins. Soc.....	4,710 00			170 50	4,880 50	3,500 00				3,500 00
Federated Ass'n Letter Carriers.....			30,955 37		30,955 37					
Hamilton Police Benefit Fund.....			30,305 75		30,305 75					
Hamilton Firemen's Benefit Fund.....					610,485 64	919,821 87	156,556 76	12,788 25	5,646 43	12,788 25
Independent Order of Foresters.....	551,313 98	59,171 66		2,925 22	6,839 54	500 00	2,215 00		528 23	3,243 23
Jewish National Workers Alliance.....	1,798 51	2,115 81		17,751 55	26,708 63	1,500 00	300 90	52 54	4,077 27	4,077 27
Knights of Columbus.....	8,957 08	323 25	158 30	323 25	2,543 27	4,881 00			345 63	2,198 17
Knights of Malta.....	1,542 47	519 25		1,010 75	8,485 16				828 25	5,709 25
Knights of Pythias.....	7,474 41				8,485 16					8,485 16
London Police Benefit Fund.....			6,654 41		6,654 41				3,243 66	3,243 66
Maccabees, The.....	168,962 75	5,311 54	1,941 04	28,004 92	204,220 25	74,363 50	5,107 65	1,769 80	20,698 13	101,939 08
National Fraternal Society of Deaf.....	2,272 12	240 25		338 50	2,850 87		60 00		275 90	335 90
Oddfellows' Relief Ass'n.....	391,750 33				301,750 33	169,777 44				169,777 44
Ontario Commercial Travellers Ass'n.....	35,374 95			35,374 95	35,374 95	45,379 66				45,379 66
Orange Grand Lodge of B.A.....	82,300 00				82,300 00	30,333 07				30,333 07
Ottawa Firemen's Sick and Benefit Fund.....										
Royal Arcanum, Supreme Council.....	76,243 05			1,945 60	78,188 65	57,133 67			665 94	57,799 61
Royal Templars of Temperance.....	73,249 29	6,315 25		6,315 25	79,564 54	71,321 19				71,321 19
Sons of England Benefit Society.....	48,428 03	18,360 16	360 32	5,177 60	72,326 11	36,022 50	21,965 00	233 22	10,730 35	68,951 07
Sons of Scotland Benevolent Ass'n.....	74,619 19	838 94		9,671 31	85,129 44	65,796 97	574 71			66,371 68
St. Joseph Union of Canada.....	61,846 00		229 00		76,651 00	46,111 00	12,062 00			58,173 00
Toronto Firemen's Benefit Fund.....			107,204 27		107,204 27					107,204 27
Toronto Police Benefit Fund.....			119,898 39		119,898 39	3,171 97				128,727 78
Western Mutual Life Ass'n.....										
Women's Benefit (Maccabees).....	3,616 19		293 25	1,347 67	5,257 11	135 00		87 75	639 30	862 05
	3,876,133 00	232,998 26	304,929 89	215,477 38	4,629,538 53	3,133,756 46	213,795 81	172,483 42	211,797 05	3,731,832 74

\*Includes approximate expenses, \$242,860.96  
 †Includes approximate expenses, \$5,520.00.  
 ‡Report not received.

FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ONTARIO—1925

	Number at end of 1924		Additions				Deductions				At end of 1925					
	No.	Amount	New Issued		Other Additions		Ceased by Death		Ceased by Maturity		Other Deductions		No.	Amount		
			No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount				
Alliance Nationale.....	607	\$ 536,923	93	\$ 82,371	17	\$ 14,250	4	\$ 4,000	139	\$ 126,500	574	\$ 503,044	54	\$ 2,600,630		
Ancient Order of Foresters.....	3,144	2,575,209	210	137,970	3	9,130	30	23,406	3	3,515	120	94,758	3,204	8,352,186		
Ancient Order of United Workmen.....	8,875	7,001,047	54	11,250	3	90,020	274	294,092	71	8,388	227	156,038	8,388	1,682,951		
Artisans Canadian-Français.....	1,954	1,677,576	68	56,500	82	75,756	17	15,100	0	0	140	111,781	1,947	42,500		
Broadford-American Yeoman.....	18	17,000	30	27,500	0	0	0	0	7	2,000	41	533,581	11,127	9,235,477		
Canadian Order of Clouson Friends.....	11,897	9,932,207	26	78,716	44	34,564	233	223,769	40	52,658	730	2,276,300	25,400	25,452,000		
Canadian Order of Foresters.....	27,164	27,182,150	0	709,500	253	255,250	309	418,600	0	0	3,71	111,131	4,273	5,880,995		
Canadian Order Home Circles.....	4,333	5,975,717	0	64	118,000	1,2	9,500	109	143,786	0	0	2,305	0	1,221,654		
Canadian Order Oddfellows.....	2,214	1,712,361	52	136	44	36,172	0	512	358,400	0	0	415	412,675	5,440	4,931,150	
Canadian Order Workmen of World.....	5,461	5,017,525	0	424,500	0	10,000	96	97,900	0	0	23	20,880	5,315	5,308,242		
Catholic Order of Foresters.....	5,504	5,496,480	0	196,500	0	98,243	10	80,517	86	0	69	68,880	2,213	2,290,789		
Catholic Mutual Benefit Ass'n.....	2,350	2,341,944	20	0	16	0	0	0	0	0	0	0	0	0		
Civil Service Mutual Benefit Soc.....	13,685	1,370	1,370	0	113	0	0	0	0	0	1,700	126,000	13,742	1,607,350		
Commercial Trav. Ass'n of Canada.....	1,751	1,645,350	0	108,000	0	8,000	20	20,000	0	0	126	37,000	1,713	32,221,250		
Commercial Trav. Mutual Ins. Soc.....	257	254,750	0	0	4	3,500	0	0	0	0	37	37,000	0	224		
Federated Ass'n Letter Carriers.....	27,546	27,406,341	0	7,913	8,608,500	764	1,131,654	0	0	8	11,950	4,112	4,437,190	31,790	32,353,672	
Independent Order of Foresters.....	539	1,607,000	102	38,100	0	0	313	342,683	0	0	116	34,050	523	164,250		
Jewish National Workers Alliance.....	523	628,000	0	312	400,000	20	21,000	0	0	2	500	32	37,000	823	1,072,000	
Knights of Columbus.....	165	68,500	0	4,000	0	0	3	1,500	0	0	17	7,750	308	63,250		
Knights of Malta.....	287	322,848	0	25,500	0	0	3	1,881	0	0	395	3,016	308	348,100		
Knights of Pythias.....	4,514	4,485,544	0	348	3,225,000	11	23,420	0	0	0	0	3	2,500	4,391	4,334,573	
Maccabees, The.....	4,514	71,000	0	10	4,500	0	1,000	0	0	0	0	3	2,500	4,391	4,334,573	
National Fraternal Society of Deaf.....	11,627	12,691,101	0	303	374,000	77	79,205	0	0	160	176,140	1,225	1,205,112	75	11,774,053	
Oddfellows' Relief Ass'n.....	3,531	1,795,300	0	352	61,700	0	93,805	0	0	51	29,250	353	116,650	3,479	1,864,903	
Ontario Commercial Trav. Ass'n.....	1,164	2,919,500	0	200,500	0	0	0	26,000	0	0	145	163,800	0	2,930,200		
Orange Grand Lodge of B.A.....	2,542	1,915,593	0	39	45,000	45	81,500	0	0	35	57,449	0	106	227,380	2,648	2,150,500
Royal Arcanum Supreme Council.....	1,204	993,602	50	19	20,000	2	2,100	0	0	48	58,000	23	184,000	0	1,137	951,062
Royal Templars of Temperance.....	4,184	3,015,762	0	879	373,250	14	9,500	0	0	667	280,000	1	500	4,300	3,045,012	
Sons of England Benefit Society.....	4,184	3,633,525	0	422	358,300	33	25,350	0	0	56	46,525	0	249,000	4,303	3,721,650	
Sons of Scotland Benevolent Ass'n.....	281	235,550	0	62	48,000	0	0	500	0	0	33	24,018	0	309	259,031	
St. Joseph Union of Canada.....	281	235,550	0	62	48,000	0	0	500	0	0	33	24,018	0	309	259,031	
Western Mutual Life Ass'n.....	135,432,607	19	13,029,157	37	2,100,747	92	2,366,443	47	1,010,328	88	11,389,374	49	135,496,365	64		
Women's Benefit Association.....	135,432,607	19	13,029,157	37	2,100,747	92	2,366,443	47	1,010,328	88	11,389,374	49	135,496,365	64		

\*Amounts cannot conveniently be given as full benefits are applicable only to members who have completed fifteen years or more of continuous membership.  
†Report not received.  
NOTE.—This table does not include six municipal pension fund societies, which do not issue mortuary certificates.

## FRATERNAL SOCIETIES

## EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO—1925

	Number at end of 1924	Number New Issued	Number Revived	Terminated by Death	Terminated by Lapse	Number at at end 1925
Alliance Nationale.....	375	43	18	3	108	325
Ancient Order of Foresters.....	9,261	225	.....	110	711	8,665
Ancient Order United Workmen.....	468	3	.....	1	47	423
Artisans Canadiens-Francais.....	1,381	41	7	18	70	1,341
Brotherhood American Yeomen.....	.....	.....	.....	.....	.....	.....
Canadian Order Chosen Friends.....	2,583	32	90	21	329	2,355
Canadian Order Foresters.....	15,739	481	125	1,111	341	14,893
Canadian Order Home Circles.....	160	2	.....	4	10	148
Canadian Order Oddfellows.....	.....	.....	.....	.....	.....	.....
Canadian Order Woodmen of World.....	.....	.....	.....	.....	.....	.....
Catholic Mutual Benefit Ass'n.....	86	.....	1	.....	9	78
Independent Order of Foresters.....	10,096	260	.....	.....	817	9,539
Jewish National Workers Alliance.....	439	96	.....	2	62	471
Knights of Malta.....	270	25	.....	3	35	257
Maccabees, The.....	781	182	.....	4	195	764
National Fraternal Society of Deaf.....	.....	.....	.....	.....	.....	.....
Orange Grand Lodge of B.A.....	.....	.....	.....	.....	.....	.....
Ottawa Firemen's Sick and Benefit Fund.....	.....	.....	.....	.....	.....	.....
Royal Templars of Temperance.....	.....	.....	.....	.....	.....	.....
Sons of England Benefit Society.....	14,495	774	48	1,358	173	13,786
Sons of Scotland Benevolent Ass'n.....	200	13	1	1	24	189
St. Joseph Union of Canada.....	143	135	1	.....	51	228
Women's Ben. Ass'n.....	.....	.....	.....	.....	.....	.....
Totals.....	56,477	2,312	291	2,636	2,982	53,462



FIRE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1925

	Gross Premiums Written During the Year			Return Premiums			Gross Premiums Less Return Premiums			Licensed Re-Insurance Ceded			Net Premiums Written			Gross Claims and Adjustments Incurred During the Year			Licensed Re-Insurance Recovered and Recoverable			Net Losses Incurred			Total		
	FIRE Joint Stock	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.		
Acadia.....	89,805	39	23,930	30	65,875	09	19,398	05	46,477	23	37,402	69	4,203	35	32,679	80	519	54	33,199	34	33,199	34	33,199	34	33,199	34	
Aetna.....	261,852	38	40,788	13	1,490	02	219,574	24	126,593	77	126,593	77	4,548	70	124,746	65	1,847	12	126,593	77	126,593	77	126,593	77	126,593	77	
Agricultural.....	81,435	78	27,866	22	11,505	75	47,163	47	32,487	54	32,487	54	4,548	70	27,938	84	688	03	27,938	84	27,938	84	27,938	84	27,938	84	
Alliance Assurance.....	155,198	65	14,912	25	58,669	22	140,335	61	103,500	75	103,500	75	7,309	58	103,143	39	1,203	85	103,143	39	103,143	39	103,143	39	103,143	39	
Alliance of Philadelphia.....	83,134	14	2,187	25	60,946	89	2,251	61	58,695	28	58,695	28	7,309	58	12,482	65	337	03	12,482	65	12,482	65	12,482	65	12,482	65	
American Central.....	67,272	81	15,008	66	52,264	15	15,815	13	36,449	02	31,363	69	7,309	58	24,056	11	445	91	24,056	11	24,056	11	24,056	11	24,056	11	
American Equitable.....	36,828	89	4,915	34	15,008	66	1,255	70	30,657	85	30,657	85	5,597	67	15,046	24	386	47	15,046	24	15,046	24	15,046	24	15,046	24	
American Insurance.....	48,819	91	9,981	10	38,838	81	7,371	77	31,467	04	34,814	59	4,463	15	28,912	54	304	38	29,216	92	29,216	92	29,216	92	29,216	92	
American National.....	33,833	90	31,062	28	72,097	26	11,458	87	60,638	39	60,638	39	7,461	90	36,812	64	1,188	61	38,001	25	38,001	25	38,001	25	38,001	25	
Anglo-Scottish.....	339,833	90	40,183	57	299,650	33	21,007	64	278,642	69	139,856	77	23,893	84	114,021	97	1,938	96	115,960	93	115,960	93	115,960	93	115,960	93	
Atlas.....	43,354	97	6,217	47	37,137	50	984	65	36,152	85	25,534	13	.....	.....	25,534	13	193	69	25,534	13	25,534	13	25,534	13	25,534	13	
Autocar.....	43,923	95	13,200	29	30,723	66	.....	.....	30,723	66	11,405	58	.....	.....	11,405	58	193	13	11,405	58	11,405	58	11,405	58	11,405	58	
Bankers & Traders.....	8,304	01	2,565	46	5,738	55	142	95	5,595	60	4,070	62	.....	.....	4,070	62	10	62	4,070	62	4,070	62	4,070	62	4,070	62	
Beaver.....	12,674	49	3,197	64	9,476	85	.....	.....	2,464	94	4,470	40	2,727	40	5,695	63	48	37	5,695	63	5,695	63	5,695	63	5,695	63	
British America.....	498,151	91	51,622	31	446,529	60	188,728	98	257,800	62	181,505	87	77,883	44	100,621	35	3,001	08	103,622	43	103,622	43	103,622	43	103,622	43	
British Colonial.....	35,418	55	7,031	07	28,387	48	3,878	89	24,508	59	18,135	99	.....	.....	18,135	99	2,433	12	14,249	15	14,249	15	14,249	15	14,249	15	
British Crown.....	179,930	26	7,322	75	172,607	51	11,596	88	161,010	63	73,423	34	1,384	53	69,793	02	2,245	79	72,038	81	72,038	81	72,038	81	72,038	81	
British & European.....	24,850	97	4,217	61	20,633	36	5,672	45	14,960	91	13,827	66	2,851	36	10,488	95	487	35	10,976	30	10,976	30	10,976	30	10,976	30	
British General.....	56,320	91	8,769	77	47,551	14	11,499	30	36,051	84	38,451	57	3,960	31	33,504	81	986	45	34,491	26	34,491	26	34,491	26	34,491	26	
British Law.....	19,073	95	1,882	63	17,191	32	3,416	61	13,774	71	5,006	51	1,236	30	3,695	21	75	00	3,770	21	3,770	21	3,770	21	3,770	21	
British North Western.....	151,282	13	9,208	60	121,679	74	44,575	17	77,104	57	53,341	03	24,020	60	28,459	15	861	28	29,320	43	29,320	43	29,320	43	29,320	43	
British Oak.....	52,966	13	3,582	08	49,384	18	445	60	43,311	93	31,956	83	.....	.....	26,118	14	1,732	45	27,850	59	27,850	59	27,850	59	27,850	59	
British Traders.....	160,838	18	35,382	08	125,456	10	10,680	13	114,775	97	42,320	27	3,705	77	37,638	42	976	08	38,614	30	38,614	30	38,614	30	38,614	30	
Caledonian American.....	26,106	35	4,194	37	21,911	98	9,957	25	11,954	73	8,319	09	.....	.....	5,563	11	141	41	7,804	24	7,804	24	7,804	24	7,804	24	
California.....	206,153	17	22,427	24	183,725	93	33,306	93	150,419	00	86,834	46	15,379	92	69,505	56	1,948	98	71,454	54	71,454	54	71,454	54	71,454	54	
Canada.....	111,873	62	14,366	54	97,507	08	11,153	07	86,354	01	36,581	25	1,507	44	34,614	39	459	42	35,073	81	35,073	81	35,073	81	35,073	81	
Canada Accident.....	69,448	93	6,602	44	62,846	49	251	68	40,823	75	16,531	52	.....	.....	15,889	48	662	04	16,551	34	16,551	34	16,551	34	16,551	34	
Canada National.....	179,773	53	21,150	28	158,623	25	999	63	157,623	62	73,207	10	81	89	71,429	83	1,696	16	73,123	51	73,123	51	73,123	51	73,123	51	
Canadian Fire.....	44,572	61	19,461	85	25,110	76	1,577	64	23,533	12	8,122	67	.....	.....	8,388	29	6,348	54	8,388	29	8,388	29	8,388	29	8,388	29	
Car & General.....	13,076	37	1,631	56	11,444	81	4,129	59	7,315	22	1,286	64	.....	.....	8,143	29	35	16	47,897	83	47,897	83	47,897	83	47,897	83	
Casualty Co. of Canada.....	61,301	24	43,076	98	18,224	26	9,050	50	39,173	76	44,770	25	1,873	19	42,502	95	394	11	42,897	06	42,897	06	42,897	06	42,897	06	
Century.....	229,526	43	48,489	97	181,036	46	29,068	50	151,967	76	82,459	80	11,679	18	69,013	80	1,766	02	73,780	69	73,780	69	73,780	69	73,780	69	
Columbia.....	48,118	64	5,631	28	42,487	36	9,147	07	25,340	29	14,333	31	1,332	54	12,705	65	298	22	13,003	87	13,003	87	13,003	87	13,003	87	
Commercial Union.....	394,379	04	43,448	64	350,930	40	40,807	47	310,129	93	223,875	26	79,577	35	138,357	83	5,700	78	144,111	01	144,111	01	144,111	01	144,111	01	
Continental Fire.....	97,946	12	4,004	46	93,941	66	29,591	46	64,350	20	34,874	74	7,433	43	27,441	31	617	73	28,058	04	28,058	04	28,058	04	28,058	04	
Continental Insurance.....	183,889	30	43,468	61	140,420	69	18,373	16	122,047	53	84,688	08	20,943	17	63,744	91	1,130	78	64,882	07	64,882	07	64,882	07	64,882	07	
Cornhill.....	90,049	38	8,454	68	81,594	74	1,806	24	79,788	50	57,831	15	732	08	56,612	32	1,851	36	58,463	51	58,463	51	58,463	51	58,463	51	
Dominion of Canada Guarantee & Accident.....	155,049	18	29,794	51	131,031	50	12,332	48	118,699	02	40,962	92	15,181	68	25,781	32	1,751	31	27,532	87	27,532	87	27,532	87	27,532	87	
Dominion Fire.....	238,732	41	29,794	51	208,937	90	36,135	20	172,802	70	89,529	27	5,831	90	80,697	56	1,838	91	82,536	47	82,536	47	82,536	47	82,536	47	
Dominion Gresham.....	78,329	22	15,739	21	62,590	01	5,918	19	56,671	82	41,124	99	.....	.....	39,286	08	.....	.....	41,124	99	41,124	99	41,124	99	41,124	99	

FIRE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1925—Continued

	Premiums			Losses			Total		
	Gross Premiums Written During the Year	Return Premiums	Gross Premiums Less Return Premiums	Licensed Re-Insurance Ceded	Net Premiums Written	Gross Claims and Adjustments Expended During the Year		Net Losses Incurred	
								Claims	Adjustment Expenses
Eagle, Star & British Dominions.....	\$ 253,226 01	C. 47,449 95	\$ 205,776 06	C. 11,010 39	\$ 194,756 67	\$ 80,458 51	C. 78,309 74	\$ 1,886 42	\$ 80,286 16
Employers Liability.....	394,430 54	73,035 95	321,394 59	32,125 36	299,269 23	232,795 30	213,383 25	3,992 63	217,375 88
Ensign.....	47,125 09	7,767 41	39,357 68	2,484 68	37,873 00	33,997 37	33,368 65	70 73	3,339 38
Equitable Fire & Marine.....	47,125 09	4,068 95	43,056 14	30,186 40	12,870 74	14,844 53	6,521 74	122 54	6,644 30
Essex & Suffolk.....	65,658 46	10,027 24	55,631 22	28,535 40	27,357 82	21,013 46	9,973 68	524 11	10,497 79
Federal Fire.....	201,785 87	22,118 36	179,667 51	66,975 91	112,732 88	90,806 02	49,167 56	1,086 46	80,059 10
Fidelity-Phoenix.....	197,426 04	43,413 40	154,012 64	29,020 78	124,991 87	90,806 02	78,259 56	1,749 54	80,009 10
Fire Association of Philadelphia.....	123,730 10	16,117 45	107,612 65	1,477 42	106,135 23	113,114 68	110,532 42	2,582 26	113,114 68
Fire Association Co. of Canada.....	233,416 26	6,745 71	226,670 55	4,877 42	221,793 13	44,321 26	38,883 24	707 22	39,752 46
Firemen's Fund.....	60,704 58	15,122 98	45,581 60	735 52	44,846 08	33,269 72	28,883 11	560 47	29,443 58
Firemen's Insurance of Newark.....	41,681 59	5,684 62	35,996 97	17 01	36,013 98	33,511 35	22,972 13	539 22	23,511 35
Franklin.....	62,804 77	7,102 08	55,702 69	4,830 62	50,872 07	16,416 29	16,325 51	.....	16,325 51
General Accident of Canada.....	205,678 93	33,190 73	172,488 20	4,887 92	168,000 21	81,701 59	80,347 67	1,131 06	81,478 73
General Accident Fire & Life.....	42,327 15	5,568 15	36,759 00	7,232 70	29,526 32	63,505 91	25,903 06	972 83	26,875 89
General Fire & Marine.....	6,999 42	1,181 72	5,817 70	.....	5,817 70	137 82	137 82	15 64	153 46
Glens Falls.....	86,121 52	18,049 14	68,072 38	8,933 25	59,142 13	49,504 10	39,015 86	864 05	39,879 91
Globe Indemnity.....	188,547 70	36,443 76	152,103 94	54,241 18	97,862 76	54,601 91	38,163 44	1,515 76	39,679 20
Globe & Rutgers.....	388,195 41	76,238 87	311,956 54	18,519 70	293,436 84	158,514 74	148,828 97	3,329 68	152,158 65
Great American.....	122,625 40	18,824 40	103,801 00	17,867 72	85,933 88	73,387 04	70,890 74	1,291 78	72,182 52
Guardian Assurance.....	495,932 60	67,191 57	428,741 03	4,979 68	423,031 35	226,587 52	219,079 20	4,832 60	223,911 80
Guardian Insurance of Canada.....	69,430 48	11,240 42	58,190 06	9,951 05	47,539 01	41,193 70	31,869 17	493 85	32,363 02
Hand-in-Hand.....	152,532 92	24,524 68	128,008 24	1,355 73	126,652 51	70,470 53	68,508 02	1,887 27	70,395 29
Home.....	634,075 40	98,970 09	535,105 31	47,170 68	487,934 63	316,194 53	245,166 33	4,079 78	249,246 11
Hartford Fire.....	393,362 54	48,063 46	345,299 08	22,311 46	322,987 62	162,217 11	159,765 57	2,451 54	162,217 11
Hudson Bay.....	85,613 66	12,690 32	72,923 34	6,946 82	65,986 64	41,974 44	37,781 49	920 14	38,701 63
Imperial Assurance.....	29,680 72	5,161 23	24,519 49	4,679 17	16,841 22	8,872 84	24 84	85 93	8,848 00
Imperial Insurance Office.....	154,879 95	25,348 50	129,531 45	4,394 75	124,969 97	59,262 24	57,318 70	1,471 92	58,790 62
Insurance Co. of North America.....	346,947 40	36,648 50	310,298 90	6,912 80	283,384 95	169,592 85	138,805 42	1,970 87	140,776 29
Insurance of State of Pennsylvania.....	85,651 26	17,790 35	67,860 91	18,711 93	47,939 98	51,457 04	27,471 73	1,837 36	29,309 09
Laurentian.....	106,296 46	13,591 05	92,705 41	304 66	86,740 54	27,873 27	23,265 52	4,71 61	13,737 13
Law, Union & Rock.....	617,647 66	100,396 22	517,251 44	74,490 73	442,670 71	27,873 27	36,227 55	1,545 41	27,272 96
Liverpool & London & Globe.....	205,773 45	29,915 08	175,858 37	42,878 22	132,980 15	99,588 95	50,919 70	6,334 87	357,254 57
Liverpool-Manitoba.....	17,578 23	2,964 15	10,614 08	2,364 05	8,250 03	3,333 35	3,008 29	1,766 33	83,094 23
Local Government.....	32,667 44	3,667 44	29,000 00	9,621 07	19,526 88	65,564 09	63,877 01	1,303 00	65,180 01
London Assurance.....	237,515 69	7,700 51	230,000 00	1,304 45	1,263 03	43 31	43 31	.....	230,000 00
London & Lancashire Guarantee & Accident.....	237,047 24	58,920 78	178,126 46	35,629 26	142,497 20	124,836 35	30,209 60	4,274 64	94,626 75
London Guarantee & Accident.....	603,402 67	74,801 71	528,600 96	20,695 77	507,905 19	226,697 34	218,302 88	7,722 27	226,025 15
London & Lancashire Insurance.....	6,223 66	661 36	5,562 30	1,107 23	4,455 07	632 90	602 25	24 65	626 90
London & Provincial.....	9,913 90	881 41	9,032 49	1,107 23	7,927 26	850 25	842 75	7 50	850 25
London & Scottish.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Marine Insurance.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Maryland Insurance.....	799 58	54 37	745 21	148 65	596 56	.....	.....	.....	.....

Mercantile.....	139,871 91	121,088 72	60,121 20	60,967 52	77,384 71	51,875 95	25,072 11	436 65	25,508 76
Merchants Fire of New York.....	30,481 29	182,074 67	—2,690 08	184,764 75	84,956 75	6,623 20	77,437 48	896 07	78,353 55
Merchants Fire.....	145,025 42	75,948 13	1,907 40	274,040 27	194,486 02	1,907 40	184,868 52	6,030 59	46,939 16
Merchants Marine.....	19,521 48	78,178 91	14,200 65	3,700 78	5,486 26	3,386 86	46,134 77	844 73	49,979 45
Motor Union.....	12,472 63	72,919 38	1,978 67	3,938 26	33,998 03	.....	35,024 43	575 60	33,598 03
Mount Royal.....	47,330 32	291,116 16	232 61	290,883 55	186,963 03	525 00	181,490 52	4,947 51	186,438 03
National Benjamin-Franklin.....	31,077 00	1,65,771 46	83 41	1,66,088 05	84,902 71	.....	1,61,490 52	1,251 42	50,088 50
National of Hartford.....	10,577 62	42,323 01	2,172 63	122,614 54	57,942 57	13 18	48,865 08	1,319 46	20,328 49
National Provincial.....	9,120 43	47,682 86	5,137 92	37,185 09	11,847 42	2,602 60	8,925 81	919 01	9,244 52
National Union.....	18,388 17	196,126 24	29,492 47	166,633 69	94,851 40	15,855 91	77,275 68	1,719 83	178,585 26
Nationale of Paris.....	14,514 41	61,840 64	6,655 95	35,184 69	40,699 74	10,518 97	29,638 44	222 35	30,180 77
Newark Fire.....	52,495 00	6,232 40	.....	56,454 64	52,271 60	7,929 75	43,609 68	232 30	38,180 77
New Hampshire.....	80,902 15	66,232 40	9,777 76	31,675 88	19,980 20	.....	19,980 20	1,258 79	44,341 65
New Jersey.....	5,526 54	31,675 88	.....	31,675 88	19,980 20	.....	19,980 20	1,258 79	44,341 65
Niagara.....	200,085 87	164,246 70	30,193 78	134,052 92	64,027 94	16,382 28	46,008 89	1,356 46	207,445 36
North British & Mercantile.....	518,550 50	25,736 79	25,736 79	412,961 42	20,049 53	3,599 27	199,096 50	4,352 88	68,585 38
North Empire.....	113,857 64	34,124 92	17,053 89	62,678 83	9,349 38	8,549 38	46,953 78	1,631 48	178,585 26
Northwestern Assurance.....	391,757 45	735,224 63	12,224 01	323,000 62	184,570 16	8,400 26	171,438 82	4,711 38	170,571 08
North-West.....	5,946 85	54,280 71	6,830 35	47,450 36	23,601 95	.....	51,259 00	912 36	70,471 08
Northwestern National.....	140,048 10	18,997 28	121,050 82	121,050 82	51,803 48	10,932 36	51,803 48	999 80	57,803 28
Norwich Union.....	90,478 83	49,720 78	28,411 71	421,309 07	219,808 16	.....	208,869 84	902 13	208,869 84
Accident & Guarantee.....	373,617 48	290,638 62	16,639 56	273,999 56	123,702 10	1,618 45	116,063 58	6,926 13	127,089 71
Occidental.....	93,222 69	19,298 24	15,719 69	58,204 76	39,355 33	7,199 07	36,743 57	820 71	37,776 26
Pacific Coast.....	131,994 99	29,873 31	102,121 68	74,478 77	51,259 96	16,716 31	35,692 32	851 25	34,543 27
Pacific Fire.....	133,393 73	16,272 29	117,121 44	117,121 44	85,229 84	5,769 12	83,750 89	1,379 75	85,229 84
Pacific Fire & Marine.....	121,617 91	16,629 58	104,988 33	96,898 52	48,942 13	.....	41,960 58	1,757 07	21,573 52
Pacific Fire & Marine.....	7,319 17	13,569 88	58,749 29	55,445 46	21,665 62	3,194 18	22,456 44	1,087 78	23,545 11
Phoenix of Paris.....	48,212 78	7,513 12	40,699 66	30,692 54	26,739 50	.....	22,456 44	1,087 78	23,545 11
Phoenix of London.....	434,815 87	94,594 48	340,221 39	300,117 81	295,150 71	45,499 60	245,506 50	3,682 55	45,718 97
Phoenix of Hartford.....	229,568 42	27,080 64	202,487 78	106,637 48	88,396 20	43,692 64	44,703 67	1,075 36	24,054 07
Provident-Washington.....	98,245 65	17,495 93	80,749 72	72,212 96	36,772 82	12,718 75	23,432 71	1,536 00	24,054 07
Provident.....	93,539 91	26,346 74	67,193 17	67,193 17	51,603 66	.....	50,066 79	1,536 00	62,303 66
Provincial.....	127,020 80	12,035 36	114,985 44	114,104 25	62,335 79	.....	61,211 33	1,774 22	62,303 66
Prudential Assurance.....	108,719 61	19,025 37	89,694 24	89,092 20	49,457 33	.....	49,457 33	1,774 22	50,236 68
Quebec.....	85,559 39	8,965 04	76,594 35	34,203 84	43,390 51	11,185 88	45,749 08	576 35	16,459 28
Queen City.....	153,864 71	19,570 99	134,293 72	700 71	27,642 16	.....	84,539 16	1,712 70	80,062 86
Queen Insurance.....	285,613 36	41,756 99	13,288 08	230,568 29	140,051 78	5,747 59	136,231 20	4,072 21	134,003 41
Queensland.....	78,529 56	18,744 38	2,923 31	56,861 87	62,560 78	.....	61,204 89	1,481 24	62,086 13
Railway Passengers.....	9,713 49	1,591 23	8,122 26	6,255 48	5,488 93	271 68	5,096 18	121 07	5,217 25
Reliance.....	51,349 08	7,546 21	43,802 87	11,504 39	2,289 88	1,846 48	1,044 38	58 62	1,103 43
Royal Exchange.....	299,880 22	52,695 45	247,184 77	32,259 46	103,782 95	16,255 97	84,632 98	2,894 00	87,526 68
Royal Insurance.....	913,654 73	134,353 42	779,301 31	223,259 46	408,173 89	19,379 54	380,553 56	8,755 87	388,766 25
Royal Scottish.....	80,080 15	13,400 69	66,679 46	59,145 50	27,251 53	715 44	25,777 23	8,132 14	68,338 15
St. Paul Fire & Marine.....	206,750 84	46,788 89	159,961 95	11,144 41	148,817 54	10,444 00	91,666 01	1,772 14	101,338 15
Scottish Canadian.....	53,537 21	11,772 02	41,765 21	39,887 50	25,369 82	.....	24,592 99	2,777 63	27,369 82
Scottish Metropolitan.....	135,266 18	24,311 00	108,955 18	108,682 51	47,249 52	.....	44,721 91	1,521 93	45,260 82
Scottish Union.....	150,253 07	13,250 82	7,276 11	128,023 71	66,818 68	6,225 61	59,349 14	1,246 93	60,593 07
Sea.....	22,762 95	2,746 93	20,016 92	20,016 92	1,242 74	.....	1,204 22	408 55	2,292 74
Security.....	48,832 06	10,356 73	38,475 33	30,338 51	27,184 32	5,550 12	21,140 25	82 55	27,684 27
Springfield.....	133,361 19	23,080 21	109,280 98	18,336 07	90,944 91	8,207 92	56,869 51	82 55	51,684 77
Sterling.....	41,821 78	9,173 90	32,647 88	29,948 81	63,998 01	153 43	93,392 87	782 05	83,844 58
Stuyvesant.....	125,560 60	14,450 44	111,110 16	111,110 16	202,408 28	355 32	173,538 37	6,388 55	163,916 92
Sun Insurance Office.....	426,217 62	66,536 34	359,681 28	349,795 48	164,272 24	4,301 96	14,472 03	1,231 55	37,843 61
Tokio Marine & Fire.....	35,727 79	7,442 78	28,285 01	21,175 41	18,723 99	23,904 72	36,612 92	1,775 90	37,843 61
Toronto Casualty.....	167,516 88	32,389 28	135,127 60	62,880 10	61,748 33	.....	61,748 33	1,775 90	83,107 21
Union Assurance Society.....	271,634 11	23,645 73	247,988 38	32,656 65	215,331 73	38,909 34	35,340 51	1,615 90	36,156 02
Union Fire of Paris.....	69,387 21	8,072 65	61,314 56	59,783 33	85,600 78	3,521 96	35,540 51	2,206 25	36,156 02
Union of Canton.....	186,486 77	26,811 78	159,574 99	137,588 14	89,193 95	17,661 22	69,326 48	.....	71,532 73



Grey and Bruce.....	20,289	13	317	08	19,972	05	2,318	46	17,653	59	15,751	37	117	85	15,316	44	317	08	15,633	52
Guelph Township.....	2,016	14	70	04	2,009	10	1,600	40	1,848	70	1,848	78	.....	.....	87	78	.....	.....	87	78
Halton Union.....	33,572	45	782	30	32,789	42	2,136	60	30,652	25	17,178	99	4,169	45	12,533	64	176	90	13,009	57
Hamilton Township.....	13,051	45	641	30	12,410	15	777	90	11,632	25	8,583	67	1,209	90	8,832	67	148	00	8,731	61
Hardway Dealers.....	68,803	53	8,699	29	60,104	24	.....	.....	60,104	24	15,161	01	.....	.....	14,868	13	292	88	15,161	01
Hay Township.....	21,593	31	41	26	21,552	05	.....	.....	21,552	05	11,048	12	.....	.....	10,894	07	154	05	11,048	12
Hopewell Creek.....	1,918	05	.....	.....	1,918	05	.....	.....	1,918	05	.....	.....	.....	.....	15	00	.....	.....	15	00
Howard.....	22,308	75	337	30	21,971	45	.....	.....	21,971	45	35,120	57	.....	.....	34,958	72	.....	.....	35,120	57
Howick.....	5,6410	82	1,475	36	5,495	19	4,450	19	5,045	27	32,259	83	1,801	65	29,977	83	660	40	30,458	23
Kent and Essex.....	54,817	87	1,098	95	53,718	92	883	40	52,835	52	29,811	58	.....	.....	29,578	08	233	50	29,811	58
Lambton.....	46,625	95	727	49	45,808	46	634	20	45,264	26	43,492	43	.....	.....	43,137	23	255	20	43,302	43
Lanark County.....	49,398	11	334	13	49,063	98	191	60	48,872	38	38,942	19	.....	.....	38,603	24	338	95	38,942	19
Lennox and Addington.....	10,472	20	128	98	10,349	22	364	40	9,984	82	11,449	35	.....	.....	11,388	95	20	40	11,409	35
Lobo.....	5,747	18	139	83	5,608	25	.....	.....	5,608	25	11,381	12	.....	.....	11,330	92	50	20	11,381	12
London Township.....	10,341	60	480	05	9,861	55	.....	.....	9,861	55	1,550	95	.....	.....	1,500	95	15	70	1,550	95
Lumbermen's Mutual.....	14,983	10	936	06	14,047	04	.....	.....	14,047	04	2,015	70	.....	.....	2,000	00	15	70	2,015	70
McGillivray.....	3,165	17	96	33	3,068	84	40	76	3,028	08	570	00	.....	.....	560	00	10	00	570	00
McKillop.....	18,823	12	260	80	18,562	32	8	10	18,554	30	13,523	35	.....	.....	13,424	15	99	20	13,523	35
Maple Leaf.....	36,173	14	692	71	35,480	43	1,777	25	33,703	18	31,572	06	7,485	26	23,988	80	98	00	24,086	80
Mill Owners.....	42,784	78	6,594	93	36,189	85	455	71	35,734	14	12,044	06	.....	.....	11,895	71	148	35	12,044	06
Minnesota Implement.....	68,803	53	8,699	29	60,104	24	.....	.....	60,104	24	15,161	01	.....	.....	14,868	13	292	88	15,161	01
Nichol.....	13,869	18	264	19	13,604	99	.....	.....	13,252	39	8,668	67	.....	.....	8,366	17	302	50	8,668	67
Nissouri.....	53,409	38	317	21	53,092	17	352	60	52,552	31	21,272	76	.....	.....	21,114	76	158	00	21,272	76
Norfolk.....	11,866	75	140	58	11,726	17	157	37	11,568	80	2,446	61	.....	.....	2,446	61	.....	.....	2,446	61
North Kent.....	13,807	75	104	20	13,703	55	.....	.....	13,703	55	9,490	75	.....	.....	9,415	80	74	95	9,490	75
Northwestern Mutual.....	205,340	98	20,077	68	185,263	30	18,880	83	166,382	47	100,271	85	8,788	43	90,082	74	1,400	68	91,483	42
Ontario.....	4,658	83	.....	.....	4,658	83	362	40	4,296	43	768	54	.....	.....	768	54	.....	.....	768	54
Ontario Threshermen's.....	9,659	14	73	00	9,586	14	.....	.....	9,586	14	2,326	20	.....	.....	2,315	85	10	35	2,326	20
Osgoode.....	6,689	80	84	43	6,605	37	284	56	6,320	81	4,510	10	.....	.....	4,471	10	48	10	4,510	10
Otter.....	23,702	21	439	46	23,262	65	2,096	24	21,166	41	13,320	00	.....	.....	13,220	70	100	00	13,320	00
Oxford.....	8,786	17	7	38	8,778	79	1,686	94	7,091	85	4,851	12	.....	.....	3,821	12	12	00	3,833	12
Peel County.....	47,402	44	1,227	57	46,174	89	1,886	20	44,288	69	23,371	20	3,000	00	19,800	60	570	00	20,371	20
Peel and Maryboro.....	28,027	39	163	49	27,863	90	.....	.....	27,552	10	27,227	85	.....	.....	26,927	85	300	00	27,227	85
Prescott.....	30,106	20	475	75	29,630	45	2,486	25	27,144	20	28,831	05	1,682	25	26,963	30	185	50	27,148	80
Puslinch.....	5,492	08	53	60	5,438	48	.....	.....	5,438	48	5,626	50	.....	.....	5,587	75	38	75	5,626	50
Retail Hardware.....	68,803	53	8,699	29	60,104	24	.....	.....	60,104	24	15,161	01	.....	.....	14,868	13	292	88	15,161	01
Saltfleet and Binbrook.....	26,546	66	.....	.....	26,475	59	.....	.....	26,116	66	11,828	83	.....	.....	11,718	83	110	00	11,828	83
Southold.....	12,810	76	129	92	12,680	84	264	95	12,415	89	1,699	20	.....	.....	1,699	20	.....	.....	1,699	20
Sydenham.....	81,295	76	272	20	81,023	56	6,800	68	74,222	88	73,259	08	2,212	27	70,563	56	483	75	71,046	81
Townsend.....	9,248	36	202	80	9,043	57	1,700	88	8,871	82	882	42	.....	.....	871	32	11	10	882	42
United Mutual.....	17,287	13	1,476	55	15,810	58	6,428	56	14,852	71	6,790	82	.....	.....	6,674	82	116	00	6,790	82
Usborne and Ilbirt.....	26,357	90	118	19	26,239	71	.....	.....	26,239	71	7,507	95	.....	.....	7,288	79	7	50	7,296	29
Walpole.....	7,568	95	61	00	7,507	95	.....	.....	7,507	95	7,296	29	.....	.....	7,058	36	259	54	7,296	29
Waterloo, North.....	67,687	35	191	48	67,495	87	621	80	66,874	07	30,317	90	.....	.....	30,058	36	354	50	30,317	90
Wawanesa.....	35,191	95	1,271	84	33,921	74	3	42	33,918	12	15,485	15	29	20	15,101	45	15,455	95	15,455	95
Westminster Township.....	9,668	14	571	84	9,096	30	173	73	8,922	57	4,275	80	.....	.....	4,200	80	75	00	4,275	80
Williams, East.....	4,537	08	48	39	4,488	69	217	39	4,271	30	145	10	.....	.....	141	10	14	00	145	10
Yarmouth.....	4,844	65	58	32	4,786	33	544	98	4,241	35	1,524	57	.....	.....	1,488	57	36	00	1,524	57
Totals.....	.....	.....	.....	.....	.....	.....	1,968,896	42	.....	.....	.....	.....	.....	.....	1,180,066	69	12,583	03	1,192,649	72
Economical.....	305,996	42	17,231	39	288,765	03	39,393	99	249,371	04	125,785	99	14,694	31	109,248	43	1,843	25	111,091	68
Gore District.....	353,520	51	14,423	00	339,097	51	42,702	76	296,394	75	171,862	91	24,744	33	145,935	17	1,183	41	147,118	58
Millers National.....	69,345	93	8,037	07	61,308	86	121	52	61,187	34	41,959	14	.....	.....	41,461	80	497	34	41,959	14
Perth.....	329,484	68	13,236	73	316,247	95	66,363	19	249,884	76	121,520	96	29,947	36	90,057	80	1,515	80	91,573	60
Waterloo.....	451,278	43	28,557	46	422,720	97	62,098	64	360,622	33	183,801	82	22,152	74	160,340	35	1,308	73	161,649	08
Totals.....	.....	.....	.....	.....	.....	.....	.....	.....	1,217,460	22	.....	.....	.....	.....	547,043	55	6,348	53	553,392	08

Cash Mutuals

FIRE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1925—Continued

	Premiums						Losses																
	Gross Premiums Written During the Year		Return Premiums		Gross Premiums Less Return Premiums		Licensed Re-insurance Ceded		Net Premiums Written		Gross Claims and Adjustments Incurred During the Year		Licensed Re-insurance Recovered and Recoverable		Net Losses Incurred								
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.							
<i>Class F.</i>																							
London, Canada.....	216,441	92	33,129	33	183,312	59	100,362	43	82,950	16	144,896	14	73,541	27	69,816	06	1,538	81	71,354	87			
Wellington.....	339,931	96	36,629	76	303,302	20	93,870	14	209,432	06	134,728	76	39,347	24	95,381	52	1,925	00	97,306	52			
Totals.....																							
									292,382	22						165,197	58			3,463	81	168,661	39
<i>Reciprocal</i>																							
Affiliated Underwriters.....	31,713	21	4,236	64	27,476	57			27,476	57	765	36			765	36					765	36	
American Exchange Underwriters.....	7,105	23	540	94	6,564	29			6,564	29	50	00			42	60					15	00	
Epperson Underwriters.....	6,055	45	2,265	38	3,790	07			3,790	07	440	00			400	00					40	00	
Individual Underwriters.....	35,617	82	2,937	47	32,680	35			32,680	35	1,567	96			1,567	96					47	42	
Inter-Insurers' Exchange.....	1,109	12	452	78	656	34			656	34													
Lumbermen's Underwriting Alliance.....	228,547	89	86,745	79	141,802	10			141,802	10	41,006	29			40,657	54					348	75	
Manufacturing Lumbermen's Underwriters.....	123,547	20	25,248	22	98,298	98			98,298	98	16,518	00			16,412	66					106	00	
New York Reciprocal Underwriters.....	27,485	90	2,196	70	25,289	20			25,289	20	3,727	13			3,727	13					57	58	
Reciprocal Exchange.....	2,324	92	111	00	2,213	92			2,213	92													
Underwriters Exchange.....	2,541	02	382	82	2,158	20			2,158	20													
Totals.....									340,930	02						63,573	25			614	75	64,188	00
<i>Lloyds</i>																							
Underwriters at American Lloyds.....	29,981	75	5,202	16	24,779	59			24,785	09	15,368	90			15,149	93					218	97	
Grand Totals.....									21,502,145	63						11,060,594	84			241,049	49	11,301,644	33



AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1925—Continued

	Premiums						Losses											
	Gross Premiums written during the year		Return Premiums		Gross Premiums Less Return Premiums		Licensed Re-Insurance Ceded		Net Premiums Written		Gross Claims and Adjustments during the year		Licensed Re-Insurance Recovered and Recoverable		Net Losses Incurred			
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.		
	Total																	
Home Insurance	26,637	78	4,664	51	21,973	27	892	18	21,973	27	7,024	30	6,595	37	428	93	7,024	30
Imperial Assurance	9,535	38	2,290	79	7,244	59	—	—	7,244	59	3,840	31	3,365	05	214	49	3,579	54
Indemnity Insurance Office	13,049	74	2,332	97	10,716	77	—	26	10,716	77	1,596	15	1,553	05	43	10	1,596	15
Insurance of North America	36,248	05	7,551	48	28,696	57	—	—	28,696	57	11,701	60	11,537	78	163	82	11,701	60
Law Union & Rock	34,397	12	11,768	94	22,628	18	2,113	60	20,514	58	7,461	60	6,581	16	733	16	7,314	32
Liverpool & London & Globe	5,147	07	6,739	56	4,407	51	70	41	4,337	10	443	08	320	74	108	42	429	16
Liverpool-Manitoba	20,627	28	6,293	59	14,331	69	195	19	14,136	50	6,042	73	5,412	41	617	30	6,029	71
London Assurance	363	25	26	68	336	57	127	82	208	75	36	00	36	00	—	—	36	00
London & Lancashire Guarantee & Accident	157,081	20	47,441	32	109,639	88	10,151	53	99,488	35	48,273	31	42,420	78	5,623	21	48,043	99
London Guarantee & Accident	101,370	04	36,241	00	65,129	04	620	36	64,508	68	27,003	28	23,790	59	3,202	69	26,993	28
London & Lancashire Insurance	25,670	35	4,349	48	21,320	87	400	61	20,920	26	11,197	64	9,749	34	1,448	30	11,197	64
London & Provincial	35,022	84	9,362	09	25,660	75	1,705	31	23,955	44	29,196	57	25,174	96	2,818	95	27,993	91
London & Scottish	692	86	30	00	662	86	6	26	656	60	766	84	766	84	—	—	766	84
Marine Insurance	10,010	20	1,346	13	8,664	13	1,648	80	7,015	27	422	66	422	66	5	00	422	66
Maryland Casualty	5,403	50	2,240	47	3,163	03	—	—	3,163	03	—	—	—	—	—	—	—	—
Merchants Casualty	153,100	65	34,053	68	119,046	97	2,161	61	116,885	36	74,539	96	65,507	15	9,032	81	74,539	96
Merchants Fire	11,563	36	4,329	24	7,234	12	—	—	7,234	12	2,603	38	2,284	43	318	95	2,603	38
Merchants Marine	2,615	36	2,038	79	2,038	79	4	80	2,033	99	1,938	04	1,938	04	—	—	1,938	04
Motor Union	44,032	63	9,494	55	34,538	08	6	87	34,531	21	15,181	37	15,181	37	—	—	15,181	37
Mount Royal	4,422	79	864	36	3,558	43	227	82	3,330	61	1,853	95	1,408	84	368	25	1,777	09
National of Hartford	15	40	—	—	15	40	—	—	15	40	—	—	—	—	—	—	—	—
National Fire	3,754	00	951	00	2,803	00	—	—	2,803	00	1,747	87	1,647	42	100	45	1,747	87
Newark Fire	3	50	—	—	3	50	—	—	3	50	—	—	—	—	—	—	—	—
Niagara	15,173	75	4,915	28	10,258	47	45	07	10,213	40	5,251	83	5,074	33	177	50	5,251	83
North American Accident	2,533	96	725	52	1,808	44	—	—	1,808	44	54	15	48	15	6	00	54	15
North British & Mercantile	53,641	46	15,154	22	38,487	24	1,768	48	36,718	76	7,341	37	6,675	40	644	97	7,320	37
Norwich Union	142,316	84	35,282	41	107,034	43	2,181	41	104,853	02	47,246	74	42,773	82	8,546	27	47,273	82
Ocean Accident & Guarantee	270,993	47	63,380	97	207,612	50	19,462	19	188,150	31	98,842	25	84,264	64	6,031	34	90,295	98
Occidental	20,357	09	5,340	99	15,016	10	1,620	18	13,395	92	8,904	95	8,446	16	415	64	8,861	80
Pacific Coast	11,614	07	2,070	94	9,543	13	—	—	9,543	13	3,731	75	3,420	35	311	40	3,731	75
Palatine	4,472	73	857	09	3,615	64	729	32	2,886	32	1,045	52	114	38	792	25	116	03
Phoenix of London	19,585	05	1,270	28	18,314	77	—	—	18,314	77	9,368	80	9,368	80	1,159	55	10,528	35
Phoenix of Hartford	41,506	57	10,895	60	30,610	97	394	67	30,216	30	13,288	27	12,631	27	657	00	13,288	27
Preferred Accident	286	91	77	75	209	16	—	—	209	16	57	92	50	42	7	50	57	92
Provident Washington	9,700	70	4,377	76	5,322	94	—	—	5,322	94	3,258	05	2,641	74	616	31	3,258	05
Provincial	71,853	64	14,052	33	57,801	31	1,326	28	56,475	03	37,369	49	28,290	97	7,144	95	35,435	92
Queen	8,581	00	2,678	00	5,903	00	—	—	5,903	00	526	07	470	07	56	00	526	07
Queensland	782	21	182	72	599	49	—	—	599	49	49	10	49	10	—	—	49	10

Joint Stock—Continued



Railway Passengers.....	21,094 13	6,950 79	14,143 34	1,32 54	14,010 80	6,843 80	6,551 97	291 83	6,843 80
Royal Exchange.....	19,514 15	3,999 14	15,515 01	1,032 59	14,482 42	7,660 33	6,734 66	1,764 40	6,734 66
Royal.....	43,020 00	8,903 00	34,117 00	.....	34,117 00	15,774 65	14,010 76	.....	15,774 65
St. Paul Fire & Marine.....	39,147 53	7,576 60	31,570 93	.....	31,570 93	10,172 64	9,219 76	.....	10,172 64
Scottish Metropolitan.....	19,948 93	5,531 78	14,417 15	769 42	13,647 73	15,598 87	8,747 66	915 02	9,662 68
Scottish Union.....	1,824 99	289 60	1,535 39	.....	1,535 39	6 20	6 20	.....	6 20
Springfield.....	413 88	5 25	408 63	.....	408 63	.....	.....	.....	.....
Sterling.....	7,673 07	2,299 76	5,373 31	3,361 26	2,012 05	4,556 18	2,424 64	232 40	2,657 04
Sun Insurance Office.....	26,059 53	5,615 73	20,443 80	1,898 06	18,545 74	12,520 22	11,069 47	284 83	12,254 30
Toronto Casualty.....	238,500 54	72,648 34	165,852 20	5,336 88	160,515 32	102,298 89	87,280 42	10,094 62	97,375 04
Travellers Indemnity.....	94,679 48	11,007 41	83,672 07	.....	83,672 07	42,664 10	34,167 01	8,497 09	42,664 10
Union Assurance Society.....	14,105 99	3,151 59	10,954 40	309 32	10,645 08	1,475 93	1,475 93	.....	1,475 93
Union of Canton.....	111,068 38	14,442 91	96,625 47	5,775 89	90,849 58	31,604 90	27,822 57	2,203 37	30,025 94
United British.....	11,213 48	1,582 66	9,630 82	.....	9,630 82	2,212 16	2,212 16	.....	2,212 16
United States Fidelity.....	.....	.....	26,900 07	24 16	26,875 91	20,116 37	18,789 37	1,327 00	20,116 37
United States Fire.....	286,841 49	39,087 20	247,754 29	70,941 81	176,812 48	120,416 36	77,366 84	10,128 65	87,495 49
Western.....	446 25	252 50	193 75	.....	193 75	.....	.....	.....	.....
World Fire & Marine.....	49,925 79	14,139 69	35,786 10	20,025 77	15,760 33	9,506 42	4,091 90	667 14	4,759 04
World Marine & General.....	55,526 57	15,552 93	39,973 64	5,029 54	34,944 10	20,878 46	16,411 31	1,781 72	18,193 03
Yorkshire.....	64,515 69	13,696 29	50,819 40	.....	50,819 40	28,554 01	26,755 69	1,798 32	28,554 01
Zurich.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>Mutual</i>									
Central Manufacturers.....	13,991 81	2,378 18	11,613 63	.....	11,613 63	1,994 37	1,878 67	115 70	1,994 37
Lumbermen's Mutual Casualty.....	43,950 95	9,795 24	34,155 71	.....	34,155 71	11,756 40	11,542 45	213 95	11,756 40
Lumbermen's Mutual Insurance.....	39 47	.....	39 47	.....	39 47	.....	.....	.....	.....
Northwestern Mutual.....	4,152 01	1,256 77	2,895 24	.....	2,895 24	1,135 65	831 65	304 00	1,135 65
<i>Class F.</i>									
London, Canada.....	17,454 10	4,064 11	13,389 99	1,048 20	12,341 79	3,973 77	3,477 81	495 96	3,973 77
Total.....	.....	.....	.....	.....	3,463,149 07	.....	1,494,741 20	137,185 41	1,631,926 61



Royal Insurance.....	561 21	3,537 71	240 00	3,297 71	1,116 85	1,088 85	28 00	1,116 85
Scottish Metropolitan.....	2,371 23	7,062 13	536 46	6,525 67	1,235 95	1,022 12	200 55	1,222 67
Sun Insurance Office.....	1,020 31	6,616 58	619 66	5,996 92	13,219 43	3,805 59	9,384 23	9,413 84
Toronto Casualty.....	4,018 74	3,518 92	390 20	3,128 72	1,466 34	1,388 14	78 20	1,388 14
Travellers Indemnity.....	142,723 11	140,121 84	140,121 84	140,121 84	38,379 85	37,477 36	902 49	38,379 85
Union Assurance Society.....	459 00	393 98	37 32	431 30	106 66	106 66	106 66	106 66
United States Fidelity.....	29,892 21	25,410 51	100 00	25,310 51	5,525 38	4,980 80	4,980 80	4,980 80
Western—See Accident and Sickness.....	15,060 41	12,751 38	9,628 16	3,123 22	3,045 95	1,244 05	77 50	1,321 55
World Marine & General.....	18,151 49	3,103 76	15,047 73	14,562 10	15,896 26	10,759 60	10,759 60	10,759 60
Yorkshire.....	598 51	434 51	485 63	434 51	—316 36	—316 36	—316 36	—316 36
Zurich.....	164 00	434 51	485 63	434 51	—316 36	—316 36	—316 36	—316 36
<b>Mutual</b>								
Lumbermen's Mutual Casualty.....	100 18	9,636 53	9,636 53	9,636 53	3,770 98	3,770 98	3,770 98	3,770 98
Metropolitan Life.....	1,375,281 76	1,090,732 27	1,090,732 27	1,090,732 27	470,212 58	470,212 58	10,239 61	480,452 19
<b>Total.....</b>								

ACCIDENT AND SICKNESS COMBINED

Joint Stock

British America.....	78,356 94	13,617 57	2,872 23	61,867 14	25,876 36	1,521 26	24,328 45	26 65	24,355 10
General Accident of Canada.....	84,530 58	12,636 71	375 41	71,518 46	27,918 64	323 32	27,595 32	27,595 32	27,595 32
London Guarantee & Accident.....	17,251 19	3,435 50	13,815 69	728 10	13,087 59	8,715 49	8,665 49	8,665 49	8,665 49
London Protective.....	116,805 72	1,242 58	115,563 14	115,563 14	59,590 96	50 00	59,590 96	396 13	59,987 09
Mercantile Casualty.....	148,158 42	1,540 89	146,617 53	256 83	146,360 70	65,548 52	64,944 84	604 68	65,548 52
North American Accident.....	14,824 81	14,824 81	14,824 81	14,824 81	3,490 45	3,490 45	3,490 45	3,490 45	3,490 45
Protective Association of Canada.....	203,507 97	380 05	203,127 92	203,127 92	117,060 53	117,060 53	13,000 00	13,000 00	130,060 53
Protective Association of Ontario.....	12,490 35	969 00	11,521 35	11,521 35	5,078 90	5,078 90	20 13	5,078 90	5,078 90
Ridley Protective.....	61,222 00	166 47	61,055 53	61,055 53	29,018 59	28,212 62	805 97	29,018 59	29,018 59
Union of Canton.....	78,647 15	13,739 51	64,907 64	61,867 13	25,963 58	1,608 49	24,328 43	26 66	24,355 09
Western.....	815,795 13	760,793 77	3,040 51	760,793 77	363,274 86	14,880 22	378,155 08	14,880 22	378,155 08
<b>Total.....</b>									

BURGLARY

Alliance Assurance.....	188 83	3,236 86	544 43	2,692 43	411 58	371 08	40 50	411 58
American Surety.....	498 55	1,155 97	171 47	984 50	127 66	12 95	115 41	127 66
British America.....	82 79	1,425 99	1,068 62	4,919 34	1,591 00	10 50	10 50	10 50
Canada Accident.....	7,415 95	1,920 18	13,551 40	4,928 83	8,222 57	792 74	669 37	803 67
Canadian Surety.....	15,471 88	4,746 04	16,071 85	4,227 21	11,844 04	2,075 42	1,949 56	1,949 56
Casualty Company of Canada.....	228 75	9 58	219 17	15 16	206 01	587 68	2,048 24	2,048 24
Commercial Union.....	28,510 91	4,485 97	24,024 94	586 01	23,438 93	15,669 20	11,145 37	11,210 46
Dominion of Canada G. & A.....	7,009 01	3,537 12	1,206 34	4,330 78	1,218 03	94 26	1,180 77	1,180 77
Donnison Gresham.....	25,561 33	3,751 90	2,684 10	19,145 33	2,168 98	2,168 98	2,168 98	2,168 98
Fidelity & Casualty of New York.....	3,466 33	69 37	3,396 56	262 26	5,134 70	432 44	208 25	640 69
Fidelity Insurance of Canada.....	27,736 68	4,272 30	23,464 29	3,819 51	19,614 28	1,095 25	13,840 21	13,840 21
General Accident of Canada.....	93 25	3 00	90 25	9 50	9 50	9 50	9 50	9 50
General Accident, Fire & Life.....	54 13	54 13	44 63	9 50	9 50	9 50	9 50	9 50
General Indemnity.....	54 13	54 13	44 63	9 50	9 50	9 50	9 50	9 50

CASUALTY (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1925, ACCORDING TO CLASSES OF INSURANCE

BURGLARY—Continued

Name of Company	PREMIUMS						LOSSES													
	Gross premiums written during the year		Return premiums		Gross premiums less return premiums		Licensed reinsurance ceded		Net premiums written		Gross claims and adjustment expenses incurred during the year		Licensed reinsurance recovered and recoverable		Net losses incurred					
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.				
<b>Joint Stock—Continued</b>																				
Globe Indemnity	4,738	97	1,420	82	3,318	15	601	70	2,716	45	3,470	78	2,875	26	595	52	3,470	78		
Guardian Insurance of Canada	5,910	00	570	56	5,339	44	70	36	5,269	08	944	90	944	90			944	90		
Hartford Accident and Indemnity	23,571	36	3,783	48	19,787	88	7,550	38	12,237	50	4,224	72	15	3,821	03	403	54	4,224	57	
Home	3,386	07	884	71	2,501	36			2,501	36	170	18	165	59			170	18		
Indemnity Insurance of North America	2,888	17	18	80	2,699	37			2,699	37	250	00	250	00			250	00		
Law, Union & Rock	785	57	143	22	642	35	19	00	642	35	21	33		21	33		21	33		
Liverpool & London & Globe	4,888	44	739	41	3,749	03	270	18	3,478	85	1,725	85	1,894	82			1,725	85		
London & Lancashire Guarantee and Accident	5,384	68	942	34	4,442	34	854	81	3,587	53	3,228	50	13	75			3,228	50		
London Guarantee & Accident	1,425	29	178	65	1,246	64	642	28	604	36							604	36		
London and Provincial	29	54			29	54			29	54										
London and Scottish	17,769	45	2,981	02	14,788	43	1,293	64	13,494	79	1,566	12	1,566	12			1,566	12		
Maryland Casualty	9,468	86	2,536	28	6,932	58			6,932	58	3,951	68	3,951	68			3,951	68		
National Surety	385	40	126	30	259	10	25	38	233	72										
North American Accident	526	40	20	00	506	40			506	40										
North British & Mercantile	16,101	26	2,203	93	13,897	33	1,245	80	12,651	53	2,853	67	2,853	67			2,853	67		
Northern Assurance	13,866	35	2,251	89	11,614	46	1,318	64	10,295	82	2,621	68	522	00			2,099	68		
Norwich Union Fire	21,131	60	3,815	69	17,315	91	4,137	15	13,178	76	1,288	99	13	90			1,266	76		
Ocean Accident & Guarantee	5	00			5	00			5	00										
Provident	30	00			30	00			30	00										
Queensland	570	15	209	74	360	41			360	41										
Railway Passengers	17,163	27	2,468	80	14,694	47	948	91	13,745	56	2,518	97	2,457	82			61	15		
Royal Insurance	2,952	16	288	51	2,663	65	137	74	2,525	91	748	71	655	41			93	30		
Scottish Metropolitan	60,483	75	10,326	88	50,156	87	3,181	68	46,975	19	6,749	61	6,163	60			586	01		
Toronto Casualty	590	50	93	65	496	85			496	85	24	00		24						
Travellers Indemnity	2,335	11	369	49	1,965	62	10,297	57	54,199	52	15,746	28	6,062	50			281	70		
Union Assurance Society	21,349	70	1,848	79	19,500	91	979	19	18,520	72	190	50	10	00			180	50		
United States Fidelity	2,562	91	217	53	2,345	38	12,496	75	7,003	64	4,244	89	2,462	74			1,701	13		
Western	53,147	33	17,714	19	35,433	14	903	20	35,433	14	188	01	188	01			188	01		
World Marine & General																				
Yorkshire																				
Zurich																				
Total	434,851	75			358,801	04			358,801	04			75,139	10	4,056	34	79,195	44		
<b>CREDIT</b>																				
<b>Joint Stock</b>																				
American Credit	112,184	76	2,527	51	109,657	25			109,657	25	42,175	03	40,066	92			2,108	11	42,175	03
National Surety	48,724	70	832	58	47,892	12			47,892	12	28,005	66	28,005	66					28,005	66
Total	160,909	46			157,549	37			157,549	37	68,072	58	68,072	58			2,108	11	70,180	69





Fidelity-Phoenix Fire of New York	3,543 37	2,543 37	497 55	497 55	497 55
Fireman's Fund	7,089 86	6,436 27	4,511 95	4,511 95	4,511 95
Firemen's Insurance of Newark	23,167 69	20,130 11	9,628 37	9,628 37	9,628 37
General Accident, Fire & Life	4,516 65	4,181 34	2,608 88	2,608 88	2,608 88
Hand-in-Hand	10,806 69	3,723 72	7,015 93	7,015 93	7,015 93
Hartford Fire	See Ocean	871 44	8,751 72	8,751 72	8,751 72
Home	United States M. & S.	67,477 95	15,065 44	38,771 08	38,771 08
Insurance Company of North America	Yorkshire	152,938 23	81,524 84	34,218 43	34,218 43
Liverpool & London & Globe					
Marine Insurance					
Providence Washington					
Royal Exchange					
St. Paul Fire & Marine					
Standard Marine					
Tokio Marine & Fire					
Toronto Casualty					
Union of Canton					
Western Assurance					
Yorkshire					
Total	152,938 23	81,524 84	34,218 43	34,218 43	34,218 43

INLAND TRANSPORTATION

Joint Stock	783 65	526 20	198 99	198 99	198 99
Aetna	40 82	40 82	387 90	387 90	387 90
Agricultural	413 00	408 54	170 21	170 21	170 21
Alliance Insurance of Philadelphia	2,054 91	2,005 35	2,005 35	2,005 35	2,005 35
American & Foreign Marine	1,657 66	1,573 92	1,573 92	1,573 92	1,573 92
Automobile	5,324 34	4,284 41	4,895 93	4,895 93	4,895 93
British America	9,781 18	50 62	9,730 56	9,730 56	9,730 56
Columbia	25 00	25 00	25 00	25 00	25 00
Commercial Union	3,778 91	3,353 31	3,270 08	3,270 08	3,270 08
Continental Insurance	37 00	37 00	37 00	37 00	37 00
Dominion of Canada Guarantee & Accident	3,925 79	3,925 79	3,925 79	3,925 79	3,925 79
Fidelity-Phoenix Fire	19,753 19	18,835 30	18,453 88	18,453 88	18,453 88
Fireman's Fund	126 75	126 75	126 75	126 75	126 75
General Accident, Fire & Life	3,278 35	3,221 20	3,221 20	3,221 20	3,221 20
Globe	1,780 19	1,127 35	1,127 35	1,127 35	1,127 35
Globe and Rutgers	21,982 30	21,615 32	21,615 32	21,615 32	21,615 32
Great American	7,535 68	7,535 68	7,535 68	7,535 68	7,535 68
Guardian Insurance of Canada	14,102 73	13,888 96	13,888 96	13,888 96	13,888 96
Hartford Fire	56 25	56 25	56 25	56 25	56 25
Home	15,000 71	15,000 71	15,000 71	15,000 71	15,000 71
Insurance Company of North America	39,863 18	39,426 22	39,426 22	39,426 22	39,426 22
Insurance Company of Pennsylvania	317 63	282 48	282 48	282 48	282 48
Liverpool & London & Globe	1,501 42	501 68	999 74	999 74	999 74
London Assurance	473 01	5 50	467 51	467 51	467 51
Marine Insurance	134 00	14 00	120 00	120 00	120 00
National Fire of Hartford	47 80	47 80	47 80	47 80	47 80
New Hampshire Fire					
New York & Mercantile					
Northern Assurance					
Providence Washington					
Queen of America					
Railway Passengers					
Total	152,938 23	81,524 84	34,218 43	34,218 43	34,218 43







CASUALTY (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1925, ACCORDING TO CLASSES OF INSURANCE

OCEAN MARINE—Continued

Name of Company	PREMIUMS						LOSSES											
	Gross premiums written during the year		Return premiums		Gross premiums less return premiums		Licensed reinsurance ceded		Net premiums written		Gross claims and adjustment expenses incurred during the year		Licensed reinsurance recovered and recoverable		Net losses incurred			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
<b>Joint Stock—Continued</b>																		
Marine Insurance.....																		
Norwich Union Fire.....																		
Phoenix of London.....																		
Providence, Washington.....	24,141	02	114	84	24,026	18	24,026	18	14,841	65	15,669	31	298	76	15,171	02	199	53
Queensland.....	15,219	92	378	27	14,841	65	15,669	31	14,841	65	15,669	31	298	76	15,171	02	199	53
Royal Exchange.....	22,260	15	14	51	22,245	64	16,636	72	5,608	92	6,772	04	5,712	82	1,059	22	1,059	22
St. Paul Fire & Marine.....	25,865	71	864	58	25,001	13	14,906	14	10,094	99	13,319	63	12,522	56	1,020	64	1,020	64
Standard Marine.....	185	52			185	52			185	52	204	15	204	15			204	15
Tokio Marine & Fire.....	72,975	51	1,895	22	71,080	29	29,013	32	42,066	97	27,289	37	11,662	36	15,627	01	15,627	01
Toronto Casualty.....	20,293	23	504	36	19,788	87	20,621	06	19,788	87	20,621	06	398	33	20,222	73	271	36
Union of Canton.....	123,802	35	4,496	77	119,305	58	112,605	14	6,700	44	972	26	56,615	24	57,587	50	20,494	09
United States Marine & Surety.....	822	10			822	10			822	10	13	71			13	71		
Western.....																		
Yorkshire.....																		
Total.....	394,443	20			192,967	15			37,449	03	1,177	99			38,627	02		

PLATE GLASS

Name of Company	PREMIUMS						LOSSES											
	Gross premiums written during the year		Return premiums		Gross premiums less return premiums		Licensed reinsurance ceded		Net premiums written		Gross claims and adjustment expenses incurred during the year		Licensed reinsurance recovered and recoverable		Net losses incurred			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
<b>Joint Stock</b>																		
Alliance.....	2,115	59	32	06	2,115	59			2,115	59	978	71			978	71		
Autocar.....	339	86			307	80			307	80								
British America.....	1,434	46	198	11	1,234	35	105	36	1,128	99	508	48			405	27		
Canada Accident & Fire.....	8,606	65	2,202	74	6,403	91	238	25	6,165	66	2,994	51	103	21	121	63	2,294	51
Canadian Fire.....	1,332	15	13	15	1,319	00			1,319	00	2,860	61			2,860	61		
Canadian General.....	8,667	16	1,161	62	7,505	54			7,505	54	3,424	40			22	00	3,424	40
Canadian Surety.....	3,186	79	612	99	2,573	80	313	18	2,260	62	944	55	19	80	924	75		
Casualty Co. of Canada.....	43,265	28	11,167	89	32,097	39	573	19	31,524	20	10,817	24			10,817	24		
Commercial Union.....	55	37	6	90	48	47			48	47	50				50			
Continental Casualty.....	2,152	39	339	83	1,812	56			1,812	56	252	34			252	34		
Dominion of Canada Guarantee & Accident.....	19,413	87	3,937	57	15,476	30			15,476	30	7,638	81			7,638	81		
Dominion Gresham.....	8,446	36	2,040	46	6,405	90			6,405	90	1,660	03	35	00	1,625	03	1,625	03
Employers Liability.....	3,698	29	491	62	3,206	67			3,206	67	974	70			974	70		
Fidelity & Casualty, New York.....	836	84	16	50	820	34			820	34	160	32			160	32		
Fidelity Insurance of Canada.....					933	22			933	22	580	32			580	32		
General Accident of Canada.....	20,163	27	3,011	41	17,151	86			17,151	86	6,457	17			6,457	17		
General Accident, Fire & Life.....	93	15			93	15			93	15	55	84			55	84		
Globe Indemnity.....	2,802	59	795	06	2,007	53			2,007	53	903	75			846	52		
Total.....					2,007	53			2,007	53	903	75			903	75		





Dominion Gresham.	6,562 40	1,385 01	5,177 39	882 37	4,295 02	3,216 07	161 38	3,054 69	3,054 69
Employers Liability.	51,542 97	8,859 03	42,683 94	4,302 36	38,321 58	27,441 23		27,441 23	27,441 23
Fidelity & Casualty.	4,235 80	157 21	4,078 59		4,078 59	4,158 43		4,158 43	4,158 43
Fidelity Insurance of Canada.			2,539 24	359 01	2,180 23	1,222 40		1,222 40	1,222 40
General Accident of Canada.	22,555 82	3,776 33	18,779 49	1,663 94	17,115 55	7,183 82	1,041 25	6,142 57	6,142 57
General Accident, Fire & Life.			35,904 78	3,260 54	32,644 24	18,773 72	2,356 49	15,317 96	15,317 96
Globe Indemnity.	3,267 89	4,824 41	2,807 16	241 00	2,566 16	1,726 23	18 70	1,707 53	1,707 53
Guardian Insurance of Canada.	3,046 02	869 11	2,176 91	208 25	1,968 66	4,409 93		4,358 93	4,409 93
Hartford Accident & Indemnity.	378 53	143 30	235 23	54 26	180 97	462 07	66 19	395 88	395 88
Imperial Insurance Office.	2,217 40	180 30	2,037 10		2,037 10	633 54		616 43	633 54
Indemnity Assurance of North America.	3,291 70	782 32	2,509 38	159 45	2,349 93	2,364 39	162 50	2,060 39	171 11
Law, Union & Rock.	4,035 04	500 22	3,534 82	50 40	3,484 42	2,425 34	13 12	2,412 22	2,412 22
Liverpool & London & Globe.	23,016 44	3,936 93	19,079 51	1,168 99	17,911 42	11,656 64	642 98	10,962 06	31 60
London & Lancashire Accident.	43,076 11	5,607 74	37,468 37	1,926 25	35,542 12	18,423 71	462 63	17,630 08	17,961 08
London & Lancashire Guarantee & Accident.	5,249 47	803 97	4,445 50		4,445 50	3,466 19		3,466 19	3,466 19
London and Provincial.			1,492 06	6,756 22	6,756 22	4,272 32			4,272 32
Maryland Casualty.	8,248 28								
Monarch Casualty.			1,492 06	6,756 22	6,756 22	4,272 32			4,272 32
North American Accident.	6,726 52	1,353 81	5,372 71	351 59	5,021 12	2,684 62	164 75	2,347 26	172 61
North British & Mercantile.	12,900 99	2,326 49	10,574 50	1,578 94	8,995 56	8,951 67	5,866 14	2,729 48	3,085 53
Northern Assurance.	30,833 53	5,952 19	24,881 34	2,838 51	22,042 83	12,412 89	2,981 70	9,431 19	4,431 19
Norwich Union Fire.	59,934 12	14,201 27	45,733 05	4,971 71	40,761 34	22,644 29	7,060 65	15,531 76	51 88
Ocean Accident & Guarantee.	2,977 25	842 51	2,134 74		2,134 74	1,604 68		1,599 68	5 00
Preferred Accident.				45 00	9,731 11	4,159 02		4,106 02	53 00
Queensland.	11,662 99	1,886 88	9,776 11						4,159 02
Railway Passengers.									
Ridgely Protective—See Accident and Sickness.									
Royal Exchange.	1,113 08	294 00	819 08	155 00	664 08	1,411 55	167 30	1,174 25	70 00
Royal Insurance.	3,448 35	519 42	2,928 93		2,928 93	2,329 13		2,313 13	14 00
Scottish Metropolitan.	4,394 42	771 97	3,622 45	326 28	3,296 17	1,982 95	447 68	1,438 68	4,394 42
Sum Insurance Office.	4,113 52	215 58	3,897 94	62 20	3,835 74	1,076 13	8 89	1,067 24	31 60
Toronto Casualty.	39,797 13	621 74	39,175 39		39,175 39	21,516 90		20,486 35	1,030 55
Travellers Insurance.			262 66		262 66				
Union Assurance Society.	306 00	433 34							
Union of Canton.	30,273 09	4,755 19	25,517 90	702 97	23,059 39	23,059 39	55 36	23,004 03	23,004 03
United States Fidelity.			17,072 19		16,370 01	21,780 18		19,939 96	192 80
Western—See Accident and Sickness.									
World Marine & General.	11,260 36	2,000 29	9,260 07	6,742 91	2,517 16	5,199 60	3,480 19	1,666 41	53 00
Yorkshire.	13,617 39	2,164 57	11,452 82	271 00	11,181 82	6,028 16	36 34	5,991 82	5,991 82
<b>Mutual</b>									
Metropolitan Life.	36,232 53	372 79	35,859 74		35,859 74	22,073 56		22,073 56	22,073 56
Total.	768,672 09				628,881 29			353,809 50	7,501 29
									361,310 79

STEAM BOILER

Boiler Inspection.	95,685 85	6,616 31	89,069 54	3,834 97	85,234 57	2,191 82		2,191 82	2,191 82
Dominion of Canada Guarantee & Accident.	3,085 14	121 90	2,963 24	73 46	2,889 78	71 94		71 94	71 94
Employers Liability.	21,193 76	2,442 87	18,750 89	4 25	18,746 64	905 00		905 00	905 00
Fidelity & Casualty, New York.	17,277 27	2,518 69	14,758 58	3,112 26	11,646 32	3,345 31		3,345 31	3,345 31
General Accident of Canada.	34,938 01	3,457 26	31,480 75		31,480 75	490 08		490 08	
Guardian Insurance of Canada.	560 10	70 02	490 08		490 08				
Hartford Steam Boiler.	600 00		600 00		600 00	719 00		719 00	719 00
Maryland Casualty.	12,326 56	7,814 70	4,511 86		4,511 86	7 28		7 28	7 28
Ocean Accident & Guarantee.	1,327 90	110 20	1,217 70		1,217 70			3 00	4 19

CASUALTY (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1925, ACCORDING TO CLASSES OF INSURANCE  
STEAM BOILER—Continued

Name of Company	PREMIUMS						LOSSES											
	Gross premiums written during the year		Return premiums		Gross premiums less return premiums		Licensed reinsurance ceded		Net premiums written		Gross claims and adjustment expenses incurred during the year		Licensed reinsurance recovered and recoverable		Net losses incurred			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	Claims	Adjustment expenses	Total	
<b>Joint Stock—Continued</b>																		
Royal Insurance.....	15,572	80	1,241	47	14,331	33	8,336	27	5,995	06	3,368	43	2,988	91	379	52	3,368	43
Travellers Indemnity.....	53,442	47	10,865	53	42,576	94	364	88	42,212	06								
Zurich.....																		
Total.....	256,009	86							205,024	82			10,225	07	383	71	10,608	78
<b>WEATHER</b>																		
<b>Joint Stock</b>																		
Hartford Fire.....	4,850	54							4,850	54	2,233	87	2,232	37	1	50	2,233	87
Home.....																		
<b>Mutual</b>																		
Huron Weather.....	7,987	85	108	06	7,879	79			7,879	79	2,468	71	2,257	16	211	55	2,468	71
Ontario Farmers Weather.....	14,488	05	110	92	14,372	03			14,372	03	5,908	97	5,365	57	543	40	5,908	97
Western Farmers Weather.....	42,229	12	141	13	42,087	77			42,087	77	9,762	46	9,105	46	657	00	9,762	46
Total.....	69,556	46							69,190	13			18,960	56	1,413	45	20,374	01

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IV.

APPENDICES

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APPENDIX I.

COMPARATIVE SUMMARY OF AMOUNTS AT RISK, PREMIUM NOTES, ETC., FOR YEAR ENDING 31ST DECEMBER, 1925, RESPECTING BUSINESS TRANSACTED BY INSURERS ON THE PREMIUM NOTE PLAN

Name of Insurer	Gross amount at risk on mutual plan		Premium notes net unassessed		Surplus of general assets over liabilities		New business taken during 1925		Premium notes taken during 1925	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma Mutual.....	2,512,810	00	44,515	92	59,612	75	877,360	00	26,320	80
2 Amherst Island.....	358,597	00	11,485	55	19,938	32	88,700	00	3,548	00
3 Ayr Farmers'.....	7,731,387	50	254,126	10	267,654	50	1,881,180	00	52,527	00
4 Bay of Quinte.....	4,695,795	00	79,420	81	78,525	96	1,592,180	00	47,944	70
5 Bertie and Willoughby.....	4,517,682	00	144,699	85	154,162	77	1,805,512	00	69,114	75
6 Blanshard.....	3,291,450	00	86,054	14	93,697	79	1,144,225	00	37,524	29
7 Blenheim.....	3,337,720	00	118,892	50	129,131	41	877,795	00	23,531	00
8 Brant County.....	6,628,865	00	136,326	16	139,043	04	1,735,378	00	55,138	70
9 Canadian Millers'.....	1,317,000	00	96,978	59	421,255	90	494,000	00	58,550	00
10 Caradoc Farmers'.....	3,962,942	00	98,188	39	109,203	33	1,441,875	00	43,256	25
11 Clinton Township.....	4,939,900	00	136,365	86	127,263	95	1,281,110	00	40,128	40
12 Culross.....	2,393,174	00	66,735	54	79,235	67	834,626	00	24,604	50
13 Dereham and West Oxford.....	5,385,533	00	178,959	74	180,404	18	1,990,108	00	62,529	06
14 Dorchester North and South.....	9,432,850	00	221,496	71	225,180	99	1,156,910	00	101,598	02
15 Downie.....	3,900,735	00	94,177	55	107,029	59	3,384,050	00	34,707	30
16 Dufferin Farmers'.....	8,104,785	00	214,403	40	223,195	11	3,027,660	00	87,586	80
17 Dumfries North and Waterloo South.....	13,088,645	00	397,378	19	408,407	81	3,521,010	00	95,863	10
18 Dunwich Farmers'.....	4,894,270	00	152,861	83	165,272	41	934,675	00	28,040	25
19 Easthope South.....	8,155,980	00	359,697	15	386,223	22	1,740,640	00	82,312	90
20 Economical Mutual.....	7,030,780	00	257,686	72	1,314,851	16	2,651,945	00	157,224	68
21 Ekfrid.....	4,147,095	00	104,478	66	99,222	92	1,512,770	00	45,383	10
22 Elma Farmers'.....	7,803,940	00	338,972	95	361,901	34	1,987,220	00	97,090	00
23 Eramosa.....	3,449,350	00	122,752	30	138,816	40	1,185,150	00	56,665	50
24 Erie Farmers'.....	3,960,320	00	121,905	25	138,737	10	1,317,662	00	34,962	00
25 Farmers' Central.....	34,303,670	00	766,464	92	807,531	56	13,122,452	00	410,003	00
26 Farmers' Union.....	23,496,847	00	571,037	35	566,537	44	8,668,355	00	293,998	20
27 Formosa.....	12,629,420	00	279,552	18	289,191	79	4,534,277	00	141,302	00
28 Germania.....	11,055,368	86	297,052	24	311,184	49	4,832,366	20	145,220	37
29 Glengarry.....	9,494,650	00	194,352	56	200,925	27	3,333,950	00	100,018	50
30 Gore District.....	5,736,841	75	215,789	00	1,219,933	52	1,932,613	31	130,905	00
31 Grand River.....	4,292,090	00	111,339	80	109,168	41	1,514,125	00	44,641	55
32 Grenville Patron.....	10,034,652	00	237,606	39	249,981	33	3,498,904	00	104,967	12
33 Grey and Bruce.....	7,500,544	00	156,249	46	161,186	51	2,738,126	00	81,528	00
34 Guelph Township.....	932,950	00	39,418	97	42,790	90	299,900	00	16,614	00
35 Halton Union.....	11,763,785	00	241,283	85	272,426	06	4,033,425	00	139,052	95
36 Hamilton Township.....	4,467,345	00	120,320	27	117,973	04	1,430,045	00	51,839	00



37	Hay Township.....	7,538,720 00	248,114 24	262,627 08	1,964,750 00	59,065 50	37
38	Hopewell Creek.....	747,503 00	29,808 60	33,119 81	178,643 00	5,242 50	38
39	Howard Farmers'.....	9,546,393 00	242,075 54	241,366 21	2,799,693 00	82,673 79	39
40	Howick Farmers'.....	18,506,632 00	631,082 49	645,330 56	5,463,912 00	163,253 96	40
41	Huron Weather.....	4,024,935 00	146,222 20	136,568 54	1,479,750 00	61,327 00	41
42	Kent and Essex.....	16,785,593 00	387,512 14	382,537 20	6,270,322 00	216,432 00	42
43	Lambton Farmers'.....	15,770,903 00	265,124 51	271,927 45	5,171,202 00	186,547 95	43
44	Lanark Farmers'.....	14,449,184 00	342,380 70	346,447 89	5,518,339 00	168,486 80	44
45	Lennox and Addington.....	2,854,780 00	79,829 25	83,309 82	1,028,290 00	35,870 02	45
46	Lobo.....	2,875,133 00	63,027 78	81,561 29	944,280 00	28,328 40	46
47	London Township.....	4,413,740 00	107,461 65	137,180 35	1,695,365 00	50,881 95	47
48	McGillivray.....	1,192,705 00	26,425 65	40,895 45	402,125 00	12,063 75	48
49	McKillop.....	7,379,057 00	230,287 40	243,986 95	1,979,017 00	55,228 00	49
50	Maple Leaf.....	11,670,955 00	230,086 65	231,454 70	4,113,285 00	123,167 10	50
51	Nichol.....	6,740,521 00	165,681 80	162,508 41	1,739,585 00	44,671 55	51
52	Nissouri.....	10,565,867 00	313,721 93	332,749 53	3,136,030 00	87,069 83	52
53	Norfolk Farmers'.....	3,632,919 00	114,622 82	114,786 15	1,091,204 75	40,041 81	53
54	North Kent.....	4,582,433 00	135,915 03	136,902 17	1,618,833 00	48,575 00	54
55	Oneida Farmers'.....	1,427,543 00	35,274 92	42,040 13	556,155 00	16,707 00	55
56	Ontario Farmers' Weather.....	7,036,335 00	182,514 95	208,977 67	2,319,775 00	71,490 35	56
57	Ontario Threshermen's.....	343,310 00	25,538 95	27,980 14	343,310 00	34,331 00	57
58	Osgoode.....	2,375,550 00	100,399 37	96,498 52	823,950 00	40,070 00	58
59	Otter.....	8,547,823 00	283,834 78	279,385 93	2,316,365 00	68,472 87	59
60	Oxford Farmers'.....	2,383,118 00	58,745 16	61,481 38	878,487 00	25,072 00	60
61	Peel County.....	17,222,707 00	453,587 50	464,813 72	6,143,545 00	225,161 95	61
62	Peel and Maryboro.....	13,396,440 00	225,119 10	224,745 61	3,300,965 00	94,787 15	62
63	Perth.....	11,959,632 00	220,862 51	1,066,467 41	3,970,246 00	140,068 45	63
64	Prescott Farmers'.....	9,219,495 00	196,088 34	177,469 12	3,501,875 00	105,056 25	64
65	Puslinch.....	1,987,470 00	71,709 29	68,861 91	596,170 00	29,808 50	65
66	Saltfleet and Binbrook.....	5,845,975 00	181,726 82	195,672 30	1,901,425 00	54,438 08	66
67	Southold Farmers'.....	3,006,795 00	87,930 87	94,577 78	904,410 00	27,132 30	67
68	Sydenham.....	28,755,301 50	623,128 59	642,258 05	10,115,711 50	312,298 12	68
69	Townsend Farmers'.....	3,041,648 00	71,055 25	76,577 92	1,111,236 00	33,921 98	69
70	Usborne and Hibbert.....	9,222,990 00	237,848 90	264,931 31	2,259,500 00	66,621 80	70
71	Walpole Farmers'.....	3,147,390 00	112,579 80	124,156 35	901,628 00	39,621 45	71
72	Waterloo Mutual.....	9,500,963 00	250,847 30	1,251,775 08	2,903,685 00	156,535 40	72
73	Waterloo North.....	28,902,141 00	1,169,681 45	1,223,302 23	7,159,034 00	180,710 00	73
74	Wawanosh West.....	11,583,100 00	407,799 57	447,121 81	3,218,025 00	128,721 00	74
75	Wellington Mutual.....	12,800 00	103 20	156,523 04	6,000 00	60 00	75
76	Western Farmers' Weather.....	24,117,900 00	377,113 52	433,630 25	5,395,290 00	110,112 80	76
77	Westminster Township.....	4,240,400 00	108,569 26	130,145 85	1,660,500 00	49,815 00	77
78	Williams East.....	1,795,287 00	43,488 46	56,511 66	739,175 00	22,175 25	78
79	Yarmouth.....	3,416,732 00	78,624 20	82,725 50	1,127,000 00	33,474 00	79
<b>Totals.....</b>		<b>616,516,686 36</b>	<b>16,432,579 29</b>	<b>21,581,467 87</b>	<b>199,697,957 76</b>	<b>6,561,830 20</b>	

## APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES  
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Algoma Mutual	Mutual	Sault Ste. Marie	Chas. Young
Amherst Island	Mutual	Stella	Samuel Miller
Ayr	Mutual	Ayr	Wm. Manson
Bay of Quinte Agricultural	Mutual	Picton	Adolphus Roblin
Bertie and Willoughby Farmers'	Mutual	Ridgeway	J. A. Daboll
Blanshard	Mutual	Science Hill	Duncan McVannell
Blenheim, North	Mutual	Bright	Robert Baird
Brant County	Mutual	Brantford	Francis Thomson
Canadian Millers'	Mutual	Hamilton	A. L. Nobel
Caradoc Farmers'	Mutual	Mount Brydges	Donald Campbell
Chosen Friends, Canadian Order Society	Fraternal	Hamilton	Wm. Benson
Civil Service Mutual Benefit	Fraternal	Ottawa	A. G. Kingston
Clinton Township	Mutual	Beamsville	A. Jamieson
Commonwealth Life and Accident	Stock	Hamilton	W. H. Wardrope
Culross	Mutual	Teeswater	K. McKenzie
Dereham and W. Oxford	Mutual	Ingersoll	J. G. Currie
Dorchester, North and South	Mutual	Harrietsville	J. C. Dance
Downie	Mutual	St. Paul's	Chas. Baird
Dufferin Farmers'	Mutual	Shelburne	W. J. Jelly
Dumfries, N., and Waterloo, S.	Mutual	Galt	Col. J. Z. Fraser
Dunwich Farmers	Mutual	Iona Station	Jno. R. Gow
Easthope, South	Mutual	Tavistock	Jos. Quinlan
Economical	Cash-Mutual	Kitchener	Geo. H. Lang
Ekfrid	Mutual	Melbourne	D. A. McCallum
Elma Farmers'	Mutual	Atwood	I. D. Smith
Empire Life Insurance Company	Stock	Toronto	M. P. Langstaff
Eramosa	Mutual	Rockwood	John McNabb
Erie Farmers'	Mutual	South Cayuga	J. Honsberger
Equity Life	Stock	Toronto	H. Sutherland
Farmers' Central	Mutual	Walkerton	Jas. Tolton
Farmers' Union	Mutual	Lindsay	Alex. Horn
Federal Fire Ins. Co.	Stock	Toronto	W. S. Morden, K.C.
Federated Ass'n of Letter Carriers	Fraternal	Toronto	W. H. Belcher
Foresters, Canadian Order of	Fraternal	Brantford	J. A. A. Brodeur
Formosa	Mutual	Formosa	Jno. F. Waechter
Germania Farmers'	Mutual	Ayton	Andrew Schenk
Glenarry Farmers'	Mutual	Alexandria	W. J. McGregor
Gore District	Cash Mutual	Galt	Hon. Lincoln Goldie
Grand River	Mutual	Caledonia	R. H. Allan
Grenville Patron	Mutual	Spencerville	Robt. Montgomery
Grey and Bruce	Mutual	Hanover	T. H. O'Neill
Guelph Township	Mutual	Guelph	Robt. Amos
Halton Union	Mutual	Campbellville	Wm. Hume
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton	Wm. Murdoch
Hamilton Police Benefit Fund	Fraternal	Hamilton	Joseph Crocker
Hamilton Township	Mutual	Cobourg	A. E. Hoskin
Hand-in-Hand	Stock	Toronto	Alfred Wright
Hay Township	Mutual	Crediton	David Lippert
Home Circles, Canadian Order of	Fraternal	Toronto	C. N. Benton
Hopewell Creek	Mutual	New Germany	A. Jansen
Howard Farmers'	Mutual	Ridgetown	W. J. Huffman
Howick Farmers'	Mutual	Wroxeter	James Kirton
Huron Weather	Mutual	Woodham	Jas. Scott

## DIX II

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS  
THAN MUTUAL BENEFIT SOCIETIES

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Richards Ldg.	Geo. H. Cook	Silverwater	Lt.-Col. T. H. Elliott	Sault S. Marie.
Stella	Wm. Glen	Stella	E. C. McDonald	Stella.
Ayr	Morris Shellard	Galt	A. L. Easton	Ayr.
Picton	W. Asa Foster	Picton	M. R. German	Picton.
Ridgeville	C. McCredie	Chippawa	Jno. G. Wills	Wainfleet.
St. Mary's	Jas. Moore	St. Mary's	Thos. H. Driver	Science Hill.
New Hamburg	T. E. West	Woodstock	D. R. Stauffer	Bright.
Echo Place	Sam'l Disbrow	Vanessa	J. A. Messecar	Brantford.
Toronto	R. A. Thompson	Lynden	J. T. White	Hamilton.
Southwold	Archie Walker	Muncey	E. W. J. Sutherland	Mt. Brydges.
Toronto	John L. Archer	Niagara Falls	W. F. Montague	Hamilton.
Ottawa			J. J. McGill	Ottawa.
Smithville	E. Durham	Smithville	G. W. Tinlin	Beamsville.
Hamilton	Geo. C. Copley	Hamilton	L. T. Boyd	Hamilton.
	Geo. J. Guy			
Teeswater	Thos. P. McDonald	Teeswater	F. G. Moffat	Teeswater.
Ingersoll	Jno. Campbell	Salford	T. R. Mayberry	Ingersoll.
Kingsmill	W. W. Kiddie	Belmont	S. E. Facey	Harrietsville.
St. Mary's	James Muir	St. Mary's	Geo. Armstrong	St. Paul's.
Shelburne		Rosemont	Thos. Whalley	Shelburne.
Burford	Jos. Betzner		A. W. Hilborn	Galt.
Dutton	Arch. McColl	Rodney	W. A. Galbraith	Iona Station.
Stratford	E. Caister	Tavistock	W. S. Russell	Tavistock.
Kitchener	L. J. Breithaupt	Kitchener	W. H. Schmalz	Kitchener.
Glencoe	Donald Dewar	Walkers	A. P. McDougald	Melbourne.
Atwood	Alex Ross	Britton	J. R. Hammond	Atwood.
Toronto	None		J. Ross Paterson	Toronto.
Rockwood	Ernest Parkinson	Guelph	Robt. Scott	Rockwood.
Dunnville	Andrew Sherk	Selkirk	A. E. Havill	South Cayuga.
Toronto	Thos. Urquhart	Toronto	Geo. M. Begg	Toronto.
	W. H. Shapley			
Walkerton	Moses Bilger	Mildmay	J. J. Schumacher	Walkerton.
Lindsay	J. R. Magee	Janetville Sta.	Pearl James	Lindsay.
Toronto	S. C. Tweed	Waterloo	Geo. A. Gordon	Toronto.
	T. S. Kerr	Toronto		
Edmonton			Alex. McMordie	Toronto.
Montreal	T. H. Davidson	Winnipeg	Alf. P. Van Someren	Brantford.
Mildmay	Thos. Inglis	Clifford	E. G. Kuntz	Formosa.
Ayton	M. E. Murray	Neustadt	R. H. Fortune	Ayton.
N. Lancaster	D. A. McDonell	Green Valley	V. G. Chisholm	Alexandria.
Guelph	Jno. R. Blake	Galt	J. N. MacKendrick	Galt.
Caledonia	Robin Kerr	York	N. Simenton	Caledonia.
Cardinal	Alex. Robinson	Prescott	W. M. Snyder	Spenceville.
Walkerton	D. McKinnon	Chesley	Wm. Ruttle	Hanover.
Guelph	J. P. Henderson	Guelph	Jno. L. Carter	Guelph.
Milton	Duncan Campbell	Moffat	Thos. Moore	Campbellville.
Hamilton			B. McSweeney	Hamilton.
Hamilton			Jas. McKay	Hamilton.
Cobourg	S. W. Staples	Baltimore	Thos. Hoskin	Cobourg.
Toronto	Jos. Walmsley	Toronto	F. E. Dingle	Toronto.
Dashwood	Goldie Gramam	Bracefield	Henry Eilber	Crediton.
Tillsonburg	M. B. Hugill		J. M. Foster, B.A.	Toronto.
Kitchener	A. G. Brohman	Ariss	A. J. Frank	New Germany.
Blenheim	Wm. Spear	Highgate	E. D. Mitton	Ridgetown.
Bluevale	Hugh Edgar	Wroxeter	W. S. Mc Kercher	Wroxeter.
Cromarty	Geo. F. Youngblut	Auburn	Chas. Monteith	Woodham.

## APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES  
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Kent and Essex.....	Mutua.....	Merlin.....	A. E. Robinson.....
Knights of Malta, Chapter General	Fraternal.....	Toronto.....	J. C. Beckett.....
Lambton Farmers'.....	Mutual.....	Watford.....	Jas. Smith.....
Lanark.....	Mutual.....	Perth.....	Edmund Burke.....
Lennox and Addington.....	Mutual.....	Napanee.....	A. C. Parks.....
Lobo Township.....	Mutual.....	Ilderton.....	A. Ferguson.....
London Police Benefit Fund.....	Fraternal.....	London.....	Wm. Middaugh.....
London Township Farmers'.....	Mutual.....	London.....	H. Needham.....
McGillivray.....	Mutual.....	Parkhill.....	John Robinson.....
McKillop.....	Mutual.....	Seaforth.....	Jas. Connolly.....
Maple Leaf.....	Mutual.....	Columbus.....	Hon. Wm. Smith.....
Merchants.....	Stock.....	Toronto.....	Alfred Wright.....
Nichol.....	Mutual.....	Fergus.....	M. Heffernan.....
Nissouri.....	Mutual.....	Kintore.....	Daniel Quinn.....
Norfolk.....	Mutual.....	Simcoe.....	W. A. Bowyer.....
North Kent.....	Mutual.....	Dresden.....	C. E. Bodkin.....
Oddfellows, Canadian Order of....	Fraternal.....	Toronto.....	Frank Neal.....
Oddfellows' Relief Association....	Fraternal.....	Kingston.....	Dr. J. C. Connell.....
Oneida Farmers'.....	Mutual.....	Hagersville.....	James Downey.....
Ontario Commercial Travellers' Association.....	Fraternal.....	London.....	F. E. Harley.....
Ontario Equitable Life and Acci- dent.....	Stock.....	Waterloo.....	S. C. Tweed.....
Ontario Farmers' Weather.....	Mutual.....	Grand Valley.....	Wm. Park.....
Ontario Threshermen's Mutual....	Mutual.....	Chatham.....	J. M. Houston.....
Osgoode.....	Mutual.....	Kenmore.....	A. G. E. Robertson.....
Ottawa Firemen.....	Fraternal.....	Ottawa.....	Robert Burnett.....
Otter.....	Mutual.....	Norwich.....	Jas. Rettie.....
Oxford Farmers'.....	Mutual.....	Embro.....	Jas. Green.....
Peel and Maryborough.....	Mutual.....	Drayton.....	Wm. Newstead.....
Peel County Farmers'.....	Mutual.....	Brampton.....	Thos. Bryans.....
Perth.....	Cash Mutual.....	Stratford.....	G. G. McPherson, K.C
Prescott Farmers'.....	Mutual.....	Alfred.....	Saml. Parisien.....
Provident Assurance Co.....	Stock.....	Montreal, Que..	Jas. d'Halewyn.....
Puslinch.....	Mutual.....	Puslinch.....	W. J. Little.....
Queen City.....	Joint Stock.....	Toronto.....	Alfred Wright.....
Re-Insurance of Canada.....	Joint Stock.....	Waterloo.....	S. C. Tweed.....
Royal Templars of Temperance...	Fraternal.....	Hamilton.....	John Buchanan.....
Saltfleet and Binbrook.....	Mutual.....	Hannon.....	A. E. Smuck.....
Sons of England.....	Fraternal.....	Toronto.....	Geo. Davenport, C. A.
Sons of Scotland.....	Fraternal.....	Toronto.....	Col. D. M. Robertson.
Southwold Farmers'.....	Mutual.....	Shedden.....	Mungo McNabb.....
St. Joseph Union of Canada.....	Fraternal.....	Ottawa.....	J. S. Tetreault.....
Sydenham.....	Mutual.....	Owen Sound.....	Jas. Gardner.....
Toronto Casualty, Fire and Marine	Stock.....	Toronto.....	G. L. Smith.....
Toronto Firemen's Benefit Fund...	Fraternal.....	Toronto.....	J. J. Gibbons.....
Toronto Police Benefit Fund.....	Fraternal.....	Toronto.....	Geo. Ironside.....
Townsend Farmers.....	Mutual.....	Waterford.....	S. L. Kitchen.....

## DIX II—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS  
THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Charing Cross... Toronto.....	Wm. Holmes.....	Comber.....	T. B. Harvey..... H. J. Bentley.....	Merlin. Toronto.
Sarnia..... Perth..... Napanee..... Komoka..... London..... Ilderton.....	Guilford Butler..... David McLean..... A. Hartman..... T. G. Turnbull..... H. McGuffin.....	Croton..... Perth..... Odessa..... Komoka..... London.....	W. G. Willoughby.... Peter Cavers..... W. R. Lott..... J. Marsh..... P. W. Harpur..... Alfred T. Pattison....	Watford. Perth. Napanee. Ilderton. London. Denfield.
Ailsa Craig..... Goderich..... Columbus..... Toronto.....	Albert E. Taylor.... Jas. Evans..... N. Burkholder..... None.....	Parkhill..... Seaforth..... Pickering.....	W. T. Amos..... D. F. McGregor..... P. G. Purves..... A. E. Blogg.....	Parkhill. Seaforth. Columbus. Toronto.
Arthur..... Thamesford..... Simcoe..... Thamesville.....	Albert McLelland... Geo. A. Wren..... A. Wilkinson..... Robt. Forsythe.....	Belwood..... Ingersoll..... Courtland..... Turnerville.....	Jas. Beattie..... E. J. Pearson..... N. S. Boughner..... W. S. Holmes.....	Fergus. Kintore. Simcoe. Dresden.
Brantford..... Kingston..... Caledonia..... London.....	Calvin Davis..... Jas. Powley..... A. Anderson.....	Hamilton..... Toronto..... Caledonia.....	Robert Fleming..... F. H. Rutherford..... W. S. Dunnet..... Geo. T. Hair.....	Toronto. Kingston. Caledonia. London.
Waterloo.....	Sen. H. W. Laird.... J. C. Breithaupt.... Aloyes Bauer.....	Regina, Sask... Kitchener..... Waterloo.....	M. J. Smith.....	Waterloo.
Belwood..... Chatham..... Metcalf..... Ottawa..... Burgessville..... Embros.....	Willis Potter..... E. S. Down..... H. S. Lattimer..... Jas. Carrall..... Jno. Bolton.....	Waldemar..... Shedden..... Metcalf..... Norwich..... St. Mary's.....		
Moorefield..... Malton..... Stratford..... Alfred..... Montreal..... Hespeler.....	P. J. Cunningham... Henry Walter..... James Jones..... Ulric Daoust..... H. Schetagne..... W. H. Schultz.....	Rothsay..... Toronto..... Mitchell..... Plantagenet.... Montreal..... Puslinch.....	Jno. Ritch..... F. J. Thomson..... Geo. Kay..... B. G. Parisien..... J. C. Gagne..... Thomas Arkell.....	Drayton. Brampton. Stratford. Alfred. Montreal. Arkell.
Toronto.....	Jos. Walmsley.....	Toronto.....	H. F. Crighton.....	Toronto.
Waterloo.....	J. A. Martin..... E. C. Mitchell..... Sen. W. H. Laird.... Hon. M. W. Doherty..	Kitchener..... London..... Regina..... Toronto.....	M. J. Smith.....	Waterloo.
Toronto.....				
Glanford..... Montreal.....	J. M. Stewart..... Rev. Canon W. L. Baynes-Reed.....	Grimsby..... Toronto.....	C. I. Stewart..... David Proctor..... F. S. Mearns..... John H. Sells..... Charles Leclerc..... M. Telford.....	Hannon. Toronto. Toronto. Shedden. Ottawa. Owen Sound.
Toronto..... Iona Station..... Sherbrooke..... Owen Sound.....	A. E. Jones..... Geo. Binnie.....	Pt. Stanley..... Priceville.....		
Toronto.....	A. E. Dawson..... W. W. Evans..... C. H. Ackerman.....	Toronto..... Toronto..... Peterborough.....	A. E. Dawson.....	Toronto.
Toronto..... Toronto..... Waterford.....				

## APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES  
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
United Workmen, Ancient Order of Usborne and Hibbert.....	Fraternal.....	Toronto.....	F. G. Inwood.....
	Mutual.....	Exeter.....	Jno. T. Allison.....
Walpole Farmers'.....	Mutual.....	Jarvis.....	J. B. McKenzie.....
Waterloo.....	Cash-Mutual.....	Waterloo.....	L. W. Shuh.....
Waterloo, North Farmers'.....	Mutual.....	Waterloo.....	L. Bowman.....
Wawanosh, West.....	Mutual.....	Dungannon.....	H. L. Salkeld.....
Wellington.....	.....	Guelph.....	Geo. Sleeman.....
Western Farmers' Weather.....	Mutual.....	Woodstock.....	Geo. J. Meldrum.....
Westminster Township.....	Mutual.....	Pond Mills.....	W. H. Weatherston...
Williams, East.....	Mutual.....	Kerrwood.....	W. H. McLeish.....
Yarmouth.....	Mutual.....	St. Thomas.....	Geo. Russell.....

DIX II—*Concluded*AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS  
THAN MUTUAL BENEFIT SOCIETIES—*Concluded*

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Toronto.....	.....	.....	W. A. Patterson.....	Toronto.
Exeter.....	Jas. McKenzie.....	Mitchell.....	W. A. Turnbull.....	Exeter.
Nanticoke.....	Jno. Mitchell.....	Jarvis.....	Geo. L. Miller.....	Jarvis.
Waterloo.....	W. G. Weichel, M.P.P.	Waterloo.....	Arthur Foster.....	Waterloo.
Conestogo.....	V. Atterbein.....	Heidelberg.....	Jos. H. Woods.....	Waterloo.
Goderich.....	Wm. J. Thompson.....	Auburn.....	Thos. G. Allen.....	Dungannon.
Guelph.....	W. A. Denton.....	Toronto.	Lt.-Col. Jno. Davidson	Guelph.
Guelph.....	Wm. B. Murray.....	Woodstock.....	E. L. Sutherland.....	Woodstock.
Glanworth.....	D. McDougall.....	Glanworth.....	R. S. Nichol.....	Wilton Grove.
Kerrwood.....	D. A. McIntyre.....	Ailsa Craig.....	Jno. A. McLeish.....	Kerrwood.
St. Thomas.....	Geo. Westlake.....	St. Thomas.....	A. E. Bucke.....	St. Thomas.

## APPENDIX III.

## REVIEW OF 1926 LEGISLATION

The current session of the Legislative Assembly which prorogued on the 8th instant, witnessed the introduction of four Bills touching insurance matters. A private Bill (No. 57) cited *The Ottawa Police Benefit Fund Association Act, 1926* (1926, C. 120) was passed validating the insurance business of the Association and authorizing its governing executive authority to make such readjustment in its rates and benefits as are necessary, in the opinion of its actuary, to place it in a position to meet its contracts of insurance at maturity. A second private Bill (No. 43) was applied for on behalf of the Toronto Police Benefit Fund, seeking to validate a proposed readjustment of rates and benefits, including existing pensions. This Bill was withdrawn. A third Bill (No. 168) cited *The Ontario Companies Act, 1926* (1926, C. 48) amending the Companies Act, exempting provincial joint stock insurance companies from the provisions of section 16 (3) which prohibits a corporation increasing the amount of its authorized capital stock until ninety per centum of the authorized capital has been subscribed and fifty per centum paid thereon, was introduced and passed into law. Finally, Bill (No. 178) cited *The Ontario Insurance Act, 1926* (1926, C. 49) sponsored by the Department and designed to effect miscellaneous amendments to *The Ontario Insurance Act, 1924*, was passed and came into force on the date of Royal Assent, 8th April, 1926. The amendments to the general law effected by the latter Act, may be summarized as follows:

*Trade Unions:*

Trade unions having assurance or benefit funds for the benefit of their own members exclusively, are not required or entitled to be licensed as insurers. (S. 3, 20.)

*Credit Insurance:*

This class of insurance is added to the class of insurance mentioned in section 24 (1). (S. 4.)

*Foreign Insurers:*

The provision requiring evidence that foreign insurers have carried on business successfully for a period of at least five years prior to application for license is repealed. (S. 5.)

*Revocation of License:*

The Superintendent is required to report any violation of the Act by a licensed insurer to the Minister, and the Minister is authorized to suspend or cancel or refuse to renew the insurer's license. (S. 6.)

*Reciprocal or Centralized Deposits:*

The provisions of the 1924 Act contemplating a provincial insurance company making a central deposit with the province in which its head office is situate, available for the policy holders in other provinces without further or other deposit, are repealed, and in lieu thereof provisions to the same effect approved by the Association of Superintendents of Insurance of the Provinces of Canada and first enacted in British Columbia, are substituted. (S. 7-12 inclusive.)

*Mutual Benefit Societies:*

Mutual benefit societies are given the same powers as to holding land as are now vested in fraternal societies. (S. 13.)

*Contracts of Fire and Automobile Insurance:*

In order to remove doubts, such contracts are expressly exempted from the provisions of section 76 of the 1924 Act. (S. 14.)

*Automobile Insurance:*

In order to remove doubts, it is expressly declared that an insurer licensed for the transaction of fire insurance may insure an automobile against loss or damage by fire under a fire insurance policy. (S. 15, 18.)

The term of a contract of automobile insurance is limited to one year—formerly three years. (S. 16.)

Section 165 of the 1924 Act is repealed and a new subsection substituted therefor. The only material change is a new subsection (2) which expressly prohibits an automobile finance or acceptance corporation or an automobile dealer or an insurance agent or broker, signing a written application for automobile insurance on behalf of an applicant. The effect of present statutory condition I. is indicated more clearly by the concluding words of the new subsection 1, which provides that "no statement of the applicant shall be used in defence of a claim under a contract unless it is contained in such a written and signed application. (S. 17.)

*Ticket Accident Policy:*

The statutory notice required to be printed on such ticket policies is amended to make possible the issue of a uniform ticket policy in all provinces. (S. 19.)



*Premium Tax:*

The premium tax on reciprocal exchanges is reduced to one and one-third per cent. which is equivalent to the combined rate payable by other licensed insurers under The Corporations Tax Act and the Fire Marshal's Act. (S. 21.)

*Agents' Licenses:*

The fee of three dollars now fixed by statute for an agent's license will hereafter be prescribed by Order-in-Council. Until further notice there will be no change (if any) in the amount of the fee. (S. 22 [1].)

The representative of the Superintendent upon the Advisory Board is made chairman of such Board and for the purpose of his duties vested with the same powers as to examination of witnesses under oath, etc., as has the Superintendent. (S. 22.)

Salaried employees of fraternal societies who receive commission, will hereafter be required to apply for and receive an insurance agent's license. (S. 22 [3].)

The Superintendent is authorized to issue a license to an agent or adjuster subject to such limitations and conditions as he may prescribe. (S. 23.)

*Rates and Rating Bureaus:*

Rating bureaus and insurers are at present required to make a return under oath to the Superintendent in such form and at such times as he may require, showing every or any schedule of rates fixed, made or charged by them. Hereafter at least ten days' notice of any change in schedules of rates so filed must be given the Superintendent, and particulars of all changes duly verified under oath filed before the effective date thereof.

It is further provided that any rating bureau or insurer which fixes, makes or charges any rate or receives any premium which deviates from the schedules of rates fixed and filed with the Superintendent for and the rules applicable to any risk or class of risks, shall be guilty of an offence. (S. 24.)

The provisions respecting filing of rates, etc., have only been invoked by the Superintendent with respect to automobile insurance. There is no present intention to extend its application.

Subsection 1 of section 262, which initiates proceedings pursuant to which the Superintendent may order the removal of discrimination and prohibit a discriminatory rate, is amended to authorize the Superintendent to proceed without a written complaint "upon such information filed with him as the Superintendent deems sufficient to justify an investigation." The effective date of any order made by the Superintendent under section 262 is reduced from thirty days to ten days. (S. 25.)

*Commencement of Act:*

The amendments come into force and effective from the date of Royal Assent, viz.: 8th April, 1926.

C.L. 1926/17, 9.4.26.

R.L.F.

## APPENDIX IV

## "A SECOND ACHIEVEMENT IN UNIFORMITY"

## THE UNIFORM FIRE INSURANCE LAWS OF THE CANADIAN PROVINCES

*A paper read by R. Leighton Foster, Superintendent of Insurance for the Province of Ontario, before the Toronto Insurance Institute, on the 18th day of March, 1926.*

A year ago last December it was my privilege to read a paper before the Association of Life Insurance Counsel of the United States, in New York City, on the subject of the uniform life insurance laws of the Canadian provinces. That paper was entitled "An Achievement in Uniformity." You are aware that the Uniform Life Insurance Act has been enacted and is now in force in all the provinces of Canada except Quebec. When your committee suggested that I might prepare a paper on the subject of the uniform fire insurance laws of the Canadian provinces, the title "A Second Achievement in Uniformity" immediately suggested itself, because the Uniform Fire Insurance Act has been enacted and is now in force in four provinces with the prospect in view of its early enactment by the remaining provinces of Canada.

## THE BUSINESS OF INSURANCE

The development of the business of insurance in Canada during the first quarter of the present century, has been remarkable. Life insurance companies which, a score of years ago, spoke of "amount of insurance in force" in terms of hundreds of thousands of dollars, now speak in the case of at least one Canadian company, in terms of more than a billion. No less remarkable has been the development in the field of fire insurance. In 1900, the amount of fire insurance at risk in Canada totalled less than one billion dollars; at the end of 1925, a conservative estimate would indicate that the amount of fire insurance at risk will exceed eight and one-half billion dollars. Twenty-five years ago fire insurance policyholders in Canada paid in premiums per annum less than eight and one-half million dollars; during 1925 it is estimated that that amount will have increased to at least fifty-five million dollars.

The past twenty-five years should be reviewed not only from the standpoint of volume of business and amount of premiums, but from a realization of the veritable revolution in the methods and practices of the business, and the nature and character of the risks undertaken. Each year, indeed, each month, brings its new problems particularly apparent to an official charged with the administration of an insurance law. So each session of our Parliaments and legislatures witnesses the enactment of one or more insurance bills, designed to meet these every-changing problems and keep the law in tune with the latest developments of the business.

## EARLY INSURANCE LEGISLATION

Speaking of law, no review of the present fire insurance laws of the Canadian provinces would be complete without some enquiry into the history of the origin and enactment of these laws. In the early days the utmost freedom prevailed in the matter of insurance contracts as in all other commercial contracts. In a strictly legal sense, a contract of insurance between private parties is a wagering contract. For a long time insurance was looked upon as a form of gambling. More than four hundred years ago, however, English legislation recognized the inherent distinction between a wagering contract and a contract of insurance, and purposed to aid its development. As early as 1601, "*An Act concerning matters of assurances used among merchants*" (43 Eliz., Chap. 12) was passed which established a commission to hear and determine "causes concerning policies of assurances in a brief and summary course—without formalities of proceedings." From the commencement of the seventeenth century, and particularly since the middle of the nineteenth century, there has been an increasing number of Imperial statutes dealing with insurance.

So in Canada insurance legislation was enacted long before Confederation. The British America Assurance Company of Canada was incorporated in 1833. In 1836 an Act was passed to authorize the establishment of mutual insurance companies in the several districts of Upper Canada. The Gore District Mutual Fire Insurance Company, which commenced business in October, 1839, is the sole survivor of those district mutuals so authorized to be incorporated. In 1860, an Act was passed requiring companies not incorporated by any statute of Upper or Lower Canada to obtain a license from the Finance Minister; and in 1865 there was legislation to secure to wives and children of the benefits of assurances on the lives of their husbands and parents. These references will serve to indicate that insurance legislation has its roots in the history of the Elizabethan era, and that insurance legislation in Canada is at least two score years older than Confederation.

## NECESSITY OF INSURANCE LEGISLATION

Insurance legislation as we know it to-day, that is, legislation regulating the terms of contracts of insurance and providing for a general supervision and regulation of the business, is of comparatively recent date. For centuries the *laissez faire* theory and the doctrine of *caveat emptor* prevailed in matters of insurance legislation as well as legislation generally. These theories and doctrines still have their warm advocates. I do not propose in this paper, to outline a brief for state supervision or regulation, but I do hope to show that the fundamental principles of existing insurance legislation had their birth more than fifty years ago in the inherent nature of the business, and that any effort to revert to the old theories involves a turning of the clock backwards not ten or twenty, but forty or fifty years. In theory, there is no more necessity for the state to regulate contracts of insurance and supervise the business of insurance than there is for the state to regulate commercial contracts and business generally. Theoretically, the parties to contracts of insurance are on equal terms. The Benthamites believed the law of supply and demand and unfettered competition all that was needed by way of a healthy legislative influence. Nevertheless the features of the business of insurance which confounded the apostles of the old school and fostered our present insurance legislation are readily apparent.

In the first place, there is the nature of the contract. The average policyholder is indifferent, at all events at the time the contract is made, to its terms and conditions. No doubt this indifference should not be encouraged, but it must at least be recognized. The fact that so many contracts took the same form with the same terms and conditions, early resulted in the use of printed forms. Regular rules for certain types of contracts were published and the business, instead of being a matter of contractual relationship, early tended to approach the basis of the sale of a commodity. The accumulation of experience by insurance companies brought with it an accumulation of provisions and conditions calculated to circumscribe the liabilities of the company in all sorts of contingencies which companies had learned to anticipate. Indifference and lack of experience on the part of the insured as well as the inducement of special rates lead to a general acceptance of the companies' terms.

Secondly, adequacy of insurance rates as reflected in the balance of the company is of prime interest to the insured. To the indifference of the average insured to the terms of his policy and the difficulty of enforcing any variation in the general practice of the insurer may be added the difficulty of securing reliable information as to the ability of the company to meet its obligations. A contract of insurance is a contract of indemnity essentially different from a contract of bargain and sale. When one purchases a tube of tooth-paste at a cut-rate drug store, the contract is completed by delivery and payment and it matters not if the vendor has made an improvident sale and closes his doors the next day. When one buys an insurance policy he buys an interest in the solvency of the company and the contract is only completed if, at maturity, the company is in a position to discharge its liability.

Finally, the cost of any commodity as reflected in its selling price is usually the focus of public attention. All investigations of the fire insurance business have centred upon the rate and its making. The peculiarities inherent in the business have made it particularly important. In a manufacturing business the price of an article is largely determined by the cost of production and this can, in general, be definitely ascertained. In a mercantile business the selling price is determined by the buying price. In the fire insurance business where the premium is collected in advance, the anomalous condition arises that a price must be set for something that has not happened and may not happen. In the result the final cost of any form of insurance cannot be accurately determined; the element of uncertainty is the very foundation of the business. These facts are matters of public knowledge. Here in brief we have the foundation of those legislative principles which recognize, on the one hand, the evils of unrestricted competition and the necessity of rating bureaus and associations for the determination of rates, and demand, on the other hand, such a measure of state supervision and control as will guarantee to the public that rates so determined are neither inadequate nor excessive, that they are non-discriminatory, that they are, in a word, reasonable.

## JURISDICTION

Before leaving a discussion of fire insurance legislation in perspective, the question of jurisdiction must be briefly reviewed.

The British North America Act makes no specific reference to the business of insurance, as it does to banking and railroads, and does not say, in so many words, which of the dual legislative authorities, federal or provincial, is competent to enact insurance legislation. In the result, from 1868 down to the present day there has been a conflict of insurance legislation as between federal and provincial enactments which it has been a fairly constant duty of the courts to resolve. During this period of more than half a century, the validity of provincial insurance legislation has been once challenged unsuccessfully and the validity of Dominion insurance legislation twice challenged successfully before the Judicial Committee of the Privy Council. A fourth effort to ascertain a delimitation of jurisdiction is now before the courts. On the 19th day of February, 1926, the Appellate Division of the Supreme Court of Ontario handed down a judgment which has the effect of unanimously sustaining the validity of the provincial legislation in question and denying, by a majority of the court, the validity of the Dominion legislation in

question. The Dominion legislation in question was the "key" sections of the Dominion Act respecting licenses, viz.: sections 11, 12 (1), 71 and 71(a). In concluding his majority judgment on this phase of the reference, the Honourable Mr. Justice Masten said in part:

"Considering the history of the constitutional controversy between the Dominion and provincial authorities, respecting insurance legislation, I am driven to the conclusion that the legislation in question (i.e., the Dominion sections) is an attempt by this indirect method to regulate the business of insurance in the provinces of Canada so far as it is conducted by the classes of companies and persons above named (i.e., Dominion, British and foreign companies), and that its form is adopted under the guise of legislation, respecting trade and commerce and respecting aliens, in order to cloak a regulation of the business of insurance.

Now the natural and reasonable effect of the legislation in question is to deprive the citizens of Ontario of the civil rights which they previously enjoyed.

Apart from such legislation as is here in question, any insurance company, foreign or domestic, and any natural person (not an enemy), might under the rules of comity, enter Canada and carry on the business of insurance. Apart from this legislation, the citizens of Ontario could contract with British and with alien insurance companies without let or hindrance, and their contracts would be valid and enforceable in accordance with the statutory conditions prescribed by Ontario law, but if and so far as the legislation in question has validity, the citizens of Ontario cannot any longer contract policies of insurance with British or alien companies on the conditions and terms prescribed by the laws of Ontario, but only on the terms prescribed by this legislation. Thus the natural and reasonable effect of the legislation in question is to interfere with civil rights of the citizens of Ontario.

I, therefore, conclude that the legislation in question is not only in substance, but also in form, directed to the regulation of the conduct in Ontario of the business of insurance, and that in its object and scope it fails to come within any power or combination of powers confided to the Dominion Parliament by Section 91."

Without entering into a controversy upon the constitutional question or minimizing the far-reaching possibilities of this important judicial pronouncement, I think it may now be taken as settled that, irrespective of other phases of insurance legislation, the provinces have the exclusive jurisdiction to enact insurance legislation such as the Uniform Fire Insurance Act, which is the subject of this paper.

#### FIRE INSURANCE LEGISLATION

Turning from the general to the particular, the regulation of the terms of contracts of fire insurance was the first branch of the subject of insurance legislation to engage the attention of legislative bodies both in Canada and the United States. In both countries, legislative enactment followed strong adverse criticism from the judiciary of existing conditions and practices. In so far as the United States is concerned, I refer you to the case of *Delancy vs. Rockingham Fire Insurance Mutual Company* (52 N.H. 581). In Canada, the language of Chief Justice Wilson in pronouncing the judgment in the case of *Smith vs. Commercial Union Insurance Co.* (1872) 33 U.C.R. (Q.B.) 69, is illuminating in view of subsequent developments. He said in part:

"This is a degree of inquisitorial power, under the penalty of a forfeiture of the insurance money, which it is vexatious and difficult to comply with, and which is about equal to a forfeiture of itself, and almost a perfect immunity to the insurers against their ever paying the money.

"They could, if so disposed, probably cut out work enough for the assured for at least a twelvemonth, before he could be done with his further explanation, or servants' testimony, or the other multifarious devices provided for him; and if it did take more than three months, time being of the essence of the contract so much the worse for the assured.

"The conduct of companies, when enforcing rigidly such conditions, has often been complained of by the courts by reason of the number and nature and difficulty of the conditions they introduce into their policies; and the time perhaps has come when the legislature should interfere, and stand between them and those they insure or pretend to insure, or, in other words, the public, by limiting them to such conditions which the courts shall determine to be reasonable.

"That the companies are often imposed upon by wilful fire, and by very fraudulent conduct on the part of the assured, is too well known. But how far the companies may be answerable for some portion of that blame, from the loose way in which they gather up their risks, by agents who are travelling everywhere in quest of them, and who may look chiefly to the number and extent of them, as it is upon the amount taken they get their commission, instead of making the character of the party and the value, nature, and situation of the property, the basis of the contract must also be considered.

"However these matters may be, it is quite manifest the adoption of such conditions and provisions as these is not the proper remedy. They damage the honest man perhaps more than the dishonest one. The proper cure for common and gross dishonesty on the part of those who insure is, that the companies shall be more careful in selecting those with whom they wish to deal.

"The public will be better served, for with a better class of risks, the rates will be lower. There will be fewer fraudulent claims made. The fair dealing man will get his money when he reasonably shows he has the right to it, and the companies will be relieved from the temptation of not paying, under the cover of their embarrassing conditions.

"As the companies have not adopted and are not likely to adopt of their own accord, that mode of doing business, the only way is to force it upon them by the legislature enabling the courts to prohibit and restrict their conditions. And when that is done, the companies will be obliged to be more careful of the risks which they take.

"At present it is a mere system of attack and defense. The more fraudulent or felonious the attack, the more numerous, complicated and guarded the defences are. But that is a war calculated only for two very special classes of persons. The honest people are lost sight of, and suffer in the conflict.

"The object should be to restore this invaluable protection when honestly administered, to its legitimate and mercantile character and purpose, and that will have to be done by legislation, unless the companies will modify their conditions."

## ROYAL COMMISSION, 1875

The Ontario Government of the day adopted the suggestion of Chief Justice Wilson that the Legislature should enable the courts to prohibit and restrict the unfair terms and conditions of fire insurance contracts, and in 1875 legislation (38 Vict., Chap. 65) was enacted, reading in part as follows:

"A commission is to be issued by the Lieutenant-Governor, addressed to three or more persons holding judicial office in this province with the purpose of determining what conditions of all fire insurance policies are just and reasonable conditions."

A commission was accordingly appointed, consisting of the Hon. Wm. Buell Richards, afterwards Chief Justice of the Supreme Court; the Hon. John Godfrey Spragge, afterwards Chief Justice of the Court of Appeal; the Hon. John Hawkins Hagarty, afterwards Chief Justice of the Court of Appeal; the Hon. Samuel Henry Strong, former Chief Justice of the Supreme Court, and the Hon. Christopher Salmon Patterson, subsequently Puisne Judge of the Supreme Court.

The Commission issued its report, under date 14th January, 1876, directed to the Honourable the Provincial Secretary, which reads as follows:

Department of Attorney-General,  
Toronto, 14th January, 1876.

SIR,—I am directed by the commissioners appointed to settle the conditions for a fire insurance policy to enclose the accompanying conditions as those settled, approved of and signed by them for the purpose of having them laid before His Honour the Lieutenant-Governor in Council. The Act requires that the conditions, if approved of, are to be deposited in your office and published in THE ONTARIO GAZETTE. It may not be improper to state that these conditions have been settled after consideration of the policies of all the insurance companies doing business in the province. Suggestions have also been received from several prominent merchants, 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 proposed conditions, and their suggestions and criticism 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.

I am also directed to call your attention to the fact that the conditions are signed by only three members of the commission, which, however, is a sufficient compliance with the Act to ensure their validity, as they are the majority of the commissioners. The other two members of the commission, Chief Justice Richards and Mr. Justice Strong, were called to the Supreme Court before the conclusion of the labours of the commission. Mr. Justice Burton and Chief Justice Harrison, however, 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.

I have the honour to be, Sir,

Your obedient servant,

(Sgd.) R. E. KINGSFORD,  
Secretary to Commission.

(Here follow twenty-one conditions.)

## FIRE INSURANCE POLICY ACT, 1876

The report of the Commission was followed by the immediate enactment in 1876 of an Act entitled "*The Fire Insurance Policy Act, 1876*" (39 Vict., Chap. 24). The Act provided that the conditions set forth in the schedule thereto (the conditions recommended by the report of the Royal Commission) should be deemed to be part of every policy of fire insurance hereafter entered into or renewed or otherwise in force in Ontario and should be printed on every such policy with the heading "Statutory Conditions." Variations were permitted subject to the familiar red ink procedure, and in addition the Act of 1875 included the following section:

"Where, by reason of necessity, accident or mistake, the conditions of any contract of fire insurance on property in this province, as to the proof to be given to the insurance company after the occurrence of a fire have not been strictly complied with; or where after a statement or proof of loss has been given in good faith by or on behalf of the insured, in pursuance of any proviso or condition of such contract, the company through its agent or otherwise, objects to the loss upon other grounds than for imperfect compliance with such conditions, or 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 whom a question relating to such insurance is tried or inquired into, considers it inequitable that the insurance should be deemed void or forfeited by reason of imperfect compliance with such conditions—no objection to the sufficiency of such statement or proof or amended or supplemental statement or proof (as the case may be) shall, in any of such cases, be allowed as a discharge of 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.)

## SUBSEQUENT PROVINCIAL AND STATE ENACTMENTS

The enactment of the original Fire Insurance Policy Act by the Ontario Legislature in 1876 was followed by the enactment of very similar legislation in the other provinces and territories, as follows: In Manitoba, 1888; in Nova Scotia, 1889; in British Columbia, 1893; in the Northwest Territories, 1900; in Quebec, 1908; and in New Brunswick, 1913. In May, 1914, the Superintendents of Insurance of the Western Provinces of Canada met at Calgary. This meeting marks

the birth of the Association of Superintendents of Insurance of the Provinces of Canada. One of the subjects discussed was fire statutory conditions. Taking the Ontario conditions as a ground work and making certain alterations in form and substance, a set of conditions was drawn up which was forthwith enacted as follows: In Manitoba, 1915 (Chap. 35); in Saskatchewan, 1915 (Chap. 15); in Alberta, 1915 (Chap. 8); and in British Columbia, 1919 (Chap. 37). As in 1915, so to-day, every province of Canada, except Prince Edward Island, has in force statutory conditions for contracts of fire insurance.

Legislation in the United States was a decade later than in Canada. It was not until 1886 that a standard form of fire policy was adopted by the State of New York. It was subsequently adopted by most states of the Union. In 1916, the National Convention of Insurance Commissioners, after a thorough discussion, revised the old New York standard form and in 1917 the New York Legislature adopted the new form. The New York form presently in force prohibits variations in conditions but provides for additions by a clause which empowers the Superintendent of Insurance, when, in his judgment the use of any rider, endorsement, clause, permit, form or other memorandum is so extensive that there should be a standard form, to prepare and file in his office, such a standard form, "and thereafter no fire insurance corporation shall attach to any such standard policy of insurance any rider, endorsement, clause, permit, form or other memorandum except it be in the precise language of the form so filed by the Superintendents of Insurance."

#### UNIFORMITY OF LEGISLATION

Organized effort to secure uniformity of provincial legislation in Canada is scarcely more than ten years old. It was on the occasion of the first annual meeting of the Canadian Bar Association in Montreal, in March, 1915, that Eugene Lafleur, D.C.L., K.C., delivered an address entitled, "Uniformity of Laws in Canada," which may be said to be the inspiration of the joint efforts of the Canadian Bar Association, the Conference of Commissioners on Uniformity of Legislation in Canada and the Association of Superintendents of Insurance of the Provinces of Canada, to work together for uniformity of insurance laws in the Canadian provinces. Mr. Lafleur said in part with respect to insurance legislation:

"The law of insurance in Canada presents an example of wasteful and unnecessary discordance. Every province has an insurance law of its own, for the most part in the form of a statutory code, and while these systems are not differentiated by any fundamental principles, they abound in minor diversities calculated to produce conflicts and uncertainty. For instance, the statutory conditions prescribed for insurance policies vary in the several provinces, so that a great transcontinental railway is unable to get a uniform cover on its rolling stock throughout Canada, but must submit to a modification of its contract every time it crosses a provincial boundary line. The matter is further complicated by the fact that a Dominion Insurance Law is superadded to the various provincial enactments, and the companies must satisfy the requirements of nine or ten insurance departments before they can do business throughout Canada.

Further confusion is created by the fact that certain portions of The Dominion Insurance Act have been held to be unconstitutional, and the matter is still pending before the Privy Council. How much better it would be for insurers and insured if we could standardize the policy conditions and have a uniform insurance act adopted by all our legislatures?"

The proceedings indicate that Mr. Lafleur's suggestion with respect to uniformity of insurance laws fell on fertile soil because the legislation committee of the Canadian Bar Association proceeded forthwith to suggest "that the Ontario representatives with the assistance of Mr. F. J. Laverty, K.C., of Montreal, devote special attention to the subject of insurance."

#### CANADIAN BAR ASSOCIATION

The following year, the Bar Association held its second meeting in Toronto and a comprehensive report of the committee on insurance was presented by its chairman, M. H. Ludwig, K.C., of Toronto. The report reviewed the history of insurance legislation in Canada, the constitutional question involved, and concluded that uniformity of insurance laws was an objective both desirable and possible. Two years later, in September, 1918, Mr. Ludwig's committee submitted a second report and this time included therewith a draft Act. Omissions, additions or variations to the statutory conditions were not authorized in recognition of the general practice of most companies to print their policies without the old red ink variations and in accordance with the history of the New York standard policy.

#### CONFERENCE OF COMMISSIONERS ON UNIFORMITY OF LEGISLATION

Meanwhile, through the recommendation of the council of the Canadian Bar Association, there had been organized the Conference of Commissioners on Uniformity of Legislation in Canada. The first meeting of this conference, which was to achieve so much for uniformity of legislation in Canada generally, took place in connection with the fourth annual meeting of the Bar Association in September, 1918. At this first meeting of the Uniformity Commissioners, the following resolution was adopted:

"That the commissioners from Saskatchewan be requested to prepare and submit to the commissioners from the other provinces, a model statute on the subject of conditions in fire insurance policies, and subsequently to report thereon to the conference."

The Saskatchewan commissioners made their report to the second annual meeting of the Uniformity Commissioners in Winnipeg in August, 1919, and submitted a model statute on fire insurance conditions. This first draft of the Uniformity Commissioners, like that of the Bar Association committee, was based upon the Ontario legislation of the day. One outstanding difference between the two drafts was that the Uniformity Commissioners did not think "it advisable to depart from the practice of allowing variations and additions to the standard conditions provided they are printed in conspicuous type and are found to be just and reasonable when brought before the court." Simultaneously the Model Act submitted the previous year by the committee of the Bar Association came in for very severe criticism with the result that the commissioners' draft was referred back for further consideration and report the following year. With the Winnipeg meeting in 1919, the active participation of the Bar Association in matters of uniformity of insurance legislation ceased.

Early in 1920, a revised draft of the Model Act was widely distributed by the Saskatchewan commissioners with the request for criticism and suggestions. A large amount of correspondence was received in reply and submitted together with the revised Act, to the annual meeting of the Uniformity Commissioners in Ottawa at the end of August, 1920. The revised draft was examined and discussed by the conference at length, the associated companies being represented by their President, Mr. John Jenkins, of Montreal. A number of alterations were made in the draft, particularly with respect to condition 17, providing for appraisal. The substance and form of this condition was then and has continued to be the rock of contention upon which interested parties have divided in the consideration of a uniform fire insurance law. The provincial superintendents of insurance were represented at the meeting by the then Superintendent of Insurance for Ontario, Mr. V. Evan Gray. The commissioners disposed of the draft by requesting the Manitoba and Saskatchewan commissioners to attend the annual conference of the Association of Superintendents of Insurance of the Provinces of Canada held in Winnipeg in October, and subsequently, if it were decided that no substantial alteration was desirable, to complete the Act and recommend it to the commissioners of the various provinces. A warm discussion, centring on condition 17, took place at the meeting in Winnipeg, where the associated companies and public bodies were represented, with the result that the Superintendents' Association withheld its approval of the commissioners' draft Act.

The following year 1921, the Uniformity Commissioners met in Ottawa in September, and again Mr. Gray represented the Superintendents. The Canadian Fire Underwriters' Association were on this occasion represented by counsel, Robt. McKay, K.C., of Toronto. After hearing the objections of the superintendents and the Fire Underwriters, the draft was revised and formally approved.

#### ASSOCIATION OF SUPERINTENDENTS OF INSURANCE OF THE PROVINCES OF CANADA

Realizing the hopelessness of securing uniformity of legislation, so long as the interested parties failed to agree on major points of difference, the Association of Superintendents of Insurance of the Provinces of Canada arranged their meeting in August, 1922, to coincide with that of the Uniformity Commissioners, and succeeded in inducing the commissioners to reopen consideration of the draft Act and make a further attempt to find common ground with the Superintendents and the Underwriters' Association. On that occasion the Superintendents' Association, the Associated Companies, and the representatives of the Canadian Manufacturers' Association and the Toronto Board of Trade agreed upon a draft of an Act which they asked the Uniformity Commissioners to approve. The commissioners, after receiving these recommendations, made certain revisions and again approved a revised draft which, however, rejected the recommendations of the Superintendents, the Underwriters, and the representatives of the Canadian Manufacturers' Association and the Toronto Board of Trade on major points. In a word, the attempt at agreement failed.

The following year (1923) the Commissioners met in Montreal, where the Toronto Board of Trade proposed certain amendments to condition 17. The draft Act was again referred to the Saskatchewan commissioners for redraft and report at the 1924 meeting. The same year in October, at Winnipeg, the Superintendents' Conference faced a virtual deadlock. Underwriters and representatives of public bodies expressed their impatience with the long delays. The discussion centred particularly upon the form of condition 17. The decision of the Superintendents' Association is best indicated by quoting the following resolutions as set out on page 209 of the official proceedings:

Moved by Mr. Dougherty, and seconded by Mr. Fisher—"that we reaffirm the decision taken at the Vancouver conference, and pass the recommendations made by the conference of provincial superintendents, the representatives of the insurance companies, and the representatives of the Canadian Manufacturers' Association, and the Toronto Board of Trade, to the Conference of Commissioners on Uniformity of Legislation, at our meeting in Vancouver, in August, 1922."—Carried.

Moved by Mr. Gray, and seconded by Mr. Heath—"that the draft agreed upon be submitted to the legislature of some province to be named, and the issue there determined, upon the understanding that the Act will be recommended by the superintendents to their respective ministers of the other legislatures in the form in which it might be finally adopted by the legislature of the province selected."—Carried.

## THE ONTARIO INSURANCE ACT, 1924

In the spring of 1924, there came before the Ontario Legislature a revision and codification of the insurance laws of Ontario, known as *The Ontario Insurance Act, 1924*. An integral part of any such codification is fire insurance legislation. If almost ten years' work was not to be in vain, some decision had to be made. The Ontario Department decided to act upon the Winnipeg resolutions of the Superintendents' Association and proposed the enactment of the draft of an Act as recommended by all interested parties to the Uniformity Commissioners at Vancouver in August, 1922. The Ontario Legislature was advised of the difference of opinion as to the form of condition 17 as between the Superintendents and the Uniformity Commissioners with the result that it was finally decided to re-enact the old condition 17, providing "arbitration" in the place of the controversial condition providing "appraisal" or "reference." The only other substantial difference between the Ontario Act of 1924 and that recommended by the Superintendents' Association was section 96, to which further reference will be made.

The Uniformity Commissioners met in Quebec in 1924 and there was reported to them at that time the action of Ontario in the matter of fire insurance legislation. It was my hope to be present at that meeting, representing the Superintendents' Association, as indicated in the proceedings, but failure to receive sufficient notice made it impossible. In any event, the commissioners once again approved the revision recommended by their committee and recommended it to the legislatures of the several provinces of Canada for enactment. There is appended hereto, as Appendix "B," an analysis of the points of difference between the Uniform Fire Insurance Act, as adopted by Ontario and subsequently followed by the four western provinces, and the Fire Insurance Policy Act as it has been revised and approved by the Conference of Commissioners on Uniformity of Legislation in Canada.

## ONTARIO SECTION 96

When the Superintendents' Association met in Toronto in October, 1924, the fire statutory conditions as embodied in the Ontario Act were adopted without question. The only point of real controversy would have been condition 17 providing "arbitration," and, under all the circumstances, it was difficult to quarrel with a decision which retained a provision which had been the law for twenty years, pending an agreement between interested parties upon a substitute. The provision of the Act which came in for most discussion was section 96. The model Act approved by the Superintendents' Association had made no provision for variations to the statutory conditions. All agreed that the old provision respecting the use of red ink should be discarded. The principle of the New York state law, heretofore described, found little favour. Yet freedom of contract must be preserved. At the same time strong representations were made that if the statutory conditions were to be varied there must be some provision safeguarding the insured where the policy contained terms or stipulations upon which the rate of premium were based limiting the use to which the insured property might be put or imposing some obligation upon the insured not contained in the statutory conditions. The old warning to the policyholder had been red ink. The new one must be more effective. Accordingly, section 96 was enacted as follows:

96.—(1) Subject to the provisions of subsection 2, stipulations upon which the rate of premium is based respecting the user, condition, location or maintenance of insured property not inconsistent with the statutory conditions may form part of the policy and shall be valid and effectual unless held not to be just and reasonable.

(2) No such stipulation limiting the use to which the insured property may be put or imposing any obligation upon the insured not contained in the statutory conditions, shall be valid, or admissible in evidence to the prejudice of the insured, unless notice in writing, separate from the policy, containing a copy of such stipulation, and a statement that violation thereof may invalidate the policy is given to the insured by the insurer at the time or before the policy is issued, in the manner provided for in statutory condition number 23."

The Fire Underwriters objected strenuously to the approval by the Superintendents' Association of section 96 of the Ontario Act. After a thorough review of the whole question, a revision of section 96 was agreed upon by all parties and formally approved by the Association. A further resolution was passed calling the attention of the Uniformity Commissioners to the agreement of all parties upon the Ontario legislation with the suggested revision of the section 96 and requesting if, under all the circumstances, the Ontario legislation "might not be approved by them and recommended to the legislatures of the provinces not party to this conference (Superintendents' Association) for uniform enactment."

## THE WESTERN PROVINCES

The Uniformity Commissioners did not consider the question of fire insurance legislation at their 1925 meeting. Meanwhile, very substantial progress had been made in the adoption of the Uniform Fire Insurance Act as first enacted by Ontario and subsequently approved by the Superintendents' Association. No difficulty arose in so far as the statutory conditions were concerned. The compromise draft of section 96, however, was early repudiated by the Fire Underwriters and their representations had weight with the legislatures of the western provinces. In the result not one of the western provinces adopted Ontario section 96 or the revision of that provision agreed upon at the 1924 Superintendents' Conference in Toronto.



British Columbia was the first province to follow Ontario in the enactment of the Uniform Fire Insurance Act (B.C. 1924, Chap. 25, assented to 19th December, 1924) and adopted by way of a substitute for section 96, the following section:

"9. Where the rate of premium is affected or modified by the user, condition location or maintenance of the insured property, the policy may contain a clause not inconsistent with any statutory condition setting forth any stipulation in respect of such user, condition, location, or maintenance, and such clause shall not be deemed a variation of any statutory condition. Such clause shall be binding on the insured only in so far as it is held by the court before which a question relating thereto is tried to be just and reasonable."

It was provided that the Act should come into force on proclamation. Last fall the general insurance laws of British Columbia were revised and codified and the Uniform Fire Insurance Act finds its place in the new British Columbia insurance law, cited as the *Insurance Act* (1925, chap. 20, assented to 19th December, 1925), as Part VI. The British Columbia Act, and with it the Uniform Fire Insurance Act, came into force and took effect on the first day of January, 1926.

*The Fire Insurance Policy Act* was enacted by the Manitoba Legislature in 1925 (chap. 29), to come into force upon proclamation. The Act was proclaimed effective the first day of January, 1926, by Order-in-Council No. 43860, dated October 23rd, 1925. Saskatchewan revised and codified its insurance laws at its 1925 session by the enactment of *The Saskatchewan Insurance Act, 1925* (1924-25, chap. 20). The Uniform Fire Insurance Act finds its place in the code as Part IV. Part IV was to become effective upon proclamation which duly issued, making the Act effective the first day of January, 1926.

There is now before the Alberta Legislature, Bill No. 10, *An Act respecting Insurance*, which embodies as Part V the Uniform Fire Insurance Act. This bill was presented last session but held over. The Act comes into force upon the date of Royal Assent. There is every reason to anticipate that the Uniform Fire Insurance Act will become the law of the Province of Alberta within the next sixty days.

With respect to Ontario section 96, Manitoba and Saskatchewan have followed, and Alberta proposes to follow, the substitute section first adopted by British Columbia heretofore quoted in full. (B.C. 1925, c. 20, s. 146; Man. 1925, c. 29, s. 9; Sask. 1924-25, c. 20, s. 151 (1); Alta. 1926, c. 31, s. 195 (1).

When the Superintendents' Association met in Winnipeg last September, and the Provinces of Manitoba, Saskatchewan and British Columbia had the Uniform Fire Insurance Act on their statute books, subject to proclamation, the problem occasioned by slight variations in the form which the statutory conditions on the statute books of the several provinces had taken in the hands of the individual King's Printers, was considered. The Fire Underwriters were particularly anxious that the adoption of uniform fire insurance legislation should make possible the printing of uniform policies for use in all provinces. Upon analysis it was apparent that there was absolutely no difference in substance between the Acts as enacted in the several provinces, and it was agreed that the printing of policies upon a form of statutory conditions approved by the Association would be regarded by the courts as a sufficient compliance with the law of each province. It was accordingly resolved that the secretary of the association "be instructed to prepare in collaboration with interested insurers an association form of statutory conditions by way of a reconciliation of the slight variations in the statutory conditions as enacted in the several provinces; that a draft of the said form be submitted to the several departments for approval; and that, subsequent to approval, the secretary promulgate the said form and advise all licensed insurers that the several departments will accept statutory conditions printed upon the said form as a sufficient compliance with the law of the several provinces." It was further resolved "that each Provincial Legislature be recommended to implement the 'Association' form by legislation at the earliest opportunity."

The Winnipeg resolution was acted upon without delay. Under date 26th October, 1925, there was promulgated by the Association a set of fire statutory conditions under the following announcement which speaks for itself:

#### "ASSOCIATION FORM"

(Association of Superintendents of Insurance of the Provinces of Canada)

#### FIRE STATUTORY CONDITIONS

The form of statutory conditions hereinafter set out has been approved by the Superintendents of Insurance of the Provinces of British Columbia, Alberta, Saskatchewan, Manitoba and Ontario as complying with the laws of the several provinces, pursuant to the resolution adopted at the 1925 conference of the Association of Superintendents of Insurance of the Provinces of Canada.

The so-called Uniform Fire Insurance Policy Act is in force in Ontario (1924, c. 50); has been enacted and will be recommended for proclamation effective 1st January, 1926, by the Provinces of British Columbia (1924, c. 25); Saskatchewan (1924-25, c. 20) and Manitoba (1925 c. 29); and will be recommended for enactment by the Province of Alberta at the ensuing (1926) session.

Promulgated 26th October, 1925, on behalf of the association.

CHARLES HEATH, President (Man.)

R. LEIGHTON FOSTER, Secretary-Treasurer (Ont.)

The second part of the resolution has also borne fruit. The new British Columbia Act, passed in December, 1925, includes the statutory conditions in the identical form promulgated by the Association. The Bill now before the Alberta Legislature does likewise. It should be a matter of only a session or two before similar action is taken by the other provinces, and absolute uniformity as to form, as well as to substance, secured. The form of statutory conditions as promulgated by the Association and now in force in the Provinces of British Columbia, Saskatchewan, Manitoba and Ontario and before the Legislature of Alberta, is appended hereto as Appendix "A."

#### QUEBEC AND THE MARITIME PROVINCES

I have made this paper the occasion to set out, in detail greater than might seem necessary, the history of the enactment of the Uniform Fire Insurance Act, not only for your immediate information, but in the hope that the narrative may expedite the enactments of the Act in Quebec and the Maritime Provinces. The acquiescence of the western members of the Conference of Commissioners on Uniformity of Legislation to the enactment of legislation differing from that approved by their conference is ground for confidence that the Commissioners from the eastern provinces may do likewise. Uniformity in provincial legislation is the common goal of the three bodies which worked together in the preparation and the enactment of the Uniform Fire Insurance Act. The influence of the Uniformity Commissioners in the preparation and subsequent enactment of the Uniform Life Insurance Act, now law in eight provinces, cannot be overestimated. I attribute the success in securing the wide enactment of that Act to the agreement of all interested parties to its terms; all interested parties other than the Uniformity Commissioners have agreed upon the Uniform Fire Insurance Act as now in force in four, practically five, provinces; all interested parties could not agree after three years' deliberation upon the Model Act approved by the Uniformity Commissioners. After all, the major difference, as indicated in Appendix "B" hereto, between the draft of the Uniformity Commissioners and the Uniform Fire Insurance Act, is condition 17, where the old law, upon which all parties could agree, was retained in favour of the new section upon which all parties failed to agree. Under all these circumstances, I respectfully commend the Uniform Fire Insurance Act to the Legislatures of the Provinces of Quebec and the Maritime Provinces for early consideration and enactment.

Speaking of the Province of Quebec, I am reminded of the statement often expressed that Quebec can never be expected to co-operate with the other provinces upon plans for uniform legislation. One often hears this statement in explanation of the failure of the Province of Quebec to enact the Uniform Life Insurance Act. I am satisfied that there is no inherent difficulty facing the missionaries of uniformity in the Province of Quebec. In support of this view, I was interested to note the opening remarks of Mr. Lafleur in his address before the 1915 meeting of the Canadian Bar Association, which I have heretofore referred to as the inspiration of the subsequent efforts toward uniformity of legislation. He said in part:

"In the minds of many Quebec lawyers the mere title of my subject will arouse antagonism and alarm. In 1663, Louis XIV cancelled the charter of the One Hundred Associates and introduced into this country the laws of his realm, and from that date until the present time, the civil laws of France have been in force, except during the brief interval between Governor Murray's proclamation in 1763 and the Quebec Act of 1774.

"No wonder, then, that the Bar of this Province should look with suspicion upon any project which may seem to have for its aim the submergence of the civil code in the rising tide of the common law around its borders.

"Let me at once dispel all such apprehensions by saying that the movement in favour of uniformity which took its rise in the great republic to the south of us does not contemplate any constitutional changes or the impairment of provincial autonomy. . . .

. . . . no one to-day advocates the establishment of legislative union, which some of the fathers of confederation would have preferred to the present division of legislative powers. Besides, legislative union does not necessarily mean uniformity of law. . . .

"It is worthy of note that the State of Louisiana which, like the Province of Quebec, is governed by the civil law, has participated in the movement for uniformity, and has, up to this date, passed seven out of the nine measures presented to its legislature for adoption. . . .

"Let us now consider the subject upon which it would be desirable and practicable to aim at greater unity without disturbing any fundamental principles in the basic systems of the several provinces of Canada, and without trenching in the least degree on treaty rights and historic traditions."

Mr. Lafleur then proceeded to discuss several branches of the insurance law including the law of insurance, in the terms quoted in the early part of this paper.

#### CONCLUSION

Federal versus State supervision of the business of insurance in the United States was a live issue until the constitutional question was definitely settled in favour of the States by the decision in *Paul vs. Virginia*. It is said that the insurance fraternity in Canada is following closely the recent decisions of our courts on the constitutional question and that some are apprehensive that a final determination in favour of exclusive provincial jurisdiction may mean an end to uniformity of law and practice. It is idle, of course, to bemoan the water which has flowed under the bridge, but nevertheless I should like to conclude this paper by suggesting that a review of the progress of the past ten years in the direction of uniformity of insurance legislation and regulation, such as the uniform law of fire insurance contracts, is calculated to dispel any such apprehension and to show the possibilities in the way of uniformity which, given an increased measure of co-operation, the future has in store.

## (APPENDIX A)

## STATUTORY CONDITIONS

**Misrepresentation**

1. If any person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance which is material to be made known to the insurer in order to enable it to judge of the risk to be undertaken, the contract shall be void as to the property in respect of which the misrepresentation or omission is made.

**Form of Contract**

2. After application for insurance, if the same is in writing, it shall be deemed that any policy sent to the insured is intended to be in accordance with the terms of the application, unless the insurer points out in writing the particulars where in it differs from the application, in which case the insured may, within two weeks from the receipt of the notification, reject the policy.

**Property Not Insured**

3. Unless otherwise specifically stated in the policy, money, books of account, securities for money, evidences of debt or title, and automobiles, tractors and other motor vehicles, are not insured.

**Risks Not Covered**

4. Unless otherwise specifically stated in the policy, the insurer is not liable for the losses following, that is to say:

- (a) for loss of or damage to property owned by any person other than the insured, unless the interest of the insured therein is stated in the policy;
- (b) for loss or damage caused by invasion, insurrection, riot, civil commotion, military or usurped power;
- (c) for loss due to the want, within the knowledge of the insured, of good and substantial chimneys; or caused by ashes or embers 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 insured, in an unsafe condition or improperly secured; or
- (d) for loss of or damage to goods while undergoing any process in or by which the application of fire heat is necessary.

**Risks Not Covered Except by Special Permission**

5. Unless permission is given by the policy or endorsed thereon, the insurer shall not be liable for loss or damage occurring:

## REPAIRS

- (a) to buildings or their contents during alteration or repair of the buildings and in consequence thereof; fifteen days being allowed in each year for incidental alterations or repairs without such permission;

## INFLAMMABLE SUBSTANCES

- (b) while illuminating gas or vapour is generated by the insured, or to his knowledge, in the building insured or which contains the property insured, or while there is stored or kept therein by the insured, or to his knowledge, by any person under his control, petroleum or any liquid product thereof, coal oil, camphene, gasoline, burning fluid, benzine, naphtha, or any of their constituent parts (refined oil for lighting, heating or cooking purposes only, not exceeding five gallons in quantity, gasoline, if contained in a tightly closed metallic can, free from leaks and not exceeding one quart in quantity, or lubricating oil not being crude petroleum nor oil of less specific gravity than is required by law for illuminating purposes, not exceeding five gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder, dynamite or similar explosives;

## CHANGE OF INTEREST

- (c) after the interest of the insured in the subject-matter of the insurance is assigned, but this condition is not to apply to an authorized assignment under The Bankruptcy Act or to change of title by succession, by operation of law, or by death;

## VACANCY

- (d) when the building insured or containing the property insured is, to the knowledge of the insured, vacant or unoccupied for more than thirty consecutive days, or being a manufacturing establishment, ceases to be operated and continues out of operation for more than thirty consecutive days.

**Explosion and Lightning**

6. The insurer will make good loss or damage caused by lightning or by the explosion of coal or natural gas in a building not forming part of gas works, whether fire insures therefrom or not; and loss or damage by fire caused by any other explosion; but, if electrical appliances or devices are insured, any loss or damage to them caused by lightning or other electrical currents is excluded and the insurer shall be liable only for such loss or damage to them as may occur from fire originating outside the article itself.

**Material Change**

7. Any change material to the risk and within the control and knowledge of the insured shall avoid the policy as to the part affected thereby; unless the change is promptly notified in writing to the insurer or its local agent; and the insurer when so notified may return the unearned portion, if any, of the premium paid and cancel the policy, or may notify the insured in writing that if he desires the policy to continue in force, he must within fifteen days of the receipt of the notice, pay to the insurer an additional premium, and in default of such payment the policy shall no longer be in force and the insurer shall return the unearned portion, if any, of the premium paid.

**Other Insurance**

8. (a) If the insured has at the date of this policy any other insurance on property covered thereby which is not disclosed to the insurer, or hereafter effects any other insurance thereon without the written assent of the insurer, he shall not be entitled to recover more than sixty per cent. of the loss in respect of such property; but if for any fraudulent purpose the insured does not disclose such other insurance, this policy shall be void.

(b) The insurer shall be deemed to have assented to such other insurance unless it dissents by notice in writing within two weeks after notice thereof.

(c) In the event of there being any other insurance on property herein described at the time of the happening of a loss in respect thereof, the insurer shall be liable only for payment of a rateable proportion of the loss or a rateable proportion of such amounts as the insured shall be entitled to recover under clause (a) of this condition.

**Mortgagees and Other Payees**

9. Where the loss, if any, under a policy has, with the consent of the insurer, been made payable to some person other than the insured, the policy shall not be cancelled or altered by the insurer to the prejudice of such person without reasonable notice to him.

**Termination of Insurance**

10. (1) The insurance may be terminated:

(a) subject to the provisions of condition 9, by the insurer giving to the insured at any time fifteen days' notice of cancellation by registered mail, or five days' notice of cancellation personally delivered, and, if the insurance is on the cash plan, refunding the excess of premium actually paid by the insured beyond the *pro rata* premium for the expired time;

(b) if on the cash plan, by the insured giving written notice of termination to the insurer, in which case the insurer shall, upon surrender of this policy, refund the excess of premium actually paid by the insured beyond the customary short rate for the expired time.

(2) Repayment of the excess premium may be made by money, post office order or postal notice or by cheque payable at par and certified by a chartered bank doing business in the Province. If the notice is given by registered letter, such repayment shall accompany the notice, and in such case the fifteen days mentioned in clause (a) of this condition shall commence to run from the day following the receipt of the registered letter at the post office to which it is addressed.

**Salvage**

11. After any loss or damage to insured property, it shall be the duty of the insured, when and as soon as practicable, to secure the insured property from further damage, and to separate as far as reasonably may be the damaged from the undamaged property, and to notify the insurer of the separation.

**Insurance on Goods Moved**

12. If any of the insured property is necessarily removed to prevent damage or further damage thereto, that part of the insurance under this policy which exceeds the amount of the insurer's liability for any loss already incurred shall for seven days only, or for the unexpired term if less than seven days, cover the property removed and any property remaining in the original location in the proportions which the value of the property in the respective locations bears to the value of the property in them all; and the insurer will contribute *pro rata* towards any loss or expense connected with such act of salvage, according to the respective interests of the parties.

**Entry, Control, Abandonment**

13. After any loss or damage to insured property, the insurer shall have an immediate right of access and entry by accredited agents sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage, and, after the insured has secured the property, a further right of access and entry sufficient to enable them to make an appraisal and particular estimate of the loss or damage, but the insurer shall not be entitled to the control or possession of the insured property, or the remains or salvage thereof, unless it accepts a part thereof at its agreed value or its value as ascertained according to condition 17 or undertakes replacement under condition 19, and without the consent of the insurer there can be no abandonment to it of insured property.

**Who to Make Proof of Loss**

14. Proof of loss must be made by the insured, although the loss is payable to a third person, except that, in case of the absence of the insured or his inability to make the same, proof may be made by his agent, such absence or inability being satisfactorily accounted for, or in the like case or if the insured refuse to do so, by a person to whom any part of the insurance money is payable.

**Requirements After Loss**

15. Any person entitled to claim under this policy shall:

(a) forthwith after loss give notice in writing to the insurer;

(b) deliver, as soon thereafter as practicable, a particular account of the loss;

(c) furnish therewith a statutory declaration declaring:

(i) that the account is just and true;

(ii) when and how the loss occurred, and if caused by fire, how the fire originated, so far as the declarant knows or believes;

(iii) that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the insured;

(iv) the amount of other insurances and names of other insurers;

(v) all liens and encumbrances on the property insured;

(vi) the place where the property insured, if moveable, was deposited at the time of the fire;

(d) if required and if practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers verified by statutory declaration, and furnish a copy of the written portion of any other policy. The evidence furnished under this clause shall not be considered proofs of loss within the meaning of conditions 18 and 19.

**Fraud**

16. Any fraud or wilfully false statement in a statutory declaration in relation to any of the above particulars, shall vitiate the claim of the person making the declaration.

**Arbitration**

17. If any difference arises as to the value of the property insured, the property saved, or the amount of the loss, such value and amount and the proportion thereof, if any, to be paid by the insurer 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 insured and the other by the insurer, and a third to be appointed by the persons so chosen, or on their failing to agree, then by a judge of the county or district court of the county or district in which the loss has happened; and such reference shall be subject to the provisions of The Arbitration Act; and the award shall, if the insurer is in other respects liable, be conclusive as to the amount of the loss and the proportion to be paid by the insurer; where the full amount of the claim is awarded the costs shall follow the event; and in other cases all questions of costs shall be in the discretion of the arbitrators.

**When Loss Payable**

18. The loss shall be payable within sixty days after completion of the proofs of loss, unless the contract provides for a shorter period.

**Replacement**

19. The insurer, instead of making payment, may repair, rebuild or replace the property damaged or lost, giving written notice of its intention so to do within fifteen days after receipt of the proofs of loss. In such event the insurer shall commence to so repair, rebuild or replace the property within thirty days after receipt of the proofs of loss and shall thereafter proceed with all due diligence to the completion thereof.

**Action**

20. Every action or proceeding against the insurer for the recovery of any claim under or by virtue of this policy shall be absolutely barred unless commenced within one year next after the loss or damage occurs.

**Agency**

21. Any officer or agent of the insurer who assumes on behalf of the insurer to enter into a written agreement relating to any matter connected with the insurance shall be deemed *prima facie* to be the agent of the insurer for the purpose.

**Waiver of Condition**

22. No condition of this policy shall be deemed to have been waived by the insurer, either in whole or in part, unless the waiver is clearly expressed in writing signed by an agent of the insurer.

**Notice**

23. Any written notice to the insurer may be delivered at or sent by registered post to the chief agency or head office of the insurer in the Province or delivered or so sent to any authorized agent of the insurer therein. Written notice may be given to the insured by letter personally delivered to him or by registered letter addressed to him at his last post office address notified to the insurer, or, where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received.

**Subrogation**

24. The insurer may require from the insured an assignment of all right of recovery against any other party for loss or damage to the extent that payment therefor is made by the insurer.

## (APPENDIX B)

## COMPARISON OF STATUTORY CONDITIONS

The statutory conditions as contained in *The Fire Insurance Policy Act*, as revised and approved by the Conference of Commissioners on uniformity of legislation in Canada in July, 1924, differ from the "Association" form of Statutory Conditions (*Appendix "A"*) in part in the following particulars:

**Condition 1**

The word "fraudulently" precedes the word "misrepresents" instead of the word "omits."

**Condition 8**

(a) read "seventy-five per cent." instead of "sixty per cent."

**Condition 9**

Includes in addition the following clause:

"In case this policy is assigned to a mortgagee or other creditor of the insured, if the company claims that no liability to the insured existed in respect of any loss or damage hereunder for which payment has been made to such mortgagee or creditor, it shall to the extent of such payment, be subrogated to the rights of the mortgagee or creditor under any securities for the debt held by him; or it may pay the debt in full and require an assignment of the claim for security. No such subrogation shall impair the right of the mortgagee or creditor to recover the full amount of his claim."

**Condition 17**

Condition 17 entitled "Reference" reads as follows:

"If any difference arise as to the value of the property insured, the property saved or the amount of the loss:

(a) The question at issue shall, whether the right to recover on the policy is disputed, or not and independently of all other questions, be submitted to a single referee to be chosen by the company and the insured, or if they cannot agree on one person then to two referees, one to be chosen by each party;

- (b) The referees shall select a competent and disinterested person to be a third referee or umpire;
- (c) In case either party fails to name a referee within seven clear days after being served with written notice so to do, or in case the referees fail to agree upon an umpire within fifteen days after their appointment, or in case a referee or umpire refuses to act, unreasonable delays in acting, or is incapable of acting or dies, a judge of a superior, county or district court, having jurisdiction in the county or district in which the loss happened may make the necessary appointment on the application of the insured or of the company;
- (d) The referees shall be entitled to judge the value of the property insured, the property saved or the amount of the loss, from their own knowledge, inspection or examination or from such other sources of information as they may in their discretion deem proper; and shall be entitled to hear on any question of law any party or his counsel, to take the opinion of counsel and (or) to refer any question of law, by stated case or otherwise, to the court for its decision;
- (e) Subject to the provisions hereinafter contained, the award in writing of a single referee, or of any two where an umpire is appointed, shall, if the company is liable for the loss, be conclusive as to the amount of the loss and the proportion to be paid by the company. Where the full amount of the claim is awarded the company shall pay the costs of the reference; where the amount awarded does not exceed the sum offered by the company in settlement, the insured shall pay such costs; in other cases the costs shall be in the discretion of the referees who may apportion the same as to them shall seem just;
- (f) If the property is insured in more than one company, the question at issue shall be dealt with as between the insured and all the companies, and in such cases the provisions of clauses (a), (b), (c), (d) and (e), shall apply with the following qualifications:
- (i) all the companies shall unite in the choice of a single referee or a referee to represent the companies, and if any company neglects or refuses to so unite within four clear days after being served with notice to do so, any other company may apply to a judge of a superior, county or district court having jurisdiction in the county or district in which the loss happened, who may accordingly make the appointment;
  - (ii) notice under clause (c) shall be given to or on behalf of all the companies, and for the purposes of paragraph (i) notice clause (c) may be given by or on behalf of any company or companies to the other or others of them;
  - (iii) the award shall determine the proportions to be paid by and recoverable from the companies respectively; but shall be without prejudice to the right of any of the companies to claim against the other or others that the amount of its liability is less than the proportion awarded.
  - (iv) where costs are to be paid by the companies, they shall be borne by them in proportion to the amounts of their respective liabilities.
- (g) The insured or any company interested may appeal from any award on any grounds to the highest court of original jurisdiction in the Province, and the appeal may be heard by a judge thereof;
- (h) The court may hear evidence, either *vive voce* or by affidavit, upon any question raised on the appeal, and may confirm or amend the award, or may remit it with directions to the referee or referees for further consideration, or may appoint a new referee or new referees and remit the award with directions to the referee or referees so appointed, or may otherwise deal with the award as may seem advisable, and shall upon such appeal have power to draw inferences of fact and to decide all questions of fact as well as of law, and shall have absolute discretion as to costs;
- (i) Every referee shall, on the written request of the insured or of any company interested and within fifteen days from the receipt of such request, state by certificate in writing:
- (i) the extent to which he has proceeded upon his own knowledge, inspection or examination of the property insured, and the other sources of information, if any, to which he has had recourse;
  - (ii) the reasons for his determination, if any, of the proportions of the loss to be paid by and recoverable from the companies respectively;
  - (iii) any question of law raised by the parties and his decision thereon.
- (j) The appeal shall be by way of motion, and notice of motion shall be served on all interested parties within thirty days from the date of the delivery of a copy of the award to the appellant, and shall be returnable not less than ten clear days from the date of service;
- (k) The notice of motion shall set out concisely the nature of the relief sought and the grounds therefor;
- (l) The motion shall be set down for hearing according to the practice of the court, and at the time of setting it down the appellant shall file with the proper officer of the court the notice of motion, any certificate obtained under clause (i) hereof, any evidence or notes of evidence taken by or before the referee or referees, or a copy thereof, and all documents filed or used as exhibits or copies thereof;
- (m) The judges of the court or a majority of them may from time to time make rules not inconsistent herewith to regulate the practice and procedure relating to appeals and may from time to time amend or repeal them;
- (n) On any appeal all matters of practice or procedure not provided for herein or in the rules made hereunder shall be governed by the general rules of the court;
- (o) If an award is remitted, the award made upon such remission shall within ten days from the making thereof be filed in court by the referee or referees and any party may give notice of the filing thereof. The court may, upon the application of any of the parties, to be made within thirty days from the date of service upon or by him of such notice, confirm or amend the award, and the award so confirmed or amended shall be conclusive between the parties;
- (p) The time for doing any act provided to be done in connection with an appeal may, whether before or after the expiry of such time, be extended by any judge of the court appealed to, upon such terms as to costs or otherwise as may seem just;
- (q) No decision or order of the court shall be subject to appeal, and, except as herein provided, there shall be no appeal from or proceedings had to impeach or set aside any award.

#### Condition 19

The words "within a reasonable time" are inserted before the word "repair" in the second line. The following words are omitted: "in such event the insurer shall commence to so repair, rebuild or replace the property within thirty days after receipt of the proof of loss and shall thereafter proceed with all due diligence to the completion thereof."

## APPENDIX V.

## "SOME ASPECTS OF CANADIAN LEGISLATION"

*Address delivered before the American Life Convention, September 2nd, 1926, at Detroit, Mich., by R. Leighton Foster, Superintendent of Insurance, Ontario, Canada.*

Last December in New York I heard Sir John Willison, one of our distinguished Canadian publicists, address the Life Presidents' Association on "The Rise of Canada." I recall particularly him saying "There is no fair basis of comparison between the growth of the United States and that of Canada or between any achievement of the Republic as related to any achievement of the Dominion." Sir John's assertion admits of no argument in the broad context in which it is employed, but I recall the thought flashed through my mind at the time that the business of life insurance must be the exception that proves the rule because its growth in Canada has closely paralleled its growth in the United States and certain achievements associated therewith—touching for example, uniformity in legislation—may be fearlessly compared without reflection upon the country which, as Sir John Willison described, "down to 1867 was a group of scattered, disunited and comparatively unimportant colonies—and—had no West until 1870 and no railroad connection with the Pacific until 1885."

## LIFE INSURANCE IN CANADA

Life insurance has expanded more rapidly in Canada than elsewhere in the world except the United States. The net amount of life insurance in force in Canada at the end of 1925 amounted to \$4,514,064,736, more than one-third of which is represented by business in force in Ontario. This means that the insurance per capita to the entire population exceeds \$550. I understand the comparable figure in the United States is \$630. New underwritings of life insurance in Canada are exceeding \$2,500,000 for each working day of the year. During 1925 new policies issued and paid for in cash totalled \$850,012,454. Canadians are buying more life insurance every three weeks in the year 1926 than the total amount of insurance in force two years after Confederation—less than sixty years ago. The great bulk of Canadian life insurance is carried by Canadian and American insurers. British companies carry \$108,572,851 of the total. American companies account for \$1,377,464,924, and American fraternal societies for \$56,269,619, a total of \$1,433,734,543. The balance of \$2,971,757,342 is carried by purely Canadian insurers. Sixteen American companies are licensed to transact life insurance in Canada, although only nine may be termed active. The Metropolitan had a total of \$633,398,511 insurance in force in Canada at the end of 1925; the Prudential, a total of \$310,216,418; the New York Life, a total of \$151,342,843; the Travellers, a total of \$102,445,021; the Aetna, a total of \$70,673,748, and the Mutual Life of New York, a total of \$65,411,062. The balance in force of \$43,977,321 is carried by the Equitable, the Guardian of America, the State, the Union Mutual, the United States of New York, the Connecticut Mutual, the National of United States, the Northwestern Mutual, the Phoenix Mutual and the Provident Savings. The five companies last named have ceased transacting new business in Canada.

Life insurance in Canada is scarcely more than half a century old. The Canada Life was established in 1847. It was nearly a quarter of a century before another Canadian company entered the field. No doubt the Confederation of the Provinces in 1867 stimulated Canadian enterprise because three of the largest Canadian companies commenced business in 1870-71, viz.: the Mutual Life of Canada, the Sun Life and the Confederation Life. One of the first legislative Acts of the Parliament of Canada was to require foreign companies to deposit securities in Canada for the benefit of Canadian policyholders. Several of the American companies, among them the Mutual of New York and the Connecticut Mutual, withdrew from Canada with the coming into force of this legislation. In any event it is significant that in 1869, the first year for which official figures are obtainable, the amount of life insurance in force in Canada totalled only \$35,680,082.

Canadian companies are also well known in foreign fields. Thirteen Canadian companies had life insurance in force outside of Canada at the end of 1925, totalling \$1,049,777,347. Seven Canadian companies, the Canada, the Crown, the Great West, the Manufacturers, the North America, the Sun and the Imperial are licensed in one or more States of the United States. I am pleased to see that two Canadian companies, the Canada Life and the Imperial Life, both of Toronto, are members of the American Life Convention.

## PROVINCIAL LEGISLATION BEFORE CONFEDERATION

Life insurance legislation in Canada is much older than Confederation. The Provinces of Quebec and Ontario (or Upper and Lower Canada as they were then called) have always been the pioneers. I have referred to the incorporation of the Canada Life Assurance Company in 1847. The principle of freeing insurance monies payable to wives and children from the claims

of creditors was established in Canada in 1865. That principle has since been extended in favour of certain other beneficiaries and is now part and parcel of the Insurance Acts of all the provinces. With the sealing of the Confederation pact in 1867 and the establishment of a Parliament of Canada, there came the assertion of federal jurisdiction superimposed upon theretofore exclusive provincial jurisdiction in respect of insurance legislation in Canada. An appreciation of present problems touching life insurance legislation in Canada makes necessary a brief reference to the history and present status of this conflict of jurisdiction between federal and provincial authority.

#### THE FEDERAL LEGISLATION OF 1868

The Imperial Statute cited *The British North America Act, 1867*, hereinafter called the "B.N.A. Act," which provided for the union of the provinces of Canada, Nova Scotia and New Brunswick, may be regarded for all practical purposes as the constitution of the Dominion of Canada. It provides in terms for the distribution of legislative powers as between the Parliament of Canada and the Provincial legislatures. Unfortunately, this distribution did not extend in terms to the business of insurance although it did specifically comprehend banking, railroads, navigation, trade and commerce and comparable subjects. Despite the absence of any specific legislative authority, and notwithstanding that the several provinces had enacted insurance legislation long before Confederation, the first Parliament of Canada passed an Act relating to insurance in 1868 which provided, among other things, that no insurance company, other than a purely provincial company, could carry on business in Canada without receiving a license from the Minister of Finance unless transacting exclusively ocean marine insurance. A subsequent section provided that every company required to be licensed should deposit with the Minister of Finance a sum of not less than fifty thousand dollars, which amount should be increased in proportion to its premium income in Canada. This was the deposit provision heretofore referred to which caused the withdrawal from the Canadian field of the Connecticut Mutual, the Mutual of New York, and other American companies. It was urged in opposition to the measure when in Parliament that the whole purpose of the Act was to secure money for the conduct of the affairs of the Dominion and that in essence, the statute was a forced loan from insurance companies. However, that may be, the insurance companies, in the first year of operation of the Act, paid in some \$1,800,000 out of a total federal revenue of \$14,000,000 and the next year \$2,650,000 out of a total revenue of \$15,500,000. There is a strong presumption, therefore, that the moneys received by way of deposit from insurance companies were in fact used to tide the government over the first years of its existence. This is important in reaching an intelligent appreciation of the background of federal policy during the intervening fifty years.

#### THE CONFLICT OF JURISDICTION

The assumption of legislative authority by the Dominion at the very dawn of Confederation passed unchallenged by the provinces busily engaged with more immediate responsibilities. Ontario, for example, was content to allow Ottawa to license foreign carriers so long as such carriers also become licensed under the provincial law and otherwise complied therewith. No doubt the failure to mention insurance specifically in the B.N.A. Act and the absence of court decisions at that early date upon the interpretation of the Act, was an important contributing factor. Canadian companies were no doubt favourably impressed by the Federal Act of 1868 which led to the withdrawal of competition by important American companies and further saw, at close range, the scarcely enviable character of state supervision in the United States as it existed fifty years ago. American and British companies naturally took the lead from the Canadian companies. Thus subsequent years brought a gradual extension of the field of federal insurance legislation without protest by the provinces or the business, and the companies came to look to the federal authorities for legislation and supervision and to deny the jurisdiction of the provincial legislatures. Indeed, when Ontario in 1875 passed a law of general application prescribing what conditions should be included in fire insurance policies, a Canadian company with federal charter and a British company, both licensed under the Dominion Insurance Act, challenged the validity of the legislation on constitutional grounds. Thus was decided the leading case of *Citizens Insurance Company vs. Parsons* (1881), 7 A.C. 96, wherein their Lordships of the Judicial Committee of the Privy Council, in England, our court of last appeal on constitutional questions, held that the exclusive jurisdiction of the provinces with respect to "property and civil rights" included rights arising from contract, and that the exclusive jurisdiction of the Dominion with respect to the "regulation of trade and commerce" did not include the regulation of the contract of a particular business or trade such as the business of fire insurance. The decision settled once and for all the jurisdiction of the provinces in relation to contracts of insurance, and thirty-five years elapsed before the constitutional question again came before the courts.

From 1881 to 1916 dual insurance legislation and supervision flourished in Canada, each jurisdiction, federal and provincial, restricting its activities to well-recognized spheres. The Dominion licensed Canadian companies with federal charter, British and foreign companies, and exercised supervision of their investments, internal management and general financial standing. The provinces licensed or registered all companies carrying on business within their several limits but, with respect to Dominion licensed companies, confined their supervision to the conditions of insurance contracts, the rights of parties thereto and other matters of a peculiarly local character, such as the licensing of agents, brokers and adjusters.



The present constitutional controversy smoldered for many years before it came to the surface about 1916. In that year, arising out of a police court prosecution in the City of Montreal, the validity of the licensing sections of the Dominion Insurance Act was challenged with the result that the Judicial Committee of the Privy Council in the second leading case, cited "*The Insurance Reference*" (1916) A.C. 588, declared the Dominion sections invalid with a proviso, however, indicating that the Dominion might by "properly framed legislation" require foreign companies to take out a Dominion license as a condition of their right to carry on business in Canada. Since the decision of 1916 the federal authorities have attempted unsuccessfully upon two occasions to "properly frame" Dominion legislation within the meaning of the 1916 reference. The Dominion Insurance Act was revised in 1917 and the penalty for carrying on business in Canada without a Dominion license transferred for greater security to the Criminal Code as Section 508-D. Simultaneously the scope of Dominion legislation was broadened to trench upon what for thirty-five years had been treated as an exclusively provincial sphere. Section 134, for example, of the Act of 1917, prescribes what conditions should be included in contracts of accident and health insurance.

The Province of Ontario directly challenged the validity of Dominion insurance legislation for the first time in 1922. The reference questioned, *inter alia*, the validity of the Criminal Code, Section 508-D, enacted in 1917, as heretofore described. Thus was decided by the Judicial Committee of the Privy Council, the third leading case, cited "*The Reciprocal Insurance Reference*" (1924) A.C. 328. Their Lordships held Section 508-D invalid in part in the following terms (page 346):

"The enactment in question being in substance notwithstanding its form, an enactment for the regulation of contracts of insurance and the business of insurance, subjects not within the legislative sphere of the Dominion and subject to the proviso which is not here material, being general in its terms, is in their Lordships opinion, invalid in its entirety."

Subsequent to the 1924 decision the "key" section of the Dominion Act, *i.e.* the penalty licensing section, was re-inserted in the Insurance Act where it now appears as Sections 71 and 71a, and where it had been prior to the 1916 decision, but slightly amended as to form, in the hope that it might be "properly framed." Simultaneously again, the provincial field of insurance contracts was invaded by the Dominion, so that Ontario was again driven to challenge the validity of Dominion insurance legislation.

The fourth effort to secure a delimitation of jurisdiction is now before the courts. On the 10th day of February, 1926, the Appellate Division of the Supreme Court of Ontario handed down a judgment in what is known as "*The Insurance Contracts Reference*" (58 O.L.R. 404) unanimously sustaining the validity of the provincial legislation in question and denying by a majority of the court, the validity of the key licensing sections *i.e.* 71 and 71a of the Dominion Act. In concluding his majority judgment on the latter phase of the Reference, the Honourable Mr. Justice Masten said in part at page 422:

"Considering the history of the constitutional controversy between the Dominion and Provincial authorities respecting insurance legislation, I am driven to the conclusion that the legislation in question (*i.e.* the Dominion sections) is an attempt by this indirect method to regulate the business of insurance in the provinces of Canada so far as it is conducted by the classes of companies and persons above named (*i.e.* Dominion, British and foreign companies) and that its form is adopted under the guise of legislation respecting trade and commerce and respecting aliens in order to cloak a regulation of the business of insurance. . . .

"Now the natural and reasonable effect of the legislation in question is to deprive the citizens of Ontario of the civil rights which they previously enjoyed.

"Apart from such legislation as is here in question, any insurance company, foreign or domestic, and any natural person (not an enemy) might under the rules of comity enter Canada and carry on the business of insurance. Apart from this legislation, the citizens of Ontario could contract with British and with alien insurance companies without let or hindrance, and their contracts would be valid and enforceable in accordance with the statutory conditions prescribed by Ontario law. But if and so far as the legislation in question has validity, the citizens of Ontario cannot any longer contract insurance with British or alien companies on the conditions and terms prescribed by the laws of Ontario, but only on the terms prescribed by this legislation. Thus the natural and reasonable effect of the legislation in question is to interfere with civil rights of the citizens of Ontario.

"I, therefore, conclude that the legislation in question is, not only in substance, but also in form, directed to the regulation of the conduct in Ontario of the business of insurance, and that in its object and scope it fails to come within any power or combination of powers confided to the Dominion Parliament by Section 91."

## THE ATTITUDE OF THE PROVINCES

Six months have now elapsed since this Supreme Court decision adverse to the validity of Dominion insurance legislation was handed down and to date there has been no notice of appeal entered by the law officers of the Dominion. The official sentiment in the provinces in this connection crystallized in a resolution unanimously adopted at an inter-provincial conference at Ottawa last June, at which all provinces were represented by their prime ministers, attorneys-general, or other members of the provincial cabinets, as follows:

"Whereas the conflict of jurisdiction as between the Dominion and the provinces in matters of insurance legislation and regulation cannot be terminated so long as the Dominion declines to recognize the binding character of Privy Council decisions and to co-operate in securing a mutual delimitation of jurisdiction;

"And whereas the licensing and other sections of *The Insurance Act, 1917* (Dominion) were held ultra vires by a judgment of the Appellate Division of the Supreme Court of Ontario delivered the 19th February, 1926 (Re Insurance Contracts, 58 O.L.R. 404) in respect of which the Dominion has not entered notice of appeal;

"Now, therefore, this conference is of opinion that the Dominion should repeal its legislation regulating contracts of insurance and the business of insurance as ultra vires the legislative competence of the Parliament of Canada, or, in the alternative, take immediate steps to appeal the decision of the Ontario courts to the Judicial Committee of the Privy Council."

This description of the history and present situation with respect to the conflict of jurisdiction over insurance matters in Canada will serve to indicate some of the difficulties embarrassing our government supervising officials, and further, the possibility of far-reaching changes in the practical distribution of authority as between the Dominion and the several provincial departments in the near future. Whereas the legislative powers of the provinces have been uniformly confirmed by all decisions, and whereas each successive decision has cast an increasing measure of doubt upon the validity of Dominion insurance legislation, it is only in very recent years that the uncertainty of the law and duplication of authority has become seriously embarrassing to the business. Let it be distinctly understood, the warmest advocate of provincial supervision will admit the beneficent influence in general of federal supervision in Canada and the outstanding character of the men who, from 1875 to date, have held the appointment of Dominion Superintendent of Insurance. Doubtless the Dominion Department of Insurance can continue indefinitely to increase certain of its supervisory functions with the general approval of the insurance business and without objection by the provinces. At the same time it is futile to discuss the merits of exclusive federal supervision or the possibility of joint federal and provincial supervision without regard to the terms of court decisions. Students of Canadian constitutional history will hesitate to suggest the possibility of an amendment to the British North America Act to end the conflict. Ultimately, the practical distribution of the authority must follow the law of the Constitution in Canada as elsewhere.

## A PRESENT PROBLEM

Some of the present problems touching life insurance legislation in Canada have been born out of this tremendous question of jurisdiction. Whereas the regulation of contracts of insurance has been generally conceded by the Dominion as an exclusive field of provincial jurisdiction making possible the enactment by all the provinces of an uniform law of life insurance contracts, nevertheless the Dominion Act, for example, has for years contained a number of provisions with respect to surrender values, policy loans, instalment and annuity payments, distribution of profits and kindred provisions. There would appear to be no doubt, in view of recent legal decisions, that such provisions are invalid when contained in a Dominion statute. The legislatures of the Provinces of British Columbia and Alberta have already assumed to enact similar and possibly conflicting legislation as part of the provincial insurance laws. There would appear to be numerous sections in the Dominion Act which can, by no possible chance, be held by any court to be competently enacted. One of the problems presently concerning the Association of Superintendents of Insurance of the Provinces of Canada is the necessity of embodying these Dominion sections in the several provincial Acts and, what is equally important, discussing the inadvisability of further independent action by the several provinces pending agreement upon a draft of sections to be uniformly enacted.

## UNIFORMITY OF LEGISLATION

I have thought it necessary to describe thus fully the Canadian constitutional problem because it represents, together with the issues resulting therefrom, the most important problem affecting life insurance legislation in Canada to-day. Nevertheless, the conflict of jurisdiction must not be regarded as over-shadowing all other questions, and making impossible material progress along the lines of uniformity and constructive legislation. Indeed in the past five years while the conflict has waged the hottest, the provinces have come closer together and accomplished more in the way of uniformity in insurance legislation and regulation than they did in the preceding fifty years. The achievements in the direction of uniformity of legislation in Canada and the improvements in the insurance laws generally, afford an inspiration to any person or association interested in the welfare of the insurance business.

The enactment of the Uniform Life Insurance Act in eight out of the nine provinces of Canada within a period of a little more than a year, represents the most important achievement in the direction of uniformity in any field of legislation in Canada. Your Association has a two-fold interest in that legislation. First, because the members of your Association are transacting a considerable and increasing volume of business in Canada, and secondly, because I am somewhat familiar with the proceedings of your Association during the past nineteen years and know what an important place has always been given in your discussions to uniformity of legislation touching life insurance contracts in the several states of the Union. For these reasons, I know you will be interested in the circumstances of the enactment of this uniform law in Canada in order that you may see how it was accomplished.

#### FIRST STEPS TOWARD UNIFORMITY

By way of introduction it may be said that the laws respecting life insurance contracts and the provisions relating to the designation of beneficiaries and the rights of claimants differed very largely in the various provinces of the Dominion. Further, it was one of the few fields of insurance legislation not invaded to any embarrassing extent by the Dominion. The same broad underlying principles were found in all the provincial insurance Acts and most of the differences were matters of detail, but I do not need to tell you, an audience of practical life insurance executives, that it was just those differences of detail which caused so much confusion and uncertainty. Scarcely more than ten years ago, in March, 1915, the movement looking to uniformity in insurance legislation in Canada got under way at the first annual meeting of the Canadian Bar Association, inspired principally by an address delivered before that meeting by one of Canada's most eminent lawyers, Eugene Lafleur, D.C.L., K.C., of Montreal. I might explain that Mr. Lafleur is a French-Canadian and it was the general impression throughout Canada that the Province of Quebec would always be a stumbling block in the way of uniformity of legislation in Canada because of its jealous regard for the civil and religious liberty guaranteed French Canada under the B.N.A. Act, and the desire of every French-Canadian to preserve the integrity of the French Civil Code now, as always, the civil law of Quebec. Mr. Lafleur, however, pointed out that:

"The law of insurance in Canada presents an example of wasteful and unnecessary discordance. Every province has an insurance law of its own—and while these systems are not differentiated by any fundamental principles, they abound in minor diversities calculated to produce conflicts and uncertainty—. The matter is further complicated by the fact that a Dominion Insurance law is superadded to the various provincial enactments, and the companies must satisfy the requirements of nine or ten insurance provincial departments before they can do business throughout Canada.

"Further confusion is created by the fact that certain portions of the Dominion Insurance Act have been held to be unconstitutional and the matter is still pending for the Privy Council. How much better it would be for insurers and insured if we could standardize the policy conditions and have a uniform insurance Act adopted by all our legislatures."

and earlier by way of justification of his view, Mr. Lafleur said in part:—

"In the minds of many Quebec lawyers the mere title of my subject will arouse antagonism and alarm. In 1663, Louis XIV cancelled the charter of the One Hundred Associates and introduced into this country the laws of his realm, and from that date until the present time, the civil laws of France have been in force, except during the brief interval between Governor Marray's Proclamation in 1763 and the Quebec Act of 1774."

"No wonder then, that the Bar of this Province should look with suspicion upon any project which may seem to have for its aim the submergence of the civil code in the rising tide of the common law around its borders."

"Let me at once dispel all such apprehensions by saying that the movement in favour of uniformity which took its rise in the great republic to the south of us does not contemplate any constitutional changes or the impairment of provincial autonomy—."

"It is worthy to note that the State of Louisiana which, like the Province of Quebec, is governed by the Civil law, has participated in the movement for uniformity, and has, up to this date, passed seven out of the nine measures presented to its legislature for adoption."

The Canadian Bar Association, in the years following 1915, proceeded through its insurance committee to give special consideration to the preparation of a Model Fire Insurance Policy Bill. In this connection, there was organized, upon the recommendation of the Bar Association, the Conference of Commissioners on Uniformity of Legislation in Canada. This Conference includes three representatives from each province nominated by the several governments and meets in annual conference at the same time as the Bar Association for the purpose of considering and preparing uniform provincial laws. The credit for initiating the preparation of the Uniform Life Insurance Act, however, rests with the Association of Superintendents of Insurance of the Prov-

inces of Canada, an Association comparable with and moulded on the lines of your National Convention of Insurance Commissioners, and particularly with my predecessor in office, V. Evan Gray, Esq., who resigned in 1924 to assume his present office of Chairman and Counsel of the Canadian Casualty Underwriters Association and the Canadian Automobile Underwriters Association.

#### PREPARATION AND ENACTMENT OF UNIFORM LIFE ACT

At the 1920 meeting of the Association, H. J. Sims, K.C., of Kitchener, Ont., one of the best known and ablest life insurance counsel in Canada, introduced to the Association the desirability of uniformity in life insurance legislation. In the same year the Ontario Department had under way a general revision of the Ontario insurance laws. In furtherance of Mr. Sims' address, Mr. Gray suggested to the Canadian Life Insurance Officers' Association, (the Canadian Association comparable to your own Convention) that Mr. Sims be retained by the Association to co-operate on behalf of the companies in the revision of the life insurance provisions of the Ontario Act. Mr. Sims was promptly retained and it was subsequently decided to solicit the co-operation of the Conference of Commissioners on Uniformity of Legislation. Sir James Aikins, Chairman of the Conference, promptly announced the willingness of the Conference to undertake the task whereupon the machinery was set in motion. From early in 1921, when Mr. Sims at the suggestion of Mr. Gray, undertook the drafting of a uniform bill, until September 1923, when all differences were ironed out and the Model Bill approved by the Conference of Commissioners, the Association of Superintendents of Insurance and the Canadian Life Insurance Officers' Association, all parties worked harmoniously and industrially for the common cause.

The three-year period of labour and preparation then gave place to a much shorter period during which the Bill was uniformly enacted in the several provinces. All the provinces except Nova Scotia and Quebec passed the Bill within the five months between December, 1923, and April, 1924. In Nova Scotia the Bill was lost at the first session through the premature adjournment of the Assembly, but the following session was enacted in the identical form approved by the other provinces. To-day Quebec is the only province where the Bill has not become law. Personally, I feel that the delay arose out of the vacancy in the office of Insurance Superintendent, leaving the Quebec government without an accredited technical officer and advisor. The office has recently been filled by the appointment of a Superintendent of excellent qualifications including two years experience with the Dominion Department of Insurance and a longer association with the Sun Life Insurance Company in Montreal. I feel satisfied that the coming session will see the consideration of the Uniform Life Insurance Bill by the Quebec Legislature.

#### LESSONS IN UNIFORMITY

If I were asked to express my personal opinion as to the principal factors contributing to this particular achievement in uniformity and possibly, with respect, draw a moral therefrom, I would point first, to the fact that all parties interested in the legislation were given every opportunity to present their views and that no attempt was made to secure the adoption of the Bill until not only substantial, but absolute, agreement was reached. I believe that uniformity of legislation in several jurisdictions is absolutely impossible of attainment unless all interested parties agree without reservation, to support a uniform Bill. Experience teaches me that a minority discordant interest where not sufficiently influential to change the principle of a measure before a Legislature, is nevertheless nearly always capable of securing just enough change to destroy uniformity.

Secondly, the Superintendents of Insurance took the initiative in the preparation and enactment of the bill. I feel that regardless of the organization which may undertake the initial preparation of a uniform bill and plan for its discussion by the interested parties, the active co-operation of the government supervising officials in conference, such as your National Convention of Insurance Commissioners, must be enlisted if the work of preparation is to be consummated by enactment. In any event, with all due respect to the Uniformity Commissioners in Canada without whose co-operation the preparation of such an excellent bill with which all parties could agree, would have been impossible, it is clear that the influence of the Superintendents of Insurance themselves was primarily responsible for the enactment of the legislation. The fact that the Conference of Commissioners have drafted other excellent bills upon miscellaneous subjects only to achieve a lesser degree of uniform enactment than the Life Act, is ample confirmation of my view.

Finally, no radical revision of the existing law was incorporated in the uniform bill. The Uniform Life Act follows closely the principles of the old laws, and where it departs therefrom in the case of individual provinces, usually follows the law theretofore in force in the majority of the provinces. The approval of a new principle in statutory law cannot be considered hand in hand with a general revision of the law looking to uniformity of legislation without jeopardizing the attainment of uniformity. Once uniformity is obtained, the machinery is set up for joint consideration of any new principle which interested parties may advance looking to uniform enactment if and when agreed upon. In the interim the fact of uniformity is the best insurance against hasty and independent action. In this connection, all interested parties in Canada have agreed that they will resist all attempts to secure amendments to the uniform law in the individual provinces until the suggested amendment has first been reviewed by the Conference of Commissioners and the Association of Superintendents of Insurance.

## SOME PROVISIONS OF THE UNIFORM LIFE ACT

I regret that time does not permit a more or less complete description of the Uniform Life Insurance Act, because I know that many of its provisions are peculiar to Canadian insurance law and would prove of interest to your convention. I will, however, comment upon three or four features of the Act and refer you for more particulars to the proceedings of the Association of Life Insurance Counsel for the year 1924, and to a paper included therein entitled "The Uniform Life Insurance laws of the Canadian Provinces" which I had the honour to present to the Association at New York city in December, 1924.

The first feature of the Act is its application. The Act applies, notwithstanding any agreement or stipulation to the contrary, not only to every contract of life insurance made in the province after its coming into force, but also to the unmatured obligations of contracts made in the province before its coming into force. Its effect is accordingly retroactive and existing contracts are subject to its provisions. I appreciate that in this respect the Canadian Uniform Act goes further than would be possible in the United States, in view of your constitutional inhibitions.

In the matter of the problem of what law governs, i.e. when a contract is deemed to be made in the province, the provisions of the Uniform Act have been carefully considered. You are aware that the problem has been a major concern of life insurance counsel for years, and that the difficulties inherent in its solution are immense. The new Act provides that if the place of residence of the insured is within the province at the time the contract is made, the contract shall be deemed to be made in the province. It is further provided that where the contract is made in the province, the law of that province governs not only the construction of the contract itself, but also the "incidents" of the contract, such as the right and status of beneficiaries, the powers of the insured as to the designation of beneficiaries, and the apportionment of the insurance money, regardless of the domicile of the insured or any of the beneficiaries at the time the contract is made or at any time subsequent thereto. Finally, the law applies to contracts not made in the province where the contract itself provides that the Act shall apply or that the contract shall be construed or governed by the law of the province.

The provisions with respect to beneficiaries are always of special interest. We have, of course, at common law, the same doctrine that prevails in the United States, viz.: that once a beneficiary is named, and the right to change is not reserved in the contract, his interest becomes a vested one and an irrevocable trust is created in his favour. I believe that in the United States, it is the common practice for the insured to reserve the right in the policy to change the beneficiary. In Canada, statutory enactments have with more or less uniformity prescribed a middle course, certain relatives by blood or connection by marriage of the insured have been singled out, designated as a class "preferred beneficiaries," and given much the same rights and privileges as beneficiaries at common law. At the same time, the statutes have declared illegal any reservation by the insured of the right to revoke the interest of a preferred beneficiary once designated, in favour of a person outside the class of the preferred beneficiaries. All other beneficiaries (other than beneficiary for value) are known as "ordinary beneficiaries" and have rights and privileges subject to alienation or transfer by the insured at any time before the maturity of the contract. The provisions of the new Act preserve in broad outline the principles of the old provincial Acts common in most of the provinces, including the irrevocable trust idea, for so many years a unique feature of Canadian life insurance law. The class of preferred beneficiaries is defined as including husband, wife, children, grandchildren, mother and father of the person whose life is insured. Formerly, the preferred class differed in some of the provinces where the insured designated as a beneficiary a member of this preferred class. A trust is created and subject to certain powers such as receiving the surplus or profits of a participating policy, accepting paid-up or extended insurance, and borrowing on the policy such sums as may be necessary to keep it in force, the insurance money is irrevocably beyond the control of the insured. Insurance moneys payable to preferred beneficiaries are not subject to the control of the creditors of the insured and do not form part of his estate. Special provision is made for the disposition of the share of a preferred beneficiary who dies before the maturity of the contract and whose share is not otherwise dealt with by the insured.

The Act proceeds to cover such subject-matter as the contract of insurance, the so-called "facility of payment" clause, disclosure and misrepresentation, materiality, insurable interest, policies on the lives of infants and minors, proof of claim and payment, limitation of actions, trustees, guardians, etc., and payment into court. Finally, the Uniform Act as enacted in all provinces except Quebec, contains the following provision which it has been suggested is scarcely effective in a court of law, but at any rate represents a pious hope upon the part of the draftsmen: This Act shall be so interpreted and construed as to effect its general purpose of making uniform the law of those provinces which enact it."

## OTHER ACHIEVEMENTS IN UNIFORMITY

You may have rightfully assumed that the past ten years have not been devoted exclusively to securing uniformity in life insurance legislation. The attainment of uniformity in relation to fire and casualty insurance legislation has proceeded simultaneously. The idea of a "standard policy" for fire insurance referred to in Canada as "Statutory Conditions" originated in Canada in 1875 and was not in fact adopted in any state of the United States until followed by New York State in 1886. Prior to 1915, every province in Canada, except Prince Edward Island,

had in force statutory conditions for contracts of fire insurance. To-day, five provinces prescribe absolutely uniform statutory fire conditions, so that it is possible for a company to print one form of policy available for use in British Columbia, Alberta, Saskatchewan, Manitoba and Ontario.

Somewhat similar conditions prevailed and identical results have been obtained with respect to contracts of accident and health insurance, and contracts of automobile insurance, including liability as well as fire and theft lines. Accident and health, and automobile statutory conditions are uniform in the same five provinces. Not only are the statutory conditions in fire and casualty classes of insurance uniform in the five provinces, but the laws relating to the interpretation of the contract are practically identical.

The Association of Superintendents of Insurance now has before it, consideration of an uniform agents' qualification law, the enactment of uniform provisions with respect to the extent to which sections in accident and health statutory conditions should apply to casualty benefits in life policies, and as heretofore mentioned, the problem of giving uniform enactment to the ultra vires life contract provisions of the Dominion Act. This review will afford some indication of the manner in which all interested parties are co-operating to secure uniformity in the insurance laws of Canada generally.

#### SOLVENCY OF FRATERNAL SOCIETIES

I should like to make a brief reference before I conclude this paper, to a subject of peculiar interest to any life insurance audience, viz.: the attainment of actuarial solvency by fraternal societies. Friendly or fraternal, or fraternal benefit societies, as they are variously called, have always occupied an important position in the life insurance field in Canada. Such societies have in excess of \$300,000,000. of life insurance in force in Canada to-day. The bulk of this insurance is carried by societies incorporated and supervised by the provincial departments, largely the Ontario and Quebec Departments. Sixteen of the largest American societies transact business in Canada.

Prior to 1919, there was no legislation on the statute books of the Dominion or of any province of Canada, requiring as a condition of license that a society should show a condition of solvency pursuant to an appropriate actuarial valuation. In that year the Dominion, and almost simultaneously Ontario, passed radical legislation respecting fraternal societies. To-day every fraternal society licensed in the province of Ontario other than a few small societies restricting their business to government and municipal employees, have filed with the Department a declaration by an approved actuary, as to the valuation balance sheet, indicating that the society is in a position to provide for the payment of all its contracts as they mature, without deduction or abatement and without increase in the existing rates of contribution.

You will not be interested in a description of the difficulties which beset the societies in making the necessary readjustments or more than a reference to the courage and vision of the legislators and the executive officers of the societies which made the present condition possible. Briefly, a few societies, in anticipation of legislative action which could be foreseen, succeeded in voluntarily readjusting their rates and benefits to the extent necessary to enable them to file the required declaration of an actuary. Several others, however, found it impossible to take voluntary action and in such cases the compulsory readjustment provisions of the Ontario law were applied. These provisions require that where the Department finds the assets of a licensed fraternal society insufficient to provide for the payment of its contracts of insurance, notice shall be served upon the society, requesting that within such time as may be prescribed, not exceeding four years, the rates and benefits of the society shall be readjusted, and that failing action upon such a request, a readjustment committee of three persons is appointed by the Department, investigations made, and a report prepared, and thereupon the amended rates and benefits contained in the report "shall be and become part of the constitution and laws of such society and shall be valid and binding upon all its members, etc.—notwithstanding anything contained in the provisions of its constitution and laws before such amendments, or in its acts or instruments of incorporation, or in any policy or certificate of insurance, issued by such society." To-day this compulsory readjustment law is practically inoperative by reason of the fact that the job is done and no new society can be organized or admitted to Ontario except upon a proper actuarial basis. I believe this clean-up of the fraternal insurance situation in my own province, as laudable an accomplishment as any in the history of Ontario insurance supervision and I sincerely trust that the societies may be rewarded for their co-operation by an increasing measure of future prosperity.

#### CONCLUSION

The subject of this paper—"Some Aspects of Canadian Legislation"—was my own selection made some months ago when I sought a vehicle sufficiently wide to comprehend any line of thought which might subsequently appeal to me. I fear that in attempting to touch upon a variety of subjects I have failed to treat any single phase of our Canadian problem in an adequate and wholly satisfactory manner. Nevertheless, I am satisfied that I have at least demonstrated my own hypothesis that life insurance conditions in Canada, be it from the aspect of business, history, jurisdiction, supervision or legislation, straightline or fraternal, are very similar to conditions in the United States; that your problems are our problems; that your achievements are our goals. Canadians are close students of American conditions; we seek to emulate your successes and avoid your pitfalls; may you find in this paper something of value in relation to life insurance legislation in the United States.

## APPENDIX VI.

"RECENT DEVELOPMENTS IN THE ADMINISTRATION OF THE  
ONTARIO RATING LAW"

*Address delivered by R. Leighton Foster, Superintendent of Insurance of Ontario, for the Ninth Annual Conference of The Association of Superintendents of Insurance of the Provinces of Canada, at Victoria, B.C., September 23rd, 1926.*

Twelve months ago I availed myself of the opportunity afforded by an invitation to address the Eighth Annual Conference of this Association in Winnipeg to describe those provisions of The Ontario Insurance Act incorporated in the law in 1922, subsequent to the report of the Honourable Mr. Justice Masten, Special Insurance Commissioner, and commonly known as the Ontario Rating Law, and to outline particularly, for the benefit of the Association, the application of the law to the business of automobile insurance. The past year has witnessed important developments in the situation so described and I desire in this address to review certain activities of the Department associated therewith.

You will recall my suggestion that the automobile situation in Ontario was by no means satisfactory and that drastic action must be contemplated if the responsibility of the Department to enforce the law was to be discharged. I described the ruling of the Department issued in April, 1924, with respect to the insurance of automobiles of individual employees at the rates granted to an employer who insures his fleet of automobiles with the company, unless the same rates are made available to the general public; and to the insurance of groups of persons such as members of motor clubs or associations of employees at rates different or lower than the rates offered to the general public. I described the legislation passed at the 1925 session of the Legislature requiring all rating bureaux and companies to file their complete schedules of rates, and the character of the schedule filed pursuant thereto. I point out wherein the schedules so filed disclosed unfair discrimination, for example, as between full manual rates for City "A"; manual less 10 per cent. for City "B" and manual less 12½ per cent. for City "C," the schedule filed by one company in respect of three small Ontario cities within a radius of a few miles of one another. I reported the results of the Departmental examinations of the head offices of some of the companies and cited typical cases of unfair discrimination disclosed; for example, between two neighbours, man and woman, residing door to door on Coxwell Avenue, insuring their 1923 sedans through different agents in the same company within a few days of each other at a 20 per cent. unexplained variation in premium charged. Finally, I intimated that Departmental and Legislative action would be required to be considered if the rate situation did not improve before another session. The situation did not improve and I purpose sketching in this address the action taken by the Department and the Legislature in recent months.

The first event of importance subsequent to the Winnipeg Conference was the making of two Orders with respect to unfair discrimination pursuant to written complaint against the British Traders Insurance Company and the Canada Accident and Fire Assurance Company. These Orders are printed as Appendix "B" to my annual report for the year 1925 (business of 1924). Investigation subsequent to complaint disclosed risks of essentially the same physical hazard in the same territorial classification insured by each of these companies at different rates. The schedule to the respective Orders indicate the exact nature of the discrimination. The Orders directed *inter alia* that the companies concerned remove the discrimination indicated in the schedules by reducing the premiums charged for the specific contracts named therein to the lowest rate charged, viz.: 60 per cent. of manual rates in one case and 80 per cent. of manual rates in the other, and by refunding to the named insured the amount of premium charged in excess of such rates. The Orders issued under date September 18th, 1925, and within thirty days thereafter satisfactory evidence was filed with the Department that the refunds so required to be made had been paid and that the orders in other respects had been obeyed.

Subsequent to the making of these Orders in September, I took the opportunity afforded by the publication of my annual report under date 19th October, 1925, to refer to the making of these orders and proceeded in part as follows:

"It is physically impossible for the Department to investigate every complaint of discrimination which is filed and wherein an investigation pursuant to Section 262 of the Act is requested. I have no doubt that the great majority of these complaints, if fully investigated, would be confirmed, and that there are many companies which have violated the anti-discrimination provisions of the Act to a greater or lesser degree. Under the circumstances it is the hope of the Department that the Orders already issued will be regarded as exemplary, and that the other companies carrying on similar practices will take immediate steps to file amended rate schedules and bring their *modus operandi* into harmony with the statute. The reaction of the automobile insurance business to the making of these exemplary Orders will be closely watched by the Department and, if my hope that the companies generally will voluntarily take action to put their "houses in order" is not realized, drastic and far reaching action by the Department may be anticipated and the necessity of further legislation at the ensuing session carefully considered. The Act expressly prohibits unfair discrimination between risks of essentially the same physical

hazard in the same territorial classification. So long as that provision remains part of the insurance law of the Province, no effort should be spared to see that it is properly enforced.'

The hope of the Department that the Orders so issued would be regarded as exemplary and result in other companies, carrying on similar practices, taking immediate steps to file amended rate schedules and otherwise bring their business into harmony with the statute was not entirely realized. Written complaints began to reach the Department with increasing frequency, demanding investigations pursuant to the Ontario anti-discrimination law and it early developed that such complaints could not be overlooked.

On the 31st day of October, 1925, a written complaint was filed with me pursuant to Section 262 of the Act, alleging that illegal discrimination existed in the automobile premium rates charged by the General Accident Assurance Company of Canada in the City of Hamilton. I caused investigation to be made of the business of the company and evidence was taken under oath relating to certain of its contracts of automobile insurance in the City of Hamilton which disclosed the following evidence:

1. The General Accident Assurance Company of Canada had not adhered to its schedules of rates filed with the Department.

2. The said Company had ignored the instructions or interpretation of the statutory requirements set out in the memorandum of the Attorney-General dated the 16th April, 1924, heretofore referred to.

3. The said Company had contravened the provisions of Section 261 of the Act by issuing contracts of automobile insurance at premium rates which discriminated unfairly between risks of essentially the same physical hazard in the same territorial classification.

It appeared from the evidence given under oath before me that in cases where the insured entrusted his business to the care of the agent or company without special enquiry as to the rate of premium to be paid, he was charged a higher rate of premium than in the case in which the insured bargained for a better rate of premium. For example, Mr. "A" was charged \$19 for the same protection which cost Mr. "B" \$7.30; and Mr. "C" was charged \$20 for the same protection which cost Mr. "D" \$10. Pursuant to the evidence so disclosed I made an Order bearing date December 2nd, 1925, against the company, ordering *inter alia* the removal of the discrimination by reducing the premiums charged for all contracts of insurance covering indicated classes of Chevrolet and McLaughlin private passenger automobiles to the lowest rate charged, and refunding to all owners of such automobiles the amount of premium charged in excess of such rate. As in the case of the previous Orders, a schedule indicated the exact nature of the discrimination against which the Order was directed. In my memorandum of reasons issued simultaneously with the Order, I made the following comment with respect to the character of the transactions under review:

"Even mercantile business has long since abandoned this practice (the practice of charging a lower price to the purchaser who bargains than to the purchaser who pays the asked price) but in the case of insurance, the security of the insuring public introduces another element for consideration not present in the case of mercantile transactions. A long experience has demonstrated that insurance costs cannot be sufficiently determined by 'bargain and sale' methods but that in the public interest they must be measured by a different principle. Insurance rates must be both reasonable and adequate. To these essentials the Legislature has added a third, they must be non-discriminatory. If the cost of insurance is to be determined by unregulated competition and the free operation of the economic law of supply and demand, the legislative policy of the last decade must be reversed, our existing laws repealed, and the public warned that the old principle of *caveat emptor* applies."

Prior to the effective date of the Order, viz., January 1st, 1926, the company, under date December 17th, 1925, served notice of appeal to the Appellate Division of the Supreme Court of Ontario as contemplated by the statute. The appeal was launched upon a number of technical grounds including the ground that my investigation was conducted without giving the company an opportunity to take part in the investigation, cross-examine witnesses, adduce evidence on its behalf, or be represented by counsel. The appeal was argued on February 4th, 1926, and judgment delivered February 19th, 1926. The case is reported in the Ontario Law Reports, 58 O.L.R. 470. The Order settling the judgment allowed the appeal and directed:

"That the matter dealt with by the said Order be referred back to the said Superintendent of Insurance for trial."

The only ground of appeal considered by the court was my failure to hold a public hearing and to give the company the opportunity to cross-examine witnesses, adduce evidence, and be represented by counsel. Their Lordships found that I so erred and accordingly remitted the case to me for re-trial.

I may add, by way of explanation that the proceeding was the first of its kind under the Act and that the latter appeared to contemplate the making of an Order upon the material filed without necessity or provision for any judicial proceeding in the nature of a hearing or trial. The procedure which I adopted had been decided upon on the advice of counsel, and in view of the terms of the statute, and because the material facts did not appear to be in dispute. There was certainly no desire on my part to close the record against any relevant evidence or to deprive any interested party of all proper opportunity to submit any information which would be helpful in arriving at a decision.



I should like to draw your attention in passing to certain important conclusions reached by the court (page 481):

"That where the Superintendent is called upon to act and proceeds under Section 262 (*i.e.* the rating law) he must afford, both to the complainant and to the defendant company, the opportunity of presenting their respective contentions and the evidence in support of them."

"The decision of the Superintendent is subject to review in this court sitting not as *persona designata*, but as a court and the practice and procedure upon and in relation to the appeal shall be the same as upon an appeal from a judgment of a judge of the Supreme Court in an action."

Future proceedings in Ontario or any other province should be conducted in the light of these principles enunciated by the court.

Upon the re-trial, all interested parties, including the Attorney-General, were represented by counsel. A public hearing was held in the City of Hamilton on March 11th and the adjourned hearing was continued in the City of Toronto on the 23rd and 25th March, 1926. Fifteen witnesses were heard and a large amount of material was filed bearing on the matter. The evidence submitted dealt exclusively with two policies issued by the company in the name of the Tuckett Tobacco Company, Limited, of Hamilton, and the comparison of the rates charged the company in these policies with those charged for the insurance of other cars of similar make, age and type in the City of Hamilton. The evidence, material and argument led me to the following conclusions:

1. The several cars insured under one of the two policies were not the property of the Tuckett Tobacco Company, Limited, but were privately owned by individuals named in the policy who were officers or employees of the Tuckett Tobacco Company.
2. There was a great deal of argument before me as to the consequent validity of the contract, having regard to the fact that the policy was issued in the name of the Tuckett Tobacco Company as the insured. I chose to conclude that the Tuckett Tobacco Company acted as agent for the real owners and that the contract was valid and binding, inasmuch as to conclude that the policy was invalid because of the lack of insurable interest would cast a serious reflection upon the good faith of the company.
3. The evidence showed that other automobiles of similar makes, types and ages in Hamilton and owned by persons not connected with the Tuckett Company were insured at rates of premium more than double those charged under the Tuckett policy. I found on the facts that this discrimination was unfair discrimination within the meaning of the statute.
4. In conclusion I found that the company had contravened the provisions of the law by charging rates which discriminated unfairly between risks of essentially the same physical hazard in the same territorial classification.

In view of the conclusions so reached, I made a second Order, dated April 3rd, 1926, directing the removal of this discrimination by the reduction of the rate of premium charged on the higher rated risks to the level of the lower rated risks. In determining the scope of the Order, I limited its application to automobiles of the make, type and age included in the Tuckett policy insured by the company on the date of the written complaint and subsequent to the date of the policy.

In my memorandum of reasons, I concluded as follows:

"This case has attracted wide interest and attention, both among those directly concerned in the insurance business and among the general public. It is evident that the intention and effect of the Ontario rating law has not been generally understood and appreciated because the practice which is illustrated by the present case has been fairly general among insurance companies in Ontario. This case was initiated by the complainant and will no doubt be regarded by the public as a test case to determine the meaning and effectiveness of the law. In so far as it accomplishes this purpose, the Department will be under obligation both to the Employers Liability Assurance Corporation and to the General Accident Company of Canada for their co-operation in the investigation of the facts and the determination of the law."

The effective date of the Order was May 2nd, 1926, and prior to that date satisfactory evidence was filed that the Order had been fully complied with and that the refunds ordered to be made by the company to named policyholders in Hamilton had been paid.

The proceedings in the General Accident case attracted wide public attention and simultaneously brought forcibly to the attention of the public, the companies, the Department and the Legislature, the necessity of reviewing the principles of legislation and supervision upon which the rating law was founded, in order that the law might be strengthened by the Legislature then in session, or, in the alternative, repealed. It is interesting and important to note the reaction of the insuring public and the insurance business to these proceedings. Opinion among company managers seemed sharply divided. Some believed that the intervention of the Legislature and

the Department was necessary and desirable. Others objected to any measure of Government regulation of the insurance business. It remained for the associated fire and casualty agents of the Province to give a strong lead to public opinion on the matter as they did in a memorial presented to the Government, reading in part as follows:

"Whereas there is reputed to be a very small number of insurance companies and brokers who are using every effort to discredit the administration of the provisions of the Ontario Insurance Act, which prohibits unfair discrimination between automobile risks of essentially the same physical hazard in the same territorial classification, and are opposing the enactment of any further legislation at this session for the furtherance and strengthening of the enforcement thereof, commonly known as "Anti-discrimination Law."

"And whereas this law is of vital importance to the business of insurance throughout the Province of Ontario because it guarantees stability of rates, eliminates extravagant and wasteful competition and furthermore is recommended in the public interest by the Honourable Mr. Justice Masten in his report as Insurance Commissioner."

"Be it resolved by the executive of the Ontario Fire and Casualty Agents Association in special meeting assembled at Toronto on Thursday, the 25th day of March, 1926:

"1. That the fundamental principles of the Ontario Rating law applied to automobile insurance are absolutely sound and should be preserved and that any legislation introduced this session which has for its purpose the negation of such principles should be vigorously opposed and further that any legislation that has for its purpose the making more effective (the administration of) the Rating Law and (particularly the prohibition of deviation from filed) schedules of rates should be strongly supported by all persons who have the welfare of sound insurance at heart.

"3. That our Association wishes to place itself on record as congratulating the Department of Insurance for the fearless and effective manner in which it has administered the law as laid down by the Ontario Insurance Act, 1924, and its amendments."

Undoubtedly the Government and the Legislature were influenced by this view. The amendments to the rating law subsequently enacted by the Legislature in Sections 24 and 25 of *The Ontario Insurance Act, 1926* (1926, Chap. 49) provided that not only may the Superintendents require rating bureaux and insurers to file complete schedules of rates with the Department as formerly, but that once filed, ten days' notice of any change in the schedules must be given and amended schedules duly verified under oath filed before the effective date thereof. In addition it was provided that any rating bureau or insurer which, having so filed its schedules of rates, fixes makes or charges any rate or receives any premium which deviates therefrom shall be guilty of an offence. Simultaneously the Superintendent was given authority to make an Order pursuant to Section 262 with respect to discrimination, not only upon written complaint as formerly but "upon such information filed with him as the Superintendent deems sufficient to justify an investigation."

The amendments to the law came into force on the 8th April, 1926, and the Department then proceeded to check up existing filing with the Department and to draw to the attention of all companies the provisions of the law as amended. Within the course of a few weeks every company writing automobile insurance in Ontario to the number of some one hundred and nine (109) had filed verified schedules of automobile insurance rates. In the main, the schedules in their application to individual risks were satisfactory. Twelve months ago many companies writing automobile insurance had no schedules of rates. Generally, the manual of the Canadian Automobile Underwriters Association was adopted as a basis of bargain, but the rate actually charged was dictated by competitive conditions in the particular case, or by the judgment of the individual underwriter. To-day I am satisfied that the companies are faithfully adhering to their filed schedules of rates in so far as individual rates are concerned and that every company has a schedule of rates. I regard this situation as a vindication of the policy of the Department during the past twelve months and an indication of what can be done in the administration of the rating law.

It should be remembered that this legislation does not restrict any company from filing such schedules of rates, as it may think reasonable or adequate. Complete freedom of rate fixing remains subject only to the requirement that the schedules so fixed shall be binding and effective and that they must be non-discriminatory.

Nevertheless the law does not purport to regulate rates as to adequacy or reasonableness; it merely purports to prohibit unfair discrimination in rates and in this respect and in relation to individual matters, the law appears to have been largely successful.

You will note that I have qualified my reference to the satisfactory character of schedules of rates presently filed, by reference solely to schedules of rates for individual cars. I did not include schedules or plans of fleet or group rating based upon experience or otherwise. I regard the existing situation and the schedules and plans presently filed in relation to this branch of the business as most unsatisfactory. The ruling of the Department issued more than two years ago with respect to the inclusion of privately owned employees' cars with the fleet of the employer

for rating purposes and with respect to the insurance of groups of persons, such as members of motor clubs, at rates lower than rates offered to the general public, is being generally observed, but nevertheless, other practices which challenge the public interest still cause the Department considerable concern.

The feverish competition of more than one hundred companies for the relatively small premium income represented by automobile insurance in Canada is venting itself in this group or fleet insurance part of the business. Some company managers who are sincere, seem to believe that a mass or wholesale rate justified by possible economies in the way of premium volume and policy writing, justifies a discount from manual rates apart entirely from a consideration of the hazard involved. Group life insurance has frequently been cited as a precedent. It does not seem to be generally realized that group life insurance rates are based upon one year renewable term rates filed by the life companies with the Dominion Department of Insurance and that the Dominion Insurance Department has for many years not only required rates to be so filed, but expressly prohibits discrimination in favour of individuals between the insured of the same class and equal expectation of life in the amount of premiums charged or in the dividends paid on the policy. Under the rating law discrimination in rate must be justified by differentiation in physical hazard in the same territorial classification.

In other cases where the necessity of the application for experience rating is realized, filed schedules exhibit crude attempts to apply an experience rating plan with one hand while holding all the the freedom necessary to meet competitive conditions with the other. In the result, not only does unfair discrimination continue to exist in my opinion as between rates charged owners of different fleets, but also as between fleet owners and the general public.

The whole question of automobile rating is receiving the conscientious attention of the Department and, realizing that "Rome was not built in a day," I hope that in due time the situation with regard to fleet and experience rating for groups of cars will be in as satisfactory a condition as the present situation with respect to individual cars insured as such under the ordinary rate schedules.

APPENDIX VII.—(a)

(Extract from *The Ontario Gazette*, December 5th, 1925)

DEPARTMENT OF INSURANCE

ORDER

In the matter of THE ONTARIO INSURANCE ACT, 1924,

—and—

In the matter of the AUTOMOBILE INSURANCE PREMIUM RATES charged within the City of Hamilton by The General Accident Assurance Company of Canada.

WHEREAS a written complaint has been made to the Superintendent of Insurance pursuant to the provisions of Section 262 of *The Ontario Insurance Act, 1924*, as amended, that discrimination exists in the automobile insurance premium rates charged by the General Accident Assurance Company of Canada, in the City of Hamilton;

And whereas the Superintendent has caused an investigation to be made of the automobile business of the said Company in the City of Hamilton and is of opinion that premium rates have been charged by the said Company, which contravene the provisions of Section 261 of the said Act by discriminating unfairly between risks of essentially the same physical hazard in the same territorial classification;

Now, therefore, for the reasons more fully set out in the memorandum appended hereto, the Superintendent doth order:

1. That the General Accident Assurance Company of Canada remove the said discrimination by reducing the premiums charged for all contracts of automobile insurance covering the indicated classes of Chevrolet and McLaughlin private passenger automobiles in the City of Hamilton, to the following rates:

PUBLIC LIABILITY AND PROPERTY DAMAGE RATES

Class	P.L. \$5/10,000	P.D. \$1,000
Chevrolet (490 and Superior).....	\$4 35	\$2 95
McLaughlin.....	4 35	2 95

## COLLISION RATES

Class	Full	\$25 ded.	\$100 ded
Chevrolet (490 and Superior) open.....	\$29 00	\$15 00	\$4 00
Chevrolet (490 and Superior) closed.....	35 00	18 50	5 50
McLaughlin (4) open.....	40 00	22 50	7 00
McLaughlin (6) open.....	45 00	26 00	9 00
McLaughlin (4) closed.....	50 00	29 00	11 00
McLaughlin (6) closed.....	54 00	32 50	12 50

*Bumper Allowance:*

Deduct 10 per cent for front bumper.

Deduct 2½ per cent. for rear bumper.

## FIRE RATES

Age	McLaughlin Chevrolet, 9-B-13467 up	All other Chevrolet
Under 6 months.....	\$0 20	\$0 35
Under 1½ years.....	25	40
Under 2½ years.....	30	70
Under 3½ years.....	40	1 05
Over 3½ years.....	50	1 25

15 per cent. allowed for approved fire extinguisher.

## THEFT RATES

Closed Cars	McLaughlin	Chevrolet
Without lock.....	\$0 35	\$0 75
With lock.....	30	62½
Open Cars	McLaughlin	Chevrolet
Without lock.....	\$0 42½	\$0 90
With lock.....	35	75

and by refunding to all owners of such insured Chevrolet and McLaughlin private passenger automobiles located in the City of Hamilton, according to the records of the Company, at the 31st day of October, 1925, the amount of premium charged on each of the said contracts in excess of the said rates.

2. That the General Accident Assurance Company of Canada be and are hereby prohibited from charging any rate of premium for the insurance of such Chevrolet and McLaughlin private passenger automobiles within the City of Hamilton, greater than the rates set out in paragraph 1 of this Order, until such time as the said Company shall have filed with the Superintendent a new schedule of rates of uniform application to all risks in the City of Hamilton.

3. That the General Accident Assurance Company of Canada shall not remove the said discrimination in such new schedule of rates by fixing rates for such Chevrolet and McLaughlin private passenger automobiles in the City of Hamilton, in excess of the rates set out in paragraph 1 of this Order, unless it be made to appear to the satisfaction of the Superintendent that such increase is justifiable.

4. That the said General Accident Assurance Company of Canada submit to the Superintendent within five days of the effective date of this Order, satisfactory evidence of the payment of the refunds of premium ordered to be made by paragraph 1 of this Order and of compliance with paragraphs 2 and 3 of this Order.

5. This Order shall take effect thirty days from the day of its date.

(Seal)

R. LEIGHTON FOSTER,

*Superintendent of Insurance.*

Toronto, December 2nd, 1925.

## MEMORANDUM

In the matter of THE ONTARIO INSURANCE ACT, 1924,

—and—

In the matter of an ORDER bearing even date herewith, made by the Superintendent of Insurance with respect to the automobile insurance premium rates charged by the General Accident Assurance Company of Canada, in the City of Hamilton.

## REASONS

The Order I have made in this matter is under the authority of Section 262 of *The Ontario Insurance Act, 1924*. The legislation of which this Section forms a part was first enacted in 1922, following an investigation by a Royal Commission of the manner in which the business of insurance was conducted in Ontario. It represents an assertion by the Legislature, of the public interest in the manner in which the cost of insurance shall be distributed by the insuring companies among the public insured, and provides for a measure of supervision and control by the Superintendent of Insurance of all insurance rating organizations and companies operating within the Province. Among these provisions, included in the Act as Part XIV and entitled "Rates and Rating Bureaus," is Section 261 which prohibits the charging of any rate of premium which discriminates unfairly between risks within Ontario of essentially the same physical hazard in the same territorial classification.

The violation of this Section by some insurance companies, under stress of competitions, has been reported to me repeatedly and the public interest has suffered to a degree which, in my opinion, requires the intervention of the Superintendent of Insurance, not only on behalf of the insured public by whom discriminatory rates of premium are being paid, but also on behalf of the companies which are suffering from this illegal and unfair competition. I have previously made two Orders prohibiting rates which, in my opinion, contravened the provisions of Section 261 and directing that the discrimination be removed. Copies of these Orders are printed at pages 301 *et seq* of my Annual Report for the year 1925, recently published.

On the 16th day of April, 1924, the Attorney-General issued a memorandum to all companies authorized to undertake contracts of automobile insurance within Ontario (receipt of which is acknowledged by the General Accident Assurance Company of Canada) which, after drawing attention to the provisions of Section 264 (now Section 261) of the Act, read as follows:

"Complaint has been made to the Department that companies are violating this provision through a failure to appreciate its application to automobile insurance. The undersigned, therefore, desires to notify the companies that in the opinion of the Department the following practices in particular are contrary to the requirements of this Section.

"(1) The insurance of automobiles of individual employees at the rates granted to the employer who insures his fleet of motor cars with the company, unless the same rates are available and granted to all persons insured, whether or not so employed.

"(2) The insurance of groups of persons at rates different or lower than the rates offered to the general public—this includes the insurance of members of motor clubs or associations of employees or of persons engaged in particular occupations.

W. F. NICKLE,

Minister in charge of Department of Insurance."

Under date 20th April, 1925, pursuant to subsection 2 of Section 260 of the Act, I required all companies undertaking automobile insurance within Ontario to file with me their schedules showing rates charged for the insurance of automobiles within the Province and, pursuant thereto, the General Accident Assurance Company of Canada duly filed schedules of rates which were noted to be effective 1st May, 1925.

On the 31st day of October, 1925, a written complaint was filed with me pursuant to Section 262 of the Act, alleging that illegal discrimination existed in the automobile premium rates charged by the General Accident Assurance Company of Canada in the City of Hamilton. I

caused an investigation to be made of the business of the company, and evidence was taken under oath relating to certain of its contracts of automobile insurance in the City of Hamilton, which discloses the following facts:

1. The General Accident Assurance Company of Canada has not adhered to its schedule of rates filed with the Department.

2. The said company has ignored the instructions or interpretation of the statutory requirements set out in the Memorandum of the Attorney-General dated the 16th day of April, 1924, heretofore described.

3. The said company has contravened the provisions of Section 261 of the Act by issuing contracts of automobile insurance at premium rates which discriminate unfairly between risks of essentially the same physical hazard in the same territorial classification as illustrated by the schedule of policies, all of which were in force in the City of Hamilton on the 31st day of October, 1925, set out as Schedule 1 of this Memorandum.

It appears from the evidence given under oath before me, with regard to the transactions represented by the said policies, that in cases where the insured entrusted his business to the care of the agent or company, without special enquiry as to the rate of premium to be paid, he was charged a higher rate of premium than in the case in which the insured "bargained" for a better premium rate. For example—in this case, Mr. A. was charged \$19.00 for the same protection which cost Mr. B. \$7.30, and Mr. C. was charged \$20.00 for the same protection which cost Mr. D. \$10.00.

Even mercantile businesses have long since abandoned this practice. But in the case of insurance, the security of the insuring public introduces another element of consideration not present in the case of mercantile transactions. A long experience has demonstrated that insurance costs cannot be safely determined by "bargain and sale" methods, but that in the public interest, they must be measured by a different principle. Insurance rates must be both reasonable and adequate. To these essentials the Legislature has added a third, namely: they must be non-discriminatory. If the cost of insurance is to be determined by unregulated competition and the free operation of the economic law of supply and demand, the legislative policy of the last decade must be reversed, our existing laws repealed, and the public warned that the old principle of "*caveat emptor*" applies. Meanwhile, the Statute must be obeyed.

Section 262 authorizes the Superintendent to make an Order prohibiting any rate which in his opinion, contravenes the provisions of Section 261 and directing that discrimination be removed and further, that such discrimination shall not be removed by increasing the rates on any risk or class of risks affected by such Order unless it be made to appear to the satisfaction of the Superintendent that such increase is justifiable. The intention of the provision is that where discrimination exists, it shall be removed by decreasing the higher rate to the level of the lower rate. In the Order, therefore, I have directed that the discrimination be removed by reducing the premiums to the lowest level charged for risks of essentially the same physical hazard in the same territorial classification and that the rates which show overcharges shall be reduced and the appropriate refunds made to the overcharged policyholders.

In determining the variations allowable for the various types of cars, limits of liability, and age groupings, I have adopted the differentials shown by the company in its filed rates and ordered that these be applied where necessary in differentiating the physical hazard involved in the several risks.

In prohibiting the removal of discrimination by increase in rates, I have followed the policy of the legislation as indicated in the Act. In limiting the Order to the makes of cars named therein, I have not attempted to deal with the whole field of illegal rate discrimination as I have found it to exist in this company. If I were not confident that the result of my action in the present case would have a wider influence than its immediate terms, the present Order would be much wider in its application.

R. LEIGHTON FOSTER,  
*Superintendent of Insurance.*

Toronto, Ontario, December 2nd, 1925.

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SCHEDULE 1

In the matter of THE ONTARIO INSURANCE ACT, 1924; and

In the matter of an Order bearing even date herewith made by the Superintendent of Insurance with respect to the AUTOMOBILE INSURANCE PREMIUM RATES charged by The General Accident Assurance Company of Canada.

December 2nd, 1925.

Policy Number	Description			Public Liability		Property Damage	
	Year	Make	Body	3-yr. Prem. 10/20	1-yr. Prem. 5/10	3-yr. Prem.	1-yr. Prem.
5-58551.....	1923	McL.	Trg.	\$12 50	\$4 35	\$8 50	\$2 95
5-58551.....	1925	McL.	Cch.	12 50	4 35	8 50	2 95
5-58551.....	1925	McL.	Sed.	*12 33	4 35	*8 38	2 95
5-58918.....	1921	McL.	Sed.	.....	11 00	.....	8 00
5-58742.....	1925	McL.	Cch.	.....	11 00	.....	8 00
5-58874.....	1918	McL.	Trg.	.....	11 00	.....	8 00
5-58774.....	1925	McL.	Cch.	.....	11 00	.....	8 00
5-58551.....	1925	Chev.	Cch.	†12 04	4 35	†8 16	2 95
5-58931.....	1925	Chev.	Cch.	.....	10 00	.....	7 00
5-58920.....	1925	Chev.	Cch.	.....	10 00	.....	7 00
5-58976.....	1923	Chev.	Sed.	.....	10 00	.....	7 00
5-58603.....	1925	Chev.	Cch.	.....	10 00	.....	7 00

Policy No.	Collision				Fire and Theft Limits	Fire		Theft	
	3-yr. Prem.		1-yr. Prem. (without bumper)			3-yr. Prem.	1-yr. rate per \$100	3-yr. Prem.	1-yr. rate per \$100
	25 d.	100 d.	25 d.	100 d.					
5-58551.....	\$15 75	.....	\$7 00	.....	1,000	\$7 50	\$0 30	\$8 75	\$0 35
5-58551.....	\$73 12	.....	\$32 50	.....	2,000	10 00	20	15 00	30
5-58551.....	*27 74	.....	12 50	.....	3,000	*14 80	20	*22 20	30
5-58918.....	.....	.....	.....	.....	600	.....	1 00	.....	70
5-58742.....	.....	.....	.....	.....	2,100	.....	40	.....	60
5-58744.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5-58774.....	.....	.....	.....	.....	2,000	.....	40	.....	60
5-58551.....	.....	.....	.....	.....	900	†4 32	20	†16 23	75
5-58931.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5-58920.....	.....	.....	.....	.....	800	.....	40	.....	1 50
5-58976.....	.....	.....	.....	.....	600	.....	60	.....	1 50
5-58603.....	.....	.....	.....	.....	1,000	.....	40	.....	1 50

\*Pro rata for 2 years and 353 days.

†Pro rata for 2 years and 324 days.

NOTE.—Three-year premium 2½ times the annual premium.

## APPENDIX VII.—(b)

## RE GENERAL ACCIDENT ASSURANCE CO. OF CANADA

*Appellate Division—Supreme Court of Ontario—58 O.L.R. 470*

*Insurance (Automobile)—Premium Rates—Discrimination—Complaint against Company—Inquiry by Superintendent of Insurance—Evidence Taken on Oath—Refusal to Allow Accused Company to Call Witnesses or Cross-examine Witnesses Called by Superintendent—Finding and Order of Superintendent—Appeal from—Order set aside—Fair Play and Natural Justice—Opportunity to be Heard—Ontario Insurance Act, 1924, 14 Geo. V, chap. 50, sections 13, 262—Amending Act, 15 Geo. V, chap. 54.*

A complaint was made to the Superintendent of Insurance, pursuant to the provisions of section 262 of *The Ontario Insurance Act, 1924*, as amended, that there was discrimination in the automobile insurance rates charged by an insurance company. The Superintendent made an investigation of the business of the company, and evidence on oath was taken before him, but he himself examined the witnesses summoned by him and refused to allow counsel for the accused company to cross-examine them or to produce evidence on behalf of the company. He found that there was discrimination, and made an order under subsection 3 of section 262 directing that the discrimination be removed.

The Court allowed an appeal by the company under section 13 of the Act, and remitted the case to the Superintendent for trial according to law.

*Held, per LATCHFORD, C.J., and RIDDELL, J.A.,* that the Superintendent was acting judicially and his actions might be called in question on appeal: his conduct violated every principle of fair-play and natural justice.

Review of the authorities.

*Local Government Board vs. Arlidge* (1915) A.C. 120, distinguished.

*Per MIDDLETON and MASTEN, J.J.A.,* that where the Superintendent is called upon to act and proceeds under section 262, he must afford both to the complainants and the accused company the opportunity of presenting their respective contentions and the evidence in support of them.

An appeal by the company from an Order of the Superintendent of Insurance, upon an investigation made by him pursuant to the provisions of Section 262 of *The Ontario Insurance Act, 1924*, 14 Geo. V, Chap. 50, as amended in 1925 by 15 Geo. V, Chap. 54, requiring certain premium rates and no greater to be charged by the company and a refund to be made of all charges made in excess of those rates.

February 4. The appeal was heard by Latchford, C.J., Riddell, Middleton, and Masten, J.J.A.

J. A. Macintosh, K.C., for the appellants, argued that they should have been given a hearing by the Superintendent of Insurance, and should have been allowed to adduce evidence and to cross-examine witnesses at the investigation; that the Superintendent, in refusing them these privileges, acted in an arbitrary manner and contrary to natural justice and could find no warrant for his action in the Insurance Act. He was acting in a judicial capacity, and so should have heard both sides: *Brockwell vs. Bullock* (1889), 22 Q.B.D. 567; *Masters vs. Pontypool Local Government Board* (1878), 9 Ch. D. 677.

T. N. Phelan, K.C., for the Employers' Liability Assurance Corporation, respondents, upheld the procedure of the Superintendent of Insurance, submitting that it was not a trial which was taking place before him, but an administrative detail, and that under the provisions of the Insurance Act he had a discretion as to whom he should hear: *Local Government Board vs. Arlidge* (1915) A.C. 120.

F. P. Brennan, for the Superintendent of Insurance and the Attorney-General.

February 19. RIDDELL, J.A.—An appeal under Section 13 (1) of *The Ontario Insurance Act, 1924*, from a decision of the Superintendent of Insurance.

The facts of the case we have not gone into except to ascertain the procedure. I quote as far as possible the official language.

A written complaint was, on the 31st October, 1925, "made to the Superintendent of Insurance, pursuant to the provisions of Section 262 of *The Ontario Insurance Act, 1924*, as amended, that discrimination exists in the automobile insurance premium rates charged by the General Accident Assurance Company of Canada, in the City of Hamilton."

That officer "caused an investigation to be made of the business of the company, and evidence was taken under oath relating to certain of its contracts of automobile insurance in the City of Hamilton."

The Superintendent thought it proper to subpoena witnesses, and, under Section 12 (3), "the evidence and proceedings . . . before the Superintendent" were "reported by a stenographer."

At the beginning of the proceedings, counsel for the accused company appeared along with the general manager and asked to cross-examine the witnesses, produce witnesses, etc., on behalf of the company. The Superintendent said:



"I don't regard this hearing this morning as an inquiry at which parties interested should be represented by counsel or given the opportunity of submitting argument to me. . . . I propose to ask all the questions which are asked this morning, and would be glad to furnish the General Accident, or any interested party, with a copy of the sworn testimony presented to me. If you, Mr. Macintosh and Mr. Barrington, care to remain in the room and listen to the course of the examination, I shall be only too glad to have you remain. I should wish it understood, however, that, unless I see fit at a later hour to ask you to give evidence, you will not interrupt the examination or expect to be heard or cross-examine any of the witnesses."

In his formal memorandum, *Ontario Gazette*, 5th December, 1925, the Superintendent say:

"It appears from the evidence given under oath before me, with regard to the transactions represented by the said policies, that in cases where the insured entrusted his business to the care of the agent or company, without special inquiry as to the rate of premium to be paid, he was charged a higher rate of premium than in the case in which the insured 'bargained' for a better premium rate."

In the certificate given by the Superintendent to this Court, he says that he bases his "opinion in making the said Order" upon, *inter alia*, "my examination of certain witnesses . . . under oath . . ." and he quite properly transmits the evidence so taken to this Court for use in this appeal.

Under these circumstances, I decline to accept the statement or suggestion of counsel supporting the Order that the Superintendent made up or may or could have made up his mind before hearing the evidence.

On hearing the attitude taken by the Superintendent in respect of the oral evidence, we decided to hear no argument upon the merits for the time being, but first to determine whether there should not be a new hearing irrespective of the facts which might seem to have been made to appear by the evidence.

The statute, by Section 13 (1), gives an appeal to this Court, and by Section 13 (3) provides that "the practice and procedure upon and in relation to the appeal shall be the same as upon an appeal from a judgment of a Judge of the Supreme Court, in an action."

Were this "an appeal from a judgment of a Judge of the Supreme Court, in an action," there can be no doubt that if the appellant so desired we would allow the appeal as of course, and send the case back for trial. I do not say a new trial, for a proceeding in which a judge called and examined all the witnesses himself, and declined to allow the defendant even to cross-examine the witnesses, would be a disgraceful travesty, not to be dignified by the name of "trial"—it would be a tyrannical and inexcusable denial of natural justice. It is argued, however, that we are precluded from this course by the case of *Local Government Board vs. Arlidge* (1915) A.C. 120, which contains an interesting discussion of "natural justice," etc.

An examination of that case discloses that it has no adverse bearing upon the present appeal. By the Housing, Town Planning, etc., Act of 1909, 9 Edward VII, Chap. 44, Section 17 (Imp.), it is made the duty of "every local authority" to prohibit "the use of" a "dwelling house for human habitation" on certain information—if the local authority refuse so to order an appeal is given—Subsection 6—to the Local Government Board. Section 39 provides that the procedure on an appeal to the Board "shall be such as the Board may by rules determine," with the provision—Section 39 (1) (b)—that no appeal shall be dismissed without a public local inquiry—the Board being given the power or, if directed by the Court, the duty, of stating a special case for the opinion of the Court on "any question of law arising in the course of the appeal"—Section 39 (1) (a). The Order of the Board—Section 39 (1)—is "binding and conclusive on all parties." Arlidge applied to the borough council to close a dwelling house; the council refused; he appealed to the Local Government Board; an inquiry was held by an inspector and attended by Arlidge and his solicitor, who adduced evidence in support of the appeal; the Board dismissed the appeal. Arlidge obtained an order *nisi* for a *certiorari*, on the ground that the proceedings of the Board were contrary to natural justice, in that (1) he had no opportunity of being heard by the Board, who in fact determined the appeal, and (2) the Board refused to disclose the report of the inspector upon which it acted: *Rex vs. Local Government Board, Ex p. Arlidge* (1913) 1 K.B. 463. The Divisional Court (Ridley, Lord Coleridge, and Bankes, JJ.) discharged the rule. Ridley, J., says:

"There is no suggestion that any want of fairness or of equity characterised the hearing, which consisted of the consideration of facts and arguments, not indeed stated orally, but committed to paper."

Lord Coleridge, J., says (pages 475, 476):

"It is open to the Board to receive evidence in writing. They were given a discretion as to how they would receive evidence, and they have chosen written evidence. They were justified in so choosing. It is said that, because they have power to award costs, the proceeding must be a judicial inquiry in due form of law, which necessitates another meeting and fresh evidence before final determination. If there were any reason for saying that the process was contrary to natural justice, that might be an objection of some force; but to speak of these proceedings as

a trial with all proper legal formalities is to misconceive the functions of an administrative department like the Local Government Board. I adopt the words of Wright, J., in *Rex vs. Local Government Board* (1911) 2 I.R. 331, at page 347, as peculiarly applicable on this point. 'The Local Government Board,' said the learned Judge, 'in making these orders may be, and I assume are, making a judicial determination; but the Board is not a Court, with a Court list, and public sittings, publicly notified. They are a great central controlling body, and to apply to them the same tests and same considerations as would be properly applied to an ordinary judicial tribunal, seems to me completely to mistake their true position and functions.'

Bankes, J. (page 479), adopts the language of Madden, J., in *Rex vs. Local Government Board* (1911) 2 I.R. 331, at page 343, as follows:

"The Local Government Board is one of several great administrative bodies who find themselves, in the course of administration, performing duties which this Court regards as judicial. . . . It is impossible to lay down any hard and fast rule as to the requirements of natural justice in such a case. It was never contemplated, and it would be unreasonable to hold, that a formulated procedure, such as that which has come into use in Courts of Justice, should be adopted. But the claimant should be given an opportunity of presenting his case to the Board in some way suitable to the character of the inquiry, and it would probably be in writing."

The Court of Appeal (1914) 1 K.B. 160, allowed an appeal by a majority, Vaughan Williams and Buckley, LL.J.—Hamilton, L.J., dissenting. Vaughan Williams, L.J. (page 181), thought that the question the Court had to determine was "whether the procedure on appeal before the Local Government Board had been so contrary to natural justice as that the judgment ought to be quashed and the appeal sent back to the Board to be determined in the manner provided by law," and he thought that it was. Buckley, L.J. (page 185), lays it down broadly that the rules laid down by the Local Government Board for procedure in an appeal must be "rules consistent with natural justice." Hamilton, L.J. (pages 203 and 204), did not think it the function of the Court "to advise the Local Government as to its procedure generally, or to criticise the procedure actually adopted as such."

In the House of Lords, *Local Government Board vs. Arlidge* (1915) A.C. 120, the learned Law Lords were unanimous.

Lord Haldane, L.C. (pages 132 and 133), says:

"Such a body as the Local Government has the duty of enforcing obligations on the individual which are imposed in the interests of the community. Its character is that of an organization with executive functions. In this it resembles other great departments of the State. When, therefore, Parliament entrusts it with judicial duties, Parliament must be taken, in the absence of any declaration to the contrary, to have intended it to follow the procedure which is its own, and is necessary if it is to be capable of doing its work efficiently. I agree with the view expressed in an analogous case by my noble and learned friend Lord Loreburn. In *Board of Education vs. Rice* he laid down that, in disposing of a question which was the subject of an appeal to it, the Board of Education was under a duty to act in good faith, and to listen fairly to both sides, inasmuch as that was a duty which lay on every one who decided anything. But he went on to say that he did not think it was bound to treat such a question as though it were a trial. The Board had no power to administer an oath, and need not examine witnesses. It could, he thought, obtain information in any way it thought best, always giving a fair opportunity to those who were parties in the controversy to correct or contradict any relevant statement prejudicial to their view. If the Board failed in this duty, its order might be the subject of *certiorari* and it must itself be the subject of *mandamus*."

"My Lords, I concur in this view of the position of an administrative body to which the decision of a question in dispute between parties has been entrusted. The result of its inquiry must, as I have said, be taken, in the absence of directions in the statute to the contrary, to be intended to be reached by its ordinary procedure."

On page 134, the Lord Chancellor continues:

"What appears to me to have been the fallacy of the judgment of the majority in the Court of Appeal is that it begs the question at the beginning by setting up the test of the procedure of a Court of justice, instead of the other standard which was laid down for such cases in *Board of Education vs. Rice*. I do not think the Board was bound to hear the respondent orally, provided it gave him the opportunities he actually had."

Lord Shaw of Dunfermline (at pages 137 and 138) says:

"The judgments of the majority of the Court below appear to me, if I may say so with respect, to be dominated by the idea that the analogy of judicial methods or procedure should apply to departmental action. Judicial methods may, in many points of administration, be entirely unsuitable, and produce delays, expense, and public and private injury. The department must obey the statute. For instance, in the present case it must hold a public local inquiry, and upon a point of law it must have a decision of the Law Courts. *Quoad ultra* it is, and, if administration is to be beneficial and effective, it must be the master of its own procedure. For it must always be borne in mind that its procedure if not in defiance of elementary standards—say, by hearing one side and refusing to hear the other—is simply the plan which it adopts to satisfy itself that the decision come to by a local authority was a good or a bad decision."

Then later (page 138) he adds:

"When a central administrative board deals with an appeal from a local authority it must do its best to act justly, and to reach just ends by just means. . . . But that the judiciary should presume to impose its own methods on administrative or executive officers is a usurpation. And the assumption that the methods of natural justice are *ex necessitate* those of Courts of Justice is wholly unfounded. This is expressly applicable to steps of procedure or forms of pleading. In so far as the term 'natural justice' means that a result or process should be just, it is a harmless though it may be a high-sounding expression; in so far as it attempts to reflect the old *jus naturale* it is a confused and unwarranted transfer into the old ethical sphere of a term employed for other distinctions; and, in so far as it is resorted to for other purposes, it is vacuous."

Whatever that may mean, it does not mean that a Court of Justice to which an appeal has been given in express terms by statute is not to see to it that the tribunal from which the appeal is had gives those interested in a proceeding before it every reasonable opportunity to test the evidence adduced against them and of adducing evidence of their own.

Lord Parmoor (pages 140 and 141) says:

"In determining whether the principles of substantial justice have been complied with in matters of procedure, regard must necessarily be had to the nature of the issue to be determined and the constitution of the tribunal. The general tests to be applied have been expressed in two cases which have come before this House, *Spackman vs. Plumstead Board of Works* (1885), 10 App. Cas. 229, and *Board of Education vs. Rice* (1911) A.C. 179. In the earlier case of *Spackman vs. Plumstead Board of Works* the question raised was whether the certificate of the superintending architect was conclusive in fixing the general line of building under the Metropolis Management Act, 1862. Lord Selborne, in the course of his opinion, states: 'No doubt in the absence of special provisions as to how the person who is to decide is to proceed, the law will imply no more than that the substantial requirements of justice shall not be violated. He is not a judge in the proper sense of the word; but he must give the parties an opportunity of being heard before him and stating their case and their views.' In the present case there are special provisions for procedure, and the Local Government Board have, in my opinion, given the parties a fair opportunity of being heard before them and stating their case and views."

And he concluded (page 145):

"It appears to me that in the present case the respondent had every fair opportunity of bringing his case before the determining tribunal, and that he has no substantial ground for complaint."

Lord Moulton points out (pages 148 and 149) that there was a public inquiry. "The respondent was represented on that occasion by his solicitor. He was called as a witness on his own behalf, and there is no question that every opportunity was given to him and to every other member of the public to bring forward any relevant matter at that inquiry."

I confess to my inability to understand that this *Arlidge* case, which, at every step and with almost every judicial utterance, stresses the fact that the appellant had every opportunity given him to present every fact, can be urged as an authority justifying us in saying that the Superintendent could properly refuse just such a right. So in *Hall vs. Manchester Corporation* (1925), 113 L.T.R. 465, it is stated that the appellant did "not appear to have desired to call evidence" (page 472); and, though the conduct of the respondents "may have been unsympathetic and the administration Draconian," there was no injustice.

In *Board of Education vs. Rice* (1911) A.C. 179, referred to with approval in the House of Lords on the *Arlidge* appeal, Lord Loreburn, L.C., speaking of the Board of Education, says (page 182):

"Comparatively recent statutes have extended, if they have not originated, the practice of imposing upon departments or officers of state the duty of deciding or determining questions of various kinds. In the present instance, as in many others, what comes for determination is sometimes a matter to be settled by discretion, involving no law. It will, I suppose, usually be of an administrative kind; but sometimes it will involve matter of law as well as matter of fact, or even depend upon matter of law alone. In such case the Board of Education will have to ascertain the law and also to ascertain the facts. I need not add that in doing either they must act in good faith and fairly listen to both sides, for that is a duty lying upon every one who decides anything."

In *Cassel vs. Inglis* (1916) 2 Chap. 211, at page 229, Astbury, J. speaks of the well-known rule that where "a tribunal is selected either by parties or by Parliament to deal with and adjudicate upon an existing and defined dispute *inter partes*, or to exercise a punitive jurisdiction on an alleged charge of misconduct whereby a man may be deprived of his property, the tribunal so set up must act in accordance with the ordinary rules of justice and fair-play and fairly listen to both sides."

The most recent case that I have seen is *Wilson vs. Esquimalt and Nanaimo Railway Co.* (1922) 1 A.C. 202, in which, as was said by Mr. Justice Duff giving the judgment of the Judicial Committee (page 213):

"The respondents were given the fullest opportunity to present before the Lieutenant-Governor in Council everything they might desire to urge against the view that the depositions produced in themselves constituted 'reasonable proof,' and they had the fullest opportunity also of supporting their contention that the depositions alone, in the absence of cross-examination, ought not to be sufficient, and that further time should be allowed to enable them to prepare their case."

Consideration of these cases but leads to the conclusion that is sufficiently obvious in the absence of authority.

The Superintendent in this investigation was not acting as a lawgiver who could say, *Sic sic volo, sic jubeo, sit pro ratione voluntas*. The law was made for him as for us. Nor was he acting in a political capacity, as, for example, a Minister advising the representative of the Crown in a matter of state policy, as in *Orpen vs. Attorney General for Ontario* (1924-5), 56 O.L.R. 327, 530. The lawgiver is answerable to the people, the Minister to the House and in the last resort to the people—the Court neither has nor desires control of or supervision over either.

Neither is he performing administrative work proper, departmental routine, in the doing of which he is responsible to his Minister and the Minister with his colleagues to the House.

When acting in such a case as the present, where the financial interests, the property rights, of the subject, may be affected, he is acting judicially, and if he does not act as he should, his actions may be called in question. We need, indeed, go no further than the statute itself, for that gives an appeal to this Court, which presupposes judicial action. Moreover, all question as to the applicability of *certiorari* proceedings has been wisely avoided by this provision—we have the simple case of the judgment of an inferior tribunal in appeal to this Court.

The maxim *Audi alteram partem* is as old as the Common Law itself and older. Quaint old Sir John Fortescue tells us, in *Beniley's Case* (1723), 1 Strange 557, at page 567:

"The laws of God and man both give the party an opportunity to make his defence, if he has any. I remember to have heard it observed by a very learned man upon such an occasion, that even God himself did not pass sentence upon Adam, before he was called upon to make his defence. Adam (says God) where art thou? Hast thou not eaten of the tree, whereof I commanded thee thou shouldest not eat? And the same question was put to Eve also."

*Cf. Abley vs. Dale* (1850), 10 C.B. 62, 71; *Ex p. Ramshay* (1852), 18 Q.B. 173, 190; also Byles, J., in *Cooper vs. Wandsworth Board of Works* (1863), 14 C.B.N.S. 180, at page 194.

And custom, even immemorial custom, cannot avail against the rule: *Williams vs. Lord Bagot* (1825), 3 B. & C. 772. Natural justice has not been discredited in fact or in terminology—the only effect of the striking language of Lord Shaw of Dunfermline, already quoted, being to warn Judges that there are more ways than one of giving natural justice and that they have not a monopoly.

Wholly acquitting the Superintendent of the hypocrisy and dishonesty suggested by the respondents' counsel, and crediting him with a sincere desire and conscientious effort to do his full duty, I must hold that his conduct violated every principle of fair play, of natural justice. No doubt, he thought he was obtaining the actual facts from the witnesses: but every Judge and most lawyers know that it constantly happens that witnesses telling a plausible story with apparent candour are shown by cross-examination to be utterly unreliable, that a perfectly honest and competent witness may give a wrong impression which may be corrected by a question or two—that perfectly honest and competent witnesses may be mistaken.

It will be intolerable if any one on such a farcical investigation could be allowed to determine the rights of any one.

I express no opinion as to the justice of the decision appealed from—I have not considered it—I have not the material.

The appeal must be allowed with costs payable by the Employers' Liability Assurance Corporation, who supported the order before us, and the case remitted for trial according to law.

LATCHFORD, C.J., agreed with RIDDELL, J.A.

MASTEN, J.A.:—I have had the opportunity of reading the judgment prepared by my brother Riddell, and I agree that the order of the learned Superintendent of Insurance must be set aside, and the matter remitted to him as proposed by my brother.

The provisions of the Insurance Act which directly govern the question presently under consideration are as follows:

Section 261 (as amended): "No rating bureau and no insurer authorized to transact the business of insurance within Ontario shall fix or make any rate or schedule of rates or charge a rate which discriminates unfairly between risks within Ontario of essentially the same physical hazards in the same territorial classification, or, if such rate be a fire insurance rate, which discriminates unfairly between risks in the application of like charges or credits or which discriminate unfairly between risks of essentially the same physical hazards in the same territorial classification and having substantially the same degree of protection against fire."

262 (1) (as amended): "The Superintendent may, on written complaint by an insurer or an insured that discrimination exists, give notice in writing to a rating bureau or insurer, requiring such rating bureau or insurer to file with the Superintendent any schedules of rates or particulars showing how any specified rate is made up and any other information in connection therewith which he deems necessary or desirable.

"(2) Such rating bureau or insurer shall, within five days after the receipt of the notice, file with the Superintendent the schedules, particulars and other information required.

"(3) The Superintendent may, within thirty days after the receipt of the information required, make an order prohibiting any rate which, in his opinion, contravenes the provisions of section 261 and directing that the discrimination be removed.

"(4) The Superintendent shall forthwith deliver to the rating bureau or insurer, a copy of such order and reasons therefor and shall cause notice thereof to be published forthwith in *The Ontario Gazette*.

"(5) No rating bureau or insurer shall remove such discrimination by increasing the rates on any risk or class of risks affected by such order unless it be made to appear to the satisfaction of the Superintendent that such increase is justifiable.

"(6) Any rating bureau, insurer or other person failing to comply with any provisions of such order shall be guilty of an offence.

"(7) Any order made under this section shall not take effect for a period of thirty days after its date and shall be subject to appeal within that time in the manner provided by section 13 of this Act and in the event of an appeal the order of the Superintendent shall not take effect pending the disposition of the appeal."

Section 13: "(3) The practice and procedure upon and in relation to the appeal shall be the same as upon an appeal from a judgment of a Judge of the Supreme Court, in an action."

Sections 261 and 262 occur in Part XIV. of the Insurance Act, and when all the provisions of that Part are read together it is plain that the Superintendent is thereby charged with a variety of duties some of which are plainly of an administrative or executive nature, to which the customary practice and procedure of the Courts does not apply, and in regard to which the method of procedure must be left to the sound discretion of the Superintendent himself. But I think that the learned Superintendent erred in extending that practice to an appealable contest arising under section 262.

In this case there is a complaint by an insurer and by an insured preferred against the appellant company. On that complaint the Superintendent is called upon to inform himself, to consider the complaint, to pronounce a decision or judgment, and to issue an order. Then, by section 13, his decision is subject to review in this Court, sitting not as *persona designata* but as a court; and "the practice and procedure upon and in relation to the appeal shall be the same as upon an appeal from a judgment of a Judge of the Supreme Court, in an action."

The result is that this Court is called upon to act judicially in the same manner as upon an appeal from a Judge of the Supreme Court. Among other things it is to pronounce such opinion on the rights of the contending parties as, in the opinion of this Court, ought to have been pronounced by the Superintendent. In other words, we are to affirm, reverse, or vary his order according to the opinion which, as a court, acting judicially, we form upon a consideration of the respective contentions and rights of the opposing parties. That makes it plain that we cannot as a court properly perform the duty imposed on us by the statute and ascertain the very right of the matter without having before us all the evidence relevant to the issues which either of the parties wishes to bring forward.

Further, as this is an appeal proper and not a rehearing, such evidence must in the first instance be adduced before the Superintendent.

This leads me to the conclusion that where the Superintendent is called upon to act and proceeds under section 262, he must afford both to the complainants and to the defendant company the opportunity of presenting their respective contentions and the evidence in support of them.

I deliberately express my opinion in those general terms, deeming it unnecessary and undesirable on this appeal to attempt to define more precisely the procedure to be adopted or the exact limits of the administrative and executive functions of the Superintendent. It suffices for the disposition of this appeal to say that this Court must have before it for the exercise of its functions whatever in the way of relevant evidence the appellant desires to present.

The statute is new, and in its interpretation the Superintendent may have been misled by the practice under analogous American statutes.

The Employers Liability Assurance Corporation, who before us strenuously supported the order appealed from, should pay to the appellant company its costs of the appeal.

MIDDLETON, J.A., agreed with MASTEN, J.A.

*Appeal allowed.*

## APPENDIX VII.—(c)

## IN THE SUPREME COURT OF ONTARIO

THE HONOURABLE THE CHIEF JUSTICE OF  
THE SECOND DIVISIONAL COURT.  
THE HONOURABLE MR. JUSTICE RIDDELL.  
THE HONOURABLE MR. JUSTICE MIDDLETON.  
THE HONOURABLE MR. JUSTICE MASTEN.

Friday the 19th day of February, 1926.

In the matter of THE ONTARIO INSURANCE ACT, 1924; and

In the matter of AUTOMOBILE INSURANCE PREMIUM RATES charged within the City of Hamilton by the General Accident Assurance Company of Canada.

1. This is to certify that upon motion made unto this Court on the 4th day of February, 1926, by Counsel on behalf of the General Accident Assurance Company of Canada, in the presence of Counsel for The Employers Liability Assurance Corporation, Limited, and the Attorney-General for Ontario, by way of appeal from the Order pronounced by R. Leighton Foster, Superintendent of Insurance, on the 2nd day of December, 1925, upon hearing read the said Order, the reasons for the said Order and the material filed herein before the said Superintendent of Insurance, and upon hearing the evidence adduced at the said hearing, and upon hearing Counsel aforesaid, this Court was pleased to direct that this appeal do stand over for judgment and the same coming on this day for judgment.

2. This Court did order that the said appeal should be and the same was allowed and that the said Order of the Superintendent of Insurance be vacated and set aside and that the matter dealt with by the said Order be referred back to the said Superintendent of Insurance for trial.

3. And this Court did order that the Employers Liability Assurance Corporation, Limited, should pay to the General Accident Assurance Company of Canada its costs of this appeal forthwith after taxation thereof and that save as aforesaid the Court made no further order as to costs.

(Signed) E. HARLEY,  
Senior Registrar S.C.R.

## APPENDIX VII.—(d)

## DEPARTMENT OF INSURANCE

## ORDER\*

In the matter of THE ONTARIO INSURANCE ACT, 1924,

—and—

In the matter of the AUTOMOBILE INSURANCE PREMIUM RATES charged within the City of Hamilton by The General Accident Assurance Company of Canada.

WHEREAS a written complaint has been made to the Superintendent of Insurance pursuant to the provisions of Section 262 of *The Ontario Insurance Act, 1924*, as amended, that discrimination exists in the automobile insurance premium rates charged by the General Accident Assurance Company of Canada, in the City of Hamilton;

AND WHEREAS the Superintendent has caused an investigation to be made of the automobile business of the said company in the City of Hamilton and is of opinion that premium rates have been charged by the said company, which contravene the provisions of Section 261 of the said Act by discriminating unfairly between risks of essentially the same physical hazard in the same territorial classification;

NOW THEREFORE, for the reasons more fully set out in the Memorandum appended hereto, the Superintendent doth order:

1. That the General Accident Assurance Company of Canada remove the said discrimination by reducing the premiums charged for all contracts of automobile insurance covering the indicated classes of Chevrolet and McLaughlin private passenger automobiles in the City of Hamilton, to the following rates

\*No appeal was taken from this Order; the same being complied with according to its terms to the satisfaction of the Superintendent.

PUBLIC LIABILITY AND PROPERTY DAMAGE RATES

Class	P.L. \$5/10,000	P.D. \$1,000
Chevrolet (1925 Coach).....	\$4 35	\$3 40
McLaughlin (1925 Coach and Sedan and 1923 Touring).....	4 35	3 40

COLLISION RATES

Class	Full	\$25 Ded.	\$100 Ded.
Chevrolet (1925 Coach).....	\$35 00	\$18 50	\$5 50
McLaughlin (1923 Touring).....	45 00	26 00	9 00
McLaughlin (1925 Coach and Sedan).....	54 00	32 50	12 50

BUMPER ALLOWANCE

Deduct 10 per cent. for front bumper.  
 Deduct 2½ per cent. for rear bumper.

FIRE RATES

Chevrolet (1925 coach), per \$100.....	20 cents
McLaughlin (1925 Coach and Sedan), per \$100.....	20 "
McLaughlin (1923 Touring), per \$100.....	30 "

Fifteen per cent. allowed for approved fire extinguisher.

THEFT RATES

Class	
Chevrolet (1925 Coach), per \$100.....	62½ cents
McLaughlin (1925 Coach and Sedan), per \$100.....	30 "
McLaughlin (1923 Touring), per \$100.....	35 "

and by refunding to all owners of such Chevrolet and McLaughlin private passenger automobiles located in the City of Hamilton, insured on and after the 12th day of June, 1925, according to the records of the company at the 31st day of October, 1925, the amount of premium charged on each of the said contracts in excess of the said rates.

2. That the General Accident Assurance Company of Canada be and are hereby prohibited from charging any rate of premium for the insurance of such Chevrolet and McLaughlin private passenger automobiles within the City of Hamilton, greater than the rates set out in paragraph 1 of this Order, until such time as the said company shall have filed with the Superintendent a new schedule of rates of uniform application to all risks in the City of Hamilton.

3. That the General Accident Assurance Company of Canada shall not remove the said discrimination in such new schedule of rates by fixing rates for such Chevrolet and McLaughlin private passenger automobiles in the City of Hamilton, in excess of the rates set out in paragraph 1 of this Order, unless it be made to appear to the satisfaction of the Superintendent that such increase is justifiable.

4. That the said General Accident Assurance Company of Canada submit to the Superintendent within five days of the effective date of this Order, satisfactory evidence of the payment of the refunds of premium ordered to be made by paragraph 1 of this Order, and of compliance with paragraphs 2 and 3 of this Order.

5. This Order shall take effect thirty days from the day of its date.

R. LEIGHTON FOSTER,

*Superintendent of Insurance.*

[SEAL]

Toronto, Ontario, April 3rd, 1926.

In the matter of THE ONTARIO INSURANCE ACT, 1924;

and

In the matter of AN ORDER bearing even date herewith, made by the Superintendent of Insurance with respect to the automobile insurance premium rates charged by The General Accident Assurance Company of Canada, in the City of Hamilton.

## REASONS

This matter was the subject of a previous Order made by me on December 2nd, 1925, which, on appeal to the Appellate Division of the Supreme Court of Ontario, was set aside and the case remitted to me for trial on the ground that the interested parties had not been afforded the opportunity of presenting their respective contentions and the evidence in support of them.

The proceeding was the first of its kind to be taken under Part XIV of *The Ontario Insurance Act, 1924*, commonly known as the Ontario rating law. The law appeared to contemplate the making of an Order upon material filed without necessity or provision for any judicial proceeding in the nature of a hearing or trial. The procedure which I adopted on the former inquiry was decided upon on the advice of counsel in view of the terms of the statute and because the material facts did not appear to be in dispute. There was certainly no desire on the part of the Superintendent to lose the record against any relevant evidence or to deprive any interested party of all proper opportunity to submit any information which would be helpful in arriving at a decision.

Upon the re-trial, all interested parties, including the Attorney-General, were represented by counsel. A public hearing was held in the City of Hamilton on March 11th, and the adjourned hearing was continued in the City of Toronto on the 23rd and 25th days of March, 1926. Fifteen witnesses were heard and a large amount of material was filed bearing on the matter. In addition, I had the advantage of carefully prepared arguments by counsel for the interested parties to whom I am indebted for valuable assistance in arriving at my conclusion.

The original proceedings were initiated by a written complaint filed by the Employers' Liability Assurance Corporation in the following terms:

“Toronto, October 31, 1925.

“R. Leighton Foster, Esq.,  
Superintendent of Insurance,  
Parliament Buildings, Toronto.

“*Re Ontario Insurance Act, 1924*

“Dear Sir:—

“We have consistently endeavoured to avoid unfair discrimination in rates of premium charged for automobile insurance in Ontario, but have been seriously injured in the loss of business to companies who have not respected the interpretation of the statute expressed in the circular of the Attorney-General, dated April 7th, 1924.

“The situation seems to us to require action by your department to insist upon the faithful observance of the provisions of the law.

“For this reason, we desire to advise you that the business of automobile insurance in the City of Hamilton has been greatly disturbed by illegal practices of which an example is to be found in the insurance of the cars of the Tuckett Tobacco Company and officers and employees connected with the company by the General Accident Assurance Company at rates which discriminate illegally between those risks and others written by the same insurer in the same territorial divisions.

“Will you, therefore, treat this letter as a complaint under the provisions of Section 262 of *The Ontario Insurance Act* and take the proceedings which the law requires and you think wise to correct this unsatisfactory condition.

Yours faithfully,

(Signed) C. W. I. WOODLAND,  
General Manager.”



The evidence submitted dealt exclusively with policies numbers 5-58549 and 5-58551 issued by The General Accident Assurance Company of Canada, hereinafter called the "company," under date 12th June, 1925, in the name of the Tuckett Tobacco Company, Limited, of Hamilton, and the comparison of the rates charged by the company in these policies with those charged for the insurance of other cars of similar make, age and type, in the City of Hamilton. The evidence, material and argument lead me to the following conclusions:

1. The several cars insured under policy No. 5-58551 were not the property of the Tuckett Company, but were privately owned by individuals named in the policy who were officers or employees of the Tuckett Company.

2. There was a good deal of argument before me as to the validity of the contract represented by policy No. 5-58551, having regard to the fact that policy was issued in the name of the Tuckett Company as the insured. My conclusion is that there are only two possible constructions to be put upon the transaction represented by this policy; either the policy is invalid in whole or in part because of the lack of insurable interest of the Tuckett Company in the subject-matter of the insurance or, in the alternative, the Tuckett Company acted as agent for the real owners and the contract is a valid and binding one, according to its terms for their benefit. Of these alternatives, I reject the former because it would cast a serious reflection upon the good faith of the parties to the transaction and I choose the latter because, in my opinion, it represents the real substance of the transaction and because all of the parties have in fact adopted the contract as a valid and binding one.

3. Much was said at the trial as to whether or not the company had actual knowledge or constructive notice of the real ownership of the cars under this policy. On the question of law, I find that it is immaterial whether or not the company had knowledge or the real ownership of the cars; on the question of fact, I find that the company had at least constructive notice of the real ownership of the cars.

4. The evidence shows that other automobiles of similar makes, types and ages, located in the City of Hamilton, and owned by persons not connected with the Tuckett Company were insured by the company at rates of premium more than double those charged under policy No. 5-58551 as exemplified by sample policies described in the schedule attached hereto. It is admitted that this difference constitutes discrimination. I find on the facts that this discrimination was unfair discrimination between risks of essentially the same physical hazard in the same territorial classification.

The question of what are "risks of essentially the same physical hazard" was argued at length. In this case I have had no difficulty in arriving at my conclusion. I find that not only this company, but every insurance company undertaking automobile insurance in Ontario has in its published rates accepted the make, age, type and territorial classification of the insured automobile as the differentiating factors of physical hazard for rating purposes. Further refinements of rating schedules may be lawful and desirable, but at the moment and for the purpose of this case, these constitute the indices necessary to determine risks of essentially the same physical hazard according to the rating schedules of the company.

The company must be presumed to know the law. It has in the conduct of its business and by its schedules of rates filed with the department, voluntarily and deliberately selected these four indices as the key to differentiation of physical hazard in the application of its schedules of rates. I do not think it now lies in the mouth of its counsel to allege that these are not fair indices of physical hazard.

I, therefore, deem it unnecessary to make any finding as to what considerations the company should or did entertain in formulating its schedules of rates. I prefer to base my conclusion upon the schedules so formulated and upon a consideration of the elements necessary to apply the schedules of the company to the several risks.

5. In conclusion, I find that the company has contravened the provisions of Section 261 of *The Ontario Insurance Act, 1924*, by charging rates which discriminate unfairly between risks of essentially the same physical hazard in the same territorial classification.

The Order which I have made directs the removal of this discrimination by the reduction of the rate of charge on the higher rated risks to the level of the lower rated risks. For this purpose I adopt the rates charged by the company in policy No. 5-58551. Subsection 5 of Section 262 forbids the removal of the discrimination by increasing the rate on any risk or class of risks affected by any order of the Superintendent unless it is made to appear to the satisfaction of the Superintendent that such increase is justifiable. The intention of the Legislature thus appears to be that, where unlawful discrimination exists, the lower rate shall be taken as the company's voluntary measure of the premium appropriate to the risk and that the discrimination shall be removed by decreasing the higher rate to the level of the lower rate.

In determining the scope of the Order, I have limited its application to automobiles of the make, type and age included in policy No. 5-58551 insured by the company on the date of the complaint and subsequent to the date of that policy.

This case has attracted wide interest and attention both among those directly concerned in the insurance business and among the general public. It is evident that the intention and effect of the Ontario rating law has not been generally understood and appreciated because the practice which is illustrated by the present case has been fairly general among insurance companies in Ontario. This case was initiated by the complainant and will no doubt be regarded by the public as a test case to determine the meaning and effectiveness of the law. In so far as accomplishes this purpose, the department will be under obligation both to the Employers' Liability Assurance Corporation and to the General Accident Company of Canada for their co-operation in the investigation of the facts and the determination of the law.

R. LEIGHTON FOSTER,  
*Superintendent of Insurance.*

Toronto, Ontario, April 3rd, 1926.

SCHEDULE 1

In the matter of THE ONTARIO INSURANCE ACT, 1924; and  
In the matter of an Order bearing even date herewith made by the Superintendent of Insurance with respect to the AUTOMOBILE INSURANCE PREMIUM RATES charged by The General Accident Assurance Company of Canada.

April 3rd, 1926.

Policy No.	Description			Public Liability		Property Damage	
	Year	Make	Body	3-year Premium 10/20	1-year Premium 5/10	3-year Premium	1-year Premium
5-59491....	1925	McL.	Sed.	\$ c.	\$ c.	\$ c.	\$ c.
5-58551....	1923	McL.	Trg.	....	11 00	....	8 00
5-58551....	1925	McL.	Cch.	12 50	4 35	8 50	3 40
5-58551....	1925	McL.	Cch.	12 50	4 35	8 50	3 40
5-58551....	1925	McL.	Sed.	*12 33	4 35	*8 38	3 40
5-58742....	1925	McL.	Cch.	....	11 00	....	8 00
5-58774....	1925	McL.	Cch.	....	11 00	....	8 00
5-58551....	1925	Chev.	Cch.	†12 04	4 35	†8 16	3 40
5-58920....	1925	Chev.	Cch.	.....	10 00	....	7 00

Policy No.	Collision				Fire and Theft Limits	Fire		Theft	
	3-year Premium		1-year Premium Without Bumper			3-year Premium	1-yr. rate per \$100	3-year Premium	1-year rate per \$100
	25 d.	100 d.	25 d.	100 d.	\$ c.				
5-59491....	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
5-58551....	....	15 75	....	7 00	1,000	7 50	30	8 75	35
5-58551....	73 12	....	32 50	....	2,000	10 00	20	*15 00	30
5-58551....	....	*27 74	....	12 50	3,000	*14 80	20	*22 20	30
5-58742....	....	....	....	....	2,100	....	40	....	60
5-58774....	....	....	....	....	2,000	....	40	....	60
5-58551....	....	....	....	....	900	†4 32	20	†16 23	75
5-58920....	....	....	....	....	800	....	40	....	1 50

\*Pro rata for two years and 353 days.

†Pro rata for two years and 324 days.

NOTE.—Three-year premium 2½ times the annual premium.

## APPENDIX VIII.

## RE INSURANCE CONTRACTS

*Appellate Division—Supreme Court of Ontario—58 O.L.R. 404 (10 Feb. 1926)*

*Constitutional Law—Insurance Legislation—Ontario Insurance Act, 1924, 14 Geo. V, chap. 50, sections 168, 180—Statutory Conditions in Automobile, Accident, and Sickness Insurance—Intra Vires—Dominion Insurance Act, 1917, 7 and 8 Geo. V, chap. 29, sections 11, 12 (1), 71, 71A, 134, 134A—Amending Acts, 1923, 13 and 14 Geo. V, chap. 55, and 1924, 14 and 15 Geo. V, chap. 50—Ultra Vires—British North America Act, sections 91, 92—Aliens—Foreign Companies.*

It is within the legislative competence of the Legislature of Ontario to enact such provisions as are contained in sections 168 and 180 of the Ontario Insurance Act, 1924.

*Citizens Insurance Co. vs. Parsons* (1881), 7 App. Cas. 96, followed.

It is not within the legislative competence of the Parliament of Canada to enact such provisions as are contained in the Dominion Insurance Act, 1917, sections 11, 12 (1), 71, 71A (the two latter as enacted by chap. 50 of the Statutes of Canada, 1924), and 134 and 134A (the latter as enacted by chap. 55 of the Statutes of Canada, 1923); LATCHFORD, C.J., dissenting, and SMITH, J.A., dissenting in part.

Review of the authorities and discussion of provisions of sections 91 and 92 of the British North America Act.

CASE referred to the Appellate Division by the Lieutenant-Governor of Ontario, pursuant to the provisions of the Constitutional Questions Act, R.S.O. 1914, chap. 85.

The questions referred for hearing and consideration were as follows:

(1) Is it within the legislative competence of the Legislature of Ontario to enact such provisions as are contained in sections 168 and 180 of *The Ontario Insurance Act, 1924*?

(2) If the answer to the first question is in the affirmative, is it within the legislative competence of the Parliament of Canada to enact such provisions as are contained in sections 11, 12 (1), 71, 71A, and 134 of the Dominion Insurance Act, 1917 (sections 71 and 71A being as enacted by chapter 50 of the Statutes of Canada, 1924)?

(3) If the answer to the first question is in the affirmative, is it within the legislative competence of the Parliament of Canada to enact such provisions as are contained in sections 11, 12 (1), 71, 71A, and 134A of the Dominion Insurance Act, 1917 (sections 71 and 71A as enacted by chapter 50 of the Statutes of Canada, 1924, and section 134A as enacted by chapter 55 of the Statutes of Canada, 1923)?

October 12 and 13, 1925. The case was heard by LATCHFORD, C.J., RIDDELL, MIDDLETON, MASTEN, and SMITH, J.J.A.

*Edward Bayly, K.C.*, and *R. Leighton Foster*, for the Attorney-General for Ontario, argued that sections 168 and 180 of *The Ontario Insurance Act, 1924*, were validly enacted, and that sections 134 and 134A of the Insurance Act, 1917 (Dominion), were *ultra vires* the Dominion Parliament; that the first question should be answered in the affirmative and the second and third in the negative: first, because the subject-matter of the legislation had been decided to be within the exclusive legislative competence of the Province: *Citizens Insurance Co. vs. Parsons* (1881), 7 App. Cas. 96. See also *Attorney-General for Ontario vs. Reciprocal Insurers* (1924) A.C. 328. They submitted also that in *Attorney-General for Canada vs. Attorney-General for Alberta* (1916) 1 A.C. 588, the Judicial Committee has decided that the Dominion cannot regulate the business of insurance in such a way as to interfere with civil rights in the provinces. Secondly, because the words, "The regulation of Trade and Commerce," in section 91 (2) of the British North America Act, do not comprehend the regulation by legislation of the contracts of a particular trade: *Citizens Insurance Co. vs. Parsons*, *supra*; *Attorney-General for Canada vs. Attorney-General for Alberta*, *supra*; *In re Board of Commerce Act, 1919*, and *Combines and Fair Prices Act, 1919* (1922) 1 A.C. 191; *Toronto Electric Commissioners vs. Snider* (1925) A.C. 396, at pages 409 and 410. Thirdly, because the authority of the Parliament of Canada to incorporate companies with other than Provincial objects does not comprehend the regulation of the business of insurance in which those companies may engage or of contracts which they may undertake: *John Deere Plow Co. Ltd. vs. Wharton* (1915) A.C. 330; *Great West Saddlery Co. Ltd. vs. The King* (1921) 2 A.C. 91, at pages 100 and 120. Fourthly, because the provincial legislation in question does not destroy or interfere with the capacity or status of Dominion incorporated companies; and because, on the other hand, in pith and substance, as well as in form, the Dominion legislation is directed to contracts and not to status or capacity. Fifthly, because this subject-matter is not within section 91 (25) of the British North America Act, "Naturalization and Aliens," but is an enactment respecting contracts of insurance: *Union Colliery Co. of British Columbia vs. Bryden* (1899) A.C. 580. Sixthly, because the Dominion legislation touching the matter of aliens is not "properly framed" within the meaning of the opinion of the Judicial Committee in *Attorney-General for Ontario vs. Reciprocal Insurers*, *supra*. Seventhly, because the Dominion legislation is not an enactment in relation to aliens as such or Dominion companies as such. It is clearly in substance an enactment in regulation of contracts of insurance and the business of insurance as such. Eighthly, because the Parliament of Canada cannot

undertake to do indirectly what cannot be done directly: *Great West Saddlery Co. vs. The King*, *supra*. Other cases referred to dealing with the questions were: *Attorney-General for Ontario vs. Attorney-General for Canada* (1894) A.C. 189; *Attorney-General for Ontario vs. Attorney-General for Canada* (1912) A.C. 571; *Colonial Building and Investment Association vs. Attorney-General for Quebec* (1883), 9 App. Cas. 157; *La Compagnie Hydraulique de St. Francois vs. Continental Heat and Light Co.* (1909) A.C. 194; *Dobie vs. Temporalities Board* (1882), 7 App. Cas. 136; *Hodge vs. The Queen* (1883), 9 App. Cas. 117; *City of Montreal vs. Montreal Street Railway* (1912) A.C. 333; *Russell vs. The Queen* (1882), 7 App. Cas. 829.

*F. W. Wegenast*, for Reciprocal Insurers, submitted that they were not in the insurance business; they only made contracts with one another. (THE COURT asked what interest the Reciprocal Insurers had in the reference.) *Wegenast* said that what his clients were anxious to have decided was whether a person, for instance, one of his clients, being an alien, would come under this Dominion legislation. (RIDDELL, J.A.:—We have nothing to do with that.) *Wegenast*. Well, if I am not interested in the reference, I am content. If my clients have no place in the reference, they need not take out a Dominion license.

*V. Evan Gray*, for the Canadian Automobile Underwriters Association and the Canadian Casualty Underwriters Association, said that he was not taking sides with either the Dominion or the Province, but would like to know under which jurisdiction he was. He agreed, however, for the most part, with the argument of counsel for the Attorney-General for Ontario.

*Sir William Hearst*, K.C., special counsel appointed by the Court to represent the Dominion contended that the answers to questions 2 and 3 should be in the affirmative, because the Dominion Act in no way affected any provincial company. Then, as to the right of the Dominion to license companies, this power came under "Regulation of Trade and Commerce" and "Naturalization and Aliens": *Grand Trunk Railway Co. of Canada vs. Attorney-General for Canada* (1907) A.C. 65. Having created a company, the Dominion could say, "You must not do business in a certain way": *Attorney-General for Ontario vs. Reciprocal Insurers*, (1924) A.C. 328, at pages 346 and 347. The Dominion could not compel a provincial company to take out a Dominion license; but, if the provincial company wanted to do business throughout Canada, it must get a Dominion license. He also contended that the license was revocable if the company did not comply with the conditions imposed. Under "Regulation of Trade and Commerce" and "Naturalization and Aliens," the Dominion had the right to license British and foreign companies. The legislation in question did not trench on civil rights in Ontario, but was directed solely to British and alien persons and companies and the conditions of their entry into Canada; and the conditions imposed upon them were within the rights of the Dominion: *Bonanza Creek Gold Mining Co. Ltd. vs. The King* (1916) 1 A.C. 566. Conceding that as to contracts made within the Province, question 1 may be answered in the affirmative, yet if the legislation professes to give powers outside the Province, it is *ultra vires*. He also referred to *Farmers Mutual Hail Insurance Association vs. Whittaker* (1917), 37 D.L.R. 705, and *Rex vs. Eastern Terminal Elevator Co.* (1925, S.C.R. 434).

*Bayly*, K.C., in reply, contended that the Dominion could not tell an alien in the Province that he could not contract, or that he could not deal with lands. The Dominion, in the guise of company legislation, was passing contract legislation, which comes within "Property and Civil Rights." He also referred to *Cunningham vs. Tomey Homma* (1903 A.C. 151).

February 19, 1926. MASTEN, J.A. (after setting out the questions referred to the Court):—I deal first with question 1. Section 168 of *The Ontario Insurance Act, 1924*, 14 Geo. V. chap. 50, is as follows:

"The conditions set forth in this section shall, subject to the provisions of sections 169 and 170, be deemed to be part of every contract of automobile insurance in force in Ontario and the said conditions shall be printed on every policy under the heading 'Automobile Statutory, Conditions'."

Then follow fifteen statutory conditions referred to in the above section.

Conditions 5 and 9 (1) afford fair examples of the nature of these statutory provisions. These two conditions read as follows:

"5. The insurer shall not be liable under this policy while the automobile, with the knowledge, consent or connivance of the insured is being driven by a person under the age limit fixed by law, or, in any event, under the age of sixteen years, or by an intoxicated person."

"9.—(1) Upon the occurrence of any loss of or damage to the insured automobile, the insured shall, if such loss or damage is covered by this policy,

"(a) forthwith give notice thereof, in writing, to the insurer with fullest information, obtainable at the time, and shall, at the expense of the insurer, and as far as reasonably possible, protect the automobile from further loss or damage, and any such further loss or damage accruing directly or indirectly from a failure to protect shall not be recoverable hereunder. No repairs shall be undertaken or any physical evidence of the loss or damage removed without the written consent of the insurer, except such repairs as are immediately necessary for the protection of the automobile from further loss or damage; or until the insurer has had a reasonable time to make the examination provided for in subsection 2 of this condition."

Section 180, referred to in question 1, reads as follows:

"The conditions set forth in this section shall be deemed, subject to the provisions of sections 181 to 185, to be part of every contract of accident and of sickness insurance in force in Ontario, and shall be printed on every policy hereafter issued under the heading 'Statutory Conditions'."

Then follow twenty-one statutory conditions, referred to in the section as quoted. It will suffice to quote two of these conditions as examples merely of the general character of all these provisions:

"2. All statements made by the insured upon the application for this policy shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall be used in defence of a claim under this policy unless it is contained in the written application for the policy and unless a copy of the application, or such part thereof as is material to the contract, is endorsed upon or attached to the policy when issued."

"17. All moneys payable under this policy for loss other than that of time on account of disability shall be paid within sixty days after the receipt of proofs of claim."

The provisions of sections 169 and 170 and the provisions of sections 181 to 185 do not affect the answers to the questions submitted for the consideration of the Court.

This legislation is similar in all relevant aspects to the legislation respecting statutory conditions in contracts of fire insurance which, in the case of *Citizens Insurance Co. vs. Parsons*, 7 App. Cas. 96, was held to be within the legislative authority of the Province. It was determined in that case that the legislation there in question fell under that enumerated sub-head of section 92 of the British North America Act which entrusts to the Provincial Legislature the subject of Property and Civil Rights.

In the same case it was determined that in No. 2 of Section 91 the words "Regulation of Trade and Commerce" do not authorise the regulation by the Dominion Parliament of the contracts of a particular business or trade such as the business of fire insurance in a single province. For more than forty years the judgment in *Citizens Insurance Co. vs. Parsons*, *supra*, has been applied as a basis of decision in all our courts, from the Judicial Committee down, and now forms an essential part of the constitutional law of Canada. The circumstance that the legislation now in question might conflict with possible Dominion legislation relative to aliens and Dominion companies does not remove it from the competency of the Provincial Legislature, as was determined by the Judicial Committee in the *Reciprocal Insurers* case (1924) A.C. 328, at pages 345, 346, where it is said:

"Nothing in Section 91 of the British North America Act, in itself, removes either aliens or Dominion companies from the circle of action which the Act has traced out for the provinces. Provincial statutes of general operation on the subject of civil rights *prima facie* affect them. It may be assumed that legislation touching the rights and disabilities of aliens or Dominion companies might be validly enacted by the Dominion in some respects conflicting with the Ontario statute, and that in such cases the provisions of the Ontario statute, where inconsistent with the Dominion law, would to that extent become legally ineffective; but this, as their Lordships have before observed, is no ground for holding that the Provincial legislation, relating as it does to a subject-matter within the authority of the Province is wholly illegal or inoperative: *McColl vs. Canadian Pacific Railway Co.* (1923) A.C. 126, 135.

I can find no distinction in principle between the statutory conditions relating to fire insurance and the enactments here in question, and it therefore suffices to say that, following the *Citizens Insurance* case, *supra*, the first question submitted must be answered in the affirmative.

Questions 2 and 3.—It having been determined, in answer to question 1, that legislation regulating the statutory conditions in policies of automobile and accident and sickness insurance is insurance legislation within the exclusive authority of the Provincial Legislature, as coming under the head of "Civil Rights," it follows that legislation on the same subject-matter by the Dominion Parliament can be valid only so far as it comes within the principle that subjects which in one aspect and for one purpose fall within Section 92 of the British North America Act, may in another aspect and for another purpose fall within Section 91. But that principle is to be applied only with great caution, as remarked by Viscount Haldane in *Attorney-General for Canada vs. Attorney-General for Alberta* (1916) 1 A.C. 588, at page 596. I understand it is to that principle that their Lordships refer in the *Reciprocal Insurance* case, *supra*, to which it is now necessary to advert.

Questions 2 and 3 now submitted, though not in form, are yet in principle, supplementary to the questions considered in that case, and the present case cannot be adequately considered without bearing in mind the observations of the Judicial Committee on that appeal and the circumstances there under consideration. In that case the facts were that the Legislature of Ontario had in 1922 passed an Act, known as the Reciprocal Insurance Act, which authorised any person to exchange, through the medium of an attorney, with persons, whether in Ontario or elsewhere, reciprocal contracts of insurance, subject to provisions as to licenses and other conditions; and it was provided that actions in respect of such contracts might be maintained in the Courts of the Province.

A Dominion Act, passed in 1917, 7 and 8 Geo. V, Chap. 26, inserted in the Criminal Code Section 508c, by which it was made an indictable offence for any person to solicit or accept any insurance risk except on behalf of a company or association licensed under the Dominion Act, 1917.

In the *Reciprocal Insurers* case, the Judicial Committee, in answer to the questions submitted by the Lieutenant-Governor of Ontario, held, first, that the Reciprocal Insurance Act was validly enacted by the Legislature of Ontario, and, second, that the making and carrying out of contracts licensed under the Provincial Act were not rendered illegal or otherwise affected by Section 508c of the Criminal Code. That section was held invalid because, in substance, although not in form, it was in regulation of contracts of insurance, subjects not within the legislative competence of the Dominion.

The third question submitted was as follows: "Would the answers to questions 1 or 2 be affected, and if so how, if one or more of the persons subscribing to such reciprocal insurance contracts is: (a) A British subject not resident in Canada immigrating into Canada? (b) An alien?"

In dealing with the question Mr. Justice Duff, who delivered the opinion of the Judicial Committee, says, at pages 346, 347:

"In view of the terms of the third question it is necessary to notice a contention of the respondents that Section 508c can receive a limited effect as applying to aliens within the meaning of Section 11 (b) of *The Insurance Act, 1917*, and to companies and natural persons not aliens immigrating into Canada within the meaning of Section 12, and a parallel contention as to the effect of Sections 11 and 12.

"The enactment in question being in substance, notwithstanding its form, an enactment in regulation of contracts of insurance and the business of insurance, subjects not within the legislative sphere of the Dominion, and, subject to the proviso which is not here material, being general in its terms, is in their Lordships' opinion invalid in its entirety. Assuming that it would be competent to the Dominion Parliament, under its jurisdiction over the subject of aliens, to pass legislation expressed in similar terms, but limited in its operation to aliens, their Lordships think it too clear for discussion that Section 508c is not an enactment on the subject of aliens (just as the Ontario statute of 1922 is not an enactment on that subject); and that the language of the clause in question cannot be so read as to effect by construction such a limitation of its scope. Such a result could only be accomplished by introducing qualifying phrases, indeed, by rewriting the clause and transforming it into one to which the Legislature has not given its assent.

"It follows that the third question must be answered in the negative, but with this qualification, that, in so answering it their Lordships do not express any opinion as to the competence of the Dominion Parliament, by virtue of its authority in relation to aliens and to trade and commerce, to enact Sections 11 and 12 (1) of the Insurance Act. This, although referred to on the argument before their Lordships Board, was not fully discussed, and since it is not directly raised by the question submitted, their Lordships, as they then intimated, consider it inadvisable to express any opinion upon it. Their Lordships think it sufficient to recall the observation of Lord Haldane, in delivering the judgment of the Board in *Attorney-General for Canada vs. Attorney-General for Alberta*, to the effect that legislation, if properly framed, requiring aliens, whether natural persons or foreign companies, to become licensed, as a condition of carrying on the business of insurance in Canada, might be competently enacted by Parliament (an observation which, it may be added, applies also to Dominion companies), and to remark that the second subsection of Section 12 ascribes an inadmissible meaning to the word 'immigrate,' which, if governing the interpretation of Subsection 1, would extend the scope of Section 12 to matters not obviously not comprised within the subject of immigration; and that Subsection 2 is therefore not competently enacted under the authority of the Dominion in relation to that subject. Their Lordships do not think it proper to discuss the limits of that authority, or to intimate any opinion upon the point whether any, or, if any, what effect can be given to the first subsection of Section 12 as an enactment passed in exercise of it.

Bearing in mind the well-recognised rule that in the discussion of questions like the present the Court ought to limit its answers strictly to the questions submitted, the present inquiry is, by the decision in the *Reciprocal Insurers* case, *supra*, narrowed to this question: Is the legislation of the Dominion, referred to in questions 2 and 3, 'properly framed' so as to be "competently enacted?"

To warrant an answer in the affirmative to that question it must appear that the legislation here in question does, in its true aspect, its object and purpose, relate in the one case to the incorporation of Dominion companies; and in the others to the admission into Canada and to the licensing of British or alien persons (including companies); rather than to the regulation of the business of insurance. In the alternative, if the conclusion is reached that this is in its essence insurance legislation, then it will be valid only if it is ancillary to some of those powers which the Dominion Parliament admittedly possesses under Section 91, so as to warrant in that way an intrusion by the Dominion on the provincial field of civil rights. And in either event, if the Dominion legislation is valid it must override the provincial enactment.

With these preliminary observations, I proceed to a more detailed consideration of questions 2 and 3, which may be conveniently treated together, as the same considerations apply to each.

On account of their length I refrain from quoting *in extenso* the sections mentioned in these questions, but indicate the substance of the enactment so far as seems necessary for a consideration of its constitutionality.

Section 11 of the Dominion Insurance Act, 1917, 7 and 8 Geo. V, Chap. 29, enacts as follows:

"It shall not be lawful for,—

“(a) any Canadian company; or,

“(b) any alien, whether a natural person or a foreign company, within Canada . . . to carry on any business of insurance . . . unless under a license from the Minister granted pursuant to the provisions of this Act.”

Section 12 makes a similar provision in respect to British companies.

Section 71 (see 14 and 15 Geo. V, Chap. 50, Sec. 7) provides the penalty to be incurred by any Canadian company or by any alien, whether a natural person or a foreign company, who does insurance business in Canada without a license.

And Section 71a makes a similar provision with regard to British companies and British subjects.

Section 134a (see 13 and 14 Geo. V, Chap. 55, Sec. 3), omitting the irrelevant subsections, is as follows:

“134a (1) It shall be a condition of the license of every company licensed under this Act to carry on the business of automobile insurance or licensed to carry on any other class or classes of insurance which include the insurance of automobiles whether such condition be expressed in the license or not, and for the breach of which the license may be cancelled or withdrawn by the Minister, that no policy of automobile insurance other than an interim receipt or temporary binder covering a risk for a period not exceeding fourteen days shall be delivered in Canada by any such company unless the company has received an application for the policy in writing signed by the insured or by his agent authorised in writing signed by the insured, such application to contain the information and endorsements hereinafter specified: that no such policy shall be delivered in Canada by any such company until a copy of the form of such policy has been mailed by prepaid registered letter to the Superintendent; and that every such policy shall contain in substance the following terms, provisions or conditions:

(Here follow eighteen terms, provisions and conditions.)

Characteristic examples of the conditions enacted under this section are as follows:

“(a) the name and address of the company, the name and address of the insured, the name of the person or persons to whom the insurance money is payable if other than the insured, the premium for the insurance, the perils or risks insured against, the indemnity for which the company may become liable, the event on the happening of which such liability is to accrue, and the term of the insurance.”

“(j) if the policy insures against accident to persons or damage to property of others than the insured:

“(i) that upon the occurrence of an accident involving bodily injuries or death, or damage to property of others, the insured shall promptly give written notice thereof to the company, with the fullest information obtainable at the time; that the insured shall give like notice, with full particulars of any claim made on account of such accident, and that every writ, letter, document or advice received by the insured from or on behalf of any claimant shall be immediately forwarded to the company.

“(ii) that the insured shall not voluntarily assume any liability or settle any claim except at his own cost; that the insured shall not interfere in any negotiations for settlement or in any legal proceedings, but, whenever requested by the company, shall aid in securing information and evidence and the attendance of any witnesses, and shall co-operate with the company, except in a pecuniary way, in all matters which the company deems necessary in the defence of any action or proceeding or in the prosecution of any appeal.”

“134a (2) A copy of the application for the policy shall be attached to and form part of the policy when issued and such application shall set forth the insurer's occupation or business, the description of the automobile insured, its purchase-price to the insured, whether fully paid for or otherwise, whether purchased new or second-hand, particulars of any mortgage, lien or other encumbrance, the use to which it is and will principally be put, the place where it is and will be principally maintained and garaged, the locality where it is and will be principally used, the fact of any accident in which an automobile owned or operated by the insured has been involved, the particulars of any claims made against and by the insured in respect of the ownership or operation of any automobile, whether any company has cancelled any automobile policy of the insured, or refused to issue automobile insurance to the insured and such further information as the company may require.

“(3) Notwithstanding anything in this section contained, the policy may be renewed by the delivery of a renewal receipt or a new premium note.

“(4) Upon every such application there shall be printed or stamped in conspicuous type, not less in size than ten point, the following words:

“‘If the applicant knowingly misrepresents or conceals any fact or circumstances required by this application to be made known, the contract of insurance shall be void as to the property or risk undertaken in respect of which the misrepresentation or omission is made.’

“(5) Any such policy may provide for the exclusion from the risks insured against, of losses arising from any hazard or class of hazard expressly stated in the policy.

“(6) In any case where there has been imperfect compliance with a statutory condition as to the proof of the loss to be given to the insured, or as to any matter or thing to be done or omitted by the insured after the maturity of the contract, and a consequent forfeiture or avoidance of the insurance, in whole or in part, and the court deems it inequitable that the insurance should be forfeited or avoided on that ground, the court may relieve against the forfeiture or avoidance on any such terms as it may deem just.

“(7) No such company shall issue in Canada a valued policy of automobile insurance.’  
Section 134 provides as follows:

“134. (1) It shall be a condition of the license of every company licensed under this Act to carry on the business of accident insurance or sickness insurance, or both, whether such conditions be expressed in the license or not, for the breach of which the license may be cancelled or withdrawn by the Minister. . . .

(Here follow fourteen terms and provisions relative to contracts of accident insurance and six terms and provisions relative to contracts of sickness insurance. Each and every one of these conditions is similar in character to the examples given under Section 134*a*, and is directed solely to some detail of the contract of insurance.)

“134. (4) Any of the foregoing terms or provisions which are inconsistent with terms or provisions required to be contained in the policy by the law of the Province in which the policy is issued, shall not, to the extent to which they are so inconsistent, be required to be contained in the policy.”

It thus appears that the legislation in question is limited to three classes of persons (including companies): first, Dominion companies; second, British companies and individuals; third, foreign or alien companies and individuals. The effect of the legislation is that these persons are prohibited from carrying on in Canada the business of insurance without a license, and it is provided that it shall be a condition of such license, whether expressed on the face of it or not, that every policy issued by the licensee shall contain the statutory provisions in question, and the license may be forfeited if the licensee commits a breach of this or any other condition.

The constitutional question remains the same in relation to each of the three classes of insurance (automobile, accident, and sickness); but, as applied to Dominion companies, the considerations which govern our conclusion are in some respects different from those which relate to the power of the Dominion to license British and alien persons (including companies).

Accordingly I proceed to deal first with the questions: Does the object and purpose of this legislation relate to the incorporation of Dominion insurance companies, or is it directed to the regulation of insurance business in Ontario? And, in the alternative: Can the legislation in question be justified as ancillary to any of the enumerated powers in Section 91?

It may be assumed that the Dominion Parliament is competent to grant to a company incorporated by it a status as a Dominion corporation, to confer upon it its capacities, to endow it with powers, and to prescribe limitations on those powers. For example, it might enact that no insurance company incorporated under its authority should possess power to carry on conjointly the business of life insurance and the business of guarantee insurance. It can prescribe the number and mode of election of its board of directors, and detail their powers; generally, it can legislate respecting the internal relations of the members or shareholders and the regulation of the domestic affairs of the company. But the granting of subjective status and powers of the company is one thing, and the regulation of the objective exercise of its powers in a particular province is quite another thing.

It seems to me self-evident that the conditions which a Dominion company, after it has been incorporated and organised, chooses to insert in its policies of insurance have nothing whatever to do with its prior incorporation. In other words, the Dominion legislation here in question is not aimed to create or to control or limit the status, powers, or field of operation of the companies referred to in the statute, but rather to control its subsequent operations by prescribing certain minor details of the contracts into which the citizens of Ontario may enter with such companies and persons, and so to regulate the business of insurance.



Nor can the Dominion invoke the aid of enumerated head 2 of Section 91 (Regulation of Trade and Commerce) in support of this enactment. Notwithstanding the extension of the ambit of the legislative powers of the Dominion under that head, as indicated by the decisions of the Judicial Committee in *John Deere Plow Co., Ltd. vs. Wharton* (1915) A.C. 330, *Board of Commerce Case* (1922) 1 A.C. 191, and *Toronto Electric Commissioners vs. Snider* (1925) A.C. at page 409, I think that the *Parsons* case, *supra*, the *Alberta* case, *supra*, and the *Reciprocal Insurers'* case, *supra*, establish firmly that the Dominion Parliament cannot, by virtue of its authority to regulate trade and commerce, pass an enactment in regulation of contracts of insurance and the business of insurance.

If then this legislation does not in its essence relate to the incorporation of a Dominion company and is not authorised by head 2 of Section 91, it can be pronounced valid only if it is ancillary to legislation under one of these heads. I pause here to observe that the power of the Canadian Parliament to incorporate Dominion companies is derived from the general authority to make laws for "the peace, order, and good government of Canada," and not from any enumerated head of Section 91. In such a case the power of the Canadian Parliament to pass legislation infringing on enumerated head 13 of Section 92 (civil rights) will not be readily inferred. See the discussion of this point by Lord Watson in the *Liquor Prohibition Appeal, Attorney-General for Ontario vs. Attorney General for the Dominion* (1896) A.C. 348, at pages 359 and 360, and his conclusion at the foot of page 360, as follows: "These enactments appear to their Lordships to indicate that the exercise of legislative power by the Parliament of Canada, in regard to all matters not enumerated in sec. 91, ought to be strictly confined to such matters as are unquestionably of Canadian interest and importance, and ought not to trench upon provincial legislation with respect to any of the classes of subject enumerated in Section 92."

I proceed to deal with the question whether the legislation in question is ancillary to the incorporation of Dominion companies.

In the case of *British Columbia Electric Railway Co. vs. Vancouver, Victoria and Eastern Railway and Navigation Co.* (1913), 48 Can. S.C.R. 98, at page 120, Duff, J., suggests a test of what is truly ancillary which seems to me to be applicable and appropriate in the present case. He says: "In every case in which a conflict does arise the point for determination must be whether there exists such a necessity for the power to pass the particular enactment in question as essential to the effective exercise of the Dominion authority as to justify the inference that the power has been conferred;" citing *City of Montreal vs. Montreal Street Railway Co.* (1912) A.C. 333, at pages 342-345.

It follows that the answer to the question when and to what extent the Dominion Parliament can by legislation ancillary to its powers under Section 91 intrude on the domain of civil rights depends on the surrounding circumstances. The principle is readily stated—the difficulty is in applying it to the facts of each particular case.

Reported cases are of value only so far as they explain and elaborate the principle and afford examples and illustrations of the way in which that principle has been applied in particular cases by eminent Judges, and to that end I refer to a few only of the many cases in which the question has arisen:

In *Cushing vs. Dupuy* (1880), 5 App. Cas. 409, the Dominion Parliament had passed legislation enacting that the judgment of the Court of Queen's Bench in matters of insolvency should be final, so that no appeal to the Privy Council lay as of right. The legislation was held to be competent as a general law relating to bankruptcy, though affecting a civil right, because procedure must necessarily form an essential part of any law dealing with insolvency.

In the *Parsons* case, *supra*, one company was incorporated by the Dominion and the other by the Imperial Parliament, and the argument for the Dominion was that the Dominion Act 38 Vict., Chap. 30, had imposed certain conditions on companies of this kind upon the performance of which the right to carry on business resulted and which therefore could not afterwards be hampered or restricted, however locally, by a provincial legislature.

In dealing with this argument their Lordships of the Judicial Committee (7 App. Cas. at page 113) say:

"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."

The essential quality of such legislation is described in the *Liquor Prohibition Appeal* (1896) A.C. at pages 364, 365, as "necessarily essential."

The case of *Toronto Corporation vs. Canadian Pacific Railway Co.* (1908) A.C. 54, at page 58, indicates that the power in such circumstances does not extend further than is reasonably necessary to enable the Dominion Parliament to legislate effectively on the enumerated subjects

committed to its jurisdiction by the British North America Act. In that case Toronto was ordered by the Dominion Railway Commission to pay a certain proportion of the expense of maintaining gates and guards at a point in the city where the Canadian Pacific Railway crossed a highway at the level. The Dominion Railway Act authorised the Railway Committee of the Privy Council of Canada to assess a proportion of the cost against the municipal corporation. The city corporation contended that it was *ultra vires* the Dominion to enact legislation under which they could be charged for work either for a railway or a municipal purpose. For the railway company it was contended that the provisions in question were *intra vires* of the Dominion Parliament as being ancillary to through railway legislation, notwithstanding that they affected civil rights. Lord Collins, in delivering the judgment of the Judicial Committee, said (page 58):

"If the precautions ordered are *reasonably necessary*, it is obvious that they must be paid for, and in view of their Lordships there is nothing *ultra vires* in the ancillary power conferred by the sections on the committee to make an equitable adjustment of the expenses among the persons interested."

In *City of Montreal vs. Montreal Street Railway* (1912) A.C. 333, at page 344, their Lordships say that "the Act and Order" (of the Railway Commissioners) "if justified at all must be justified on the ground that they are necessarily incidental to the exercise by the Dominion Parliament of the powers conferred upon it by the enumerated heads of Section 91;" and (pages 344, 35) it must be shown that "it is necessarily incidental to the exercise of control over the traffic of a federal railway, in respect of its giving an unjust preference to certain classes of its passengers or otherwise, that it should also have power to exercise control over the 'through' traffic of such a purely local thing as a provincial railway properly so called, if only it be connected with a federal railway."

It was held that such power was not "necessarily incidental."

In the latest decision of the Supreme Court of Canada, *Rex vs. Eastern Terminal Elevator Co.* (1925) S.C.R. 434, the question was on the power of the Dominion Parliament, as a part of an Act to control and regulate the trade in grain, to enact that if at the end of any crop year, in any terminal elevator, "the total surplus of grain is found in excess of one-quarter of one per cent. of the gross amount of the grain received in the elevator during the crop year," such surplus shall be sold for the benefit of the Board.

This provision was by a majority of the Court held to be *ultra vires* as an infringement on the civil rights entrusted to provincial legislatures and not *necessarily incidental* to the control of the grain trade.

In the light of these cases, applying the test suggested by Duff, J., and quoted above, the point for determination is, whether, in the incorporation of Dominion insurance companies, there exists such a necessity for the power to prescribe the statutory conditions in question, as essential to the effective exercise of the Dominion authority, as to justify the inference that the power has been conferred.

The absence of such conditions would not have caused the action of the federal authority to become a dead letter when incorporating insurance companies. But further, even if such conditions were essential, the need is satisfied by Provincial legislation, so that no necessity for such Dominion legislation now exists. Even assuming that formerly the nature of the business necessitated such legislation, the authority for legislation, ancillary to the incorporation of Dominion insurance companies, could not have been shown to exist unless and until the provincial legislatures failed to exercise their own legislative powers to fill the need. That they would so fail is not to be assumed: *City of Montreal vs. Montreal Street Railway* (1912) A.C. at page 345. I therefore arrive at the conclusion that the legislation in question is not necessarily incidental to the incorporation of Dominion insurance companies.

With respect to British insurance companies, British natural persons, alien insurance companies, and alien persons, seeking to carry on the business of insurance in Canada, the considerations to be observed in reaching a conclusion are for the most part similar to those which obtain in considering the case of Dominion companies, and need not be repeated. Some further points, however, present themselves in that connection. The decision of the Judicial Committee in the case of *Attorney-General for Canada vs. Attorney-General for Alberta*, *supra*, determines that the power of restricting in Canada, by a system of licensing, the business of foreign insurance companies, is given to the Dominion by the heads in Section 91 which refer to the regulation of trade and commerce and to aliens.

It may, the fore, be assumed that if a foreign insurance company, empowered by its constituting instruments to carry on the business of both life and guarantee insurance, were to apply for a Dominion license to carry on its business in Canada, the Dominion Parliament might permit it to carry on life insurance and decline permission to carry on concurrently guarantee insurance, or might impose a condition that it deposit so many thousands of dollars with the Insurance Department of Canada as a guarantee to its policyholders. It may also be assumed that any alien, whether a foreign company or a natural person, coming to Canada to carry on the business of insurance, must be licensed by Dominion authority, and only to the extent to which such alien

is so licensed and on the conditions prescribed by the Dominion will he or it be legally entitled to commence business; but, when the alien has complied with the conditions prescribed and the license issues, the functions of the Dominion authority are exhausted, and the details of the contracts of insurance which it subsequently makes with the citizens of Ontario does not fall under the head of licensing (though it may be a consequence of the licensing) but under the head of civil rights in whatever province the licensee carries on business.

The view just expressed accords with the decision of the Judicial Committee in the case of *Cunningham vs. Tomey Honma* (1903) A.C. 151, and an observation of Lord Halsbury in delivering the judgment of the Committee is pertinent to the present question. The subject there under consideration related to the validity of an Act of the Legislature of British Columbia excluding all Japanese, whether naturalized or not, from exercising the franchise at provincial elections. The contention of the Dominion was that the British Columbia Act was *ultra vires* because it trenchoned on the exclusive authority of the Dominion Parliament to legislate respecting aliens and naturalization. At pages 156, 157, Lord Halsbury, in discussing Section 91, head 25, says:

"The truth is that the language of that section does not purport to deal with the consequences of either alienage or naturalization. It undoubtedly reserves these subjects for the exclusive jurisdiction of the Dominion—that is to say, it is for the Dominion to determine what shall constitute either the one or the other, but the question as to what consequences shall follow from either is not touched. The right of protection and the obligations of allegiance are necessarily involved in the nationality conferred by naturalization; but the privileges attached to it, where those depend upon residence, are quite independent of nationality."

In the result the Judicial Committee negatived the contention of the Dominion.

Nor, in my opinion, is this enactment "ancillary," in the sense of "necessarily essential," to Dominion legislation respecting aliens or trade and commerce.

The fact that automobile insurance in all its branches and the business of accident and sickness insurance were carried on fairly to the public and with success to the companies for many years before statutory conditions were prescribed by any authority, federal or provincial, seems to establish conclusively that statutory conditions are not "necessarily essential" to the conduct of such insurance business. The conditions seem in the main to be devised rather for the purpose of affording adequate protection to the insured than to facilitate the fulfilment by the company of its functions, and are in no sense essential to the exercise by the insurance company of its powers. The same reasoning applies, I think, to the licensing of British insurance companies and natural persons, and that need not be separately discussed.

With respect to questions 2 and 3 there is, however, suggested a further question which may be stated as follows: The Dominion Parliament has power to prohibit the entry into Canada for insurance purposes of British companies and persons and alien companies and persons unless and until they secure from the Dominion a license so to do. It follows that it may condition its grant of a license on any terms whatsoever which it may see fit to impose and revoke the license on breach of a condition on which it was granted. The applicant is under no compulsion to accept the license on the terms prescribed. He may refuse and stay out of Canada, but if he accepts the license on the conditions and terms prescribed by the Dominion, he is bound by such acceptance, and the incorporation of the Dominion statutory conditions in the policies he issues arises from such acceptance and are not imposed by the Dominion statute. Hence it is argued that the legislation in question does not trench on civil rights in Ontario but is directed solely to legislation respecting British and alien persons (including companies) and the conditions of their entry into Canada, and that consequently the discretion of the Dominion regarding the conditions it chooses to impose on applicants for licenses cannot be in any way questioned or controlled.

I agree, subject to one exception, viz., that where the condition sought to be imposed by the Dominion has the effect of trenching on any of the enumerated powers which are exclusively entrusted to the Provincial Legislature by Section 92, the right to impose and enforce such a legislative condition must as to its constitutional validity be considered and tested by the same principles as those which are applicable to direct legislation, for it is well established that the Dominion Parliament cannot do indirectly what it cannot do directly.

Considering the history of the constitutional controversy between the Dominion and provincial authorities respecting insurance legislation, I am driven to the conclusion that the legislation in question is an attempt by this indirect method to regulate the business of insurance in the provinces of Canada so far as it is conducted by the classes of companies and persons above named, and that its form is adopted under the guise of legislation respecting trade and commerce and respecting aliens in order to cloak a regulation of the business of insurance.

"A statute must be judged by its natural and reasonable effect." This statement was made by the Supreme Court of the United States in adjudicating upon the constitutionality of an Act of Congress and is reported in *Hammer vs. Dagenhart* (1918), 247 U.S. 251, 275. It is quoted with approval in the judgment of the Judicial Committee in the case respecting *Reciprocal Insurers* (1924) A.C. at page 339.

Now the natural and reasonable effect of the legislation in question is to deprive the citizens of Ontario of the civil rights which they previously enjoyed.

Apart from such legislation as is here in question, any insurance company, foreign or domestic, and any natural person (not an enemy), might under the rules of comity enter Canada and carry on the business of insurance. Apart from this legislation, the citizens of Ontario could contract with British and with alien insurance companies without let or hindrance, and their contracts would be valid and enforceable in accordance with the statutory conditions prescribed by Ontario law. But if and so far as the legislation in question has validity, the citizens of Ontario cannot any longer contract insurance with British or alien companies on the conditions and terms prescribed by the laws of Ontario, but only on the terms prescribed by this legislation. Thus the natural and reasonable effect of the legislation in question is to interfere with civil rights of the citizens of Ontario.

I, therefore, conclude that the legislation in question is, not only in substance but also in form, directed to the regulation of the conduct in Ontario of the business of insurance, and that in its object and scope it fails to come within any power or combination of powers confided to the Dominion Parliament by Section 91.

For these reasons I am of opinion that the legislation in question is not properly framed so as to come within the competence of the Dominion Parliament.

I would answer the first question "Yes" and the second and third questions "No."

MIDDLETON, J.A.—I concur.

RIDDELL, J.A.—While I am not wholly free from doubt, the inclination of my opinion is to agree with my brother Masten. In view of the probability that the case will go further, I do not think I should be justified in holding up the judgment in the expectation of increasing or wholly removing my doubt. I concur.

LATCHFORD, C.J.—I have had the advantage of perusing the opinion written in this case by my learned brother Masten, and desire to express my concurrence in his answer to the first question. The *Parsons* case seems to me conclusive on this point.

The second and third questions are not so easily answered.

Counsel for the Province of Ontario contend that, if the answer to the first question is in the affirmative, Section 134 of the Dominion Insurance Act of 1917, and Section 134*a*, as enacted in 1923, are *ultra vires* of the Parliament of Canada.

These sections are sufficiently quoted in the opinion of my learned brother, and it is unnecessary to repeat them. They purport to affect certain companies licensed or seeking a license under Section 4 of the Act of 1917, which empowers the Minister to grant a license to any company which shall have complied with the requirements of the Act, which include *inter alia* conditions to be inserted in the policies differing in certain respects from conditions imposed by the Ontario Insurance Act. They do not affect the business of insurance carried on in Ontario or any particular province by other than such licensees. The companies affected are any Canadian company or any foreign company intending to carry on the business of insurance throughout Canada, or in any part of Canada, which may be specified in the license and any other company carrying on such business throughout Canada or in more than one province. British companies can stand in no higher position than "foreign" companies with regard to licensing.

For nonconformity with the conditions so imposed a Dominion license may be withheld by the Minister, or, if issued, withdrawn or cancelled.

Section 69 of the Ontario Insurance Act, R.S.O. 1914, Chap. 183, provides for the registration under that Act of a company so licensed and for the suspension or cancellation of the registry of a company, the license of which has been suspended or cancelled under the provisions of the Dominion Insurance Act.

The power of the Canadian Parliament to enact laws for the incorporation of companies to carry on the business of insurance in more than one province of the Dominion, and for the licensing of such companies and of British and foreign companies and persons, is not, in my opinion, open to question. Each province has the exclusive power, under head 11 of Section 92 of the British North America Act, to make laws in relation to the incorporation of "companies with provincial objects."

"It follows," said Sir Montague Smith in the *Parsons* case, 7 App. Cas. at page 117, "that the incorporation of companies for objects other than provincial falls within the general powers of the Parliament of Canada." The *John Deere Plow Co.* case (1915) A.C. 330, also determines that the power of legislating with reference to the incorporation of companies with other than provincial objects belongs exclusively to the Dominion, as a matter "not coming exclusively within the classes of subjects assigned to the legislatures of the provinces." The Board at the same time was careful to declare that because the status of a Dominion company confers on it civil rights to some extent, the power does not enable it to trench on the exclusive jurisdiction of the provincial legislature for civil rights *in general*. The expression "civil rights" must be construed consistently with various powers conferred by Sections 91 and 92 which restrict its literal scope.

The Province of British Columbia was declared in that case incompetent to "legislate so as to deprive a Dominion company of its status and powers:" *per* Haldane, L.C., at page 341. In so far as the status and corporate capacity of a Dominion company carries with it powers conferred by the Parliament of Canada to do business in every part of the Dominion, the Provincial Legislature cannot interfere.

This decision is far-reaching in its consequences. As I understand it, while the Dominion cannot interfere *generally* with civil rights, it may do so in particular cases.

In *Great West Saddlery Co. vs. The King* (1921) 2 A.C. 91, the implications in the *John Deere Plow Co.* case were invoked to determine that a Provincial Legislature cannot validly enact sections which would sterilize and destroy the capacities and powers validly conferred by the Dominion Parliament.

In *Attorney-General for Canada vs. Attorney-General for Alberta* (1916) A.C. 588, it was held to be competent for the Parliament of Canada, under section 91, heads 2 and 25, to prohibit, by legislation properly framed, a foreign insurance company from carrying on business even in a single Province of Canada without a license from the Minister in charge of the Department of Insurance.

In *Attorney-General for Ontario vs. Reciprocal Insurers* (1924) A.C. 328, at page 347, their Lordships, while declining to express an opinion on the competency of the Dominion Parliament to legislate by virtue of its authority in relation to aliens and to trade and commerce, "recalls" the observation of Lord Haldane in *Attorney-General for Canada vs. Attorney-General for Alberta*, *supra*, "to the effect that legislation, if properly framed, requiring aliens, whether natural persons or foreign companies, to become licensed," might be competently enacted by Parliament (an observation which, it may be added, applies also to Dominion companies). No dissent is expressed from the observation so recalled, though the Board refrained from giving its opinion on the point. The statement of Lord Haldane, even if *obiter*, is of great weight, and must, in my opinion, be regarded as expressing the law.

The legislation requiring Dominion corporations and aliens, whether persons or corporations, intending to do business in more than one Province, to become licensed, was, I think, properly framed and within the competence of the Dominion Parliament. It is not general in its application but is confined—section 11—to "any Canadian company, or any alien, whether a natural person or a foreign company."

As the Parliament of Canada has the power to create corporations with other than Provincial objects and possesses also the power of licensing such corporations and aliens and foreign persons for the purpose of doing business in Canada, it seems to me to follow as necessarily ancillary to the exercise of such a power that the Dominion could validly prescribe the conditions under which that particular business should be carried on. I am not deterred from this conclusion by a full realization of the principles laid down recently in the Privy Council by Duff, J., when he said that the true nature of an enactment in question must be considered, its pith and character, and its substance, rather than its form. It is obviously desirable that all persons or companies authorized to carry on the business of insurance under the Insurance Act of 1917 should conform to identical conditions, and that is in substance and effect what the legislation now in question purports to require.

I therefore think questions 2 and 3 should be answered in the affirmative.

SMITH, J.A.:—I agree with my brother Masten in answering the first question in the affirmative, for the reasons stated by him.

As to the remaining questions, while I am in general agreement with my brother Masten, I am of opinion that, as to natural persons and companies that the Dominion Parliament has authority to prohibit from carrying on business without a license, the Parliament has the power to grant and revoke such license on any condition it sees fit to impose, and therefore has power to enact that there shall be conditions as provided in section 134, subsections 1, 2, 3, 4. If the form of policy submitted does not conform to the requirements, there would be the right to refuse a license. If after the issue of the license the Licensee refuses or neglects to comply with the requirements by putting the stipulated terms and conditions in its policies the license may be cancelled. As to this I am at variance with my brother Masten where he says that "when the alien has complied with the conditions prescribed and the license issues, the functions of the Dominion authority are exhausted." In my view the license may be for a limited time and renewable and may be made revocable on failure to comply with certain conditions.

Complying with the conditions by the Licensee is not an interference with civil rights, because, when these terms and provisions are inserted in a policy, they affect civil rights not by virtue of the Dominion Act but by virtue of their having become part of the contract between the parties. Any Province may enact that all or part of such terms and conditions shall have no effect within the Province. They have effect on civil rights within each Province as terms of the contract only to the extent to which they are not in conflict with the law of the Province. Subsection 4 of section 134 so provides, though in my view this would be the case without this subsection.

I would therefore, to the extent indicated, answer questions 2 and 3 in the affirmative.

*Questions answered as stated by* MASTEN, J.A. (LATCHFORD, C.J., and SMITH, J.A., *dissenting in part*).

## APPENDIX IX.

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE  
OF THE PROVINCES OF CANADA

## PRELIMINARY RÉSUMÉ OF PROCEEDINGS

—OF THE—

## NINTH ANNUAL CONFERENCE

*September 21st to 25th, 1926*

VICTORIA, B.C.

This preliminary résumé of proceedings is issued at the earliest date possible following the conclusion of the Conference on the 25th ultimo, in advance of the regular Minutes of Proceedings, for the information of the insurance fraternity and the public.

The agenda for the Conference was unusually heavy, but with the aid of evening sessions it was possible to dispose of all reports demanding open discussion. The addresses of the Hon. Will Moore, Commissioner of Insurance for the State of Oregon, upon the subject of "Fire Insurance" and that of Mr. V. Evan Gray, upon the subject of "Casualty Insurance in Canada" were warmly received. Mr. C. S. MacDonald's address with respect to the licensing of life insurance agents provoked a most interesting and useful discussion.

These proceedings will indicate the marked progress made by the Conference toward the solution of the many problems presented. This progress could not have been made had it not been for the increased measure of co-operation extended to the Association this year by all branches of the insurance business, as evidenced by the partial list of representatives who attended the Conference from Eastern Canada and the United States: W. H. Burgess, Canadian Surety, Toronto; F. T. Bryers and Thos. Bruce, W.C.F.U.A., Winnipeg; C. M. Bowman and Hume Cronyn, Mutual Life, Waterloo; H. H. Campkin, C.H.U.A., Regina; W. M. Cox, British America and Western and A. E. Dawson, Toronto Casualty, Toronto; F. G. Dunham, Association Life Presidents, New York; W. R. Earl, Saskatchewan Farmers' Mutual, Saskatoon; C. C. Ferguson, Great West Life, Winnipeg; V. E. Gray, C.A.U.A. and C.C.U.A., J. B. Laidlaw, Norwich Union; T. G. McConkey, Canada Life, J. A. Mingay, Ocean, of Toronto; G. E. Merigold, Prudential, Newark, N.J.; T. L. Morrissey, All Canada Fire Federation, Montreal; Lyman Root, Sun Fire, J. A. Robertson, C.F.U.A., and C. W. I. Woodland, Employers' Liability, of Toronto.

All provinces, members of the Association were represented, with the exception of the Province of Quebec. The Honourable Mr. Nicol, Minister in charge of the Quebec Department, wrote and telegraphed his regret that Superintendent Sharpe could not arrange to attend this year, expressed the loyalty of Quebec Province to the work and support of the Association, and extended an invitation to hold the tenth annual conference in the Province of Quebec.

The new President of the Association is Henry Brace of Alberta; Superintendent Sharpe of Quebec was elected Vice-President and R. Leighton Foster of Ontario, continues as Secretary-Treasurer. The place and date of the next annual conference is fixed, subject to change, as the City of Quebec or Montreal the second week of September, or immediately following the annual meeting of the Canadian Bar Association in Toronto.

## FIRE INSURANCE LEGISLATION

The committee report herein embodied many suggestions for amendment to the statutory conditions now uniform in five provinces, sponsored by the associated companies, the Superintendents or representatives of public bodies. After all suggestions had been discussed, it was agreed that no single suggestion was of sufficient importance to warrant an amendment to the uniform statutory conditions, and it was accordingly resolved that no amendment to the statutory conditions should be recommended for enactment prior to the next conference.

The request of the associated companies that Section 83 of the Ontario Act and comparable sections in other Acts, with respect to the furnishing of proof of loss forms should be amended, was met by an undertaking of the Superintendents concerned, to regard the furnishing of such forms within five days of the receipt of notice of claim as a sufficient compliance with the laws under their administration.

The suggested revision of Ontario section 92 and comparable sections in other statutes, with respect to rents, charges and/or loss of profits insurance, was postponed for further consideration and report to the next conference.

The representations of the associated companies that the resident agent, required to counter-sign policies under Ontario section 86a and comparable sections in other statutes, should not be required to also approve the risk, was adopted.

No action was taken with respect to Ontario sections 96 and 262 and the suggestions for amendment in connection therewith, on the ground that the matter was one of policy for the consideration of the Ontario Department alone.

The question raised by the report with respect to over insurance of fire risks is regarded by the Association as of extreme importance, and the Alberta and Saskatchewan Departments have been named a special committee to present a special report thereon at the next conference. There seems to have developed considerable agitation in Western Canada, arising out of the practice of some insurance companies and agents selling a policyholder more fire insurance than he could possibly recover in the case of a total loss of the property insured. This has resulted in the demand, in some quarters, for a valued policy. The earnest consideration of this problem by all interested parties during the next twelve months, will be very helpful.

The report covering Underwriters Agencies was discussed, and while no resolution of a drastic character was adopted, notice was given that at the next conference a resolution will be presented recommending that legislation be generally adopted, prohibiting the issue of insurance contracts through underwriters agencies, the prohibition to become effective upon the expiration of not more than two years after the enactment of the legislation so recommended.

#### LIFE INSURANCE

Casualty benefits in life policies and the extent to which, if at all, legislation covering accident and sickness contracts should apply thereto, was fully discussed by the Conference. In general, the Conference concluded that apart from all other questions, accident and sickness legislation should not be made to apply to life insurance contracts by way of reference over to the accident and sickness law as is now provided in some provinces, but that the Uniform Life Act should be self-sufficient and complete in itself, and that if it was found necessary to make any of the accident and sickness provisions applicable to life contracts, it should be accomplished by substantive enactment by way of amendment to the Uniform Life Act.

In particular, it was agreed, as noted in the section of this report relating to accident and sickness insurance, that casualty benefits of the restricted character presently being issued, and confined to special indemnities against death by accident and for total and permanent disability of the insured, might properly be included in a life insurance policy exempt from the application of general accident and sickness legislation, but that all other classes of accident and sickness contracts, whether issued by a life insurance or a casualty company, should be subject to the general law relating thereto.

The British Columbia and Saskatchewan Departments were named a committee to consider the problems involved in the working out of these principles in legislation and instructed to consult with the life and casualty companies and report fully to the next conference.

The report with reference to the enactment by British Columbia of certain portions of Part II of the *Insurance Act, 1917* (Dominion), with reference to surrender values, etc. in life contracts, concluded in the adoption of a resolution approving the assumption by the several provinces of the constitutional responsibility imposed by recent legal decisions, recommending that no further legislation should be enacted prior to another conference, and requesting the co-operation of representatives of the associated companies in the preparation of a draft of uniform legislation to be reported to the next conference.

#### ACCIDENT AND SICKNESS LEGISLATION

After some discussion it was agreed that the provisions of the Uniform Life Act should not apply *mutatis mutandis* or by way of reference to contracts of accident and sickness insurance, but that such provisions of the said Life Act as seem properly applicable to such contracts, should be incorporated by substantive enactment as an integral part of the accident and sickness insurance legislation. It was agreed that where a life insurance company desired to undertake contracts of accident and sickness insurance, it should secure a license from the Insurance Department covering accident and sickness insurance and conduct the business subject to the general provisions of the law relating to accident and sickness insurance, except where the benefits granted were incidental to a life insurance contract and of the character referred to in the section of this report relating to life insurance, namely: special indemnities against death by accident and for total and permanent disability of the insured. The British Columbia and Saskatchewan Departments were named a committee to consider the problems involved in the working out of these principles in legislation and to consult with the life and casualty companies and report fully to the next conference.

## AUTOMOBILE INSURANCE LEGISLATION

Several important resolutions of a technical character designed to harmonize the several provincial laws with respect to automobile insurance, were approved. *Inter alia* the limitation of automobile contracts to a term of one year, recently embodied in the Ontario law, was approved, and the prohibition against the automobile dealer, the automobile finance or acceptance corporation, or the insurance agent or broker, or any employee thereof, being permitted to sign a written application for automobile insurance on behalf of an applicant, was approved and recommended for uniform enactment. (Vide Ontario, 1926, c. 49, s. 17).

It was represented that the law should be amended to permit of the amendment of an automobile contract by endorsement where the subject-matter of the insurance is changed, i.e., where the insured turns in his old car on a new one, and that it should not be required to make a new contract and issue a new policy in such cases. No objection was made to the necessity of securing a new written application. The Conference adopted the principle of this suggestion and will recommend a suitable provision for uniform enactment.

The report covering Wholesale Automobile Insurance was thoroughly discussed and the recommendations of the committee adopted, subject to an amendment in the wording of item 4. In this connection it was agreed that the insurer should be required to settle the amount of the loss, if any, under a policy issued to the purchaser of a car sold on the deferred payment plan, with such purchaser and not solely with the finance corporation concerned. The committee was instructed to continue its investigations and report again at the next conference.

## FRATERNAL SOCIETIES

Several important resolutions were adopted relating to the operation and regulation of fraternal societies. It was resolved that no fraternal society undertaking life insurance should be licensed or permitted to operate in any of the provinces of Canada unless and until the society filed a declaration of an approved actuary that the society is in a position to provide for the payment of its contracts of insurance as they may mature, without deduction or abatement and without increase in the existing rates of contribution. Further, it was agreed that no government deposit should be required where a society filed such a declaration. It was also conceded that the license fees required to be paid by such societies should be fixed as low as possible, having regard to the fraternal character of their organization.

With respect to the agents licensing law, it was decided that members of fraternal societies other than salaried employees who receive commissions, should not be required to take out an insurance agent's license in order to be permitted to solicit persons to become members of their society.

Finally, it was recommended that sound fraternal societies should not be required to print the words "Assessment System" on their certificates.

## ANNUAL STATEMENT BLANKS

The several committee reports covering annual statement blanks other than the modified blanks, i.e., prescribed for insurers licensed under the Insurance Act, 1917 (Dominion), were adopted without discussion.

In the case of the modified life blank, the suggested amendment thereto was approved.

In the case of the modified other than life blank, the blank prescribed by the Ontario Department for the purpose of reporting 1925 business was recommended for uniform adoption, subject to certain amendments theretofore discussed with a committee of the companies. The report drew attention to the representations of the companies that the calculation of the unearned premium reserve for each individual province would involve undue labour and expense, and referred to the conference for decision the adoption of the suggestion of the companies, that the provincial reserve could, and should be estimated and calculated as the percentage of the total reserve which the premiums written in the Province bear to the total premiums. It was agreed to concede the request of the companies in this regard for at least a year or until such time as the accuracy of the calculation suggested could be determined. In other respects the blank as amended and submitted to the conference, was approved and the committee instructed to arrange for the printing of a supply of forms sufficient to meet the requirements of all provinces, members of the Association. The amended blank will be prescribed for the purpose of reporting 1926 business.

With the carrying into effect of these resolutions, the work of the Association by the way of securing uniformity in annual statement blanks will have been almost wholly accomplished.



## AGENTS' LICENSING LEGISLATION

The long discussion upon the report covering agents' licensing legislation and the address by C. S. MacDonald, Esq., President of the Canadian Life Insurance Officers' Association, showed that the views of the associated companies and the life underwriters respectively, have been much misunderstood and that material differences of opinion exist not only within the ranks of the company executives, but also within the ranks of the Life Underwriters Association. Moreover, the legislation, and particularly its administration by the several departments is by no means uniform.

It was decided to refer the whole subject to the next Conference for further consideration, looking to serious consideration by all interested parties, and if possible, agreement concerning the essential principles in the meantime. In this connection it was felt that so long as the companies, the life underwriters and the Department, could not agree upon the manner in which the Ontario law was to be administered, there was little hope of, or purpose in, securing uniformity throughout the several provinces.

## HAIL AND TORNADO INSURANCE

Problems relating to Hail and Tornado Insurance legislation and regulation were discussed by a sub-committee of the Conference representing Manitoba, Saskatchewan and Alberta departments and the Canadian Hail Underwriters' Association. It was decided to hold a further conference with respect to statutory condition No. 13; that section 6 of the Manitoba Act, respecting hail insurance should be amended to conform with Saskatchewan, section 247, subject to a reservation to a telephoned application for insurance (see Alberta Act); that provision should be made for a stricter application of the principle of insurable interest and that section 258 of the Saskatchewan Act should be amended accordingly.

## GENERAL

The Conference gave special consideration to the remarks of President Heath with reference to the "credit evil" in the insurance business. The problem seems to have increased in importance in recent years. The extension of undue credit by the companies represents a gift of free insurance to the policyholder at the expense of the public. It was concluded to make the problem the subject of a special report at the next conference.

In the course of his address, Mr. V. E. Gray drew the attention of the Conference to the conflict of definitions of the different classes of insurance in the several provincial statutes, and suggested that an attempt should be made to make all such definitions uniform. The British Columbia and Ontario Departments were appointed a committee to consider this problem, with authority to collaborate with a committee of company representatives and report to the next conference.

It was decided to take no action this year with respect to report No. 5 covering a special problem relating to uniformity in policy forms. Arrangements were concluded for the working out of the central or reciprocal deposit legislation.

Gratification was expressed that the situation arising out of the incorporation of assessment plan life insurance clubs was now adequately covered by legislation and well under control. The important question of reserves for insurance companies other than life, was again presented to the Conference by way of a report from the Manitoba Department. Consideration of the report was postponed for another session.

The complete minutes of the proceedings will be issued at an early date.

President, Henry Brace, Esq., Alberta; Vice-President, O. E. Sharpe, Esq., Quebec; Secretary-Treasurer, R. Leighton Foster, Esq., Ontario.

R. LEIGHTON FOSTER, *Secretary-Treasurer*,  
Association of Superintendents of Insurance for  
the Provinces of Canada.

October 11th, 1926.

## APPENDIX X

CERTAIN MEMORANDA, RULINGS, ETC., ISSUED BY DEPARTMENT  
DURING 1925-1926.

## MEMORANDUM

C.L. 1925/21.

TO THE CHIEF EXECUTIVE OFFICERS (FOR CANADA) OF ALL LICENSED INSURERS CARRYING  
ON BUSINESS IN ONTARIO.*Re Association Form, Fire Statutory Conditions.*

At the recent Winnipeg Conference of the Association of Superintendents of Insurance of the Provinces of Canada, a resolution was unanimously adopted with respect to fire statutory conditions, which reads in part as follows:—

“2. That the Secretary be instructed to prepare, in collaboration with interested insurers, an ‘Association’ form of statutory conditions by way of a reconciliation of the slight variations in the statutory conditions as enacted in the several provinces; that a draft of the said form be submitted to the several Departments for approval; and that, subsequent to approval, the Secretary promulgate the said form and advise all licensed insurers that the several Departments will accept statutory conditions printed upon the said form as a sufficient compliance with the laws of the several provinces.”

Pursuant to the adoption of the above quoted resolution, the so-called Association form of fire statutory conditions has been prepared and approved by the several Departments of Insurance, and copies of the same, in duplicate, are forwarded herewith for your information.

It will be understood of course, that forms presently in use or hereafter printed for use in individual provinces, in strict compliance with the several provincial laws, will continue to be approved for use in such provinces. The Association form is promulgated for the sole purpose of making possible the issue of a uniform policy for use in all provinces.

Toronto, Ont., October 26th, 1925.

R. LEIGHTON FOSTER,  
*Superintendent of Insurance.*

## MEMORANDUM

C.L. 1925/22.

TO THE CHIEF EXECUTIVE OFFICERS (FOR CANADA) OF ALL LICENSED INSURERS CARRYING  
ON BUSINESS IN ONTARIO.*Re A. & S. and Auto Statutory Conditions.*

At the recent Winnipeg Conference of the Association of Superintendents of Insurance of the Provinces of Canada, a resolution was unanimously adopted with respect to automobile statutory conditions, which reads in part as follows:—

“2. That the secretary be instructed to prepare a so-called ‘Association’ form of Automobile Statutory conditions in collaboration with the interested insurers and that, subsequent to approval of this form by the several Departments, all licensed insurers be notified that the several Departments will accept statutory conditions on the ‘Association’ form as a sufficient compliance with the law in their respective jurisdictions.”

A resolution in the same terms was passed with respect to accident and sickness statutory conditions.

Pursuant to the adoption of these resolutions, the so-called Association forms of automobile, and accident and sickness, statutory conditions have been prepared and approved by the several Departments of Insurance, and copies of the same, in duplicate, are forwarded herewith for your information.

It will be understood of course, that forms presently in use or hereafter printed for use in individual provinces, in strict compliance with the several provincial laws, will continue to be approved for use in such provinces. The Association form is promulgated for the sole purpose of making possible the issue of a uniform policy for use in all provinces.

R. LEIGHTON FOSTER,  
*Superintendent of Insurance.*

Toronto, Ont., October 26th, 1925.

## MEMORANDUM

C.L. 1925/24.

TO ALL LICENSED INSURERS UNDERTAKING AUTOMOBILE INSURANCE IN ONTARIO.

*Premium Rates for 1926.*

Pursuant to subsection 2 of Section 260 of The Ontario Insurance Act, 1924 (as enacted by 1925 c. 54, s. 34), you are hereby required to file with this Department, on or before the first day of January, 1926, a return, duly certified by affidavit, embodying complete schedules of automobile insurance premium rates effective for 1926 business in Ontario, including therein any schedules or plans of rating fleets of automobiles.

If 1926 rating schedules are not ready by the 1st day of January, 1926, the return should be filed as soon thereafter as the schedules are formulated, and in any event, before they are made effective.

All schedules hereby required to be filed must conform to the requirements of Part XIV of the Act and must avoid discrimination between risks of essentially the same physical hazard in the same territorial classification.

*Fleet Rates.*

Plans of rating fleets of automobiles should be carefully reviewed before filing, in their relation to illegal discrimination. Some methods of fleet rating filed by insurers in 1925, manifestly violated the anti-discrimination section of the law. In connection with the 1926 schedules, insurers will be asked to justify their fleet rating methods and to eliminate from their rating plans all terms which are discriminatory in their application.

*Finance Companies and Manufacturers Plans.*

The legal difficulties now being experienced in the United States in connection with the operation of certain wholesale plans of automobile insurance formulated in connection with the business of finance companies and the sale of automobiles on the time payment plan, prompt me to advise all licensed insurers which are considering such plans, to communicate with the Superintendent of Insurance before any such special agreements are consummated.

In this connection, companies are referred to resolution "A" of the Winnipeg Conference (September 1925), of the Association of Superintendents of Insurance of the Provinces of Canada, and in particular to paragraph 11 thereof, which provides as follows:—

"11. That the Ontario Department be a conference committee to investigate and report upon the insurance of automobiles through finance corporations; that a conference of insurers and representatives of the finance corporations be arranged by the committee in this connection; and that the result of its investigation be the subject of a special report to the next conference."

Immediately after January 1st, next, the conference contemplated by the resolution will be called, to which will be invited representatives of insurers, automobile finance companies and automobile manufacturers, for the purpose of considering how present methods of insuring automobiles purchased on the time payment plan conform to existing statutory requirements, and what amendments, if any, should be made either in the practice or in the legislation touching this matter; also for the purpose of preparing a committee report to the 1926 Superintendents' Conference in contemplation of uniform legislative action throughout Canada.

R. LEIGHTON FOSTER,

*Superintendent of Insurance.*

Toronto, Ont., December 15th, 1925.

## MEMORANDUM

C.L. 1926/1.

TO INTERESTED LICENSED INSURERS, AUTOMOBILES FINANCE CORPORATIONS, AUTOMOBILE MANUFACTURERS, INSURANCE AGENTS AND AUTOMOBILE DEALERS.

*Re Wholesale Automobile Insurance.*

You are hereby invited to be represented at a conference to be held in the Private Bills Committee Room of the Parliament Buildings, Toronto, at 10.30 a.m., on Thursday, the 21st instant and to present your views with respect to the insurance within Ontario of automobiles purchased for cash or on the time payment plan either upon retail or wholesale distribution. The conclusions of the conference may be anticipated to mould the policy of and future legislation recommended by the Ontario Department and to form the subject-matter of a special report to the 1926 Annual Conference of the Association of Superintendents of Insurance of the Provinces of Canada. The following points will serve to indicate the character of the questions which it is desired should be reviewed:

1. **REVIEW OF PRESENT SITUATION:** An outline of all such insurance presently in force or actually proposed, together with consideration of the extent to which such plans comply with the supervisory and regulatory insurance laws of the province.

2. **THE CONTRACT:** The form of the "open" or "master" policy; the form of the subsidiary contract or certificate of participation received by the ultimate purchaser; and the extent of compliance with the existing law and desirability of modification thereof. Cancellation clause.

3. **THE PREMIUM RATE:** Consideration thereof in relation to the Ontario law prohibiting unfair discrimination in rates between risks within Ontario of essentially the same physical hazard in the same territorial classification; to the desirability of making the same rate of premium available to the purchaser of a similar automobile for cash; and to existing schedules of rates fixed or charged now filed with the Department.

4. **THE PREMIUM:** The desirability of separating the insurance premium charged from other service charges of the finance corporation and showing its amount upon the face of the subsidiary contract or certificate of participation delivered to the ultimate purchaser.

5. **THE AGENCY:** The rate of commission (if any) to be paid and to whom; the participation of the finance corporation, or automobile dealer or salesman, in the negotiation of a contract with a purchaser, and or the receipt of commission therefor; the consequent necessity of compliance with the agents' qualification law; and the execution or counter-signature of the contracts by licensed insurance agents in provinces which impose a resident agents' law.

In addition to reviewing existing practices and their compliance with laws presently in force, it is desired that views should be presented as to what plans are most desirable irrespective of existing laws, in order that consideration may be given to the enactment of any legislation necessary to facilitate what may be established to be the legitimate needs of insurer as well as insured.

It has been suggested that the separation of the insurable interest of the finance corporation or automobile manufacturer, from that of the purchaser, and insuring such interests by separate contracts and plans of insurance, would solve many of the present problems without undue interference with existing laws. The practical aspects of such a suggestion and any others which may be presented, looking toward a reconciliation of the conflicting interests, will be welcomed.

R. LEIGHTON FOSTER.  
*Superintendent of Insurance.*

Toronto, Ont., 5th January, 1926.

#### MEMORANDUM

C.L. 1926/3.

TO ALL JOINT STOCK INSURANCE COMPANIES LICENSED AND INCORPORATED BY THE PROVINCE OF ONTARIO.

#### *Re Published Statement to Shareholders.*

A year ago my attention was drawn to the publication and circularization of statements to shareholders and advertisements purporting to show the financial condition of licensed insurers, differing from the financial condition shown by the statement filed with the Superintendent, in contravention of the provisions of Section 66 of The Ontario Insurance Act, 1924. I desire in this memorandum to warn against a repetition of such an offense and to outline the views of the Department in contemplation of the forthcoming publication of your statement to shareholders for the year ending December 31st, 1925.

Pursuant to Section 65 (7) of the said Act, the following must not show as assets in your balance sheet:

1. Unpaid balances owing by agents or other insurers more than three months overdue.
2. Bills receivable on account of the same.
3. Unpaid premium on subscribed shares of capital stock.
4. Investment in office furnishing and equipment; (Vide 1925, ch. 54, s. 8).
5. Investments not authorized by any special or general Act to which the insurer is subject.

It is not permissible that items in respect of any of the non-admitted assets heretofore described should be included in the balance sheet and described as "non-admitted assets." The balance sheet must eliminate all reference to such items, provided that there is no objection to referring to the existence of such items as assets in a running comment or recapitulation of the report, so long as the reference is not included with or printed under the balance sheet.

There are certain additional features of the balance sheet dictated by good accounting practice and the past policy of the Department, which it is expected will be observed by all insurers:

6. Unpaid calls on capital stock should not be included as an asset.
7. Accounts payable should not be deducted from accounts receivable, or vice versa, but the total amount of each should be shown separately.
8. Premiums paid in advance, should not be deducted from premiums due and deferred.
9. "Other reserves" or a similar caption should not be employed to show actual or estimated liabilities or reserves against loss on specific assets.
10. The balance sheet must show as a liability the paid-up capital stock of the company and any amount set opposite the word "surplus" must represent the actual surplus of the company over and above its capital stock. My suggestion with respect to the showing of "non-admitted assets" applies to the showing of any so-called "surplus to policy-holders" or "Surplus excluding capital stock." Such an amount may be shown in a running commentary or recapitulation of the report, so long as its character is accurately described and it is not included with or printed under the balance sheet.

R. LEIGHTON FOSTER,  
*Superintendent of Insurance.*

Toronto, Ont., January 5th, 1926.

#### MEMORANDUM

*C.L. 1926/12.*

TO LICENSED INSURERS (AUTOMOBILE), INSURANCE AGENTS, AUTOMOBILE FINANCE CORPORATIONS, MANUFACTURERS AND DEALERS.

#### *Re Wholesale Automobile Insurance.*

Under date 5th January, you were invited to be represented at a Conference at the Parliament Buildings, Toronto, and to present your views to the Superintendent with respect to what is commonly referred to as Wholesale Automobile Insurance, i.e., the insurance of automobiles purchased on the deferred payment plan, usually financed through so-called finance or acceptance corporations. The conference was held on the 21st January and after a full day's discussion, the following committee was nominated representative of your several interests: viz: INSURERS—F. C. Browning, Globe Indemnity, Montreal; A. E. Dawson, Toronto Casualty, Toronto; V. Evan Gray, C.A.U.A., Toronto; and Hedley C. Wright, Zurich, Toronto. AGENTS—Cecil Bethune, Ottawa, and Charles J. Harvey, Toronto. FINANCE CORPORATIONS—R. F. Given, Continental, and A. O. Heather, G.M.A.C. MANUFACTURERS—E. O. Austin, Ford; and O.M.L.—W. G. Robertson, Toronto.

The committee held its first meeting on the 5th February in the office of the Superintendent. C. E. Chandler, Western, Toronto, substituted for Hedley C. Wright; E. O. Austin, Ford, was absent; J. H. King, C.A.U.A. and L. C. Evans, London and Lancashire were also present. It was agreed that the immediate problem was the reconciliation of the existing practice with the existing law and that further meetings of the committee would be necessary in order to make possible the completion of a comprehensive report to the Superintendent covering the vital questions of practice and legislative policy involved in any ultimate solution of the major problem. It was further represented that while the Act contemplates insurers and other persons subject thereto satisfying themselves as to what is a sufficient compliance with the law, the enforcement of the law is the direct responsibility of the Superintendent and accordingly it was in the best interests of all parties that the view of the Superintendent as to the intention and interpretation of the law should be made known at an early date. The discussion proceeded along the lines indicated and the following statement is issued after submission to and general endorsement by your committee.

#### 1. WRITTEN APPLICATION:

The Act prohibits an insurer effecting a contract of automobile insurance in the absence of an application therefor in writing, signed by the applicant, or by his agent authorized in writing signed by the applicant (1924, c. 50, s. 165). The Superintendent is authorized to approve a modified form of application, where in his opinion, the particulars required by the usual statutory form are inapplicable to any special form of policy (1925, c. 54, s. 17). No

case was made out for the present amendment of these provisions. The Superintendent is of opinion that a written application upon the statutory form, except where modified with the approval of the Superintendent, must be obtained from every purchaser of an automobile whether purchased for cash or on the deferred payment plan, and that the execution of the written application on behalf of the purchaser by a finance corporation, a dealer, or an insurance agent was not contemplated by the law and should be discouraged.

## 2. THE CONTRACT:

There is no statutory authority for the existing practice of some finance corporations negotiating a so-called "master" contract with an insurer and delivering so-called "certificates of participation" to purchasers. The only instrument contemplated by the law is a "policy"—a self-contained contract of insurance—omitting any reference to a "master" policy, and completed in accordance with the provisions of section 166 of the Act. The policy is required to contain *inter alia* a copy of the written application or such part thereof as is material to the contract, and the amount of premium paid for the insurance. The Superintendent is of opinion that the law requires, in connection with finance business, the issue to individual purchasers of such a self-contained contract in the name of the insured purchaser, with loss, if any, payable to the purchaser and the finance corporation, as their respective interests may appear.

## 3. PREMIUM RATE:

The law prohibits a rating bureau or insurer fixing or charging a rate which discriminates unfairly between risks of essentially the same physical hazard in the same territorial classification (1924, c. 50, s. 261 am'd.) The Superintendent will regard as a contravention of that law, the fixing or charging by any rating bureau or licensed insurer of any rate in connection with wholesale automobile insurance differing from the rate filed with the Department for risks of essentially the same physical hazard in the same territorial classification.

R. LEIGHTON FOSTER,

*Superintendent of Insurance.*

Toronto, February 12th, 1926.

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## MEMORANDUM

C.L. 1926/18.

TO ALL LICENSED INSURERS UNDERTAKING AUTOMOBILE INSURANCE IN ONTARIO.

*Re Automobile Insurance Rates.*

DEAR SIR:

You are no doubt aware of the amendments to Part XIV of the Ontario Insurance Act, 1924, enacted at the present session of the Legislature. May I call your attention to the provisions of section 260 as amended, a copy of which is appended hereto.

Upon review of the schedules of rates and plans of ratings filed with me in accordance with my formal request of the 15th December, 1925, I find that they are not in all cases complete. For example, some do not include any provision for rating fleets of cars; others make no reference to public vehicles or specialized automobiles, or do not mention automobile dealers' or manufacturers' cars, or risks written on any basis other than as individual cars; still others do not include any rules of interpretation or explanation such as are usual in an automobile manual.

I am of opinion that under the new legislation you leave yourself liable to serious penalties for violation of the Act if you accept other risks than those referred to in the schedule you have filed in this office. I, therefore, suggest that you review your filed schedules with this in mind and if you find them incomplete file with me amended schedules of rates and rules which will completely cover your operations.

For convenience of reference it would be better to file new complete schedules than to attempt to supplement the schedules already filed. I have fixed April 19th as the date for filing this additional information (if any) and for that purpose I must ask you to treat this as a formal request made pursuant to subsection 2 of section 260.

For the purpose of verification I have prescribed a new form of affidavit, of which a copy is attached hereto. This must be attached to the schedule and completed by your general manager or the manager for Canada and the schedule duly identified by the Commissioner who takes the affidavit. A separate filing must be made for each licensed insurer doing business in Ontario.

Yours faithfully,

R. LEIGHTON FOSTER.

Toronto, April 8th, 1926.

AFFIDAVIT OF VERIFICATION

County of..... } I,.....  
 To Wit: } of the City of.....in  
 } the County of.....make  
 } oath and say:

1. THAT I am the general manager (or manager for Canada) of the..... Insurance Company.
2. THAT I have personal knowledge of the rates fixed, made or charged by the said company for insurance of automobiles in Ontario.
3. THAT I have read and considered the provisions of PART XIV of the Ontario Insurance Act, 1924, as amended, pursuant to which this return is made.
4. THAT the exhibits attached hereto marked.....are completed schedules showing every and any schedules of rates fixed, made or charged by the said company for the insurance of automobiles within Ontario, together with all rules necessary or incidental to the application of such rates or the interpretation of such schedules.
5. THAT the said schedules and rates and rules are correct and complete at the date of this affidavit.

SWORN before me at the }  
 City of..... }  
 in the County of..... }  
 .....this..... }  
 day of.....A.D. 1926. }

A Commissioner, etc.

MEMORANDUM

C.L. 1926/24.  
 FOR ALL LICENSED INSURERS AUTHORIZED TO UNDERTAKE CONTRACTS OF AUTOMOBILE INSURANCE WITHIN ONTARIO.

Re Written Application

The attention of the Department has been drawn to the failure of some insurers to appreciate the significance of sections 164 and 165 of the Ontario Insurance Act, 1924, as amended last session by sections 16 and 17 of The Ontario Insurance Act, 1926.

These sections provide that no insurer shall make any automobile contract for a period exceeding fourteen days without a written application therefor; that such application must be signed by the applicant or by his agent, the latter duly authorized in writing; that such agent may not be an insurance agent or broker, an automobile finance or acceptance corporation, or an automobile dealer; and that no statement of the applicant shall be used in defence of a claim under any contract unless it is contained in such a written and signed application.

Automobile contracts may not be made for a term exceeding one year, but any contract may be renewed by the delivery of a new policy, a renewal receipt, or a new premium note. It is further provided that where only the amount of insurance, the rate of premium and/or the method of rating in a contract is changed, a continuance of the insurance for a further term shall be deemed a renewal of the contract, and hence, possible renewal by a renewal receipt or note.

It would seem unnecessary to warn insurers of the necessity of compliance with these particular provisions of the law, inasmuch as failure to obtain a written application as heretofore described, is calculated to prejudice the insurer in defending any claim. Nevertheless, it is reported that in some cases the law is not being strictly observed. Please note in particular, that when the ownership of an insured car is changed or another car is substituted by the insured for the one formerly covered, a new contract is undertaken and a new written application is necessary. The addition of cars to a schedule of a fleet policy must also be authorized by a written application.

The public interest, looking to reduced loss ratios and reduced insurance rates, demands that insurers should scrupulously observe the provisions of the law with respect to securing signed written applications.

Toronto, August 5th, 1926.

R. LEIGHTON FOSTER.

## MEMORANDUM

C.L. 1926/29.

TO SPECIAL BROKERS LICENSED FOR BUSINESS WITH UNLICENSED INSURERS.

*Re Statutory Requirements of Section 247.*

It would appear that some special brokers are failing to comply with all the requirements of The Ontario Insurance Act in the negotiation of business with unlicensed insurers. The law provides that every special broker contravening any of the provisions of section 247 shall forfeit his license and shall be guilty of an offence. Moreover, the security in the sum of \$5,000 deposited by each special broker is conditioned upon faithful compliance with all the requirements of the Act. Unlicensed insurance may only be effected within the province by special brokers and only where sufficient insurance cannot be obtained at reasonable rates or on the form of contract required by the insured from licensed insurers. The very nature of the business demands the most scrupulous observance and rigid enforcement of the law.

The requirements of section 247, applicable to conduct of the business, may be summarized as follows:

1. Business with unlicensed insurers may only be negotiated through special insurance brokers licensed pursuant to section 247. The authority of licensed agents, or brokers other than special brokers, is strictly limited to transactions with licensed insurers.

## STATEMENT BY INSURED FILED WITH BROKER:

2. In the case of every insurance effected, the special broker must obtain from the insured a signed and dated statement describing the property insured, its location and the amount of insurance required, and stating that the insurance cannot be obtained in licensed insurers and that the application for such insurance, at the stated rate of premium, was previously made to and refused by named insurers licensed in Ontario. This statement must be secured and held by the special broker as evidence of compliance. (See Form I).

## TEN DAY STATEMENT FILED WITH SUPERINTENDENT:

3. The special broker must, within ten days after the placing of such insurance with unlicensed insurers, file a statement with the Superintendent setting forth the name of the insured, the property insured and its location, the full names of the unlicensed insurers and the amount of insurance placed with each and the rate and amount of premium paid to each. (See Form II).

## ACCOUNTS AND RECORDS OPEN FOR INSPECTION IN ONTARIO:

4. The special broker must have a special account of insurance effected by him under his license in books in the form prescribed by the Superintendent which shall be open for inspection by the Superintendent or an officer of the Department. These accounts and books, together with the statements required to be signed by the insured described in paragraph 2, must be available for inspection at the office of the special broker within the province.

## MONTHLY RETURN TO SUPERINTENDENT:

5. The special broker must make a return under oath to the Superintendent in the form and manner prescribed by him within ten days after the end of each month, containing particulars of all insurances effected during such month. (See Form III. Attach to Form III duplicates of Form II where originals have been previously filed.)

## PREMIUM TAX:

6. The special broker shall pay to the Department in respect of all premiums on insurance effected, such taxes as would be payable if such premiums had been received by a licensed insurer and payment therefor shall accompany the monthly return described in the preceding paragraph.

Forms II and III prescribed by the Superintendent are supplied by Department on request. Form I is not prescribed by Department and must be typewritten or printed by each special broker.

You will be good enough to acknowledge this memorandum within ten days by advising that all the requirements of the Act heretofore described have been or will in future be strictly complied with by you and by filing a copy of Form I or such variation thereof as you employ in your business.

R. LEIGHTON FOSTER,  
*Superintendent of Insurance.*

Toronto, November 4th, 1926.



FORM I.

(Suggested form of statement to be signed by insured.)

APPLICATION FOR UNLICENSED FIRE INSURANCE.

.....

.....  
(Name and address of Special Broker.)

- 1. Name of insured .....
- 2. Address .....
- 3. Description of property .....
- .....
- 4. Amount of insurance required.....\$.....
- 5. Term of insurance: From.....19... to.....19..
- 6. Rate..... Premium.....
- 7. Loss (if any) payable to.....
- 8. Name of licensed companies to which application for this insurance at the stated rate of premium has been made and refused:
- .....
- .....
- .....

Pursuant to Section 247 of The Ontario Insurance Act, 1924, I do hereby declare that the statements above made are true and correct, and I hereby apply for a contract of fire insurance on the above-described property in unlicensed companies.

I do hereby further acknowledge that it has been explained to me that the company or companies in which this insurance is to be placed are not authorized to transact business in this Province except through special brokers as provided in section 247 and that such companies are not licensed or inspected pursuant to the provisions of the Ontario Insurance Act.

Dated at.....this.....day of.....19....

.....  
(Witness)

.....  
(Signature of insured)

APPENDIX XI.  
UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names:

Company	Agency
Aetna Insurance Company	Aetna Fire Underwriters' Agency.
Employers' Liability Assurance Corporation, Limited	Britannic Underwriters' Agency.
Norwich Union Fire Insurance Society, Limited	British and Canadian Underwriters' Agency.
British America Assurance Company	British Empire Underwriters' Agency.
Globe & Rutgers Fire Insurance Company	Globe Underwriters' Agency.
Retail Hardware Mutual Fire Insurance Company	Canadian Hardware and Implement Underwriters' Agency.
Hardware Dealers' Mutual Fire Insurance Company	
Minnesota Implement Mutual Fire Insurance Company	
Lumbermen's Mutual Casualty Company	Canadian Motor Underwriters' Agency.
Central Manufacturers' Mutual Fire Insurance Company	
Westchester Fire Insurance Company	Delaware Underwriters.
Scottish Union and National Insurance Company	Edinburgh Underwriters' Agency.
Home Insurance Company	Home Underwriters.
Western Assurance Company	Imperial Guarantee and Accident Underwriters' Agency.
British America Assurance Company	
London Assurance	London Underwriters' Agency.
St. Paul Fire and Marine Insurance Company	Minnesota Underwriters' Agency.
Insurance Company of North America	Montreal Underwriters' Agency.
Liverpool, London and Globe Insurance Company, Limited	National Liverpool Underwriters' Agency.
Niagara Fire Insurance Company	Niagara Detroit Underwriters' Agency.
Home Insurance Company	Nova Scotia Underwriters' Agency.
Phoenix Insurance Company	Protector Underwriters.
Providence-Washington Insurance Company	Providence Underwriters' Agency.
Great American Insurance Company	Rochester Underwriters' Agency.
Western Assurance Company	St. Lawrence Underwriters' Agency.
Home Insurance Company	Winnipeg Fire Underwriters' Agency.

APPENDIX XII.  
INSURANCE BROKERS

List of special insurance brokers licensed to transact business with unlicensed insurers for license term ending 30th June, 1927.

Armour, Bell, Boswell & Cronyn, Toronto.	Murray & Company, Toronto.
Armstrong, Dewitt & Crossin, Toronto.	Reed, Shaw & McNaught, Toronto.
Barker, Wesley E., Toronto.	Ring, Charles Edward, Toronto.
Barton & Ellis, Limited, Toronto.	Rotenberg, Louis, Jr., Toronto.
Hardy & Reynolds, Ottawa.	Ryan Agency, Limited, Toronto.
Ireland, Aubrey E., Toronto	Smith & Walsh, Toronto.
Irish & Maulson, Limited, Toronto.	Toronto Insurance and Vessel Agency, Limited, Toronto.
Jones & Proctor Bros., Limited, Toronto.	Willis, Faber & Company of Ontario, Limited, Toronto.
Jones, Seneca & Sons, Hamilton.	Wilson, Bird & Williams, Toronto.
Lauder, William, Toronto.	
Muntz & Beatty, Toronto.	

APPENDIX XIII.  
GUARANTEE COMPANIES

List of licensed insurers whose bonds have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by the Guarantee Companies Securities Act, R.S.O. 1914, Chap. 190, or the Judicature Act, R.S.O. 1914, Chap. 56, or of the Public Officers' Act, R.S.O. 1914, Chap. 15, or any other Act of the Province of Ontario wherein or whereby His Honour-in-Council is empowered to authorize the giving or acceptance of securities or of the personal bonds of sureties.

1. Alliance Assurance Company.	19. London Guarantee and Accident Company, Limited.
2. American Surety Company of N.Y.	20. London and Provincial Marine and General Insurance Company, Limited.
3. British America Assurance Company.	21. Maryland Casualty Company.
4. Canada Accident and Fire Assurance Company	22. National Surety Company.
5. Canadian Indemnity Company.	23. North British and Mercantile Insurance Company.
6. Canadian Surety Company.	24. Northern Assurance Company, Limited.
7. Dominion Gresham Guarantee and Casualty Company.	25. Norwich Union Fire Insurance Society, Limited.
8. Dominion of Canada Guarantee and Accident Insurance Company.	26. Ocean Accident and Guarantee Corporation, Limited.
9. Employers' Liability Assurance Corporation (Limited).	27. Railway Passengers' Assurance Company of London, England.
10. Fidelity and Casualty Company of New York.	28. Royal Exchange Assurance Company.
11. Fidelity Insurance Company of Canada.	29. Royal Insurance Company.
12. General Accident Assurance Company of Canada.	30. Scottish Metropolitan Assurance Company, Limited.
13. Globe Indemnity Company of Canada.	31. Sun Insurance Office.
14. Guarantee Company of North America.	32. Toronto Casualty Fire and Marine Insurance Company.
15. The Guardian Insurance Company of Canada, Montreal, Quebec.	33. United States Fidelity and Guaranty Company.
16. Hartford Accident and Indemnity Company.	34. Western Assurance Company.
17. Imperial Insurance Office.	35. World Marine and General Insurance Company, Limited.
18. London and Lancashire Guarantee and Accident Company of Canada.	36. Yorkshire Insurance Company.





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