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Ontario Legislative Assembly

SESSIONAL PAPERS

VOL. LV—PART III

FOURTH SESSION

OF THE

FIFTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1923

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- No. 9 Report of the Commissioners for the Queen Victoria Niagara Falls Park for the year 1922. Presented to the Legislature, April 30th, 1923. *Printed.*
- No. 10 Report of the Superintendent of Insurance for the year 1922. Presented to the Legislature, May 1st, 1922. *Printed.*
- No. 11 Report of the Registrar of Friendly Societies for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

- No. 12 Report of the Registrar of Loan Corporations for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

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- No. 15 Report upon Highway Improvement for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*
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- No. 19 Report of the Secretary and Registrar of the Province for the year 1922. Presented to the Legislature, March 26th, 1923. *Printed.*

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- No. 25 Report of the Inspector upon Hospitals and Charitable Institutions for the year 1922. Presented to the Legislature, May 4th, 1922. *Printed.*
- No. 26 Report of the Inspector upon Prisons and Reformatories. Presented to the Legislature, May 4th, 1923. *Printed.*

No. 27 Report of the Superintendent upon Neglected and Dependent Children for the year 1922. Presented to the Legislature, May 4th, 1922. *Not Printed.*

No. 28 Report of the Board of License Commissioners on the operation of the Ontario Temperance Act for the year 1922. Presented to the Legislature, May 3rd, 1923. *Printed.*

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No. 35 Report of the Corn Growers' Association for the year 1922. *Not Presented.*

No. 36 Report of the Entomological Society for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

No. 37 Report of the Beekeepers' Association for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

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No. 39 Report of the Live Stock Branch of Department of Agriculture for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

No. 40 Report of the Bureau of Municipal Affairs upon Housing for the year 1922. Presented to the Legislature, March 5th, 1923. *Printed.*

No. 41 Report upon Women's Institutes for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

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- No. 43 Report of the Horticultural Societies for the year 1922. Presented to the Legislature, May 1st, 1922. *Printed.*
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- No. 52 Report of the Bureau of Archives for the year 1922. Presented to the Legislature, May 1st, 1923. *Not Printed.*
- No. 53 Report of the Librarian of the Legislative Assembly for the year 1922. Presented to the Legislature, February 9th, 1923. *Not Printed.*
- No. 54 Auditors' Report 1921-22, pursuant to provision of Order-in-Council dated October 28th, 1909. Presented to the Legislature, February 26th, 1923. *Printed.*
- No. 55 Report of Workmen's Compensation Board for the year 1922. Presented to the Legislature, May 4th, 1922. *Printed.*
- No. 56 Report of the Commission to conduct inquiry into the truth or falsity of certain charges, etc., reflecting on the Administration of the Attorney-General's Department in respect of the investigation into the death of Captain Orville Huston, at Fort Frances, December 16th, 1921, etc., etc., etc. Presented to the Legislature, January 25th, 1923. *Not Printed.*

- No. 57 Report on Osgoode Hall of the Commission to Inquire, Consider and Report upon the best mode of selecting, appointing and remunerating Sheriffs, etc., etc., etc. Presented to the Legislaturê, January 24th, 1923. *Not Printed.*
- No. 58 Copy of agreement and contract with the United Press, Limited, in connection with printing for the Legislative Assembly. Presented to the Legislature, February 7th, 1923. *Printed.*
- No. 59 Copy of agreement and contract with the United Press, Limited, in connection with binding for the Legislative Assembly. Presented to the Legislature, February 7th, 1923. *Printed.*
- No. 60 Report of Commissioner under The Extramural Employment of Sentenced Persons Act, 1921, for the year ending October 31st, 1922. Presented to the Legislature, January 24th, 1923. *Printed.*
- No. 61 Final Report of the Representative of the Province of Ontario, respecting the Lake Disaster Fund of Canada. Presented to the Legislature, January 24th, 1923. *Not Printed.*
- No. 62 Return to an Order of the House, dated 9th February, 1923, That there be laid before this House, a Return of all correspondence between any Minister of the Government, the Civil Service Commissioner or any Officer of the Government and any other person or persons regarding the appointment of Allan MacDonald, formerly Assistant Crown Timber Agent at Fort Frances, in the Rainy River District. Presented to the Legislature, March 5th, 1923. Mr. McCrea. *Not Printed.*
- No. 63 Report of Commission to investigate and report upon the accuracy or otherwise of all returns made pursuant to the Crown Timber Act, etc., etc., etc. Presented to the Legislature, January 24th, 1923. *Not Printed.*
- No. 64 Return to an Order of the House of June 8th, 1922, That there be laid before this House, a Return of copies of all papers, documents, correspondence, cablegrams, reports and memoranda between any person or persons, companies or corporations, and any member of the Government in reference to the re-purchase or refunding of the loan or loans in connection with which A. H. Pepall was sent to England by the Government in 1920. Presented to the Legislature, January 24th, 1923. Mr. Ferguson. *Not Printed.*
- No. 65 Return to an Order of the House of the 6th June, 1922, That there be laid before the House, a Return of copies of all documents, agreements, memoranda, correspondence and papers relating to the Rockefeller Foundation Gift to Toronto University, between the Minister of Education or any other Minister of the Government, or the President, or any other of the University

authorities, and any person or persons whomsoever, with reference to the said gift. Presented to the Legislature, January 24th, 1923. Mr. Marshall. *Not Printed.*

- No. 66 Regulations and Orders-in-Council passed since the last Session of the Legislature under the authority of The Department of Education Act or of the Acts respecting Public Schools, Separate Schools or High Schools. Presented to the Legislature, January 25th; February 7th; February 23rd; March 7th; April 6th and May 4th, 1923. *Not Printed.*
- No. 67 Return to an Order of the House, dated 16th February, 1923, That there be laid before this House, a Return of copies of all letters, telegrams, papers and documents, evidence and reports in connection with the alleged accident of W. W. Calhoun of Sault Ste. Marie, together with the reports, recommendations, findings, rulings and decision of the Workmen's Compensation Board or any officials under their control or in their employ, and the same be laid upon the table of the House. Presented to the Legislature, March 19th, 1923. Mr. Dewart. *Not Printed.*
- No. 68 Return to an Order of the House of the 10th March, 1922, That there be laid before the House, a Return of all correspondence, telegrams or communications between the Attorney-General, the Prime Minister or any member of the Government, N. W. Rowell or R. T. Harding, representing the Attorney-General, and E. W. Backus or any official of the International Lumber Company of Minnesota in connection with the action against the Shevlin-Clarke Company, relative to Berths 45, 49 and 51. Presented to the Legislature, January 26th, 1923. Mr. Ferguson. *Not Printed.*
- No. 69 Report of the Agricultural Development Board for the year ending October 31st, 1922. Presented to the Legislature, January 26th, 1923. *Not Printed.*
- No. 70 Supplementary Return to an Order of the House of the 25th May, 1922, That there be laid before this House, a Return of the Legislative grants for the year 1922 paid to the Rural, Public and Separate Schools, in the Counties and Districts and to the 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 1st, 1923. Mr. Cooke. *Not Printed.*
- No. 71 Return to an Order of the House, dated 31st January, 1923, That there be laid before this House, a Return showing copies of all correspondence between George Bell, K.C., and the Honourable the Attorney-General in reference to the moving of the Ontario Government Dispensaries to premises adjoining the property of St. Andrew's Church, in the City of Toronto. Presented to the House, February 5th, 1923. Mr. Dewart. *Not Printed.*

- No. 72 Report relative to the situation in the Thunder Bay District of Commission to inquire into and report on estimates submitted from time to time to the Hydro-Electric Power Commission of Ontario for the Queenston-Chippawa Power Development and also all estimates for the said work submitted by the said Commission to the Government of Ontario, etc., etc., etc. Presented to the Legislature, February 7th, 1923. *Not Printed.*
- No. 73 Return to an Order of the House of the 26th April, 1922, That there be laid before the House a Return showing: (a) the total amount received by the Honourable the Provincial Treasurer or his Department, or any department or sub-department of the Government, during the months of August, September and October during each of the years 1919, 1920 and 1921, under the heading of Ordinary Revenue in regard to items mentioned. Presented to the Legislature, February 7th, 1923. Mr. Sinclair. *Not Printed.*
- No. 74 Statement showing all sums credited to the Highway Improvement Fund and all payments chargeable thereto for the fiscal year ending 31st October, 1922. Presented to the Legislature, February 8th, 1923. *Not Printed.*
- No. 75 Reports of Clarkson, Gordon and Dilworth upon the accounts of the Hydro-Electric Power Commission of Ontario for the year ending 31st October, 1920 and 1921. Presented to the Legislature, April 13th, 1923. *Printed.*
- No. 76 Statement and Report of the Ontario Athletic Commission and of the Auditor thereof, for the year ending October 31st, 1922. Presented to the Legislature, February 23rd, 1923. *Not Printed.*
- No. 77 Return to an Order of the House of the 7th February, 1923, for a Return of copies of all letters; telegrams, and all other evidence of investigation in connection with the alleged accident to one Mansford H. Clement, deceased, formerly of Orillia, Ont., and that a copy of the discussion of the Workmen's Compensation Board on same be also returned and laid on the table of the Legislature for inspection by the House. Presented to the Legislature, February 26th, 1923. Mr. Johnston (Simcoe). *Not Printed.*
- No. 78 Report of the Board of Visitors, respecting the Homewood Sanatorium, Guelph. Presented to the Legislature, February 26th, 1923. *Not Printed.*
- No. 79 Report on the Central Ontario System of the Commission to enquire into and report upon (1) all estimates submitted from time to time for the Queenston-Chippawa Power Development, etc., etc., etc. Presented to the Legislature, March 5th, 1923. *Not Printed.*

- No. 80 Return to an Order of the House, dated 9th of February, 1923, That there be laid before this House, a Return showing the names of members of the permanent staff of the Hydro-Electric Commission of Ontario, who have been granted an increase in salary since January 1st, 1923, also showing the amount of increase in each case. Presented to the Legislature, March 21st, 1923. Mr. McLeod. *Not Printed.*
- No. 81 Return to an Order of the House, dated 12th of March, 1923, That there be laid before this House, a Return (a) of all evidence and proceedings, including all exhibits and documents, as taken in the Northern Ontario Fire Investigation before the Fire Marshal of Ontario. (b) Copies of all correspondence carried on by the Fire Marshal of Ontario, counsel employed in investigation, and officials of Fire Marshal's Department with all persons, including the Government and the members of the Fire Relief Committee. (c) Copies of all correspondence carried on by the Premier, or any member of his Government, or his Department, relating to the said fire, and regarding the appointment of a Fire Relief Committee, including the appointment of said Committee. Presented to the Legislature, March 21st, 1923. Mr. Ferguson. *Not Printed.*
- No. 82 Return to an Order of the House, dated 14th of March, 1923, That there be laid before this House, a Return showing in detail the estates from which succession duties came in 1921 and 1922, similar to the particulars published theretofore in the Public Accounts, and that hereafter such particulars be published yearly in the Public Accounts as has been customary. Presented to the Legislature, March 21st, 1923. Mr. J. W. Curry. *Not Printed.*
- No. 83 Return to an Order of the House dated 14th March, 1923, That there be laid before this House, a Return of a copy of the report made by Harbinger & Allen, chartered accountants, of their investigation into the Department of Lands and Forests, and same to be laid upon the Table of the House. Presented to the Legislature, March 27th, 1923. Mr. Marceau. *Not Printed.*
- No. 84 Report of the Ontario Provincial Police for the year 1922. Presented to the Legislature, April 6th, 1923. *Printed.*
- No. 85 Return to an Order of the House dated 16th March, 1923, That there be laid before this House, a Return of copies of all estimates, cruises, explorations, maps and reports of every description in connection with the area north of Cochrane, received by the Government prior to and since the commencement of construction work on the T. & N. O. Railway. Presented to the Legislature, April 6th, 1923. Mr. MacBride. *Not Printed.*

- No. 86 Return to an Order of the House dated 14th March, 1923, That there be laid before this House, a Return of dates of meetings held by the Board of Governors, Toronto University, since 1915, with the names of those attending such meetings. Presented to the Legislature, April 6th, 1923. Mr. Watson. *Not Printed.*
- No. 87 Return to an Order of the House dated 16th March, 1923, That there be laid before this House, a Return of all applications for licenses to spear or net fish in Hamilton Bay for the years 1920, 1921, 1922. 2. List of names of those who secured licenses to spear or net fish in Hamilton Bay for the years 1920, 1921 and 1922. 3. List of names of those who applied for, and the names of those who secured special permission or licenses to spear or net fish in the spring in Hamilton Bay, during each of the above mentioned years, and the authority under which such special permission was given. Presented to the Legislature, April 6th, 1923. Mr. Halcrow. *Not Printed.*
- No. 88 Report of the Public Service Superannuation Board for the year 1922. Presented to the Legislature, April 9th, 1923. *Printed.*
- No. 89 Report of the Minimum Wage Board for the year 1922. Presented to the Legislature, April 12th, 1923. *Printed.*
- No. 90 Report on Sandwich, Windsor and Amherstburg Railway and Windsor and Tecumseh Electric Railway of the Commission to enquire into and report upon: 1. All estimates submitted from time to time to the Hydro-Electric Power Commission of Ontario for the Queenston-Chippawa power development, and also all estimates for the said work submitted by the said Commission to the Government of Ontario. 2. The reason for increases from time to time in the estimates for the Queenston-Chippawa power development, etc. Presented to the Legislature, April 16th, 1923. *Not Printed.*
- No. 91 Report of the Civil Service Commissioner of Ontario for the year ending 31st October, 1922. Presented to the Legislature, April 26th, 1923. *Printed.*
- No. 92 Return to an Order of the House of the Nineteenth day of April, for a Return of copies of all letters, telegrams, papers, documents and reports in connection with the accident of James F. Devine, Cochrane, Ontario, together with reports, recommendations, findings, rulings, and decisions of the Workmen's Compensation Board or any officials under their control or in their employ and the same be laid upon the table of the House. Presented to the Legislature, April 20th, 1923. Mr. Marceau. *Not Printed.*
- No. 93 Return to an Order of the House of the Nineteenth day of April, for a Return of all letters, telegrams, papers, documents, and reports in connection with an accident to Eugene Seguin, North Bay, working with his father for Michael Dweyer, who is a sub-con-

tractor of Mr. Satchell, contractor for the Spanish River Pulp and Paper Company, together with reports, recommendations, findings, rulings, and decisions of the Workmen's Compensation Board, or any officials under their control or in their employ. Presented to the Legislature, April 20th, 1923. Mr. Marceau. *Not Printed.*

- No. 94 Return to an Order of the House of the Nineteenth day of April, for a Return of (1) all copies of documents, papers, letters and correspondence in connection with the proposal of the Government that Spadina House should be used as the offices for the Workmen's Compensation Board; (2) of all documents, papers, letters, correspondence and minutes concerning the refusal of the Chairman of the Workmen's Compensation Board or the Board to have the staff under the Workmen's Compensation Board placed under the Civil Service Act; (3) of a report setting out the number of pay roll auditors in 1915 and 1916, and of the number of contributing firms in each of these years respectively; and also of the number of auditors in 1922 and the number of firms contributing in that year. Presented to the Legislature, April 20th, 1923. Mr. Dewart. *Not Printed.*
- No. 95 Return to an Order of the House of the Nineteenth day of April, for a Return showing all the different tables used by the Workmen's Compensation Board for computing Pension Reserves, with the dates during which each table was in force and copy of the minute or resolution adopting new tables at any time with the date of such minute. Presented to the Legislature, April 20th, 1923. Mr. Dewart. *Not Printed.*
- No. 96 Return to an Order of the House of the Nineteenth day of April, for a Return showing copies of all correspondence, telegrams, reports of investigation relating to the claim 264,504, made to the Workmen's Compensation Board for injuries received by C. J. Halliday whilst employed as foreman carpenter by W. J. Fletcher, as well as all correspondence, reports, etc., dealing with the subsequent demand by the said Board for fees from the said Halliday as an employer of labour. Presented to the Legislature, April 20th, 1923. Mr. Tolmie. *Not Printed.*
- No. 97 Return to an Order of the House, showing copies of all correspondence, telegrams, reports or recommendations relating to the removal from office of Fortunat Cadieux, Bailiff of the First Divisional Court, County of Prescott (county town of L'Original), and the appointment of Albert Rochau in his place. Presented to the Legislature, April 20th, 1923. Mr. Evanturel. *Not Printed.*
- No. 98 Report of Mothers' Allowances Commission for the year 1922. Presented to the Legislature, April 30th, 1923. *Printed.*

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- No. 99 Return to an Order of April 19th, 1923, for a Return of copies of all correspondence, reports, documents and papers between the Workmen's Compensation Board and the Public Works Department, or any other Department of the Government or persons, and between any Department of the Government and the Workmen's Compensation Board or any person or persons, in connection with the death of Harry S. Scott, and payment of any moneys to the widow of the said Harry S. Scott of Orillia, and any ruling of the Treasury Department. Presented to the Legislature, April 30th, 1923. Mr. John A. Currie. *Not Printed.*
- No. 100 Statement on distribution of Statutes. Presented to the Legislature, May 1st, 1923. *Not Printed.*
- No. 101 Return to an Order of the House of 16th March, 1923, That there be laid before this House, a Return of all applications, recommendations, letters, telegrams, papers and other correspondence having reference to the appointment to positions in the Algonquin Park, of the following:—E. C. Brewer, G. A. Holmberg, F. Lovesey, M. Newell, C. Ryan, T. Saraza, D. Stringer, A. Grant, W. A. Mooney, J. P. Foran, P. J. Gervais. Presented to the Legislature, May 2nd, 1923. Mr. Marceau. *Not Printed.*
- No. 102 Return to an Order of the House of the 14th March, 1923, for a Return of copies of all letters, telegrams, recommendations and other correspondence having reference to the appointment of Mark Robinson as temporary park superintendent of Algonquin Park, and to the proposed appointment of the same person as permanent superintendent of Algonquin Park. Presented to the Legislature, May 3rd, 1923. Mr. Marceau. *Not Printed.*
- No. 103 Report of the Soldiers' Aid Commission for the year ending 31st October, 1923. Presented to the Legislature, May 4th, 1923. *Not Printed.*
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ANNUAL REPORT

OF THE

Inspector of Division Courts

FOR THE

PROVINCE OF ONTARIO

FOR THE YEAR

1922

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:
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1923

Printed by
THE RYERSON PRESS

TORONTO, February 1st, 1923.

To His Honour COLONEL HENRY COCKSHUTT,

Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to Your Honour the Report of the Inspector of Division Courts of the Province of Ontario, for the year ending 31st December, 1922.

Respectfully submitted,

W. E. RANEY,

Attorney-General.

Toronto, February 1st, 1923.

SIR,—I have the honour to submit herewith, to be presented to His Honour the Lieutenant-Governor, the Report of the Inspector of Division Courts, for the year ending 31st December, 1922.

I have the honour to be, Sir,

Your obedient servant,

W. W. ELLIS,

Inspector.

TO THE HONOURABLE W. E. RANEY, K.C.,
Attorney-General, Toronto.

Annual Report of the INSPECTOR OF DIVISION COURTS

For the Province of Ontario

FOR THE YEAR ENDING 31st DECEMBER, 1922

Toronto, February 1st, 1923.

To His Honour,

HENRY COCKSHUTT,

Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honor to submit the following report upon the Division Courts of the Province for the year ending 31st December, 1922.

Complete figures are given showing the volume of business transacted in each Division Court as returned by the several Clerks and Bailiffs throughout the Province.

Appendix "A" shows the number of suits entered in each County and District during the year, the total amount of the claims entered, the number of transcripts of judgment and judgment summonses issued, the number of judgment debtors ordered to be committed, the amount of suitors' moneys paid into and out of court, etc., etc.

Appendix "B" gives a correct list of the several Division Court Clerks throughout the Province, together with their Post Office address, the County or District in which their office is situated, and the number of their court.

Appendix "C" gives similar information regarding the bailiffs.

Appendix "D" sets forth the territorial divisions in the Province, together with the names of the judicial officers.

Appendix "E" gives the Division Court Tariff of Clerks' and Bailiffs' Fees, including fees allowed to witnesses and appraisers.

CLAIMS ENTERED FOR SUIT.

That the Division Courts throughout Ontario are serving a useful purpose, and that suitors are obtaining satisfactory results therein, is strikingly shown, by comparing the volume of business transacted in these courts, from year to year.

Since the year immediately following the close of the Great War, the business has increased by leaps and bounds. The high record of suits entered during one year (70,115 original claims in 1921) was surpassed during the year ending 31st December last, when 81,667 claims were entered for suit for the huge total of \$5,275,738.07.

While the increased jurisdiction granted to the Division Courts a few years ago has helped to swell the volume of business passing through these courts, the great bulk of the claims entered are for small amounts. There were 12,386 suits entered where the amount of the claim did not exceed \$10.00.

It is thought by many persons that when there is great activity in the collection of claims by recourse to the Courts, that it is an indication of general depression in the commercial world. A careful analysis of the business done in the Division Courts, goes to show that there is more suing of accounts when conditions are normal, and in so called good times, and that suitors are reluctant to incur court costs, unless there is some likelihood of recovering from the debtor.

Prompt and courteous attention to the business entrusted to them on the part of the Clerks and Bailiffs is also a big factor and shows results in the increase in the number of claims entered in court. This is particularly true as regards the Bailiffs. If a bailiff is indifferent to the interest of suitors, slow to effect service, and lacking in vigor in forcing writs of execution, the business in that division dwindles away.

GENERAL REMARKS.

Owing to the contentious nature of the work, it is to be expected that out of the tens of thousands of suits entered in the 340 Division Courts, situated throughout the Province, that there should be complaints registered at the Department, against some officials, either by the plaintiffs or their solicitors, or by defendants. Every complaint is promptly investigated, and if the charge is a serious one, personal enquiry is made at the clerk's office. Most of the complaints are of a purely routine character. One of the chief causes of complaint is the non-enforcement of writs of execution, and failure on the part of the Bailiffs to make returns to executions within thirty days.

Rule 95 provides that, "The bailiff shall return an execution within the thirty days prescribed by the Act, unless it has been renewed, or unless the seizure has been so recent that he has been unable to realize thereon, in which latter case he shall report to the Clerk, who shall notify the execution creditor thereof."

Almost daily letters are received at the Department, stating that a judgment was recovered and execution ordered about a month ago, but that since that date no word has been received from the clerk as to whether the amount of the claim has been recovered, etc. Upon taking the matter up with the officials in question it generally transpires that the defendant had no goods liable to seizure over and above the Statutory exemptions, but that he was anxious to pay the claim, or that the bailiff thought he could make the money by giving the defendant time, or that he was collecting by instalments, etc.

Where a bailiff is unable to find goods or chattels liable to seizure, but is of opinion that the debtor would pay the amount if granted a little time, the facts should be reported to the plaintiff or his solicitor. Neither the clerk nor bailiff has the right to renew a writ of execution on his own initiative—it must be renewed by the clerk at the instance of the execution creditor.

Failure of the bailiff to make returns promptly should be reported to the Department.

If these simple rules were adhered to, complaints would be reduced by 50%. Of course there are many writs issued against parties who are execution proof, and no blame can attach to the officers of the court for the return made of "nulla bona."

This year the Department has required every bailiff to make a return, shewing the total number of writs handed him, the number on which he was able to realize, and the number returned "nulla bona."

These figures are given in Appendix "A."

It will be seen that in many divisions there are comparatively few executions issued.

During the year bailiffs realized the sum of \$590,152.60 by virtue of executions against goods.

We continue to receive numerous complaints against clerks for failure to answer enquiries made by parties, touching their suits in court.

Rule 69 provides that, "Every clerk, upon being paid his proper fee and necessary postage, is required to answer promptly all reasonable enquiries made touching suits by the parties thereto, their solicitors or agents."

VACANCIES AND APPOINTMENTS.

Great care is taken to obtain competent persons to fill any vacancies that occur in the several offices, and I have no hesitation in stating that the Division Court Clerks and Bailiffs will compare very favorably with any other body of Public Officials.

When a change takes place in the Clerkship, the office is visited, and the new appointee instructed in the duties of his office. After he has been in office a few months, a second visit is made to see how the official is getting along, and to give him any further assistance that he may require.

During the year there were seventy-eight vacancies caused by death, resignation or removal. These vacancies were filled by the appointment of forty-seven Bailiffs and thirty-one Clerks.

INSPECTION.

In addition to the visits made necessary by the frequent changes in officials, and special trips made from time to time, to enquire into complaints, etc., a system of routine inspection has been adopted, which covers the whole Province. Every Division Court Office is periodically visited and the books and documents examined. The satisfactory results obtained justify this plan. There is now absolute uniformity in the manner in which the records of the courts are kept, and in the proper taxation costs.

In addition to the Annual Statutory Return of the business transacted in every Division Court, which is made to the Department after the close of business each year, every Division Court Clerk has been required to furnish the Department with an itemized statement, shewing the amount of suitors' moneys remaining in his hands on the 31st December, giving date when same was paid into court, and explaining why the amount had not been paid over to the parties entitled to receive the same. The statement together with the Annual Return, is checked over and the figures verified, when the office is inspected.

Owing to the continued increase in the number of suits entered, and the hundreds of thousand of dollars passing through the hands of the officials, it was thought advisable to supplement the Annual Returns by a half yearly report from every Division Court Clerk—which the clerks made on the 30th June last, shewing in detail the moneys remaining in court, and the balance to the credit of the court in the bank on the same date. While some of the older clerks have commented upon the close inspection now made of their work, they have all readily co-operated with the Department and gladly furnished the several statements asked for.

SURPLUS FEES.

Division Court Clerks and Bailiffs are paid by fees, which are costs in the cause. There is no tax upon the Province for the upkeep of the 340 offices, and not only are the courts self-sustaining, but they contribute annually to the Provincial Treasury, several thousand dollars in Surplus fees and in Unclaimed moneys.

The Public Officers' Fees Act requires every Division Court Clerk whose gross fees exceed \$2,000 per annum, to pay the following percentages to the Consolidated Revenue Fund.

(a) On the excess over \$ 2,000 up to \$ 3,500.....	20%
(b) " " " " 3,500 " " 6,000.....	30%
(c) " " " " 6,000 " " 10,000.....	40%
(d) " " " " 10,000.....	75%

By an amendment to the Act passed last Session, every Division Court Bailiff is now required to pay a percentage on his income as follows:

(a) On the excess over \$ 4,000 to \$10,000.....	10%
(b) On the excess over \$10,000.....	20%

The revenue collected by the Department and paid to the Honourable the Provincial Treasurer from this source, for the year ending 31st December, 1922, was \$39,534.63 as compared with the sum of \$18,524.19 collected for the year 1921. Added to this was \$1,329.15 unclaimed moneys collected under the provisions of Section 43 of the Act, which made a total net revenue of \$40,863.78 paid over to the Provincial Treasurer for the year.

JURY FUND.

Section 115 of the Division Courts Act requires that there shall be paid to the clerk on every action originally entered in his court, in addition to all costs or jury fees payable:

(a) Where the claim exceeds \$20.00 but does not exceed \$60.....	three cents.
(b) Where the claim exceeds \$60.00 but does not exceed \$100.00.....	six cents.
(c) Where the claim exceeds \$100.00.....	twenty-five cents.

These fees are paid over by the clerks to their respective County Treasurers and form a "Jury Fee Fund." Under this "heading" the County Treasurers received the sum of \$1,992.37 for the year ending 31st December. The returns show that out of 81,667 claims sued, there were only forty-one Jury Trials, and the amount paid to jurors summoned was \$1,445.60 leaving a surplus in the hands of the several County Treasurers throughout the Province of \$3,546.77.

COUNSEL FEES.

In the Division Courts no solicitors' fees can be taxed against the defendant, as costs in the cause, or form part of the claim, except in a contested suit for more than \$100. In such actions, when a counsel, solicitor, or agent, has been employed by the successful party in the conduct of the cause or defence, the trial Judge may direct that a fee be allowed and taxed as costs in the cause. In the large majority of the claims entered in the Division Courts, the clerk of the court signs judgment by default, or the case is settled between the parties after the service of the summons. During the year there were only 964 contested cases in the whole Province on which counsel fees amounting to \$10,489.00 were allowed.

FOREIGN FEES.

While many clerks report a vast improvement in the payment of Foreign Fees, the failure on the part of some officials to promptly pay Foreign Fees is a constant source of irritation among the officials.

It should be borne in mind that if fees are not paid, not only is the foreign clerk out his own fees in the suit, but he has contracted a debt to his bailiff, which he must pay, as the bailiff naturally looks to his clerk for the prompt payment of his costs for serving.

Immediately a summons that has been forwarded to another division for service is returned, the home clerk should at once remit the costs endorsed on the paper.

ALTERATIONS IN DIVISIONS.

During the year a meeting of the Division Court Board was held in Belleville for the purpose of establishing a new Court at Fraukford in the County of Hastings.

The territory comprising this new division, which will be known as the Eighth Division Court, was formerly included in the 5th and 9th divisions.

The new judicial District of Cochrane was created during the year, but pending the appointment of the new District Judge, no steps have been taken to rearrange the Division Courts.

The Town of Cochrane will be division No. 1. This territory was formerly part of the District of Temiskaming.

All of which is respectfully submitted,

I have the honour to be,

Your Honour's obedient servant.

W. W. ELLIS.

Inspector.

APPENDIX

Return of Division Court Business from the 1st of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, ex- clusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Tran- scripts of Judgments from other Courts.	Number of Judgment summonses issued.
Algoma	1	1,802	\$97,276 94	19	\$1,035 65	253
	2	41	3,188 42	3	312 04	6
	3	85	3,713 40	3	359 85	2
	6	15	999 26	5	480 06	9
	7	181	7,394 55	2	88 94	
Brant	1	933	73,381 41	90	6,994 46	28
	2	108	6,346 62	21	1,395 69	4
	3	40	3,098 08	9	747 83	
	4	88	6,311 80	20	1,661 56	2
	5	42	3,021 36	22	2,382 23	
Bruce	1	161	10,741 16	7	443 60	5
	2	115	9,056 84	6	382 42	2
	3	118	7,454 12	6	587 91	
	4	59	3,086 44	2	50 58	4
	5	57	4,746 96	8	704 37	8
	7	72	6,584 90	6	352 95	2
	8	241	13,490 66	11	970 64	41
	9	25	1,413 39	5	342 71	
	10	18	1,000 00			
	11	85	3,466 66	3	322 11	
	12	111	7,816 34	7	576 07	1
	Carleton	1	3,825	204,074 89	54	5,147 35	651
2		28	1,236 79			
3		50	2,473 11	4	947 43	1
4		30	2,872 50	5	296 70	
5		14	717 64	3	199 29	
6		144	11,319 37	10	973 45	1
7		721	25,845 46	15	913 08	24
Dufferin	1	145	11,156 24	7	579 61	14
	2	184	10,155 20	23	1,407 25	14
	3	8	587 44	4	235 68	
	4	3	315 85			
	5	63	6,079 83	8	743 45	2
Elgin	1	632	31,386 28	43	3,653 58	121
	2	34	1,836 69	5	400 17	3
	3	674	40,311 19	31	4,013 00	60
	4	128	9,660 68	13	1,801 92	10
Essex	1	359	18,076 02	7	1,796 49	99
	2	386	22,514 98	16	1,933 99	6
	3	107	8,836 82	21	1,647 15	4
	4	70	6,303 89	13	1,237 67	17
	5	303	20,125 18	18	2,514 62	28
	6	53	5,225 34	1	305 55	3
	7	1,093	131,205 00	382	4,302 00	101
	8	314	25,714 13	10	860 75	63
	9	100	5,620 11	2	56 79	5
	10		No business			

A

to the 31st of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds \$100 but does not exceed \$200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds \$200.	Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60.	Number of actions of Replevin.
\$941 95	\$37,832 76	\$38,744 71	\$34 50	234	46	4		
	823 40	806 33	17 07	9	3	1		
	2,007 94	2,007 94		10	1			
	842 15	842 15		2				
5 00	2,947 11	2,875 06	77 05	11	4			
830 00	22,111 91	22,131 62	810 29	154	82	2	4	2
	4,970 94	4,970 94		18	3		1	
	1,022 41	1,022 41		12	5			
7 00	3,831 11	3,831 11	7 00	17	4			
4 00	2,116 69	2,220 69		9	1			
	2,173 00	2,159 00	14 00	26	6	1	1	
	4,774 09	4,774 09		14	13			
112 19	3,185 89	3,146 22	152 77	27	7			
	2,236 17	2,236 17		6	2			
	2,274 55	2,254 55	20 00	4	2			
	2,312 12	2,312 12		16	8			
135 98	3,953 60	4,047 22	42 36	34	9	1		
	734 25	722 75	11 50	6				
	474 88	427 78	47 10					
	2,486 03	2,486 03		8	1			
	3,981 30	3,981 30		16	10			
2,445 57	49,864 11	50,860 72	1,448 96	424	143	22	13	
	929 94	929 94			4			
	1,313 64	1,313 64		9				
	1,346 59	1,346 59		6	4			
	309 49	309 49		1				
	6,517 89	6,391 39	126 50	33	13			
272 72	5,404 05	5,523 18	153 79	58	4			
	2,659 19	2,659 19		35	11			
	5,070 58	5,070 58		23	4	1	2	
	291 34	291 34		1	1			
				2				
	1,657 04	1,657 04		8	11			
	14,783 74	4,783 74		75	18	1	2	
13 85	1,389 23	389 23		1	2			
10 00	17,919 99	17,887 29	52 70	89	32	6	1	
6 54	5,646 95	5,653 49		26	17	2	2	
	7,810 60	7,810 60		51	12	176	75	
65 67	9,513 18	9,513 18		57	20	181	47	
73 34	3,632 92	3,706 26		20	11		1	
	2,964 84	2,964 84		13	10			1
74 78	10,539 72	10,614 50		62	29		1	1
35 00	4,114 69	4,149 69		12	6			
1,529 00	50,596 30	50,098 00	498 30	485	372	20	10	10
151 25	12,869 12	13,002 92	17 45	65	32		3	
53 94	2,729 42	2,783 36		12	3			

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT.	Number of Divisions	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury sum- moned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Algoma	1	311				\$496 41	6
	2	2					1
	3	17					1
	6	2					
	7	48					3
Brant	1	60	1	\$30 00	\$78 71	269 00	21
	2	13			7 26		1
	3	9	2	57 70	3 51		2
	4	7	1	24 00	6 86		1
	5	4			3 64		1
Bruce	1	16			11 51		1
	2	6			9 67		
	3	26			10 48		
	4	7	1	29 50	3 29		1
	5	4	1	30 50	2 52		2
	7	8			7 53		2
	8	44			15 08		2
	9	6			1 86		
	10	2			1 20		
	11	23			3 48		
	12	23			9 43		
	Carleton	1	528			213 31	22 50 5,724 77
2		7			1 61		
3		4			3 24		
4		1			3 10		
5					58		
6		13			13 99		1
7		156			27 86	42 28	1
Dufferin	1	18			11 51		5
	2	23			10 72		1
	3	1			46		
	4				56		
	5	9			5 71		1
Elgin	1	134			33 90	92 75	1
	2				1 59		
	3	84			42 76	72 03	1
	4	15			12 94		1
Essex	1	110	1	24 00	12 78		2
	2	81	1	36 70	25 55		14
	3	10			9 00		1
	4	11			6 77		1
	5	33	1	24 00	33 61		
	6	2	2	70 10	6 60		2
	7	192	1	100 00	115 21	1,310 80	32
	8	30	1	25 00	29 38		11
	9	19			5 48		2

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Enforcements.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Enforcements	Unclaimed monies in pursuance of Section 43 D.C.A.
\$5 00			\$4,154 70	75	\$2,215 46	45	\$2,203 70	
10 00			186 90	15	129 60	7	159 35	
15 00			172 85				150 00	
			68 15	7	409 40	4	79 33	
30 00	1		447 10	5	110 25	2	150 75	
224 00			3,345 00	283	3,675 18	106	1,722 63	
10 00			432 75	54	156 09	19	327 59	
40 00			154 70				69 05	
15 00			343 05	3	76 85		198 30	
10 60			186 50	18	557 97	10	105 45	
20 00			468 45	36	1,032 65	14	468 65	
			362 01	21	1,550 56	9	259 47	
			472 05	23	1,024 62	10	334 33	
15 00			173 75	11	30 49	7	161 51	
10 00			247 14	18	951 54	7	237 15	
25 00			310 00	15	1,122 67	2	261 10	
12 00	3		853 52	74	1,519 64	34	496 04	
			96 01	12	518 66	2	63 10	
			49 84					
			238 83	14	517 48	1	204 87	
			319 55	26		5	326 18	
				617	13,732 39	341	3,784 84	
295 00	222	4	14,099 90	563	11,022 95	161	4,225 06	\$36 83
			111 47	3	225 83		82 78	
	1	1	144 40	8	355 53	1	137 70	
			133 26	12	601 57	3	123 00	
			51 60					
10 00			529 05	20	1,565 96	3	432 35	
10 10	13	1	2,211 40	329	3,245 40	43	1,831 82	
40 00	1		542 00	35	885 00	15	304 82	
5 00			562 51	20	569 98	10	274 92	
			33 09	4	141 62	2	53 00	
			10 30				11 30	
10 00			281 01	13	360 31	2	160 80	
15 00	12		2,463 75	131	5,180 79	58	1,765 44	
			136 00	9	378 60	5	367 60	
10 00	11		2,360 15	184	6,636 45	109	1,510 17	
10 00	1		473 65	13	1,452 96	6	620 81	
20 00			825 32	12	597 65	6	685 09	
155 00			1,189 58	45	2,376 24	24	661 87	
15 00	1		505 00	77	3,766 63	23	436 80	
15 00	6		395 25	45	1,337 74	29	263 00	
	3		1,148 17	54	1,743 54	36	753 64	
35 00			246 02					
320 00	196	18	6,652 00	624	34,218 63	96	3,363 51	
170 00	15		1,470 75	83	2,549 49	29	910 30	
25 00	1		321 75	18	1,303 57	11	301 25	

APPENDIX

Return of Division Court Business from the First Day of January,

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.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Frontenac	1	848	\$55,570 28	17	\$1,265 90	97
	3	35	2,830 68	1	8 00	2
	4	93	5,397 86	2	.....	7
	5	26	1,813 48	1	305 92	1
	6	107	4,851 35	8	515 26	10
	7	32	1,144 18	3	145 70	.....
	Grey	1	695	30,910 58	32	2,547 51	71
2		86	7,004 57	20	2,184 16	4
3		163	8,221 81	4	188 99	16
4		82	6,672 26	28	2,562 76	4
5		137	10,195 29	22	2,890 67	1
6		56	4,971 77	3	469 22	4
7		120	6,429 54	8	1,086 95	13
8		53	2,842 46	7	478 96	.....
Haldimand	1	100	7,209 21	13	1,052 54	4
	2	45	2,545 92	2	245 63	3
	3	215	14,579 92	27	2,972 43	17
	4	102	7,742 00	11	888 00	3
	5	39	2,853 54	3	462 65	.....
Haliburton	1	46	2,841 60	6	293 25	5
	2	44	3,491 33	3	290 76	.....
	3	90	4,417 10	6	784 86	5
	4	No business	.....	.....	.....	.....
Halton	1	125	5,582 99	12	1,658 26	1
	2	86	5,631 14	15	1,511 14	3
	3	142	12,045 38	16	2,174 84	5
	4	49	2,397 94	7	777 89	2
	5	19	1,464 10	3	203 96	1
	6	381	24,930 86	21	546 12	18
Hastings	1	835	34,190 18	55	5,257 35	88
	2	20	1,142 95	5	499 26	6
	3	22	945 89	9	347 89	1
	4	122	6,725 67	7	1,246 60	.....
	5	125	7,637 59	14	1,533 57	5
	6	144	9,039 79	10	666 19	2
	7	85	3,958 09	15	1,723 28	.....
	8	39	1,207 34	4	159 90	.....
	9	478	18,973 86	25	1,976 77	90
	10	60	2,383 00	11	809 34	1
	11	48	2,485 42	9	398 50	3
	12	215	15,080 82	19	1,301 83	21

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES OR DISTRICT	Number of Divisions.	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury sum- moned.	Amount paid to jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 110 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Frontenac.....	1	91			\$57 79	\$169 43	6
	3	4			2 71		
	4	10			7 39		
	5	3					
	6	15			4 79		
	7				1 09		
Grey.....	1	210	1	\$36 60	39 75	76 13	17
	2	7			6 83		
	3	25			8 36		
	4	7					
	5	12	2	79 80	11 65		2
	6	5			5 77		1
	7	24			6 86		
	8	8			6 96		
Haldimand.....	1	9			8 34		1
	2	9			2 67		
	3	16			16 24		4
	4	7			5 40		3
	5	2			2 25		
Haliburton.....	1	4			2 63		
	2				4 00		
	3	19			4 40		
	4	No Business					
Halton.....	1	41			6 48		
	2	12			5 40		1
	3	88			13 31		
	4	11			2 72		
	5	5			1 68		
	6	54			27 82		6
Hastings.....	1	225			30 95	200 28	4
	2	2			1 20		
	3	4			98		
	4	16			7 98		1
	5	18			8 78		
	6	13			10 19		1
	7	20			3 93		2
	8	16			1 07		
	9	128			19 23		6
	10	11			3 10		
	11	2			3 24		
	12	38			12 97		1

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 43 D.C.A.
\$57 00	11		\$2,847 15	95	\$3,565 52	17	\$1,873 50	
			139 36	4	557 51	1	96 90	
	1		423 80	1	29 85		281 35	
			61 00	2	183 93	1	106 60	
			469 25	16	172 76	5	322 63	
			119 09	4	18 90	1	68 70	
178 00	8		2,380 67	89	2,354 38	34	835 12	
			302 64	37	979 10	23	300 75	
	1		451 70	17	839 06	6	279 25	
	1		251 92	55	2,516 96	10	426 24	
20 00			567 45	53	2,799 28	17	751 37	
10 00			188 25	6	886 76	1	250 32	
	1		362 70	23	1,420 35	6	310 44	
			182 60	7	215 00	2	175 00	
10 00	1		492 31	14	272 22	10	194 15	
			104 81	3	220 45	2	80 35	
40 00	5		761 85	55	1,775 94	17	469 57	
25 00	2		333 50	14	563 08	6	345 64	
			137 49	3	50 00	1	120 10	
	1		165 37	6	424 54	1	191 96	
			216 25	2	125 00		69 75	
			235 75	2		2	43 25	
			424 10	40	1,576 04	14	329 94	
15 00			349 80	13	56 39	12	208 69	\$45 00
	1		649 51	29	1,656 28	15	171 41	
			204 25	22	826 32	5	125 00	
			66 14	7	212 40	1	76 00	
66 00			1,374 73	80	3,633 91	8	760 14	
50 00	6	2	3,001 40	237	6,750 18	100	1,660 03	
			99 18	6	111 64	1	101 15	
			41 35				10 65	
10 00			408 85	14	1,695 25	4	481 77	
	1		457 65	26	530 68	12	339 67	
5 00	1		379 05	16	1,071 53	6	306 90	8 00
20 00			239 42	20	858 26	7	132 10	
			110 15	6	121 57	3	62 74	
50 00	5		1,964 52	99	3,091 56	32	1,205 39	
			170 42	12	348 84	2	222 81	
			170 65	17	261 52	6	282 59	
10 00			598 40	27	1,018 77	15	394 73	

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, ex- clusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Tran- scripts of Judgments from other Courts.	Number of Judgment summonses issued.
Huron.....	1	99	86,203 65	13	\$1,071 77	3
	2	293	12,126 25	9	713 80	57
	3	24	2,331 78	2	159 83	..
	4	60	5,116 90	8	587 27	5
	5	89	5,934 07	8	386 60	4
	6	24	2,043 13	8	667 30	..
	7	29	1,116 53	2	329 94	1
	8	129	7,451 49	21	1,120 67	5
	9	115	9,647 65	3	200 65	..
	10	45	2,853 64	3	375 47	1
	11	33	3,529 06	5	599 31	7
	12	40	1,790 51	22	217 04	1
Kenora....	1	207	12,384 04	6	590 51	4
	2	15	106 55	..	..	..
	3	49	3,597 82	..	..	1
	4	..	..	..	..	..
Kent.....	1	835	77,770 46	37	2,547 93	78
	2	211	17,609 00	33	3,154 86	20
	3	152	8,669 75	18	1,857 89	18
	4	189	16,696 77	11	1,107 42	40
	5	401	28,708 20	31	3,540 88	23
	6	75	5,826 58	35	513 06	4
	7	190	15,620 87	20	1,948 29	11
Lambton.....	1	1,047	60,875 16	38	3,740 06	30
	2	64	4,581 20	10	817 81	1
	3	57	3,053 23	13	1,355 35	5
	4	85	7,933 82	20	1,227 40	..
	5	58	4,889 79	10	655 63	1
	6	21	2,069 00	7	838 30	..
	8	168	10,873 68	12	830 50	2
	9	56	4,829 43	6	667 35	..

Lanark....	1	314	18,348 21	16	1,806 13	12
	2	105	7,802 90	23	2,675 46	6
	3	97	4,996 54	6	369 40	5
	4	452	17,014 75	12	801 07	14
	5	90	6,603 92	7	418 57	2
Leeds and Grenville	1	633	28,381 76	21	1,500 97	6
	2	215	10,468 46	13	1,082 91	2
	3	192	13,746 49	10	780 76	1
	4	89	3,925 98	6	456 43	14
	5	36	1,628 22	2	103 14	3
	6	265	20,781 63	13	1,185 73	5
	7	13	1,165 95	5	534 00	..
	8	202	18,646 29	16	1,104 43	7
	9	55	2,533 75	4	336 45	2
	10	39	3,158 72	1	64 75	..
	11	15	481 46	2	182 31	..
	12	51	2,809 65	1	212 06	3

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds \$100 but does not exceed \$200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds \$200.	Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60.	Number of actions of Replevin.
825 37	\$2,158 90	\$2,143 21	\$41 06	15	6	1	2	
68 45	5,164 97	5,147 64	85 78	20	10		1	2
	1,303 33	1,303 33		4	4			
	2,292 93	2,292 93		11	5			
	3,037 34	3,037 34		12	6		3	
20 00	1,265 03	1,282 53	2 50	5	3			
	430 66	430 66		2				
26 52	5,160 93	5,153 02	34 43	14	7			
	5,976 83	5,976 83		17	10			
	2,837 28	2,792 28	45 00	4	3		1	
	2,373 94	2,373 94		7	7			
20 00	1,027 44	1,033 44	14 00	3	1			
511 53	5,070 90	5,142 13	440 30	31	5			1
46 00	51 55	82 01	15 54					
46 55	1,567 16	1,613 71		9	2			
52 45								
2,247 99	22,574 25	19,470 12	3,104 13	169	97	2	7	
153 02	8,710 90	8,709 01	154 91	42	18		7	1
231 11	5,211 62	5,349 68	93 05	28	6			
80 57	9,639 81	9,360 06	360 32	32	22		1	
261 84	14,169 99	14,187 84	243 99	69	29			1
75 00	1,351 48	1,426 48		12	6			
67 30	8,394 40	8,404 30	57 40	30	23			
1,014 59	25,186 78	25,905 50	295 87	126	48	9	12	
	2,277 96	2,277 96		5	3	32		
	3,418 94	3,218 94	200 00	8	2			
28 33	6,586 17	6,614 55		11	12			
2 00	2,676 89	2,676 89	2 00	53	5	17		
	2,125 62	2,125 62		2	4			
	6,004 09	6,004 09		21	14			
	3,790 48	3,790 48		12	5			
75 66	6,924 93	6,877 10	123 49	35	20		1	
112 91	6,583 94	6,588 46	108 39	22	8			
	1,418 67	1,418 67			5	8		
30 85	11,080 82	11,059 64	52 03	27	5			
	2,898 49	2,898 49		19	7		1	
1 15	11,615 05	11,472 02	114 18	59	25	3	4	
107 60	3,806 31	3,577 45	336 46	22	9		1	
452 47	4,465 94	4,899 86	18 55	37	13	1	1	
53 45	2,294 17	2,260 60	87 02	12				
6 75	681 25	668 00		3	2			
	5,838 93	5,819 43	19 50	54	17		1	
10 00	349 04	359 04		4	1			
	5,714 28	5,714 28		48	18	1		
	2,067 41	2,067 41		2	3			
17 90	1,104 98	1,100 98	21 90	7	3			
	579 24	579 24		1				
	1,104 79	1,104 79		4	4			

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions, *	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury sum- moned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of The Division Courts Act.	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under Division Courts Act.
Huron	1	9			\$7 68		
	2	95	3	\$93 15	11 88		3
	3	1			2 61		
	4	10			5 14		1
	5	14			6 15		
	6	3			2 35		
	7	6			52		
	8	48			7 44		
	9	15			9 08		
	10	6			2 52		
	11	1			4 07		
	12	8			1 63		
Kenora	1	9					
	2	14					
	3	5					
Kent	1	78	1	12 00	82 73	\$261 20	1
	2	9	2	52 50	20 83		1
	3	30			9 59		
	4	22			15 56		
	5	44			31 81		
	6	10			5 88		1
	7	19			18 80		1
Lambton	1	168	1	25 00	62 73	202 34	8
	2	12			3 26		
	3	17			3 80		1
	4	5			7 64		1
	5	3			6 52		
	6	1			1 45		
	8	20			12 28		2
	9	5			5 72		
	Lanark	1	77			17 40		5
2		10			8 68		1
3		33			4 36		
4		125			17 45		3
5		10			7 79		1
Leeds and Grenville.	1	170			32 10		
	2	37			11 17		1
	3	16			16 70		6
	4	20			4 88		
	5	11			1 70		
	6	26			19 81		
	7	2	1	25 50	1 49		
	8	8			21 00		
	9	7			2 32		
	10	2			3 43		
	11	4			52		
	12	12			3 24		

A—Continued.
to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Enrolments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Enrolments.	Unclaimed monies in pursuance of Section 43 D.C.A.
\$28 00	3		\$199 25	18	\$1,005 89	2	\$172 24	
			904 75	42	1,815 21	15	721 21	
			90 15	3	148 59		54 80	
5 00			227 72	7	525 14	2	177 82	
			318 50	29	1,552 92	10	343 12	
			106 85	7	223 41		108 03	
			63 53	4	107 60	1	68 45	
			413 30	36	1,643 33	16	302 18	
			260 75	9	835 55	3	295 30	
	2	1	135 99	5	930 72		179 30	
			152 20	12	608 38	1	212 25	
			130 20	13	175 92	10	75 10	
			979 40	12	346 00	6	324 72	
			16 30				30 46	
			229 00	26	1,394 95	9	462 41	\$3 65
				169	3,830 41	99	861 98	
10 00	1	1	3,305 99	161	4,360 53	73	898 95	
10 00	2		898 00	57	1,495 24	6	541 75	
	7		582 60	26	1,394 95	9	449 06	
			796 45	26	1,600 80	11	533 55	
	4		1,474 95	100	4,009 10	23	1,196 96	
10 00			165 40	14	1,131 06	4	342 75	
10 00			615 60	49	2,152 50	15	891 19	
40 00	10		3,011 70	139	4,368 11	69	1,852 55	
			256 90	23	1,531 76	3	239 80	
10 00			191 05	28	1,627 14	5	405 50	
10 00			390 20	34	1,786 04	13	252 77	
			205 80	16	712 26	3	156 31	
			98 80	11	873 85	3	130 15	
20 00			421 00	59	2,381 70	13	483 31	
			212 22	13	1,565 25		338 98	
				79	2,087 28	28	361 10	
50 00	4		1,351 70	42	1,458 74	7	418 94	
10 00	1		409 50	47	3,034 18	10	563 45	
	1		282 70	17	2,019 84	4	208 80	
30 00	3		1,330 85	46	1,959 82	11	773 76	
20 00			355 90	25	1,500 00	3	352 91	
			1,948 60	80	2,398 85	17	1,095 20	
15 00			642 40	47	1,460 83	13	612 80	
60 00			273 85	46	909 64	14	275 00	
			346 80	7	119 10	3	216 25	
			93 85	1		1	66 30	
	1		951 70	57	2,899 92	10	996 79	
			60 87	8	357 73	1	75 75	
			1,162 04	104	4,726 05	42	800 60	
	1		211 05	8	402 75	1	112 77	
			118 41	6	88 58	1	74 95	
			48 80	5	314 49		38 50	
			184 24	10	664 64		270 81	

APPENDIX

Return of Division Court Business from the 1st day of January

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.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Lennox and Addington.	1	250	\$10,000 00	4	\$550 00	8
	2	23	596 42	2	373 54	2
	3	11	332 49			
	4	26	1,431 50	5	377 87	2
	5	19	1,458 57	2		1
	6	16	625 51	2	143 57	
	7	63	5,093 89	4	160 24	2
	8	49	1,266 23	2	86 79	2
	9	11	575 87			
Lincoln	1	93	4,137 87	5	326 59	5
	2	815	58,072 62	97	8,829 79	94
	3	139	11,208 91	17	2,496 12	8
	4	135	7,918 41	13	1,138 27	18
	5	373	19,073 71	31	2,220 21	48
Manitoulin.	1	49	3,914 11	6	650 77	
	2	39	3,188 88	2	238 14	
	3	10	1,008 78	1	129 08	1
Middlesex	1	2,746	172,892 06	103	10,767 47	134
	2	168	7,529 76	5	338 94	3
	3	52	4,771 05	3	686 74	1
	4	37	2,264 44	8	469 24	4
	5	141	9,329 16	17	1,298 23	12
	6	95	7,707 13	14	1,594 91	3
	7	59	3,928 96	30	2,299 57	3
	8	10	785 75	7	523 91	
	9	1,298	51,412 72	7	731 21	62
Muskoka	1	112	8,252 04	14	1,479 68	
	2	38	2,234 83	8	656 64	3
	3	103	2,724 32	2	250 24	7
Nipissing.	1	302	20,209 13	7	729 08	4
	2	41	2,431 90	2	324 65	
	3	540	39,400 45	35	2,873 18	25
Norfolk	1	642	32,348 35	15	1,100 62	31
	2	94	4,012 99	12	826 21	16
	3	15	508 92			3
	4	68	4,125 92	4	194 65	3
	5	7	414 96	4	314 47	1
	6	106	6,100 68	10	1,531 54	23
	7	59	2,309 76	10	1,046 25	13
	8	45	2,451 69	19	2,262 72	3

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitsors' Money paid into Court.	Total amount of Suitsors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds \$100 but does not exceed \$200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds \$200.	Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60.	Number of actions of Replevin.
\$6 88	\$8,500 00	\$8,500 00	\$6 88	16	10			
	575 41	575 41		2				
	240 76	240 76						
5 69	839 03	844 72		3	1			2
17 13	333 46	349 59	2 00	14	2			
	570 60	570 60		1				
	1,713 85	1,713 85		14	7	1		1
	1,266 23	1,266 23		5				
	301 93	301 93		2				
	2,473 54	2,323 54	150 00	11	1		2	
638 69	24,746 15	24,746 15	496 05	137	53	4	9	
20 07	4,448 58	4,450 82	17 85	25	14			
99 50	3,557 63	3,197 11	460 02	17	6			
135 53	8,617 46	8,704 75	48 75	41	15		1	
	843 20	843 20		9	5	1	1	
	2,386 79	2,334 79	52 50	9	3			
	521 07	521 07		3	1			
3,273 89	64,736 82	62,985 12	5,025 59	384	154	20	23	
	3,676 86	3,676 86		10	8	3	3	
24 50	2,520 77	2,519 27	26 00	7	8		1	
20 00	791 98	811 98		5	1			
172 88	3,688 87	3,752 23	119 52	19	7	2		
	3,535 68	3,515 68	20 00	12	13			
33 59	2,330 40	2,080 34	283 65	10	3			
	436 84	436 84		1		1		
593 85	21,056 51	19,564 99	2,097 23	122	22			
	3,204 35	3,204 35		22	7			
32 00	2,036 33	1,910 83	157 50	4	2			
37 71	1,360 16	1,337 73	60 14	12	4			
96 14	6,611 27	6,529 11	178 30	34	25			
36 53	1,159 65	1,119 58	76 70	8				
114 85	13,323 71	13,438 56		95	32	5	2	
244 28	12,396 81	11,934 98	399 67	55	46			
81 23	2,413 55	2,413 55	81 23	5	4	1		
	136 78	125 75	11 00	1				
	1,615 23	1,614 23	1 00		7	4		
	161 44	161 44		1				
	2,108 62	2,108 62		78	12			
	819 05	810 70	8 35	8				
28 60	2,207 15	2,178 15	57 60	6	2			

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury sum- moned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Lennox and Adding- ton	1	70			\$9 50		
	2	12			68		
	3	12			18		
	4	2			1 48		1
	5	3			1 42		
	6				64		
	7	7			6 18		2
	8				1 79		
	9				68		
Lincoln	1	18			4 56		1
	2	101			64 15	\$236 69	19
	3	11			12 21		5
	4	18			8 06		6
	5	80			19 22		5
Manitoulin	1	3					
	2	2					
	3						1
Middlesex	1	366	1	\$18 80	207 52	204 90 2,469 32	14
	2	39			7 62		
	3	5			5 05		2
	4	5			2 46		
	5	15			10 13		
	6	4			7 62		3
	7	8			4 77		1
	8		1	25 40	71		
	9	374			49 36	347 01	3
Muskoka	1	6					
	2	4					
	3	20					
Nipissing	1	26					
	2	2					
	3	31				17 42	21
Norfolk	1	161			32 06		3
	2	24			3 57		1
	3	2			64		
	4	7			4 19		
	5				46		
	6	14			5 49		
	7	25			2 78		2
	8	13			2 93		

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Returns of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Baliff's Returns of Emoluments	Unclaimed monies in pursuance of Section 13 D.C.A.
			\$655 00	52	\$2,461 73	22	\$529 00	
			49 54	3	23 25		52 45	
\$10 00			26 25				15 05	
			101 35	3	149 21	1	58 50	
			73 04	3	109 56	1	62 00	\$6 12
			41 47	3	98 72	2	20 10	
30 00			233 77	11	579 04	2	145 30	
			133 41	8	306 16	2	147 20	
			34 95	1	166 69		35 40	
15 00			214 55				196 10	
390 00	6	2	3,183 45	400	8,633 04	192	2,217 52	38 80
100 00			663 05	35	2,062 76	11	560 97	
65 00	3		514 95	29	857 41	14	305 33	
85 00	2		1,285 60	98	4,081 84	39	686 67	
			128 93	21	1,124 18	3	208 45	
			127 88				100 00	
10 00			40 60	3	264 22	1	36 13	
75 00	25		9,548 28	460	17,384 78	105	5,024 48	6 53
			453 40	14	757 96	2	382 93	
15 00			204 12	11	99 85	2	213 70	
			164 59	16	320 56	11	165 60	
			604 50	34	759 99	10	441 28	
15 00			335 26	14	517 74	3	190 60	
10 00			213 10	32	654 43	9	306 20	
			57 75	6	152 94		128 85	
15 00	3		3,656 70	205	3,510 58	37	1,863 97	
			369 00	4	645 63	1	229 34	
			176 33	11	284 50	4	111 54	
	1		344 00	22	263 12	10	202 60	
			705 71	79	3,500 00	8	310 00	
			152 05				86 00	14 50
115 00	5	1	2,087 10	140	5,752 04	56	1,321 22	
35 00	10		2,016 40	123	5,093 44	14	2,157 06	
10 00	2		198 32	9	486 61	3	208 60	
			14 05					
			263 10					
			29 60	3	94 52	1	45 00	
	4		446 80	20	1,013 68	11	350 90	
30 00			236 68	14	629 58	6	189 08	
			174 48	23	1,330 65	12	122 88	

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, ex- clusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Tran- scripts of Judgments from other Courts.	Number of Judgment summonses issued.
Northumberland and Dur- ham.....	1	142	\$9, 143 32	11	\$931 89	11
	2	36	3, 339 93	8	1, 244 58	1
	3	169	8, 920 23	21	1, 290 79	7
	4	46	2, 541 96	10	851 44	.....
	5	285	15, 726 24	19	1, 565 32	14
	6	41	2, 649 01	4	283 23	2
	7	104	7, 175 24	7	693 73	10
	8	210	10, 014 57	32	1, 978 37	32
	9	75	3, 986 82	12	946 22	2
	10	28	1, 270 52	9	512 49	6
	11	195	12, 877 35	15	1, 073 27	10
Ontario.....	1	573	29, 773 80	66	5, 540 01	30
	2	62	3, 041 66	5	487 22	4
	3	80	4, 6055 26	6	1, 018 64	2
	4	89	8, 702 94	8	640 63	2
	5	40	3, 738 30	.....	.....	.....
	6	17	858 91	4	.....	.....
	7	36	1, 255 04	11	538 38	.....
Oxford.....	1	845	49, 012 58	21	2, 871 04	68
	2	65	3, 459 88	6	1, 011 02	3
	3	48	5, 079 05	1	25 00	4
	4	235	16, 715 98	19	2, 448 87	32
	5	349	15, 505 18	17	1, 287 39	21
	6	302	16, 727 57	15	98 20	26
	7	21	668 36	2	11 20	3
Parry Sound.....	1	157	11, 153 73	11	1, 405 72	1
	2	7	702 65	.....	.....	.....
	3	9	487 21	1	69 00	.....
	4	111	7, 591 94	23	2, 684 42	.....
	5	14	696 49	.....	.....	1
	6	74	6, 524 63	6	765 39	6
	7	93	6, 009 19	4	738 00	10
Peel.....	1	131	10, 799 51	17	2, 367 05	2
	2	84	7, 474 61	28	2, 312 86	6
	3	85	3, 983 46	5	250 19	5
	4	23	2, 542 07	2	47 18	1
Perth.....	1	534	30, 998 44	44	3, 605 76	93
	2	248	13, 668 59	13	1, 282 45	25
	3	267	15, 595 00	13	1, 155 02	13
	4	5	248 79	1	75 00	.....
	5	61	4, 588 10	8	421 55	3
	6	330	15, 958 84	18	997 26	26

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitsors' Money paid into Court.	Total amount of Suitsors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds \$100 but does not exceed \$200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds \$200.	Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60.	Number of actions of Replevin.
\$278 28	\$2,633 64	\$2,872 63	\$39 29	29	4	4	1	1
62 76	1,520 93	1,578 69	5 00	10	5			
	1,193 27	1,077 76	115 51	17	7			
	2,344 79	2,344 79		9	1			
	5,758 21	5,532 35	226 32	30	15			
	1,762 67	1,762 67		7	4		1	
556 59	2,633 10	3,141 75	47 94	19	5			
142 50	4,462 98	4,416 71	188 77	17	6	1	5	1
	2,710 67	2,710 67		7	3			
	658 20	651 35	6 85	3				
538 98	8,232 76	8,587 67	184 07	27	14			
117 16	13,553 12	13,053 39	616 89	74	12	7	8	1
	1,774 46	1,774 46			11	2	2	1
53 45	2,110 53	2,016 53	94 00	4	1			
57 16	3,371 81	3,330 22	98 75	16	12			
52 15	2,500 00	2,536 41	15 74	8	5			
	220 30	220 30		2				
43 80	1,078 39	1,117 18	5 01	2	1			
111 10	24,299 52	24,276 66	133 96	106	41		1	1
	2,278 54	2,236 83	41 71	12	4			
	2,499 60	2,499 60		9	9			
51 12	9,701 40	9,125 15	627 37	35	24	1		
106 10	8,804 61	8,628 18	282 53	55	22	2	2	
58 72	6,760 57	6,610 54	208 75	28	17			
11 20	430 94	442 14						
115 45	2,560 23	2,634 45	41 23	34	10	1	1	
	440 58	440 58		3	1			
	223 49	223 49		1				1
33 28	6,571 42	6,580 74	23 96	21	2			
7 00	334 95	341 95		3	1			
447 58	1,708 78	2,049 71	106 65	12	8		2	
	1,337 22	1,266 97	70 25	15	3			
	5,852 56	5,852 56		26	14			
20 00	4,279 31	4,299 31		22	4			
	1,680 34	1,620 84	59 50	11	1			
	750 99	750 99		4	3			
87 40	11,113 56	11,105 59	95 37	77	23	3	11	
162 91	6,757 35	6,920 26			20	19	3	
3 00	7,645 61	7,648 61		20	19	1		
	101 62	101 62		1				
	2,374 36	2,272 61	102 25	7	6			
21 60	10,122 77	10,095 65	27 12	35	11	2	1	

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICTS	Number of Divisions.	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury sum- moned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for "Counsel Fees under "Division Courts Act."
Northumberland and Durham.....	1	23			\$10 45		2
	2	2			4 12		3
	3	33			9 18		1
	4	7			3 34		2
	5	49			17 74		4
	6	5			3 50		
	7	13			8 01		1
	8	32			9 94		2
	9	14			4 12		1
	10	4			1 32		
	11	26			14 57		4
Ontario.....	1	56			33 00		7
	2	2			4 94		1
	3	6			5 75		1
	4	7	1	\$3 00	8 43		1
	5	4			3 25		
	6	2			1 20		
	7	6			1 29		
Oxford.....	1	140	1	24 10	50 49	\$145 20	7
	2	12			2 70		1
	3	4			4 87		
	4	63			17 52		
	5	70			25 04		6
	6	78			16 17		4
	7	4			73		
Parry Sound.....	1	7					1
	2						
	3	1					
	4	7					
	5	1					
	6	7					1
	7	5					2
Peel.....	1	14	1	24 00	12 77		
	2	10			7 63		
	3	17			4 32		1
	4	1			2 66		
Perth.....	1	88			34 01	29 44	6
	2	33			12 12		
	3	50	1	19 60	15 14		
	4	3			34		
	5	9			4 36		
	6	82			17 17		3

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 43 D.C.A.
\$25 00			\$627 43	31	\$1,369 46	13	\$274 45	
40 00			177 40	10	510 02	3	142 85	\$4 00
5 00			591 20	33	1,325 46	9	420 16	
20 00			187 50					
40 00	2		922 45	22	777 85	12	557 78	
			181 05	16	918 02	10	204 55	
10 00			369 55	12	198 81	4	307 95	
30 00			791 50	53	1,366 23	26	526 53	
10 00			284 01	22	985 76	4	326 45	
			88 60	2	152 98		86 00	
35 00	1		651 26	40	2,874 58	1	761 01	
50 00	3	1	1,643 10	200	5,000 00	60	1,200 00	
25 00	2		300 30	15	475 25	8	368 74	
10 00	1		333 10	14	215 16	2	380 61	
10 00			420 89	20	660 55	9	269 27	
			120 00	2		2	113 35	
			36 75	2	80 31	1	25 80	
			130 00	8	500 00	3	172 48	
62 00	6		2,726 00	219	8,255 81	70	1,783 75	
10 00			229 78	9	117 20	1	166 45	
			209 05	4	110 00	2	227 70	
			937 45	61	4,169 83	20	936 91	
75 00	1		1,180 05	43	2,301 96	10	576 11	
30 00			903 35	14	1,175 29	3	689 45	
			56 99	2	158 27		33 40	
8 00			574 30	32	1,327 15	9	414 10	
			39 60	1	281 84		19 35	
			30 48				32 00	
			385 05	37	3,452 00	5	353 65	
			38 29	2	30 00		33 50	
12 00			246 10					
10 00			272 31	10	39 08	8	283 74	
	4		557 01	41	3,460 40	14	283 68	
			297 27	30	1,003 82	15	354 40	
15 00			267 52	22	463 55	4	229 44	
	3		120 00	8	560 38	2	98 39	
60 00	16	3	2,147 20	198	4,272 91	96	1,279 90	
	4		571 20					
			751 45	25	2,116 42	7	525 00	
	1		16 12				12 65	
			209 35	3	64 06		148 00	
40 00			1,015 00	29	1,073 47	7	685 40	

APPENDIX

Return of Division Court Business from the 1st Day of January

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.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Peterboro.....	1	525	\$41,359 75	25	\$1,952 00	91
	2	59	3,674 05	7	669 32	11
	3	65	4,525 00			
	4	8	604 29	3	730 24	1
	5	145	7,773 88	6	699 90	15
	6	No business				
Prescott and Russell.....	1	38	1,433 78	1	38 88	1
	2	74	5,279 49	2	87 05	
	3	29	1,180 33	2	266 86	2
	4	119	5,987 98	3	564 05	11
	5	25	2,270 26	9	598 27	1
	6	133	11,087 26	5	390 95	4
	7	273	13,626 17	2		2
	8	109	6,695 77	2	119 27	2
	9	66	5,241 92	1	330 47	7
	10	174	9,944 28	12	710 85	4
	11	70	5,427 07	10	886 54	
Prince Edward.....	1	206	13,442 69	4	922 30	46
	2	17	630 02			
	3	7	450 94			
	4	10	353 19	7	911 55	
	5	79	4,821 29	11	1,138 42	14
	6	8	134 80	1	218 69	1
	7	25	1,502 43	2	171 06	
	8	No business				
Rainy River.....	1	265	17,375 87	1	35 66	3
	2	74	5,161 13	2	167 00	2
	3	52	4,077 90	1		
Renfrew.....	1	444	20,155 86	13	1,592 37	24
	2	17	1,543 58	13	1,204 97	
	3	226	13,889 76	35	2,393 29	7
	4	397	17,469 63	10	853 67	23
	5	46	4,876 15	13	1,975 53	
	6	63	3,669 65	9		4
	7	121	9,984 61	12	1,283 80	2
Simcoe.....	1	654	29,250 00	18	1,114 94	14
	2	97	6,803 89	6	433 35	5
	3	76	5,712 12	21	160 40	6
	4	139	12,104 56	22	1,348 49	5
	5	64	4,537 16	3	190 82	2
	6	774	31,257 98	29	1,649 09	77
	7	43	3,958 86	5	794 07	
	8	136	10,217 96	11	858 06	2
	9	884	32,232 73	14	1,405 39	8
	10	109	5,569 58	6	254 93	5

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total Amount of Suitors' Money paid into court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds \$100 but does not exceed \$200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds \$200.	Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60.	Number of actions of Replevin.
\$47 83	\$18,906 27	\$18,890 67	\$63 43	79	28	3	1	3
4 25	910 03	800 79	113 49	5	1			
9 10	2,250 00	2,259 00		15	10			
	205 74	205 74		2	1			
96 04	4,698 12	4,684 74	109 42	22	3			
	926 82	928 82		2	1			
	2,254 46	2,254 46		15	3			
	742 69	742 69		2	1			
	1,829 62	1,829 62		12	6	1	1	
40 00	662 84	672 33	30 51	5	3			1
	7,190 61	6,844 61	346 00	29	12	4	1	
	6,817 09	6,817 09		23	7			
	3,449 03	3,449 03		14	8			
	2,929 81	2,814 79	115 02	12	7	5		
347 41	3,506 46	3,540 49	313 38	22	7	1	1	
	1,818 95	1,818 95		10	7			
300 69	3,619 46	3,619 46	300 69	27	17			
	211 25	211 25						
	318 75	318 75		1				
122 23	418 86	470 86	70 23					
8 00	3,106 61	3,106 61	8 00	11	5	2		
	46 99	46 99						
15 00	631 50	646 50			4			
1,188 59	6,857 89	7,869 83	176 65	40	9	5		
	1,625 68	1,625 68		14	4			
276 13	1,340 60	1,448 55	168 18	7	4			
23 62	4,922 89	4,697 16	249 35	49	17			1
	546 00	564 00		8	1			1
131 15	6,643 44	6,644 19	130 40	29	11	2	1	
296 94	8,536 97	8,385 53	448 38	29	13	1	1	1
	2,983 44	2,968 44	15 00	12	8	1		
	2,090 01	2,090 01		8	2		1	
	2,898 53	2,898 53		14	18			
138 77	17,266 90	17,144 77	260 90	64	25	2	2	
17 83	2,843 43	2,787 31	77 95	15	8			1
31 86	3,704 33	3,610 95	125 24	10	4			
6 41	3,494 77	3,501 18		35	8		1	
8 00	1,784 15	1,754 09	38 06	16	3			
6 39	12,269 70	12,165 16	110 93	58	27	1	5	
11 05	2,655 28	2,655 28	11 05	14	3			
72 80	4,634 72	4,641 16	27 90	26	8			
1,113 28	14,865 88	14,108 13	1,871 03	36	22			1
	3,475 94	3,475 94		10	5	1	2	1

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury sum- moned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Peterboro	1	59			\$37 49		9
	2	6			5 05		
	3	18					
	4						1
	5	24			8 77		
	6						
Prescott and Russell	1	13			1 35		
	2	7			4 71		
	3	4			1 29		2
	4	26			5 98		
	5	2			2 63		1
	6	10			12 35		4
	7	37			13 75		1
	8	32			7 45		
	9	13			6 13		1
	10	31			10 02		2
	11	5			5 18		1
Prince Edward	1	31			7 47		
	2	2			61		
	3				46		
	4	2			27		1
	5	11			5 86		
	6	7			31		
	7	5			1 23		
	8						
Rainy River	1	22	1	\$15 00			2
	2	1					
	3	4					
Renfrew	1	86			22 87		7
	2	3			2 40		
	3	25			14 87		1
	4	91			17 25		4
	5	1			5 99		
	6	8			3 82		
	7	8			10 46		2
Simcoe	1	194			30 54		4
	2	17	2	33 00	7 13		3
	3	7			5 86		
	4	9			13 57		2
	5	6			5 74		2
	6	198			33 54		4
	7	3			4 84		
	8	11			11 32		2
	9	292			23 14	\$77 14	4
	10	10			5 39		1

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Badiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 43 D.C.A.
\$75 00	2		\$1,924 71	91	\$4,576 85	41	\$1,524 98	
	1		185 33	16	331 14	10	92 85	
			175 00	8	600 00	2	125 00	
27 00			27 60	2	9 20		64 85	
			568 10	18	1,653 55	5	470 68	
			95 47	10	300 00	4	90 00	
			264 14	7	45 61	2	201 46	
25 00			93 95	2	233 44		66 65	
			457 46	36	1,555 55	6	536 93	
15 00			119 99					
55 00			545 30	18	1,208 71	5	319 66	
10 00			676 91	8	567 40	1	353 68	
			212 46	13	541 32	7	310 91	
10 00			258 10	6	244 24	5	159 90	
30 00			500 70	12	833 66	1	215 20	
10 00			294 00	11	202 08	3	258 45	
	11		800 13	28	3,719 00	14	637 78	
			55 70	2	60 12		65 60	
			27 60				24 90	
20 00			92 36	7	212 01	2	89 88	
	1		340 10	4	217 27		215 05	
			16 25				18 25	
			102 15	5	137 52	2	128 87	
15 00			945 78	26	220 40	16	438 60	\$7 05
	1		187 20	9	28 65	8	163 15	
			154 15					
64 00	2		1,181 60	59	1,716 33	18	697 00	
			52 09	5	574 96	2	91 26	
25 00	1		535 10	76	4,698 18	14	845 46	
35 00	3		1,224 20	47	2,018 94	15	580 49	
			212 15	17	2,179 66	3	356 28	
			227 50	15	1,147 50	4	125 40	
15 00			460 08	19	428 98	1	584 63	
31 00	5		1,999 10	209	8,188 11	38	1,926 20	
30 00	1		373 35	18	603 83	5	182 55	
	1		335 45	10	847 58	3	289 66	6 86
20 00			587 80	30		15	258 62	
25 00			207 35	20	639 38	3	291 63	
45 00	12	1	1,928 35	45	1,246 23	15	942 00	
			216 55	13	1,626 47		226 43	
27 00			521 23	11	732 87	2	405 75	
35 00	5		2,385 90	67	2,617 28	12	1,827 21	
12 00			357 45	10	453 18	4	296 75	

APPENDIX

Return of Division Court Business from the 1st day of January

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.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Stormont, Dundas and Glengarry.....	1	80	\$4,072 58	6	8409 86	14
	2	285	19,123 72	13	1,073 87	16
	3	534	23,842 61	24	1,954 19	63
	4	66	4,907 36	9	738 71	3
	5	126	6,568 70	6	332 25	16
	6	61	2,323 17	9	2,284 52	5
	7	81	7,971 23	6	212 47	1
	8	107	5,460 80	4	384 60	20
	9	138	5,871 48	1	114 32	4
	10	154	16,767 91	8	454 86	5
	11	62	3,890 26	2	267 57	2
	12	64	6,395 06	3	283 71	10
Sudbury.....	1	1,020	78,232 00	40	2,993 80	86
	2	149	9,934 74	11	1,369 35	2
	3	118	6,463 89	20	2,045 24	3
	4	74	7,000 54	8	932 60	2
	5	123	7,707 48			
Pemiskaming.....	1	500	35,000 00	100	2,500 00	40
	2	584	39,588 32	32	3,451 01	152
	3	149	11,686 62	43	4,593 25	11
	4	Vacant.....				
	5	1,152	58,548 05	27	2,245 45	51
	6	424	37,017 35	21	2,984 73	31
	7	232	19,666 45	24	1,393 88	4
Thunder Bay.....	1	760	46,253 72	11	1,225 75	42
	3	625	42,912 14	9	966 41	47
Victoria.....	1	29	2,222 63	1	101 62	
	2	50	3,668 32	3	469 87	4
	3	37	3,679 56	3	259 42	9
	4	43	1,045 41	2	65 33	
	5	310	15,621 12	17	1,451 66	24
	6	13	1,813 40			2
	7	35	3,000 00	2	150 00	
Waterloo.....	1	1,390	95,251 40	42	4,249 12	43
	2	235	10,245 98	15	1,034 78	14
	3	647	32,274 79	26	2,751 09	118
	4	48	4,273 24	23	1,392 54	1
	5	68	6,331 12	1	36 96	11
	6	53	4,656 53	3	124 39	2
	7	11	433 55	1	65 09	

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds \$100 but does not exceed \$200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds \$200.	Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60.	Number of actions of Replevin.
\$3 35	\$2,998 19	\$3,001 54		9	1			
144 65	7,754 79	7,768 12	\$131 32	44	20	1	2	
99 31	11,283 44	11,371 90	10 85	52	16	2	2	1
	2,318 27	2,300 79	17 42	18	2			
42 60	2,936 22	2,978 82		12	5	2		
	1,336 90	1,257 20	79 70	10				
64 70	4,961 68	5,011 38	15 00	18	10	1	1	
12 25	3,549 86	3,548 06	14 05	8	8			
	3,182 28	3,182 28		16	4		1	
113 39	5,358 52	5,364 74	107 17	27	10	3	3	
1,227 03	2,040 05	2,983 29	283 79	11	1	2		
24 75	2,732 83	2,732 83	24 75	18	7			
2,241 10	21,329 58	21,121 38	2,452 57	185	70	1	3	4
95 07	2,027 66	2,122 73		27	6			
342 52	2,621 56	2,855 13	109 15	14	7			
	2,334 78	2,334 78		15	9			
52 75	1,584 89	1,629 14	8 50	20	3			
472 37	15,000 00	15,000 00	472 37					
392 87	10,885 91	11,278 78		81	33			
152 10	7,298 12	7,253 53	196 69	29	7	2	1	
35 00								
3,684 27	30,450 91	30,303 87	3,831 31	131	27	11	4	1
1,175 33	14,264 59	14,573 65	866 27	109	37	3	7	1
301 52	9,574 12	9,464 81	410 83	48	19	1		
152 35	18,508 24	18,614 92	45 67	634	47			
986 56	14,759 51	14,658 13	1,087 94	105	27	11	16	10
	753 65	753 65		6	2			
15 78	2,306 69	2,307 47	15 00	8	3	1		
	730 25	730 25		4	6			
	334 04	334 04		4	1	1		
	5,499 50	5,499 50		41	9	3	3	
	144 22	144 22		2	4			
	1,500 00	1,500 00						
65 09	24,493 32	24,387 17	171 24	267	44	8	2	
	6,628 92	6,628 92		21	9			
	12,192 12	12,192 12	1 00	52	30	12	2	1
23 75	1,799 76	1,803 49	20 00	8	7			
155 82	3,698 27	3,752 79	101 30	17	7			
	2,222 69	2,213 69	9 00	11	5	1		
78 26	345 47	359 73	64 00	1				

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury sum- moned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Stormont, Dundas and Glengarry . . .	1	13			\$4 30		
	2	47			21 59		4
	3	122			25 40		3
	4	7			6 38		1
	5	24			6 35		2
	1	13			4 36		1
	7	4			8 50		1
	8	10			6 12		1
	9	27			7 31		1
	10	18			12 53		3
	11	5			4 09		
	12	2			7 66		2
Sudbury	1	70				\$559 75	2
	2	3					
	3	13					
	4	6					
	5	6					
Temiskaming	1	70					
	2	301				55 88	8
	3	5					3
	4						
	5	65				365 98	17
	6	17					13
	7	5					3
Thunder Bay	1	79				104 72	
	3	47					6
Victoria	1	1			2 56		1
	2	2			4 04		
	3	3			3 37		
	4	2			1 17		
	5	55			18 38		
	6	1			1 39		
	7	4			2 91		
Waterloo	1	366			97 55	387 50	35
	2	62			10 47		1
	3	170	4	\$55 50	30 67		5
	4	4			4 62		2
	5	4			7 50		
	6	3			5 07		1
	7	2			43		

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 43 D.C.A.
\$30 00	5		\$335 55	26	\$93 32	9	\$361 80	
30 00	17	1	1,059 89	128	5,150 00	31	824 80	
15 00			1,897 90	78	2,340 98	19	1,332 20	
20 00			301 10	31	1,103 94	15	307 26	
5 00			477 88	16	373 69	2	229 45	
10 00			166 05	7	110 00	3	76 50	
5 00	1		378 80	21	1,542 43	7	380 01	
10 00	3		401 65	3	130 85	2	182 65	
25 00			497 72	12	284 57	2	438 83	
			455 85	35	1,186 92	7	508 15	
			267 52	18	920 17	3	212 79	
9 00			267 11				517 00	
20 00	9	1	4,365 85	165	11,330 45	31	2,857 34	\$211 45
	1	1	582 73	49	4,558 00	10	538 75	
			318 46	21	415 25	11	212 75	
			416 62	8	567 43	3	319 28	
			317 00	4	280 15	2	144 25	
85 00	25		1,500 00				910 78	
25 00	1		2,279 40	52	2,662 18	20	1,567 93	3 95
			690 75					
110 00	4		3,119 91	165	8,901 00	21	3,195 08	
90 00	1		1,864 40	173	3,397 03	66	1,612 46	
20 00			1,130 16	81	3,269 86	33	1,300 78	
			2,523 61	262	471 25	64	1,828 75	22 97
39 00	5		1,901 36	159	3,530 38	43	1,294 40	
18 00			74 85	12	1,159 77	1	70 95	
			165 34	5	721 98		172 50	
			155 80				76 85	
			60 00				54 70	
	5		939 10	23	759 49	15	561 05	
			60 54				33 80	
			105 00	6	550 00	2	75 00	
350 00	24		3,790 85	161	5,629 71	38	2,045 18	
20 00			745 55	27	549 35	12	353 83	
75 00			1,996 50	66	1,424 44	31	721 30	
20 00			236 99	42	1,433 05	5	412 11	
			268 85	14	1,037 17	7	260 04	
20 00			206 85	8	1,158 01	5	201 84	
			32 64	1			19 95	

APPENDIX

Return of Division Court Business from the 1st day of January

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.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Welland.....	1	919	\$53,937 07	46	\$4,117 17	222
	2	39	3,065 09	19	2,315 67	4
	3	207	14,216 00	21	1,798 84	25
	4	705	43,620 47	54	5,505 36	59
	5	173	12,052 73	31	3,559 89	16
	6	195	7,352 73	26	1,915 43	14
Wellington.....	1	902	53,429 66	44	4,796 05	41
	2	18	585 17	1	183 33	1
	3	6	377 13	2	271 72	.....
	4	138	7,379 46	15	972 92	9
	5	33	1,899 95	1	9 14	.....
	6	49	4,146 42	6	409 33	3
	7	93	6,254 08	19	2,094 72	2
	8	123	8,342 36	6	706 35	2
	10	95	7,152 12	13	540 55	2
	11	85	4,789 76	14	1,206 25	.....
	Wentworth.....	1	1,718	128,759 14	70	7,083 79	99
2		361	16,407 51	33	3,569 74	5
3		55	3,932 28	29	3,614 10	1
4		71	5,869 75	9	1,013 27	2
5		55	3,663 37	15	1,716 85	1
7		No business	.....	.....	.....	.....
8		No business	.....	.....	.....	.....
9		1,931	142,962 65	106	9,065 66	148
York.....		1	6,776	545,990 58	217	22,238 49	564
	2	52	3,992 05	7	449 27	2
	3	125	6,601 61	17	1,518 71	11
	4	183	13,258 17	14	1,386 13	15
	5	68	6,023 59	3	194 08	.....
	6	186	13,997 68	28	2,541 34	22
	7	36	3,147 09	9	504 05	5
	8	854	57,641 27	99	8,926 57	108
	9	88	6,309 09	32	2,550 47	5
	10	4,766	361,811 24	67	5,710 74	405
Total.....	337	81,667	\$5,275,738 07	4,892	\$419,187 21	6,890

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitsors' Money paid into Court.	Total amount of Suitsors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds \$100 but does not exceed \$200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds \$200.	Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60.	Number of actions of Replevin.
\$300 56	\$20,511 95	\$20,475 23	\$337 28	137	41	1	5	
88 29	1,892 86	1,892 86		8	1		1	
1,747 00	5,033 39	5,075 84	45 84	23	14	4	3	
291 16	20,193 87	20,561 58	1,379 29	88	41	1	4	
1 03	4,242 47	4,277 78	255 85	24	13			
	10,110 59	10,110 59	1 03	20	5			
199 94	24,320 64	24,465 92	54 66	112	47	6	5	3
	327 27	327 27		1				
	320 67	320 67			1			
331 83	2,145 94	2,201 33	276 44	17	6			
39 08	834 62	834 62	39 08	5	1	1		
27 00	1,560 84	1,587 84		11	6			
6 79	4,229 99	4,229 99	6 79	18	6			
316 85	5,000 78	5,080 38	237 25	25	7			
192 87	3,512 46	3,560 71	144 62	14	9	2		
	1,891 76	1,891 76		13	3			
667 57	36,447 05	35,485 19	1,629 43	310	121	19	42	2
	9,060 29	8,886 03	174 26	31	14			
	2,674 67	2,674 67		11	4	34	21	
	3,954 03	3,954 03		12	8		4	1
	1,207 30	1,207 30		6	4			
964 11	46,796 94	46,692 94	1,068 11	339	120	32	34	1
3,927 76	116,227 43	117,530 03	2,625 16	1,428	427	116	111	13
	1,589 75	1,563 89	25 86	10	3	1		
	3,152 14	3,130 34	21 80	16	2	1	1	
44 76	5,546 33	5,524 77	66 32	30	13			
199 17	2,125 19	2,171 18	153 18	21	3			
165 60	4,793 34	4,901 25	57 69	34	18			
305 62	1,786 09	1,741 40	359 21	6	4			
74 02	15,452 93	15,461 18	65 77	80	50	9	22	3
118 57	2,228 91	2,027 18	320 30	18	3	4	4	
3,759 74	68,949 87	69,034 18	3,675 43	1,000	335	65	83	4
\$54,644 42	1,969,455 15	1,962,065 95	\$55,215 02	12,875	4,755	997	727	95

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY UNITED COUNTIES, OR DISTRICT.	Number of Divisions	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury sum- moned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Welland.....	1	137	2	\$49 50	\$58 08	\$342 13	7
	2	5			3 33		
	3	27			13 99		
	4	87	1	10 00	46 11	128 50	3
	5	27			11 89		6
	6	27			10 41		1
Wellington.....	1	180			55 95	264 21	4
	2	2			49		
	3	3			28		
	4	29			8 15		
	5	4			2 10		
	6	4			5 09		
	7	10	1	27 30	7 39		1
	8	25			10 64		2
	10	9			7 61		2
	11	9			3 93		
Wentworth.....	1	133			143 09	1,482 68	41
	2	93	1	22 50	16 88		4
	3	5			4 65		
	4	6	3	51 00	5 67		2
	5	3			3 78		
	7	No Business					
	8	" "					
	9	201	1	12 00	154 11	1,577 40	30
York.....	1	768	6	105 00	600 40	1,687 75	132
	2	4			4 33	11,728 45	2
	3	24			6 98		
	4	15			13 87		1
	5	3			7 29		2
	6	29			14 31		2
	7	2			3 28		
	8	96	1	25 50	59 62	28 47	17
	9	10	1	13 35	7 27		
	10	346	3	135 90	432 29	599 64 7,757 50	132
Total.....	337	12,386	41	\$1,415 60	\$4,992 37	\$39,534 63	964

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Emoluments.	Unclaimed moneys in pursuance of Section 43 D.C.A.
\$160 00	59	2	\$3,640 45	236	\$7,065 66	96	\$2,387 73	\$29 03
	3	1	228 45	29	1,185 60	7	321 75	
	3	3	536 64	42	1,664 98	15	723 20	
85 00	4		2,642 45	289	8,530 96	68	2,501 32	
115 00	4	1	746 00	37	1,289 23	22	448 86	
20 00	1		612 45	21	596 74	12	338 80	
35 00	2		3,321 02	195	9,575 12	25	2,008 52	
			60 54	4	238 79	1	36 35	
			20 05				6 60	
	4		485 60	29	151 83	14	190 85	
			127 73	4	73 93	1	120 80	
			155 95	12	543 58	7	98 90	
20 00			432 50	26	1,458 74	8	405 65	
10 00			344 55	24	844 20	6	304 51	5 00
30 00			369 90	22	903 40	22	291 77	
			262 74	34	1,396 95	4	300 00	
727 50	10		7,081 69	407	7,570 45	106	3,549 06	
85 00			1,008 41	46	3,962 84	7	1,021 69	
			185 26	29	794 50	3	113 00	
50 00			303 00	15	941 02	4	363 95	
			138 27	1	21 88		106 95	
555 00	18		7,318 45	392	8,812 77	162	3,457 16	
1,145 00	164		22,104 60	2,627	37,742 12	1778	15,438 73	79 24
20 00	1		235 15				200 00	
	1		407 67	17	619 44	7	344 61	
5 00	1		629 95	37	1,422 44	18	647 26	
20 00			244 70	11	210 23	7	161 95	
20 00	2		671 75	51	1,733 45	22	522 98	
			176 20					
152 50	23	1	2,142 35	325	5,219 65	249	2,430 70	
	1		469 03	36	1,323 70	10	294 60	28 00
1,285 00	84		16,805 96	1,850	23,883 74	1,430	9,996 41	
\$10,489 00	1,237	65		19,468	590,152 60	8,367		1,329 15

APPENDIX B.

LIST of Division Court clerks, their post office address, their county or district and number of division in which their Courts are situated, for the Province of Ontario, up to the 31st December, 1922, inclusive. (Lists corrected up to date of printing.)

County or District.	No. of Division.	Clerk.	Post office address.
Algoma.....	1	Jno. Munnoch.....	Sault Ste. Marie
	2	Mrs. R. Bryant.....	Bruce Mines
	3	Thos. Dodds.....	Thessalon
	6	W. F. Adams.....	Richard's Landing
	7	J. A. Hawkins.....	Blind River
Brant.....	1	James C. Spence.....	Brantford
	2	Jas. Smiley.....	Paris
	3	A. E. Green.....	St. George
	4	W. F. Miles.....	Burford
	5	Walter E. Hooker.....	Scotland
Bruce.....	1	J. A. McGill.....	Walkerton
	2	W. H. Logan.....	Teeswater
	3	A. G. Macintyre.....	Kincardine
	4	J. C. Gibson.....	Paistey
	5	J. A. Chapman.....	Port Elgin
	7	J. R. Vandusen.....	Tara
	8	G. W. Taylor.....	Warton
	9	Angus Martyn.....	Ripley
	10	John Pettigrew.....	Lion's Head
	11	W. J. Little.....	Lucknow
	12	R. T. Kidd.....	Chesley
	Carleton.....	1	C. A. E. Blanchet.....	Ottawa
2		Wm. McElroy.....	Richmond
3		Jas. H. Wilson, Jr.....	Carp
4		A. S. Russell.....	Galetta
5		W. H. Leech.....	North Gower
6		T. A. Hicks.....	Metcalf
7		W. A. Mason.....	Ottawa
Dufferin.....	1	J. M. Bennett.....	Orangeville
	2	W. H. Lamon.....	Shelburne
	3	John Ferris.....	Stanton
	4	Robt. Orr.....	Mono Mills
	5	W. A. Wansborough.....	Grand Valley
Elgin.....	1	E. C. Monteith.....	Aylmer
	2	John McIntyre.....	St. Thomas
	3	John McIntyre.....	St. Thomas
	4	M. S. Smith.....	Dutton
Essex.....	1	Jos. White.....	Sandwich
	2	W. A. McCormick.....	Amherstburg
	3	Geo. Pearce.....	Kingsville
	4	H. J. Bell.....	Harrow
	5	C. A. Edsall.....	Leamington
	6	H. Taylor.....	Belle River
	7	J. D. A. Deziel.....	Windsor
	8	H. P. Johnson.....	Essex
	9	A. J. Brown.....	Comber
	10	L. D. Warner.....	Pelee Island

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Frontenac	1	Thos. Lambert	Kingston
	3	D. W. Lake.....	Sydenham
	4	J. E. Card	Verona
	5	J. A. Sharpe	Sunbury
	6	E. B. Buell.....	Sharbot Lake
	7	J. A. Black.....	Arden
	Grey	1	R. G. Gordon.....	Owen Sound
2		C. Ramage	Durham
3		A. G. Bright.....	Meaford
4		B. Hamilton	Clarksburg
5		W. J. Bellamy	Flesherton
6		G. W. Collins	Chatsworth
7		John Taylor	Hanover
8		Richard L. Stephen	Markdale
Haldimand	1	James McGregor	Caledonia
	2	E. B. Humphrey.....	Cayuga
	3	D. Hastings.....	Dunnville
	4	C. E. Bourne.....	Jarvis
	5	R. J. Melick.....	Canboro
Haliburton	1	Geo. A. Rogers.....	Minden
	2	G. Bemister	Haliburton
	3	A. W. Fleming.....	Wilberforce
	4	E. B. Speers.....	Dorset
Halton	1	Wm. Panton	Milton
	2	W. S. Savage.....	Oakville
	3	J. A. Tracy	Georgetown
	4	Geo. Agnew.....	Acton
	5	Wm. Fraser.....	Campbellville
	6	W. J. Stuart	Burlington
Hastings.....	1	F. M. Clarke	Belleville
	2	W. Greer	St. Ola
	3	L. E. Mills.....	Shannonville
	4	F. A. Bartlett.....	Tweed
	5	Thomas G. Clute	Stirling
	6	E. T. Naylor	Madoc
	7	E. A. Houle.....	Deseronto
	8	W. N. Simmons.....	Frankford
	9	C. W. London	Trenton
	10	J. C. Bowen.....	Marmora
	11	W. J. Douglas.....	Maynooth
	12	J. McCaw.....	Bancroft
Huron.....	1	Jean Harrison.....	Goderich
	2	J. C. Greig.....	Seaforth
	3	H. T. Rauce	Clinton
	4	A. A. Lamont	Brussels
	5	R. N. Creech.....	Exeter
	6	Nat Whyard	Dungannon
	7	Jno. Tippett	Bayfield
	8	J. G. Stewart	Wingham
	9	Thomas Brown	Wroxeter
	10	W. L. Siebert	Zurich
	11	Thos. Trevethick.....	Crediton
	12	Jos. Stothers.....	Blyth

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Kenora	1	O. Partington.....	Kenora
	2	J. D. Aaron	Wabigoon
	3	J. E. Gibson	Dryden
	4	J. E. Cole.....	Sioux Lookout
Kent	1	W. B. Wells	Chatham
	2	H. P. Stennett	Ridgetown
	3	H. E. Wells	Dresden
	4	J. C. Whittington.....	Blenheim
	5	Charles B. Jackson.....	Wallaceburg
	6	W. H. Bradley.....	Bothwell
	7	Jos. Wilson.....	Tilbury
Lambton.....	1	A. F. Wade	Sarnia
	2	Wm. McLeay	Watford
	3	L. Miller.....	Florence
	4	Wm. W. Stover.....	Sombra
	5	Thomas L. Jones.....	Forest
	6	W. C. Tudor	Theford
	8	W. G. Fraser.....	Petrolia
	9	Thos. Allison.....	Alvinston
	Lanark	1	R. Jamieson .....	Perth
2		Robt. Beatty	Lanark
3		A. R. G. Peden	Carleton Place
4		R. Craig	Smith's Falls
5		P. C. Dowdall.....	Almonte
Leeds and Grenville	1	I. J. Mansell.....	Brockville
	2	H. W. Ernst	Prescott
	3	J. H. Sampson	Gananoque
	4	S. H. Guest	Kemptville
	5	M. G. Corbett.....	Merrickville
	6	W. W. Phelps	Delta
	7	Jas. Edgar	Toledo
	8	Ed. Wright	Newboro'
	9	E. J. Purcell.....	Athens
	10	M. Maguire	Spencerville
	11	John Haley	North Augusta
	12	Charles Tennant	Mallorytown
Lennox and Addington.....	1	A. E. Paul.....	Napanee
	2	E. P. Shephard	Bath
	3	Joseph B. Allison	Adolphustown
	4	Jno. H. Patterson.....	Newburgh
	5	Miss B. Cox.....	Enterprise
	6	Robt. Bennett.....	Odessa
	7	J. W. Shier	Tamworth
	8	J. N. Baker	Flinton
	9	C. P. Stein.....	Denbigh
Lincoln.....	1	Samuel Shearer.....	Niagara-on-the-Lake
	2	A. H. Trapnell.....	St. Catharines
	3	J. M. Martin.....	Smithville
	4	W. D. Fairbrother	Beamsville
	5	R. H. Kidd.....	Grimsby
Manitoulin	1	C. C. Platt.....	Gore Bay
	2	W. A. Sims	Little Current
	3	J. R. W. Phillips	Manitowaning

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Middlesex	1	Chas. R. M. Graham....	London
	2	C. Noble.....	Park Hill
	3	R. H. Collins.....	Lucan
	4	J. H. Matthews	Delaware
	5	Chas. George.....	Glencoe
	6	John H. McIntosh	Strathroy
	7	F. V. Chittick	Dorchester Station
	8	Walter R. Westlake....	London, R. R. No. 2
	9	F. H. Whetter.....	London
Muskoka	1	I. B. Aulph	Bracebridge
	2	W. H. Butterworth	Gravenhurst
	3	A. R. Corbett	Huntsville
Nipissing.....	1	A. E. Blagdon	Sturgeon Falls
	2	C. A. Fink	Mattawa
	3	M. W. Flannery.....	North Bay
Norfolk... ..	1	O. Burnham	Simcoe
	2	J. F. McKinnon	Waterford
	3	Hy. McKnight	Teeterville
	4	J. A. Lawson.....	Delhi
	5	J. Pow	Vittoria
	6	W. A. Maybee	Port Rowan
	7	Watson Park	Fairground
	8	W. F. Tibbetts	Port Dover
Northumberland and Durham	1	John Moorecraft.....	Bowmanville
	2	J. W. Bradley	Newcastle
	3	R. S. Caldwell	Port Hope
	4	W. S. Given.....	Millbrook
	5	J. G. Orr	Cobourg
	6	E. H. Pratt	Grafton
	7	H. S. Keyes.....	Colborne
	8	B. C. H. Becker.....	Brighton
	9	P. S. Ewing	Warkworth
	10	A. G. Austin	Wooler
	11	Geo. A. Hay	Campbellford
Ontario.....	1	Miss E. L. McDonell....	Whitby
	2	Jno. Fergie.....	Claremont
	3	J. W. Burnham.....	Port Perry
	4	R. J. Moore.....	Uxbridge
	5	Henry Hart	Cannington
	6	C. A. Patterson.....	Beaverton
	7	D. Leonard	Atherly
Oxford	1	V. L. Francis	Woodstock
	2	C. Taylor.....	Drumbo
	3	E. J. Cody	Embro
	4	M. L. Bushell.....	Norwich
	5	Neil G. Gunn	Ingersoll
	6	W. J. Wilkins.....	Tillsonburg
	7	W. S. Russell.....	Tavistock

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Parry Sound.....	1	Wm. Ireland	Parry Sound
	2	John Fletcher.....	McKellar
	3	Jno. Knowles.....	Rosseau
	4	Fred Metcalf.....	Burk's Falls
	5	Harry Snuggs.....	Magnetawan
	6	T. J. Williams.....	Powassan
	7	Chas. Gandier.....	South River
Peel.....	1	John Clarke.....	Brampton
	2	J. K. Morley.....	Cooksville
	3	M. C. Hillock.....	Caledon
	4	F. E. Snider.....	Bolton
Perth.....	1	D. B. Burritt.....	Stratford
	2	C. Woodger.....	Mitchell
	3	Wm. Moyes.....	St. Mary's
	4	Jos. Thompson.....	Shakespeare
	5	Wm. Zimmerman.....	Milverton
	6	W. L. Heibein.....	Listowel
Peterborough.....	1	C. J. Seymour.....	Peterborough
	2	J. E. Thompson.....	Norwood
	3	T. W. B. Marling.....	Lakefield
	4	Mrs. A. T. Staples.....	Apsley
	5	E. Fennell.....	Havelock
	6	W. H. Fletcher.....	Keene
Prescott and Russell.....	1	V. Seguin.....	L'Orignal
	2	P. S. Paquette.....	Vankleek Hill
	3	Napoleon Labrosse.....	St. Eugene
	4	H. Leduc.....	Plantagenet
	5	H. D. Cameron.....	Cumberland
	6	Miss A. Duncan.....	Russell
	7	M. Gareau.....	Hawkesbury
	8	A. Groulx.....	Fournier
	9	H. Belanger.....	Alfred
	10	W. T. Erskine.....	Rockland
	11	Peter Gagné.....	South Indian
Prince Edward.....	1	D. Bongard.....	Picton
	2	J. McQuoid.....	Milford
	3	Charles H. Wright.....	Demorestville
	4	W. H. C. Roblin.....	Ameliasburg
	5	H. A. Jolley.....	Wellington
	6	C. H. Saylor.....	Bloomfield
	7	A. S. Burr.....	Consecon
	8	B. E. Harrison.....	Waupoos
Rainy River.....	1	W. P. Pilkey.....	Fort Frances
	2	E. T. McCombe.....	Emo
	3	D. K. McGregor.....	Rainy River
Renfrew.....	1	R. J. Roney.....	Pembroke
	2	L. O. Christmann.....	Beachburg
	3	M. Devine.....	Renfrew
	4	John R. Tierney.....	Arnprior
	5	G. R. Gourlay.....	Eganville
	6	H. G. McGinn.....	Cobden
	7	P. J. Harrington.....	Killaloe Station

List of Division Court Clerks.—Continued.

County or District.	No. of Division	Clerk.	Post office address.
Simcoe	1	Geo. Wilson	Barrie
	2	R. E. Stevenson.....	Bradford
	3	Jos. Wright.....	Beeton
	4	A. M. Knight.....	Collingwood
	5	T. C. Craig.....	Craighurst
	6	A. E. Smith.....	Orillia
	7	R. Carter.....	New Lowell
	8	J. E. Addis.....	Alliston
	9	W. J. Martin.....	Penetanguishene
	10	H. Gover.....	Coldwater
Stormont, Dundas & Glengarry.....	1	J. A. B. McLennan.....	Williamstown
	2	S. McDonell	Alexandria
	3	H. L. Fawthrop	Cornwall
	4	Geo. Sampson.....	Aultsville
	5	Jas. N. Eastman.....	Morrisburg
	6	C. J. Lazerte.....	Iroquois
	7	M. J. Cleland.....	South Mountain
	8	J. W. Carr.....	Finch
	9	J. R. McLeod.....	Dalhousie Station
	10	G. Elliott	Chesterville
	11	A. O. Miller.....	Avonmore
	12	A. J. Cameron.....	Greenfield
Sudbury.....	1	J. K. McLennan.....	Sudbury
	2	R. V. Tremblay.....	Chelmsford
	3	J. C. McMillan.....	Webbwood
	4	R. H. Wilson	Warren
	5	Geo. Hunt	Chapleau
Temiskaming	1	Jay Gould.....	Haileybury
	2	F. W. Ferguson.....	Liskeard
	3	A. J. Catt.....	Englehart
	4	.....	Swastika
	5	E. H. Hill	Timmins
	6	S. L. Bradley.....	Cochrane
	7	Jno. Cole	Matheson
Thunder Bay	1	R. E. Mitchell	Por Arthur
	3	G. H. Coe.....	For William
Victoria	1	A. E. Stabback.....	Woodville
	2	J. L. Arnold.....	Fenelon Falls
	3	G. W. Taylor	Bobcaygeon
	4	W. H. Kennedy.....	Omeme
	5	J. P. Ryley	Lindsay
	6	J. B. Weldon	Oakwood
	7	R. C. Mackay.....	Kirkfield
Waterloo.....	1	Fred. Rohleder.....	Kitchener
	2	W. Heise	Preston
	3	Edward J. Wilkins.....	Galt
	4	F. H. McCallum.....	New Hamburg
	5	F. H. Schummer.....	Linwood
	6	C. A. Huehn	Conestoga
	7	A. E. Watson.....	Ayr

List of Division Court Clerks.—Concluded.

County or District.	No. of Division.	Clerk.	Post office address.
Welland	1	H. T. Reilly	Welland
	2	Joseph Henderson.....	Marshville
	3	Jos. Clark	Ridgeway
	4	Jos. G. Cadham	Niagara Falls Sth.
	5	D. J. C. Munro.....	Thorold
	6	D. O. Evans.....	Port Colborne
Wellington	1	Miss. M. A. Day	Guelph
	2	Alex. Nicoll	Puslinch
	3	Robt. Scott	Rockwood
	4	John Brownridge.....	Fergus
	5	A. J. Lindsay	Erin
	6	Henry Clark	Elora
	7	John Lunz	Drayton
	8	R. T. Smith	Arthur
	10	C. L. Eady.....	Harriston
	11	H. Clarke	Mount Forest
	Wentworth.....	1	Miss. K. M. White ....	Hamilton
2		F. J. Suter	Dundas
3		J. C. Medlar.....	Waterdown
4		E. Dayman	Lynden
5		J. N. Jackson	Stoney Creek
7		G. T. Neale	Mount Hope
8		Thomas Murphy	Binbrook
9		C. H. Peebles	Hamilton
York		1	A. McL. Howard .....	Toronto
	2	Robert J. Corson	Markham
	3	Thos. F. McMahon.....	Richmond Hill
	4	K. N. Robertson.....	Newmarket
	5	F. G. Tremayne.....	Sutton West
	6	W. H. Taylor	Aurora
	7	E. W. Brown	Woodbridge
	8	John Hamshaw.....	West Toronto
	9	W. T. Kenny.....	Birch Cliff
	10	.....	Toronto

APPENDIX C.

List of Division Court Bailiffs, their Post Office Address, the County or District and Number of Division in which their Courts are situated, for the Province of Ontario, up to 31st December, 1922, inclusive. (Lists corrected up to date of printing.)

County or District.	No. of Division.	Bailiff.	Post office address.
Algoma	1	T. J. Bowers.....	Sault Ste. Marie
	2	S. Roe	Bruce Mines.
	3	W. Thompson	Thessalon
	6	A. Kitchen.....	Carterton, St. Jos. Is.
	7	Geo. Thompson.....	Blind River
Brant.....	1	Jno. M. Dyckman.....	Brantford
	2	J. W. Fasken	Paris
	3	J. H. Cornell.....	St. George
	4	Alex. Johnston.....	Burford
	5	J. R. Smith	Scotland
Bruce.....	1	Ezra Briggs	Walkerton
	2	Jas. Donaghy	Teeswater
	3	George G. Collins.....	Kincardine
	4	Alex. Fraser.....	Paisley
	5	J. J. Chapman.....	Port Elgin
	7	S. Putnam.....	Tara
	8	J. Hunt.....	Wlarton
	9	R. J. Moore	Ripley
	10	A. C. Bridge	Lion's Head
	11	R. J. Moore.....	Lucknow
	12	Jno. Beatty.....	Chesley
	Carleton.....	1	E. Lavoie.....	Ottawa
2		Jos. Binnington	Stapleton
3		Wm. James.....	Carp
4		F. Johnson.....	Galetta
5		Wesley Hicks.....	Kars
6		Wm. Coombs.....	Metcalfe
7		A. Wilson.....	Ottawa
Dufferin.....	1	Jos. Hughes.....	Orangeville
	2	.....	Shelburne
	3	Jno. Armstrong	Earnslcliffe
	4	Jos. Hughes.....	Orangeville
	5	J. I. Buchanan	Grand Valley
Elgin	1	D. T. Augustine	Aylmer
	2	W. H. Bailey.....	St. Thomas
	3	W. H. Bailey.....	St. Thomas
	4	A. J. Branton	Dutton

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address
Essex.....	1	Alois Master	Sandwich
	2	A. J. Wharton.....	Amherstburg
	3	I. N. Lucas	Kingsville
	4	O. R. Muxworthy	Harrow
	5	W. M. Mitchell.....	Leamington
	6	.....	Belle River
	7	M. Jaques	Windsor
	8	James Johnston	Essex
	9	I. G. Sadler	Essex
	10	Leon Souchereau	Stoney Point
Frontenac	1	.....	Pelee
	3	Chas. G. Clarke	Kingston
	4	P. J. Trousdale.....	Sydenham
	5	E. A. Tallen.....	Verona
	6	E. F. Dennee	Inverary
	7	W. Thomlison.....	Sharbot Lake
	8	C. R. Barton.....	Plevna
Grey	1	Wm. Wonnmoth.....	Arden
	2	E. Stanley.....	Owen Sound
	3	Wm. Sharp.....	Durham
	4	W. H. Arthur.....	Meaford
	5	Geo. Mitchell.....	Clarksburg
	6	John Wright	Flesherton
	7	James Dudgeon.....	Chatsworth
	8	F. Heimbecker.....	Hanover
Haldimand	1	Thos. Ward.....	Markdale
	2	James Thorburn.....	Caledonia
	3	F. M. Forster	Cayuga
	4	A. Mitchell	Dunnville
	5	Eli Furry	Jarvis
Haliburton	1	Geo. A. Irwin	Canboro
	2	Harvey Ricker	Minden
	3	.....	Haliburton
	4	J. M. Pickens	Ursa
Halton	1	.....	Dorset
	2	W. E. McCready.....	Milton
	3	.....	Oakville
	4	Wm. Ward	Georgetown
	5	W. J. Reid	Acton
	6	W. Mason	Campbellville
Hastings	1	F. Utter.....	Burlington
	2	Louis Soule	Belleville
	3	Wm. Baker	St. Ola
	4	A. A. Burt	Shannonville
	5	J. E. Johnston.....	Tweed
	6	Jas. Tanner.....	Stirling
	7	C. St. Charles.....	Madoc
	8	T. A. Wilkins	Deseronto
	9	.....	Frankford
	10	F. J. Pierce	Trenton
	11	O. R. Jones	Marmora
	12	John Perry.....	Maynooth
		R. Robinson.....	Bancroft

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address
Huron.....	1	W. F. Clark.....	Goderich.
	2	Fred Welsh.....	Seaforth.
	3	Robt. Welsh.....	Clinton.
	4	Jno. Long.....	Brussels.
	5	F. A. Willis.....	Exeter.
	6	H. Fowler.....	Dungannon.
	7	Thomas W. Cameron....	Bayfield.
	8	G. A. Phippen.....	Wingham.
	9	G. E. Town.....	Wroxeter.
	10	C. Eilber.....	Zurich.
	11	Eli Lawson.....	Crediton.
	12	J. E. Taman.....	Blyth.
Kenora.....	1	Ira J. Wilde.....	Kenora.
	2	F. Molser.....	Wabigoon.
	3	F. Molser.....	Dryden.
	4	G. H. Fanning.....	Sioux Lookout
Kent.....	1	Charles J. Moore.....	Chatham.
	2	A. Wells.....	Chatham.
	3	T. Priestly.....	Ridgetown.
	4	A. Woods.....	Dresden.
	5	H. B. Marshall.....	Blenheim.
	6	Nelson Seed.....	Wallaceburg.
	7	John McEachran.....	Thamesville
Lambton.....	1	Rich. Macdonald.....	Sarnia.
	2	J. F. Elliott.....	Watford.
	3	Wm. Lindsay.....	Florence.
	4	.....	Sombra.
	5	Joseph Burney.....	Forest.
	6	G. Sheppard.....	Thedford.
	8	Geo. Pearce.....	Petrolea.
	9	Jno. A. Cummings.....	Alvinston.
	Lanark.....	1	Geo. Burke.....	Perth.
2		Robt. Burris.....	Perth.
3		Jas. Darou.....	Lanark.
4		H. Wilson.....	Carleton Place.
5		G. A. Phillips.....	Smith's Falls.
Leeds and Grenville.....	1	G. N. Young.....	Brockville.
	2	E. B. Rickey.....	Prescott.
	3	Thos. Baker.....	Gananoque.
	4	B. F. Dangerfield.....	Kemptville.
	5	R. W. Barry.....	Merrickville.
	6	J. W. Russell.....	Delta.
	7	W. G. Richards.....	Frankville.
	8	E. J. Leech.....	Newboro.
	9	R. J. Seymour.....	Athens.
	10	Jas. P. Lawrence.....	Spencerville.
	11	W. H. Love.....	North Augusta.
	12	W. I. Mallory.....	Mallorytown.

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Lennox and Addington.....	1	Geo. Greer.....	Napanee
	2	Geo. Greer.....	Bath
	3	S. E. Gallagher.....	Dorland
	4	.....	Newburgh
	5	H. W. Wager.....	Enterprise
	6	Jas. Boice.....	Odessa
	7	S. E. Kennedy.....	Tamworth
	8	Geo. Sedore.....	Flinton
	9	Ed. Inwood.....	Denbigh
Lincoln.....	1	E. W. Anderson.....	Niagara-on-the-Lake
	2	Frank Secord.....	St. Catharines
	3	A. D. Lacey.....	Smithville
	4	Jos. Grobb.....	Beamsville
	5	H. C. Kelson.....	Grimsby
Manitoulin ..	1	S. Fraser.....	Gore Bay
	2	.....	Little Current
	3	D. Payette.....	Manitowaning
Middlesex	1	R. Annett.....	London
	2	J. Hall.....	Park Hill
	3	Chas. Sproal.....	Lucan
	4	Henry Eldidge.....	Delaware
	5	James Poole.....	Glencoe
	6	T. F. Hawkin.....	Strathroy
	7	Geo. Chittick.....	Dorchester Station
	8	W. C. Westlake.....	R.R. No. 5, London
	9	Wm. Ball.....	London
Muskoka	1	F. K. Sander.....	Bracebridge
	2	W. E. Massey.....	Port Carling
	3	Chas. Rennie.....	Gravenhurst
Nipissing.....	1	H. Bourassa.....	Sturgeon Falls
	2	Aime Jodouin.....	Mattawa
	3	J. W. Sewell.....	Whitney North Bay
Norfolk	1	L. H. Barber.....	Simcoe
	2	M. L. Boughner.....	Waterford
	3	J. H. Boyce.....	Venessa, R. R. No. 3
	4	W. J. Herron.....	Courtland
	5	Chas. A. Dunkin.....	Vittoria
	6	Plewis Pierce.....	Port Rowan
	7	R. Scruton.....	Kinglake
	8	G. F. Holden.....	Port Dover
Northumberland and Durham.....	1	M. Munday.....	Bowmanville
	2	W. T. Jackson.....	Newcastle
	3	.....	Port Hope
	4	George Wallace.....	Millbrook
	5	T. Blezard.....	Cobourg
	6	A. C. Henan.....	Grafton
	7	Wm. Usher.....	Colborne
	8	Jno. A. Marshall.....	Brighton
	9	G. A. Wiggins.....	Warkworth
	10	F. Ellis.....	Wooler
	11	A. Hay.....	Campbellford

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Ontario	1	F. Rogers.....	Whitby
	2	E. Gleeson.....	Claremont
	3	Jos. Baird.....	Manchester
	4	Wm. Smith.....	Uxbridge
	5	R. Pearsell.....	Cannington
	6	Wm. Dobson.....	Beaverton
	7	Jos. Egan.....	Millington
Oxford.....	1	J. W. Payne.....	Woodstock
	2	Wm. Markle.....	Drumbo
	3	J. A. McKay.....	Embro
	4	Arthur Catton.....	Norwich
	5	W. Holmes.....	Ingersoll
	6	A. Ostander.....	Tillsonburg
	7	Jos. Dewal.....	Tavistock
Parry Sound.....	1	A. Greer.....	Parry Sound
	2	.....	McKellar
	3	G. A. Atkinson.....	Rosseau
	4	W. H. Bennett.....	Burk's Falls
	5	S. Walton.....	Magnetawan
	6	Jno. Lang.....	Powassan
	7	M. Carrol.....	South River
Peel.....	1	M. Clarkson.....	Brampton
	2	Wm. H. Rutledge.....	Cooksville
	3	D. McArthur.....	Caledon
	4	D. B. Kennedy.....	Bolton
Perth.....	1	D. W. Forbes.....	Stratford
	2	C. Woodger.....	Mitchell
	3	Wm. Billings.....	St. Mary's
	4	.....	Shakespeare
	5	W. D. Weir.....	Milverton
	6	R. Woods.....	Listowel
Peterborough.....	1	S. R. Pearson.....	Peterborough
	2	F. J. Stewart.....	Norwood
	3	W. J. Hendron.....	Lakefield
	4	Wm. Staples.....	Apsley
	5	F. McAdams.....	Havelock
	6	H. McLachlan.....	Keene
Prescott and Russell.....	1	A. Rochon.....	L'Orignal
	2	E. Aylife.....	Vankleek
	3	H. St. Dennis.....	St. Eugene
	4	J. A. Therrien.....	Curran
	5	.....	Cumberland
	6	G. H. Steains.....	Russell
	7	D. Millette.....	Hawkesbury.
	8	Ira Gates.....	Fournier
	9	H. Larocque.....	Alfred
	10	John A. Dent.....	Rockland
	11	A. L. Macdonald.....	South Indian

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address
Prince Edward	1	D. Hoover.....	Picton
	2	G. N. Ostrander.....	Milford
	3	P. M. Allison	Demorestville
	4	E. Bellyou.....	Ameliaburg
	5	W. E. H. Young	Wellington
	6	J. W. Branseombe.....	Bloomfield
	7	W. W. Ward.....	Consecon
	8	E. A. Williams.....	Waupoons
Rainy River	1	F. H. Warner	Fort Frances
	2	J. Finch	Emo
	3	J. W. O'Mara.....	Rainy River
Renfrew	1	Geo. McDonald.....	Pembroke
	2	.....	Beachburg
	3	C. Miller	Renfrew
	4	W. E. Needham	Arnprior
	5	Wm. Luloff	Eganville
	6	E. Olmstead	Cobden
	7	W. L. Brisco.....	Killaloe Sta.
Simcoe.....	1	J. T. Ennis.....	Barrie
	2	Jas. Webb	Bradford
	3	D. W. Watson	Beaton
	4	O. R. Allison.....	Collingwood
	5	Thos. Cavanagh.....	Hillsdale
	6	H. Perryman	Orillia
	7	Wm. Switzer	New Lowell
	8	J. J. Williams	Alliston
	9	Ed. E. J. Hewson.....	Penetanguishene
	10	G. A. Abbott.....	Coldwater
Stormont, Dundas and Glengarry.....	1	Jno. Burgess	Williamstown
	2	Jas. Kerr	Alexandria
	3	J. P. Denny	Cornwall
	4	J. P. Ferguson	Osnabruck
	5	A. F. Bourette.....	Morrisburg
	6	.....	Iroquois
	7	E. Bushe.....	Hallville
	8	J. H. Ferguson	Finch
	9	D. C. McRae.....	Dalhousie
	10	R. Shaver.....	Chesterville
	11	D. H. McDiarmid.....	Avonmore
	12	Donald J. Robertson....	Maxville
Sudbury.....	1	C. Gravelle.....	Sudbury
	2	J. Groulx	Chelmsford
	3	J. McLandress.....	Webbwood
	4	Geo. Maillette	Warren
	5	.....	Chapleau
Temiskaming	1	H. E. Blackwell.....	Haileybury
	2	J. H. Brown	New Liskeard
	3	Wm. McPherson.....	Englehart
	3	W. M. Johnston.....	Kirkland Lake
	4	C. McKenzie	Elk Lake
	5	H. Warren.....	Timmins
	6	Jno. McKay	Cochrane
7	J. L. O'Donnell.....	Hearst	
		.....	Matheson

List of Division Court Bailiffs, etc.—Concluded.

County and District.	No. of Division.	Bailiff.	Post office address.
Thunder Bay	1-3	W. H. Nelson	Port Arthur
		J. Handel	Schreiber
		O. Steed	Nipigon
		J. F. McDonald	Fort William
Victoria	1	S. Dumon	Woodville
	2	J. D. Daniel	Fenelon Falls
	3	W. J. Warren	Bobcaygeon
	4	W. R. McQuade	Omeme
	5	P. Conquorood	Lindsay
	6	Wm. J. McCullough	Oakwood
	7	T. O. Lessard	Kirkfield
Waterloo	1	A. A. Moyer	Kitchener
	2	W. A. Bolduc	Preston
	3	L. C. Teather	Galt
	4	E. Scherer	New Hamburg
	5	H. Holle	Conestoga
	6	H. Holle	Conestoga
	7	J. H. Little	Ayr
Welland	1	W. E. Taylor	Welland
	2	Jno. Haymes	Marshville
	3	Jno. R. Huffman	Ridgeway
	4	F. C. Bates	Niagara Falls
	5	F. Collins	Thorold
	6	C. H. Winn	Port Colborne
Wellington	1	Wm. Young	Guelph
	2	.....	.....
	3	.....	Eramosa
	4	J. W. Love	Fergus
	5	J. J. Still	Erin
	6	J. W. Love	Elora
	7	N. Perkin	Drayton
	8	W. R. B. Tindale	Arthur
	10	Ed. Johnson	Clifford
	11	A. Agar	Mount Forest
	Wentworth	1	Jas. Bryer .....	Hamilton
2		J. K. Jones .....	.....
3		J. Metzger	Waterdown
4		J. K. Jones	Lynden
5		T. Pike	Bartonville
7		Jas. Thompson	Binbrook
8		Jas. Thompson	Binbrook
9		J. A. Atkinson	Hamilton
York		1	Chas. Syngé .....	Toronto
	2	E. Wurm	Markham
	3	G. T. Allison	Richmond Hill
	4	P. Trivett	Newmarket
	5	T. A. Sheppard	Sutton
	6	W. H. Machell	Aurora
	7	Thos. Rowntree	Woodbridge
	8	D. A. Lowry	West Toronto
	9	Wm. Heron	West Hill
	10	Chas. H. Evans	Toronto

APPENDIX D.

DIVISION COURTS, LIMITS OF THE RESPECTIVE DIVISIONS IN
THE PROVINCE OF ONTARIO, AND JUDICIAL
OFFICERS.

ALGOMA.

F. K. Stone, Judge, Sault Ste. Marie.

J. M. Hall, J.J., Sault Ste. Marie.

G. W. Goodwin, Crown Attorney and C.P., Sault Ste. Marie.

1.—Bounded west by Thunder Bay District, 85th parallel of west longitude and east by Bar River, including all the islands in front.

2.—Bounded west by Bar River and east by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and by said boundary line of the said last five-named townships produced northerly.

3.—Bounded west by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and the boundary line of the last named five townships produced northerly to the northern boundary of the District, and on the east by a line produced northerly between the Township of Bright and Thompson to the northern boundary of the District of Algoma.

6.—Consisting of St. Joseph's Island.

7.—All the territory of the District of Algoma lying east of the eastern boundary of the Third Division including the Village of Cutler and Johns Island.

BRANT.

A. D. Hardy, Judge, Brantford.

W. M. Charlton, C.C.A. and C.P., Brantford.

1.—The City of Brantford and that part of the Township of Brantford not included in the other divisions hereinafter described. The Townships of Onondaga and Tuscarora and that part of the Township of Brantford lying south of the main road from Brantford to Hamilton and east of Fairchild's Creek.

2.—The Town of Paris and that part of South Dumfries west of the line between lots 18 and 19, and that part of the first concession of the Township of Brantford lying west of a continuation of the last-mentioned line.

3.—The remainder of the Township of South Dumfries, and of the first concession of the Township of Brantford.

4.—The ten northern concessions of the Township of Burford, and all that part of the 2nd, 3rd, 4th and 5th concessions of the Township of Brantford, west of the line between lots numbers 10 and 11, and that portion of the Kerr tract west of the continuation of the last-mentioned line.

5.—The Township of Oakland, the four southern concessions of the Township of Burford and lots numbers 1 to 5, inclusive, in the ranges east and west of the Mount Pleasant Road, in the Township of Brantford, adjoining the Township of Oakland.

BRUCE.

A. B. Klein, Judge, Walkerton.

A. M. Greig, J.J., Walkerton.

Thomas Dixon, C.C.A. and C.P., Walkerton.

1.—The Town of Walkerton and the Township of Carrick and the Township of Brant, south of the 12th concession, in the lots up to No. 26, and south of the 10th concession, in lots 26 to 34, inclusive.

2.—The Village of Teeswater, the Township of Culross and Greenock south of the 12th concession.

3.—The Town of Kincardine, the Village of Tiverton, and all of the Township of Kincardine, except that part east of the 25th side line in concessions 10, 11 and 12, and including that portion of the Township of Bruce West of the 20th side line in concessions 1, 2, 3, and 4, and lots 1 to 20, inclusive, in the Lake Range.

4.—The Village of Paisley, and that part of the Township of Brant lying north of the 11th concession and west of lot 26. That part of Greenock lying north of concession 11; and all that portion of the Township of Bruce not included in Nos. 3 and 5 and that part of the Township of Saugeen, east of a line between lots 28 and 29 and south of the proportion of the town line between Arran and Elderslie to the Saugeen River. All that part of the Township of Elderslie lying west of the 25th side line, and south of the 12th concession, and also that part lying north of concession 11 and west of lot 17, and that portion of the Township of Kincardine not included in No. 3.

5.—The Village of Port Elgin, and the Town of Southampton, that part of the Township of Saugeen lying west of the line between lots 28 and 29 and north of the production of the town line, between the Townships of Arran and Elderslie to the Saugeen River, all that part of the Township of Arran lying west of the line between lots 10 and 11 north of Arran Lake and the outlet of the said lake, and the Township of Amabel south of the 11th concession and west of concession "C" and west of concessions 8, 9 and 10, and all that part of the Township of Bruce, north of the 4th concession and west of the 20th sideline including lot 21 and lots north of it in the lake range in the said Township of Bruce.

7.—Tara and all Arran, not in No. 5, and all Elderslie, not in Nos. 4 and 12, and Amabel, south of the 8th concession and east of concession lettered C.

8.—The Town of Wiarton, the Township of Albemarle and that part of Amabel not in Nos. 5 and 7.

9.—The Township of Huron.

10.—The Townships of Eastnor, Lindsay, and St. Edmunds.

11.—Lucknow and the Township of Kinloss.

12.—Chesley and those parts of Brant and Elderslie not included in Nos. 1, 4 and 7.

CARLETON.

J. Mulligan, Judge, Ottawa.

J. A. Ritchie, C.C.A. and C.P., Ottawa.

1.—Comprising all the City of Ottawa and the Township of Gloucester, to lot 15, inclusive, Rideau Front, and concessions 1 and 6, inclusive, Ottawa Front and the islands in the Ottawa River opposite thereto.

2.—The Township of Goulburn, the 8th, 9th, and 10th concessions of the Township of Marlborough, all the Township of Nepean south of the River Goodwood, and the 4th, 5th, and 6th concessions thereof north of the same river to the boundary line between lots 20 and 21 in the last-mentioned concession.

3.—The Township of Huntley and the Township of March, except lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4 thereof.

4 D.C.

- 4.—The Townships of Fitzroy and Torbolton.
- 5.—The Township of North Gower, Long Island in the Rideau River, and 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions of Marlborough.
- 6.—The Township of Osgoode, the 6th, 7th, and 8th concessions Ottawa Front, and from lots 16 to 30, inclusive, of Rideau Front of the Township of Gloucester.
- 7.—The Township of Nepean, except the City of Ottawa, and part of the said Township lying south of the River Goodwood and concessions 4, 5 and 6, north of the River Goodwood to the boundary between lots 20 and 21 in the said last-mentioned concessions, and including also lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4, in the Township of March.

DUFFERIN.

W. G. Fisher, Judge, Orangeville.

J. L. Island, C.C.A. and C.P., Orangeville.

- 1.—The Town of Orangeville, the Township of East Garafraxa and all that portion of the Township of Amaranth lying south of the southern boundary of lot No. 26, in each concession in the Township of Amaranth.
- 2.—The Village of Shelburne, the Township of Melancthon, and all that portion of the Township of Amaranth lying north of the southern boundary of lot number 26, in each concession of the Township of Amaranth.
- 3.—The Township of Mulmur.
- 4.—The Township of Mono.
- 5.—The Township of East Luther.

ELGIN.

D. C. Ross, Judge, St. Thomas.

A. McCrimmon, C.C.A. and C.P., St. Thomas.

- 1.—The Townships of Bayham, Malahide and South Dorchester.
- 2.—The Townships of Southwold and Yarmouth (except the City of St. Thomas).
- 3.—The City of St. Thomas.
- 4.—The Townships of Aldborough and Dunwich.

ESSEX.

J. J. Coughlin, Judge, Sandwich.

G. S. Smith, J.J., Sandwich.

G. A. Urquhart, C.C.A. and C.P., Windsor.

- 1.—Town of Sandwich and Township of West Sandwich.
- 2.—Town of Amherstburg and the Townships of Malden and Anderdon.
- 3.—The Village of Kingsville, and all that part of the Township of Gosfield not included in Division No. 8.
- 4.—The Township of Colchester South, and all Colchester North, south of the 9th concession, exclusive of the said concession, and the lots on both sides of Malden Road.
- 5.—Township of Mersea and Village of Leamington.
- 6.—The Township of Rochester, the Village of Belle River, the first concession of the Township of Maidstone, and all north of the Malden Road in the said Township of Maidstone.

7.—Town of Windsor, the Town of Walkerville, and all of Sandwich East, north of the Talbot Street range.

8.—The Town of Essex, and all of the Township of Maidstone lying west of the first concession and south of the Malden Road; so much of Sandwich East as is south of Talbot Street, including the lots on both sides of said street to Nos. 306 and 307; all of Colchester north of the 9th concession, including said concession and lots on both sides of Malden Road, and all that part of Gosfield lying north of concession 6, and extending as far east from the limits between Gosfield and Colchester as lots No. 12, including such lot in each concession north of concession 6, inclusive.

9.—The Townships of Tilbury West and Tilbury North.

10.—The Township of Pelee.

FRONTENAC.

H. A. Lavell, Judge, Kingston.

T. J. Rigney. C.C.A. and C.P., Kingston.

1.—City of Kingston, Township of Garden Island, Wolfe Island, Howe Island, and concessions 1, 2, 3 and 4 of the Township of Pittsburg, the Village of Catarauqui, the Township of Kingston and the Village of Portsmouth.

3.—Loughboro', the Townships of Loughboro' and Bedford.

4.—Verona, Townships of Portland and Hinchinbrooke.

5.—Sudbury, the Township of Storrington and that part of the Township of Pittsburg not included in division No. 1.

6.—The Townships of Olden, Oso. Barrie, Clarendon, Palmerston, Miller, Canonto, and South Canonto.

7.—The Township of Kennebec.

GREY.

C. T. Sutherland, Judge, Owen Sound.

T. H. Dyre, C.C.A. and C.P., Owen Sound.

1.—The Town of Owen Sound, the Village of Brooke and the Townships of Derby, Keppel, Sarawak and Sydenham.

2.—The Town of Durham, the Township of Egremont, and those portions of the Townships of Bentinck, Normanby and Glenelg as follows:—That part of the Township of Bentinck lying east of the line between lots 30 and 31 in the 1st, 2nd and 3rd concessions south of the Durham Road, and in concessions 1, 2 and 3 north of the Durham Road, and east of the line between lots 15 and 16 in concessions 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 thereof. That part of the Township of Normanby lying east of the line between lots 20 and 21, in the 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th and 18th concessions, and all of the Township of Glenelg, excepting that portion lying east of the line between lots 10 and 11 in the 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th and 15th concessions thereof.

3.—The Town of Meaford, the Township of St. Vincent, and that part of the Township of Euphrasia, lying west of the line between the 6th and 7th concessions and north of the line between lots 15 and 16.

4.—The Township of Collingwood and the east half of the Township of Euphrasia, excepting that part thereof lying between the 4th and 5th concessions and south of the lots between 12 and 13, and east half of the Township of Osprey.

5.—The Township of Proton, the west half of the Township of Osprey, and those parts of the Township of Artemesia consisting of the ranges of lots lying parallel to the Toronto and Sydenham Road, and south of the lines between lots 130 and 131, and concessions 1, 2 and 3 south of the Durham Road, and 1, 2, 3, 4, 5 and 6 north of the said Durham Road, and those portions of concessions 7, 8 and 9 lying east of the ranges of lots parallel with the Toronto and Sydenham Road, and those portions of concessions 10, 11, 12, 13 and 14 lying east of the line between lots 30 and 31.

6.—The Township of Sullivan and the Township of Holland, excepting those portions of concessions 9, 10, 11 and 12 lying south of the line between lots 15 and 16, and those portions of concessions 7 and 8 west of the ranges of lots lying parallel with the Toronto and Sydenham Road, and the ranges of lots lying parallel with the Toronto and Sydenham Road south of the line between lots 50 and 51.

7.—All lots from 1 to 30, inclusive, in the three concessions south and the three concessions north of the Durham Road in the said Township of Bentinck, and all the lots from 1 to 15, inclusive, in the 12th concession, from the 4th to the 15th concessions, inclusive, of the said Township of Bentinck, and all the lots from 1 to 20, inclusive, in all the concessions from 4 to 18, inclusive, in the Township of Normanby aforesaid.

8.—All the lots from 51 to 130, inclusive, in all the concessions parallel to and being northeast and southwest of the Toronto and Sydenham Road, in the Townships of Artemesia, Glenelg and Holland aforesaid; all lots to the westward of the dividing line between lots 30 and 31, in all the concessions from 10 to 14, inclusive, and all the lots from 1 to 5 in the 7th, 8th and 9th concessions, inclusive, which lie to the southwest of the third concession, southwest of the said Toronto and Sydenham Road, in the said Township of Artemesia; all the lots from 1 to 15, inclusive, in concessions from 5 to 6, and all the lots from 1 to 15, inclusive, in the concessions from 7 to 12, inclusive, in the Township of Euphrasia; all lots south of the allowance for road between lots 15 and 16, in the 9th, 10th, 11th and 12th concessions, and from lots 25 to 30, inclusive, on the 7th concession, and lots 28, 29, and 30 in the 8th concession of the said Township of Holland; and all the lots lying east of allowance for road between lots 10 and 11 in all the concessions from 7 to 15, inclusive, in the Township of Glenelg.

HALDIMAND.

G. H. Hopkins, Judge, Cayuga.

Harrison Arrell, C.C.A. and C.P., Cayuga.

1.—Comprising the Township of Seneca, except the first and second concessions, the Young Tract, and the property of the late Richard Martin and the late Robert Weir; all of the Township of Oneida, except the first range north of the Cayuga line, the Dennis Tract, and the lots southerly of the said tract, and the Village of Caledonia.

2.—Comprising the Township of North Cayuga, except that portion thereof lying northeast of the side line between lots 12 and 13, and 1st and 2nd concessions of the Township of Seneca, except that portion thereof lying northeast of the side line between lots 12 and 13, the Young Tract, and the lands of the late Robert Weir and Richard Martin, Esquires, in the said Township of Seneca, the first range of Oneida north of the Cayuga line, also the Dennis Tract and river lots lying south, and the Townships of Rainham and South Cayuga.

3.—Comprising the Townships of Moulton, Sherbrooke and Dunn, and the Town of Dunnville.

4.—Comprising the Township of Walpole, and the Village of Hagersville.

5.—Comprising the Township of Canboro', that portion of North Cayuga lying east of the side line between lots 12 and 13, and those parts of the 1st and 2nd concessions of the Township of Seneca lying northeast of the side line between lots 12 and 13.

COUNTY OF HALIBURTON.

(Annexed to Victoria for Judicial Purposes.)

W. D. Swayze, Judge, Lindsay.

J. E. Anderson, C.P. and C.C.A., Lindsay.

1.—The Townships of Glamorgan and Snowden, except that portion of both included in the third division, and all of the Townships of Snowden, Lutterworth, Minden, Anson, Stanhope, Hindon.

2.—The Townships of Dysart, Guilford, Harburn, Dudley, Harcourt and Bruton, and that portion of Monmouth not included in the third division.

3.—All the rest of the territory comprising Township of Monmouth (except lots 1 and 19, inclusive) in 13th, 14th, 15th, 16th and 17th concessions, the Township of Cardiff, the south 12 concessions of the Township of Glamorgan, and from lot 21, inclusive, to the eastern boundary in the south six concessions of Snowden.

4.—The Townships of Shelbourne, McClintock, Livingstone, Lawrence, Nightingale, Havelock, Eyre and Clyde.

HALTON.

J. W. Elliot, Judge, Milton.

W. I. Dick, C.C.A. and C.P., Milton.

1. Milton—All the territory comprised in the new survey of the Township of Trafalgar, and the first ten lots in concessions 1, 2, 3, 4, 5, and 6 in the Township of Esquesing, and the first five lots in concessions 7, 8, 9, 10 and 11 in the said township.

2.—That part of the Township of Trafalgar known as the Old Survey, and the town of Oakville.

3. Georgetown—All the rest of the territory comprised in concessions 8, 9, 10 and 11 in the Township of Esquesing not comprised in the first division.

4. Acton—All the rest of the territory comprised in concessions 1, 2, 3, 4, 5, and 6, Township of Esquesing.

5.—The Township of Nassagaweya, including village of Campbellville.

6.—The Township of Nelson, including the town of Burlington.

HASTINGS.

G. E. Deroche, Judge, Belleville.

J. F. Wills, J.J., Belleville.

C.C.A. and C.P., Belleville.

1.—The City of Belleville and the Township of Thurlow; also all that portion of the Township of Sidney lying south of the 8th concession and east of the line between lots 18 and 19.

2.—The Townships of Wollaston, Limerick and Cashel, and the six northerly concessions of the Townships of Tudor and Grimsthorpe, and all those parts of the Township of Lake, in all the concessions thereof lying north of lots 21 in said concessions, all in the County of Hastings.

3.—The Township of Tyendinaga, except that part called Deseronto.

4.—The Township of Hungerford.

5.—All that part of the Township of Sidney which lies to the north of the 7th concession, excepting that part of the 8th concession lying west of the Trent river, and all that part of the Township of Rawdon which lies to the south of the 9th concession and that part of the township of Huntingdon south of the 6th concession including the Village of Stirling.

6.—The Township and Village of Madoc, the Township of Elzevir and all that part of the Township of Huntingdon north of the 5th concession, and all of the Township of Tudor and Grimsthorpe, except the northerly six concessions of each of the said townships.

7.—The Village of Deseronto.

8.—All that part of the Village of Frankford in the Township of Sidney and concessions 4, 5, 6 and 7 lying west of the line between lots 18 and 19 and that part of concession 8 lying west of the Trent river in the Township of Sidney.

9.—The Town of Trenton and all that part of the Township of Sidney lying south of the 4th concession and west of the line between lots 18 and 19.

10.—The Township of Marmora, that part of the Township of Lake lying south of lots 22 in all the concessions thereof, and all that part of the Township of Rawdon which lies north of the 8th concession thereof.

11.—The Townships of Herschell, Monteagle, Carlow, Bangor, Wicklow and McClure.

12.—The Townships of Faraday, Dungannon and Mayo, and the Village of Bancroft.

HURON.

L. H. Dickson, Judge, Goderich.

E. N. Lewis, J.J., Goderich.

Chas. Seager, C.C.A. and C.P., Goderich.

1.—Comprising the Town of Goderich, that part of the Township of Goderich to the north of the Cut Line and the Huron Road until the same meets the road allowance between the 13th and 14th concessions, then back along the Huron Road to its junction with the Cut Line, then west by the road allowance between concessions 11 and 12 to the River Maitland, then along the River Maitland to Goderich, together with the Township of Colborne.

2.—Comprising the Township of McKillop, the Town of Seaforth, and all that portion of the Township of Tuckersmith not included in the third division.

3.—Comprising all that portion of the Township of Hullett south of the blind line between the 7th and 8th concessions, of the Township of Hullett, that part of the Township of Goderich not included in Nos. 1 and 7, 1st, 2nd, 3rd and 4th concessions, Township of Stanley 1st and 2nd concessions, Township of Tuckersmith, L.R.S., north of lot 15, and that portion west of side road between lots 25 and 26, H.R.S., and Town of Clinton.

4.—Comprising the Township of Grey, all of the Township of Morris east of side road between lots Nos. 10 and 11 (which is not included in No. 12) and the Village of Brussels.

5.—Comprising the Townships of Usborne and the Village of Exeter.

6.—Comprising the Townships of Ashfield and all West Wawanosh, except that portion east of Maitland River.

7.—Comprising the Township of Goderich, south of Cut Line and Huron Road until the same joins the road between the 12th and 14th concessions of the Township of Goderich: thence along the said concessions until the same joins the River Bayfield, all Stanley not included in No. 3 and the Village of Bayfield.

8.—Comprising the Village of Wingham, the Township of Turnbury, all that part of East Wawanosh not included in No. 12, and all of the Township of Morris not included in Nos. 4 and 12.

9.—Comprising the Township of Howick and the Village of Wroxeter.

10.—Comprising the Township of Hay.

11.—Comprising the Township of Stephen.

12.—Commencing at the northeast angle of the Township of Hullett, thence southerly along the easterly boundary of the said Township of Hullett to the blind line between the 7th and 8th concessions of said township, thence westerly along said line to the western boundary of the township, thence northerly along the westerly boundary of the township to the Maitland River at the southeastern corner of the Maitland Block, thence along the said river northerly till the western boundary of East Wawanosh is reached, thence northerly along said westerly boundary to the road running between the 6th and 7th concessions of said Township of East Wawanosh, thence easterly along said road to the easterly limit of said township, thence northerly along the gravel road to the road running between the 5th and 6th concessions of the Township of Morris, thence easterly along said road to the line between lots 10 and 11, thence southerly along said line between the 6th and 7th concessions, thence easterly along said line to the line between lots 15 and 19, thence southerly to the boundary line between the Townships of Morris and Hullett, thence easterly to the place of beginning, including the Village of Blyth.

DISTRICT OF KENORA.

T. W. Chapple, Judge, Kenora.

H. P. Cooke, C. Atty. and C.P., Kenora.

1.—Comprising all the portion of the said District of Kenora lying west of the Seventh Meridian Line, including the Towns of Kenora and Keewatin.

2.—Comprising all that portion of the said District lying east of the eastern boundary of the Third Division, south of the northern boundaries of the Townships of Zealand and Hartman to the eastern boundary of the said District, including the Municipality of Ignace.

3.—Comprising all that portion of the said District lying between the Seventh Meridian Line and a line drawn parallel with the western boundary of lot 10 in the Township of Zealand, and extending northward to the northern boundary of the said District and southward to the southern boundary thereof, including the Town of Dryden.

4.—Comprising all that portion of the said Second Division, lying north of a line drawn eastward along the northern boundaries of the Township of Zealand and Hartman, to the eastern boundary of the said District of Kenora.

KENT.

Ward Stanworth, Judge, Chatham.

H. D. Smith, C.C.A. and C.P., Chatham.

1.—The First Division to consist of the City of Chatham and that part of the Townships of Dover East and West to the south of the 12th and 13th concession line of the Township of Dover East, and that part of the Township of Chatham south of the 12th and 13th concession line, and west of the side roads between lots 12 and 13, from the first mentioned 12th and 13th concession line to the 5th and 6th concession line, and all south of the said 5th and 6th concession line of said township; that part of the Township of Harwich north of 5th and 6th concession line, by the easterly boundary; that part of the Township of Raleigh north of the 16th concession to the west side road between lots 12 and 13 north to the 6th and

7th concession line, and all of the said township north of the said last-mentioned line, and that part of the Township of Tilbury East north of the 4th concession.

2.—The Second Division to consist of that portion of Township of Howard south of the 2nd and 3rd concession line by the eastern boundary (known as the Botany Road), and that part of the Township of Orford south of the 10th and 11th concession line of said township.

3.—The Third Division to consist of all that part of the Gore of Camden lying west of the 10th and 11th concession line, and that part of the Township of Camden lying west of the side line between lots 6 and 1; the Village of Dresden, and that part of the Township of Chatham north of the 5th and 6th concession line and east of the side roads between lots 12 and 13.

4.—The Fourth Division to consist of that part of the Township of Harwich south of the 5th concession of the eastern boundary, and south of the 3rd concession by the western boundary, and that part of Raleigh south of the 15th concession and east of the side road between lots 12 and 13 and the road to the shore through lot 146 on the Talbot Road.

5.—The Fifth Division to consist of the Village of Wallaceburg, the Gore of Chatham and that part of the Township of Chatham northwest of the 12th and 13th concession line, and west of the said roads between lots 12 and 13, and that part of Dover lying north of the 12th and 13th concession side road.

6.—The Sixth Division to consist of that part of the Township of Howard north of the Botany Road aforesaid, and that part of the Township of Orford north of the 10th and 11th concession line, the Township of Rone, the Township of Bothwell, the Village of Thamesville, and that part of the Gore of Camden east of the 10th and 11th concession line, and that part of the Township of Camden east of the side line between lots 6 and 7.

7.—The Seventh Division to consist of that part of Tilbury East south of the 3rd concession, the Township of Romney, and that part of the Township of Raleigh south of the 6th and 7th concession line, and west of the side road between lots 12 and 13, in the said township, and the road through lot 147 on Talbot Road.

LAMBTON.

A. E. Taylor, Judge, Sarnia.

F. W. Willson, C.C.A. and C.P., Sarnia.

1.—The City of Sarnia, the Townships of Sarnia and Moore, and the Villages of Point Edward and Cartwright.

2.—The external boundaries of the Township of Warwick, including that portion of the Village of Arkona south of the township line.

3.—The external boundaries of the Townships of Euphemia and Dawn.

4.—The external boundaries of the Township of Sombra.

5.—The external boundaries of the Township of Plympton.

6.—The external boundaries of the Township of Bosanquet, including that portion of the Village of Arkona north of the township line.

8.—The external boundaries of the Township of Enniskillen.

9.—The external boundaries of the Township of Brooke.

LANARK.

J. H. Scott, Judge, Perth.

C. H. McKimm, C.C.A. and C.P., Perth.

1.—The Town of Perth, and the Townships of Drummond, Bathurst, South Sherbrooke, Burgess North, and that part of the Township of Elmsley North, north of the Rideau River, within the County of Lanark, and west of lot No. 12 in each concession.

2.—The Second Division to consist of the Village of Lanark, and the Townships of Lanark, Dalhousie, Darling, Lavant and North Sherbrooke.

3.—The Third Division to consist of the Town of Carleton Place and the Township of Beckwith, and the first six lots in the first seven concessions of Township of Ramsay.

4.—The Township of Montague, the Town of Smith's Falls, and that part of the Township of North Elmsley, from lot No. 1 to lot No. 12, in each concession, both inclusive, not within the limits of the Town of Smith's Falls.

5.—The Township of Pakenham, the Town of Almonte, and the Township of Ramsay, with the exception of the first six lots in the first seven concessions of the said township.

LEEDS AND GRENVILLE.

J. K. Dowsley, Judge, Brockville.

E. J. Reynolds, J.J., Brockville.

M. M. Brown, C.C.A. and C.P., Brockville.

1.—To consist of the 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions and broken front of the Township of Elizabethtown, and the concession roads between them.

2.—To comprise the 1st, 2nd, 3rd, 4th, 5th concessions and broken front, and that part of the 6th, 7th and 8th concessions from the town line of Edwardsburg to lot No. 18, inclusive of the Township of Augusta, and the concession roads between them, and the 1st concession of the Township of Edwardsburg, including the Village of Cardinal.

3.—To consist of the 1st, 2nd, 3rd, 4th and 5th concessions and broken front of the Townships of Leeds and Lansdowne, respectively, and the concession roads between them.

4.—To consist of the Township of South Gower, the Township of Oxford from the west side line of lots No. 11 in all the concessions of the eastern boundary of the township, and the gore of land between South Gower, Oxford and Edwardsburg.

5.—To consist of the Township of Wolford (except the 7th and 8th concessions and the allowances of roads within and between them); lots Nos. 1 to 10, inclusive, in the 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions of the Township of Oxford, and allowances of roads within and between them.

6.—To consist of the Townships of Bastard and Burgess, and those parts of the Townships of Leeds and Lansdowne, on the north side of the rear of the 5th concession in each respectively.

7.—To consist of the Townships of Kitley and Elmsley.

8.—To consist of the Townships of North Crosby and South Crosby.

9.—To consist of that part of the Townships of Escott and Yonge, in rear of the 4th concession of Yonge, and in rear of the 6th concession of Escott; that part of the Township of Elizabethtown, in rear of the 7th concession of and west of lot No. 18 in the 8th, 9th, 10th and 11th concessions, and the allowances for roads embraced therein.

10.—The Township of Edwardsburg excepting the 1st concession thereof, including the Village of Cardinal.

11.—To consist of that part of the Township of Augusta in rear of the 5th concession and west of lots No. 18 in the 6th, 7th and 8th concessions; the whole of the 9th and 10th concessions of the Township of Augusta; the Gore between the Townships of Oxford, Wolford and Augusta; that part of the Township of Elizabethtown in rear of the 7th concession, and east of the commons, between lots No. 18 and 19 in the 8th, 9th and 10th concessions; the 7th and 8th concessions of the Township of Wolford; lots No. 1 to 10, inclusive, in the 9th and 10th concessions of the Township of Oxford; and the allowance for roads embraced therein.

12.—To consist of the 1st, 2nd, 3rd, and 4th concessions and broken front of the Township of Yonge; the 1st, 2nd, 3rd, 4th, 5th and 6th concessions and broken front of the Township of Escott, and the allowances for roads embraced therein.

The said 1st, 2nd and 12th divisions shall respectively embrace and comprehend within their lines those portions of the River St. Lawrence and islands therein, within the exterior lines of which such portions of said river and islands would lie and be, if such exterior side lines were produced and extended in that direction to the utmost limits of the Province.

LENNOX AND ADDINGTON.

Jas. H. Madden, Judge, Napanee.

U. M. Wilson, C.C.A. and C.P., Napanee.

1.—The Town of Napanee, Township of Richmond, all that part of North Fredericksburg and Adolphustown lying north of Hay Bay, and all that part of North Fredericksburg lying north of Big Creek.

2.—Comprises 1st concession of Ernestown, the Village of Bath, the Township of Amherst Island, and the 2nd, 3rd and 4th concessions of the said Township of Ernestown, from the west limits thereof to the west limit of lot No. 21 in each concession.

3.—Township of South Fredericksburg and all that part of North Fredericksburg and Adolphustown not included in Division No. 1.

4.—1st, 2nd and 3rd concessions of the Township of Camden and the Village of Newburg.

5.—All that part of the Township of Camden not included in Division No. 4.

6.—All that portion of the Township of Ernestown not included in the limits of Division No. 2.

7.—Township of Sheffield.

8.—Townships of Kaladar, Anglesea and Effingham.

9.—Townships of Abinger, Ashby and Denbigh.

LINCOLN.

J. S. Campbell, Judge, St. Catharines.

C.C.A. and C.P., St. Catharines.

1.—The Town and Township of Niagara.

2.—The Township of Grantham (including the City of St. Catharines), the Villages of Merritton and Port Dalhousie and the Township of Louth.

3.—The Townships of Caistor and Gainsborough and the 9th concession of the Township of Grimsby, including the 1st and 2nd ranges as part of the said concession.

4.—The Village of Beamsville and the Township of Clinton.

5.—The Village of Grimsby, the Township of North Grimsby, and the Township of South Grimsby, except that portion included in the Third Division.

DISTRICT OF MANITOULIN.

C. E. Hewson, Judge, Gore Bay.

W. F. McRae, C.A., and C.P., Gore Bay.

1. The Town of Gore Bay, the Townships of Cameron, Billings, Gordon, Allan, Campbell, Mills, Burpee, Robinson, Dawson and the Islands Barrie, Claperton and Duck, and the Islands of said district lying in the North Channel of Lake Huron, North of the said Townships and all islands in Lake Huron lying South of said Townships.

2. The Town of Little Current, the Townships of Howland, Sheguindah, Bidwell, Ten, Rutherford, Carlyle, Humboldt, and the Indian reservation adjoining the Township of Humbolt, Philip, Edward Island, Great Lacloche Islands, and all the islands in the said North Channel of Lake Huron, adjacent to the said Townships and Islands.

3. Manitowaning, the Townships of Assiginack, Tehkumamah and Sandfield, and all that part of Manitoulin lying East of the Township of Assiginack, Manitowaning and South Bays, and the islands adjacent thereto, including the whole of the Indian reservation Wikwemikong, and the islands East and South of said territory.

MIDDLESEX.

Talbot Macbeth, Judge, London.

J. C. Judd, J.J., London.

J. C. Elliott, C.C.A., and C.P., London.

1. That part of the City of London lying to the west of Maitland Street with that portion of the Township of London lying south of the line between the 4th and 5th concessions and west of the said street, produced northerly on a line in the same direction to the line between the said 4th and 5th concessions, and with that portion of the Township of Westminster lying west of the main road leading south from Clark's Bridge, across the Thames, south to the line between the 1st and 2nd concessions, and westerly to the line between lots 42 and 43, and extending northerly to the River Thames, and also including the Village of London West.

2.—The Villages of Parkhill and Ailsa Craig, the Townships of East Williams and West Williams, and that portion of the Township of Lobo lying north of the line between the 11th and 12th concessions, and east of the lines between lots Nos. 12 and 13.

3.—The Townships of McGillivray and Biddulph and the Village of Lucan.

4.—The Township of Delaware, with that portion of the Township of Westminster west of the line between lots 30 and 31 in the 2nd concession, then southerly on the line between lots 20 and 21 to the southerly limit of the township, including all west of said line, and also including all that portion of the front of said Township of Westminster lying west of the line between lots Nos. 42 and 43, not included in the first division, with that portion of the Township of Caradoc lying south of the line between the 5th and 6th concessions to the River Thames, and with that portion of the Township of Lobo lying south of the line between the 6th and 7th concessions, to the River Thames.

5.—The Township of Ekfrid and Mosa, including the Villages of Wardsville, Newbury and Glencoe.

6.—Townships of Adelaide and Metcalfe, the Town of Strathroy, with that portion of the Township of Caradoc lying north of the line between the 3rd and 4th concessions, with that portion of the Township of Lobo which lies north of the 6th concession and west of the line between lots 12 and 13 of the said township.

7.—The Township of North Dorchester, north and south of the River Thames, that portion of the Township of West Nissouri which lies south of the line between lots 14 and 15, and with that portion of the Township of Westminster lying south of the line between the 1st and 2nd concessions and east of the line between lots 30 and 31 in the 2nd concession and thence east of the line between lots 20 and 21, continued south to the southerly limit of the said Township of Westminster.

8.—All that portion of the Township of London which lies north of the line between the 4th and 5th concessions, that portion of the Township of Lobo which lies north of the line between the 6th and 7th concessions, and east of the line between lots 12 and 13 to the line between the 11th and 12th concessions and with all that portion of the Township of West Nissouri which lies north of the line between lots 14 and 15.

9.—All that part of the City of London lying east of Maitland Street; that part of the Township of London, lying south of the line between the 4th and 5th concessions and east to the said street, produced northerly or in a line in the same direction to the line between the said 4th and 5th concessions and that part of the Township of Westminster lying north of the line between the 1st and 2nd concessions, and east of the main road leading south from Clarke's Bridge across the Thames.

DISTRICT OF MUSKOKA.

A. A. Mahaffy, Judge, Bracebridge.

Thomas Johnson, C.A., and C.P., Bracebridge.

1.—The Town of Bracebridge, concessions 1, 2, 3, 4, 5, 6, 7, 8, and 9, in the Township of Stephenson, Brunel and Franklin, and concessions 7, 8, 9, 10, 11, 12 and 13, in the Townships of Muskoka and Draper, and the Townships of Macauley, McLean, Ridout, Monck, Watt, Cardwell, Freeman, Gibson and Medora, including the Village of Port Carling.

2.—The Town of Gravenhurst, the Townships of Morrison, Ryde, Wood, Oakley and Baxter, and concessions 1, 2, 3, 4, 5 and 6 of the Townships of Muskoka and Draper.

3.—The Town of Huntsville, the Townships of Stisted, Chaffey and Sinclair, and concessions 10, 11, 12, 13 and 14 in the Townships of Stephenson, Brunel and Franklin.

DISTRICT OF NIPISSING.

Jos. A. Valin, Judge, North Bay.

H. D. Leask, J.J., North Bay.

T. E. McKee, C.A., and C.P., North Bay.

1.—To be composed of all that part of the District which is situated west of the line between the Indian Reserve and the Township of Widdifield produced south to the boundary of the District, and north of the north-east angle of the Township of Gooderham, and south of the line marking the northern boundary of the said Township of Gooderham produced west to the boundary of the District.

2.—To be composed of so much of the District as lies east of the line commencing at the north-west angle of the Township of Poitras produced to the south-east angle of the Township of French; the Townships of Orlig and Mattawan, and all that part of the District situated east of the line between the Townships of Bonfield and Calvin, produced to the southerly boundary of the District.

3.—To be composed of the Townships of Widdifield, Phelps, Ferris, Bonfield, Chisholm, Boulter, Ballantyne, Wilkes, Biggar, Paxton, Butt, Devine, Hunter, McCraney, Finlayson, Peck, and all that part of the District situated west of a line drawn from the south-east angle of the Township of French, produced north to the Ottawa River, thence along the Ottawa River to the south-east angle of the Township of South Lorrain, thence west along the south boundary of South Lorrain to the east boundary of the Township of Cassels, thence north along the east boundary of the Township of Cassels, produced northerly to the northern boundary of the District, thence west along the northern boundary of the District to the western boundary thereof, thence southerly along the western boundary to the north-west angle of the Township of Pardo, thence east along the north boundary to the Township of Pardo, produced to the north-east angle of the Township of Gooderham; thence southerly along the east boundary of the Township of Gooderham, and the said boundary forwarded to the waters of Lake Nipissing.

NORFOLK.

A. T. Boles, Judge, Simcoe.

W. E. Kelly, C.C.A., and C.P., Simcoe.

1.—The Town of Simcoe, the Gore of the Township of Woodhouse and all that part of said Township lying west of the side line between lots 5 and 6, together with that part of the 4th, 5th and 6th concessions lying west of the said line between lots 12 and 13.

2.—The Township of Townsend and the Village of Waterford.

3.—The Township of Windham.

4.—The Township of Middleton and the Village of Delhi.

5. The Township of Charlotteville.

6.—The Townships of North Walsingham, South Walsingham and the Village of Port Rowan.

7.—The Township of Houghton.

8.—The Village of Port Dover, and that part of the Township of Woodhouse not included in Division 1. viz.: all that part of the 1st, 2nd and 3rd concession lying east of the side line between lots 5 and 6, and that part of the 4th, 5th and 6th concessions lying east of the said line, between lots 12 and 13 in said township.

NORTHUMBERLAND AND DURHAM.

H. A. Ward, Judge, Port Hope.

W. F. Kerr, C.C.A. and C.P., Cobourg.

1.—Townships of Cartwright and Darlington and the Town of Bowmanville.

2.—Township of Clarke and Village of Newcastle.

3.—Township of Hope and Town of Port Hope.

4.—Townships of Cavan, Manvers, South Monaghan and Village of Millbrook.

5.—Township of Hamilton and Town of Cobourg.

6.—Townships of Haldimand and Alnwick.

- 7.—Township of Cramahe and Village of Colborne.
- 8.—Township of Brighton and Village of Brighton.
- 9.—Township of Percy and Village of Hastings.
- 10.—Township of Murray.
- 11.—Township of Seymour and Village of Campbellford.

ONTARIO.

T. A. MacGillivray, Judge, Whitby.

R. Ruddy, J.J., Whitby.

J. E. Farewell, C.C.A. and C.P., Whitby.

- 1.—Including the Townships of Whitby and East Whitby and the Towns of Whitby and Oshawa.
- 2.—The Township of Pickering.
- 3.—The Townships of Reach and Scugog and the Village of Port Perry.
- 4.—The Townships of Uxbridge and Scott and the Town of Uxbridge.
- 5.—The Township of Brock and the Village of Cannington.
- 6.—The Township of Thorah and Village of Beaverton.
- 7.—The Townships of Mara and Rama, including the Village of Brechin.

OXFORD.

J. G. Wallace, Judge, Woodstock.

R. N. Ball, C.C.A., and C.P., Woodstock.

1.—Comprising the City of Woodstock, the Township of East Oxford, and that part of the Township of East Zorra, lying south of the line between lots number twenty-five and twenty-six of the Township of Blandford, and that part of the Township of North Oxford lying east and north of the road between lots 16 and 17 to the boundary of the Township line between North and West Oxford, and that part of the Township of West Oxford lying east of the road between lots 6 and 7 to the boundary of the Township of East Oxford, and that part of the Township of Blandford lying south of the 10th concession.

2.—Comprises the Township of Blenheim.

3.—Comprises the Township of East Nissouri and West Zorra and the Village of Embro.

4.—Comprises the Townships of North Norwich and South Norwich and the Village of Norwich.

5.—Comprises the Town of Ingersoll and that part of the Township of North Oxford lying west and south of the road between lots No. 16 and 17 of the Township of West Oxford, and that part of the Township of West Oxford lying south of the road between lots 6 and 7 to the line between West Oxford and East Oxford, and those portions of the Township of Dereham being part of the 1st concession of the said Township of Dereham, west of the Middle Town Line.

6.—Comprises the Town of Tillsonburg and that part of the Township of Dereham not included in the Fifth Division.

7.—Comprising the Village of Tavistock and that part of the Townships of East Zorra, north of the road between lots 25 and 26, and that part of the Township of Blandford lying north of the 10th concession of the said Township.

DISTRICT OF PARRY SOUND.

F. R. Powell, Judge, Parry Sound.

W. L. Haight, C.A. and C.P., Parry Sound.

1.—The Town of Parry Sound and the Townships of Foley, McDougall, Cowper and Carling, and all that portion of the district lying to the west of the east boundary of Carling, produced to the French River.

2.—The Townships of McKellar, Ferguson, Hagerman, Croft, and all that portion of the district lying between the east boundary of Ferric and the west boundary of Ferguson, produced to the French River.

3.—The Townships of Humphrey, Christie, Monteith and Conger.

4.—Townships of McMurrich, Perry, Armour, Proudfoot and Bethune.

5.—Townships of Spence, Chapman, Ryerson and Lount.

6.—That territory bounded on the west by the western boundaries of the Townships of Pringle and Patterson, and the western boundary of the Township of Patterson, produced to the French River and Lake Nipissing; on the east by the boundary of the District of Parry Sound, and on the south by the southern boundaries of the Townships of Himsworth, Gurd and Pringle.

7.—The Townships of Machar, Laurier, Strong and Joly.

PEEL.

B. F. Justin, Judge, Brampton.

W. S. Morphy, C.C.A. and C.P., Brampton.

1.—Township of Brampton, Township of Chinguacousy and northern division of the Township of Toronto Gore.

2.—Village of Streetsville, Township of Toronto and southern division of the Township of Toronto Gore.

3.—Township of Caledon.

4.—Village of Bolton, Township of Albion.

PERTH.

J. A. Barron, Judge, Stratford.

G. G. McPherson, C.C., and C.P., Stratford.

1.—To consist of all that part of the Township of North Easthope west of the line between lots 25 and 26, and south of the road between the 8th and 9th concessions, and all that part of the Township of South Easthope west of the side line between lots 25 and 26; all that part of the Townships of Downie and Gore north and east of the concession line between the 10th and 11th concessions and the Oxford Road; and all the Township of Ellice from the 1st to 13th concession, inclusive.

2.—To consist of all that part of the Township of Fullarton not included in Division No. 3, and the Townships of Hibbert and Logan.

3.—To consist of that portion of the Township of Downie west of the Oxford Road, and south of the concession line between the 10th and 11th concessions; the Township of Blanshard; all that part of the Township of Fullarton comprising the 13th and 14th concessions, and south of a road leading from Mitchell Road, between lots 24 and 25, east of lots 3 in the 10th concession: thence east along the line between the 10th and 11th concessions to the town line.

4.—To consist of that part of the Township of North Easthope east of the line between lots 25 and 26, and the north of the 8th concession, inclusive, with

the 9th and 10th concessions; all that part of the Township of South Easthope not included in Division 1.

5.—To consist of the Township of Mornington, and all that part of the Township of Elma from lots 13 to 72, both numbers inclusive, of the 1st concession, and from lots 27 to 16, both numbers inclusive, in and from the 2nd to the 18th concession, both concessions inclusive, of the said Township of Elma; and concessions 14, 15 and 16 of the Township of Ellice; and concessions 11, 12, 13 and 14 of the Township of North Easthope.

6.—To consist of the Township of Wallace and all that part of the Township of Elma from the 1st concession to the 18th concession, both concessions inclusive, and comprising lots Nos. 1 to 52, both inclusive, of the 1st concession, and lots Nos. 1 to 26 inclusive, from the 2nd to the 18th concession, both concessions inclusive.

PETERBOROUGH.

E. C. S. Huycke, Judge, Peterborough.

G. W. Hatton, C.C.A., and C.P., Peterborough.

1.—Shall comprise the City of Peterborough, the Townships of North Monaghan and Ennismore, all the Township of Smith lying south of the 7th concession, all that part of the Township of Otonabee lying west of the 8th concession and north of lots Nos. 21 and all that part of the Township of Douro lying south of lots numbered 11.

2.—Shall comprise the Village of Norwood, the Township of Asphodel, and all that part of the Township of Dummer lying east of the 5th concession and that part of the said Township of Dummer lying west of the 6th concession and south of lots numbered 11.

3.—Shall comprise that part of the Township of Smith lying north of the 6th concession, all that part of the Township of Douro lying north of lots numbered 10, that part of the Township of Dummer lying west of the 6th concession and north of lots numbered 10, the Township of Galway, the Township of Harvey and the Village of Lakefield.

4.—Shall comprise the Townships of Anstruther, Burleigh, Cavendish and Chandos.

5.—Shall comprise the Townships of Belmont and Methuen and the Village of Havelock.

6.—Shall comprise the Township of Otonabee, except that part thereof lying west of the 8th concession and north of lots numbered 21.

PRESCOTT AND RUSSELL.

A. Constantineau, Judge, L'Orignal.

C. G. O'Brian, J.J., L'Orignal.

W. S. Hall, C.C.A., and C.P., L'Orignal.

1.—Comprises the whole of the Township of Longueuil, the municipality of the Village of L'Orignal, and the 1st concession of the Township of Caledonia.

2.—Comprising all that part of the Township of West Hawkesbury, extending from front of 3rd concession to the rear of the said township.

3.—Comprises the whole of the Township of East Hawkesbury.

4.—Comprising the Township of North Plantagenet, and that part of the Township of South Plantagenet lying north of the Nation River.

- 5.—Comprising the whole of the Township of Cumberland.
- 6.—Comprising the whole of the Township of Russell.
- 7.—Comprising the two front concessions of the Township of West Hawkesbury, and the Municipality of Hawkesbury Village, within the same.
- 8.—Comprising the Township of Caledonia (excepting the 1st concession of the said township), and also that portion of the Township of South Plantagenet lying south and east of the Nation River.
- 9.—Comprising the whole of the Township of Alfred.
- 10.—Comprising the whole of the Township of Clarence.
- 11.—Comprising the whole of the Township of Cambridge.

PRINCE EDWARD.

Ivan McLean, Judge, Picton.

M. R. Allison, C.C.A., and C.P., Picton.

1.—The Town of Picton, the 2nd and 3rd concessions of "Military Tract" from the west line of No. 13 eastward; Gore "G"; 1st and 2nd concessions north of the Carrying Place, 1st concession southeast of the Carrying Place, and 2nd concession north of Black River, including Gores "K" and "L" and McCann Gores, all in the Township of Hallowell; Block "P" in the concession north and east of East Lake, and Gore "B" in the Township of Athol, and 1st and 2nd concessions south of the Bay of Quinte, and Gore "A" in the Township of North Marysburg, and 1st concession southwest of Green Point to the end of Carman's Point in Sophiasburg.

2.—The Township of South Marysburg, and the Southern part of Athol, commencing at the outlet of East Lake, thence down to the head of the Lake, thence down to the base line between the 1st concession south and the 1st concession north of East Lake, till it strikes the township line of Hallowell, thence down said township line till it strikes South Marysburg.

3.—The Township of Sophiasburg, together with Big Island, excepting the 1st concession southwest of Green Point to the end of Carman's Point.

4.—All that part of the Township of Ameliasburg lying east of the line between lots 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township, including Huff's Island.

5.—That part of the Township of Hillier not included in the 7th division, also the 1st and 2nd concessions north of West Lake, and west of lot No. 7 in the said concession, and that part of Irwin Gore lying north and west of lot No. 7 in the 2nd concession and the west part of the 2nd concession produced west of lot No. 74 in that concession in the Township of Hallowell.

6.—Block (IV.) four, concession south side of West Lake, 1st concession "Military Tract," 2nd and 3rd concessions of said tract west of Lots No. 13, in those concessions, "Gore E," 1st and 2nd concessions north of West Lake, and east of lot No. 6 in those concessions: the Gerrow Gore and that part of Irwin Gore not included in Division No. 8, and all that part of the 2nd concession produced east of lot No. 75 in the Township of Hallowell.

7.—All that part of the Township of Ameliasburg lying west of the line between lots No. 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township; all that part of the 4th and 5th concessions of the Township of Hillier west of the line between lots 86 and 87 and the 3rd concession west of the line between lots No. 22 and 23, with that part of the 2nd concession lying North of Pleasant Bay in the said Township of Hillier.

8.—All the point lying east of the west line of Marshland's Gore, the concession lying north of Smith's Bay and Waupoos Island in the Township of North Marysburg.

DISTRICT OF RAINY RIVER.

A. McLennan, Judge, Fort Frances.

N. L. Croome, C.C.A. and C.P., Fort Frances.

1.—To comprise all that part of the said District lying east of the east boundaries of the Townships of Aylesworth, Lash, Carpenter, Kingsford and Fleming, and east of the east boundary of the said Township of Fleming produced north to the north boundary of the said District.

2.—To comprise all that part of the said District lying west of Division No. 1 and east of the east boundaries of the Townships of Morley, Morley Additional, Pattullo, Sifton and Dewart, and east of a line drawn north astronomically from the northeast angle of the said Township of Dewart to the north boundary of the said District.

3.—To comprise all that part of the said District lying west of Division No. 2.

RENFREW.

J. M. McNamara, Judge, Pembroke.

J. H. Burritt, C.C.A., and C.P., Pembroke.

1.—Comprising the Town of Pembroke, the Townships of Pembroke, Stafford, Alice, Petawawa, Buchan, Rolph, Wylie, McKay, Fraser, Herd, Clara and Maria, and all that part of the Township of Wilberforce from the 18th to the 25th concessions, both inclusive, and also those parts of the 14th, 15th, 16th and 17th concessions of the same Township of Wilberforce lying north of Snake River and east of Lake Dore.

2.—Comprising all that part of the Township of Westmeath lying east and north of the Muskrat Lake and River, and all those parts of the Township of Ross, from the 5th to the 9th concessions, both inclusive, east of Muskrat Lake, and from the 7th to the 13th (of the other) concessions, both inclusive, of the said Township of Ross.

3.—Comprising the Town of Renfrew and the Townships of Horton, Admaston, Bagot, Blythfield, Brougham and Matawachan, in the said County of Renfrew.

4.—Comprising the Village of Arnprior and the Township of McNab.

5.—Comprising the Townships of Grattan, Sebastopol, South Algona, North Algona, and all that part of the Township of Wilberforce, from the 1st to the 17th concessions, both inclusive, excepting those parts of the 14th, 15th, 16th and 17th concessions of said Township of Wilberforce lying north of Snake River and east of Lake Dore.

6.—Comprising the Township of Bromley, and all that part of the Township of Westmeath west of Muskrat Lake, and all those parts of the Township of Ross, from the 1st to the 14th concessions, both inclusive, of the said Township of Ross.

7.—Comprising the Townships of Brudenell, Radcliffe, Raglan, Lynedoch, Griffith, Hagarty, Sherwood, Jones, Richards and Burns.

SIMCOE.

G. N. Vance, Judge, Barrie.

E. A. Wismer, J.J., Barrie.

J. R. Cotter, C.C.A., and C.P., Barrie.

1.—Comprising the Town of Barrie, the Township of Vespra, except that portion lying west of the Nottawasaga River, and excepting also lots Nos. 38, 39 and 40, in the 1st and 2nd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions respectively. That portion of the Township of Oro lying south of lots Nos. 21 in the 1st and 2nd concessions (including the ranges), and south of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively; that portion of the Township of Innisfil lying east of lots Nos. 5 in the 6th, 7th and 8th concessions, and that portion lying north of the 8th concession; that portion of the Township of Essa lying north of lots Nos. 19 in the 7th, 8th, 9th, 10th and 11th concessions.

2.—The Village of Bradford, the Township of West Gwillimbury, excepting thereout lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions; the Township of Innisfil, excepting that portion lying north of the 5th concession, and excepting also lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th and 5th concessions thereof.

3.—The Township of Tecumseh, excepting concessions 12, 13, 14 and 15; the Township of Adjala, excepting that portion lying north of lot No. 25 in the 8th concession thereof.

4.—The Town of Collingwood, the Village of Stayner, that portion of the Township of Nottawasaga lying north of lot No. 18 in the 12th concession thereof; that portion of the Township of Sunnidale lying north of the 8th concession; that portion of the Township of Floss lying west of the Nottawasaga River; the islands in Lake Huron contiguous to the Township of Nottawasaga.

5.—The Township of Floss, except that portion lying west of the Nottawasaga River; the Township of Medonte, except that portion lying east of the 10th concession and north of lots Nos. 10 in the 9th and 10th concessions respectively; that portion of the Township of Oro lying north of the southern boundaries of lots Nos. 21 in the 1st and 2nd concessions, and north of the southern boundaries of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively; lots Nos. 38, 39 and 40 in the 1st and 3rd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions of the Township of Vespra.

6.—The Town of Orillia, the Township of Orillia, southern division, the Township of Orillia, northern division, except that portion lying north of lots Nos. 15 in the first seven concessions thereof; that portion of the Township of Oro lying east of the 8th concession; that portion of the Township of Medonte, being composed of lots Nos. 1 to 6 (both inclusive) in the 11th, 12th, 13th, and 14th concessions; the islands in Lake Simcoe contiguous to the townships and portions of townships above described lying wholly or for the most part opposite thereto.

7.—The Township of Nottawasaga, except that portion lying north of lot No. 18 in the 12th concession thereof; the Township of Sunnidale, except that portion lying north of the 8th concession; that portion of the Township of Vespra lying west of the Nottawasaga River; that portion of the Township of Essa lying north of lots 19 in the 1st, 2nd, 3rd, 4th, 5th and 6th concessions; that portion of the Township of Tossorontio lying north of lots Nos. 20 in each of the seven concessions thereof.

8.—The Township of Essa, except that portion lying north of lots Nos. 19 in each of the eleven concessions thereof; the Township of Tossorontio, except that portion lying north of lots Nos. 20 in each of the seven concessions thereof; that

portion of the Township of Innisfil, being composed of lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions; the 12th, 13th, 14th and 15th concessions of the Township of Tecumseh; lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions of the Township of West Gwillimbury; that portion of the Township of Adjala lying north of lots Nos. 25 in the eight concessions thereof.

9.—The Town of Penetanguishene and the Village of Midland, the Township of Tiny; that portion of the Township of Tay lying west of the 8th concession; the islands in Lake Huron contiguous to the Township of Tiny, and to that part of the Township of Tay, forming part of the 9th division, and lying wholly and for the most part opposite thereto.

10.—The Township of Matchedash, that portion of the Township of Orillia, northern division, lying north of lots Nos. 15, in the first seven concessions thereof; that portion of the Township of Medonte lying north of lots Nos. 6, in the 11th, 12th, 13th and 14th concessions, and that portion lying north of lots Nos. 10, in the 9th and 10th concessions thereof; the Township of Tay, except that portion lying west of the 8th concession; the island in Lake Huron, contiguous to that portion of the Township of Tay, forming part of the 10th division, and lying wholly or for the most part opposite thereto.

NOTE.—Each of the said several divisions shall include all allowances for roads embraced within its external limits, and shall also extend to the centre of every allowance for road lying external and adjacent to every such division, excepting always where any such last-mentioned allowance is hereinbefore declared to belong to or form part of any particular division.

STORMONT, DUNDAS AND GLENGARRY.

J. R. O'Reilly, Judge, Cornwall.

J. G. Harkness, C.C.A. and C.P., Cornwall.

1.—Township of Charlottenburg, in the County of Glengarry.

2.—Township of Lochiel, in the County of Glengarry.

3.—Township of Cornwall, in the County of Stormont.

4.—Township of Osnabruck, in the County of Stormont.

5.—Township of Williamsburg, in the County of Dundas.

6.—Township of Matilda, in the County of Dundas.

7.—Township of Mountain, in the County of Dundas.

8.—Township of Finch, in the County of Stormont.

9.—Township of Lancaster, in the County of Glengarry.

10.—Township of Winchester, in the County of Dundas.

11.—Township of Roxborough, in the County of Stormont.

12.—Township of Kenyon, in the County of Glengarry.

SUDBURY.

J. J. Kehoe, Judge, Sudbury.

R. R. McKessock, C.A. and C.P., Sudbury.

1.—To comprise so much of the District not included in Division No. 4 as lies east of a line commencing at the south-west angle of Township No. 82 produced north to the north-west angle of the Township of Fairbank, thence east to the south-east angle of the Township of Rayside, thence north to the north-east

angle of the Township of Kitchener, and so much of the District as lies north of the line drawn from the north-east angle of the Township of Kitchener, produced to the south-west angle of the Township of Botha, thence north to the north-west angle of said Township, and produced to the western boundary of the District, and all the territory lying east of a line produced north from the boundary of the District, between Townships Nos. 16 and 17 produced to the south-east angle of the Township of Shenango, thence west to the south-west angle of said Township, thence north to the boundary of the District.

2.—So much of the District as lies south of a line produced easterly from the south-west angle of the Township of Forks to the north-west angle of the Township of Botha, thence to the southern boundary of said Township, thence east to the north-east angle of the Township of Kitchener, thence south to the south-east angle of the Township of Rayside, thence west to the boundary of the District.

3.—So much of the District as lies west of a line produced north from the south-west angle of Township No. 82 to the north-west angle of the Township of Fairbank, thence west to the boundary of the said District.

4.—So much of the District that lies east of a line between Townships of Allen and Bigwood produced north to the northern boundary of the District

5.—So much of the District as lies west of a line drawn from the north-east angle of the Township of Shenango and produced to the southern boundary of the District, excepting said Township.

DISTRICT OF TEMISKAMING.

H. Hartman, Judge, Haileybury.

G. H. Hayward, J.J.

F. L. Smiley, C.A., and C.P., Haileybury.

1.—To be composed of that portion of the District lying south of the northerly boundary of the Townships of Klock, Barr, Firstbrook, and Bucke, and east of the line between the Townships of Van Nostrand and Klock, produced southerly to the boundary of the District.

2.—To be composed of the Townships of Cane, Henwood, Kearns, Harley, Casey, Auld, Lundy, Hudson, Dymond, Harris, Hilliard and Brethour including the Town of New Liskeard.

3.—So much of the District that lies north of the northern boundary of the Townships of Cane, Henwood, Kerns, Hilliard and Brethour and east of the boundary line between the Townships of Tudhope and Bryce, produced northerly to the north-west angle of the Township of Bernhardt, thence east to the boundary of the District.

4.—So much of the District as lies south of the southerly boundary of the Township of Langmuir produced easterly to the north-west angle of the Township of Bernhardt and west of the line between the Townships of Maisonville and Bernhardt, produced southerly to the southern boundary of the District.

5.—So much of the District as lies west of a line produced north from the south-east angle of the Township of Geikie to the north-east angle of the Township of Douglas, thence east to the south-east angle of the Township of Blackstock, thence north to the north-east angle of the Township of German, thence west to the north-west angle of said Township, thence north to the north-east angle of Evelyn, thence west along the northern boundary of said Township, thence north

to the north-east angle of the Township of Duff, thence west to the boundary of the District.

6.—So much of the District as lies north of the southern boundary of the Township of Kirkland produced east and west to the boundary of the District.

7.—So much of the District as lies north of a line drawn from the south-west angle of the Township of Timmins to the eastern boundary of the District and east of a line produced north from the south-west angle of said Township to the north-west angle of the Township of Stock, thence west to the south-west angle of the Township of Dundonald, thence north to the north-west angle of said Township, thence west to the south-west angle of the Township of Little, thence north to the north-west angle of the Township of Mann.

THUNDER BAY DISTRICT.

Jno. McKay, Judge, Port Arthur.

W. F. Langworthy, C.A., and C.P., Port Arthur.

1.—All that part of the district lying west of the meridian of 87 degrees of west longitude, to the meridian of the most easterly part of Hunter's Island, excepting therefrom the Municipality of Neebing.

3.—Comprising the Municipality of Neebing.

VICTORIA.

W. D. Swayze, Judge, Lindsay.

J. E. Anderson, C.C.A. and C.P., Lindsay.

1.—The first consists of the following townships and parts of townships, viz.: Of the 15th concession of the Township of Mariposa, and the Township of Eldon, except the ranges north and south of the Portage Road.

2.—All the Township of Fenelon, except that portion lying east of the Scugog River, and south of Sturgeon Lake, and the Township of Somerville.

3.—The Township of Verulam.

4.—The Township of Emily.

5.—The Town of Lindsay, Township of Ops, and that portion of the Township of Fenelon, lying east of the Scugog River, and south of Sturgeon Lake.

6.—The Township of Mariposa, except the 15th concession.

7.—The Townships of Carden and Dalton, Laxton, Digby and Longford, and the Township of Bexley, and that portion of the Township of Eldon north of Portage Road, and the range south of Portage Road.

WATERLOO.

E. J. Hearn, Judge, Kitchener.

D. S. Bowlby, C.C.A., and C.P., Kitchener.

1.—All that portion of the Township of Waterloo lying north of Blockline on the west side of the Grand River and that part of the upper block of said township lying north of said township lying on the east side of the Grand River, north

of lots Nos. 115, 109, 104, 86 and 95, to the Guelph Township line, including the City of Kitchener and Town of Waterloo.

2.—All that part of the Township of Waterloo lying south of the Blockline on the west side of the Grand River, and that part lying on the east side of the Grand River, south of the northern boundary of lots Nos. 115, 109, 104, 85 and 95, to the Guelph Township line, including the Villages of Preston and Hespeler.

3.—All that portion of the Township of North Dumfries lying east of lot No. 19 in the 7th concession, and running a course with eastern boundary of the said lot in a northerly direction up to the 12th concession; thence along the eastern boundary of lot No. 23, in the said 12th concession, to the township line, including the City of Galt.

4.—The Township of Wilmot, including the Village of New Hamburg.

5.—The Township of Wellesley.

6.—The Township of Woolwich.

7.—All that part of the Township of North Dumfries lying west of the eastern boundary of said lot No. 19, in the 7th concession; thence along the eastern limits of the said lot No. 19, the same course thereof, in a northerly direction to the 15th concession; thence along the westerly limit of lot No. 23, in the said 12th concession to the township line, including the Village of Ayr.

WELLAND.

L. B. C. Livingstone, Judge, Welland.

T. D. Cowper, C.C.A., and C.P., Welland.

1.—The Township of Crowland; that part of the Township of Thorold lying south of the lines between lots 178 and 195, running through to Pelham; that part of Pelham lying south of the 4th concession, and that part of Humberstone lying north of the concession line, between the 4th and 5th concessions, being the whole of the 15th concession and the Town of Welland.

2.—The Township of Wainfleet.

3.—The Township of Bertie, and those parts of the Township of Humberstone not included in Nos. 1 and 6, and the Village of Fort Erie.

4.—The Township of Willoughby, the Village of Chippawa, and that part of the Township of Stamford south of the line between lots 136 and 137; easterly from the westerly limit of the township to the south-east angle of lot No. 133; thence north on the line between lots Nos. 132 and 133, to the northern boundary of the township, including the towns of Clifton and Navy Island.

5.—Those parts of the Township of Stamford, Thorold and Pelham not included in any other division, and the Town of Thorold.

6.—All the Township of Humberstone lying south of the 5th concession, and west of the side lines between lots Nos. 9 and 10, in the several other concessions thereof, and the Village of Port Colborne.

WELLINGTON.

A. Spotton, Judge, Guelph.

J. M. Kearns, C.C.A., and C.P., Guelph.

- 1.—The Town and Township of Guelph.
- 2.—The Township of Puslinch.
- 3.—The Township of Eramosa.
- 4.—The Township of Nichol, excepting the 11th and 12th concessions; the Municipality of Fergus; the first eight concessions of the Township of Garafraxa; and lots 1 to 18, both inclusive, in concessions A and B of the Township of Peel; lots 13, 14, 15, 16, 17 and 18, in concessions 18 and 19, and lots 19, 20 and 21 in the 17th concession of the Township of Peel.
- 5.—The Township of Erin.
- 6.—The Township of Pilkington, and the 11th and 12th concessions of the Township of Nichol; the Municipality of the Village of Elora, and lots Nos. 19 and upwards belonging to the 9th, 10th, 11th, 12th, 13th, 14th, 15th and 16th concessions of Peel.
- 7.—Concessions 1 to 16, inclusive, of the Township of Maryboro' and concessions 1 to 16, inclusive, of the Township of Peel, except lots 19, 20, 21, 22 and 23 of those concessions in that township.
- 8.—That part of the Township of Arthur south and southeast of lot 15, on the west side of the Owen Sound Road, in the Township of Arthur; that part of the Township of Luther from 1 to 16, both inclusive; and lots 1 to 12, both inclusive, of the 17th and 18th concessions of the Township of Peel; lots 5 to 11, both inclusive, of the 19th concession of said Township of Peel; and lots 19 to 23, both inclusive, of concessions A and B of said Township of Peel.
- 10.—The Township of Minto.
- 11.—The Town of Mount Forest, and that part of the Township of Arthur north of lot 16, west of the Owen Sound Road; lot 17, on the Owen Sound Road, and lot 13, east of the Owen Sound Road.

WENTWORTH.

C. G. Snider, Judge, Hamilton.
 J. G. Gauld, J.J., Hamilton.
 Geo. W. Ballard, C.C.A., and C.P., Hamilton.

- 1.—All that part of the Township of Barton lying east of the lines between lots 14 and 15, and all that part of Hamilton City east of Hughson street.
- 2.—The whole of the Township of Flamboro' West, the Town of Dundas, and the east half of the Township of Ancaster.
- 3.—The whole of the Township of Flamboro' East.
- 4.—The whole of the Township of Beverly and the west half of the Township of Ancaster.
- 5.—The whole of the Township of Saltfleet.
- 7.—The whole of the Township of Glanford.
- 8.—The whole of the Township of Binbrook.
- 9.—All that part of the Township of Barton lying west of the lines between lots 14 and 15, and that part of Hamilton City west of Hughson street.

YORK.

E. Coatsworth, Judge, Toronto.
 F. M. Morson, J.J., Toronto.
 J. Tytler, J.J., Toronto.

C. H. Widdifield, J.J., Toronto.

J. H. Denton, J.J.

Eric Armour, C.C.A., Toronto.

H. E. Irwin, C.P., Toronto.

1.—The City of Toronto east of Yonge street, at date 14th September, 1875 (i.e., Bloor, Sherbourne and Howard streets on the north, the Don on the east, down to Queen street, and south of Queen street as far as Lee avenue).

2.—Concessions 5 and 11, inclusive, of the Township of Markham, and concessions 5 to 10, inclusive, of the Township of Whitechurch, from 1 to 10, inclusive, together with the Villages of Markham and Stouffville.

3.—Concessions 1 to 4, inclusive, of the Township of Markham, and concessions 1 to 4, inclusive, of the Township of Whitechurch, from lots 1 to 10, inclusive, and concessions 1 to 3, inclusive, of the Township of Vaughan.

4.—The Township of Whitechurch, from the line between lots 10 and 11 northward; and the Township of East Gwillimbury.

5.—The Townships of Georgina and North Gwillimbury.

6.—The Township of King and the incorporated Village of Aurora.

7.—Concessions 4 to 11, inclusive, of the Township of Vaughan.

8.—All that portion of the Township of York lying west of Yonge street, and the Township of Etobicoke.

9.—Township of Scarboro' and all that portion of the Township of York which lies east of Yonge street and the Village of Leslieville.

10.—The city of Toronto, west of Yonge Street, at date of 10th September, 1875 (i.e., Bloor street on the north and Dufferin street on the west).

DIVISION COURT TARIFF.

APPENDIX "E."

CLERK'S FEES

1. Receiving claim, numbering and entering in procedure book	\$0 50
[This item to apply to entering in the procedure book a transcript of judgment from another court, but not an entry made for the issue of a judgment summons.]	
2. Issuing summonses with necessary notices and warnings thereon, or judgment summonses (as provided in forms) in all:—	
Where claim exceeds \$10 and does not exceed \$20	60
Where claim exceeds \$20 and does not exceed \$60	75
Where claim exceeds \$60 and does not exceed \$100	1 00
Where claim exceeds \$100 and does not exceed \$200	2 00
Where claim exceeds \$200 and does not exceed \$300	3 00
Where claim exceeds \$300 and does not exceed \$400	4 00
[N.B.—Inreplevin and interpleader suits the value of the goods to regulate the fee.]	
3. Copy of summons, including all notices and warnings thereon	25
4. Copy of claim (including particulars) when not furnished by plaintiff	25
5. Copy of set off or counterclaim or notice of defence (including particulars) when not furnished by defendant	25
[NOTE—In either of the last two preceding items, the fee may be taxed against the party ordered to pay costs.]	
6. Receiving and entering bailiff's returns to any summon. writ, or warrant issued under the Seal of the Court (except summonses to witness and return to summonses or papers from another division)	25
7. Taking confession of judgment	10
[This does not include affidavit and oath, chargeable under item 8.]	
8. Every necessary affidavit, if actually prepared by the clerk, and administering oath to the deponent	25
9. Furnishing duly certified copies of summonses and notices and papers with all proceedings for purposes of appeal, as required by either party, per folio of 100 words	05
10. Certificate therewith	25
11. Certifying under the Seal of the Court and delivering to a judgment creditor a memorandum of the amount of the judgment and costs against a judgment debtor, or garnishee, under the Creditor's Relief or for any other purpose	25
12. Copies of papers, for which no fee is otherwise provided necessarily required for service or transmission to the Judge, each	10
If exceeding two folios, per folio	05
13. Every notice of defence or admission entered, or other notice required to be given by the clerk to any other party to a cause or proceeding, including mailing but not postage	25
14. Entering final judgment by clerk, on special summons, where claim is not disputed:	
Where claim does not exceed \$60	50
Where claim exceeds \$60 and does not exceed \$100	1 00
Where claim exceeds \$100 and does not exceed \$200	1 50
Where claim exceeds \$200	2 00

15. Entering every judgment rendered at the hearing or final order made by the Judge:	
Where claim does not exceed \$60.....	\$ 50
Where claim exceeds \$60 and does not exceed \$100.....	1 00
Where claim exceeds \$100 and does not exceed \$200.....	1 50
Where claim exceeds \$200	2 00
[NOTE—This fee does not apply to any proceeding on judgment summons.]	
[These fees shall include the service of recording at the trial and afterwards entering in the procedure book the judgment, decree, and order in its entirety, rendered or made at the trial. If a garnishee proceeding before judgment, these fees will be allowed for the judgment in respect to the primary debtor, and like fees for the adjudication, whenever made, in respect to the garnishee.]	
16. Subpoena to witness	25
[This subpoena may include any number of names therein, and only one original subpoena shall be taxed, unless the Judge otherwise orders.]	
17. For every copy of subpoena required for service.....	10
18. Summons to jury (including copy for each jurymen) when required by parties	2 00
19. Calling and returning jury ordered by the Judge.....	25
20. Every order of reference, or order for adjournment, made at hearing, and every order requiring the signature of the Judge, and entering the same, including final order on judgment debtor's examination:	
Where claim exceeds \$10 and does not exceed \$100.....	25
Where claim exceeds \$100 and does not exceed \$200.....	50
Where claim exceeds \$200.....	75
[Any necessary warning with order forms part of the order.]	
21. Transcript to another Division Court:	
Where claim exceeds \$10 and does not exceed \$100.....	50
Where claim exceeds \$100.....	75
22. Every writ of execution, warrant of attachment, or warrant of commitment and delivering same to bailiff:	
Where claim does not exceed \$60.....	50
Where claim exceeds \$60 and does not exceed \$100.....	75
Where claim exceeds \$100 and does not exceed \$200.....	1 00
Where claim exceeds \$200 and does not exceed \$300.....	1 50
Where claim exceeds \$300.....	2 00
23. Renewal of every summons or writ of execution when ordered by the judgment creditor, or warrant of commitment when ordered by the Judge	35
24. Every bond when necessary, and prepared by the clerk (including affidavits of justification and of execution).....	1 00
25. Transmitting transcripts of judgment or transmitting papers for service to another division, or to the Judge on application to him, including necessary entries and mailing but not including postage.....	25
26. Receiving papers from another division for service, and entering the same, handing to the bailiff, receiving and entering his return and transmitting the same (if return made promptly, not otherwise)....	30
27. Search by a person not a party to the suit or proceeding, to be paid by the applicant	25
Search by a party to a suit or proceeding, where the suit or proceeding is over one year old	10
[No fee is chargeable for search to a party to the suit or proceeding, if same is not over one year old.]	

28. Taxing costs in defended suits, after judgment pronounced by the Judge	\$ 25
29. Making out statement of costs in detail (including bailiff's fees) at the request of any party	10
[Neither item 28 or 29 applies to statement of costs endorsed on summons or copy to be served.]	
30. Taxing bailiff's costs, under Section 187 of the Division Courts Act....	25
31. Every necessary letter to any party to any cause, matter or proceeding in court	15
[A letter shall not be considered necessary when a notice contains the same information.]	

FORM 2

BAILIFF'S FEES

1. Service of summons (including return) issued under the Seal of the Court, or judgment summons, or order on each person, except summons to witness and summons to juryman:	
Where claim exceeds \$10 and does not exceed \$20.....	60
Where claim exceeds \$20 and does not exceed \$60.....	75
Where claim exceeds \$60 and does not exceed \$100.....	1 00
Where claim exceeds \$100 and does not exceed \$200.....	1 25
Where claim exceeds \$200 and does not exceed \$300.....	1 50
Where claim exceeds \$300.....	2 00
2. Service of subpoena or summons to witness or juryman or service of notice	50
3. Taking confession of judgment and attending to prove.....	25
4. For calling parties and their witnesses at the sitting of the court in every defended case and at the hearing of every judgment summons..	25
5. Enforcing every writ of execution or summons of replevin, or warrant of attachment or warrant against the body, each:	
Where claim does not exceed \$20.....	75
Where claim exceeds \$20 and does not exceed \$60.....	1 00
Where claim exceeds \$60 and does not exceed \$100.....	1 50
Where claim exceeds \$100 and does not exceed \$200.....	2 00
Where claim exceeds \$200 and does not exceed \$300.....	3 00
Where claim exceeds \$300.....	4 00
6. Every mile or fraction of a mile necessarily travelled to serve summons, or process or other necessary paper, or on going to arrest, or in going to seize on a writ of execution where money paid on demand, or made on execution, or case settled after seizure (mileage one way only to be allowed.)	20
NOTE—No mileage is allowable for any unsuccessful attempt to serve a summons or other paper. Necessary disbursements incurred in carrying a delinquent to prison, shall be allowed subject to approval of the clerk.	
7. Every schedule of property seized, attached or replevied, including affidavits of appraisal, when necessary:	
Exceeding \$10 and not exceeding \$60.....	60
Exceeding \$60 and not \$100.....	1 00
Exceeding \$100 and not \$200.....	1 25
Exceeding \$200 and not \$300.....	1 50
Exceeding \$300 and not \$400.....	2 00
8. Every bond when necessary, when prepared by the bailiff, including affidavit of justification and execution.....	1 00

- 9. Every notice of sale, not exceeding three, under execution, or under attachment, each \$ 25
- 10. Reasonable allowances and disbursements, necessarily incurred in the care and removal of property :
 - (a) If a bailiff removes property seized, he is entitled to the necessary disbursements, in addition to the fees for seizure and mileage.
 - (b) If he takes a bond, then to \$1.00 instead of disbursements for removal of property.
 - (c) If assistance is necessary in the seizure, or securing, or retaining, of property, the bailiff is entitled to the disbursements for such assistance.
 - (d) All charges for disbursements are to be submitted to the clerk for taxation, subject to appeal to the Judge.
 - (e) The bailiff must in all cases endorse a memorandum of all his charges on the back of the execution, or state them on a separate slip of paper, so that the clerk may conveniently tax the bailiff's charges for fees and disbursements.
 - (f) The clerk in all cases to sign the memorandum of his taxation, and preserve it among the papers in the cause, together with the execution for future reference, and thereby enable the clerk to certify the bailiff's return properly.
- 11. If execution or process in attachment in the nature of execution be satisfied in whole or in part, after seizure and before sale, whether by action of the parties or otherwise, the bailiff shall be entitled to charge and receive 3 per cent. on the amount directed to be levied; or on the amount of the value of the property seized, whichever shall be the lesser amount.
- 12. Poundage on executions, and on attachments in the nature of executions, 5 per cent., exclusive of mileage, going to seize and sell, upon the amount realized from property necessarily sold.

3.—FEES TO WITNESSES AND APPRAISERS.

Allowances to Witness.

Attendance, per diem, to witnesses within three miles of the place where the Court is held, if within the county	\$0 75
And if without the county	1 00
Attendance, if witness resides over three miles from the place of sittings and within the county, per diem	1 00
Attendance, if witness resides without the county and more than three miles of the place of sittings, per diem	1 50
Barristers and solicitors, physicians and surgeons, engineers and veterinary surgeons, other than parties to the cause, when called upon to give evidence of any professional service rendered by them, or to give professional opinions, per diem	4 00

(Note.—Disbursements to surveyors, architects and professional witnesses, such as are entitled to specific fees, by statute, are to be taxed, as authorized by such statute.

If witnesses attend in one case only, they will be entitled to the full allowance.

If they attend in more than one case, they will be entitled to a proportional part in each case only.)

The travelling expenses of witnesses, over three miles, shall be allowed according to the sums reasonably and actually paid, but in no case shall exceed 20 cents per mile, one way.

FEES OF APPRAISERS.

Fees to Appraisers of Goods, etc., seized under Warrant of Attachment. To each appraiser, \$1.00 per day, during the time actually employed in appraising goods—to be paid in the first instance by plaintiff and allowed as costs in the cause.

FEES IN SUITS NOT EXCEEDING \$10.

(Section 48, D.C. Act.)

Clerk.

For all services, from entering action, or suing out a judgment or interpleader summons, up to and including the entering of final judgment, or final order on any such judgment or summons, in case the action proceeds to judgment or final order	\$1 25
In case the action does not proceed to judgment or final order, the fees heretofore, or that may hereafter be payable, but not exceeding in the whole the said sum.	
For issuing writ of execution, warrant of attachment, or warrant for arrest of delinquent and entering the return thereto	50

Bailiff.

For all services rendered in serving summons and making return, and any other service that may be necessary before the judgment is entered by the clerk or pronounced by the Judge, mileage excepted	50
For enforcing execution, schedule of property seized, or attached, bond where necessary, and all other necessary acts done by him, after seizure, mileage excepted, if money made or case settled, after levy..	1 00
(Necessary disbursements incurred in the care and removal of property shall be allowed to be first allowed by the clerk, subject to the approval of the Judge.)	

REPORT
OF THE
Inspector of Legal Offices
ONTARIO
1922

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
1923



To His Honour HENRY COCKSHUTT,
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 day of December, 1922.

W. E. RANEY,
Attorney-General.

Toronto, March 31st, 1923.

REPORT
OF THE
Inspector of Legal Offices
ONTARIO, 1922.

*To His Honour HENRY COCKSHUTT,
Lieutenant-Governor of the Province of Ontario.*

SIR,—I have the honour to present my Annual Report as Inspector of Legal Offices upon the affairs of the Judicial Offices of the Province of Ontario for the year ending with the 31st December, 1922.

As Inspector of Legal Offices, I have jurisdiction over the following officers—

IN OSGOODE HALL:

The Officers of the Appellate and High Court Divisions of the Supreme Court and the Surrogate Court Clerk for Ontario.

IN EACH COUNTY AND DISTRICT:

(a) The Sheriffs, Local Masters, Crown Attorneys, Clerks of the Peace, Local Registrars, Deputy Registrars, Deputy Clerks of the Crown and Pleas, County and District Court Clerks, and the Registrars of the Surrogate Courts.

All of the above make returns at the end of each year, of their fees, emoluments and disbursements and statistical returns of the civil and criminal business transacted in their respective offices during the year. From these are compiled the tables which appear in the appendices to my Annual Reports made each year to the Lieutenant-Governor in Council.

(b) Police Magistrates.

Under Regulations passed in pursuance of the Police Magistrates' Act of 1922, all of the Police Magistrates make monthly returns of their convictions accompanied by cheques for their fines and fees. These require careful checking and necessitate much correspondence during the first two weeks of each month.

(c) Justices of the Peace and Coroners.

By Orders-in-Council I may inspect, when required by the Attorney-General, the offices of Justices of the Peace and Coroners and hold investigation into their conduct, and as to complaints made against them.

(d) Constables.

By R.S.O. Cap. 94, authority is given me to request returns to be made by High and County Constables, to inspect their offices and to institute inquiries into their conduct. Similar powers are given over all of the Judicial Officers by the Judicature Act.

A list of officers appointed during the year, with date of the publication of each appointment in the *Ontario Gazette*, will be found in Appendix "L" to this report.

LEGISLATION

The Temiskaming Courts Act, 1921 (11 George V, Chap. 39), referred to in my report for last year was repealed by The District of Cochrane Act, 1922, (12-13 George V, Chap. 2), whereby the Provisional Judicial District of Cochrane was formed from portions of the territory of the Districts of Temiskaming, Algoma and Thunder Bay.

This Statute with the exception of sections 9 and 11 which provide for the formation of Divisions under The Registry and Land Titles Acts, came into force on the 2nd day of October, 1922, by Proclamation, dated the 19th day of September, 1922, and published in the Ontario Gazette, in its issue of September 30th, 1922.

By Orders-in-Council dated 4th October, 1922, officers of the Supreme, District and Surrogate Courts were appointed. To these officers, I have given the required instructions, saw that they were provided with Seals of Office and all necessary books and supplies.

As a Judge has not as yet been appointed for this District, and no one else has as yet been appointed, the office of Local Master of the Supreme Court is vacant.

Included in the tables in the Appendices to this report is the business of these officers and the fees and emoluments received since their appointment.

POLICE MAGISTRATES

The Police Magistrates' Act, 1922, which came into force on the first day of July 1922, repealed The Police Magistrates' Extended Jurisdiction Act referred to in my last annual report as well as the following Acts and parts of Acts:

Rev. Stat. c. 87...	<i>The Justices of the Peace Act</i>	Sections 24-30.
Rev. Stat. c. 88...	<i>The Police Magistrates' Act</i>	The Whole.
Rev. Stat. c. 100...	<i>The Niagara Falls Magistrates' Act</i>	The Whole.
1914, c. 21.....	<i>The Statute Law Amendment Act, 1914</i>	Section 21.
1915, c. 18.....	<i>The Toronto and Hamilton Highway Commission Act</i> ..	Subsection 4 of section 17 as enacted by section 9 of Chapter 18 of the Ontario Statutes, 1918.
1915, c. 20.....	<i>The Statute Law Amendment Act, 1915</i>	Section 11.
1916, c. 24.....	<i>The Statute Law Amendment Act, 1916</i>	Section 15.
1917, c. 19.....	<i>The Toronto and Hamilton Highway Commission Act,</i> <i>1917</i>	Section 6.
1918, c. 20.....	<i>The Statute Law Amendment Act, 1918</i>	Sections 18, 19, 20.
1919, c. 25.....	<i>The Statute Law Amendment Act, 1919</i>	Section 12.
1921, c. 41.....	<i>The Police Magistrates' Amendment Act, 1921</i>	The Whole.

New Regulations, approved by His Honour the Lieutenant-Governor in Council on July 25th, 1922, have been made under this Act. They rescind all former regulations with regard to Police Magistrates, including those referred to in my last annual report. They will be found in Appendix "M" to this report.

By this Statute, not only those of extended Jurisdiction, but all of the Police Magistrates of the Province, and there are at the present time 173 of them, come under my jurisdiction.

By the said Regulations the Inspectors under *The Division Courts Act*, Mr. W. W. Ellis and Mr. W. J. Locke, are Assistant Inspectors of Police Magistrates and will continue to perform the duties assigned to them and as set out at page 6 of my report for the year 1921.

Some idea of the division of the work of inspection may be obtained from the following:

1. Circular Letter to the Magistrates.

OFFICE OF THE INSPECTOR OF LEGAL AND REGISTRY OFFICES,
OSGOODE HALL, TORONTO, Oct. 10th, 1922.

DEAR SIR:

You have no doubt received my circular letter with the pamphlet containing *The Police Magistrates' Act*, 1922, the Regulations passed thereunder, and the Tariffs.

Under Regulation No. 5 every Police Magistrate is directed to make a monthly return to me in duplicate accompanied by a cheque covering all monies payable to the Province then in your hands.

The new Magistrates' Act of 1922 came into force on July 1st last and the returns in my opinion should be made from that date, but as I have already received from you your quarterly returns covering cases up to the end of August, it will not be necessary for you to send me separate monthly returns for July and August, but I will expect to receive from you at your very earliest convenience a return covering the month of September.

As under the new Act, I am responsible to see that the fines belonging to the Province are paid over by the Magistrates, I would ask you when making your return for the month of September, to let me have a cheque for any monies belonging to the Province that may have come into your hands during July and August as well as any for the month of September.

Yours truly,

JAS. W. MALLON, *Inspector.*

2. To the Attorney-General.

Re Fines

Re Police Magistrates.

The Regulations require that the monthly returns are to be made to me in duplicate, and I have not considered it advisable to send to Mr. Ellis one of these until such time as I had ascertained the accuracy of the figures. Moreover, I think it was intended that these returns were to be used by Mr. Ellis on his rounds of inspection.

As to the checking of these returns I may say that we verify the additions. We also endeavour to see that the Magistrates are including in their cheques, fines that properly belong to the Province, and that those of them who are paid salaries by the Province send their fees to us. It is difficult sometimes to know just how much is due the Province by way of fees in those cases where salaries are paid by Municipalities as well as by the Province; for example, take one of our simplest cases, that of the Police Magistrate at O. who is paid by the Municipality of O. as well as by the Province. I am obliged to accept his statements as to just which are Town cases and which are cases arising in the District of M. or in the County of S. Should there be an error made in this regard by the Magistrate, it will be detected by Mr. Ellis on his visit of inspection.

I have been endeavouring to get from the Magistrates a statement of the amounts that they receive by way of salary from the Municipalities. I have no other means of getting this information that I know of than by correspondence

as I have found that the yearly return made to me as to such salaries by at least one Clerk of the Peace is incorrect.

Another matter which we are unable to glean from the monthly returns and which Mr. Ellis will have to check on his visits is whether or not the Magistrates are sending to me all of the fines to which the Province is entitled. Under some Statutes, as for example, *The Motor Vehicles Act*, where a Provincial Officer prosecutes the fine is ours, and where an officer of the Municipality prosecutes, the fine goes to the Municipality. As to this I must trust to the Magistrate for the accuracy of his returns, but when Mr. Ellis is making an inspection, he will be able to ascertain from the information and other papers whether our officer or an officer of the Municipality is the complainant.

Owing to your recent decision with regard to fines imposed under *The Criminal Code*, and concerning which I have circularized all of the Police Magistrates and Crown Attorneys, there has been a falling off in the amount of the fines received by me for the past month. The total received for fines and fees for January was approximately \$3,500. For December, they were about \$6,000.

With regard to these returns, my clerk and I are only able to devote to the checking of same such time as we can spare each day during the first two weeks of the month. It takes fully two weeks to get them in such shape as to satisfy me before I send to Mr. Ellis his copy.

You are aware, of course, that fines imposed under the *Ontario Temperance Act* are required to be paid to the Inspectors, and that such fines should not come to me. Every month I am in receipt of statements including *Ontario Temperance Act* fines, in which cases I am obliged to return their cheques and statements for correction. I have one that I am sending back to-day.

Yours truly,

JAS. W. MALLON, *Inspector*.

The form of the Magistrates' Record Book, and of the Monthly Return, as approved pursuant to Regulations 2 and 5, appears as Appendix "N" to this report.

Doubt having arisen as to the exact meaning of the Amendment made to Section 1036 of the Criminal Code, by Section 8, of Chapter 16, of the Dominion Statutes for 1922, I caused to be sent to all of the Police Magistrates and to the Crown Attorneys of the Province, with the approval of the Honourable, the Attorney-General, the following circular letter:

TO THE POLICE MAGISTRATES OF ONTARIO.

Osgoode Hall,

Toronto, January 15th, 1923.

RE PAYMENT OVER OF FINES

DEAR SIR:

As you are aware the Dominion Parliament last year amended the provision with regard to the payment over of fines under the Criminal Code of Canada and other Dominion Statutes. You will find this amendment in Section 8 of Chapter 16 of the annual Dominion Statutes for 1922. This section amends Section 1036 of the Criminal Code, which is the section dealing with the payment

over of fines imposed under the Criminal Code and other Dominion Statutes. The amendment is as follows:

“Provided, however, that with respect to the Province of Ontario the fines, penalties and forfeitures and proceeds of estreated recognizances first mentioned in this section shall be paid over to the municipal or local authority where the municipal or local authority wholly or in part bears the expense of administering the law under which the same was imposed or recovered.”

A great deal of difficulty has been experienced in an endeavour to determine the correct interpretation of this amending section.

I have taken the whole question up with the law officers of the Attorney-General's Department and am now instructed to say that, while the exact meaning of the amendment is obscure, it is thought that probably the intention of the Dominion Parliament was to give a municipality the fines under the Criminal Code and other Dominion Statutes, where the municipality bears expenses such as payment of Magistrate's salary, Police salaries, courtroom accommodation or office for the Police Magistrate or bears other expenses in connection with the administration of Justice. Please therefor pay over to the Municipality *entitled under this interpretation* of the law all fines collected by you under the Criminal Code of Canada and other Dominion Statutes.

In this connection, however, it is to be noted that Statutes having special provisions as to payment over of fines—for instance, the *Inland Revenue Act*—are an exception and fines under these Acts are to be paid as therein directed.

In giving you the above direction I desire to draw particularly to your attention the fact that Section 1036 and the amendment deal only with fines imposed under the Criminal Code and other Dominion Statutes and that fines imposed under Ontario Statutes must be paid to the Province as heretofore unless otherwise directed by the special Statute under which the particular fine may be imposed.

Yours truly,

JAS. W. MALLON, *Inspector.*

SHERIFFS

By subsections 2 and 3 of section 8 of *The Constables' Act* as enacted by section 2 of *The Constables' Act, 1922* and which came into force on January 1st, 1923, the Sheriff shall be High Constable for the County, unless the Council at its first meeting in each year appoints by By-law a High Constable for the County; and by subsection 6 the Lieutenant-Governor in Council may direct payment of \$500 per annum out of the Consolidated Revenue Fund to a Sheriff as his remuneration for his duties as High Constable.

This sum must be included by the Sheriffs in the emoluments of their offices and must appear as a receipt in the annual returns required to be made to me at the close of each year.

By section 41 of *The Sheriffs' Act*, as enacted by 4 George V, Chap. 21, section 4 and amended by section 8 of *The Statute Law Amendment Act, 1918*, a Sheriff whose net income does not exceed the sum of \$1,800 for the year, may, on the report of the Inspector of Legal Offices, be paid out of the Consolidated Revenue Fund an amount sufficient to make his income of the year \$1,800.

Of the 48 County and District Sheriffs, 13 are entitled to payments under this Statute.

Section 5 of *The Public Officers' Fees Act*, provides that every Sheriff may retain his net income up to \$6,500, but shall pay to the Province 90 per cent. of the excess over that sum. During 1922 two of the Sheriffs came within the provisions of this enactment.

The shrievalties of Nipissing and Temiskaming are now under one Sheriff with Deputies at North Bay and Haileybury, as are also since January 1st, 1922, those of Simcoe and Muskoka, with Deputies at Barrie and Bracebridge.

By R.S.O. Cap. 16, Sec. 27, Sheriffs are required to send to me quarterly returns of forfeitures, etc., received by them.

Appendix "A" sets out in tabulated form the statistical returns of the Sheriffs for the year 1922.

LOCAL MASTERS

As stated in my last annual report, all Local Masters, except those whose fees had been commuted, used to be allowed to retain to their own use the fees of office, but that since the coming into force of the *County Judges' Act*, 1919, only those who are not Senior Judges, and who are not referred to in subsections 1 and 2 of section 5 of that Act, may take fees. The others must collect the fees in law stamps and affix them to the papers; and if this is not done the proceedings are void and there is a penalty for the omission.

Stamps must be collected as and when each proceeding in respect of which they are payable is taken, that is before each day's adjournment of the reference.

They should be attached to the particular paper in respect of which they are payable, for example: \$1.50 for "Settling," plus 20 cents per folio for the "Drafting," plus 10 cents for "Filing" are affixed to the Draft report when settled, and which is retained by the Master and filed. The \$2.00 for "Fee on Report," plus 10 cents per folio for "Engrossing," should be affixed to the Engrossed Report. It is delivered to the parties.

Stamps that are payable for oaths, time spent on the reference, etc., etc., and which are not in respect of any particular paper, may be attached to "a stamp voucher," or to the "Order for Reference."

Where appointments are given by warrant the stamp is affixed to the warrant, where given verbally, the stamp may be attached to the Order of Reference or to a stamp voucher.

The following fees are payable on proceedings in the Master's office:

APPOINTMENTS—

Each.....\$.50

REFERENCES—

For each hour or part of an hour attending. This will include applications for enlargements..... 1.50
 Each oath..... .20
 (No charge for marking exhibits).

REPORTS—

Drawing, per folio..... .20
 Engrossing, per folio..... .10
 Settling, per hour or part of an hour..... 1.50
 Fee on (For first report only)..... 2.00

ORDERS—

Each..... 1.00

CERTIFICATES—

Each..... .50
 If over three folios, for every additional folio..... .20

FILINGS—	
On each.....	.10
SEARCHES—	
Where action less than two years old.....	.10
Where more than two years old.....	.30
COPIES—	
Making and certifying same per folio.....	.10
RETURN—	
Making up and forwarding papers.....	.50

Local Masters may take examinations in the Supreme Court as Special Examiners provided they were appointed prior to September 15th, 1913, on which date a commission was directed by the Supreme Court Judges to be prepared and issued whereby all Local Masters then holding office were appointed Special Examiners.

In the case of those Masters appointed since that date they may not act as Special Examiners until a commission in their favour has issued.

In Appendix "B" is set out in tabulated form the statistical returns of the Local Masters for the year 1922 from which it will be seen that the business of the year was very light.

LOCAL REGISTRARS, DEPUTY REGISTRARS, DEPUTY CLERKS OF THE CROWN, COUNTY AND DISTRICT COURT CLERKS

In a few offices the filings and the praecipe for entering actions had not been stamped.

Notwithstanding the remarks in my former reports papers continue to be transmitted to the office of the Registrar instead of to the Central Office in Osgoode Hall.

In transmitting the papers the list of exhibits properly signed is often omitted.

The Judgment Clerk has also had to complain of the neglect of some to make prompt return to him of the Judgments.

Unless more care is exercised, I shall be obliged unwillingly to make a special report on these subjects.

The Report and Papers in Criminal proceedings are still required to be transmitted to the Registrar's office, the practice contained in Rule 39 of *The Consolidated Rules of Practice, 1897*, is continued and regulated by analogy thereto—See Con. Rule 2 of *The Consolidated Rules of Practice, 1913*.

Appendix "C" is a return of the business of the High Court Division of the Supreme Court of Ontario in the offices of the Local Registrars, Deputy Registrars and Deputy Clerks of the Crown.

Appendix "D" is a return of the business in the offices of the Clerks of the County and District Courts.

SURROGATE REGISTRARS

The following extract from former reports cannot be too often referred to:

"Since November 1st, 1919, the date of the coming into force of *The County Judges' Act, 1919*, there are very few Counties in which the Surrogate Judge's

fees are payable in cash. Moreover, the Judge's fees, and the fees payable to the Crown are, since the coming into force of the Statute, 10-11 George V, Chap. 33, section 22, computed upon the value of the realty as well as the personality of the deceased. It has, therefore, become physically impossible for me to check all of the law stamps that are now affixed to papers. Accordingly, it is the duty of the Surrogate Registrar, now more than ever, to see that the stamps are affixed before presenting the papers to the Surrogate Judge, and it is the Judge's duty not to issue his Order until he has satisfied himself that the law stamps representing all Crown fees and Surrogate Judge's fees have been affixed and cancelled."

The affixing of law stamps is most important; for every paper and proceeding upon which a fee is payable, and which is not duly stamped, is absolutely void.

Appendix "E" gives in tabulated form the business of the Surrogate Courts for the year 1922.

CROWN ATTORNEYS AND CLERKS OF THE PEACE

Pursuant to section 7 of *The Toronto and York Crown Attorneys Act*, the Crown Attorney and his Assistants are paid by the Province, and the fees of the Crown Attorneys of Essex, Peel, Parry Sound, and Wentworth have been commuted under section 16, subsection 1 of *The Crown Attorneys Act*, as amended by section 2 of the Statute 11, George V, Chap. 43. It is the duty of these officers to collect all of the fees that are payable by the Municipality and by the Public and to send to me quarterly a statement of the same accompanied by a cheque made payable to the Honourable the Provincial Treasurer.

In such statements, and in their quarterly accounts to the Boards of Audit, they need not include Tariff items that are refunded by the Province to the County.

By *The Public Officers' Fees Amendment Act*, 1922, section 2, a change was made to take effect from January 1st, 1922, in the percentage of net income payable to the Province by Crown Attorneys and Clerks of the Peace. They may now retain \$3,500, but are to pay 50 per cent. of the excess over that sum to the Province of Ontario.

Crown Attorneys make a return to me at the end of each year of the names of the Police Magistrates and High Constables in their respective Counties with the salaries each receive.

Clerks of the Peace will continue to make returns to me of the returns made to them each quarter by the Justices of the Peace. These returns will now consist chiefly of Municipal By-law cases. They also make returns of the cases tried at the County Court Judge's Criminal Courts.

The monthly returns required by *The Police Magistrates Act*, 1922, to the Clerk of Peace need not be posted up, but should be carefully bound in loose leaf binders, and the cases carefully indexed under the names of the defendants. The returns which they receive quarterly from the Justices of the Peace shall continue to be copied into the Record of Convictions book, which book conforms to Form 1 of *The Justices of the Peace Act*, R.S.O., Cap. 87.

As to this I sent the following circular letter to all of the Clerks of the Peace of the Province:

OFFICE OF THE INSPECTOR OF LEGAL AND REGISTRY OFFICES,
OSGOODE HALL, TORONTO, Oct. 5th, 1922.

DEAR SIR:

I desire to draw your attention to the provisions of section 16 of the new *Magistrates Act* passed last session.

You will notice that subsection 2 provides that parts 2 and 3 of *The Justices of the Peace Act*, shall not apply to Police Magistrates. Under subsection 1, the Police Magistrates make such returns as the Regulations may direct.

Under the Regulations, a return is to be made to you as Clerk of the Peace, monthly. It would appear that there is no necessity for this return to be posted up. I, however, am of the opinion that these returns should be carefully bound in a loose leaf binder and the different cases carefully indexed under the name of the defendant. You will please see that this is done.

The record of Convictions Book now in your office will be continued, to take care of returns received quarterly from Justices of the Peace. These latter returns will now be considerably shorter owing to the new *Magistrates Act* having taken away very considerably the duties of the Justices of the Peace.

I am sending you under separate cover, a pamphlet containing the new *Magistrates Act* and Regulations passed thereunder.

Yours truly,

JAS. W. MALLON, *Inspector.*

To the Clerks of the Peace of,
The Province of Ontario.

Appendix "K" shows in tabulated form the business of the Courts of General Sessions of the Peace, and of the County and District Court Judge's Criminal Courts of the Province for the year 1922.

GENERAL REMARKS

The actual work of inspecting is the least onerous of my varied and increasing official duties. The perusal of the various returns, the checking and computing of percentages and the necessary correspondence entailed requires much concentration. The correspondence is voluminous, much of which is occasioned by the referring of disputes between the officers and the public or the profession on points of practice and questions relating to fees or the like, all of which tends to a uniformity of practice, and it has been very much increased by reason of the additional duties required by *The Police Magistrates Act* above referred to.

There are at present 173 Police Magistrates in the Province, all of whom make monthly returns to my office. Formerly their returns were made quarterly only, and the Crown Attorneys retained four per cent. of the fines received by them.

When first appointed and for some years afterwards I was enabled to examine every paper in every proceeding. This, however, has become a physical impossibility owing to recent Legislation and to the additional duties cast upon me, as for example: by *County Judges Act*, 1919, whereby all of the Judges' fees in the Surrogate Court, and with very few exceptions, all of the fees of the Local Masters, are now paid in law stamps which must be affixed to the papers.

The sums payable by the officers in respect of their incomes under R.S.O., Chap. 17, amount to \$64,261.71 as follows:

Sheriffs.....	\$14,264 17
Local Registrars.....	49,402 48
Crown Attorneys and Clerks of the Peace.....	595 06

Appendix "F" is a statement of the fees and emoluments of the officers for the year ending December 31st, 1922, and of the sources from which they derive their incomes.

In Appendix "G" I have set out the more important business of the High Court Division of the Supreme Court of Ontario, transacted at Toronto during the year 1922, compiled from statements received from the officers in Osgoode Hall.

Appendix "H" shows the number of actions tried, or otherwise disposed of, by the Justices of the High Court Division, and of the Divisional Courts of the Appellate Division of the Supreme Court of Ontario, and the disposition thereof, during the year 1922.

Appendix "J" shows the criminal business of the High Court Division of the Supreme Court of Ontario at its sittings throughout the Province for the same period.

Appendix "I" is a statement of the business transacted in the office of the Surrogate Clerk in Osgoode Hall.

Appendix "K" shows in tabulated form the business of the Courts of General Sessions of the Peace, and of the District and County Court Judge's Criminal Courts of the Province.

I have the honour to be,

Sir,

Your obedient servant,

JAS. W. MALLON, *Inspector.*

Toronto, March 29th, 1923.

APPENDICES

APPENDIX A.—Statistics as returned by the different

Number	County of District	Number of writs of summons received for service		Number of subpoenas received for service in				Number of orders for arrest		Number of other process		Total process received	
				Criminal cases		Civil cases							
		S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.
1	Algoma.....	44	58	22	30	2			1	15	11	83	102
2	Brant.....	41	49	2	14	3	1			35	10	81	74
3	Bruce.....			1	27	10	17					11	44
4	Carleton.....	128	134	17	2	16	4			35	7	196	147
*5	Cochrane.....	12	17	2							1	14	18
6	Dufferin.....	7	6	7	26	1				3	3	11	13
7	Elgin.....	16	34		5		1		1	8	10	24	51
8	Essex.....	211	192	99	150	5	1	1		57	11	373	354
9	Frontenac.....	13	22	12	12	2				7	7	34	41
10	Grey.....	20	21	66	46							86	67
11	Haldimand.....	9	20		5							9	20
12	Halton.....	13	22	1	22	1						15	44
13	Hastings.....	27	40	5	14	2	4			6	7	40	65
14	Huron.....	23	16	3	6	1	1			2		29	23
15	Kenora.....	2	7	10		2				3		17	7
16	Kent.....	63	81	10	31	1				17	14		
17	Lambton.....	23	40	8	17					8	5	39	62
18	Lanark.....	15	12	3	4					1	5		
19	Leeds and Grenville.....	14	26	2	21					13	8	29	55
20	Lennox and Addington.....	14	23	9	7	1				4	5	28	35
21	Lincoln.....	38	51	3	9	11	3			12	9	64	72
22	Manitoulin.....	1	8		2						2	1	12
23	Middlesex.....	78	68	5	15	10	4			26	14	119	101
24	Muskoka.....	8	3	27								35	3
25	Nipissing.....	16	16	2	15					2	3	20	34
26	Norfolk.....	9	21		4	1						10	25
27	Northumberland and Durham.....	22	24	2	25		2			3	4	27	55
28	Ontario.....	30	21	7	21	8	3			11	4	56	49
29	Oxford.....	54	20									54	20
30	Parry Sound.....	7	22	1	14	1				1	4	10	40
31	Peel.....	19	24		3	1				4	3	24	30
32	Perth.....	34	36	3	10	4	2			9	4	50	52
33	Peterborough.....	9	27	5	4	3	2			5	5	22	38
34	Prescott and Russell.....	5	13		4						2		
35	Prince Edward.....	10	15									10	15
36	Rainy River.....	16	29	2	1	5				11	2	30	31
37	Renfrew.....	13	39	1	1	1				1	7	16	47
38	Simcoe.....	14	25	3	17					4	6	21	48
39	Stormont, Dundas and Glengarry.....	33	40	1	7	2	1	1		9	1		
40	Sudbury.....	21	81	21	24	1				14	7	57	112
41	Temiskaming.....	44	76	4	16	8	4			10	4	66	100
42	Thunder Bay.....	67	26	3	9	3		1		38	4	112	39
43	Victoria.....	16	19	3		1	1			2	2	22	22
44	Waterloo.....	39	64	4	9	2	3		1	16	2	61	79
45	Welland.....	55	70	4	16	6	12			10	13	75	111
46	Wellington.....	16	14	8	18	1				1	2	24	35
47	Wentworth.....	152	234	26	112	24	14		2	90	69	292	431
48	York.....	147	124		398	6	5	2	45	63	17	218	589
49	Toronto.....	969	989	26	82	39	22	1	4	326	216	1,361	1,313
	Total.....	2,637	3,019	440	1,275	185	107	6	54	882	510	3,976	4,725

*From 4th October, 1922.

Sheriffs for the year ending 31st December, 1922.

Number of persons served		Estreats received		Number of jurors summoned		Number of writs of execution received			Number of renewals of writs of execution against		
									Goods and Lands		
S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	D.C.	S.C.	C.C.	D.C.
206	247			122	122	26	41	18	6	12	
149	112			122	122				2	5	
15	79			122	122	8	18	32	1	1	
187	330			219	122	148	115	18	19	33	
13	18		1			9	13				
17	32			122	218	4	7	3		1	
		29	65	122	118	17	32	18	6	7	
368	593			183	122	110	198	106	12	6	4
86	59			122	110	10	35	14		2	5
				170	122	20	38	14	3	2	
				122	122	7	8	8	1		
21	108			122	98	16	17	6	1	2	
103	145			122	122	23	37	41	6	13	
47	83			122	122	7	11	9	1		
18	5			120	120	3	11	4	2		
184	225			122	122	39	103	54	5	4	
146	268			128	122	18	27	30		2	
26	46			118	117	7	11	14			1
33	152			122	218	23	35	45			
97	40			122	98	3	12	6			
85	92			122	122	16	39	41	1		
2	12			61	122	1	11	2			
182	148			122	122	39	53	29	3	2	
48	3			122	122	10	2		1		
21	80			117	127	16	25	2		2	
12	70			122	122	7	19	14		2	
34	126			122	122	11	34	10	5	4	
134	98			122	122	16	20	7	6	2	
73	32			122	122	17	21	70	1	1	
16	85			122	218	4	26	12		7	
31	43			122	122	7	22	5	4	3	
80	69			122	122	11	28	12	4	2	
89	61			122	122	4	29	7	1		
6	55			122	122	3	16	9			
15	19			122	122	8	9	11			
62	42			122	122	8	17	3			
15	71			122	122	6	41	18	1	2	
49	113			86	86	26	53	20		1	
86	85			165	98	9	26	21			
52	102			127	84	10	82	15			
171	154		1	61	98	45	73	14	2	1	
188	97			149	144	38	48	49	27	36	
16	19			98	98	1	12	21			1
114	111			131	118	21	47	18	6	8	
125	201			122	122	40	60	13	1	1	
77	67			122	122	11	18	30	2		
517	790	1	3	183	244	107	148	94	13	31	
300	2,213		4		412	64	109	54	21	22	
2,118	1,896		4	423		483	699	154	143	208	
6,434	9,496	30	78	6,199	6,240	1,537	2,556	1,195	307	425	11

APPENDIX A.—Statistics as returned by the different

Number	County or District	Number of renewals of writs of execution against				Number of writs of possession received		Number of writs Ca. Sa.	
		Lands only			Goods only				
		S.C.	C.C.	D.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.
1	Algoma.....			5				2	
2	Brant.....			4			1	2	
3	Bruce.....								
4	Carleton.....			6			4	2	
5	Cochrane.....								
6	Dufferin.....			1					
7	Elgin.....			1			1	1	
8	Essex.....			7			26	6	2
9	Frontenac.....			5		2			
10	Grey.....						1		
11	Haldimand.....								
12	Halton.....						2	3	
13	Hastings.....			13				1	
14	Huron.....						3		
15	Kenora.....			2				1	
16	Kent.....			1				2	
17	Lambton.....			2			1	1	
18	Lanark.....								
19	Leeds and Grenville.....			1					
20	Lennox and Addington.....								
21	Lincoln.....						2	4	
22	Manitoulin.....								
23	Middlesex.....								
24	Muskoka.....								
25	Nipissing.....								
26	Norfolk.....							1	
27	Northumberland and Durham.....			5			2	2	
28	Ontario.....			1					
29	Oxford.....					1	1	1	
30	Parry Sound.....			3					
31	Peel.....						1		
32	Perth.....						1		
33	Peterborough.....								
34	Prescott and Russell.....								
35	Prince Edward.....								
36	Rainy River.....								
37	Renfrew.....			1			1		
38	Simcoe.....						3		
39	Stormont, Dundas and Glengarry.....			1			1	1	
40	Sudbury.....							3	
41	Temiskaming.....			2			1	1	
42	Thunder Bay.....			13			2		
43	Victoria.....								
44	Waterloo.....			2			2	2	
45	Welland.....							2	
46	Wellington.....			1			2		
47	Wentworth.....			12				3	2
48	York.....			3			22	3	
49	Toronto.....			30			75	17	
	Total.....			122		3	155	61	2

Sheriffs for the year ending 31st December, 1922.—Continued.

Number of sales under writs of executions of					Seizures under writs of execution where no subsequent sale			Number of Attendances to seize where no goods found		Writs of execution on which money realized			Cases under Creditors' Relief Act	Certificates received under Creditors' Relief Act
Goods		Lands			S.C.	C.C.	D.C.	S.C.	C.C.	S.C.	C.C.	D.C.		
S.C.	C.C.	S.C.	C.C.	D.C.									S.C.	C.C.
3	2					3		5	12	4	6	1		
1						2	3	1	4	9	6		3	
	2					4	4	2	3	3	9		1	18
	1					7	28	4	9	1	31		6	
						2	4	1	1	1	4			
						2	3		1	1	1			
1	1			1		3	5	2	8	2	9	12	2	
9	1	1				51	75	21	19	40	49	10	9	14
3	4					3	13	3	1	6	17	3	4	14
						6	12		7	9	6	10		
1	1						4		2	1	6		1	
1	2					5	3	6	9	9	2	5	1	4
3	5		2	2		6	13	1	4	4	9	19	2	45
						1	7			1	7			
	1			1			2			1	5		2	1
1	4			1		3	7			3	5	7	1	24
						1	6		1	3	14	7	4	2
1	1					2	7		1	3	2	4	2	
2						2	15	2	5	14	4	15	2	5
2							4			1	4			
2	4					6	23		2	2	7	15	2	21
						1	3	1		1	1	4		
1	1					9	15		5	13	7	25	4	
									2		8	2		2
3	2									5	13			
						4	10		1	2	9	1		
1	1					3	10		1	9	18			
						7	7		4	6	4	7	2	
1	2						1		1				25	
				1			5			2	14	1	1	
						2	6		2	4	2	5		
1	1					4	12			1	5	19	5	2
	1		1				5		1					
	2						2			1	3	6	3	
	1		1			2	4		1		2	7		1
	3	1				1	4		1	3	1	12		4
1	6		1			4	22		4	16	10	27		
	2		1			5	13			1	4	14	7	2
							21				1	18		
4	3	1				3	6			5	4	12		4
	3		1			6	20		4	8	6	23		16
											2			
	1					2	12		3	21	3	17		1
1	4		1	1		1	4		3	4	2	6	2	5
	4					5	6		1		3	7	10	
1	5		1	1		15	62		8	32	6	43	23	5
	1					6	25		33	41	5	17	2	4
5	14		2								47	133	8	22
49	86	3	11	8	186	516	14	141	277	240	705	108	140	187

APPENDIX A.—Statistics as returned by the different

Number.	County or District	Assignments made to Sheriff under R.S.O., cap. 134	Returns received under R.S.O. cap. 266, sec. 37	Sales of Lands under R.S.O. cap. 266, sec. 37	Amount endorsed on (not re-					
					For debt or damages					
					S.C.	C.C.	D.C.			
					\$	c.	\$	c.	\$	c.
1	Algoma				58,913	37	15,476	31	2,593	75
2	Brant				78,199	63	9,148	97	3,905	70
3	Bruce				5,996	19	6,613	13	3,168	24
4	Carleton				178,605	72	39,043	60	3,139	81
5	Cochrane				24,614	17	4,787	55		
6	Dufferin				24,410	69	3,840	27	788	32
7	Elgin				22,433	54	17,204	81	3,704	90
8	Essex			1	185,137	44	91,616	27	18,650	62
9	Frontenac				12,219	45	11,376	67	1,566	88
10	Grey				24,268	65	14,269	52	2,945	50
11	Haldimand				8,869	81	2,500	06	1,185	60
12	Halton				26,698	88	8,058	22	2,195	29
13	Hastings				61,255	64	10,541	60	5,046	97
14	Huron				6,588	43	6,177	17	1,348	64
15	Kenora				11,791	00	5,696	55	706	95
16	Kent			1	63,767	67	41,480	77	11,380	63
17	Lambton				39,463	34	10,965	46	5,414	28
18	Lanark				7,290	94	4,133	28	1,487	18
19	Leeds and Grenville				58,016	27	14,924	26	6,390	50
20	Lennox and Addington				9,433	25	4,887	69	1,225	37
21	Lincoln				15,196	84	19,105	18	5,141	58
22	Manitoulin				1,167	49	4,803	39	422	30
23	Middlesex				48,417	97	19,471	72	4,970	90
24	Muskoka				5,992	80	1,366	78		
25	Nipissing				18,772	78	9,371	83	326	67
26	Norfolk				12,752	70	6,571	31	2,208	15
27	Northumberland and Durham				17,170	67	11,516	89	1,713	51
28	Ontario				19,835	72	10,287	45	1,146	51
29	Oxford				53,794	41	8,111	41	9,273	34
30	Parry Sound		22	2	9,587	00	8,509	85	1,705	38
31	Peel				18,943	38	14,919	58	1,210	16
32	Perth				11,637	76	1,304	81	1,556	62
33	Peterborough				13,424	20	11,583	39	837	55
34	Prescott and Russell				25,580	67	4,881	90	1,360	74
35	Prince Edward				2,750	63	964	75	1,305	17
36	Rainy River	2	3		7,053	45	7,580	70	433	86
37	Renfrew				8,145	25	16,342	08	2,703	50
38	Simcoe				63,051	59	27,310	55	2,378	28
39	Stormont, Dundas and Glengarry			1	45,891	89	7,909	11	3,665	15
40	Sudbury				25,637	67	35,174	05	2,957	83
41	Temiskaming				101,221	99	28,153	42	2,505	22
42	Thunder Bay				186,136	45	58,076	64	9,578	61
43	Victoria				371	00	5,539	99	2,978	80
44	Waterloo				25,456	63	16,282	06	2,820	78
45	Welland				26,550	00	25,750	00	6,425	00
46	Wellington				34,868	73	4,289	31	3,830	42
47	Wentworth				91,656	47	58,409	87	14,465	43
48	York				118,204	45	118,507	30	9,298	26
49	Toronto				1,326,103	52	282,732	60	24,996	40
	Total	2	25	5	3,243,348	19	1,147,570	08	199,061	25

Sheriffs for the year ending 31st December, 1922.—Continued.

Writs of Execution (newals)			Amounts realized under Writs of Execution from sales of					
For costs taxed			Goods			Lands		
S.C.	C.C.	D.C.	S.C.	C.C.	D.C.	S.C.	C.C.	D.C.
3,561 51	2,037 95	110 14	202 00	573 00				
768 60	897 77	141 80	258 50					
260 88	643 62	241 22		821 40				
2,790 42	3,164 37	69 19		250 00				
1,622 90	717 02							
192 80	146 70	65 00						
1,700 01	1,250 93	259 43	1,275 00	297 00				225 00
7,910 68	9,329 67	992 34	9,941 10	554 00		4,224 17		
546 84	1,688 15	52 86	3,526 35	1,730 00				
897 70	1,344 96	83 55						
680 95	362 54	504 57	2,200 00	547 80				
2,026 98	553 62	80 99		506 40				
5,726 86	2,234 66	340 47	1,373 59	168 00				826 51
224 49	262 25	121 53						
209 44	385 29	38 32		78 55			200 00	
1,922 89	3,104 36	528 68	261 51	617 53				310 00
3,184 56	807 09	267 41						
478 28	447 64	91 30	887 31	189 90				
3,039 15	1,420 61	412 49	3,434 57					
867 76	382 38	35 61	1,757 95	583 75				
1,240 04	1,274 68	301 52	614 50	938 69				
66 70	467 02	25 27						
5,330 46	2,284 94	297 00	325 00	495 00				
178 20	218 43							
571 04	646 31	3 24	2,915 10	166 75				
363 40	521 90	127 88						
816 87	971 01	96 67		110 00				
966 08	760 23	48 57						
641 95	525 48	282 56	1,717 50	1,140 85				
471 28	1,104 93	119 73						50 00
658 80	696 97	24 99						
885 95	868 83	72 83	525 00	250 00				
755 58	677 17	88 06		429 46			100 00	
146 26	421 02	120 94						
155 20	39 30	42 21		307 16				
248 75	687 20	38 56		381 80			80 00	
306 75	1,314 61	134 76		1,336 87		1,000 00		
2,028 60	2,772 98	120 51		3,350 60				
709 72	830 39	154 25		544 85				300 00
517 29	3,409 84	216 65						
3,725 06	2,225 91		4,187 40	1,310 30		50 00		
1,576 36	1,626 38	668 10		53,273 81			410 00	
	453 60	113 08						
1,558 13	1,402 09	153 70		150 00				
1,245 00	1,824 00		2,348 00	1,245 00				835 00
412 35	331 43	253 08		1,411 38	583 00			
6,002 70	7,263 04	1,446 40	254 50	755 80			500 00	50 00
3,385 00	3,722 20	653 53		573 18				
33,978 75	30,835 88	2,192 68	733 50	3,568 77			300 00	
107,555 97	101,359 35	12,233 67	37,738 38	78,657 60	583 00	5,274 17	1,590 00	2,596 51

APPENDIX A.—Statistics as returned by the different Sheriffs for the year ending 31st December, 1921.—*Concluded.*

Number	County or District	Amount received for fines, penalties, etc.	Amount received (not fees) under Fi. Fas. without sale, goods and lands		
			S.C.	C.C.	D.C.
1	Algoma.....			447 79	252 99
2	Brant.....	19 00	4,289 19	768 77	
3	Bruce.....		1,025 96	732 90	
4	Carleton.....		971 13	6,000 66	
5	Cochrane.....			520 06	
6	Dufferin.....			805 64	
7	Elgin.....		1,173 90	2,668 08	940 96
8	Essex.....		15,241 60	10,347 00	6,167 83
9	Frontenac.....		1,422 09	2,665 42	457 38
10	Grey.....		7,044 30	2,941 64	
11	Haldimand.....	12 00	1,674 10	1,478 01	
12	Halton.....		1,398 21	1,698 44	
13	Hastings.....		3,040 95	2,874 60	
14	Huron.....	220 00	929 30	1,239 21	
15	Kenora.....			386 65	
16	Kent.....		6,579 78	4,806 90	675 82
17	Lambton.....		952 44	4,324 47	1,018 37
18	Lanark.....		3,341 59	1,052 08	
19	Leeds and Grenville.....		2,688 71	4,775 64	146 03
20	Lennox and Addington.....			1,357 51	
21	Lincoln.....		1,877 96	4,524 10	321 74
22	Manitoulin.....		1,269 52	1,195 71	
23	Middlesex.....	203 00	8,973 59	7,725 29	398 72
24	Muskoka.....		850 24	744 85	
25	Nipissing.....	2,275 99	3,603 32	3,552 96	
26	Norfolk.....		1,352 10	1,955 91	174 09
27	Northumberland and Durham.....			4,418 12	
28	Ontario.....		2,111 50	1,718 14	343 22
29	Oxford.....		1,191 30	1,012 22	706 17
30	Parry Sound.....			3,217 25	
31	Peel.....		1,458 40	1,459 42	
32	Perth.....		2,567 49	4,384 54	223 22
33	Peterborough.....			1,657 51	126 00
34	Prescott and Russell.....			763 24	
35	Prince Edward.....				
36	Rainy River.....	175 00	21,592 13	709 71	
37	Renfrew.....		44 05	5,304 33	
38	Simcoe.....		1,280 00	2,864 60	
39	Stormont, Dundas and Glengarry.....		1,179 37	3,013 94	1,225 97
40	Sudbury.....		453 92	8,247 52	306 48
41	Temiskaming.....		951 71	2,825 36	
42	Thunder Bay.....		1,960 26	7,726 19	
43	Victoria.....			492 09	
44	Waterloo.....		2,256 51	1,984 56	
45	Welland.....		7,750 50	3,950 50	350 00
46	Wellington.....		1,901 05	2,258 31	612 02
47	Wentworth.....		1,334 58	5,404 92	3,069 08
48	York.....	830 00	3,233 68	3,717 04	240 91
49	Toronto.....		17,822 15	32,313 85	664 07
	Total.....	3,734 99	138,788 58	171,033 65	18,421 07

APPENDIX B.—Return of business transacted by Local Masters throughout

Number.	County or District.	Number of Orders made for the following purposes:					Examinations taken as special Examiner or otherwise before trial.
		For administration of estates.	For partition or sale of property.	Respecting Infants under R.S.O., Cap. 153, Sec. 5 (Examination only).	Under Winding-up Acts.	Other Orders made in chambers.	
1	Algoma						
2	Brant						
3	Bruce						
4	Carleton		1			92	55
5	Dufferin					60	
6	Elgin						45
7	Essex					2	
8	Frontenac		1				
9	Grey					5	
10	Haldimand						
11	Halton						
12	Hastings					24	30
13	Huron						
14	Kenora						
15	Kent						
16	Lambton						
17	Lanark						
18	Leeds and Grenville					14	
19	Lennox and Addington	1				1	
20	Lincoln						
21	Manitoulin						
22	Middlesex				6	4	
23	Muskoka						
24	Nipissing						
25	Norfolk						6
26	Northumberland and Durham						
27	Ontario					3	
28	Oxford						
29	Parry Sound						
30	Peel						
31	Perth						
32	Peterborough						
33	Prescott and Russell						
34	Prince Edward						
35	Rainy River						
36	Renfrew						
37	Simcoe						
38	Stormont, Dundas and Glengarry					10	
39	Sudbury						
40	Temiskaming						
41	Thunder Bay		1				
42	Victoria						
43	Waterloo						
44	Welland						
45	Wellington					14	10
46	Wentworth				2	11	
	Total	1	3		8	240	146

the Province of Ontario during the year ending 31st December, 1922.

Number of Judgments or Orders brought into the Master's Office for taking the following accounts, etc.

Administration of estates	Executors', trustees' or committees' accounts and compensation.	Foreclosure of mortgage or bond.	Redemption of mortgage or bond.	Sale under mortgage or agreement.	Account of any charge or liens on lands other than mechanics' liens.	Accounts under Mechanics' Lien Act.	Specific performance.	Partnership accounts.	Alimony.	Partition or sale.	Damages for breach of contract or covenant.
.	.	6	.	.	.	.	.	.	.	.
.	.	.	1	.	.	.	.	1	.	.
2	1	26	.	.	.	.	.	.	2	.
80	.	.	.	.	.	.	.	.	.	.
.	2	1	.	.	.	.	.	.	.	.
2	2	4	.	3	1	2	1	2	4	2	
1	.	2	.	.	.	.	.	.	1	.
.	.	2	.	.	.	.	.	.	.	.
1	.	1	.	3	.	.	.	.	1	.
.	.	3	.	.	.	.	.	1	.	.
.	.	1	.	.	.	.	.	.	.	.
.	.	1	.	1	.	.	.	1	.	.	
3	.	.	.	1	.	.	.	.	.	.
.	1	.	.	.	.	.	.	.	.	.
.	3	3	.	.	.	.	.	1	.	.
.	.	.	.	.	.	.	.	2	.	.
.	1	1	.	.	.	.	.	.	.	.
.	2	2	.	.	.	.	.	.	.	.
.	.	.	1	.	.	.	.	.	.	.
.	.	3	.	1	.	7	.	2	.	.	
.	.	.	.	1	.	.	.	.	.	.
.	1	.	.	.	.	.	.	.	.	1
.	2	.	.	.	.	.	.	.	.	.
.	4	.	.	.	1	.	.	.	.	.
.	5	.	.	.	.	.	.	.	.	.
.	.	.	4	.	.	.	.	1	1	1
.	.	1	.	.	.	.	.	.	.	.
.	2	.	.	.	.	.	.	.	.	.
.	1	.	.	.	.	2	.	.	.	.
.	1	.	.	.	.	.	.	.	.	.
.	1	.	.	.	.	.	.	.	.	.
.	6	.	.	1	1	1	.	1	2	.	
89	10	80	6	10	3	12	1	11	1	11	4

APPENDIX B.—Return of business transacted by Local Masters throughout

Number.	County or District.	Number of Judgments or Orders.					
		Work and labour done.	Money received, paid, advanced, or lent.	Goods sold and delivered.	Promissory notes and bills of exchange.	Bonds, life and fire insurance.	Infants' estates.	Quieting Title matters.
1	Algoma.....						
2	Brant.....						
3	Bruce.....						
4	Carleton.....						2
5	Dufferin.....						
6	Elgin.....						
7	Essex.....	1	1	2			
8	Frontenac.....						
9	Grey.....						
10	Haldimand.....						
11	Halton.....						
12	Hastings.....						
13	Huron.....						
14	Kenora.....						
15	Kent.....						
16	Lambton.....						
17	Lanark.....						
18	Leeds and Grenville.....						
19	Lennox and Addington.....						
20	Lincoln.....						1
21	Manitoulin.....						
22	Middlesex.....					1	
23	Muskoka.....						
24	Nipissing.....						
25	Norfolk.....						
26	Northumberland and Durham.....						
27	Ontario.....						
28	Oxford.....						
29	Parry Sound.....						
30	Peel.....						
31	Perth.....						
32	Peterborough.....						
33	Prescott and Russell.....						
34	Prince Edward.....						
35	Rainy River.....						
36	Renfrew.....						
37	Simcoe.....						
38	Stormont, Dundas and Glengarry.....						
39	Sudbury.....						
40	Temiskaming.....						
41	Thunder Bay.....						
42	Victoria.....						
43	Waterloo.....						
44	Welland.....						
45	Wellington.....						
46	Wentworth.....						
	Total.....	1	1	2		1	3

the Province of Ontario during the year ending 31st December, 1922.—*Concluded.*

<i>Continued.</i>		Number of advertisements of sale issued	Number of reports issued.	Number of references pending at date of return.	Number of bills of cost taxed by Master.	Amount realized by sales held under direction of Master.	Amount of costs of reference, etc., taxed by Master or under his direction.	Amount of commission allowed in administration and partition matters.	Amount of fees earned by Local Masters during the year.
Lunacy.	Miscellaneous.								
2			8	1	7				129 80
2			2		1		109 20		18 90
	1		5	3	6	187 12			53 70
5	5	3	32	6	24	10,000 00	3,342 63		1,540 95
									1 40
			2		4				425 32
2	1	2	16	8	15	25,400 00	719 00	951 00	318 20
		1	3	2	2	600 00	120 00		41 87
1			4	2	4	3,750 00	702 62	500 00	50 90
	1		1	1					9 50
	2								9 10
1	3	2	9	4	6	8,200 00	782 08	115 00	727 30
1	1								82 70
			1		1		52 24		23 40
	3								83 80
			1	3					4 30
1	2		3	3	2		216 78		39 10
2	2	3	5	4	2	5,450 00			88 56
1		3	3	2	2	13,300 00	365 99	345 00	147 80
					2				18 70
7	7	1	19	4	10	3,750 00	566 24		515 96
									4 70
			2		2		113 50		20 90
1			1		1		112 93		13 40
2			3	1	2		61 00	150 00	22 40
1			1	2					33 30
		1	2	3		3,925 00			54 30
			7						84 26
			3		3				27 50
			1	1	1				32 40
				1					1 90
									30 70
					2		150 83		42 60
	1		8	2	5				143 25
			4		4		417 20		54 40
		1							20 10
		1	7	4	4		215 00		148 20
			1	1	1		42 90		10 30
2	1	1	3	3	3	2,000 00	350 70		81 95
		2	2	2	2				14 80
2	1		3	14	1				66 13
3	17		27	23	5		2,446 28		424 40
36	48	21	191	102	122	76,562 12	10,887 12	2,061 00	5,663 15

APPENDIX C.—Return of all business transacted by Local Registrars,
31st Dec

Number.	County or District.	Writs of summons issued.	Orders for arrest issued.	Actions entered in Procedure Book.			Præcipe orders issued.	Orders issued and signed by Local Judge.	Examination of parties returned.	Records passed.	Actions entered for Trial		Actions tried		Workmen's Compensation Actions tried	
				Writs issued during year.	Writs issued during previous years.	Otherwise than by Writ.					With Jury.	Without Jury.	With Jury.	Without Jury.	With Jury.	Without Jury.
1	Algoma	89	53	4	8	47	21	14	2	11	7	6				
2	Brant	129	69	1	7	39	26	24	7	24	1	14				
3	Bruce	27	21	2		6	8	6	3	3	3	1				
4	Carleton	300	242	9	21	10	23	16	41	8	55	38				
5	Cochrane	15	15													
6	Dufferin	6	3	1	1	2	4	1	1	1	1	1				
7	Elgin	42	33	2	7	10	4	11	2	15		6				
8	Essex	365	310	6	83	17	212	154	115	17	98	12	79			
9	Frontenac	49	32	3	7	6	32	5	14		10		10			
10	Grey	41	29		1	3	6	10	2	10	2	9				
11	Haldimand	15	12		1	7	5	6	2	4	2	3				
12	Halton	15	7	2		2		2	1	2	1	1				
13	Hastings	75	45	2	2	6	41	32	8	19	5	10				
14	Huron	44	33	1	3	8	7	5	1	4		3				
15	Kenora	8	5	2	7	6	3	1	3		5					
16	Kent	97	68	3	21	7	39	49	21	1	24	1	14			
17	Lambton	30	27	1	18	1	9	7	7	5	2	3	4			
18	Lanark	27	27		2		5	8	5	3	2	3	2			
19	Leeds and Grenville	47	34		3	14	11	13	2	9	2	7				
20	Lennox and Addington	17	11		4	4	12	4		6		6				
21	Lincoln	62	41		7	1	8	38	16	10	23	10	18			
22	Manitoulin															
23	Middlesex	163	112	3	39	7	74	77	56	16	63	7	45			
24	Muskoka	5			2		1	2								
25	Nipissing	35	31	2	9		17	17	15	2	13	1	9			
26	Norfolk	13	8	5		5	3	2	3		3		3			
27	Northumberland and Durham	30	14	4	2	1	7	12	5	3	4	2	4			
28	Ontario	38	28		5	5	10	7	11	3	9	3	5			
29	Oxford	35	26	1	2		11	13	8	2	5	2	4			3
30	Parry Sound	10	7		2		4	11	9	2	7	1	4			
31	Peel	16	14	4					1							
32	Perth	45	45		6	1	8	40	22		22		21			
33	Peterborough	29	24	2	16		20	24	9	4	4	2	5			
34	Prescott and Russell	15	10		2	3	5	7	6	3	3	3	2			
35	Prince Edward	9	7				2	1	1	3						
36	Rainy River	25	22	2	8	7	13	9	2		2		1			
37	Renfrew	17	15	2			2				6		6			
38	Simcoe	30	16	3	4		10	11	30	2	28	2	3			
39	Stormont, Dundas and Glengarry	58	49	3	3	5	8		12	2	10	2	9			
40	Sudbury	52	41	2		3	24		15	2	14	1	7			
41	Temiskaming	62	46	4	13	2	49	27	20	3	28	1	9			
42	Thunder Bay	99	87	9	8	14	38	20	20	3	17	3	8			
43	Victoria	26	19		6		4	4	9	2	3		4			
44	Waterloo	61	53	3	17	3	34	32	15	1	11		8			
45	Welland	97	97		18		37	26	31	4	33	4	23			
46	Wellington	48	18			5	14	9	8	3	8	1	6			
47	Wentworth	305	230	7	45	17	89	127	110	28	67	12	35			
Total		2,823	1,2136	95	410	134	963	901	768	163	687	110	453			3

Deputy Registrars and Deputy Clerks of the Crown for the year ending
ember, 1922.

Rem- anets, standing for trial		Judgments entered without trial.	Amount of such Judgments, without costs.	Amount of costs taxed there- under (exclusive of Dis- bursements).	Amount of disbursements allowed.	Judgments entered after trial.	Amount of such Judgments, without costs.	Amount of costs taxed there- under (exclusive of disburse- ments).	Amount of disbursements allowed.	Number of Judgments for over \$10,000.	Number of Judgments for over \$10,000 and above \$5,000.
With Jury.	Without Jury.										
...	...	31	91,925 01	1,573 50	805 32	14	7,854 30	1,402 90	729 70	3	1
2	9	20	36,869 55	841 90	228 47	12	24,104 25	2,102 02	754 67	1	3
...	...	11	17,281 29	313 10	95 61	3	6,941 88	349 45	508 65	...	2
1	8	116	193,862 18	2,789 21	652 55	36	58,802 40	3,307 85	358 00	4	10
...	...	1	650 89	31 00	7 75	...	...	...	...	...	...
...	...	2	5,492 50	69 60	24 00	2	755 00	145 20	163 40	...	...
...	...	10	27,976 47	374 40	109 18	4	1,859 71	118 80	86 45	1	1
...	...	24	148,842 87	3,514 21	437 98	74	60,076 22	3,707 07	1,449 15	4	6
...	...	9	18,625 49	300 00	191 71	8	9,143 93	529 40	119 25	...	...
...	...	2	45,945 46	233 85	59 16	4	1,425 00	502 40	204 83	1	2
...	...	2	3,245 96	99 85	17 23	5	18,360 96	566 60	66 80	1	...
...	...	1	3,650 14	33 00	8 40	1	...	...	...	...	...
3	3	24	32,989 53	1,353 20	211 30	20	19,492 07	4,084 91	1,406 66	...	1
1	2	19	36,155 25	702 70	241 35	5	2,382 35	407 80	243 10	...	1
...	...	2	8,796 01	236 90	130 70	1	3,811 26	188 74	...	...	1
...	...	1	42,238 54	1,032 80	344 30	11	6,484 91	731 96	687 83	...	...
...	...	11	24,854 36	433 20	95 85	6	4,307 45	671 40	608 70	...	1
...	...	2	1,261 32	120 00	16 15	4	850 00	388 10	421 83	...	...
...	...	20	53,936 40	834 00	212 50	9	15,460 50	1,307 90	1,539 56	...	3
...	...	4	1,075 00	38 22	5 82	5	3,718 16	1,301 21	414 09	...	...
5	7	7	9,392 58	337 10	34 45	13	21,750 35	2,044 85	863 25	...	2
2	3	15	51,705 41	694 65	171 25	34	34,290 81	4,182 71	940 64	2	2
...	...	1	1,113 75	35 76	3 30	...	...	...	...	...	...
...	...	2	12,253 49	289 00	70 50	8	3,209 03	575 00	268 49	...	...
...	...	5	6,335 05	252 10	46 40	...	...	...	...	...	...
...	...	1	25,882 50	424 10	92 92	5	4,961 70	639 50	105 22	...	1
...	...	2	5,894 26	136 80	31 30	...	...	...	...	...	...
...	...	10	12,271 68	419 00	94 09	9	13,654 46	618 40	127 53	...	1
...	...	1	3,605 25	68 40	34 10	6	3,562 46	392 50	423 08	...	...
...	...	4	1,079 60	1,322 57	26 95	1	300 00	...	...	...	...
...	...	1	10,467 26	240 00	52 18	16	12,875 51	2,539 40	816 68	...	1
...	...	1	22,178 13	210 00	72 46	10	51,313 20	1,345 32	309 02	1	...
...	...	1	1,550 45	75 60	15 90	4	6,103 11	425 40	14 15	...	...
...	...	4	9,596 77	301 00	103 29	1	...	...	...	...	1
...	...	1	11,318 51	150 55	44 85	5	7,637 81	428 86	267 31	...	...
...	...	7	11,398 88	234 00	51 45	2	1,425 41	250 35	130 20	...	...
...	...	10	27,590 94	386 00	115 78	11	9,484 65	422 36	184 25	...	2
...	...	1	53,554 03	669 40	206 30	8	10,033 00	1,307 60	179 85	1	2
...	...	19	12,903 69	447 60	119 40	10	9,619 76	487 80	494 10	...	...
...	...	6	50,797 93	680 00	130 04	13	18,068 12	1,217 58	301 43	...	2
...	...	38	233,030 21	1,320 00	226 11	15	4,053 50	...	...	8	2
...	...	7	14,639 44	97 00	25 95	3	4,700 00	264 06	269 09	...	...
...	...	2	29,747 30	715 11	183 65	13	131,549 93	195 00	74 36	1	1
...	...	3	12,073 83	459 00	83 35	20	47,649 22	1,865 00	458 20	1	1
...	...	3	16,198 52	307 50	...	2	...	...	...	...	1
5	9	59	117,812 03	2,635 91	485 50	43	65,726 86	3,541 65	1,287 93	2	3
19	87	753	1,560,065 71	27,832 79	6,416 80	476	744,199 24	44,557 05	17,277 45	31	54

Deputy Registrars and Deputy Clerks of the Crown for the year ending
ember, 1922.—*Concluded.*

Amount of Costs allowed thereunder (including Disbursements).	Number of days of sitting of Judge with Jury.	Number of days of sitting of Judge without Jury.	Number of Estreats ordered to be issued.	Number of Estreats issued.	Amount of Jury fees paid County or Provincial Treasurer	Amount of money paid into Court with Defence.	Amount of money paid out of Court.	Fees collected in law stamps by Deputy Clerks and Local Registrars.
.....	10	9	.....	.....	21 00	.....	.....	572 80
.....	1	9	.....	.....	21 00	.....	.....	560 50
.....	7	3	.....	.....	9 00	.....	.....	188 70
.....	5	27	.....	.....	24 00	3,659 60	.....	876 60
.....	.....	.....	.....	.....	.....	.....	.....	31 40
.....	3	.....	.....	.....	3 00	.....	.....	54 00
.....	.....	6	.....	.....	3 00	.....	.....	309 70
.....	27	52	.....	.....	63 00	2,536 07	.....	3,179 75
.....	.....	7	.....	.....	.....	.....	.....	270 70
.....	1	9	.....	.....	6 00	.....	.....	264 90
.....	3	.....	.....	.....	6 00	.....	.....	111 80
.....	2	2	.....	.....	3 00	.....	.....	85 50
.....	4	12	.....	.....	24 00	.....	.....	112 85
.....	1	1	.....	.....	3 00	200 00	.....	182 60
.....	7	.....	.....	.....	.....	900 28	.....	94 60
.....	2	16	.....	.....	3 00	200 00	.....	736 10
.....	7	5	.....	.....	15 00	.....	.....	283 50
.....	2	1	.....	.....	9 00	14 69	.....	157 60
.....	2	7	.....	.....	6 00	.....	.....	462 40
.....	1	3	.....	.....	.....	.....	.....	150 00
.....	3	11	.....	.....	15 00	.....	.....	347 20
.....	.....	.....	.....	.....	.....	.....	.....	6 80
.....	8	29	.....	.....	48 00	19 03	.....	331 50
.....	.....	.....	.....	.....	.....	.....	.....	35 30
.....	2	5	.....	.....	6 00	800 00	.....	282 30
.....	2	2	.....	.....	.....	.....	.....	94 10
.....
.....	6	2	.....	.....	9 00	.....	.....	225 10
.....	5	4	.....	.....	9 00	.....	.....	253 40
.....	1	4	.....	.....	6 00	.....	.....	249 40
.....	2	2	.....	.....	6 00	8 27	.....	107 60
.....	.....	.....	.....	.....	.....	300 00	300 00	59 90
.....	.....	9	.....	.....	.....	.....	.....	349 50
.....	6	7	.....	.....	12 00	.....	.....	418 90
.....	2	1	.....	.....	9 00	.....	.....	118 70
.....	.....	2	.....	.....	.....	.....	.....	57 60
.....	6	4	.....	.....	.....	2,149 15	.....	187 60
.....	3	2	.....	.....	.....	.....	.....	136 70
.....	2	4	.....	.....	6 00	.....	.....	226 90
.....
.....	3	5	.....	.....	6 00	.....	.....	408 90
.....	3	7	.....	.....	6 00	.....	.....	48 00
.....	4	6	.....	.....	9 00	1,165 20	.....	486 50
.....	9	9	.....	.....	.....	.....	.....	732 30
.....	3	6	.....	.....	9 00	80 00	.....	169 70
.....	6	11	.....	.....	3 00	.....	.....	457 30
.....	7	4	1	.....	12 00	1,817 72	.....	682 40
.....	5	2	.....	.....	9 00	.....	.....	255 00
.....	28	14	.....	.....	84 00	10,784 95	.....	2,003 60
.....	204	321	1	.....	483 00	24,634 96	300 00	17,418 20

APPENDIX D.—Business transacted by County and District Court

Number.	County or District.	Writs of summons issued.	Orders for arrest issued.	Actions entered in Procedure Book.			<i>Præcipe</i> orders issued.	Orders issued and signed by Local Judge.	Examination of Parties returned.	Records passed.	Actions entered for Trial with Jury.	Actions entered for Trial without Jury.	Number of actions tried with Jury.
				Writs issued during the year.	Do. previous years	Otherwise than by Writ.							
1	Algoma.....	104		60	5	2	2	39	22	13		12	
2	Brant.....	71		61	5	11		11	8	15	7	8	4
3	Bruce.....	47		30	1	1		28	8	8	4	3	4
4	Carleton.....	264		182	19		7	48	39	87	6	44	4
5	Cochrane.....	24		24			1	1					
6	Dufferin.....	12		10		12		14	3	5	1	4	1
7	Elgin.....	42		33	1	1	1	6	2	11	3	8	1
8	Essex.....	293		236	4	67	5	123	97	74	16	58	14
9	Frontenac.....	67		52	3	11	3	23	11	22	1	25	
10	Grey.....	45		33	3	2		4	9	9	5	4	4
11	Haldimand.....	27		24	1	2		6	4	7	2	5	2
12	Halton.....	19		10				8		8	3	5	3
13	Hastings.....	53	1	36	3	5	2	9	19	15	6	9	5
14	Huron.....	48		37	1	2		4	16	11	3	8	1
15	Kenora.....	21		18	2	13	5	12	5	7	7	6	6
16	Kent.....	106		81	6	13	1	23	31	15	2	15	2
17	Lambton.....	53		42		26		13	11	6	1	5	
18	Lanark.....	31		30		1		10	5	11	1	6	1
19	Leeds and Grenville.....	46		35	2	5		5	12	12	2	9	2
20	Lennox and Addington.....	20		16				2	6	4		4	
21	Lincoln.....	57		40	4	2		3	20	13	1	15	1
22	Manitoulin.....	4		4	5	3							
23	Middlesex.....	172		116	2	2	2		37	33	8	26	3
24	Muskoka.....	14		1	1		2	11		2	1	1	
25	Nipissing.....	61		43	4	4		27	6	16	1	19	
26	Norfolk.....												
27	Northumberland and Durham.....	34		21			1	25	13	9	1	8	
28	Ontario.....	40		29	4	11		9	5	11	3	8	3
29	Oxford.....	25		21	3	4	1	7	8	2	2	2	1
30	Parry Sound.....	28		20		12		6	6	7		7	
31	Peel.....	16											
32	Perth.....	72		72		10	2	14	13	15	3	13	3
33	Peterborough.....	83		69	4	24	2		19	19	5	14	3
34	Prescott and Russell.....	20		12	1	3		6	2	5	2	4	2
35	Prince Edward.....	15		16		1		7	5	5	1	3	1
36	Rainy River.....	39		31	2	4		13	13	10	1	9	
37	Renfrew.....	41		31	2			4	4			9	
38	Simcoe.....	96		43	2			21	18	96	2	19	2
39	Stormont, Dundas and Glengarry.....	48		32	4	7	4	7		12		12	1
40	Sudbury.....	111		81	9		4	64		29	1	28	1
41	Temiskaming.....	86		67	8	1		53	13	18		20	
42	Thunder Bay.....	62		48	7	15	6	14	3	16		15	
43	Victoria.....	29		22	6	3		8	2	7		6	
44	Waterloo.....	89	1	64	4	1	1	16	26	20		20	
45	Welland.....	98		98		17	1	31	20	20	4	12	6
46	Wellington.....	64		64					1	9	3	6	3
47	Wentworth.....	403	1	299	12	52	4	138	91	124	44	80	25
48	York.....	2,230	3	1,425	121	14	103	702	598	398	89	309	54
	Total.....	5,430	6	3,819	261	364	160	1,575	1,232	1,236	242	903	163

Clerks throughout the Province of Ontario for the year ending 31st December, 1922.

Number of actions tried without Jury.	Workmen's Compensation Actions for Trial		Number of Remanets standing for Trial		Number of Judgments entered without Trial.	Total amount of such Judgments without costs.	Total amount of Costs taxed thereunder (exclusive of Disbursements).	Total amount of Disbursements allowed.
	With Jury	Without Jury	With Jury	Without Jury				
12					30	4,388 56	724 01	487 90
3			4	3	24	10,822 30	469 20	251 46
2					12	5,707 76	202 58	91 70
33			1	4	113	42,909 57	2,109 77	795 28
					11	3,241 80	231 60	88 90
3				1	5	2,497 66	141 60	45 35
8			1	2	17	9,803 11	308 60	198 21
46				14	120	54,058 82	2,367 03	836 15
18				5	27	21,300 00	762 33	216 00
5			1		22	11,109 48	436 80	185 61
5				1	10	5,811 23	253 40	85 20
4					3	999 00	49 25	26 25
1				8	12	4,817 62	558 35	96 40
7			2	3	14	6,406 11	259 90	110 54
					12	3,869 06	715 68	153 18
12				4	56	32,859 65	1,484 45	660 11
4					21	10,657 88	373 20	177 94
6					12	5,936 90	251 86	115 91
9				1	23	11,940 10	471 60	267 02
4					10	4,329 49	328 60	136 60
14				1	18	8,252 53	313 90	128 85
			1	1	5	2,146 38	136 95	53 13
22				4	40	18,434 87	748 54	222 96
				1	7	2,824 12	96 21	21 00
12				2	21	9,353 43	345 60	154 38
6			1	2	4	1,906 64	94 20	35 39
7			1		13	5,224 86	283 00	108 34
5					14	6,993 05	272 40	154 41
8					7	2,727 90	133 80	73 12
9				4	17	8,046 48	297 60	137 17
10				2	24	1,731 40	412 00	233 50
3				1	8	3,482 68	155 15	86 77
3						1,647 32	251 04	149 00
4				6	16	7,822 23	304 33	128 60
7				1	24	11,424 49	409 50	255 59
19					33	23,517 39	671 00	294 44
8			1	3	15	5,390 83	336 20	120 49
21					59	30,892 50	1,044 60	502 34
10				8	45	92,778 46	723 76	258 03
15					26	12,625 25	484 80	192 95
4				2	12	6,259 31	449 00	130 95
9					38	17,515 19	831 40	255 36
12					31	13,078 78	513 40	206 90
3			2	2	21	9,591 00	790 57	244 05
39			4	11	112	53,043 40	2,758 37	933 07
273			34	85	673	284,561 85	13,356 00	5,168 34
705			53	187	1,837	894,738 44	38,713 13	15,274 84

APPENDIX D.—Business transacted by County and District Court

Number.	County or District.	Number of Judgments entered after Trial.	Total amount of such Judgments without costs.	Total amount of costs taxed thereunder (exclusive of Disbursements).	Total amount of Disbursements allowed.	Number of Judgments \$400 and under.	Number of Judgments dismissing actions.	Number of Judgments in default of appearance or pleading.	Number of Judgments under Con. Rule 57.
1	Algoma.....	15	1,988 85	448 40	361 74	24	3	28	2
2	Brant.....	10	2,258 86	876 82	199 95	19	4	3	1
3	Bruce.....	4	994 45	195 70	252 95	8	.....	10	.....
4	Carleton.....	18	3,680 16	1,574 46	295 15	78	6	103	.....
5	Cochrane.....	.....	.....	.....	.....	9	.....	11	.....
6	Dufferin.....	.....	.....	.....	.....	1	.....	4	1
7	Elgin.....	3	859 56	147 00	139 65	7	.....	18	.....
8	Essex.....	40	8,658 11	2,145 54	685 30	66	7	120	.....
9	Frontenac.....	8	2,368 00	623 85	400 25	22	7	27	.....
10	Grey.....	5	2,979 12	359 15	321 78	17	.....	21	1
11	Haldimand.....	4	305 00	146 40	20 80	3	2	8	1
12	Halton.....	2	1,017 75	295 00	.....	2	1	3	.....
13	Hastings.....	13	2,443 87	1,613 09	888 92	8	2	11	.....
14	Huron.....	1	40 00	.....	.....	7	.....	13	1
15	Kenora.....	1	50 88	295 58	.....	7	.....	.....	.....
16	Kent.....	7	2,317 75	614 90	487 30	16	4	49	7
17	Lambton.....	8	1,969 50	207 00	182 95	12	1	.....	.....
18	Lanark.....	5	606 00	285 20	234 92	8	2	12	.....
19	Leeds and Grenville.....	8	1,985 26	616 00	730 47	11	3	23	.....
20	Lennox and Addington.....	5	1,372 70	713 16	209 58	8	1	10	.....
21	Lincoln.....	10	2,845 11	1,752 55	1,006 75	12	2	17	.....
22	Manitoulin.....	.....	.....	.....	.....	2	.....	5	.....
23	Middlesex.....	19	4,447 64	1,126 95	892 23	18	2	37	1
24	Muskoka.....	.....	.....	.....	.....	3	.....	5	.....
25	Nipissing.....	5	1,365 85	327 24	167 66	12	1	21	.....
26	Norfolk.....	.....	.....	.....	.....	.....	.....	.....	.....
27	Northumberland and Durham.....	5	849 10	681 09	146 43	3	3	4	.....
28	Ontario.....	7	6,764 33	971 98	287 88	8	1	13	.....
29	Oxford.....	6	.....	577 00	141 50	9	4	14	.....
30	Parry Sound.....	6	550 80	355 60	598 84	1	4	.....	.....
31	Peel.....	.....	.....	.....	.....	4	.....	.....	.....
32	Perth.....	6	959 86	565 92	182 30	6	3	17	.....
33	Peterborough.....	12	10,635 00	696 00	547 29	19	1	21	3
34	Prescott and Russell.....	3	.....	199 10	134 10	7	2	8	.....
35	Prince Edward.....	1	137 00	.....	.....	1	.....	.....	.....
36	Rainy River.....	6	1,819 48	294 67	344 72	6	2	16	.....
37	Renfrew.....	2	862 61	158 40	91 05	13	.....	24	.....
38	Simcoe.....	16	9,261 03	1,046 20	479 64	18	3	33	.....
39	Stormont, Dundas and Glengarry.....	2	361 20	318 00	72 30	11	1	13	.....
40	Sudbury.....	20	5,761 51	1,105 00	87 07	31	5	59	.....
41	Temiskaming.....	15	3,909 86	273 20	86 20	23	21	4	43
42	Thunder Bay.....	9	7,512 23	972 20	17 00	13	3	26	.....
43	Victoria.....	2	5,500 00	123 90	167 71	9	.....	11	1
44	Waterloo.....	2	106 30	78 00	98 00	18	.....	38	.....
45	Welland.....	6	1,276 51	370 60	438 28	17	3	29	.....
46	Wellington.....	2	579 34	100 30	11 30	21	.....	14	.....
47	Wentworth.....	56	14,555 19	5,819 85	1,900 17	85	10	95	20
48	York.....	317	110,961 75	11,010 84	2,188 95	479	71	673	56
Total.....		692	226,917 52	40,081 84	15,499 08	1,178	189	1,671	138

Clerks throughout the Province of Ontario for the year ending 31st December, 1922—*Continued.*

Number of Judgments for reference to Master.	Writs of Execution issued.	Number of Writs of Execution renewed.	Number of Writs of Ca. Sa. issued.	Number of Certificates issued under Creditors' Relief Act.	Amount for which issued, without Costs.	Amount of Costs allowed thereunder (including Disbursements.)	Number of days of sittings of County Court.		Amount of Jury Fees paid County or Provincial Treasurers.	Amount of money paid into Court with defence.
							With Jury.	Without Jury		
.....	17	6	.....	.....	.....	.....	.....	15	.....	1,010 76
.....	26	2	.....	.....	.....	.....	6	7	9 00	.....
.....	11	1	.....	1	123 90	4 10	10	3	6 00	222 00
1	124	26	.....	.....	.....	.....	5	26	9 00	1,414 48
.....	10	.....	.....	.....	.....	.....	.....	.....	.....	100 00
.....	4	1	.....	.....	.....	.....	5	2	1 50	.....
.....	19	3	.....	.....	.....	.....	5	8	4 50	.....
2	133	8	.....	10	3,840 49	91 15	20	52	25 50	658 75
1	36	17	.....	12	1,772 60	90 25	.....	16	1 50	.....
.....	22	1	.....	2	211 58	6 00	7	7	7 50	.....
.....	4	2	.....	.....	.....	.....	6	3	3 00	.....
.....	5	1	.....	1	507 63	6 50	3	8	4 50	222 00
.....	22	4	.....	45	4,875 23	248 14	4	6	9 00	280 00
.....	15	4	.....	.....	.....	.....	8	12	4 50	276 16
.....	7	.....	.....	.....	.....	.....	.....	.....	.....	233 38
.....	60	8	.....	24	4,630 09	121 30	3	20	7 00	.....
.....	29	1	.....	.....	.....	.....	11	11	1 50	.....
.....	7	.....	.....	.....	.....	.....	1	14	3 00	95 00
.....	23	3	.....	3	1,371 92	39 95	2	9	3 00	551 49
.....	10	.....	.....	.....	.....	.....	.....	9	.....	.....
.....	14	.....	.....	.....	.....	.....	2	16	1 50	.....
.....	7	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	50	8	.....	.....	.....	.....	4	22	12 00	459 30
.....	3	.....	.....	.....	.....	.....	.....	.....	.....	557 58
.....	16	3	.....	.....	.....	.....	.....	11	1 50	363 20
.....
.....	14	5	.....	.....	.....	.....	3	6	1 50	1,263 20
.....	18	2	.....	.....	.....	.....	4	5	6 00	.....
.....	22	1	.....	.....	.....	.....	3	7	3 00	88 00
.....	17	4	.....	.....	.....	.....	.....	12	.....	21 83
4	2	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	20	3	.....	.....	.....	.....	3	11	4 50	.....
.....	33	1	.....	.....	.....	.....	6	18	7 50	.....
.....	9	.....	.....	.....	.....	.....	2	4	1 50	274 91
.....	.....	.....	.....	.....	.....	.....	2	8	.....	100 00
.....	15	.....	.....	.....	.....	.....	.....	5	.....	622 41
.....	32	3	.....	.....	.....	.....	.....	6	.....	.....
.....	42	.....	.....	.....	.....	.....	4	24	15 00	1,067 80
.....
.....	15	.....	.....	.....	.....	.....	3	9	.....	930 21
.....	76	.....	.....	.....	.....	.....	1	20	1 50	324 49
2	66	1	.....	.....	.....	.....	.....	8	.....	345 49
.....	36	24	.....	.....	.....	.....	.....	18	.....	301 57
.....	12	.....	.....	.....	.....	.....	.....	7	.....	421 41
.....	37	4	.....	.....	.....	.....	.....	18	.....	197 10
.....	30	1	.....	.....	.....	.....	6	20	6 00	.....
.....	19	.....	.....	.....	.....	.....	5	3	4 50	.....
1	119	28	.....	.....	.....	.....	15	21	66 00	551 06
9	701	195	.....	1	1,275 00	35 00	72	256	133 50	12,256 19
20	2,009	371	.....	99	18,608 44	642 39	231	763	365 50	25,209 77

APPENDIX D.—Business transacted by County and District Court

Number.	County or District.	Amount of money paid out of Court.	Number of Partition Matters.	Amount of money paid thereunder.	Amounts paid out.	Amounts of money in Court in County Court matters, including interest (under Con. Rule 769).
1	Algoma	623 46				427 10
2	Brant					
3	Bruce	205 00				17 33
4	Carleton	1,314 48				1,300 00
5	Cochrane					
6	Dufferin					
7	Elgin					10 82
8	Essex	1,018 72				1,279 22
9	Frontenac					
10	Grey					
11	Haldimand					
12	Halton	222 00				
13	Hastings	1,432 91				
14	Huron					550 26
15	Kenora					
16	Kent	190 97				
17	Lambton	106 56			120 65	
18	Lanark	95 00				256 71
19	Leeds and Grenville	215 24				926 72
20	Lennox and Addington					
21	Lincoln					32 89
22	Manitoulin					
23	Middlesex	359 30				253 17
24	Muskoka	558 12				
25	Nipissing	363 20				
26	Norfolk					
27	Northumberland and Durham	1,334 53				2,486 99
28	Ontario					56 29
29	Oxford	378 87				2,522 19
30	Parry Sound	21 83				477 47
31	Peel					28 73
32	Perth	247 65				512 21
33	Peterborough	402 14				5 68
34	Prescott and Russell					
35	Prince Edward	100 00	1			149 85
36	Rainy River	722 41				
37	Renfrew					
38	Simcoe	1,000 00				67 80
39	Stormont, Dundas and Glengarry	621 20				405 01
40	Sudbury	1,304 42				319 07
41	Temiskaming	452 05				1,081 53
42	Thunder Bay	301 57				
43	Victoria	192 55				228 86
44	Waterloo	197 37				372 76
45	Welland					
46	Wellington					
47	Wentworth	1,044 00				1,102 25
48	York	24,051 97				13,490 59
	Total	39,077 52	1		120 65	28,361 49

Clerks throughout the Province of Ontario for the year ending 31st December, 1922.—*Concluded.*

Number of Chattel Mortgages and Bills of Sale filed.	Total amount secured by such mortgages.	Number of mortgages renewed.	Number of discharges filed.	Number of assignments for benefit of creditors.	Number of Hire Receipts, etc., filed under R.S.O. Cap. 136.	Total amount secured by such Receipts, etc.	Amount of fees collected in law stamps under Section 42 of the Creditors' Relief Act.
303	259,498 68	50	22	8	338	175,938 71	
192	350,312 83	48	13		812	443,437 19	
186	117,518 00	67	10		264	175,461 32	80
380	280,259 26	93	47		2,118	1,711,903 14	
53	52,915 49	1			90	61,377 53	
58	40,191 72	18	5		113	48,128 08	
248	349,195 71	94	8	2	890	337,332 72	
437	737,397 06	71	29		3,016	1,997,829 60	16 80
236	251,542 00	64	9		571	297,687 00	9 00
319	924,297 62	106	5	3	1,087	256,151 96	
102	67,471 01	20	2	2	151	78,290 55	
89	105,525 21	13	13		242	152,084 54	3 00
421	440,867 45	143	10	1	767	413,588 75	74 55
84	129,011 76	55	5		291	107,273 95	
58	91,822 45	13	6	5	51	98,036 35	19 00
252	789,779 26	107	16	37	3,006	662,142 23	23 30
176	306,554 18	53	25		375	800,949 00	
70	62,425 53	51	6		186	121,672 95	
222	144,145 09	105	11	3	647	214,362 55	6 20
84	191,562 74	58	13		250	92,487 50	
156	1,058,409 31	40	14	3	856	499,819 89	
75	39,461 49	39	2		24	3,215 00	
181	430,353 88	54	20	1	4,554	1,388,417 46	
119	181,667 58	46	9	1	62	82,023 09	
200	163,702 33	45	8		471	267,024 81	
154	15,903 78	44	16		495	204,001 17	
213	570,665 14	94	21	1	529	303,775 99	
163	147,273 52	56	16	2	749	541,598 23	
140	337,194 86	57	10		507	239,342 01	
140	119,073 70	41	14		87	58,576 59	
67	513,853 35	24	14		189	912,909 00	
141	498,118 21	33	11	10	969	510,959 83	
141	71,750 92	53	8	2	287	206,178 08	
225	1,769,756 53	64	8		54	77,979 57	
90	61,004 73	50	5	2	140	100,680 65	
101	54,663 29	19	7	4		52,098 15	
144	178,022 27	66	7	1			
433	561,622 77	130	12		561	308,605 72	
387	307,943 84	104	18		505	181,034 34	
464	335,412 31	135	21	9	461	231,388 69	
527	593,408 12	39	10	14	608	442,626 72	
287	6,308,901 00	50	25	4	1,926	756,397 36	
78	44,762 88	16	5		282	111,939 59	
169	2,740,860 45	32	20	1	1,243	890,778 20	
279	565,158 13	43	15		1,238	1,034,226 50	
174	277,691 39	47	12		458	361,627 71	
489	9,149,954 19	108	51		3,892	2,900,436 30	
3,152	6,626,606 00	821	388		19,125	13,273,085 00	
12,859	39,415,489 02	3,580	1,022	116	55,537	34,186,881 27	152 65

APPENDIX E.—Return of business transacted by Surrogate Registrars throughout

Number.	County or District.	Total number of Probates issued.	Total number of Letters of Administration issued.	Total number of Letters of Guardianship issued.	Number of Grants issued where no per valued as follows:					
					\$100,000, or over.	From \$50,000 to \$100,000.	From \$25,000 to \$50,000.	From \$10,000 to \$25,000.	From \$5,000 to \$10,000.	From \$1,000 to \$5,000.
1	Algoma.....	43	41	1		1		7	8	45
2	Brant.....	149	59		2	2	5	17	28	79
3	Bruce.....	156	57		1		1	14	29	90
4	Carleton.....	319	165	5	6	13	13	37	62	191
5	Cochrane.....									
6	Dufferin.....	66	28				1	5	13	46
7	Elgin.....	158	74	1	1		5	14	27	99
8	Essex.....	185	129	4	2	3	5	24	42	104
9	Frontenac.....	116	47		4	1	6	8	20	64
10	Grey.....	178	82			2	1	11	28	115
11	Haldimand.....	81	32					9	10	57
12	Halton.....	92	48				3	10	25	53
13	Hastings.....	150	77	2	1	3	2	11	26	86
14	Huron.....	202	80	1		2	5	23	38	119
15	Kenora.....	14	13						3	8
16	Kent.....	174	77		2		5	21	23	103
17	Lambton.....	148	84	1	1	2	4	13	25	107
18	Lanark.....	97	44		1	1	1	13	19	64
19	Leeds and Grenville.....	148	86			1	2	16	25	118
20	Lennox and Addington.....	52	21			1	3	7	7	33
21	Lincoln.....	118	48	1	1	3	6	13	19	66
22	Manitoulin.....	18	10					2	3	11
23	Middlesex.....	363	179	3	7	7	16	39	70	219
24	Muskoka.....	43	13					3	6	26
25	Nipissing.....	33	27	1				2	3	25
26	Norfolk.....	68	29	1	2		1	5	11	39
27	Northumberland and Durham.....	218	94				3	5	21	44
28	Ontario.....	150	56		1			4	18	26
29	Oxford.....	161	82			2		6	22	30
30	Parry Sound.....	41	35			2			2	3
31	Peel.....	62	35	1	1		3	10	13	33
32	Perth.....	164	59	2				4	25	32
33	Peterborough.....	118	44	3		1		2	15	19
34	Prescott and Russell.....	73	31				2	6	16	49
35	Prince Edward.....	70	23	2		1		4	13	48
36	Rainy River.....	12	22	1				1	1	11
37	Renfrew.....	70	39	1	2	1	1	9	12	43
38	Simcoe.....	218	84	3			5	23	41	123
39	Stormont, Dundas and Glengarry.....	135	45	3	1		4	13	37	73
40	Sudbury.....	23	27					3	4	16
41	Temiskaming.....	26	48	1	2		1	2	4	24
42	Thunder Bay.....	42	48	1			3	1	4	26
43	Victoria.....	72	34	1	1		2	7	14	47
44	Waterloo.....	180	50	1		4	9	16	30	89
45	Welland.....	158	76	2	2		3	13	27	92
46	Wellington.....	187	104		2	2	5	14	42	113
47	Wentworth.....	303	180	1	4	10	16	39	65	168
48	York.....	1,335	890	19	41	48	95	321	329	848
	Total.....	6,989	3,656	63	88	116	255	909	1,376	4,298

the Province of Ontario during the year ending 31st December, 1922.

Personality		Total number of Probates and Letters of Administration issued under R.S.O. Cap. 62, s. 73, ss. 1.	Total number of Probates and Letters issued under R.S.O. Cap. 62, s. 73, s. 2.	Total amount of personality devolving.	Total amount of realty to be administered under R.S.O. Cap. 119, s. 3.	Amount of moneys in Court in Surrogate matters, including interest, Con. Rule 769.	Amount earned for		
From \$400 to \$1,000	\$400 and under						Registrar's fees	Judge's fees	Fees to Crown
14	10	10	14	225,572 69	147,921 95	.....	1,031 48	655 00	334 00
28	47	6	16	1,876,283 20	584,197 11	.....	3,724 59	2,668 55	1,447 10
36	42	9	24	809,613 37	414,927 14	.....	2,945 58	1,848 85	1,008 70
68	99	27	41	5,242,366 63	908,185 81	.....	7,847 85	7,247 25	3,935 75
12	17	7	10	330,498 64	233,120 95	.....	1,528 10	824 20	436 80
35	52	10	25	1,088,800 10	661,791 13	.....	5,544 07	2,399 00	1,282 30
52	82	20	20	2,233,489 59	1,256,902 05	81 26	4,559 50	4,381 80	2,308 05
27	33	15	12	1,196,273 82	400,207 30	.....	2,333 80	2,061 10	1,077 50
51	52	17	31	642,974 23	291,902 98	.....	3,519 95	1,969 75	1,135 50
12	25	5	5	351,781 78	298,732 00	.....	1,732 17	941 45	440 10
21	21	1	6	530,985 68	514,057 27	.....	2,256 00	1,468 55	760 90
42	58	21	31	1,035,605 00	129,796 00	.....	3,881 93	2,183 03	1,155 00
45	51	19	25	1,245,667 73	556,356 31	.....	4,642 66	2,418 30	1,382 40
3	8	2	.....	39,720 70	42,425 00	.....	391 58	187 00	116 80
38	59	26	14	1,274,091 28	783,926 79	.....	3,525 70	2,783 80	1,550 60
37	44	7	26	1,050,812 81	605,187 33	301 47	3,235 18	2,208 00	1,271 20
18	24	2	20	1,011,173 76	318,095 50	.....	2,632 70	1,774 45	956 90
30	42	22	15	822,214 89	491,677 21	.....	3,526 70	1,875 50	995 20
7	15	1	6	386,606 86	183,900 00	.....	1,305 20	858 35	427 90
33	25	11	13	1,088,149 41	612,006 00	9 72	2,876 31	2,434 90	1,156 30
7	3	2	6	86,618 40	38,780 93	.....	369 52	173 50	108 60
74	113	46	42	4,887,701 88	1,912,346 49	.....	6,738 31	8,124 45	4,356 30
10	11	4	10	171,297 12	63,151 00	.....	780 60	376 00	214 10
14	17	6	12	126,320 98	146,749 59	.....	726 15	442 50	237 00
16	24	16	24	163,795 75	144,905 03	.....	1,961 72	1,680 25	727 40
49	50	18	32	1,339,638 19	697,654 94	.....	4,542 15	2,904 25	1,599 00
25	51	20	18	1,329,445 97	568,691 13	.....	3,301 20	2,427 75	1,291 50
31	47	5	34	1,097,965 07	654,693 29	664 06	4,965 44	2,517 50	1,390 10
13	28	11	18	247,377 44	87,017 87	220 43	917 39	422 75	300 30
8	29	8	22	1,049,298 64	391,885 00	.....	1,610 95	1,028 50	895 85
33	32	11	23	1,025,897 93	490,153 84	.....	3,652 30	2,111 50	1,160 00
27	26	10	11	630,177 11	388,661 83	.....	2,770 08	1,647 75	800 30
13	18	11	10	424,119 82	234,835 00	.....	1,600 70	928 50	517 10
12	17	5	9	333,370 58	318,177 28	.....	1,544 35	864 20	493 10
7	15	3	11	42,844 02	35,737 99	.....	369 55	149 75	119 30
27	15	5	18	789,890 87	576,998 26	.....	2,019 40	1,635 00	884 00
29	81	81	29	1,144,463 11	737,872 27	.....	4,537 63	2,766 00	1,467 60
25	30	16	11	881,677 08	406,667 37	.....	3,480 85	1,931 55	972 30
11	16	6	7	116,249 06	165,227 00	.....	580 44	514 25	274 10
12	30	17	17	617,178 77	113,649 50	.....	759 55	906 45	477 10
17	40	8	17	215,861 34	235,037 69	.....	1,062 25	671 00	388 50
17	15	4	10	755,025 51	338,858 73	205 09	2,065 04	1,392 50	711 00
32	51	14	18	1,290,075 22	564,013 00	.....	4,075 26	2,564 30	1,310 90
39	60	14	13	1,116,189 37	854,299 84	.....	3,379 45	2,563 75	1,417 30
40	35	13	56	1,398,478 00	645,011 00	.....	4,606 53	2,888 25	1,564 90
69	113	29	59	3,760,120 12	1,882,639 21	502 70	7,705 63	6,899 75	3,632 00
274	286	118	274	30,162,968 00	11,689,544 00	.....	35,173 55	48,726 70	24,847 25
1540	2059	739	1,165	77,686,727 52	33,818,574 91	1,984 73	166,337 04	142,447 48	75,335 90

APPENDIX F.—Return of fees and emoluments of the Judicial Officers throughout the Province, the County and the Towns

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
ALGOMA: Sault Ste. Marie...	Sheriff.....	C. M. Macreath.....	\$ 4,134 62	c. 1,000 00	\$ 5,134 62	c. 4,236 20
	Surrogate Judge.....	¶ Judge Stone.....		1,000 00		
	Local Master.....	"				
	Crown Attorney.....	G. W. Goodwin.....	2,424 91	400 00	3,318 77	2,474 80
	Clerk of the Peace.....	"	493 86			287 80
	Local Registrar.....	T. J. Foster.....	197 90	150 00	3,243 73	322 90
	District Court Clerk..	"	1,264 35	600 00		1,764 35
	Surrogate Registrar..	"	1,031 48			1,031 48
BRANT: Brantford.	Sheriff.....	J. W. Westbrook....	3,506 82		3,506 82	2,830 40
	Surrogate Judge.....	¶ Judge Hardy.....		1,000 00		
	Local Master.....	"				
	Crown Attorney.....	W. M. Charlton, K.C.	2,069 40		2,938 73	1,771 70
	Clerk of the Peace.....	"	869 33			599 50
	Local Registrar.....	W. A. Hollinrake, K.C.	376 80	675 00	5,906 25	1,051 80
County Court Clerk..	"	1,129 86			1,129 86	
Surrogate Registrar..	"	3,724 59			3,724 59	
BRUCE: Walkerton	Sheriff.....	D. M. Jermyn.....	2,361 13		2,361 13	1,872 00
	Surrogate Judge.....	¶ Judge Klein.....		1,000 00		
	Local Master.....	"				
	Crown Attorney.....	Tnos. Dixon.....	941 82		2,535 36	668 50
	Clerk of the Peace.....	"	1,593 54			913 10
	Local Registrar.....	R. E. Clapp.....	116 45	675 00	4,468 68	777 60
County Court Clerk..	"	731 65			5 5 10	
Surrogate Registrar..	"	2,945 58			2,245 30	
CARLETON: Ottawa...	Sheriff.....	G. C. Richardson....	9,597 71		9,597 71	8,534 90
	Surrogate Judge.....	* Judge Mulligan....	1,300 00		1,300 00	
	Local Master.....	J. Bishop, K.C.....	1,540 95		3,221 07	1,540 90
	Deputy Registrar.....	"	1,680 12			1,680 10
	Crown Attorney.....	J. A. Ritchie, K.C....	604 00		1,864 16	460 60
	Clerk of the Peace.....	"	1,260 16			907 70
	Deputy Clerk of the Crown.	Horace Pratt.....	261 97	450 00	11,203 47	711 90
	County Court Clerk..	"	2,643 65			2,643 60
Surrogate Registrar..	"	7,847 85			7,847 80	
COCHRANE: Cochrane.	Sheriff.....	J. D. Mackay.....				
	Surrogate Judge.....	** Judge Caron.....				
	Local Master.....	"	423 81		423 81	372 70
	Crown Attorney.....	J. M. Greer.....	142 20		306 10	
	Clerk of the Peace.....	"	163 90			
	Local Registrar.....	W. L. Warrell.....				
District Court Clerk..	"	161 65		161 65	161 60	
Surrogate Registrar..	"					
DUFFERIN: Orangeville	Sheriff.....	H. Endacott.....	1,416 29		1,416 29	955 70
	Surrogate Judge.....	¶ Judge Fisher.....		1,000 00		
	Local Master.....	"				
	Crown Attorney.....	J. L. Island.....	783 34		1,498 94	470 70
	Clerk of the Peace.....	"	715 60			380 00
	Local Registrar.....	J. A. V. Preston....	71 35	675 00	2,594 05	731 30
	County Court Clerk..	"	319 60			319 60
Surrogate Registrar..	"	1,528 10			1,527 50	

¶ 9 Geo. V, Ch. 26, s. 5.

* Judge Mulligan was appointed 2nd March, 1922. Judge Gunn died 10th Jan., 1922.

** Appointed by Order-in-Council 20th April, 1923.

Province of Ontario for the year ending December, 1922, and of the total earnings of such General Public, respectively, for the same period.

Total received for past year's services	Total receipts by officer from all his offices		Total disbursements		Net receipts.		Amount paid to Province under R.S.O. Cap. 17		Net income.		Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	From Province	From County	From General Public	
1,179 44	5,415 70	1,617 12	3,798 59	3,798 59	1,000 00	2,670 44	1,000 00	1,464 18	Algonia.					
835 80	3,899 25	600 00	3,299 25	3,299 25	2,224 91	200 00								
300 74	3,243 73	504 75	2,738 98	23 79	2,715 19	493 86	197 90							
25 00					600 00	1,264 35	1,031 48							
100 00														
818 58	3,648 98	519 94	3,129 04	3,129 04	1,204 42	838 93	1,463 47	Brant.						
					1,000 00	1,000 00								
591 10	3,319 47	181 97	3,137 50	3,137 50	934 00	360 40	775 00							
357 11					143 75	689 28	36 30							
	5,906 25	1,311 62	4,594 63	697 31	3,897 32	675 00	376 80							
							1,129 86							
							3,724 59							
575 76	2,447 81	1,090 31	1,357 50	1,357 50	934 00	741 45	685 68	Bruce.						
					1,000 00	1,000 00								
130 00	2,374 66	50 00	2,324 66	2,324 66	888 32	51 50	2 00							
662 96					264 77	1,322 71	6 06							
42 90	4,485 44	844 20	3,641 24	220 62	3,420 62	675 00	116 45							
346 15							731 65							
519 24							2,945 58							
1,496 80	10,031 75	3,536 70	6,495 05	6,495 05	2,880 46	1,137 90	5,579 55	Carleton.						
	1,300 00		1,300 00	1,300 00			1,300 00							
	3,221 07	1,100 00	2,121 07	2,121 07			1,540 95							
							1,680 12							
137 40	-1,889 37	267 25	1,622 12	1,622 12	381 12	195 00	27 88							
383 62					109 65	652 91	497 60							
	11,203 47	3,286 19	7,917 28	3,525 56	4,391 72	450 00	261 97							
							2,643 65							
							7,847 85							
								Cochrane.						
	372 75	110 60	262 15	262 15			423 81							
		54 05				142 20	15 00							
						148 90								
	161 65		161 65	161 65		161 65								
665 91	1,621 65	418 66	1,202 99	1,202 99	648 30	529 19	238 80	Dufferin.						
					1,000 00	1,000 00								
207 70	1,352 59	81 86	1,270 73	1,270 73	198 95	442 39	142 00							
294 12					86 80	628 80								
	2,578 45	116 85	2,461 60	2,461 60	675 00		71 35							
							319 60							
							1,528 10							

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
			\$ c.	\$ c.	\$ c.	\$ c.
ELGIN: St. Thomas	Sheriff.....	W. H. Elliott.....	3,648 39	.....	3,648 39	2,384 17
	Surrogate Judge.....	*D. C. Ross.....	.....	1,000 00	.....	.....
	Local Master.....	C. F. Maxwell.....	425 32	.....	425 32	350 00
	Crown Attorney.....	A. McCrimmon.....	2,506 35	.....	4,527 70	1,731 35
	Clerk of the Peace.....	".....	2,021 35	.....	.....	1,250 43
	Local Registrar.....	D. McLaws.....	178 70	675 00	5,123 92	739 20
	County Court Clerk.....	".....	726 15	.....	.....	689 05
	Surrogate Registrar.....	".....	3 544 07	.....	.....	3 544 07
ESSEX: Sandwich	Sheriff.....	C. N. Anderson.....	8,546 26	.....	8,546 26	8,299 61
	Surrogate Judge.....	¶Judge Coughlin.....	.....	1,000 00	.....	.....
	Local Master.....	".....	.....	.....	.....	.....
	Crown Attorney.....	||G. A. Urquhart.....	Commuted	5,000 00	.....	.....
	Clerk of the Peace.....	".....	.....	.....	.....	.....
	Local Registrar.....	Henry Clay.....	712 30	675 00	9,066 90	1,387 30
	County Court Clerk.....	".....	3,120 10	.....	.....	3,120 10
	Surrogate Registrar.....	".....	4,559 50	.....	.....	4,559 50
FRONTENAC: Kingston	Sheriff.....	†R. F. Vair.....	2,900 52	.....	2,900 52	2,900 52
	Surrogate Judge.....	¶Judge Lavell.....	.....	1,000 00	.....	.....
	Local Master.....	J. B. Walkem, K.C.....	41 87	.....	41 87	41 87
	Crown Attorney.....	#T. J. Rigney, K.C.....	499 75	.....	1,472 14	499 75
	Clerk of the Peace.....	".....	972 39	.....	.....	972 39
	Local Registrar.....	T. M. Asselstine.....	54 10	675 00	1,903 01	729 10
	County Court Clerk.....	".....	1,173 91	.....	.....	1,173 91
	Surrogate Registrar.....	Helen Fraser.....	2,333 80	.....	2,333 80	2,333 80
GREY: Owen Sound	Sheriff.....	J. S. Wilson.....	3,497 23	.....	3,497 23	3,178 07
	Surrogate Judge.....	¶Judge Sutherland.....	.....	1,000 00	.....	.....
	Local Master.....	".....	.....	.....	.....	.....
	Crown Attorney.....	T. H. Dyre.....	1,874 21	.....	3,599 83	1,569 81
	Clerk of the Peace.....	".....	1,725 62	.....	.....	1,293 49
	Local Registrar.....	†W. A. Bishop.....	79 45	750 00	5,099 20	704 45
	County Court Clerk.....	".....	749 80	.....	.....	749 80
	Surrogate Registrar.....	".....	3,519 95	.....	.....	3,519 95
HALDIMAND: Cayuga	Sheriff.....	M. McConnell.....	2,200 43	.....	2,200 43	1,831 96
	Surrogate Judge.....	¶Judge Hopkins.....	.....	1,000 00	.....	.....
	Local Master.....	".....	.....	.....	.....	.....
	Crown Attorney.....	Harrison Arrell, K.C.....	1,095 00	.....	2,330 05	867 00
	Clerk of the Peace.....	".....	1,235 05	.....	.....	926 25
	Local Registrar.....	J. C. Eccles.....	96 70	600 00	2,858 27	696 70
	County Court Clerk.....	".....	429 40	.....	.....	390 15
	Surrogate Registrar.....	".....	1,732 17	.....	.....	1,689 15
HALTON: Milton	Sheriff.....	S. Webster.....	2,373 75	.....	2,373 75	1,845 23
	Surrogate Judge.....	¶Judge Elliott.....	.....	1,000 00	.....	.....
	Local Master.....	".....	.....	.....	.....	.....
	Crown Attorney.....	W. I. Dick.....	1,164 95	.....	2,640 57	966 35
	Clerk of the Peace.....	".....	1,475 62	.....	.....	812 84
	Local Registrar.....	W. J. McClenahan.....	53 60	600 00	3,302 20	653 60
	County Court Clerk.....	".....	392 60	.....	.....	392 60
	Surrogate Registrar.....	".....	2,256 00	.....	.....	2,256 00

|| G. A. Urquhart's fees commuted, O.-in-C. 24 Feb., 1922.

* Judge Ross appointed 13th Feb., 1922.

† R. F. Vair appointed O.-in-C. 1st Aug., 1922. Thos. Dawson, superannuated, held office from 1 Jan., 1922, to date of Mr. Vair's appointment.

∫. W. H. Elliott superannuated, to take effect from 1 Dec., 1922.

P. S. D. Harding appointed O.-in-C. 19 Feb., 1923.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District
						From Prov- ince	From County	From General Public	
\$ 1,295 75	c. 3,679 92	\$ 1,226 67	c. 2,453 25	\$ 2,453 25	c. 1,400 07	\$ 1,007 19	c. 1,241 13	Elgin.
250 00	600 00	200 00	400 00	.....	1,000 00	1,000 00	.....	425 32
473 40	4,153 12	612 55	3,540 57	20 27	3,520 30	1,093 00	805 85	607 50	
697 94	5,133 72	1,034 80	4,098 92	449 46	3,649 46	208 30	1,813 05	.....
126 50	.....	.....	.....	.....	.....	675 00	.....	178 70
26 40	.....	.....	.....	.....	.....	.....	.....	726 15
8 50	.....	.....	.....	.....	.....	.....	.....	3,544 07
1,679 63	9,979 24	3,397 50	6,581 74	73 56	6,508 18	3,644 20	1,924 00	2,978 06	Essex.
.....	.....	.....	.....	.....	1,000 00	1,000 00	.....	.....
.....	9,066 90	1,955 29	7,111 61	2,800 45	4,311 16	675 00	.....	712 30
.....	3,120 10	Frontenac.
.....	2,900 52	901 75	1,998 77	.....	1,998 77	1,047 60	679 85	1,173 07
.....	41 87	.....	41 87	.....	1,000 00	1,000 00	.....	41 87
.....	1,472 14	777 54	694 60	.....	41 87	.....	499 75	.....
.....	.....	.....	.....	.....	694 60	.....	.....	972 39
.....	1,903 01	81 50	1,821 51	.....	1,821 51	675 00	.....	54 10
.....	2,333 80	200 00	2,133 80	.....	2,133 80	.....	.....	1,173 91
84 94	3,263 01	1,469 39	1,793 62	2,133 80	2,333 80	Grey.
.....	.....	.....	.....	.....	1,793 62	1,167 50	1,017 59	1,312 14
.....	.....	.....	.....	.....	1,000 00	1,000 00	.....	.....
437 38	4,178 70	764 47	3,414 23	.....	3,414 23	469 60	905 65	498 96
878 02	.....	.....	.....	.....	.....	100 45	1,556 27	68 90
125 00	5,099 20	1,162 20	3,937 00	368 50	3,568 50	750 00	.....	79 45
.....	.....	.....	.....	.....	.....	.....	.....	749 80
.....	.....	.....	.....	.....	.....	.....	.....	3,519 95
308 67	2,140 63	380 64	1,759 99	1,759 99	773 82	832 01	594 60	Haldimand
.....	.....	.....	.....	.....	1,000 00	1,000 00	.....	.....
89 00	2,183 25	536 00	1,647 25	.....	1,647 25	538 68	246 32	310 00
301 00	.....	.....	.....	.....	.....	91 70	1,120 00	23 35
.....	2,844 70	215 70	2,629 00	12 90	2,616 10	600 00	.....	96 70
55 30	.....	.....	.....	.....	.....	.....	.....	429 40
13 40	.....	.....	.....	.....	.....	.....	.....	1,732 17
491 44	2,336 67	951 59	1,385 08	1,385 08	1,001 80	585 94	786 01	Halton.
.....	.....	.....	.....	.....	1,000 00	1,000 00	.....	.....
53 00	2,367 79	443 93	1,923 86	.....	1,923 86	833 75	.....	331 20
535 60	.....	.....	.....	.....	.....	.....	1,453 32	22 30
.....	3,302 20	77 80	3,224 40	94 88	3,129 52	600 00	.....	53 60
.....	.....	.....	.....	.....	.....	.....	.....	392 60
.....	.....	.....	.....	.....	.....	.....	.....	2,256 00

#T. J. Rigney, K.C., was appointed by O.-in-C., Oct., 1922; J. L. Whiting died 15th Sept., 1922.

†9 Geo. V., ch. 26, s. 5.

†Mr. W. A. Bishop died 15th Dec., 1922; T. H. Dyre acted from 15th Dec. to 31st Dec., 1922, inc.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned		Salary paid by Province		Total earnings and salary in all offices		Total received for present year's services	
			\$	c.	\$	c.	\$	c.	\$	c.
HASTINGS: Belleville.	Sheriff.....	*M. B. Morrison.....	4,541	06			4,541	06	2,620	97
	Surrogate Judge.....	Judge Wills.....				1,000	00			
	Local Master.....	S. S. Lazier.....	Commuted		3,000	00				
	Deputy Registrar.....	".....								
	Crown Attorney.....	†Wm. Carnew, K.C.....	3,130	19			4,206	69	3,009	60
	Clerk of the Peace.....	".....	1,076	50					807	59
	Deputy Clerk of the Crown.....	John Williams.....	197	75	450	00	6,046	74	647	75
	County Court Clerk..	".....	1,517	06					1,517	06
Surrogate Registrar...	".....	3,881	93					3,881	93	
HURON: Goderich.	Sheriff.....	R. G. Reynolds.....	2,906	71			2,906	71	2,755	45
	Surrogate Judge.....	¶Judge Dickson.....			1,000	00				
	Local Master.....	".....								
	Crown Attorney.....	C. Seager, K.C.....	1,577	95			2,815	65	1,334	95
	Clerk of the Peace...	".....	1,237	70					1,214	50
	Local Registrar.....	D. McDonald.....	8	00	750	00	5,698	41	758	00
	County Court Clerk..	".....	297	75					297	75
	Surrogate Registrar...	".....	4,642	66					4,642	66
KENORA: Kenora...	Sheriff.....	J. W. Humble.....	1,467	81	1,000	00	2,467	81	1,759	11
	Surrogate Judge.....	¶Judge Chapple.....			1,000	00				
	Local Master.....	".....								
	Crown Attorney.....	H. P. Cooke, K.C.....	1,604	04	250	00	2,314	04	1,176	00
	Clerk of the Peace...	".....	460	00					484	54
	Local Registrar.....	C. W. Chadwick.....	39	50	700	00	1,529	57	739	50
	County Court Clerk..	".....	398	49					398	49
	Surrogate Registrar...	".....	391	58					391	58
KENT: Chatham.	Sheriff.....	‡E. W. Hardey.....	4,483	24			4,483	24	3,605	63
	Surrogate Judge.....	¶Judge Stamworth.....			1,000	00				
	Local Master.....	‡Thos. Scullard.....	83	80			83	80	15	75
	Crown Attorney.....	H. D. Smith, K.C.....	3,062	50			4,906	49	2,112	00
	Clerk of the Peace...	".....	1,843	99					1,786	24
	Local Registrar.....	D. E. Douglas.....	467	65	675	00	6,384	00	1,030	15
	County Court Clerk..	".....	1,715	65					1,715	65
	Surrogate Registrar...	".....	3,525	70					3,525	70
LAMBTON: Sarnia...	Sheriff.....	A. J. Johnston.....	3,635	68			3,635	68	2,661	34
	Surrogate Judge.....	¶Judge Taylor.....			1,000	00				
	Local Master.....	".....								
	Crown Attorney.....	F. W. Willson.....	3,283	29			4,774	64	2,802	18
	Clerk of the Peace...	".....	1,491	35					1,436	80
	Local Registrar.....	Alex. Saunders.....	176	61	675	00	4,779	42	739	11
	County Court Clerk..	".....	692	63					692	63
	Surrogate Registrar...	".....	3,235	18					3,235	18
LANARK: Perth....	Sheriff.....	D. G. MacMartin.....	2,196	97			2,196	97	1,782	24
	Surrogate Judge.....	¶Judge Scott.....			1,000	00				
	Local Master.....	".....								
	Crown Attorney.....	C. H. McKimm.....	1,227	83			1,858	93	1,040	70
	Clerk of the Peace...	".....	631	10					423	31
	Local Registrar.....	J. S. L. McNeely.....	122	45	675	00	3,961	24	675	00
	County Court Clerk..	".....	531	09					2,937	36
	Surrogate Registrar...	".....	2,632	70						

*Mr. M. B. Morrison died 9th March, 1923.

†Mr. Wm. Carnew died 5th Feb., 1923.

¶9 Geo. V., ch. 26, s. 5.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services		Total receipts by officer from all his offices		Total disbursements		Net receipts.		Amount paid to Province under R.S.O. Cap. 17		Net income.		Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District				
												From Province	From County	From General Public					
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.				
1,320	65	3,941	62	1,005	89	2,935	73	2,935	73	1,373	90	1,057	40	2,109	76	Hastings.			
.....	.....	3,000	00	800	00	2,200	00	1,000	00	3,000	00	.....	.....	1,000	00		
368	25	4,457	94	861	40	3,596	54	48	27	3,548	27	1,349	75	1,806	94		1,050	00	
272	50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	6,046	74	1,207	43	4,839	31	819	66	4,019	65	450	00	.....	197	75	Huron.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,517	06	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,881	93	
95	56	2,851	01	643	26	2,207	75	2,207	75	894	15	1,034	58	977	98	Kenora.	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,000	00	1,000	00	.....	.....	.....	.....
218	00	2,811	30	30	00	2,781	30	.....	.....	2,781	30	927	00	299	00	351	95
43	85	104	30	1,100	00	33	40	Kenora.	
.....	.....	5,698	41	1,339	80	4,358	61	579	31	3,779	30	750	00	.....	.....	8	00
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	297	75
.....	4,642	66	Kenora.	
844	07	2,603	18	847	19	1,755	99	.....	.....	1,755	99	1,156	44	.....	311	37	Kenora.
.....	1,000	00	1,000	00
231	94	2,108	78	60	00	2,048	78	2,048	74	1,079	04	525	00		Kent.	
216	30	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	710	00	.....	.....	.....	.....
.....	.....	1,529	57	600	00	929	57	.....	.....	929	57	700	00	.....	39	50	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	398	49	Kent.
.....	391	58		Kent.	
.....	3,605	63	2,107	60	1,498	03	1,498	03	1,324	88	1,062	15	2,096			21
.....	.....	15	75	.....	.....	15	75	.....	.....	1,000	00	1,000	00	.....	.....	15	75
700	55	4,712	69	1,328	00	3,384	69	3,384	69	1,918	70	868	80	275	00	Kent.	
83	90	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	243	99	1,500	00	100	00
225	00	6,496	50	1,600	55	4,895	95	847	97	4,047	98	675	00	.....	.....	467	65
.....	1,715	65	Kent.	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,525	70
900	94	3,562	28	1,095	35	2,466	93	2,466	93	1,767	65	672	85	1,195	18		Lambton.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,000	00	1,000	00	.....	.....	.....	.....
400	35	4,794	43	1,383	11	3,411	32	.....	.....	3,411	32	1,966	59	409	77	906	93
155	10	185	80	1,200	00	105	55	Lambton.	
112	50	4,779	42	900	00	3,879	42	339	71	3,539	71	675	00	.....	.....	176	61
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	692	63
.....	3,235	18	Lambton.	
465	97	2,248	21	631	08	1,617	13	1,617	13	935	65	448	75	812	57		Lanark.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,000	00	1,000	00	.....	.....	.....	.....
193	74	1,902	20	108	20	1,794	00	.....	.....	1,794	00	483	00	280	58	464	25
244	45	139	30	451	40	40	40	Lanark.	
223	20	3,835	56	334	80	3,500	76	150	38	3,350	38	675	00	.....	.....	122	45
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	531	09
.....	2,632	70		

†E. W. Hardey appointed O.-in-C., 4th July, 1922; H. D. Smith was acting Sheriff from 1st Jan., to Mr. Hardey's appointment.

#Thos. Scullard died 23rd March, 1923.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned		Salary paid by Province		Total earnings and salary in all offices		Total received for present year's services	
			\$	c.	\$	c.	\$	c.	\$	c.
LEEDS AND GRENVILLE: Brockville	Sheriff	J. A. McCammon	3,630	53			3,630	53	3,003	50
	Surrogate Judge	† Judge Dowsley			1,000	00				
	Local Master	“								
	“	Judge Reynolds	67	36			67	36	11	00
	Crown Attorney	M. M. Brown	1,067	10			2,442	53	792	42
	Clerk of the Peace	“	1,375	43					1,038	40
	Local Registrar	A. E. Baker	147	10	750	00	5,363	35	897	10
County Court Clerk	“	939	55					939	55	
Surrogate Registrar	“	3,526	70					3,526	70	
LENNOX & ADDINGTON: Napanee	Sheriff	§ G. D. Hawley	1,952	18			1,952	18	1,573	74
	Surrogate Judge	† Judge Madden			1,000	00				
	Local Master	S. S. Lazier	147	80			147	80	73	50
	Crown Attorney	U. M. Wilson	939	84			1,938	45	837	84
	Clerk of the Peace	“	998	61					700	13
	Local Registrar	W. P. Deroche	159	20	600	00	2,444	10	759	20
	County Court Clerk	“	379	70					379	70
Surrogate Registrar	“	1,305	20					1,305	20	
LINCOLN: St. Catharines	Sheriff	H. O'Loughlin	3,700	42			3,700	42	3,531	44
	Surrogate Judge	† Judge Campbell			1,000	00				
	Local Master	“								
	Crown Attorney . . . . .	|| M. Brennan	1,157	00			2,581	75	887	00
	Clerk of the Peace	“	1,424	75					830	00
	Local Registrar	‡ J. Clench			675	00	4,348	51	675	00
	County Court Clerk	“	797	20					797	20
Surrogate Registrar	“	2,876	31					2,876	31	
MANITOU-LIN: Gore Bay	Sheriff	J. H. Fell	1,461	12	950	00	2,411	12	2,234	46
	Surrogate Judge	† Judge Hewson			1,000	00				
	Local Master	“								
	Crown Attorney	W. F. McRae	1,223	75	250	00	1,978	70	1,144	75
	Clerk of the Peace	“	504	95					504	95
	Local Registrar	C. C. Platt								
	District Court Clerk	“	93	50	850	00	1,313	02	943	50
Surrogate Registrar	“	369	52					369	52	
MIDDLESEX: London	Sheriff	† D. A. Graham	5,482	47			5,482	47	5,271	27
	Surrogate Judges	Judge Macbeth	1,300	00			1,300	00		
	“	Judge Judd	1,000	00			1,000	00		
	Local Master	H. S. Blackburn	515	96			2,587	06	515	96
	Deputy Registrar	“	2,071	10					2,071	10
	Crown Attorney	* J. C. Elliott, K.C.	2,316	96			4,063	38	2,001	31
	Clerk of the Peace	“	1,746	42					1,236	43
	Deputy Clerk of the Crown	Edmund Weld	158	00	500	00	8,885	71	658	00
	County Court Clerk	“	1,489	40					1,489	40
	Surrogate Registrar	“	6,738	31					6,468	16
MUSKOKA: Bracebridge	Sheriff	D. H. MacLaren	1,814	23	750	00	2,439	23	2,048	18
	Surrogate Judge	† Judge Mahaffy			1,000	00				
	Local Master	“								
	Crown Attorney	Thos. Johnson	374	05	250	00	1,062	96	276	85
	Clerk of the Peace	“	438	91					249	03
	Local Registrar	C. S. Salmon	94	85	450	00	1,724	60	544	85
	District Court Clerk	“	249	15	150	00			399	15
Surrogate Registrar	“	780	60					780	60	

|| M. Brennan resigned from office to take effect from the 31st Dec., 1922. ‡ J. Clench died Feb. 23.

† D. A. Graham was appointed Sheriff at London, 6th Jan., 1922. ¶ 9 Geo. V, chap. 26, s. 5.

* J. C. Elliott, K.C., appointed 25th July, 1922. A. R. Douglas acted from date of Mr. McKillop's death, i.e., 23rd March, 1922, to date of Mr. Elliott's appointment.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District
						From Province	From County	From General Public	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
765 80	3,769 30	1,415 60	2,353 70		2,353 70	1,543 20	797 35	1,289 98	Leeds and Grenville.
					1,000 00	1,000 00			
21 00	32 00		32 00		32 00			67 36	
327 44	2,649 78	451 99	2,197 79		2,197 79	669 10	325 00	73 00	
491 52						210 65	847 60	317 18	
	5,468 95	1,082 35	4,386 60	593 30	3,793 30	750 00		147 10	
								939 55	
105 60								3,526 70	
563 64	2,137 38	391 25	1,746 13		1,746 13	820 15	681 11	450 92	Lennox and Addington.
					1,000 00	1,000 00			
51 70	125 20	32 00	93 20		93 20			147 80	
123 00	1,873 33	623 40	1,249 93		1,249 93	617 69	111 00	211 15	
212 36						109 05	843 21	46 35	
	2,444 10	281 10	2,163 00		2,163 00	600 00		159 20	
								379 70	
								1,305 20	
809 08	4,340 52	837 92	3,502 60		3,502 60	753 80	836 66	2,109 96	Lincoln.
					1,000 00	1,000 00			
409 39	2,621 14	557 00	2,064 14		2,064 14	1,017 00	140 00		
494 75						94 00	1,155 75	175 00	
	4,348 51	518 50	3,830 01	315 00	3,515 01	675 00		797 20	
								2,876 31	
364 15	2,598 61	308 75	2,289 86		2,289 86	1,084 85		376 27	Manitoulin.
					1,000 00	1,000 00			
222 00	2,181 70		2,181 70		2,181 70	1,333 75		140 00	
60 00						504 95			
	1,313 02	10 00	1,303 02		1,303 02	850 00		93 50	
								369 52	
	5,271 27	1,749 47	3,521 80		3,521 80	1,429 55	1,041 70	3,011 22	Middlesex.
	1,300 00		1,300 00		1,300 00			1,300 00	
	1,000 00		1,000 00		1,000 00			1,000 00	
	2,587 06	374 00	2,213 06		2,213 06			515 96	
								2,071 10	
663 65	4,908 81	1,445 00	3,463 81		3,463 81	2,005 96	306 00	5 00	
1,007 42						148 60	1,515 72	82 10	
	8,741 67	3,634 00	5,107 67	996 91	4,110 76	500 00		158 00	
								1,489 40	
126 11								6,738 31	
392 55	2,440 73	1,340 04	1,100 69		1,100 69	1,456 75		357 48	Muskoka.
					1,000 00	1,000 00			
157 45	1,160 35	26 65	1,133 70		1,133 70	374 05			
227 02						344 26		94 65	
	1,724 60	24 40	1,700 20		1,700 20	600 00		94 85	
								249 15	
								780 60	

§C. W. Vandervoort was appointed Sheriff by O.-in-C., 13th Dec., 1922. Sheriff Hawley, superannuated, remained in office until Jan. 15th, 1923. Sheriff Vandervoort not having assumed office until Jan. 16th. Mr. Hawley received during that period a net income of \$409.00.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
			\$ c.	\$ c.	\$ c.	\$ c.
NIPISSING: North Bay	Sheriff	G. Caldbick	2,806 10	800 00	3,606 10	2,860 22
	Surrogate Judge	¶ Judge Valin		1,000 00		
	Local Master	"				
	Crown Attorney	T. E. McKee	1,386 15	125 00	2,013 90	1,057 50
	Clerk of the Peace	"	377 75	125 00		210 50
	Local Registrar	T. J. Bourke	231 10	150 00	2,402 45	381 10
	District Court Clerk	"	845 20	450 00		1,295 20
	Surrogate Registrar	"	726 15			726 15
NORFOLK: Simcoe	Sheriff	W. Tisdale	2,171 16		2,171 16	1,716 71
	Surrogate Judge	¶ Judge Boles		1,000 00		
	Local Master	"				
	Crown Attorney	W. E. Kelly, K.C.	2,479 81		5,296 21	2,025 81
	Clerk of the Peace	"	2,816 40			2,079 95
	Local Registrar	C. C. Rapelje	16 00	675 00	3,165 24	691 00
	County Court Clerk	"	512 52			512 52
	Surrogate Registrar	"	1,961 72			1,961 72
NORTH- UMBERLAND & DURHAM Cobourg	Sheriff	D. J. Nesbitt	3,323 94		3,323 94	2,637 49
	Surrogate Judge	¶ Judge Ward		1,000 00		
	Local Master	"				
	Crown Attorney	W. F. Kerr, K.C.	2,333 22		3,219 38	1,687 67
	Clerk of the Peace	"	886 16			513 21
	Local Registrar	J. T. Field	135 00	750 00	6,055 55	885 00
	County Court Clerk	"	628 40			628 40
	Surrogate Registrar	"	4,542 15			4,542 15
ONTARIO: Whitby	Sheriff	J. F. Paxton	2,681 87		2,681 87	1,970 07
	Surrogate Judge	¶ Judge MacGillivray		1,000 00		
	Local Master	Judge Ruddy	22 40		22 40	22 40
	Crown Attorney	J. E. Farewell, K.C.	1,298 15		2,308 94	735 50
	Clerk of the Peace	"	1,010 79			684 24
	Local Registrar	H. Bascom	59 60	675 00	4,578 10	734 60
	County Court Clerk	"	542 30			542 30
	Surrogate Registrar	"	3,301 20			3,301 20
OXFORD: Woodstock	Sheriff	Wm. McGhee	2,890.06		2,890.06	2,178.01
	Surrogate Judge	¶ Judge Wallace		1,000 00		
	Local Master	W. T. McMullen	33 30		33 30	
	Crown Attorney	R. N. Ball, K.C.	1,181 44		2,233 57	970 04
	Clerk of the Peace	"	1,052 13			675 11
	Local Registrar	Peter McDonald	255 10	450 00	6,410 54	572 60
	County Court Clerk	"	740 00			690 50
	Surrogate Registrar	"	4,965 44			4,392 69
PARRY SOUND: Parry Sound	Sheriff	J. E. Armstrong	2,822 05	750 00	3,572 05	2,784 91
	Surrogate Judge	¶ Judge Powell		1,000 00		
	Local Master	"				
	Crown Attorney	† W. L. Haight, K.C.	Committed	1,500 00		
	Clerk of the Peace	"				
	Local Registrar	Fred Tasker	204 00	600 00	2,416 79	804 00
	District Court Clerk	"	695 40			695 40
	Surrogate Registrar	"	917 39			917 39

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District
						From Province	From County	From General Public	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
758 30	3,818 52	1,481 90	2,336 62	.....	2,336 62	1,895 96	.....	910 14	Nipissing.
208 70	1,913 55	114 31	1,799 24	.....	1,799 24	1,004 85	.....	381 30	
186 85	.....	.....	.....	.....	.....	338 75	.....	39 00	
.....	2,402 45	176 94	2,225 51	.....	2,225 51	600 00	.....	231 10	
.....	.....	.....	.....	.....	.....	.....	.....	845 20	
.....	.....	.....	.....	.....	.....	.....	.....	726 15	
459 34	2,176 05	797 40	1,378 65	.....	1,378 65	840 10	708 75	622 31	Norfolk.
.....	.....	.....	.....	.....	.....	1,000 00	1,000 00	.....
463 00	5,233 19	680 15	4,553 04	526 52	4,026 52	824 00	950 00	705 81	
664 43	.....	.....	.....	.....	.....	65 35	2,619 40	131 65	
.....	3,165 24	.....	3,165 24	83 04	3,082 30	675 00	.....	16 00	
.....	.....	.....	.....	.....	.....	.....	.....	512 52	
.....	.....	.....	.....	.....	.....	.....	.....	1,961 72	
843 25	3,480 74	1,389 77	2,090 97	.....	2,090 97	1,149 95	948 52	1,225 47	North- umberland & Durham.
.....	.....	.....	.....	.....	.....	1,000 00	1,000 00	.....
431 75	3,111 58	464 12	2,647 46	.....	2,647 46	1,281 50	455 15	596 57	
478 95	.....	.....	.....	.....	.....	208 85	651 91	25 40	
.....	6,055 55	901 20	5,154 35	1,038 92	4,115 43	750 00	.....	135 00	
.....	.....	.....	.....	.....	.....	.....	.....	628 40	
.....	.....	.....	.....	.....	.....	.....	.....	4,542 15	
580 80	2,550 87	865 80	1,685 07	.....	1,685 07	1,067 25	723 19	891 43	Ontario.
.....	.....	.....	.....	.....	.....	1,000 00	1,000 00	.....
14 68	37 08	.....	37 08	.....	.....	37 08	.....	22 40	
326 55	2,127 69	441 00	1,686 69	.....	1,686 69	749 65	279 00	269 50	
381 40	.....	.....	.....	.....	.....	149 15	861 64	.....
.....	4,578 10	784 20	3,793 90	296 95	3,496 95	675 00	.....	59 60	
.....	.....	.....	.....	.....	.....	.....	.....	542 30	
.....	.....	.....	.....	.....	.....	.....	.....	3,301 20	
1,119 55	3,297 56	1,371 32	1,926 24	.....	1,926 24	910 75	717 10	1,262 21	Oxford.
.....	.....	.....	.....	.....	.....	1,000 00	1,000 00	.....
81 05	81 05	.....	81 05	.....	.....	81 05	.....	33 30	
304 00	2,461 42	.....	2,461 42	.....	2,461 42	457 00	39 40	685 04	
512 27	.....	.....	.....	.....	.....	235 33	809 05	7 75	
112 50	6,435 52	1,609 88	4,825 64	812 82	4,012 82	450 00	.....	255 10	
37 50	.....	.....	.....	.....	.....	.....	.....	740 00	
629 73	.....	.....	.....	.....	.....	.....	.....	4,965 44	
870 71	3,655 62	1,575 59	2,080 03	.....	2,080 03	2,121 05	.....	701 00	Parry Sound.
.....	.....	.....	.....	.....	.....	1,000 00	1,000 00	.....
.....	
.....	2,416 79	40 70	2,376 09	.....	2,376 09	600 00	.....	204 00	
.....	.....	.....	.....	.....	.....	.....	.....	695 40	
.....	.....	.....	.....	.....	.....	.....	.....	917 39	

‡Mr. Haight's fees commuted.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
			\$ c.	\$ c.	\$ c.	\$ c.
PEEL: Brampton	Sheriff	N. Henderson	2,185 31		2,185 31	1,779 12
	Surrogate Judge	¶Judge Justin		1,000 00		
	Local Master	"				
	Crown Attorney	*W. S. Morphy	Commuted	1,340 00		
	Clerk of the Peace	"				
	Local Registrar	J. B. Dixon	8 00	600 00	2,322 95	608 00
	County Court Clerk	"	104 00			104 00
	Surrogate Registrar	"	1,610 95			1,610 95
PERTH: Stratford	Sheriff	Thos. Magwood	3,341 54		3,341 54	2,577 92
	Surrogate Judge	¶Judge Barron		1,000 00		
	Local Master	"				
	Crown Attorney	G. G. McPherson, K.C.	1,456 30		2,915 06	1,264 30
	Clerk of the Peace	"	1,458 76			891 83
	Local Registrar	E. Sydney Smith, K.C.	256 65	675 00	5,580 60	861 52
	County Court Clerk	"	996 65			868 00
	Surrogate Registrar	"	3,652 30			3,409 47
PETER- BOROUGH: Peter- borough	Sheriff	J. A. Hall	2,324 55		2,324 55	1,603 66
	Surrogate Judge	¶Judge Huycke		1,000 00		
	Local Master	"				
	Crown Attorney	G. W. Hatton	1,613 70		2,845 84	1,319 10
	Clerk of the Peace	"	1,232 14			699 46
	Local Registrar	G. J. Sherry	558 25	675 00	5,204 33	879 15
	County Court Clerk	"	1,201 00			934 15
	Surrogate Registrar	"	2,770 08			2,683 88
PRESCOTT & RUSSELL: L'Original	Sheriff	¶S. W. Wright	1,963 03		1,963 03	1,400 90
	Surrogate Judge	¶Judge Constantineau		1,000 00		
	Local Master	"				
	Crown Attorney	{Louis Coté	421 95		421 95	
		{W. S. Hall	433 05		884 95	295 20
	Clerk of the Peace	"	451 90			190 68
	Local Registrar	Joseph Belanger	88 10	675 00	2,724 80	747 90
County Court Clerk	"	361 00			353 00	
	Surrogate Registrar	"	1,600 70			1,548 85
PRINCE EDWARD: Picton	Sheriff	D. J. Barker	2,027 68		2,027 68	1,765 38
	Surrogate Judge	¶Judge McLean		1,000 00		
	Local Master	"				
	Crown Attorney	M. R. Allison	816 89		1,409 48	741 89
	Clerk of the Peace	"	592 59			419 37
	Local Registrar	R. H. Hubbs	37 30	600 00	2,575 74	637 30
	County Court Clerk	"	394 09			374 09
	Surrogate Registrar	"	1,544 35			1,544 35
RAINY RIVER: Fort Frances	Sheriff	W. A. Baker	2,235 47	750 00	2,985 47	2,236 07
	Surrogate Judge	¶Judge McLennan		1,000 00		
	Local Master	"				
	Crown Attorney	N. L. Croome	955 20	250 00	1,705 25	1,118 20
	Clerk of the Peace	"	500 05			327 05
	Local Registrar	W. P. Pilkey	81 70	600 00	1,485 95	531 70
	District Court Clerk	"	434 70			434 70
	Surrogate Registrar	"	369 55			369 55

†Mr. Hall was appointed by O.-in-C., 23rd March, 1922. Mr. Coté held office from 1st Jan. to 14th April, 1922.

*Mr. Morphy's fees commuted.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District
						From Prov- ince	From County	From General Public	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
670 60	2,449 72	960 15	1,489 57		1,489 57	684 50	603 28	897 53	Peel.
					1,000 00	1,000 00			
	2,322 95	116 20	2,206 75		2,206 75	600 00		8 00	
								104 00	
								1,610 95	
1,007 44	3,585 36	1,415 63	2,169 73		2,169 73	1,130 50	909 15	1,301 89	Perth.
					1,000 00	1,000 00			
459 60	3,371 39	503 00	2,868 39		2,868 39	725 90	232 40	498 00	
755 66						64 70	1,369 66	24 40	
4 87	5,467 68	1,562 95	3,904 73	352 36	3,552 37	675 00		256 65	
219 05								996 65	
104 77								3,652 30	
704 64	2,308 30	861 01	1,447 29		1,447 29	884 78	691 13	748 64	Peter- borough
					1,000 00	1,000 00			
451 00	3,007 08	1,033 29	1,973 79		1,973 79	815 10	58 00	740 60	
537 52						86 50	985 33	160 31	
394 72	5,273 45	809 65	4,463 80	631 90	3,831 90	675 00		558 25	
304 45								1,201 00	
77 10								2,770 08	
531 80	1,932 70	853 23	1,079 47		1,079 47	953 00	469 69	540 34	Prescott & Russell
					1,000 00	1,000 00			
	485 88	191 65	294 23		294 23	433 05		1 00	
	2,661 90	550 10	2,111 80		2,111 80	56 53	394 37	88 10	
1 00								361 00	
11 15								1,600 70	
245 30	2,010 68	166 65	1,844 03		1,844 03	619 00	849 00	559 68	Prince Edward.
					1,000 00	1,000 00			
508 25	1,882 27	350 00	1,532 27		1,532 27	256 39	465 50	95 00	
212 76						62 20	520 54	9 85	
	2,685 39	566 20	2,119 19		2,119 19	600 00		37 30	
20 00								394 09	
109 65								1,544 35	
755 17	2,991 24	923 46	2,067 78		2,067 78	1,263 20		972 27	Rainy River
					1,000 00	1,000 00			
366 00	2,045 80	72 97	1,972 83		1,972 83	652 40		552 80	
234 55						250 05		250 00	
	1,335 95	640 27	695 68		695 68	600 00		81 70	
								434 70	
								369 55	

||S. W. Wright appointed by O.-in-C., 30th Aug., 1922. Albert Hagar, superannuated, held office from 1st Jan. to 29th Aug., 1922.

¶9 Geo. V, chap. 26, s. 5.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
			\$ c.	\$ c.	\$ c.	\$ c.
RENFREW: Pembroke	Sheriff.....	Alex. Morris.....	3,243 09		3,243 09	2,941 74
	Surrogate Judge.....	¶ Judge McNamara.....		1,000 00		
	Local Master.....					
	Crown Attorney.....	J. H. Burritt, K.C.....	592 31		1,570 08	483 41
	Clerk of the Peace.....	".....	977 77			665 23
	Local Registrar.....	J. M. Beatty.....	20 00	600 00	3,319 80	620 00
	County Court Clerk.....	".....	544 50			544 50
Surrogate Registrar...	".....	2,155 30			2,019 40	
SIMCOE: Barrie....	Sheriff.....	D. H. MacLaren.....	4,058 66		4,058 66	3,468 72
	Surrogate Judge.....	¶ Judge Vance.....		1,000 00		
	Local Master.....	J. R. Cotter.....	42 60		3,682 27	42 60
	Crown Attorney.....	".....	1,674 56			1,402 61
	Clerk of the Peace.....	".....	1,965 11			1,213 49
	Local Registrar.....	John MacKay.....	96 00	750 00	2,006 10	846 00
	County Court Clerk..	".....	1,160 10			1,160 10
Surrogate Registrar...	A. E. Little.....	4,537 63		4,537 63	4,537 63	
STORMONT DUNDAS AND GLEN- GARRY: Cornwall.	Sheriff.....	W. R. Mack.....	3,521 82		3,521 82	2,880 49
	Surrogate Judge.....	¶ Judge O'Reilly.....		1,000 00		
	Local Master.....	".....				
	Crown Attorney.....	J. G. Harkness.....	1,975 64		2,768 76	1,618 58
	Clerk of the Peace.....	".....	793 12			553 29
	Local Registrar.....	*J. A. McDougald.....	34 00	750 00	5,047 80	659 00
	County Court Clerk..	".....	782 95			782 95
Surrogate Registrar...	".....	3,480 85			3,480 85	
SUDBURY: Sudbury.	Sheriff.....	A. Irving.....	4,508 45	750 00	5,258 45	4,586 16
	Surrogate Judge.....	¶ Judge Kehoe.....		1,000 00		
	Local Master.....	".....				
	Crown Attorney.....	R. R. McKessock, K.C.....	3,969 65	250 00	4,759 80	3,429 15
	Clerk of the Peace.....	".....	540 15			327 65
	Local Registrar.....	J. D. Shipley.....	156 65	600 00	2,779 04	306 65
	District Court Clerk..	".....	1,441 95			1,666 95
Surrogate Registrar...	".....	580 44			805 44	
TEMIS- KAMING: Haileybury	Sheriff.....	Geo. Caldbick.....	4,508 48	1,000 00	5,508 48	5,227 54
	Surrogate Judge.....	¶ Judge Hartman.....		1,000 00		
	Local Master.....	".....				
	Crown Attorney.....	F. L. Smiley.....	1,269 13	250 00	2,028 73	1,104 16
	Clerk of the Peace.....	".....	509 60			415 35
	Local Registrar.....	T. J. Meagher.....	262 95	600 00	3,188 45	412 95
	District Court Clerk..	".....	1,565 95			2,015 95
Surrogate Registrar...	".....	759 55			759 55	
THUNDER BAY: Port Arthur	Sheriff.....	A. W. Thompson.....	6,695 53	1,000 00	7,695 00	6,405 66
	Surrogate Judge.....	¶ Judge McKay.....		1,000 00		
	Local Master.....	".....				
	Crown Attorney.....	W.F. Langworthy, K.C.....	1,444 85	250 00	2,002 00	1,021 80
	Clerk of the Peace.....	".....	307 15			103 85
	Local Registrar.....	Keith Munro.....	220 00	600 00	3,784 50	564 13
	District Court Clerk..	".....	1,902 25			1,902 25
Surrogate Registrar...	".....	1,062 25			1,062 25	

¶9 Geo. V., chap. 26, s. 5.

*J. A. McDougald died, 9th Jan., 1923.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District
						From Province	From County	From General Public	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
358 15	3,299 89	1,040 92	2,258 97		2,258 97	860 65	1,198 15	1,184 29	Renfrew.
					1,000 00	1,000 00			
13 00	1,474 18	424 00	1,050 18		1,050 18	434 31	146 00	12 00	
312 54						57 15	746 47	174 15	
	3,183 90	383 00	2,800 90	30 09	2,770 81	600 00		20 00	
								544 50	
								2,019 40	
744 91	4,213 63	2,990 67	1,222 96		1,222 96	1,311 17	843 70	1,903 79	Simcoe.
					1,000 00	1,000 00			
	3,817 03	620 22	3,196 81		3,196 81			42 60	
589 83						907 85	299 05	467 66	
568 50						171 20	1,370 12	423 79	
	2,006 10	180 00	1,826 10		1,826 10	750 00		96 00	
								1,160 10	
	4,537 63	980 00	3,557 63	178 81	3,378 82			4,537 63	
593 48	3,473 97	692 72	2,781 25		2,781 25	1,106 90	687 57	1,727 25	Stormont, Dundas and Glengarry.
					1,000 00	1,000 00			
540 33	2,960 40	360 35	2,600 05		2,600 05	573 24	382 20	1,020 20	
248 20						102 10	624 24	66 78	
125 00	5,047 80	2,185 86	2,861 94	36 19	2,825 75	750 00		34 00	
								782 95	
								3,480 85	
722 60	5,308 76	1,976 40	3,332 36		3,332 36	2,370 86		2,137 59	Sudbury.
					1,000 00	1,000 00			
774 95	5,043 00	1,900 00	3,143 00		3,143 00	2,374 40		1,595 25	
261 25						422 65		117 50	
	2,779 04	520 00	2,259 04		2,259 04	600 00		156 65	
								1,441 95	
								580 44	
1,919 72	7,147 26	3,486 55	3,660 71		3,660 71	1,648 30		2,860 18	Temiskaming.
					1,000 00	1,000 00			
470 12	2,241 23	800 00	1,441 23		1,441 23	1,087 83		181 30	
251 60						322 35		187 25	
	3,188 45	523 90	2,664 55	16 45	2,648 10	600 00		262 95	
								1,565 95	
								759 55	
1,264 46	7,670 12	3,379 78	4,290 34		4,290 34	3,675 86		3,019 67	Thunder Bay.
					1,000 00	1,000 00			
376 50	1,977 15		1,977 15		1,977 15	1,694 85			
225 00						307 15			
	3,528 63	151 60	3,377 03	125 40	3,251 63	600 00		220 00	
								1,902 25	
								1,062 25	

||Judge O'Leary superannuated.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned		Salary paid by Province		Total earnings and salary in all offices		Total received for present year's services	
			\$	c.	\$	c.	\$	c.	\$	c.
VICTORIA: Lindsay..	Sheriff.....	A. E. Vrooman.....	1,294	95			1,294	95	1,126	54
	Surrogate Judge.....	*Judge McMillan.....	1,000	00						
	Local Masters.....	Judge McMillan.....								
		†Judge Swayze.....								
	Crown Attorney.....	J. E. Anderson.....	1,193	53			1,985	73	1,047	18
	Clerk of the Peace....	".....	792	20					426	84
	Local Registrar.....	A. T. Porter.....	117	46	675	00	3,347	35	792	46
	County Court Clerk..	".....	489	85					489	85
Surrogate Registrar...	".....	2,065	04					2,065	04	
WATERLOO: Kitchener	Sheriff.....	H. G. Lackner.....	3,759	06			3,759	06	2,639	25
	Surrogate Judge.....	†Judge Hearn.....			1,000	00				
	Local Master.....	J. J. A. Weir.....	81	95			81	95	42	25
	Crown Attorney.....	D. S. Bowlby.....	2,917	38			4,444	58	2,278	48
	Clerk of the Peace....	".....	1,527	20					942	00
	Local Registrar.....	E. J. Beaumont.....	248	25	675	00	2,039	15	913	75
	County Court Clerk..	".....	1,115	90					1,007	25
Surrogate Registrar...	J. M. Scully.....	4,075	26			4,075	26	3,578	36	
WELLAND: Welland...	Sheriff.....	†James Smith.....	3,834	08			3,834	08	2,933	93
	Surrogate Judge.....	†Judge Livingstone.....			1,000	00				
	Local Master.....	".....								
	Crown Attorney.....	T. D. Cowper, K.C....	2,587	35			3,751	32	1,895	55
	Clerk of the Peace....	".....	1,163	97					761	99
	Local Registrar.....	J. E. Cohoe.....	479	00	800	00	5,685	75	1,279	00
	County Court Clerk..	".....	1,027	30					1,027	30
Surrogate Registrar...	".....	3,379	45					3,379	45	
WELLING- TON: Guelph	Sheriff.....	A. S. Allan.....	3,455	72			3,455	72	2,950	89
	Surrogate Judge.....	†Judge Spotton.....			1,000	00				
	Local Master.....	W. H. Kingston, K.C..	66	13			5,721	36	66	13
	Local Registrar.....	".....			300	00			300	00
	County Court Clerk..	".....	748	70					748	70
	Surrogate Registrar...	".....	4,606	53					4,606	53
	Crown Attorney.....	J. M. Kearns.....	1,941	44			4,049	51	1,494	94
Clerk of the Peace....	".....	2,108	07					1,864	60	
WENT- WORTH: Hamilton	Sheriff.....	J. T. Middleton.....	11,946	12			11,946	12	9,822	54
	Surrogate Judge.....	Judge Snider.....	1,500	00			1,500	00		
	".....	Judge Gauld.....	1,000	00			1,424	40	1,000	00
	Local Master.....	".....	424	40					424	40
	Crown Attorney.....	†G. W. Ballard.....	Committed		5,000	00				
	Clerk of the Peace....	".....								
	Local Registrar.....	H. C. Gwyn, K.C....	179	02	750	00	12,420	98	741	52
County Court Clerk..	".....	3,786	33					3,786	33	
Surrogate Registrar...	".....	7,705	63					7,705	63	
YORK: Toronto..	Sheriff.....	A. McCowan.....	21,523	08			21,523	08	18,760	28
	Surrogate Judges....	Judge Coatsworth.....	2,600	00			2,600	00		
	".....	Judge Morson.....	1,600	00			1,600	00		
	".....	Judge Denton.....	1,600	00			1,600	00		
	".....	Judge Widdifield.....	1,600	00			1,600	00		
	".....	Judge Tytler.....	1,000	00			1,000	00		
	".....	†Judge O'Connell.....								
	Crown Attorney.....	‡E. N. Armour, K.C..	Committed		7,500	00				
	Clerk of the Peace....	□H. E. Irwin, K.C....	8,748	07			8,748	07	6,119	35
County Court Clerk..	R. A. Pyne.....	18,394	80			18,394	80	18,394	80	
Surrogate Registrar...	A. F. Wallis.....	35,173	55			35,173	55	35,173	55	
TORONTO...	Sheriff.....	Fred'k Mowat.....	46,578	99			46,578	99	43,268	51

*Judge McMillan died, 24th Aug., 1922. He was Junior Judge, ss. 5 of Sec. 5, 9 Geo. V., ch. 26

†Judge Swayze paid in cash to date of death of Judge McMillan.—9 Geo. V, chap. 25, s. 5, ss. 5.

‡9 Geo. V., chap. 26, s. 5. †Mr. Ballard's fees commuted. ‡Mr. Armour's fees commuted.

□ Fees under The Naturalization Act not included, but are to be accounted for in annual return for 1923.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under K.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District
						From Province	From County	From General Public	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
397 85	1,524 39	441 59	1,082 80		1,082 80	657 90	532 45	104 60	Victoria.
					1,000 00			1,000 00	
181 60	1,978 60	317 76	1,660 84		1,660 84	1,015 15	155 87	22 51	Waterloo.
322 98						35 50	756 70		
	3,347 35	1,367 39	1,979 96		1,979 96	675 00		117 46	
								489 85	
								2,065 04	
1,024 37	3,663 62	1,432 71	2,230 91		2,230 91	1,236 98	687 54	1,834 54	Welland.
					1,000 00	1,000 00			
	42 25		42 25		42 25			81 95	Wentworth.
243 20	3,743 43	800 00	2,943 43		2,943 43	1,486 90	587 68	842 80	
279 75						72 40	1,200 00	254 80	
27 10	2,063 55	270 00	1,793 55		1,793 55	675 00		248 25	
115 45								1,115 90	
616 32	4,194 68	1,301 45	2,893 23	39 33	2,853 90			4,075 26	
726 95	3,660 88	1,234 00	2,426 88		2,426 88	1,275 00	925 00	1,634 08	Wellington.
					1,000 00	1,000 00			
526 00	3,501 10	742 00	2,759 10		2,759 10	1,378 20	909 15	300 00	Wellington.
317 56						192 15	937 82	34 00	
	5,685 75	1,292 80	4,392 95	596 47	3,796 48	800 00		479 00	
								1,027 30	
								3,379 45	
455 37	3,406 26	1,034 21	2,372 05		2,372 05	1,402 13	880 65	1,172 94	
					1,000 00	1,000 00			
	5,721 36	846 35	4,875 01	804 44	4,070 57			66 13	
						300 00		748 70	Wentworth.
								4,606 53	
361 20	3,995 64	723 00	3,272 64		3,272 64	941 10	798 00	202 34	
274 90						81 90	1,700 00	326 17	
2,327 45	12,149 99	5,874 69	6,275 30		6,275 30	4,131 70	1,099 86	6,714 56	Wentworth.
	1,500 00		1,500 00		1,500 00			1,500 00	
	1,424 40	400 00	1,024 40		1,024 40			1,000 00	
								424 40	
187 50	12,420 98	3,670 87	8,750 11	4,275 09	4,475 02	750 00		179 02	York.
								3,786 33	
								7,705 63	
4,336 02	23,096 30	12,572 46	10,523 84	3,621 46	6,902 38	10,610 08	2,770 03	8,142 97	York.
								2,600 00	
								1,600 00	
								1,600 00	
								1,600 00	
								1,000 00	
2,846 02	8,965 37	5,413 00	3,552 37	26 18	3,526 19	2,490 45	5,714 35	543 27	Toronto.
	18,394 80	8,312 00	10,082 80	5,474 52	4,608 28			18,394 80	
	35,173 55	6,980 22	28,193 33	21,774 00	6,419 33			35,173 55	
5,061 03	48,329 54	30,009 54	18,320 00	10,638 00	7,682 00	9,944 09	668 79	35,966 11	Toronto.

#Judge O'Connell appointed by O.-in-C., 5th April, 1922. Paid proportionate part of \$1,000.00 from date of appointment. See County Judges' Act, 1919, sec. 5, ss. 1.

† James Smith resigned, to take effect 31st December, 1922.

APPENDIX G.—Table showing the business of the High Court Division of the Supreme Court of Ontario, transacted in Toronto during 1922, compiled from statements furnished by the officers at Osgoode Hall.

CENTRAL OFFICE

CLERK OF RECORDS AND WRITS:—

Writs of summons issued, of which 48 were concurrent writs.....	2,321
Actions entered in Procedure Book commenced by writs issued during the year 1922..	1,096
“ “ “ “ “ “ previous years	66
“ “ “ “ “ “ otherwise than by writ.....	274
Præcipe Orders issued.....	133
Records passed.....	554
Writs of Execution Fi. Fa. issued.....	739
“ renewed, and Alias and Pluries Writs issued.....	156
Special writs (Habeas Corpus, etc.) issued.....	18

CLERK IN CHAMBERS:—

Chamber Orders and Fiats.....	3,769
Chamber filings.....	4,813

OFFICE OF THE REGISTRARS:—

Actions entered for trial with Jury.....	107
“ “ without a Jury.....	389
Amount of Jury fees paid City Treasurer.....	\$321 00

JUDGMENT CLERK:—

Court orders.....	900
Deed Poll entered and filed.....	61
Judgments entered without trial.....	146
“ “ after trial.....	192
“ “ in Chambers.....	88
“ “ under Con. Rule 600.....	86
“ “ by default, mortgage actions.....	227
“ “ “ ordinary actions.....	278
“ “ in mechanics' lien actions.....	37
“ “ of official referees.....	10
“ “ entered in respect of Writs issued in the year 1915.....	12
“ “ “ “ “ 1916.....	7
“ “ “ “ “ 1917.....	12
“ “ “ “ “ 1918.....	16
“ “ “ “ “ 1919.....	26
“ “ “ “ “ 1920.....	41
“ “ “ “ “ 1921.....	286
“ “ “ “ “ 1922.....	686
Interlocutory Judgments.....	20
Total judgments entered.....	1,170
Judgments from outer counties recorded.....	1,213
Approximate amount recovered on Judgments (exclusive of costs) . . .	\$10,617,342 37
Approximate amount of Taxed costs (including disbursements) on judgments of all kinds.....	100,348 45

OFFICE OF THE INSPECTOR AND REFEREE OF TITLES

Petitions received under <i>The Quieting Titles Act</i>	5
Certificates of Title granted under <i>The Quieting Titles Act</i>	3

ACCOUNTANT'S OFFICE

Amount of moneys paid into Court.....	\$4,252,269 96
“ “ out of Court.....	4,758,251 08
Number of directions issued for payments of moneys into Court.....	2,926
“ “ cheques issued.....	7,210
“ “ new accounts opened.....	1,216
Individual accounts opened.....	1,000

APPENDIX G.—Table showing the business of the High Court Division of the Supreme Court of Ontario, transacted in Toronto, etc.—*Continued.*

OFFICE OF THE MASTER-IN-ORDINARY

References before Master and Assistant Master.	Master.	Assistant Master.
Trustees' accounts.....		
Partition or sale.....	2	
Foreclosure.....	82†	
Administration.....	3	
Title.....		
Partnership.....	1	
Alimony.....	3	
Winding up.....	6	
Lunacy.....	8	
Executors' accounts.....		
Mechanics' liens.....		100
Heirs.....		
Sale.....	1	
Damages.....	3	
Redemption or sale.....	1	
Receivership.....	1	
Settling conveyances.....		
Specific performance.....	1	
Accounts.....	14	
Trials.....	1	
	127	100

Orders issued by the Master in Winding-up Matters, 19.

†All of these were taken by the Chief Clerk of the Master's Office.

REFERENCES BEFORE OFFICIAL REFEREES

	Master in Chambers	Mr. McAndrew	Total
Sale.....			
Specific Performance.....			
Trial or assessment.....	4		4
Trustees' and Executors' accounts.....			
Winding-up.....	24		24
Lunacy.....	2		2
Accounts.....	4		4
Mechanics' liens.....			
Title.....			
Partition or sale.....			
Administration.....			
Receivership.....			
Foreclosure.....			
Under Arbitration Act.....			
Vendor and Purchaser.....			
Partnership accounts.....			
	34		34

FEES PAID IN LAW STAMPS

Clerk Records and Writs.....	\$10,878 20
Judgment Clerk.....	4,405 10
Registrar's office.....	4,276 20
Clerk in Chambers.....	3,363 00
Office of the Inspector and Referee (Quieting Titles).....	60 70
Accountant's office.....	1,317 10
Master in Chambers as Official Referee.....	494 60
Master in Ordinary.....	1,995 00
Registrar of the Court of Appeal.....	1,983 90

APPENDIX H.—Number of actions tried or otherwise disposed of by the Judges of the High Court Division and of the Divisional Courts of the Appellate Division of the Supreme Court of Ontario, and the disposition thereof during the year ending 31st December, 1922.

Trial Judges.

Actions tried or otherwise disposed of by the Judges of the High Court Division of the Supreme Court of Ontario.

No.	County or District	With a Jury	Without a Jury.	Total.
1	Algoma.....	7	6	13
2	Brant.....	1	14	15
3	Bruce.....	3	1	4
4	Carleton.....	5	38	43
5	Cochrane.....			
6	Dufferin.....	1	1	2
7	Elgin.....		6	6
8	Essex.....	12	79	91
9	Frontenac.....		10	10
10	Grey.....	2	9	11
11	Haldimand.....	2	3	5
12	Halton.....	1	1	2
13	Hastings.....	5	10	15
14	Huron.....		3	3
15	Kenora.....	5		5
16	Kent.....	1	14	15
17	Lambton.....	3	4	7
18	Lanark.....	3	2	5
19	Leeds and Grenville.....	2	7	9
20	Lennox and Addington.....		6	6
21	Lincoln.....	10	18	28
22	Manitoulin.....			
23	Middlesex.....	7	45	52
24	Muskoka.....			
25	Nipissing.....	1	9	10
26	Norfolk.....		3	3
27	Northumberland and Durham.....	2	4	6
28	Ontario.....	3	5	8
29	Oxford.....	2	4	6
30	Parry Sound.....	1	4	5
31	Peel.....			
32	Perth.....		21	21
33	Peterborough.....	2	5	7
34	Prescott and Russell.....	3	2	5
35	Prince Edward.....			
36	Rainy River.....		1	1
37	Renfrew.....		6	6
38	Simcoe.....	2	3	5
39	Stormont, Dundas and Glengarry.....	2	9	11
40	Sudbury.....	1	7	8
41	Temiskaming.....	1	9	10
42	Thunder Bay.....	3	8	11
43	Victoria.....		4	4
44	Waterloo.....		8	8
45	Welland.....	4	23	27
46	Wellington.....	1	6	7
47	Wentworth.....	12	35	47
48	York.....	*68	269	337
	Totals.....	178	722	900

*In 22 of these the Presiding Judge dispensed with the Jury.

APPENDIX H.—Table showing the number of actions tried, etc.—*Continued.*

Judges in Chambers	Allowed or varied	Dismissed	Standing for Judgment	Total
Toronto:—				
Appeals from the Masters in Chambers.....	37	38	.....	75
“ Acting Masters in Chambers.....	3	2	.....	5
“ Local Masters and other officers acting in Chambers.....	17	10	.....	27
Appeals from Official Referees.....				
“ Local Taxing Officers.....	2	4	.....	6
“ Taxing Officers at Toronto.....	1	2	.....	3
Motions, other than appeals.....				1,651
Ottawa:—				
Appeals from Local Masters and other officers acting in Chambers.....				.....
Motions, other than appeals.....	30	3		33
London:—				
Appeals from Local Masters or other officers acting in Chambers.....				.....
Appeals from Taxing Officers.....				.....
Motions, other than appeals.....	42	3		45
Totals.....	132	62		1,845
Weekly Courts.	Allowed	Dismissed	Standing for Judgment or Abandoned	Total
Toronto:—				
Appeals from reports and orders of Local Masters and Official Referees and Surrogate Judges....	8	10	.....	18
Appeals from awards and motions to set aside awards.....		1	.....	1
Motions, other than appeals.....	63	93	19	175
Number struck off the list, no one appearing.....				22
“ of motions enlarged.....				276
Ottawa:—				
Appeals from Local Judges.....				.....
Appeals from reports of Local Masters and Official Referees.....	1	2	.....	3
Motions, other than appeals.....	25	2	3	30
London:—				
Motions, other than appeals.....	43	5	.....	48
Appeals from reports of Local Masters and Official Referees.....	1		.....	1
Totals.....	141	113	22	574

Master in Chambers:—

Motions in respect of pleadings, for particulars, for discovery and for commissions to take evidence.....	296
Motions in respect of venue, to set aside jury notices and notices of trial and proceedings under quo warranto.....	49
Motions for judgments and orders.....	623
Motions setting aside judgments or orders, staying trials, and dismissing actions..	451
Miscellaneous motions.....	488
Ex parte motions.....	402
Motions taken by the Master-in-Ordinary and Official Referees acting for the Master in Chamber.....	136
Total.....	2,445

APPENDIX H.—Table showing the number of actions tried, etc.—*Continued.*

Appellate Division (Divisional Courts Nos. 1 & 2.)	Allowed	Dis- missed	Varied	Standing for		With- drawn	Total
				Argu- ment*	Judg- ment		
Appeals from Single or Trial Judges.....	34	128	19	66	18	23	265
Appeals from Board of County Judges.....							
Appeals from the Assistant Master-in- Ordinary.....		2					2
Appeals from Arbitrators.....	1						1
Cases stated under the Assessment Act.....							
Appeals from Official Referees.....							
Appeals from the Ontario Railway and Municipal Board.....	5	5		2			12
Election Recounts.....							
Habeas Corpus Appeals.....							
Reserved and stated cases under criminal code.....	8	11		2	2		23
Appeals from County, District and Divi- sion Courts.....	62	84	19	33	8		206
Appeals from Surrogate Courts.....	1	1		1			3
Appeals from Mining Commissioner.....		1		1			2
“ Local Masters.....							
Submitted under Con. Questions Act.....			2				2
Referred under Orders-in-Council.....							
Questions in Civil Matters referred by Judges.....							
Appeals from Council of College of Physi- cians and Surgeons.....							
Appeals from Magistrates.....							
Appeals from County Judges under the Children of Unmarried Parents' Act.....							
Appeals from Master-in-Ordinary.....		1					1
“ under Ontario Temperance Act.....	1	1					2
“ “ Assessment Act.....				1	1		2
“ from Juvenile Court of City of Toronto.....						1	1
Totals.....	112	234	40	106	30	23	545

Motions to full Court.....	89
Judgment Orders and Certificates issued.....	331
Number of Cases set down.....	639
Number of Cases and Motions heard by Divisional Courts No. 1.....	286
Number of Cases and Motions heard by Divisional Courts No. 2.....	219

*The cases not ready to be heard are not included.

APPENDIX “I”.

TABLE showing the business in the office of the Surrogate Clerk, Osgoode Hall, Toronto, for the year ending December 31st, 1922.

Notices of application for Probate received and Certificates issued.....	6,962
“ “ “ “ Administration received and Certificates issued.....	3,699
“ “ “ “ Administration with will received and Certificates issued..	.....
Notices in Estates exceeding \$400 in value.....	9,927
Notices in Estates under \$400.....	734
Notices in Estates of Soldiers, (7 Geo. V, Cap. 28).....	.....
Notices of Application for Guardianship received and Certificates issued.....	69
Searches made on præcipe.....	220
Caveats filed.....	110
Supreme Court Orders filed.....	4
Deeds of Election.....	1
Fees paid in Law Stamps.....	\$5,748 10

APPENDIX J.—Criminal Business of the High Court Division of the Supreme Court of Ontario at its sittings throughout the Province during the year 1922.

No.	County or District.	Bills.		Nolle prosequi.	Indictments quashed.	Traversed to the Sessions.	Number of persons pleading guilty.	No. of persons tried.		Verdicts after trial				Number of days of sittings.
		True.	No.					With a Jury.	Without a Jury.	Guilty.	Not Guilty.	Disagreed.	Reserved.	
1	Algoma.....	10	2	.....	.....	8	2	7	.....	5	2	.....	.....	9
2	Brant.....	3	.....	.....	.....	.....	.....	5	.....	1	1	.....	.....	4
3	Bruce.....	1	1	.....	.....	.....	.....	1	.....	1	1	.....	.....	1
4	Carleton.....	8	3	.....	.....	2	.....	6	.....	1	5	2	.....	6
5	Cochrane.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6	Dufferin.....	1	.....	.....	.....	.....	.....	1	.....	1	.....	.....	.....	2
7	Elgin.....	2	.....	.....	.....	.....	.....	2	.....	1	1	.....	.....	3
8	Essex.....	23	2	.....	.....	1	5	14	.....	6	12	.....	.....	15
9	Frontenac.....	10	.....	.....	.....	.....	3	2	.....	4	1	1	2	7
10	Grey.....	1	.....	.....	.....	.....	.....	3	.....	.....	3	.....	.....	5
11	Haldimand.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
12	Halton.....	1	.....	.....	.....	.....	.....	1	.....	1	.....	.....	.....	2
13	Hastings.....	2	1	.....	.....	.....	.....	2	.....	2	.....	1	.....	4
14	Huron.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
15	Kenora.....	1	.....	.....	.....	.....	.....	1	.....	.....	1	.....	.....	3
16	Kent.....	11	.....	.....	.....	.....	3	2	3	2	1	.....	.....	3
17	Lambton.....	5	.....	.....	1	1	1	2	.....	1	1	.....	.....	7
18	Lanark.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
19	Leeds and Grenville.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20	Lennox and Addington.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
21	Lincoln.....	5	.....	.....	.....	.....	1	7	.....	2	.....	1	.....	10
22	Manitoulin.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
23	Middlesex.....	4	.....	.....	.....	.....	1	3	.....	1	1	1	.....	4
24	Muskoka.....	4	2	.....	.....	.....	1	3	.....	3	.....	.....	1	3
25	Nipissing.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
26	Norfolk.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3
27	Northumberland & D'm.....	2	1	.....	.....	.....	.....	2	.....	.....	2	.....	.....	7
28	Ontario.....	2	2	.....	.....	.....	.....	2	.....	1	1	.....	.....	2
29	Oxford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
30	Parry Sound.....	1	.....	.....	.....	.....	.....	1	.....	1	.....	.....	.....	1
31	Peel.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
32	Perth.....	2	.....	.....	.....	.....	.....	2	.....	.....	2	.....	.....	2
33	Peterborough.....	3	2	1	.....	.....	.....	2	.....	1	1	.....	.....	6
34	Prescott and Russell.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
35	Prince Edward.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
36	Rainy River.....	3	.....	1	.....	.....	.....	3	.....	.....	2	1	.....	6
37	Renfrew.....	1	.....	.....	.....	.....	.....	1	.....	1	.....	.....	.....	2
38	Simcoe.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
39	Stormont, D's and G'y.....	.....	.....	.....	.....	.....	.....	1	.....	1	.....	.....	.....	4
40	Sudbury.....	2	1	.....	.....	.....	.....	2	.....	.....	2	.....	.....	4
41	Temiskaming.....	6	.....	.....	.....	.....	1	5	.....	3	2	.....	.....	3
42	Thunder Bay.....	2	.....	.....	.....	.....	.....	2	.....	2	.....	.....	.....	3
43	Victoria.....	1	.....	.....	.....	.....	.....	1	.....	1	.....	.....	.....	2
44	Waterloo.....	2	.....	1	.....	.....	.....	2	.....	1	1	1	.....	6
45	Welland.....	8	.....	.....	.....	1	1	6	1	4	1	1	1	8
46	Wellington.....	6	.....	.....	.....	.....	.....	6	.....	4	2	.....	.....	5
47	Wentworth.....	10	.....	.....	.....	.....	.....	10	.....	7	3	.....	.....	6
48	York.....	18	2	.....	.....	.....	2	26	.....	24	2	.....	.....	63
Totals.....		161	20	3	1	13	21	136	4	82	51	9	4	226

Number.	County or District.	Bills in Sessions. 12		Cases C.C.J.C.C.	Number of Persons Pleading Guilty.		Number of Persons Tried.		Verdicts after Trial.				Persons Accused.				Days of Sittings.			
		True.	No.		Sessions.	C.C.J.C.C.	With Jury.	Without Jury.	Sessions.	C.C.J.C.C.	Guilty.	Sessions.	C.C.J.C.C.	Not Guilty.	Disagreed.	Sessions.		C.C.J.C.C.		
																Male.			Female.	Male.
1	Algoma.....	4	.....	32	.....	2	32	.....	23	.....	2	9	.....	4	.....	32	.....	4	.....	32
2	Brant.....	4	.....	11	.....	5	16	.....	7	.....	8	6	.....	6	.....	14	.....	2	.....	16
3	Bruce.....	6	.....	9	.....	6	.....	.....	3	.....	3	6	.....	6	.....	6	.....	.....	.....	3
4	Carleton.....	3	.....	6	.....	2	.....	.....	1	.....	3	2	.....	4	.....	6	.....	.....	.....	3
5	Cochrane.....	5	.....	4	.....	2	.....	.....	4	.....	2	2	.....	.....	.....	4	.....	.....	.....	1
6	Dufferin.....	4	.....	28	.....	5	.....	.....	4	.....	4	14	.....	.....	.....	5	.....	.....	.....	.....
7	Elgin.....	4	.....	14	.....	10	.....	.....	3	.....	7	3	.....	.....	.....	19	.....	.....	.....	.....
8	Essex.....	14	.....	10	.....	4	.....	.....	3	.....	5	1	.....	.....	.....	10	.....	.....	.....	.....
9	Frontenac.....	10	.....	4	.....	4	.....	.....	3	.....	3	5	.....	.....	.....	12	.....	.....	.....	.....
10	Grey.....	3	.....	2	.....	2	.....	.....	1	.....	4	1	.....	.....	.....	5	.....	.....	.....	.....
11	Haldimand.....	4	.....	.....	.....	4	.....	.....	3	.....	1	1	.....	.....	.....	2	.....	.....	.....	.....
12	Halton.....	2	.....	18	.....	2	.....	.....	11	.....	2	7	.....	.....	.....	17	.....	.....	.....	.....
13	Hastings.....	.....	.....	19	.....	.....	.....	.....	12	.....	.....	4	.....	.....	.....	14	.....	.....	.....	.....
14	Huron.....	1	.....	20	.....	2	.....	.....	6	.....	1	3	.....	.....	.....	11	.....	.....	.....	.....
15	Kenora.....	.....	.....	7	.....	.....	.....	.....	4	.....	.....	3	.....	.....	.....	7	.....	.....	.....	.....
16	Kent.....	7	.....	51	.....	3	.....	.....	35	.....	4	22	.....	.....	.....	53	.....	.....	.....	.....
17	Lambton.....	6	.....	16	.....	2	.....	.....	9	.....	3	6	.....	.....	.....	14	.....	.....	.....	.....
18	Lanark.....	.....	.....	13	.....	.....	.....	.....	12	.....	.....	1	.....	.....	.....	13	.....	.....	.....	.....
19	Leeds and Grenville.....	1	.....	43	.....	.....	.....	.....	14	.....	.....	14	.....	.....	.....	50	.....	.....	.....	.....
20	Lennox and Addington.....	1	.....	5	.....	.....	.....	.....	2	.....	1	1	.....	.....	.....	2	.....	.....	.....	.....
21	Lincoln.....	1	.....	5	.....	.....	.....	.....	5	.....	.....	1	.....	.....	.....	5	.....	.....	.....	.....
22	Manitoulin.....	.....	.....	4	.....	.....	.....	.....	2	.....	.....	2	.....	.....	.....	3	.....	.....	.....	.....

23	Middlesex.....	4	.....	21	.....	12	4	9	1	4	3	5	.....	4	.....	20	1	8	32
24	Muskoka.....	1	.....	2	.....	2	1	2	.....	2	.....	.....	.....	.....	.....	2	.....	2	2
25	Nipissing.....	1	1	15	.....	2	1	15	.....	10	1	5	.....	1	.....	14	1	3	16
26	Norfolk.....	1	1	5	.....	2	2	6	.....	1	1	4	.....	2	.....	6	.....	4	8
27	Northumberland and Durham.....	3	.....	60	.....	23	.....	41	.....	9	.....	9	.....	.....	38	3	.....	41	8
28	Ontario.....	2	.....	7	.....	1	3	7	.....	4	1	3	.....	3	.....	6	1	1	8
29	Oxford.....	2	.....	9	.....	4	2	9	.....	1	1	3	.....	2	.....	9	.....	5	3
30	Parry Sound.....	1	.....	11	.....	3	1	11	.....	8	.....	3	.....	1	.....	11	.....	2	11
31	Peel.....	.....	.....	5	.....	1	.....	4	.....	2	.....	2	.....	.....	5	.....	.....	7	7
32	Perth.....	.....	.....	7	.....	3	.....	4	.....	2	.....	2	.....	.....	7	.....	.....	3	15
33	Peterborough.....	2	.....	4	.....	.....	2	3	.....	3	2	1	.....	2	.....	3	.....	6	3
34	Prescott and Russell.....	1	.....	15	.....	4	1	11	.....	5	.....	2	.....	1	.....	11	.....	2	13
35	Prince Edward.....	1	.....	1	.....	1	1	1	.....	1	.....	.....	.....	.....	1	.....	.....	4	2
36	Rainy River.....	6	.....	.....	6	.....	6	.....	.....	.....	.....	.....	.....	6	.....	.....	.....	3	.....
37	Renfrew.....	1	.....	.....	.....	4	1	4	.....	4	1	.....	.....	1	.....	3	1	1	.....
38	Simcoe.....	2	.....	12	.....	4	2	12	.....	8	1	3	.....	3	.....	12	.....	13	22
39	Stormont, Dundas and Glengarry.....	5	1	9	.....	7	3	.....	2	.....	1	.....	.....	3	.....	6	1	4	3
40	Sudbury.....	.....	.....	14	.....	.....	.....	14	.....	6	.....	8	.....	.....	.....	14	.....	.....	9
41	Teniskaming.....	4	.....	15	.....	8	3	15	.....	12	3	3	.....	3	.....	13	2	3	14
42	Thunder Bay.....	4	.....	14	.....	2	4	14	.....	6	2	6	.....	4	.....	14	.....	3	25
43	Victoria.....	.....	.....	5	.....	1	2	5	.....	4	1	1	.....	2	.....	5	.....	2	4
44	Waterloo.....	.....	.....	6	.....	4	.....	6	.....	1	.....	1	.....	.....	6	.....	.....	.....	5
45	Welland.....	11	12	13	.....	5	6	8	.....	4	5	4	.....	10	.....	12	1	6	12
46	Wellington.....	.....	.....	11	.....	2	.....	9	.....	3	.....	6	.....	.....	11	.....	.....	2	9
47	Wentworth.....	9	.....	128	.....	34	3	109	.....	91	2	37	.....	3	.....	101	8	6	53
48	York.....	143	11	173	.....	42	171	189	.....	102	67	67	.....	1	.....	179	17	225	169
Totals.....		277	44	869	46	240	288	805	94	474	140	282	11	326	14	808	53	413	790

APPENDIX "L".

Officers Appointed During 1922.

REGISTRARS OF DEEDS.

DONALD H. MACLEAN, of the City of Ottawa, in the County of Carleton, Esquire, Barrister-at-Law, to be Registrar of Deeds in and for the County of Carleton, in the room and stead of R. H. McElroy, deceased.—*Gazette, March 18th.*

WILLIAM FREDERICK MORROW, of the City of Peterborough, in the County of Peterborough, to be Registrar of Deeds for the said County of Peterborough, in the room and stead of B. Morrow, resigned.—*Gazette, August 5th.*

OMAR KILPATRICK, of the Town of Brockville, in the County of Leeds, to be Registrar of Deeds in and for the said County of Leeds, in the room and stead of J. T. Gallagher, deceased.—*Gazette, September 9th.*

WALLACE LAKEMAN MACWHINNIE, of the City of Woodstock, in the County of Oxford, Esquire, to be Registrar of Deeds in and for the said County of Oxford, in the room and stead of George R. Pattullo, deceased.—*Gazette, September 30th.*

WILLIAM HOWARD, of the Town of Cayuga, Esquire, to be Registrar of Deeds for the Registry Division of Haldimand.—*Gazette, December 23rd.*

CROWN ATTORNEYS

GEORGE W. BALLARD, of the City of Hamilton, in the County of Wentworth, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the said County of Wentworth, in the room and stead of S. F. Washington, resigned.—*Gazette, March 18th.*

WILLIAM SAMUEL HALL, of the Town of Vankleek Hill, in the County of Prescott, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the United Counties of Prescott and Russell.—*Gazette, April 8th.*

J. M. GREER, Barrister, of the Town of Cochrane, to be Crown Attorney and Clerk of the Peace in and for the Provisional Judicial District of Cochrane, *pro tempore*, for a period of six months.—*Gazette, October 7th.*

TIMOTHY J. RIGNEY, of the City of Kingston, Esquire, K.C., to be Crown Attorney and Clerk of the Peace in and for the County of Frontenac, in the room and stead of J. L. Whiting, deceased.—*Gazette, October 21st.*

JUDGES.

HIS HONOUR DUNCAN C. ROSS, Judge of the County Court of the County of Elgin, to be Surrogate Judge in and for the said County of Elgin, in the room and stead of His Honour Charles Wesley Colter, appointed *pro tempore*.—*Gazette, March 18th.*

HIS HONOUR J. A. MULLIGAN, Judge of the County Court of the County of Carleton, to be Surrogate Judge in and for the said County of Carleton.—*Gazette, March 18th.*

ANDREW DOUGLAS BOWLBY, of the City of Windsor, in the County of Essex, Esquire, to be Judge of the Juvenile Court in and for the City of Windsor, and the Towns of Walkerville and Ford, in the room and stead of Reverend Canon Arthur Carlisle, resigned.—*Gazette, March 25th.*

ALFRED DAVID CREASOR, of the City of Owen Sound, in the County of Grey, Esquire, to be Judge of the Juvenile Court in and for the said County of Grey, and to be a Commissioner with the powers of a Police Magistrate as provided under Section 25 of The Children's Protection Act of Ontario, Cap. 231, R.S.O. 1914.—*Gazette, March 25th.*

JOHN FERGUSON MCKINLEY, of the City of Ottawa, in the County of Carleton, Esquire, to be Judge of the Juvenile Court at Ottawa, in the room and stead of A. G. Cameron, appointed *pro tempore*.—*Gazette, March 25th.*

JAY CLINTON MASSIE, of the Town of Dunnville, in the County of Haldimand, Esquire, to be Judge of the Juvenile Court in and for the said County of Haldimand.—*Gazette, May 20th.*

LOCAL REGISTRARS.

W. L. WARRELL, of the Town of Cochrane, to be Local Registrar of the Supreme Court of Judicature, District Court Clerk and Surrogate Registrar in and for the Provisional Judicial District of Cochrane.—*Gazette, October 7th.*

SHERIFFS.

DONALD ALEXANDER GRAHAM, of the City of London, in the County of Middlesex, Esquire, to be Sheriff in and for the said County of Middlesex, in the room and stead of D. M. Cameron, resigned.—*Gazette, March 25th.*

ELLIOTT WILLIAM HARDEY, of the Village of Northwood, Esquire, to be Sheriff in and for the County of Kent, in the room and stead of J. R. Gemmill, deceased.—*Gazette, July 22nd.*

ROBERT FRASER VAIR, of the Township of Kingston, Glenburnie Post Office, to be Sheriff in and for the County of Frontenac.—*Gazette, September 9th.*

SAMUEL WESLEY WRIGHT, of the Town of L'Original, Esquire, to be Sheriff of the United Counties of Prescott and Russell, in the room and stead of Albert Hagar, resigned.—*Gazette, September 30th.*

JOHN D. MCKAY, of the Town of Cochrane to be Sheriff, in and for the Provisional Judicial District of Cochrane.—*Gazette, October 7th.*

POLICE MAGISTRATES.

COMPTON JEFFS, of the Village of Bradford, in the County of Simcoe, Esquire, to be Police Magistrate, in and for the Town of Barrie, in the room and stead of Police Magistrate George H. Clark, appointed *pro tempore*. To be Police Magistrate also in and for the Township of Nottawasaga (exclusive of the Town of Collingwood), Sunnidale, Vespra (exclusive of the Town of Barrie), Tosorontio, Essa, Innisfil, Adjala, Tecumseth and West Gwillimbury.—*Gazette, April 8th.*

WILLIAM STEWART, of the Township of Pelee, Pelee Island Post Office, Esquire, to be a Police Magistrate in and for the said Township of Pelee.—*Gazette, April 15th.*

WILLIAM ARTHUR FRASER CAMPBELL, of the Town of Port Hope, Esquire, Barrister-at-Law, to be a Police Magistrate in and for the Town of Port Hope, and for the County of Durham (exclusive of the said Town of Port Hope).

JOHN R. BLAKE, Police Magistrate in and for the City of Galt, Esquire, to be Police Magistrate in and for the City of Brantford and the County of Brant, *pro tempore*, in the room and stead of W. C. Livingstone.—*Gazette, May 20th.*

PETER J. MORRISON, of the Village of Glencoe in the County of Middlesex, to be a Police Magistrate in and for the Townships of Lobo, Delaware, Caradoc, Ekfrid and Mosa.—*Gazette, October 21st.*

CHARLES SYDNEY WOODROW, of the City of Sarnia, Esquire, Barrister-at-Law, to be a Police Magistrate in and for the County of Lambton.—*Gazette, October 21st.*

WILLIAM JOYNT, Police Magistrate in and for the County of Carleton, to be Police Magistrate in and for the County of Russell.—*Gazette, December 9th.*

WILLIAM LAIDLAW, Police Magistrate, in and for the Town of Durham, to be Police Magistrate in and for the Townships of Bentinck, Glenelg, Normanby, Egremont and Proton.—*Gazette, December 23rd.*

CORONERS AND ASSOCIATE CORONERS.

FREDERICK ALEXANDER ROSS, of the Town of Barrie, in the County of Simcoe, Esquire, M.D., to be an Associate Coroner in and for the said County of Simcoe.—*Gazette, March 18th.*

GERALD FOSTER DENYES, of the Village of Shannonville, in the County of Hastings, Esquire, M.D., to be an Associate Coroner in and for the said County of Hastings.—*Gazette, March 18th.*

ARCHIBALD JAMIESON, of the Town of Arnprior, in the County of Renfrew, Esquire, M.D., to be a Coroner in and for the said County of Renfrew.—*Gazette, March 25th.*

CHARLES DOUGLAS McCULLOCH, of the Village of Wellington, Esquire, M.D., to be a Coroner in and for the County of Prince Edward.—*Gazette, May 13th.*

PETER FRANCIS McCUE, of the Town of Walkerton, Esquire, M.D., to be a Coroner in and for the County of Bruce.—*Gazette, September 2nd.*

EDWARD RUTLEDGE TUCKER, Police Magistrate at Cochrane, to be a Coroner in and for the District of Temiskaming.—*Gazette, September 2nd.*

GEORGE WILBUR GRAHAM, of the City of Toronto, in the County of York, Esquire, M.D., to be Chief Coroner for the City of Toronto.—*Gazette, September 23rd.*

A. E. MURPHY, of the Town of Stayner, Esquire, M.D., to be Coroner in and for the County of Simcoe.—*Gazette, September 30th.*

LE ROY WAGNER, of the Village of Elmira, Esquire, M.D., to be Coroner in and for the County of Waterloo.—*Gazette, September 30th.*

GEORGE R. CRANN, of the Village of Gowganda, Esquire, M.D., to be a Coroner in and for the District of Temiskaming.—*Gazette, October 14th.*

WILLIAM JOHN GRUMMETT, of Ansonville, Esquire, Barrister-at-Law, to be a Coroner in and for the District of Temiskaming.—*Gazette, October 28th.*

APPENDIX "M".

REGULATIONS UNDER THE MAGISTRATES ACT, 1922.

Approved by His Honour the Lieutenant-Governor in Council the 25th day of July, 1922.

1. The Inspector of Legal Offices shall be the Inspector under the Act and the Inspector and Assistant Inspector under the Division Courts Act, shall be Assistant Inspector and Junior Assistant Inspector respectively and shall have similar powers as the Inspector in the inspection of Police Magistrates' offices.

2. Every Police Magistrate shall keep a suitable Police Magistrates' Record Book, the form of which shall be approved of by the Inspector, and shall enter therein a complete record of all cases disposed of by him or any one acting for him.

3. The papers in connection with each case, including the information, warrant, summonses, notes of evidence, etc., shall be carefully kept together and filed away under the number given such case in the Record Book.

4. Each case shall be indexed under the name of the defendant or accused in the alphabetical index in the Record Book.

5. Every Police Magistrate shall on the first day of each month make a return in duplicate to the Inspector of every case disposed of during the preceding month. Such return shall be in a form to be prescribed by the Inspector and shall be accompanied by a cheque in favour of the Provincial Treasurer for all sums of money belonging to the Province then in the hands of the Police Magistrate.

6. Every Police Magistrate shall make a like return, to that required by Regulation No. 5, to the Clerk of the Peace.

7. The Inspector shall forward to the Provincial Treasurer the amount returned by each Magistrate immediately upon receipt thereof.

8. Every Police Magistrate shall be provided with a table of fees which shall be displayed in some conspicuous place, where the court is held, and in his office.

9. Every Police Magistrate shall have an office or a place of business, which the public may attend during such hours as the Police Magistrate may, with the approval of the Inspector, decide.

10. Upon the recommendation of the Inspector the Lieutenant-Governor in Council may make an allowance to any Police Magistrate appointed under Part III of the Act to cover the costs of necessary clerical assistance.

11. The Inspector may prescribe the equipment, arrangement and furnishings of Police Magistrates' offices.

12. All accounts for travelling and other expenses shall be forwarded to the Assistant Inspector.

13. The costs in each case shall be itemized on the back of the information.

14.—(a) Expenditures of \$1.00 and upwards for travelling shall be vouched for by receipt.

(b) When it is necessary in the execution of his duties, for a Magistrate to travel by automobile and such Magistrate uses his own automobile, he will be allowed at the rate of fifteen cents per mile each way.

15. The Lieutenant-Governor in Council may appoint a stenographic reporter for any Police Magistrate's court on salary, such salary to be paid by the municipality or municipalities which or parts of which are included within the Police Magistrate's jurisdiction in such proportion as shall be fixed by the Order-in-Council making the appointment.

16. (1) A Police Magistrate who has not the services of a stenographic reporter on salary, may upon the request of either party to a suit, engage the services of a competent stenographic reporter to take evidence.

(2) The Stenographic Reporter employed under this regulation shall be entitled to receive the following remuneration for his services:—

(a) Each hour or fraction of an hour actually employed in Court, \$2.00 (not to exceed \$8.00 per day).

(b) For copies of evidence required for the purpose of an appeal, 10 cents per folio for all the copies required, not exceeding six.

(c) For additional copies when made for the parties, 5 cents per folio for each copy.

(d) For single copies ordered $7\frac{1}{2}$ cents per folio.

(3) Where a stenographic Reporter cannot be obtained at the place of trial and an outside reporter is employed, he shall be entitled to remuneration for the necessary time in going and returning from the place of trial at the same rate and to his actual travelling expenses.

17. (a) Where a stenographic Reporter takes evidence in any case, the fees according to the above Tariff shall be included as part of the costs which the Magistrate may order to be paid by either party.

(b) Where the evidence is taken by a stenographic Reporter not on salary and his fees and expenses are not paid by either party to the case, the same shall be paid by the municipality in which the offence was committed.

(c) Where the evidence is taken by a salaried stenographic Reporter, fees similar to those provided in clause (a) of subsection 2 of Regulation 16, shall be included in the costs as directed by clause (a) of this regulation and when paid by either party to the case shall be paid over by the Magistrate to the municipality paying the salary of such stenographic Reporter.

18. All regulations heretofore made with regard to Police Magistrates are rescinded.

NOTE:—Under section 15 of *The Magistrates Act, 1922*, a Police Magistrate is entitled to collect the same fees and emoluments as a Justice of the Peace.



ANNUAL REPORT

OF THE

Inspector of Registry Offices

FOR THE

PROVINCE OF ONTARIO

1922

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
1923



To His Honour HENRY COCKSHUTT,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Registry Offices for the year 1922.

W. E. RANEY,
Attorney-General.

Toronto, March 30th, 1923.

REPORT

OF THE

INSPECTOR OF REGISTRY OFFICES

FOR THE YEAR, 1922

TO THE HONOURABLE W. E. RANEY, K.C.,
Attorney-General of the Province of Ontario.

SIR,—I have the honour to present my Annual Report as Inspector of Registry Offices for the year ending December 31st, 1922.

Details of the business of each office are shown in the tabulated statements appended as Schedules "A" and "B" to this report. Schedule "C" gives particulars of the earnings, disbursements and net income of each Registrar, and the amount payable by each to the municipality under Section 101 of *The Registry Act*.

The duties of the Registrars and their staffs were generally well performed but I found it necessary in some instances to direct attention to the requirements of the Statutes, more especially with regard to the copying and comparing of instruments. The arrears at the close of the year are shown in the Schedules to this report.

Prompt attention was not always given to the verification by statutory declaration of the copies in the Registry books.

Where a Deputy or Clerk is about to leave the service, the Registrar should see that declarations are obtained from such Deputy or Clerk in verification of the copies in the Registry books, where such Deputy or Clerk did the comparing and initialed the memoranda required to be made in the margin by Subsection 2 of Section 52 of *The Registry Act*.

Particulars of Mortgages, as required by Section 20 of *The Statute Law Amendment Act, 1916*, to be entered in the Registry books were not always as full and complete as required by that section.

Entries must be made in the Abstract and Alphabetical Index books on the day the instruments are received, or early on the following morning.

As my duties as Inspector of Legal and Registry Offices have steadily increased and continue increasing, the Registrars will confer a favour if they will, before submitting their difficulties, make a careful search of the prior published reports of the Inspectors to ascertain if their questions have not already been dealt with, but in doing so they should be careful to see whether the law is the same or has been amended since the date of former rulings. Annexed to this report are such of my opinions, decisions and directions as may be of interest to the Registrars, the profession or others.

Prior to my assumption of the duties of Inspector of Registry Offices the work of receiving from the Registrars their annual statistical returns, the

tabulating of the same for the annual reports, and computing the amount of the income of each Registrar that is payable to the Municipality, was done in the office of the Honourable the Provincial Secretary, but since the *Statute Law Amendment Act, 1917*, the trouble and responsibility of this work has devolved upon me.

By 8 Geo. V., Chap. 20, Sec. 70, I am custodian for the Province and the City of Toronto of the tax that is imposed thereby on Mortgages. The amount received from the Registrars and the Master of Titles during the year 1922 was \$60,146.00.

At the request of the Honourable the Provincial Treasurer I furnished a certified list of the Registrars of Deeds, and of the amount of security which each should give under Section 11 of *The Registry Act*, and the Orders-in-Council passed thereunder. Except in the cases mentioned in Subsection 2 of that section, the amount was arrived at by computing the average of the gross fees for the previous three years.

I have the honour to be, Sir,

Your obedient servant,

JAS. W. MALLON,

Inspector.

Osgoode Hall, Toronto, March 29th, 1923.

NOTES OF DECISIONS AND OPINIONS

DECISIONS, OPINIONS AND DIRECTIONS GIVEN

By JAMES W. MALLON, B.A., LL.B., K.C.,
Inspector of Legal and Registry Offices

OBSERVATIONS AS TO THE DUTY OF A REGISTRAR IN GIVING INFORMATION, HAVING REGARD TO SECTION 19, SUBSECTION 1 OF THE REGISTRY ACT. HE MUST NOT EXPRESS AN OPINION AS TO THE VALIDITY OR EFFECT OF REGISTERED INSTRUMENTS OR AS TO THE VALIDITY OF THE TITLE.

To a Registrar:

Referring to your letter of the 11th instant enclosing a copy of a letter written by you to the Solicitor, Attorney-General's department, in reply to his letter to you of the 9th, I beg to observe as follows:—

Some firms and corporations, I understand, are in the habit of sending out forms to be filled in by the Registrar, whom they expect to answer certain printed questions, including "ownership" and "encumbrances," etc. Any answer given by the Registrar as to ownership or encumbrances necessarily involves the giving of an opinion about title, which the Registrar is expressly forbidden by the Statute to do, Sec. 19, subsec. 1.

The Registrar is expected to make searches and give extracts and abstracts, if required. Making searches means producing the instruments and entries relating thereto to the searcher. Extracts and abstracts are, as the terms imply, merely extracts from the documents or the entries and are not intended to include any expression of opinion. To say that a man is the last registered owner is an expression of opinion as to title. To say that there are only certain encumbrances is also an expression of opinion as to title. To say that a mortgage is discharged is an expression of opinion as to title. All that a Registrar can do in the last case is to say that an instrument purporting to be a discharge has been registered, but it is for the searcher to make up his own mind whether the instrument has been discharged.

So also as to the statement that a man is dead. All that a Registrar should do in such a case as this is to state that the Letters of Administration or Letters Probate are fyled and to give extracts if required.

In short a Registrar's duty with reference to searches, etc., is to produce the documents and entries relating thereto, to give copies or extracts or abstracts if required but not to express any opinion whatever with reference to the validity or the effect of registered instruments or as to the validity of the title.

ANNEXATION TO A TOWN OF LANDS OF A TOWNSHIP BY AGREEMENT OF THE MUNICIPALITIES RATIFIED BY ORDER OF THE ONTARIO RAILWAY AND MUNICIPAL BOARD—AGREEMENT MAY BE DEPOSITED, ORDER SHOULD BE REGISTERED—ENTRIES TO BE MADE IN THE BOOKS, ETC.

From a Registrar:

The Town of Oshawa is annexing a portion of the Township of East Whitby, consisting of the Village of Cedar Dale and adjoining lands, under an agree-

ment made between the two municipalities. Mr. G. D. C., barrister, wishes to register or deposit said agreement so that it may be referred to by registration number or deposit number in an order ratifying said agreement, made by The Ontario Railway and Municipal Board. This order is then to be registered pursuant to subsec. 3 of Sec. 70 of *The Registry Act*.

The said agreement has annexed a schedule consisting of the assessment roll of the lands to be annexed, and is of a nature that it would be almost impossible to copy same in our books if said agreement were to be registered. If it is deposited under the *Custody of Documents Act*, of course it will not be necessary to copy same, but we think that the order hereinbefore referred to would have to be *registered*.

Both the agreement and order affect a great number of lots laid out on duly registered plans as well as lands not yet subdivided.

If the said agreement is *deposited* and the said ordered *registered* as mentioned above, we would like to know what entries would be made regarding same. If said documents have to be entered on the Abstract Index relating to each one of the several hundred lots affected, the work and expense involved will be very great.

Mr. C. is anxious to deposit the agreement on Saturday and to register the order early next week.

If we were to call you by telephone to-morrow (Friday) afternoon, could you give us instructions as to how said entries should be made?

We would also like to know whether all the lots affected should be opened out anew in an Oshawa Abstract Index, or could the entries still be made against the lots as now opened out, but with Oshawa numbers instead of East Whitby numbers. There are two practically new East Whitby Abstract Indexes containing the entries relating to the lots on the registered plans of Cedar Dale, most of said plans having been registered during the past few years, and there is plenty of space allowed for the different lots on said plans.

Mr. C. is very anxious to have this matter settled at once, and has suggested that we write you for advice on same.

Letter in Reply:

Referring to your letter received this morning and confirming our conversation over the Long Distance 'phone, I beg to say that I see no objection to the agreement being deposited, in which case the fees will be those set out in Section 7 of *The Custody of Documents Act*, as amended by Section 24, Chapter 20 of the Ontario Statutes for the year 1918. If deposited the schedule will have to set out the lands affected by the agreement and a note is required to be made in red ink in the Abstract Indexes against each lot upon each plan affected as required by the *Custody of Documents Act*. The Order of the Ontario Railway and Municipal Board, in order to be registered, will require a Statutory Declaration to be annexed to it as required by Section 34 of *The Registry Act*, setting out the plans and lots affected by the Order, and of course, the Order will then have to be entered in the Abstract Indexes against all of the lots affected.

I do not think it will be necessary to open a new Abstract Index for the territory that is being annexed if the present Abstract Indexes in the districts are ample to take care of all future registrations. The Order will be given an Oshawa number and copied in the Registry Book of Oshawa as will all subsequent registrations affecting the territory.

PLAN—MEANING OF SECTION 81, SUBSECTION 16—APPARENT OWNER—BY ACCEPTING A PLAN FOR REGISTRATION THE REGISTRAR DOES NOT SETTLE THE QUESTION OF TITLE.

On my return to the city I have your letter with abstract of title of Lot 16, Kempenfeldt. I had not been consulted with reference to the registration of the plan in question as you seem to think.

I, however, have gone into the matter to-day with the solicitor and he informs me that the title of Thomas R. whose executors and Margaret R. conveyed to Jessie R. T. is one of possession solely, and that he will deposit under *The Custody of Documents Act* Declarations to sufficiently prove this.

If you will refer to my report for the year 1920 at page 14 and also to the ruling of the late Inspector at page 17 of his report for the year 1913, you will see that the meaning of subsection 16 of section 81 of *The Registry Act* is that the Registrar shall not register a plan of subdivision unless the person by or on whose behalf the same is tendered for registration appears on the Registry Books to be the owner of the lands; and it seems to me that there can be no doubt that from your abstract Jessie R. T. is "the apparent owner" of the small triangular piece of Lot 16 in question.

On accepting a plan for registration the Registrar does not settle the question of title, and as Mr. Guthrie in his said report has well stated the registration of a plan does not prove, admit or establish that the person registering it has a good title, that by registering the plan the Registrar merely treats him or her as the apparent owner and he or she may not in fact have a good title.

When the Declarations are deposited they will, of course, be noted upon the abstract. I understand that there is no question as to the ownership of Jessie R. T. of the remainder of the lands included in this plan, and that it is only a very small triangular portion of Lot 16 that is in question. It is my view that the plan may be accepted for registration.

I am returning the abstract.

DRAFT PLAN—MEANING OF, IN SECTION 325A, SUBSECTION 4 OF THE MUNICIPAL ACT.—REQUISITES OF—CERTIFICATE TO BE ENDORSED THEREON, ETC., ETC.

From a City Clerk:

The matter of the registration of plans under section 325A, subsection 4 of *The Municipal Act*, relating to deferred street widening, etc., having been under consideration with the City Registrar here, I have been asked to procure your interpretation of a "draft plan" referred to therein. Has the plan to be mounted on cardboard or will a linen tracing fill the bill?

Letter in Reply:

Replying to your letter of the 15th inst., I beg to say that I do not know the meaning of "draft plan" as used in section 325a, subsection 4, of *The Municipal Act*, 12-13 Geo. V, (1922) Cap. 72, as it does not seem to be anywhere defined. I cannot see that the plan comes within any of the provisions relating to *The Registry Act*, except that it should, under section 81, subsection 11, of that Act, conform and refer to the registered plan on which the lots affected are laid

out, and, of course, should give a description of the land that would satisfy the provisions of section 34 of *The Registry Act*.

It should be certified by the officers of the Corporation, otherwise the Registrar would not know that "the Council proposes" to pass a by-law under this section of the said *Municipal Act*.

It would not seem imperative that the plan should be mounted on cardboard, as I think the provisions as to this in *The Registry Act* apply to plans prepared under section 81 thereof, but it would of course be advisable to have the plan so mounted. In the absence of further legislation, I suppose the Registrar cannot insist upon anything more than a "draft plan," properly authenticated by the officers of the municipality; and I would suggest that in the certificate given by the officers that they refer to the plan as a "draft plan," and state that it is prepared pursuant to the provisions of the said section of *The Municipal Act*.

ABSTRACT INDEX—CEMETERY PLANS.—A CONVEYANCE OF A CEMETERY LOT NEED NOT BE REGISTERED.—R.S.O., CH. 261, SEC. 12.

From a Registrar:

I was surprised to discover the other day that my predecessor here, when he registered a plan of a cemetery, did not go to the trouble of strictly complying with section 31, by opening up each lot under a separate and distinct head in the Abstract Index as there stipulated. He simply opened it up under one page of the Abstract Index headed Cemetery Plan No. so and so.

I have registered some cemetery plans with quite a number of lots in them, and it has taken a lot of pages in the Abstract Indexes to open them up as per section 31. Indeed, I have tried to save space by putting three or four lots on each page, because no conveyances are likely to follow. In my nearly twenty years here, I think I have registered but one cemetery deed.

In the case which opened my eyes, I found registered a cemetery plan of 100 odd lots in 1902, and from that time to this not a single deed of a cemetery lot had been put on. It is quite a saving of book space by doing it in this way, and likewise a saving of cost to the persons filing the plan, and I will follow this practice with your permission in future. My reason for writing now is that a couple of new cemetery plans are about ready to be brought in.

Awaiting your reply,

Letter in Reply:

Replying to your letter, I must say that my view is that I should not object to your suggestion that you follow the practice of your predecessor on the opening of an Abstract Index for the cemetery plan, in view of section 12 of *The Cemetery Act*, R.S.O., Ch. 261, which provides that it shall not be necessary to register a conveyance of a cemetery lot.

ABSTRACT INDEXING.—A FAIRLY SAFE PRINCIPLE TO FOLLOW WHEN ABSTRACTING INSTRUMENTS.

To a Deputy Registrar:

Replying to your letter of the 28th June last, received during my absence, I would say as follows:

It would seem clear that the description cannot affect lot 74 because the portion that is excepted lies between the south limit of 74 and the north limit of the lands being conveyed, and, furthermore, the depth of the parcel conveyed, inclusive of the parcel excepted, is only 135 feet, and therefore would not extend into lot 74. The actual measurements given are to be accepted in preference to the statement that the westerly limit runs to Lake street.

A fairly safe principle to follow in the Abstracting of Instruments is to enter the instrument against the lots mentioned in the document. If, from the *measurements* given, the description appears to affect other lots than those referred to in the instrument, enter the document against such lots with a statement that "by measurements given in this instrument, it appears to affect this lot (see description)." If, on the other hand, by the measurements given, the instrument does not appear to affect one or more lots which the instrument says are affected, enter the instrument on all of the lots said to be affected with a statement on such lot or lots as appear not to be affected by the measurements given in the deed, that "this instrument is said to affect this lot, but by measurements therein, it does not appear to do so. (See description)."

DEVOLUTION OF ESTATES ACT, 1919.—THE REGISTRAR IS NOT TO ASSUME THAT THE ACT HAS NOT BEEN COMPLIED WITH—NO DUTY CAST UPON THE REGISTRAR TO SATISFY HIMSELF BY SEARCH THAT THE ACT HAS BEEN COMPLIED WITH.

From a Deputy Registrar:

Would you kindly give me your opinion as to the following:

Should Probate of will or Letters of administration be registered prior to deed given by executors to another party, if the instrument states that Probate has been granted or Letters of administration?

Also, can quit-claim deed be registered without Probate or Letters of administration having been registered? Does registration of Probate of will only apply in case of discharge of mortgage?

Letter in Reply:

Replying to your letter of the 5th instant, may say that you may not receive the deed for registration if the will "has not been proved or registered or if the Letters of administration have not been granted, without the consent or certificate required by the statute.

There is, it seems to me, no duty cast upon the Registrar to satisfy himself by search for will, probate or administration that the Act has been complied with; at least he is not to assume that it has not been. The will may have been proved or registered and the Letters of administration may have been granted in some county other than yours.

See my report for the year 1920, pages 9 and 10.

DEVOLUTION OF ESTATES ACT, 1919.—IF REGISTRAR BECOMES AWARE FROM THE INSTRUMENT ITSELF, OR OTHERWISE, THAT THE LANDS ARE BEING CONVEYED BY THE GRANTOR IN THE CAPACITY OF AN EXECUTOR OR AN ADMINISTRATOR, HE SHOULD CALL UPON THE PARTY SEEKING REGISTRATION TO SATISFY HIM THAT THE PROVISIONS OF THE STATUTE HAVE BEEN COMPLIED WITH.

I. From a Registrar:

A few months ago I registered a deed given by an executor of someone who had lived in Buffalo but owned land in this county. Nothing in the deed gave indication as to whether Cap. 28 of 1919 had been complied with or not, *but as the grantor called himself an executor*, I assumed he must have authority to give a deed. But a lawyer here thinks otherwise. He says I should not have registered the deed without being satisfied that probate had been taken out in this Province, or otherwise that the Surrogate Registrar had given his permission for registration under said Cap. 28. I am inclined to think that what the lawyer says is right. Also, that if an executor here offered a deed for registration without any evidence that he had probated the will in our courts, he should be held up.

After talking the matter over with the lawyer, we decided it would be better to have your ruling. Kindly let me hear from you at your early convenience, and oblige.

Letter in Reply:

I have been considering the point raised in your letter of the 12th ultimo, and it seems to me that if the Registrar becomes aware from the document itself, *or otherwise*, that the lands are being conveyed by the grantor in the capacity of an executor or administrator, he ought to call upon the party who presents the instrument for registration to satisfy him that the provisions of *The Devolution of Estates Act* have been complied with.

II. From a Registrar:

We enclose herewith a copy of a quit-claim deed—Logan to Brown—which has been presented in this office for registration.

As one of the recitals therein calls our attention to an intestate estate, and as no mention is made as to letters of administration as having been granted, nor do we find the same on record in this office, it appears to us that the document should be accompanied by one of the consents as set out under the above-mentioned *Act*.

We returned the documents to the solicitor from whom they were received, with our views on the matter. He has returned them again with the request that they be registered. Before doing so, we would be pleased to have your opinion as to whether we may properly accept this deed for registration without the consents, or one of them, referred to.

We enclose copies of all correspondence.

Letter in Reply:

By registered post I am returning the quit-claim deed and correspondence received with your letter of the 7th ultimo.

Since your attention has been called by one of the recitals therein to the intestacy and as you find no record in your office of the registration of letters of administration, I agree with you that the deed ought to be accompanied by either the certificate or the consent required by the statute. I have no doubt that if the statement of the solicitor is correct, there will be no difficulty in obtaining the consent of the Provincial Treasurer.

DEVOLUTION OF ESTATES ACT, 1919.—THE CERTIFICATE OR THE CONSENT THAT IS REQUIRED BY THIS STATUTE IS NECESSARY EVEN THOUGH THE LANDS ARE ALREADY VESTED, BY LAW, IN THE PERSONS BENEFICIALLY ENTITLED.

From a Solicitor:

A person dies intestate over three years ago, leaving property worth one thousand dollars and no other property. The property became vested in the heirs of this person and the heirs then gave a deed of same to a purchaser for said one thousand dollars. A certain registrar, whom I submitted a deed of this nature to, claims that I have to get out letters of administration or get a certificate under *The Devolution of Estates Act* or a certificate from the Provincial Treasurer before said deed can be registered. What is your ruling in this respect? What do you require to be done before said deed is registered, if anything? Shouldn't the registrar in this case register the deed just as soon as he gets it without anything more, the property already having vested in the heirs at law? In the particular case, I have also had an affidavit made showing that the property had vested in the heirs and there was no other estate and the value of the property was mentioned.

Letter in Reply:

Replying to your letter of the 14th ultimo, received on my return to the city, I beg to refer you to my report for the year 1919, page 8, a copy of which I am sending you under separate cover.

While *The Devolution of Estates Act* 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 date of the passing thereof, nevertheless the registrar is prohibited from registering without the consent or certificate therein mentioned all instruments purporting to convey, transfer or assign lands (1) that devolve "by reason of any will which has not been proved or registered," or (2) that devolve "by reason of any intestacy in respect of which letters of administration have not been granted." It seems to me that if you will write to Mr. R. E. M. Meighen, Solicitor under *The Succession Duty Act*, Parliament Buildings, Toronto, he will have the necessary consent endorsed upon the deed for you.

DEVOLUTION OF ESTATES ACT, 1919.—CERTIFICATE OF SURROGATE REGISTRAR OR CONSENT OF PROVINCIAL TREASURER—THIS ACT DOES NOT REQUIRE THAT THE WILL BE PROVED OR REGISTERED, OR THAT LETTERS OF ADMINISTRATION BE GRANTED IN THE PARTICULAR COUNTY IN WHICH THE INSTRUMENT IS SOUGHT TO BE REGISTERED.

From a Deputy Registrar:

Will you be kind enough to tell me whether or not the enclosed deed, Love *et al.* to McC—, should be registered? In the following particulars it is not in

order, but whether the instrument should be accepted for the sake of the correct parts is a matter about which I am uncertain.

(1) Letters of administration of estate of Lydia H— have not been registered. The conveyancer, who is also the administrator of John Love, mentioned in the deed, informs me that it is impossible to procure these.

(2) The will of Mary Jane I— has not been registered. Am enclosing a document which purports to be a copy of the probate, but the original probate has been lost and I cannot verify the accuracy of this copy as required by *The Registry Act*. Should a certified copy of the will be obtained from the Surrogate Court of the County of Simcoe? Should a certificate as provided for by the 1919 amendment to *The Devolution of Estates Act* be obtained in the case of Lydia H—?

(3) Name of witness (on last page) is not in full, nor is the name of the administrator of Lydia H— designated other than by initials.

These people do not wish to go to any more expense than is absolutely necessary, and James McC— has, I believe, sold this property and is anxious to close the deal with as little delay as possible. If papers have to be procured from Nebraska and this document returned to Iowa, or information obtained from there, they feel that the delay would be serious.

Thanking you for information in this matter.

Letter in Reply:

Since my return to the office, I have been endeavouring to catch up with my correspondence and I regret that your letter of the 27th of April has remained so long unanswered. In reply thereto I now return the deed, Alfred Love *et al.* to James McC—, and the other papers received with your letter, and beg to say that with regard to Lydia H—, if, upon investigation, you find that probate or letters of administration have not been issued from a court within Ontario, it will be necessary to obtain either the consent of the Provincial Treasurer or a certificate from the Surrogate Registrar required by the statute.

With regard to Mary Jane I— and John Love, I would refer you to my report for the year 1920, at page 9. *The Devolution of Estates Act* does not require that the will should be proved or registered or that letters of administration should be granted in the particular county in which the instrument is to be registered. If the will has been proved or registered or the letters of administration have been granted within a county in Ontario, that is sufficient.

DEVOLUTION OF ESTATES ACT, 1919.—SAMPLE CASE WITHIN THE REQUIREMENTS OF THIS STATUTE.

From a Solicitor:

On the 12th of April, 1876, a man by the name of Samuel Swinton A. died and left a farm of 100 acres, fifty acres of which was occupied by one son, George W. A., from the time of the death of the father, and in 1900 all the other members of the family gave a deed to George W. A. to confirm his title by possession and no beneficiary conveyed any interest in said property to George W. A. The deed merely confirmed the title that the brother, George W. A., had so long beforehand. George W. A., about a year

ago, was going to register this deed but he found that some of the parties in the United States had not executed it according to our Ontario law and the registrar would not accept it. He therefore, although he had a title by possession, got all the members of the family to give a quit-claim deed to confirm his title that he had by possession from 1876. These facts were stated in an affidavit on the back of the deed that was sent to the registrar to register, but he thinks that he should not register same without a certificate under *The Succession Duty Act*. The quit-claim deed did not purport to convey any property whatever to George W. A., but merely to confirm his title by possession. Should this deed not be registered without anything more under the circumstances? *The Succession Duty Act* was not in force at that time. I shall be pleased to hear from you by next mail and greatly oblige.

Thanking you in advance, I remain,

From a Deputy Registrar:

We enclose herewith a copy of a quit-claim deed, Samuel S. A., *et al.*, *et ux.*, to George W. A., the original and duplicate of which have been presented for registration.

When the original and duplicate were first presented for registration, the documents appeared to contain the necessary proofs for registration other than the certificate of the Surrogate Registrar or the consent of the Provincial Treasurer, which we deemed necessary as the deed appeared to deal with three intestacies, with no reference to letters of administration having been granted.

The deed and duplicate were returned by us to the solicitor from whom they were received, with a letter referring him to *The Devolution of Estates Act* in regard to the consents therein required. The documents were again received with an affidavit attached and a request to register them without delay. The documents and affidavit were shown to our solicitor who advised us to return the deed until accompanied by consents required under said Act.

The solicitor from whom we received the documents contends that the deed may be registered in its present condition, and has requested us to refer the matter to you.

We would be pleased to have your opinion as to the interpretation of *The Devolution of Estates Act* in this particular case. We enclose copies of correspondence.

Letter in Reply:

Upon my return to the city I received your letter of the 29th ult., also a letter from the Deputy Registrar, with copies of the quit-claim deed, A. to A., and the correspondence in the matter.

Under the recent amendment to *The Devolution of Estates Act*, the registrar is precluded from accepting this deed for registration without the certificate or consent required by the Act. I have, however, taken the matter up with Mr. Meighen, the Solicitor under *The Succession Duties Act*, whose address is Parliament Buildings, Toronto, who states that if you will send him the deed with evidence that there is no succession duty payable in respect to the estate of Elizabeth A. who died intestate on the 24th of November, 1902, and the estate of Margaret C. C. who died intestate on the 14th of April, 1918, that

he will endorse the necessary consent of the Provincial Treasurer upon the said quit-claim deed. The evidence required by Mr. Meighen will be the usual affidavits required to be filed under *The Succession Duties Act*.

I am sending a copy of this letter to the Deputy Registrar.

From a Registrar:

I enclose duplicate of 46151 St. Thomas, which has been registered, but the question of right to endorse, "Not to be recorded in full," and fee, Messrs. C—, G— & C—, who brought it in for registration, desire to have you decide. It seems to me, on the principle of the reported decisions of yourself and the late Mr. Guthrie, it cannot be so endorsed.

The mortgage is dated 22nd May, 1922, and was registered 29th June, 1922. At the time of registration, there was no registered conveyance to the mortgagors. Subsequently, on 6th July, a grant to the mortgagors, dated 22nd May, was registered.

According to the registered instruments, at the time of execution of mortgage 45151, the mortgagors had no title to the lands. This would not of itself prevent the mortgage from being endorsed, "Not to be recorded in full." The question whether it can be so endorsed arises under the typewritten covenant on the last page, undertaking to deal with the priorities in mortgage 44465, in which, on 22nd May, 1922, date of mortgage 46151, the registrations effected down to 29th June, 1922, appeared to show, that the mortgagors had no interest, although, on 6th June following, they became assignees of 44465, and, on 6th July following, they received a conveyance of the lands in fee. In making our entries we had, of course, no knowledge of the conveyance of 6th July, and we had notice that mortgage 44465 had not been assigned, when 46151 was executed.

In entering the instrument 46151 in the Abstract Index, we had to note not merely the mortgage, but also the reference to the priorities in respect of 44465.

The case seems to fall under the rule laid down in your report for 1919, page 26, and in Mr. Guthrie's reports for 1898, page 17, 1901, page 10, and 1906, page 25.

Mr. H. C—'s (the solicitor) observations are appended, so that the matter may be decided without any further reference to his firm or myself.

We have nothing to add as Mr. C— (the Registrar) places the facts before you above.—H. C—.

MORTGAGE WHICH, OWING TO A COVENANT THEREIN DEALING WITH THE PRIORITIES IN A REGISTERED MORTGAGE, MAY NOT BE ENDORSED "NOT TO BE RECORDED IN FULL."

Letter in Reply:

By registered post I beg to return the mortgage received with your letter of the 12th ultimo, and which mortgage contains the following clause:

"It is also understood and agreed between the mortgagors and the mortgagee herein that these presents shall take precedence and priority over a certain mortgage bearing date the First day of December, 1920, and registered in the Registry Office for the Registry Division of the County of Elgin in Book 76 for

the City of St. Thomas, on the 17th day of December, 1920, as Number 44465, and made between Nobility Chocolates Company, Limited, of the one part, and Chartered Trust and Executor Company, of the other part, which said mortgage has now been assigned to the said mortgagors, and it is hereby agreed that the said mortgage of the First day of December, 1920, and all rights and powers therein contained, shall be waived and postponed to these presents in the same manner and to the same effect as if these presents had been dated and registered prior to the said first mentioned mortgage."

I agree with your view that this mortgage is one that may not be endorsed "Not to be recorded in full." See references in the Report of the Inspector of Registry Offices for the year 1919, page 26.

DISCHARGE OF MORTGAGE.—REGISTRATIONS PRELIMINARY TO THE REGISTRATION OF A DISCHARGE OF A MORTGAGE MADE TO A BANK WHICH AFTERWARDS AMALGAMATED WITH ANOTHER BANK.

From a Registrar:

Mr. A. D. P.—gave to the Merchants Bank of Canada a mortgage as security for an indebtedness.

I am acting for a trust company that is making an advance sufficient to pay off the mortgage and I am also acting for the Bank of Montreal in whom the mortgage is now vested.

I have received from the Head Office of the Bank of Montreal a letter of instructions. In speaking of the discharge the Head Office writes as follows:—"The discharge will be given by the Bank of Montreal and must contain in the preamble a recital that by agreement dated the 10th March, 1922, the Merchants Bank of Canada sold all its undertaking, assets, and rights of whatsoever kind wheresoever situated to the Bank of Montreal and that the agreement was approved by the Governor-in-Council on the 20th March, 1922, whereupon the assets became vested in the Bank of Montreal, and further that the Bank of Montreal is the owner of the mortgage in question and the Merchants Bank of Canada has not otherwise dealt with it."

If I tender a discharge with the recitals as above stated to the registrar, is he bound to receive it or should I first ask for the registration of the documents, namely, the *agreement dated the 10th March, 1922, and the order of the Governor-in-Council made on the 20th March, 1922.*

I have not as yet tendered the discharge nor prepared it. Will you please let me hear from you by immediate return mail as I do not want to prepare the discharge and have it executed by the Bank of Montreal and then find that it is not properly drawn for registration purposes.

I am asking your ruling as this is the first discharge I have had from the Bank of Montreal on a Merchants Bank mortgage. I am, however, anticipating that there will be a considerable number of cases such as this that will find their way into my office for attention.

Letter in Reply:

Replying to your letter received on my return to the city after a fortnight's absence of inspection, I beg to say that it will be necessary to register the agree-

ment and the Order-in-Council which brought about the amalgamation of the Merchants Bank and the Bank of Montreal.

In the case of the amalgamation of the Bank of Ottawa with the Bank of Nova Scotia, which was brought about by an Order-in-Council dated April 30th, 1919, approving of the agreement between the banks, the clause that the solicitors have been using in their discharges of mortgages, reads as follows:—

“That such mortgage has been assigned by agreement dated the 4th day of March, A. D. 1919, made between the Bank of Ottawa and the Bank of Nova Scotia and approved by Order-in-Council of His Excellency the Governor-General in Council on the 30th day of April, A.D. 1919, under *The Bank Act*, and especially section 110 thereof, and which said agreement and Order-in-Council were registered in the Registry Office for the Registry Division of, on the day of, at ten minutes past 3 o'clock, afternoon in for the as No., that such mortgage has not been further assigned and that the Bank of Nova Scotia is the person entitled by law to receive the money and that such mortgage is therefore discharged.”

See my report for the year 1921, pages 21 and 22.

DISCHARGE.—THE CERTIFICATE OF DISCHARGE OF MORTGAGE EXECUTED PRIOR TO APRIL 1ST, 1899—RECITAL OF PARTICULARS OF TITLE NOT NECESSARY.

To a Solicitor:

Your letters in this matter were received upon my return to the city, since when I have been very busy answering correspondence along with the rest of my multiplicity of duties. I would refer you to my report for the year 1919, page 21. As the certificate of discharge of mortgage referred to in your letter was executed prior to April 1st, 1899, it need not contain a recital of the particulars of the instrument through which the party discharging claims title.

From your letters I understand that the discharge was executed in February of 1896.

AFFIDAVIT OF EXECUTION SWORN ON A DATE PRIOR TO THE DATE OF THE INSTRUMENT.

To a Registrar:

I have your letter of the 16th instant, in which you state that you have been asked to register a mortgage which is dated on the 15th of May, 1922, although the affidavit of execution is sworn on May 8th, 1922.

I do not think that you can refuse registration on this account. It might be well, however, to draw the attention of the solicitor to the matter in case he should desire to have the date of the instrument changed and the instrument re-executed.

FEES.—FOR THE REGISTRATION OF AN ASSIGNMENT OF A NUMBER OF MORTGAGES
IN ONE INSTRUMENT, ENDORSED “NOT TO BE RECORDED IN FULL.”

To a Firm of Solicitors:

Replying to your letter, in which you state that you have tendered for registration an assignment of nine mortgages embodied in the one document, which assignment is endorsed, “Not to be recorded in full,” and you desire to know the fees for registration, I beg to refer you to the Report of the Inspector of Registry Offices for the year 1903, page 16, and to my report for the year 1915, pages 28 and 29, from which you will observe that the fees to which the registrar is entitled are the same as if five separate instruments had been made, one for each mortgage, and as if each assignment had been endorsed, “Not to be recorded in full.”

The fees are those set out in section 48, subsection 3, of *The Registry Act* as amended by *The Registry Act of 1918*. This follows the decision of Mr. Justice Britton referred to in the said reports.

DESCRIPTION.—OBSERVATIONS AND SUGGESTIONS IN CONNECTION WITH A VAGUE
AND OTHERWISE FAULTY DESCRIPTION.

To a Solicitor:

By registered post I am returning the deed in duplicate, Block to Culbert, received with your letter of the 24th ultimo.

The deed may not be accepted because of the vagueness of the exceptions mentioned in the description, which reads “excepting thereout all those portions of said lots heretofore conveyed at any time,” and this description goes on to include portions conveyed to certain persons without giving the names of the grantors, the registered number, the particular parcels excepted, or without any identification whatever. If the exception is limited to the particular persons named, then, clearly, the registered numbers of the conveyance to these parties should be stated.

Then, again, lots 3, 4 and 5 in the 9th concession have been in whole or in part apparently subdivided by a plan. The description speaks of a plan made by E. B—, P.L.S., for L. F. B—, Esquire, but it does not state whether or not this plan is registered, and *The Registry Act*, section 81, requires that descriptions conform and refer to registered plans.

As certain particular lots, according to Mr. B—’s plan, are specially excepted it would appear likely that parts of the township lots intended to be conveyed are covered by registered plans. If so, the description must conform and refer to such registered plans.

It is therefore my view that this is clearly an instrument without local description as defined by subsection 6 of section 34 of *The Registry Act*, and the only suggestion I can give to overcome your difficulty is that the provisions of subsection 1 of said section 34 be taken advantage of.

DESCRIPTION.—WHAT THE ACT REQUIRES—MUST COMPLY WITH SECTION 81, SUBSECTION 11.

To a Solicitor:

On my return to the city I have your letter and am writing to the registrar as I do not quite understand from his letter or from yours just what is the difficulty.

What *The Registry Act* requires is a description from which a surveyor going upon the ground can locate the property without having to make a search anywhere. Moreover, *The Registry Act* requires a proper reference to the last registered plan. See section 81, subsection 11, of *The Registry Act*.

DESCRIPTION BY REFERENCE—A DEED IS AN INSTRUMENT UNDER SEAL.

To a Registrar:

By registered post I beg to return the agreement, etc., received with your letter of the 27th instant. I quite agree with your view and would suggest that the parties, if they do not desire to set out the description in full, refer to the description in the conveyance already registered, giving date of registration and registered number.

The document that is annexed and referred to in the schedule is not a deed because it is not under seal, nor has it been executed.

DESCRIPTIONS INDEFINITE—PLAN SHOULD BE REGISTERED, OR SKETCHES ACCOMPANY THE DESCRIPTIONS.

To an Acting Registrar:

I am in receipt of your undated letter enclosing a copy of an indefinite description that you have refused to accept. It is to be regretted that the conditions are as you say and that there is a likelihood of the shore lines being dotted with small parcels the deeds of which will contain descriptions by metes and bounds. Can you not prevail upon the owner to register a plan. Such a course would be more satisfactory to him and to the municipal authorities who have to make assessments. Failing the registration of a plan, I think you should endeavour to have a sketch attached to each deed in illustration of the description therein.

DESCRIPTIONS IN A CONVEYANCE, ONE OF WHICH IS DOUBTFUL.

To a Registrar:

On my return to the city, I have your letter. Just before leaving on my recent trip, a representative of the firm of L— & B— called upon me with a conveyance and stated that it covered a number of descriptions to which you had not taken any exception, but that one particular description you did take

exception to and contended that the document should be registered because of the descriptions that complied with the Act. I impressed upon the young man the great necessity of getting proper descriptions in every case and stated that while the document might be accepted for registration pursuant to my ruling at page 40 of my report for the year 1915, yet with regard to the parcel, the description of which was irregular, the registrar would be obliged to note the irregularity upon the abstract index.

The impression I got was that they would endeavour to amend the description. I may say that I did not read the descriptions in the document in question, but, as you know, it is not my policy to give opinions without first consulting the registrar. My opinion, given at page 40 of my said report for 1915, follows that of the late Mr. Guthrie in his report for the year 1908, page 18, where the principle involved was the same.

APPENDIX

Fees and Emoluments received by the Registrars of Deeds for the year 1922, with the years 1920

SCHEDULE A

Number.	Name of Registry Division.	No. of Municipalities therein.	Instruments registered in 1922				Patents	
			Number of	Fees therefor.	Uncopied.	Copied but not compared.	No. registered.	Fees therefor.
1	Algoma	11	2,416	4,378 42	80		6	\$ 14 80
2	Brant	7	3,565	5,999 85				
3	Bruce	29	2,987	5,115 00			2	4 70
4	Carleton	12	3,125	5,782 13	987		1	2 00
5	Dufferin	9	1,317	2,206 96			1	
6	Dundas	8	885	1,566 30				
7	Durham, East	5	789	1,443 50	24			
8	Durham, West	5	1,014	1,850 75				
9	Elgin	15	3,750	6,524 55				
10	Essex	28	14,147	26,479 37	21		5	14 85
11	Fort William	23	2,014	3,682 24	88		1	2 00
12	Frontenac	18	1,160	2,172 95			7	19 10
13	Glengarry	8	1,145	1,776 60				
14	Grenville	9	967	1,714 75	1		1	
15	Grey, North	13	2,319	3,824 55				
16	Grey, South	11	1,521	2,617 25			1	2 00
17	Haldimand	14	1,341	2,737 75			1	2 00
18	Haliburton	10	297	525 30	2			
19	Halton	9	2,535	4,287 20				
20	Hastings	34	3,296	5,738 84	244		7	14 25
21	Huron	25	3,128	5,296 43				
22	Kenora	3	260	460 65				
23	Kent	24	4,848	8,072 88				
24	Kingston	1	1,138	2,054 65				
25	Lambton	20	5,127	8,566 05	144		109	
26	Lanark, North	10	606	1,214 50			2	4 00
27	Lanark, South	9	1,043	1,812 65			1	2 00
28	Leeds	16	2,009	3,394 14				
29	Lennox and Addington	13	1,080	1,880 65			3	6 00
30	Lincoln	14	4,647	8,538 55	1,712			
31	London	1	4,510	7,290 60			2	5 50
32	Manitoulin	57	531	914 90	44		4	4 00
33	Middlesex, East and North	14	3,567	6,199 45				
34	Middlesex, West	9	1,119	1,939 35				
35	Muskoka	27	1,240	2,322 35	360		65	13 05
36	Norfolk	13	2,304	3,887 10			3	6 45
37	Northumberland, East	9	1,376	2,389 95				
38	Northumberland, West	5	794	1,346 65	83		83	
39	Nipissing	19	1,339	2,182 93			11	22 00
40	Ontario	17	3,683	6,504 53	148		841	
41	Ottawa	1	5,705	9,519 40	341		4	4 15
42	Oxford	17	3,436	5,740 00	385			
43	Parry Sound	53	838	1,548 05			2	4 00
44	Peel	8	2,426	4,140 65	100		75	
45	Perth, North	9	2,904	4,697 90				
46	Perth, South	7	1,522	1,920 95	100		100	
47	Peterborough	19	2,862	4,943 35	10		22	6 12 00
48	Prescott	10	1,394	2,438 25	212			
49	Prince Edward	10	1,099	1,899 85	176			
50	Rainy River	12	36	54 00	14			
51	Renfrew	44	2,563	4,378 30			7	15 40
52	Russell	6	1,413	2,184 55	71			
53	Simcoe	28	5,944	10,505 13	50		3	7 95
54	Stormont	6	1,483	2,472 10				
55	Sudbury	30	669	1,117 15				
56	Temiskaming	34	89	81 15				
57	Thunder Bay	14	1,448	2,686 60				
58	Toronto, East	1	30,822	50,819 35	1,830		515	
59	Toronto, West	1	26,841	44,314 50	3,850		50	
60	Victoria	19	1,737	3,002 00			4	8 00
61	Waterloo	13	6,434	11,440 95	419			
62	Welland	18	6,327	10,711 66	19		42	
63	Wellington, North	11	1,388	2,214 55	60		100	
64	Wellington, S. and C.	11	2,898	4,987 40				
65	Wentworth	11	18,157	29,478 78	28		1,218	
66	York, East and West	14	22,053	38,589 51	6,239		3,199	
67	York, North	11	2,068	3,911 70				
Total		1,002	249,495	424,690 98	17,842		6,424	87 190 20

which are contrasted the Fees, Surplus to Municipalities and Registrars' incomes for and 1921.

SCHEDULE A—Continued

Deeds		Mortgages		Dis. of Mortgage		Wills		Leases		Mechanic's Liens.		Number.
No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	
	\$ c.		\$ c.		\$ c.		\$ c.		\$ c.		\$ c.	
991	2,237 25	596	964 35	399	442 85	88	158 95	2	6 70	52	20 85	1
1,323	2,794 50	966	1,482 50	751	804 30	174	374 90	2	6 85	10	2 65	2
1,084	2,311 55	702	1,073 75	692	738 55	149	356 15	7	22 45			3
1,208	2,588 60	752	1,131 75	586	840 90	150	353 05	4	10 65	6	3 25	4
426	890 45	336	509 65	331	374 30	67	159 95	15	34 60			5
328	710 70	257	436 80	213	235 40	66	151 10	1	2 30	3	2 50	6
331	733 95	188	292 85	133	155 30	73	164 00	2	5 95			7
478	1,025 75	206	311 45	156	202 00	54	133 30	4	11 80	2		8
1,404	3,072 00	901	1,393 35	862	948 70	164	399 30	33	81 10	9	2 25	9
5,885	12,891 95	3,043	4,673 60	2,206	2,464 65	172	405 55	164	404 40	142	66 40	10
1,173	2,420 37	315	478 25	251	260 60	30	71 10	4	15 20	3	7 75	11
413	885 70	330	503 35	239	352 25	62	187 40	14	34 75			12
283	621 80	312	468 00	250	263 20	74	203 30	6	15 95	7	1 75	13
415	783 40	218	342 75	174	211 80	62	160 55					14
850	1,754 95	580	889 05	548	564 75	112	247 05			3	2 50	15
513	1,132 75	392	603 00	381	415 45	77	186 45	2	6 50	2	7 16	16
347	1,245 40	401	603 40	291	301 75	83	192 75	33	86 55	3	1 50	17
164	337 60	42	66 00	39	42 25	11	28 80	5	10 15	1	50 18	18
865	1,839 50	867	1,321 50	530	578 05	99	239 65	2	4 60	3	75 19	19
1,313	2,790 59	705	1,079 10	626	654 70	183	392 25	16	39 55	16	6 05	20
1,185	2,469 93	737	1,119 00	670	713 90	234	495 95	4	10 35	4	1 00	21
137	274 20	28	42 00	33	33 00	3	11 60				5 20	22
1,588	3,417 45	1,343	2,028 38	1,094	1,139 65	164	356 20	37	98 25	24	6 05	23
383	826 55	331	498 45	280	420 70	47	141 65	5	16 40	3	1 25	24
1,816	3,719 35	1,259	1,906 35	1,143	1,178 25	185	362 30	104	259 40	21	5 25	25
253	531 25	186	281 60	138	146 85	53	119 25	1	3 20			26
778	807 15	293	466 70	218	246 80	58	133 60	3	7 35			27
399	844 50	277	726 00	407	423 75	131	280 95	9	26 20	10	2 75	28
1,804	4,084 25	1,235	1,893 40	874	1,111 75	162	314 35	18	61 75	19	1 00	29
1,563	3,256 90	1,132	1,761 20	974	1,001 30	132	297 10	7	21 05	19	4 60	30
201	394 45	132	213 40	114	116 30	15	33 65	2	5 35	1	4 75	31
1,386	2,930 15	989	1,504 70	671	736 35	195	431 30	2	4 30	5	1 25	32
424	928 15	281	422 90	243	255 05	64	153 95	8	19 50			33
713	1,526 45	194	296 70	160	166 05	61	133 20	3	9 35	2		34
865	1,842 55	588	890 80	495	540 15	77	184 45	14	33 20	6	1 60	35
528	1,133 00	332	502 85	279	298 75	86	196 05	5	12 50	4	3 50	37
291	611 20	169	253 50	152	166 55	46	104 45	2	5 05	1	50 38	38
531	1,097 78	352	528 00	249	255 85	43	84 80	6	14 75	28	12 00	39
1,540	3,285 72	877	1,330 40	728	789 03	156	370 20	19	64 60	14	3 75	40
1,626	3,579 20	1,670	2,505 00	1,403	1,538 70	219	496 10	6	11 95	60	15 00	41
1,184	2,529 75	928	1,389 00	805	917 35	154	355 50	3	8 80	10	8 05	42
447	948 85	140	217 25	125	136 50	31	70 85	2	7 40			43
824	1,774 40	603	904 50	520	540 65	89	211 70	2	5 45	5	1 25	44
1,038	2,183 65	761	1,148 15	725	681 55	107	239 80	6	16 40	9	2 25	45
336	732 60	270	399 25	186	199 55	78	154 00					46
1,106	2,404 30	674	1,020 90	581	664 10	115	286 15			17	5 50	47
446	1,043 45	417	637 00	377	438 05	46	117 80					48
392	850 70	268	409 10	231	250 00	76	177 30	3	7 65	1	50 49	49
966	2,087 90	695	1,056 60	509	536 45	106	242 30	5	11 80	7	3 50	50
394	803 60	502	783 65	424	431 35	51	105 65					51
2,363	5,051 01	1,469	2,264 61	1,268	1,499 15	228	541 50	18	56 00	20	9 00	53
501	1,046 45	453	685 20	343	380 20	63	139 95	3	8 30	6	1 50	54
246	523 30	154	239 35	101	101 10	12	35 00			17	4 25	55
680	1,455 30	253	381 20	267	271 60	40	96 45			7	1 75	56
8,572	20,138 90	9,863	14,824 90	6,159	6,512 95			158	600 20	348	93 75	57
7,156	16,506 60	7,836	11,787 95	6,004	6,326 80	831	2,024 70	48	184 35	153	39 95	58
660	1,406 20	473	725 50	342	388 50	75	182 50	6	17 25	10	2 50	60
2,503	6,035 60	1,753	2,611 95	1,309	1,406 45	166	444 70	8	27 95	109	27 85	61
2,467	5,152 25	1,709	2,582 70	1,244	1,322 90	214	494 40	37	90 30	91	48 65	62
482	973 65	360	532 50	351	380 10	81	155 50			1	50 63	63
1,029	2,221 20	744	1,116 20	627	708 45	137	339 15	4	14 70	3	75 64	64
5,534	11,744 88	5,566	8,401 23	3,800	4,014 96	380	808 50	23	65 75	159	42 45	65
7,901	17,339 97	6,993	10,613 37	3,236	3,680 25	305	681 00			224	61 10	66
791	1,935 38	546	826 50	395	460 75	83	184 60	7	20 57	6	2 25	67
86,001	189,125 78	68,469	103,785 09	50,130	54,624 94	7,635	17,541 80	804	2,627 42	1,701	544 45	

Fees and Emoluments received by the Registrars

SCHEDULE A.—Continued.

Number.	Name of Registry Division.	All other instruments		Abstracts		Searches		Fees from other sources not enumerated.
		No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	
			\$ c.		\$ c.		\$ c.	\$ c.
1	Algoma.....	282	532 67	259	366 95	1,718	577 25	80 10
2	Brant.....	339	543 15	87	135 80	2,641	681 10	29 60
3	Bruce.....	351	607 85	764	832 25	1,100	498 85	123 00
4	Carleton.....	418	851 93	272	429 40	1,703	1,201 75	97 85
5	Dufferin.....	142	238 01	166	286 05	575	200 90	140 60
6	Dundas.....	17	27 50	23	52 00	225	112 80	27 50
7	Durham, East.....	62	91 45	178	229 25	303	129 50	33 90
8	Durham, West.....	114	165 95	97	156 45	489	194 55	23 30
9	Elgin.....	377	627 85	253	551 05	2,605	771 44	263 81
10	Essex.....	2,530	5,557 97	260	438 55	6,528	3,023 70	358 46
11	Fort William.....	237	433 97	224	391 20	2,043	609 30	84 60
12	Frontenac.....	95	190 40	96	188 30	690	367 20	.....
13	Glengarry.....	213	202 60	60	93 40	511	223 67	48 20
14	Grenville.....	98	216 25	20	75 65	120	66 00	15 00
15	Grey, North.....	226	366 25	254	305 85	1,024	442 70	59 70
16	Grey, South.....	153	270 40	516	451 50	575	143 75	100 30
17	Haldimand.....	182	304 40	295	294 10	345	190 70	40 75
18	Haliburton.....	35	40 00	49	96 85	64	34 95	5 75
19	Halton.....	169	303 15	528	407 80	1,163	1,015 15	93 40
20	Hastings.....	430	762 35	493	789 60	2,032	522 80	71 40
21	Huron.....	294	486 30	764	709 60	967	302 45	.....
22	Henora.....	54	97 35	12	23 20	276	88 05	5 50
23	Kent.....	598	1,026 90	279	554 15	2,486	1,062 50	116 05
24	Kingston.....	89	149 65	32	182 60	1,019	417 05	.....
25	Lambton.....	599	1,135 15	149	147 20	3,053	1,357 00	74 80
26	Lanark, North.....	73	128 35	93	77 25	481	136 80	35 15
27	Lanark, South.....	85	147 30	134	115 40	591	310 75	118 85
28	Leeds.....	191	327 94	116	202 30	1,145	369 70	.....
29	Lennox and Addington.....	94	166 50	48	105 85	1,126	302 80	177 55
30	Lincoln.....	534	1,063 45	561	1,262 25	3,047	1,763 15	311 25
31	London.....	640	942 80	48	147 20	2,256	1,025 70	23 10
32	Manitoulin.....	64	147 50	46	38 00	316	74 70	8 40
33	Middlesex, East and North.....	319	591 40	159	433 20	2,085	722 30	91 00
34	Middlesex, West.....	99	159 80	182	328 15	383	181 05	19 05
35	Muskoka.....	101	177 65	121	131 45	487	253 65	119 15
36	Northfolk.....	256	387 90	174	370 05	1,590	484 40	55 45
37	Northumberland, East.....	142	243 30	409	612 70	216	70 10	261 90
38	Northumberland, West.....	133	205 40	240	513 70	483	148 85	44 35
39	Nipissing.....	119	167 75	89	83 80	1,019	266 55	21 20
40	Ontario.....	349	660 83	351	762 20	1,533	599 40	226 80
41	Ottawa.....	717	1,369 30	408	437 00	3,900	975 00	1,706 85
42	Oxford.....	352	531 55	575	640 90	2,690	515 50	90 70
43	Parry Sound.....	91	163 20	87	139 15	949	235 28	108 23
44	Peel.....	383	702 70	288	328 50	514	203 85	30 80
45	Perth, North.....	258	426 10	214	233 95	1,357	358 55	103 85
46	Perth, South.....	652	435 55	151	147 75	252	63 00	.....
47	Peterborough.....	363	550 40	135	265 65	1,752	888 80	252 85
48	Prescott.....	108	201 95	83	148 65	271	124 30	131 25
49	Prince Edward.....	128	204 60	165	259 60	557	233 20	62 95
50	Rainy River.....	36	54 00	.....	.....	11	2 60	2 40
51	Renfrew.....	268	424 35	497	405 70	772	193 00	158 20
52	Russell.....	42	60 30	338	502 35	422	111 00	276 60
53	Simcoe.....	575	1,075 91	877	1,726 70	3,564	1,083 91	125 75
54	Stormont.....	114	210 50	112	236 90	1,040	375 40	119 10
55	Sudbury.....	139	214 15	167	141 11	400	206 70	27 70
56	Teniskaming.....	6	12 38	.....	.....	27	5 43	.....
57	Thunder Bay.....	201	480 30	121	317 90	674	483 70	87 05
58	Toronto, East.....	5,722	8,648 65	1,174	2,680 15	8,254	5,563 90	.....
59	Toronto, West.....	4,813	7,444 15	896	2,188 45	9,182	6,136 80	.....
60	Victoria.....	167	271 55	77	173 20	1,532	479 25	47 50
61	Waterloo.....	586	886 45	222	401 10	2,051	926 35	54 70
62	Welland.....	565	1,020 46	1,191	1,709 81	3,459	1,041 50	344 08
63	Wellington, North.....	113	172 30	244	365 70	215	152 00	54 15
64	Wellington, S. and C.....	354	586 95	94	177 75	2,102	775 45	67 70
65	Wentworth.....	2,695	4,401 01	1,179	2,261 13	10,779	6,050 82	.....
66	York, East and West.....	3,394	6,213 82	393	795 80	10,965	4,273 35	283 38
67	York, North.....	240	481 65	220	355 97	1,016	600 30	.....
	Total.....	34,385	57,982 55	18,809	30,433 12	119,720	53,004 95	7,542 56

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

SCHEDULE A.—Continued.

Amount received for work done for Municipalities, Sec. 170.	Fees earned and not received.	Earned in Land Titles Office.	Earned in Registry Office.	Gross amount of fees earned for 1922.	Gross amount of fees for 1921.	Gross amount of fees for 1920.	Amount paid Senior Deputy.	Amount paid Junior Deputy.	Number.
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
				5,402 72	5,580 79	7,994 34	1,080 0		1
				6,846 35	7,676 40	9,375 15			2
	512 68			6,569 10	7,259 40	9,419 30	2,000 00		3
				7,511 13	6,929 95	7,502 35	1,967 12		4
666 80	36 55			2,834 51	3,316 38	4,102 45	707 00		5
				1,758 60	1,803 55	2,454 85	700 00		6
	270 00			1,840 15	1,808 10	2,098 10	360 00	360 00	7
482 10	5 08			2,225 05	2,272 48	2,567 36		710 00	8
				8,110 85	8,213 12	10,566 35	1,300 00		9
		2,936 46	4,767 34	30,300 08	26,886 65	33,383 75	3,000 00		10
	169 95			7,703 80	7,405 84	6,750 28	1,200 00		11
	85 67			2,728 45	3,225 00	3,224 70		555 00	12
				2,141 87	2,388 94	2,761 30	900 00		13
				1,871 40	2,040 50	2,505 40	500 00		14
	482 63			4,632 80	5,122 80	6,989 55	780 00		15
	631 96			3,321 30	3,791 50	4,916 90	700 00		16
	148 66			3,263 30	2,923 40	3,712 33			17
				*862 85	799 00	1,191 48	499 55		18
	72 59			5,804 55	5,214 90	6,155 80	946 00	634 00	19
	553 48			7,122 64	8,016 10	9,151 25	1,600 00		20
	1,078 96			6,308 48	6,817 19	8,815 90	1,500 00		21
		2,718 30	577 40	3,295 70	3,005 30	3,027 18			22
	440 00			9,805 58	10,480 75	14,677 21	2,000 00		23
19 25				2,654 30	2,966 35	3,682 70	620 00		24
31 85				10,145 05	9,724 02	12,467 85	1,300 00		25
	4 55			1,463 70	1,711 10	2,264 65	300 00		26
				2,357 65	2,187 20	2,901 65	700 00		27
11 00	64 26			3,966 14	4,434 48	5,457 93	100 00		28
	676 77			2,466 85	2,703 85	3,151 85	850 00		29
89 90				11,875 20	11,532 64	12,226 90	1,050 00	1,073 00	30
				8,486 60	8,397 20	11,249 80	1,710 00	780 00	31
	22 65	73 75	1,036 00	11,709 75	1,275 75	1,650 20	130 00	520 00	32
14 50	15 35			7,445 95	7,258 65	7,816 70	1,100 00		33
	75 00			2,467 60	2,432 85	2,954 25	400 00	250 00	34
	25 00	1,354 70	2,826 60	4,181 30	4,509 55	4,187 92	1,200 00		35
				4,797 00	5,516 90	5,913 40	1,200 00	600 00	36
480 00				3,334 65	3,683 53	4,326 62	650 00		37
				2,053 55	1,866 00	2,692 65	215 00	250 00	38
		2,871 15	2,554 48	5,425 63	5,238 36	5,422 77	900 00		39
				8,092 93	6,787 90	10,381 38	1,430 00		40
275 00				12,638 25	12,601 95	14,862 05	2,264 00	1,669 00	41
	439 67			6,988 10	7,236 80	9,266 00	888 80	680 00	42
	38 50			2,030 71	2,239 48	2,486 20	624 00		43
				4,703 80	3,797 15	4,891 20	1,200 00		44
29 10	399 45			5,394 25	5,850 57	7,329 39	884 00		45
				2,131 70	1,980 10	2,488 55	780 00		46
306 40				6,350 65	7,405 50	8,599 75	810 00		47
	41 05			2,842 45	3,598 62	3,795 80	1,200 00		48
5 60	17 35			2,455 60	2,319 85	2,443 35	300 00		49
		4,031 53	59 00	4,090 53	4,725 70	4,449 50	900 00		50
	50 00			5,135 20	5,353 55	6,294 05	900 00	720 00	51
	750 00			3,074 50	2,984 02	3,297 60	850 00		52
	51 25			13,441 49	13,761 75	15,740 77	1,300 00		53
				3,203 50	2,922 75	3,502 00	600 00	500 00	54
		6,510 90	1,492 66	8,003 56	7,849 53	6,747 14	100 00		55
	814 25	18,005 80	86 56	18,092 36	14,518 90	12,969 53			56
		1,524 25	3,575 25	5,099 50	5,395 11	7,999 90	960 00		57
				59,063 40	50,573 70	58,294 10	4,160 00	2,800 00	58
				52,639 75	48,555 55	60,928 75		2,800 20	59
	350 14			3,701 95	3,700 85	4,442 08	700 00		60
	512 45			12,823 10	11,477 75	14,501 25	2,500 00		61
	1,112 34			13,807 05	14,288 07	16,353 20	1,540 00	886 00	62
				2,786 40	3,335 79	3,929 15	900 00		63
				6,008 30	6,130 60	8,544 55	728 00	728 00	64
428 95	2,202 25			37,790 73	36,770 10	40,131 26	3,500 00	1,600 00	65
693 60				43,942 04	37,151 92	35,222 30	2,483 20	2,200 00	66
				4,867 97	4,976 90	5,355 05			67
3,534 05	12,150 49	40,026 84	16,975 29	558,291 95	536,706 43	627,057 77	66,666 67	21,228 40	

*Including salary of \$200.

† Including salary of \$600.

Fees and Emoluments received by the Registrars of Deeds for the Province of Ontario, etc.—*Concluded.*

SCHEDULE A.—*Concluded.*

Number.	Name of Registry Division.	Other charges in connection with office.		Surplus paid to Municipality or the Province under Section 101 or Section 109 of the Registry Act.			Net amount to Registrar.								
				Amount for 1922.	Amount for 1921.	Amount for 1920.	Amount for 1922.	Amount for 1921.	Amount for 1920.						
		\$	c.	\$	c.	\$	c.	\$	c.						
1	Algoma.....	1,452	85	260	96	280	48	1,762	21	2,608	91	2,654	46	4,162	22
2	Brant.....	1,974	00	1,236	18	1,535	74	2,790	14	3,636	17	3,935	66	4,310	01
3	Bruce.....	706	00	731	55	1,257	87	2,591	28	3,131	55	3,657	88	4,287	92
4	Carlton.....	189	96	1,020	43	1,222	80	1,562	05	3,420	42	3,622	80	3,962	05
5	Dufferin.....	18	15	71	87	114	24	179	67	2,037	49	2,206	97	2,419	23
6	Dundas.....	15	00					24	28	1,043	60	1,091	55	1,718	57
7	Durham, East.....							1,120	15	1,088	10	1,088	10	1,438	10
8	Durham, West.....	19	00					30	54	1,496	05	1,480	48	1,774	82
9	Elgin.....	1,264	61	1,573	12	1,809	41	3,094	09	3,973	12	4,201	04	4,343	78
10	Essex.....	5,895	85	15,663	81	12,726	88	17,008	25	5,740	42	5,414	09	5,889	80
11	Fort William.....	2,086	10	1,008	85	903	09	755	43	3,408	85	3,303	10	3,155	44
12	Frontenac.....	45	00	75	69	168	00	161	01	2,052	76	2,392	00	2,375	69
13	Glenarry.....	12	00					44	93	1,229	87	1,226	94	1,904	37
14	Grenville.....	20	00			05		46	45	1,351	40	1,500	45	1,918	86
15	Grey, North.....	1,299	03	166	13	332	21	1,467	09	2,387	64	2,732	22	3,867	08
16	Grey, South.....	105	40	154	77	270	54	756	53	2,361	13	2,631	28	3,156	53
17	Haldimand.....	871	68	128	32			97	64	2,263	30	1,494	34	2,140	58
18	Haliburton.....									363	30	674	00	1,091	48
19	Halton.....	380	25	722	15	588	70	985	83	3,122	15	2,988	70	3,385	82
20	Hastings.....	1,214	16	954	24	1,390	17	2,353	68	3,354	24	3,790	18	4,261	52
21	Huron.....	659	20	874	64	1,130	02	2,535	35	3,274	64	3,530	02	4,281	70
22	Kenora.....	1,825	00					8	73	1,470	70	1,155	30	1,578	55
23	Kent.....	2,067	00	1,669	29	1,920	37	6,602	84	4,069	29	4,213	38	4,733	65
24	Kingston.....	379	96	15	43	37	14	216	34	1,638	91	1,834	29	2,504	80
25	Lambton.....	3,088	00	1,678	52	554	01	1,593	80	4,078	53	2,954	01	3,993	80
26	Lanark.....							46	46	1,163	70	1,411	10	1,918	19
27	Lanark, South.....			15	76			130	33	1,641	89	1,487	20	2,271	32
28	Leeds.....	406	27	529	94	295	13	755	80	2,929	93	2,688	65	3,155	81
29	Lennox and Addington.....	150	50			19	19	77	97	1,466	35	1,672	66	2,061	88
30	Lincoln.....	2,352	45	3,059	77	3,303	71	4,771	83	4,339	98	4,367	08	4,530	20
31	London.....	32	00	1,782	30	1,738	10	4,500	72	4,182	30	4,138	10	4,500	08
32	Manitowlin.....	36	80							1,022	95	531	30	726	51
33	Middlesex, East and North.....	681	00	1,632	48	1,503	18	2,125	08	4,032	47	3,903	17	4,236	12
34	Middlesex, West.....	15	00	30	26	27	08	88	45	1,772	34	1,743	77	2,103	80
35	Muskoka.....	1,145	00	33	63	80	63	104	58	1,802	67	2,072	54	2,168	34
36	Norfolk.....	51	00	283	80	511	95	649	20	2,662	20	2,911	95	3,049	20
37	Northumberland, East.....	268	00	133	33	193	65	400	81	2,283	32	2,451	88	2,800	81
38	Northumberland, West.....	90	00					47	24	1,498	55	1,346	00	1,925	16
39	Nipissing.....	4,314	15							3,000	00	3,000	00	3,000	00
40	Ontario.....	1,376	15	1,443	39	878	85	3,472	54	3,843	39	3,278	84	4,385	84
41	Ottawa.....	1,598	00	2,796	52	2,757	42	5,053	10	4,310	73	4,306	38	4,561	45
42	Oxford.....	669	00	1,175	15	1,000	40	2,260	66	3,575	15	3,400	40	4,251	19
43	Parry Sound.....	12	00			10	35	35	23	1,394	71	1,593	13	1,817	02
44	Peel.....	520	00	295	14	48	16	338	60	2,688	66	1,933	49	2,738	60
45	Perth, North.....	323	47	893	39	1,057	81	1,703	03	3,293	39	3,457	81	4,103	03
46	Perth, South.....	156	00					17	35	1,195	70	1,140	10	1,656	20
47	Peterborough.....	1,332	00	904	33	1,092	25	1,689	37	3,304	32	3,492	25	4,089	38
48	Prescott.....	208	00			46	36	63	17	1,434	45	1,917	26	2,002	67
49	Prince Edward.....	50	50	71	02	46	35	67	60	2,034	08	1,917	15	2,020	40
50	Rainy River.....	85	00	352	77	631	85	574	75	2,752	76	3,031	85	2,974	75
51	Renfrew.....	24	00	545	60	616	27	1,088	02	2,945	60	3,016	23	3,488	03
52	Russell.....	15	00	91	90	59	80	146	52	2,117	60	1,989	22	2,336	08
53	Simcoe.....	2,850	53	4,761	86	4,735	19	5,855	26	4,529	10	4,526	13	4,650	59
54	Storont.....	20	00	66	70	40	58	147	00	2,016	80	1,865	17	2,338	00
55	Sudbury.....	2,622	36	1,440	60	1,376	08	765	63	3,840	60	3,776	09	3,165	63
56	Temiskaming.....	8,736	69			1,844	74	4,103	57	3,000	00	3,000	00	4,455	96
57	Thunder Bay.....	1,143	90	298	68	453	04	1,445	82	2,696	92	3,853	05	3,845	83
58	Thunder, East.....	22,645	30	22,912	29	15,537	83	24,982	79	6,545	81	5,726	42	6,775	86
59	Toronto, West.....	18,653	75	24,467	22	18,621	23	29,385	00	6,718	58	6,069	02	7,264	98
60	Victoria.....	528	50	144	69	145	07	407	29	2,328	76	2,328	28	2,807	29
61	Waterloo.....	2,664	75	3,292	51	2,007	55	5,324	32	4,365	84	4,223	06	4,591	60
62	Welland.....	4,129	88	2,926	05	3,337	44	5,729	60	4,325	12	4,370	83	4,636	62
63	Wellington, North.....	335	00	5	14	47	25	199	70	1,546	26	1,925	29	2,465	95
64	Wellington, S. and C.....	374	00	889	15	1,022	80	2,164	10	3,289	15	3,422	80	4,240	45
65	Wentworth.....	10,862	00	16,045	86	15,437	79	18,120	83	5,782	87	5,715	31	6,013	43
66	York, East and West.....	12,127	50	20,818	20	15,618	53	14,223	87	6,313	14	5,735	39	5,880	43
67	York, North.....	852	04	807	97	340	20	719	73	3,207	96	2,740	20	3,119	72
	Total.....	130,045	69	142,953	35	122,725	44	190,451	17	193,830	69	198,081	35	223,480	77

SCHEDULE B.

Showing the Number and Aggregate Amount of Mortgages Registered.

No.	Registry Division.	For nominal consideration or amount not specified.	For \$1,000 or under.	Over \$1,000 and not exceeding \$2,000.	Over \$2,000 and not exceeding \$5,000.	Over \$5,000.	Aggregate Amount.
							\$ c.
1	Algoma	14	316	141	107	15	861,816 44
2	Brant	21	366	320	221	38	3,155,747 33
3	Bruce	38	257	193	183	28	1,290,204 05
4	Carleton	10	326	201	173	42	1,419,978 22
5	Dufferin	6	111	90	103	26	678,255 65
6	Dundas	3	88	66	83	17	546,774 00
7	Durham, East	4	69	49	51	13	380,382 04
8	Durham, West	1	83	51	64	7	402,180 14
9	Elgin	10	297	252	261	78	2,050,388 14
10	Essex	32	726	764	1,186	329	9,239,660 41
11	Fort William	6	127	103	58	18	667,461 45
12	Frontenac .....	.....	161	79	67	22	604,445 39
13	Glengarry .....	.....	115	100	80	17	621,203 84
14	Grenville	2	99	68	36	13	328,413 00
15	Grey, North	13	155	174	205	33	1,250,178 59
16	Grey, South	9	131	126	103	23	786,281 64
17	Haldimand	1	147	103	128	22	857,883 00
18	Haliburton .....	.....	25	9	8	.....	47,099 00
19	Halton	7	188	217	245	85	2,100,252 68
20	Hastings	7	310	205	143	38	1,183,506 06
21	Huron	20	211	181	281	44	1,820,514 95
22	Kenora .....	.....	12	13	2	1	37,191 67
23	Kent	28	516	330	405	134	3,290,949 10
24	Kingston	2	120	87	101	19	747,346 00
25	Lambton	19	436	421	311	72	2,685,501 27
26	Lanark, North	5	89	48	41	2	271,359 15
27	Lanark, South	13	132	77	61	10	1,224,266 77
28	Leeds	2	186	140	124	29	866,439 06
29	Lennox and Addington	4	128	75	65	5	426,435 37
30	Lincoln	30	295	386	420	105	2,895,697 87
31	London	8	338	329	405	92	3,190,942 38
32	Manitoulin	1	87	23	20	1	144,113 25
33	Middlesex, East & North	4	313	306	260	57	1,945,990 05
34	Middlesex, West .....	.....	106	86	78	11	523,689 81
35	Muskoka	8	111	37	31	7	250,983 80
36	Norfolk	5	291	152	121	19	965,804 00
37	Northumberland, East	5	133	85	85	24	683,848 30
38	Northumberland, West .....	.....	53	52	57	6	61,864 23
39	Nipissing	3	164	80	87	18	508,705 81
40	Ontario	3	360	241	217	53	1,863,598 31
41	Ottawa	13	378	347	701	228	7,795,949 65
42	Oxford	13	274	259	255	127	2,478,436 00
43	Parry Sound	1	107	21	11	3	29,250 60
44	Peel	4	167	173	188	71	1,762,289 00
45	Perth, North	11	169	239	284	56	1,929,103 58
46	Perth, South	2	90	81	50	46	476,710 00
47	Peterborough	6	286	204	157	21	1,100,900 26
48	Prescott .....	.....	172	87	126	32	945,745 00
49	Prince Edward	3	102	79	68	14	513,085 38
50	Rainy River .....	.....	.....	.....	.....	.....	.....
51	Renfrew	30	352	151	129	33	1,091,720 27
52	Russell .....	.....	151	110	115	45	1,111,907 00
53	Simcoe	15	700	377	309	57	2,429,122 90
54	Stormont	1	192	118	105	36	831,661 52
55	Sudbury	4	59	32	37	21	409,240 16
56	Temiskaming .....	.....	.....	.....	.....	.....	.....
57	Thunder Bay	1	110	68	48	14	501,639 27
58	Toronto, East .....	.....	1,702	2,676	4,546	936	41,736,215 00
59	Toronto, West	8	1,372	2,238	3,306	911	23,548,331 00
60	Victoria	2	222	125	93	31	1,001,876 25
61	Waterloo	28	429	539	619	138	4,728,910 71
62	Welland	30	715	486	399	75	3,224,595 00
63	Wellington, North	6	94	133	18	.....	7,591 09
64	Wellington, S. and C.	12	234	229	216	53	1,765,812 34
65	Wentworth	48	1,653	1,949	1,540	368	11,939,280 00
66	York, East and West .....	.....	2,202	2,779	1,657	355	12,938,597 00
67	York, North	15	212	149	131	38	5,875,672 27
	Total	597	20,322	20,109	21,785	5,282	183,050,993 47

SCHEDULE C

Showing the Earnings, Disbursements and Net Incomes of the Registrar of Deeds for the year ending December 31st, 1922, and the sums payable under Section 101 of The Registry Act.

No.	Registry Division.	Where Office Situate	Registrar.	Gross Earnings		Disbursements		Net Income		Percentage under Sec. 101		Net for Registrar.	
				\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1	Algoma.....	Sault Ste. Marie.....	H. J. Moorehouse.....	5,402	72	2,532	85	2,869	87	2,608	91	1	
2	Brant.....	Brantford.....	Alex. Graham.....	6,846	35	1,974	00	3,636	35	3,131	55	2	
3	Bruce.....	Walkerton.....	W. H. McFarlane.....	6,569	10	2,706	00	3,863	10	3,131	55	3	
4	Carleton.....	Ottawa.....	D. H. McLean.....	7,511	13	3,070	28	4,440	85	3,420	42	4	
5	Dufferin.....	Orangeville.....	R. J. Patterson.....	2,834	51	725	15	2,109	36	2,037	49	5	
6	Dundas.....	Morrisburg.....	F. J. Dillen.....	1,758	00	715	00	1,043	60	1,043	60	6	
7	Durham, East.....	Port Hope.....	W. H. Scott.....	1,840	15	720	00	1,120	15	1,120	15	7	
8	Durham, West.....	Bowmanville.....	J. Alma Pollard, Act'g	2,225	05	729	00	1,496	05	1,496	05	8	
9	Elgin.....	St. Thomas.....	J. H. Coyne.....	8,110	85	2,564	61	5,546	24	3,973	12	9	
10	Essex.....	Sandwich.....	J. O. Reaume.....	30,300	08	8,895	85	21,404	23	5,740	42	10	
11	Fort William.....	Fort William.....	J. E. Swinburne.....	17,703	80	13,286	10	4,417	70	3,408	85	11	
12	Frontenac.....	Kingston.....	W. J. Gibson.....	2,728	45	600	00	2,128	45	2,052	76	12	
13	Glengarry.....	Alexandria.....	J. A. McRae.....	2,141	87	912	00	1,229	87	1,229	87	13	
14	Grenville.....	Prescott.....	W. S. Johnston.....	1,871	40	520	00	1,351	40	1,351	40	14	
15	Grey, North.....	Owen Sound.....	Geo. P. Creighton.....	4,632	80	2,079	03	2,553	77	2,387	64	15	
16	Grey, South.....	Durham.....	A. H. Jackson.....	3,321	30	805	40	2,515	90	2,361	13	16	
17	Haldimand.....	Cayuga.....	W. H. Howard.....	3,263	60	871	68	2,391	62	2,263	30	17	
18	Haliburton.....	Minden.....	E. C. Young.....	*862	85	499	55	*363	30			18	
19	Haltoun.....	Milton.....	V. Chisholm.....	5,804	55	1,960	25	3,844	30	3,122	15	19	
20	Hastings.....	Bellefleur.....	S. Russell.....	7,122	64	2,814	16	4,308	48	3,354	24	20	
21	Huron.....	Goderich.....	Wm. Coats.....	6,308	48	2,159	28	4,149	28	3,274	64	21	
22	Kenora.....	Kenora.....	C. W. Chadwick.....	13,295	70	11,825	00	1,470	70	1,470	70	22	
23	Kent.....	Chatham.....	J. B. Clark.....	9,805	58	4,067	00	5,738	58	4,069	29	23	
24	Kingston.....	Kingston.....	J. P. Gildersleeve.....	2,654	30	999	96	1,654	34	1,638	91	24	
25	Lambton.....	Sarnia.....	A. MacLean.....	10,145	05	4,388	00	5,757	05	4,078	53	25	
26	Lanark, North.....	Almonte.....	H. C. Bowland.....	1,463	70	300	00	1,163	70	1,163	70	26	
27	Lanark, South.....	Perth.....	Jas. Armour.....	2,357	65	700	00	1,657	65	1,641	89	27	
28	Leeds.....	Brockville.....	(Geo. E. Davis, Acting N. O. Kilpatrick... G. S. Reid.....	2,604	18	181	57	2,422	61			28	
29	Lennox and Addington.....	Napanee.....	G. S. Reid.....	1,361	96	324	70	1,037	26	529	94	29	
30	Lincoln.....	St. Catharines.....	C. E. Fisher.....	2,466	85	1,000	50	1,466	35	1,466	35	30	
31	London.....	London.....	R. H. Dignan.....	11,875	20	4,475	45	7,399	75	4,339	98	31	
32	Manitowlin.....	Gore Bay.....	C. C. Platt.....	8,486	60	2,522	00	5,964	60	1,822	30	32	
33	Middlesex, E. and N.....	London.....	Miss M. V. Walker.....	1,709	75	686	80	1,022	95	1,022	95	33	
34	Middlesex, West.....	Glencoe.....	R. Dunlop.....	7,445	95	1,781	00	5,664	95	4,032	47	34	
35	Muskoka.....	Bracebridge.....	J. E. Lount.....	2,467	60	665	00	1,802	60	1,772	34	35	
36	Nipissing.....	North Bay.....	X. J. M. Deacon.....	14,181	30	12,345	00	1,836	30	1,802	67	36	
37	Norfolk.....	Simcoe.....	W. M. McGuire.....	15,425	63	15,214	15	**3,000	00	**3,000	00	37	
38	Northumberland, E.....	Colborne.....	A. G. Willoughby.....	4,797	00	1,851	00	2,946	00	2,662	20	38	
39	Northumberland, W.....	Colborne.....	H. McCullough.....	3,334	65	918	00	2,416	65	2,283	32	39	
				2,053	55	555	00	1,498	55	1,498	55		

40	Ontario.....	8,092 93	2,806 15	1,443 39	3,843 39
41	Ottawa.....	12,638 25	5,531 00	2,796 52	4,310 73
42	Oxford.....	{G. R. Pattullo.....	888 00		
		{W. L. MacWhinnie.....	1,349 80		
43	Parry Sound.....	C. Gillespie.....	636 00	1,175 15	3,575 15
44	Peel.....	F. J. Jackson.....	1,720 00	295 14	1,394 71
45	Perth, N.....	J. Steele.....	1,207 47	893 39	2,688 66
46	Perth, S.....	H. F. Sharp.....	936 00	1,195 70	3,293 39
		{B. Morrow.....			
47	Peterborough.....	{W. F. Morrow.....	2,142 00	904 33	1,195 70
48	Prescott.....	F. W. Thistlethwaite.....	1,408 00		3,304 32
49	Prince Edward.....	J. H. Holmes.....	350 50	71 02	1,434 45
50	Rainy River.....	Fort Frances.....	†985 00	352 77	2,034 08
51	Renfrew.....	Pembroke.....	1,644 00	545 60	2,752 76
52	Russell.....	R. A. Campbell.....	865 00	91 90	2,945 60
53	Simcoe.....	Jno. A. Gamble.....	4,150 53	4,761 86	2,117 60
54	Stromont.....	Barrie.....	1,120 00	66 70	2,127 50
55	Sudbury.....	Cornwall.....	†2,722 36	1,440 60	3,840 60
56	Temiskaming.....	Sudbury.....	†8,003 56		2,016 80
57	Thunder Bay.....	Haileybury.....	†18,092 36		3,840 60
58	Toronto, E.....	Port Arthur.....	†5,099 50		3,840 60
59	Toronto, W.....	Toronto.....	59,063 40	298 68	3,000 00
			29,458 10	22,912 29	2,696 92
			21,453 95	24,467 22	6,545 81
		(Acting)			6,718 58
60	Victoria.....	Lindsay.....	3,701 95	144 69	2,328 76
61	Waterloo.....	Kitchener.....	12,823 10	3,292 51	4,365 84
62	Welland.....	Oscar S. Eby.....	13,807 05	2,926 05	4,325 12
63	Wellington, N.....	J. C. Crow.....	6,555 88	5 14	1,546 26
64	Wellington, S. and C.....	Arthur.....	2,786 40	889 15	3,289 15
65	Wentworth.....	H. Horlop.....	6,008 30	16,045 86	5,782 87
66	York, E. and W.....	Guelph.....	37,790 73		
		Hamilton.....	15,962 00		
		Toronto.....	33,990 78		
			9,951 26	20,818 20	6,313 14
67	York, N.....	D. L. Tarlton, Acting	4,770 85	807 97	3,207 96
		Miss E. D. McKay,	852 04		
		(Acting)			

* Including \$200. salary paid by the Province.

† Land Titles office included, 8 Geo. V, cap. 27, sec. 20.

/ Including \$600. salary paid by the Province—also the fees of the Registry and Land Titles offices, 8 Geo. V, cap. 27, sec. 20.

Appointed O. in C., 6th January, 1922.

Appointed O. in C., 26th July, 1922. Assumed office, 9th August, 1922.

× Fees of the Registry and Land Titles offices are remitted monthly to the Provincial Treasurer, Mr. Deacon and his staff are paid salaries O. in C., 31st October, 1914.

** Salary.

† Died, 23rd April, 1922.

+ Appointed, O. in C., 24th August, 1922.

†† Appointed, O. in C., 4th July, 1922, to succeed B. Morrow resigned.

● Out of the fees of the Registry and Land Titles offices, Mr. Ferguson retains his salary of \$3,000, pays to his staff their salaries as fixed by orders-in-council (first deducting therefrom and transferring to the Provincial Treasurer the amounts required by the superannuation Act), pays the incidental expenses of the offices, and then transmits the surplus, if any, to the Provincial Treasurer. See Orders-in-Council 12th May, 5th August and 21st December, 1921.

|| Salary.

o Died, 11th October, 1922.

Mr. Deacon and his staff are paid salaries

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TWENTY-SIXTH ANNUAL REPORT

OF THE

Provincial Municipal Auditor

FOR

1922

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
1923

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400 Richmond St. W., Toronto

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

MAY IT PLEASE YOUR HONOUR:

I have the honour to present to you the report of the Provincial Municipal Auditor for the year 1922.

H. C. NIXON,
Provincial Secretary.

Parliament Buildings,
Toronto, January, 1923.

Parliament Buildings,
Toronto, January, 1923.

TO THE HONOURABLE H. C. NIXON, M.P.P.,
Provincial Secretary of the Province of Ontario.

Sir,—

I have the honour to present to you my report for the year 1922.

I have the honour to be, Sir,

Your obedient servant,

J. W. SHARPE,
Provincial Municipal Auditor.

Report of the Provincial Municipal Auditor

Toronto, Ont., January, 1923.

TO THE HONOURABLE H. C. NIXON, M.P.P.,
Provincial Secretary of the Province of Ontario.

Sir,—I have the honour to present to you the Twenty-sixth Annual Report of the Provincial Municipal Auditor.

COUNTIES OF PRESCOTT AND RUSSELL.

An audit of the accounts of these municipalities was ordered and referred to in the report for the year 1921. Mr. Crawley's report was received on January 27th, 1922, and is submitted herewith.

VILLAGE OF CASSELMAN

An audit of the accounts of this municipality was ordered and referred to in the report for the year 1921. Mr. Crawley's report was received on March 6th, 1922, and is submitted herewith.

TOWNSHIP OF CALVERT.

On January 20th, 1922, a copy of a resolution passed by the municipal council of the Township of Calvert was received requesting an audit of the accounts of that municipality. The appointment of Mr. John Clarke, of the city of Toronto, C.A., to make the necessary investigation and report was approved by Order in Council and the appointment was made on March 6th, 1922. Mr. Clarke's report was received on May 18th, 1922, and is submitted herewith.

VILLAGE OF FENELON FALLS.

On January 20th, 1922, a petition signed by 64 ratepayers of the municipality of Fenelon Falls was received asking for an audit of the accounts of the municipality. The appointment of Mr. Gordon A. Peters, of the city of Toronto, C.A., to make the necessary investigation and report was approved by Order in Council. Mr. Peters' report was received on May 2nd, 1922, and is submitted herewith.

TOWNSHIP OF GLACKMEYER.

On March 2nd, 1922, a copy of a resolution passed by the municipal council of Glackmeyer asking for an investigation and report of the accounts of the municipality was received. The appointment of Mr. John Clarke, of the city of Toronto, C.A., to make the necessary investigation and report was approved by Order in Council. Mr. Clarke's report was received on June 23rd, 1922, and is submitted herewith.

TOWNSHIP OF MARTLAND.

On April 25th, 1922, a petition signed by 34 ratepayers of the Township of Martland, was received asking for an audit of the accounts of the municipality. The appointment of Mr. Alexander S. Leith, of the city of Toronto, accountant, to make the necessary investigation and report was approved by Order in Council. Mr. Leith's report was received on June 24th, 1922, and is submitted herewith.

TOWN OF SMITH'S FALLS.

On August 16th, 1922, a petition signed by ratepayers of the Town of Smith's Falls was received asking for an audit of the accounts of the municipality. The appointment of Mr. John Clarke, of the city of Toronto, C.A., to make the necessary examination and report was approved by Order in Council. Mr. Clarke's report was received on December 29th, 1922, and is submitted herewith.

TOWN OF HEARST.

On 8th December, 1922, copy of resolution passed by the municipal council of the Town of Hearst asking for an audit of the accounts of the School Corporation of said Town was received. The appointment of Mr. Alexander S. Leith, of the city of Toronto, accountant, to make the necessary investigation and report was approved by Order in Council. Mr. Leith's report has not yet been received.

I have the honour to be, Sir,

Your obedient servant,

J. W. SHARPE,

Provincial Municipal Auditor.

Ottawa, Ontario,

January 25th, 1922.

TO THE WARDEN AND COUNCIL,

United Counties of Prescott and Russell,
L'Orignal, Ontario.

GENTLEMEN,—

We have audited the Books, Accounts and Moneys of the United Counties of Prescott and Russell for the period from January 1st, 1917, to December 31st, 1921, and as a result thereof append hereto:—

- (1) Consolidated Balance Sheet as at December 31st, 1921.
- (2) Abstract of Receipts and Disbursements for five years ended December 31st, 1921.
- (3) Abstract of Receipts and Disbursements on account of Construction and Maintenance of Highways and Bridges for the five years ended December 31st, 1921.
- (4) Schedule of Debentures outstanding December 31st, 1921.
- (5) Bank reconciliation.
- (6) Schedule of Rates levied during the years 1917 to 1921 inclusive.
- (7) Schedule of Interest accrued on debentures as at December 31st, 1921.
- (8) Schedule of the Equalized Assessment as at June 25th, 1921.
- (9) Schedule of Fire Insurance in force December 31st, 1921.

We beg to report as follows:—

BALANCE SHEET.

ARREARS OF TAXES, \$95,226.56—This amount represents the unpaid levies on municipalities for the year 1921 and should be paid early in 1922.

DUE BY PROVINCE, \$278,496.00—The yearly subsidy from the Province for construction and maintenance of highways is estimated at a percentage of the actual expenditure by the counties as follows:—

Provincial Roads, 60% of	\$71,236.49.....	\$ 42,741 60
County Roads, 40% of	578,819.88.....	231,528 00
Maintenance, 40% of	10,566.82.....	4,226 40
		\$278,496 00

Your attention is directed to an abstract of Receipts and Disbursements on Highways and Bridges included in this report. The total disbursements for 1921 on account of Provincial roads appear as \$94,271.87, from which must be deducted \$23,035.38, being the proportion of Expenditure on Highways by the Province, which the Counties must bear, leaving a balance of \$71,236.49 included as above.

DEFICIT, \$36,590.34—The auditor's statement for year 1916 shows a surplus of \$2,971.18. This statement does not include a liability for Accrued Interest on Debentures amounting to \$1,642.82, which would reduce the surplus to \$1,328.36. At the end of 1921 the deficit is \$36,590.34, so the rates levied during the past five years have been short of the expenditure on Revenue Account by \$37,918.70.

ACCOUNTS RECEIVABLE AND PAYABLE—We have been advised that there were no Accounts Receivable or Payable as at December 31st, 1921.

BANQUE d'HOCHELAGA LOAN, \$434,000.00—As shown by the Abstract of Disbursements on account of Highways included in this report, this loan has been occasioned principally by expenditure on account of Highways amounting to \$333,450.79. The balance of \$100,549.21 has been borrowed for current purposes. By-Law 807 provides that \$300,000.00 may be borrowed from the Bank in connection with expenditure on account of Highways. At December 31st, 1921, the loan from the Bank amounted to \$333,450.79, which is in excess of the amount authorized by the sum of \$33,450.79. We would recommend that separate accounts be kept for Highway loans, as the interest on such loans during construction, in our opinion, is rightly chargeable against the construction of Highways, and would have the effect of increasing the subsidy from the Province. The interest has not been charged to construction in the past.

DEBENTURE INTEREST ACCRUED, \$27,397.46—The interest on your debentures is payable yearly. At December 31st, 1921, the above mentioned sum was accrued though not payable until 1922. Included in this report is a schedule marked "G," showing how this amount is compiled.

DUE TO SEPARATE SCHOOLS, \$12,977.52—This amount has accumulated through Provincial Grants and County levies, and is payable on the order of the Separate School Inspectors.

TOWN OF HAWKESBURY, \$1,323.40—By-Law 809 authorizes a refund to the Town of Hawkesbury of one-third of levies provided by By-Laws 801 and 805, as follows:—

801.....	\$1,323 37
805.....	2,646 75
	\$3,970 12

CONTINGENT LIABILITY—We call your attention to a liability of the Counties of Prescott and Russell for a proportion of any expenditure on Highways which may have been made by the Province.

CAPITAL ASSETS—Included with the Capital Assets is a sum for Highways and Bridges equal to the total issues of debentures on account of Highways and Bridges. This asset will be written down as the debentures are paid.

DUE BY CAPITAL ACCOUNT, \$54,954.79—The estimated subsidy from Province on account of Roads is \$278,496.00. In anticipation of this subsidy the Bank loans for Highways have been increased to \$333,450.79. The difference of \$54,954.79 has been shown on the Balance Sheet as a Revenue Asset and a Capital Liability.

DEPRECIATION—As a deduction from Capital Assets, we have estimated the depreciation for five years as follows:—

On Buildings, 2% per annum.....	\$ 9,300 00
On Furniture, 10% " "	15,359 72
On Machinery, 10% " "	35,000 00
	\$59,659 72

DEBENTURES, \$748,485.33—This amount represents the debentures issued and outstanding at December 31st, 1921. Attached hereto is Schedule "D" showing how this total is made up.

CAPITAL SURPLUS, \$88,059.73—Represents the equity of the Counties in Land, Buildings, Furniture and Machinery after providing for depreciation as mentioned above.

GENERAL.

BY-LAWS—The By-Laws were signed by the Clerk and Warden and bore the seal of the Counties. By-Law No. 735 is missing, and we have been advised by the Clerk that no such by-law is in existence, and that this number was omitted through an error.

MINUTES OF ROAD COMMITTEE—The minutes of the Road Committee were not signed in the following cases:—

Oct.	1917—Not signed by Chairman.
Mar. 7th, 1918—	" " " Superintendent or Chairman.
Apr. 23rd, 1918—	" " " " " "
Aug. 30th, 1920—	" " " " " "

The proper signatures should be affixed. In future it would be advisable to secure the signatures in due course.

LICENSES—For Peddlers and Auctioneers were verified by cash received shown on the Treasurer’s duplicate receipts.

BONDS—The surety of the Treasurer is for \$12,000, in the form of a policy of Employers’ Liability Assurance Corporation, renewed May 20th, 1921, for one year. We have seen the renewal receipt only, as the Clerk advises that he cannot locate the policy. We would suggest that you obtain a duplicate.

FIRE INSURANCE—Included in this report is a Schedule marked “I” showing the Fire Insurance in force.

ORDERS ON THE TREASURER—The following orders on the Treasurer have not been signed:—

- 1917—No. 451—Not signed by Superintendent of Roads.
- 1918— “ 706— “ “ “ “ “ “ “
- “ 266— “ “ “ Chairman of Road Committee.
- “ 36— “ “ “ “ “ “ “
- 1920— “ 581— “ “ “ Superintendent of Roads.
- “ 557— “ “ “ “ “ “ “
- 1921— “ 1583— “ “ “ “ “ “ “

DEPOSIT OF CASH RECEIPTS—It has not been the practice of the Treasurer to deposit all money received, some of it being used to pay accounts and expenses as follows:—

1917.....	\$6,292 10
1918.....	7,770 44
1919.....	8,998 73
1920.....	34,662 71
1921.....	13,774 76

Orders and vouchers for all these payments have been submitted to us.

All moneys received should be deposited in the Bank.

MISCELLANEOUS RECEIPTS FROM HIGHWAYS—We were not able to trace these receipts to their source and would recommend that in future the Road Superintendent furnish the Treasurer with some account or memorandum of the amounts due, as these payments are made direct to the Treasurer and he has no way of determining their accuracy.

The Treasurer’s books were well kept and the vouchers were in good order.

HIGHWAYS AND BRIDGES.

ERRORS IN EXTENSION OF PAYLISTS—In extending the hours by the rate a number of mistakes have occurred, which are detailed on Schedule marked “A” following. The results of these mistakes are as follows:—

In 1917 the labourers received	\$13.67 too much.
“ 1918 “ “ “	4.82 “ little.
“ 1919 “ “ “	21.08 “ “
“ 1920 “ “ “	69.34 “ much.
“ 1921 “ “ “	77.61 “ “

ERRORS IN ADDITIONS OF PAYLISTS—Following is a schedule marked “B” showing mistakes in the addition of the paylists, the result of which is:—

In 1919 the Foremen paid out more than they received by	\$126 70
“ 1920 “ “ “ “ less “ “ “ “	1 90
“ 1921 “ “ “ “ “ “ “ “	4 11

Paylist No. 1324 in 1920 from Mr. J. H. Villeneuve is missing. The previous auditors claimed that the additions were wrong by \$110.00 and Mr. Villeneuve had deducted \$143.13 from his paylist in December, 1921, to adjust the errors of 1920. In August, 1921, Mr. Villeneuve has added \$100.00 to the amount of his paylist, making it total \$373.00, and supplying the explanation that his previous cheque was wrong by that amount. We were unable to find anything wrong with this previous cheque. It would appear that Mr. Villeneuve owes this \$100.00.

SIGNATURES ON PAYLISTS—It has occurred to us, in looking over the signatures of the labourers on the paylists, that in some cases there is a marked similarity between the foreman's handwriting and the labourers' signatures; in other cases there is no similarity, but all the labourers' signatures would appear to have been written by the same person; in still other cases a few of the labourers' signatures appear to have been written by one person. If such is the case, these paylists have little or no value as vouchers. At this point, we would direct your attention to By-law 712 which authorizes the Treasurer to send a cheque to each foreman on the receipt of a duplicate paylist certified by the foreman and approved and countersigned by the County Road Superintendent. The Treasurer has supplied us with these duplicate paylists certified, approved and countersigned as required.

VOUCHERS OTHER THAN PAYLISTS.—The vouchers and invoices for expenditures on County Roads have been kept by the Superintendent of Roads and were not in good order. The majority of these payments are covered by Minutes of the Road Committee, and all of the payments have been authorized by the Superintendent of Roads and the Chairman of the Roads Committee, as provided in By-law 712. Schedule "C" following shows in detail the payments for which no supporting vouchers or invoices, other than endorsed cheques, were submitted. These payments in total are as follows:—

1917.....	\$22,935 49
1918.....	15,716 30
1919.....	61,995 63
1920.....	61,062 63
1921.....	51,909 81

In handling of payments on account of Highways and Bridges for the future we would recommend the following:—

- (1) That a separate wages account be opened at the Bank, to which should be transferred an amount sufficient to cover the duplicate paylists submitted by the foremen.
- (2) Cheques payable to the order of the labourers be sent to the respective foremen or preferably direct to the men.
- (3) That the Treasurer be supplied at least monthly with all invoices supporting orders on him in the same way as the House of Refuge accounts are handled at the present time.

All of which is respectfully submitted.

A. A. CRAWLEY,

Chartered Accountant,
CRAWLEY, MILNE & COMPANY.

UNITED COUNTIES OF PRESCOTT AND RUSSELL
CONSOLIDATED BALANCE SHEET AS AT DECEMBER 31ST, 1921.

CAPITAL ASSETS

Capital Outlay:

Land.....	9,000 00
Court House, House of Refuge and Registry Office.....	93,000 00
Furniture.....	30,719 45
Machinery.....	70,000 00
Highways and Bridges:	
Debentures.....	762,999 73
Bank Loan.....	54,954 79

Less Depreciation represented by

Debentures paid.....	69,514 40
Estimated Depreciation on Buildings, Machinery and Furniture.....	59,659 72

REVENUE ASSETS

Banque d'Hochelega:

Current Account.....	36,778 80
Less Outstanding Cheques.....	29,880 84
Debiture and Coupon Account.....	
<i>Arrears of Taxes for Year 1921:</i>	
Cumberland.....	11,076 65
Cambridge.....	16,339 84
Clarence.....	17,202 83
Hawkesbury Town.....	15,588 48
Hawkesbury West.....	7,243 90
Longueuil.....	5,090 50
L'Orignal.....	2,051 37
Plantagenet North.....	12,695 49
Plantagenet South.....	7,937 50

Deferred Charges:

Insurance unexpired.....	333 70
Interest prepaid on Bank Loans.....	3,199 03

Due by Province (Estimated)

Due by Capital Account.....	54,954 79
Deficit.....	36,590 34

477,316 15

CAPITAL LIABILITIES

Debentures Issued:

House of Refuge.....	40,000 00
General Fund.....	15,000 00
Highways and Bridges.....	762,999 73
Less Repayments.....	817,999 73
	69,514 40

Debentures Outstanding.....	748,485 33
Due to Revenue Account.....	54,954 79
Capital Surplus.....	88,059 73

891,499 85

REVENUE LIABILITIES

Banque d'Hochelega Loan:

For Current Purposes.....	100,549 21
For Highways and Bridges.....	333,450 79

434,000 00

Debentures and Coupons Due and Unpaid:

By-law 595, due Dec. 31st, 1921.....	1,445 20
Coupons Outstanding.....	172 57

1,617 77

Debiture Interest Accrued—Not Due:

By-law 574.....	135 70
" 619.....	85 50
" 694.....	847 07
" 717.....	1,404 90
" 734.....	1,418 96
" 752.....	3,569 08
" 787.....	3,366 35
" 797.....	16,569 90

27,397 46

Due to Separate Schools

Due to Hawkesbury Town.....	12,977 52
	1,323 40

477,316 15

UNITED COUNTIES OF PRESCOTT AND RUSSELL

ABSTRACT OF RECEIPTS AND DISBURSEMENTS FOR YEARS 1917 TO 1921
INCLUSIVE.

SOURCE OF INCOME	1917	1918	1919	1920	1921
<i>Rates:</i>					
Alfred.....		6,733 25	14,062 35	12,298 51	14,707 65
Caledonia.....	6,916 40	6,777 45	9,611 77	11,465 95	7,617 89
Cambridge.....	6,469 96	8,261 09	8,634 72	8,620 34	15,089 14
Casselman.....	994 78	1,040 90	1,038 10	1,839 60	1,748 77
Clarence.....	19,121 33	11,210 72	.....	11,186 85	19,586 15
Cumberland.....	10,813 57	11,305 24	11,271 16	10,751 30	7,500 00
Hawkesbury—Town.....	4,263 37	4,461 00	5,635 40	.....	9,986 40
Hawkesbury—East.....	11,118 10	11,623 60	11,598 86	20,307 53	20,566 22
Hawkesbury—West.....	5,189 30	5,426 41	5,414 82	9,480 41	.....
Longueuil.....	2,171 35	4,762 47	2,398 53	2,692 36	3,764 00
L'Orignal.....		1,279 01	2,138 30	2,899 90	.....
Plantagenet—North.....	7,412 65	.....	15,480 86	13,539 42	.....
Plantagenet—South.....		14,958 62	7,629 26	13,357 51	7,000 00
Rockland.....	1,989 57	2,081 80	2,669 40	4,730 40	3,939 31
Russell.....	8,603 21	8,994 38	8,975 23	15,714 03	18,335 27
Vankleek Hill.....	2,415 91	2,527 90	2,521 10	4,467 60	3,276 25
<i>Interest, Banque d'Hochelega:</i>	28 75	316 30	.....	283 90	183 10
<i>Accrued on Debentures</i>					
Sold.....	583 56	756 16	2,597 26	904 20	2,367 12
From Municipalities.....	207 36	172 91	234 28	146 30	411 34
<i>Education—Grants, Public</i>					
Schools.....	6,683 15	7,855 27	10,883 21	13,551 43	17,946 61
Continuation Classes.....	358 91	366 27	295 67	.....	.....
Libraries.....	105 50	80 00	.....	91 50	158 28
Separate Schools.....	.....	572 02	536 31	2,069 80	5,320 85
Week Schools.....	.....	120 00	.....	.....	.....
Fees from Examinations.....	36 00	26 00	22 00	26 00	20 00
<i>Administration of Justice:</i>					
Provincial Treasurer.....	1,545 77	2,081 99	1,663 86	791 49	3,953 61
Division Courts.....	33 54	31 35	34 68	22 70	37 24
Fines.....	8 00	34 95	10 85	26 00	40 00
Registry Office—Prescott.....	94	17 42	32 36	83 69	78 96
Registry Office—Russell.....	57 55	23 08	43 50	235 68	146 52
Jury Fund.....	3 00	.....	36 80	3 00	1 50
<i>Debentures Sold.....</i>	50,000 00	50,000 00	150,000 00	200,000 00	299,999 73
Premium on Debentures.....	545 00	.....	4,435 00	.....	.....
<i>House of Refuge.....</i>	1,710 02	1,464 40	5,121 95	5,121 44	2,253 98
<i>Roads and Bridges.....</i>	275 98	.....	.....	27 13	.....
<i>Provincial County Roads:</i>					
Subsidy.....	.....	35,848 37	40,898 27	68,493 44	69,669 09
Miscellaneous.....	.....	.....	89 87	.....	13 05
<i>County Roads:</i>					
Subsidy.....	65 31	1,104 25	.....	78,154 06	175,465 87
Miscellaneous.....	.....	.....	.....	1,187 88	766 43
<i>Licenses:</i>					
Peddlers.....	442 00	389 00	328 00	236 00	319 00
Auctioneers.....	45 00	100 00	70 00	85 00	85 00
<i>Redemption of Lands.....</i>	167 73	185 23	81 45	537 80	46 58
<i>Non-Resident Taxes.....</i>	4,142 79	3,119 39	4,547 33	3,093 12	4,006 78
<i>Current Loans.....</i>	.....	.....	.....	12,000 00	.....
<i>Miscellaneous.....</i>	6 00	.....	.....	8 00	.....
Total Receipts.....	154,531 36	206,108 20	331,042 51	539,531 27	716,407 69
<i>Liability to Bank, Dec. 31,</i>					
1921.....	31,293 73	24,310 91	106,711 86	297,429 76	427,102 04
Forward.....	185,825 09	230,419 11	437,754 37	836,961 03	1,143,509 73

UNITED COUNTIES OF PRESCOTT AND RUSSELL

ABSTRACT OF RECEIPTS AND DISBURSEMENTS FOR YEARS 1917 TO 1921 INCLUSIVE.

NATURE OF DISBURSEMENTS	1917	1918	1919	1920	1921
<i>General Expense:</i>					
Council Meetings.....	1,489 10	1,527 45	1,640 60	1,839 80	2,242 90
Commissioners.....	451 15	377 50	595 71	992 53	1,619 60
Auditors.....	70 00	70 00	70 00	85 50	115 50
County Clerk—Salary.....	400 00	500 00	600 00	600 00	600 00
County Treasurer—Salary.....	800 00	900 00	1,000 00	1,200 00	1,200 00
Janitor and Caretakers.....	232 50	255 00	270 00	285 00	330 00
Fuel and Light.....	596 35	648 99	903 35	1,444 86	777 94
Insurance.....	150 80	175 00	894 60	255 00	175 00
Law Costs.....	35 13	2 00	2 00	990 85	337 06
Printing, Advertising, Postage, etc.....	999 91	925 90	1,286 62	2,126 69	1,347 15
Furniture.....			58 26	89 39	630 06
Repairs.....	73 55	102 90	131 24	142 05	204 54
War Tax.....	16,518 47	16,518 47			
<i>Administration of Justice:</i>					
Auditors of Accounts.....	90 70	60 20	59 10	59 80	94 10
Crown Attorney and Clerk.....	835 08	842 91	634 93	775 64	893 41
Constables.....	633 88	418 08	455 79	609 36	1,022 39
Coroners.....	264 40	120 40	249 65	170 60	248 55
Crier.....	20 15				
Crown Witnesses.....	459 15	210 40	88 30	64 20	39 00
Division Court—Jury.....	14 20		12 00		65 00
Gaol Supply.....	188 84	177 13	292 40	207 85	183 46
Gaol Salaries.....	1,279 31	1,495 16	1,920 28	1,965 16	2,141 88
Judge's Expense.....	15 00	13 00	5 00	7 00	8 50
Jury.....	508 79	150 41	563 61	660 13	47 43
Re Lunatics and Prisoner.....	411 97	154 82	178 48	219 62	304 05
Registry Offices.....	505 60	1,027 09	257 09	399 10	861 75
Stenographers.....	27 46	6 00	200 67	188 75	166 70
Selection of Jurors.....	274 94	294 55	125 80	144 70	104 70
Sheriff.....	872 29	1,151 81	1,328 37	1,228 50	1,461 02
Surgeons.....	143 20	250 40	411 40	221 15	385 55
Justices of the Peace.....	59 89	35 75	70 70	20 95	67 62
County Court Clerk.....	8 00	12 00	16 00	24 00	24 00
<i>Interest, Banque d'Hochelega:</i>					
Sundries.....	1,695 15	3,377 45	6,659 20	17,284 25	18,782 21
Debenture Interest.....	2,528 83	5,315 59	8,010 32	16,607 53	26,851 82
<i>Education—High Schools:</i>					
Hawkesbury.....	2,003 92	1,916 84	1,692 01	1,645 42	2,798 98
Vankleek Hill.....	4,677 71	4,818 63	6,592 50	4,410 57	8,852 15
Rockland.....	2,146 64	2,062 14	2,357 65	2,371 66	3,501 83
Plantagenet.....	1,213 19	940 89	990 49	751 83	2,257 48
Winchester.....			85 73	39 63	250 19
Morewood.....	221 95				
Public Schools.....	7,707 81	8,882 36	11,894 91	14,535 11	18,902 51
Separate Schools.....		100 83	915 40	2,076 82	3,500 31
Continuation Classes.....	5,574 68	6,225 88	4,950 14	6,420 64	4,202 89
Inspector—Salary.....	1,500 00	1,500 00	1,550 00	1,750 00	1,750 00
Examination Expenses.....	267 66	401 24	452 36	509 68	531 98
Teachers' Institute.....	75 00	75 00	50 00	50 00	
School Libraries.....	105 50	80 00		91 50	158 28
Week Schools.....		120 00			
<i>Redemption of Lands:</i>					
Non-Resident Taxes.....	167 73	185 23	81 45	537 80	46 58
Debentures Paid.....	4,142 79	3,119 39	4,547 33	3,093 12	4,006 78
Discount on Debentures.....	4,419 14	5,991 54	7,656 13	13,339 48	19,471 03
House of Refuge.....		889 00	75 00	24,980 00	4,349 73
Roads and Bridges.....	16,070 64	17,508 46	26,560 16	30,229 19	17,987 63
Provincial County Roads.....	2,911 41	3,347 70	7 00	1,463 68	1,016 00
County Roads—Construction.....		599 13	114,155 74	116,165 15	94,271 87
Maintenance of County Roads.....	86,426 84	90,482 64	185,851 20	425,391 09	578,819 88
Current Loans.....	6,387 91	8,630 34	12,179 41	15,223 86	10,566 82
				12,000 00	
Forward.....	58,147 85	64,240 17	60,522 66	85,833 46	110,039 49

UNITED COUNTIES OF PRESCOTT AND RUSSELL

ABSTRACT OF RECEIPTS AND DISBURSEMENTS FOR YEARS 1917 TO 1921 INCLUSIVE—Continued.

NATURE OF DISBURSEMENTS	1917	1918	1919	1920	1921
<i>Miscellaneous Grants:</i>					
Agriculture.....	150 00	150 00	600 00	1,312 50	1,300 00
Canadian Patriotic Fund.	1,000 00	600 00	.....	.....	.....
British Red Cross.....	200 00	.....	.....	.....	.....
Catholic Army Huts.....	.....	1,000 00	.....	.....	.....
Red Triangle Fund.....	.....	1,800 00	.....	.....	.....
Mothers' Allowances.....	.....	.....	.....	.....	3,620 35
Miscellaneous.....	761 15	581 78	1,207 38	679 84	583 81
Total Disbursements	180,785 46	199,125 38	413,443 46	730,249 17	846,079 97
<i>Liability to Bank, Jan. 1, 1921.....</i>	5,039 63	31,293 73	24,310 91	106,711 86	297,429 76
TOTAL.....	185,825 09	230,419 11	437,754 37	836,961 03	1,143,509 73

UNITED COUNTIES OF PRESCOTT AND RUSSELL

ABSTRACT OF RECEIPTS AND EXPENDITURE ON ACCOUNT OF CONSTRUCTION AND MAINTENANCE OF HIGHWAYS AND BRIDGES.

SOURCE OF REVENUE	1917	1918	1919	1920	1921	Total
<i>Rates Levied for Roads, Bridges and Maintenance.....</i>	16,518 42	16,518 47	33,636 94	67,273 88	45,268 64	179,216 35
<i>Debentures Sold:</i>						
Nominal Value.....	50,000 00	50,000 00	150,000 00	200,000 00	299,999 73	749,999 73
Prem. on Debentures.	545 00	.....	4,435 00	.....	.....	4,980 00
<i>Government Subsidy:</i>						
County Roads.....	65 31	1,104 25	.....	78,154 06	175,465 87	254,789 49
Provincial Roads.....	.....	35,848 37	40,898 27	68,493 44	69,669 09	214,909 17
<i>Miscellaneous Receipts...</i>	.....	.....	89 87	1,187 88	779 48	2,057 23
Total Receipts.....	67,128 73	103,471 09	229,060 08	415,109 26	591,182 81	1,405,951 97
<i>Proportion of Total Liability to Bank:</i>						
December 31st.....	19,936 90	16,177 92	99,304 19	240,975 03	333,450 79	333,450 79
TOTAL.....	87,065 63	119,649 01	328,364 27	656,084 29	924,633 60	1,739,402 76

UNITED COUNTIES OF PRESCOTT AND RUSSELL

ABSTRACT OF RECEIPTS AND EXPENDITURE ON ACCOUNT OF CONSTRUCTION AND MAINTENANCE
OF HIGHWAYS AND BRIDGES—Continued.

NATURE OF EXPENDITURE	1917	1918	1919	1920	1921	Total
<i>Provincial County Roads:</i>						
Pay Lists.....		599 13	24,629 92	3,563 29	959 20	29,751 54
Contracts, Bridges....			4,402 00			4,402 00
Highways.....			77,913 44	91,875 30	56,954 46	226,743 20
Treasurer of L'Orignal			61 50	8,119 90		8,181 40
Oil.....					11,064 79	11,064 79
Engineer.....			5,031 00	-8,371 94		13,402 94
Miscellaneous.....			2,117 88	4,234 72	2,258 04	8,610 64
Treasurer of Ontario..					23,035 38	23,035 38
		599 13	114,155 74	116,165 15	*94,271 87	325,191 89
<i>County Roads:</i>						
Pay Lists.....	10,551 02	1,788 85	62,806 90	130,548 93	185,957 76	391,653 46
Contracts, Bridges....	35,139 15	77,432 68	29,829 30	39,961 42	25,159 74	207,522 29
Highways.....	12,177 98	1,848 50	23,969 11	169,169 54	302,657 46	509,822 59
Machinery purchased.	18,858 18	1,086 44	46,646 33	38,066 75	674 17	105,331 87
Oil.....	557 00		826 36	5,188 63	26,153 70	32,725 69
Explosives.....	202 78		1,970 19	1,562 67	2,538 23	6,273 87
Treasurer of Vankleek Hill.....				7,275 58	3,924 42	11,200 00
Treasurer of Hawkes- bury Town.....	405 00			4,453 50		4,858 50
F. A. Senecal, Expense	1,415 67	642 90	1,549 51	1,518 95	1,203 64	6,330 67
Salary..	1,200 00	1,200 00	1,400 00	2,000 00	2,000 00	7,800 00
Treasurer of Carleton..					3,830 70	3,830 70
Treasurer of North Plantagenet.....	1,500 00			447 70		1,947 70
Engineer.....	527 50	1,929 00	2,725 85	5,146 80		10,329 15
Coal.....			397 35	3,201 14	3,178 36	6,776 85
Miscellaneous Supplies	3,892 56	4,554 27	13,730 30	16,849 48	21,541 70	60,568 31
Total.....	86,426 84	90,482 64	185,851 20	425,391 09	578,819 88	1,366,971 65
<i>Maintenance:</i>						
Pay Lists.....	638 79	8,630 34	9,413 70	12,224 66	9,118 96	40,026 45
Miscellaneous Supplies			2,765 71	2,999 20	1,447 86	7,212 77
Total.....	638 79	8,630 34	12,179 41	15,223 86	10,566 82	47,239 22
<i>Grand Total of All Ex- penditure.....</i>	87,065 63	99,712 11	312,186 35	556,780 10	683,658 57	1,739,402 76
<i>Proportion of Bank Li- ability:</i>						
January 1st.....		19,936 90	16,177 92	99,304 19	240,975 03	
	87,065 63	119,649 01	328,364 27	656,084 29	924,633 60	1,739,402 76

* Expended by Counties of Prescott and Russell..... \$71,236 49
 " " Treasurer of Ontario..... 23,035 38

\$94,271 87

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "A"

ERRORS IN EXTENSION OF PAY LISTS.

1917

Amount of List	Date	Increase	Decrease	Amount	Date	Increase	Decrease
43 31	Feb. 5	..	0 10	564 75	July 21	3 00	..
119 45	May 1	..	02	44 05	24	50	..
215 74	June 5	..	1 50	242 20	Aug. 3	..	4 00
168 90	9	0 15	..	702 91	25	2 25	..
649 27	July 2	..	85	170 90	Sept. 1	..	3 00
251 55	7	..	15	672 05	13	20	..
277 00	7	..	3 27	474 35	Oct. 4	..	4 73
362 17	8	..	2 40	30 45	Nov. 21	25	..
Amount Overpaid, 13.67.						6 35	20 02

1918

88 01	Feb. 12	..	0 05	277 95	July 1	\$1 00	..
37 75	Apr. 18	..	40	292 25	13	5 50	..
56 60	18	..	2 30	477 00	Sept. 13	1 97	..
222 05	July 2	..	1 00	277 90	13	10	..
Amount Underpaid, 4.82.				3 75	8 57		

1919

207 55	Mar. 15	0 30	..	1,045 25	Aug. 6	6 50	..
238 25	Jan. 31	2 70	..	1,319 92	11	..	8 00
614 25	Mar. 3	..	0 25	1,405 70	25	..	3 00
660 80	28	1 15	..	696 95	25	..	1 00
272 28	May 31	4 00	..	1,399 82	Sept. 20	2 15	..
1,002 84	June 6	..	1 20	978 81	20	60	..
961 51	28	6 13	..	1,022 50	22	50	..
604 35	July 7	..	2 30	857 40	22	9 00	..
111 47	10	3 50	..	83 44	Nov. 5	..	25
993 55	12	2 00	..	223 50	21	..	3 60
311 80	7	..	1 00	755 73	Dec. 3	..	20
473 06	19	10 30	..	415 50	3	3 50	..
1,134 61	28	1 35	..	202 00	..	..	75
184 35	28	50	..	1,399 82	Sept. 20	2 15	..
507 50	28	50	..	978 81	..	..	..
1,076 85	28	..	18 40	..	..	..	..
1,014 00	Aug. 6	4 20	..	..	..	..	..
Amount Underpaid, 21.08.					61 03		39 95

1920

374 90	Jan. 12	..	3 50	446 87	July 13	0 62	..
441 66	27	0 30	..	627 00	20	..	3 33
714 88	Feb 11	..	4 00	87 97	20	..	90
780 93	Mar. 24	..	7 15	670 72	22	40	..
172 83	25	..	5 00	518 90	31	3 50	..
164 90	Apr. 4	..	9 00	1,363 80	Aug. 17	3 60	..
141 25	May 8	..	10 00	167 26	Sept. 4	01	..
321 47	10	17	..	685 25	23	..	60
470 60	18	..	1 00	1,824 95	30	..	1 00
192 00	June 1	3 50	..	381 00	Oct. 15	..	5 00
378 64	3	..	50	1,399 70	19	40	..
217 95	5	..	3 00	484 20	27	..	7 00
538 35	23	..	2 25	265 95	27	..	12 00
1,121 10	23	..	10 50	748 20	29	..	4 00
426 03	July 2	1 75	..	375 00	Nov 23	..	35
448 70	5	..	2 05	1,210 03	23	..	8 00
377 06	5	..	1 00	79 20	Dec. 1	15	..
1,506 00	9	1 20	..	323 45	13	2 50	..
274 28	9	6 00	..	648 80	20	3 20	..
490 92	9	4 49	..	..	..	..	..
Amount Overpaid, \$69.34.						31 79	101 13

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "A"

ERRORS IN EXTENSION OF PAY LISTS—Continued,

1921

Amount of List	Date	Increase	Decrease	Amount	Date	Increase	Decrease
<i>Foremen</i>							
Melvin.....	Mar 21	10 00	..	677 08	Sept. 26	0 93	..
Villeneuve..	May 19	..	9 59	337 08	Oct. 22	1 00	..
Boileau....	27	..	6 00	863 56	22	20	..
Ouilette....	27	1 30	..	493 14	27	..	2 00
Villeneuve..	July 8	..	8 70	790 30	Nov. 1	..	25
Parent.....	Aug. 2	1 50	..	1,238 95	1	1 25	..
432 40	22	..	63 00				
244 75	30	..	12 50				
153 30	31	..	1 75				
422 65	Sept. 2	12 00					
Amount Overpaid, 77.61						26 18	103 79

UNITED COUNTIES OF PRESCOTT AND RUSSELL

ERRORS IN ADDITION OF PAY LISTS.

SCHEDULE "B"

1919

Date	Amount of Paylist	Increase	Decrease
June 3.....	630 00	.....	45
10.....	531 08	112 20	
July 3.....	281 15	1 00	
10.....	111 47	10 00	
12.....	993 55	.....	20
Aug. 6.....	541 14	5 00	
Sept. 16.....	111 08	.....	90
Oct. 20.....	1,018 84	05	
Net Increase, \$126.70		128 25	1 55

1920

Dec. 27, 1919.....	973 50	.....	50
May 26, 1920.....	336 05	1 00	
June 9.....	1,374 00	.....	10 00
18.....	1,340 05	10	
Aug. 24.....	1,832 95	1 00	
30.....	1,208 70	1 00	
Sept. 4.....	33 06	1 00	
Oct. 4.....	1,383 70	4 00	
Nov. 23.....	129 20	50	
Net Decrease, \$1.90		8 6	10 50

1921

July 11.....	276 40	.....	4 00
Sept. 17.....	1,242 77	.....	11
Net Decrease, \$4.11			4 11

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "C"

LIST OF SUPPORTING VOUCHERS MISSING.

Feb. 8—O. Daigneault.....	42 09	Sept. 22—J. O'Brian.....	81 00
L. Menard.....	31 93	McDonell & Dibblee..	2,000 00
L. Pilon.....	22 91	McDonell & Dibblee..	1,754 68
J. Bourgon.....	10 42	Oct. 18—McDonell & Dibblee..	2,945 60
W. Leger.....	37 50	J. O'Brian.....	75 00
Mar. 14—L. Maynard.....	3 33	A. Pilon.....	15 00
F. Paquette.....	7 50	J. Bourdeau.....	24 80
W. MacIntosh.....	13 23	22—A. St. Lewis.....	29 00
Z. Bourgon.....	8 41	P. Tourangeau.....	8 57
O. Daigneault.....	3 00	W. Cunning.....	18 75
J. Bertrand.....	3 10	H. Cameron.....	320 00
W. McKay.....	10 82	J. Baron.....	8 00
S. Bertrand.....	3 70	23—H. Marion.....	10 00
C. Pilon.....	4 17	Mrs. Gratton.....	4 00
Z. Bourgon.....	6 25	D'Aoust & Cie.....	48 44
April 25—F. A. Senecal.....	5 83	J. Cotton.....	56 00
27—J. McQueen.....	284 00	F. Chevrier.....	15 00
June 22—F. A. Senecal.....	700 00	Nov. 14—H. Villeneuve.....	12 00
23—Treasurer of Russell..	99 75	J. W. Cameron.....	35 20
McDonell & Dibblee..	390 50	S. Leger.....	19 25
Treasurer of Russell..	43 35	Mr. Gauthier.....	7 80
26—V. Belanger.....	95 00	Dec. 6—D. Ranger.....	7 00
H. McCullough.....	24 00	W. Hagar.....	15 50
July 29—F. A. Senecal.....	175 72	I. Leclair.....	12 00
F. A. Senecal.....	271 22	J. Tetreault.....	48 70
25—McDonell & Dibblee..	1,500 00	H. Villeneuve.....	26 60
McDonell & Dibblee..	587 20	J. B. Levac.....	24 75
Ontario Bridge Co....	6,486 40	L. Baker.....	48 50
P. Cadieux.....	15 00	J. St. Denis.....	63 00
D. McDiarmid.....	83 49	Ontario Bridge Co....	65 25
Aug. 25—McDonell & Dibblee..	1,000 00	26—R. Pearl.....	15 00
J. O'Brian.....	80 00	E. Quan.....	25 00
31—P. Beriault.....	100 00	D. Doyle.....	3 70
McDonell & Dibblee..	2,000 00	A. Compeau.....	1 00
W. Leroy.....	7 45	Russell Brick & Fibre	
C. Gascon.....	11 35	Co.....	150 00
Sept. 1—F. A. Senecal.....	33 88	A. Bourgon.....	7 88
W. Fredette.....	54 00	A. Boileau.....	100 00
Wm. Coupal.....	10 00	L. Monard.....	15 00
J. Boileau.....	10 00	T. Emard.....	25 50
D. Lariviere.....	4 00	D. Villeneuve.....	14 00
T. Sherman.....	15 00	D. Labrosse.....	21 00
J. Legault.....	420 00	D'Aoust & Cie.....	23 92
8—J. LaPlante.....	8 60	J. W. Birmingham....	10 00
		Total, 1917...	\$22,935 49

LIST OF COUNTY ROADS VOUCHERS MISSING—1918.

Jan. 10—P. Duffy.....	30 00	Mar. 12—J. Shane.....	4 40
H. Cameron.....	66 00	S. Leduc.....	77 70
W. Lalonde.....	30 15	April 30—V. Belanger.....	65 00
G. L. Francoeur.....	34 70	F. A. Senecal.....	51 70
F. A. Senecal.....	39 35	F. A. Senecal.....	14 96
J. Denis.....	18 20	O. Schouinard.....	85 75
J. Clement.....	58 50	J. Denis.....	9 80
E. Leclair.....	3 00	A. Dewar.....	6 50
S. Leduc.....	69 20	E. Leclair.....	3 00
F. Lavergne.....	21 80	J. Shane.....	4 40
Treasurer of Longueuil	8 30	J. Clement.....	65 90
Feb. 5—J. Francoeur.....	80 10	X. Gauthier.....	25 20
C. Higginson.....	10 00	May 10—Ontario Bridge Co....	800 00
L. Rose.....	47 60	A. G. Cross.....	48 40
A. Dewar.....	46 25	E. Racine.....	21 00
Mar. 12—V. Belanger.....	45 60	G. Sherman.....	11 60
F. A. Senecal.....	100 00	22—V. Belanger.....	260 00

UNITED COUNTIES OF PRESCOTT AND RUSSELL
 SCHEDULE "C"

LIST OF COUNTY ROADS VOUCHERS MISSING—1918—Continued.

May 22—	J. Villeneuve.....	39 50	Aug. 8—	M. Lamourieux.....	5 00
	J. McPhee.....	4 00	30—	X. Gauthier.....	16 00
June 4—	F. Blondin.....	32 00	Sept. 10—	H. Meech.....	22 80
	W. Lanthier.....	50 00		V. Belanger.....	106 00
	C. Hascon.....	43 50	16—	E. Gauthier.....	30 35
	W. Marlow.....	4 50	Oct. 17—	J. Tetreault.....	48 50
	F. Lavergne.....	66 50		D. Kirby.....	242 10
	Ontario Bridge Co....	940 00		J. Meech.....	49 00
	Ontario Bridge Co....	1,451 20		G. Francoeur.....	4 50
	L. Grenier.....	36 30		G. Lighthall.....	10 00
	J. Denis.....	59 00		D'Aoust & Belanger...	10 55
	Ontario Bridge Co....	3,812 00		W. Lauzon.....	1 20
	Ontario Bridge Co....	2,109 27		W. Lalonde.....	2 40
28—	D. Taylor.....	37 53		H. Brazean.....	7 65
	R. Sparks.....	3 20		L. Dorin.....	1 40
	A. Quan.....	11 00		P. Tourangeau.....	81 25
	R. Scott.....	19 00	Nov. —	S. Leger.....	25 00
	D. Taylor.....	8 33		L. Dorin.....	236 50
	V. Belanger.....	260 00		A. Sauve.....	1 90
	Sawyer-Massey Co....	21 00		E. Labrose.....	6 50
	P. Duffy.....	15 00		W. McCann.....	6 50
	A. Carriere.....	12 00	21—	E. Brisson.....	3 00
	E. Racine.....	20 00		W. McDiarmid.....	44 20
	D. Hebert.....	16 80		F. Lavergne.....	78 60
July 6—	J. Martin.....	89 25		O. Boileau.....	83 00
	E. Ravary.....	52 80		E. Leclair.....	3 00
	Ontario Bridge Co....	526 08		E. Leclair.....	20 00
	J. Armstrong.....	700 00	Dec. 9—	L. Rose.....	67 60
	J. Dennis.....	269 65		J. Martin.....	61 23
	S. Leduc.....	77 25		A. Lanthier.....	10 80
	V. Belanger.....	180 00		D. McDiarmid.....	6 00
	V. Belanger.....	152 00		J. Labelle.....	21 68
June 28—	A. Larocque.....	24 50		F. Blondin.....	104 80
July 6—	P. Duffy.....	5 00		D. McCann.....	6 00
	D. McDiarmid.....	75 50		J. Dicaire.....	24 00
	J. Sabourin.....	99 00		J. McPhee.....	44 25
	J. Morin.....	17 00		D. McDiarmid.....	4 30
	J. Robilliard.....	4 50		L. Grenier.....	20 30
	D. D'Aoust.....	2 25		Williams & Wilson....	9 86
	D'Aoust & Belanger...	36 43		G. Quesnee.....	15 00
	G. Pharand.....	14 65		J. Racine.....	15 00
	H. Allison.....	36 30		W. Leger.....	100 00
Aug. 8—	E. Ravary.....	92 65		W. Leger.....	200 00
	J. Byers.....	48 08			
				Total, 1918...	\$15,716 30

SCHEDULE "C"

LIST OF HIGHWAY VOUCHERS MISSING—1919.

Jan. 1—	F. A. Senecal.....	34 70	Feb. —	Ontario Bridge Co....	1,500 00
	Ontario Bridge Co....	1,536 00		J. Dennis.....	191 40
	Ontario Bridge Co....	1,100 00	March —	R. Harvey.....	84 00
	W. S. Leger.....	400 00		R. Lauzon.....	28 00
	J. Grenon.....	548 16		H. Sauve.....	24 00
	W. Chenier.....	33 00		J. Dent.....	778 79
	S. Leduc.....	85 25		H. Clement.....	49 00
	J. Ferrier.....	310 00		R. Harvey.....	14 00
	C. Rathwell.....	137 25		M. Watson.....	28 00
	J. Melvin.....	38 25		C. Smith.....	14 00
	J. A. Dent.....	279 02		E. Labrosse.....	12 00
	J. A. Dent.....	103 25		R. Smith.....	21 00
Feb. —	A. Desauteles.....	1,600 00		R. Mooney.....	28 00
	C. Hayes.....	150 00		D. Lafrance.....	21 00
	J. A. Dent.....	759 91		W. Lafrance.....	21 00
	Treas. of L'Original...	37 75		L. Fournier.....	32 00

UNITED COUNTIES OF PRESCOTT AND RUSSELL
SCHEDULE "C"

LIST OF HIGHWAY VOUCHERS MISSING—1919—Continued.

March	—W. Villeneuve.....	14 00	July	—C. Goscon.....	54 00
	A. Pharand.....	16 00	Aug.	—V. Belanger.....	71 00
	J. Wylie.....	14 00		V. Belanger.....	447 00
	H. Allison.....	13 50		Dore & Fils.....	5,000 00
	E. Steele.....	87 50		O'Reilly & Belanger...	397 35
	F. Barton.....	50 00		J. Sauve.....	59 06
	F. Blondin.....	80 35		N. Boileau.....	18 75
April	—J. Corson.....	44 00		Taylor Bros.....	9 00
	R. McEwen.....	98 50		V. Belanger.....	180 00
	W. Ralph.....	144 00		V. Belanger.....	81 00
	H. Allison.....	7 50	Sept.	—J. Bonhomme.....	900 00
	J. Gratton.....	25 00		O. Boileau.....	27 75
May	—J. Dent.....	16 67		J. O'Reilly.....	100 00
	R. McEwen.....	20 00		V. Belanger.....	184 00
	K. O'Reilly.....	36 88		V. Belanger.....	489 00
	J. Bourgon.....	50 00		C. Rothwell.....	56 00
	Mr. Leduc.....	34 60	Oct.	—V. Belanger.....	248 00
	J. Mooney.....	7 00		E. Mooney.....	42 75
	The Citizen.....	15 75		Dore & Fils.....	7,000 00
	O. Goulet.....	25 00		Dore & Fils.....	3,000 00
	F. Lavergne.....	57 35		R. Tweed.....	3 25
June	—Can. Pac. Rly.....	149 80		H. McCann.....	14 00
	Mr. Major.....	55 43		V. Belanger.....	334 00
	Can. I. I. Co.....	80 40		V. Belanger.....	300 00
	Dore & Fils.....	10,000 00		Ontario Bridge Co....	673 00
	Mr. Grenier.....	108 50		A. Larocque.....	37 60
	P. Tourangeau.....	125 75		F. Lalonde.....	35 00
	F. Blondin.....	70 70		Can. Ingot Iron Co....	636 40
	V. Belanger.....	320 00		Can. Fairbanks Morse	7,000 00
	V. Belanger.....	40 00		W. S. Leger.....	25 00
June	—J. Tetrault.....	13 00		D. Legault.....	15 00
	Le Moniteur.....	12 00		L. Legault.....	82 25
	O. Boileau.....	60 95		R. Tweed.....	44 14
	A. Grenier.....	18 80		J. McPhee.....	6 00
	V. Belanger.....	60 00		Sawyer-Massey Co....	4,000 00
	V. Belanger.....	163 00		F. A. Senecal.....	194 44
	J. Dent.....	112 20		S. Leduc.....	145 08
	W. Paquette.....	12 92		J. Meech.....	207 50
	S. Pilon.....	8 85	Nov	—D. Londie.....	407 83
	C. Rathwell.....	37 78		E. Brisbois.....	717 75
	S. Leduc.....	124 75		J. Delaney.....	1,200 00
	W. Landriault.....	45 00		A. Byers.....	15 00
July	—Z. Labrosse.....	164 53		H. Lariviere.....	87 50
	D. Londie.....	185 67		F. A. Senecal.....	35 56
	F. A. Senecal.....	155 61		D. Mooney.....	26 25
	V. Belanger.....	81 00		A. Rouleau.....	27 50
	V. Belanger.....	360 00		X. Gauthier.....	18 00
	J. Coupol.....	25 00	Dec.	—McDonell & Dibblee..	2,390 32
	E. Major.....	26 63		The Journal.....	5 25
	E. Ravary.....	89 50		P. Delaney.....	200 00
	S. Leduc.....	123 15		Boire & Frere.....	190 00
	Dore & Fils.....	686 70			
	J. Villeneuve.....	138 55			
	N. McCown.....	44 85			
				Total, 1919...	\$61,995 63

LIST OF HIGHWAYS AND BRIDGES VOUCHERS MISSING—1920.

Jan.	—O. Beaulieu.....	300 00	Jan.	—W. Edwards.....	199 28
	E. Sanche.....	30 00		A. Larocque.....	51 00
	F. Flood.....	5 00		Merkley Bros.....	61 50
	Le Droit.....	10 20		D. Bonhomme.....	650 00
	R. Fraser.....	19 42		J. B. Dore & Fils.....	1,000 00
	C. Quesnel.....	91 44		K. McDonald.....	5 00
	M. Marcellin.....	115 00		F. Lavergne.....	107 75
	T. Lawson.....	32 45		J. B. Bourgie.....	1,000 00
	Sawyer-Massey.....	940 38		H. McCann.....	300 00
	O'Reilly & Belanger...	217 82		L. Grenier.....	21 00

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "C"

LIST OF HIGHWAYS AND BRIDGES VOUCHERS MISSING—1920—Continued.

Jan.	—Treas. Longueuil.....	11 50	July	—L. Dorin.....	500 00
	A. Rouleau.....	7 50		S. Leduc.....	83 73
	St. Dennis & Mooney.	2,000 00		Four Wheel Drive Co.	7,825 00
	Treas. North Plantagenet.....	250 00		F. A. Senecal.....	78 95
	A. Gauthier.....	500 00	August	—J. Bourgie.....	1,000 00
	S. Leduc.....	144 29		Ont. R. Y. Co.....	120 00
	Can. Fairbanks.....	45 67		F. A. Senecal.....	349 98
	W. J. Waite.....	254 59		H. McCann.....	1,796 41
	J. Leduc.....	53 10		T. Lalonde.....	13 89
	E. Brisbois.....	61 50		J. Villeneuve.....	180 00
Feb.	—A. Ethier.....	2,000 00		L. Doran.....	355 57
	H. Lalonde.....	10 00		J. Villeneuve.....	162 15
	P. Tourangeau.....	75 21		O. Beaulieu.....	25 05
	E. Ravary.....	53 10		Can. Oil Co.....	20 81
March	—A. Ethier.....	1,500 00		W. Vogan.....	102 45
	J. Bourgie.....	1,000 00		L. Rose.....	24 60
	O. Beaulieu.....	250 00		McDonnell & Dibblee..	5,000 00
	Township Caledonia..	21 06	Sept.	—J. Bourgie.....	2,423 40
	Ingersoll-Rand.....	48 00		S. Leduc.....	118 41
	H. McCann.....	700 00		E. Malloy.....	70 00
	E. Bourdeau.....	150 00	Oct.	—Franklin Press.....	153 00
	S. Leduc.....	72 00		J. Bourgie.....	2,523 15
	S. Leduc.....	75 75		O. Ranger.....	20 98
	A. Ethier.....	2,621 55		J. Meech.....	405 05
	A. Gauthier.....	804 81		J. Lacelle.....	35 00
April	—Ontario Bridge Co....	870 00		A. Rouleau.....	79 15
	H. McCann.....	500 00	Nov.	—A. Robilliard.....	10 93
	D. Kirby.....	150 00		L. Laurin.....	170 20
May	—J. Bourgie.....	1,000 00		A. Sauve.....	220 92
	T. Emar.....	70 60		S. Leduc.....	130 60
	L. Rose.....	49 10		J. Gadin.....	340 00
	C. Gaston.....	54 00		O. Gagnon.....	50 00
	J. Goulet.....	40 00		E. Seguin.....	50 00
	J. Grenon.....	35 85	Dec.	—A. Goulet.....	435 58
	E. Quan.....	11 50		C. McArthur.....	127 77
	F. A. Senecal.....	108 57		W. Hotte.....	1,023 53
	H. McCann.....	500 00		O'Reilly & Belanger..	131 19
June	—Imperial Oil Co.....	75 97		E. St. Dennis.....	2,100 00
	H. McCann.....	1,000 00		F. A. Senecal.....	160 00
	E. Johnston.....	500 00		J. Charbonneau.....	81 00
	F. C. Cousineau.....	17 46		J. Laplante.....	35 00
July	—Treas. L'Original.....	8,000 00		Treas. Hawkesbury...	400 00
	H. McCann.....	1,088 80			
	A. Larocque.....	134 46			
				Total, 1920...	\$61,062 63

LIST OF HIGHWAYS AND BRIDGES VOUCHERS MISSING—1921.

Feb.	—Chevrier & Ethier....	1,581 58	June	—C. Robinson.....	50 00
	Sutherland & Grant...	1,000 00		W. Allison.....	56 00
	Carrier & Bissonnette.	8,000 00		A. Pilon.....	9 85
	J. B. Brisson.....	51 00		F. Francoeur.....	223 90
	J. Francoeur.....	819 26		E. Emar.....	25 00
	E. St. Dennis.....	2,647 40		F. D'Aoust.....	59 75
	Chevrier & Ethier....	1,400 00	July	—C. Thompson.....	50 00
Mar.	—J. Brisbois.....	1,121 52		A. Brunet.....	100 00
	Chevrier & Co.....	2,413 66		C. Bate.....	45 00
	Barry Construction Co.	5,000 00		Grant Bros.....	2,998 76
May	—R. Sutherland.....	3,000 00		H. Gaboury.....	50 00
	St. Dennis & Co.....	6,000 00		H. Mooney.....	179 00
	C. McArthur.....	100 00		P. Bonnaville.....	50 00
	L. Roband.....	100 00		H. Gaboury.....	51 75
	Barry Construction Co.	3,263 61	August	—Barry Construction Co.	7,083 42
	Chevrier & Ethier....	268 14	October	—H. Descours.....	187 50
	Grant Bros.....	2,555 71		W. Allison.....	250 00
	W. Allison.....	68 00			
	Farmers' Co-operative Co.....	1,050 00			
				Total, 1921...	\$51,909 81

UNITED COUNTIES OF PRESCOTT AND RUSSELL
SCHEDULE 'D'

DEBENTURES OUTSTANDING AS AT DECEMBER 31ST, 1921.

No. of by-law	Description of Debt	Rate	Original Am't. of Debt	Date of Issue	Sold or Unsold	Int. due and unpaid	Equal Annual Payment	Am't. of Principal paid in 1921	Am't. Int. paid 1921	Balance of principal unpaid
574	House of Refuge	4	20,000 00	1906	Sold		1,471 64	1,163 06	308 58	6,551 51
595	Accumulated Deficit	5	15,000 00	1907	"		1,445 20	1,310 85	134 35	1,376 25
619	Bridges	5	13,000 00	1909	"		1,252 45	1,030 39	222 06	3,410 72
694	House of Refuge and Registry Office	6	20,000 00	1916	"		2,059 25	1,084 79	974 46	15,156 30
717	Highways	6	50,000 00	1917	"		4,359 23	1,618 86	2,740 37	44,053 91
734	Bridges	6	50,000 00	1918	"		4,359 23	1,527 22	2,832 00	45,672 77
752	Highways Series A.	6	50,000 00	1919	"		4,880 00	2,000 00	2,880 00	46,000 00
	" " B.	6	50,000 00	1919	"		4,880 00	2,000 00	2,880 00	46,000 00
	" " C.	6	50,000 00	1919	"		3,880 00	1,000 00	2,880 00	46,000 00
X-752	" " "	5½	200,000 00	1920	"	172 57	16,735 86	5,735 86	11,000 00	194,264 14
787	" " A.	6	99,999 91	1921	"		8,718 45			99,999 91
797	" " B.	6	99,999 91	1921	"		8,718 45			99,999 91
797	" " C.	6	99,999 91	1921	"		8,718 45			99,999 91
			817,999 73			172 57		18,471 03	26,851 82	748,485 33

X-By-law 752 consists of three series amounting to \$150,000. The debentures in Series A, have a nominal value of \$2,000 each, series B., \$1,000 each and Series C. \$1,000 each. In each series there is an equal annual payment on account of principal, and the interest will be reduced each year by the amount of interest on the bonds retired during the preceding year. All other debentures are retired by an equal annual payment covering principal and interest.

UNITED COUNTIES OF PRESCOU AND RUSSELL

SCHEDULE "E"

BANK RECONCILIATION.

General Account:

Balance as per pass book, December 31st, 1921.....	36,155 99
ADD—Deposit in cash book as of December 31st, entered in bank pass book January 4th.....	622 81
Balance as per Balance Sheet.....	36,778 80

Debenture and Coupon Account:

Balance as per bank letter.....	172 57
ADD—Special transfer from General Account, December 31st, 1921, but not appearing in Bank statement till January 4th, 1922, and consequently included in outstanding cheques.....	1,445 20
Balance as per Balance Sheet.....	1,617 77

BANK CERTIFICATE.

BANQUE D'HOCHELAGA.

L'Original, Ont., January 17th, 1922.

Dear Sirs:—

As requested I beg to hand you the figures of the Corporation of the United Counties of Prescott and Russell, as of December 31st, 1921.

Balance at credit of current account.....	36,155 97
Balance at credit of Coupon and Debenture account.....	172 59
Amount of loan.....	434,000 00

(Sgd.) J. O. LEDUC,
Manager.

SCHEDULE "F"

RATES LEVIED YEARLY FOR ALL PURPOSES.

	1917	1918	1919	1920	1921
Debentures and Interest due	11,305 71	15,659 52	15,674 82	59,066 47	72,118 12
General Purposes.....	66,063 86	66,073 88	50,455 41	50,455 41	60,358 18
Schools, Public and Separate	2,261 93	2,289 16	2,323 43	2,247 39	2,172 98
Construction of Roads.....	12,388 84	12,388 88	16,818 47	33,636 94	30,179 09
Maintenance of Roads.....	4,129 58	4,129 59	16,818 47	33,636 94	15,089 55
	96,149 92	100,541 03	102,090 60	179,043 15	179,917 92

PAYABLE AS FOLLOWS:

Alfred.....	6,733 25	7,038 41	7,023 94	12,298 51	14,707 65
Caledonia.....	6,277 45	6,562 87	6,548 90	11,465 95	7,617 89
Cambridge.....	8,261 09	8,636 72	8,618 34	15,089 14	16,339 84
Casselman.....	994 78	1,040 90	1,038 10	1,839 60	1,748 77
Clarence.....	10,723 14	11,210 72	11,186 85	19,586 15	17,202 83
Cumberland.....	10,813 57	11,305 24	11,271 16	19,751 30	18,576 65
Hawkesbury, Town.....	4,263 37	4,461 00	5,635 40	9,986 40	15,588 48
Hawkesbury, East.....	11,118 10	11,623 60	11,598 86	20,307 53	20,566 22
Hawkesbury, West.....	5,189 30	5,426 41	5,414 82	9,480 41	7,243 90
Longueuil.....	2,762 47	2,898 53	2,892 36	5,064 00	5,090 50
L'Original.....	1,279 01	1,338 30	1,334 70	2,365 20	2,051 37
Plantagenet W.....	7,412 65	7,748 68	7,732 18	13,539 42	12,695 49
Plantagenet S.....	7,313 05	7,645 57	7,629 26	13,357 51	14,937 50
Rockland.....	1,989 57	2,081 80	2,669 40	4,730 40	3,939 31
Russell.....	8,603 21	8,994 38	8,975 23	15,714 03	18,335 27
Vankleek Hill.....	2,415 91	2,527 90	2,521 10	4,467 60	3,276 25
	96,149 92	100,541 03	102,090 60	179,043 15	179,917 92

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "G"

INTEREST ACCRUED ON DEBENTURES AS AT DECEMBER 31ST, 1921.

By-Law	Principal Unpaid	Due	Rate	Days	Interest
574.....	6,551 51	June 25	4%	189	135 70
595.....	1,376 25	Dec. 31	5	...	.....
619.....	3,410 72	June 30	5	183	85 50
694.....	15,156 31	Jan. 25	6	340	847 07
717.....	44,053 91	June 19	6	194	1,404 90
734.....	45,672 77	June 25	6	189	1,418 96
787.....	194,264 14	Sept. 7	5½	115	3,366 35
797 Series A.....	99,999 91	Jan. 29	6	336	5,523 30
Series B.....	99,999 91		6	336	5,523 30
Series C.....	99,999 91		6	336	5,523 30
752 Series A.....	46,000 00	June 18	6	196	1,482 08
Series B.....	46,000 00	Aug. 15	6	138	1,043 50
Series C.....	46,000 00	Aug. 15	6	138	1,043 50
					27,397 46

SCHEDULE "H"

EQUALIZATION OF ASSESSMENT AS AT JUNE 25TH, 1921.

BY-LAW 808.

<i>Municipality</i>	<i>Assessment</i>
Alfred.....	2,461,800 00
Cambridge.....	2,735,000 00
Clarence.....	2,879,450 00
Caledonia.....	1,275,100 00
Cumberland.....	3,109,400 00
Hawkesbury—East.....	3,442,420 00
Hawkesbury—West.....	1,212,500 00
Longueuil.....	852,060 00
L'Original.....	348,300 00
Plantagenet, N.....	2,125,000 00
Plantagenet, S.....	2,500,270 00
Russell.....	3,069,000 00
Hawkesbury, Town.....	2,646,750 00
Rockland.....	668,850 00
Vankleek Hill.....	556,270 00
Casselman.....	296,920 00
Total.....	30,179,090 00

UNITED COUNTIES OF PRESCOTT AND RUSSELL
SCHEDULE "I"

STATEMENT OF INSURANCE ON COUNTY PROPERTY.

Policy No.	Company	Property Insured	Amount of Insurance	Expires	Premium
7771970	Norwich Union Fire	Court House, Registry office and furniture	15,000 00	Dec. 1-1922	262 50
11420065	L. L. & G.	Court House	10,000 00	Nov. 7-1924	175 00
7772599	Norwich Union Fire	House of Refuge and contents and out-buildings	11,700 00	Oct. 2-1923	240 00
7776026	Norwich Union Fire	Outbuildings, House of Refuge	1,200 00	Oct. 9-1923	15 00
9084	Employers' Liability	House of Refuge and contents and outbuildings	29,000 00	Feb. 2-1922	592 50
14673	Phoenix of Hartford	Barns and stock, House of Refuge	1,800 00	Sept. 16-1922	39 60

OTTAWA, ONT., February 28th, 1922.

THE REEVE AND COUNCIL,
Village of Casselman,
Casselman, Ont.

GENTLEMEN,—

As requested by the Provincial Auditor, we have audited the books, accounts and moneys of the Village of Casselman for the period from January 1st, 1919, to December 31st, 1921, and as a result thereof append hereto:—

- (1) Balance Sheet as at December 31st, 1921.
- (2) Statement of Income and Expenditure for the years 1919 to 1921 inclusive.
- (3) Abstract of Receipts and Disbursements for the years 1919 to 1921 inclusive.
- (4) Schedule of debentures issued and outstanding as at December 31st, 1921.
- (5) Schedule of taxes in arrears as at December 31st, 1921.
- (6) Statement of taxes levied and collected for 3 years ended December 31st, 1921.

We beg to report as follows:

BALANCE SHEET.

CAPITAL ASSETS, \$22,466.43.—Included with the Capital Assets is a sum for sidewalks and permanent local improvements of \$22,466.43 representing that part of \$25,700.00 raised by the issue of debentures and bank loan, which has actually been expended on the work. This asset will be written off as the debentures are paid.

DUE BY REVENUE ACCOUNT, \$3,233.57.—This amount represents that portion of the debenture issue and Bank loan which has been spent for revenue purposes and is therefore shown as a Capital Asset and Revenue Liability.

DEPRECIATION ON CAPITAL ASSETS, \$1,780.20.—As a deduction from Capital Assets we have estimated the depreciation as follows:—

On Town Hall, 2% per annum	30 00
On Fire Apparatus and Hose, 10% per annum ..	1,750 20
	\$1,780 20

DEBENTURE, \$21,555.15—Represents the total of debentures outstanding as at December 31st, 1921. Included are unsold debentures amounting to \$7,000, which are pledged to the Bank of Nova Scotia as security for a loan of like amount. Schedule "A" shows how this total is compiled.

CAPITAL SURPLUS, \$4,553.80—Is made up of the equity in the Town Hall and Fire Apparatus, after allowing depreciation as mentioned above.

CASH IN BANK, \$937.16—This has been verified by letter from the local Bank Manager.

TAXES IN ARREARS, \$654.65—Included herewith is Schedule "B" showing in detail these outstanding taxes.

DEFICIT \$2,702.37—This amount represents the excess of expenditure over revenue for the three year period under review. The year ended December 31st, 1920, shows a surplus of \$832.41, to which is added the present deficit of \$2,702.37, making an over expenditure of \$3,534.78 for the year 1921. Funds amounting to \$2,702.37, which have been raised for local improvements, and sidewalks, have been used to take care of general expense.

INTEREST ACCRUED ON DEBENTURES, \$577.19—This amount includes the accrued interest to December 31st, 1921, on Debentures sold.

DUE TO SEPARATE SCHOOL BOARD, \$544.09—The total amount levied for Separate School purposes for the three years under review is \$8,464.92, of which amount \$7,920.83 has been paid to the Separate School Trustees, leaving a balance due them of \$544.09.

GENERAL.

BY-LAWS AND MINUTES—The By-laws of the Village have been examined by us, are properly signed and bear the seal of the Village. The Minutes of the Council have been found in order. We would suggest that the Minutes make clear the various accounts to which expenditures are to be charged.

COLLECTOR'S ROLL—For the years 1919, 1920 and 1921 have not been certified to by the Village Collector. We would draw your attention to the fact that in the past it has been the practice of the Village Treasurer, who is also Clerk, to act as Collector. No records of the individual tax collections have been kept by the Collector, nor has the discount allowed or added, as the case may be, been recorded. We would suggest that a duplicate receipt book be kept to record all cash transactions which go through the hands of the Collector.

CASH—In the past it has not been the practice of the Treasurer to deposit all moneys as received, nor have these moneys been kept separate from his personal funds. In many cases payments have been made in cash, and in these cases the orders have been endorsed by the Treasurer, on behalf of the payee. We would recommend that all moneys received by the Treasurer be deposited to the credit of the Village and that as far as possible all payments be made by cheque, these cheques to be signed by the Treasurer and some duly authorized member of the Council.

SURETY—We have examined the bond of the Treasurer, which is in the form of a guarantee for \$4,000.00, dated January 21st, 1921, signed by Napoleon Forgues and Napoleon Landry.

CASH SHORTAGE, \$60.67—From information and records submitted to us there is a cash shortage of \$60.67.

All of which is respectfully submitted.

A. A. CRAWLEY,
Chartered Accountant,
Crawley, Milne & Company.

CORPORATION OF VILLAGE OF CASSELMAN

BALANCE SHEET AS AT DECEMBER 31ST, 1921.

CAPITAL ASSETS.		CAPITAL LIABILITIES.	
<i>Capital Outlay,</i>		<i>Debentures Sold,</i>	
On Sidewalks and Permanent Local Improvements	22,466 43	By law 169, Sidewalks	2,200 00
Town Hall	500 00	By law 180, Sidewalks	2,500 00
Fire Apparatus and Hose	5,834 00	By law 246, Permanent Improvements	14,000 00
	<u>28,800 43</u>	Total Issue	<u>18,700 00</u>
		Less debentures paid	4,144 85
			<u>14,555 15</u>
<i>Less Depreciation Represented by Debentures paid</i>	4,144 85	<i>Debentures Authorized and Unsold—By-Law 254,</i>	
Estimated Depreciation for three years on Town Hall and Fire Apparatus	<u>1,780 20</u>	Pledged to Bank for loan	7,000 00
	5,925 05		<u>21,555 15</u>
		Capital Surplus	4,553 80
	<u>22,875 38</u>		<u>26,108 95</u>
		REVENUE LIABILITIES.	
<i>Due by Reserve Account</i>	3,233 57	Due to Capital Account	3,233 57
	<u>26,108 95</u>	Interest Accrued on Debentures	577 19
		Due to Separate School Board	544 09
			<u>4,354 85</u>
REVENUE ASSETS.			
Cash in Bank of Nova Scotia	937 10		
Taxes in Arrears—1921	674 65		
Cash Shortage due by Treasurer	60 67		
Net Debit	<u>2,702 37</u>		
	4,354 85		

CORPORATION OF VILLAGE OF CASSELMAN

STATEMENT OF REVENUE INCOME AND EXPENDITURE FOR YEARS 1919 TO 1921 INCLUSIVE.

	INCOME.			
	1919	1920	1921	Total
<i>Total Taxes Levied For:</i>				
General Purposes.....	1,608 07	1,766 03	3,243 68	6,617 78
Water ditch.....		12 80		12 80
Pump debts.....	652 58	686 41		1,338 99
Arrears.....	20 01			20 01
County rate.....	1,054 20	1,938 00	1,853 32	4,845 52
Public schools.....	198 01	270 22	152 93	621 16
Separate schools.....	2,520 72	2,961 62	2,982 58	8,464 92
Interest added.....	26 32	19 31	56 00	101 63
<i>Bank Loan—Current Purposes.....</i>	1,500 00	700 00	3,000 00	5,200 00
<i>Miscellaneous Revenue:</i>				
Railway tax.....	62 68	76 48	76 49	215 65
Licenses.....	10 00	35 00	100 00	145 00
Sundry.....	22 00	82 56		104 56
<i>Non-Resident Taxes.....</i>	17 60	54 27		71 87
<i>Dog Tax.....</i>	54 00	53 20	38 00	145 20
Total Revenue Income.....	7,746 19	8,655 90	11,503 00	27,905 09
Surplus January 1st.....	789 64	794 44	832 41	789 64
Deficit December 31st, 1921.....			2,702 37	2,702 37
	8,535 83	9,450 34	15,037 78	31,397 10

STATEMENT OF CAPITAL INCOME AND EXPENDITURE FOR YEARS 1919 TO 1921 INCLUSIVE

	INCOME.			
	1919	1920	1921	Total
<i>Taxes Levied For:</i>				
Sidewalks.....	655 49	3,030 10	1,787 39	5,472 98
Local Improvements.....		1,311 05	1,297 35	2,608 40
<i>Bank Loans—Local Improvements.....</i>	5,500 00		7,000 00	12,500 00
<i>Debentures Sold—Par Value.....</i>		14,000 00		14,000 00
Total.....	6,155 49	18,341 15	10,084 74	34,581 38
Capital Funds on Hand, January 1st.....		19 60	6,068 36	
	6,155 49	18,360 75	16,153 10	34,581 38

EXPENDITURE

	1919	1920	1921	Total
Discount on Taxes.....	325 26	574 04	536 58	1,435 88
Non-Resident Taxes.....	11 70	73 43		85 13
Refund—Dog Taxes.....	2 00			2 00
Debentures redeemed.....	812 92	1,107 29	1,551 47	3,471 68
Interest on debentures.....	207 15	200 10	974 12	1,381 37
Fire Protection.....	478 06	111 20	252 05	841 31
Salaries and Allowances.....	181 25	239 00	307 00	727 25
Board of Health.....	180 50	228 50	311 95	720 95
Printing and Postage.....	55 08	49 36	198 16	302 60
Interest.....	42 85	20 08	213 75	276 68
Births, Marriages and Deaths.....	13 40	14 60	18 00	46 00
Law Costs.....		60 85	131 95	192 80
Charity.....		5 27	37	5 64
Bank loans repaid.....	1,500 00	700 00	3,000 00	5,200 00
Miscellaneous.....	148 29	198 75	1,571 22	1,918 26
County Rates.....	1,038 10	1,839 60	1,748 77	4,626 47
Separate Schools.....	2,304 83	2,808 00	3,352 09	8,464 92
Public Schools.....	250 00	256 61	168 31	674 92
Street Lighting.....	190 00	131 25	124 80	446 05
Interest accrued on Debentures, December 31st, 1921.....			577 19	577 19
Total Revenue Expenditure.....	7,741 39	8,617 93	15,037 78	31,397 10
Surplus December 31st.....	794 44	832 41		
	8,535 83	9,450 34	15,037 78	31,397 10

CORPORATION OF VILLAGE OF CASSELMAN

STATEMENT OF CAPITAL INCOME AND EXPENDITURE
FOR YEARS 1919 TO 1921 INCLUSIVE.

	EXPENDITURE			
	1919	1920	1921	Total
Street Improvement and Sidewalks.....	5,509 57	4,912 04	11,908 19	22,329 80
Discount on Debentures.....	.....	1,157 85	.....	1,157 85
Roads and Bridges.....	626 32	722 50	1,011 34	2,360 16
Bank Loans.....	.....	5,500 00	.....	5,500 00
Total.....	6,135 89	12,292 39	12,919 53	31,347 81
Capital Funds Unexpended, December 31st.....	19 60	6,068 36	3,233 57	3,233 57
	6,155 49	18,360 75	16,153 10	34,581 38

ABSTRACT OF RECEIPTS AND DISBURSEMENTS FOR THE YEARS 1919 TO 1921 INCLUSIVE.

	RECEIPTS			
	1919	1920	1921	Total
Taxes—Current Year.....	6,186 96	10,913 98	10,196 27	27,297 21
Arrears of Taxes.....	407 78	256 26	498 84	1,162 88
Non-Resident Taxes.....	17 60	54 27	.....	71 87
Licenses.....	10 00	35 00	100 00	145 00
<i>Loans from Bank for:</i>				
Current Purposes.....	1,500 00	700 00	3,000 00	5,200 00
Street Improvements.....	5,500 00	.....	7,000 00	12,500 00
<i>Provincial Treasurer</i>				
Re Railway Tax.....	62 68	76 48	76 49	215 65
Debentures sold.....	.....	14,000 00	.....	14,000 00
Miscellaneous.....	22 00	82 56	.....	104 56
Total Receipts.....	13,707 02	26,118 55	20,871 60	60,697 17
Cash on Hand, January 1st.....	401 28	569 98	6,425 68	401 28
	14,108 30	26,688 53	27,297 28	61,098 45

DISBURSEMENTS.

	DISBURSEMENTS.			
	1919	1920	1921	Total
Salaries and Allowances.....	181 25	239 00	307 00	727 25
Printing and Postage.....	55 08	49 36	198 16	302 60
Interest.....	42 85	20 08	213 75	276 68
Roads and Bridges.....	626 32	722 50	1,011 34	2,360 16
Debentures Paid.....	812 92	1,107 29	1,551 47	3,471 68
Debentures, Interest paid.....	207 15	200 10	974 12	1,381 37
Fire Protection.....	478 06	111 20	252 05	841 31
County Rates.....	1,038 10	1,839 60	1,748 77	4,626 47
Current Loans.....	1,500 00	6,200 00	3,000 00	10,700 00
Discount on Debentures.....	.....	1,157 85	.....	1,157 85
Street Lighting.....	190 00	131 25	124 80	446 05
Miscellaneous Expense.....	148 29	198 75	1,571 22	1,918 26
Births, Marriages and Deaths.....	13 40	14 60	18 00	46 00
Street Improvements.....	5,509 57	2,707 49	11,908 19	20,125 25
Sidewalks.....	.....	2,204 55	.....	2,204 55
Board of Health.....	180 50	228 50	311 95	720 95
Law Costs.....	.....	60 85	131 95	192 80
Charity.....	.....	5 27	37	5 64
Schools—Public.....	250 00	256 61	168 31	674 92
Schools—Separate.....	2,304 83	2,808 00	2,808 00	7,920 83
Total Disbursements.....	13,538 32	20,262 85	26,299 45	60,100 62
Cash on Hand, December 31st.....	569 98	6,425 68	997 83	997 83
	14,108 30	26,688 53	27,297 28	61,098 45

CORPORATION OF VILLAGE OF CASSELMAN

SCHEDULE "A"

SCHEDULE OF DEBENTURES ISSUED AND OUTSTANDING DECEMBER 31ST, 1921.

By-law	Description of Debt	Original Am't. of Debt	Sold or Unsold	Am't. of Deben- tures and Int.	Rate of Interest	Principal paid in 1921	Interest paid in 1921	Balance of prin- cipal Unpaid
145	Balance of By-law 145		Sold	647 50	5%	616 70	30 80	.....
169	Sidewalks	2,200 00	"	284 91	5%	255 96	28 95	271 34
180	Sidewalks	2,500 00	"	372 57	8%	298 23	74 37	664 40
246	Permanent Improvements	14,000 00	"	1,220 58	6%	380 58	840 00	13,619 41
254	Permanent Improvements	7,000 00	Unsold	996 64	7%	.....	.....	7,000 00
		25,700 00		3,522 20		1,551 47	974 12	21,555 15

CORPORATION OF VILLAGE OF CASSELMAN

SCHEDULE "B"

UNPAID TAXES AT DECEMBER 31ST, 1921.

<i>Roll No.</i> 23—S. F. Bingham.....	13 90
24—D. C. Bingham.....	9 74
30—O. Cartie.....	18 71
34—S. Casselman.....	11 12
53—J. Durocher (Jr.).....	49 70
54—A. Durocher.....	37 40
55—R. Day.....	5 56
59—Mrs. T. Dupuis.....	27 20
61—C. Ethier.....	5 40
62—A. Francoeur.....	3 00
67—D. Forgues.....	10 56
75—Mrs. A. Groulx.....	11 91
81—M. Gignac.....	23 80
91—E. Leroux.....	61 20
111—Jos. Lapointe.....	13 60
139—Mrs. R. B. McLord.....	19 46
153—Jos. Pierre.....	13 60
160—Alex. Paquette.....	15 31
177—Mrs. J. Raccine.....	78 20
178—Z. Rainville.....	98 00
188—O. St. Dennis.....	61 51
189—J. St. Dennis.....	22 11
199—Miss May Lemieux.....	8 51
210—M. Adams.....	2 00
211—A. Bray.....	2 00
	623 50
Additional 5% penalty for non-payment before December 15th.....	31 15
	654 65

STATEMENT OF TAXES LEVIED AND COLLECTED DURING THE YEARS 1919 TO 1921 INCLUSIVE.

January 1st, 1919, Taxes in Arrears..... 388 36

Collector's Rolls.

Total, 1919.....	6,763 08	
1920.....	12,029 43	
1921.....	11,355 25	30,147 76

Interest Added to Taxes.

1919.....	26 32	
1920.....	19 31	
1921.....	56 00	101 63

Total to be accounted for..... 30,637 75

Accounted for as follows:

Cash paid to Treasurer, 1919.....	6,594 74	
1920.....	11,170 24	
1921.....	10,695 11	28,460 09

<i>Discounts allowed</i> 1919.....	325 26	
1920.....	574 04	
1921.....	536 58	1,435 88

Non-Resident Taxes.....	85 13	
Dog Tax Refund.....	2 00	
Taxes in Arrears, December 31st, 1921.....	654 65	

30,637 75

58 Wellington St. E.,
May 15th, 1922.

TO THE REEVE AND COUNCIL
OF THE TOWNSHIP OF CALVERT, ONT.

GENTLEMEN,—1. *Under authority* of the appointment of Mr. J. W. Sharpe, K.C., Provincial Municipal Auditor, confirmed by an Order-in-Council, approved by His Honour the Lieutenant-Governor of the Province of Ontario, dated 2nd March, 1922, I, John Clarke, Chartered Accountant, was instructed to make an inspection, examination and audit of the books, accounts, vouchers and moneys of the Municipal Corporation of the Township of Calvert, and in accordance with such appointment, the underwritten report is now presented.

2. *Period* covered by the audit was from the organization of the Township on 1st January, 1919, to 1st May, 1922. Condition of the books and accounts was found to be one of hopeless confusion in so far as balancing the accounts for each year; and for the purpose of accounting for the cash receipts, the transactions for the entire period had to be taken together. Changes of officials were made during the year, at uncertain times, and no precise date of the changes recorded, nor was any accounting made by any official to his successor.

TREASURER.

3. *O. W. Charlebois* acted as Treasurer during this period, and is shown as owing the Township the sum of \$1,473.72, as exhibited on liability statement on page 26 of this report.

4. *No cash book* was kept of tax collections; the only record being an entry on the Assessment Rolls of 1919 and 1920, and the Collector's Roll in 1921, of the amount received against the taxpayer's name, frequently without the date of payment, and often simply the word "paid" only. Entries were sometimes made in pencil.

5. *Assessment Rolls* were the only available records for tax collection purposes, in 1919 and 1920, and were used, and marked up as stated in paragraph 4, by both the Collector and Treasurer, each of these officials receiving cash on account thereof. Under these circumstances, it is impossible to state whether the Treasurer actually received from the Collector the sums marked off, but it was his duty to have accepted a proper accounting only, and he is accordingly charged with the cash shortage. This balance may be left to settlement by Council.

6. *Receipts* from other sources, notably Electric Light Consumers' Accounts, Garbage Collection, and Poll Tax, were entered in total only, at intermittent periods, without reference to the particular accounts paid. This incompleteness was such as to make necessary enquiry in all directions in order to ascertain the true standing of the Cash and Bank Accounts, and the receipts generally.

7. *Cash book* had to be written up by me for the four months of 1922, and receipts omitted from earlier periods were entered, and the totals contrasted with the Bank deposits, with the resultant shortage shown.

8. *All cash* received by the Treasurer should have been deposited intact, and entries made in the Cash Book to correspond with each amount.

9. *Bank accounts* were carefully checked and the balances at 30th April, 1922, confirmed by the Royal Bank of Canada. Bank loan transactions, and

debit slips for interest charged were erroneously omitted from the Cash Book, and these had to be found and entered before the Bank balance could be reconciled.

10. *Special Bank Account* for Road Construction was mixed up with the Current Bank Account by paying cheques and notes from the wrong account. These were adjusted, and a balance finally struck.

11. *Vouchers* for disbursements were missing in many instances, and some accounts paid without authority of Council. These are listed on page 23 here with.

12. *Treasurer's bond* required by the Municipal Act has never been furnished.

ASSESSMENT ROLLS.

13. *Assessment Rolls* were in very poor condition, and several of the pages not added, neither were any summaries made. Numerous errors and irregularities were discovered and adjusted.

14. *Court of Revision* changes were not clearly made, in many instances figures being erased or overwritten, instead of showing the original assessment, and the revised amount.

15. *Assessment* total for each school section was not shown, nor the amount liable for the General Rate.

16. *Rolls* of 1919 and 1920 were used also as Collector's Rolls, although no tax levies were entered thereon, but only the amounts paid by each taxpayer.

17. *I had therefore* to work out the tax levies, and ascertain the amount payable by each taxpayer, summarize these into each school section, and separate tax rate, then apply the cash received, to draw off a list of unpaid balances.

18. *Assessor's affidavit* was never made nor appended to the roll.

19. *Statute labour* days and number of dogs owned were shown against each taxpayer, but no calculation of amounts payable therefor was made. Lists were drawn off from this information and given to the Chief Constable, who made collections thereon, and presumably paid over same to the Township Treasurer.

20. *Summaries* of the Assessor's Roll must show clearly:

- (a) Sum total liable for general rate.
- (b) Sum total liable for school rate in each school section.
- (c) Sum total liable for local improvements.
- (d) Sum total exempt.
- (e) Sum total of Non-Residents.

21. *It will be found* convenient to arrange the entries on the roll in groups for each school section, so that the total assessment for each may be readily obtained.

22. *Assessments* are summarized and presented herewith, showing also the rates levied thereon.

COLLECTOR'S ROLLS.

23. *Collector's Rolls* for the years of 1919 and 1920 were lacking, as explained in paragraph 16.

24. *Roll* for 1921 was being written up during the course of the audit, and brought up to date by me, before departure.

25. *Summaries* had to be made by me, footings of the pages completed, segregation of the various tax rates, and classification of the school sections.

26. *Cash receipts* were posted, from the collector's cash book, which was started in 1922, and list of arrears drawn off as at 1st May, 1922.

27. *Lists of arrears* are shown on pages 1-19 of this report for 1919, 1920 and 1921. These lists are to be combined and be brought forward in the arrears column against each taxpayer in the 1922 collector's roll.

28. *Tax arrears* at 30th April, 1922, amount to \$22,789.13, and is made up as follows:

1919.....	1,893 11
1920.....	3,482 68
1921.....	17,413 34
	\$22,789 13

29. *Collection* of taxes has been attended to in a very indifferent manner, and arrears have accumulated simply from laxity of enforcement. Earlier collection of taxes is accordingly necessary, and for this purpose the Collector's Roll must be handed over to the Collector promptly by the Clerk, to enable the Collector to make a proper return of his roll by the 14th December to the Treasurer, as required by The Municipal Act.

30. *Penalties* have not been added on the rolls for arrears of taxes. This is required by Section 140 of the Assessment Act to be added each year on all outstanding taxes on the 1st day of May, at the rate of 10%.

31. *This* penalty must be added for each year on all arrears brought forward into the 1922 Collector's Roll.

32. *Clerk's* and Collector's affidavits were not attached to the roll, and apparently were never made.

33. *Collector's bond* required by Section 202, Cap. 195, was not furnished.

34. *Rebates* that may be found necessary from the list of outstandings as made up, will have to be dealt with by Council and corrections thus made in the list.

35. *Rolls* should be written up by the Clerk in conformity with the Assessment Roll, grouping each school section separately, so that when summarized the rates levied on school supporters in each school section may be easily obtained.

FINES AND FEES.

36. *Information* drawn from the books of the magistrate and chief constable, was compared with the entries in the Township Cash Book, and discrepancies listed on page 25 of this report.

37. *Convictions* under The Ontario Temperance Act were numerous in 1920, and the earlier part of 1921, but latterly these fines were imposed by the Resident Magistrate for the district and so far no remittance has come from him.

DOGS.

38. *Assessment Roll* shows number of dogs owned by certain ratepayers, and by-laws were passed each year regulating the rates charged. The collection of these amounts were usually entrusted to the chief constable, who was supposed to hand in to the Treasurer the sums collected. The careless manner of handling the matter makes the receipts from this source unreliable.

39. *This loose* condition of affairs must be corrected, by the issuance of specially numbered tags, and be recorded in a Dog Tag Register. Duplicate of receipts given to owners can thus be checked with the tags issued and comparison made with the Treasurer's Cash Book.

LICENSES.

40. *The only check* possible for license fees paid in was the stub of a receipt book, not numbered, and having no connection with the license form issued.

41. *To establish* a permanent record for the future a license register should be used, with columns therein showing:

- (a) Date of issue.
- (b) Licensee's name.
- (c) Occupation.
- (d) Amount paid.
- (e) License number.

42. *License forms* should be in duplicate and be consecutively numbered.

GARBAGE.

43. *Garbage cans* sold and collection of fees could not be adequately checked. The only vouchers available being the unnumbered stubs of a receipt book, which could not be reconciled with indefinite sums turned in to the Treasurer at irregular intervals, and has made the true receipts from this source untraceable.

ELECTRIC LIGHT.

44. *A very unsatisfactory* verification of the receipts from this source was alone possible, owing to the absence of any reliable register. The only account with electric light users was carried on a loose leaf meter form which was marked paid when settled without reference to the date, or amount of discount allowed.

45. *Meter readings* should be turned in to the Clerk monthly and a separate account be kept in ledger for each user.

46. *Bills rendered* should be numbered and have a detachable stub which could be retained by the Treasurer when receipting the bill; and discount allowed noted thereon. Ledger credits would be posted therefrom and the aggregate agree with the Treasurer's cash book.

47. *List of unpaid accounts* at 30th April, 1922, made up from the sheets in the Treasurer's office is exhibited on page 26.

ROADS, BRIDGES AND SIDEWALKS.

48. *Expenditure* under these headings has been made from current revenue, with the assistance of the Government Road Grant.

49. *Government Grant* \$8,374.25 was all received in 1921, although \$953.00 of it was for the year 1919. No grant was received for 1920, through apparent neglect of the Township Clerk.

50. *Outlay* on sidewalks amounting to \$8,172.14 was made possible, without the issue of debentures, by reason of the large revenue from fines and fees. This is true in connection with other permanent assets shown.

BY-LAWS AND MINUTES.

51. *These* were examined, and found in clear and definite form, but would be improved by being indexed. This should be done by the subject matter, as soon as possible.

52. *By-laws* are on loose forms, and should be filed on a proper binder.

BALANCE SHEET

53. *Balance Sheet*, 30th April, 1922, presented on page 32, herewith, shows a surplus of cash assets over immediate liabilities of \$4,867.98.

54. *This surplus* is only nominal, depending almost entirely on the collection of outstanding taxes, \$22,789.13. This state of affairs is serious and calls for a rigid enforcement of collection procedure.

55. *Balances* owing to school sections, represents the amounts levied on them, that have not yet been paid over on their requisitions.

56. *Permanent* assets are shown at cost, but must necessarily be depreciated over the period of their usefulness.

REVENUE ACCOUNT.

57. *Statements* of Revenue for each year are exhibited herewith showing a surplus in each period, which is more apparent than real, on account of the large amount of uncollected taxes.

58. *Rates* were levied in accordance with by-laws passed annually, each account receiving credit therefor.

59. *Expenditure* was duly authorized by Council with the exception of instances listed herein.

60. *Ledger* was posted up during the course of the audit and a list of journal entries is enclosed herewith to bring the accounts in accordance with this statement.

SCHOOLS.

61. *Books* of the school treasurers were examined, and cash statements as drawn off are presented herewith.

62. *Government* grants were verified with the Minister of Education, and are shown at the amounts less the department deduction for Teachers Super-annuation Fund.

63. *Township* levies on school supporters have not yet all been paid over and the Trustees have the right to requisition for these sums after collection dates.

64. *School* rates levied in certain instances are high, and explains the heavy tax bills.

65. *Treasurer's* bonds were not seen, in most cases.

Respectfully submitted,

JOHN CLARKE, C.A.

TOWNSHIP OF CALVERT

TOWNSHIP BALANCE SHEET, 30TH APRIL, 1922.

LIABILITIES

<i>Current Liabilities</i>		20,867 31
Royal Bank Overdraft—Roadwork Account.....	34 05	
Bank Loan.....	11,500 00	
School Levies Unpaid.....	9,333 26	
S.S. No. 1 Public.....	1,074 75	
S.S. No. 2 Public.....	130 32	
S.S. No. 3 Public Union.....	1,718 01	
S.S. No. 4 Public.....	1,748 97	
S.S. No. 1 Separate.....	636 50	
S.S. No. 4 Separate.....	4,024 71	
	<u>9,333 26</u>	
		<u>20,867 31</u>
Surplus of Current Assets over Immediate Liabilities, without considering 1922 Tax Levy.....		4,867 98
		<u>25,735 29</u>
<i>Township Surplus</i>		18,309 05
Revenue Surplus, 1919.....	5,447 91	
“ “ 1920.....	10,013 16	
“ “ 1921.....	4,208 82	
	<u>19,669 89</u>	
Less Revenue Shortage, 1922, covered by 1922 Tax Levy.....	1,360 84	
	<u>18,309 05</u>	
		<u>18,309 05</u>

ASSETS

<i>Current Assets</i>		25,735 29
Royal Bank Balance, Current Account.....	1,294 52	
Tax Arrears as per list.....	22,789 13	
1919 Tax Roll—Schedule.....	1,893 11	
1920 Tax Roll—Schedule.....	3,482 68	
1921 Tax Roll—Schedule.....	17,413 34	
	<u>22,789 13</u>	
Electric Light Users' Accounts, as per list.....	177 92	
Township Treasurer for taxes marked paid on the Rolls and not accounted for.....	1,473 72	
	<u>25,735 29</u>	
		<u>25,735 29</u>
<i>Current Assets Surplus</i> , as above.....		4,867 98
<i>Permanent Assets</i> at cost.....		13,441 07
Sidewalks.....	8,172 14	
Town Hall.....	455 29	
Fire Protection Equipment, etc.....	4,193 64	
Electric Line.....	620 00	
	<u>13,441 07</u>	
		<u>18,309 05</u>

TOWNSHIP OF CALVERT

REVENUE ACCOUNT FOR FOUR MONTHS ENDING 30TH APRIL, 1922.

INCOME

Fines and Fees.....	1,256 25
Licenses.....	537 00
Dog Tax.....	26 00
Electric Light.....	1,240 06
Garbage Cans Net.....	16 32

EXPENSES

Roads and Bridges.....	156 86
Salaries.....	2,083 55
Council Fees.....	105 00
Printing and Stationery.....	150 29
Heat, Light and Rent.....	313 13
Law Costs.....	167 50
Interest and Discount.....	250 63
Elections.....	41 38
Fire Protection.....	177 22
Electric Light Expense.....	882 20
Miscellaneous.....	108 71

<i>Net Revenue Shortage for Period, without considering 1922 Tax Roll proportion.....</i>	1,360 84
	4,436 47
	4,436 47

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

REVENUE ACCOUNT FOR YEAR ENDING 31ST DECEMBER, 1921.

EXPENDITURE

Roads and Bridges.....	15,784 63
Salaries.....	5,227 43
Council Fees.....	805 00
Printing, Stationery and Postage.....	156 62
Heat, Light and Rent.....	504 71
Law Costs.....	1,324 87
Interest and Discount.....	304 99
Board of Health.....	290 00
Garbage Expense.....	246 85
Fire Protection.....	1,504 56
Electric Light.....	3,364 05
Miscellaneous.....	795 41
Electric Expenses.....	75 96
Charity.....	107 21
<i>Net Income for Year.....</i>	4,208 82

34,701 11

INCOME

Township Rate.....	6,214 43
Statute Labour.....	6,951 00
Dog Tax.....	200 00
Fines and Fees.....	7,392 75
Licenses.....	1,350 85
Garbage Collection.....	525 50
Electric Light.....	3,487 33
Poll Tax.....	205 00
Government Road Grants.....	8,374 25
	34,701 11

Subject to our letter dated May 15, 1922

TOWNSHIP OF CALVERT

REVENUE ACCOUNT FOR YEAR ENDING 31ST DECEMBER, 1920.

EXPENDITURE

Roads and Bridges.....	989 70
Salaries.....	3,244 58
Council Fees.....	328 00
Printing, Stationery and Postage.....	188 06
Heat, Light and Rent.....	446 45
Law Costs.....	161 70
Interest and Discount.....	36 25
Board of Health.....	86 40
Garbage Expense.....	1,044 95
Miscellaneous.....	19 00
Special Law Fee.....	1,200 00
Election Expense.....	49 16
Fire Protection.....	157 56
Electric Light.....	392 80
<i>Net Income for Year.....</i>	<i>10,013 16</i>
	<hr/>
	18,357 77

INCOME

Township Rate.....	2,471 50
Statute Labour.....	2,706 00
Dog Tax.....	82 00
Fines and Fees.....	10,457 10
Licenses.....	1,011 25
Garbage Collection.....	736 00
Electric Light.....	703 92
Poll Tax.....	190 00
	<hr/>
	18,357 77

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

REVENUE ACCOUNT FOR YEAR ENDING 31ST, DECEMBER 1919.

EXPENDITURE

Roads and Bridges.....	2,709 65
Salaries.....	1,321 55
Council Fees.....	265 02
Printing, Stationery and Postage.....	217 82
Heat, Light and Rent.....	120 32
Law Costs.....	62 62
Interest and Discount.....	27 80
Board of Health.....	72 00
Garbage Expense.....	417 82
Miscellaneous.....	306 15
<i>Net Income for Year.....</i>	<i>5,447 91</i>
	<hr/>
	10,968 66

INCOME

Township Rate.....	3,561 80
Statute Labour.....	3,022 10
Dog Tax.....	70 00
Tax Penalty.....	35 46
Fines and Fees.....	1,881 30
Licenses.....	1,645 50
Garbage Collection.....	409 50
Poll Tax.....	343 00
	<hr/>
	10,968 66

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

TOWNSHIP TREASURER IN ACCOUNT WITH TOWNSHIP OF CALVERT
FROM 1ST JANUARY, 1919, TO 30TH APRIL, 1922.

DEBITS

Cash Received as per markings on Assessment Roll of 1919.....	6,115 51
Cash Received as per markings on Assessment Roll of 1920.....	5,774 67
Cash Received as per postings on Collector's Roll of 1921 to 18th March, 1922.....	7,263 61
Cash Received from 19th March, 1922, to 30th April, 1922, as per entries in Tax Collector's Cash Book, and paid over to Township Treasurer.....	3,457 96
Collections by P. J. Conway, Tax Collector, from 15th December, 1921, to 30th March, 1922, not marked off on Collector's Roll..	586 29
Collections by O. W. Charlebois, Treasurer, from 15th December, 1921, to 27th January, 1922, not marked off on Collector's Roll	3,372 41
Undeposited Cash Balance, 31st December, 1921, as per Cash Book.....	809 52
Cash Receipts from other sources from 1st January, 1922, to 30th April, 1922.....	2,902 21

CREDITS

Tax Collections entered in Cash Book from 1st January, 1919, to 31st December, 1921.....	15,998 10
Bank Deposits from 1st January, 1922, to 30th April, 1922.....	12,810 36
Balance to be accounted for by the Treasurer to the Township....	1,473 72
	<hr/>
	30,282 18
	<hr/>
	30,282 18

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

LIST OF UNPAID ELECTRIC LIGHT ACCOUNTS 30TH APRIL, 1922

Allies Cafe.....	33 12
Armstrong, H. M.....	9 72
Burd, Ira.....	6 88
Crotin, Max.....	5 38
Dabous, N. F.....	2 52
Haggert, H.....	6 36
Lapalme, A. E.....	1 68
Lelievre, A.....	3 24
Munro, C. E.....	15 69
Northern Plumbing Co.....	4 00
Parkus & Co.....	8 88
Royal Bank of Canada.....	6 02
Royal Cafe.....	20 52
Robertson, James.....	11 88
Shisko, A.....	8 16
Separate School Board.....	12 00
Spence, James.....	3 37
Semchison, James.....	2 00
Siegal, Dr.....	1 33
Tremblary, Mrs. E.....	1 57
Trackman, Dr.....	4 00
Trpoff, S.....	9 60
	<hr/>
	177 92

Subject to our letter dated May 15, 1922

TOWNSHIP OF CALVERT

LIST OF FINES IMPOSED, RECORDED BY MAGISTRATE BUT NOT PAID
OVER TO TOWNSHIP.

<i>Date</i>	<i>Person Fined</i>	<i>Amount</i>
1919		
3 April	Samchesin.....	1 00
9 "	P. Macko.....	10 00
9 "	E. Moulton.....	10 00
9 May	Sam. Brislopski.....	20 00
3 July	G. Nasuch.....	10 00
5 August	J. Kinsey.....	15 00
13 "	Henry Boudin.....	2 00
16 "	Geo. Grellyze.....	13 00
20 "	Sam Wo.....	2 00
13 "	H. Hosenko.....	13 00
26 May	Yankevich & Reviste.....	3 50
1920		
1 March	A. Kasinko and John Krell.....	3 50
8 May	John Kukanean.....	25 00
6 April	Jack Perlmutter.....	10 50
24 "	Fred Genenck.....	13 50
24 June	John Rabatak.....	3 50
17 July	E. Kedickel.....	2 50
2 September	Charlie Mills (\$203.50 shows received on account \$50.75).....	152 75
6 "	Fred Bennett (\$107.50 shows received on account \$53.50).....	54 00
12 "	Thos. Gilchrist (\$203.50 shows received on account \$123.00).....	80 50
19 "	Charlie Wicks (\$28.50 shows received on account \$23.50).....	5 00
7 "	Alex. Oliveuk.....	48 45
14 October	Bill Vescelock.....	23 50
22 "	Jack O'Connor.....	34 50
13 December	W. Kenny.....	106 25
1921		
19 April	O. Davidson.....	203 50
18 August	A. St. Jean.....	23 50
		<hr/>
		889 95

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

LIST OF PAYMENTS MADE BUT NOT AUTHORIZED BY COUNCIL.

1919			
13 August	McMillan Bros., note.....		477 82
26 September	A. Smith, assessment S.S. No. 3.....		15 00
3 November	A. Smith, assessment S.S. No. 3.....		6 00
15 December	Sir. S.S. No. 3, Clergue.....		200 00
1920			
18 October	Wm. Rutledge, roadwork.....		59 50
18 "	C. N. Jacobs, ".....		7 35
18 "	T. Holdsworth, ".....		36 50
18 "	Jas. Boyd, ".....		43 50
18 "	C. H. Jacobs, ".....		52 75
18 "	F. Hanop, ".....		37 10
18 "	F. Hanop, ".....		13 95
18 "	A. H. Wallace, ".....		1 50
18 "	E. Sonour, ".....		5 00
18 "	H. E. Gaumont, ".....		2 50
18 "	T. Linholme, ".....		2 30
18 "	P. La Ban, ".....		2 80
18 "	D. Loubert, ".....		4 80
27 December	R. L. Malkin, Sec., S.S. No. 1.....		330 00
1921			
4 July	E. Marion, roadwork.....		9 00
4 "	S. La Palm, ".....		3 00
4 "	P. Cote, ".....		2 50
4 "	Neil Curly, prisoners to North Bay.....		40 00
4 "	Wm. Rutledge, assessment.....		50 00
7 "	S.S. No. 1.....		200 00
7 "	Neil Curley, prisoners to North Bay.....		36 00
28 "	Neil Curley, " " ".....		50 00
17 October	E. Doutre, roadwork.....		25 00
21 "	G. Mousseau, salary.....		50 00
3 November	Royal Bank, Massey-Harris Note.....		50 00
8 "	A. Boiner, on account.....		100 00
2 December	S.S. No. 4, Public.....		1,200 00
5 "	Geo. Mossean, salary.....		200 00
5 "	O. W. Charlebois, salary.....		50 00
10 "	A. Borvin, lumber.....		200 00
15 "	A. Borvin, on account.....		298 00
			3,861 87

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

SUMMARY OF ASSESSMENT AND RATES LEVIED FOR YEAR ENDING 31ST DECEMBER, 1919.

	Other Townships	Calvert Township	Total Assessment	Rates Levied	Amount Levied	Purpose	Classification
Union Public School Section No. 3:							
In Calvert Township.....	\$30,628 00	\$ 19,345 00	\$30,628 00	25 Mills	\$1,249 36	Schools.	Land, \$119,088 00
In Clergue Township.....							Buildings, 88,080 00
Calvert Township:		141,570 00					Business, 2,450 00
No levy for school purposes.....							
Non-Residents.....		18,075 00					
<i>Total of Calvert Township.....</i>			178,990 00	20 Mills	3,579 80	General Township	
	\$30,628 00	\$178,990 00	\$209,618 00	....	\$4,829 16		\$209,618 00

TOWNSHIP OF CALVERT
SUMMARY OF ASSESSMENT AND RATES LEVIED FOR YEAR ENDING 31ST DECEMBER, 1920.

	Other Townships	Calvert Township	Total Assessment	Rates Levied	Amount Levied	Purpose	Classification
Union Public School Section No. 1:							
In Calvert Township.....	16,500 00	5,225 00	16,500 00	70 Mills	1,520 75	Schools.	
In McCart Township.....	.....	24,100 00	.....	32 Mills	771 20	Schools.	Land, 179,225 00
Public School Section No. 2.....							
Union Public School Section No. 3:							
In Calvert Township.....	35,925 00	26,925 00	35,925 00	21 Mills	1,419 90	Schools.	Buildings, 118,450 00
In Clergue Township.....	.....	.....	.....	.....	.....	.....	Business, 1,500 00
Public School Section No. 4:							
No levy made for School Purposes.....	.....	165,475 00	.....	.....	.....	.....
Separate School Section No. 1.....	.....	14,625 00	.....	32 Mills	468 00	Schools.	
Non-Residents.....	.....	10,400 00	.....	.....	.....	.....
<i>Total of Calvert Township.....</i>	52,425 00	246,750 00	246,750 00	10 Mills	2,471 50	General Township	
			299,175 00	.....	6,551 35		299,175 00

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

SUMMARY OF ASSESSMENT AND RATES LEVIED FOR YEAR ENDING 31ST DECEMBER, 1921.

	Other Townships	Calvert Township	Total Assessment	Rates Levied	Amount Levied	Purpose	Classification
Union Public School Section No. 1: In Calvert Township..... In McCart Township.....	48,825 00	10,375 00	48,825 00	20 Mills	4,184 00	Schools.	
Public School Section No. 2.....	.....	25,800 00	.....	35 Mills	903 00	Schools.	Land, 274,590 00
Union Public School Section No. 3: In Calvert Township..... In Clergue Township.....	45,600 00	22,350 00	45,600 00	25 Mills	1,698 75	Schools.	Buildings, 296,725 00
Public School Section No. 4.....	.....	273,299 00	.....	30 Mills	8,198 97	Schools.	Business, 34,689 00
Separate School Section No. 1.....	.....	23,350 00	.....	35 Mills	817 25	Schools.	
Separate School Section No. 4.....	.....	156,405 00	.....	39 Mills 12 Mills	6,099 71 6,138 94	Schools, General Township	
<i>Total of Calvert Township.....</i>	94,425 00	511,579 00	511,579 00 .....	.....	25,040 62		606,004 00

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

CASH STATEMENT OF SCHOOLS FOR YEAR ENDING 31ST DECEMBER, 1919.

	Public S.S. No. 1, Union McCart.	Public S.S. No. 2, Calvert.	Public S.S. No. 3, Union Clergue.	Public S.S. No. 4, Calvert.	Separate S.S. No. 1, Calvert.	Separate S.S. No. 4, Calvert.
RECEIPTS.						
Township of Calvert Requisitions.....						
Government Grants.....			200 00			
Other Income.....			411 89			
Adjoining Township Taxes.....			6 28			
			824 67			
			1,442 84			
PAYMENTS						
Teachers' Salaries.....			821 20			
Janitor Service.....			67 40			
Other Salaries.....			101 02			
Supplies.....			17 05			
General Expense.....			48 21			
Debentures.....			106 78			
Fuel.....			33 00			
Cash overdrawn at first.....			192 50			
Cash on hand at last.....			55 68			
			1,442 84			

TOWNSHIP OF CALVERT

FOR YEAR ENDING 31ST DECEMBER, 1920.

	Public S.S. No. 1, Union McCart.	Public S.S. No. 2, Calvert.	Public S.S. No. 3, Union Clergue.	Public S.S. No. 4, Calvert.	Separate S.S. No. 1, Calvert.	Separate S.S. No. 4, Calvert.
RECEIPTS.						
Township of Calvert Requisitions.....	150 00	.....	1,050 00	.....	.....	.....
Government Grants.....	669 00	400 00	406 34	.....	.....	.....
Adjoining Township Taxes.....	9 20	.....	.....	.....	.....	.....
Other Income.....	.....	.....	8 00	.....	.....	.....
Cash on hand at first.....	.....	.....	55 68	.....	.....	.....
	828 20	400 00	1,520 02	.....	.....	.....
PAYMENTS						
Teachers' Salaries.....	695 55	.....	918 72	.....	.....	.....
Janitor Services.....	.....	.....	85 75	.....	.....	.....
Other Salaries.....	.....	.....	25 00	.....	.....	.....
Supplies.....	6 80	.....	38 29	.....	.....	.....
General Expense.....	53 46	.....	52 37	.....	.....	.....
Debentures.....	.....	.....	106 78	.....	.....	.....
Fuel.....	28 50	.....	165 00	.....	.....	.....
School Buildings.....	15 50	48 00	35 00	.....	.....	.....
Cash on hand at last.....	28 39	352 00	93 11	.....	.....	.....
	828 20	400 00	1,520 02	.....	.....	.....

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

CASH STATEMENT OF SCHOOLS FOR YEAR ENDING 31st DECEMBER, 1921.

	Public S.S. No. 1, Union McCart.	Public S.S. No. 2, Calvert.	Public S.S. No. 3, Union Clergue.	Public S.S. No. 4, Calvert.	Separate S.S. No. 1, Calvert.	Separate S.S. No. 4, Calvert.
RECEIPTS						
Township of Calvert Requisitions.....	830 00	675 00	900 00	3,950 00	448 75	375 00
Government Grants.....	245 73	293 05	589 72	.....	464 84	207 97
Adjoining Township Taxes.....	.....	122 52	.....	.....	.....	.....
Other Income.....	.....	.....	9 25	.....	.....	.....
Cash on hand at first.....	28 39	352 00	93 11	15 00	.....	.....
Cash overdrawn at last.....	7 69	.....	.....	.....	.....	.....
	1,111 81	1,442 57	1,592 08	3,965 00	915 59	1,288 95
PAYMENTS						
Teachers' Salaries.....	521 33	476 53	1,014 00	2,951 68	665 00	928 00
Janitor Service.....	22 20	.....	96 60	.....	.....	.....
Other Salaries.....	.....	145 46	25 00	.....	.....	.....
Supplies.....	.....	129 54	88 63	532 50	.....	.....
General Expense.....	4 08	514 65	105 92	.....	.....	.....
Fuel.....	.....	.....	.....	53 91	14 35	3 50
School Buildings.....	564 20	172 90	100 00	.....	31 44	307 45
Debentures.....	.....	.....	106 78	.....	28 50	50 00
Cash on hand at last.....	.....	3 49	55 15	226 91	174 30	.....
	1,111 81	1,442 57	1,592 08	3,965 00	913 59	1,288 95

Subject of our letter dated May 15, 1922.

TOWNSHIP OF CALVERT
LIST OF TAX ARREARS FOR YEAR 1919

Roll No.	Name	Location	Statute Labour	Taxes
244	Proulx, S., Ansonville.....	Main St., Part A26.....	6 00	2 50
10	Burns, Mrs. Wm., Porquis Jct.	Con. 1 S $\frac{1}{2}$ Lot 12.....	12 00	33 75
18	Rivet, Alb., Ansonville.....	Front Lane, Part L12.....	9 00	10 00
19	Brown, F., Porquis Jct.....	Con. 2 N $\frac{1}{2}$ Lot 10.....	9 00	22 50
	Belanger, Jos., Iroquois Falls..	" 2 N $\frac{1}{2}$ " 4.....	12 00	....
245	Bernier, Emile, Iroquois Falls..	" 4 N $\frac{1}{2}$ " 2.....	9 00	12 00
246	Baker, B., Iroquois Falls.....	" 1 S $\frac{1}{2}$ " 2.....	6 00	8 00
249	Bradley, J., Ottawa.....	" 3 N $\frac{1}{2}$ " 3.....	12 00	16 00
251	Botry, H., Toronto.....	Railway St., A11.....	6 00	5 00
252	Burtless, W. C., St. Clair.....	Con. 5 SE Lot S.....	9 00	10 00
253	" " ".....	" 5 N $\frac{1}{2}$ Lot 8.....	9 00	10 00
25	Clement, Jos., Timmins.....	" 2 N $\frac{1}{2}$ ".....	6 00	....
35	Carrier.....	Nault Ave., Lot 17.....	6 00	6 00
249	Critchly, J., Monteith.....	Con. 4 N $\frac{1}{2}$ Lot 4.....	6 00	4 00
250	Darcy, P., Porquis Jct.....	" 1 N $\frac{1}{2}$ " 2.....	6 00	8 00
39	Douey, C., Porquis Jct.....	" 1 S $\frac{1}{2}$ " 3.....	6 00	11 25
41	David, A., Cochrane.....	Front St., Part L. 13.....	....	7 00
52	Davis, Mrs. M., Toronto.....	Con. 1 S $\frac{1}{2}$ Lot 10.....	15 00	45 00
251	Desormeau, Jos., Clarence Ct...	" 4 N $\frac{1}{2}$ " 2.....	6 00	7 00
253	Drinkwater, Jos., Nellie L.....	" 6 N $\frac{1}{2}$ " 12.....	6 00	4 50
254	Dumphy, A. N.....	" 6 N $\frac{1}{2}$ " 4.....	9 00	8 00
256	Douglas, J. W.....	" 6 S $\frac{1}{2}$ " 2.....	12 00	12 00
257	Duncan, Harry.....	" 5 N $\frac{1}{2}$ " 2.....	9 00	8 00
55	Auger, Nap., Porquis Jct.....	" 2 N $\frac{1}{2}$ " 8.....	6 00	....
	Farmer, R. H.....	" 2 S $\frac{1}{2}$ " 3.....	15 00	16 00
	Gurndon, John.....	.....	....	8 00
64	Gagne, Theo., Porquis Jct.....	Con. 1 N $\frac{1}{2}$ Lot S.....	9 00	27 00
70	Granger, T., Nellie L.....	" 4 " 12.....	6 00	....
76	Harwood, Wm., Porquis Jct...	" 1 S $\frac{1}{2}$ " 11.....	9 00	22 50
254	Harmon, W., Nellie L.....	.....	6 00	....
255	Harmon, H., Nellie L.....	.....	6 00	....
256	Hutchison, E. C.....	Con. 3 S $\frac{1}{2}$ Lot 6.....	12 00	12 00
257	Hutchison, Thos.....	" 5 N $\frac{1}{2}$ " 10.....	9 00	10 00
258	Holmes, C. W.....	" 4 S $\frac{1}{2}$ " 7.....	6 00	12 00
91	Johnson.....	Third Ave., A40.....	12 00	14 00
	Elliott, Wm.....	.....	12 00	12 00
94	Jackes, E.....	Con. 5 N $\frac{1}{2}$ Lot 5.....	9 00	8 00
95	Jones, S. A.....	" 5 N $\frac{1}{2}$ " 5.....	12 00	12 00
94	Katcha, Jas.....	Front St., " 15.....	9 00	13 00
99	Kologrin, A.....	Main St., " 21.....	6 00	3 00
101	Kerr, W., Uxbridge.....	Con. 2 N $\frac{1}{2}$ " 7.....	9 00	22 50
104	Kelly, T.....	" 5 N $\frac{1}{2}$ " 7.....	15 00	16 00
117	Ames, G. W., Bay City, Mich..	Hospital St. " 38.....	6 00	6 00
118	Leasipp, Dr.....	" " 58.....	9 00	12 00
119	Marleau, Sam., Strickland.....	Marion St. " 76.....	6 00	2 00
120	" " ".....	Teefy St. " 76.....	6 00	3 50
125	McCarthy, D., Iroquois Falls..	Forth Ave. " 19.....	6 00	3 10
136	McMillan Bro., Porquis Jct...	Con. 2 N $\frac{1}{2}$ " 12.....	9 00	29 25
137	Morgon, Geo.....	" 2 S $\frac{1}{2}$ " 12.....	6 00	11 25
138	McCormell, A., Porquis Jct...	" 1 N $\frac{1}{2}$ " 12.....	9 00	....
147	McGraw, A., Porquis Jct.....	" 1 S $\frac{1}{2}$ " 9.....	9 00	....
148	McGraw, T., Porquis Jct.....	Con. 1 S $\frac{1}{2}$ Lot 8.....	9 00	....
151	McChesney, Guy, Timmins.....	" 2 N $\frac{1}{2}$ " 6.....	6 00	18 00
152	Malkin, D. L., Nellie Lake.....	" 4 N $\frac{1}{2}$ " 12.....	12 00	....
258	McCounrey, G.....	" 6 N $\frac{1}{2}$ " 1.....	9 00	12 00
259	Miron, A.....	" 6 S $\frac{1}{2}$ " 4.....	9 00	8 00
260	Morris, A.....	" 6 S $\frac{1}{2}$ " 5.....	9 00	8 00
261	McCracken, W.....	" 6 S $\frac{1}{2}$ " 3.....	9 00	8 00
161	Sidaruck, M.....	Main St. " 35.....	....	6 00
163	Nesbit, J., Uxbridge Ontario..	Con. 1 N $\frac{1}{2}$ " 11.....	9 00	22 50
182	Parker, M.....	" 3 S $\frac{1}{2}$ " 3.....	12 00	15 00
183	Paquette, Wil.....	" 3 N $\frac{1}{2}$ " 6.....	6 00	5 00
185	Prince, Jas., Nellie L.....	" 4 S $\frac{1}{2}$ " 12.....	6 00	....
259	Phillippe, A.....	" 6 N $\frac{1}{2}$ " 3.....	9 00	8 00
260	Patterson, T.....	" 6 S $\frac{1}{2}$ " 10.....	12 00	12 00

TOWNSHIP OF CALVERT

LIST OF TAX ARREARS FOR YEAR 1919—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
259	Ritchie, A., Nellie L.		6 00	2 00
198	Rivet, A.	Tecfy St. " 39 A76.		2 00
207	Stothers, W. J., Porquis Jct.	Con. 4 S $\frac{1}{2}$ " 11.	6 00	18 00
208	Sullivan, P., Porquis Jct.	" 1 S $\frac{1}{2}$ " 4.		11 25
212	Seaton, N., Nellie L.	" 4 N $\frac{1}{2}$ " 12.	6 00	2 50
215	Sanderson, J. W.	" 1 N $\frac{1}{2}$ " 1.	9 00	12 00
216	Soady, Chas.	" 6 N $\frac{1}{2}$ " 12.	6 00	5 00
220	Thompson, E., Porquis Jct.	" 2 N $\frac{1}{2}$ " 11.	9 00	22 50
223	Tanguay, E.	4th Ave. " 57.	9 00	10 00
234	Woodrow, Jos., Nellie L.	Con. 4 " 12.	6 00	3 00
235	Wlasuk, P.	2nd Ave. " 24.		13 00
237	Wright, J. W.	Con. 5 N $\frac{1}{2}$ " 9.	15 00	16 00
236	Wright, J. W.	" 6 S $\frac{1}{2}$ " 9.	15 00	16 00
238	Wright, Miss C. M.	" 3 N $\frac{1}{2}$ " 10.	12 00	12 00
239	Wilson, E.	" E N $\frac{1}{2}$ " 11.	12 00	12 00
	Young, Mrs. W. H.	Govt. Rd., Lots 36 to 41.	9 00	9 00
240	Youkovich, M.	Front St., Lot 8.	9 00	....
	Ames, G. W., Bay City, Mich.	Front St. " 9.	6 00	6 00
	" " " " " 8.	" " " 8.	6 00	6 00
	" " " " " 10.	" " " 10.	18 00	23 00
	" " " " " Govt. Rd. " 6.	Govt. Rd. " 6.	15 00	18 00
	" " " " " " 1.	" " " 1.	15 00	18 00
	Levison, D., South Porcupine.	2nd Ave. and Main Lot 26.	9 00	11 00
	Ames, G. W., Bay City.	Hospital St., Lot 47.	6 00	6 00
	" " " " " " 40.	" " " 40.	6 00	5 00
	" " " " " " 46.	" " " 46.	6 00	5 00
	" " " " " 1st Ave. " 48.	1st Ave. " 48.	15 00	18 00
	" " " " " 2nd Ave. " 6.	2nd Ave. " 6.	6 00	5 50
	" " " " " 2nd Ave. " 5.	2nd Ave. " 5.	6 00	7 00
	" " " " " Con. 2 S $\frac{1}{2}$ " 3.	Con. 2 S $\frac{1}{2}$ " 3.	6 00	5 00
	" " " " " " 1 N $\frac{1}{2}$ " 1.	" 1 N $\frac{1}{2}$ " 1.	6 00	5 00
	Bradley, S. M.	" 1 N $\frac{1}{2}$ " 3.	6 00	5 00
	N. R.	" 1 N $\frac{1}{2}$ " 7.	6 00	5 00
	N. R.	" 1 N $\frac{1}{2}$ " 8.	6 00	5 00

810 00 967 85

TOWNSHIP OF CLERGUE.

62	Gerrard, D., Porquis Jct.	Evelyne St. Lot 9.		3 75
64	Fauntain, J., Porquis Jct.	" " 11.		3 13
65	Charpentier, Porquis Jct.	" " 12.		3 75
67	Rowlinson, J., Porquis Jct.	" " 14.		3 13
68	Ludford, F., Porquis Jct.	Evelyne St., Lot 15.		2 75
82	Nault, F., Cochrane.	Edward St. " 33.		2 50
85	Saunders, J., Porquis Jct.	" " " 31.		2 50
92	Murden, Rev., Porquis Jct.	" " " 48.		2 50
95	Emery, Mrs., Porquis Jct.	Victoria " " 61.		5 00
97	" " " " " Whitney " " 63.	Whitney " " 63.		5 00
98	" " " " " " " " 65.	" " " 65.		5 00
105	Leith ¹ / ₂ W. F., Cochrane.	Albert " " 86.		6 25
107	Brown, Mrs. E., Toronto.	Connaught " 85.		5 00
112	Lacasse, A. D., Montreal.	Queen " 94.		7 50
113	" " " " " " " 95.	" " " 95.		7 50
116	" " " " " " " 98.	" " " 98.		10 00
117	Rice, J., Porquis Jct.	Evelyne St. " 36.		2 50
47	Sampson, P., Bonfield, Ont.	Con. 5 N $\frac{1}{2}$ Lot 12.		15 00
120	Schone, P., Porquis Jct.			7 50
124	White, S.			7 50
51	J. Rowlinson			1 25
84	J. Dinsmore.			6 25

\$810 00 \$1,083 11

Total Tax Rates..... \$1,083 11
Statute Labour..... 810 00

Total 1919 Arrears..... \$1,893 11

TOWNSHIP OF CALVERT
LIST OF TAX ARREARS FOR YEAR 1920.

Roll No.	Name	Location	Statute Labour	Taxes
13	About, E., Ansonville.....	Acre 4	10 00	10 00
1	Brockley, Iroquois Falls.....	" 5	4 00	3 00
2	Boyer, F., Ansonville.....	" 31		50
4	Botry, H., Toronto.....	" 11	4 00	2 50
8	Boyer, F., Ansonville.....	" 16	8 00	5 00
9	Breeland, M., "	" 16		23 50
10	Bissin, S. A., Montreal.....	" 18	10 00	8 00
13	Baker, B., Nellie Lake.....	Con. 1 S $\frac{1}{2}$ 2	10 00	8 00
18	Barr, J. E., Dupee.....	" 2 N $\frac{1}{2}$ 10	10 00	24 80
21	Burns, Mrs. W., Porquis Jct.....	" 1 S $\frac{1}{2}$ 12	10 00	24 80
23	Bradley, J., Ottawa.....	" 3 N $\frac{1}{2}$ 3	12 00	37 20
24	Bissin, S. A., Montreal.....	Acre 11	6 00	4 25
25	Burtless, W. E.....	Con. 5 N $\frac{1}{2}$ 8	6 00	21 00
26	"	" 5 N $\frac{1}{2}$ 2	6 00	21 00
3	Crotin & Omara.....	" 4 S $\frac{1}{2}$ 2	12 00	
6	Conway, J., Ansonville.....	Acre 24	8 00	6 25
19	Critchley, H., Monteith.....	Con. 4 N $\frac{1}{2}$ 11	4 00	20 00
9	Downey, C., Cochrane.....	" 1 S $\frac{1}{2}$ 3	10 00	9 00
10	Downey, P., Grant.....	" 1 N $\frac{1}{2}$ 2	10 00	8 00
11	Daniels, N., Ansonville.....	" 2 N $\frac{1}{2}$ 9	10 00	5 75
12	Decasse, N., St. Charles, Ont.....	Acre 25	4 00	1 55
14	Drinkwater, J., Cochrane, Ont.....	Con. 6 N $\frac{1}{2}$ 12	10 00	68 00
15	Desarmeau, J.....	" 6 N $\frac{1}{2}$ 5	6 00	16 80
16	Dumphy, A. N.....	" 6 N $\frac{1}{2}$ 4	6 00	16 80
17	Dawson, W. H.....	" 6 N $\frac{1}{2}$ 1	6 00	4 00
18	Douglas, J. W.....	" 6 S $\frac{1}{2}$ 2	8 00	25 20
19	Duncan, J.....	" 5 N $\frac{1}{2}$ 2		16 80
1	Evans, F., Nellie Lake.....	" 4 N $\frac{1}{2}$ 12	4 00	1 50
5	Evanoff, C., Waterloo, C.N.R.....	Acre 31	16 00	18 00
6	Eruink, M.....	" 31	4 00	2 50
10	Elliot, Wm.....	Con. 4, S $\frac{1}{2}$ 10	8 00	25 20
4	Stothers.....	" 4 S $\frac{1}{2}$ 11	6 00	36 00
5	Flumerfelt, Wm., Toronto.....	" 3 S $\frac{1}{2}$ 7		13 20
6	Farmer, R.....	" 2 S $\frac{1}{2}$ 3	10 00	24 80
4	Granger, T., Nellie Lake.....	" 4 N $\frac{1}{2}$ 12	4 00	
18	Grand, Geo., Matheson.....	Calvert St., A77		4 50
22	Leleive, Geo.....	Acre 33	4 00	1 50
3	Honga, E.....	" 37	6 00	3 75
13	Henessy, Wm.....	" 3	4 00	2 25
16	Hutchinson, T., Toronto.....	Con. 5 N $\frac{1}{2}$ 10	6 00	21 00
18	Harmon, Herb.....	" 4 N $\frac{1}{2}$ 12	4 00	10 00
23	Holmes, C. W.....	" 4 S $\frac{1}{2}$ 7	8 00	25 20
24	Hutchinson, E. C.....	" 4 S $\frac{1}{2}$ 6	8 00	25 20
1	Irwin, James.....	" 5 N $\frac{1}{2}$ 6	10 00	33 60
2	Jackes, E.....	" 5 N $\frac{1}{2}$ 5	6 00	16 80
6	Jenkinson, H., Nellie Lake.....	" 4 N $\frac{1}{2}$ 12	4 00	4 00
14	Jacobs, Mrs. P.....	Acre 13	10 00	7 50
16	Joseph, John.....	Con. 5 S $\frac{1}{2}$ 6	10 00	35 70
	Jones, S. A.....	Acre 6 350 x 100 ft.	6 00	5 00
27	Phillippe, A.....	Con. 6 N $\frac{1}{2}$ 3	6 00	4 00
9	Kerr, J. A., Uxbridge.....	" 2 N $\frac{1}{2}$ 7	10 00	27 90
10	Kelly, Thos.....	" 5 N $\frac{1}{2}$ 7	10 00	33 60
12	Kolanke, N.....	3rd Ave., Acre, 34	4 00	1 50
2	Lafleur, J., Ottawa.....	Acre 37	4 00	1 50
4	Laporte.....	" 19	4 00	1 50
28	Ludvic, G.....	Con. 5 S $\frac{1}{2}$ 2	8 00	28 20
1	Lavalle, P., Porquis Jct.....	" 1 N $\frac{1}{2}$ 8	10 00	24 90
6	Lavoie, E.....	Acre 11	4 00	2 00
8	Lehto, Carl.....	" 13		3 00
9	LaFond, F.....	" 15	18 00	21 00
11	Lachance, A.....	" 76	8 00	5 75
14	Leleive, Ottawa.....	" 33	4 00	1 50
15	Lachance, G. A.....	" 34	4 00	2 75
17	Lapeith, Dr. Geo., Toronto.....	" 58	8 00	6 00

TOWNSHIP OF CALVERT

LIST OF TAX ARREARS FOR YEAR 1920—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
18	Laperth, Dr. Geo., Toronto	Acre 38	6 00	5 00
19	Levesque, O.	Con. 4 N $\frac{1}{2}$ 2	4 00	12 60
27	Langhay, Mrs. M.	Acre 25	10 00	9 50
7	Morrison, R., Porquis Jct.	Con. 2 S $\frac{1}{2}$ 12	10 00	29 45
8	Walsuch, P., Ansonville	Acre 25	8 00	5 50
11	Marleau, S., Fauquier, Ont.	" 75	4 00	2 00
14	Marion, Albena	" 77	4 00	.....
20	Malkin, R. L., Nellie Lake	Con. 4 N $\frac{1}{2}$ 12	10 00	80 00
25	Marleau, S., Fauquier, Ont.	Acre 76	.....	3 15
1	McChesney, J.	Con. 2 N $\frac{1}{2}$ 6	10 00	2 90
5	McConnell, A. E., Porquis Jct.	" 1 N $\frac{1}{2}$ 12	.....	31 00
6	McCracken, Wm.	" 6 S $\frac{1}{2}$ 3	6 00	16 80
7	McCoubrey, S. G.	" 6 N $\frac{1}{2}$ 1	8 00	6 00
1	Nault, F., Cochrane	Acre 1	.....	6 00
2	" " "	" 17	10 00	3 00
5	Nault, Bertha	" 16	18 00	6 50
7	Nesbit, J.	Con. 1 N $\frac{1}{2}$ 11	10 00	31 00
4	O'Mara, D.	Acre 37	.....	75
14	Pelto, H.	" 8	.....	4 50
	Prince, Jas.	"	4 00	.....
15	Pepin, C.	" 11	6 00	4 00
22	Parker, M.	Con. 3 S $\frac{1}{2}$ 3	10 00	39 90
25	Pepin, C.	" 3 N $\frac{1}{2}$ 5	.....	50
26	Patterson, T.	" 6 S $\frac{1}{2}$ 10	8 00	25 20
3	Rivette, A.	" 76	6 00	4 50
4	Rice, J., Toronto	" 18	10 00	.....
8	Ryan, Paddy, Toronto	" 36	6 00	5 00
13	Ritchie, A., Nellie Lake	Con. 4 N $\frac{1}{2}$ 12	4 00	4 00
15	Romain, Ed., Sr.	Acre 59	.....	5 00
19	Russian	" 33	4 00	1 25
2	Sullivan, Pat., Timmins	Con. 1 S $\frac{1}{2}$ 4	10 00	9 00
3	Saunderson, J. W.	" 1 N $\frac{1}{2}$ 1	8 00	6 00
4	Stirling, R., Hamilton	" 1 N $\frac{1}{2}$ 4	10 00	.....
8	Seaton, F., Nellie Lake	" 4 N $\frac{1}{2}$ 12	4 00	.....
9	Singh, J., Nellie Lake	" 4 N $\frac{1}{2}$ 12	4 00	4 00
11	Savanna, N., Cochrane	Acre 15	18 00	20 00
14	Sophak, S.	" 11	.....	4 00
	Seguin	"	.....	12 60
16	Samure, E.	Con. 4 N $\frac{1}{2}$ 5	8 00	25 20
17	Saunders, J. B.	" 2 S $\frac{1}{2}$ 4	.....	40
21	Kahan, Mrs.	Acre 16	24 00	30 00
23	Soady, Chas., Nellie Lake	Con. 6 S $\frac{1}{2}$ 11	4 00	20 00
24	Shaw, E. M., Montreal	Acre 16	14 00	15 00
2	Thompson, E., Detroit	Con. 2 N $\frac{1}{2}$ 11	10 00	24 80
1	Vivian, Wm., Porquis Jct.	" 5 N $\frac{1}{2}$ 11	10 00	72 00
5	Wright, J. W.	Con. 6 S $\frac{1}{2}$ 9	10 00	33 60
6	Wright, J. W.	" 5 N $\frac{1}{2}$ 9	10 00	33 60
9	Wilson, B.	" 3 N $\frac{1}{2}$ 11	8 00	48 00
10	Wright, C. M.	" 3 N $\frac{1}{2}$ 10	8 00	25 20
1	Young, Wm., Cochrane	" 2 N $\frac{1}{2}$ 12	6 00	15 50
3	Young, W. H., Toronto	Lots 40 and 41, P. 17	6 00	4 50

778 00 1,628 15

McCART AND CALVERT.

1	Aubrey, Mrs. G. M., Toronto	Con. 3 N $\frac{1}{2}$ 3	.....	21 00
4	Burns, F., McMurrich, Ont.	" 4 N $\frac{1}{2}$ 5	.....	21 00
5	Burns, John, Nellie Lake	" 5 S $\frac{1}{2}$ 4	.....	21 00
6	Burns, Jas., Porquis Jct.	" 5 S $\frac{1}{2}$ 5	.....	21 00
8	Barristo, A., Porquis Jct.	" 2 N $\frac{1}{2}$ 2	.....	21 00
9	Beman, Jos., Connaught	" 2 N $\frac{1}{2}$ 1	.....	21 00
10	Barnes, Jos., Earleton, Ont.	" 2 N $\frac{1}{2}$ 8	.....	21 00
11	Campbell, Geo., Youngtown, Alta.	" 4 N $\frac{1}{2}$ 2	.....	21 00

TOWNSHIP OF CALVERT

LIST OF TAX ARREARS FOR YEAR 1920—Continued.

MCCART AND CALVERT—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
12	McQuoid, E.	" 3 S $\frac{1}{2}$ 5.		21 00
13	Durach, B.	" 4 N $\frac{1}{2}$ 7.		21 00
15	Duncalf, W. R., Nellie Lake.	" 3 S $\frac{1}{2}$ 7.		21 00
16	Doregan, Mrs. M., Sudbury.	" 4 S $\frac{1}{2}$ 7.		10 50
17	Eickhoff, F., Connaught.	" 2 S $\frac{1}{2}$ 3.		21 00
18	Frank Mike, Porquis Jct.	" 2 S $\frac{1}{2}$ 4.		10 50
19	" " " "	" 2 S $\frac{1}{2}$ 3.		21 00
20	Fountain, Mrs. A., Toronto.	" 2 S $\frac{1}{2}$ 2.		21 00
22	Graham, D., Nellie Lake.	" 2 N $\frac{1}{2}$ 7.		21 00
23	Griffiths, Ed., Montreal.	" 3 N $\frac{1}{2}$ 2.		21 00
24	Guirmbach, C., Toronto.	" 4 N $\frac{1}{2}$ 6.		21 00
1	Henshaw, T., Red Deer, Alta.	" 5 N $\frac{1}{2}$ 7.		21 00
2	Harmon, Wil., Nellie Lake.	" 2 N $\frac{1}{2}$ 5.		21 00
3	Harmon, H., Nellie L.	" 3 S $\frac{1}{2}$ 4.		21 00
4	Hoddock, F., Connaught.	" 3 S $\frac{1}{2}$ 6.		21 00
5	Lescington, A. F.	" 5 N $\frac{1}{2}$ 2.		21 00
6	Morgan, Geo., Porquis Jct.	" 2 S $\frac{1}{2}$ 1.		21 00
7	Morrison, Jas., Porquis Jct.	" 2 S $\frac{1}{2}$ 5.		21 00
9	Andrew, J. A.	" 4 N $\frac{1}{2}$ 6.		21 00
10	McCardell, R., Nellie Lake.	" 3 N $\frac{1}{2}$ 1.		21 00
11	Prince, Bert, Nellie Lake.	" 3 N $\frac{1}{2}$ 4.		10 00
13	Parliament, T., Nellie Lake.	" 6 N $\frac{1}{2}$ 1.		21 00
14	Scott, E. A., Nellie Lake.	" 6 S $\frac{1}{2}$ 1.		21 00
15	Ritche, A., Nellie Lake.	" 4 S $\frac{1}{2}$ 4.		21 00
16	Robertson, Jas., Nellie Lake.	" 5 S $\frac{1}{2}$ 6.		21 00
21	Smith.	" 3 S $\frac{1}{2}$ 8.		21 00
22	Seaton, F., Nellie Lake.	" 2 N $\frac{1}{2}$ 4.		21 00
24	Taggart, Wm. J., Cobble Hill, B.C.	" 5 N $\frac{1}{2}$ 6.		21 00
25	Telford, A.	" 4 S $\frac{1}{2}$ 3.		21 00
1	Whallen, J., Nellie Lake.	" 4 N $\frac{1}{2}$ 8.		21 00
2	Wildman, A., Huntsville.	" 5 S $\frac{1}{2}$ 1.		21 00
3	Webb, J.	" 5 S $\frac{1}{2}$ 2.		21 00
4	Walsh, J.	" 5 S $\frac{1}{2}$ 7.		21 00
5	Woodrow, J., Nellie Lake.	" 3 S $\frac{1}{2}$ 1.		21 00
6	Wickens, J., Toronto.	" 3 N $\frac{1}{2}$ 6.		21 00

TOWNSHIP OF CLERGUE.

6	Rice, J., Toronto.	Evelyn St., Lot 6.		3 15
7	Dakata, A. S., Porcupine.	" " " 7.		2 63
9	Gerrard, D., Porquis Jct.	" " " 9.		3 15
11	Fountain, J., Porquis Jct.	" " " 11.		3 15
12	Charpentier, G., Porquis Jct.	" " " 12.		2 10
14	Ludford, F., Porquis Jct.	" " " 15.		2 10
27	Woodrow, Mrs., Nellie Lake.	" " " 32.		2 10
28	Nault, F., Cochrane.	" " " 33.		2 10
30	Sanders, J., Porquis Jct.	" " " 31.		2 10
31	Ludford, F., Porquis Jct.	" " " 36.		10 50
40	Summerbee, Rev.	Edward " " 48.		2 10
42	Morrison, J., Sundridge.	Louisa " " 50.		4 20
43	Emery, Mrs. E., Porquis Jct.	Victoria " " 61.		2 10
45	" " " "	Whitney " " 63.		4 20
46	" " " "	" " " 65.		4 20
53	Leith, W. F., Cochrane.	Albert " " 86.		5 25
60	Lacosse, A., Montreal.	Queen " " 94.		8 40
61	" H., " "	" " " 95.		8 40
64	" A. D., " "	" " " 98.		8 40
87	Emery, J. E., Porquis Jct.	King " " 92.		14 70
65	J. Rice, Toronto.	" " " 86.		2 10
72	Galt, J.	Con. 6 N $\frac{1}{2}$ 9.		14 70
75	Smith, C., Porquis Jct.	" 6 N $\frac{1}{2}$ 11.		18 90

TOWNSHIP OF CALVERT

LIST OF TAX ARREARS FOR YEAR 1920—Continued.

TOWNSHIP OF CLERGUE—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
78	Ludford, F., Porquis Jct.....	" 6 N $\frac{1}{2}$ 12.....	.....	17 85
81	Beemer, H., Widderfield.....	" 6 N $\frac{1}{2}$ 9.....	.....	12 60
79	LaRome, E., Porquis Jct.....	" 5 N $\frac{1}{2}$ 9.....	.....	8 90
83	McMulty, P., Porquis Jct.....	" 5 N $\frac{1}{2}$ 12.....	.....	16 80
86	Morrison Estate, S. Porcupine.	" 6 S $\frac{1}{2}$ 12.....	.....	16 80
50	Emery, Mrs. E., Porquis Jct...	King St., Lot 66.....	.....	3 40
			778 00	2,700 98

SUMMARY.

Tax Rates.....	2,700 98
Statute Labour.....	778 00
Difference.....	3 70
Balance Sheet Total.....	3,482 68

TOWNSHIP OF CALVERT

LIST OF UNPAID TAXES ON 1921 COLLECTOR'S ROLL AS AT 30TH APRIL, 1922.

Roll No.	Name	Location	Statute Labour	Taxes
4	Ames, G. W.	Hospital, Acre 43	15 00	42 00
11	"	Teefy St., " 62	15 00	42 00
24	"	" " " 75	12 00	33 60
34	Aboud, Frank	Acre 3·Lot 6		8 40
35	"	" 3 " 6		8 40
36	"	" 3 " 7		8 40
37	"	" 3 " 8		8 40
38	"	" 3 " 15		4 20
39	"	" 3 " 16		4 20
40	"	" 3 " 17		4 20
41	"	" 18 x 33		33 60
42	"	" 39 x 55	36 00	35 70
43	Anson Fritz	" 36 x 38	15 00	18 90
46	Arcand, Albert	Main St., Acre 35	9 00	39 53
44	Ayoub, Alex.	Railroad St., Acre 15		134 40
50	Abramson, N.	Railroad St., Acre 18		56 57
51	"	Bowling Lane, Acre 30, 55 x 85	9 00	16 80
52	" Mrs. Polly	Main St., Acre 32		100 80
54	Auger, Mrs. L.	Drury Lane, Acre 8, Lots 40x41	15 00	51 00
1	Burns, Wm., Estate	Con. 4, S $\frac{1}{2}$ 12, 160	18 00	37 00
2	Bouk, Myke	Railroad St., Acre 8, Lot 33, 30x100		84 00
4	Beaudoin, D.	Acre 10, 35x100	9 00	25 50
6	Boutry, W.	" 11, 50x112	6 00	12 60
7	Buggesby, H.	2nd Ave., Acre 25, 39x156	30 00	105 00
8	Boudreau, Emile	Lover's Lane, Acre 6, Lot 9, 35x114	6 00	8 92
10	Brooks, S.	Railroad St., Acre 13, 39x156	6 00	12 60
14	Balloid, A.	Con. 1 N $\frac{1}{2}$ 10, 160	12 00	29 60
15	Balloid, A.	" 1 N $\frac{1}{2}$ 10, 160	9 00	18 50
16	Britton, Jos.	" 2 N $\frac{1}{2}$ 8, 160	9 00	23 50
17	Barr, Jos. E.	" 2 N $\frac{1}{2}$ 10, 160	15 00	25 60
18	Baker, Bert	" 1 S $\frac{1}{2}$ 2, 160	12 00	25 20
20	Belanger, Jos.	" 2 N $\frac{1}{2}$ 4, 160	18 00	51 70
21	" E.	" 2 N $\frac{1}{2}$ 3, 160	18 00	47 00
22	" Jos., Sr.	" 1 N $\frac{1}{2}$ 4, 160	18 00	47 00
23	Bogir, Frank	Acre 16, Lots 6 and 7, 60x100	6 00	10 20
24	Burnstein, Sam.	Acre 19, 40x100		84 00
26	Bradley, W.	Con. 2 N $\frac{1}{2}$ 2, 160	15 00	33 60
27	Boyd, F.	" 2 S $\frac{1}{2}$ 11, 160		3 00
29	Burnstein, S.	4th Ave., Lot L9 A, 5x100		8 40
30	Bolsposki, Jos.	Bowling Lane, Lot 17	6 00	12 60
31	Burnier, Mrs. Emile	Con. 4 N $\frac{1}{2}$ Lot 2, 50x100	6 00	5 10
1	Cydinko, Dan.	2nd Ave., Acre 25, 39x156	6 00	15 30
3	Casino, Alex.	Main St., Lot 38x39, Acre 8, 50x93		12 60
5	Charlbois, J. B.	Off Drury Lane, Acre 10, 35x125	15 00	43 35
8	Charlbois, O. W.	Railroad St., Acre 18, 26x180		35 70
11	Conroy, Jas.	2nd Ave., Acre 26, 60x75	9 00	25 50
12	Coronet, Vincent	Lovers Lane, Lot 9, Acre 6, 50x114	21 00	55 65
13	Casino, Alex.	Railroad St., Lot 27, Acre 8, 30x95		30 60
14	Casino, Alex.	Railroad St., Lot 28, Acre 8, 30x98		42 00
15	Conivoy, Mrs. Pearl	Railroad St., Acre 15		10 71
17	Cretun, Paul	3rd Ave., 22 Acre, 80x78	9 00	15 30
18	Cretun, Paul	Main St., Acre 22, 30x80		12 75
19	Crubt, Mrs. Eliza	Main St., Acre 25, 39x118	21 00	63 00
20	Champoux, A.	3rd Ave., Acre 34, 50x109	18 00	51 00
23	Chinetti, E.	Main St., Acre 76, 30 x 125	24 00	87 97
26	Contuni, A.	Con. 2 S $\frac{1}{2}$ 8, 160	15 00	29 60
27	Clarmount, O.	" 2 N $\frac{1}{2}$ 5, 160	18 00	47 00
30	Chavetti, D.	" 6 N $\frac{1}{2}$ 2, 160	12 00	28 20

TOWNSHIP OF CALVERT

LIST OF UNPAID TAXES ON 1921 COLLECTOR'S ROLL AS AT 30TH APRIL, 1922—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
31	Conway, R. J.	" 2 S $\frac{1}{2}$ 8, 160	27 00	47 00
32	Conway, P. J.	Lovers Lane, Lots 14-24, Acre 6		19 63
33	Conway, P. J.	Railroad St., Acre 8, 70x80		25 50
1	Downey, C.	Con. 6 N $\frac{1}{2}$ 2, 160	12 00	30 60
4	Douglas, J. N.	" 6 S $\frac{1}{2}$ 2, 160	12 00	28 20
5	Disormean, Jos.	Main St., Acre 21, 33x85	12 00	35 70
6	Dandurand, A.	Con. 5, S $\frac{1}{2}$ 6, 160	15 00	40 80
7	Downey, P.	" 1 N $\frac{1}{2}$ 2, 160	12 00	5 60
9	Dumphy, A. N.	" 6 N $\frac{1}{2}$ 4, 160	9 00	23 50
10	Daniels, Nap.	" 2 N $\frac{1}{2}$ 9, 160	9 00	18 50
11	Drinkwater, Jas.	" 6 N $\frac{1}{2}$ 12, 160	15 00	27 20
15	Dousinski, Jos.	Railroad St., Acre 13, 45x100	21 00	63 00
16	Doutre, M.	Govt. Road, Acre 7, Lot 16, 50x100	9 00	22 95
17	Diviau, Emile	Lovers Lane, Acre 6, Lot 9, 24x114	6 00	8 92
18	Dessinault, Geo.	Govt. Road, Acre 7, Lot 15, 50x70	6 00	6 37
19	Dobson, Frank	Railroad St., Acre 12, 160x208	21 00	63 00
21	Dellebee, Tony	Lovers Lane, Acre 5, Lot 6, 56x114	21 00	17 85
22	David, A. and C., Stelma	Govt. Road, Acre 1, Lot 6, 36x105		63 00
23	Downey, Chris.	Con. 1, S $\frac{1}{2}$ 3, 160	12 00	22 20
24	Delisle, Eugel	Govt. Road, Acre 27		1 00
25	Despur, Dino	Govt. Road, Acre 27, 105x125	15 00	40 80
1	Elick, Mary	Govt. Road, Acre 2, 30x100		51 00
2	Ellis, Chas.	Zealand Ave., Lot 12, Acre 41	15 00	23 10
4	Evans, Mrs. M. C.	Con. 4 N $\frac{1}{2}$ 12	6 00	6 40
21	Ellis, Chas.	Zealand Ave., Lot 11		10 50
22	Elliott, W.	Con. 4 S $\frac{1}{2}$ 10, 160	15 00	25 60
1	Fontaine, S.	" 4 S $\frac{1}{2}$ 4, 160	15 00	37 60
3	Fortier, H.	Lariviere Ave, Acre 24, 40x70		4 60
4	Fortier, H.	Cedar Ave., Acre 25		20 40
5	Fournier, Jos.	Main St., Acre 31, Lot 31, 33x208		66 30
10	Flinotte, A.	Railroad St., Lot 26, Acre 8		1 00
11	Farmer, P. H.	Con. 2, S $\frac{1}{2}$ 3	15 00	37 60
1	Grombridge, E.	Ansonville, Ont.	30 00	
2	"	3rd Ave., Lot 1, Acre 55, 48x88		8 40
3	"	3rd Ave., Lot 2, Acre 55, 48x88		5 25
4	"	3rd Ave., Lot 9, Acre 56, 48x88		8 40
5	"	Hospital St., Lot 11, 40x88		4 20
6	"	" " " 12, 40x88		4 20
7	"	" " " 13, 40x88		4 20
8	"	" " " 3, 40x88		4 20
9	"	" " " 4, 40x88		4 20
10	"	" " " 5, 40x88		4 20
11	"	Main St., Lot 17, Acre 29, 41x20		12 60
12	"	" " " 18 " 29		12 60
13	"	" " " 19 " 29		12 60
14	"	" " " 20 " 29		12 60
15	"	" " " 21 " 29		12 60
16	"	" " " 25 " 30, 40x88		6 30
17	"	" " " 26 " 30, 48x88		7 35
18	"	2nd Ave. " 27 40x88		2 10
19	"	" " " 28 40x128		3 15
20	"	" " " 29		3 15
21	" Mrs. Mary A.	3rd Ave. " 2 " 40, 40x104	6 00	6 72
22	Grangin, Thos.	Con. S $\frac{1}{2}$ 1, 160	6 00	5 20
23	Goult, L.	Main St., Lot 26, 48x100	6 00	12 75
25	Genest, A. G.	Main St., Lot 55, Acre 9, 140x175	9 00	22 95
31	Gibson, L.	Main St., Lot 4, Acre 31, 33x108	15 00	37 80

TOWNSHIP OF CALVERT

LIST OF UNPAID TAXES ON 1921 COLLECTOR'S ROLL AS AT APRIL 30, 1922—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
32	Gagni, Jos.....	Off Main, 35x40, Acre 33.....	18 00	51 00
34	Giliner, E. P.....	3rd Ave., Lot 4, Acre 16, 43x95	27 00	102 00
35	Gerchy, L. M.....	Bowling Lane, Acre 17, 38x185	6 00	12 60
36	Greenspass, Wm.....	Railroad St., Acre 17, 25x85..	12 00	22 05
37	Goulet, A.....	Lariviere Ave., Acre 25, 40x70..	12 00	35 70
39	Gasparo, A.....	Railroad St., Acre 13, 26x100....	15 00	35 70
40	Gaftowk, A.....	Railroad St., Acre 14, 25x109....	21 00	63 00
41	Giroux, S.....	3rd Ave., Acre 22, 44x85.....	24 00	86 75
42	Gaumont, H.....	Con. 5, S $\frac{1}{2}$ 5, 160.....	18 00	51 00
43	Goulet, Alphonse.....	Victoria St., Lot 12.....	15 00	40 80
44	Green, Mrs. E. H.....	Con. 1 S $\frac{1}{2}$ 1, 160.....	12 00	25 20
45	Gaumont, O.....	“ 3 N $\frac{1}{2}$ 2, 160.....	27 00	94 00
1	Hart, Mrs. S. J.....	Govt. Rd., Lot 15.....	12 00	2 10
2	“ “ “.....	“ “ “ 16.....	.....	2 10
3	“ “ “.....	“ “ “ 17.....	.....	2 10
4	“ “ “.....	Scott St. “ 18.....	.....	2 10
5	“ “ “.....	“ “ “ 19.....	.....	2 10
6	“ “ “.....	“ “ “ 20.....	.....	2 10
7	“ “ “.....	“ “ “ 21.....	.....	2 10
8	“ “ “.....	“ “ “ 22.....	.....	2 10
9	“ “ “.....	“ “ “ 23.....	.....	2 10
10	“ “ “.....	“ “ “ 24.....	.....	2 10
11	“ “ “.....	“ “ “ 25.....	.....	2 10
12	“ “ “.....	“ “ “ 26.....	.....	2 10
13	“ “ “.....	“ “ “ 27.....	.....	2 10
14	Dorsy, Dr.....	Govt. Rd. “ 12.....	12 00	2 10
15	“ “ “.....	“ “ “ 13.....	.....	2 10
16	“ “ “.....	“ “ “ 14.....	.....	2 10
17	“ “ “.....	Hospital St. “ 1.....	.....	2 10
18	“ “ “.....	“ “ “ 2.....	.....	2 10
19	“ “ “.....	“ “ “ 3.....	.....	2 10
20	“ “ “.....	“ “ “ 4.....	.....	2 10
21	“ “ “.....	“ “ “ 5.....	.....	2 10
22	“ “ “.....	“ “ “ 6.....	.....	2 10
23	“ “ “.....	“ “ “ 7.....	.....	2 10
24	“ “ “.....	“ “ “ 8.....	.....	2 10
25	“ “ “.....	“ “ “ 9.....	.....	2 10
26	“ “ “.....	“ “ “ 10.....	.....	2 10
27	“ “ “.....	“ “ “ 11.....	.....	2 10
4	Holmes, C. W.....	Con. 4 S $\frac{1}{2}$ 7, 160.....	15 00	37 60
5	Heutton, E.....	Railroad St., Acre 13, 50x280..	21 00	58 80
6	Habido & Co.....	“ “ “ 15.....	.....	30.11
7	Havriluk, K.....	3rd Ave., Acre 16, 40x90.....	.....	50 40
8	Hamilton.....	Govt. Rd., Acre 1, 50x100.....	6 00	12 60
9	Horwood, Robt.....	Con. 1 S $\frac{1}{2}$ 11, Acre 80.....	9 00	12.95
10	Horwood, Wm.....	“ 1 S $\frac{1}{2}$ 11, Acre 80.....	15 00	37 00
11	Hopkins, Roy.....	“ 1 N $\frac{1}{2}$ 9, 160.....	21 00	51 80
12	Hopkins, A. R.....	“ 2 S $\frac{1}{2}$ 9, 160.....	24 00	66 60
13	Harmon, Wilmil.....	“ 4 N $\frac{1}{2}$ 12.....	6 00	8 00
14	Hutchinson, F.....	“ 5 N $\frac{1}{2}$ 10.....	12 00	22 40
15	Human, M.....	Lot 8, Acre 3, 24x75.....	6 00	8 40
17	Hutchinson, Eliz. C.....	Con. 3, S $\frac{1}{2}$ 6.....	12 00	25 20
1	Ing Tai Rogul Cafe.....	Railroad St., Acre 17.....	.....	33 00
2	Irvin, J.....	Con. 5 N $\frac{1}{2}$ 6.....	18 00	23 50
1	Jacobs, Chas.....	“ 5 S $\frac{1}{2}$ 3, 160.....	21 00	11 10
2	Joseph, John.....	“ 2 N $\frac{1}{2}$ 5, 160.....	18 00	47 00
3	Johnston, Ed.....	Govt. Rd., Acre 3, Lot 2.....	.....	42 00
5	Jakeo, E.....	Con. 5 N $\frac{1}{2}$ 5, 160.....	15 00	37 60
6	Jones, S. A.....	Drury Lane, L. 43, A. 8 & 9.....	.....	3 82
7	Jones, S. A.....	“ “ L. 45, A. 8 & 9.....	.....	3 82
10	Johnson, Jos.....	“ “ L. 46, A. 9.....	12 00	17 85
13	Jenkinson, H.....	Con. 4 N $\frac{1}{2}$ 12.....	6 00	4 80
14	Jenkinson, H.....	“ 4 N $\frac{1}{2}$ 12.....	.....	4 80
15	Journian, Ed.....	Lot 9, Acre 33, 30x80.....	6 00	10 20

TOWNSHIP OF CALVERT

LIST OF UNPAID TAXES ON 1921 COLLECTOR'S ROLL AS AT 30TH APRIL, 1922—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
16	Joseph, Eli.....	Lot 9, Acre 34, 25x100.....	6 00	8 40
2	Kerr, W.....	Con. 2, N $\frac{1}{2}$ 7, 160.....	15 00	37 60
3	Kempt, Albert.....	Lot 9, Acre 7, 50x100.....	6 00	5 20
4	Kydd, Wm.....	Con. 2, S $\frac{1}{2}$ 10, 160.....	18 00	37 00
5	Kutemick, P.....	2nd Ave., Acre 13, 50x100.....	.....	15 30
8	Kohan, Mrs. E.....	Railroad St., Lot 3, Acre 16, 30x87.....	.....	153 30
9	Korman, D.....	Railroad St., Acre 18, 36x150.....	51 00	182 70
10	Kusmu, K.....	4th Ave., A. 18, 75x100.....	.....	3 00
11	Kingsbury, Nap.....	4th Ave., A. 19, 104x135.....	27 00	96 90
12	Kolarko, Nick.....	3rd Ave., A. 34, 40x100.....	.....	110 16
13	Kostirko, F.....	Main St., A. 34, 25-x175.....	.....	50 40
14	Kerdeckie, Mrs. N.....	Railroad St., 36x90.....	.....	42 00
15	Kugnick, D.....	" " A. 14, 33x100.....	42 00	76 40
16	Kerdukil, E.....	" " A. 14, 33x100.....	33 00	42 00
17	Koloquis, A.....	Main St., A. 21, 66x85.....	9 00	18 90
18	Kaskinin, Isaac.....	Govt. Rd., L. 14, A. 3, 24x80..	12 00	29 40
19	Kelly, T.....	Con. 5 N $\frac{1}{2}$ 7, 160.....	9 00	23 50
20	Reidichil, S.....	Zealand Ave., L. 13, A. 41, 36x120.....	6 00	4 20
21	Kerdeckil, S.....	2nd Ave., L. 27, A. 42, 36x120..	.....	5 25
22	Kolgemko, N.....	3rd Ave., part L. 36, 50x100....	6 00	8 40
2	Lipike, Wm.....	Drury Lane, L. 47-48, A. 9, 60x62.....	6 00	10 20
3	Leroux, B.....	Main St., L. 96, A. 26, 96x50.....	.....	87 50
4	LaPalmi, A. E.....	Main St., L. 52, Acre 9.....	6 00	10 20
5	" ".....	" " L. 50, Acre 8.....	6 00	5 10
11	" ".....	" " A. 33, 42x49.....	.....	33 15
12	" Alidor.....	3rd Ave., L. 8, A. 21.....	27 00	45 90
13	" A.....	Main St., A. 36, 40x104.....	.....	66 30
15	Lehto, Carl.....	2nd Ave., A. 25.....	21 00	54 60
16	Laroski, M.....	2nd Ave., A. 25.....	.....	50 60
18	Lee, Sam (Allies Cafe).....	Railroad St., A. 17.....	111 00	350 20
19	Liaky, E. J.....	Railroad St., A. 18, 24x100.....	.....	75 45
27	Ludvic, Geo.....	Con. 5 S $\frac{1}{2}$ 2, A. 98.....	21 00	70 50
28	Lafontaine, Z.....	" 3 N $\frac{1}{2}$ 4.....	6 00	12 75
30	Levesque, O.....	Victoria, L. 13.....	12 00	30 60
31	Lineux, Jno.....	" " L. 32.....	6 00	15 30
32	LaBane, Nap.....	Con. 4 S $\frac{1}{2}$ 2.....	6 00	10 20
33	Larivier, Jno.....	Main St., L. 24.....	33 00	137 70
35	Lucky, M.....	Laviviere St., Lot 13.....	30 00	96 60
38	Levinson, Mrs. B.....	2nd Ave., A. 26.....	6 00	8 40
40	Lachanu, Jas.....	3rd " Lot 15, A. 56.....	12 00	30 60
41	Leroux.....	" " " 20, A. 30.....	12 00	15 30
42	".....	" " " 21, A. 30.....	.....	15 30
43	Lipsibb, Jean L.....	4th " " 1.....	21 00	6 30
44	" ".....	" " " 2.....	.....	6 30
45	" ".....	" " " 3.....	.....	4 20
46	" ".....	" " " 4.....	.....	5 25
47	" ".....	" " " 7.....	.....	5 25
48	" ".....	" " " 8.....	.....	4 20
49	" ".....	" " " 9.....	.....	4 20
50	" ".....	" " " 10.....	.....	4 20
51	" ".....	" " " 11.....	.....	4 20
52	" ".....	Hospital St., Lot 5.....	.....	2 10
53	" ".....	" " " 6.....	.....	2 10
54	" ".....	" " " 12.....	.....	4 20
55	" ".....	" " " 13.....	.....	4 20
58	Liberei, Adam.....	Main St., Lot 34.....	18 00	52 50
1	Mosseau, Geo.....	Main St., A. 19, 75x100.....	.....	79 05
2	Martin, Paul.....	Bowling Lane, Acre 17.....	.....	12 60
3	Migwhy, P.....	" " " 17, 25x85.....	6 00	12 60
5	Mosin, Gideon.....	Main St., Lot 53, Acre 9.....	.....	30 60
6	Marymink, Sam.....	Railroad St., L. 32, Acre 8.....	.....	51 00

TOWNSHIP OF CALVERT

LIST OF UNPAID TAXES ON 1921 COLLECTOR'S ROLL AS AT 30TH APRIL, 1922—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
8	Miner, G.	Part L. 26, 12x13, A. 7.	6 00	10 50
9	Miner, Jas.	Part L. 26, 50x90, L. 14, A. 7.	6 00	5 25
10	Mallsin, R. L.	Con. 4 N $\frac{1}{2}$ 12.	15 00	32 00
12	Maschard, J. D. A.	" 3 N $\frac{1}{2}$ 5, 160.	15 00	47 00
13	Maschard, Dolphis.	" 3 S $\frac{1}{2}$ 4.	48 00	126 90
14	" "	" 4 S $\frac{1}{2}$ 6, 160.		37 60
15	" "	" 3 S $\frac{1}{2}$ 5, 160.		37 60
16	" Albert.	" 3 S $\frac{1}{2}$ 5, 160.	30 00	112 80
17	Maslink, John.	Govt. Rd., A. 2, 25x100.		54 55
18	Miner, Jas.	Lovers' Lane, L. 4, A. 6.	18 00	47 25
24	Mun, Mrs. M.	Marion St., L. 32, A. 76.	12 00	30 60
26	Marion, Louis.	" " L. 14-17, A. 77.		8 85
27	Marion, Louis.	Calvert St., L. 8-12, A. 77.		4 08
38	Moussiau, G.	Con. 2 S $\frac{1}{2}$ 2, 160.		40 80
23	Marlean, Sam.	4th Ave., Lot 31, A. 76.		2 40
3	McCombuy.	Con. 6 S $\frac{1}{2}$ 1, 160.	12 00	28 20
4	McChesney, Guy.	" 2 N $\frac{1}{2}$ 6.	18 00	56 40
7	McDonald, F.	" 1 N $\frac{1}{2}$ 8, 160.	12 00	22 20
8	McGraw, A. E.	" 1 S $\frac{1}{2}$ 9, 160.	18 00	40 70
9	McGraw, Thos.	" 1 S $\frac{1}{2}$ 8, 160.	18 00	40 70
10	McVican, Henry.	Railroad St., Acre 11.	6 00	12 60
11	Mac Ela Frank.	Govt. Rd., L. 10, A. 3.	15 00	8 40
12	Mac Ela, Frank.	Govt. Rd., L. 1, A. 3.		29 40
13	MacConnell, A.	Con. 1 N $\frac{1}{2}$ 12, 160.	18 00	44 40
17	McKeown, H.	3rd Ave., A. 39, 104x104.	9 00	23 10
1	Nokis, J.	Con. 1 S $\frac{1}{2}$ 6, 160.	21 00	55 50
3	Niskit, Jas.	" 1 N $\frac{1}{2}$ 12, 160.	18 00	50 40
4	Nault, Miss B.	Railroad St., L. A. 17.	33 00	103 50
5	Nault, Frank.	Govt. Rd., Acre 1.	27 00	102 00
1	Ouellette, Thos.	Main St., Lot 5, A. 31.	21 00	66 30
3	Ouellitte, Nap.	Con. 1 N $\frac{1}{2}$ 6, 160.	18 00	40 70
6	O'Mara & Crotin.	" 4 S $\frac{1}{2}$ 3, 160.		47 00
7	Olivison, Ed. B.	4th Ave., Acre 19.		29 40
8	Ouellette, Thos.	Main St., A. 31.		5 10
9	Osborne, R.	" " L. 16, Acre 23.	6 00	5 10
10	O'Mara, D.	" " 44x85, Acre 33.		10 20
11	Ouellette, Geo.	Railroad St., Acre 14.	24 00	30 60
4	Pulmuttu & Nathinson.	" " Acre 16, 60x100.		140 80
5	" "	" " Acre 16, 60x100.		12 60
6	" "	" " Acre 18.		96 60
8	Pretsell, John.	Victoria, Lot 1.		2 00
9	Pepin, Leon.	Con. 3 N $\frac{1}{2}$ 6, 160.	15 00	36 00
11	Pidelsky, Chas.	" 2 S $\frac{1}{2}$ 7.	12 00	22 20
12	Punsi, Bert.	" 4 S $\frac{1}{2}$ 12.	6 00	3 20
13	Punsi, Jas.	" 4 S $\frac{1}{2}$ 12.	6 00	6 40
14	Patterson, F.	" 4 S $\frac{1}{2}$ 12.	12 00	19 20
15	Proulx, Mrs. A.	Govt. Rd., L. 12, A. 6.	30 00	94 15
16	" " "	" " L. 21, A. 7, 60x80.		15 30
17	" " "	" " L. 3, A. 7, 25x75.	12 00	8 93
19	Pettge, Paul.	Lovers' Lane, Acre 6.	18 00	47 25
20	Pukur & Co., Ltd.	" " L. 7, Acre 6.		17 85
23	Pashkarakhko.	4th Ave., A. 37, 50x90.	6 00	4 20
25	Plamondon, E.	Con. 4 S $\frac{1}{2}$ 2, Acre 7.		76 50
26	Parker, M.	" 3 S $\frac{1}{2}$ 3, 160.	18 00	56 40
29	Phillippe, A.	" 6 N $\frac{1}{2}$ 3, 160.	12 00	28 20
30	Picks, A. E.	3rd Ave., Lot 8, Acre 55.	18 00	63 75
31	Pissah, J.	3rd Ave., Acre 16.		22 05
33	Pepin, B.	Govt. Rd., Lot 4, Acre 3.		.10
1	Ryan, P.	4th Ave., Acre 36.	18 00	61 20
3	Robin, Amidle.	Main St., Lot 44, Acre 9.	9 00	17 85
6	Romain, Jos.	4th Ave., Acre 59.		71.40
7	" Ed., Sr.	" " " 59.		86 70
8	" Ed., Jr.	Teefy St., Acre 59.		58 65
10	Routledge, Mrs.	Con. 4 N $\frac{1}{2}$ 4, 80.		3 50

TOWNSHIP OF CALVERT, ONTARIO

LIST OF UNPAID TAXES ON 1921 COLLECTOR'S ROLL AS AT 30TH APRIL, 1922.—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
11	Ritchie, J. A.....	" 4 N $\frac{1}{2}$ 12.....	6 00	4 00
12	Robertson, Jos.....	Railroad St., Acre 14.....	9 00	16 80
13	Robertson, Jos.....	" " " 15.....		14 70
15	Rivit, A.....	" " " 14.....	6 00	2 55
18	Roumagon, J.....	Cedar Ave., Lot 14, A. 23.....	6 00	5 10
1	Sauve, Isaac.....	Teefy St., L. 45, Acre 76.....	24 00	24 15
2	Shisko, A.....	Railroad St., A. 15, 80x185.....	51 00	177 50
4	Spincer, T. L.....	Railroad St., A. 15, 33x94.....	27 00	102 00
5	Scott, John.....	Govt. Rd., 30x70, Acre 7.....	18 00	21 00
7	Spincer, Geo.....	Railroad St., L. 29x30, Acre 8..	6 00	15 30
8	Sequin, A.....	Victoria.....	12 00	30 60
9	Soavi, S.....	Govt. Rd., L. 11 & 12, A. 3....	18 00	50 40
12	Shallow, Jas.....	Victoria.....	15 00	46 00
13	Sanderson, A. W.....	Con. 1 N $\frac{1}{2}$ 1, 160.....	12 00	22 20
14	Sullivan, P.....	" 1 S $\frac{1}{2}$ 4, 160.....	12 00	22 20
15	Sebourin, Mrs. M.....	Lane off Main St., A. 33.....	12 00	34 42
17	Shisko, A.....	Con. 4 S $\frac{1}{2}$ 2, 142.....	36 00	131 60
18	Stchur, Carl.....	Railroad St., 50x100, A. 13.....		126 00
19	Stchur, Ushing.....	Railroad St., 33x188, A. 14.....		35 70
20	Samueri, E.....	Con. 4 N $\frac{1}{2}$ 5, 160.....	15 00	51 00
21	Sanko, S.....	Bowling Green, 30x85, A. 17...	6 00	12 60
22	Sholt, H.....	Railroad St., L. 36, A. 8, 30x100		35 70
23	Supinhark, Stan.....	Lane off Railroad St., Acre 11, 50x100.....	15 00	43 35
24	Seaton, Nelson, Sr.....	Con. 4, S $\frac{1}{2}$ 12.....	6 00	6 40
26	Stocku, Wm.....	" 4 S $\frac{1}{2}$ 12.....	6 00	3 20
28	S. & K. Drug Co.....	Railroad St., Acre 17.....		94 50
29	Samchism, Joe.....	" " " 11.....		63 00
30	Sequin, C.....	Drury Lane, L. 42, A. 8.....	6 00	3 15
31	Spenci, Thos.....	3rd Ave., Acre 15, 33x91.....		12 75
1	Thiroux & Ouellette.....	2nd Ave., Acre 26.....	12 00	30 60
4	Tuskinvitch, J.....	Railroad St., 72x98, A. 14.....	6 00	12 60
5	Thayer, Ed.....	Railroad St., L. 30, 31, Acre 8..	15 00	37 80
9	Tiron, A.....	Bowling Lane, A. 17, 30x85.....	12 00	25 20
10	Tornka, M.....	Govt. Rd., A. 24, 41x100.....	33 00	91 77
11	Thirault, J. B.....	Con. 2 S $\frac{1}{2}$ 4, 160.....	15 00	44 65
12	Tupass, Sandy.....	Railroad St., Acre 31.....		33 60
13	Tomka, Mrs. K.....	Govt. Rd., Acre 3.....		35 70
14	Tuckoff, F.....	Railroad St., Acre 15.....	30 00	94 50
17	Thompson, A. F.....	Drury Lane, Lot 44, Acre 9.....	6 00	3 15
1	Vivian, Wm.....	Con. 4 N $\frac{1}{2}$ 10, 160.....	15 00	24 00
1	Wasick Estate.....	Main St., Acre 25, 30x100.....	6 00	10 50
2	Wan Jim (Paid Hotel).....	Railroad St., Acre 14.....		332 00
3	Wright, J. W.....	Con. 6 S $\frac{1}{2}$ 9, 40.....	12 00	25 60
4	Wright, J. W.....	" 5 N $\frac{1}{2}$ 9, 40.....	12 00	25 60
6	White, P. H.....	" 6 S $\frac{1}{2}$ 6, 160.....	9 00	23 50
8	Wallace, A. H.....	" 4 N $\frac{1}{2}$ 4, 80.....	9 00	23 50
9	Wootten, P.....	Victoria, Lot 1.....	21 00	65 80
11	Wilson, B.....	Con. 3 N $\frac{1}{2}$ 11.....	12 00	19 20
1	Yowvanko & Federanko.....	Bowling Lane, 39x150, 140, A.17		259 40
2	Yorovinko, O.....	Railroad St., 25x85, Acre 17.....		294 00
2	Zubie, Sam.....	Bowling Lane, Acre 21.....	39 00	132 30
	Picard, Alfred.....	4th Ave., Acre 37, 50x90.....	6 00	4 20
	Milton, J. A.....	4th Ave., Acre 37, 50x90.....	6 00	12 75
	Bruce, Geo.....	Lot 6, Acre 7, 65x100.....	6 00	6 37
	Unknown.....	" 7 " 7, 50x100.....	6 00	6 37
	Proulx, Mrs.....	" 3 " 7, 50x100.....	6 00	6 37
	Unknown.....	Hospital St., Acre 45.....	6 00	33 60
	Ames, G. W.....	Teffy, Acre 60.....	12 00	25 20
	Ames, G. W.....	" " 61.....	15 00	33 60
	Abitibi Power & Paper Co.....	Con. 3 N $\frac{1}{2}$ 1.....	27 00	84 00
	Abitibi Power & Paper Co.....	" 3 S $\frac{1}{2}$ 1.....	27 00	84 00
	Burd, J. L.....	Acre 37, 50x100.....	6 00	4 20

TOWNSHIP OF CALVERT, ONTARIO

LIST OF UNPAID TAXES ON 1921 COLLECTOR'S ROLL AS AT 30TH APRIL, 1922.—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
	Borvin, A.....	Rear of Tremblay, Acre 33, 2 Lots, 60x100.....	9 00	20 40
	N. Dacosse.....	Corner of Main and Secord, Acre 25.....	9 00	16 80
	Joseph Eli.....	3rd Ave., Acre 33.....		8 40
McCART AND CALVERT.				
1	Aubry, Mrs. J. W.....	Con. 3 N $\frac{1}{2}$ 3, 160.....		16 00
1	Birlinghoff, L.....	" 4 N $\frac{1}{2}$ 1, 160.....		20 00
2	Burns, Wm.....	" 4 N $\frac{1}{2}$ 4, 160.....		14 00
3	" Frank.....	" 4 N $\frac{1}{2}$ 5, 160.....		14 00
4	" John.....	" 5 S $\frac{1}{2}$ 4, 160.....		14 00
5	" James.....	" 5 S $\frac{1}{2}$ 5, 160.....		14 00
6	" Dennis.....	" 4 S $\frac{1}{2}$ 4, 160.....		14 00
7	Biaristo, A.....	" 2 N 2, 160.....		16 00
8	Beaman, Jos.....	" 2 N $\frac{1}{2}$ 1, 160.....		20 00
9	Barnes, J.....	" 2 N $\frac{1}{2}$ 2, 160.....		10 00
10	Barr, J. E.....	" 2 N $\frac{1}{2}$ 10, 160.....		16 00
11	Burgess, Geo.....	" 1 S $\frac{1}{2}$ 5, 160.....		15 00
1	Campbell, Geo.....	" 4 N $\frac{1}{2}$ 2, 160.....		14 00
1	Durach, B.....	" 4 N 7, 160.....		14 00
2	Duncalf, W. R.....	" 3 S $\frac{1}{2}$ 7, 160.....		14 00
3	Drinkwater, Jas.....	" 6 N 12, 160.....		17 00
1	Erckhoff, F.....	" 2 S 3, 80.....		7 00
2	Evans, Mrs. N. E.....	" 4 N $\frac{1}{2}$ 12.....		4 00
3	" F. K.....	" 3 S 4, 160.....		10 00
4	" F. K.....	" 3 N 1, 160.....		14 00
			327 00	2,070 26

McCART AND CALVERT.

Roll No.	Name	Location	Taxes
1	Frank, Mike.....	Con. 2 S $\frac{1}{2}$ 4, 160.....	14 00
2	Fontaine, Mrs. A.....	" 2 S $\frac{1}{2}$ 2, 160.....	14 00
1	Granger, John.....	" 2 N 3, 160.....	18 00
2	Granger, Thos.....	" 4 S 12.....	4 00
3	Graham, D.....	" 2 N 7, 160.....	10 00
4	Griffith, W.....	" 3 N $\frac{1}{2}$ 2, 160.....	16 00
5	Gurnback, C.....	" 4 N $\frac{1}{2}$ 6, 160.....	16 00
1	Henshaw, Thos.....	" 5 N $\frac{1}{2}$ 7, 160.....	14 00
2	Haddock, F.....	" 3 S $\frac{1}{2}$ 6, 160.....	14 00
3	Harmond, W.....	" 4 N 12.....	5 00
1	Jenkinson, H.....	" 4 N 12.....	3 00
2	Jenkinson, H.....	" 4 N 12.....	3 00
1	Lexington, A. F.....	" 5 N $\frac{1}{2}$ 2, 160.....	14 00
1	Morgan, Geo.....	" 2 S $\frac{1}{2}$ 7, 160.....	18 00
2	Missinder, Geo.....	" 2 S $\frac{1}{2}$ 6, 160.....	16 00
3	McAndrews, J. A.....	" 4 N $\frac{1}{2}$ 6, 160.....	16 00
4	Martineau, P.....	" 6 N 2, 160.....	16 00
5	Malkin, R.....	" 4 N 12, 160.....	20 00
6	McQuoid, E.....	" 3 S $\frac{1}{2}$ 5, 160.....	10 00
1	Prince, B.....	" 3 N 4.....	12 00
2	Prince, B.....	" 4 S $\frac{1}{2}$ 12.....	2 00
3	Prince, Jas.....	" 4 S $\frac{1}{2}$ 12.....	4 00
4	Prince, Jas.....	" 3 N $\frac{1}{2}$ 5, 160.....	12 00
5	Parliamex, Thos.....	" 6 N $\frac{1}{2}$ 1, 160.....	16 00
6	Paterson, Thos.....	" 6 S $\frac{1}{2}$ 10, 160.....	12 00

TOWNSHIP OF CALVERT, ONTARIO

LIST OF UNPAID TAXES ON 1921 COLLECTOR'S ROLL AS AT 30TH APRIL, 1922.—Continued.

McCART AND CALVERT—Continued

Roll No.	Name	Location	Taxes
1	Phiness, H.	" 4 S 1/2 5, 160.	10 00
2	Ritchie, Alex.	" 4 S 1/2 4.	14 00
3	Robertson, Jno.	" 5 S 1/2 6, 160.	14 00
4	Ritchie, J. A.	" 4 N 1/2 12.	2 50
5	Rowlinson, John	" 2 S 1/2 5, 160.	14 00
1	Scott, F. A.	" 5 N 1/2 1, 160.	16 00
2	Scott, A. E.	" 6 S 1/2 1, 160.	16 00
3	Scott, W. A.	" 5 S 1/2 1, 160.	16 00
4	Scaton, W. A.	" 5 N 1/2 12, 160.	4 00
5	Scaton, N. G.	" 2 S 1/2 4, 160.	14 00
6	Singl, J.	" 2 N 1/2 3, 160.	18 00
7	Stockin, Wm.	" 4 S 1/2 12.	2 00
8	Soady, C.	" 6 S 1/2 11, 160.	12 00
9	Shadonick, R.	" 2 S 1/2 7, 160.	14 00
10	Smith, G. H.	" 3 S 1/2 8, 160.	14 00
11	Scaton, F.	" 2 N 1/2 4, 160.	14 00
12	Sequin, A.	" 2 N 1/2 5, 160.	14 00
1	Trott, J. F.	" 5 N 1/2 3, 160.	14 00
2	Taggart, W. J.	" 5 N 1/2 6, 160.	14 00
3	Tilford, A.	" 4 S 1/2 3, 160.	14 00
1	Whallin, J.	" 4 N 1/2 9, 160.	14 00
2	Weldman, A.	" 5 S 1/2 1, 160.	14 00
3	Welch, J.	" 5 S 1/2 2, 160.	14 00
4	Welch, J.	" 5 S 1/2 7, 160.	10 00
5	Woodrow, J.	" 3 S 1/2 1, 160.	15 00
6	Wichens, Jno.	" 3 N 1/2 6, 160.	14 00
7	Walku, N. L. C.	" 3 N 1/2 7, 160.	14 00
8	Wright, J. W.	" 6 S 1/2 9, 160.	16 00
9	Wright, J. W.	" 5 N 1/2 9, 160.	16 00
10	Wright, Clara M.	" 3 N 1/2 10, 160.	16 00
1	Zebault, S.	" 2 S 1/2 3, 80.	7 00

CLERGUE AND CALVERT.

1	Bailloid, A.	Queen St. Lot 97, 120F.	37 50
2	Burgess, H. A.	N.R. Evelyn St. Lot 8.	
3	Biglow, F.	N. R. Edward St. Lot 23x24.	5 00
4	Bergerhoul, Mrs. D.	N. R. Edward St. Lot 34.	22 50
7	Bergerboul, D.	King St. Lot 7.	5 00
9	Bremer, H.	N. R. Con. 6 N 1/2 3.	25 00
1	Coleman, C.	Con. 6 S 1/2 8-160.	27 50
2	Casey, J.	N.R. Queen St. Lot 96.	5 00
3	Chaspindier, F. N.		3 75
1	Dabatu, A.	N.R. Evelyn St. Lot 7.	3 75
2	Dowdall, S.		8 12
1	Emery, Mrs. E.	Evelyn St. Lot 3.	7 50
2	" " "	Victoria St. " 61.	2 50
3	" " "	Whitney St. " 63.	5 00
4	" " "	Whitney St. " 65.	5 00
5	" " "	King St. " 83.	5 00
6	" " J.	Edward St. " 84.	21 25
7	" " J.	King St. " 92.	30 00
1	Frank, E.	Con. 6 S 1/2 11-160.	45 00
2	Fontaine, J.		3 75
1	Gault, Jas.	N.R. Con. N 1/2 9-160.	25 00
2	Gunard, D.	N.R. Evelyn Lot 9-66.	3 75
3	Granger, J.	N.R. Evelyn Lot 16-66.	2 50
1	Hopkins, Russil.	Edward St. Lot 46x65 66.	5 00
5	Hopkins, A.	Edward St. Lot 28.	2 50
6	Hiltz, Wm.	Connaught St. Lot 77-66.	11 25
1	Iccavore, P. C.		8 13
1	Kidner & Bell.	Edward St.	25 00
2	Knapp, F.	Edward St. Lot 37, 70.	01

TOWNSHIP OF CALVERT, ONTARIO

LIST OF UNPAID TAXES ON 1921 COLLECTOR'S ROLL AS AT 30TH APRIL, 1922—Continued.

CLERGUE AND CALVERT—Continued.

Roll No.	Name	Location	Taxes
1	Ludford, F.	N.R. Con. 6 N $\frac{1}{2}$ 12-160	22 50
2	" Miss L.	Edward St. Lot 36-75	13 75
3	" Mrs. H.	King St. 66	2 50
4	" F.	N.R. Evelyn St. Lot 15-66	2 50
5	L.O.L.	" Evelyn St. " 17-66	12 50
6	Lacrosse, A.	" Queen St. " 94-81	5 00
7	" H.	" " " 95-81	5 00
8	" A. D.	" " " 98-132	7 50
9	Leith, W. F.	Albert St. " 86-66	6 25
10	Larode, E.	Con. 5 N $\frac{1}{2}$ 9-160	15 00
2	Mallon, C. W.	Knight St. Lot 79-66	7 50
3	Morrison, J.	Edward St. " 47-66	2 50
4	Morrison, J.	Louisa St. " 50-66	2 50
1	McMulty, P.	Con. 5 N $\frac{1}{2}$ 12-160	15 00
2	McKinnon	Con. 6 N $\frac{1}{2}$ 7-160	27 50
3	McGraw, G. C.	Edward St. Lot 41-66	12 50
4	McGraw, G. C.	Edward St. " 42-44 66	7 50
1	Mault, A.	Evelyn St. " 8-66	
2	Mault F.	Edward St. " 33-66	2 50
1	P.M.D. Co.	King St. " 90-91	45 00
2	Philihault, J.	Con. 6 N $\frac{1}{2}$ 12	15 00
3	Pulmutter, A. A.	Con. 6 N $\frac{1}{2}$ 6	13 75
1	Rawlinson, Mrs. M.	Evelyn St. Lot 14, 66	2 50
2	" J.	Con. 6 N $\frac{1}{2}$ 8-160	27 50
3	" J.	Con. 6 N $\frac{1}{2}$ 3-100	25 00
4	" "	Evelyn St. Lot 4-66	45 00
5	" "	" " 5-66	17 50
6	" "	" " 26-33	2 50
7	Richardson, F. C.	" " 2-130	35 00
8	Richardson, F. C.	Edward St.	\$3 12
10	Rice, J.	Evelyn St., Lot 36, 66	2 50
11	Rice, J.	" " S $\frac{1}{2}$ 6, 33	3 12
1	Saunders, J.	Edward St., Lot 31, 66	2 50
2	Shields, E.	Connaught St., Lot 76, 66	11 25
3	Shields, W. P.	" " Lot 75, 66	6 25
6	Sevan, J.	Porquis Jct.	13 13
7	Stensal, E.	Con. 5 N $\frac{1}{2}$ 10, 160	30 00
8	Smith, H.	" 5 N $\frac{1}{2}$ 11, 160	25 00
9	Smith, A.	" 6 N $\frac{1}{2}$ 11, 160	37 50
1	Tlakuz, John	King St., Lot 89, 66	5 00
2	Tremflay, Miss E.	Connaught St., $\frac{1}{2}$ 8	25 00
2	Woodrow, Mrs.	Edward St., Lot 32, 66	2 50
			\$166 87

TOWNSHIP OF CALVERT, ONTARIO

SUMMARY.

	Statute Labour	Tax Rate
Page 12.....	\$366 00	\$1,432 97
" 11.....	396 00	1,220 12
" 10.....	276 00	887 52
" 9.....	366 00	981 55
" 8.....	555 00	2,188 16
" 7.....	543 00	2,093 31
" 6.....	501 00	2,021 44
" 5.....	327 00	2,070 26
" 4.....	.....	699 50
" 3.....	.....	750 01
" 2.....	.....	166 87
Total Tax Rate.....		\$14,511 71
Statute Labour.....	\$3,330 00	3,330 00
		\$17,841 71
Credit Balance, Page 1.....		428 37
Balance Sheet Total.....		\$17,413 34

CREDITS ON 1921 ROLL.

Roll No. 1	P. Ryan.....	\$11 00
53	Akinoff Stoyan.....	7 50
5	Blondin, J. F.....	10 00
9	Bruce, Geo.....	1 87
19	Bradley, S. M.....	2 80
28	Crotin, Max.....	45 00
29	Crotin, Max.....	52 50
8	Dawson, W. H.....	10 00
14	Dawson, W. H.....	28 75
20	Decasse, N.....	5 50
29	Girard, E.....	13 50
3	Harp, Fred.....	33 80
8-9	Jones, S. A.....	24 00
36	Luke, Mrs. S.....	15 00
1	McCracken.....	39 40
4	O'Mara, D.....	12 00
7	Paquette, O.....	62 00
27	Stergratt, Lewis.....	18 75
	Picard, A.....	10 00
	Dessault, Thos.....	3 00
23	Sam. Marleau.....	22 00
		\$428 37

April 13th, 1922.

The MAYOR and COUNCILLORS,
Municipality of the Village of Fenelon Falls,
Ontario.

Sirs:—

Acting under appointment made by Mr. J. W. Sharpe, K.C., Provincial Municipal Auditor, and approved by Order-in-Council, dated 7th day of February, 1922, I have made an investigation of the books, etc., of your Municipality for the years 1917, 1918, 1919, 1920 and 1921.

Schedules:—I have prepared and submit herewith the undermentioned Schedules:—

VILLAGE PROPER.

1. Cash Assets and Immediate Liabilities as at December 31st, 1921.
2. Permanent Assets and Debenture Liabilities as at December 31st, 1921.
3. Surplus Account as at December 31st, 1921.
4. Comparative Revenue Account for years 1917-18-19-20-21.

WATER, LIGHT AND POWER COMMISSION.

5. Cash Assets and Immediate Liabilities as at December 31st, 1921.
6. Permanent Assets and Debenture Liabilities as at December 31st, 1921.
7. Surplus Account as at December 31st, 1921.
8. Comparative Revenue Account for years 1917-18-19-20-21.
9. Stone Mill Account as at December 31st, 1921.

VILLAGE PROPER.

10. Taxes Unpaid December 31st, 1921.
11. Debenture Liability as at December 31st, 1921.
12. Statement of School Account as at December 31st, 1921.
13. Statement of Debenture Over-levy as at December 31st, 1921.
14. Insurance in Force as at December 31st, 1921.
15. Cash Statement for period January 1st, 1922, to March 30th, 1922.

WATER, LIGHT AND POWER COMMISSION.

16. Outstanding Accounts as at December 31st, 1921.

Report.—My report on the investigation is as follows:—

WATER, LIGHT AND POWER COMMISSION.

The books, vouchers and records of the Commission were examined, but revealed no facts which would lead me to believe that all the cash received was not recorded. Under your present system, however, where no consumers' register is kept and charges are simply made direct to the individual consumer's accounts, there is no permanent record from which to ascertain the total amount which should be charged to the consumers.

In order to provide this record a complete survey of the village should be made for the purpose of preparing a Consumers' Record similar to form "A" attached. This roll to be revised annually by inspection.

This roll when completed and approved by the Commission should be handed to the Clerk from which should be prepared a Consumers' Register similar to form "B" attached.

Each month the clerk should enter opposite every name the correct charge. The total monthly charges should be posted to the credit of "Domestic Light" or "Power" account and the debit to "Consumers' Ledger Control" account in the general ledger. This ledger is referred to more particularly later.

It was also impossible to check up the revenue from supplies sold and the labour charged in installations, as there was no systematic record kept of supplies provided to consumers or used for maintenance of the system.

All supplies received should be recorded in a stock book similar to form "C" attached as should all supplies taken out. In the latter case recording whether for maintenance of lines, plant, etc., or for sale to a consumer giving name.

In the case of labour a pay roll should be kept and a record of what job the employees were working on, whether for maintenance of line, plant, etc., or for work to be charged to a consumer.

These records should be kept by a responsible employee and reported to the Clerk each week. The Clerk would then make entries in his books monthly charging either maintenance of line, plant, etc., through the journal or consumers on form "H" attached and crediting "supplies sold" and "labour charged" accounts through the journal in the general ledger.

This system would enable the Commission to obtain complete information each month as to the individual and total charges for "Domestic Light," "Power," "Supplies Sold," "Labour Charged," "Line Maintenance," "Plant Repairs," etc. It would also provide for a complete check on charges, cash receipts, outstanding accounts and supplies on hand.

With reference to receipts given by the Treasurer. I would recommend a carbon copy duplicate receipt book numbered by printer in preference to the present system of receipting the light accounts.

The disbursements were supported by vouchers but only in the year 1921 were they authorized in the Commission's minutes. No disbursement should be made by the Treasurer until authorized by the Commission in the minutes.

The vouchers were not very clearly marked as the goods being received. A rubber stamp similar to form "D" should be used to be initialed by the person receiving the goods and the Chairman of the Commission when the account is passed.

The Treasurer should have a petty cash fund from which to make petty cash disbursements for amounts up to \$5.00. The operation of same has been explained to him.

The cash book was well kept. I secured a different form and assisted your present treasurer to write up the current year's transactions to date. Owing to some errors in additions the cash balance at December 31st, 1921, was greater than was shown on the published statement. This corrected amount has been pointed out to your former treasurer, who promised to hand same to Mr. Carley. The correct cash balance is shown in Schedule 3 attached.

STONE MILL.

In checking up the transactions in connection with the fire insurance received and disbursements necessary after the fire in 1918, I found a balance of \$3,763.22 unexpended per Schedule 9 attached, as the machinery was not re-

placed. As this represents an amount that was raised in previous years for a permanent asset it should not be credited to the current revenue account. This has therefore been carried forward on my balance sheet, Schedule 5, as a reserve to be applied either in replacing the damaged machinery in this mill or to provide against a loss on any other permanent asset.

DEBENTURE REGISTER.

Schedule 11 attached shows the debenture liability as taken from the register. I would recommend a new debenture register in which each debenture is recorded on a separate page.

The by-law setting the rates provides for a percentage penalty if the accounts are not paid within a certain period. This penalty has not been in operation for some time. The Commission should review this matter and instruct the clerk as to whether or not the penalty should be added.

OUTSTANDING ACCOUNTS RECEIVABLE.

Schedule 16 attached gives in detail the outstanding accounts at December 31st, 1921, as taken from the book in which the accounts were recorded. It was impossible to prove the total, for as stated above there was no complete record of charges, etc.

A list of outstanding accounts should be prepared by the Clerk at least every three months and submitted to the Commission.

REVENUE ACCOUNT.

The Income and Expenditure for the years under review is shown in comparative form on Schedule 8 attached.

A statement, such as this, prepared each year would give the Commission valuable information.

In order to have the proper data to prepare such a statement a Journal and a Ledger should be operated. I would recommend a fuller analysis of the accounts than it was possible to show on my statement, such as is listed on form "E" attached.

BUDGET.

Each year at the first meeting of the Commission a budget should be prepared based on the previous year's Revenue Account as a guide to the Commission during the year. At each monthly meeting the Clerk should prepare from the ledger the Income and Expenditure to date which could be compared with the budget figures.

BALANCE SHEET.

Schedule 5 attached shows the cash assets and immediate liabilities at December 31st, 1921. This reflects the position of the Commission as regards the current operations from year to year.

Schedule 6 attached shows the permanent assets and debenture liabilities. This reflects the position as regards the assets to operate the Commission's business, the liabilities still due thereon and the amount already paid on same by the consumers.

SURPLUS ACCOUNT, SCHEDULE 7.

This account reconciles the balance at December 31st, 1916, with the balance at December 31st, 1921, as shown on Schedules 5 and 6.

You will observe that there is no reserve for depreciation of the plant, etc. It is not usual for municipalities to create a reserve for depreciation.

As in the case of the Revenue Account I would recommend that Balance Sheets as attached be prepared annually from accounts kept in a ledger entered up monthly. The accounts recommended are shown on form "E" attached.

GENERAL.

In the course of the investigation it was revealed to me that members of the Commission received supplies at cost. This was not good business. The Commissioners should pay the same price as others.

During the year 1921 certain extensions were made to supply light to persons outside of the municipality boundaries. These consumers were charged at the regular rates.

It is good business to have an output for all the power generated but an additional amount should be charged outsiders. Such additional amount to equal a fair return on the capital invested in the extension.

VILLAGE PROPER.

Collector's Roll.

The clerk has not been making at the end of each roll a recapitulation of the page totals. This should be done and certified to before the collection of the year's taxes is proceeded with. There was a grand summary prepared by a person other than the Clerk. The total taxes each year, except 1921, were accounted for either in cash receipts or rebates. The taxes for the year 1921 were not all collected at December 31st, 1921. A list of the outstandings are shown on Schedule 10 attached.

In the years under review I could find no evidence that the Rolls had been "Returned" and a list of outstandings prepared and filed with your clerk. The Act requires that this be done each year.

As stated above the taxes each year were accounted for in total. There was not, however, a detail of the collections. Certain lump sums were entered in the cash book, and in some cases the Treasurer did not have details supporting the amount.

The Collector or Treasurer should keep a detailed record of all collections. When the collections are completed this record should be filed with the clerk for audit purposes.

As regards receipts given by the Treasurer for taxes, etc., a duplicate carbon copy receipt book bound and numbered is an improvement on the present system of receipting on the foot of the tax bill. The carbon copies to be retained for audit purposes.

It has not been the custom for the Treasurer to deposit all cash receipts, as some disbursements were made from same. This is contrary to the Act which requires that all monies received by the Treasurer shall be deposited by him in a chartered bank named by the Council.

All receipts recorded were accounted for either as disbursements or deposited in the bank. The Treasurer entered the cash book up-to-date, and the balance as shown to be on hand was deposited by him in April. Schedule 15

attached is a summary of the receipts and disbursements from January 1st, 1922, to March 30th, 1922.

The Act requires that all disbursements be made by cheque signed by the Treasurer and countersigned by the Reeve.

The majority of disbursements made by the Treasurer were in cash on the authority of an order signed by the Reeve and Clerk, which orders were authorized in the Council meeting minutes. The Treasurer would cash a cheque for a lump sum and pay out of this sum, together with cash on hand from receipts, the orders handed him by the Clerk.

In connection with disbursements the following system is recommended:

All purchases of material or labour to be supported by a detailed account. As these accounts are received by the Clerk they are to be stamped with a rubber stamp similar to form "B". When the goods are received or labour performed the receiver or foreman to initial the invoice in proper place. When the Council meets all initialled invoices to be presented by the Clerk. If the account is passed the record to be made on the minutes and the account initialled by the Chairman. The accounts are then handed back to the Clerk for filing. Out-of-town accounts should not be sent away for receipting. A statement should be sent with the cheque.

The Treasurer should have a Petty Cash Fund, from which to make cash disbursements of amounts up to five dollars. The operation of this has been explained to the Treasurer.

During the year 1921 certain disbursements were made to B. Buckman, who was a member of the Council. This was for work done and services rendered and was authorized by the Council.

In this connection I would refer you to Section 54, George V, c. 43, which reads as follows:—

"If a member of a Council in his own name or in that of another and alone or jointly with another enters into a contract with or makes a purchase from or a sale to the corporation, the contract, purchase or sale as against the corporation shall be void."

DEBENTURE REGISTER.

The debenture record is not kept in a regular debenture register. I would recommend that one be procured and entered up. Schedule 11 attached shows details of the debenture liability as at December 31st, 1921.

In arriving at the annual debenture requirements there was no evidence that your Clerk had prepared a schedule of the debenture requirements. This should be done each year before the rates are struck and the amount levied should nearly equal the requirements, and any surplus or deficit should be adjusted in the subsequent year's levy.

For each of the years under review there has been an over-levy until at December 31st, 1921, the total overlevies for debentures amounted to \$2,739.70 as shown on Schedule 13. This amount should be on hand to reduce the future debenture levies. As this was not on hand it indicates that same has been used for current expenditures. This is illegal as an amount raised for a specific purpose should not be used for other purposes.

SCHOOL LEVY.

There has also been an overlevy in connection with the schools. This amounted to \$847.17 at December 31st, 1921, as per Schedule 12; and should be paid to the School Board or the 1922 school levy should be reduced by this

amount. This has also been used for current expenditures, as has also part of the 1922 requirements levied in 1921.

In this connection I would refer you to Section 73 R. S. O., George V, chapter 266.

"The School Board shall submit to the Municipal Council on or before the first of August or at such time as may be required by the Council, an estimate for the current year, of the expenses of the Schools under their charge."

INSURANCE.

The insurance policies and bonds in force were examined, details of which are shown on Schedule 14 attached.

The insurance on the Market Square houses has apparently lapsed. This was referred to the Reeve, who has, no doubt, attended to same by now.

REVENUE ACCOUNT.

The Income and Expenditure for the years under review is shown in comparative form on Schedule 4 attached.

A statement such as this should be prepared each year and would prove valuable to the Council. In order to prepare this statement a ledger should be operated. Form "F" attached is a list of the accounts recommended.

SURPLUS ACCOUNT, SCHEDULE 3.

This account reconciles the December 31st, 1916, balance with the December 31st, 1921, balance, as shown on Schedules 1 and 2 attached.

It will be observed that there was a deficit in each year, which means that a proper check had not been kept on expenditures to see that they did not exceed the income.

In order to overcome a deficit in future years a budget should be prepared at the Council's first meeting. In this budget the year's income and expenditure should be estimated, based on the previous year's figures.

The Treasurer should prepare monthly from the ledger a statement of income and expenditure to date and submit same to the Council. The figures as shown should be compared with the budget figures and an effort made to keep the exact expenditure within the budget estimate.

BALANCE SHEETS.

Schedule 1 attached shows the cash assets and immediate liabilities at December 31st, 1921. This reflects the position of the Village Proper as regards the current operations from year to year.

It will be observed that there was a cash deficit of \$3,856.26 at December 31st, 1921, although there was a cash balance and taxes outstanding. This deficit is accounted for by the fact that the Village current expenditures exceeded the current income for some years, and this deficit has been offset by using for current expenditures funds over-levied for debentures and schools referred to above.

This deficit should be liquidated during the next few years from the general rate and sundry income.

Schedule 2 attached shows the permanent assets and debenture liabilities. This reflects the position of the Village Proper as regards assets to operate the

Village business, the liabilities still due thereon and the amount already paid thereon by the ratepayers.

There has been no reserve set up for depreciation. This is not usual in municipal accounting.

The previous annual statements of assets and liabilities for the Village included the net assets and liabilities of the Water, Light and Power Commission. As this is likely to lead to confusion, I have not included these on the Balance Sheet of the Village Proper.

As in the case of the Revenue Account I would recommend that Balance Sheets as attached be prepared annually from accounts kept in a ledger entered up monthly. The accounts recommended are as shown on Schedule 1, 2 and 4.

SUMMARY OF FINDINGS:

WATER, LIGHT AND POWER COMMISSION.

1. No permanent record of individual and total charges to consumers.
2. No record of supplies supplied to consumers or used for maintenance of line, etc.
3. No record of labour expended on installations or maintenance.
4. Disbursements prior to the year 1921 not authorized in the Commission's minutes.
5. Accounts not clearly marked as to goods having been received.
6. Surplus from Stone Mill fire insurance settlement not carried forward as a reserve.
7. Debenture register does not record debentures separately.
8. A list of outstanding accounts receivable not been prepared at end of any period.
9. Penalty percentage not charged to outstanding accounts.
10. Supplies sold to Commissioners at cost.
11. Light supplied to consumers outside of Village limits at same rate as Village consumers.

VILLAGE PROPER.

12. No recapitulation of page totals or Clerk's certificate at back of Collector's Roll.
13. Collector's Rolls not "Returned" or a list of outstanding taxes prepared at any date.
14. No detail record of tax receipts.
15. Official receipts not issued by the Treasurer.
16. All cash receipts not deposited in the bank.
17. All disbursements not always made by cheque nor supported by detail account.
18. Accounts not initialed as to goods received nor by Reeve as to being passed by Council.
19. In the year 1921 disbursements made to a member of the Council.
20. In the year 1921, disbursements made on a pump house not authorized by by-law.
21. No regular Debenture Register in operation.
22. An overlevy for Debenture requirements in each year received and amount used for current expenditure.
23. An overlevy for School purposes, which amount not paid to the School Board.

24. The Insurance on the Market Square houses not renewed at maturity.
25. The Expenditure exceeded the Income in each of the years under review.
26. A cash deficit of \$3,856.26 at December 31st, 1921.

Conclusion.—All information required was freely given and I wish to thank your officials for their courteous treatment.

Respectfully submitted,

GORDON A. PETERS,
Chartered Accountant.

P.S.—Summary of forms referred to above:—

- (a) Consumer's Roll.
- (b) Consumer's Register.
- (c) Supplies Stock Book.
- (d) Commission's Rubber Stamp.
- (e) Commission's General Ledger Accounts.
- (f) Village Rubber Stamp.
- (g) Village General Ledger Accounts.

These sample forms are forwarded to the Village in a separate cover.

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

CASH ASSETS AND IMMEDIATE LIABILITIES AS AT DECEMBER 31, 1921.

ASSETS		LIABILITIES	
Cash on hand and in Bank.....	\$2,798 05	Due School Board.....	\$6,477 17
Non-Resident Taxes Unpaid.....	54 49	“ Water, Light and Power Commission re Street Lights.....	1,802 23
Due by W. L. Robson.....	320 38	Overlevy on County Rates.....	829 61
1921 Taxes Unpaid.....	2,421 66	“ Debenture Rates.....	2,739 70
Due by Township of Fenelon.....	501 10		
“ Division Court.....	7 55		
“ County re roads.....	1,889 22		
Cash Deficit.....	3,856 26		
	<u>\$11,848 71</u>		<u>\$11,848 71</u>

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

PERMANENT ASSETS AND DEBENTURE LIABILITIES AS AT DECEMBER 31, 1921.

ASSETS		LIABILITIES	
Market Square House.....	\$2,200 00	Sanford Furniture Debenture By-Law.....	\$2,159 43
Market Square Lots.....	2,200 00	Sidewalks Debenture By-Law 606.....	855 54
Mill Reserve Lots.....	700 00	“ “ 619.....	101 75
Pump House and Turbine.....	1,500 00	“ “ 643.....	276 92
New Pump House.....	881 99	“ “ 655.....	1,084 34
Fire Appliances.....	2,434 64	“ “ 608.....	370 07
Beltng and Shafting.....	190 00	“ “ 705.....	939 32
Lock Up.....	450 00	“ “ 716.....	3,329 80
Hose Tower and Bell.....	1,000 00	“ “ 725.....	644 81
Cement Mixer.....	470 00	“ “ 726.....	649 90
Water Cart, Snow Plow and Mower.....	205 00	“ “ 727.....	820 93
Wheel Barrow and Tools.....	30 00	Ratepayers' Investment.....	11,360 41
Tents.....	80 00		
Drinking Fountain.....	84 10		
Office Equipment.....	158 00		
Horses and Equipment.....	935 51		
Sidewalks.....	9,073 98		
	<u>\$22,593 22</u>		<u>\$22,593 22</u>

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

VILLAGE BOOKS.

SURPLUS ACCOUNT AS AT DECEMBER 31st, 1921.

Jan. 1, 1917	By Balance from 1916.....	\$2,890 93	
Jan. 31, 1917	" Debenture Principal matured.....	1,428 46	
	" 1915 Tax Adjustment.....	160 39	
	To 1914 Tax Adjustment.....	\$202 38	
	" 1916 Tax Loss.....	284 99	
	" 1916 Tax Abatement.....	62 91	
	" Deficit for 1917.....	1,367 36	
	" Balance.....	2,562 14	
		<hr/>	
		4,479 78	4,479 78
Jan. 1, 1918	By Balance from 1917.....	2,562 14	
Dec. 31, 1918	" Debenture Principal matured.....	1,495 95	
	" Tax Arrears collected.....	288 01	
	" Non-Resident Taxes collected.....	2 57	
	" Division Court Charges.....	7 55	
	To Deficit for 1918.....	1,538 97	
	" Balance.....	2,817 25	
		<hr/>	
		4,356 22	4,356 22
Jan. 1, 1919	By Balance.....	2,817 25	
Dec. 31, 1919	" Debenture Principal matured.....	1,566 67	
	" Tax Arrears and Percentages.....	41 50	
	" Non-Resident Taxes.....	157 14	
	To Deficit for 1919.....	1,394 09	
	" Balance.....	3,188 47	
		<hr/>	
		4,582 56	4,582 56
Jan. 1, 1920	By Balance from 1919.....	3,188 47	
Dec. 31, 1920	" Debenture Principal matured.....	1,727 54	
	" Tax Arrears, 1917.....	2 50	
	" Non-Resident Taxes.....	48 57	
	" Twp. Fenelon Overpaid 1919 Levy.....	157 35	
	To Discount on Sidewalk Debenture sold.....	86 21	
	" Accounts Receivable adjusted.....	23 78	
	" Deficit for 1920.....	1,199 68	
	" Balance.....	3,814 76	
		<hr/>	
		5,124 43	5,124 43
Jan. 1, 1921	By Balance from 1920.....	3,814 76	
Dec. 31, 1921	" Debenture Principal matured.....	1,718 31	
	" Sidewalk Asset incorporated in Books.....	2,688 62	
	" Non-Resident Taxes.....	62 23	
	To Deficit for 1921.....	779 77	
	" Balance.....	7,504 15	
		<hr/>	
		8,283 92	8,283 92
Dec. 31, 1921	By Balance.....	7,504 15	
	To Ratepayers' Investment, Sch. 2.....	11,360 41	
	By Cash Deficit.....	3,856 26	
		<hr/>	
		\$11,360 41	\$11,360 41

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

VILLAGE PROPER.

COMPARATIVE REVENUE ACCOUNT FOR THE YEARS 1917-18-19-20-21.

	1917	1918	1919	1920	1921
<i>Income.</i>					
Village Levy.....	1,240 60	2,706 76	3,647 14	3,398 45	2,111 25
Dog Tax.....	52 00	96 00	102 00	116 00	60 00
Licenses.....	80 00	136 20	80 00	80 00	107 50
Rents.....	234 00	239 00	310 33	307 00	260 00
Bank Interest.....	120 77	82 07	68 50	58 69	62 48
Tax Percentage.....	2 84	70 19	22 24	20 24	20 24
Railway Tax.....	28 74	24 24	22 24	3,349 99	1,379 98
Good Roads Grants.....	172 87	794 55	1,916 52	127 45	47 25
Miscellaneous.....	93 13	89 52	39 12	5 00	9 00
Fines.....	.....	19 00	11 00	.....	.....
Sanitary Tax.....	.....	.....	222 00	35 00	35 00
Poll Tax.....	.....	.....	.....	.....	1,570 82
Street Light Levy.....	.....	.....	.....	.....	.....
Total Income.....	2,024 95	4,257 53	6,418 85	7,497 82	5,663 52
<i>Expenditure.</i>					
Salaries.....	533 00	819 45	942 00	1,141 00	1,515 41
Printing, Advertising and Postage.....	98 11	155 23	224 00	182 48	265 90
Good Roads.....	571 40	990 28	936 28	.....	146 26
Law Costs.....	96 20	41 48	23 50	89 90	.....
Roads and Bridges.....	774 26	1,615 39	2,217 39	2,499 49	499 21
Charity.....	23 50	75	8 50	.....	27 54
Fire Protection.....	50 21	56 37	45 00	.....	.....
Board of Health.....	60 00	67 00	320 95	163 70	111 40
Rents.....	50 00	60 00	50 00	50 00	.....
Street Lighting.....	245 27	590 04	900 00	1,492 74	2,412 23
Tax Refunds and Abatements.....	150 12	253 41	914 25	662 42	63 92
Grants.....	375 00	90 00	240 00	95 00	125 00
Geo. Jackett Contract.....	82 50	400 00	.....	457 00	432 50
Water Rates.....	16 50	137 50	110 00	110 00	.....
Insurance.....	.....	.....	23 25	23 25	60 25
Miscellaneous.....	176 24	233 25	180 52	818 84	198 92
Travelling.....	.....	20 00	.....	.....	.....
Pump House Repairs.....	.....	54 66	.....	.....	4 80
Market Square Houses.....	.....	244 69	74 63	.....	118 86
Bank Interest.....	.....	.....	50 60	.....	461 09
Stable Expenses.....	.....	.....	552 07	.....	.....
Freight on Fire Engine.....	.....	.....	.....	10 57	.....
Total Expenditure.....	3,392 31	5,796 50	7,812 94	8,697 50	6,443 29
Deficit.....	1,367 36	1,538 97	1,394 09	1,199 68	779 77

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

BOARD OF WATER, LIGHT AND POWER COMMISSION

CASH ASSETS AND IMMEDIATE LIABILITIES AS AT DECEMBER 31ST, 1921.

Assets

Cash on hand.....	\$ 77 79
Cash in Bank.....	497 37
Victory Bonds.....	6,000 00
Accounts Receivable.....	4,665 50
Accrued Rent.....	1,247 93
Supplies on hand.....	998 36
	<hr/>
	<u>\$13,486 95</u>

Liabilities

Accounts Payable:—J. L. Arnold, salary.....	\$250 00
Taxes.....	960 00
J. H. Brandon.....	297 67
Bank Loan.....	1,500 00
Stone Mill—Fire Account..	
(Balance of Insurance after completion of repairs invested	
in Victory Bonds.....	3,763 82
Cash Surplus, December 31st, 1921.....	6,715 46
	<hr/>
	<u>\$13,486 95</u>

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

BOARD OF WATER, LIGHT AND POWER COMMISSION

PERMANENT ASSETS AND DEBENTURE LIABILITIES AS AT DECEMBER, 31ST, 1921

Assets

Water Power.....	\$25,000 00
Mill Property.....	12,980 48
Dam.....	4,000 00
Power and Electric Machinery.....	8,365 00
Power House, Sluice and Flume.....	9,765 00
Street Lights and Extensions.....	11,703 26
Office Building.....	800 00
Office Furniture.....	60 00
	<hr/>
	<u>\$72,673 74</u>

Liabilities

Debenture By-law 428.....	\$23,245 00
" " ".....	14,205 00
" " ".....	850 00
Ratepayers Investment.....	34,373 74
	<hr/>
	<u>\$72,673 74</u>

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

BOARD OF WATER, POWER AND LIGHT COMMISSION.

SURPLUS ACCOUNT AS AT DECEMBER 31ST, 1921.

Jan. 1, 1917	By Balance from 1916.....		\$26,082 95	
Dec. 31, 1917	" Rentals, 1916.....		25 00	
	" Debenture Principal Matured.....		2,450 00	
	" Office Additions.....		300 00	
	" Surplus Earnings, 1917.....		171 06	
	To 1916 Tax Adjustment.....	\$243 00		
	" 1916 Salary Adjustment.....	200 00		
	" Balance.....	28,586 01		
			<hr/>	
		29,029 01	29,029 01	
Jan. 1, 1918	By Balance from 1917.....		28,586 01	
Dec. 31, 1918	" Debenture Principal Matured.....		2,550 00	
	" To Deficit for 1918.....	548 91		
	" Balance.....	30,587 10		
			<hr/>	
		31,136 01	31,136 01	
Jan. 1, 1919	By Balance from 1918.....		30,587 10	
Dec. 31, 1919	" Debenture Principal Matured.....		2,650 00	
	To Deficit for 1919.....	1,181 74		
	" Balance.....	32,055 36		
			<hr/>	
		33,237 10	33,237 10	
Jan. 1, 1920	By Balance from 1919.....		32,055 36	
Dec. 31, 1920	" Debenture Principal Matured.....		2,800 00	
	To Deficit for 1920.....	266 63		
	" Balance.....	34,588 73		
			<hr/>	
		34,855 36	34,855 36	
Jan. 1, 1921	By Balance from 1920.....		34,588 73	
Dec. 31, 1921	" Debenture Principal Matured.....		2,900 00	
	" Surplus Earnings 1921.....		3,600 47	
	To Balance.....	41,089 20		
			<hr/>	
		41,089 20	41,089 20	
Dec. 31, 1921	By Balance from 1921.....		41,089 20	
Dec. 31, 1921	To Cash Surplus, Schedule 5.....	6,715 46		
Dec. 31, 1921	" Ratepayers Investment, Schedule 6.....	34,373 74		
			<hr/>	
		\$41,089 20	\$41,089 20	

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

BOARD OF WATER, LIGHT AND POWER COMMISSION.

COMPARATIVE REVENUE ACCOUNTS FOR THE YEARS 1917-18-19-20-21.

	1917	1918	1919	1920	1921
<i>Income.</i>					
General Consumers.....	6,993 74	7,024 82	7,974 55	9,484 10	10,748 98
Supplies Sold.....	848 98	629 26	2,379 04	3,084 91	3,169 17
Rents.....	1,325 00	864 00	228 93	341 00	1,329 50
Bank Interest.....	97 28	61 15	6 28	.....	.....
Miscellaneous.....	5 15	2 00	2 50	6 10	17 93
Victory Bond Interest.....	.....	110 00	330 00	330 00	330 00
Weigh Scale Fees.....	.....	.....	7 25	33 13	30 78
Victory Bond Discount.....	.....	.....	17 84	.....	.....
Labour Charged.....	.....	.....	40 25	84 25	382 25
Supplies Used on Extensions.....	.....	.....	.....	.....	1,078 26
<i>Total Income.....</i>	<i>9,270 15</i>	<i>8,691 23</i>	<i>10,986 64</i>	<i>13,363 49</i>	<i>17,086 87</i>
<i>Expenditure.</i>					
Wages.....	2,162 45	2,131 73	2,710 00	3,105 08	3,500 00
Taxes.....	225 00	343 00	630 00	1,020 00	960 00
Insurance.....	544 43	458 55	442 20	377 20	327 00
Supplies Used.....	1,240 88	1,488 68	3,427 60	4,131 42	3,722 34
Repairs.....	82 03	.....	.....	.....	.....
Miscellaneous.....	328 30	269 77	264 08	408 25	322 83
Legal Expense.....	.....	30 41	21 00	.....	.....
Printing.....	.....	.....	91 35	.....	.....
Travelling.....	.....	.....	25 00	.....	.....
Bank Interest.....	.....	.....	41 15	28 17	106 23
<i>Total Expenditure.....</i>	<i>4,583 09</i>	<i>4,722 14</i>	<i>7,652 38</i>	<i>9,070 12</i>	<i>8,938 40</i>
<i>Net Revenue.....</i>	<i>4,687 06</i>	<i>3,969 09</i>	<i>3,334 26</i>	<i>4,293 37</i>	<i>8,148 47</i>
Requirement for Debentures.....	2,450 00	2,550 00	2,650 00	2,800 00	2,900 00
Interest.....	2,066 00	1,968 00	1,866 00	1,760 00	1,648 00
<i>Surplus Earnings.....</i>	<i>4,516 00</i>	<i>4,518 00</i>	<i>4,516 00</i>	<i>4,560 00</i>	<i>4,548 00</i>
<i>Deficit.....</i>	<i>171 06</i>	<i>548 91</i>	<i>1,181 74</i>	<i>266 63</i>	<i>3,600 47</i>

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

BOARD OF WATER, POWER AND LIGHT COMMISSION.

FIRE ACCOUNT FOR STONE MILL AS AT DECEMBER 31ST, 1921.

Dec. 31, 1918	By Cash from Insurance		\$10,000 00
	" Sale of Old Iron and Lime, etc.		238 94
	To Lumber for repairs	\$3,812 96	
	" Freight on Lumber	58 50	
	" Sundry Supplies	86 88	
	" Paint	73 59	
	" General Wages	1,462 04	
	" J. H. Brandon	339 67	
	" Chas. Kelly	25 85	
	" Geo. Littleton	615 63	
		<hr/>	
		6,475 12	10,238 94
	To Balance	3,763 82	
		<hr/>	
		\$10,238 94	\$10,238 94
		<hr/>	
			<hr/>

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

1921 TAXES UNPAID, DECEMBER 31ST, 1921.

1	Austin, W. E.	\$21 33
17	Austin, S. J.	1 80
24	Bowen, W. R.	26 40
31	Bellingham, M.	4 50
32	Bellingham, F.	2 25
33	Bellingham, M.	9 00
71	Brown, Chas.	60 75
80	Bank of Commerce.	4 60
81	Brown, Chas.	9 75
87	Brooks, Henry.	26 17
96	Coulter, Mrs. W.	48 47
107-108	Campbell, D. J.	81 00
112	Calvert, D. J.	15 00
126	Dennie, Mrs. K.	11 25
142	Dennis, Mrs. H.	6 89
146	Daniel, James.	44 22
148	Daniels & Gould.	39
167	Eade, Mrs. Joseph.	17 25
169	Fell, Thos.	18 74
177	Foster, Mrs. M.	3 00
184	Foster, Wm., Est.	2 40
225	Hand, J. R.	16 50
234	Harrowitz, H.	8 25
240	Jewel Specialty Co.	432 00
242	W. L. & P. Commission.	960 00
243	Jones, Mary.	26 25
245	Jones, John.	9 60
255	Jones, Wm.	22 47
283	Jacques, Joseph.	167 25
294	Kelly, Chas. E.	11 25
296	Kelly, Mrs. E.	4 80
299	Kennedy, Est. J. W.	11 25
317	Lundy Est. of J. J.	2 25
324	McDougall, H.	8 40
395	McDougall, F.	4 20
424	Manning, Lewis.	10 59
411	McLaughlin, John.	21 00
408	McCallum (balance).	89 76
444	Nickles, Mrs. Mary.	15 75
445	Nickles, Hart.	5 10
460	Penrose, J.	10 05
470	Pitcathley, David.	1 00
483	Parker, Thos.	10 20
484	Pringle, Robert.	75
322	Rifle Association.	5 25
504	Robinson, Clyde.	25 50
516	Robson, Arthur.	16 50
519	Robson, Arthur.	22 70
571	Suddaby, Samuel.	5 70
319	Shane, John.	38 25
220	Stevens (balance).	3 72
589	Archer, Mrs. Thos.	13 50
609	Wilkinson, Robt.	4 50
618	Wood, John.	22 21

\$2,421 66

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

VILLAGE PROPER.

DETAILS OF DEBENTURE LIABILITY AS AT DECEMBER 31ST, 1921.

By-law	PURPOSE.	Date of Issue	Original Amount	Rate	Principal Paid in 1921	Interest Paid in 1921	Principal due Dec. 31, 1921
606	Local Improvement: Sandford Furniture Company.....	1904	15,000 00	4½%	1,010 50	142 64	2,158 46
619	" " Sidewalks (Colborne and Lindsay).....	1911	1,500 00	5 7/8%	73 89	46 48	855 55
643	" " " (Francis Street).....	1912	825 00	5 7/8%	96 91	9 93	101 76
655	" " " (Bond Street).....	1913	1,150 00	5 7/8%	128 65	20 27	276 93
668	" " " (Francis and Lindsay).....	1914	3,074 66	5 7/8%	327 58	70 59	1,084 35
705	" " " (Francis and Clifton).....	1917	795 80	5½%	80 78	24 79	370 08
716	" " " (Bond Street).....	1919	1,117 17	5½%	91 58	56 70	938 78
725	" " " (Bond and Colborne).....	1921	3,329 80	6 7/8%	.....	.....	3,329 80
726	" " " (Mary and Colborne).....	1921	644 81	6 7/8%	.....	.....	644 81
727	" " " (Bond and Elliott).....	1921	649 90	6 7/8%	.....	.....	649 90
	" " " (Louisa).....	1921	820 93	6 7/8%	.....	.....	820 93
					1,809 89	371 40	11,231 35
	WATER, LIGHT AND POWER COMMISSION.						
428	Water, Light and Power Commission.....	1903	39,000 00	4 7/8%	1,510 00	990 50	23,245 00
		1904	26,000 00	4 7/8%	990 00	607 80	14,205 00
		1905	3,250 00	4 7/8%	400 00	50 00	850 00
					2,900 00	1,648 30	38,300 00
	Total Debenture Liability, December 31, 1921.....						49,531 35

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

STATEMENT OF SCHOOL ACCOUNT AS AT DECEMBER 31ST, 1921.

Jan. 1, 1917	By Balance due on 1917 Levy.....		\$3,000 00	
Dec. 31, 1917	" Village levy for 1918.....		3,733 96	
	" Amount received from Townships of Fenelon and Verulam....		765 00	
	To Cash on 1916 Balance.....	\$3,000 00		
	" Cash Account 1918 Levy.....	1,300 00		
Dec. 31, 1917	" Cash on 1918 Levy.....	3,200 00		
	By Balance by School.....			1 04
	School Board's Requisition for 1917 was for \$4,500.00.....			
		\$7,500 00		\$7,500 00
<hr/>				
Jan. 1, 1918	To Balance due by School.....	1 04		
Dec. 31, 1918	By Village Levy for 1919.....		4,164 17	
	" Townships of Fenelon and Verulam.....		833 00	
	To Cash on 1919 Levy.....	1,000 00		
Dec. 31, 1919	" Cash on 1919 Levy.....	3,900 00		
	" Balance due School.....	96 13		
	School Board's Requisition for 1918 was for \$4,900.00.....			
		\$4,997 17		\$4,997 17
<hr/>				
Jan. 1, 1919	By Balance due School.....		96 13	
Dec. 31, 1919	" Village Levy for 1920.....		4,544 40	
	" Townships of Fenelon and Verulam.....		996 55	
	To Cash on 1920 Levy.....	1,000 00		
Dec. 31, 1920	" Cash on 1920 Levy.....	4,245 00		
	" Balance due School.....	392 08		
	School Board's Requisition for 1919 was for \$5,245.00.....			
		\$5,637 08		\$5,637 08
<hr/>				
Jan. 1, 1920	By Balance due School.....		392 08	
Dec. 31, 1920	" Village Levy for 1921.....		5,331 71	
	" Townships of Fenelon and Verulam.....		1,393 70	
	To Cash on 1921 Levy.....	1,500 00		
Dec. 31, 1921	" Cash on 1921 Levy.....	4,835 00		
	" Balance due School.....	782 49		
	School Board's Requisition for 1921 was for \$6,335.00.....			
		\$7,117 49		\$7,117 49
<hr/>				
Jan. 1, 1921	By Balance due School.....		782 49	
Dec. 31, 1921	" Village Levy for 1922.....		5,236 08	
	" Townships of Fenelon and Verulam.....		1,458 60	
	To Cash on 1922 Levy.....	1,000 00		
	" Balance on 1922 Levy per Board's Requisition of \$630.00.....	5,630 00		
	" Balance due School on Levies.....	847 17		
		\$7,477 17		\$7,477 17

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

STATEMENT SHOWING DEBENTURE OVER LEVY AS AT DECEMBER 31ST, 1921.

Dec. 31, 1917	By Sandford Debenture Levy		\$1,244 08
	" Local Improvement Debenture Levy.....		981 02
	" Frontage Tax Levy.....		310 44
	To Debenture Principal and Interest Paid.....	\$2,033 01	
	" Balance.....	502 53	
		<u>\$2,535 54</u>	<u>\$2,535 54</u>
Dec. 31, 1918	By Sandford Debenture Levy		1,041 02
	" Local Improvement Debenture Levy.....		984 17
	" Frontage Tax Levy.....		308 30
	" Debenture Principal and Interest Paid.....	2,033 01	
	" Balance.....	300 48	
		<u>\$2,333 49</u>	<u>\$2,333 49</u>
Dec. 31, 1919	By Sandford Debenture Levy		1,363 20
	" Local Improvement Debenture Levy.....		986 15
	" Frontage Tax Levy.....		295 09
	To Debenture Principal and Interest Paid.....	2,033 01	
	" Balance.....	611 43	
		<u>\$2,644 44</u>	<u>\$2,644 44</u>
Dec. 31, 1920	By Sandford Debenture Levy		1,211 73
	" Local Improvement Debenture Levy.....		1,308 93
	" Frontage Tax Levy.....		362 53
	To Debenture Principal and Interest Paid.....	2,181 29	
	" Balance.....	701 90	
		<u>\$2,883 19</u>	<u>\$2,883 19</u>
Dec. 31, 1921	By Sandford Debenture Levy		1,047 22
	" Local Improvement Debenture Levy.....		1,679 28
	" Frontage Tax Levy.....		78 15
	To Debenture Principal and Interest Paid.....	2,181 29	
	" Balance.....	623 36	
		<u>\$2,804 65</u>	<u>\$2,804 65</u>
	By Overlevy for 1917.....		\$502 53
	" Overlevy for 1918.....		300 48
	" Overlevy for 1919.....		611 43
	" Overlevy for 1920.....		701 90
	" Overlevy for 1921.....		623 36
			<u>\$2,739 70</u>

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

INSURANCE IN FORCE AS AT DECEMBER 31ST, 1921.

<i>Town.</i>	<i>Company</i>	<i>Property Covered</i>	<i>Expiration</i>	<i>Amount</i>
	Royal.....	Frame Storehouse and Wagon Pump, etc.....	Oct. 30, 1922	\$600 00
	Liverpool Manitoba ..	Market Square Dwellings.....	Not renewed...	
	Employers' Liability..	W. L. Robson.....	April 1, 1922	1,500 00
<i>Water and Light Commission.</i>				
	Northern.....	Office and Warehouse.....	Feb. 1, 1922	1,800 00
	Hand-in-Hand.....	Power Station.....	Feb. 3, 1923	10,000 00
	Hand-in-Hand.....	Mill Building.....	Dec. 11, 1922	4,000 00
	Hand-in-Hand.....	Mill Building.....	Feb. 4, 1923	1,000 00
<i>School.</i>				
	Dom. of Canada.....			
	G. & A. Co.....	Bond—J. L. Arnold.....	June 1, 1922	1,000 00
	Can. Surety.....	Bond—T. J. Corley.....	Feb. 20, 1923	3,000 00
<i>Schools.</i>				
	Royal.....	Colborne St. School and Contents.	April 11, 1923	5,000 00
	Royal.....	Green St. School and Contents..	Nov. 20, 1924	7,850 00
	Royal.....	Colborne St. School and Building	Nov. 28, 1924	10,800 00

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

CASH STATEMENT FOR PERIOD, JANUARY 1ST, 1922, TO MARCH 30TH, 1922.

Receipts

1921 Taxes.....	\$859 67	
Licenses.....	170 00	
Rents.....	35 50	
Water and Light Commission.....	766 00	
Miscellaneous.....	3 50	
Team Work.....	67 32	
		\$1,901 99
Balance, January 1, 1922.....		2,746 69
		<u>\$4,648 68</u>

Disbursements

Salaries.....	\$106 00	
Printing, Advertising and Postage.....	38 67	
Roads and Bridges.....	8 45	
School Purposes.....	2,500 00	
Debentures.....	1,474 18	
Fire Protection.....	5 00	
Election Expenses.....	30 00	
Miscellaneous.....	47 00	
Team Work.....	292 57	
		4,501 87
Bank Balance, March 30th, 1922.....		483 41
		<u>4,985 28</u>
Overdeposited.....		336 60
Balance due by Treasurer, Dec. 31, 1921.....		371 74
Balance due by Treasurer, March 30, 1922.....		35 14
		<u>\$371 74</u>
		<u>\$371 74</u>

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

BOARD OF WATER, LIGHT AND POWER COMMISSION.

OUTSTANDING ACCOUNTS AS AT DECEMBER 31ST, 1921.

Aldores, John.....	\$9 20
Arnold, J. L.....	239 24
Austin, Mrs. Jennie.....	2 50
Abbott, Miss.....	1 54
Armstrong, George.....	1 22
Austin, Mrs. Thomas.....	77
Bank of Montreal.....	5 60
Brandon, J. H. (Stable).....	1 25
Brandon, J. H. (Residence).....	2 90
Brandon, M. W.....	2 92
Brooks, Henry.....	5 45
Burgoyne, Wm.....	8 37
Burgoyne, C. W.....	4 35
Baptist Church.....	4 00
Brokenshire, Samuel.....	2 70
Boyce, Mrs.....	2 50
Belch, Frank.....	1 10
Begg, John.....	6 28
Bellingham, Miss Martha.....	6 25
Bucknam, B.....	1 53
Brandon and Fambel.....	19 47
Burgess, B.....	1 60
Varcoe, Mrs. Nellie.....	2 85
Beleau, Mrs. E.....	2 40
Brandon, Johnston.....	2 60
Barrett, Rev. C. W.....	2 00
Chambers, F. C.....	262 56
Chambers, E.....	3 24
Cassidy, Wm.....	97
Copp & Son.....	1 42
Copp, John.....	1 25
Campbell, Mrs. G. F.....	1 25
Curtis, Robert.....	1 65
Chambers, Joseph.....	1 18
Chambers, James.....	1 80
Coulter, Mrs. Willa.....	1 20
Copp, Harvey.....	1 18
Calder, George.....	36 78
Curtis, David.....	2 08
Deyman & Son.....	12 73
Dickson, James.....	3 80
Dundas, Noble.....	1 24
Deyman, Wm., Jr.....	1 10
Department of Railways and Canals.....	100 00
Deyman, Wm., Sr.....	3 00
Daniels, James.....	5 90
Doherty, Mrs. C.....	1 00
Edwards, C. E.....	10 74
Ellis, Mrs. John A.....	1 85
Eader, John.....	1 00
Elliott, Henry.....	172 68
Fountain, Angus.....	11 95
Fenelon Falls Corporation.....	1,802 43
Grand Trunk Railway Co. (Station).....	4 26
Grand Trunk Railway Company (Pumping Station).....	50 00
Graham, Thomas.....	1 57
Gould, D. D.....	1 59
Gould, A. J. (Store).....	10 00
Gould, A. J. (Residence).....	7 65
Gillis, Mrs. A.....	2 20
Graham, Mrs. James.....	1 35
Graham, C. E.....	1 10
Hand, Miss Edith.....	1 40
Haskill, Martin.....	1 35
Heard, Wm. (Store).....	13 85
Heard, Wm. (Residence).....	5 22

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

BOARD OF WATER, LIGHT AND POWER COMMISSION.

OUTSTANDING ACCOUNTS AS AT DECEMBER 31ST, 1921—Continued.

Hetherington, Thos.	1 95
Henley, Mrs. E.	1 05
Harth, L. B.	1 60
Havery, James	1 20
Harper, G. H.	7 10
Inkpen, A.	2 68
Independent Order of Odd Fellows.	7 50
Junkin, Thos. L.	6 00
Jewell, Alfred.	2 04
Jones, John.	28 56
Jordan, Miss M.	2 08
Johnston, Dr. H. B.	29 01
Jeffery, Wm.	90
Jackett, Fred.	2 38
Johnston, Edward.	1 10
Johnston, John.	6 70
Jacque, Joseph.	8 73
Jewell, Mrs. James.	97
Jones, Wm. J.	6 60
Kelly and Robins.	2 68
Kelly, Foster.	21 30
Littleton, George.	1 92
Littleton, Harry.	3 20
Lodge, Thos.	1 37
Landsfield, E.	11 90
Mitchell, R. N.	4 60
Martin, George.	3 85
Mason, Mrs. R. M.	3 40
Maybe, Mrs. A. L.	1 18
Mechanics' Institute.	34 73
Metcalf, Fred.	5 50
Methodist Church.	43 76
Menzies, Mrs. John.	60
Menzies, Archie.	20 00
Mellish, George.	1 10
Mason, Robert.	1 25
Mills, D. M. C.	15 00
McCallum, M. H.	73 89
McFarland, A. and C.	13 77
McFarland, Andrew.	5 22
McFarland, Cliff.	4 05
McIntosh, H. A.	7 97
McDougall, Mrs. Hugh.	28 41
McGee, R. C.	1 50
McCull, Mrs. W.	84
McKay, J. B.	4 70
McGee, Alex.	3 82
McDiarmid, Mrs. Thos.	1 30
McKay, Dr. J. W.	11 20
McWilliams, A. D.	4 00
Northey, John.	1 25
Northey, Alfred.	109 73
Northey, Washington.	13 68
Nevison, S.	3 70
Nugent, Dave.	1 45
Ouelette, Paul.	2 18
Nugent, Mr. Joseph.	1 00
Presbyterian Church.	12 35
Pearce, Henry.	97
Palmer, Job.	1 15
Paulsome, Thomas.	1 78
Perdue, William.	84
Powers, Miss Annie.	6 58
Poque, Wesley.	4 50
Potts, Miss Lucy.	4 80
Quigg, Milen.	5 80

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

BOARD OF WATER, LIGHT AND POWER COMMISSION.

OUTSTANDING ACCOUNTS AS AT DECEMBER 31ST, 1921—Continued.

Rutherford, George.....	1 47
Robson, Thomas.....	1 10
Robson, Mrs. Harriett.....	9 91
Robson, W. T.....	17 50
Robson, W. L.....	1 47
Rutherford, Miss.....	1 19
Ruby, Doss.....	4 05
Roberts, P. E.....	5 02
Reive, M. W.....	10 00
Robson, Arthur.....	11 30
Robertson, Mrs. W. H.....	1 05
Robson Bros.....	11 32
Salvation Army.....	7 65
Skating Rink.....	25 00
Sharp, Samuel.....	1 10
Sharp, Martin.....	1 50
Simmons, George.....	4 10
Smith, Charles.....	3 30
Sims, John.....	1 10
Smith, Ben.....	1 35
Slater, John.....	1 50
Sedgwick, John.....	1 00
Stewart, Robert.....	1 05
Smith, Moss.....	3 32
Smitheram, Thomas.....	1 68
Scott, Thomas.....	1 20
Sterling Bank.....	7 50
Terrill, J. N.....	1 45
Townley, H. J.....	2 00
Townley Bros.....	6 67
Townley, Arthur.....	5 20
Twomey, Jerry.....	4 60
Trudell, Archie.....	3 30
Teris Bros.....	10 07
Vicars, G. F.....	13 97
Vacoc, Mrs. A.....	70
Walsh, Mrs. W. H.....	1 52
Walsh, John.....	1 24
Walsh, Joseph.....	1 00
Washburn, Miss.....	18 00
Wilson, George.....	1 10
Webster, Henry.....	1 85
Warren, F. W.....	5 70
Worsley, Elie.....	2 50
Webber, James.....	1 25
Watson, Rev. E.....	3 99
Woods, Mrs. John.....	1 35
White, Dr. E. A.....	3 33
Jimkin, Thos., Sr.....	3 54
Wood Turning Products, Limited.....	3 75
Wallace, John.....	1 00
Taylor, Mrs. F. C.....	1 00
Green, Wm.....	1 60
Raby, H. B.....	1 50
Rerr, W.....	2 80
Bulmer, Mrs. Wm.....	1 00
Jeffery, Miss.....	2 00
Abbott, Wm.....	1 10
McKendry, Samuel.....	1 25
Patterson, Mrs. John.....	1 15
Robson, Clyde.....	8 00
Black, W. N.....	3 25
Brandon, M. W.....	1 00
Kelly and Smith.....	103 69
Gregory, E.....	20
West, Thos.....	1 10

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

BOARD OF WATER, LIGHT AND POWER COMMISSION

OUTSTANDING ACCOUNTS AS AT DECEMBER 31ST, 1921—*Continued.*

Farmers' Co-operative.....	4 35
Simper, Bert.....	9 00
McDougall, H. N.....	8 00
Curtis, Thos.....	60
Parkins, A. W.....	3 45
Bowan, W. R.....	3 50
Woods, Wm.....	1 10
Wood Turning Products, Limited (Power Account).....	56 66
Stevens, Wm.....	1 00
Beecroft, Rev. W. A.....	6 00
Lamb, Walker.....	1 10
Kelly, Charles.....	1 33
Naylor, Isaac.....	5 82
Curtis, Harvey.....	1 68
McDonald, Angus.....	1 00
Martin, Charles.....	5 00
Brown, Cecil.....	2 00
Ouelette, D.....	1 50
Harvey, Wilfred.....	8 49
Robertson, Geo.....	1 00
Bell, Thomas.....	1 15
Thurston, E.....	1 75
Minthorne, S.....	7 96
Hulligan, J. W.....	1 18
Wilder, Mrs.....	1 67
Gray, Bert.....	8 85
Jordan, W. B.....	1 60
McLaughlin, John.....	5 60
Lee, Mrs. John.....	1 55
Brandon, J. H. (mill).....	2 17
Burley, Wm.....	1 25
English, Ed.....	1 00
Griffin, Wm.....	4 00
Jones, Mrs. E. A.....	2 00
Borthwick, Wm.....	1 00
Caloert, Thos. J.....	2 00
Smith, Robert.....	2 00
Moffatt, Thos.....	1 10
Whitehead, Thos.....	1 00
Elliott, James.....	1 00
Jimkin, Fred.....	1 18
Carcier, Rev. C. M.....	1 50
Graham, Wm. H.....	1 25
Brandon, W. B. (Home).....	6 60
Daniels and Gould.....	11 00
Graham, T. C. (Farm).....	44 08
Robertson, Robert.....	3 75
Powles, James.....	1 00
Black, H. B.....	3 00
Newman, Wilfred.....	7 50
Kelly, Desmond.....	3 00
McCallum, Ham.....	1 08
Brown, Charles.....	14 20
Hetherington, Isaac.....	208 36
Nelson, Ham.....	100 56
Lamb, James.....	127 49
Webster, Samuel.....	73 06
Williams, Dr.....	1 00

 \$4,665 50

58 Wellington St. East,
June 10th, 1922.

TO THE REEVE AND COUNCIL,
of the Township of Glackmeyer, Ont.

Gentlemen,—

1. *By authority* of an appointment by Mr. J. W. Sharpe, K.C., Provincial Municipal Auditor, confirmed by an Order-in-Council, approved by His Honour the Lieutenant-Governor of the Province of Ontario, dated 6th day of March, 1922, I, John Clarke, Chartered Accountant, made an audit of the books, accounts, vouchers and monies of the Municipal Corporation of the Township of Glackmeyer, and as a result thereof the following report is presented:

2. *The audit* covered a period of two years, from the organization of the Township on 1st January, 1920, to 31st December, 1921. The condition of the books was found to be in a very incomplete state, resulting from a lack of the necessary knowledge on the part of the Township officials. This made it necessary for me to write up a good deal of the work, and instruct the officers in their duties.

ASSESSMENT ROLLS.

3. *Work* on the Assessment Rolls was very unsatisfactory. Some assessments were not clearly shown, others struck off, and otherwise altered without given reason or authority. Several errors and irregularities were discovered and adjusted.

4. *Assessment Roll* for the year 1920 was written up on loose sheets; several pages were not added and no summary made.

5. *Assessors affidavits* were not made nor appended to the Rolls.

6. *Court of Revision* proceedings were not recorded, making it impossible to check changes in the Roll.

7. *School* section assessments were not calculated nor shown; the only indication of school supporters being a statement against ratepayers names of the school section.

8. *Summaries* had therefore to be made by me, and division by school sections made in accordance with the notations on the Rolls.

9. *Assessment* against each taxpayer shown in the Collector's Roll of 1920, being the sum on which tax levies were made, does not agree with the Assessment Roll figures. Enquiry elicited the fact that Council did not accept the Assessors' Roll as made up, but ordered a reduction of one-third of the total assessed against each ratepayer. No record of such order could be found in the minutes or by-laws of the municipality.

10. *No assessment* was made for the year 1921, the Roll being merely a copy of that of 1920; additions and subtractions were made by the Clerk to give effect to changes during the year. No record could be found that same had even the approval of Council.

11. *Statute Labour* days assessed on the Rolls, were marked off by the Clerk when such work was performed by the ratepayer, although no path-master's reports were available, to enable a verification of this work to be made. Unperformed statute labour thus shown was charged in the Collector's Rolls only.

12. *Dogs* recorded in the Township were not taxed; no by-law existing for such purpose.

13. *Summaries* of the Assessor's Roll should show clearly:—

- (a) Sum total liable for General Township Rate.
- (b) Sum total liable for school rate in each school section.
- (c) Sum total of Non-Residents.
- (d) Sum total exempt.
- (e) Statute labour days chargeable.

It will be found convenient to arrange the entries on the Roll in groups for each school section, to enable the total of each being readily obtained.

14. *Summarized* Assessments are presented herewith, showing the various rates levied thereon also.

15. *Certain ratepayers* were not assessed for school purposes in parts of the Township, on account of having no school in their district.

COLLECTOR'S ROLLS.

16. *Collector's Rolls* for the years 1920 and 1921 were written up from the two-thirds assessment of 1920, as stated in paragraphs 9 and 10 of this report.

17. *Tax levies* authorized by by-laws were not extended on the Rolls, and these had to be calculated and summarized by me. School levies were also segregated and agreed with the summaries.

18. *Cash* receipts were posted from the Treasurer's cash book in each year, to the same Roll, and no balance was taken off at 13st December, 1920, nor settlement made with the Collector of that year. Some taxes were paid in direct to the Bank D'Hochelaga, at Cochrane, by taxpayers, and afterwards entered in the Township cash book. Some of these deposits could not be traced to the taxpayer's name, and are carried in suspense to the amount of \$51.78.

19. *Penalty* of 10% required by section 140 of the Assessment Act has not been added to tax arrears. This should be added each year on all outstanding taxes on 1st day of May by the Treasurer.

20. *Lists* of arrears are shown on pages 1 to 27 of this report for the years 1920 and 1921. These are to be combined and brought forward in the arrears column against each taxpayer, in the 1922 Collector's Roll. These arrears are compiled from entries made in the books and will be reduced by the suspense item of \$51.78, mentioned in paragraph 18, when the taxpayers names are known, and by any other omissions that may turn up.

21. *Tax Arrears* at 13st December, 1921, amount to \$10,282.65, being comprised of the following:—

1920.....	\$2,482 32
1921.....	7,800 33
	\$10,282 65

22. *Collection* of taxes needs close attention, as arrears are beginning to accumulate. Prompt action must be taken to enforce payment where necessary.

23. *Collector* is required to turn in his roll by the 14th day of December to the Treasurer, together with a list of uncollected taxes, that added to the cash paid over to the Treasurer during the year, will equal the total charged on the Roll.

24. *Affidavits* of Clerk and Collector were not in evidence for 1920 and 1921, nor the bonds of these officials for the same years. Collector's bond for 1922 is for \$500.00, which is considered inadequate, and is not signed by the contracting parties.

25. *Roll* should be written up by the Clerk to correspond with the entries on the Assessment Roll, grouping each school section separately, so that summaries of rates levied on school supporters in each section may be easily obtained.

26. *By-law* authorizing rates to be struck for 1920 levied a rate 20 mills for school section number 4, which was changed to 10 mills on the roll at the request of the school supporters of that section, although no authority for such reduction appears in the Council records.

27. *School* section number 3 was levied with a different tax rate in concessions 4 and 5, as compared with concessions 6 and 7. The reason given for this being that the people living in concessions 6 and 7 are newer settlers, and less able to pay the higher rate. This is a matter that should have been equalized on the Assessment Roll, had one been taken in that year.

28. *Rebates* that may have to be made on the list of outstandings as made up, must be dealt with by Council, and alterations made on the list to correspond.

TREASURER.

29. *J. T. Genier* acted as Clerk and Treasurer for each of the years 1920 and 1921, and for part of the period as Collector also.

30. *Cash* and bank accounts were carefully examined and entries compared with whatever vouchers were available, and results in the difference of \$51.78, mentioned in paragraph 18, deposited in the bank, in excess of entries made in the cash book, for cash receipts.

31. *Numerous* entries had been omitted from the cash book, for bank transactions, and in order to reconcile the bank account, these were entered and finally balanced by me. Bank reconciliation statement at 31st December, 1921, is exhibited herewith on page 29.

32. *Payments* were made without the authority of the Council in many instances; cheques being signed by the Reeve and Treasurer.

33. *Receipted accounts* were not all available nor recorded in any systematic manner.

34. *Special* bank account for road construction was omitted entirely from the cash book, and has to be entered fully by me and many transactions verified by the manager of the bank d'Hochelaga.

35. *Treasurer's* bond required by the Municipal Act was not furnished in 1920 and 1921 and that for 1922 is for \$500.00, which is considered inadequate.

36. *Cash* balance of 1921 in the hands of the Treasurer amounting to \$26.81, was deposited on the 6th June, 1922, before departure.

37. *No fines* or fees were recorded as receipts, as the office of constable was not filled.

ROAD WORK.

38. *Expenditure* on roads in 1921 amounted to \$14,010.67, from funds provided by the Provincial Government of Ontario, supplemented by Township borrowings from the bank d'Hochelaga.

39. *All payments* were made from a special road work bank account, on cheques signed by the Reeve and Treasurer. Some cheques were signed by Deputy Reeve Robinson, in the absence of Reeve P. H. Bonhomme.

49. *None* of these payments were authorized by Council, nor were any pathmasters' reports on record, to show that the payees were entitled to the amounts. Paid cheques were the only vouchers available, and two of these could not be found.

41. *Government* grant of \$9,984.52 was verified by the Colonization Roads Department of the Provincial Government of Ontario.

42. *Bank Loans* obtained for this work amounted to \$14,800.00 of which \$11,500.00 has been repaid, leaving notes unpaid outstanding amounting to \$3,300.00.

BY-LAWS AND MINUTES.

43. *These* we found to be in legible form, but many are on loose sheets. They should be pasted in a book and be indexed, according to subject matter, as soon as possible.

44. *Some* of the minutes are not signed by the responsible officials, others omit to mention the names of the parties present, and further, many matters coming before the Council and dealt with, are apparently omitted from the record.

45. *Court* of Revision minutes should be written up in a separate book, and state concisely the complaint, and the manner in which same was settled.

SCHOOLS.

46. *Books* and accounts of the school treasurers were gone over and statements compiled from the various memoranda are submitted herewith.

47. *Books* in nearly every case were found in very incomplete condition, and in some, no accounts were kept at all, which made recourse to the bank necessary, so that from their statement the accounts could be made up.

48. *Government* grants were verified by the Minister of Education, and are shown at net amounts, after deduction of sums applicable to Teachers' Superannuation Fund.

49. *Requisitions* on the Township were verified with the Township Treasurer's cash book and levies on school supporters not yet paid over to the school trustees are shown on the balance sheet accompanying this report.

50. *Minutes* of board meetings were seldom kept, and authority for accounts to be paid was entirely lacking in the records.

51. *School* section No. 4 requisitioned the Township Council in 1920 for a 20 mills rate, and same was struck by the Council. A deputation of school supporters in this section waited on Council and asked to have this reduced to 10 mills, which was done. No change was made to correspond in the by-law striking the rate.

52. *Erroneous* method of levying the school rate in 1921 for school section No. 3 is commented on in paragraph 27 herein.

53. *Separate* school section No. 1 embraces residents of the Township adjacent to the Town of Cochrane. These ratepayers send their children to the Separate school in Cochrane, and the entire levy is accordingly paid over by the Township to the Cochrane Separate School Board.

54. *Many taxpayers* having no school in their area are not levied with any school rate, to the extent shown on Schedule 31.

55. *Bonds* of the Treasurers were not forthcoming at the time of my visit, and this needs attention.

BALANCE SHEET.

56. *Presented* on page 34, is Balance Sheet as at 31st December, 1921, showing a deficiency of \$584.23, being the amount by which the liabilities exceed the assets.

57. *The only* asset available to pay the liabilities is the outstanding taxes, and these have been assigned to the bank d'Hochelaga, as security for loans.

58. *Bank Loans*, \$6,300.00 as listed on page 29, represent advances on notes of the Township.

59. *Accounts payable* are itemized on page 28, and includes all ascertained unpaid accounts at 31st December, 1921.

60. *School levies* \$3,782.06, is the total of balances owing to school sections for amounts levied on school supporters and not yet paid over on their requisitions.

61. *Financial* position is one that calls for a rigid enforcement of tax collections, and an enlargement of income, if the road expenditure is to be maintained.

REVENUE ACCOUNT.

62. *Revenue statements* for each of the years 1920 and 1921, are exhibited on pages 32 and 33, respectively, showing a surplus in 1920 of \$518.43 and a shortage in 1921 of \$1,102.65, resulting together in the deficiency of \$584.22, mentioned in paragraph 56.

63. *Income* credited is in accordance with levies imposed by by-law each year.

64. *Expenses* incurred are mostly by cheques drawn, and whilst signed by the proper officials, could not be supported by sufficient authority or vouchers.

65. *Ledger* was poisted up to agree with these figures and the Clerk instructed in the procedure of keeping same.

Respectfully submitted.

Yours truly,

JOHN CLARKE,

Chartered Accountant.

TOWNSHIP OF GLACKMEYER

BALANCE SHEET AS AT 31ST DECEMBER, 1921.

Liabilities

Bank Loan secured by hypothecation of Tax Rolls.....		\$6,300 00
Bank Overdraft on Current Account.....		33 68
Cash Suspense.....		51 78
Accounts Payable, per list.....		699 35
School Levies not yet paid over.....		3,782 06
S.S. No. 1, Cochrane Union.....	\$206 37	
S.S. No. 1, Blount Union.....	1,209 70	
S.S. No. 3, Glackmeyer.....	957 70	
S.S. No. 4, Glackmeyer.....	625 40	
S.S. No. 5, Glackmeyer.....	487 50	
S.S. No. 7, Glackmeyer.....	295 39	
		<u>\$3,782 06</u>

Total Liabilities..... - \$10,866 87

\$10,866 87

Assets

<i>Tax Collector</i>		\$10,282 65
1920 Roll.....	\$2,482 32	
1921 Roll.....	7,800 33	
		<u>\$10,282 65</u>

Total Assets..... \$10,282 65

Deficiency..... 584 22

\$10,866 87

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

REVENUE ACCOUNT FOR YEAR ENDING 31ST DECEMBER, 1921.

Expenses

Roads and Bridges.....	\$14,010 67
Salaries and Allowances.....	654 20
Stationery and Printing.....	277 63
Legal.....	500 00
Interest and Bank Charges.....	339 72
Tax Discount.....	21 50
Miscellaneous.....	411 07
	<hr/>
	\$16,214 79

Income

General Township Rate.....	\$4,470 47
Statute Labour Charged.....	650 65
Tax Penalty.....	6 50
Provincial Government Road Grant.....	9,984 52

<i>Shortage for Year</i>	1,102 65
	<hr/>
	\$16,214 79

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

REVENUE ACCOUNT FOR YEAR ENDING 31ST DECEMBER, 1920.

Expenses

Roads and Bridges.....	\$2,253 37
Salaries and Allowances.....	549 15
Stationery and Printing.....	42 13
Legal.....	120 00
Interest and Bank Charges.....	79 14
Tax Discount.....	29 57
Miscellaneous.....	20 50

<i>Net Income for Year</i>	518 43
	<hr/>
	\$3,612 29

Income

General Township Rate.....	\$2,969 50
Statute Labour Charged.....	605 25
Tax Penalty.....	37 54

\$3,612 29

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

SUMMARY OF ASSESSMENT AND RATES LEVIED FOR YEAR ENDING 31ST DECEMBER, 1920.

	General Purposes Only	General and School Purposes	Total Assessment	Rates Levied	Amount Levied	Purpose	Classification.
Union Separate School Section No. 1, Cochrane.	.....	\$23,430 00	.....	15 Mills	\$351 50	Schools	Land, \$271,325 00 Buildings, 25,625 00
Separate School Section No. 3, Glackme	.....	50,735 00	.....	15 Mills	761 15	Schools	
Separate School Section No. 4, Glackm	.....	39,665 00	.....	10 Mills	396 65	Schools	
Separate School Section No. 5, Glackn	.....	40,270 00	.....	12 Mills	483 24	Schools	
Non-Resident, Hillcrest Lots.....	\$43,500 00	.....	.....	.....	.....	.....
Portion of Township not assessed for jobs.....	99,350 00	.....	\$296,950 00	10 Mills	2,969 50	General Twp.	
Total for General Purposes.....	\$142,850 00	\$154,100 00	\$296,950 00	.....	\$4,962 04	.....	\$296,950 00

SUMMARY OF ASSESSMENT AND RATES LEVIED FOR YEAR ENDING 31ST DECEMBER, 1921.

	General Purposes Only	General and School Purposes	Total Assessment	Rates Levied	Amount Levied	Purpose	Classification.
Union Separate School Section No. 1, Cochrane.	.....	\$10,555 00	.....	15 Mills	\$158 35	Schools	Land, \$327,080 00 Buildings, 28,935 00
Union Public School Section No. 1, Blount— School Tax Only.....	.....	.....	\$57,610 00	21 Mills	1,209 70	Schools	
Separate School Section No. 3, Glackmeyer— Concessions 4 and 5.....	.....	32,240 00	.....	20 Mills	644 80	Schools	
.....	.....	11,115 00	.....	15 Mills	166 75	.....
Separate School Section No. 4, Glackmeyer	.....	38,440 00	.....	15 Mills	576 70	Schools	
Separate School Section No. 5.....	.....	40,270 00	.....	15 Mills	604 26	Schools	
Separate School Section No. 7.....	.....	19,813 00	.....	25 Mills	495 39	Schools	
Non-Resident—Hillcrest Lots.....	\$41,675 00	.....	.....	.....	.....	.....
Portion of Township not assessed for Schools.....	104,297 00	.....	298,405 00	15 Mills	4,470 47	General Twp.	
Total for General Purposes.....	\$145,972 00	\$152,433 00	\$356,015 00	.....	8,326 42	.....	\$356,015 00

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

CASH STATEMENT OF SCHOOLS FOR YEAR ENDING 31ST DECEMBER, 1920.

	Public S.S. No. 1 Union Blount	Separate S.S. No. 1 Union Cochrane	Separate S.S. No. 3 Glackmeyer	Separate S.S. No. 4 Glackmeyer	Separate S.S. No. 5 Glackmeyer	Separate S.S. No. 7 Glackmeyer
<i>Receipts.</i>						
Township of Glackmeyer Requisitions.....						
Government Grants.....	\$826 89		\$326 00		\$175 00	
Adjoining Township, Taxes.....	6 01				100 00	
Bank and other Loans.....	60 00		3,738 35		271 73	
Other Income.....			11 50		1,027 65	
Cash on hand at first.....	48 77		2 37			
Cash Overdrawn at last.....					07	
	941 67		4,078 22		1,574 45	
<i>Payments</i>						
Teachers' Salaries.....	352 30		405 00		685 56	
Secretary's Salaries.....	25 80				40 00	
Buildings and Equipment.....	64 00		417 78		13 75	
Supplies.....	1 10		204 92		25 20	
Fuel.....	40 00		100 50		67 00	
Interest and Bank Charges.....	1 30		43 87		16 29	
Miscellaneous.....	35 46		37 00		12 00	
Bank Loans repaid.....	60 00		2,869 15		704 65	
Debitures.....	287 86					
Janitor.....	62 96				10 00	
Cash on hand at last.....	10 89					
	\$941 67		\$4,078 22		\$1,574 45	

TOWNSHIP OF GLACKMEYER

CASH STATEMENT OF SCHOOLS FOR YEAR ENDING 31st DECEMBER, 1921.

	Public S.S. No. 1 Union Blount	Separate S.S. No. 1 Union Cochrane	Separate S.S. No. 3 Glackmeyer	Separate S.S. No. 4 Glackmeyer	Separate S.S. No. 5 Glackmeyer	Separate S.S. No. 7 Glackmeyer
<i>Receipts</i>						
Township of Glackmeyer Requisitions.....						
Government Grants.....	\$118 60	\$303 48	\$540 00	\$347 95	\$425 00	200 00
Adjoining Township, Taxes.....	337 00	.....	335 00	.....	325 00	.....
Bank and other Loans.....	109 25	.....	3,617 70	1,000 00	1,848 35	500 00
Other Income.....	.....	.....	11 50	.....	13 00	.....
Cash on hand at first.....	10 89	.....	.....	.....	.....	.....
Cash overdrawn at last.....	02	.....	.....	.....	..... 28	.....
	575 76	303 48	4,504 20	1,347 95	2,611 63	700 00
<i>Payments.</i>						
Teachers' Salaries.....	300 00	.....	420 00	271 50	499 00	200 00
Secretary's Salaries.....	.....	.....	.....	75 65	25 00	.....
Buildings and Equipment.....	14 40	.....	31 05	75 00	52 55	473 04
Supplies.....	11 35	.....	38 35	60 37	15 45	.....
Fuel.....	93 75	.....	.....	.....	15 00	.....
Interest and Bank Charges.....	2 74	.....	46 24	12 97	21 31	.....
Janitor.....	21 80	.....	151 00	5 00	15 00	.....
Bank Loans repaid.....	80 00	.....	3,786 90	800 00	1,943 25	.....
Miscellaneous.....	51 72	303 48	.....	35 00	25 00	19 25
Cash overdrawn at first.....	.....	.....	2 37	.....	07	.....
Cash on hand at last.....	.....	.....	28 29	12 46	.....	7 71
	\$575 76	\$303 48	\$4,504 20	\$1,347 95	\$2,611 63	\$700 00

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

RECONCILIATION OF BANK ACCOUNT.

31ST DECEMBER, 1921.

Balance as per Bank Pass Book, 31st December, 1921.....		\$123 71
Add Cash on Hand, 31st December, 1921, deposited in Bank 6th June, 1922.....		26 81
		<hr/>
		\$150 52
Less Outstanding Cheques.....		184 20
Number 94.....	\$16 00	
Number 1509.....	100 00	
Number 1510.....	68 20	
	<hr/>	
	\$184 20	
		<hr/>
<i>Balance Overdrawn 31st December, 1921, as per Cash Book.....</i>		<u>\$33 68</u>

Bank Loan

Note due on Current Account.....	\$3,000 00
Note due on Roadwork Account.....	2,300 00
Note due on Roadwork Account.....	1,000 00

Total Outstanding as per certificate of Bank d'Hochelaga..... \$6,300 00

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

LIST OF ACCOUNTS PAYABLE 31ST DECEMBER, 1921.

Northland Post.....	\$12 75
St. Denin & Brouillard.....	27 00
Greer & Mulvichill (lawyers).....	425 00
R. A. Clermont.....	10 00
The Municipal World.....	35 54
Cleophas Genier.....	25 25
Copeland Chatterson, Ltd.....	22 01
P. H. Bonhomme.....	5 00
E. Vaillancourt.....	5 00
G. Robinson.....	5 00
A. Villemure.....	5 00
J. F. Genier.....	5 00
H. Lamarche.....	27 20
N. Dubeau.....	25 00
G. Robinson.....	10 80
A. G. Beaudvin.....	2 45
P. Larue.....	2 45
L. Gregvire.....	4 90
Z. Goudreault.....	3 50
Z. Goudreault.....	3 50
H. Goudreault.....	3 50
F. Goudreault.....	3 50
D. Bisson.....	7 00
Z. Hale.....	23 00
	<hr/>
	<u>\$699 35</u>

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

LIST OF 1920 TAXES UNPAID AT 31ST DECEMBER, 1921.

Roll No.	Name	Location	Statute Labour	Other Rates
2	A. Brunet	Cochrane... Con. 1 Lot 2 Acre	150 \$4.50	\$26 13
3	E. Charlebois	" " 1 " 3 "	150	23 87
4	N. Siquin	" " 1 " 4 "	150	26 63
5	Boralie	" " 1 " 5 "	150	20 75
6	D. Licoste	" " 1 " 6 "	139 4 50	17 75
7	J. Sauve	" " 1 " 7 "	156 3 75	18 13
8	W. Quanelle	" " 1 " 8 "	150 4 50	22 38
10	Max Henry	" " 1 " 10 "	149 4 50	11 45
15	Robt. Nixon	" " 1 " 15 "	149	9 00
17	Robt. Nixon	" " 1 " 15 "	149	11 45
20	Cochrane Syndicate	" " 1 " 1/2 16 "	75 1/2 2 25	9 00
23	K. A. Bulick	" " 1 " 18 "	65 4 50	6 35
25	K. A. Bulack	" " 1 " 1/2 25 "	70 4 50	4 65
26	S. J. Dempsay	" " 1 " 27 "	147 4 50	14 20
27	A. Lamochi	" " 1 " 28 "	197 4 50	
28	C. Mathiew	" " 2 " 1 "	150 4 50	18 50
29	S. Tourniu	" " 2 " 2 "	150	19 50
30	Chas. Dix	" " 2 " 3 "	150 4 50	16 50
31	W. J. McMann	" " 2 " 4 "	150	9 00
32	W. Rhodes	" " 2 " 5 "	4 50	14 50
37	Jas. Nash	" " 2 " 6 "	4 50	6 85
39	M. Vaillancourt	" " 2 " 11 "	149	7 55
45	E. Courtemanchi	" " 2 " 13 "		15 00
46	S. Bradley	" " 2 N 1/2 18 "	4 50	23 13
49	Fauquier	" " 2 Lot 19 "	4 50	20 60
50	F. N. & O.	" " 2 " 22 "	4 50	10 00
51	A. J. Ackart	" " 2 " 23 "	4 50	20 00
53	E. V. Naelands	" " 2 " 24 "	4 50	17 50
54	John Howes	" " 2 " 26 "	4 50	8 90
55	A. Anderson	" " 2 " 27 "	4 50	11 20
59	H. Conn	" " 2 " 28 "	4 50	11 55
60	H. McMillan	" " 3 " 4 "	4 50	6 05
61	E. Downey	" " 3 " 5 "	4 50	6 20
62	C. Groulx	" " 3 " 6 "	4 50	5 25
71	J. Claremount	" " 3 " 7 "	4 50	20 63
74	H. Campbell	" " 3 " 16 "		12 63
75	A. St. Geo. Haikin	" " 3 " 19 "	4 50	
76	Miss C. Graves	" " 3 " 20 "	4 50	7 65
78	Wm. Graves	" " 3 " 21 "	4 50	
79	D. Champayne	" " 3 " 23 "	4 50	13 00
80	E. D. Caraire	" " 3 " 24 "		17 13
81	C. Gallgghu	" " 3 " 25 "		10 43
82	A. Fisher	" " 3 " 26 "	4 50	17 70
83	W. Hare	" " 3 " 27 "	4 50	7 50
88	A. Auckley	" " 3 " 28 "	4 50	10 40
73	F. F. Francis	" " 4 " 1 "	4 50	4 80
88	B. Fullows	" " 3 " 18 "		2 20
85	M. J. Tuay	" " 4 " 5 "		1 00
86	W. Rice	" " 4 " 2 "		3 45
91	A. Janson	" " 4 " 3 "		5 85
93	E. Fairbank	" " 4 " 8 "		12 53
94	E. Lafontaine	" " 4 " 10 "		16 05
104	Domi Albina Trequoise	" " 4 " 11 "		16 50
106	A. Morgan	" " 4 " 20 "	75	29 25
110	H. W. Sudcliffe	" " 4 " 22 "	4 50	7 00
111	E. W. Neeland	" " 4 " 26 "	4 50	10 00
112	E. Cassard	" " 4 " 27 "	4 50	5 00
113	L. Sava	" " 4 " 28 "	4 50	10 75
114	J. Elburghous	" " 5 " 1 "	4 50	5 30
118	Z. Bourre	" " 5 " 2 "	4 50	4 70
119	T. Houle	" " 5 " 6 "		11 63
120	E. Houle	" " 5 " 7 "		17 63
123	E. Robinson	" " 5 " 8 "		20 13
125	H. Gilbert	" " 5 " 11 "		19 38
126	J. Goudirault	" " 5 " 13 "	4 50	24 13
126A	E. Robinson	" " 5 " 14 "		13 73
			4 50	7 50

TOWNSHIP OF GLACKMEYER

LIST OF 1920 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Statute Labour	Other Rates
127	J. Gaudirault	Con. 5 Lot 15		13 28
130	Jos. Bourque	" 5 " 18	4 50	16 63
131	Domi E. Bourque	" 5 " 19		31 88
134	F. Beaudoin	" 5 " 22		14 25
145	H. Strang	" 6 " 5	4 50	5 05
147	M. Ethur	" 6 " 7	4 50	
156	W. Burton	" 6 " 16	4 50	
157	J. Lavoilette	" 6 " 17		7 25
158	A. Robilland	" 6 " 18		24 00
159	J. Dubeault	" 6 " 19		10 20
160	M. Dubault	" 6 " 20		12 40
168	Jas. Durack	" 6 " 28	4 50	14 15
171	J. S. Stanim	" 7 " 3	4 50	19 00
172	W. J. Barlow	" 7 " 4	4 50	3 95
174	F. Deborie	" 7 " 6	2 25	5 95
175	Aug. Ethier	" 7 " 7		6 15
177	L. Ethier	" 7 " 10	4 50	9 35
183	R. McMillan	" 7 " 14	4 50	8 25
184	A. McMillan	" 7 " 15	4 50	7 15
185	J. Pearce	" 7 " 16	4 50	7 10
187	F. Tremblay	" 7 " 18	4 50	7 00
188	N. Dubian	" 7 " 19		18 10
189	F. Dubian	" 7 " 20		10 65
192	E. Tagne	" 7 " 23		11 05
194	S. Charron	" 7 " 25	4 50	11 40
195	M. Brunt	" 7 " 26		14 80
117	E. Crippa	" 7 " 27	4 50	15 10
196	L. Bearson	" 7 " 28		20 40
197	M. Lageaunissi	" 8 " 5	4 50	24 90
202	Geo. Hays	" 8 " 7	4 50	4 45
204	H. Grewover	" 8 " 10	4 50	5 45
207	W. Marshall	" 8 " 11	4 50	5 45
208	N. Aubin	" 8 " 12	4 50	7 75
209	L. Dubian	" 8 " 14		
211	J. B. Phalefour	" 8 " 17	4 50	17 71
214	J. B. Matte	" 8 " 20	4 50	22 22
217	A. Lepage	" 8 " 21	4 50	15 29
218	A. Lepage	" 8 " 22	4 50	14 41
219	P. Mercier	" 8 " 25		15 51
221	A. Lalonae	" 8 " 26		8 00
222	Louis Martelle	" 9 " 6	4 50	8 35
230	J. B. Moore	" 9 " 7	4 50	4 05
231	A. Grewcoe	" 9 " 8	4 50	4 75
232	I. Mitchell	" 9 " 9	4 50	4 35
233	J. Jones	" 9 " 10	4 50	5 45
234	H. Cohan	" 9 " 11	4 50	5 20
235	A. Jones	" 9 " 13		5 10
237	A. Gauthur	" 9 " 16		10 89
240	A. Charlifoux	" 9 " 20	4 50	22 33
244	F. Maricotti	" 9 " 22		16 61
246	U. Lauzon	" 9 " 28	4 50	16 17
252	O. Corbul	" 10 " 12		19 50
264	W. Gordon	" 10 " 13	4 50	13 30
265	W. Billingham	" 10 " 17		5 80
269	T. Beaupic	" 10 " 18		14 63
270	J. A. Genier	" 10 " 22		26 73
274	A. Rivet	" 10 " 24	4 50	11 22
276	A. Bidard	" 10 " 27	4 50	14 41
279	F. Dale	" 10 " 28	4 50	4 95
280	Sam Brunt	" 11 " 13		6 05
294	Jos. Courtier	" 11 " 14		14 85
295	E. Teniu	" 11 " 20	4 50	16 28
300	P. Roy	" 11 " 21	4 50	18 59
301	Nap. St. Hilaire	" 11 " 24	4 50	
303	E. Pozi	" 11 " 25	4 50	5 05
304	F. Bidard	" 11 " 25	4 50	5 05

TOWNSHIP OF GLACKMEYER

LIST OF 1920 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Statute Labour	Other Rates
305	F. Demoulin.....	Con. 11 Lot 26.....	4 50	5 05
321	J. Marshand.....	" 12 " 13.....	4 50	5 05
322	G. Carr.....	" 12 " 14.....	4 50	2 60
323	A. Bidard.....	" 12 " 15.....	4 50	10 45
324	E. Cote.....	" 12 " 16.....	4 50	5 45
325	P. Roy.....	" 12 " 17.....	4 50	15 62
206	W. J. Pulling.....	" 8 " 9.....	4 50	5 50
326	A. Ruist.....	" 12 " 18.....	4 50	16 94
328	P. Pagnaud.....	" 12 " 20.....	4 50	5 05
329	J. Beaudry.....	" 12 " 21.....	3 00	18 48
330	M. McLean.....	" 12 " 22.....		9 12
331	R. McLean.....	" 12 " 23.....		9 30
332	W. Whalon.....	" 12 " 24.....	4 50	5 40
333	H. Murphy.....	" 12 " 25.....	4 50	5 50
335	S. Walson.....	" 12 " 27.....	4 50	6 60
Page 24.....			25 50	76 39
Page 25.....			144 00	490 92
Page 26.....			102 00	545 60
Page 27.....			150 00	584 59
			421 50	1,697 50
				421 50
Less Credit Balances.....				2,119 00
				41 93
<i>Net Resident Balances</i>				<u>\$2,077 07</u>

LIST OF CREDIT BALANCES.

38	Jos. Marion.....	Con. 2 Lot 12.....	\$12 85
166	L. Tremblay.....	" 6 " 26.....	12 32
186	E. Matte.....	" 7 " 17.....	7 90
223	R. Provost.....	" 8 " 27.....	8 86
			<u>\$41 93</u>

Subject to our report dated June 10, 1922.

TOWNSHIP OF GLACKMEYER

LIST OF NON-RESIDENT 1920 TAXES UNPAID AT 31ST DECEMBER, 1921.

Roll No.	Name	Location	Amount
1	Echardt & Watson	Hugh Sub-Div. Lot 1	\$4 00
2	"	" " 2	3 00
3	"	" " 3	1 50
4	Jos. A. S. Marron	" " 4	1 00
5	Echardt & Watson	" " 5	1 00
6	C. E. Strowell	" " 6	1 00
7	Echardt & Watson	" " 7	1 00
8	Gillu & Morris	" " 8	1 00
9	Echardt & Watson	" " 9	1 00
10	"	" " 10	1 00
11	"	" " 11	1 00
12	W. G. Hunt	" " 12	1 00
13	Echardt & Watson	" " 13	1 00
14	"	" " 14	1 00
15	"	" " 15	1 00
16	S. L. Bradley	" " 16	1 00
17	Echardt & Watson	" " 17	1 00
18	"	" " 18	1 00
19	"	" " 19	1 00
20	Unknown	" " 20	1 00
21	Echardt & Watson	" " 21	1 00
22	"	" " 22	1 00
23	"	" " 23	75
24	G. D. Ross	" " 24	75
25	Echardt & Watson	" " 25	75
26	"	" " 26	75
27	"	" " 27	75
28	A. F. Echardt	" " 28	75
29	Echardt & Watson	" " 29	50
30	"	" " 30	50
31	"	" " 31	75
32	"	" " 32	1 00
33	"	" " 33	1 00
34	"	" " 34	75
35	"	" " 35	75
36	J. D. Ross	" " 36	75
37	Echardt & Watson	" " 37	75
38	"	" " 38	75
39	"	" " 39	75
40	Jos. L. Brown	" " 40	1 00
41	Echardt & Watson	" " 41	1 00
42	"	" " 42	1 00
43	"	" " 43	1 00
44	Biddow, Mrs.	" " 44	1 00
45	Echardt & Watson	" " 45	1 00
46	"	" " 46	1 00
47	"	" " 47	1 00
48	Echardt & Watson	" " 48	1 00
49	"	" " 49	1 00
50	"	" " 50	3 00
53	Public School	" " 53	16 00
54	"	" " 54	3 00
55	G. W. Booth	" " 55	2 00
56	"	" " 56	2 00
57	"	" " 57	2 00
58	"	" " 58	2 00
59	Echardt & Watson	" " 59	2 00
60	Mrs. Cellar	" " 60	2 00
61	Echardt & Watson	" " 61	2 00
62	"	" " 62	75
63	"	" " 63	75
64	Archu Nanni	" " 64	75
65	Echardt & Watson	" " 65	75
66	"	" " 66	1 00
67	"	" " 67	75
69	"	" " 69	75

TOWNSHIP OF GLACKMEYER

LIST OF NON-RESIDENT 1920 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Amount
79	Echardt & Watson	Hugh Sub-Div. Lot 70	75
71	"	" " " 71	75
72	Robt. B. Adamson	" " " 72	75
73	Echardt & Watson	" " " 73	50
74	"	" " " 74	50
75	"	" " " 75	50
77	"	" " " 77	50
78	"	" " " 78	50
79	"	" " " 79	50
81	"	" " " 81	75
82	"	" " " 82	75
83	"	" " " 83	50
84	A. G. H. Echardt	" " " 84	50
85	Echardt & Watson	" " " 85	50
86	"	" " " 86	50
87	"	" " " 87	75
88	G. D. Ross	" " " 88	75
89	Echardt & Watson	" " " 89	50
90	"	" " " 90	50
91	"	" " " 91	50
93	"	" " " 93	50
94	"	" " " 94	50
95	"	" " " 95	75
97	"	" " " 97	50
98	"	" " " 98	50
99	"	" " " 99	50
100	Unknown	" " " 100	50
101	Echardt & Watson	" " " 101	1 00
102	"	" " " 102	1 00
103	"	" " " 103	1 50
104	Percy Aviston	" " " 104	1 75
105	Echardt & Watson	" " " 105	2 00
108	John Ferguson	" " " 108	2 50
109	S. L. Bradley	" " " 109	2 50
110	Echardt & Watson	" " " 110	2 00
111	"	" " " 111	2 00
113	"	" " " 113	1 75
114	"	" " " 114	1 75
115	"	" " " 115	1 50
116	Unknown	" " " 116	1 50
117	Echardt & Watson	" " " 117	1 00
118	"	" " " 118	1 00
119	"	" " " 119	75
120	McLean, David	" " " 120	25
121	Echardt & Watson	" " " 121	1 00
122	"	" " " 122	1 00
123	"	" " " 123	75
124	G. D. Ross	" " " 124	75
125	Echardt & Watson	" " " 125	50
126	"	" " " 126	50
127	"	" " " 127	50
128	A. G. H. Echardt	" " " 128	50
129	Echardt & Watson	" " " 129	75
130	"	" " " 130	75
131	"	" " " 131	75
132	"	" " " 132	50
133	"	" " " 133	50
134	"	" " " 134	50
135	"	" " " 135	75
136	Fisher, Daniel	" " " 136	75
137	Echardt & Watson	" " " 137	50
138	"	" " " 138	50
139	"	" " " 139	50
140	A. G. H. Echardt	" " " 140	50
141	Echardt & Watson	" " " 141	75
142	"	" " " 142	75

TOWNSHIP OF GLACKMEYER

LIST OF NON-RESIDENT 1920 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Amount
143	Echardt & Watson	Hugh Sub-Div. Lot 143	50
144	G. M. Brown	" " " 144	50
145	Echardt & Watson	" " " 145	50
146	" "	" " " 146	50
147	" "	" " " 147	50
148	D. Edward	" " " 148	50
149	Echardt & Watson	" " " 149	75
150	" "	" " " 150	50
151	" "	" " " 151	50
152	S. L. Bradley	" " " 152	50
153	Echardt & Watson	" " " 153	75
154	" "	" " " 154	75
155	" "	" " " 155	1 00
156	G. A. F. Foster	" " " 156	1 00
157	Echardt & Watson	" " " 157	1 00
158	" "	" " " 158	1 00
159	" "	" " " 159	1 00
162	Grafton F. F. B.	" " " 162	2 50
163	Echardt & Watson	" " " 163	1 00
165	" "	" " " 165	1 00
166	" "	" " " 166	1 00
167	" "	" " " 167	1 00
168	S. L. Bradley	" " " 168	75
169	Echardt & Watson	" " " 169	75
170	" "	" " " 170	75
171	" "	" " " 171	75
172	Unknown	" " " 172	75
173	Echardt & Watson	" " " 173	75
174	" "	" " " 174	75
175	" "	" " " 175	1 00
176	McLean, David	" " " 176	25
177	Echardt & Watson	" " " 177	75
178	" "	" " " 178	50
179	" "	" " " 179	50
180	Walter Martin	" " " 180	50
182	" "	" " " 182	50
183	Echardt & Watson	" " " 183	75
184	G. D. Ross	" " " 184	75
185	Echardt & Watson	" " " 185	50
186	" "	" " " 186	50
187	" "	" " " 187	50
188	David Fisher	" " " 188	50
189	Echardt & Watson	" " " 189	75
190	" "	" " " 190	50
191	" "	" " " 191	50
192	Mrs. G. N. Brown	" " " 192	50
193	Echardt & Watson	" " " 193	50
194	" "	" " " 194	50
195	" "	" " " 195	75
196	Unknown	" " " 196	75
197	Echardt & Watson	" " " 197	50
198	" "	" " " 198	50
199	" "	" " " 199	50
200	Unknown	" " " 200	50
201	Echardt & Watson	" " " 201	50
202	" "	" " " 202	75
203	" "	" " " 203	75
204	" "	" " " 204	75
204	S. L. Bradley	" " " 204	50
205	Echardt & Watson	" " " 205	50
206	" "	" " " 206	50
207	" "	" " " 207	50
208	" "	" " " 208	50
208	S. L. Bradley	" " " 208	75
209	Echardt & Watson	" " " 209	1 00
210	" "	" " " 210	1 00
211	" "	" " " 211	1 00
211	" "	" " " 211	50
212	Kutz, Fred	" " " 212	50

TOWNSHIP OF GLACKMEYER

LIST OF NON-RESIDENT 1920 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Amount
212	Kelsol, Jas.	Hugh Sub.-Div. Lot 212	50
213	Echardt & Watson	" " " 213	1 00
214	"	" " " 214	1 25
215	"	" " " 215	1 50
217	"	" " " 217	2 00
218	"	" " " 218	1 50
219	"	" " " 219	1 00
220	Alfred Lapage	" " " 220	1 00
221	Echardt & Watson	" " " 221	1 00
222	"	" " " 222	75
223	"	" " " 223	75
224	"	" " " 224	75
225	"	" " " 225	75
226	"	" " " 226	75
227	"	" " " 227	75
228	S. L. Bradley	" " " 228	75
229	Echardt & Watson	" " " 229	75
230	"	" " " 230	75
231	"	" " " 231	75
233	"	" " " 233	75
234	"	" " " 234	75
235	"	" " " 235	4 00
237	"	" " " 237	75
238	"	" " " 238	75
239	"	" " " 239	75
241	"	" " " 241	75
242	"	" " " 242	75
243	"	" " " 243	4 75
246	Jos. Bradetti	" " " 246	75
247	Alvin Badin	" " " 247	75
248	F. B. Hugh	" " " 248	75
250	G. E. Fleming	" " " 250	75
251	Sydney Warner	" " " 251	3 00
252	Alfred Bradette	" " " 252	75
249	G. E. Fleming	" " " 249	75
254	Peter Valouck	" " " 254	75
255	"	" " " 255	75
256	John Sutton	" " " 256	75
257	M. W. Guay	" " " 257	75
258	"	" " " 258	75
259	S. Spencer Smith	" " " 259	75
260	"	" " " 260	75
261	"	" " " 75	75
262	D. W. McDougal	" " " 76	75
263	Austin Dohiney	" " " 77	75
264	S. H. Willis	" " " 78	75
265	"	" " " 79	75
266	"	" " " 81	75
267	S. L. Bradley	" " " 63	75
268	Geo. Payne	" " " 86	75
269	J. B. Picku	" " " 88	75
270	E. A. Cottrill	" " " 80	75
271	Bradley Syndicate	" " " 90	75
272	W. H. Phodes	" " " 89	75
273	Bradley Syndicate	" " " 133	75
274	Marcois Jones	" " " 149	75
275	T. Belodeau	" " " 150	5 00
276	"	" " " 151	75
277	Margaret King	" " " 81	75
278	A. D. Murray	" " " 152	75
279	"	" " " 153	75
280	W. S. Carler	" " " 155	75
281	Mrs. N. Penkney	" " " 165	75
282	"	" " " 210	75
283	Mrs. J. Hobson	" " " 138	75
284	M. P. Stonbury	" " " 148	75

TOWNSHIP OF GLACKMEYER

LIST OF NON-RESIDENT 1920 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Amount
285	M. P. Stonbury	Hugh Sub-Div. Lot 104	75
286	A. Halliday	" " " 96	75
287	" "	" " " 97	75
288	W. G. Campbell	" " " 72	75
289	" "	" " " 93	75
290	" "	" " " 94	75
291	" "	" " " 95	75
292	F. C. Ainsworth	" " " 99	2 25
293	Sevine	" " " 36	2 75
294	" "	" " " 37	75
295	Percy Avislon	" " " 1	75
296	B. W. Rozell	" " " 98	75
297	" "	" " " 61	75
298	Mike Hyke	" " " 213	75
299	" "	" " " 114	75
300	Mike Hyke	" " " 247	75
301	" "	" " " 105	75
302	" "	" " " 106	75
303	Edward Cripp	" " " 39	1 50
304	John Booth	" " " 37	3 00
305	Jos. Berger	" " " 33	75
306	Abraham Pinion	" " " 9	75
307	" "	" " " 10	75
308	Jos. Belland	" " " 31	1 00
309	J. G. Talbot	" " " 140	75
310	J. G. Downey	" " " 164	75
311	Chris. Downey	" " " 163	75
312	R. A. Fowler	" " " 59	75
313	" "	" " " 60	75
314	" "	" " " 61	75
315	" "	" " " 62	75
316	F. E. Clute	" " " 146	75
317	E. Buckman	" " " 216	75
318	" "	" " " 217	75
319	Adam Edward	" " " 31	2 00
320	Peter Flynn	" " " 107	75
321	Phillip Berger	" " " 116	75
322	O. Baden	" " " 116	75
323	A. Crone	" " " 23	75
324	A. Master	" " " 110	75
325	Percy Waldron	" " " 33	2 25
326	John Master	" " " 34	2 50
327	F. E. Rice	" " " 41	75
328	" "	" " " 65	75
329	Unknown	" " " 66	75
330	Bradley Syndicate		100 00
			<u>130 25</u>

Summary

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Resident Lis	2,077 07
Total of 1920 Outstandings	<u>2,482 32</u>

Subject to our report dated June 10, 1922.

TOWNSHIP OF GLACKMEYER

LIST OF 1921 TAXES UNPAID AT 31ST DECEMBER, 1921.

Roll No.	Name	Location	Statute Labour	Other Rates
1	A. Brunet.....	Con. 1 Lot 1.....	.....	14 25
2	A. Brunet.....	" 1 " 2.....	.....	15 67
3	E. Charlibois.....	" 1 " 3.....	.....	14 40
4	Sequin.....	" 1 " 4.....	8 00	16 27
5	J. Baralic.....	" 1 " 5.....	8 00	12 82
7	D. Lacoste.....	" 1 " 7.....	8 00	11 64
8	W. F. Quanille.....	" 1 " 8.....	8 00	14 02
10	Max. Henry.....	" 1 " 10.....	8 00	19 95
12	Eaton.....	" 1 " 12.....	.....	12 70
15	Robt. Nixon.....	" 1 " 15.....	.....	13 50
17	Robt. Nixon.....	" 1 " 16.....	.....	17 17
18	O. Siquin.....	" 1 " 17.....	.....	46 63
19	Andy Sequin.....	" 1 " 18.....	.....	58 95
20	Cochrane Syndicate.....	" 1 " 18.....	8 00	9 52
21	Louis Lafleure.....	" 1 " 18.....	.....	15 46
22	K. A. Belick.....	" 1 " 25.....	8 00	19 05
23	H. Hay.....	" 1 " 26.....	8 00	12 00
24	K. A. Belick.....	" 1 " 27.....	8 00	21 30
25	S. J. Dempsay.....	" 1 " 28.....	8 00	32 03
29	Fournier Steven.....	" 2 " 3.....	8 00	10 70
31	W. J. McMann.....	" 2 " 5.....	8 00	9 10
32	Walter Rhodes.....	" 2 " 6.....	.....	10 35
33	Mrs. Huton Poisson.....	" 2 " 7.....	8 00	9 50
34	Abraham Poisson.....	" 2 " 8.....	.....	14 05
36	R. J. McKay.....	" 2 " 10.....	.....	10 45
37	James Nash.....	" 2 " 11.....	.....	11 50
38	Jos. Marion.....	" 2 " 12.....	.....	52 65
39	R. Villineauve.....	" 2 " 13.....	.....	41 60
40	A. Browllard.....	" 2 " 14.....	.....	34 98
41	F. Cousineau.....	" 2 " 15.....	.....	38 58
42	E. Vaillancourt.....	" 2 " 16.....	.....	42 00
44	A. Dewvin.....	" 2 " 18.....	8 00	24 20
45	Bradley Syndicate.....	" 2 " 19.....	8 00	30 90
47	Wm. Chalmers.....	" 2 " 21.....	.....	51 75
48	Fauquir.....	" 2 " 22.....	8 00	15 00
49	T.N.O.....	" 2 " 23.....	.....	30 00
50	A. J. Achard.....	" 2 " 24.....	8 00	26 17
51	Ashton Gordon.....	" 2 " 25.....	8 00	17 55
52	E. V. Nieland.....	" 2 " 26.....	8 00	13 35
6	J. Sauve.....	" 2 " 6.....	8 00	.....
46	Geo. Taylor.....	" 2 " 20.....	.....	39 53
54	Archu Anderson.....	" 2 " 28.....	8 00	17 30
55	Arthur Brouillard.....	" 3 " 18.....	8 00	24 58
56	Arthur Brouillard.....	" 3 " 2.....	8 00	40 35
57	S. Sequin.....	" 3 " 3.....	8 00	9 90
58	H. Conn.....	" 3 " 4.....	8 00	9 40
59	H. McMillan.....	" 3 " 5.....	8 00	9 07
60	C. Downey.....	" 3 " 6.....	8 00	8 15
61	F. Groulx.....	" 3 " 7.....	8 00	12 37
62	Alf. Sinard.....	" 3 " 8.....	.....	38 60
63	Abraham Vezrau.....	" 3 " 9.....	.....	36 00
65	D. Cousineau.....	" 3 " 11.....	.....	32 58
67	G. Lamothe.....	" 3 " 12.....	.....	34 13
68	A. Bioullard.....	" 3 " 13.....	8 00	71 38
70	A. Lamothe.....	" 3 " 15.....	.....	40 98
71	J. Charimont.....	" 3 " 16.....	.....	37 03
72	A. Clarimont.....	" 3 " 17.....	.....	45 95
74	H. Campbell.....	" 3 " 19.....	.....	21 65
75	A. McPhee.....	" 3 " 20.....	.....	11 45
77	R. King.....	" 3 " 22.....	8 00	18 00
78	N. McPhee.....	" 3 " 23.....	.....	19 68
79	Lafamme.....	" 3 " 24.....	.....	39 00
80	E. D. Carriau.....	" 3 " 25.....	.....	44 55
81	C. Gallagher.....	" 3 " 26.....	.....	26 00
82	A. Fisher.....	" 3 " 27.....	8 00	11 25
83	W. Hare.....	" 3 " 28.....	8 00	15 60

TOWNSHIP OF GLACKMEYER

LIST OF 1921 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Statute Labour	Other Rates
84	Andrew Aubley.....	Con. 4 Lot 1.....	8 00	7 35
85	M. W. Guay.....	" 4 " 2.....	4 00	5 40
86	W. Rice.....	" 4 " 3.....	8 00	9 00
87	Z. Martin.....	" 4 " 4.....	8 00	12 20
88	B. Fellows.....	" 4 " 5.....		9 00
89	W. Bcurre.....	" 4 " 6.....		27 30
90	H. Bourre.....	" 4 " 7.....		35 55
91	A. Janson.....	" 4 " 8.....		29 55
92	L. Roy.....	" 4 " 9.....		34 45
93	E. Fairbank.....	" 4 " 10.....		37 45
94	E. Fairbank.....	" 4 " 11.....		23 45
95	H. Lamarche.....	" 4 " 12.....		34 50
96	Picard.....	" 4 " 13.....	8 00	35 00
97	Picard.....	" 4 " 14.....	8 00	31 00
98	H. Bonhomme.....	" 4 " 15.....		25 70
99	D. Bisson.....	" 4 " 16.....		39 05
100	W. Lavasseur.....	" 4 " 17.....		64 05
102	F. Bradetti.....	" 4 " 18.....		61 75
103	G. Bradetti.....	" 4 " 19.....		35 70
104	Dame A. Fregoue.....	" 4 " 20.....		40 95
105	W. Seller.....	" 4 " 21.....	8 00	16 35
106	A. Morgan.....	" 4 " 22.....	8 00	11 10
107	L. Brown.....	" 4 " 23.....		29 23
108	L. Brown.....	" 4 " 24.....	8 00	58 97
110	H. W. Sudcliffe.....	" 4 " 26.....	8 00	15 00
111	E. W. Neeland.....	" 4 " 27.....	8 00	7 50
112	E. Cassard.....	" 4 " 28.....	8 00	16 60
113	L. Sova.....	" 5 " 1.....	8 00	8 15
114	I. Ebbinhours.....	" 5 " 2.....	8 00	7 20
116	B. Fellows.....	" 5 " 4.....		9 55
118	Z. Bourie.....	" 5 " 6.....		27 50
119	G. Houle.....	" 5 " 7.....	8 00	24 65
120	Aug. Lamarche.....	" 5 " 8.....		28 15
121	Arthur Gendreau.....	" 5 " 9.....		30 10
122	L. Fontaine.....	" 5 " 10.....		26 05
124	H. Bonhomme.....	" 5 " 12.....		63 70
125	H. Gilbert.....	" 5 " 13.....	8 00	33 75
126	Jos. Gouderault.....	" 5 " 14.....		29 20
126	E. Robinson.....	" 5 " 14.....		1 32
127	Jos. Gouderault.....	" 5 " 15.....		30 95
128	L. Dubeault.....	" 5 " 16.....		33 90
129	O. Beaudoin.....	" 5 " 17.....		43 75
130	Jos. Bourque.....	" 5 " 18.....		23 27
131	Dame Elm Bourque.....	" 5 " 19.....		44 63
132	E. Gaborie.....	" 5 " 20.....		40 40
133	L. Beaudoin.....	" 5 " 21.....		31 65
134	F. Beaudoin.....	" 5 " 22.....		8 15
138	P. Fouthier.....	" 5 " 26.....	4 00	23 70
139	Chas. Dupuis.....	" 5 " 27.....		18 60
144	Chas. Ethier.....	" 6 " 4.....		8 25
145	Chas. Grondin.....	" 6 " 5.....		7 90
146	Gilbert Robinson.....	" 6 " 6.....		12 70
147	M. Ethier.....	" 6 " 7.....		19 45
148	F. Nerbonne.....	" 6 " 8.....		28 50
149	Jos. Lepine.....	" 6 " 9.....		16 68
150	J. Hale.....	" 6 " 10.....		10 25
151	J. Y. Hale.....	" 6 " 11.....	8 00	11 75
152	Emery Robinson.....	" 6 " 12.....	8 00	24 90
153	Henrie Robinson.....	" 6 " 13.....	8 00	27 13
154	J. Fremblay.....	" 6 " 14.....		29 23
155	J. Tremblay.....	" 6 " 15.....		23 10
156	Dame Allilea Sauve.....	" 6 " 16.....	8 00	21 78
157	J. Laviolette.....	" 6 " 17.....		26 40
158	A. Robillard.....	" 6 " 18.....	8 00	5 30
159	Jos. Dubeault.....	" 6 " 19.....		37 20
160	Max Dubault.....	" 6 " 20.....		42 48

TOWNSHIP OF GLACKMEYER

LIST OF 1921 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Statute Labour	Other Rates
161	E. Whissil	Con. 6 Lot 21		15 00
161	N. Whissil	" 6 " 21		14 53
162	J. B. Allard	" 6 " 22		20 70
163	L. Allard	" 6 " 23		25 20
164	Souveur Gagne	" 6 " 24		27 13
165	F. Charron	" 6 " 25		35 40
166	L. Tremblay	" 6 " 26		42 78
167	L. Dumoulin	" 6 " 27		30 30
168	Jas. Durach	" 6 " 23	8 00	14 45
171	M. Dechamps	" 7 " 3		6 15
172	Z. Buere	" 7 " 4		9 25
173	M. Robinson	" 7 " 5		9 08
174	F. Delour	" 7 " 6		9 25
175	Aug. Ethier	" 7 " 7		14 25
175A	F. Ethier	" 7 " 8		22 33
176	P. E. Ethier	" 7 " 9		28 80
177	L. Ethier	" 7 " 10	8 00	24 90
180	M. Ethier	" 7 " 11		38 10
181	Jos. Bradette	" 7 " 12	8 00	24 43
182	A. Beaudoin	" 7 " 13		25 80
185	J. Pearce	" 7 " 16	8 00	11 00
186	Emile Marthe	" 7 " 17		28 65
187	F. Tumbly	" 7 " 18	8 00	27 18
188	M. Dubeault	" 7 " 19		31 93
189	T. Dubeault	" 7 " 20		33 18
191	A. Dumoulin	" 7 " 22		22 45
192	E. Gagne	" 7 " 23		35 45
193	D. Caraire	" 7 " 24		16 20
194	S. Charron	" 7 " 25	8 00	22 45
195	M. Brunet	" 7 " 26		22 63
196	L. Peassin	" 7 " 27	8 00	15 30
197	M. Lajeunesse	" 7 " 28		36 00
202	Geo. Hays	" 8 " 5	8 00	7 15
203	I. Phillips	" 8 " 6		6 85
204	C. Greco	" 8 " 7		8 15
206	W. J. Pulling	" 8 " 9		8 50
207	W. Marshall	" 8 " 10		8 35
208	N. Aubin	" 8 " 11		11 65
209	L. Dubeault	" 8 " 12	8 00	10 60
210	E. Lalonde	" 8 " 13		26 10
211	J. P. Chaliroux	" 8 " 14		24 43
212	A. Dejardin	" 8 " 15		29 88
213	Geo. Bussiere	" 8 " 16		33 73
214	J. B. Matte	" 8 " 17		30 30
215	J. A. Gervais	" 8 " 18		29 53
216	W. O'Neil	" 8 " 19		23 58
217	E. Massicotti	" 8 " 20		21 00
218	N. W. Claveau	" 8 " 21		20 70
220	P. Claveau	" 8 " 23		28 03
221	I. Moreau	" 8 " 24		23 58
221	A. Lalonde	" 8 " 25		24 43
222	Laura Martella	" 8 " 26		25 03
223	R. Provost	" 8 " 27		31 03
224	J. Ouimette	" 8 " 28		41 10
230	J. Barnard Moore	" 9 " 6		6 10
231	A. Gruvcoe	" 9 " 7		7 15
232	S. Mitchell	" 9 " 8		6 55
233	J. Jones	" 9 " 9		8 55
234	H. Oghan	" 9 " 10		7 90
235	A. Jones	" 9 " 11		7 70
236	A. Richward	" 9 " 12		9 15
240	A. Charlifoux	" 9 " 16		30 73
242	Ovila Raccicot	" 9 " 18		27 60
243	D. Blais	" 9 " 19		23 23
244	Dis. Bluits	" 9 " 20	8 00	22 96
245	J. Gagne	" 9 " 21		20 23

TOWNSHIP OF GLACKMEYER

LIST OF 1921 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Statute Labour	Other Rates
247	P. Claveau.....	Con. 9 Lot 23.....		41 58
248	G. Puzeau.....	" 9 " 24.....		29 83
249	W. Croziu.....	" 9 " 25.....		24 73
250	D. Noil.....	" 9 " 26.....		27 13
251	D. Noil.....	" 9 " 27.....		19 93
252	O. Corbul.....	" 9 " 28.....		29 70
264	W. Gordon.....	" 10 " 12.....		19 95
265	W. Billingham.....	" 10 " 13.....		9 10
266	N. Lable.....	" 10 " 14.....		22 80
267	S. Brunet.....	" 10 " 15.....		22 03
268	B. Sinotte.....	" 10 " 16.....		21 60
269	D. Beaupie.....	" 10 " 17.....		20 23
270	J. A. Genier.....	" 10 " 18.....		36 43
271	Francois Cote.....	" 10 " 19.....		18 00
272	J. R. Ruest.....	" 10 " 20.....		23 40
273	A. Bourque.....	" 10 " 21.....		19 98
274	A. Rivet.....	" 10 " 22.....		15 43
280	Sam. Brunet.....	" 10 " 28.....		9 10
276	A. Bedard.....	" 10 " 24.....		9 80
292	I. Genier.....	" 11 " 12.....	4 00	21 18
293	Jos. Couture.....	" 11 " 13.....		21 00
294	E. Genier.....	" 11 " 14.....		22 98
295	San. Brunet.....	" 11 " 15.....		25 80
296	D. R. Biron.....	" 11 " 16.....		22 03
297	R. Genier.....	" 11 " 17.....		6 00
299	D. Caza.....	" 11 " 19.....		40 03
300	P. Roy.....	" 11 " 20.....		20 83
302	F. Massicotte.....	" 11 " 23.....		7 60
303	E. Poze.....	" 11 " 24.....		7 60
304	F. Bedard.....	" 11 " 25.....		7 60
305	F. Dumoulin.....	" 11 " 26.....		7 60
307	F. Foster.....	" 11 " 28.....		9 40
321	J. Marchand.....	" 12 " 13.....		7 55
323	A. Claremont.....	" 12 " 15.....	8 00	17 23
324	O. Chretien.....	" 12 " 16.....		17 40
325	P. Roy.....	" 12 " 17.....	8 00	22 03
326	A. Puest.....	" 12 " 18.....	8 00	24 00
327	G. Pilon.....	" 12 " 19.....		32 23
328	P. Rognard.....	" 12 " 20.....		15 18
329	J. Beaudry.....	" 12 " 21.....		12 60
330	M. McLean.....	" 12 " 22.....		11 35
331	R. McLean.....	" 12 " 23.....		11 85
322	W. Wharlen.....	" 12 " 24.....	8 00	8 30
333	W. Delorge.....	" 12 " 25.....	8 00	9 90
334	B. Murphy.....	" 12 " 26.....		12 60
335	S. Watson.....	" 12 " 27.....	8 00	9 90
336	R. Foster.....	" 12 " 28.....		15 65
	J. F. Genier.....	" 11 " 18.....		10 50
			48 00	366 96

TOWNSHIP OF GLACKMEYER

LIST OF 1921 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

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	556 00	5,551 13
		<hr/>
		556 00
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		6,107 13
Less Credit Balances.....		95 00
		<hr/>
		6,102 13
Non-Resident per sheets 10, 9, 8, 7, 6, 5, 4, 3....		589 10
Blount Sections pages 2, 1.....		1,199 10
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LIST OF CREDIT BALANCES 1921 ROLL.

27	Arthur Lamothe.....	Con. 2 Lot 1, 1921	Assessment overpaid.....	12 70
53	John Hoves.....	" 2 " 27, 1921	" "	16 50
183	R. McMillan.....	" 7 " 14, 1921	" "	12 25
184	A. McMillan.....	" 7 " 15, 1921	" "	12 25
219	O. Lalonde.....	" 8 " 22, 1921	" "	21 00
246	N. Lauzon.....	" 9 " 22, 1921	" "	16 95
322	Chas. Carr.....	" 12 " 14, 1921	" "	3 35
				<hr/>
				95 00
				<hr/>

Subject to our report dated June 10, 1922.

TOWNSHIP OF GLACKMEYER

LIST OF NON-RESIDENT 1921 TAXES UNPAID AT 31ST DECEMBER, 1921.

Roll No.	Name	Location	Amount
1	Echardt & Watson	Hugh Sub-Div. Lot 1	\$6 00
2	"	" " " 2	4 50
3	"	" " " 3	2 25
4	Jos. Marron	" " " 4	1 50
5	Echardt & Watson	" " " 5	1 50
6	C. E. Strowell	" " " 6	1 50
7	Echardt & Watson	" " " 7	1 50
8	Giller Morris	" " " 8	1 50
9	Echardt & Watson	" " " 9	1 50
10	"	" " " 10	1 50
11	"	" " " 11	1 50
12	W. G. Hunt	" " " 12	1 50
13	Echardt & Watson	" " " 13	1 50
14	"	" " " 14	1 50
15	"	" " " 15	1 50
16	S. L. Bradley	" " " 16	1 50
17	Echardt & Watson	" " " 17	1 50
18	"	" " " 18	1 50
19	"	" " " 19	1 50
20	Unknown	" " " 20	1 50
21	Echardt & Watson	" " " 21	1 50
22	"	" " " 22	1 50
23	"	" " " 23	1 50
24	J. D. Ross	" " " 24	1 10
25	Echardt & Watson	" " " 25	1 10
26	"	" " " 26	1 10
27	"	" " " 27	1 10
28	Echardt, A. T. N.	" " " 28	1 10
29	Echardt & Watson	" " " 29	1 10
30	"	" " " 30	75
31	"	" " " 31	75
32	"	" " " 32	1 10
33	"	" " " 33	1 50
34	"	" " " 34	1 50
35	"	" " " 35	1 10
36	J. D. Ross	" " " 36	1 10
37	Echardt & Watson	" " " 37	1 10
38	"	" " " 38	1 10
39	"	" " " 39	1 10
40	Jos. N. Brown	" " " 40	1 10
41	Echardt & Watson	" " " 41	1 50
42	"	" " " 42	1 50
43	"	" " " 43	1 50
44	Mrs. Beddow	" " " 44	1 50
45	Echardt & Watson	" " " 45	1 50
46	Echardt & Watson	" " " 46	1 50
47	"	" " " 47	1 50
48	"	" " " 48	1 50
49	"	" " " 49	1 50
50	"	" " " 50	1 50
51	N. F. Cockshutt	" " " 51	1 50
52	"	" " " 52	2 25
55	G. W. Booth	" " " 55	4 50
56	"	" " " 56	3 00
57	"	" " " 57	3 00
58	"	" " " 58	3 00
59	Echardt & Watson	" " " 59	3 00
60	Morris Collor	" " " 60	3 00
61	Echardt & Watson	" " " 61	3 00
62	"	" " " 62	3 00
63	"	" " " 63	1 10
64	Archer Munni	" " " 64	1 10
65	Echardt & Watson	" " " 65	1 10
66	"	" " " 66	1 10
67	"	" " " 67	1 50
69	"	" " " 69	1 10

TOWNSHIP OF GLACKMEYER

LIST OF NON-RESIDENT 1921 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Amount
70	Echardt & Watson	Hugh Sub-Div. Lot 70	1 10
71	"	" " " 71	1 10
72	R. B. Adamson	" " " 72	1 10
73	Echardt & Watson	" " " 73	75
74	"	" " " 74	75
75	"	" " " 75	1 10
77	"	" " " 77	75
78	"	" " " 78	75
79	"	" " " 79	75
81	"	" " " 81	1 10
82	"	" " " 82	1 10
83	"	" " " 83	75
84	A. J. Echardt	" " " 84	75
85	Echardt & Watson	" " " 85	75
86	"	" " " 86	75
87	"	" " " 87	1 10
88	J. D. Ross	" " " 88	1 10
89	Echardt & Watson	" " " 89	75
90	"	" " " 90	75
91	"	" " " 91	75
93	"	" " " 93	75
94	"	" " " 94	75
95	"	" " " 95	1 10
96	David McLean	" " " 96	1 10
97	Echardt & Watson	" " " 97	75
98	"	" " " 98	75
99	"	" " " 99	75
100	Unknown	" " " 100	75
101	Echardt & Watson	" " " 101	1 50
102	"	" " " 102	1 50
103	"	" " " 103	2 25
104	Percy Aviston	" " " 104	2 60
105	Echardt & Watson	" " " 105	3 00
108	John Ferguson	" " " 108	3 75
109	S. L. Bradley	" " " 109	3 75
110	Echardt & Watson	" " " 110	3 00
111	"	" " " 111	3 00
113	"	" " " 113	2 60
114	"	" " " 114	2 60
115	"	" " " 115	2 25
116	Unknown	" " " 116	2 25
117	Echardt & Watson	" " " 117	1 50
118	"	" " " 118	1 50
119	"	" " " 119	1 10
120	David McLean	" " " 120	1 10
121	Echardt & Watson	" " " 121	1 50
122	"	" " " 122	1 50
123	"	" " " 123	1 10
124	J. D. Ross	" " " 124	1 10
125	Echardt & Watson	" " " 125	75
126	"	" " " 126	75
127	"	" " " 127	75
128	A. J. Echardt	" " " 128	75
129	Echardt & Watson	" " " 129	1 10
130	"	" " " 130	1 10
131	"	" " " 131	1 10
132	"	" " " 132	75
133	"	" " " 133	75
134	"	" " " 134	75
135	"	" " " 135	1 10
136	Daniel Fisher	" " " 136	1 10
137	Echardt & Watson	" " " 137	75
138	"	" " " 138	75
139	"	" " " 139	75
144	A. J. Echardt	" " " 140	75
141	Echardt & Watson	" " " 141	1 10

TOWNSHIP OF GLACKMEYER

LIST OF NON-RESIDENT 1921 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued

Roll No.	Name	Location	Amount
142	Echardt & Watson	Hugh Sub-Div. Lot 142	1 10
143	"	" " " 143	75
144	Mrs. J. M. Brown	" " " 144	75
145	Echardt & Watson	" " " 145	75
146	"	" " " 146	75
147	"	" " " 147	75
148	D. Edward	" " " 148	75
149	Echardt & Watson	" " " 149	75
150	"	" " " 150	1 10
151	"	" " " 151	75
152	S. L. Bradley	" " " 152	75
153	Echardt & Watson	" " " 153	75
154	"	" " " 154	1 10
155	"	" " " 155	1 10
156	A. F. Foster	" " " 156	1 50
157	Echardt & Watson	" " " 157	1 50
158	"	" " " 158	1 50
159	"	2 " " 159	1 50
163	"	" " " 163	3 75
165	"	" " " 165	1 50
166	"	" " " 166	1 50
167	"	" " " 167	1 50
168	S. L. Bradley	" " " 168	1 50
169	Echardt & Watson	" " " 169	1 10
170	"	" " " 170	1 10
171	"	" " " 171	1 10
172	Unknown	" " " 172	1 10
173	Echardt & Watson	" " " 173	1 10
174	"	" " " 174	1 10
175	"	" " " 175	1 50
176	David McLean	" " " 176	1 50
177	Echardt & Watson	" " " 177	1 10
178	"	" " " 178	75
179	"	" " " 179	75
181	"	" " " 181	75
182	"	" " " 182	75
183	"	" " " 183	1 10
184	J. D. Ross	" " " 184	1 10
185	Echardt & Watson	" " " 185	75
186	"	" " " 186	75
187	"	" " " 187	75
188	David Fisher	" " " 188	75
189	Echardt & Watson	" " " 189	1 10
190	"	" " " 190	1 10
191	"	" " " 191	75
192	Mrs. J. N. Brown	" " " 192	75
193	Echardt & Watson	" " " 193	75
194	"	" " " 194	1 10
195	"	" " " 195	1 10
196	Unknown	" " " 196	75
197	Echardt & Watson	" " " 197	75
198	"	" " " 198	75
199	"	" " " 199	75
200	Unknown	" " " 200	75
201	Echardt & Watson	" " " 201	75
202	"	" " " 202	75
203	"	" " " 203	1 10
204	S. L. Bradley	" " " 204	1 10
205	Echardt & Watson	" " " 205	75
206	"	" " " 206	75
207	"	" " " 207	75
208	S. L. Bradley	" " " 208	75
209	Echardt & Watson	" " " 209	1 10
210	"	" " " 210	1 50
211	Jas. Relson	" " " 211	1 50
212	Fred Rutz	" " " 212	1 50

TOWNSHIP OF GLACKMEYER

LIST OF NON-RESIDENT 1921 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Amount
213	Echardt & Watson	Hugh Sub-Div. Lot 213	1 50
214	" "	" " " 214	1 90
215	" "	" " " 215	2 25
217	" "	" " " 217	3 00
218	" "	" " " 218	2 25
219	" "	" " " 219	1 50
220	Alfred Lapage	" " " 220	7 50
221	Echardt & Watson	" " " 221	1 50
222	" "	" " " 222	1 10
223	" "	" " " 223	1 10
224	S. L. Bradley	" " " 224	1 10
225	Echardt & Watson	" " " 225	1 10
226	" "	" " " 226	1 10
227	" "	" " " 227	1 10
228	S. L. Bradley	" " " 228	1 10
229	Echardt & Watson	" " " 229	1 10
230	" "	" " " 230	1 10
231	" "	" " " 231	1 10
232	David McLean	" " " 232	1 10
233	Echardt & Watson	" " " 233	1 10
234	" "	" " " 234	1 10
235	" "	" " " 235	1 10
236	David McLean	" " " 236	1 10
237	Echardt & Watson	" " " 237	1 10
238	" "	" " " 238	1 10
239	" "	" " " 239	1 10
240	David McLean	" " " 240	1 10
241	Echardt & Watson	" " " 241	1 10
242	" "	" " " 242	1 10
243	Echardt & Watson	" " " 243	7 10
244	Hewson, R. H.	" " " 220	50
245	" "	" " " 23	1 90
246	Jos. Bradette	" " " 22	1 10
247	Alvin Boudin	" " " 102	1 10
248	F. B. G. Hugh	" " " 24	1 10
249	G. Fleming	" " " 25	1 10
250	" "	" " " 26	1 10
251	Sydney Warner	" " " 28	4 50
252	Alphonse Bradette	" " " 29	1 10
253	Thos. Tuppensing	" " " 32	1 10
254	Peter Walsuk	" " " 38	1 10
255	" "	" " " 101	1 10
256	John Sutton	" " " 40	1 10
257	M. W. Gray	" " " 84	1 10
258	" "	" " " 85	1 10
259	Spencer Smith	" " " 69	1 10
260	" "	" " " 74	1 10
261	" "	" " " 75	1 10
262	D. W. M. McDougal	" " " 76	1 10
263	Austin Doheny	" " " 77	1 10
264	S. H. Willis	" " " 78	1 10
265	" "	" " " 79	1 10
266	" "	" " " 81	1 10
267	Mrs. S. L. Bradley	" " " 63	1 10
268	Geo. Payne	" " " 86	1 10
269	J. B. Pichu	" " " 88	1 10
270	E. A. Pottrell	" " " 80	1 10
271	Bradley Syndicate	" " " 90	1 10
272	W. H. Rhodes	" " " 89	1 10
273	Bradley Syndicate	" " " 133	1 10
274	Jos. Marcois	" " " 149	1 10
275	T. Belodeau	" " " 150	7 50
276	" "	" " " 151	1 10
277	Margaret King	" " " 81	1 10
278	A. D. Marry	" " " 132	1 10
279	" "	" " " 153	1 10

TOWNSHIP OF GLACKMEYER

LIST OF NON-RESIDENT 1921 TAXES UNPAID AT 31ST DECEMBER, 1921—Continued.

Roll No.	Name	Location	Amount
280	W. S. Carter	Hugh Sub-Div. Lot 155	1 10
281	Mrs. M. Pickney	" " " 165	1 10
282	"	" " " 210	1 10
283	Mrs. J. Hobson	" " " 138	1 10
284	M. P. Stonburry	" " " 148	1 10
285	"	" " " 104	1 10
286	A. Holliday	" " " 96	1 10
287	"	" " " 97	1 10
288	W. G. Campbell	" " " 72	1 10
289	"	" " " 93	1 10
290	"	" " " 94	1 10
291	"	" " " 95	1 10
292	F. C. Ainsworth	" " " 99	3 40
293	Sevine	" " " 36	4 10
294	"	" " " 37	1 10
295	Percy Aviston	" " " 1	1 10
296	B. W. Rozell	" " " 98	1 10
297	"	" " " 61	1 10
298	Mike Hyke	" " " 213	1 10
299	"	" " " 114	1 10
300	"	" " " 247	1 10
301	"	" " " 105	1 10
302	"	" " " 106	1 10
303	Ed. Cupp	" " " 39	2 25
304	John Booth	" " " 37	4 50
305	Jos. Burger	" " " 33	1 10
306	Abraham Pinion	" " " 9	1 10
307	"	" " " 10	1 10
308	Jos. Belland	" " " 31	1 50
309	J. G. Talbot	" " " 140	1 10
310	J. G. Chris. Downey	" " " 164	1 10
311	"	" " " 163	1 10
312	R. A. Tinlu	" " " 59	1 10
313	"	" " " 60	1 10
314	"	" " " 61	1 10
315	"	" " " 62	1 10
316	F. A. Clute	" " " 146	1 10
317	Ernest Brockman	" " " 216	1 10
318	"	" " " 217	1 10
319	Adam Emard	" " " 31	3 00
320	Peter Flynn	" " " 107	1 10
321	Phillip Berger	" " " 116	1 10
322	Olvin Buden	" " " 116	1 10
323	A. Crove	" " " 23	1 10
324	A. Master	" " " 110	1 10
325	Percy Wharton	" " " 33	3 35
326	John Master	" " " 34	3 75
327	T. E. Rice	" " " 41	1 10
328	"	" " " 65	1 10
329	Bradley Syndicate	" " " 66	1 10
330	"	" " "	150 00

213 25

Summary

Page 10	\$69 05
Page 9	65 25
Page 8	64 90
Page 7	50 60
Page 6	60 55
Page 5	65 50
Page 4	213 25
Total	\$589 10

Subject to our letter dated June 10, 1922.

TOWNSHIP OF GLACKMEYER

LIST OF 1921 TAXES UNPAID AT 31ST DECEMBER, 1921.

BLOUNT SCHOOL SECTION.

Roll No.	Name	Location		Other Rates
		Con.	Lot	
1	J. Webster	1	21	21 10
2	Thos. Agan	1	22	31 50
3	Wm. Allan	1	23	20 60
4	L. Davois	1	24	17 00
5	Jas. Cowan	1	26	21 40
6	Thos. Rowan	1	27	23 50
7	R. A. Dodds	1	28	30 25
8	Hugh McLean	2	22	18 90
10	Emery Wathur	2	21	19 95
11	Jos. Gardner	2	23	20 45
12	John McPhee	2	24	22 45
13	Geo. Sawyer	2	28	22 45
14	A. Pinion	2	27	25 20
15	Sandy McGilvray	3	26	16 70
16	Wistley Knight	3	27	15 85
17	Mike Budgman	3	28	30 85
18	Geo. Cowan	1	1	32 85
19	Lorance Farby	1	2	20 15
20	Jos. Chapman	1	3	32 85
21	Mike Steen	1	4	29 50
22	Herbert Hannah	1	5	22 05
23	Fred Chapman	1	6	22 35
24	David Hannah	1	7	23 75
25	Chas. Sawyer	2	1	19 00
26	Clarence T. Welkin	2	3	19 40
27	William Kutwig	3	1	20 80
28	Harold Wilkins	3	2	21 65
29	Ludwing Hoyd	3	3	16 25
30	G. McDonald	3	5	15 75
31	Harvy Trench	3	6	15 65
32	Henry Curry	10	2	17 00
33	Geo. Cowan	10	1	18 70
34	Wm. Woods	10	3	16 25
35	Daniel Currie	10	6	15 85
36	Alvin Moore	11	149	18 70
37	Ernest Cox	11	2	17 30
38	Wm. Warner	11	4	16 80
39	Stanley Francis	11	5	16 05
40	A. W. Golding	12	2	86 95
41	Henry Chapman	12	1	29 20
42	A. W. Golding	12	3	21 10
43	Carnest, Phillips	12	4	21 95
44	B. Chapman	12	5	21 50
45	Jas. Hannah	12	6	15 95
46	Thos. Symington	12	7	22 15
279	G. B. Fisher	10	27	10 35
280	Sam. Brunet	10	28	12 70
305	F. Dumoulin	11	26	10 65
307	F. Foster	11	28	13 15
329	J. Beaudry	12	21	17 65
330	M. McLean	12	22	15 85
331	P. McLean	12	23	16 60
332	W. Whallan	12	24	11 60
333	W. Deloze	12	25	11 50
334	H. Murphy	12	26	17 65
335	S. Watson	12	27	13 85
336	R. Foster	12	28	21 95

1,199 10

Summary

Page 2	1,025 60
Page 1	173 50
Total	1,199 10

Subject to our report dated June 10, 1922.

TORONTO, June 21st, 1922.

TO THE MAYOR AND COUNCIL
of the Township of Martland.

Gentlemen:

Acting under appointment from the Provincial Municipal Auditor, confirmed by an order-in-council, dated 16th May, 1922, the undersigned conducted an investigation into the affairs of the Township, covering the years 1920 and 1921 inclusive. No specified complaints were made by the petitioners, only that satisfactory information regarding the affairs of the Township was not available.

I have completed the audit, and report thereon as follows:

ASSESSMENT ROLL.

The assessment roll in each year was compared with the collector's roll, but in no year was it found to be an exact copy of the collector's roll. The roll was written in pencil, and in many instances figures were changed with the result that it was impossible to check some items to the collector's roll with any degree of certainty. In many instances all the columns were not added; this should always be done, otherwise a great deal of time is lost in trying to agree the totals. This roll should be carefully prepared in ink, and under no circumstances should any changes be made after completion unless authorized by the Court of Revision.

The collector's roll should be an exact copy of this roll page by page, the totals of each column should be carried to the back of the roll and summarized; this was not done.

Alterations in the rolls ordered by the Court of Revision were not made in red ink; this should have careful attention. In the year 1920, roll number 144, the Court of Revision ordered a change in assessment from \$160.00 to \$120.00; this change was not made. Assessor's affirmation was not attached to the rolls in any year. On completion of the roll the assessor should fill up Form 7, same being affixed to the back of the roll, In few instances were the dates of delivery of notices entered, this is important.

Assessment rolls for years 1920 and 1921 were checked into the collector's roll item for item for the same period. A list of the differences are undernoted:—

YEAR 1920

<i>Folio</i>	<i>No. on Roll</i>	<i>Assessment</i>	
1	6	\$1,244 00	Entered \$1,245 00 in collector's roll
1	7	378 00	Entered 374 00 in collector's roll
6	126	964 00	Entered 969 00 in collector's roll
6	117	202 00	Entered 200 00 in collector's roll
2	10	859 00	Entered 459 00 in collector's roll
3	55	175 00	Entered 100 00 in collector's roll
4	105	294 00	Not entered in collector's roll

YEAR 1921

5	127	364 00	Entered \$369 00 in collector's roll
6	163	1,200 00	Entered 1,300 00 in collector's roll
1	15	546 00	Entered 446 00 in collector's roll

COLLECTOR'S ROLLS.

The rolls were examined and verified with the treasurer's receipts from 1919 to 1921 inclusive. They were not prepared with proper care and a great deal of time had to be spent in checking same with the assessment rolls. Additions were in pencil, the total tax column not being added at all. In many instances additions were changed in one column and not rectified in another. No summaries of page totals were carried forward for recapitulation purposes in any year. The collector's final reconciliation of his roll was not on hand. This should be prepared and appended to the back of the roll. The collector did not properly balance his rolls, otherwise the following receipts handed to the treasurer and not entered in the cash book would have been located. Taxes received, \$19.64 from Chas. Mercer on December 27th, 1921, not entered in cash book. Total taxes received, \$256.20 entered in cash book as \$255.36, a difference of 84 cents, and cash received, \$89.42 entered as \$89.92, a difference of 50 cents.

According to the figures a difference of \$78.67 existed in the 1919 roll. The treasurer could not explain this shortage but he admitted that he had received all the cash from the collector. The treasurer has therefore been charged with the above amount, as no verification such as receipts were produced.

A resolution was passed in council allowing the collector to hold his roll until 1st June, 1922. The following abstract taken from "Suggestions Touching the Duties of Officials in Municipalities" will not be amiss.

"In many municipalities it has become a custom to extend the time for return of collector's roll beyond the 1st day of February, and in some cases for a year or more. Rolls for several years have been allowed to remain in the hands of collectors; municipalities have been borrowing money and paying interest when taxes were in arrear to an amount more than sufficient to meet all requirements of the municipality. A very little consideration will convince members of council that these are very unbusinesslike methods. The 10% which should be added by the treasurer upon all balances shown by his books cannot, of course, be added upon arrears which have not been returned to him."

The tax roll should be in the collector's hands by October 1st and returned on December 14th. If a penalty were imposed on all taxes not paid on December 15th, most of the taxes would be paid by that date. It is important that the council insist on an earlier collection of taxes, and that the rolls be returned, so that the 10% penalty can be added on May 1st.

Collector's initials as to various dates on which notices were mailed do not appear on any of the rolls. This is part of the collector's duties, and should be inserted when the notice is sent out.

Clerk's certificate was only appended in the year 1921. Collector's oath was not attached to the rolls in any year. Taxes when paid should be marked in the roll paid, and the date thereof. In many instances no date was shown.

ARREARS OF TAXES.

No personal or income taxes should be returned unpaid by the collector unless there are no goods which the collector could distrain for the amount.

If any of the taxes mentioned in the collector's roll remain unpaid and the collector is not able to collect the same, he shall deliver to the treasurer of his municipality an account of all taxes remaining unpaid, and in such account shall show opposite to each assessment the reason why he could not collect the same by inserting in each case the words "Non-resident" or "Not sufficient

property to distrain" or "Instructed by council to return not collected" or as the case may be. He shall at the same time furnish the clerk of the municipality with a duplicate of such account, and the clerk upon receiving same shall mail a notice to each person appearing on the roll with respect to whose land any taxes appear to be in arrear for that year.

Faithful observation of the provisions of this section would ensure prompt discovery of any errors made in the collector's returns. It appears, however, in many cases to have been ignored, and it is surprising how it should be so. If the collector should omit to give credit on the roll for any payment to him, the account to the clerk and the notice by him to each ratepayer appearing to be in arrear would at once lead to the detection of such omission.

Above provisions have apparently not been complied with as no record has ever been kept of each year's arrears, with the result that it is impossible to know in what year the taxes are in arrears.

A considerable amount of unpaid taxes has been carried forward to the rolls from year to year with no apparent effort being made to collect. This laxity in collecting arrears without even adding the 10% penalty for non-payment after May 1st has meant a loss to the township.

Arrears of taxes on unoccupied lands should not be brought forward on the current tax roll, but be entered in the tax arrears register.

Part of these arrears are covered by wages due to ratepayers for work done on the roads, and not credited to the roll at this date.

TAX COLLECTIONS.

No independent record is kept by the collector other than the receipts received from the treasurer when payments are made, and a carbon copy of the receipt handed to the taxpayer on receipt of the cash.

All cash received should be entered up by the collector in a cash book, the form of which is given below. Roll No., Date and Amount Received, divided as to tax or interest would be recorded therein. Receipt stub would be kept for audit purposes.

Owing to the bank being so far away, collections should be paid to the treasurer as soon as possible after receipt. Two weeks is the limited period for holding same. Transfers to the treasurer would be treated as a bank deposit, and entered therein. This system gives a clear independent check from the collector's cash book into the treasurer's cash book, resulting in accurate accounting.

TAX COLLECTIONS CASH BOOK.

Roll No.	Date	Received from	Cash		Bank	
			Taxes	Interest	DR.	CR.

LEDGER.

The present method of handling the various accounts of the township is not complete. Tax collector should be debited therein with the total amount of taxes to be collected according to the roll. Credit would be made to the several levy accounts. For instance, the schools, the county, and other levies would be credited. The cash received from the tax collector would be entered in the cash book and credited to his account in the ledger. Upon the roll being returned, the taxes uncollected according to the sworn statement of the collector would be credited to his account, thus leaving no balance thereto. Payment to the schools, etc., would be debited to the respective levy accounts. At the end of the year, the ledger would therefore disclose what balances remained unpaid.

Under the present system, the preparation of statements is difficult, as the ledger does not contain the necessary information. The ledger should be balanced on a double entry system, which is the only true basis of accounting.

PAYROLLS.

Above items consist of wages due for work on colonization roads. The manner in which these payrolls have been entered in the cash book caused a great deal of trouble in trying to verify the correctness of same. Sometimes the payrolls would be entered in total, no names being shown, and on the receipt side taxes account would be credited, but at no time could the figure be agreed. If these items are to be offset by taxes, the correct way to treat the entries is to copy the names and amount from the payroll on receipt from the superintendent of roads, a contra entry for taxes being shown among the receipts for the exact amount.

These payrolls do not bear the certificate of the foreman actually employed in charge of the work. This should have attention as it is important that the party responsible for the work should certify to the correctness of the payments.

MUNICIPAL CASH BOOK.

This is written up by the treasurer and judging from the items missed out altogether, the balancing of the cash has been of a very superficial nature. No record had been kept of the bank transactions, and considerable time had to be spent in writing up the bank items and reconciling with the bank book. The treasurer did not apparently understand how to record the bank transactions, but the necessary information was entered in the cash book at 31st December, 1921, and he will now be able to continue with the work.

In many instances the dates when payments were made had not been entered. It is important that all particulars be carefully made. Many entries are found in the books of treasurers which are perfectly intelligible to the treasurer himself, but do not contain sufficient information to enable one who has no personal knowledge of the circumstances to comprehend the nature of the transactions to which the entries relate. Every entry should be explicit. Memories are treacherous, circumstances which are clear and fresh in the mind of the treasurer at the date of the entry may be partially or wholly forgotten or appear in a different light, and the information necessary to explain the entries may not be available when required.

No vouchers were seen other than the cheques. A list of these missing is given elsewhere. The following items had not been entered:

Taxes received from C. Mercer, \$19.64 on December 27th, 1921.

A cheque issued to Public School No. 1 for \$90.00 on December 2nd, 1919, and \$10.45 issued to A. Lafontaine on December 30th, 1920.

Taxes received from the collector, \$78.67 to close out 1919 roll, no record seen.

Cheque issued to the Municipal World on November 26th, 1919, for \$10.18 was not entered in the cash book till 15th September, 1921.

RECONCILIATION OF TREASURER'S CASH ACCOUNT.

	Dr.	Cr.
1921		
Dec. 31	Cash on hand and bank per treasurer's cash book.....	\$593 15
Dec. 27	Taxes received from C. Mercer.....	19 64
	Cash received from collector.....	78 67
1919		
Dec. 2	Cheque issued to Public School No. 1.....	90 00
1920		
Dec. 30	Cheque issued to A. Lafontaine.....	10 45
1921		
Dec. 31	By Balance in Bank.....	419 59
	By Cash in treasurer's hands.....	171 42
		<hr/>
		\$691 46 \$691 46

Cash on hand was not verified by actual count, but Bank Account was verified by a banker's certificate.

MINUTE BOOK.

This book was well kept, and in good form, but was not signed by the reeve or clerk. It is bound, but not numbered or indexed. For reference purposes this is a good plan.

CHEQUES.

Cheques were in proper form. A list of missing vouchers is given elsewhere. A by-law was passed in council allowing the treasurer to sign all cheques, the reeve's signature not being necessary. These vouchers should be kept on a file to run in the same order as the cash book. This would help in the audit of the books considerably.

BY-LAWS.

By-laws were read over and found in order. No. 145 was not on hand. The treasurer stated that it had been sent to the superintendent of roads and had not been returned.

DOG TAX.

No dogs are taxed. The treasurer stated that this would have attention. There are quite a number of dogs in the township and a tax should be imposed.

INSURANCE.

No insurance is carried on the town hall. This should have prompt attention.

BONDS.

Every treasurer and collector before entering on the duties of his office shall enter into a bond to the corporation for the faithful performance of his duties.

PUBLIC SCHOOLS.

Cash abstract is attached for the years 1920 and 1921, and exhibits the receipts and payments grouped under their respective headings. The township treasurer was also the treasurer for Public School No. 1. No bank account was kept, cash receipts and disbursements being entered in the township cash book, the items being copied into the school cash book.

It has been the custom of the township treasurer to deposit grants received for the school into the township funds, the item being paid over to the school at some future date. School funds should be kept entirely separate, no diversion of such being made under any consideration. The lax method of entering the school cash book was no doubt responsible for the following errors:—

A cheque issued on December 2nd, 1919 to A. Brazeau for \$90.00 omitted in township cash book, and of course not copied into school cash book. Disbursements to schools totaling \$413.91 in the year 1920 appeared in the school cash as \$409.91, a difference of \$4.00.

Levies due to schools are quite in arrears, which seems quite unwarranted. The township records do not show clearly on what year's levies the cash has been paid with the result that the exact figure due to the schools is lacking. Balance sheet figures appear to be approximately correct.

The following vouchers were missing:

1920				
Nov. 24	Louis Seguin.....			\$30 43
Mar. 29	"La Press".....			1 33
1921				
Feb. 28	Louis Seguin.....			41 22
Sept. 24	N. Pouliot.....			4 50

INSURANCE IN FORCE

PUBLIC SCHOOL NO. 1—TOWNSHIP OF MARTLAND

No.	Name of Company	Amount	Expires	Property Insured
116833	North West Fire Insurance.....	\$1,000 00	Oct. 1, 1923	Building, Apparatus

The treasurer was not bonded. Public School No. 2 books were not examined, as the treasurer lived six miles away and he was hard to locate.

SEPARATE SCHOOLS.

The records of Separate School No. 2 are kept by R. Pilon, the treasurer, and were in fair condition. No vouchers other than the cheques were seen for the period under review.

In the year 1920 the municipal cash book showed an amount of \$40.25 paid to the treasurer, which had not been entered in the school cash book. The treasurer did not understand why this had been omitted, but stated that a number of repairs had been made on school property, and had apparently not been entered. No verification other than the treasurer's statement was received regarding this omission. The cheque was therefore entered as a receipt in the school cash book. The minutes were in French and could not be read.

INSURANCE IN FORCE

Policy No.	Name	Amount	Expires	
90111	National Fire Insurance...	\$600 00	13th Sept., 1923	Building and Contents

The treasurer was not bonded.

Separate School No. 2 books were not examined as they were outside of the township.

BALANCE SHEET.

Balance sheet as at 31st December, 1921, shows a surplus in the current account of \$780.99. Actual cost of the township hall to date amounting to \$1,282.67 is shown on the balance sheet as the correct asset.

The lack of efficient methods in which liabilities came before the council render it impossible to give an exact statement of the liabilities. However, the figures shown on the balance sheet are thought to be fairly accurate.

TOWNSHIP AUDITORS.

The audit conducted by the local auditors seems to have been of a superficial nature, many errors had been passed by them without question.

Reconciliation of the cash book seemed to have no part in their endeavours. It is imperative that qualified men be employed, otherwise the confusion found in the records is sure to continue.

RECOMMENDATIONS.

1. That the tax roll be returned on 14th December of each year.
2. That the council impose a penalty for unpaid taxes on December 15th, so that school sections can be paid on time.
3. That a list of all arrears be kept and the date thereof.
4. That assessment and collector's rolls be summarized at end of roll and that collector's reconciliation be attached.
5. That sale of lands for arrears of taxes according to Section 142 of the Assessment Act have attention.
6. That the collector enter up in a cash book his receipts independent of the treasurer.
7. That pay lists be properly presented to the council and recorded in the minutes.
8. That a township ledger be opened, so that the preparation of figures is an easy matter.
9. That a file be procured for the proper care of records.
10. That a vault be provided for the treasurer for the safe keeping of books and records.

CONCLUSION.

I desire to thank the officials for valuable services rendered during the course of the audit.

Respectfully submitted,

ALEX. S. LEITH,
Municipal Auditor.

TOWNSHIP OF MARTLAND

BALANCE SHEET AS AT 31ST DECEMBER, 1921.

ASSETS.

<i>Current Assets</i>		\$4,271 13
Tax Arrears.....	\$1,141 86	
Taxes Uncollected.....	2,473 81	
Cash in Collector's Hands.....	64 45	
	<u>\$3,680 12</u>	
Cash at Bank.....	419 59	
Cash on Hand.....	171 42	
	<u>\$4,271 13</u>	
<i>Capital Assets</i>	\$576 09	1,988 ³⁸
Public School Supporters.....		
<i>Lands, Buildings and Improvements</i>		1,282 67
Township Hall Construction Cost to Date.....		
<i>Equipment</i>	\$50 00	
Scrapers.....	29 62	
Mould.....	50 00	
Furniture and Fixtures.....		129 62
		<u>\$1,988 38</u>
		<u>\$6,259 51</u>

LIABILITIES.

<i>Current Liabilities</i>		\$3,490 14
Accounts Payable.....	\$114 85	
<i>Wages Unpaid</i>	\$60 00	
R. Pilon, Collector 1920.....	60 00	
Z. Trudeau, Collector 1921.....	240 00	
J. Guerin, Treasurer 1920, 1921.....	1,247 62	
Pay Lists.....		1,607 62
Due to School Board, 1919 Levy.....	\$17 23	
Due to School Board, 1920 Levy.....	498 11	
Due to School Board, 1921 Levy.....	1,038 76	
	<u>1,554 10</u>	
Debenture By-law 145, due 15th December.....	213 57	
	<u>\$3,490 14</u>	
Cash Surplus.....	780 99	
	<u>\$4,271 13</u>	
<i>Capital Liabilities</i>		1,967 52
Debenture By-law 145, Township Hall.....	\$1,391 43	
Debenture By-law 61, Public School.....	576 09	
	<u>\$1,967 52</u>	
Ratepayers' Investment, 31st December, 1921.....		801 85
		<u>\$6,259 51</u>

Audited and found correct, subject to report.

ALEX. S. LEITH,
Municipal Auditor.

Toronto, June 21st, 1922.

TOWNSHIP OF MARTLAND

SUMMARY OF CASH RECEIPTS AND EXPENDITURES

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1920.

<i>Receipts</i>		\$4,655 93
Tax Collections—1918 Roll.....	\$53 37	
Tax Collections—1919 Roll.....	1,748 19	
Tax Collections—1920 Roll.....	1,717 06	
No. 1 Public School (Loan).....	99 00	
Provincial Railway Tax.....	36 48	
Colonization Road Grant.....	998 83	
J. B. St. Onge—Refund.....	3 00	
		<u>\$4,655 93</u>
<i>Expenditures</i>		
Election Expenses.....	\$24 40	
Stationery and Printing.....	38 17	
Salaries and Allowances.....	281 00	
Roads and Bridges.....	2,144 26	
Board of Health.....	160 00	
Charity.....	23 75	
School Purposes.....	1,223 81	
Debentures Redeemed.....	80 47	
Interest on Debenture No. 7.....	78	
Debenture Coupons Redeemed.....	80 62	
Township Hall.....	416 46	
Miscellaneous.....	116 95	
		<u>\$4,590 67</u>
Cash on Hand 1st January, 1920.....		345 23
Balance in Bank 31st December, 1920.....	244 46	
Cash in Treasurer's Hands 31st December, 1920.....	166 03	
		<u>\$5,001 16</u>
		<u>\$5,001 16</u>

STATEMENT OF RECEIPTS

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1920.

RECEIPTS.

<i>Tax Collections</i>		\$3,518 62
1918 Taxes.....	\$53 37	
1919 Taxes.....	1,748 19	
1920 Taxes.....	1,717 06	
		<u>\$3,518 62</u>
<i>Provincial Railway Tax</i>		36 48
Provincial Treasurer.....	\$36 48	
		<u>36 48</u>
<i>Grants</i>		998 83
Colonization Road Grant.....	\$998 83	
		<u>998 83</u>
<i>Loan</i>		99 00
No. 1 Public School.....	\$99 00	
		<u>99 00</u>
<i>J. B. St. Onge—Refund</i>		3 00
		<u>3 00</u>
		<u>\$4,655 93</u>
Cash on Hand, 1st January, 1920.....		345 23
		<u>\$5,001 16</u>

TOWNSHIP OF MARTLAND

STATEMENT OF EXPENDITURES.

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1920.

EXPENDITURES.

<i>Election Expenses</i>		\$24 40
Sudbury Star—Printing Ballots.....	\$4 00	
J. Guerin—Ballot Expenses.....	14 40	
J. Guerin—Returning Officer.....	4 00	
P. Picard—Printing Ballots.....	2 00	
	<u>\$24 40</u>	
<i>Printing and Advertising</i>		38 17
Municipal World Subscription.....	\$3 00	
J. H. Laurin—Printing Voters List, 1920.....	25 42	
Sudbury Star—Avertising Voters' List.....	3 50	
Postage.....	6 25	
	<u>\$38 17</u>	
<i>Salaries and Allowances</i>		281 00
J. Taylor—Councillor, 1919.....	\$12 00	
Geo. Leroux—Councillor, 1919.....	13 50	
J. Pilon—Councillor, 1919.....	13 50	
Raoul Pilon—Collector, 1918.....	60 00	
Raoul Pilon—Assessor, 1920.....	40 00	
Urgele Lafortune—Councillor.....	15 00	
H. Demers—Auditor, 1919.....	9 00	
Jos. Guerin—Registrar.....	6 00	
Jos. Guerin—Clerk and Treasurer, 1919.....	100 00	
M. Clement—Councillor, 1920.....	12 00	
	<u>\$281 00</u>	
<i>Roads and Bridges</i>		\$2,144 26
Pay list No. 1, 1919.....	\$34 29	
Pay List No. 2, 1919.....	8 99	
Pay List No. 3, 1919.....	5 89	
Pay List No. 7.....	4 90	
Pay List No. 5.....	10 56	
A. Lafortune—Repairing culvert.....	2 25	
V. Bouffard—Repairing scraper.....	5 25	
A Lafortune—Cedar.....	6 00	
A Lafortune—136 Loads Gravel, 1919.....	13 60	
A. Legault—Labour for 1 day.....	2 25	
Geo. Leroux—Cedar.....	1 00	
J. B. St. Onge—Reparing Parent's Culvert.....	1 50	
J. B. St. Onge—Cedar.....	2 00	
S. Monette—Nails.....	5 80	
Jos. Villemaire—Labour.....	17 83	
Freight on Sewer Pipe.....	5 32	
The Evans Co.—Sewer Pipes.....	21 82	
Alf. Monette—Blasting at Noelville.....	18 00	
W. Viau—Repairing Parent's Culvert.....	1 50	
Leon Forget—Work on Town Line.....	13 50	
T. Quesnel—Sawing.....	33 15	
O. Dionne—Repairing Bridge.....	2 92	
Jos. Prevost—Work on Town Line.....	6 75	
J. Villemaire—240 ft. lumber.....	9 60	
Pay List No. 1, 1920.....	393 56	
Pay List No. 2, 1920.....	119 14	
Pay List No. 3, 1920.....	543 35	
Pay List No. 4, 1920.....	184 87	
Pay List No. 5, 1920.....	153 26	
Pay List No. 6, 1920.....	101 10	
Pay List No. 7, 1920.....	98 38	
L. Vaillancourt—Scraper.....	15 00	
P. Daoust—Timber.....	82 00	

TOWNSHIP OF MARTLAND

STATEMENT OF EXPENDITURES FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1920.—Con.

P. Daoust—Timber.....	59 04	
D. Demers—240 Loads Gravel.....	36 00	
A. Lafortune—216 loads Gravel.....	32 40	
Jos. Lafortune—Repair work.....	2 50	
A. Lafortune—Nails.....	48	
Alex. Taylor—Team and Labour.....	49 00	
David Villeneuve—1,129 ft. Lumber.....	39 51	
	<u>\$2,144 26</u>	
<i>Board of Health</i>		160 00
Dr. Coulombe—Vaccination, 1919.....	<u>\$160 00</u>	
<i>Charity</i>		23 75
Queen Victoria Hospital—Sam Monette.....	<u>\$23 75</u>	
<i>School Purposes</i>		1,223 81
Public School No. 1.....	\$413 91	
Public School No. 2.....	250 00	
Separate School No. 2.....	380 50	
Separate School No. 1, Cosby.....	179 40	
	<u>\$1,223 81</u>	
<i>Debentures and Coupons</i>		161 09
Debenture, Public School No, 1, 1919.....	\$80 47	
Coupons—Debenture No. 7.....	40 31	
Coupons—Debenture No. 8.....	40 31	
	<u>\$161 09</u>	
<i>Interest</i>		78
Interest on Debenture No. 7.....	<u>\$0 78</u>	
<i>Miscellaneous</i>		116 95
G. Pitre—Council share on Viau's ditch.....	\$2 25	
Aug. Ouellette—Gravel Pit.....	37 50	
Jos. Guy—care of J. B. St. Onge.....	3 00	
W. Viau—Share of Viau Ditch.....	2 25	
I. Venne—Share of Chauvin Ditch.....	15 00	
Urgele Lafortune—Stove pipe.....	2 70	
J. B. St. Onge—Share of Viau Ditch.....	2 25	
A. Aubin—By-Law 143.....	25 00	
Register—By-Law 143.....	2 00	
Jos. Guerin—Travelling Expenses.....	25 00	
	<u>\$116 95</u>	
<i>Township Hall</i>		416 46
Freight on Shingles.....	\$2 50	
Jos. Lafortune—Labour.....	20 00	
W. Viau—Labour.....	36 00	
Alf. Monette—575 ft. lumber.....	20 12	
Israel Venne—2,030 ft. lumber.....	71 05	
A. Legault—Labour.....	10 00	
J. B. St. Onge—1,555 ft. lumber.....	54 42	
D. Villeneuve—1,200 ft. lumber.....	42 00	
E. Clement—Labour.....	6 00	
A. Chartrand—Carpenter.....	150 00	
Freight on Lime.....	4 37	
	<u>\$416 46</u>	
Total Disbursements.....		\$4,590 67
Balance in Bank, 13st December, 1920.....		244 46
Cash in Treasurer's hands, 31st December, 1920.....		166 03
		<u>\$5,001 16</u>

TOWNSHIP OF MARTLAND

BANK RECONCILIATION.

31ST DECEMBER, 1920.

Balance per Cash Book.....	\$244 46	<i>Outstanding Cheques</i> \$1 31
Add Outstanding Cheques.....	130 34	30 43
		6 00
Balance per Bank Book.....	<u>\$374 80</u>	15 13
		40 31
		2 60
		34 56
		<u>\$130 34</u>

SUMMARY OF CASH RECEIPTS AND EXPENDITURES.

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.

<i>Receipts</i>		\$4,630 79
Tax Collections—1919 Roll.....	\$121 10	
Tax Collections—1920 Roll.....	994 14	
Tax Collections—1921 Roll.....	601 05	
Debenture Proceeds.....	1,500 00	
Provincial Railway Tax.....	36 48	
Colonization Road Grant.....	1,024 57	
Cosby Mason <i>re</i> Dr. Hall.....	84 96	
E. Demers—2,000 Shingles.....	15 00	
Hall Rents.....	5 00	
No. 1 Public School Loan.....	248 49	
	<u>\$4,630 79</u>	
<i>Expenditures</i>		
Salaries and Allowances.....	\$199 00	
Roads and Bridges.....	1,177 89	
Stationery and Printing.....	52 32	
School Purposes.....	1,484 48	
Debentures Redeemed.....	145 51	
Debenture Coupons Redeemed.....	55 74	
Public School No. 1, Loans.....	347 49	
Township Hall.....	855 76	
Township Hall (Lafortune).....	10 45	
Miscellaneous.....	121 63	
	<u>\$4,450 27</u>	
Cash on Hand, 1st January, 1921.....		410 49
Balance in Bank, 31st December, 1921.....	419 59	
Cash in Treasurer's hands, 31st December, 1921.....	171 42	
	<u>\$5,041 28</u>	<u>\$5,041 28</u>

STATEMENT OF RECEIPTS.

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.

RECEIPTS.

<i>Tax Collections</i>		\$1,716 29
1919 Taxes.....	\$121 19	
1920 Taxes.....	994 14	
1921 Taxes.....	601 05	
	<u>\$1,716 29</u>	

TOWNSHIP OF MARTLAND

STATEMENT OF RECEIPTS FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.—Continued.

<i>Provincial Railway Tax</i>		36 48
Provincial Treasurer.....	\$36 48	
	<u> </u>	
<i>Debenture Proceeds</i>		1,500 00
Township Hall Debentures, By-law No. 145	\$1,500 00	
	<u> </u>	
<i>Grants</i>		1,024 57
Colonization Road Grants.....	\$1,024 57	
	<u> </u>	
<i>Loan</i>		248 49
No. 1 Public School.....	\$248 49	
	<u> </u>	
<i>Hall Rents</i>	5 00	5 00
	<u> </u>	
<i>Cosby Mason re Dr. Hall</i>	\$84 96	84 96
	<u> </u>	
<i>E. Demers, 2,000 Shingles</i>	\$15 00	15 00
	<u> </u>	
		\$4,630 79
Cash on hand, 1st January, 1921		410 49
		<u> </u>
		\$5,041 28

STATEMENT OF EXPENDITURES.

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.

EXPENDITURES.

<i>Salaries</i>		\$199 00
Jos. Taylor—Councillor Fees 1920.....	\$14 50	
Jos. Taylor—Councillor Fees 1919	15 00	
R. Pilon—Collector 1919.....	60 00	
P. Daoust—Reeve 1919-1920.....	25 50	
Jos. Pilon—Councillor 1920.....	15 00	
Geo. Leroux—Auditor 1920.....	10 00	
Geo. Leroux—Assessor 1921.....	40 00	
Urgele Lafortune—Councillor 1920.....	6 00	
Azarie Chartrand—Auditor 1918-1919.....	10 00	
Azarie Chartrand—Poll Clerk 1921.....	3 00	
	<u> </u>	
		\$199 00
	<u> </u>	
<i>Roads and Bridges</i>		\$1,177 89
Z. DeChamplain—2 days 1917.....	\$4 50	
A. Legault—Team, 1917.....	6 53	
A. Legault—19 hours labour, 1917.....	4 28	
I. Venne—Repairing plow.....	2 15	
Jos. Beaulieu—Nails.....	85	
Jos. Prevost—Town line.....	10 25	
Blasting at Noelville.....	80 30	
V. Bouffard—Nails.....	7 00	
S. Viau—Work at bridge.....	22 00	
A. Viau—Work at bridge.....	20 00	
A. Seguin—Labour, 1919.....	32 67	
Jos. Pilon—Timber.....	5 60	
A. Klein—Cedars.....	6 00	
A. Klein—Teaming $\frac{1}{2}$ day, 1919.....	2 50	
A. Klein—Fencing gravel pit.....	50	
A. Viau—work on bridge.....	2 00	
D. Villeneuve—4,000 ft. lumber.....	200 00	
C. Hebert—Work on bridge.....	6 00	
F. Dionne—Repairing bridge.....	3 00	
U.F.O. Store—100 lbs. nails.....	6 50	

TOWNSHIP OF MARTLAND

STATEMENT OF EXPENDITURES FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.—*Con.**Roads and Bridges.—Continued.*

U.F.O. Store—Nails.....	81
Aug. Ouellette—Gravel pit.....	37 50
A. Viau—Labour.....	4 00
Pay List No. 3, 1919.....	3 11
Pay List No. 1, 1919.....	3 04
Pay List No. 4, 1919.....	1 80
Pay List No. 2, 1920.....	9 00
N. Desmarais—Lumber and nails.....	10 32
U.F.O. Store—50 lb. nails.....	3 00
Road Division No. 1, 1921.....	122 75
Road Division No. 2, 1921.....	74 45
Road Division No. 3, 1921.....	116 93
Road Division No. 4, 1921.....	20 40
Road Division No. 5, 1921.....	138 50
Road Division No. 6, 1921.....	41 00
Jos. Pilon—Timber.....	25 00
D. Demers—Gravel.....	14 25
A. Seguin—Labour.....	50
Ovila Seguin—2 days labour.....	6 00
O. Seguin—Repairing culvert.....	2 50
Road Division No. 3.....	34 05
Road Division No. 1.....	31 50
Road Division No. 2.....	8 50
Road Division No. 6.....	44 35
P. Lanthier—Dynamite.....	2 00
	<u>\$1,177 89</u>

<i>Stationery and Printing.....</i>	52 32
S. Vaillancourt—Election Ballots.....	7 14
Municipal World—Stationery.....	10 18
Picard—Printing Voters List, 1921.....	35 00
	<u>\$52 32</u>

<i>School Purposes.....</i>	1,484 48
Public School No. 1.....	\$400 78
Public School No. 2.....	325 00
Separate School No. 1—Cosby.....	267 60
Separate School No. 2—Martland.....	491 10
	<u>\$1,484 48</u>

<i>Debentures.....</i>	201 25
Debenture No. 8 (Deb. 70.20—Coupons, 10.17.....)	\$80 47
Debenture No. 9.....	75 21
Coupons No. 9.....	45 57
	<u>\$201 25</u>

<i>Loans and Notes.....</i>	347 49
Public School No. 1, Loan, July 30th, 1920.....	\$99 00
Public School No. 1, Loan, Sept. 15th, 1921.....	248 49
	<u>\$347 49</u>

<i>Township Hall.....</i>	866 21
Paul Daoust—Lumber.....	\$8 96
A. Legault—Labour.....	19 00
Geo. Leroux—Labour.....	42 20
Jos. Taylor—Labour.....	8 00
V. Bouffard—Nails.....	25 53

TOWNSHIP OF MARTLAND

STATEMENT OF EXPENDITURES FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.—*Con.**Township Hall.—Continued.*

Michand Livisque—Lime and shingles.....	145 20
A. Chartrand—Salaries and supplies.....	165 00
H. Chartrand—Salary.....	73 00
E. Chartrand—Salary.....	37 50
P. Daoust—Lumber.....	106 84
U.F.O. Store—Paint.....	49 85
Alcide Lafortune—Labour.....	2 80
Cam. Lafortune—Labour.....	2 80
U.F.O. Store—Linseed oil.....	1 50
A. Chartrand—Clap-boarding.....	50 00
E. Chartrand—Clap-boarding.....	33 00
Azarie Chartrand—Dressing lumber.....	17 85
Louis Seguin—Labour.....	13 60
Adelard Seguin—Labour.....	13 60
Jean Seguin—Labour.....	8 80
Louis Seguin—Lumber.....	25 48
U.F.O. Store—Paint.....	5 25
A. Lafontaine.....	10 45
	<hr/>
	\$866 21

<i>Miscellaneous</i>	\$121 63
W. Viau—Blasting at H. Demers.....	\$7 00
Mr. Page—re wharf.....	5 00
Postage and Exchange.....	1 25
Municipal World—3 subscriptions.....	3 00
Refund to Cosby Mason <i>re</i> Resident in Scollard.....	5 00
J. A. Phillon—Sale of Debenture.....	15 00
Hochelaga Bank Exchange.....	2 23
Geo. Leroux—Fence.....	2 00
Alf. Monette—Lumber.....	8 36
London Concrete Co.....	29 62
Sudbury Star—Advertising Voters' List.....	12 40
Imperial Guarantee Bond.....	7 50
A. Chartrand—Stove pipe.....	1 25
A. Chartrand—12 seats.....	12 00
Royal Bank Discount.....	2 00
U.F.O. Store—1 burner.....	45
Freight on sewer pipe.....	1 57
Bertrand—Repairing grader.....	6 00
	<hr/>
	\$121 63

Total Expenditures.....	\$4,450 27
Balance in Bank, 31st December 1921.....	419 59
Cash in Treasurer's hands, 31st December, 1921.....	171 42
	<hr/>
	\$5,041 28

BANK RECONCILIATION.

Balance per Cash Book.....	\$419 59	<i>Outstanding</i> <i>Cheques</i> \$85 00
Add Outstanding Cheques.....	206 22	10 25
	<hr/>	4 97
Balance per Bank Book.....	\$625 81	6 00
	<hr/>	100 00
		<hr/>
		\$206 22

TOWNSHIP OF MARTLAND

RECONCILIATION OF COLLECTOR'S ROLLS

FOR YEARS 1919-1920-1921.

YEAR 1919.

	<i>Dr.</i>	<i>Cr.</i>
Total of Roll.....	\$4,374 36	
Cash per Treasurer's Cash Book.....		\$2,887 31
Cash Unaccounted For.....		78 67
Resolutions.....		22 83
Uncollected Taxes.....		1,385 55
	<u>\$4,374 36</u>	<u>\$4,374 36</u>

YEAR 1920.

Total of Roll.....	\$4,143 55	
Cash per Treasurer's Cash Book.....		\$2,774 20
Uncollected Taxes.....		1,369 35
	<u>\$4,143 55</u>	<u>\$4,143 55</u>

YEAR 1921.

Total of Roll.....	\$4,281 51	
Cash per Treasurer's Cash Book.....		\$581 41
C. Mercer—Not entered in Cash Book.....		19 64
Difference in Cash Book.....	50	84
Uncollected Taxes, 31st December, 1921.....		3,680 12
	<u>\$4,282 01</u>	<u>\$4,282 01</u>

Above roll has not yet been returned, but above figures are prepared to 31st December, 1921. A list shown elsewhere of uncollected taxes agrees with reconciliation.

UNCOLLECTED TAXES AT 31ST December, 1921.

<i>No. on Roll</i>	<i>Name</i>	<i>Arrears</i>	<i>1921 Taxes</i>	<i>Total</i>
2	Clement, M.....		\$37 30	\$37 30
3	Demers, H.....		5 72	5 72
4	Seguin, H.....		33 76	33 76
5	Seguin, A.....		24 56	24 56
6	Seguin, D.....	\$9 75	18 94	28 69
7	Daoust, P.....		43 92	43 92
8	Daoust, O.....		11 79	11 79
9	Daoust, P., Jr.....		6 92	6 92
10	Lavolette, J.....		25 34	25 34
11	Legault, Ald.....	67 30	25 20	92 50
12	Legault, Afrien.....	23 13	5 81	28 94
13	Lafortune, Jos.....	35 22	7 26	42 48
14	Arsenault, Chas.....	44 10	18 78	62 88
18	Seguin, Adelard.....	18 91	10 71	29 62
21	Lafortune, Alcide.....		41 03	41 03
22	Taylor, Jos.....		36 18	36 18
23	Beaulieu, Jos.....		19 60	19 60
24	Furoy, S. A.....		23 23	23 23
25	Furoy, S. A.....		5 86	5 86
26	Lafortune, C.....		10 89	10 89
27	Lafortune, C.....		29 19	29 19
29	Viau, C.....	11 13	21 97	33 10
31	Demers, A.....		6 80	6 80
32	Menard, Jos.....		27 13	27 13
33	Gauthier, J.....		10 31	10 31
34	Lahaie, W.....	8 48	8 49	16 97
35	Lahaie, A.....		12 49	12 49

TOWNSHIP OF MARTLAND

UNCOLLECTED TAXES AT 31ST DECEMBER, 1921.—Continued.

<i>No. on Roll</i>	<i>Name</i>	<i>Arrears</i>	<i>1921 Taxes</i>	<i>Total</i>
36	Pitre, A.	78	13 36	14 14
37	Potvin, L.		10 45	10 45
38	Parent, A.		13 36	13 36
39	Viau, W.	21 97	24 09	46 06
41	Viau, C.	75	22 05	22 80
42	Bilodeau, P.	4 57	3 69	8 26
43	Seguin, D.		13 62	13 62
44	Hebert, C.		15 39	15 39
45	Patenaude, C.	35 86	45 01	80 87
47	Deguire, X.	1 70	6 17	7 87
48	Seguin, Geo.		16 10	16 10
49	Viau, A.	11 30	15 67	26 97
50	Chauvin, D.	9 97	21 83	31 80
51	Houle, A.		29 70	29 70
52	Doudall, S.		38 84	38 84
53	Doudall, D.	28 03	13 58	41 61
54	Doudall, W.	27 77	9 44	37 21
55	Demers, E.	5 13	8 23	13 36
56	Simon, Jos.	2 62	17 80	20 42
57	Croteau, Chas.		1 82	1 82
58	Hass, A.		21 33	21 33
59	Klein, A.		37 30	37 30
60	Klein, R.		5 81	5 81
62	Nelson, R.		10 89	10 89
63	Taylor, Ed.		2 90	2 90
64	Estate of J. L. Langlois	32 24	19 97	52 21
65	Thibault, L.	17 26	1 21	18 47
66	Seguin, O.		7 26	7 26
67	Guerin, J.		51 17	51 17
68	Guerin, M.		15 97	15 97
70	Landry, D.	2 00	88	2 88
71	Martland Cosby Co-operative		47 19	47 19
72	Weeks, E. J.		8 81	8 81
73	Weeks, E.		11 11	11 11
74	Weeks, H. and A.		7 95	7 95
75	Mercer, A.		17 08	17 08
76	Mercer, A.		10 28	10 28
77	Purcell, E.	23 86	13 02	36 88
79	Colquehoun, Jas.		10 19	10 19
80	Colquehoun, Jos.		13 31	13 31
81	Villeneuve, D.		18 02	18 02
82	Douglass, W.		17 05	17 05
83	Douglass, D.	5 49	4 60	10 09
84	Lindsay, F.	45 96	13 16	59 12
85	Lindsay, D.	18 96	7 09	26 05
86	Hill, Geo.		9 96	9 96
87	Chaput, W.	8 73	10 72	19 45
88	Wheeler, A.		10 72	10 72
89	McLean, E.		10 72	10 72
90	Wensley, P.	13 74	11 49	25 23
91	Hamel, A.		32 16	32 16
92	Coulombe, V.		16 93	16 93
93	Lachapelle, L.	33 10	14 66	47 76
94	Villemaire, Jos.	2 21	28 42	30 63
95	Villemaire, Jos.		11 17	11 17
96	Pilon, R.	24 50	40 21	64 71
97	Pilon, Jos.		23 47	23 47
98	Gauthier, Chas.	28 09	63 03	91 12
99	Monette, N.		11 83	11 83
100	Cardinal, D.	14 98	19 29	34 27
101	Cardinal, D.	23 72	10 21	33 93
102	Cardinal, D.	34 14	10 21	44 35
103	Lanthier, Albert.	5 82	12 02	17 84
104	Lanthier, Albert.	24 75	15 37	40 12
105	Lanthier, Arthur.		2 11	2 11
106	Mercier, P.	23 82	27 05	50 87
107	Viau, I.	8 30	26 96	35 26

TOWNSHIP OF MARTLAND

UNCOLLECTED TAXES AT 31ST DECEMBER, 1921.—Continued.

<i>No. on Roll</i>	<i>Name</i>	<i>Arrears</i>	<i>1921 Taxes</i>	<i>Total</i>
108	Ouelette, Augustine	8 12	13 06	21 18
109	Ouelette, Augustine	12 51	8 45	20 96
110	Monette, Alfred	35 96	21 20	57 16
111	Monette, Anselme		11 83	11 83
112	Quesnel, H.	13 53	18 92	32 45
113	Quesnel, H.	7 87	7 57	15 44
114	Daoust, Wm.		35 39	35 39
115	Daoust, Wm.		10 16	10 16
116	Demers, H.	10 00	43 21	53 21
117	Venne, I.		36 86	36 86
118	Venne, I.		23 54	23 54
119	Carriere, A.	7 64	46 12	53 76
120	Gauthier, N.		16 38	16 38
121	Prevost, Alf.		27 20	27 20
122	Dussault, F.		22 81	22 81
123	Simon, H.	5 52	20 54	26 06
124	Daoust, Alcide		15 69	15 69
125	Lachapelle, Z.	36 47	38 75	75 22
126	Simon, C.		5 23	5 23
127	Dionne, O.		3 91	3 91
128	Giroux, D.		2 62	2 62
129	Daoust, E.		1 31	1 31
130	Trudeau, N.	8 97	10 46	19 43
131	Trudeau, Z.	97	26 81	27 78
132	Ouelette, L.		6 53	6 53
133	Dionne, X.	8 01	27 86	35 87
134	Larose, A.		20 36	20 36
135	Carriere, H.		38 39	38 39
136	Quesnel, E.		3 69	3 69
137	Quesnel, T.	25 69	6 41	32 10
138	Quesnel, J.		2 68	2 68
139	Lanthier, N.		5 72	5 72
140	Dorion, G.		11 04	11 04
142	Pednault, P.		20	20
143	Mailloud, E.	21 98	26	22 24
144	Cadeau, Alex.	2 26	10 48	12 74
149	DeChamplain, Z.	5 66	12 37	18 03
150	Dorion, M.		2 50	2 50
151	Daoust, Wm.		3 04	3 04
152	Sylvestre, R.		6 06	6 06
153	Prevost, N.	7 36	8 39	15 75
154	Prevost, Jos.		6 41	6 41
155	Forget, L.		10 21	10 21
156	Contois, U.		26 62	26 62
157	Gauthier, J. A.		5 02	5 02
158	Roy, E.	25 20	10 50	35 70
160	Roy, O.	4 32	9 52	13 84
161	Lafortune, J.	6 68	6 16	12 84
162	Langlois, A.	3 43	7 28	10 71
163	Prevost, Jos.		1 99	1 99
164	Ladouceur, Jos.	3 54	1 20	4 74
165	Week, H.		5 44	5 44
166	Mercer, G. D.	31 72	5 66	37 38
167	Mercer, C.		8 96	8 96
168	Mercer, J.	34 73	5 26	39 99
169	Zeitz, R.		6 00	6 00
170	Purcell, M.	12 54	9 60	22 14
171	Richer, A.	5 75	3 45	9 20
172	Mercer, O.		5 68	5 68
173	Mercer, E.	6 86	5 66	12 52
174	Weeks, E.		3 84	3 84
175	Watts, M.		3 32	3 32
176	Lanthier, A.	24 05	7 47	31 52
177	Gauthier, H.	19 26	7 50	26 76
178	Gauthier, H.	14 22	3 95	18 17
179	Lefebvre, Jos.	35 35	11 47	46 82
		<u>\$1,206 31</u>	<u>\$2,473 81</u>	<u>\$3,680 12</u>

TOWNSHIP OF MARTLAND

CHEQUES MISSING

1920			
No. 566	May 16	A. Ouellette.....	\$37 50
No. 616	Nov. 9	D. Villeneuve.....	50 00
No. 617	" 13	W. Viau.....	36 00
No. 654	Dec. 2	Dr. Coulombe.....	160 00
No. 660	" 16	I. Venne.....	71 05
No. 653	" 18	A. Legault.....	10 00
No. 661	" 27	A. Chartrand.....	150 00
No. 669	" 30	A. Lafortune.....	10 45

LIST OF DEBENTURES AS AT 31st December, 1921.

TOWNSHIP HALL.

(By-law No. 145.)

<i>Year</i>	<i>Debenture Payment</i>	<i>Coupon Payment</i>	<i>Total</i>
1921.....	\$108 57	\$105 00	\$213 57 Paid 1922
1922.....	116 16	97 41	213 57
1923.....	124 30	89 27	213 57
1924.....	133 00	80 57	213 57
1925.....	142 31	71 26	213 57
1926.....	152 27	61 30	213 57
1927.....	162 93	50 64	213 57
1928.....	174 33	39 24	213 57
1929.....	186 54	27 03	213 57
1930.....	199 59	13 98	213 57
Total.....	<u>\$1,500 00</u>	<u>\$635 70</u>	<u>\$2,135 70</u>
Principal indebtedness to Balance Sheet			<u>\$1,391 43</u>

PUBLIC SCHOOL No. 1.

(By-law No. 61)

<i>Year</i>	<i>Debenture Payment</i>	<i>Coupon Payment</i>	<i>Total</i>
1913.....	\$43 78	\$77 00	\$120 78
1914.....	46 84	73 94	120 78
1815.....	50 12	70 66	120 78
1916.....	53 63	67 15	120 78
1917.....	57 40	63 38	120 78
1918.....	61 42	59 36	120 78
1919.....	65 72	55 06	120 78
1920.....	70 33	50 45	120 78
1921.....	75 40	45 38	120 78
Total Paid.....	<u>\$524 64</u>	<u>\$562 38</u>	<u>\$1,087 02</u>
1922.....	80 54	40 24	120 78
1923.....	86 18	34 60	120 78
1924.....	92 22	28 56	120 78
1925.....	98 68	22 10	120 78
1926.....	105 59	15 19	120 78
1927.....	112 88	7 90	120 78
	<u>\$1,100 73</u>	<u>\$710 97</u>	<u>\$1,811 70</u>
Principal indebtedness to Balance Sheet			<u>\$576 09</u>

TOWNSHIP OF MARTLAND

PUBLIC SCHOOL No. 1.

RECEIPTS AND EXPENDITURES

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1920.

RECEIPTS.

Municipal Treasurer.....	\$409 91	
Government Grant.....	215 75	
		<u>\$625 66</u>

EXPENDITURES.

<i>Teacher's Salaries</i>		\$324 00
1920		
Feb. 13 Alice Brazeau.....	\$10 00	
March 29 " ".....	15 00	
April 8 " ".....	100 00	
April 30 " ".....	40 00	
June 10 " ".....	50 00	
June 26 " ".....	109 00	
<i>Equipment and Maps</i>		20 17
Feb. 10 Alice Brazeau—Teacher's Books.....	\$4 16	
March 29 E. N. Moyer—Blackboard, etc.....	16 01	
<i>Insurance</i>		20 00
Sept. 30 Insurance on School House.....	\$20 00	
<i>Loans</i>		99 00
June 26 Loan to Township of Martland.....	\$99 00	
<i>Miscellaneous</i>		45 74
March 29 "La Press"—Advertising.....	\$1 33	
June 10 Alcide Lafortune—Wood.....	8 43	
June 20 Alice Brazeau—Books.....	2 56	
June 20 Alice Brazeau—Brooms.....	2 99	
Nov. 24 Louis Seguin.....	30 43	
Cash on hand, 31st December, 1920.....		116 75
		<u>\$625 66</u>

PUBLIC SCHOOL No. 1.

RECEIPTS AND EXPENDITURES

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.

RECEIPTS.

Cash on hand.....		\$116 75
Municipal Treasurer.....	\$400 78	
Government Grant.....	300 49	
Loans Refunded.....	347 49	
Non-Resident Fees.....	5 00	
		<u>1,053 76</u>
		<u>\$1,170 51</u>

EXPENDITURES.

<i>Teachers' Salaries</i>		\$830 30
Feb. 28 Mrs. D. Smith.....	\$116 75	
March 13 " " ".....	151 00	
March 13 " " ".....	24 00	
June 22 " " ".....	198 55	
Oct. 15 Miss O. Regnier.....	85 00	
Nov. 16 " " ".....	85 00	
Dec. 22 " " ".....	85 00	
Dec. 27 " " ".....	85 00	

TOWNSHIP OF MARTLAND
PUBLIC SCHOOL No. 1
EXPENDITURES.—Continued.

<i>Repairs</i>			50 72
Feb.	28	Louis Seguin.....	\$41 22
Oct.	21	Ed. Daoust—Glass.....	8 25
Oct.	22	Freight on Glass.....	1 25
<i>Equipment</i>			5 15
Sept.	24	H. Pouliot—Water Tank.....	\$4 50
Oct.	22	U.F.O. Store—one Pail.....	65
<i>Loans</i>			248 49
Sept.	15	Temporary Loan to Martland.....	\$248 49
<i>Miscellaneous</i>			35 85
March	13	Mrs. A. Chartrand—Washing Floor.....	\$5 00
July	4	Alice Lafortune—Brooms.....	1 50
July	20	Farmers Sun—Advertising.....	1 75
Oct.	22	Le Droit—“.....	1 50
“	22	Farmers Sun—“.....	80
“	22	Telegram—“.....	60
“	22	La Patrie—“.....	90
“	26	Louis Seguin—Washing Floor.....	5 00
“	26	“ “ Starting Fire, 1919.....	10 00
“	26	“ “ Cleaning Glass, 1921.....	2 00
Dec.	22	U.F.O. Store—Broom.....	1 80
Dec.	27	Leopold Guerin—Starting Fire, 1920.....	5 00
			<u>\$1,170 51</u>

SEPARATE SCHOOL No. 2.

RECEIPTS AND EXPENDITURES
FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1920.

RECEIPT.

Municipal Treasurer.....	\$373 60
Government Grant.....	424 50
	<u>\$798 10</u>

EXPENDITURES.

<i>Teachers' Salaries</i>			\$575 35
1920			
March	15	Rose Brazeau.....	\$65 85
April	1	“ “.....	50 00
June	1	“ “.....	50 00
June	24	“ “.....	167 50
Oct.	1	Julian Charron.....	60 00
Nov.	3	“ “.....	60 00
Dec.	2	“ “.....	30 00
Dec.	22	“ “.....	92 00
<i>Other Salaries</i>			16 00
June	24	Louis Lachapelle.....	\$6 00
Dec.	29	Raoul Pilon.....	10 00
<i>Fuel</i>			25 62
May	1	Israil Viau.....	\$5 62
Dec.	29	Joseph Villemaive.....	20 00
<i>Repairs</i>			64 18
Nov.	1	Halliday Co.....	\$53 85
Nov.	3	Repairs.....	6 68
Dec.	10	David Villeneuve.....	1 65
Dec.	15	Noel Desmarais.....	1 00
Dec.	16	Louis Vaillancourt.....	1 00

TOWNSHIP OF MARTLAND
SEPARATE SCHOOL No. 2.
EXPENDITURES.—Continued.

<i>Miscellaneous</i>		21 45
Sept. 13 Insurance.....	\$12 00	
Sept. 8 Le Droit.....	1 20	
Sept. 7 La Press.....	2 25	
Dec. 10 Halliday & Co.....	6 00	
Cash on hand, 31st December, 1920.....		95 50
		\$798 10

SEPARATE SCHOOL No. 2.

RECEIPTS AND EXPENDITURES

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.

RECEIPTS.

Cash on hand.....		\$95 50
Municipal Treasurer.....	\$498 00	
Government Grant.....	239 16	
Miscellaneous.....	38	
		737 54
		\$833 04

EXPENDITURES.

<i>Teachers' Salaries</i>		\$698 00
Feb. 7 Julian Charron.....	\$60 00	
March 1 " ".....	32 00	
April 19 " ".....	100 00	
May 21 Jeanne Monette.....	3 00	
June 17 Julian Charron.....	75 00	
June 29 Julian Charron.....	123 00	
Oct. 13 Elizabeth Therrien.....	60 00	
Nov. 8 " ".....	120 00	
Dec. 27 " ".....	125 00	
<i>Other Salaries</i>		22 50
March 21 Alfred Monette.....	\$12 50	
Dec. 23 Raoul Pilon.....	10 00	
<i>Fuel, Repairs and Equipment</i>		45 25
April 9 Israil Viau.....	\$7 50	
April 23 Moyer & Co.....	32 00	
Oct. 24 S. Monette.....	2 75	
	Jeanne Monette.....	3 00
<i>Miscellaneous</i>		29 77
March 1 Joseph Villemaire.....	\$26 50	
April 1 Louis Lachapelle.....	85	
July 23 Le Droit.....	1 32	
Dec. 23 Henry Quesnel.....	1 10	
Cash in Bank, 31st December, 1921.....		\$17 69
Cash on hand, 31st December, 1921.....		19 83
		37 52
		\$833 04

BANK RECONCILIATION.

Cash in Bank.....	\$17 69	
Outstanding Cheques not yet cashed.....	36 10	<i>Outstanding Cheques</i>
Balance per Bank Book.....	\$53 79	E. Therin.....
		\$25 00
		H. Quesnel.....
		11 10
		Total.....
		\$36 10

58 Wellington St. East,
December 23rd, 1922.

TO THE MAYOR AND COUNCIL,
of the Municipal Corporation
of the Town of Smith's Falls, Ontario.

Gentlemen:

Under authority of an appointment by Mr. J. W. Sharpe, K.C., Provincial Municipal Auditor, confirmed by an Order in Council, approved by His Honour the Lieutenant-Governor of the Province of Ontario, dated 29th August, 1922, I, John Clarke, chartered accountant, was instructed to make an inspection, examination and audit of the books, accounts, vouchers, and money, of the Municipal Corporation of the Town of Smith's Falls, and in accordance with such appointment, the following report is now presented.

REASONS FOR THE AUDIT.

1. Enquiry in the town elicited the fact that ratepayers complained of matters affecting the financial affairs of the municipality. The information imparted was not sufficiently definite to be formulated into specific charges of any large importance. It was contended generally, however, that:

- (a) The books were not in a condition to give correct information.
- (b) The statements published were inaccurate and misleading, and did not show the true financial position of the municipality.
- (c) Lack of system in accounts and records was alleged, and recommendations were desired for improvement.
- (d) Monies raised for specific purposes were not so spent, and the destination of same could not be traced in the balance sheets presented to the ratepayers.
- (e) Treatment of hydro-electric and water revenues was indefinite.
- (f) Officials of the municipality made contracts with the town, and derived profit therefrom.
- (g) Arrears of taxes, water rates, hydro-electric accounts were allowed to remain unpaid, and loss resulted thereby.
- (h) Bonds were lacking on the officials of the corporation.
- (i) Auditing was inefficiently done, the auditor's reports incorrect, and sometimes not signed.
- (j) Auditor's report for the year 1920 designated a shortage in the accounts of the Waterworks treasurer. The report was not fully published, the treasurer still held office, and the manner of settling with him was vague and improper.
- (k) Steady and unwarranted increase in the public debt.
- (l) Largs system in vogue, as demonstrated by the various grants and donations.
- (m) Money by-laws were put into effect, without the vote of the people to sanction same.

2. *Broad results* of the investigation sustain the contentions made, as will appear in the pages of this report.

TOWN BALANCE SHEET.

3. *Town Balance Sheet*, as at 31st December, 1921, is presented on
- (a) Current or cash position on page 39.
 - (b) Capital account, or permanent works on page 40.

CASH BALANCE SHEET (A)

4. *Current Balance Sheet* on page 39 exhibits the position of current financing, indicating an available cash surplus of \$2,196.51 at 31st December, 1921, without allowing for probable loss on outstanding taxes. This refers to the town accounts proper, and has no relation to the deficit in Board of Education financing as evidenced by the amount of \$6,144.68 owing to the town treasury.

5. *Bank Account Balance*, \$7,159.39, was agreed with the bank pass book and reconciliation statement exhibited on page herewith.

6. *Tax Collector Outstandings*, \$12,359.07, is the total uncollected taxes at 31st December, 1921, and supporting schedules are attached on pages 88-94 hereto. Some of these date to 1916, and should be collected by distraint if necessary.

7. *Government of Ontario* account, \$843.95 is the estimated amount due for rebates on fines, which have been withheld since 1919.

8. *Advances* to Hydro-Electric Power Commission, \$460.33, is explained on schedule exhibited on page 108, and is for expenses paid out by the Town on behalf of the Commission in 1918, and has not yet been recovered.

9. *Elgin Creek* improvements, \$901.62 is the residue of an amount of \$1,405.00 paid out of the current bank account, under by-law 1365, and assessed as a local improvement against certain ratepayers. Special annual levy on the collector's roll of \$251.69, for seven years, is to be applied against this, until the account is extinguished. Interest calculation can be adjusted each year. This account is exhibited on page —.

10. *School Levies* overpaid, \$6,144.68 represents the amount paid to the Board of Education in excess of rates levied on school supporters, as follows:

Public Schools	\$4,773 28
Collegiate Institute	1,371 40
	\$6,144 68

and must be recovered by adding these amounts to the levy on each class of school supporters when the next rates are struck. Some of the ratepayers being Separate School supporters makes this an important matter. These accounts are exhibited on pages 78-81.

11. *Construction Expenditure*, etc., \$13,971.59 indicates the total of advances from current funds for public works in progress to 31st December, 1921, \$12,157.59 and a payment on the new steam roller, \$1,814.00, which total is to be replaced in the current bank account, when debentures are sold for each of these undertakings. Canadian National Railways paid \$3,725.95 to the town on 30th August, 1922, as their portion of the cost of the work done on Hannibal Street.

12. *Sewer Connections*, \$500.00 is estimated, in the absence of an actual inventory, as the value of numerous parts and fittings which are kept on hand for sale to users of drains, etc.

13. *Accounts Payable*, \$20,064.96 is the sum needed to discharge all immediate obligations at 31st December, 1921, and the items comprising this are commented on in their order, viz:

(a) *Debenture Annuities*, \$19,478.33 is the total of unpaid debenture instalments which were due at 31st December, 1921, and is classified by specific numbers on page 55.

(b) Creditors, \$418.57 is the aggregate of expense accounts unpaid at 31st December, 1921, and these are listed on page 73.

(c) John Rath, \$100.00 is a balance of salary withheld from year to year, until the final return of the collector's roll, some time in the following year.

(d) Ratepayers paid twice, \$45.92 is the total of two tax bills belonging to the 1919 collector's roll, for which payment was presented twice, which shows when balancing the collector's roll of that year, and no record could be found of subsequent repayment.

(e) Separate School Board, \$22.14 is the amount owing to that body for levies on Separate School supporters that have not been paid over. Statement of this is presented on page 83.

13a. *Reserve* for monies raised for specific purposes and diverted to other uses, \$20,079.16, is fully explained in the statements indicated by the page numbers given in the balance sheet. This sum must be deposited and held in reserve until spent for the purposes for which it was raised, or else returned to the ratepayers. The procedure followed in the handling of these funds is reprehensible and constitutes a breach of trust.

14. *Surplus* shown, \$2,196.51 intended to represent the excess of available cash over immediate liabilities, is a nominal one only, depending on the full collection of all assets shown in the balance sheet.

15. *Money* received from the Waterworks, \$6,000.00 in 1921, said to be held for a reserve fund, is not considered in these statements, there being neither a "Reserve" nor a "Fund", the money having been used for town expenses in like manner as other sums received from the Waterworks from time to time.

BALANCE SHEET OF PERMANENT WORKS (B)

16. *Capital Balance Sheet* on page 40 shows the standing of permanent works, and the debenture liabilities thereon at 31st December, 1921.

17. *Town Improvements*, \$425,448.65, such as sewers, drains, sidewalks, roads, etc., have an estimated useful life, after which the work has to be replaced and the expenditure thereon repeated. The period of their usefulness is supposed to correspond with the term of the debenture issues, consequently the amount at which these assets are valued must coincide with the debenture liability therefor. Payments of principal, included in the debenture annuities, should be taken to reduce the asset values in the books each year, instead of crediting same to surplus, as was done in the published statement last year. Armoury site payment is credited to surplus, as such does not depreciate.

18. *Patriotic* contributions, \$8,986.25 being prepaid expenses, that are to be borne by the ratepayers of future years, are carried as assets for the amount of the debenture liability outstanding, and will be reduced by the annual payments thereof until finally extinguished.

19. *Properties* managed by outside authorities, \$415,004.82, viz: Waterworks, Hydro-Electric System, Public Schools and Collegiate Institute, are also listed at the amount of the debenture debt, being the extent to which the general body of ratepayers is liable. These undertakings are not the property of the citizens generally, but are held in trust by the various Commissions or Trustees for the benefit of the users thereof. Therefore it is fallacious to enter them on the Town Balance Sheet, so as to appear as part of the town surplus.

20. *New Steam Roller*, \$4,000.00 is shown only at the unpaid balance for same, the remainder of the cost of it appearing among the current assets until

replaced by the proceeds of debentures, if sold, or else written off to the annual current expenses.

21. *Town Assets* with no liability attached, \$76,739.72, are nominal values placed on fixed assets that have been fully paid for. These values are taken from the ledger, and are simply counted in the balance sheet to give recognition thereto.

22. *Town Surplus*, \$79,647.38 at 31st December, 1921, is comprised of surplus current assets, \$2,196.51, and a stated interest in permanent assets of \$77,450.87. Surplus in permanent assets has no real significance as a guide for town finance; what governs being the value of the Assessment Rolls as against outstanding liabilities.

REVENUE ACCOUNT.

23. *Revenue Account* is presented in comparative form for a period of five years ending 31st December, 1921, and shows an insufficiency of income each year, with the exception of 1919, when a small surplus is recorded.

24. *Total Deficit* from town financing in the five years period is estimated at \$17,955.57, but has been partly met by appropriating the profits from the Waterworks to the extent of \$15,477.97, leaving a shortage of \$2,477.60, which was made good by a surplus existing at 31st December, 1916:

25. *Income* from all sources was checked and fully accounted for, except in cases mentioned, in proper place, in other parts of this report.

26. *Collector's Roll* levies are credited to accounts as specified in the by-law levying the rates each year. The amounts so levied differ from the actual expenditure under these headings, and in the case of general town debentures, very much so, because of the fact that Waterworks debenture payments were included in the levy as well. The excess amounts from these debenture levies are therefore used to supplement the general town rate, in meeting the general expenses of the town.

27. *Expenses* were checked, and except in instances enumerated hereafter duly authorized and covered by suitable vouchers. Owing to the make up of the accounts payable at the end of each year not being available, the amount applicable to each expense could not be applied, and so do not appear at their exact totals.

28. *Charges for Water* used by the municipality are entered at amounts in line with those adopted in the regular billing in the year 1921. No attempt was made to keep the accounts of the Waterworks entirely separate from the town, until 1921, when the debenture debt was apportioned in accordance with schedule hereto attached.

29. *Capital Outlays* charged in 1917 and 1921 were amounts not covered by debenture issues during the five year period, the first being spent on the government drain in that year, and the latter an accumulation for the other four years. These amounts had therefore to be met out of the general town rate.

AUDITORS.

30. *Annual Statements*, annually published, purporting to be the auditor's reports of the year, were examined with a view to ascertain whether the complaints were well founded. This scrutiny revealed:

(a) The usual form was merely a statement of receipts and disbursements.

- (b) Bank balances were sometimes incorrectly stated.
- (c) Liabilities were often omitted, and again inaccurately stated.
- (d) Listing was sometimes confused, obviously through printing errors. Misstatements were frequent, and figures did not add.
- (e) Assets were incorrectly shown and sometime omitted.
- (f) Accounts were included that were no part of the town's activities.
- (g) Capital items were confused with current transactions.
- (h) Continuity of the surplus was never shown.
- (i) Misapplication of funds was not disclosed.
- (j) Monies raised for specific purposes could not be traced.
- (k) Whether public enterprises were operated at a profit or loss was not made clear.
- (l) Tax arrears were written off without explanation.
- (m) Auditor's report of 1920 was not fully published.
- (n) Financial position of the municipality was never clearly shown.
- (o) One of the auditors for the year 1921, James D. Grant, was an employee of the Corporation, and ineligible under section 232 of the Municipal Act.

31. *The work* of such officials is entitled to more consideration than has been accorded. At the time of assuming office they were unacquainted with the method of the bookkeeping and the system in vogue. They had to take things as they found them, and apparently were given no power to insist upon their own requirements. Annual statements and supporting schedules that should have been ready for their verification only, were left for them to prepare. Professional auditors are presumed to be those best qualified to serve the rate-payers, and by their experience and advice will save, many times over, the amount of their fees.

LEDGER.

32. *To the absence* of any ledger in the bookkeeping system, until the year 1921, can be attributed a good deal of the confusion found in the accounts, and under the circumstances it is not to be wondered at that funds available for particular purposes were unknown, and expenditure on capital account not sufficiently covered by debenture issues.

33. *Ledger accounts* started in 1921, have not been closed off, are still outstanding and some of the balances are incorrect. Consequently the surplus account is not properly shown. All accounts should be adjusted in accordance with this statement, and all income and expenditure accounts written off into the surplus account.

34. *This condition* greatly increased our work, through the necessity of having to post up ledger accounts from all the books of original entry. Again, many of the cash book columns had to be segregated because of erroneous classification.

35. *Double Entry System* of accounting should be adhered to throughout the municipality, and trial balances drawn off at regular intervals during the year.

36. *Appropriations Ledger* could also be used to advantage by showing credits to certain accounts for particular purposes as prepared in the annual estimates.

37. *Payments made* against these appropriations would be charged thereto, and the various Committees kept informed as to the unspent balance of each appropriation.

CEMETERY.

38. *The records* for the Cemetery were found to be in very bad condition.

39. *No register* is kept of lots sold, and a permanent record of owners is lacking.

40. *An attempt* was made by marking up a map of the grounds, but this is so overmarked and torn as to be unintelligible and of no practical use.

41. *Receipts* were given to purchasers from whatever book happened to be in the office, wherein were entered receipts from other sources; the stubs of these were used to check against the entries in the town cash book, and so far as these could be traced, were agreed. Some, however, were entered in the cash book for which no stub could be found.

42. *The result* of all this is that it could not be proved that all lots sold had been paid for, nor what still remain unsold; also that no permanent record of lot owners is available. Neither could charges for single graves be verified with any particular plan.

43. *Under these circumstances*, I am absolutely unable to certify to the income from this source.

44. *Revenue Account* shows an excess of income over expenditure which has gone to meet other expenses of the municipality. Any surplus available should be expended upon embellishment of the grounds.

SEWER CONNECTIONS.

45. *Sale of these* parts for cash could only be partially checked from the stubs of the receipt books. No stock record of them is in existence, and consequently an accurate accounting could not be made.

46. *It is* of the utmost importance that quantities of the articles be strictly accounted for as they are valuable, sometimes costing several dollars each.

47. *A system* of perpetual inventory is recommended under the supervision of a stockkeeper. No parts should be delivered from stores without the written order of the proper official.

FINES AND FEES.

48. *Information* drawn from the books of the magistrate, as to sums handed to the treasurer, was obtained with much difficulty owing to the incomplete condition of the books of the former official.

49. *The entries* were, with the magistrate's assistance, however, traced to the town cash book, with the exception of items totalling \$47.50, which, when discovered, were immediately paid over to the town treasurer by the magistrate.

50. *Convictions* are duly recorded by date, but the date the fines are paid over to the town treasurer are not shown, and some lists that are sent with the cheques could not all be found in either office.

LICENSES.

51. *A very* inadequate verification of these was alone possible as no register was kept, nor any copies of licenses issued. The only available record was the stubs of the receipt books, and some of these could not be found for entries made in the cash books.

52. *To establish* a permanent record for the future, a license register should be installed which should show:

- (a) Date of issue.
- (b) Licensee's name.
- (c) Occupation.
- (d) Amount paid.
- (e) Cash book folio reference.

53. *License forms* should be procured bearing consecutive numbers, with a numbered counterfoil for audit use.

POLL TAX.

54. *The only record* of these was the stubs of the receipt books, and these were checked into the treasurer's cash book.

55. *The chief constable* was entrusted with the collection of the tax, and turned the money over to the treasurer. No verification could be made of the tax by the assessment roll.

DOG LICENSES.

56. *The issuance* of tags and collection of fees has been in the hands of the clerk and chief constable.

57. *Only* a rough memorandum cash book was kept in use by the clerk, and apparently no receipts were given to the owners when payments were made. This book showed the number of the tag issued, owner's name and amount paid. No balance was ever made of the tags bought and sold at the year end, nor certification recorded of the unsold tags to effect a reconciliation statement.

58. *The following* is a summary prepared from the dog cash book, and invoices noticed for tags bought:

Year 1917—Bought from Superior Manufacturing Company, Limited.....	225 tags	
Sold as per record book.....	179 "	
	<hr/>	
Difference.....		46 tags
Year 1918—Bought from Superior Manufacturing Company, Limited.....	175 tags	
Sold.....	171 "	
	<hr/>	
Difference.....		4 "
Year 1919—Bought from Superior Manufacturing Company, Limited.....	175 tags	
Sold.....	197 "	
	<hr/>	
Oversold.....		22 "
Year 1920—Bought from Toronto Stamp Works.....	200 tags	
Sold.....	196 "	
	<hr/>	
Difference.....		4 "
Year 1921—Bought from Toronto Stamp Works.....	200 tags	
Sold.....	200 "	
	<hr/>	

59. *These differences* cannot be verified by any certified inventory. In the case of 1919 and also 1921, permits to owners exceeded the tags available, and none were given for the excess.

60. *By-law 1469* was the only by-law that could be found dealing with the matter, passed 4th April, 1921, and provided for charges of:

1 Dog.—\$2.10 if registered before 1st June, and \$2.60 if after.

1 Bitch.—\$4.10 if registered before 1st June, and \$5.10 if after.

61. *It is noted* that very few bitches are recorded in the dog tax book. Assessor's figures were not available for comparison purposes.

CLERK AND TREASURER.

62. *James A. Lewis* was appointed clerk under by-law 694, dated 18th December, 1905, and treasurer by by-law 1079 on 3rd November, 1913, at salaries stated therein.

63. *Salary increases* shown in the accounts each year were duly authorized by the Council.

64. *Treasurer's Bonds* were examined, and the one now in effect is for \$10,000.00, guaranteed by two private persons, John Herbert and Albert James Plunkett. This was given in 1922.

65. *Bond for former years* was dated in 1913, and remained until the one above stated was substituted. The sureties were Robert Lewis and James McCreary. I understand that one of these gentlemen has been dead for some time. This fact emphasizes the remark made elsewhere in this report that the best form of bond are those issued by Fidelity Companies. The premium each year is small, and the security easily realizable in case of need.

66. *It is the duty* of Council to annually enquire into the sufficiency of the treasurer's security, and cause the result of same to be entered in the minutes. S. 222, ss. 3.

CASH BOOKS.

67. *Cash Books* were audited for the entire period and all income accounted for, with the exceptions mentioned elsewhere in this report. Payments were often unsupported by proper vouchers, and numerous disbursements were made without authority of the Council.

68. *Cash abstract* in comparative form for five years ending 31st December, 1921, is exhibited on pages 70-71 herewith. Receipts and payments of a capital nature were often put through the current bank account, instead of the "Local Improvement" bank account provided.

69. *Bank Accounts* were carefully examined and the balance verified with the bank pass books. A reconciliation statement of same is shown on page —.

70. *Deposits*, with the exception of 1921, were not entered properly in the cash books. It had been the practice to enter the monthly deposits in one lump sum, and consequently, comparison of daily deposits with cash book entries could not readily be made. The daily receipts, however, I compared with the bank books, and generally proved the deposit of monies on the proper dates.

71. *Collector's Cash Book* records were checked with those of the town treasurer, and all amounts paid over were found to be duly entered. Errors were discovered in the analysis of the collector's cash book, thereby causing a misstatement of the sums from each source. Errors of like character were also found in the town cash book.

72. *Receipts* from other sources were also checked, with the books of original entry, or whatever record was available, and as far as this permitted, agreement was made. The only vouchers available in many of these cases were the stubs of the receipt books, and as far as comparison with cash book entries went, fairly satisfactory. The main drawback is that these books are not of any recognized official form, nor print numbered, so that all may be accounted for. There is also a lack of uniformity of size, shape, and method of use.

73. *Bank Loans* in the form of discounted notes, by Council authority, were verified, and all liability for same discharged at 31st December, 1921, except those of an indirect nature, by Hydro-Electric Commission borrowings.

74. *Library Fund* receipts are donations from the Frost Estates, and could not be verified by any vouchers in that behalf.

75. *Vouchers*, other than the cheques, were found to be in very poor form during the whole period, many of them are mere scraps of paper, illegibly written on in pencil. Very few of the invoices bear any certification, and very many are missing. Filing of these was very inadequately done, and they were not readily found, resulting in the loss of considerable time during the course of the audit. Many accounts are not paid promptly, some of the bills, it was noticed, are held back several months before being submitted for payment.

76. *Many payments* have been made without any authority for them being contained in the minute books of the Council. The custom has been to pass a by-law at the end of the year, embracing all payments made in the preceding months. These by-laws referred to an attached list, without stating any total, and afford no protection against any number of extra sheets being added. Several pages were in fact added, being written in pen and ink as distinct from the remainder, which were typewritten. Sometimes accounts were authorized to be paid without stating the amounts.

77. *Cheques issued* to pay debenture annuities when due were nearly all signed by the town treasurer only, the mayor's signature was missing. Numerous other expense cheques were signed in the same way and so paid by the bank.

78. *The following cheques* paid to Mayor Code in contravention of Section 54 of the Municipal Act:—

Cheque No. 27—21st January, 1919—\$14.35 for hay sold.

“ “ 107—18th March, 1919—\$70.50 for rent of boiler.

CONTRACTS.

79. *Contracts* entered into by the Council for construction work are not fully recited in the minute books of the municipality, nor are any minutes kept of the proceedings of the various Committees, having charge of specific matters.

80. *No record* was therefore available of what tenders were received in connection with various works.

81. *The full amount* of the contracts is seldom stated, only the rate per unit being given, viz.: per foot, or ton. No limit is mentioned of the quantity required.

82. *The only* written contracts that could be found were as follows:

(a) John McDonald, 8th October, 1919, for work at Elgin Creek. This is stated at prices per cubic yard for excavations and filling, and at a rate per foot for laying pipe. Building manholes at prices for a certain amount for each.

(b) P. R. Tryhorn, 16th September, 1920, for construction of new Fire

Hall on Church Street to cost \$11,200.00, to be completed by 15th December, 1920, according to a specified plan.

83. *Contract* for building the Fire Hall was never completed. The foundation work only has been done, and the expenditure so far has been \$7,976.03. The Council, by resolution of 14th March, 1921, cancelled the contract.

84. *Rideau Construction Company*, an undertaking owned by the town engineer, was granted contract as follows:

(a) Crushing stone on south side of river at \$1.45 per cubic yard, and on north side at \$1.65 per cubic yard.

(b) For all crushed stone at \$1.75 per cubic yard, delivered to any place in the town. Again in 1921, at \$1.65 per cubic yard.

(c) Work on streets in 1922, paid for as follows:

29th August, 1922.....	\$4,138 08
3rd October, 1922.....	1,277 04
	\$5,415 12

85. *Affidavit* of the town engineer exhibited on page 75 of this report.

86. *Samuel B. Code* was appointed town engineer by by-law 745 on the 21st March, 1907. This by-law specified that he be paid for time spent on town work, at the rate of five dollars per day. Rate paid to him since 1919 was at eight dollars per day. No amending by-law could be found, nor any knowledge of such obtained from the town clerk to give effect to this change.

87. *Town engineer* is required by the Municipal Act to subscribe to the oath of office, exhibited in form 16 thereof, before taking office. This declaration precludes the acceptance of any contract with the municipality.

88. *The meagre information* obtainable from the minute books of the municipality, and the absence of any record of the proceedings of the various Committees, made it impossible to thoroughly check matters of this kind.

DEBENTURES.

89. *Debenture issues* were compared with the by-laws in that behalf, and the proceeds from their sale traced to the town cash book.

90. *Table* of outstanding debentures is presented on pages 48 herewith. Liability thereon at 31st December, 1921, is \$848,728.57, of which total \$94,748.68 is estimated as the amount due by ratepayers for special assessments as local improvements.

91. *Annual requirements* for their ultimate redemption is shown on pages 53-54. These figures will change as additional debentures are issued. Separate list is prepared on page — showing what amount will be required for special undertakings that do not apply to ratepayers generally.

92. *Calculation* of the portion chargeable to the Waterworks System is exhibited on page 52. These figures were prepared from the estimates of the town engineer, and have been adopted by the Waterworks Commission.

93. *Works undertaken* hereafter, for which the Waterworks have to bear a share of the cost, should be supported by proper estimates duly filed, and a separate series of debentures issued for the Waterworks portion. This method will make for clearness in the accounts, and avoid the confusion hitherto existing.

94. *Debenture issues* have not been properly made, as is evidenced by the capital expenditures not fully covered, as shown in the comparison presented on pages 63-66. This results in unequal charges between one year and another.

95. *Unpaid annuity instalments*, at 31st December, 1921, amount to \$19,478.33, and are listed by their by-law numbers on page 55.

96. *Monies received* from the sale of debentures would be more conveniently handled if deposited always in the capital bank account, because when not separated in this way from current funds, the exact state of financing is not readily ascertained.

97. *Interest coupons* when paid should be arranged by their debenture number in numerical sequence, and so pasted in allotted spaces in a loose leaf book. A balance of the unpaid coupons can then be effected easily with a controlling account in the general ledger.

98. *Debenture register* in present use is unsuitable, very much worn, and lacking in certain essentials.

GRANTS AND DONATIONS.

99. *Grants* have been made for various purposes during the period, as exhibited on page 62.

100. *In many cases* these are made simply by resolution of the Council, in contravention of section 398 of the Municipal Act, R.S.O., 1914, which states that this must be done by by-law. In some instances payments have been made without any special resolution in that behalf.

101. *Notes* were issued for the patriotic donations, payable in equal amounts with interest added, to cover a term of five years, as follows:—

(a) Patriotic Fund.....	\$10,000 00
(b) Canadian Red Cross.....	2,000 00
(c) British Sailors' Relief.....	500 00
	\$12,500 00

In the revenue accounts presented herein, only the annual instalments are charged each year.

102. *No by-laws* could be found for the annual grants to the two Hospitals, and seem to have been included in the rate levied only.

PUBLIC LIBRARY.

103. *Accounts* of the Public Library were audited for a period of five years ending 31st December, 1921, and a statement of cash transactions covering the term is presented on page 100.

104. *Annual grant* from the municipality was verified with the town cash book.

105. *Receipts* from fines and readers' tickets are what the cash book shows, and could not be verified.

106. *Bank loans* raised had all been repaid at the end of this period.

107. *Vouchers* were generally presented in good form, but some for petty cash disbursements in the earlier years were lacking. Some cheques were paid on the signature only of the chairman or the treasurer, instead of both. Some small errors were discovered in the cash book, by incorrect entries of cash items.

108. *Insurance policies* were examined, and a list of same is attached.

MARKET.

109. *The public market* is rented by annual contract to Fred Horning and produced a gross revenue, which is largely spent in maintenance.

110. *The lessee* retains all market rents and fees, also any income derived from the weigh scales.

111. *Insurance policy* on the building was examined, is for \$2,250.00, and is listed on the accompanying schedules.

BONUSES.

112. *Bonuses*, other than those classed as fixed assessments, granted during the period, were as follows:—

(a) Canadian Cooperage Company, Limited, were granted a free site by by-law 1264, and the town paid the rent for this to Mrs. Campbell and Mrs. Condie at \$250.00 yearly, until 1920, when an additional amount was paid to M. G. Henninger of \$100.00 for extra ground.

(b) International Button Company, Limited, received \$700.00 in 1920, as the half cost of acquiring the site for a button factory, from Adam Foster. By-law 1431 was passed by the Council on 21st June, 1920, providing for the submission of same to the vote of the people, as required by Section 278, sub-section 2, of the Municipal Act. No record can be found that the assent of the people was obtained on this, and consequently it is illegal. In 1922, this same site was purchased back by the municipality with the intention of using it as the site for a filtration plant, of the Waterworks System, and the price paid therefore was \$5,000.00. This sum was paid on 26th September, 1922, to Northern Buttons, Limited, the successors of the International Button Company, Limited, and debentures issued by the municipality to finance same. It will be seen from the declaration of C. A. Patterson, M.D., hereto attached, that whilst chairman of the Finance Committee of the municipality, he also was a director of Northern Buttons, Limited. The minutes of the Council do not show that Dr. Patterson disclosed his interest in this contract to the Council, nor that he refrained from voting thereon, as required by section 53, sub-section 3, of the Municipal Act.

MINUTES AND BY-LAWS.

113. *By-laws and Minutes* were examined, and whilst the books are well kept by the clerk, they are not sufficiently indexed. This causes considerable uncertainty in traversing enactments that are subject to amendment. A consolidation of all the by-laws would be of much benefit to the Council and auditors.

114. *The minutes* are usually clear and definite, but by not being indexed caused considerable delay during the audit.

115. *Marginal* notations of subject matter of resolutions will furnish the guide for index. It is quite impossible to readily trace the actions of Council unless this is done.

116. *Money by-laws*, in connection with certain local improvements, have not been registered as required by Section 296 of the Municipal Act; others have not had the corporate seal attached.

117. *New by-laws* have been passed without the existing ones dealing with the same matter being repealed.

118. *By-laws* that required the assent of the people thereto are seldom

supported by any certification of the clerk as to the number of votes cast for or against, nor any evidence of the promulgation of others available. It is now impossible to verify the fact whether such by-laws carried or not. The clerk is obligated to certify to Council in such a manner by section 275 of the Municipal Act, R.S.O., 1914.

ACCOUNTS PAYABLE.

119. *The absence* of any lists or intelligible memorandas relative to the current liabilities, at any date within recent years, leads to the supposition that no record was kept of the accounts payable during the year, and that the totals exhibited in the public statements each year were merely estimated.

120. *The double payment* of accounts is of easy occurrence, unless some steps are taken to show how each debt incurred is finally settled.

121. *It is the duty* of the clerk to receive and care for all invoices rendered to the town, but to accept them only when they have been properly certified by the heads of the departments or the chairman of committees.

122. *It is therefore* of the utmost importance that a proper filing system be stated, and invoices so confirmed, be preserved, and available for the auditors at the close of the year.

123. *Published Statements* each year made no allowance for the unpaid accounts of the previous year, but simply showed the cash payments for the current year. Similarly, accounts owing at the end of the year were not included in the expenses.

PAY ROLLS.

124. *The accounting* on the pay rolls was found to be one of the utmost confusion, and much time was taken up in the endeavour to reconcile the bank account with the pay rolls and cheque vouchers. This was finally done, and a reconciliation statement is exhibited on page 74 herewith.

125. *The Bank Account* was kept in the name of the clerk, and was used as a clearing account for items that are not strictly pay roll accounts at all. Such items going through being:—election expenses, delegates' travelling expenses, and in one instance, a private loan was made to the account by the town clerk.

126. *Items* that do not appear on the pay rolls as made up should not go into the account. Private loans should be absolutely discontinued. The only deposits going into this account should come from town funds, properly authorized. The bank account should be in the name of the town as a pay roll account.

127. *Greater care* is recommended in the conservation of records; cheques for four pay rolls, for the beginning of 1917 were found to be missing, as were two pay rolls for the contractor's men, and one government pay roll. Cheques were also found in various places, some being mixed up with the town cheques.

128. *The certification* as to the correctness of the pay rolls is very loose. The Street Committee members sign them, but the town engineer does not certify to those which are in the nature of construction work, and is work that would have to be passed by him. The only instance in which the town engineer certified the pay roll, was for the work on the stone bridge, his being the only certifying signature, and on this pay roll he himself appeared as a beneficiary.

129. *No receipt* is obtained from the workmen for pay roll disbursements, other than the endorsement on the cheques. Some of these are only endorsed by mark.

130. *Garnishee orders* were often deducted from the pay cheques, but these were not available when the audit was being conducted.

131. *Deposits* in many instances could not be agreed with the pay roll cheques drawn on the town treasurer. The differences were presumed to be those for election expense and delegates' travelling, but could only be reconciled by contrasting the total differences with the total of the cheques paid out for these purposes.

132. *Pay Rolls* were not forthcoming for the following:—

24th December, 1919.	\$229 05	McDonald,—Elgin Creek
13th January, 1920.	100 50	McDonald
24th December, 1921.	687 75	Government pay rolls

Cheques were found that made up these totals, and were used to offset, when balancing.

133. *Cheque No. 212*, dated 15th July, 1917, for \$1.54 made out to Jas. A. Lewis, could not be explained by him beyond the fact that it seemed to be part of the opening balance of \$4.04 at the beginning of 1917.

134. *On 16th December, 1921*, a deposit of \$430.50 was made, consisting of \$44.00 transfer from the Canadian Bank of Commerce, and \$386.50, which Mr. Lewis states is a cheque he loaned to the pay roll account, and afterwards withdrew by cheque to reimburse himself. Both cheques were produced.

135. *Government Pay Roll*, of \$687.75 which the town paid to the men working on the cement wall, by numerous cheques from the pay roll account whilst waiting for the government pay, was offset in total by the cheques deposited when they arrived.

LOCAL IMPROVEMENT LEVIES.

136. *The work* of recording local improvements was very improperly done, and great improvement in the methods employed is needed to ensure a satisfactory accounting of all income from this source.

137. *The origin* of charges is from two sources, viz.:

(a) Special construction work, authorized by by-law, in which a special assessment is made on a frontage basis against property abutting on or adjoining the work.

(b) Connections made with the main sewers of the town, and assessed under a general by-law at a set rate per foot.

138. Special assessments authorized in the local improvement by-laws, could not be checked to the special assessment roll for local improvements, because in some cases no entries were made in the roll, and in others, sufficient information was lacking in the schedules of the by-law, or sometimes with no schedules attached at all.

139. *Assessments* made for connections with main sewers are not always entered in the special assessment roll. The last list entered was in 1919, and those of earlier years could not be understood, nor satisfactory explanation given of same by the clerk.

140. *Charges* have been made direct to a taxpayer in the frontage tax books, without any supporting roll certified by the town engineer to verify same. The result is that the only records in any way complete, are the frontage tax books themselves, with no certainty that all charges that should be made are contained therein. Under these conditions, I am manifestly unable to certify to the income from local improvements.

141. The work of verifying the charges made on the collector's roll with the frontage tax books, was one of much magnitude, and a better system is needed to facilitate future audits.

142. A *Controlling Account* should be kept in the general ledger for local improvements. This would be started off with the total of unlevied assessments now in the frontage tax books; and be debited with the total of each future assessment. The total of annual levies made in the collector's roll each year would be credited thereto, as also cash commutations from a cash book column. Other adjustments would be posted to the account as they occurred. The controlling account balance should then represent the total of unlevied balances in the frontage tax books, which could be proved by listing on an adding machine.

143. *Accounts* in the frontage tax book should then be written up to show the reduced balance each year until finally extinguished. This could be done instead of posting the cash payments therein, as at present, which is altogether unnecessary, because this information is obtained by reference to the collector's roll.

144. A *further advantage* from this controlling account would be that the outstanding debt for local improvements would always be known, a matter of much importance when reciting by-laws, and for statistical and balance sheet information.

145. *Commutations* entered in the cash book could not be checked with accounts marked off in the frontage tax book, as no amounts were entered in the latter. Accounts supposed to be closed off were simply ruled across in red ink, but no amount was inserted as being paid, neither was any date or cash book folio shown to indicate where the payment might be found.

WOOD ACCOUNT.

146. *Cordwood* was purchased and sold to citizens in 1918 and 1920, and an effort was made to check the records for both years.

147. *Memorandum Cash Book* was the only record, and several items of wood delivered do not appear therein, being given without charge, viz:

1918—Collegiate Institute.....	6	cords
Town Hall.....	24 $\frac{1}{4}$	"
Relief.....	3	"

148. *The following sales* were made at less than the prevailing price of \$3.75 per cord in 1918, viz:

20th April, 1918—W. H. Code.....	21	cords at 75c.
4th April, 1918—Thos. Sloan.....	3	cords at 75c.

Each of these are claimed to have paid for the cutting and drawing themselves; the cutting being at the rate of \$2.25 per cord, and the drawing at 75c. making in all the price at which wood was sold.

149. *Short addition* of the cash cook on page 34 of \$180.00 was rectified on page 47, and subsequently deposited on 24th July, 1918.

150. *No receipts* appear to have been given to purchasers, and carters were paid out of the takings, but in only a few instances were receipts obtained for the payments made for cartage.

151. *Summary* of wood quantities made up from the wood cash book, and other memoranda is as follows:

<i>Year 1918</i>	<i>Cords</i>	<i>Cords</i>
Bought from Gould's bush, through McDonald.....	845	
Bought from McKenna.....	46	
Sold as per cash book.....		840
Given to Collegiate.....		6
Given to Relief.....		3
Town Hall received.....		24 $\frac{1}{2}$
	-----	-----
	891	873 $\frac{3}{4}$
Less taken from bush not cut, by McDonald.....		24

		849 $\frac{1}{2}$
Shortage—not accounted for.....		41 $\frac{3}{4}$
	-----	-----
	891	891
 <i>Year 1920</i>		
Bought from Bradley.....	33	
“ “ “.....	20 $\frac{3}{4}$	
“ “ “.....	1 $\frac{3}{4}$	
Sold as per cash book.....		57
	-----	-----
	55 $\frac{1}{2}$	57
Difference oversold.....	1 $\frac{1}{2}$	
	-----	-----
	57	57

152. *The large shortage* in 1918 would be partly accounted for by two sales, that were made in bulk without measurement, viz:

1918—		
9th August, Taylor & Blanchard.....	\$40	00
6th September, Sam Giff.....	30	00
	-----	\$70 00

No agreement was obtainable with Giff, and the clerk states it was only verbal.

153. *The oversold quantity* in 1920 is probably due to defect in measurement, as in the last two invoices Bradley billed for 29 cords, but was only allowed for 22 $\frac{1}{2}$ when measured.

TOWN HALL.

154. *Rents received* for use of the hall are only occasional, most occupancies being gratis. The receipts are taken as shown by the cash book, no other record being available.

155. *Expense of upkeep*, shown in the revenue account, is for the maintenance of all municipal offices, and cannot be compared with the income mentioned in the preceding paragraph.

156. *Insurance Policy* on the building is for \$5,000.00 as shown on accompanying schedule, and seems altogether inadequate as apparently this includes the Fire Hall also.

ASSESSMENT ROLLS.

157. *Work* on the assessment rolls was very unsatisfactory. Some assessments were not clearly shown, others struck off and otherwise altered without given reason or authority. Some of the pages were incorrectly added, and the summaries wrong for each year. Erasures and overwritten figures were numerous, and many entries made in pencil. Summaries do not agree with those of the collector's rolls. Some changes appear to have been made by the clerk.

158. *Confusion* is apparent in numbering the roll entries. Numbers do not run consecutively, are often repeated, and in some instances, left blank. assessment roll numbers in certain cases do not correspond with the transcription on the collector's rolls.

159. *Changes* authorized by the Court of Revision were checked with the assessment rolls, and the following discrepancies detected:

(a) U.F.O. Co-Operative Company appealed, and in the Court of Revision minutes, the clerk was instructed to make their total assessment \$22,000.00; but after making the changes, their assessment is shown as \$25,560.00.

(b) In the 1921 roll, No. 108, J. M. Connerty is assessed for \$6,800.00, and is entered in the collectors' roll for \$6,300.00.

(c) Canada Cooperage Company, Limited, appealed, and the minutes of the Court of Revision states "Appeal granted", but no record is made as to what the revised assessment was to be.

(d) Changes were made in the assessment rolls for the undermentioned persons, for which no authority could be found in the Court of Revision minutes:

James Moran.....	in 1921
C.P.R. Restaurant.....	" "
Arthur Soper.....	" "
Clara Keech.....	" 1920
Geo. Swayne.....	" "

The minutes of the Court of Revision are not nearly so satisfactory as for previous years. There are no numbers placed against the appellants' names to correspond with the entries on the assessment roll. Minutes are not signed by the chairman.

160. *Names* are not always clearly shown, sometimes omitted altogether, and in some cases only the nationality of the taxpayer inserted.

161. *Indication* as to the direction of school taxes was very often omitted, which made it necessary to adopt the markings in the collectors' rolls to establish the totals for each class of school supporters.

162. *Parts of assessment*, when added together, were sometimes incorrectly totalled, and other instances of various properties for the same taxpayer not being correctly casted, resulting in wrong tax bills being rendered.

163. *Assessor's Affidavits* appended to the rolls, are incorrectly worded in some cases. No affidavit is attached to the 1921 roll.

164. Assessments are summarized on schedules hereto attached, showing also the rates levied thereon. These figures are taken from the totals shown by the collector's rolls.

165. *Fixed assessments* are established by by-law for the following:

(a) Frost & Wood Company, Limited, by-law passed 6th December, 1911, fixed the amount at \$40,000.00 for ten years from 1st January, 1912. School taxes have been levied on an additional amount of \$35,000.00, however.

(b) Canadian Cooperage Company, Limited, by by-law 1264 at \$3,000.00 from 1st January, 1918, for four years.

(c) Malleable Castings Company, Limited, also has a fixed rate, but the by-law for same was not seen. School taxes are paid on an additional \$9,000.00.

COLLECTOR'S ROLLS.

166. *Collector's Rolls* were checked for the five years ending 31st December, 1921, and numerous changes were noticed between the assessments shown in the assessment rolls, and those transcribed into the collector's rolls.

Items were also entered in the collector's rolls by the clerk that do not appear at all in the assessment rolls. Pencil figures are frequent, and errors made in combining the tax parts into one total for certain ratepayers.

167. *Affidavit of the Clerk* is appended for each year, but those of the collector are lacking. The Act requires that the roll be sworn to by the collector in a prescribed form.

168. *Tax levies* authorized by by-law each year were applied to the rolls, and summaries of same are exhibited on schedules herewith. These rates are not shown separately in the roll, as required by section 99 of the Assessment Act, and this segregation had to be done by me.

169. *Settlements* with the collector are not recorded in any books of the municipality, but these were prepared by me, and are presented in this report, showing small differences after making certain necessary adjustments.

170. *Penalties* required by the Act were added to the arrears each year, but those set out in the by-laws were sometimes inaccurately applied.

171. *List of Arrears* are shown on pages 88-94 separating the amounts for each year. The total unpaid taxes at 31st December, 1921, is \$12,359.07. Some of these go back to 1916.

172. *Lists of uncollected taxes* written off are exhibited on pages 84-87. These were written off the rolls by the authority of resolutions of Council. The total dropped in this manner during the period amounts to \$2,689.28, and seems to have been the usual procedure when taxes were uncollectible, because no evidence exists of any effort made to distrain for taxes, neither were any lands sold when default was made. Affidavit of collector is also lacking, as to the fact of there being no goods or chattels to distrain. Reasons for non-collection are not stated by collector when making annual return of roll.

173. *Fixed assessments* granted to certain companies are added to as stated, in the report on the assessment rolls, for the purpose of levying school rates. The rates levied on these additional amounts are only for school maintenance, and the school debenture rates are not applied. This is a contravention of section 296, subsection E, of the Municipal Act, which explicitly states that the fixed assessment shall not affect taxation for school purposes.

174. *Collector's Bond* was examined, and is for \$10,000.00 for the current year. The sureties are two local gentlemen, J. M. Connerty and John A. Johnston. This is not the best form of bond, as private individuals pass away, and immediate action is not taken to replace them. This has happened with other bonds given on account of Town Officials. Surety bonds can be obtained in reputable companies for a trifling cost, and ensure continuity of the security.

175. *Local Improvement Levies* are carried to the Collector's Roll from the Frontage Tax Book, and an effort was made to prove the accuracy of this by comparing the totals from each. This could not be done exactly, owing to the incomplete way in which some of the accounts are entered in the Frontage Tax Book, but an approximate agreement was obtained.

175a. *Street Oiling* By-law No. 1352 passed 17th June, 1918, specifies levies to be made on certain streets for this work, from the year 1918 until repealed. These charges have never been made on the Collector's Roll nor the By-law repealed.

PUBLIC SCHOOLS.

176. *Comparative Cash Statement* for the five years ending 31st December, 1921, is exhibited on page 96.

177. *Cash Book* was out of balance with the Bank Pass Book and had been so since 1918. It is therefore evident that the Bank Account was not reconciled during the last four years. I had therefore to carefully go over all of the Banking transactions in this period, and find the difference. A Reconciliation Statement is shown on page 215. A cheque to H. Kemp in 1918 for \$8.46 was not entered in the Cash Book, and other small errors were adjusted.

178. *Only one Bank Account* is kept for the transactions of the Public Schools and the Collegiate Institute, and is very inconvenient when auditing the accounts, because cheques are split up when entering them, parts of the same cheque being on different pages of the Cash Book.

179. *Vouchers*, except the paid cheques, were very often lacking, and the proof that payments were charged to the correct account could not be made. Some accounts were paid although not authorized by the Minutes of the Board. Others were paid at different amounts than those authorized.

180. *Pay Rolls* are not in the best form, and only show the net amount paid to the teachers. Superannuation deduction is not shown, nor any account kept to record it. It is therefore not known whether the total amount so deducted agreed with the figure charged to the School Board by the Department of Education.

181. *In the earlier years*, the Bank paid the salaries in cash, and obtained the payee's signature on the pay roll sheet. Some were not so signed for at all, and in other instances, some person other than the payee signed for the amount.

182. *Note transactions* with the Bank for loans raised and repaid are not entered in the Cash Books, and in consequence the Books do not show the correct standing with the Bank. Note \$5,000.00 outstanding at the end of 1920 was paid by the Town Treasurer in 1921, and has accordingly been charged against the School Board.

183. *No Official Register* of Teachers or other Officials showing the dates of appointment and resignation and of their salaries could be obtained. Agreements with Teachers, as required by the School Act, were almost entirely lacking.

184. *Trustees' Requisitions* on the Town Treasurer for monies levied on school supporters have not been made regularly, and the School Board is in debt to the Municipality for Public School purposes to the extent of \$4,773.28, as shown on page 79 of this report. This debt must be included in the next levy on Public School Supporters in order to reimburse the Municipality.

185. *Agreement* with School Section No. 20, of the Township of Montague, dated 20th January, 1915, provided for the education of their children for an annual sum of \$750.00. A new Agreement was drawn up dated 10th January, 1922, raising the amount of \$1,500.00, but is only signed by the Trustees of the Township, and not by the Smith's Falls Board of Education Trustees, and does not bear the Corporate Seal.

185a. *Treasurer's Bond* was examined, and is for \$5,000.00, dated 1897, with Messrs. Ferguson and Gray as Bondsmen. One of these gentlemen has been dead for some time. The importance of suitable bonds mentioned elsewhere in this Report is again emphasized.

186. *Insurance Policies* on School Buildings and Equipment were examined, and a list of same accompanies this report. The insurance on furniture in Central School, \$1,000.00, and Johnston School, \$1,500.00, seems inadequate.

187. *Amounts received* from the Town Treasurer for levy on Public School Supporters were verified with the accounts of the Municipality.

188. *Government Grants* were verified with the Department of Education, and are shown in these Statements with the Teachers' Superannuation Accounts taken off.

189. *Overdraft on the Bank* appears in the Cash Statement as \$576.46 at 31st December, 1921, and must be covered by the next levy made on Public School Supporters.

190. *Ledger Accounts* should be kept on the double entry system in order to show the true condition of the School finances.

191. *Debenture issues* are a liability to the Municipality, who guarantees them, and the proceeds thereof should be shown in asset accounts in the Ledger.

192. *School properties* would then be shown at cost, liabilities fully entered, and a complete Balance Sheet drawn off the Ledger accounts.

COLLEGIATE INSTITUTE.

193. *Accounts* for the Collegiate Institute are included in the books of the Public School Board, and the same Bank Account used for both.

194. *This practice* is reprehensible, as the expenses of each cannot be accurately determined. The Collegiate Institute is supported by both Public and Separate School Supporters, by a special rate levied on all ratepayers for its upkeep.

195. *The Collegiate School Board* being a separate corporate body must keep separate books for its transactions, and its funds should be kept entirely separate from those of the Public School Board.

196. *Cash Statement* for the five years is shown on page 97 and indicates a Bank balance at 31st December, 1921, of \$698.85.

197. *Bank Note* for loan in 1920 was paid by the Town Treasurer in 1921, and has therefore been charged against the School Board.

198. *Account* with the Municipality on account of School Levies has been overdrawn to the extent of \$1,371.40, as shown on page 81. This debt must be included in the next levy on Collegiate School Supporters.

199. *Monies received* from the Town Treasurer were verified by entries in the books of the Municipality.

200. *Grants* from the Government were verified with the Department of Education, and those from the Counties, with the Treasurers of each.

201. Criticism of bookkeeping and methods made of the Public School Accounts, apply equally to those of the Collegiate.

SEPARATE SCHOOLS.

202. *Levies* on Separate Schools since the incorporation of the Corporation are exhibited on schedules accompanying this report, and show a final balance due to the School Board of \$22.14.

203. *No requisitions* from the Separate School Trustees could be discovered.

HYDRO-ELECTRIC POWER COMMISSION.

204. Accounts of the Hydro-Electric Power Commission were audited from the inception of the system to 31st December, 1921, a little more than a period of four years.

205. By-law No. 1301 voted on by the people to establish the Hydro-Electric Power Commission was incorporated in the Statutes of Ontario in the year 1918 and any irregularities there may have been in this connection are so overcome.

206. I have to report that the accounts are in very bad condition, the system of accounting inadequate, and the methods employed entirely lacking in business efficiency. Accounts outside of the General Ledger have never been balanced, and what loss has resulted thereby cannot be definitely ascertained.

206a. Customers' unpaid balances for appliances sales amounted at the 20th November, 1922, to \$3,168.73, of which accounts approximating \$2,000.00 are considered as bad. Most of these debts are more than a year old, and some of them extend back over a period of two years. These appliances were sold on the instalment plan, the purchaser making a small deposit thereon, and in many cases have paid nothing since. No lien notes were obtained when the sale was made with the consequence that none of them have ever been repossessed. The neglect in handling these and other accounts will cause a loss of thousands of dollars to the ratepayers.

207. Customers' accounts for appliances sales are recorded on loose cards, and no controlling account is kept in the general ledger to prove that these are correct. Whether any cards are missing from the file cannot be known as the original record for the sale in many cases is on the cards, and further the counter check books in present use for invoicing, are not numbered in any sequence that would reveal any missing charges.

208. Stock cards provided by the Provincial Commission, for the purpose of keeping an inventory of appliances, have not been kept in use with the result that articles bought cannot be accounted for, nor proof obtained that all appliances not now in stock have been paid for or charged to an account. Even when an attempt was made at posting up the cards, no balance was ever struck nor agreement made with any controlling account in the general ledger. This is a matter as equally important as accounting for and balancing the cash.

209. Consumers' accounts for electrical energy sales were also examined, and the same neglect apparent in dealing with appliances applies here. Numerous accounts are in arrears and many of the users with outstanding accounts have left town. Supply of energy should be cut off when accounts are not promptly paid.

210. Energy accounts outstanding, listed from the file, amounted at 20th November, 1922, to \$3,265.38, of which \$984.15 are in arrears. Included in the arrears total is \$523.56, the aggregate of debts of users who have left town without settlement. Bad accounts since the beginning of the Hydro Commission, known to be uncollectible, have been filed away and do not appear on the books. What these amount to cannot be definitely ascertained without first finding all the cards, and then going over them in detail.

211. The method of recording the energy charges is a very loose one, the only account being that kept on a card for each consumer, on which the charges are made from the bills rendered, when the billing is done every second month, from the meter reading cards. No recapitulation is made, and consequently no controlling account is contained in the General Ledger for same. Therefore the accounts cannot be balanced and errors in posting or missing cards cannot be avoided or traced. Meter readings are also allowed to lapse as charges are made intermittently on cards instead of on the regular bi-monthly plan.

212. Revenue accounts contained in the general ledger are merely cash receipts adjusted at the year end by a list of outstanding items drawn off the file. Shortages due to errors of posting and omissions are therefore not disclosed, neither are bad debts revealed nor discounts and allowances valued.

213. Income cannot therefore be certified to, and the entries in the cash receipts book are taken as found, after making certain necessary adjustments for statement purposes.

214. What is needed, for both appliances and energy sales, is that charges be recapitulated daily as made in suitable books, and controlling accounts kept for each in the General Ledger. Trial balances to be drawn off monthly and differences traced back and corrected. Trial balance of the energy accounts could be more conveniently done by dividing the accounts into two groups to correspond with the division made for meter reading purposes, and balances drawn off every second month in the section where the accounts are nearly paid up, on a day before the next billing begins.

215. To avoid further losses from energy accounts, it is recommended that each applicant either makes a cash deposit with the commission sufficient to cover the ordinary bi-monthly account or obtains the guarantee of a reputable citizen for the payment of his account.

216. The postings on a number of cards were checked with the cash receipts book as a test, and the following items credited on the cards could not be found in the cash book:

(a) W. H. Frost Estate, \$16.13, 21st June, 1921.

(b) St. Francis Hospital, \$17.92, 11th September, 1920.

How many more such can only be ascertained by going over thousands of cards at the expenditure of considerable time.

217. Account cards are kept in filing cabinet without vault accommodation, so that in case of fire the risk run in having the only records destroyed is great.

218. Insurance policies were examined and a list of same is presented on page 111. Policy in the Alliance Assurance Company, No. 3,082,056 for \$2,000.00 on the lamps and appliances stock, is applicable to the old premises only, and should be changed to conform to the new quarters. Renewal receipt for policy on the Mount Royal Assurance Company, No. 167,906, could not be found. The adequacy of the amounts carried is questionable.

219. No bonds were in evidence on any of the officials or employees of the Commission.

220. Stores account for material purchased is not kept, but purchases are charged direct to capital account when new construction is in progress. Whether all of the material so charged is used on the work, or part returned to stores and used for maintenance purposes, is not known. No entries record the fact of transfers of material from one capital account to another. Inventory of unused material, at the end of each year, procured for maintenance purposes is lacking, and to what extent expense accounts should be credited thereby can only be conjectured.

221. Bank account was carefully checked, deposits being compared with entries in the cash receipts book, and all disbursements covered by suitable vouchers, except in the cases mentioned herein. The practise of issuing cheques without having the signature of the chairman of the Commission thereon, and using a rubber stamp for the signature of the manager is reprehensible, and should be discontinued. Reconciliation of the bank pass book balance with the ledger was made, and a statement thereof is exhibited on page 215.

222. Some disbursements are supported by the paid cheques only, the invoice for the account paid not being attached to the cheque, and could not be found elsewhere.

223. Telephone accounts were paid and rendered under the name of the following employees, although no authority could be found for such.

- N. F. Shearer,
- E. P. Laws,
- D. Fisher.

224. Accounts payable at the end of each year were not considered when closing the books, with the result that liabilities of one year are paid in another and the expenses do not give a proper comparison. Power accounts were included to the 30th November only. Creditors' accounts were started on cards sometime last year but the work was not kept up.

225. Unpaid power bills to the Provincial Commission, being taken in each year to the 30th November only, does not show the true condition of affairs, the liabilities being understated and the actual cost of power used not shown.

226. Cheque payments entered in the cash book in some cases are incorrectly dissected, the wrong account being charged thereby. Interest on overdue accounts was erroneously charged to the purchase accounts, viz:— lamps and appliances, power, etc., instead of to interest account, giving a misleading interpretation of the accounts.

227. Selling expenses are charged direct to lamps and appliances, viz:— showcards, advertising, delivery, etc., instead of being shown in a separate account with the result that the gross profit on the sale of these articles is not shown, nor an intelligent understanding of this department vouchsafed to the ratepayers.

228. Note discounted at the Union Bank of Canada for \$2,500.00 which matured on 3rd December, 1919, was erroneously charged by the bank to the Town Account, and the liability for notes payable included this sum, until same was paid over to the Town Treasurer in 1921.

229. Petty cash disbursements are covered by cheques on the imprest system, but the receipts which should be attached to the summary are frequently missing, and in many cases the only voucher offered is a typed slip without the payees signature, or any signature attesting the approval thereof by any official of the Commission. Such slips were put in with the words, "Account Short" as follows:

4th October, 1920.....	\$4 55
27th June, 1921.....	6 80
	\$11 35

which seems to imply that cash shortages existed for these amounts, and were simply written off to expense. Expenditures in December each year were not drawn for by cheque until January of the following year, and no liability was set up in the books to ensure the inclusion of these expenses in the year in which they were incurred.

230. Pay rolls were examined, but prior to 1st June, 1921, could not be properly verified. Until the 1st June, 1921, one cheque was drawn for the total of the fortnightly pay roll and each man listed thereon paid in cash. He then signed his name in a memorandum book without any connection whatever with the amount of his wages paid, and does not of course tie up with the pay roll.

231. Since 1st June, 1921, a pay roll account was opened in the Union Bank of Canada in the name of H. F. Shearer, and cheques drawn thereon

in favour of each employee entered on the pay roll. Bank statement shows a balance of \$57.50 on 31st December, 1921, and represents an outstanding cheque to J. A. Scroggie.

232. Allocation of pay roll amounts to various accounts is important, especially when charges are made to capital construction, and for this reason should in every case be certified by the engineer in charge which was not done.

233. Error in posting totals from cash receipts book for month of June, 1920, occurred when posting the columns for street lighting and lamps and appliances. Each of the totals was posted into the other account.

234. Bank deposits were not always made daily, and in some cases the money withheld for several days. Some of these occurrences were as follows:

1921—From 11th May to 17th May, \$2,287.97—of which over \$700.00 was taken on 11th and 12th.	
20th May to 28th May, 1921, \$924.02—of which \$307.00 was taken in on first day.	
1922—From 3rd August—9th August.....	\$449 13
“ 25th Sept.—30th Sept.....	144 56
“ 1st Nov.—8th Nov.....	411 51
“ 8th Nov.—13th Nov.....	885 87

This is a bad practise and should be discontinued.

235. Balance sheet is presented on page 103 showing comparative figures for four years ending 31st December, 1921, and records a deficiency for each year, which has accumulated to \$25,325.91.

236. Capital assets started with those of the old companies, purchased from Gould & Frost, as exhibited on page 106. The item entitled, “Plant Purchased”, is fictitious, having no tangible value, and really represents the premium paid for the businesses as good will. This statement shows the purchase price of \$135,000.00, and debentures were issued for this amount. Goodwill paid for would seem to include the asset referred to as “Steam Plant” as well.

Capital liabilities and reserves at 31st December, 1921, total \$204,275.60, being made up as follows:

Debentures outstanding.....	\$165,797 97
Debentures redeemed.....	18,927 03
Depreciation Reserve.....	19,550 60
	\$204,276 60
and the total capital assets cost.....	194,627 04
	\$9,648 56

which represents depreciation money which should be on deposit in a special restoration fund, but has been used for current purposes, helping to finance against the accumulating loss on operations. I desire to point out that by doing this the capital assets are not protected, because the depreciation reserve fund is non-existent for the above sum.

237. Method of calculating depreciation as ordered by the Provincial Commission is erroneous, for the following reasons:

(a) In the list of deductions for items not subject to depreciation are wasting assets that must be extinguished at the end of their life, viz:—Miscellaneous construction Expense, steam plant, and old plant.

(b) Way in which total deductions from capital is figured. This total is subtracted after averaging the capitalization at the beginning and end of the year, instead of before; and would be correct if the total of deductions were the same each year. But this is not so. Miscellaneous equipment has increased each year, and the result is that the amount set up for depreciation is underestimated.

238. Miscellaneous construction expense represents debenture discount account being the loss incurred by selling debentures below par. I consider that this is a war-time expense, being the abnormal cost of money raised, and as such should be written off as an expense during the term of the debentures. It is not an asset.

239. Steam plant and old plant accounts, which are assets purchased from the Gould & Frost companies, are treated as though no tangible value exists for them. If this is so, then the titles of the accounts are misnomers and misleading. This would mean that the goodwill payable for both of these plants is \$33,663.40 of the purchase price of \$135,000.00.

240. Building deduction from capital, \$5,000.00 shown in the depreciation table, is presumed to be for the purpose of equalizing the rate of 4% per annum charged on all capital assets with the customary rate for buildings of 2½% per annum. Such being the case, the amount must necessarily be changed whenever the building value changes, but this was not done in the year 1921, when the sale of property was made to Dennis McGrath.

241. Sale of property to Dennis McGrath, on land leased from the Government at Slys Rapids, is exhibited in an account on page 109. No entries were made in the ledger to record this transaction, nor was this shown in the statement of that year. Amount of principal due under the agreement on the 10th April, 1922, has not been paid.

242. Debentures issued to 31st December, 1921, amounted to \$184,725.00, of which \$18,927.03 has been redeemed by annuity payments, leaving a balance unpaid at that date of \$165,797.97. List of these debentures issues are given on page 48 and the annual requirement for their redemption is tabulated on page 53.

243. Reserve for debentures redeemed, \$18,927.03 represents the transference of value from the debenture holders to the ratepayers when the debentures were paid off, and if the system had not been conducted at a loss would have been the interest of the ratepayers in the undertaking. Loss on operation, however, has nullified this, and made the ratepayers liable to the creditors to the extent of \$15,677.35, without considering the misplaced depreciation monies mentioned in paragraph 236 or bad debts from accounts receivable.

244. Reserve for depreciation has accumulated to \$19,550.80 at 31st December, 1921, being the estimated shrinkage in value of the capital assets by wear and tear for the four years. Of this sum \$9,902.04 has been reinvested in the capital assets, and the differences of \$9,648.56 diverted to meet the loss on operations mentioned in paragraph 236.

245. Current assets are shown together, and at 31st December, 1921, amounted to \$21,739.96. This will be lessened by bad debts contained in the accounts receivable and any depreciation in the value of the appliances stock. No inventory of unused material used on maintenance work was forthcoming or any knowledge of such found in the office.

246. Accounts receivable for power and light, \$4,408.97 is estimated inversely from the cash takings of January, 1922. Billing is done bi-monthly

from meter readings made during the first three weeks of the month. One half of the town is taken in alternate months. The days of January included in the January billing are offset by the days unbilled for the other half of the town in the month of December. Period allowed for discount taking brings in the greater part of the cash before the end of the month. Balances of 1921 not paid by the end of January, 1922, have not been considered, as same were not readily obtainable.

247. Accounts Receivable for appliances, \$3,355.79 is taken from the ledger at 31st December, 1921, and includes bad debts that have not been allowed for. Condition of these is remarked on in paragraph 206a.

248. Account Receivable from Provincial Commission, \$2,632.06 represents the amount due to Smith's Falls, for the proportion of surplus on the Rideau system to which the town belongs, caused by charging for power purchased a higher rate than was found necessary when the annual adjustment was made. This was made up as follows:

Year ending 31st October, 1919.....	\$1,058 87
31st October, 1920.....	1,064 56
31st October, 1921.....	453 01

Interest thereon.....	\$55 62

	\$2,632 06

and was deducted from the account payable to the Provincial Commission in the settlement in October, 1922, with cheque amounting to \$3,244.02.

249. Sundry debtors, \$22.90 is for an amount due from the Provincial Commission for a credit note received.

250. Fuel on hand and prepaid insurance premiums are figures taken from the general ledger.

251. *Stock* of appliances, \$6,838.54 is a ledger balance. No inventory could be found to support this.

252. *Current liabilities* at 31st December, 1921, amount to \$37,417.31 and exceeds the current assets shown by \$15,677.35. This is caused by the operating loss of \$25,325.91 less the depreciation monies, \$9,648.56, used to pay current liabilities as explained in paragraph —.

253. *Accounts payable* to the Provincial Commission, \$26,224.12 is for power purchased to 31st December, 1921, and covers a period of nine months. Other creditors are listed on page 110 herewith.

254. *Accounts payable* to the Municipality of the Town of Smith's Falls, \$460.33, is explained on sheet 108 attached. This liability has never been set up in the books of the Hydro Commission. The amount shown for light account, \$354.17, represents one month paid in advance for street lighting.

255. *Accruals* of interest and principal to 31st December, 1921, for debentures, under the various by-laws, are not set up in the books nor considered in these statements.

256. *Deficiency*, \$25,325.91 shown at 31st December, 1921, will be greater when allowance is made for bad debts and insufficient depreciation charges.

257. *Revenue Account* in comparative form for the four years ending 31st December is exhibited on page 104 herewith.

258. *Income* is that shown by the cash book from collections, supplemented by unbilled accounts estimated at the end of each year, as shown on

sheet 105. Manner of estimating the unbilled accounts is explained in paragraph 246.

259. *Sales* of electrical energy, as residential and commercial light and power, are given at net figures, because discounts granted and allowances made are not recorded. Bad debts and missing accounts are also excluded, these being an unknown quantity. Increases are shown for each year for all kinds of energy.

260. *Street lighting* income is derived from the municipal corporation in accordance with contract in that behalf. The amount has been the same each year, which does not seem equitable in view of the fact that the cost rates were raised to the Smith's Falls Hydro-Electric Commission by the Provincial Commission.

261. *Lamps* and appliances are shown in a separate account at the foot of page 104. Sales show increases until 1921, but the rate of gross profit is a negligible quantity and will entirely disappear when the bad debts are written off and a proportionate share of office expenses charged up. Stock on hand each year could not be verified as the inventories cannot be found, so the figures are taken from the ledger as they appear. Quantities could not be checked either, because of the failure to keep the stock cards posted as reported in paragraph 208. Profits in instalment sales are erroneously credited in full to the year in which the sale was made, regardless of the fact that collections run on for two years and in some cases will never be paid at all.

261a. *Miscellaneous* income comprises all else including thawing pipes, and is the cash receipts from these sources.

262. *Expenses* are classified in the accounts drawn up by the Provincial Commission, but the comparison between one year and another is inaccurate on account of the unpaid accounts not being set up as a liability at the end of each year.

263. *Power* purchased was only charged in the books each year to the 30th November. This is an error of fact, and such procedure violates proper accounting principle. Also an annual adjustment is made by the Provincial Commission for the cost of power supplied to the 31st October only. No provision is made for the months of November and December.

263a. *Street lighting* maintenance is the annual charge for lamps supplied at cost from lamps and appliances account but no record of such could be obtained from the office, nor verification made.

264. *Auto* depreciation charged at \$137.50 each year, purporting to be at the rate of 25% per annum, is incorrect, because the cost of the auto truck was \$825.00, settled by the payment of three notes of \$275.00 to Clarke & Lewis and not \$550.00 as stated in the books.

265. *Gross profits* are shown before providing for the capital charges for debenture interest and principal, but are insufficient to cover these charges.

266. *The necessity* of providing for the debenture principal, which forms part of the debenture annuities, out of the profits from operations is governed by the Power Commission Act of Ontario, c. 39 s. 30, and is laid down in the rules affecting the financial system of that body. Furthermore the rate set as a charge for energy to consumers includes in its make-up a fraction to meet this obligation so that it were improper to take credit for this fraction in the energy sales and omit the offsetting charge in the appropriations.

267. *The auditor's* report for 1921 errs in this respect by omitting to provide for the debenture principal repayments when drafting the Balance Sheet

Accounts. It is quite obvious that unless these amounts are provided yearly financing will be impossible, as money is provided from no other source.

268. *The financial position* of the undertaking is a serious one, because if the deficits of the last four years are repeated a financing cannot be carried on without substantially increasing rates to consumers.

WATERWORKS.

269. *Audit* of the books of the Waterworks Commission was conducted in detail for the year 1921, only because an exhaustive examination was made of the accounts for a period of seven years to 31st December, 1920, by the auditors appointed for the year 1920.

270. *The result* of their findings was that the then Treasurer, Richard Craig, had falsified the accounts and misappropriated a sum of \$3,008.29. This amount was paid back in 1921, but no interest was charged on this amount withheld from the Commission's funds, which extends back by yearly amounts to 1914. The loss to the Commission in consequence approximates \$600.00, calculated at a rate of 6% per annum.

271. *Richard Craig* now acts as Clerk of the Commission, and keeps all of the books and renders accounts. The Union Bank of Canada acts as Collector, all water rates being payable there, and submits a record of collections daily to the Clerk, who posts same in his books. Mr. Craig also occupies the position of Division Court Clerk. W. H. Wilson fills the office of Treasurer.

272. *No bond* was forthcoming on either the clerk or the treasurer. This is unsatisfactory as the opportunity for further defalcations exists were the clerk so minded.

273. *Water rates register* containing the original charge against the consumer for water service is transcribed from one year to another by the clerk, and additions and subtractions made therein by him from verbal information supplied by the superintendent or consumer. The entries in this register cannot be verified easily owing to the absence of sufficient records in the superintendent's office. All connections made, or cut off, should be recorded by the superintendent, showing the date, basis of charge, and amount. A start on a book giving this information has been promised from 1st January, 1923. Written orders, bearing the approval of the commission, should be the original authority for these connections.

274. *A survey* of each house in the town was made by the Waterworks superintendent, in the spring of 1921, and the particulars written down in small handbooks. I could only obtain about one-third of these, and checked same into the water rates register. Numerous differences were disclosed, and no satisfactory explanation could be obtained in this connection.

275. *In order to get* a proper start with the water rates register an accurate and thorough survey should be made again in the town, and changes be made in the water register to correspond. Thereafter, the superintendent's record book should be the only authority for any changes made for water turned on and off.

276. *Allowances* were also made to consumers for various reasons, without any authority for same being recorded in the minute book of the commission. Erasures, changed and overwritten figures were also frequent without reference to authority for such.

277. *The present form* of water rates register is altogether unsatisfactory, as no balance of same is attempted until the end of the year, when all the items

marked paid are then added and contrasted with the total of the bank deposits. No verification could therefore be made that discounts were properly granted or accounts credited the same month in which payment was made. No summary was appended to the register to show that even this annual balancing was done, nor that the list of outstanding accounts corresponded with the unpaid rates shown. I had therefore to add the columns for the quarterly charges and discounts for the entire year, and amend the list of outstanding accounts at 31st December, 1921, when equalizing the totals. Canadian Pacific Railway account is incorrectly entered in the register, being always one quarter behind, and consequently does not show what is outstanding.

278. *The total* of the deposits exceeded the aggregate of the accounts marked as paid by \$37.18, after allowing for all items that could be traced as exhibited on summary statement on page 117.

279. *List of unpaid rates* at 31st December, 1921, as shown by the water register, totals \$3,000.43, as presented on pages 121-124 and is summarized as follows:

Consumers of 1920.....	\$28 75
Consumers of 1921.....	874 14
C.P.R. 4th quarter.....	2,097 54
	\$3,000 43

Most of these consumers are still getting water supplied, and apparently no effort has been made by cutting the water off to ensure payment of these arrears. Further verification of this list could only be made by communication with the ratepayers, which was not feasible. One ratepayer, James B. Lyle, 18 Davidson Street, whose account in the register showed erasures, was interviewed, and claims to have paid the \$3.63 against him, but as he could produce no receipt for same the amount is accordingly listed.

280. *Water rates register* should be ruled to show debit columns:

- (a) Arrears brought forward from previous quarter,
- (b) Quarterly charges.

And credit columns:

- (a) Discount.
- (b) Cash received (one for each month in the quarter—3),

these columns to be repeated for each quarterly period, giving altogether six columns for each quarterly period. This would be more convenient in loose leaf form, with a cut leaf which could be inserted for each quarterly period. This would permit of the register being balanced monthly, and also give a proven list of the accounts outstanding each month. This form of register can be used in conjunction with a controlling account in the general ledger, and the balance proved monthly

281. *No insurance* is in force on any of the Waterwork's property, although there is an element of risk at the pumping station, where buildings, machinery and tools are stationed. Steam Boiler Accident Policy is carried in the Travelers Indemnity Company of Hartford, Connecticut, for limit of \$20,000.00, and expires 19th January, 1925.

282. *Some accounts* were paid without the authority of the Commission, and others were paid at a different amount than that authorized on the minutes of the commission.

283. *Meter readings* from those now in use must be recorded on proper form, and be available for auditing purposes when required. The only record now forthcoming is the entry shown in the special consumers ledger account.

284. *Charges* for special services, such as:

- (a) Tapping mains,
- (b) Thawing pipes,
- (c) Special items,

cannot be checked, as no proper record of same is kept by the superintendent. A record of such services should be kept daily, and be the authority for the charges in the register of consumers.

285. *Table* apportioning debenture liability to the Waterworks as per sheet No. 52 is inequitable, because of the fact that the portion of the debenture liability assessable on special frontage rates to certain ratepayers was not allowed for when the figures were compiled. This is shown by reference to the following:

By-law 969—Whole amount is assessable on special frontage rates, but Waterworks is charged with one-third of same also.

By-law 849—Frontage rates absorbs two-thirds of debt, and remaining one-third is charged to Waterworks.

286. *Bank account* was carefully checked and vouchers obtained for all payments. Reconciliation account between the bank pass book and the cash book is exhibited on page 120.

287. *Bookkeeping* must be done completely by the clerk, and all accounts be balanced before the auditors begin their work. The practice has been to leave to the auditors the balancing of the books, and finding any differences that may exist. This is no part of the auditors' duty, and burdens them with work at a time of the year when they are extremely busy.

288. *Balance sheet* is exhibited on page 114 and shows surplus assets of \$4,967.79, representing profits from operations invested in the commission, and consists of the current account of the undertaking, with the exception of advances made for meters, pumps and furniture.

289. *Fixed assets* originated from the proportion of construction cost taken over by agreement with the town council, and are shown at the amount of the existing debenture liability. Valuation of plant and equipment should be separated from the other capital expenditure, so that depreciation rates could be set.

290. *Debentures* have been issued on terms of from forty to twenty years, which is the estimated life of the various works, so that when the debentures are paid off the assets for which the debt was incurred also disappear. It is therefore erroneous to credit the surplus account with debentures redeemed, and leave as an asset the original cost of the specific work when no depreciation charge is included in the accounts.

291. *Depreciation* has not been provided for in the accounts to take care of wasting assets, with the consequence that when the existing debentures for each work are paid off, the plant and watermains will have to be replaced and be financed by new debenture issues.

292. *Table* of debenture debt, exhibited on page 52, shows \$228,987.41 as the estimated proportion of the original issues chargeable for waterworks construction, and is now reduced to \$157,177.40. These estimates were prepared from information obtained from the town engineer and town clerk. Annual levies to redeem same are shown for each year to 31st December, 1921.

293. *New construction* cost of watermains henceforth should be separated from sewers cost before debentures are calculated, and a separate series be issued for Waterworks to avoid confusion later in the accounts.

294. *Capital expenditure* from current account in 1921, due to expenditure for new meters, is \$1,304.83, and may be replaced when debentures are issued for same. Other capital assets, \$1,128.40, by expenditure in other years may also be covered by debenture issues.

295. *Accounts payable* at 31st December, 1921, \$597.09, were omitted from the accounts of that year, and are listed herewith on page 119. Similar omissions occur in other years, which makes an unequal comparison of expenses between one year and another.

296. *Comparative Revenue Account* for five years ending 31st December, 1921, as presented on page 115, and is prepared from the accounts as found in the books.

297. *Income accounts*, except in the years 1920 and 1921, are merely cash receipts as no correct record of outstanding accounts receivable could be readily obtained. Revenue from municipal services is an estimate only, until 1921, when a formal charge was made to the municipal corporation and the account paid in cash.

298. *Discounts* allowed to users are shown in 1921 only, because no additions were made of the discount columns in the water rates register in former years. The income shown from consumers in 1921 is accordingly larger in comparison with other years, being the gross rates.

299. *Expenses* as between one year and another are incorrect on account of the omission of accounts payable at the end of each year, and the failure to take an inventory of supplies and apply same to the accounts in like manner.

300. Salaries paid each year are listed on page 115, and consist of the regular scale plus any overtime earned.

301. *Debenture charges* are made in accordance with the table exhibited on page 52, and the corresponding amounts are shown to the credit of the municipal corporation in their account as shown on sheet 118, because of the town council having paid the whole of the annuities as they fell due.

302. *Outstanding cheques* at 31st December, 1917, were erroneously entered again in 1918, and included in the expenses of that year also, but the specific items could not be traced in the books. For this reason the total of them is deducted from the total expenses of the latter year. Difference of two cents deducted from the expenses of 1919 is due to the incorrect bringing forward of the cash balance from the previous year.

303. *R. Craig sums* deducted from the total expenses of the years 1917, 1918 and 1919, represents the amount of his misappropriation in those years, and the extent to which the expenses of each were inflated. Defalcations in 1920 were adjusted with the specific accounts in the ledger.

304. *Surplus* shown each year is the operating result, after providing for all charges except depreciation, as explained in paragraph 291, and is the profit which should go to users. Contemplated expenditures on filtration plant will incur further charges for debenture annuities, and change the operating profit into a loss and may necessitate an increase in rates to users.

305. *Surplus account* presented on page 116 shows the total net profits from Waterworks operations to be \$17,711.09, of which \$15,477.97 was paid over to the Municipal corporation and erroneously used for general town purposes. Most of the remainder was invested in pumps and meters as shown on the balance sheet.

306. *Current account* with the municipal corporation is exhibited on page 118, and shows the overpayment of \$15,477.97 mentioned in the previous paragraph. This total includes the amount of \$6,000.00 said to have been paid over to the municipal corporation for investment in a reserve fund, but as the municipal corporation has no such fund and has spent the same in the same manner as any other monies received from the Waterworks commission, this fact is not considered.

307. *The purpose* of a municipal undertaking such as this is to supply water to users at cost; therefore the profits made in the operation of the system should have gone to the consumers by way of a reduction in rates, and not to the general ratepayers of the town, as was done when same were paid over to the municipal corporation. Every citizen is not served by the Waterworks in exactly the same proportion as he contributes taxes, in fact some pay a considerable amount of taxes and at the same time make little use of the Waterworks, viz.: non-residents.

308. *Waterworks Commissioners* do not fully exercise the powers conferred on them, and fail to perform the duties for which they were elected, when they leave to the town council the making of contracts which effect the management of the Waterworks. Section 35 of the Public Utilities Act, c. 204, s. 35, is very explicit in this regard.

309. *A site* has been purchased by the town council for a filtration plant and debentures sold therefor amounting to \$5,000.00, and this matter has not been passed on by the Waterworks Commission at all. The council have the right, however, to undertake such by power granted by the Local Improvement Act.

310. *Figures* shown in these statements are not in accordance with those shown in the ledger of the Waterworks Commission, and adjusting entries will be necessary in the books to bring them into agreement.

311. *I am* indebted to your clerk, Mr. Jas. A. Lewis, for his constant and courteous attention to my requirements, and to other officials of the town for the obliging manner in which they have assisted in giving information.

All of which is respectively submitted.

JOHN CLARKE,

Chartered Accountant.

SUMMARY OF RECOMMENDATIONS.

1. Double entry system of bookkeeping throughout the municipality.
2. Auditing by professional firms, and not leaving the whole task until the year end.
3. Fidelity bonds be obtained from surety companies on all officials.
4. Separate banking of capital monies and levies made for specific purposes and retained there until spent only for that purpose.
5. Inclusion of all liabilities in books before making up statements.
6. Checking of printer's proofs of annual statements before publication.
7. Appropriations ledger for budgetary system.
8. Increase in amount of certain fire insurance policies.
9. Annual closing of general ledger revenue accounts into surplus, and drawing off monthly trial balances.
10. More suitable debenture register, and new book in place of present worn one; loose leaf book system for filing of paid coupons.

11. Consolidation of by-laws and publication of same in printed form; by-law book in loose leaf form.
12. Indexing of minutes by subject matter.
13. Better method of filing invoices and records.
14. Purchase of adding machine for use in municipal offices.
15. Annual statements be prepared on a revenue basis instead of cash receipts and payments, as now.
16. Better certification of payrolls, and bank account for same to be kept in name of corporation.
17. Keeping of minutes of special committees, and system of contracts by tender. Clear statement of conditions and terms in all contracts, together with filing references in minutes.
18. Grants and donations be made by by-law as required by Municipal Act.
19. Proper system of accounts for cemetery, and registration of lot owners.
20. More suitable register of dog tags, and certification of unsold balance at end of year, before parting with same.
21. Register of licenses issued be kept with use of official license forms.
22. Separate set of books for Public Schools and Collegiate Institute, and keeping same by double entry system.
23. Office of town engineer be such that the possibility of conflict with private interests be avoided.
24. Stockkeeper be appointed in charge of sewer parts and other stores with proper requisition system and stock records.
25. Local improvement levies be balanced with frontage tax books, and complete record kept of special assessments.
26. Fines and fees to show date paid over to town treasurer in magistrate's books.
27. Proper summarization of assessment rolls and same be made to agree with collector's rolls.
28. Pencil figures discontinued and changes not be made without reference to source of authority.
29. Tabulation in collector's rolls to show assessments for Public and Separate School supporters, and amounts for various rates levied. Rolls not to be accepted without affidavit of collector attached.
30. Enforcement of penalties for collection of arrears of taxes. Amounts not to be written off as uncollectible until distress made.
31. Claim be made on Richard Craig, waterworks treasurer, for interest on monies misappropriated.
32. Retention of profits by public utilities for the benefit of users thereof.
33. Installation of new water rates register to allow for monthly balancing and more complete information.
34. Use of official forms for connections and disconnections of water supply.
35. Complete survey of town to establish correct charges for water service.
36. Separate valuation of Waterworks plant and machinery as apart from watermains, etc.
37. Revision of Hydro-Electric Power Commission system of accounting, to provide for balancing of the accounts and control of revenue charges.
38. Aggressive action to collect unpaid hydro-electric accounts.
39. Cash deposit or guarantee from hydro-electric consumers.
40. Poll tax receipts to agree with assessment roll records.
41. Accounts paid without authority of council to be discontinued.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF SCHEDULES ACCOMPANYING THIS REPORT

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MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

BALANCE SHEET AS AT 31ST DECEMBER, 1921.

Liabilities

Current Liabilities.....		40,144 12
Accounts Payable.....		20,064 96
Debenture Annuities as per sheet 53.....	19,478 33	
Creditors—as per sheet 73.....	418 57	
John Rath, salary balance.....	100 00	
Ratepayers paid taxes twice in 1919.....	45 92	
Bill No. 617.....	31 42	
Bill No. 1132.....	14 50	
	<u>45 92</u>	
Separate School Board—shortpaid on levies as per sheet 83.....	22 14	
	<u>20,064 96</u>	
Reserve for monies raised and diverted to other purchases and to be replaced.....		20,079 16
Soldiers Memorial levied on 1920 Tax Roll.....	3,715 58	
Fire Hall debentures under By-law 1419 per sheet 66....	6,866 47	
Suburban Roads levied on 1920 Collector's Roll—as per sheet 56.....	1,685 00	
Herbert St. sewer debenture issued under By-law 1490 in 1921.....	10,698 00	
Less spent therefore.....	2,885 89	
	<u>7,812 11</u>	
	<u>20,079 16</u>	
		<u>40,144 12</u>
Surplus—carried forward to sheet 40.....		2,196 51
Being excess of available cash over immediate liabilities. Balance at credit 31st. December, 1916 as per sheet 47.....	4,683 47	
Add Waterworks profits appropriated as per sheet 116.....	15,477 97	
		<u>20,161 44</u>
Deduct Town deficiency during five years as per sheet 42.....	17,955 57	
		<u>2,205 87</u>
Less Current funds spent for Band Stand alterations.....	9 36	
		<u>2,196 51</u>
		<u>\$42,340 63</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Assets

Current Assets.....		\$42,340 63
Bank balance—as per sheet 72.....	7,159 39	
Tax Collector outstandings as per sheet 94.....	12,359 07	
Year 1916.....	16 55	
“ 1917.....	187 05	
“ 1918.....	218 89	
“ 1919.....	338 57	
“ 1920.....	801 63	
“ 1921.....	10,796 38	
	<u>12,359 07</u>	
Government of Ontario, estimated rebates on fines, etc....		843 95
Year 1919.....	392 00	
“ 1920.....	386 00	
“ 1921.....	65 95	
	<u>843 95</u>	
Advances to Hydro-Electric Power Commission in 1918— not yet recovered—as per sheet 108.....		460 33
Elgin Creek Improvements.....		901 62
Due from special assessment by frontage levies, By-law 1365—no debenture issued therefor—as per sheet 66..	1,405 00	
Less 2 years levies on collector's rolls at \$251.69.....	503 38	
	<u>901 62</u>	
Overpayment of School Levies.....		6,144 68
Public Schools, as per sheet 79.....	4,773 28	
Collegiate Institute as per sheet 81.....	1,371 40	
	<u>6,144 68</u>	
Construction, etc. in 1921—to be recovered from debenture issues.....		13,971 59
Hannibal St.—C.N.R. to pay half.....	6,629 89	
Filtration Plant.....	97 10	
Merrick St. sewer.....	1,477 20	
Merrick St. sewer to Alfred.....	846 06	
Lavina St. sewer.....	1,367 13	
Elgin St. sewer.....	796 71	
Oak St. walk.....	108 00	
Abel St. sewer.....	835 50	
	<u>12,157 59</u>	
Advanced on new steam roller.....	1,814 00	
	<u>13,971 59</u>	
Sewer connections—estimated material on hand.....		500 00
		<u>42,340 63</u>
		<u>\$42,340 63</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

TOWN BALANCE SHEET AS AT 31ST DECEMBER, 1921.

SHOWING PERMANENT WORKS AND OBLIGATIONS THEREON.

Liabilities

Capital Liabilities.		
Debentures Outstanding—as per sheet 48.		848,728 57
Properties managed by town	434,434 90	
Properties managed by outside authorities	415,004 82	
Waterworks	157,177 40	
Hydro-Electric	165,797 97	
Public Schools	36,289 18	
Collegiate Institute	55,740 27	
	415,004 82	
		849,439 72
Less paid under By-law 1164 for Armoury site		711 15
		848,728 57
Bills Payable		4,000 00
Sawyer-Massey Co. Ltd., for new steam roller		
Note due 1st May 1922	1,000 00	
" " 1923	1,000 00	
" " 1924	1,000 00	
" " 1925	1,000 00	
	4,000 00	
Total Capital Liabilities		852,728 57
Town Surplus		79,647 38
Current Account—as per sheet 39	2,196 51	
From By-law 1164—for Armoury site	711 15	
Town Assets—without liability	76,739 72	
	79,647 38	
		\$932,375 95

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

		<i>Assets</i>			
Capital Assets.					
Properties managed by town.....				434,434 90	849,439 72
• Sewers, drains and sidewalks.....	347,598 62	252,849 94			
Less local improvement balance.....	80,748 68				
		266,849 94			
Less further estimated L. I. for trunk sewers.....	14,000 00				
		252,849 94			
Local improvement—levied on special frontage as- sessment—estimated.....	94,748 68				
Streets and equipment.....	14,647 49				
C.P.R. subway.....	10,431 91				
Armoury site.....	3,600 00				
New Fire Hall and equipment.....	24,892 72				
Expended balance.....	18,026 25				
Unspent—as per sheet 39.....	6,866 47				
		24,892 72			
Cemetery—new.....	2,500 00				
Suburban roads.....	11,079 91				
Herbert St. sewer—By-law 1490 as per sheet 39... Expended.....	2,885 89				
Unspent.....	7,812 11				
		10,698 00			
		425,448 65			
Contributions—for which debentures are outstanding:					
Public Hospital.....	5,186 25				
Patriotic Fund.....	3,000 00				
Red Cross Fund.....	600 00				
British Sailors Fund.....	200 00				
		434,434 90			
Properties managed by outside authorities listed at debenture liability of the town therefore.....					
Waterworks.....	157,177 40			415,004 82	
Hydro-Electric System.....	165,797 97				
Public Schools.....	36,289 18				
Collegiate Institute.....	55,740 27				
		415,004 82			
				849,439 72	
Steam Roller—from Sawyer-Massey Co.....					
Purchase price.....	5,814 00			4,000 00	
Less advanced from current account.....	1,814 00				
		4,000 00			
Town Assets—with no liability thereon at nominal values.....					
Town Hall.....	17,000 00			76,739 72	
Fire Hall.....	16,000 00				
Stone Bridge.....	17,000 00				
Public Library.....	12,000 00				
Public Market.....	7,000 00				
Parks and Band Stands.....	4,057 72				
Band Instruments.....	1,700 00				
Horses and Wagons.....	1,982 00				
				76,739 72	
Capital Assets, total.....				930,179 44	
Current Surplus—brought forward from sheet.....				2,196 51	
				\$932,375 95	

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE REVENUE ACCOUNT FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

INCOME.

	Year 1917	Year 1918	Year 1919	Year 1920	Year 1921
<i>Collector's Roll Levies</i>					
General Town Rate.....	17,760 13	18,226 75	22,758 57	19,174 54	44,045 91
x General Town Debentures.....	32,763 92	37,624 08	41,571 08	44,166 98	32,355 79
County Rate.....	2,095 18	2,060 73	2,067 47	2,062 18	2,068 51
Penalties on arrears.....	409 39	279 84	275 49	284 15	266 83
Interest on Current Taxes.....	302 46	279 46	397 85	444 53	310 09
Street Watering.....	232 15	232 15	237 50	232 15	232 15
Provincial War Tax.....	3,767 17	3,723 40	.....	.....	.....
<i>Other Sources</i>					
Dog Tax.....	323 50	304 20	332 80	366 20	475 60
Cemetery Receipts.....	244 00	228 00	306 00	164 00	246 00
Licenses.....	813 00	730 00	962 50	910 00	1,317 00
Poll Tax.....	512 50	607 50	585 00	325 00	370 00
Market.....	375 00	375 00	390 00	390 00	390 00
Town Hall.....	17 00	23 00	149 00	226 00	130 00
Fines and Fees.....	1,996 87	3,628 04	4,176 87	3,704 29	4,284 52
Wood Sales.....	.....	3,020 92	.....	372 75	38 25
x Public Library Donations.....	100 00	100 00	1,600 00	350 00	100 00
Ontario Government Railway Tax.....	95 50	108 10	99 50	103 70	149 20
Debenture Int. Accrued.....	191 32	968 99	520 81	132 88	297 90
Miscellaneous.....	197 53	525 46	223 54	210 45	1 75
Tax Collector Difference.....	18	01	.....	01	.....
<i>Total Income</i>	62,196 80	73,045 63	76,653 98	73,619 81	87,079 50
<i>Deficit</i>	5,704 34	5,608 28	.....	3,797 39	6,406 98
	\$67,901 14	\$78,653 91	\$76,653 98	\$77,417 20	\$93,486 48

EXPENSES.

Board of Health

Salaries.....	200 00	200 00	425 00	325 00	700 00
Expenses.....	606 04	93 83	161 69	725 64	279 38
<i>Bonuses.</i>					
Cooperage Ground Real.....	250 00	250 00	250 00	350 00	350 00
Button Factory Property.....	.....	.....	.....	700 00	.....
Charity.....	585 62	541 56	778 06	271 89	744 51
Cemetery Expenses.....	119 80	93 50	127 73	171 80	106 75
County Rate.....	2,095 18	2,060 73	2,067 47	2,062 18	2,068 51

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE REVENUE ACCOUNT FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.—Continued.

	EXPENSES				
	Year 1917	Year 1918	Year 1919	Year 1920	Year 1921
Elections and Voting.....	213 28	102 00	102 00	102 00	217 39
Fire Alarm.....	249 44	137 80	147 99	264 08	633 50
Fire Department					
Salaries.....	1,150 00	1,875 00	1,825 00	1,825 00	1,689 60
Equipment.....	2,150 00	.....	704 00	.....	.....
Expense.....	630 38	65 25	319 44	686 23	873 54
Water.....	5,500 00	5,500 00	5,500 00	5,500 00	5,650 00
Grants—as per sheet 62.....	3,816 13	2,658 85	5,835 51	4,400 27	4,927 07
General Town Debentures					
Principal.....	16,668 46	18,999 74	22,232 04	23,422 88	25,621 59
Interest.....	6,154 78	6,084 11	7,131 28	6,324 68	6,780 38
x Discount.....	507 68	2,604 37	115 01	293 28	112 51
Housing Commission.....	.....	.....	10 03	53 60	27 80
Interest on bank loans.....	1,853 92	2,402 32	1,076 47	2,188 51	2,063 13
Legal and Coroner's Fees.....	612 10	1,254 99	17 00	217 07	457 70
Mother's Allowance—Provincial.....	.....	.....	.....	.....	1,587 50
Market Expense (including water, \$15.00).....	272 48	51 31	221 41	73 58	322 81
Miscellaneous.....	450 60	268 41	161 66	428 15	222 75
Public Library—(including water, \$25.00).....	1,425 00	1,425 00	1,425 00	2,025 00	2,025 00
Public Receptions.....	.....	.....	.....	.....	455 26
Parks.....	215 90	207 12	207 20	300 00	301 00
Pumps and Wells.....	161 25	221 98	217 29	276 57	192 45
Printing and Stationery.....	1,216 22	1,211 71	1,154 33	1,496 76	1,126 84
x Registrar Births, Marriages and Deaths—J. A. Lewis.....	71 80	70 20	.....	69 80	105 75
Sewer Maintenance.....	151 75	274 48	133 85	219 75	113 82
Salaries—as per list 68.....	5,415 15	5,940 10	6,994 48	7,372 88	8,821 07
Street Lighting.....	5,066 50	4,318 34	4,253 80	4,251 62	4,250 00
Street Maintenance (including water, \$500.00).....	4,856 45	9,015 66	3,808 88	9,235 36	11,283 07
Travelling.....	.....	80 35	362 05	495 00	355 00
Town Hall Expense (including water, \$25.00).....	892 93	1,090 63	2,476 93	1,616 38	1,189 44
Tax Rebates.....	71 48	13 34	.....	.....	30 20
Taxes written off—as per lists—84.....	.....	1,319 74	935 89	.....	433 65
Capital Outlays—not covered by debenture issues, as per list 63.....	1,518 08	.....	.....	.....	7,283 53
Free Water to Schools.....	450 00	450 00	450 00	450 00	.....
Free Water to Hospital.....	200 00	200 00	200 00	200 00	.....
Provincial Government—War Tax.....	3,766 57	3,723 64	.....	.....	.....

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE REVENUE ACCOUNT FOR FIVE YEARS ENDING 31st DECEMBER, 1921.—Continued.

EXPENSES.

	Year 1917	Year 1918	Year 1919	Year 1920	Year 1922
Wood Purchased.....	.....	3,348 90	.....	333 58	83 98
Accounts Payable—at end of year which cannot be classified.....	1,086 52	1,585 47	2,849 54	1,538 20	.....
Deduct Accounts Payable—at beginning of year.....	70,651 49	79,740 43	74,678 03	80,266 74	93,486 48
Total Expenses.....	2,750 35	1,086 52	1,585 47	2,849 54	.....
Surplus.....	67,901 14	78,653 91	73,092 56	77,417 20	93,486 48
	.....	.....	3,561 42	.....	.....
	67,901 14	78,653 91	76,653 98	77,417 20	93,486 48
Town deficit shown above.....	5,704 34	5,608 28	Sp. 3,561 42	3,797 39	6,406 98
Reduced by appropriation of waterworks profits.....	1,020 06	1,501 63	5,555 03	1,670 49	5,730 76
Net result for Town Financing.....	\$4,684 28	\$4,106 65	Sp. 9,116 45	\$2,126 90	\$676 22

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE TOWN BALANCE SHEET FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

ASSETS.

	1917	1918	1919	1920	1921
<i>Current Assets.</i>					
Bank Balance.....	40,739 95	11,461 44	11,545 12	2,821 37	7,159 39
Tax Collector Outstandings.....	10,112 80	.....	392 00	9,769 37	12,359 07
Ontario Government—rebate of fines.....	.....	460 33	460 33	778 00	843 95
Advances to Hydro-Electric Power Commission.....	.....	.....	1,405 00	460 33	460 33
Elgin Creek Improvements.....	.....	.....	.....	1,153 31	901 62
Overpayment of School Levies.....	.....	.....	.....	.....	.....
Public School Board.....	38 99	4,411 77	4,448 79	9,358 01	4,773 28
Collegiate Institute.....	.....	873 85	702 17	5,469 44	1,371 40
Construction in Progress—for which debentures are to be issued.....	16,292 93	6,719 46	7,652 21	10,543 94	12,157 59
Advance for New Steam Roller—to be recovered when debentures are issued therefor.....	.....	.....	.....	.....	1,814 00
Sewer Construction material on hand—Est.....	500 00	500 00	500 00	500 00	500 00
Consolidated Debt.—recovered by debentures By-law 1351.....	18,275 00	.....	.....	.....	.....
Other Assets.....	.....	247 00	17,230 08	2,500 00	.....
	\$85,959 67	\$24,673 85	\$44,335 70	\$43,253 77	\$42,340 63

LIABILITIES.

<i>Current Liabilities.</i>					
Bank Loans.....	.....	.....	8,100 00	4,200 00	.....
Bank Overdraft.....	.....	4,123 42	3,553 86	.....	.....
Debenture Annuities.....	29,812 00	22,982 20	23,188 62	19,989 66	19,478 33
Accounts Payable.....	986 52	1,485 47	2,749 54	1,438 20	418 57
John Rath, salary balance.....	100 00	100 00	100 00	100 00	100 00
Taxes paid twice by ratepayers.....	.....	.....	45 92	45 92	45 92
Separate School Board Levies unpaid.....	99 53	90 22	95 35	98 46	22 14
Collegiate Institute Levies unpaid.....	131 88	.....	.....	.....	.....
Hydro Debenture Monies unspent.....	54,496 13	.....	.....	.....	.....
County Kate unpaid.....	334 42	.....	1,493 42	.....	.....
	\$85,960 48	\$28,781 31	\$39,326 71	\$25,872 24	\$20,064 96
<i>Reserve for monies raised and diverted to other purposes.</i>					
Soldiers' Memorial.....	.....	.....	.....	3,715 58	3,715 58
Fire Hall Debenture.....	.....	.....	.....	9,852 23	6,866 47
Suburban Roads.....	.....	.....	.....	931 63	1,685 00
Herbert St. Sewer Debenture.....	.....	.....	.....	.....	7,812 11
	\$85,960 48	\$28,781 31	\$39,326 71	\$40,371 68	\$40,144 12
<i>Surplus</i> —carried forward to sheet affected by appropriation of water-works profits—Deficits in red—carried forward sheet 44.....	81	4,107 46	5,008 99	2,882 09	2,196 51
	\$85,959 67	\$24,673 85	\$44,335 70	\$43,253 77	\$42,340 63

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE TOWN BALANCE SHEET FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

	1917	1918	1919	1920	1921
ASSETS.					
<i>Capital Assets</i>					
Properties Managed by Town.	358,603 16	380,454 93	371,290 00	356,921 78	347,598 62
Sewers, Drains and Sidewalks.	19,783 26	18,575 25	17,318 01	16,009 48	14,647 49
Streets and Equipment.	12,233 83	11,818 86	11,381 06	10,919 18	10,431 91
C.P.R. Subway.	3,600 00	3,600 00	3,600 00	3,600 00	3,600 00
Armoury Site.	924 13	643 71	758 47	25,668 11	24,892 72
New Fire Hall and Equipment.	.....	.....	.....	.....	2,500 00
Cemetery New.	.....	.....	.....	4,868 84	11,079 91
Suburban Roads.	.....	.....	.....	.....	10,698 00
Herbert St. Sewer Construction.	.....	.....	.....	.....	.....
	395,144 38	415,292 75	404,347 54	417,987 39	425,448 65
<i>Contributions.</i>					
Public Hospital.	7,112 10	6,665 28	6,196 12	5,703 50	5,186 25
Patriotic Fund.	8,200 00	11,400 00	8,800 00	5,800 00	3,000 00
Red Cross Fund.	1,000 00	1,800 00	1,400 00	1,000 00	600 00
British Sailor's Fund.	.....	500 00	400 00	300 00	200 00
	411,456 48	435,658 03	420,943 66	430,790 89	434,434 90
<i>Properties managed by Outside Authorities.</i>					
Waterworks.	140,903 64	140,881 60	162,718 90	161,583 26	157,177 40
Hydro-Electric System.	60,000 00	146,555 06	152,959 91	171,588 32	165,797 97
Public Schools.	28,198 99	39,294 57	38,343 15	37,342 25	36,289 18
Collegiate Institute.	62,983 42	61,506 11	59,542 81	57,689 08	85,740 27
	703,542 53	823,695 39	834,508 43	838,993 80	849,439 72
<i>Steam Roller</i> —from Sawyer-Massey Co.—notes balance.	.....	.....	.....	.....	4,000 00
<i>Town Assets</i> —with no liability thereon.					
Town Hall.	17,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Fire Hall.	16,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Stone Bridge.	17,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Public Library.	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Public Market.	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Parks and Band Stands.	4,048 36	4,048 36	4,048 36	4,048 36	4,057 72
Band Instruments.	1,700 00	1,700 00	1,700 00	1,700 00	1,700 00
Horses and Wagons.	1,982 00	1,982 00	1,982 00	1,982 00	1,982 00
	\$780,272 89	\$900,425 75	\$911,238 79	\$935,724 16	\$930,179 44
<i>Capital Assets Total.</i>	81	4,107 46	5,008 99	2,882 09	2,196 51
<i>Current Surplus</i> —brought forward from sheet 43—Deficit in red.	\$780,272 08	\$896,318 29	\$916,247 78	\$938,606 25	\$932,375 95

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE TOWN BALANCE SHEET FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

	1917	1918	1919	1920	1921
LIABILITIES.					
<i>Capital Liabilities</i>					
<i>Debentures Outstanding</i>					
Properties managed by Town.....	411,244 32	435,330 96	420,495 35	430,214 68	433,723 75
Properties managed by Authorities outside:					
Waterworks.....	140,903 64	140,831 60	162,718 90	161,583 26	157,177 40
Hydro-Electric.....	60,000 00	146,853 08	152,959 91	171,588 32	165,797 97
Public Schools.....	28,198 99	39,294 57	38,343 15	37,342 25	36,289 18
Collegiate Institute.....	62,983 42	81,306 11	59,542 81	57,689 08	53,740 27
	<u>\$703,330 37</u>	<u>\$823,368 32</u>	<u>\$834,060 12</u>	<u>\$858,417 59</u>	<u>\$848,728 57</u>
<i>Bills Payable</i> —Sawyer-Massey Co. for balance of new steam roller....	.....	.....	.....	.....	4,000 00
	<u>\$703,330 37</u>	<u>\$823,368 32</u>	<u>\$834,060 12</u>	<u>\$858,417 59</u>	<u>\$852,728 57</u>
<i>Total Capital Liabilities</i>					
<i>Town Surplus</i>					
Permanent Assets.....	76,942 52	77,057 43	77,178 57	77,306 57	77,450 67
Current Assets—short in red.....	81	4,107 46	5,008 99	2,882 09	2,196 51
	<u>\$780,272 08</u>	<u>\$896,318 29</u>	<u>\$916,247 78</u>	<u>\$938,606 25</u>	<u>\$932,375 95</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Liabilities

<i>Current Liabilities</i>		31,660 19
Debenture annuities unpaid.....	28,819 92	
Accounts payable.....	2,650 35	
Separate School Board—unpaid levies.....	89 92	
John Rath, salary balance.....	100 00	
	<hr/>	31,660 19

<i>Surplus</i> —Being excess of available cash over immediate liabilities— carried forward.....		4,683 47
		<hr/>
		\$36,343 66

Assets

<i>Current Assets</i>		36,343 66
Cash balance.....	8,505 69	
Tax collector outstandings.....	9,062 97	
Sewer connections, material on hand—estimated.....	500 00	
Consolidated debt—for sewers, drains, etc., recovered under By- law 1351.....	18,275 00	
	<hr/>	36,343 66
		<hr/>
		\$36,343 66

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

TOWN BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Liabilities

<i>Capital Liabilities</i>		638,174 87
Debenture Outstanding.....	638,278 11	
Less paid in 1916 under By-law 1164 for Armoury site.....	103 24	
	<u>638,174 87</u>	
<i>Town Surplus</i>		81,517 07
Current account—as per sheet 46.....	4,683 47	
From By-law 1164—redemption of Armoury site debentures....	103 24	
Town assets without liability.....	76,730 36	
	<u>81,517 07</u>	
		<u>\$719,691 94</u>

Assets

<i>Capital Assets</i>		638,278 11
Properties managed by town.....	401,065 06	
Sewers, drains and sidewalks.....	351,356 23	
Streets and equipment.....	20,944 02	
C.P.R. subway.....	12,627 17	
Armoury site.....	3,600 00	
Fire Hall equipment.....	1,000 00	
	<u>389,527 42</u>	
Contributions—for which debentures are outstanding:		
Patriotic Fund.....	4,000 00	
Public Hospital.....	7,537 64	
	<u>401,065 06</u>	
Properties managed by Outside:		
Authorities.....		237,213 05
Listed at debenture liability of the town therefor		
Waterworks.....	145,112 80	
Public Schools.....	27,722 13	
Collegiate Institute.....	64,378 12	
	<u>237,213 05</u>	
		<u>638,278 11</u>
<i>Town Assets</i> —with no liability thereon—at nominal values		76,730 36
Town Hall.....	17,000 00	
Fire Hall.....	16,000 00	
Stone Bridge.....	17,000 00	
Public Library.....	12,000 00	
Public Market.....	7,000 00	
Parks and Band Stands.....	4,048 36	
Band Instruments.....	1,700 00	
Horses and Wagons.....	1,982 00	
	<u>76,730 36</u>	
<i>Capital Assets, total</i>		715,008 47
<i>Current Surplus</i> —brought forward.....		4,683 47
		<u>\$719,691 94</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

SUMMARY OF DEBENTURE DEBT 31ST DECEMBER, 1921.

	Amount of Original Debt			Annual Levies			Balance Outstanding 31st Dec, 1921.		
	Town Proportion.	Owners' Proportion.	Special Undertakings.	Town Proportion.	Owners' Proportion.	Special Undertakings.	Town Proportion.	Owners' Proportion.	Special Undertakings.
Consolidated Debt.....	115,227 34	.....	.....	7,462 84	.....	.....	84,807 99	.....	.....
Sewers, Drains and Sidewalks.....	262,708 30	156,338 41	.....	17,382 88	12,662 12	.....	192,739 95	80,748 68	.....
Streets and Equipment.....	32,000 00	.....	.....	2,050 33	.....	.....	14,647 49	.....	.....
Suburban Roads.....	11,500 11	.....	.....	1,581 79	.....	.....	11,079 91	.....	.....
Cemetery.....	2,500 00	.....	.....	347 76	.....	.....	2,500 00	.....	.....
Armoury Site.....	3,600 00	.....	.....	301 24	.....	.....	2,886 85	.....	.....
Fire Hall and Equipment.....	26,000 00	.....	.....	2,315 46	.....	.....	24,892 72	.....	.....
C.P.R. Subway.....	13,000 00	.....	.....	1,087 83	.....	.....	10,431 91	.....	.....
Public Hospital.....	10,000 00	.....	.....	802 43	.....	.....	5,186 25	.....	.....
Patriotic Fund.....	14,000 00	.....	.....	3,163 00	.....	.....	3,000 00	.....	.....
Red Cross Fund.....	2,000 00	.....	.....	463 00	.....	.....	600 00	.....	.....
British Sailors Fund.....	500 00	.....	.....	119 50	.....	.....	200 00	.....	.....
Hydro-Electric Commission.....	.....	.....	184,725 00	.....	.....	16,157 68	.....	.....	165,797 97
Waterworks Commission.....	.....	.....	228,987 41	.....	.....	14,820 39	.....	.....	157,177 40
Collegiate Institute.....	71,200 00	.....	.....	4,838 47	.....	.....	55,740 27	.....	.....
Public Schools.....	.....	.....	45,450 00	.....	.....	3,201 63	.....	.....	36,289 18
General Town Debt.....	564,235 75	156,338 41	459,162 41	41,916 54	12,662 12	34,179 70	408,715 34	80,748 68	359,264 55
Owners' Special Levies.....	156,338 41	.....	.....	12,662 12	.....	.....	x80,748 68	.....	.....
Special Undertakings.....	459,162 41	.....	.....	34,179 70	.....	.....	359,264 55	.....	.....
Total.....	1,179,736 57	.....	.....	88,758 37	.....	.....	848,728 57	.....	.....

x Subject to adjustment by Trunk Sewer Connections.

969	4,475 13	23 Jan., 1912	20	5	178 73	359 10	1,484 74	2,982 84
981	2,434 77	24 Sept., 1912	20	5	1,149 32	195 37	1,484 74	1,622 71
982	367 60	24 Sept., 1912	20	5	3,244 10	34 41	10,224 41	301 42
1042	9,631 06	9 June, 1913	20	5	1,072 33	772 62	6,812 00	6,812 00
1038	5,215 50	9 June, 1913	20	5	1,964 62	418 50	3,709 32	3,709 32
1093	1093	1 Mar., 1914	30	5 1/2	1,221 53	493 52	41,767 96	4,635 94
1096	6,150 40	1 June, 1914	20	5 1/2	1,79 88	697 62	17,904 95	6,368 20
1111	8,338 52	1 June, 1914	20	5 1/2	350 34	697 62	3,344 88	5,415 18
1169	6,804 76	1 Apr., 1915	20	5 1/2	204 85	563 13	2,021 02	2,189 72
1221	2,349 68	10 May, 1916	20	6	1,072 33	228 70	14,650 72	2,189 72
1268	15,585 00	1 May, 1917	30	5 1/2	1,221 53	304 97	1,923 90	3,148 69
1281	2,149 57	1 May, 1917	20	5 1/2	596 08	794 14	12,552 00	8,267 34
1338	14,011 50	15 Mar., 1918	20	6	292 85	291 47	3,249 84	1,181 96
1380	6,860 00	1 Apr., 1919	20	6	460 53	374 82	5,074 40	4,129 95
1424	3,359 00	20 June, 1920	20	6	970 91	12,662 12	151,913 97	80,748 68
1461	5,074 40	4 Apr., 1921	20	6 1/2	16,297 89	12,662 12	67,727 06	80,748 68
1490	10,698 00	1 Dec., 1921	20	6 1/2	5,243 06	12,662 12	219,641 03	80,748 68
	210,404 32		..	....	21,540 95	12,662 12	26,901 08	80,748 68
	103,774 67		..	....	4,158 07	12,662 12	192,739 95	80,748 68
<i>Add adjustment with Waterworks as shown on page 51.</i>								
<i>Deduct:</i>	314,178 99		..	....	17,382 88	12,662 12	x 5,118 38	.....
Suburban Roads:	51,470 69		..	....	752 51	.....	5,961 53	.....
By-law 1440	262,708 30	12 Oct., 1920	10	6%	829 28	.....	11,079 91	.....
1456	5,538 58	23 Feb., 1921	10	6 1/2	1,581 79	.....	x 2,500 00	.....
	5,961 53		..	....	347 76	.....	2,888 85	.....
	11,500 11		..	....	301 24	.....	.....	.....
Cemetery:	2,500 00	15 Feb., 1921	10	6 1/2	135 87	.....	572 33	.....
By-law 1455	3,600 00	6 Apr., 1915	20	5 1/2	2,179 61	.....	24,320 39	.....
Armoury Site	1,000 00		..	....	2,315 48	.....	24,892 72	.....
By-law 1164	25,000 00	21 Aug., 1916	10	6	.....	.....	.....	.....
Fire Hall and Equipment:	26,000 00	10 July, 1920	20	6	.....	.....	.....	.....
By-law 1224			..	....	.....	.....	.....	.....
1419			..	....	.....	.....	.....	.....
		
		

x First levy in 1922.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.
STATEMENT OF GENERAL DEBTURE DEBT 31ST DECEMBER, 1921 AND ANNUAL LEVIES THEREFOR.

Title and By-Law	Amount of Original Debt.		Date Contracted.	Term Years	Interest Rate	Annual Levies		Outstanding Principal 31st December, 1921	
	Town Proportion	Special Local Improvement Rates				Town Proportion	Special Local Improvement Rate	Town Proportion	Special Local Improvement Rate.
C.P.R. Subway: By-law 1148.....	13,000 00		1 Feb., 1915	20	5½	1,087 83		10,431 91	
Public Hospital: By-law 870.....	10,000 00		31 Dec., 1909	20	5	802 43		5,186 25	
Patriotic Fund: By-law 1220.....	4,000 00		18 Apr., 1916	5	6	848 00			
1267.....	5,000 00		1 Mar., 1917	5	6	1,120 00		1,000 00	
1323.....	5,000 00		1 Mar., 1918	5	6½	1,195 00		2,000 00	
	14,000 00		.....	..	....	3,163 00		3,000 00	
Red Cross Fund: By-law 1266.....	1,000 00		1 Mar., 1917	5	6	224 00		200 00	
1324.....	500 00		1 Mar., 1918	5	6½	119 50		200 00	
1347.....	500 00		1 Mar., 1918	5	6½	119 50		200 00	
	2,000 00		.....	..	....	463 00		600 00	
British Sailors' Relief: By-law 1325.....	500 00		1 Mar., 1918	5	6½	119 50		200 00	
Collegiate Institute: By-law 807.....	3,500 00		31 Dec., 1907	30	5	227 68		2,467 53	
894.....	46,500 00		12 Oct., 1910	30	5	3,024 89		36,556 79	
948.....	10,000 00		1 Nov., 1911	30	5	650 51		8,106 85	
993.....	10,000 00		24 Sep., 1912	30	5	650 51		8,340 35	
1287.....	1,200 00		23 Aug., 1917	5	6	284 88		268 75	
	\$71,200 00		.....	..	....	\$4,838 47		\$55,740 27	

STATEMENT OF SPECIAL DEBTURE DEBT 31ST DECEMBER, 1921 AND ANNUAL LEVIES THEREFOR.

	150,000 00	30 Dec. 1899	40	4%	7,578 52	95,938 90
Waterworks:						
By-law 485-503	43,162 00	31 Dec. 1901	40	4	2,180 69	29,636 42
549	6,500 00	31 Dec. 1907	30	5	422 83	4,582 57
775	16,000 00	31 Dec. 1909	30	5	1,040 82	12,166 79
859	10,000 00	1 Mar. 1911	30	5	650 51	8,106 85
1915	2,275 00	1 July 1916	20	6	198 34	1,926 37
1230	12,900 00	15 Dec. 1918	20	6	1,124 68	11,783 58
1364	11,514 00	1 Aug. 1919	20	5½	963 48	10,835 42
1385	5,574 00	27 July, 1920	20	6	485 97	5,422 47
1413						
<i>Deduct</i> proportion for sewers under By-laws 485 and 549	257,925 00		..	....	14,645 84	180,399 37
	103,774 67		..	....	5,243 06	67,727 06
<i>Add</i> proportion from consolidated debt under By-laws 684-794	154,150 33		..	....	9,402 78	112,672 31
<i>Add</i> proportion from sewers and drains under By-laws 631-754-791-849-916-957-969	23,566 39		..	....	1,259 54	17,604 01
981-1042-1093-1111-1159-1281-1338-1380-1424-1461	51,470 69		..	....	4,158 07	26,901 08
	228,987 41		..	....	14,820 39	157,177 40
Hydro-Electric Commission:						
By-law 1302	135,000 00	1 Nov., 1917	20	6	11,769 92	118,945 52
1340	5,500 00	1 May, 1918	20	6½	499 16	5,046 79
1351	9,725 00	15 July, 1918	20	6	847 87	8,883 35
1363	11,000 00	15 Dec., 1918	20	6	959 03	10,048 01
1423	14,500 00	19 Apr., 1920	20	6	1,246 74	13,911 26
1444	9,200 00	6 Dec., 1920	20	6½	834 96	8,963 04
	184,725 00		..	....	16,157 68	165,797 97
Public Schools:						
By-law 557	8,950 00	31 Dec., 1901	30	4	517 58	4,198 03
727	3,000 00	31 Dec., 1906	20	5¼	245 86	1,056 92
947	2,500 00	1 Nov., 1911	30	5	162 63	2,026 70
1217	19,000 00	1 May, 1916	30	6	1,380 33	17,645 25
1309	12,000 00	15 Dec., 1917	30	6¼	895 23	11,362 28
	45,450 00		..	....	3,201 63	36,289 18

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.
STATEMENT OF SPECIAL DEBENTURE DEBT 31st DECEMBER, 1921, AND ANNUAL LEVIES THEREFOR.—Continued.

Title and By-law	Amount of Original Debt.		Date	Term	Interest	Annual Levies		Outstanding Principal 31st December, 1921	
	Town Proportion	Special Local Improvement Rates				Town Proportion	Special Local Improvement Rate	Town Proportion	Special Local Improvement Rate.
	Streets and Equipment:	30,000 00	31 Dec., 1898	30	3½	1,087 42	6,649 15
By-law 483.....	12,000 00	.....	24 Sep., 1912	20	5	962 91	7,998 34	.....	.....
1004.....	\$32,000 00	.....	.....	..	.....	\$2,050 33	\$14,647 49	.....	.....

x First levy in 1922.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

TABLE OF GENERAL DEBENTURE LEVIES SHOWING ANNUAL REQUIREMENT UNTIL MATURITY.

Year	Total	Consolidated	Sewers, Drains, Side-walks	Streets and Equipment	Suburban Roads	Cemetery	Armoury Site	Fire Hall and Equipment	C.P.R. Subway	Public Hospital	Patriotic Fund	Red Cross Fund	Sailors' Relief Fund
1917	\$ 24,048 56	\$ 7,129 08	\$ 11,501 78	\$ 2,050 33	\$	\$	\$ 301 24	\$ 135 87	\$ 1,087 83	\$ 802 43	\$ 1,040 00	\$	\$
1918	26,812 77	7,129 08	12,753 99	2,050 33	.....	.....	301 24	135 87	1,087 83	802 43	2,292 00	260 00	.....
1919	31,230 10	8,722 38	13,975 52	2,050 33	.....	.....	301 24	135 87	1,087 83	802 43	3,509 00	513 00	132 50
1920	31,623 68	8,722 38	14,573 60	2,050 33	.....	.....	301 24	135 87	1,087 83	802 43	3,336 00	488 00	126 00
1921	34,644 15	8,722 38	14,866 45	2,050 33	752 51	.....	301 24	2,315 48	1,087 83	802 43	3,163 00	463 00	119 50
1922	36,248 13	8,722 38	16,297 89	2,500 33	1,581 79	347 76	301 24	2,315 48	1,087 83	802 43	2,190 00	438 00	113 00
1923	33,133 79	8,722 38	14,540 05	2,050 33	1,581 79	347 76	301 24	2,315 48	1,087 83	802 43	1,065 00	.....	.....
1924	31,749 29	8,722 38	14,540 05	2,050 33	1,581 79	347 76	301 24	2,315 48	1,087 83	802 43	.....	.....	.....
1925	31,749 29	8,722 38	14,540 05	2,050 33	1,581 79	347 76	301 24	2,315 48	1,087 83	802 43	.....	.....	.....
1926	31,749 29	8,722 38	14,540 05	2,050 33	1,581 79	347 76	301 24	2,315 48	1,087 83	802 43	.....	.....	.....
1927	31,107 99	8,722 38	14,034 62	2,050 33	1,581 79	347 76	301 24	2,179 61	1,087 83	802 43	.....	.....	.....
1928	31,026 28	8,722 38	13,952 91	2,050 33	1,581 79	347 76	301 24	2,179 61	1,087 83	802 43	.....	.....	.....
1929	29,812 46	8,722 38	13,826 51	962 91	1,581 79	347 76	301 24	2,179 61	1,087 83	802 43	.....	.....	.....
1930	28,067 13	8,722 38	12,883 61	962 91	1,581 79	347 76	301 24	2,179 61	1,087 83	802 43	.....	.....	.....
1931	27,163 61	8,571 37	12,883 61	962 91	829 28	347 76	301 24	2,179 61	1,087 83	802 43	.....	.....	.....
1932	24,855 08	8,435 42	11,888 07	.....	.....	.....	301 24	2,179 61	1,087 83	802 43	.....	.....	.....
1933	23,609 33	8,331 31	11,709 34	.....	.....	.....	301 24	2,179 61	1,087 83	802 43	.....	.....	.....
1934	22,460 01	8,331 31	10,560 02	.....	.....	.....	301 24	2,179 61	1,087 83	802 43	.....	.....	.....
1935	12,195 43	6,662 13	1,964 62	.....	.....	.....	.....	2,179 61	1,087 83	802 43	.....	.....	.....
1936	16,827 86	6,403 19	8,245 06	.....	.....	.....	.....	2,179 61	1,087 83	802 43	.....	.....	.....
1937	16,355 13	6,135 31	8,040 21	.....	.....	.....	.....	2,179 61	1,087 83	802 43	.....	.....	.....
1938	15,768 83	5,728 89	7,860 33	.....	.....	.....	.....	2,179 61	1,087 83	802 43	.....	.....	.....
1939	12,763 54	3,945 13	6,638 80	.....	.....	.....	.....	2,179 61	1,087 83	802 43	.....	.....	.....
1940	11,968 87	3,748 54	6,040 72	.....	.....	.....	.....	2,179 61	1,087 83	802 43	.....	.....	.....
1941	9,145 56	3,397 69	5,747 87	.....	.....	.....	.....	.....	1,087 83	802 43	.....	.....	.....
1942	7,446 32	3,129 89	4,316 43	.....	.....	.....	.....	.....	1,087 83	802 43	.....	.....	.....
1943	7,160 44	2,844 01	4,316 43	.....	.....	.....	.....	.....	1,087 83	802 43	.....	.....	.....
1944	7,100 44	2,844 01	4,316 43	.....	.....	.....	.....	.....	1,087 83	802 43	.....	.....	.....
1945	1,072 33	.....	1,072 33	.....	.....	.....	.....	.....	1,087 83	802 43	.....	.....	.....
1946	1,072 33	.....	1,072 33	.....	.....	.....	.....	.....	1,087 83	802 43	.....	.....	.....
1947	1,072 33	.....	1,072 33	.....	.....	.....	.....	.....	1,087 83	802 43	.....	.....	.....
	651,100 35	197,434 92	304,572 01	28,455 60	15,817 90	3,477 60	5,723 56	44,950 90	20,668 77	10,431 59	16,595 00	2,375 00	597 50

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

TABLE OF SPECIAL DEBENTURE LEVIES.
SHOWING ANNUAL REQUIREMENT UNTIL MATURITY.

Year	Total	Waterworks	Hydro	Public Schools	Collegiate Institute	* Special Local Improvement rate
1917	29,724 09	12,071 71	.....	2,306 40	4,553 59	10,792 39
1918	42,979 09	12,071 71	11,769 92	3,201 63	4,838 47	11,097 36
1919	47,203 97	13,196 39	14,075 98	3,201 63	4,838 47	11,891 50
1920	48,458 92	14,159 87	14,075 98	3,201 63	4,838 47	12,182 97
1921	51,130 92	14,645 84	16,157 68	3,201 63	4,838 47	12,287 30
1922	51,505 74	14,645 84	16,157 68	3,201 63	4,838 47	12,662 12
1923	49,671 58	14,645 84	16,157 68	3,201 63	4,553 59	11,112 84
1924	49,671 58	14,645 84	16,157 68	3,201 63	4,553 59	11,112 84
1925	47,419 72	14,645 84	16,157 68	3,201 63	4,553 59	8,860 98
1926	47,419 72	14,645 84	16,157 68	3,201 63	4,553 59	8,860 98
1927	46,519 38	14,645 84	16,157 68	2,955 77	4,553 59	8,206 50
1928	46,391 34	14,645 84	16,157 68	2,955 77	4,553 59	8,078 46
1929	46,143 79	14,645 84	16,157 68	2,955 77	4,553 59	7,830 91
1930	45,118 18	14,645 84	16,157 68	2,955 77	4,553 59	6,805 30
1931	45,118 18	14,645 84	16,157 68	2,955 77	4,553 59	6,805 30
1932	43,428 34	14,645 84	16,157 68	2,438 19	4,553 59	5,633 04
1933	42,839 46	14,645 84	16,157 68	2,438 19	4,553 59	5,044 16
1934	41,648 14	14,645 84	16,157 68	2,438 19	4,553 59	3,852 84
1935	40,456 86	14,645 84	16,157 68	2,438 19	4,553 59	2,661 56
1936	39,893 73	14,645 84	16,157 68	2,438 19	4,553 59	2,098 43
1937	39,466 69	14,447 50	16,157 68	2,438 19	4,553 59	1,869 73
1938	26,741 29	14,024 67	4,387 76	2,438 19	4,325 91	1,564 76
1939	22,516 41	12,899 99	2,081 70	2,438 19	4,325 91	770 62
1940	12,642 12	3,317 17	2,081 70	2,438 19	4,325 91	479 15
1941	6,945 23	2,831 20	.....	2,438 19	1,301 02	374 82
1942	2,926 07	.....	.....	2,275 56	650 51	.....
1943	2,275 56	.....	.....	2,275 56	.....	.....
1944	2,275 56	.....	.....	2,275 56	.....	.....
1945	2,275 56	.....	.....	2,275 56	.....	.....
1946	2,275 56	.....	.....	2,275 56	.....	.....
1947	895 23	.....	.....	895 23	.....	.....
	1,023,978 01	333,353 65	323,153 60	82,554 85	111,979 05	172,936 86

* Special Local Improvement levies adjusted by Trunk Sewer Connections.
Waterworks levies adjusted in accordance with table shown on page 52 (197).

LIST OF DEBENTURE ANNUITIES UNPAID AT 31ST DECEMBER, 1921.

<i>By-law No.</i>	<i>Amount</i>
C..... 488.....	603 23
508.....	258 94
534.....	267 88
959.....	135 95
1113.....	1,065 95
1351.....	30 00
S..... 631.....	3,307 12
791.....	209 75
849.....	373 95
905.....	1,173 66
916.....	200 23
957.....	103 23
S.E.... 483.....	1,087 42
Sch... 557.....	517 58
C.L.... 807.....	227 68
W.W. 503.....	7,578 52
549.....	2,180 69
1413.....	36 55
Hy... 1302.....	120 00

\$19,478 33

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

STATEMENT OF ASSESSMENT AND LEVIES FOR YEAR 1917.

<i>Assessment</i>			
Land.....			1,315,140 00
Buildings.....			2,860,168 00
Business.....			192,538 00
			<hr/>
			4,367,846 00
<i>Less Exemptions.....</i>			600,674 00
			<hr/>
<i>Total for School Purposes only.....</i>			3,767,172 00
Public.....	3,453,966 00		
Separate.....	313,206 00		
			<hr/>
			3,767,172,00
			<hr/>
<i>Less for School Purposes only.....</i>			44,000 00
			<hr/>
<i>Total for all purposes.....</i>			3,723,172 00
			<hr/>
<i>Tax Levy</i>			
General Town Rate on \$3,723,172. at.....		} 5.3 Mills	17,760 13
County Rate " at.....			2,095 18
Provincial War Tax " at.....		1.0 "	3,767 17
General Debentures " at.....		8.8 "	32,763 92
Collegiate General Rate " at.....		2.7 "	10,052 56
Public School Debentures \$3,453,966. at.....		1.9 "	6,478 90
Public School General Rate " at.....		5.6 "	19,461 01
Separate School Rate—same \$313,206. at.....			2,349 02
			<hr/>
		25.3 "	94,727 89
			<hr/>
<i>Local Improvement Frontage.....</i>			13,126 63
Main Sewers.....	5,513 53		
Concrete Walks.....	4,925 22		
House Sewers.....	2,455 73		
Street Watering.....	232 15		
			<hr/>
			13,126 63
			<hr/>
<i>Total.....</i>			\$107,854 52
			<hr/>

TAX COLLECTOR JOHN RATH IN ACCOUNT WITH TOWN,

To Arrears at 31st December, 1916.....	9,062 97	
" Collector's Roll Levies.....	107,854 52	
" Penalty on Arrears.....	409 39	
" Interest in current year.....	302 46	
By Cash Collections.....		107,516 72
" Arrears at 31st, December, 1917.....		10,112 80
Difference.....		18
		<hr/>
	\$117,629 52	\$117,629 52
		<hr/>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

STATEMENT OF ASSESSMENT AND LEVIES FOR YEAR 1918.

<i>Assessment</i>		
Land.....		1,290,543 00
Buildings.....		2,815,568 00
Business.....		190,979 00
		<hr/>
		4,297,090 00
<i>Less Exemptions</i>		573,450 00
		<hr/>
<i>Total for School Purposes only</i>		3,723,640 00
Public.....	3,452,693 00	
Separate.....	270,947 00	
		<hr/>
		3,723,640 00
		<hr/>
<i>Less for School Purposes only</i>		35,000 00
		<hr/>
<i>Total for all purposes</i>		3,688,640 00
		<hr/>
<i>Tax Levy.</i>		
General Town Rate on \$3,688,640.at.....	} 5.5 Mills	20,287 48
County Rate " at.....		3,723 40
Provincial War Tax " at.....	1.0 "	37,624 08
General Debentures " at.....	10.2 "	14,894 54
Collegiate General Rate " at.....	4.0 "	7,177 15
Public School Debentures 3,452,693.at.....	2.1 "	19,680 35
Public School General Rate " at.....	5.7 "	2,113 37
Separate School Rate—same 270,947.at.....		
		<hr/>
	28.5 "	105,500, 37
		<hr/>
<i>Local Improvement Frontage</i>		13,916 77
Main Sewers.....	5,711 64	
Concrete Walks.....	5,146 41	
House Sewers.....	2,826 57	
Street Watering.....	232 15	
		<hr/>
	13,916 77	
		<hr/>
<i>Total</i>		\$119,417 14
		<hr/>

TAX COLLECTOR JOHN RATH IN ACCOUNT WITH TOWN.

To Arrears at 31st December, 1917.....	10,112 80	
" Collector's Roll Levies.....	119,417 14	
" Penalty on Arrears.....	279 84	
" Interest on Current year.....	279 46	
By Cash Collections.....		117,308 07
Balances written off as per authority given in Council Minutes 4th February, 1918.....		1,319 74
" Arrears at 31st December, 1918.....		11,461 44
Difference.....	01	
		<hr/>
	\$130,089 25	\$130,089 25
		<hr/>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

STATEMENT OF ASSESSMENT AND LEVIES FOR YEAR 1919.

<i>Assessment.</i>			
Land.....		1,451,651 00	
Buildings.....		2,717,818 00	
Business.....		162,512 00	
Income.....		10,667 00	
		<hr/>	
<i>Less Exemptions.....</i>		4,342,648 00	
		658,050 00	
		<hr/>	
<i>Total for School Purposes only.....</i>		3,684,598 00	
Public.....	3,409,860 00		
Separate.....	274,738 00		
	<hr/>		
	3,684,598 00		
		<hr/>	
<i>Less for School Purposes only.....</i>		35,000 00	
		<hr/>	
<i>Total for all purposes.....</i>		3,649,598 00	
		<hr/>	
<i>Tax Levy</i>			
General Town Rate on \$3,649,598. at.....	} 6.8 Mills	24,826 04	
County Rate " at.....			
General Debentures " at.....		11.4 "	41,571 08
Collegiate General Rate " at.....		3.7 "	13,621 86
Public School Debentures 3,409,860. at.....		2.3 "	7,755 24
Public School General Rate " at.....		8.3 "	28,276 83
Separate School Rate—same—274,738. at.....		2,912 21	
	<hr/>		
	32.5 "	118,963 26	
		<hr/>	
<i>Local Improvement Frontage.....</i>		14,445 68	
Main Sewers.....	6,061 21		
Concrete Walks.....	5,141 45		
House Sewers.....	3,010 87		
Street Watering.....	232 15		
	<hr/>		
	14,445 68		
		<hr/>	
<i>Total.....</i>		\$133,408 94	

TAX COLLECTOR JOHN RATH IN ACCOUNT WITH TOWN.

To Arrears at 31st, December, 1918.....	11,461 44	
" Collector's Roll Levies.....	133,408 94	
" Penalty on Arrears.....	275 49	
" Interest on Current Year.....	397 85	
" Street Watering extra—McDurant.....	5 35	
" Ratepayers Accounts paid twice.....	45 92	
Bill No. 617.....	31 42	
1132.....	14 50	
By Cash Collections.....		133,112 10
" Balances written off—no council authority record.....		935 89
" Arrears at 31st December, 1919.....		11,545 12
" Balance paid in 1920.....		1 88
	<hr/>	
	\$145,594 99	\$145,594 99
		<hr/>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

STATEMENT OF ASSESSMENT AND LEVIES FOR YEAR 1920.

<i>Assessment.</i>			
Land.....			1,306,115 00
Buildings.....			2,885,666 00
Business.....			161,353 00
Income.....			7,729 00
			<hr/>
<i>Less Exemptions.....</i>			4,360,863 00
			637,330 00
			<hr/>
<i>Total for School Purposes only.....</i>			3,723,533 00
Public.....	3,419,389	00	
Separate.....	304,144	00	
			<hr/>
			3,723,533 00
			<hr/>
<i>Less for School Purposes only.....</i>			35,000 00
			<hr/>
<i>Total for all purposes.....</i>			3,688,533 00
			<hr/>
<i>Tax Levy</i>			
General Town Rate on	\$3,688,533	at.....	} 5.7 Mills
County Rate	"	at.....	
General Debentures	"	at.....	12.0 "
Collegiate General Rate	"	at.....	3.5 "
Public School Debentures	3,419,389	at.....	2.3 "
Public School General Rate	"	at.....	7.5 "
Separate School Rate—same—	304,144	at.....	
Soldiers' Memorial	3,688,533	at.....	1.0 "
Suburban Roads	"	at.....	.5 "
			<hr/>
			32.5 "
			<hr/>
			120,296 29
			<hr/>
<i>Local Improvement Frontage.....</i>			14,757 96
Main Sewers.....	6,079	14	
Concrete Walks.....	5,138	32	
House Sewers.....	3,056	66	
Street Watering.....	232	15	
Elgin Creek.....	251	69	
			<hr/>
			14,757 96
			<hr/>
<i>Total.....</i>			\$135,054 25
			<hr/>

TAX COLLECTOR JOHN RATH IN ACCOUNT WITH TOWN.

To Arrears 31st December, 1919.....	11,545	12	
" Collector's Roll Levies.....	135,054	25	
" Penalty on Arrears.....	284	15	
" Interest on Current Year.....	444	53	
By Cash Collections.....			137,558 69
" Arrears at 31st December, 1920.....			9,769 37
" Difference.....			01
			<hr/>
			\$147,328 06
			<hr/>
			\$147,328 06

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

STATEMENT OF ASSESSMENT AND LEVIES FOR YEAR 1921.

<i>Assessment</i>							
Land.....							1,315,600 00
Buildings.....							2,871,902 00
Business.....							157,626 00
Income.....							13,556 00
							<u>4,358,684 00</u>
							625,400 00
<i>Less Exemptions.....</i>							<u>3,733,284 00</u>
<i>Total for School Purposes only.....</i>							
Public.....			3,396,993 00				
Separate.....			336,291 00				
			<u>3,733,284 00</u>				
							47,500 00
<i>Less School purposes only.....</i>							<u>3,685,784 00</u>
<i>Total for all purposes.....</i>							
<i>Tax Levy</i>							
General Town Rate on	\$3,685,784.	at.....		12.49 Mills			46,114 42
County Rate	"	at.....		8.78 "			32,355 79
General Debentures	3,685,784.	at.....		6.35 "			23,712 48
Collegiate General Rate.	"	at.....		.50 "			1,842 57
Suburban Roads	"	at.....		2.23 "			7,467 99
Public School Debentures	3,396,993.	at.....		10.65 "			36,161 31
Public School General Rate	"	at.....					4,331 42
Separate School Rate—same	336,291.						
					41.00 "		<u>151,985 98</u>
							15,113 22
<i>Local Improvement Frontage.....</i>							
Main Sewers.....			6,289 83				
Concrete Walks.....			5,138 32				
House Sewers.....			3,201 23				
Street Watering.....			232 16				
Elgin Creek.....			261 68				
			<u>15,113 22</u>				
<i>Total.....</i>							<u>\$167,099 20</u>

TAX COLLECTOR JOHN RATH IN ACCOUNT WITH TOWN.

To Arrears 31st December, 1920.....		9,769 37	
" Collector's Roll Levies.....		167,099 20	
" Penalty on Arrears.....		266 83	
" Interest on Current Year.....		310 09	
			164,652 77
By Cash Collections.....			
" Balances written off as per authority given in Council Minutes, 17th May, 1921.....			433 65
" Arrears 31st December, 1921—as per list appended.....			12,359 07
			<u>\$177,445 49</u>
			<u>\$177,445 49</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LOCAL IMPROVEMENT FRONTAGE LEVIES ON COLLECTOR'S ROLL COMPARED WITH
SPECIAL BY-LAW TOTALS AUTHORIZED.

	1917	1918	1919	1920	1921
Total levied on Collector's Roll.....	13,126 63	13,916 77	14,445 68	14,757 96	15,113 22
Amounts authorized by by-laws for frontage tax, as per sheet.....	10,792 39	11,097 36	11,891 50	12,182 97	12,287 30
	<u>2,334 24</u>	<u>2,819 41</u>	<u>2,554 18</u>	<u>2,574 99</u>	<u>2,825 92</u>
Deduct levy for street watering not on debenture table sheet. No debentures being issued therefor....	232 15	232 15	232 15	232 15	232 15
	<u>2,102 09</u>	<u>2,587 26</u>	<u>2,322 03</u>	<u>2,342 84</u>	<u>2,593 77</u>
Deduct levy for Elgin Creek By-law 1365—not on debenture table sheet. No debenture being issued therefor.....	.....	.....	.....	251 69	251 69
	<u>2,102 09</u>	<u>2,587 26</u>	<u>2,322 03</u>	<u>2,091 15</u>	<u>2,342 08</u>
Difference—presumed to be amount charged at \$1.00 per foot frontage, for connection with trunk sewers	.....	.....	.....	.....	.....
	<u>\$2,102 09</u>	<u>\$2,587 26</u>	<u>\$2,322 03</u>	<u>\$2,091 15</u>	<u>\$2,342 08</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF GRANTS AND DONATIONS FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

	1917	1918	1919	1920	1921
Public Hospital.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
St. Francis Hospital.....	950 00	800 00	800 00	800 00	800 00
Town Band.....	500 00	503 85	526 01	1,225 75	1,226 06
Musko Free Hospital.....	10 00	5,000 00	.....	.....	25 00
* Canadian Patriotic Fund.....	5,000 00	1,000 00	.....	.....	.....
* Canadian Red Cross.....	1,000 00	.....	.....	.....	.....
Mayor of Halifax.....	1,000 00	.....	.....	.....	.....
Peter Thom, Band Stand.....	25 63	.....	.....	.....	.....
C. H. Crozier.....	55 50	.....	.....	.....	.....
".....	75 00	.....	.....	.....	.....
L.O.L.—Lot 114 Queen St.....	.....	25 00	.....	.....	15 00
Salvation Army.....	.....	10 00	.....	.....	.....
Sick Children's Hospital.....	.....	10 00	.....	.....	.....
Belgian Relief.....	.....	110 00	.....	334 94	304 53
Celebration Committee.....	.....	500 00	.....	.....	.....
* British Sailor's Relief.....	.....	.....	1,232 00	363 38	300 00
G.W.V.A.....	.....	.....	200 00	.....	.....
Children's Aid.....	.....	.....	88 50	.....	.....
Women's Auxiliary Public Hospital.....	.....	.....	200 00	.....	.....
Board of Trade.....	.....	.....	.....	.....	.....
Soldier's Rings:	.....	.....	.....	.....	.....
F. B. Phillips.....	.....	.....	511 00	.....	.....
W. S. Bell.....	.....	.....	609 00	.....	.....
W. H. Girvin.....	.....	.....	469 00	14 00	.....
Navy League.....	.....	.....	.....	300 00	200 00
G. A. Phillips—Soldier's Railway Fare.....	.....	.....	.....	12 20	.....
Harry Scott—Baseball Club.....	.....	.....	.....	100 00	150 00
Poultry Association.....	.....	.....	.....	50 00	.....
Arthur Jones—Repairing Rideau Boat.....	.....	.....	.....	.....	50 00
Motor Club.....	.....	.....	.....	.....	100 00
J. E. Burns—Trade Procession.....	.....	.....	.....	.....	50 00
Waterworks—free to Hospitals.....	.....	.....	.....	.....	506 48
	<u>\$9,816 13</u>	<u>\$9,158 85</u>	<u>\$5,835 51</u>	<u>\$4,400 27</u>	<u>\$4,927 07</u>
	6,000 00	6,500 00	.....	.....	.....
	<u>\$3,816 13</u>	<u>\$2,658 85</u>	<u>\$5,835 51</u>	<u>\$4,400 27</u>	<u>\$4,927 07</u>

* Deduct Patriotic Grants spread over term of years and included in debenture annuities.....

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

CAPITAL EXPENDITURE CONTRASTED WITH DEBENTURE ISSUES.

FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

SEWERS, WATERWORKS, DRAINS AND SIDEWALKS.

<i>To Expenditure on Waterworks</i>		13,236 16
Year 1917.....	347 24	
“ 1918.....	1,158 20	
“ 1919.....	11,730 72	
	<u>13,236 16</u>	
<i>By Debentures Issued</i>		13,088 01
By-law 1364—1919.....	12,900 00	
“ 1386—1919.....	11,514 00	
“ 1413—1920.....	5,574 01	
	<u>29,988 01</u>	
Less paid over to Waterworks Commission in 1919	16,900 00	
	<u>13,088 01</u>	
<i>To Expenditure on Sewers, Drains and Walks</i>		77,303 83
Year 1917—Main.....	15,583 96	
House.....	6,984 50	
Drains and Walk.....	12,378 47	
Walks.....	4,340 88	
1918—Drains and Walks.....	7,743 59	
House.....	2,824 67	
Main.....	1,642 45	
Walks.....	712 85	
1919—House.....	848 88	
Drains and Walks.....	2,991 52	
1920—House.....	2,671 85	
Drains.....	7,970 65	
Main.....	72 00	
1921—House.....	3,913 47	
Main.....	6,424 09	
	<u>77,303 83</u>	
<i>By Debentures Sold</i>		68,462 55
By-law 1268—1917.....	15,585 00	
1281—1917.....	5,794 18	
1338—1918.....	23,120 29	
1380—1919.....	10,203 09	
1424—1920.....	4,555 64	
1461—1921.....	9,204 35	
	<u>68,462 55</u>	
<i>By Commutations</i>		884 05
Dept. of Railways and Canals.....		
Walk at Foster's Lock, 1918.....	190 08	
Concrete Walks 1917-1921.....	693 97	
	<u>884 05</u>	
<i>By Sewer Connection, Material Sold</i>		3,293 65
Year 1917.....	1,621 04	
1918.....	544 86	
1919.....	430 35	
1920.....	304 22	
1921.....	393 18	
	<u>3,293 65</u>	
<i>By Difference</i> —not out of General Town Rate.....		4,811 73
	<u>\$90,539 99</u>	<u>\$90,539 99</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

CAPITAL EXPENDITURE CONTRASTED WITH DEBENTURE ISSUES.

FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

NEW FIRE HALL AND EQUIPMENT.

<i>To Expenditure</i>		18,133 53	
Year 1920—Building.....	4,990 27		
1920—Equipment.....	10,157 50		
1921—Building.....	2,985 76		
	<hr/>	18,133 53	
<i>By Debentures Sold 1920—By-law 1419</i>			25,000 00
<i>To Difference—Used for General Town purposes</i>		6,866 47	
		<hr/>	<hr/>
		\$25,000 00	\$25,000 00

GOVERNMENT DRAIN.

<i>To Expenditure—Year 1917</i>		3,863 08	
<i>By Contribution—Dept. of Railways and Canals</i>			2,345 00
<i>By Difference—Met out of General Town Rate</i>			1,518 08
		<hr/>	<hr/>
		\$3,863 08	\$3,863 08

ELGIN CREEK.

<i>To Expenditure</i>		6,661 80	
Year 1919.....	4,914 07		
1920.....	849 01		
1921.....	898 72		
	<hr/>	6,661 80	
<i>By Contributions Paid</i>			
Canadian Pacific Railway, 1920.....			2,010 00
Township of Montague, 1920.....			775 00
<i>By Amount authorized to be levied by special assessment on ratepayers in seven years—By-law 1365</i>			1,405 00
<i>By Difference—net out of General Town Rate</i>			2,471 80
		<hr/>	<hr/>
		\$6,661 80	\$6,661 80

SUBURBAN ROADS.

<i>To Expenditure</i>		13,497 97	
Year 1920.....	5,777 50		
1921.....	7,720 47		
	<hr/>	13,497 97	
<i>By Debentures Sold</i>			11,500 11
By-law No. 1440—1920.....	5,538 58		
1456—1921.....	5,961 53		
	<hr/>	11,500 11	
<i>By Levies, Collector's Rolls</i>			3,682 86
Year 1920.....	1,840 29		
1921.....	1,842 57		
	<hr/>	3,682 86	
<i>To Difference—Used for General Town purposes</i>			1,685 00
		<hr/>	<hr/>
		\$15,182 97	\$15,182 97

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF TOWN OFFICIALS FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

	1917	1918	1919	1920	1921	1922
Mayor.....	J. F. Montgomery..	Dr. W. S. Murphy.	Dr. W. S. Murphy.	Dr. W. S. Murphy..	W. H. Code.....	W. H. Code.....
Treasurer	J. A. Lewis.....	J. A. Lewis.....	J. A. Lewis.....	J. A. Lewis.....	J. A. Lewis.....	J. A. Lewis.....
Clerk.....	J. A. Lewis.....	J. A. Lewis.....	J. A. Lewis.....	J. A. Lewis.....	J. A. Lewis.....	J. A. Lewis.....
Collector.....	John Rath.....	John Rath.....	John Rath.....	John Rath.....	John Rath.....	John Rath.....
Assessor.....	Wm. Hyndman.....	Wm. Hyndman.....	A. L. Conners.....	John Davis.....	Jas. B. Lyle.....	Jas. B. Lyle.....
Auditors.....	H. H. Laying.....	H. H. Laying.....	H. H. Laying.....	Dennison & Holcomb.	Jas. D. Grant.....	Jas. Grant.....
	J. E. Keir.....	W. J. Miller.....	W. J. Miller.....		Fred J. Hill.....	Fred J. Hill.....
Town Engineer.....	S. B. Code.....	S. B. Code.....	S. B. Code.....	S. B. Code.....	S. B. Code.....	S. B. Code.....
Medical Health.....	Dr. C. L. Easton.....	Dr. C. L. Easton.....	Dr. C. L. Easton.....	Dr. C. L. Easton.....	Dr. C. L. Easton.....	Dr. H. A. Kerfoot
Magistrate.....	B. E. Sparham.....	B. E. Sparham.....	B. E. Sparham.....	B. E. Sparham.....	B. E. Sparham.....	B. E. Sparham.....
Chief Constable.....	G. A. Phillips.....	G. A. Phillips.....	G. A. Phillips.....	G. A. Phillips.....	G. A. Phillips.....	G. A. Phillips.....
Public Library						
Director.....	W. E. Halpin.....	J. J. Marsh.....	R. Girouard.....	Wm. Halpin.....	J. J. Marsh.....	R. Girouard.....
Councillors.....	J. E. Burns.....	J. E. Burns.....	J. E. Burns.....	John Craine.....	C. B. Houston.....	
	A. G. Boyd.....	John Craine.....	C. H. Crozier.....	C. H. Crozier.....	C. W. McBridge.....	
	J. Craine.....	W. H. Code.....	C. H. Church.....	W. H. Code.....	D. H. Gemmell.....	
	M. F. Davidson.....	M. F. Davidson.....	J. Davidson.....	W. J. Miller.....	A. Leacock.....	
	D. C. Healy.....	John Davidson.....	D. C. Healy.....	John Ower.....	J. E. Norris.....	
	W. J. Miller.....	D. C. Healy.....	D. C. Healy.....	John Ower.....	C. A. Paterson.....	
	Dr. Murphy.....	John Ower.....	John Ower.....	John Ower.....	W. M. Warden.....	
	W. Warden.....	John Ower.....	I. T. Pearson.....	A. G. Young.....	I. E. Smith.....	
	W. H. Code.....	J. T. Pearson.....	W. Warden.....	R. Running.....	W. M. Warden.....	
	R. Running.....	Thos. Sloan.....	A. G. Young.....	M. F. Davidson.....	A. G. Young.....	
Committees.....	Cemetery.....	A. G. Boyd.....	M. F. Davidson.....			
	Board of Health.....					
	Court of Revision.....					
	Street.....					
	Police.....					
	Suburban & Good Roads					
	Property.....					
	Relief.....					
	Reception.....					
	Finance.....					
	Printing.....					
	Railway.....					

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS
LIST OF SALARIES PAID FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.
 AS CONTAINED IN SALARY COLUMN OF CASH BOOKS.

<i>Office</i>	<i>Name of Employee</i>	1917	1918	1919	1920	1921
Auditors.....	H. H. Laying.....	75 00	85 00	85 00	90 00	90 00
	John Kerr.....	75 00	85 00	85 00		
	W. J. Miller.....					
	R. B. Ballantyne.....				90 00	
	Denison and Holcomb—part.....					1,035 04
Assessors.....	W. Ilyndman.....	400 00	450 00			
	A. L. Connors.....			500 00		
	John S. Davis.....				525 00	
	J. B. Lyle.....					525 00
Clerk and Treasurer.....	Jas. A. Lewis.....	1,504 00	1,603 00	1,803 00	1,803 00	2,103 00
Collector.....	John Kath.....	700 00	700 00	800 00	1,000 00	1,200 00
Magistrate.....	B. E. Sparham.....	800 00	800 00	800 00	800 00	800 00
Messages.....	Officials' Telephones.....	50 66	65 00	65 48	72 27	77 43
Fuel Controller.....	W. B. Shields.....		75 00	75 00		
Police.....	H. A. Phillips.....		1,050 00	1,205 00	1,380 00	1,395 75
	R. Evox.....	604 00	735 00			
	Wm. McGillivroy.....	135 00	11 50	60 25	156 50	47 50
	Thos. McBurnie.....	75 64				
	John Watts.....	15 75	7 55	9 85	22 10	90
	C. J. Downey.....	77 60	83 00	203 50	137 50	129 40
	Gordon Hay.....	1 25	3 00	9 00	11 00	119 90
	M. Barric.....	1 25	2 00			
	H. Hawkins.....		2 50			
	J. F. Montgomery.....		83 00	160 00	131 51	120 00
	Bradley Edmunds.....		22 00			
	John Lees.....		68 55	1,125 00	1,150 00	1,200 00
	John Willoughby.....		9 00			
	H. McFadden.....			2 00		
	L. A. Wilson.....			2 40		
	W. S. Murphy.....			4 00		
	Phillip Dawsett.....				4 00	
	Marshall Vaness.....					13 50
	Bootes & Bowery.....					3 65
	Robt. Lockhart.....					2 00
	Scott & Foster.....					18 00
Engineer.....	S. B. Code.....					10 00
		\$5,415 15	\$5,940 10	\$6,994 48	\$7,372 88	\$8,821 07

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF SALARIES INCLUDED IN OTHER ACCOUNTS FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

Office.	Name of Employee.	1917	1918	1919	1920	1921
Board of Health.....	Dr. C. L. Easton.....	200 00	200 00	425 00	250 00	500 00
	W. J. Ragsdale.....				75 00	100 00
Fire Department.....	Gordon Day.....	1,150 00	1,875 00	1,825 00	1,825 00	1,689 60
	Fire Brigade.....	125 00	40 00			28 00
Town Engineer.....	S. B. Code—Walks.....	347 50	227 00	196 00	286 00	526 00
	House Sewers.....	290 00	152 50	136 00	409 00	130 00
	Local Improvements.....	291 25	604 00	310 00	72 00	242 00
	Main Sewers.....	99 00				
	Government Drain.....		54 00	8 00	188 00	
	Streets.....		16 00	149 85	30 00	
	Miscellaneous.....			192 60		16 00
	Waterworks.....					104 00
	Elgin Creek.....					
		<u>\$2,502 75</u>	<u>\$3,168 50</u>	<u>\$3,242 45</u>	<u>\$3,155 00</u>	<u>\$3,435 60</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE CASH STATEMENT FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

	<i>Receipts.</i>				
	1917	1918	1919	1920	1921
Cash on hand, 1st January.....	8,505 69	40,739 95	.....	.....	2,721 37
Tax Collector.....	.....	.....	.....	.....	.....
Real and Personal Levies.....	88,551 19	97,651 35	11,476 62	113,462 74	156,302 82
Local Improvements.....	12,028 93	12,703 74	13,253 98	13,291 22	7,922 24
Arrears.....	6,393 45	6,451 22	7,760 63	9,932 85	.....
Street and Sprinkling.....	240 69	222 30	223 02	226 83	.....
Interest on Arrears.....	302 46	279 46	397 85	444 53	427 71
Elgin Creek.....	.....	.....	.....	202 40	.....
Bank Loans.....	84,000 00	111,000 00	87,571 38	119,700 00	113,800 00
Cemetery.....	244 00	228 00	306 00	164 00	246 00
Dog Tax.....	323 50	303 20	332 80	366 20	475 60
Debtures.....	142,680 23	116,564 94	47,651 49	90,372 10	31,080 71
Fines and Fees.....	1,996 87	3,628 04	4,176 87	3,704 29	4,284 52
Interest on Debtures sold.....	78 72	703 01	211 66	132 88	5 00
Licenses.....	813 00	730 00	902 50	910 00	1,317 00
Library Fund.....	100 00	100 00	1,600 00	350 00	100 00
Market.....	375 00	375 00	390 00	390 00	390 00
Miscellaneous.....	197 53	576 46	470 54	210 45	1 75
Pool Tax.....	512 50	607 50	585 00	325 00	370 00
Provincial Government Railway Tax.....	95 50	108 10	99 50	403 70	149 20
Sewer Connections.....	1,621 04	544 86	430 35	248 17	393 18
Town Hall.....	17 00	23 00	149 00	226 00	130 00
Wood Account.....	.....	3,020 92	.....	372 75	38 25
Waterworks Commission.....	5,500 00	6,000 00	12,000 00	9,500 00	21,530 51
Street Supplies sold.....	201 00	42 49	.....	56 05	.....
Department of Railways and Canals.....	2,345 00	190 08	.....	.....	.....
Sewers and Walks—Commutations.....	341 90	.....	.....	.....	.....
County Rate of 1917 returned.....	.....	1,595 15	.....	.....	.....
Debiture premiums and interest accrued.....	.....	.....	.....	.....	.....
Hydro-Electric Commission—Debtures.....	.....	.....	.....	.....	.....
Bank Overdraft at 31st December.....	.....	4,123 42	3,553 86	.....	.....
	\$357,465 20	\$408,513 19	\$293,603 05	\$364,692 16	\$358,493 51

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE CASH STATEMENT FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

Payments.

	1917	1918	1919	1920	1921
Bank Overdraft 1st January			4,123 42	3,553 86	
Board of Health	806 01	293 83	586 69	1,050 64	977 71
Bounts—By Laws	250 00	250 00	250 00	1,050 00	350 00
Bank Loans	84,000 00	111,000 00	82,027 28	123,500 00	115,500 00
Charity	585 62	541 56	778 06	271 89	637 57
Cemetery	119 80	93 50	127 73	2,671 80	106 75
Concrete Walks	4,340 88	712 85	2,067 47	2,062 18	2,068 51
County Rate	1,760 76	3,990 30	81,774 98	86,295 24	217 39
Debentures	52,780 57	76,621 66	102 00	102 00	633 50
Elections	213 28	102 00	137 99	264 08	11,156 27
Fire Alarm	249 44	137 80	2,848 44	16,716 83	3,927 07
Fire Department	3,930 38	1,940 25	3,835 51	4,100 27	27 80
Grants and Donations	9,816 13	9,158 85	40 03	53 60	80 82
Government Drain	3,863 08		848 88	2,671 85	
Housing Commission	6,984 50	2,824 67	11,999 06	22,198 66	
House Sewers	60,000 00	102,757 71	1,020 37	2,188 51	2,063 13
Hydro Electric Commission	1,853 02	2,402 32	209 00	603 07	523 65
Interest on Bank Loans	612 10	1,251 99	2,991 82	7,970 65	26,279 76
Law Costs and Coroner's Fees	12,378 47	7,743 59	361 66	493 23	343 38
Local Improvements	450 60	368 41	206 11	58 58	322 81
Miscellaneous	257 48	36 31	1,914 07	921 04	33 00
Market	15,583 96	1,812 45	207 20	400 00	301 00
Main Sewers	215 00	207 12	1,151 33	1,496 76	1,070 41
Parks	4,216 22	1,211 71	1,400 00	2,000 00	2,025 00
Printing and Stationery	1,400 00	1,400 00	221 98	276 57	192 45
Public Library	161 25	221 98			
Pumps and Wells	3,766 57	3,723 64	6,994 48	69 80	105 75
Provincial War Tax	71 80	70 20	41,916 75	48,170 00	8,721 02
Registrar B. M. and D.	5,415 15	8,940 10	2,170 00	2,500 00	3,883 13
Salaries	30,700 00	80,950 00	1,700 00	2,500 00	
Schools	1,879 00	1,700 00	133 85	219 75	
Public	151 75	274 48	4,253 80	4,281 62	1,240 00
Separate	5,066 50	4,318 34	3,308 88	8,735 36	11,269 67
Street Maintenance	4,557 45	8,558 15			7,720 17
Streets Maintenance			13 34		30 70
Suburban Roads	71 48		2,451 93	1,591 38	1,182 44
Tax Rebates	867 93	80 35	362 05	495 00	335 00
Town Hall					
Travelling					

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE CASH STATEMENT FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.—Continued.

	1917	1918	1919	1920	1921
Waterworks Commission.....	347 24	1,159 20	29,049 55	599 67	1,253 81
Wood Account.....	.....	3,348 90	.....	333 58	83 98
Mother's Allowance.....	.....	.....	.....	.....	1,390 00
Public Receptions.....	.....	.....	.....	.....	455 26
New Steam Roller.....	.....	.....	.....	.....	1,814 00
Creditors.....	.....	.....	.....	.....	1,535 60
Cash balance, 31st December.....	40,739 95	.....	.....	2,721 37	7,159 39
	<u>\$357,465 20</u>	<u>\$408,513 19</u>	<u>\$293,603 05</u>	<u>\$364,692 16</u>	<u>\$358,493 51</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

TOWN TREASURER.

RECONCILIATION OF TOWN CASH BOOK WITH BANK PASS BOOKS
AS AT 31ST DECEMBER, 1921.

Balance at 31st December, 1921, in Current Account, as per Union Bank of Canada Certificate.....	146 45
Add Hydro-Electric Power Commission note charged to Town Account in error.....	10,000 00
	10,146 45
Less Local Improvement Account—overdraft.....	788 33
	9,358 12
Less Outstanding Cheques.....	2,198 73
Number 616.....	2 00
" 622.....	5 94
" 656.....	5 50
" 657.....	27 30
" 659.....	37 40
" 661.....	10 77
" 664.....	4 50
" 668.....	152 59
" 669.....	279 91
" 670.....	117 70
" 681.....	1,200 00
" 685.....	100 00
" 690.....	151 01
" 691.....	104 11
	2,198 73
Balance 31st December, 1921, as shown by Town Cash Book.....	\$7,159 39

LIST OF ACCOUNTS PAYABLE 31ST DECEMBER, 1921.

<i>Name of Creditor.</i>	<i>Amount</i>	<i>Total</i>	<i>Account Chargeable</i>
Record News Press.....	39 75		
Municipal World.....	16 68		
		56 43	Printing.
Peterborough Children's Aid.....	56 00		
Consumer's Coal Company.....	2 86		
Canton Cafe.....	10 10		
Picton Industrial School.....	30 50		
H. J. Clark.....	7 48		
		106 94	Charity.
Provincial Treasurer.....	197 50		
		197 50	Mother's Allowance.
American LaFrance Fire Engine Company...	42 63		
		42 63	Fire Dept. Maintenance
Canadian Pacific Railway Telegraph.....	1 67		
		1 67	Board of Health.
Pay Roll No. 3.....	13 40		
		13 40	Streets Maintenance.
		\$418 57	

These not in books.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

RECONCILIATION OF PAY ROLL ACCOUNT WITH BANK PASS BOOK.
AS AT 31ST DECEMBER, 1921.

Balance as per Bank Pass Book 31st December, 1921.....		77 08	
Add amount to be rendered from Town Treasurer to replace monies paid from this account.....			41 62
Interest on overdraft, Sept., 1921.....	02		
Cheques paid on 1922 payrolls.....	45 60		
.....	6 40		
.....	6 40		
.....	12 00		
.....	7 20		
.....	13 60		
	<u>45 60</u>		
Item paid Canadian Cooperage Co. from this account for relief, 14th December, 1921.....		5 00	
		<u>50 62</u>	
Less amount deposited in excess of payroll total, 1920.....		9 00	
		<u>41 62</u>	
Outstanding Cheques, 31st December, 1921.....			118 70
.....	35 00		
.....	3 20		
.....	3 20		
.....	14 20		
.....	32 00		
.....	16 40		
.....	3 20		
.....	6 00		
.....	2 50		
.....	3 00		
	<u>118 70</u>		
		<u>\$118 70</u>	<u>\$118 70</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

DECLARATION OF SAMUEL B. CODE, TOWN ENGINEER, 8TH NOVEMBER, 1922.

Administered usual form of oath.

1. Q. What is your name?
A. Samuel B. Code.
2. Q. You now hold the office of engineer of the Town of Smith's Falls?
A. Not exactly. The town pays me for what work I may do. Consulting engineers are sometimes called in for work of a special nature.
3. Q. Were you not appointed to the office of Town Engineer by by-law in 1907?
A. Yes.
4. Q. Do you not pass on all construction work done for the town?
A. I supervise the construction work for sewers, drains and concrete walks. I have nothing to do with the street work, the street foreman, Mr. Willoughby does that.
5. Q. But when constructing new streets, you finally pass on the work done?
A. Yes.
6. Q. Some street work was done during the last two years with crushed stone, did you supervise that work?
A. No.
7. Q. Are you the owner of the Rideau Construction Company?
A. Well, yes. The firm is registered, and I am the sole owner.

DECLARATION OF C. A. PATTERSON, M.D.

Administered the usual form of oath.

1. Q. What is your name?
A. Claude A. Patterson.
2. Q. You are now chairman of the Finance Committee of the town of Smith's Falls?
A. I am.
3. Q. You were a member of the Council in 1921?
A. I was and also in 1922.
4. Q. Are you a director of Northern Buttons Limited of the town of Smith's Falls?
A. I am.
5. Q. How long have you held this position?
A. Since its inception.
6. Q. What date was that?
A. Couldn't tell exact date of charter. Somewhere in May, 1922 I think.

INSURANCE POLICIES ON TOWN PROPERTIES AT 31ST DECEMBER, 1921.

Property Insured	Amount of Policy	Name of Company	Policy No.	Expiry Date
Market Building.....	2,250 00	Alliance Assurance Co., Ltd..	2740677	3 Sept., 23
Fire Engine.....	6,000 00	Guardian Assurance Co., Ltd	4987116	20 Nov., 23
Town Hall.....	5,000 00	North British & Mercantile..	425912	24 Mar., 23
Fire Equipment.....	1,500 00	Northern Assurance Co.....	5128919	1 Mar., 24
Stable and Equipment...	700 00	North British & Mercantile..	010331	12 May, 23
	<u>\$15,450 00</u>			

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

PUBLIC SCHOOL BOARD IN ACCOUNT WITH TOWN.

1917

By Levy for general purposes at 5.6 Mills.....		19,461 01
“ Levy for debenture purposes at 1.9 Mills.....		6,478 90
“ Contribution by Separate School Supporters.....		78 30
To Debenture rate for Collegiate Institute included in above levy...	4,250 80	
“ Public School debenture instalments due.....	2,306 40	
“ Cash paid to Public School Treasurer.....	19,500 00	
By amount overpaid by town.....		38 99
	<u>\$26,057 20</u>	<u>\$26,057 20</u>

1918

By Levy for general purposes at 5.7 Mills.....		19,680 35
“ Levy for debenture purposes at 2.1 Mills.....		7,177 15
“ Contribution by Separate School Supporters to debenture rate...		67 74
To Debenture rate for Collegiate Institute included in above levy...	4,043 26	
“ Public School debenture instalments due.....	3,201 63	
“ Discount on debentures sold under By-law 1309	563 13	
“ Cash paid to Public School Treasurer.....	23,490 00	
By amount overpaid by town.....		4,372 78
	<u>\$31,298 02</u>	<u>\$31,298 02</u>

1919

By Levy for general purposes at 8.3 Mills.....		28,276 83
“ Levy for debenture purposes at 2.3 Mills.....		7,755 24
“ Contribution by Separate School Supporters to debenture rate...		68 68
To Debenture rate for Collegiate Institute included in above levy...	4,622 29	
“ Public School debenture instalments due.....	3,201 63	
“ Cash paid to Public School Treasurer.....	28,297 60	
“ Pay Roll items.....	16 25	
By amount overpaid by town.....		37 02
	<u>\$36,137 77</u>	<u>\$36,137 77</u>

1920

By Levy for general purposes at 7.5 Mills.....		25,585 78
“ Levy for debenture purposes at 2.3 Mills.....		7,765 80
“ Contribution by Separate School Supporters to debenture rate...		76 04
To Debenture rate for Collegiate Institute included in above levy...	4,640 21	
“ Public School debenture instalment due.....	3,201 63	
“ Cash paid to Public School Treasurer.....	25,495 00	
“ “ “ “ “ “ Union Bank Note.....	5,000 00	
By amount overpaid by town.....		4,909 22
	<u>\$38,336 84</u>	<u>\$38,336 84</u>

1921

By Levy for general purposes at 10.65 Mills.....		36,161 31
“ Levy for debenture purposes at 2.23 Mills.....		7,467 99
“ Contribution by Separate School Supporters to debenture rate...		84 07
To Debenture rate for Collegiate Institute included in above levy...	4,350 43	
“ Public School debenture instalments due	3,201 63	
“ Cash paid to Public School Treasurer.....	31,250 00	
“ Waterworks charge for water supplied.....	326 58	
“ Amount shortpaid to School Board.....	4,584 73	
	<u>\$43,713 37</u>	<u>\$43,713 37</u>

SUMMARY

Year 1917—Debit balance.....		38 99
“ 1918— “ “		4,372 78
“ 1919— “ “		37 02
“ 1920— “ “		4,909 22
“ 1921—Credit “		4,584 73
By amount overpaid to Public School Board in five years.....		4,773 28
	<u>\$9,358 01</u>	<u>\$9,358 01</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COLLEGIATE INSTITUTE IN ACCOUNT WITH TOWN.

1917

By Levy for general purposes at 27 Mills.....		10,052 56	
“ Levy on Public School Supporters for debentures rate.....		4,250 80	
“ Levy on Separate “ “ “ “ “		382 11	
To Debenture instalments due.....	4,553 59		
“ Cash paid to Collegiate Institute Treasurer.....	10,000 00		
“ Amount shortpaid to School Board.....	131 88		
		<u>\$14,685 47</u>	<u>\$14,685 47</u>

1918

By Levy for general purposes at 4 Mills.....		14,894 54	
“ Levy on Public School Supporters for debenture rate.....		4,043 26	
“ Levy on Separate “ “ “ “ “		354 94	
To Debenture instalments due.....	4,838 47		
“ Cash paid to Collegiate Institute Treasurer.....	15,460 00		
By amount overpaid to School Board.....		1,005 73	
		<u>\$20,298 47</u>	<u>\$20,298 47</u>

1919

By Levy for general purposes at 3.7 Mills.....		13,621 86	
“ Levy on Public School Supporters for debenture rate.....		4,622 29	
“ Levy on Separate “ “ “ “ “		368 40	
To Debenture instalments due.....	4,838 47		
“ Cash paid to Collegiate Institute Treasurer.....	13,602 40		
“ Amount shortpaid to School Board.....	171 68		
		<u>\$18,612 55</u>	<u>\$18,612 55</u>

1920

By Levy for general purposes at 3.5 Mills.....		13,004 53	
“ Levy on Public School Supporters for debenture rate.....		4,640 21	
“ Levy on Separate “ “ “ “ “		401 46	
To Debenture instalments due.....	4,838 47		
“ Cash paid to Collegiate Institute Treasurer.....	17,975 00		
“ Amount overpaid to School Board.....		4,767 27	
		<u>\$22,813 47</u>	<u>\$22,813 47</u>

1921

By Levy for general purposes at 6.35 Mills.....		23,712 48	
“ Levy on Public School Supporters for debenture rate.....		4,350 43	
“ Levy on Separate “ “ “ “ “		440 54	
To Debenture instalments due.....	4,838 47		
“ Cash paid to Collegiate Institute Treasurer.....	19,450 00		
“ Waterworks charge for water supplied.....	116 94		
“ Amount shortpaid to School Board.....	4,098 04		
		<u>\$28,503 45</u>	<u>\$28,503 45</u>

SUMMARY

Year 1917—Credit Balance.....		131 88	
1918—Debit “	1,005 73		
1919—Credit “		171 68	
1920—Debit “	4,767 27		
1921—Credit “		4,098 04	
By amount overpaid to Collegiate Institute in five years.....		1,371 40	
		<u>\$5,773 00</u>	<u>\$5,773 00</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

SEPARATE SCHOOL BOARD IN ACCOUNT WITH TOWN.

<i>1915</i>			
By Levy on assessment of \$335,893. at 7.8 Mills			2,622 94
To Debenture rate chargeable for Collegiate Institute.....	409 75		
“ Debenture rate chargeable for Public School debenture issued prior to 31st December, 1914.....	83 97		
“ Cash paid to Separate School Treasurer.....	2,108 00		
“ Balance owing to Separate School Board.....	21 22		
	<u>\$2,622 94</u>	<u>\$2,622 94</u>	
<i>1916</i>			
By Levy on assessment of \$335,774. at 8.1 Mills			2,719 26
To Debenture rate chargeable for Collegiate Institute.....	402 93		
“ Debenture rate chargeable for Public School debenture issued prior to 31st December, 1914.....	83 94		
“ Cash paid to Separate School Treasurer.....	2,163 69		
“ Balance owing to Separate School Board.....	68 70		
	<u>\$2,719 26</u>	<u>\$2,719 26</u>	
<i>1917</i>			
By Levy on assessment of \$313,206. at 7.5 Mills			2,349 02
To Debenture rate chargeable for Collegiate Institute.....	382 11		
“ Debenture rate chargeable for Public School debenture issued prior to 31st, December 1914.....	78 30		
“ Cash paid to Separate School Treasurer.....	1,879 00		
“ Balance owing to Separate School Board.....	9 61		
	<u>\$2,349 02</u>	<u>\$2,349 02</u>	
<i>1918</i>			
By Levy on assessment of \$270,947. at 7.8 Mills			2,113 37
To Debenture rate chargeable for Collegiate Institute.....	354 94		
“ Debenture rate chargeable for Public School debentures issued prior to 31st December, 1914.....	67 74		
“ Cash paid to Separate School Treasurer.....	1,700 00		
“ Balance owing by Separate School Board.....		9 31	
	<u>\$2,122 68</u>	<u>\$2,122 68</u>	
<i>1919</i>			
By Levy on assessment of \$274,738. at 10.6 Mills			2,912 21
To Debenture rate chargeable for Collegiate Institute.....	368 40		
“ Debenture rate chargeable for Public School debentures issued prior to 31st December, 1914.....	68 68		
“ Cash paid to Separate School Treasurer.....	2,470 00		
“ Balance owing to Separate School Board.....	5 13		
	<u>\$2,912 21</u>	<u>\$2,912 21</u>	
<i>1920</i>			
By Levy on assessment of \$304,144. at 9.8 Mills			2,980 61
To Debenture rate chargeable for Collegiate Institute.....	401 46		
“ Debenture rate chargeable for Public School debentures issued prior to 31st December, 1914.....	76 04		
“ Cash paid to Separate School Treasurer.....	2,500 00		
“ Balance owing to Separate School Board.....	3 11		
	<u>\$2,980 61</u>	<u>\$2,980 61</u>	
<i>1921</i>			
By Levy on assessment of \$336,291. at 12.88 Mills			4,331 42
To Debenture rate chargeable for Collegiate Institute.....	440 54		
“ Debenture rate chargeable for Public School debenture issued prior to 31st December, 1914.....	84 07		
“ Cash paid to Separate School Treasurer.....	3,806 81		
“ Waterworks charge for water supplied.....	76 32		
“ Balance owing by Separate School Board.....		76 32	
	<u>\$4,407 74</u>	<u>\$4,407 74</u>	

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

SEPARATE SCHOOL BOARD IN ACCOUNT WITH TOWN.

SUMMARY

Year 1915—Credit Balance.....		21 22
1916— “ “		68 70
1917— “ “		9 61
1918—Debit “	9 31	
1919—Credit “		5 13
1920— “ “		3 11
1921—Debit “	76 32	
Net Result—amount owing to Separate School Board.....	22 14	
	<hr/>	
	\$107 77	\$107 77
	<hr/>	<hr/>

LIST OF TAXES WRITTEN OFF IN 1918.

Roll No.	Year Owing	Name	Amount
544	1911	Durant, M. C.....	17 29
1492	“	Cahill, John.....	9 23
2276	“	McGillivray, Wm.....	38 45
1725	1912	Martin, G. T.....	16 35
1578	1915	Ross & Co.....	5 38
497	“	Forrest, J. W.....	6 98
766	“	Clint, J. B.....	37 43
785A	“	Brinkman, J.....	18 58
821	“	Rideau Garage.....	8 80
903	“	O'Reilly, C.....	167 97
914	“	Salter, Adam J.....	108 07
924	“	McGuirl, W. H.....	7 69
939	“	Morrow, M. H.....	30 73
1200	“	Kelly, John H.....	4 89
1293	“	Ross & Co.....	9 78
1302	“	Green, W. J.....	5 86
1314	“	Arkell, Bessie M.....	9 78
1316	“	Montgomery, V. E.....	5 59
1319	“	Halpenny, D. M.....	2 10
1325	“	Allen, A.....	33 53
1356	“	Tompkins, John.....	13 19
1359	“	Dillabough, E.....	2 79
1437	“	Allen & Hourigan.....	7 31
1456	“	McNichol, H. J.....	2 79
1535	“	Sloan, Thos.....	132 71
1691	“		
1894	“	Aboud, Geo.....	5 44
2137	“	DeLaney, J. F.....	65 66
2166	“	Broaghan, Pat.....	2 94
197	1917	O'Reilly, Chas.....	126 50
212	“	Salter, A. J.....	91 56
794	“	Clint, J. B.....	33 51
920	“	Duncan, J. G.....	4 43
650	“	Groth, D. A. C.....	6 33
1268	“	Percy, Effie.....	4 43
1283	“	Sloan, E. & Co.....	170 45
1496	“	Cullen Bros.....	7 59
1599	“	L.O.L. No. 88.....	3 48
1743	“	Dowsell, W. A.....	9 31
1765	“	Ross, Geo. & Co.....	7 97
2098	“	DeLaney, J. F.....	55 66
2241	“	Intercolonial Harvester Co.....	4 43
2852	“	Giroward, R.....	3 09
			<hr/>
			\$1,306 05
Total Taxes written off.....			1,319 74
Amounts as per previous list.....		1,306 05	
Interest on arrears disallowed by Judge as per list 85.....		13 69	
		<hr/>	<hr/>
		\$1,319 74	\$1,319 74
		<hr/>	<hr/>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.
TAXES WRITTEN OFF IN 1918.—EXPLANATION OF DIFFERENCE.
LIST OF AMOUNTS OF INTEREST DISALLOWED BY JUDGE.

Roll No.	Year Owing	Name	Street	Lot No.	Amount
x 802	1913	Layng, Henry.....	George.....	Pt. 73.....	2 23
802	1914	Layng, Henry.....	George.....	Pt. 73.....	1 59
260	1915	McCallum, J. S.....	Brockville.....	Pt. blk. 258.....	4 62
465	1915	Layng, Henry.....	George.....	Pt. 73-74.....	1 01
2415	1915	Layng, Henry.....	McCann.....	74.....	1 05
319	1916	McCallum, J. H.....	Brockville.....	Pt. 258.....	2 20
436	1916	Layng, Henry.....	George.....	W. 47.....	48
2097	1916	Layng, Henry.....	McCann.....	74.....	51
					\$13 69

x N.B.—802 means local improvement levy book No. 2, Roll No. 80

LIST OF TAXES WRITTEN OFF IN 1919.

Roll No.	Year Owing	Street	Lot No.	Name	Amount
2376	1915	Mary.....	N. 67.....	McGee, Edward.....	2 46
600	1917	James.....		Citizens Electric Co.....	111 32
1068	1917	William.....	112.....	Balfe, Mitchell.....	17 20
659	1918	Main.....	Pt. 24.....	Abass, Jas.....	20 95
886	"	Russell.....	235.....	Johnston, Wm.....	34 20
1933	"	Carthage.....	Block B.N.....	Electric Power Co., Smith's Falls.....	431 78
1345	"	Main.....	E. pt. 5.....	Morse, S. G.....	31 91
1354	"	Main.....	Pt. 183-184.....	Coombs, H. S.....	8 55
1819	"	Beckwith.....	Pt. 26.....	Bell, David.....	28 50
2782	"	East Russell.....	122-3-4.....	Smith, J. Wesley.....	5 35
3003	"	Winnifred.....	140.....	Porter, James.....	1 42
500	"	James.....		Citizens Electric Co.....	228 00
554	"	John W.....	302.....	Grothe, A. C.....	14 25
					\$935 89

LIST OF TAXES WRITTEN OFF IN 1921.

Roll No.	Year Owing	Street	Lot No.	Name	Amount
125	1919	Beckwith.....	Pt. 252-3.....	Bradford, Crawford.....	20 09
1313	"	William.....	Station and Yard.....	Can. Nat. Ry. Co.....	3 57
1213	"	Catharine.....	41.....	Ryen, Mathew.....	8 50
1354	"	Main.....	N.E. pt. 5.....	Johnston, Wm.....	39 93
1521-1522	"	Rideau Ave. W.....	Blk. B.K.....	Ryan, Mathew.....	70 85
1647	"	William.....	N. pt. 214.....	Lee, Sam.....	11 26
1678	"	William.....	N.E. pt. 103.....	Patterson, Frank J.....	11 26
2817	"	Russell E.....	122-3-4.....	Smith, I. Wesley.....	13 41
2516	"	Mary S.....	121.....	James, Stephen H.....	7 08
502	1920	Jason.....	Pt. Jason Island.....	Foster, Adam.....	24 38
643	"	Main.....	Pt. 22.....	Miller, Mrs. Fletwood.....	10 24
707	"	".....	S. pt. 93.....	Corbett, Ross A.....	11 95
819	"	Mill.....	S.E. pt. 27.....	Dowsell, Wm.....	7 96
1080	"	Beckwith.....	C. pt. 218.....	Edwards, J. T.....	16 51
1112	"	Beckwith.....	N. pt. 96.....	Wiseman, A.....	55 25
"	"	".....		Madden, Dr. E. D.....	10 57
1309	"	Main.....	N.W. 6.....	Hunter, R. N.....	19 34
1404	"	Market.....	N.E. 102.....	Crate Fuel Co.....	8 26
1454	"	Queen.....	5.....	Knaff, Fred.....	3 25
1548	"	Simpson.....	Pt. 3.....	Bothwell, Mrs. Newton.....	31 69
1576	"	Water.....	E $\frac{1}{2}$ 76.....	Scott, Bert.....	4 55
1734	"	Beckworth.....		English Church Cemetery.....	4 55
1735	"	".....	1 $\frac{1}{2}$ acres A.O. blk.....	Henniger, M. G.....	9 75
1850	"	Chamber.....	11.....	Harrison, F. S.....	4 55
2719	"	Russell.....	122-3-4.....	Smith, J. Wesley.....	12 19
2821	"	Smith's Falls Ave.....	35.....	Farrett, Mrs. Mary.....	12 71
					\$433 65

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF ARREARS OF TAXES AS AT 31ST DECEMBER, 1921.

Roll No.	Name	Street	Lot No.	Amount
<i>1916</i>				
2050	Fowlie, William	George W.	113-114-115	16 55
<i>1917</i>				
2379	Fowlie, William	George W.	113-114-115	159 96
3038	Perrin, Mrs. Sarah	Smith's Falls Ave.	70	15 98
3062	"	Union	7	11 11
				187 05
<i>1918</i>				
2283	Fowlie, William	George E.	113-114	176 01
2284	"	"	115	15 61
2879	Perrin, Mrs. Sarah	Smith's Falls Ave.	70	15 90
2906	"	Union	7	11 37
				218 89
<i>1919</i>				
15	McGowan, Mrs. R.	Abbott	247	19 55
835	Dowsett, William	Mill	S.E. pt. 27	9 63
943	Crate, Henry F.	Water	S. pt. 64	29 26
1238	Hydro-Electric Commission	Carthage	Gov. land	58 98
2230	Fowlie, William	George E.	113-114-115	193 33
2912	Perrin, Mrs. Sarah	Smith's Falls Ave.	70	16 03
2939	"	Union	7	11 79
				338 57
<i>1920</i>				
13	McGowan, Mrs. R.	Abbott	247	28 41
423A	McInnis, John	George W.	533-534	7 15
528	McInnis, J. D.	"	527-528-532 E. 24 ft.	75 92
552	Warren, Mrs. Eliza	Lavinia	201-202	40 77
764	Mussell, Frank	Merrick	217	17 87
771	Larkins, Patrick J.	"	S. 1/2 222	5 35
817	Preston, Anthony	Mill	49-50	10 01
862	McInnis, John D.	Quarry	439-440-441	92 95
892	Bennett, John	Russill	E 1/2 451-452	9 82
925	Crate, H. F.	Water	E. pt. 64	61 05
931	Brodie, R. J.	Water	S. pt. 539	16 97
1173	Ewart, William	Brockville	24-25	18 67
1206	Hydro-Electric Commission	Carthage	Gov. land	53 62
1290	Connell, Wm. & Bishop, F. F.	Florence	102-109	32 18
2162	Fowlie, William	George E.	113-114-115	175 76
2198	McNeil, Hamilton	Herbert	5	17 52
2258	Sister, Mrs. J. C.	John E.	S. pt. W 1/2 47 S.E. 1/2 47	2 12
2385	Connors, John	Lorne	44	4 47
2619	Hawkes, Mrs. C.	McGill	S. 1/2 81	80 68
2812	Perrin, Mrs. Sarah	Smith's Falls Ave.	70	14 58
2830	Percival, Mrs. Nancy	Thomas	50	8 49
2830	Baker, Stewart	Thomas	W. 1/2 53	16 54
2839	Perrin, Mrs. Sarah	Union	7	10 73
				801 63
<i>1921</i>				
7	Ryan, Wm. J.	Abbott	274	18 45
12	Hourigan, Bros.	"	248-249	16 30
14	McGowan, Mrs. R.	"	247	31 35
15	Hourigan, M. J.	"	S. 1/2 246	12 62
17	Hourigan, Thos.	"	N. 1/2 246	12 14
21	McClellan, Margaret	Abel	113	65 77
23	Kempffer, James H.	"	112	67 63
24	Thompson, Percy	"	N. pt. 111	28 45

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF ARREARS OF TAXES AS AT 31ST DECEMBER, 1921.

Roll No.	Name	Street	Lot. No.	Amount
<i>1921</i>				
37	Ferguson, Wm.	Abel	65	23 43
51	Czahrzynski, Byll	"	Pt. 50	41 00
54	Davis, Roy	"	46-47	24 60
63	Davis, G. A.	"	40	12 30
68	McIntosh, Mrs. J. B.	"	35	9 07
69	Gulley, Walter	"	34	31 73
74	Allport, Roy	"	29	37 22
96	De Salvo, H.	Alfred	167-168	18 45
146	Plant, Ed.	Beckwith	N.E. pt. 95	5 03
152	Webster, J. C.	"	N.E. pt. 22	14 35
188	Allport, Roy	Breckenridge	N. pt. 144	31 37
197	Saunders, Richard	"	S. pt. 137	19 97
205	Beal, Elton	"	130	6 15
209	Moag, Andrew	"	125	5 13
210	Bennet, Mideal	"	S. pt. 83	22 04
244	Davis, Geo. A.	Brockville	13	68 98
250	"	"	7	116 51
253	MacKay	"	4	54 47
258	Davis, Roy	"	49	81 02
259	Baker, Alex.	"	48	47 24
274	Ryan, M.	"	N.E. pt. blk. 258	193 95
316	McDonald, Mrs. C.	Church	W. pt. 393	85 91
317	Garrin, Mr. E. R.	"	394-395	19 72
341	Webster, J. C.	"	E. pt. 262	45 94
354	Bradshaw, W. J.	Davidson	182	65 60
361	Jenkins, H. A.	"	E. pt. 63	9 87
369	Montgomery, J. F.	Electric	505	162 32
382	Gilroy, Mrs. Ellen	Elm	W. 1/2 122-123	63 90
389	Beal, Wm.	"	212	48 95
393	McLean, Howard	"	E. 160-161	33 88
406	McDonald, James	Elmsley	539	69 18
412	St. Francis Hospital	"	W. pt. D. & B.	11 99
421	Davis, J. T.	George W.	N. pt. 534, N. pt. 533	60 06
443	Garvin, R. R.	"	S. 341-343	68 68
449	Brodie, R. J.	"	Rear 80	
			S 1/2 81-82-83	171 39
458	Ainsley, Wm.	"	N 1/2 61	27 42
496	McCann, D. C.	James	1/2 blk. B.	42 76
500	McKenzie, Alex.	Jason	Coal house	
			office dock	33 21
525	McInnis, J. D.	John W.	528	22 98
527	"	"	E. 527, W. 526	67 84
549	Hourigan, Mary	Lavinia	L. 203-204,	
			N. 203-204	50 97
551	Warren, Eliza	"	201-202	69 70
560	Hawkins, Herb.	"	E 1/2 197	18 35
563	Phillips, Annie	"	N 1/2 195	14 02
564	Lalonde, N.	"	S 1/2 195, pt. 194	47 14
565	Robb, Fred.	"	193	15 73
566	Robb, David	"	192	7 53
571	Watkins, Ed.	"	183	5 13
574	Beal, Elton	"	176	4 10
584	Patterson, Geo.	"	N 1/2 158	19 31
586	Hourigan, Mary	"	N 1/2 156-157	56 72
592	Durant & Co.	Loek	N.E. pt. Loek	11 48
593	Faulkner, Alex.	"	"	20 50
593	Wood Mill Bakery	"	"	7 18
616	Sosnick, Jos.	Lombard	243	15 64
619	Hourigan, Mary	"	245	37 11
624	Hourigan, Frank, Est.	West of Abbott		8 20
634	Warrington, Samuel	Lombard	E. pt. C.	29 15
641	Balfe & Shanks	Main	Pt. 22	10 05

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF ARREARS OF TAXES AS AT 31ST DECEMBER, 1921.

Roll No.	Name	Street	Lot No.	Amount
<i>1921</i>				
642	Miller, Mrs. Fleetwood.....	Main.....	Upstairs.....	12 92
663	Neadow, Sam.....	".....	28.....	11 48
690	Client, Mrs. J. B.....	".....	S.W. pt. 90.....	24 40
703	Girven, W. H.....	".....	E. pt. 93.....	15 07
703	Gardiner, Mrs. E.....	".....	".....	43 05
722	McDonald, Mrs. E. J.....	Mary W.....	400.....	10 71
754	O'Brian, Peter.....	Merrick.....	209.....	49 46
755	Sinott, Thos.....	".....	N. pt. 210.....	19 99
760	Ferrara, Jos.....	".....	N $\frac{1}{2}$ 212-213.....	55 66
763	Russell, Frank.....	".....	217.....	20 50
765	Salmon, Geo.....	".....	218.....	15 38
770	Larkins, Patrick.....	".....	S $\frac{1}{2}$ 222.....	6 15
773	Mansfield, W. J.....	".....	Facing Abbott W. pt. 229-280.....	2 05
779	Hourigan, U. J.....	".....	231.....	25 23
780	Code, James.....	".....	232.....	18 05
785	Flaherty, M., Est.....	".....	237.....	23 80
786	Code, Mrs. Geo.....	".....	238.....	30 75
788	Hourigan, F., Est.....	".....	239-240.....	11 28
790	Willoughby, Annie.....	".....	241, S. 242.....	22 55
801	Condie, E. R.....	Mill.....	S. 113.....	5 74
820	Hubbell, Mrs. Annie.....	".....	1st S51 Bain.....	4 10
828	McKenzie, Alex.....	".....	E $\frac{1}{2}$ 349-50.....	97 41
852	Brodie, R. J.....	Quarry.....	S. pt. 539.....	14 43
853	Brodie, Crawford.....	".....	538.....	83 09
854	Brodie, R. J., Chemical.....	".....	.....	.....
856	McInnis, J. D.....	".....	439-440-441.....	106 60
858	".....	".....	S. pt. 540.....	45 10
890	Montgomery, J. F.....	Russell.....	337.....	12 30
891	Bennett, John.....	".....	E $\frac{1}{2}$ 452-451.....	11 28
892	McDonald, James.....	".....	452-453-454.....	8 71
913	Seader, Berj.....	Water.....	58.....	02
919	Crate, H. F.....	".....	E pt. 34.....	66 13
923	Yarwood, James.....	".....	66.....	39 92
925	Watkins, Mrs. Ed.....	".....	N.W. cor. 540.....	18 45
926	Cornblatt, Max.....	".....	N. pt. 537-539.....	33 00
947	Hunter, Annie, Est.....	".....	W. pt. 48, E. 47.....	29 50
956	Keith, Mrs. M.....	William.....	111.....	136 51
993	Yarwood, Wm.....	".....	447.....	56 18
990	Plant, Ed.....	".....	S $\frac{1}{2}$ 330.....	56 67
1004	Sawford, Wesley.....	".....	.....	.....
	Sawford, Margaret.....	".....	328.....	72 69
1027	Miller, Wm.....	Bay.....	N.E. 181.....	30 44
1028	Miller, Wm.....	".....	S.E. 181.....	10 25
1043	Reid, G. H.....	".....	169.....	44 75
1053	Spithourökinis, J.....	Beckwith.....	N.W. pt. 223-4.....	14 35
1054	Scott & Foster.....	".....	".....	16 16
1067	Aneno, Jos.....	".....	S $\frac{1}{2}$ 224-3.....	192 40
1071	Hoag, A.....	".....	E. pt. 218.....	20 83
1076	Brinkman, Josiah.....	".....	S. pt. 217.....	12 20
1088	Beal, Wm.....	".....	W.E. pt. 106.....	8 61
1097	O'Hara Bros.....	".....	S. 106-107.....	8 61
	J. H. McKay & Co., Simpson, Ferguson	".....	".....	24 60
1098	".....	".....	".....	60 50
1099	".....	".....	".....	84 66
1099	".....	".....	".....	241 90
1100	".....	".....	".....	5 41
1104	Wiseman, C.....	".....	Pt. 96.....	74 73
1108	Vacant.....	".....	".....	69 70
1114	Wilson, L. A.....	".....	Upstairs S $\frac{1}{2}$ 96.....	47 15
1123	Ross, H. A.....	".....	Pt. 1-6.....	31 57
1135	Clarke, Lila.....	".....	Pt. 1.....	79 95
1139	Farmers Corp. Society.....	".....	N.W. pt. 7.....	17 94

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF ARREARS OF TAXES AS AT 31ST DECEMBER, 1921.

Roll No.	Name	Street	Lot No.	Amount
<i>1921</i>				
1174	Nerkley, Fred.....	Brockville..	21.....	49 59
1179	McInnis, J. D.....	"	25.....	19 53
1190	Ryan, M.....	Catherine..	41.....	11 10
1194	Merkley, Fred.....	"	48.....	10 25
1211	Hydro-Electric Commission	Carthage..	Govt. land..	61 50
1232	Wilson, W. A., Est.....	Church.....	E. pt. 264..	73 42
1247	O'Hara, Roy.....	Elm.....	N. pt. 11..	45 15
1253	Graham, Mrs. Annie.....	"	N.E. 23..	16 40
1302	Connell, Allman & Bishop, F.	Florence..	102-3-4-5-6-7-8-9	57 40
1308	Lyle, J. B.....	Lock.....	S. of Canal N. of Canal....	4 10
1310	Warrer, Howard.....	"	"	5 74
1313	U.F.O. Co-operative.....	"	"	38 95
"	"	"	"	12 81
1315	Warner, Howard.....	"	Land S. of River.	6 15
1316	"	"	"	6 15
1358	Best, John.....	Main.....	W. 189.....	32 98
1376	Cardiff, Wm.....	"	S.E. 196.....	6 11
1377	Dunn, Addy.....	"	S.E. 196.....	45 45
1382	Gregg, W.....	"	Pt. 99.....	3 90
1435	Lloyd, Oscar.....	Market.....	E. 207-208..	32 00
1438	Dunlop, David.....	"	N. pt. 2078..	30 36
1445	Gordon, Geo.....	Oak.....	S. pt. 11.....	26 55
1453	McKenzie, Alex.....	Queen.....	358.....	24 47
2457	McKenzie, Edward, Est.....	"	347-8-9, 350-1-2.	33 70
1475	Stewart, Mrs. Charlie.....	"	141.....	1 77
1485	Shanks, Jos.....	Rideau Ave. W.	1-2.....	60 81
1486	Frost, Edwin H.....	"	Blk. N.....	164 00
1496	"	"	1400.....	328 00
1526	Montgomery, J. F.....	Russill.....	S. pt. 222.....	160 78
1542	Simmons, E. N.....	"	E. pt. 241.....	4 41
1562	Wood, R. J.....	Water.....	W. pt. 8.....	12 75
1585	Healy, D. C., Est.....	"	178.....	24 60
1586	"	"	N. 178.....	26 65
1625	Jarvis, Julia and Laura.....	"	N. pt. 158-159.. E. 160.....	62 52
1688	Wellington, Geo.....	Albert.....	75-76.....	6 15
1690	Code, Jno. M.....	Ann.....	83.....	21 21
1695	Smith, Mrs. Geo.....	"	88-89.....	58 45
1713	Mason, Frank.....	Annabella..	W. pt. 186 E. 94-95.....	33 36
1746	Garvin, R. R.....	Beckwith..	Pt. 31-25-26..	79 21
1768	Patterson, C. A.....	"	C.N.R. land..	5 74
1780	White, John.....	"	Sp. 10.....	43 28
1814	Phillips, H.....	Bourke.....	54.....	7 18
1823	Fitzgerald, Mrs. J.....	Casey.....	S.W. 101.....	83 94
1832	Turner, J. J.....	"	W. 179, E. 136..	7 16
1845	McGuirl, W. H.....	"	W. pt. 103.....	91 02
1850	Brennagh, Jno.....	Chamber..	Pt. 19.....	31 23
1864	McKenzie, E., Est.....	"	276.....	14 61
1870	Row, J. L.....	"	W. pt. 283.....	90 77
1895	Hall, Rolt B.....	"	W $\frac{1}{2}$ 349.....	27 35
1917	Symm, Michael.....	Clure.....	S. pt. 46.....	31 15
1959	Wonsowik, Alex.....	Cornelia..	23.....	18 01
1965	Muldoon, Mrs. Isabella.....	"	18.....	125 51
1970	McGillivray, Amenda.....	Daniel.....	W $\frac{1}{2}$ 26.....	66 82
1971	" James A.....	"	N.W. 29.....	58 07
1972	"	"	N.E. 29.....	58 97
1977	Brown, Jas.....	"	N.W. 20.....	53 20
1978	Drinkwater, Jas.....	"	N.E. 20.....	46 38
1999	Healy, M.....	"	S. pt. 174 N. pt. 173-4-5..	191 75
2006	Webster, Levi.....	"	106.....	51 95

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF ARREARS OF TAXES AS AT 31ST DECEMBER, 1921.

Roll No.	Name	Street	Lot No.	Amount
<i>1921</i>				
2014	Maud, Mrs. R.	Daniel	Pt. W $\frac{1}{2}$ 90-89	4 31
2021	Pratt, F. R.	"	W. pt. S.E. Cor. McGill	83 68
2037	Young, W. I.	Elmsley	S $\frac{1}{2}$ 52	51 21
2084	Miller, Wm.	"	Daniel & Elmsley N.E. Cor.	64 11
2092	Garton, J. B.	"	50	146 25
2149	Monaghan, Wm.	Elizabeth	W. pt. E $\frac{1}{2}$ 752	44 32
2187	Boland, Wm.	Empress	50	23 58
2203	Hall, John	George E.	W. pt. 107	26 61
2211	Fowlie, Wm.	"	113-114-115	193 35
2225	Mento, Phillip	"	E. pt. 90	21 83
2252	McNail, Hamilton	Herbert	5	35 13
2252	Taman, John	"	7	39 22
2254	"	"	8	13 44
2277	Rideau Supply Co.	"	N. 179 N.W. pt. 181, N.E. 180	10 87
2278	Cohen, Max.	"	29	177 14
2279	Pratt, Dr. W.	"	29	15 38
2289	Fammerton, R. A.	Helen	E. 69, W. 68	27 09
2312	Lester, Mrs. J.	John E.	N.E. pt. 47	93 08
2330	Healy, D. C.	"	23	26 65
2331	"	"	W $\frac{1}{2}$ 24	26 65
2332	"	"	E $\frac{1}{2}$ 24	26 65
2333	"	"	W $\frac{1}{2}$ 25	24 60
2334	"	"	E $\frac{1}{2}$ 25	24 60
2335	"	"	23-24-25	56 92
2350	Christie, Wm.	"	31	37 18
2355	Towes, A. E.	"	E. pt. 19	31 55
2368	Edward, Robt.	"	W. pt. 43	100 65
2389	Wills, Ed.	Johnston	N $\frac{1}{2}$ 14-15-16	26 53
2394	McEwen, Irene	"	34	7 64
2432	Loucks, Albert J.	King	7	7 65
2433	Sofer, Wm.	"	6-5	36 68
2434	Ackerley, Thos.	"	1	6 15
2444	Hawkins, Hiram	Lorne	42	7 18
2445	Connors, John	"	43-44	20 50
2447	Dillabough, Lizzie M.	"	46	3 59
2455	McNeil, Mrs.	"	46	7 18
2487	Phillips, T. E.	Mary S.	86 pt. 85	53 05
2517	Ireland, Mrs. David	Montague	N. pt. 44-5	18 53
2520	"	"	E. pt. 46	20 50
2521	"	"	N. pt. 46	26 10
2567	Neil, James	"	40	11 60
2582	Redford, Jno. M.	McCann S.	74	24 52
2587	McWade, Wm.	"	N. pt. S $\frac{1}{2}$ 76	4 31
2670	Allport, D. O.	McGill	N.M. 21	3 59
2681	McKenzie, Alex.	"	16-17	52 84
2687	Hawkes, Mrs. C.	"	S $\frac{1}{2}$ 81	90 35
2691	Duffield, Richard	"	G.	64 61
2707	McLellan, L. D.	"	S.W. 111-110	47 90
2739	McGillivray, J. H.	"	N. pt. N $\frac{1}{2}$ 31-32	47 15
2740	"	"	33	22 96
2746	Dopson, Thos.	Princess	118	38 95
2757	Harlbert, Miss J.	Queen	15 ac.	102 50
2758	McKenzie, E., Est.	"	"	225 50
2780	James Packing Co.	"	Pt. 15	4 72
2785	McCann, Geo.	Russell	121	4 10
2787	Smith, J. Wesley	"	122-123-124	13 33
2820	Allport, D. O.	Railway Ave.	16-18-19, Rear of store	12 30
2845	Elliott, Mrs. Alex.	Robina	30	6 79
2853	Luscombe, Chas.	"	S $\frac{1}{2}$ 39 N $\frac{1}{2}$ 39	20 76

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF ARREARS OF TAXES AS AT 31ST DECEMBER, 1921.

Roll No.	Name	Street	Lot. No	Amount
<i>1921</i>				
2857	Coleman, Melville.....	Stephen.....	7.....	12 30
2860	Davis, Nancy.....	".....	1.....	5 13
2877	Metcalf, Alvern.....	Smith's Falls Ave..	56-57.....	110 92
2883	Perrine, Est.....	".....	70.....	14 99
2892	Farrell, Mary.....	".....	35.....	30 09
2903	Percival, Mrs. Nancy.....	Thomas.....	E 1/2 53.....	16 54
2906	".....	".....	50.....	6 51
2910	Flindall, Lillian M.....	Thurber.....	8674 Reg. plan..	61 50
2911	Perrin, Sarah.....	Union.....	7.....	12 30
2944	Frost, Edwin H.....	William.....	15-8-159.....	41 00
2950	Ryan, Mat.....	".....	37.....	6 53
2998	McKenzie, Est.....	Winnifred.....	130.....	15 78
3011	Nolan, Fred.....	".....	S1/2 150.....	51 04
1340	Miller, Wm.....	Main.....	N.W. 181.....	53 77
				\$10,796 38

SUMMARY.

Year 1916.....	16 55
1917.....	187 05
1918.....	218 89
1919.....	338 57
1920.....	801 63
1921.....	10,796 38
<i>Total</i>	\$12,359 07

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE CASH STATEMENT OF CURRENT ACCOUNT OF PUBLIC SCHOOL BOARD FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

	1917	1918	1919	1920	1921
<i>Receipts.</i>					
Town of Smith's Falls requisitions.....	19,500 00	23,490 00	28,297 60	25,495 00	31,250 00
Township of Montague Grant.....	750 00	750 00	750 00	750 00	750 00
Government Grants—Town.....	357 87	463 35	538 58	345 76	126 14
Government Grants—Montague.....	198 75	273 52	60 00	60 00	60 00
Pupils' Fees.....	9 00	.....	.....	.....	.....
Miscellaneous.....	5 30	70 00	50 00	11 00	.....
* Bank Loans obtained.....	9,000 00	7,200 00	9,655 00	5,000 00	.....
Balance at first.....	.....	4,189 17	104 29	25 28	.....
Overdraft at end.....	.....	.....	.....	294 44	576 46
	<u>\$29,820 92</u>	<u>\$36,436 04</u>	<u>\$39,455 47</u>	<u>\$31,981 48</u>	<u>\$32,762 60</u>

	1917	1918	1919	1920	1921
<i>Expenses</i>					
Teachers' salaries—with superannuation deducted.....	16,036 24	17,306 60	19,048 74	22,477 76	24,914 92
Other salaries.....	2,430 00	2,907 82	3,268 29	3,767 00	4,636 64
Fuel.....	1,732 36	2,415 53	2,016 15	3,306 43	851 23
Light.....	63 63	61 35	75 28	74 29	82 74
Other supplies.....	151 09	673 79	382 08	263 77	245 74
Repairs.....	712 35	1,328 87	1,191 37	652 57	1,228 91
Buildings and Grounds maintenance.....	.....	33 07	183 20	145 00	57 50
Equipment.....	1,037 56	65 57	120 22	24 04	126 85
Printing and Stationery.....	114 90	7 05	213 40	32 33	113 00
Telephone.....	104 75	104 10	101 36	97 03	83 58
Insurance.....	495 88	70 00	66 00	1,333 75	120 00
Rent.....	275 00	.....	.....	.....	.....
Bank interest.....	45 45	94 00	54 10	7 51	.....
Travelling Expenses.....	25 00	65 00	55 00	.....	.....
Miscellaneous.....	37 50	.....	.....	.....	.....
Bank loans repaid.....	2,000 00	11,200 00	12,655 00	.....	.....
Overdraft at first.....	370 04	.....	.....	.....	294 44
Balance at end.....	4,189 17	104 29	25 28	.....	.....
	<u>\$29,820 92</u>	<u>\$36,436 14</u>	<u>\$39,485 47</u>	<u>\$31,981 48</u>	<u>\$32,781 60</u>

Bank loans outstanding unpaid.....	7,000 00	3,000 00	.....	5,000 00	.....
* Balance shown in Cash Book, \$380.05 O/D.....	2,810 84	113 04	32 88	O/D 286 84	O/D 568 86

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

RECONCILIATION OF CASH BOOK BALANCES AND THOSE SHOWN IN THIS STATEMENT.

1918

Cash Book balance.....	8 46	113 04
Less H. Kemp cheque, 19th Nov., 1918, paid but not entered in Cash Book.....	30	
Less error in addition of items in Cash Book 31st, December, 1918.....	8 76	
	<u>01</u>	
Less error of previous years.....	8 75	
Corrected balance.....	<u>104 29</u>	

1919

Cash Book balance.....	8 75	32 88
Less errors of 1918.....	50	
Add—error in entry of salary amount 28th November, 1919.....	1 35	
Add—error in calculation of bank interest charges.....	<u>7 40</u>	
Difference in cheque Bell Telephone, 23rd April.....	20	7 60
Corrected balance.....	<u>25 28</u>	
Public Schools balance, 31st December, 1919.....	25 28	
Collegiate Institute balance, 31st December, 1919.....	1,061 40	
	<u>\$1,086 68</u>	

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE CASH STATEMENT OF COLLEGIATE INSTITUTE FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

Receipts.

	1917	1918	1919	1920	1921
Town of Smith's Falls Requisitions.....	10,000 00	15,460 00	13,602 40	12,975 00	19,450 00
Town of Smith's Falls—coal bin debenture.....	1,200 00	.....	.....	.....	.....
Government Grants.....	2,175 19	1,177 23	1,627 09	1,406 41	1,706 29
County Grant—Lanark.....	.....	2,234 26	957 70	1,065 54	2,072 00
“ —Leeds and Grenville.....	785 70	887 26	944 67	959 42	1,490 11
“ —Carleton.....	102 81	97 48	106 60	107 82	143 75
Pupil's Fees.....	506 00	379 00	635 00	819 60	562 20
Miscellaneous.....	.....	.....	14 94	25 00	5 00
Bank Loans obtained.....	937 63	.....	.....	5,000 00	.....
Balance at first.....	2,668 84	.....	332 18	1,061 40	.....
Overdraft at last.....	.....	.....	.....	.....	.....
	<u>\$18,376 17</u>	<u>\$20,235 23</u>	<u>\$18,220 58</u>	<u>\$23,420 19</u>	<u>\$25,625 70</u>

Expenses.

Teacher's Salaries—with superannuation deducted.....	12,909 74	12,283 12	12,374 15	15,990 55	17,925 66
Other salaries.....	1,132 30	1,250 00	1,291 62	1,370 30	1,392 33
Fuel.....	1,889 91	2,263 80	1,114 20	2,544 78	847 25
Light.....	165 51	171 18	116 15	108 06	166 48
Other supplies.....	189 56	454 73	527 06	670 55	576 58
Repairs.....	177 80	122 03	838 31	879 08	1,851 90
Buildings and Grounds Maintenance.....	126 60	98 30	117 90	.....	42 35
Equipment.....	18 00	159 15	66 37	21 65	1,140 36
Printing and Stationery.....	41 35	12 50	161 32	65 64	99 32
Telephone.....	34 35	34 25	36 53	54 98	36 00
Insurance.....	292 50	65 00	.....	900 00	82 50
Bank Interest.....	.....	59 90	.....	.....	.....
Travelling.....	.....	.....	195 25	72 00	90 00
Miscellaneous.....	.....	.....	8 00	19 00	.....
Bank Loans repaid.....	.....	.....	.....	.....	.....
Examinations.....	238 55	260 25	312 32	527 25	677 12
Coal bin.....	1,160 00	.....	.....	.....	.....
Overdraft at first.....	.....	2,668 84	.....	.....	.....
Balance at end.....	.....	332 13	1,061 40	196 35	698 85
	<u>\$18,376 17</u>	<u>\$20,235 23</u>	<u>\$18,220 58</u>	<u>\$23,420 19</u>	<u>\$25,625 70</u>
Balance shown in Cash Book.....	\$2,668 84	\$332 18	\$1,061 40	\$188 75	\$691 25

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

BOARD OF EDUCATION.

LIST OF INSURANCE IN FORCE 31ST DECEMBER, 1921.

	Insured Amount	Expiry Date	Where Placed	Policy No.
Collegiate Institute				
London Assurance.....	5,000 00	13 Jan.,	1924 Furniture.....	4,316,286
Sun Insurance Office.....	5,000 00	20 Oct.,	1923 Building.....	20,835
North British & Mercantile.....	5,000 00	13 Jan.,	1924 Furniture.....	428,076
Western Assurance Company.....	5,000 00	25 Oct.,	1923 Building.....	129,581
Nova Scotia Fire Agency.....	5,000 00	21 Feb.,	1923 Furniture.....	45,048
Commercial Union.....	5,000 00	4 Oct.,	1923 Building.....	9,356,545
Alliance Assurance Co.....	10,000 00	5 Oct.,	1923 Building.....	2,756,930
Accidental Fire Insurance Co.....	20,000 00	23 Oct.,	1923 Building.....	50,585
Norwich Union Fire.....	10,000 00	3 Jan.,	1923 Building.....	6,222,953
London Assurance.....	10,000 00	23 Oct.,	1923 Buildings and Furniture.....	5,761,524
Norwich Union Fire.....	10,000 00	17 Oct.,	1923 Building.....	7,149,147
	\$90,000 00			
Aberdeen School				
Sun Fire Office.....	2,000 00	16 Nov.,	1924 Building.....	11,887,857
Guardian Assurance Co.....	5,000 00	25 Oct.,	1923 Building and Furniture.....	4,986,982
Ocean Accident.....	8,250 00	25 Oct.,	1923 Building.....	20,651
Caledonian Insurance Co.....	5,000 00	25 Oct.,	1923 Building.....	465,586
Employers' Liability Assurance.....	1,750 00	21 Feb.,	1923 Building and Furniture.....	9,308
Guardian Assurance Co.....	3,000 00	14 Jan.,	1923 Building and Furniture.....	4,540,636
	\$25,000 00			
Central School				
Western Assurance Co.....	2,500 00	25 Oct.,	1923 Building.....	129,579
Phoenix Assurance Co.....	2,500 00	12 Mar.,	1923 Building.....	8,790,263
General Fire Assurance Co.....	10,000 00	23 Oct.,	1923 Building.....	451,068
Western Assurance Co.....	6,000 00	13 Dec.,	1922 Building.....	504,399
Yorkshire Insurance Co.....	9,000 00	21 Feb.,	1923 Building and Furniture.....	1,806,910
	\$30,000 00			

Elgin School							
St. Lawrence Underwriters	10,000 00	22 Oct.,	1923	Building and Furniture	212,732		
Employers' Liability Assurance Co.	10,000 00	15 Jan.,	1923	Building	9,309		
North British & Mercantile	5,000 00	12 Jan.,	1923	Building	431,792		
Norwich Union Fire	10,000 00	12 Jan.,	1923	Building	7,772,309		
Norwich Union Fire	10,000 00	1 Nov.,	1923	Building	7,968,412		
Canada National Fire	10,000 00	22 Oct.,	1923	Building and Furniture	39,215		
Royal Exchange	5,000 00	15 Jan.,	1923	Building	4,213,399		
	\$60,000 00						
Johnston School							
Yorkshire Insurance Co.	1,500 00	21 Feb.,	1923	Building	1,806,910		
Equitable Fire & Marine	10,000 00	23 Oct.,	1923	Building	67,206		
Western Assurance Co.	2,500 00	25 Oct.,	1923	Building	129,380		
North British & Mercantile	6,000 00	13 Nov.,	1924	Building and Furniture	422,136		
	\$20,000 00						
Boiler Policy							
Travellers Indemnity Co.	\$10,000 00	20 Jan.,	1925		918,579		

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

CASH STATEMENT OF PUBLIC LIBRARY FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

Receipts.

	1917	1918	1919	1920	1921
Town Council Grant.....	1,400 00	1,400 00	1,400 00	2,000 00	2,000 00
Legislative Grant.....	173 87	167 90	189 57	207 07	206 29
Readers Tickets.....	51 00	49 90	55 25	61 93	62 25
Fines.....	28 60	27 78	38 77	49 57	49 62
Country Subscribers.....	2 50	3 00	4 50	8 50	.....
Books Registered.....	3 15	2 20	2 75	75	.....
Bank Loans raised.....	200 00	330 00	100 00	1,080 00	100 00
Cash balance at first.....	29 72	3 00	48 26	15 17	13 17
	<u>\$1,888 84</u>	<u>\$1,983 78</u>	<u>\$1,839 10</u>	<u>\$3,422 99</u>	<u>\$2,431 33</u>

Expenses.

Heat.....	364 91	255 43	352 31	373 25	459 00
Light.....	193 75	155 27	85 16	126 34	140 37
Repairs.....	52 85	12 90	44 91	114 47	71 11
Insurance.....	.....	.....	80 00	90 00	.....
General Expense.....	130 78	115 35	90 54	84 49	116 67
Interest.....	1 65	2 75	1 10	4 40	1 00
Librarians salary.....	440 00	580 00	600 00	805 00	600 00
Assistant's salary.....	122 00	53 00	73 05	72 75	76 15
Books.....	231 45	261 22	291 36	383 51	564 19
Papers and Magazines.....	101 95	126 60	136 50	135 80	257 51
Printing.....	46 50	43 00	19 00	84 99	28 40
Binding material.....	.....	.....	.....	4 82	.....
Bank Loans repaid.....	200 00	330 00	50 00	1,130 00	100 00
Cash balance at last.....	3 00	48 26	15 17	13 17	16 93
	<u>\$1,888 84</u>	<u>\$1,983 78</u>	<u>\$1,839 10</u>	<u>\$3,422 99</u>	<u>\$2,431 33</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

PUBLIC LIBRARY INSURANCE.

Policy No.	Company	Covering	Amount	Premium	Date of Expiry
64197	Equitable Fire & Marine	Building.....	7,000 00	70 00	23 Feb., 1925
8790317	Phoenix Assurance.....	Books.....	2,000 00	16 00	13 April, 1923
2740695	Alliance Assurance.....	Building.. 7,800. Fixtures....200.	8,000 00	60 00	20 Feb., 1919

HYDRO-ELECTRIC POWER COMMISSION.

COMPARATIVE BALANCE SHEET FOR FOUR YEARS ENDING 31ST DECEMBER, 1921.

<i>Liabilities.</i>	1918	1919	1920	1921
Capital Liabilities				
Debentures issued.....	150,225 00	161,225 00	184,725 00	184,725 00
Less redeemed.....	3,669 92	8,265 09	13,136 68	18,927 03
Outstanding.....	146,555 08	152,959 91	171,588 32	165,797 97
Reserves				
Debenture redeemed.....	3,669 92	8,265 09	13,136 68	18,927 03
Depreciation.....	3,375 00	8,223 00	13,392 60	19,550 00
Total Capital Liabilities and Reserves...	\$153,600 00	\$169,448 00	\$198,117 60	\$204,275 60
Current Liabilities				
Bank overdraft.....	1,259 26	5,320 38		
Bank Loan.....	10,000 00	7,500 00	7,500 00	10,000 00
Accounts Payable				
Provincial Commission for power....	3,498 43	2,652 30	22,034 65	26,224 12
Other Creditors.....	2 75		212 80	378 69
Town of Smith's Falls C/A.....	460 33	14,536 31	460 33	460 33
Town of Smith's Falls Light Account			354 17	354 17
Total Current Liabilities.....	15,220 77	30,008 99	30,561 95	37,417 31
Total.....	\$168,820 77	\$199,456 99	\$228,679 55	\$241,692 91
<i>Assets.</i>	1918	1919	1920	1921
Capital Assets				
Land.....	\$5,480 00	\$5,480 00	\$5,480 00	\$5,480 00
Buildings.....	15,308 10	15,308 10	15,308 10	14,008 10
Dams and Flumes.....	4,998 00	4,998 00	4,998 00	4,998 00
Turbines and Equipment.....	14,766 60	14,766 60	14,766 60	14,766 60
Steam Plant.....	10,545 00	10,545 00	10,545 00	10,545 00
Generators and Equipment.....	7,941 89	7,941 89	7,941 89	7,941 89
Sub-station Equipment.....		4,704 73	4,835 02	4,836 17
Distribution System.....	44,028 70	53,984 03	59,322 50	64,753 49
Line Transformers.....	10,752 82	11,744 34	13,988 19	13,990 74
Meters.....	15,107 71	17,646 29	19,195 00	20,631 06
Street Lighting Equipment.....	1,784 00	1,801 89	1,801 89	1,801 89
Miscellaneous Equipment.....	1,894 97	2,979 17	3,084 73	2,784 28
Plant purchased—residue value.....	23,053 92	21,791 99	21,766 99	21,508 20
Debenture Discount.....	5,014 60	5,106 19	5,378 37	5,378 37
Dennis McGrath—balance for house purchased.....				1,203 25
Total Capital Assets.....	\$160,676 31	\$178,798 22	\$188,412 28	\$194,627 04

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

HYDRO-ELECTRIC POWER COMMISSION.

COMPARATIVE REVENUE ACCOUNT FOR FOUR YEARS ENDING 31ST DECEMBER, 1921.

	1918	1919	1920	1921
Current Assets				
Cash on hand.....	40 00	40 00	40 00	40 00
Bank balance.....			944 37	4,006 70
Accounts Receivable				
Power and Light.....	2,898 57	3,476 62	4,538 05	4,408 97
Appliances.....	265 20	1,993 10	2,707 17	3,355 79
Provincial Commission for surplus refund.....		1,058 87	2,123 43	2,632 06
Sundry Debtors.....	12 00			22 90
Fuel on hand.....	300 00	300 00	300 00	300 00
Insurance prepaid.....	135 50	135 50	135 50	135 00
Stock of Appliances.....	2,186 82	4,171 97	8,895 97	6,838 54
Total Current Assets.....	5,838 09	11,176 06	19,683 99	21,739 96
Deficiency.....	2,306 37	9,482 71	20,583 28	25,325 91
Total.....	\$168,820 77	\$199,456 99	\$228,679 55	\$241,692 91
Income				
Current—Residential.....	12,080 77	12,980 26	18,890 21	23,971 87
“ —Commercial.....	10,443 58	8,362 83	10,970 78	12,215 50
“ —Power.....	4,344 58	12,436 33	22,495 93	24,712 09
“ —Street Light.....	3,895 86	4,250 00	4,258 05	4,250 00
Lamps and Appliances Net.....	628 01	921 58	521 67	332 87
Miscellaneous—Net.....	852 38	89 50	180 47	921 06
	<u>\$32,245 18</u>	<u>\$39,040 50</u>	<u>\$57,317 11</u>	<u>\$66,403 39</u>
Expenses				
Power.....	3,498 43	10,347 76	24,536 86	32,910 44
Fuel.....	1,008 41		5,701 13	
Power House—Operation.....	4,920 07	5,537 19	4,637 35	1,848 38
“ —Maintenance.....	944 90	464 22	1,107 58	226 74
Line operation and maintenance.....	539 16	717 70	2,613 15	1,955 69
Street Lights maintenance.....	978 54	820 81	919 32	699 23
Billing and Collecting.....	1,676 10	3,391 92	2,938 22	2,526 04
General Expense and Salaries.....	4,821 11	4,083 54	4,821 23	5,236 99
Undistributed Expense.....	730 25	641 00	672 33	646 00
Depreciation of plant per schedule.....	3,375 00	4,848 00	5,615 00	6,158 00
Depreciation				
Auto..... 25%		137 50	137 50	137 50
Office Equipment..... 10%		285 00	241 50	343 75
Meter Maintenance.....		262 11	389 47	835 84
Interest—bank and creditors.....	289 68	604 11	11 06	1,463 74
	<u>22,781 63</u>	<u>32,140 86</u>	<u>54,341 70</u>	<u>54,988 34</u>
Gross Profits.....	<u>9,463 55</u>	<u>6,899 64</u>	<u>2,975 41</u>	<u>11,415 05</u>
	<u>\$32,245 18</u>	<u>\$39,040 50</u>	<u>\$57,317 11</u>	<u>\$66,403 39</u>
Capital Charges				
Debenture Principal.....	3,669 92	4,595 17	4,871 59	5,790 35
Debenture Interest.....	8,100 00	9,480 81	9,204 39	10,367 33
	<u>11,769 92</u>	<u>14,075 98</u>	<u>14,075 98</u>	<u>16,157 68</u>
Gross Profits shown above.....	<u>9,463 55</u>	<u>6,899 64</u>	<u>2,975 41</u>	<u>11,415 05</u>
Net loss each year.....	<u>2,306 37</u>	<u>7,176 34</u>	<u>11,100 57</u>	<u>4,742 63</u>
Lamps and Appliances				
Stock at first.....		2,186 82	4,171 97	8,895 97
Purchases.....	6,636 93	10,433 58	17,195 14	8,346 62
	<u>6,636 93</u>	<u>12,620 40</u>	<u>21,367 11</u>	<u>17,242 59</u>
Less Stock at end.....	<u>2,186 82</u>	<u>4,171 97</u>	<u>8,895 97</u>	<u>6,838 54</u>
Cost of articles sold.....	<u>4,450 11</u>	<u>8,448 43</u>	<u>12,471 14</u>	<u>10,404 05</u>
Sales.....	<u>5,078 12</u>	<u>9,370 01</u>	<u>12,992 81</u>	<u>10,736 92</u>
Gross Profits shown above.....	<u>\$ 628 01</u>	<u>\$ 921 58</u>	<u>\$ 521 67</u>	<u>\$ 332 87</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

HYDRO-ELECTRIC POWER COMMISSION.

STATEMENT SHOWING CORRECTION OF REVENUE ACCOUNTS.

FOR FOUR YEARS ENDING 31ST DECEMBER, 1921.

	Residential	Commercial	Power
<i>1918</i>			
Ledger Credit.....	10,922 38	9,714 14	3,484 53
Add January, 1919 cash takings for unread meters to 31st December, 1918.....	1,250 19	776 08	872 30
	12,172 57	10,490 22	4,356 83
Deduct estimates already provided.....	91 80	46 64	12 25
Corrected Revenue for year.....	<u>\$12,080 77</u>	<u>\$10,443 58</u>	<u>\$4,344 58</u>
<i>1919</i>			
Ledger Credit.....	12,890 03	8,313 76	12,500 29
Deduct January, 1919 cash takings because of adjustment with 1918.....	1,250 19	776 08	872 30
	11,639 84	7,537 68	11,177 99
Add January, 1920 cash takings for unread meters to 31st December, 1919.....	1,379 54	838 74	1,258 34
	13,019 38	8,376 42	12,436 33
Deduct estimates already provided.....	39 12	13 59	.....
Corrected Revenue for year.....	<u>\$12,980 26</u>	<u>\$8,362 83</u>	<u>\$12,436 33</u>
<i>1920</i>			
Ledger Credit.....	19,438 32	11,668 62	22,392 75
Deduct January, 1920 cash takings because of adjustment with 1919.....	1,379 54	838 74	1,258 34
	18,058 78	10,829 88	21,134 41
Add January, 1921 cash takings for unread meters to 31st December, 1920.....	2,299 84	434 51	1,803 70
	20,358 62	11,264 39	22,938 11
Deduct estimates already provided.....	1,468 41	293 61	229 38
	18,890 21	10,970 78	22,708 73
Deduct Waterworks account paid twice.....	.....	.....	212 80
Corrected Revenue for year.....	<u>\$18,890 21</u>	<u>\$10,970 78</u>	<u>\$22,495 93</u>
<i>1921</i>			
Ledger Credit.....	25,753 61	12,557 94	25,533 42
Deduct January, 1921 cash takings because of adjustment with 1920.....	2,299 84	434 51	1,803 70
	23,453 77	12,123 43	23,729 72
Add January, 1922 cash takings for unread meters to 31st December, 1921.....	2,541 83	495 01	1,372 13
	25,995 60	12,618 44	25,101 85
Deduct estimates already provided.....	2,023 73	402 94	389 76
Corrected Revenue for year.....	<u>\$23,971 87</u>	<u>\$12,215 50</u>	<u>\$24,712 09</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

HYDRO-ELECTRIC POWER COMMISSION.

APPRAISAL OF ORIGINAL CAPITAL ASSETS PURCHASED IN 1918 AS MADE BY
THE PROVINCIAL COMMISSION AT REPLACEMENT COST, 23RD APRIL, 1918.

	Gould Plant	Frost Plant	Combined
Real Estate.....	5,480 00	.....	5,480 00
Dams and Flumes.....	3,771 00	1,227 00	4,998 00
Buildings.....	2,539 00	12,250 00	14,789 00
Turbines and Equipment.....	6,180 00	8,586 60	14,766 60
Generators and Equipment.....	3,604 00	4,158 00	7,762 00
Distribution System.....	9,021 00	23,535 30	32,556 30
Transformers.....	3,895 00	4,909 00	8,804 00
Meters.....	5,006 10	5,390 60	10,396 70
Steam Plant.....	.....	10,545 00	10,545 00
Street Lighting.....	.....	1,784 00	1,784 00
* Plant purchased.....	20,503 90	2,614 50	23,118 40
	<u>\$60,000 00</u>	<u>\$75,000 00</u>	<u>\$135,000 00</u>

STATEMENT OF DEPRECIATION ACCOUNT AS SET UP BY PROVINCIAL COMMISSION.

	1919	1920	1921
Deductions from Capital			
Land.....	5,480 00	5,480 00	5,480 00
Miscellaneous Equipment.....	2,979 17	3,084 73	3,265 53
Miscellaneous Construction Exp.....	4,846 59	5,118 77	5,118 77
Old Plant.....	21,791 99	21,766 99	21,508 20
Steam Plant.....	10,545 00	10,545 00	10,545 00
Buildings.....	5,000 00	5,000 00	5,000 00
Total deductions.....	<u>50,642 75</u>	<u>50,995 49</u>	<u>50,917 50</u>
Total Plant at beginning of year.....	158,416 71	178,548 62	188,152 68
Total Plant at end of year.....	178,548 62	188,152 68	194,845 44
Total.....	<u>336,965 33</u>	<u>366,701 30</u>	<u>382,998 12</u>
Divided by 2.....	168,482 67	183,350 65	191,499 06
Deductions as above.....	50,642 75	50,995 49	50,917 50
	<u>117,839 92</u>	<u>132,355 16</u>	<u>140,581 56</u>
Base Rate..... 4%	4,713 00	5,294 00	5,623 00
Improvement Rate—on previous year reserve..... 4%	135 00	321 00	535 00
Total Charge.....	<u>4,848 00</u>	<u>5,615 00</u>	<u>6,158 00</u>
Total Accumulated, 1918..... \$3,375 00	8,223 00	13,838 00	19,550 60
Less Renewals charged.....	.....	445 40	.....
Balance at credit.....	<u>\$8,223 00</u>	<u>\$13,392 60</u>	<u>\$19,550 60</u>

* Plant purchased \$23,118.40 has no tangible value and represents goodwill paid when purchasing the two plants, as shown above.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

HYDRO-ELECTRIC POWER COMMISSION.

HYDRO-ELECTRIC POWER COMMISSION IN ACCOUNT WITH MUNICIPAL CORPORATION.
31ST DECEMBER, 1921.

	Dr.	Cr.
31 Dec., 1918 To payments made by Town Council on behalf of Hydro-Electric Power Commission and omitted from books of latter organization Smith's Falls Electric Company—goods purchased.....	123 28	
James Shanks—cutting trees.....	50 00	
Bank Interest on Hydro account over-draft.....	15 20	
Note discounted at bank for.....	12 25	
Hydro Commission paid for.....	10,400 00	
Proceeds credited.....	10,387 75	
	12 25	
Debentures of Hydro Commission.....		259 60
Sold and paid over to Hydro as follows:		
By-law 1302.....	4,725 00	
Other issue \$1,900. and int..	1,944 23	
	6,669 23	
Cash received from sale thereof	6,409 63	
	259 60	
By Balance due to Municipal Corporation...		460 33
	\$460 33	\$460 33

SALE OF PROPERTY TO DENNIS McGRATH
FOR WHICH NO LEDGER ACCOUNT IS SET UP.

Terms.....Sale Price, \$1,300.00 payable \$100.00 down and \$100.00 half yearly, with interest at 6½% per annum. Also payment of government lease at \$15.00 per annum.

10 Oct., 1921 To sale price of house on land from Government at Slys Rapids as per agreement of sale this date....	1,300 00	
31 Dec., 1921 To proportion of rent from 10 October, 1921 to 31 December, 1921.....	3 25	
21 Dec., 1921 By cash.....		100 00
31 Dec., 1921 By balance at this date carried down.....		1,203 25
	\$1,303 25	\$1,303 25
1 Jan., 1922 To Balance—brought down.....	1,203 25	
1 Jan., 1922 To Rent of lease for 1922.....	15 00	
10 April, 1922 To Interest at 6½% per annum on \$1,200.00 for six months.....	39 00	
10 Oct., 1922 To Interest at 6½% per annum on \$1,200.00 for six months.....	39 00	
6 Jan., 1922 By Cash.....		18 25
10 April, 1922 ".....		39 00
10 Oct., 1922 ".....		39 00
10 Oct., 1922 " principal.....		100 00
*10 Oct., 1922 By Balance at this date.....		1,100 00
	\$1,296 25	\$1,296 25

* Principal \$100.00 in arrears, not having been paid on due date, 10th April, 1922.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

HYDRO-ELECTRIC POWER COMMISSION.

ACCOUNTS PAYABLE AS AT 31ST DECEMBER, 1921.

Creditor	Date of Invoice 1921	Amount	Total	Account Chargeable
E. M. Kerfoot—Rent.....	Dec.	33 33		
W. Miskelly.....	8 Nov.	1 90		
United Typewriter Co., Ltd.....	14 Dec.	5 30		
			40 53	General Office Expenses
Clarke & Lewis.....	31 Dec.	20 45		
Cameron & Leacock.....	31 Dec.	4 00		
Patterson Motor Sales.....	23 Dec.	27 53		
			51 98	Distribution System Mtce.
Canadian Westinghouse Co., Ltd.....	30 Dec.	1 62		
Can. Pacific Railway Telegraph Co.....	24 Dec.	31		
Canadian General Electric Co., Ltd.....	21 Dec.	8 00		
Canadian General Electric Co., Ltd.....	19 Dec.	37 64		
Moffatt Stove Co., Ltd.....	23 Dec.	8 12		
Moffatt Stove Co., Ltd.....	27 Dec.	43 65		
Rogers Electric Co., Ltd.....	18 Dec.	27 88		
Rogers Electric Co., Ltd.....	21 Dec.	3 02		
O'Hara Bros.....	12 Nov.	16 71		
			146 95	Lamps and Appliances
Hydro-Electric Power Commission of Ontario.....	31 Dec.	139 23		
			139 23	Interest.
Hydro-Electric Power Commission of Ontario.....	Jan.-Aug. Dec.	23,891 79 2,332 33		
			26,224 12	Power.
			<u>\$26,602 81</u>	

LIST OF INSURANCE IN FORCE AT 31ST DECEMBER, 1921.

No. of Policy	Name of Company	Insured Amount	Expiry Date	Location of Risk
50,064	Niagara Fire Insurance Company...	2,000 00	1 Jan., 1923	Substation Bldgs. and Equipment
183,062	Mount Royal Assurance Company..	10,000 00	2 Nov., 1922	Substation Bldgs. and Equipment.
3082,055	Alliance Assurance Company.....	5,000 00	15 Feb., 1922	Lamps and Appliances.
3082,056	Alliance Assurance Company.....	2,000 00	15 Feb., 1922	Lamps and Appliances.
167,906	Mount Royal Assurance Company..	10,000 00	2 Nov., 1918	Substation Bldgs. and Equipment.
554,917	Liverpool—Manitoba Assurance Co.	2,000 00	28 Jan., 1923	Furniture...\$1,000. Stock..... 1,000.
1,294	Employers' Liability Assurance Co.	10,000 00	1 Jan., 1923	Employers' personal liability.
		<u>\$41,000 00</u>		

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

HYDRO-ELECTRIC POWER COMMISSION.

BANK RECONCILIATION, 31ST DECEMBER, 1921.

Balance as per Bank Pass Book, 31st December, 1921.....		7,585 53
Less Outstanding Cheques.....		3,578 83
Cheques No. 227.....	21 00	
" 240.....	1 35	
" 244.....	51	
" 251.....	326 44	
" 256.....	8 98	
" 262.....	2 49	
" 264.....	56 71	
" 265.....	15 25	
" 266.....	10 05	
" 267.....	18 01	
" 268.....	2,573 33	
" 269.....	391 83	
" 271.....	72 59	
" 272.....	61 00	
" 273.....	19 29	
		<u>3,578 83</u>
Balance at 31st December, 1921—as per ledger.....		<u>\$4,006 70</u>

H. F. SHEARER PAY ROLL ACCOUNT.

Balance as per Bank Pass Book, 31st December, 1921.....	57 50
Less Outstanding Cheques to J. A. Scroggie paid in 1922.....	57 50
	<u>57 50</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

BALANCE SHEET AS AT 31ST DECEMBER, 1921.

Liabilities.

Current.....		597 09	597 09
Accounts Payable.....		597 09	
Debentures.....			157,177 40
Proportionate share of debenture issued to equal capital construction asset in 1920.....	225,918 62		
Proportion of debentures issued under By-law 1461, by Town Council assumed $\frac{1}{3}$ of \$9,204.35.....	3,068 79		
		228,987 41	
Less debentures redeemed.....		71,810 01	
Total to 31st December, 1920.....	65,357 07		
From operating in 1921.....	6,452 94		
	71,810 01		
		157,177 40	
Surplus			
Residue shown in Surplus Account sheet.....			4,967 79
			\$162,742 28

Assets.

Current.....			4,436 48
Bank balance.....		129 10	
Petty cash balance.....		2 12	
Accounts Receivable.....		3,000 43	
C.P.R., 4th quarter.....	2,097 54		
Other rates			
1920.....	28 75		
1921.....	874 14		
	3,000 43		
Capital Expenditure.....		1,304 83	
For meters in 1921, for which debentures may be issued—Ledger Account.....	1,228 70		
Accounts Payable.....	76 13		
	1,304 83		
		4,436 48	
Capital Assets—acquired from operating surplus.....			1,128 40
Furniture.....		251 25	
Meters and Pumps in 1920.....		877 15	
		1,128 40	
Fixed.....			157,177 40
Proportion of capital construction cost taken over in accordance with agreement Town Council—as per sheet.....	225,918 62		
Addition in 1921—by $\frac{1}{3}$ share of expenditure by Town Council, under By-law 1461, \$9,204.35.....	3,068 79		
		228,987 41	
Less reduction of capital value by debentures redeemed being equivalent to depreciation over life of works.....		71,810 01	
		157,177 40	
			\$162,742 28

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

COMPARATIVE REVENUE STATEMENT FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

<i>Income</i>	1917	1918	1919	1920	1921
Water Rates—Consumers Net...	12,071 59	14,228 78	15,600 52	16,606 59	19,390 14
C.P.R.	5,171 81	5,691 63	8,018 69	8,858 68	8,331 47
Municipal—Est.	6,715 00	6,715 00	6,715 00	6,715 00	7,241 32
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Less Rebates.	23,958 40	26,635 41	30,334 21	32,180 27	34,962 93
	4 77	8 44	6 34	.....	11 38
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Less Discounts....	23,953 63	26,626 97	30,327 87	32,180 27	34,951 55
	.....	.....	.....	.....	1,455 84
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	23,953 63	26,626 97	30,327 87	32,180 27	33,495 71
<hr/>					
<i>Expenditure</i>					
Chlorine.....	610 25	701 17	1,061 05	822 20	538 21
Fuel.....	5,050 26	6,203 50	3,483 94	1,151 91	1,286 17
Incidentals.....	24 42	.....	.....	50 30	1 05
Light.....	50 00	50 71	64 72	88 81	86 03
Plant Supplies.....	638 22	451 04	400 88	97 21	211 46
Postage.....	.....	.....	.....	120 00	109 49
Power.....	.....	.....	.....	3,911 88	2,586 95
Rent.....	.....	.....	.....	120 00	112 00
Repairs to Mains.....	144 69	206 60	85 64	395 45	307 17
Repairs to Plant.....	474 41	609 30	830 62	2,644 34	2,452 42
Miscellaneous.....	602 11	1,161 23	454 30	.....	92 97
Salaries—per list.....	3,813 60	4,226 45	4,355 00	5,064 95	5,521 74
Stationery and Printing.....	.....	.....	.....	90 68	163 32
Telephone and Telegrams.....	.....	.....	.....	100 70	86 20
Thawing Hydrants and Pipes.....	.....	.....	.....	664 17	10 25
Repairs to Hydrants.....	.....	.....	.....	.....	152 09
Dennison & Holcomb audit.....	.....	.....	.....	.....	1,165 84
Debentures.....	.....	.....	.....	.....	.....
Principal.....	4,440 93	4,646 09	5,331 53	5,983 92	6,452 94
Interest.....	6,754 01	6,567 28	7,409 61	7,960 92	8,073 46
Interest Town.....	.....	.....	.....	.....	19 54
Expended by Town Council.....	.....	.....	418 83	599 67	.....
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Less outstanding cheques of 1917 charged again in 1918 expense..	22,602 90	24,823 37	23,896 12	29,867 11	29,439 30
	.....	157 17	02	.....	.....
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	22,602 90	24,666 20	23,896 10	29,867 11	29,439 30
Deduct R. Craig, shortages from inflated expenses, etc.....	500 76	433 29	664 20	.....	.....
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	22,102 14	24,232 91	23,231 90	29,867 11	29,439 30
Surplus—after providing for de- bentures principal—but with- out allowance for depreciation.	1,851 49	2,394 06	7,095 97	2,313 16	4,056 41
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$23,953 63	\$26,626 97	\$30,327 87	\$32,180 27	\$33,495 71

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF SALARIES PAID AS SHOWN IN STATEMENT.

<i>1917</i>			
	Wm. Carnegie.....	1,200	00
	Richard Craig.....	600	00
	J. Hanna.....	972	80
	T. O'Mara.....	818	30
	J. Perry.....	81	25
	T. Maddock.....	70	75
	J. Roe.....	70	50
		<hr/>	
		3,813	60
<i>1918</i>			
	W. Carnegie.....	1,250	00
	J. Hanna.....	814	20
	J. Maddock.....	189	75
	R. Craig.....	690	00
	T. O'Mara.....	100	00
	P. Galvin.....	880	00
	T. Rabb.....	45	00
	T. Ackerley.....	181	50
	E. Ray.....	24	50
	M. Hogan.....	42	00
	H. Blake.....	6	00
	C. Thomas.....	3	50
		<hr/>	
		4,226	45
<i>1919</i>			
	T. Ackerley.....	1,110	00
	W. Carnegie.....	1,295	00
	P. Galvin.....	1,110	00
	R. Craig.....	720	00
	G. Ellis.....	36	00
	B. Branson.....	84	00
		<hr/>	
		4,355	00
<i>1920</i>			
	W. Carnegie.....	1,505	00
	P. Galvin.....	1,261	00
	Jas. Scott.....	293	35
	R. Craig.....	900	00
	W. J. Waffle.....	499	20
	T. Ackerley.....	506	40
	B. Dowsett.....	100	00
		<hr/>	
		5,064	95
<i>1921</i>			
	W. Carnegie.....	1,680	00
	R. Craig.....	705	00
	P. Galvin.....	1,214	40
	Union Bank for collecting at \$200.00 p.a.....	133	33
	D. S. Noad.....	150	00
	Jas. Scott.....	1,155	67
	Thos. Maddock.....	483	34
		<hr/>	
		\$5,521	74

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

SURPLUS ACCOUNT SHOWING DISPOSITION THEREOF 31ST DECEMBER, 1921.

31st December, 1916, by Balance at credit—represented by		2,734 67
Accounts Receivable.....	1,824 18	
R. Craig debt 1914-1916	865 43	
Furniture.....	251 25	
	<hr/>	
	2,940 86	
Less Cash and Bank Overdraft.....	206 19	
	<hr/>	
	2,734 67	
	<hr/>	
By Net Profits shown from operations.....		17,711 09
Year 1917.....	1,851 49	
1918.....	2,394 06	
1919.....	7,095 97	
1920.....	2,313 16	
1921.....	4,056 41	
	<hr/>	
	17,711 09	
	<hr/>	
To Profits paid over to Town of Smith's Falls—as per sheet.....	15,477 97	
To Residue shown on Balance Sheet.....	4,967 79	
	<hr/>	
	\$20,445 76	\$20,445 76
	<hr/>	<hr/>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

SUMMARY OF WATER RATES REGISTER, 31ST DECEMBER, 1921.

To Outstandings of 1920.....		2,664 20	
House Users—per statement.....	214 62		
Additions made since.....	52 00		
	<hr/>		
C.P.R., 4th quarter.....	266 62		
	2,397 58		
	<hr/>		
	2,664 20		
	<hr/>		
To Omissions from 1920 recapitulated at 31st December, 1921.....		8 30	
To Water Rates chargeable for year.....		34,962 93	
C.P.R.....	8,331 47		
Municipal.....	7,241 32		
Other Consumers.....	19,390 14		
	<hr/>		
	34,962 93		
	<hr/>		
By Cash received credited to accounts in Water Rates Register.....			33,141 98
Water Consumers.....	17,001 44		
Tapping Mains.....	13 50		
Connections.....	4 78		
Other services.....	11 56		
Municipal Depts.....	7,241 32		
C.P.R.—3 quarters.....	6,233 93		
C.P.R.—1920 balance.....	2,397 58		
Other 1920 outstandings.....	237 87		
	<hr/>		
	33,141 98		
	<hr/>		
By Outstandings, 31st December, 1921.....			3,000 43
Water Consumers, 1920.....	28 75		
Water Consumers, 1921.....	874 14		
C.P.R.—4th quarter.....	2,097 54		
	<hr/>		
	3,000 43		
	<hr/>		
By Discounts Allowed			
Aggregate of quarterly allowances shown in Water Rates Register.....			1,455 84
By difference between cash deposited and credited in Water Rates Register.....			37 18
Deposited.....	33,179 16		
Credited.....	33,141 98		
	<hr/>		
	37 18		
	<hr/>		
		\$37,635 43	\$37,635 43
		<hr/>	<hr/>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

TOWN OF SMITH'S FALLS IN ACCOUNT WITH WATERWORKS COMMISSION.

FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

31 Dec., 1917	By Debenture Annuities due.....		11,194 94
	To Water supplied for municipal purposes—estimated	6,715 00	
	“ Cash paid over.....	5,500 00	
31 Dec., 1918	By Debenture Annuities due.....		11,213 37
	To Water supplied for municipal purposes—estimated	6,715 00	
	“ Cash paid over.....	6,000 00	
31 Dec., 1919	By Debenture Annuities due.....		12,741 14
	“ Expenses paid by Town Council.....		418 83
	To Water supplied for municipal purposes—estimated	6,715 00	
	“ Cash paid over.....	12,000 00	
31 Dec., 1920	By Debenture Annuities due.....		13,944 84
	“ Expenses paid by Town Council.....		599 67
	To Water supplied for municipal purposes—estimated	6,715 00	
	“ Cash paid over.....	9,500 00	
31 Dec., 1921	By Debenture Annuities due.....		14,545 94
	“ Expenses paid by Town Council.....		1,253 81
	To Cash paid over.....	21,530 51	
	Expenses.....	1,165 84	
	Debentures.....	14,364 67	
	Reserve Fund.....	6,000 00	
		<u>21,530 51</u>	
	By Balance—being appropriation of profits from Waterworks System..		15,477 97
		<u>\$81,390 51</u>	<u>\$81,390 51</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

ACCOUNTS PAYABLE AS AT 31ST DECEMBER, 1921.

Creditor.	Date of Invoice	Account Chargeable	
General Supply Co.	November... 6 93 17 December 159 56		
British American Oil Co., Ltd.	10 November 20 45 31 December 115 23	166 49	Chlorine.
Clarke & Lewis.		135 68	Supplies.
Cameron & Leacock.	August..... 60 31 December 14 75	15 35	Repairs.
Livingstone, S.			
Hawking, R.	November... 3 75		
Jones Packing & Provision Co.	14 December 35 00		
Thom, P. A.	23 December 79 69		
Tysick, N.	December... 9 65	128 09	Hydrants.
Davidson, John.	9 November 9 10	9 10	Mains.
Hydro-Electric Power Commission.	31 December 66 25	66 25	Power.
Francis Hankin & Co.	16 November 76 13	76 13	Meters.
		<u>\$597 09</u>	

UNION BANK RECONCILIATION, 31ST DECEMBER, 1921.

Balance as per Bank Pass Book, 31st December, 1921.		245 42
Less Outstanding Cheques.		116 32
Number 4.		7 93
“ 5.		2 81
“ 269.		1 05
“ 266.		63 48
“ 270.		35
“ 272.		3 50
“ 273.		3 20
“ 278.		26 00
“ 279.		8 00
		<u>\$116 32</u>
Balance as per Cash Book, 31st December, 1921.		<u>\$129 10</u>

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION

LIST OF UNPAID ACCOUNTS AS AT 31ST DECEMBER, 1921.

WATER RATES.

No in Register	Name of Consumer	Address	Amount
2	Mrs. James MacLean	Abel St.	10 00
61	Milburn Code	Ann St.	7 00
111	Wm. Buffin	Annabella St.	5 75
121	Lace Business College	Beckwith St.	5 00
141	Dockrill's Drug Store	"	5 50
163	George Barrons	"	4 50
189	L. A. Wilson	"	2 00
191	"	"	1 50
211	Scott & Foster	"	2 50
234	J. H. Garrett	"	3 88
253	Roy Durant	Brockville St.	3 63
265	Geo. Davis	"	15 00
279	A. L. Ferguson	"	11 25
283	Ed. Mereau	"	13 50
331	Thomas Hogan	Breckenridge St.	3 50
346	James Rutherford	"	3 00
349	Eldon Corley	"	1 25
352	Robert Mayhew	"	2 88
377	J. L. Collen	Church St.	7 50
498	R. Evoy	Center St.	6 75
417	G. T. Bishop	Cowan St.	11 25
442	Mrs. James Muldoon	Cornelia St.	11 25
456	A. W. Paquette	Casey St.	3 00
470	Harry Auinger	"	3 75
471	Geo. Gillespie	"	3 75
531	Sam. Taylor	Chambers St.	2 63
571	Wm. Miller	Daniel St.	2 25
581	J. A. Wynn	"	3 00
583	Geo. Boud	"	3 00
585	Mrs. P. Fitzgerald	"	11 50
635	Len. McArthur	Elizabeth St.	3 75
648	Wm. Monaghan	"	2 88
698	J. M. Root	Elmsley St.	4 00
712	D. McBride	"	7 75
738	John Muldoon	"	15 50
739	Ed. McDermott	"	3 00
740	M. C. Durant	"	9 00
783	Walter Wride	Elm St.	6 38
794	Roy O'Hara	"	3 75
799	J. L. Schillen	"	4 25
888	S. E. Arnold	George St.	2 75
861	Rev. H. Bliss	"	4 00
876	R. Adacke	"	2 38
889	Henry Warren	Lavina St.	5 57
909	John Gordon	George St.	3 00
913	Wm. Fowlie	George St.	7 00
926	David McDermott	Herbert St.	5 75
928	Max Cohen	"	14 00
931	J. H. Taman	"	15 00
932	Wm. Dewey	"	6 50
939	W. J. Fleming	"	2 25
969	John Riley	Helen St.	2 25
970	R. Fimmerton	"	15 50
981	Curling Rink	James St.	12 00
1001	Harry Code	John St.	3 75
1006	John Sonyk	"	3 75
1009	M. E. Causineau	"	3 00
1028	Robt. Edward	"	3 75
1030	A. E. Crate	"	12 00
1040	John Reed	"	3 63
1042	J. T. Edwards	"	3 00
1055	R. L. Young	"	3 75

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

LIST OF UNPAID ACCOUNTS AS AT 31ST DECEMBER, 1921.

No in Register	Name of Consumer	Address	Amount
1057	C. Williscraft.....	John St.....	3 75
1101	C. Z. Thomas.....	Kensington Ave.....	8 00
1104	J. Jamieson.....	".....	6 00
1118	E. Porter.....	Lombardy St.....	2 13
1173	Howard Munro.....	Mary St.....	2 13
1184	Robt. Stewart.....	".....	1 50
1202	Mrs. E. Gorden.....	Montague St.....	7 25
1216	Howard McNicol.....	".....	1 50
1221	Thos, Sennett.....	Merrick St.....	2 68
1223	Geo. McGrath.....	".....	2 00
1224	Jos. Ferrara.....	".....	1 25
1225	Jas. Code.....	".....	80
1232	Ben Rose.....	Montague St.....	5 25
1238	H. A. Edmunds.....	".....	2 13
1232	Harman Anderson.....	".....	4 00
1244	W. J. Dovey.....	".....	9 00
1261	A. Preston.....	Market St.....	5 75
1252	Jas. Maley.....	".....	2 88
1265	J. T. Barclay.....	".....	1 88
1277	Wm. McGillivray.....	".....	3 00
1278	Jas. O'Keefe.....	".....	2 00
1280	Gallipeau Bros.....	".....	8 00
1300	Robt. Hill.....	".....	5 75
1324	Lloyd Gray.....	Mill St.....	4 00
1328	J. H. Moore.....	".....	7 50
1354	E. Babcock.....	".....	2 88
1368	Andy Danzels.....	Maitland St.....	3 75
1372	Geo. Gallipeau.....	".....	7 50
1387	A. L. Ferguson.....	Main St.....	15 00
1395	Mrs. Hopkins.....	".....	2 00
1401	James Wright.....	".....	5 38
1412	Fred McWilliams.....	Main St.....	2 13
1413	Mrs. Joseph Nelson.....	".....	2 75
1428	Fred Blanchard.....	".....	2 00
1431	M. W. Wright.....	".....	4 00
1438	Wm. Miller.....	".....	3 88
1447	Mower & Davidson.....	".....	2 13
1449	N. Hogan.....	".....	3 38
1450	Chas. Abbass.....	".....	8 67
1452	W. A. Dowsett.....	".....	11 50
1456	Mrs. David Geely.....	".....	2 00
1462	Willis Gregg.....	".....	4 00
1490	W. C. Bryan.....	McGill St.....	3 00
1504	Chas. Goff.....	".....	9 00
1519	Mrs. C. Hanks.....	".....	12 00
1521	E. J. Walker.....	".....	9 00
1591	E. Barker.....	McCann St.....	2 50
1599	Jas. Linham.....	".....	1 50
1603	John Rodford.....	".....	3 00
1640	Mrs. R. Nicholl.....	Rideau Ave.....	2 13
1643	L. W. Kennedy.....	".....	2 75
1670	J. L. Smith.....	Russell St.....	2 88
1672	Dept. Public Works.....	".....	21 25
1682	M. F. Davidson.....	".....	3 00
1683	".....	".....	6 00
1690	W. J. Millar.....	".....	2 88
1699	Rev. R. Macnabb.....	".....	3 75
1714	Len. Ferguson.....	Railway Ave.....	6 00
1718	W. G. Demars.....	".....	3 13
1726	Mrs. M. Garland.....	".....	2 75
1727	W. Grube.....	".....	5 75
1737	E. B. Fleming.....	River St.....	4 25
1745	Mrs. Jas. Graham.....	Smith's Falls Ave.....	1 63
1760	Robt. Metcalfe.....	".....	2 25

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS, ONTARIO.

WATERWORKS COMMISSION.

LIST OF UNPAID ACCOUNTS AS AT 31ST DECEMBER, 1921.

No in Register	Name of Consumer	Address	Amount
1781	C. E. Watts.....	William St.....	4 13
1803	Herb. Moss.....	".....	6 00
1804	D. J. Gauthier.....	".....	1 25
1832	C. G. Clark.....	".....	6 00
1847	C. McFadden.....	".....	3 75
1867	L. A. Wilson.....	".....	3 75
1878	Robt. Long.....	".....	4 50
1879	Roy Hodge.....	".....	2 25
1899	Mrs. D. C. Healy.....	Water St.....	7 33
1928	M. F. Kebby.....	".....	6 00
1929	Geo. Kazy.....	".....	2 00
1927	Paul Robinson.....	".....	3 63
1923	Tony Brincak.....	".....	3 00
1944	Bert Strangberg.....	Water St.....	2 13
1974	Gallipeau Bros.....	Winnifred St.....	8 00
1946	J. N. Leeman.....	Water St.....	2 88
1951	S. Black.....	Winnifred St.....	3 63
1952	R. Hills.....	".....	3 63
1985	E. Dockerill.....	".....	7 50
1987	Harold Stone.....	".....	3 00
1990	John O'Keefe.....	".....	3 75
1991	A. J. Walker.....	".....	15 00
1640	G. Cohill.....	Queen St.....	2 00
1459	H. Weston.....	Main St.....	4 03
106	A. E. Palmer.....	Annabella St.....	3 63
106	".....	".....	6 00
161	W. F. Nicholls.....	Beckwith St.....	3 00
317	Wilfred Saunders.....	Bay St.....	13 75
643	J. L. Smith.....	Elizabeth St.....	1 38
1226	G. McGrath.....	Merrick St.....	1 50
1635	J. Gilligan.....	Queen St.....	1 00
730	H. McGuire.....	Elmsley St.....	3 50
335	C. Stoddard.....	Breckenridge St.....	3 40
805	Clark's Dairy.....	Elm St.....	24 65
1833	David Ward.....	William St.....	3 00
1899	Haley Estate.....	Water St.....	9 17
1034	W. Prosser.....	John St.....	1 80
208	Miss McEwen.....	Beckwith St.....	3 00
505	Jas. Beckett.....	Center St.....	6 75
743	Alonzo Earl.....	Elmsley St.....	3 50
1453	Jas. Abass.....	Main St.....	2 25
1484	Bert Grennan.....	McGill St.....	2 25
1637	Jones Packing Co.....	Queen St.....	6 25
1806	Jas. Handyside.....	William St.....	2 00
598	Jas. B. Lyle.....	18 Davison St.....	3 63
			\$874 14

1920 OUTSTANDINGS.

335	C. Stoddard.....	Breckenridge St.....	75
482	Mrs. Banville.....	Clune St.....	2 25
730	Hugh McGuire.....	Elmsley St.....	4 50
1418	Ed. Kenny.....	Main St.....	5 25
1520	Holiness Church.....	McGill St.....	2 25
1889	D. C. Healy.....	Water St.....	5 50
61	John Code.....	Ann St.....	1 75
1442	W. A. Dowsett.....	Main St.....	6 50
			\$28 75

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THIRTY-SEVENTH ANNUAL REPORT

OF THE

COMMISSIONERS

FOR THE

Queen Victoria Niagara Falls
Park

1922

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

1923



COMMISSIONERS FOR THE QUEEN VICTORIA NIAGARA
FALLS PARK

P. W. ELLIS, Chairman, Toronto.

GEORGE H. WILKES, Brantford.

COLONEL L. CLARKE RAYMOND, K.C., Welland.

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JAMES D. CHAPLIN, M.P., St. Catharines.

HARRY Y. GRANT, Niagara Falls.

HON. F. C. BIGGS, M.L.A., Toronto.

SUPERINTENDENT

JOHN H. JACKSON, A.M.E.I.C.; O.L.S.

Parliament Buildings,
Toronto, April 29th, 1923.

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

MAY IT PLEASE YOUR HONOUR:

I beg to forward herewith the Thirty-seventh Annual Report of the Queen Victoria Niagara Falls Park Commission, 1922.

I have the honour to be,

Your Honour's most obedient servant,

H. C. NIXON,
Provincial Secretary.

Toronto, Ontario,
April 24th, 1923.

TO THE HONOURABLE H. C. NIXON, M.L.A.,
Provincial Secretary, Province of Ontario,
Parliament Buildings, Toronto.

SIR,—I have the honour to transmit herewith, for presentation to the Legislature of Ontario, the Thirty-seventh Annual Report of the Commissioners for the Queen Victoria Niagara Falls Park (being for the year 1922), together with the statement of receipts and expenditures, and other documents connected with the Report.

I have the honour to be, Sir,

Your obedient servant,

P. W. ELLIS,
Chairman.



Horseshoe Falls from Transformer House of Ontario Power Company.

THIRTY-SEVENTH ANNUAL REPORT

OF THE

Commissioners for the Queen Victoria Niagara Falls Park

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

MAY IT PLEASE YOUR HONOUR:

The Commissioners for the Queen Victoria Niagara Falls Park submit herewith for the information of the Legislature as required by statute, the Thirty-Seventh Annual Report covering the administration of the System of Parks and Parkways under their jurisdiction along the Niagara Frontier, for the fiscal year ended November 30th, 1922.

SCENIC EFFECTS AND WATER DIVERSION

The petition signed by some seven hundred prominent persons and simultaneously presented to the Governor-General of Canada and the Governor of New York State in the year 1880, praying for the preservation of Niagara Falls and the territory adjacent thereto, stressed the value of the natural woods, the mighty cataract, and all of the original features, which remained unsullied, from the exploiting of the scenic resources of the district. In assuming control of the Park area in 1886 the first Commissioners were no less impressed with the wonderful asset given to man, by the Creator, in the Falls of Niagara, the tempestuous rapids, and the placid stretches of the blue waters of the river, extending from Lake Erie to Lake Ontario. Many changes in the landscape have occurred, however, since 1880, some due to normal influences ever ceaselessly working as time elapses, some due to the encroachments made through the growth of urban communities and others attributable to the desires and needs of man, for comfort, conveniences and industry. The last of these agencies is responsible for considerable modification in scenic effect and a gradual change from the natural forest appearance to a more highly developed, if artificial, park aspect. No less does this agency provide the revenue through power company agreements for the development of the Parks and Parkways comprising the frontier system of public domain.

Confronted with the need of revenue both for maintenance and extension the Commissioners as early as 1889 were in negotiation with capitalists for the right to generate electric power by means of the waters of Niagara, but it was not until 1899 and 1900 that negotiations were completed which resulted in actual construction. In 1899 the monopoly agreement with the Canadian Niagara Power Company was abrogated, followed by a new arrangement, and

in 1900 the first agreement with the Ontario Power Company was signed. Both of these corporations started operations in 1901. Upon the New York side of the river active plant construction upon a large scale commenced some ten years earlier and continued to and beyond the beginning of work upon the Canadian side of Niagara. From 1901 to 1906, the completion date of the first development in Queen Victoria Park, there was continuous activity in Hydro-Electric development. The rights to divert water which were sought by the companies possessing franchises would if granted have exhausted the total flow of the river. Lost in wonder and admiration for the vast size of the constructions and the boldness of the engineering plans little or no opposition was heard. At first the waters of Niagara seemed so inexhaustible that little thought was given to the effect upon scenic features, but gradually as the rights of companies and proposed companies were analyzed and totalled and compared with the calculated volume of the Niagara River, it was discovered that the developments would exhaust the whole supply of the great lakes, if left uncontrolled. Then it was that statements were made, by those entirely unqualified to express an opinion, upon the effect of the diversion of water upon the River and Lake levels. Some of these were most absurd, but served the purpose of arousing considerable opposition to what was termed the unrestricted use of water by the Power Companies. The Park Commissioners at this period were subjected to criticism for recommending the large use of water upon the Canadian side of the River, but they fully justified the granting of the power franchises and reviewed the situation at length in the report of the year 1902. It was clearly shown that scenic features had not been marred but on the contrary conditions throughout the territory under Park Control had improved beyond comparison and in addition large revenues were being provided for improvement and enlargement of Park property. The protests voiced throughout Canada and the United States resulted in the International Waterways Commission conducting an investigation into the uses of the waters of the Niagara River for power purposes and the regulations necessary to insure an equitable division of the waters between the two countries and the protection of Niagara Falls as a scenic spectacle. There followed the report of March 19th, 1906, recommending that the diversion of water be limited to specified quantities to be used by the companies then operating or under construction and in the United States the Burton Act was passed June 29th, 1906. By observation conducted through the War Department of the United States it was ascertained that existing corporations were using 15,600 cubic feet of water per second and a limitation not to exceed that total was enacted, with provision for an additional diversion which, however, was not to injure navigation or the scenic grandeur of Niagara Falls. The Burton Act was extended several times but finally expired on March 4th, 1913. In the meantime negotiations were under way between the Governments of Great Britain and the United States for a Treaty of Agreement respecting the Boundary waters between the latter and Canada. The result was that on May 5th, 1910, ratifications were exchanged between the two countries bringing into effect a Treaty relating to boundary waters and questions arising along the boundary waters between Canada and the United States. The use of water for power purposes was limited by Article (V) of the treaty, as follows:

“The High Contracting Parties agree that it is expedient to limit the diversion of waters from the Niagara River so that the level of Lake Erie and the flow of the stream shall not be appreciably affected. It is the desire of both Parties to accomplish this object with the least possible injury to investments

which have already been made in the construction of power plants on the United States side of the river under grant of authority from the State of New York, and on the Canadian side of the river under licenses authorized by the Dominion of Canada and the Province of Ontario.

"So long as this treaty shall remain in force, no diversion of waters of the Niagara River above the Falls from the natural course and stream thereof shall be permitted except for the purpose and to the extent hereinafter provided.

"The United States may authorize and permit the diversion within the State of New York of the waters of said river above the Falls of Niagara, for power purposes, not exceeding in the aggregate a daily diversion at the rate of twenty thousand cubic feet of water per second.

"The United Kingdom, by the Dominion of Canada, or the Province of Ontario, may authorize and permit the diversion within the Province of Ontario of the waters of said river above the Falls of Niagara, for power purposes, not exceeding in the aggregate a daily diversion at the rate of thirty-six thousand cubic feet of water per second.

"The prohibitions of this article shall not apply to the diversion of water for sanitary or domestic purposes, or for the service of canals for the purpose of navigation."

From the date of the treaty, which extended for five years succeeding the exchange of ratifications and thereafter until terminated by twelve months written notice by either party, there was in New York State the treaty limitation of 20,000 cubic feet per second and the further federal legislative restriction of 15,600 cubic feet per second; allotted to the Niagara Falls Power Company 8,600 c.f.s., the Hydraulic Power Company 6,500 c.f.s., and the Hydraulic Race Company at Lockport 500 c.f.s. During the Great War, at the urgent demand of war industries the quantity of water allowed for power development was gradually increased to 19,500 c.f.s. at Niagara Falls which with the 500 c.f.s. permitted at Lockport made up the total authorized in New York State under the treaty. The two power companies at Niagara Falls have since been merged into one corporation under the name of the Niagara Falls Power Company.

In Canada, at the date of the treaty, power was developed at Niagara Falls by the Canadian Niagara Power Company (allied with the Niagara Falls Power Company), the Ontario Power Company, the Electrical Development Company and to a small extent by the International Railway Company (for its Electric Railway between Queenston and Chippawa), and the City of Niagara Falls (for waterworks pumps). In addition water from the Welland Canal over and above that necessary for navigation was used for a considerable development at De Cew Falls by the Hamilton Cataract Power, Light and Traction Company, and for a number of small plants located at Welland, Port Robinson, Thorold, Merritton and St. Catharines along the "Old Canal" then rarely if ever used for navigation. Since 1910, the date of the treaty, some change of control has taken place. In March, 1908, the Hydro-Electric Power Commission of Ontario acting as trustee for certain municipalities in Ontario contracted with the Ontario Power Company for electric energy up to an ultimate capacity of 100,000 electrical horsepower to be transmitted as required for municipal and industrial use. The demand for power increased with greater acceleration than was anticipated and not only was the whole of the 100,000 horsepower used but several blocks of power had to be purchased from other companies. Resulting from negotiations the Hydro-Electric Power Commission obtained possession of the plant of the Ontario Power Company on August 1st, 1917, upon payment of \$80.00 per share for 100,000 shares of com-

mon stock and assuming the bonded indebtedness. During the war this plant was extended by the building of a third water carrying conduit thirteen and one-half feet in diameter (conduits number one and two were eighteen feet in diameter). Two units were added to the generating plant giving a total capacity of approximately 203,000 horsepower (the capacity prior to the addition was about 160,000 horsepower with two conduits.) Due to the bursting of generator number fifteen, one of the two added with number three conduit on April 20th, 1922, the last two units were destroyed beyond economical repair and have not been renewed. This plant therefore now comprises the same number of units (fourteen in all) that were in operation when the works were acquired in 1917. There is slightly extra capacity due to inter-connecting the three water conduits. The total horsepower that can be generated at the Ontario Power station is now about 173,000 horsepower. The Ontario Power Company purchase was conditioned upon the supply of 60,000 horsepower to the United States over the lines of the Niagara, Lockport and Ontario Power Company, under agreements with the latter company, which do not terminate until the year 1950. The supply of power available through the Ontario Power Company did not materially alleviate the shortage which has been almost continuous for the last ten years. The Power Commission therefore commenced negotiations for the purchase of the Electrical Development Company and also investigated the possibilities of a new development to use the entire economical head in the Niagara River. On December 1st, 1920, a tentative agreement was concluded for the purchase of the plant of the Electrical Development Company and a final agreement was completed on November 1st, 1922, giving possession of the generating station and transmission lines to the Hydro-Electric Power Commission. Prior to the arrangement with the Electrical Development Company the Power Commission had recommended the construction of a new hydro-electric plant, the generating station of which was to be in the Niagara Gorge about a mile above Queenston and the intake at the mouth of the Welland River in Chippawa. The intake canal was to follow the Welland River (reversing the flow of the stream) for about four miles to Montrose and continue thence by a new excavation across Stamford Township for nine miles to a fore-bay on the edge of the escarpment, penstocks here connecting with the turbines at the level of Lake Ontario. This development has been under construction since 1917, the first generator (60,000 H.P.) being operated on December 28th, 1921. At the date of this report November 30th, 1922, four generators are in commission with a total capacity of 240,000 horsepower.

The quantity of water required for the various stations is directly related to the changes that have taken place in scenic features and provides a measure of what must be expected in the future. To meet the requirements of the Power Companies under the agreements with the Park Commissioners the quantities of water were determined and formally apportioned by order-in-council in 1914. The accompanying table shows the authorized capacity of each plant and the water necessary under the conditions prevailing in 1914.

Company.	Authorized Capacity.	Effective Head.	Water c. f. s.
Canadian Niagara Power Company.....	100,000	136	8,225
Ontario Power Company.....	180,000	180	11,180
Electrical Development Company.....	125,000	140	9,985

29,390

In addition there is a small undetermined quantity for the International Railway Company and the power for the Niagara Falls Waterworks. The

capacity of the Chippawa Canal has been variously estimated, but taking the figure of 15,000 c.f.s. which has been stated by engineers in the service of the Power Commission, it will be readily seen that Canada's total, allowed under the treaty, will be greatly exceeded to operate all of the plants to capacity.

Data are now available for making comparisons over a period of years and photographs taken during high and low water stages of Lake Erie show how far the scenic beauty of the Falls and Rapids has been impaired. Engineers of the United States Government, which has directed a number of most exhaustive research reports upon the power situation, make the following observations which fairly state conditions with slight modifications:

1. "The American Rapids are not much affected by stage, but look best with a moderately large flow.

2. "The Canadian Rapids are very little affected by stage except the northwest corner, which require an extremely high stage to cover the shoal there.

3. "The American Falls look best at high stage.

4. "The 'notch' of the Horseshoe Falls is of small scenic value at any stage. At low stages it is more often visible because there is then less mist.

5. "The ends of the Horseshoe Falls look very poor at low stage, and poor enough at the ordinary conditions now prevailing. At very high stages they are marvelously improved.

6. "The Maid-of-the-Mist Pool and the Whirlpool derive their beauty primarily from the gorge, not the river, and are not affected by change or stage.

7. "The Whirlpool Rapids and Lower Rapids are at their best at a comparatively low stage. As the flow increases much of their attraction is lost."

To quote further:—"It seems clear that the scenic beauty of Niagara Falls has been appreciably damaged by the recession of the apex of the Horseshoe which is proceeding at the rate of about four to six feet a year and by the diversion for power and other purposes," again "The denudation of the ends is plainly due to the concentration of flow in the notch, which has formed in late years and has spoiled the symmetry of the Horseshoe. The concentration has set up erosion and recession which, in turn, have tended to increase concentration in the notch and accelerated baring of the ends—the familiar vicious cycle."

The crest line of the Horseshoe is 2,600 feet in length, and at high stages of Lake Erie and the Niagara River, when the waters of the Upper Rapids are cascading over the whole perimeter, the scene is one of marvelous beauty, but when the bulk of the water rushes to the centre the bare rock at either side is very disappointing. It will be noted that the destruction of the appearance is accounted for by the erosion at the notch. Doubtless this action alone has in a generation caused much converging toward the centre and explains the shallow water bordering the opposite shores.

Another statement from reports is to the effect that, "At the present time (1920) there flows over the central six hundred feet of the Horseshoe Falls, a volume of approximately 80,000 cubic feet of water per second which not only is entirely wasted in that it creates neither scenery nor power, but which is actually the cause of destructive erosion producing the recession referred to."

The Commissioners believe that the volume of water pouring over the Horseshoe is most impressive, and that a reduction of almost fifty per cent. as is recommended cannot be made without sacrificing some of the majesty of the scene. Neither does it appear safe to concur in the suggestion made by some observers, that the central veil of mist detracts from the charm of Niagara. Indeed it enhances the appearance at high stage under clear weather conditions,

but with strong winds it is far from pleasant. Doubtless the extra water to meet the needs of existing developments could be taken from the river if compensating works were constructed. Several proposals have been made suggesting the type of remedial works to be constructed, but the Park Commissioners are of the opinion that the building of islands in the upper rapids, the lowering of the rock ledge at the extremities, with as small a proportion of distinctly artificial construction as is practicable, should be the basis of negotiations between Canada and the United States for the restoration of scenic Niagara.

The following concrete recommendations have been made by United States engineers in anticipation of a modification of the treaty with Great Britain:

(1) "That the wording of the treaty be altered to extend the jurisdiction of the International Joint Commission to include diversions from tributaries of boundary waters except in the case of diversions from a tributary which are returned to the same tributary."

(2) "That the words, 'the scenic beauty of the Falls and Rapids' be inserted in the first sentence of Article V after the word 'Erie'."

(3) "That the diversion of water from Niagara River below the Falls be specifically limited in the same manner as the diversion from Niagara River above the Falls."

(4) "That the treaty provide for the construction and maintenance of remedial works of the nature outlined in section (e) of this report; such works to be built under the supervision of the International Joint Commission, or of some other international body created for the purpose; the remedial work to be so designed and constructed that the scenic beauty of the Falls will be restored and preserved when 80,000 cubic feet of water per second is diverted from the Niagara River above the Falls; the expense of constructing and maintaining said works to be borne equally by the high contracting parties."

(5) "That the limits of diversion from the Niagara River above the Falls, which the high contracting parties may permit within their respective jurisdictions, be raised from 20,000 cubic feet of water per second on the United States side to 40,000 cubic feet of water per second and from 36,000 cubic feet of water per second on the Canadian side to 40,000 cubic feet of water per second."

(6) "That the 20,000 cubic feet per second of the water so diverted upon each side of the river shall be returned to the Niagara River at some point or points upstream from turning point No. 134 of the International boundary line adopted August 15th, 1913, by the International Waterways Commission under Article IV of the treaty between the United States of America and the United Kingdom of Great Britain and Ireland signed April 11th, 1908; and that if any part of the remaining diversion be returned to the Niagara River at any point an equal or smaller amount may be again diverted from any point farther downstream."

(7) "That the limits given above be stipulated to apply to the amount actually diverted at any instant, and that accordingly the words 'in the aggregate' and 'daily' be stricken out of Article V of the present treaty wherever they occur; that it be recognized that small, brief, accidental violations of the provisions of a diversion permit must be allowed if the holder of the permit is to obtain the full value thereof, and that therefore such violations shall be permitted under such regulations as the International Joint Commission shall provide."

(8) "That five years after the completion of the remedial works the Inter-

national Joint Commission, or some other body constituted for the purpose, shall inform the high contracting parties whether or not, in its opinion, further diversions of water from the Niagara River for power development can be made, either continuously or intermittently, without serious injury to the scenic beauty of the Falls and Rapids, the integrity of the river as a boundary stream, or appreciable lowering of lake levels. That, if this opinion be favourable to the further diversion of water, the commission or body shall indicate the amount of further diversion which may properly be allowed, and the conditions by which permits shall be limited."

By Article VIII of the Treaty each of the High Contracting Parties shall have equal and similar rights in the use of the boundary waters, on its own side of the boundary, and the unequal division of water for power purposes at Niagara Falls was in consideration of, (1) the diversion at Chicago and (2) the export of power, generated in Canada, to New York State. It should also be remembered that the recommendation of the International Waterways Commission signed by Sir George C. Gibbons, Chairman Canadian Section, and O. N. Ernest, Chairman American Section in January, 1907, allowed 36,000 cubic feet of water per second in Canada and 18,500 cubic feet of water per second in the United States. The latter figure was in the treaty increased to 20,000 cubic feet of water per second. Equal division now must therefore take into consideration all of the water being diverted by the two countries and also the export of power.

The diversions of water taken from the Upper Rapids but below their crest do not affect the level of either Lake Erie or the Niagara River at Chippawa. Water taken from above the crest of the Rapids known as the Chippawa-Grass Island Pool affects the level of the Niagara River at Chippawa and by increasing the surface slope of the river towards its head lowers the level of Lake Erie for its various stages. It is estimated that a total diversion of 23,000 cubic feet per second lowers the water at Chippawa by 0.6 feet and Lake Erie by 0.1 feet. With large increases in water diverted entirely above the Upper Rapids, the lowering of the Chippawa-Grass Island Pool will be serious, more particularly in low lake stages. While a low stage level in Lake Erie and the lowering of the water above the crest of the Rapids due to diversion do not affect the Upper Rapids very much as a whole, shoal areas of rocky ledges that are most unsightly detract from the beauty of the endless tossing of the waves particularly due to the increase in the areas of the shoal tracts. Diminishing the water flowing down the Rapids to the Horseshoe produces a placid surface appearance far from comparable with the tempestuous giant waves that burst into spray, glistening in the sunlight and which produce from the spectral colours the marvelous rainbow effects that enrapture the visitors to Niagara's shores. Altogether it appears that while much has been added to the supply of information upon the restoration of Niagara, and while tentative plans appear to be taking a shape that will finally be adopted, there has not yet been suggested that last touch particularly from the artist's viewpoint that is necessary to keep in harmony with the true principles of scenic and landscape design.

CANADIAN NIAGARA POWER COMPANY

A supplementary system of cable conduits along the west side of the Canadian Niagara Power Company's generating station was approved, for the purpose of enabling the company to transmit the energy produced to points outside the Park.

Measured by progressive peaks the Canadian Niagara Power Company generated electrical power for the year ended October 31st, 1922, as shown by the accompanying table:

Period.	Horse-power.	Date.
	96,917	Nov. 1, 1921
	97,721	" 3, 1921
	98,257	" 4, 1921
	98,391	" 8, 1921
	100,000	" 11, 1921
November 1st, 1921,	91,287	May 1, 1922
to	91,555	" 3, 1922
October 31st, 1922.	92,359	" 12, 1922
	93,164	" 13, 1922
	93,432	" 15, 1922
	95,979	" 16, 1922
	99,196	" 20, 1922
	99,464	June 2, 1922
	99,598	" 3, 1922

Rental for power generated and used and sold and disposed of up to 100,000 horsepower was paid for and accepted by the Commissioners but not for any power above 100,000 horsepower.

The following indicates the power generated by the Canadian Niagara Power Company from the time it commenced commercial operations to October 31st, 1922, measured by peak load.

Periods.	Horse-power.	Date.
May 1, 1905 to Oct. 31, 1905.....	7,909	Oct. 19, 1905
Nov. 1, 1905 to April 30, 1906.....	20,509	April 23, 1906
May 1, 1906 to Oct. 31, 1906.....	19,302	July 31, 1906
Nov. 1, 1906 to April 30, 1907.....	31,367	Feb. 5, 1907
May 1, 1907 to Oct. 31, 1907.....	43,297	Aug. 28, 1907
Nov. 1, 1907 to April 30, 1908.....	45,175	Dec. 12, 1907
May 1, 1908 to Oct. 31, 1908.....	52,011	July 21, 1908
Nov. 1, 1908 to April 30, 1909.....	54,424	Nov. 6, 1908
May 1, 1909 to Oct. 31, 1909.....	54,155	June 3, 1909
Nov. 1, 1909 to April 30, 1910.....	54,290	Dec. 8, 1909
May 1, 1910 to Oct. 31, 1910.....	53,619	May 3, 1910
Nov. 1, 1910 to April 30, 1911.....	56,568	Dec. 5, 1910
May 1, 1911 to Oct. 31, 1911.....	64,209	Aug. 2, 1911
Nov. 1, 1911 to April 30, 1912.....	65,147	Dec. 27, 1911
May 1, 1912 to Oct. 31, 1912.....	62,198	Oct. 7, 1912
Nov. 1, 1912 to April 30, 1913.....	64,879	April 6, 1913
May 1, 1913 to Oct. 31, 1913.....	75,067	Sept. 30, 1913
Nov. 1, 1913 to April 30, 1914.....	76,944	Dec. 8, 1913
May 1, 1914 to Oct. 31, 1914.....	75,067	May 4, 1914
Nov. 1, 1914 to April 30, 1915.....	75,335	Dec. 21, 1914
May 1, 1915 to Oct. 31, 1915.....	75,067	June 19, 1915
Nov. 1, 1915 to April 30, 1916.....	62,198	April 18, 1916
May 1, 1916 to Oct. 31, 1916.....	92,895	Oct. 25, 1916
Nov. 1, 1916 to April 30, 1917.....	101,072	April 2, 1917
May 1, 1917 to Oct. 31, 1917.....	102,949	Oct. 30, 1917
Nov. 1, 1917 to April 30, 1918.....	102,949	Dec. 10, 1917
May 1, 1918 to Oct. 31, 1918.....	103,351	July 1, 1918
Nov. 1, 1918 to April 30, 1919.....	104,960	Nov. 29, 1918
May 1, 1919 to Oct. 31, 1919.....	103,220	May 2, 1919
Nov. 1, 1919 to April 30, 1920.....	102,547	Dec. 15, 1919
May 1, 1920 to Oct. 31, 1920.....	103,351	Oct. 28, 1920
Nov. 1, 1920 to April 30, 1921.....	103,217	Dec. 23, 1920
May 1, 1921 to Oct. 31, 1921.....	101,609	May 3, 1921
Nov. 1, 1921 to April 30, 1922.....	100,000	Nov. 11, 1921
May 1, 1922 to Oct. 31, 1922.....	99,598	June 3, 1922

ONTARIO POWER COMPANY

Due to defective iron used in construction, unit number fifteen of the Ontario Power Company burst asunder, on April 20th, 1922, wrecking not only itself but unit number sixteen and doing damage of a serious nature to the Power House. Reconstruction was approved by the Commissioners, conditioned upon the removal of accommodation buildings still remaining from early building operations. No progress has been made during the year in the settlement of the balance of additional rentals owing from the Ontario Power Company. Negotiations with the company (now controlled by the Hydro-Electric Power Commission) have remained in abeyance pending an agreement by which the Power Commission would secure the plant and works of the Electrical Development Company and provide for the paying of rentals owed by that company.

Measured by progressive peaks the Ontario Power Company generated electrical power for the year ended September 30th, 1922, as shown by the following table:

Period.	Horse-power.	Date.
	183,646	Oct. 1, 1921
	197,453	Oct. 3, 1921
October 1st,	198,391	Oct. 5, 1921
1921,	200,134	Nov. 4, 1921
to	200,804	Nov. 21, 1921
September 30th,	201,072	Jan. 4, 1922
1922.	202,145	Jan. 5, 1922
	184,048	April 1, 1922
	189,678	April 11, 1922

Rental upon the average basis of measurement for the power generated and used and sold and disposed of was paid and accepted by the Commissioners without prejudice to the rights of either party in the additional rental dispute.

The following table indicates the power generated by the Ontario Power Company from the time it commenced commercial operations to September 30th, 1922, measured by peak load.

Periods.	Horse-power.	Date.
April 1, 1907 to Sept. 30, 1907	18,445	July 30, 1907
Oct. 1, 1907 to Mar. 31, 1908	22,788	Nov. 12, 1907
April 1, 1908 to Sept. 30, 1908	34,283	Sept. 16, 1908
Oct. 1, 1908 to Mar. 31, 1909	42,125	Dec. 17, 1908
April 1, 1909 to Sept. 30, 1909	51,977	Sept. 20, 1909
Oct. 1, 1909 to Mar. 31, 1910	66,220	Dec. 21, 1909
April 1, 1910 to Sept. 30, 1910	62,466	Sept. 14, 1910
Oct. 1, 1910 to Mar. 31, 1911	76,153	Dec. 22, 1910
April 1, 1911 to Sept. 30, 1911	76,566	Sept. 29, 1911
Oct. 1, 1911 to Mar. 31, 1912	101,542	Jan. 17, 1912
April 1, 1912 to Sept. 30, 1912	107,393	Sept. 24, 1912
Oct. 1, 1912 to Mar. 31, 1913	123,163	Nov. 8, 1912
April 1, 1913 to Sept. 30, 1913	137,212	Aug. 28, 1913
Oct. 1, 1913 to Mar. 31, 1914	152,399	Mar. 18, 1914
April 1, 1914 to Sept. 30, 1914	157,849	Aug. 12, 1914
Oct. 1, 1914 to Mar. 31, 1915	152,949	Nov. 4, 1914
April 1, 1915 to Sept. 30, 1915	160,053	Sept. 28, 1915
Oct. 1, 1915 to Mar. 31, 1916	163,941	Mar. 16, 1916
April 1, 1916 to Sept. 30, 1916	162,064	Sept. 30, 1916
Oct. 1, 1916 to Mar. 31, 1917	164,343	Nov. 24, 1916
April 1, 1917 to Sept. 30, 1917	163,271	Sept. 28, 1917
Oct. 1, 1917 to Mar. 31, 1918	164,075	Nov. 13, 1917
April 1, 1918 to Sept. 30, 1918	160,590	Sept. 18, 1918
Oct. 1, 1918 to Mar. 31, 1919	168,900	Mar. 31, 1919

Periods.	Horse-power.	Date.
April 1, 1919 to Sept. 30, 1919.....	197,051	Sept. 24, 1919
Oct. 1, 1919 to Mar. 31, 1920.....	203,753	Nov. 12, 1919
April 1, 1920 to Sept. 30, 1920.....	199,732	Sept. 29, 1920
Oct. 1, 1920 to Mar. 31, 1921.....	202,413	Jan. 5, 1921
April 1, 1921 to Sept. 30, 1921.....	199,062	May 17, 1921
Oct. 1, 1921 to Mar. 31, 1922.....	202,145	Jan. 5, 1922
April 1, 1922 to Sept. 30, 1922.....	189,678	April 11, 1922

ELECTRICAL DEVELOPMENT COMPANY

The tentative agreement of December 1st, 1920, providing for the purchase of the Electrical Development Company, among other franchises included in the "Clean Up" negotiations, was finally disposed of by a definite contract executed November 1st, 1922. According to the terms of the agreement the Electrical Development Company paid the adjustment of additional rentals due the Commissioners to December 1st, 1920, with interest upon the unpaid balances. A settlement of the amount was reached upon the basis of the judgment of Mr. Justice Middleton, dated February 28th, 1919, excluding the claim of the Park to damages for water taken in excess of the limit imposed by the franchise.

When the agreement of January 29th, 1903, was signed there was deposited with the Commissioners the sum of \$25,000.00 for certain purposes set forth in a receipt under the hand of John W. Langmuir, Chairman of the Board. With the approach of the formal transfer of ownership, application was made by Robert J. Fleming, General Manager, for the repayment of the money with its interest accumulation, which has been kept in a separate account and reported to the Legislative Assembly, annually. The letter of Mr. Fleming was as follows:—

October 13th, 1922.

Dear Sir:—

The franchise granted to Sir William Mackenzie *et al.* on the 29th of January, 1903, and subsequently transferred to this Company, contained, among other provisions, the following:—

And the Syndicate shall indemnify the Commissioners from all claims or demands by any person or persons whomsoever, whether arising by reason of the exercise by the syndicate of the powers, rights, or authorities or any of them conferred by this agreement, or by reason of anything done by the syndicate in the exercise thereof affecting any property, rights or privileges heretofore by the Commissioners granted to or conferred upon any person or persons whomsoever or enjoyed, used and exercised by any such person or persons under the Commissioners, it being the intention of this agreement that should the syndicate in the exercise of the aforesaid powers, rights and authorities so affect any such property, rights or privileges granted by or enjoyed under the Commissioners, the syndicate shall fully indemnify the Commissioners in respect thereof.

And in the event of any claims or demands aforesaid being preferred before or in any tribunal, whether in a court of law or by proceedings of arbitration against the Commissioners or for the Commissioners or in their name, the syndicate undertake and agree to intervene on behalf of the Commissioners and defend the same or take such action in the premises at the cost and charges of the syndicate; the Commissioners hereby conferring upon the syndicate all such rights and powers to act in their name and in their behalf in the premises, or to confer such other and further rights and powers as may be required by the syndicate and necessary.

For the purpose of implementing these covenants a deposit of \$25,000.00 was stipulated for by the Commissioners and made by the Syndicate, the specific purpose being that of "constructing wing dams at these intakes (i.e., of the Canadian and Niagara Power Company and the International Railway Com-

pany) if it was found that the water withdrawals of the Development Company when in operation materially affected the water levels." The above extract is taken from the 19th annual report of the Commissioners for the year 1904 and appears on page sixteen thereof. The \$25,000.00 was duly paid and a formal receipt signed by the late J. W. Langmuir, Esquire, the then Chairman, under seal of the Commission, dated January 29th, 1903, was delivered. This certificate is as follows:—

The Commissioners of the Queen Victoria Niagara Falls Park hereby acknowledge to have received from Messrs. McKenzie, Pellatt and Nicholls, the sum of twenty-five thousand dollars (\$25,000.00) over the expenditure of which sum the said Commissioners shall have absolute control; to be expended by them as they may deem necessary to protect or aid in protecting the inflow of water to the works at or below the intake of the Canadian Niagara Power Company—the object of the construction of such works being the maintaining of the level and quantity of water at and below the intake of the Canadian Niagara Power Company.

Provided, that such expenditure of the said sum of twenty-five thousand dollars (\$25,000.00) shall not be made unless an agreement shall be reached and executed whereby the said expenditure shall be accepted as in all respects satisfactory to the Canadian Niagara Power Company and the International Railway Company whereby the above named gentlemen, who have formed a syndicate, be exonerated from any damage which may result to the Canadian Niagara Power Company by reason of the License and Grant by the Commissioners to the said gentlemen as a syndicate as aforesaid to take water from the Niagara River as set forth in an agreement bearing even date herewith.

(Sgd.) J. W. LANGMUIR.

Chairman.

(Seal of Commissioners attached.)

This fund remained the property of this Company subject only to the special purpose for which it was deposited with the Commission.

Commencing with the report of the Commission for 1905 when apparently for the first time the custom of printing a financial statement was adopted, each annual report shows the amount of the deposit, with interest added from time to time, to the credit of a special account "for maintaining water levels at intakes of Canadian Niagara Power Company and International Railway Company."

In 1905 there was a deduction of \$2,189.32 made from this fund as "having been paid out on account of overflow dam constructed at city and railway intake." Whether this was a proper charge against this Company is open to question, but we are not disposed to raise objection to this item if the matter is otherwise arranged satisfactorily.

The Commissioners have very properly throughout their accounts not carried the deposit into their balance sheet, but have always shown it as a "special deposit" or "special account" or (since 1912) "a special savings account." As the purpose of the deposit was only to implement the covenant of indemnity to save the Park Commission harmless from any claims made by the earlier grantees of water privileges, namely, the Canadian Niagara Power Company and the International Railway Company, by reason of the operations of the Development Company, and as the development of the latter Company has long since reached its maximum without giving rise, so far as we are aware, to any legitimate claims on the part of the grantees referred to, there is no longer any reason why this fund should be maintained, and it should be repaid to this Company with the interest accrued thereon, which repayment we now formally request.

Under the terms of the Purchase Agreement between the Toronto Railway Company (which controls this Company through the Toronto Power Company, Limited) and the Hydro-Electric Power Commission of Ontario, the item represented by the deposit in question does not pass to the Hydro Commission, and it is therefore both convenient and necessary to withdraw the deposit at this time.

We have not heretofore required repayment by reason of the dispute between us over the rentals, but as the matter is now being adjusted to your satisfaction, this one should be disposed of at the same time.

It will be quite satisfactory to us to have the amount due applied in reduction of that payable under the rentals settlement.

We shall be greatly obliged if you will take up and dispose of this matter at an early date.

Faithfully yours,

(Signed)

ROBERT J. FLEMING,

General Manager.

Objection to the course suggested by the above letter was taken by the City of Niagara Falls, in terms outlined in a letter from the Mayor, dated October 20th, 1922.

October 20th, 1922.

Dear Sirs:—

I have been instructed by the City Council to write you with reference to the monies which were deposited by the Electrical Development Company with your Commission for the following among other purposes. To provide against any reduction in levels by the diversion of water for power purposes and to secure Lessees of the Park against damage from such reduction in levels at their intakes. The diversion of water by this Company has seriously affected the usefulness of the Waterworks Intake, and the City has suffered damage as a result. The City therefore requests your Commission to restore the water level to its original height or in some way to remedy the serious damage done to the Waterworks.

The City takes the position that the sum deposited and so much more as may be necessary should be used to restore as far as possible the old level at the Waterworks Intake, and for that purpose the moneys so deposited with the Commission should be held until used, and not in any case returned to the Electrical Development Company.

Yours very truly,

(Signed)

CHAS. R. NEWMAN,

Mayor.

After full consideration and advice it was decided not to accede to the request until all doubt about the purpose and effect of the deposit had been settled.

December 15th, 1922.

Dear Sir:—

Referring to your letter of October 13th, the Commissioners have taken into consideration your request for the return of the \$25,000.00 deposit, made at the time of the execution of the agreement, dated January 29th, 1903, which later became the franchise agreement of the Electrical Development Company of Ontario, Limited. In view of doubts having arisen as to whether all of the claims, or demands, which this amount of money was to cover, have been or are capable of being satisfied, I beg to advise that the Commissioners are not in a position to act favourably upon your letter.

Yours very truly,

(Signed)

JOHN H. JACKSON,

Superintendent.

Measured by progressive peaks the Electrical Development Company generated electrical power for the year ended July 31st, 1922, as shown by the following table:

Period.	Horse-power.	Date.
	100,482	Aug. 1, 1921
	111,501	Aug. 2, 1921
	114,397	Aug. 3, 1921
	115,121	Aug. 4, 1921
	115,362	Aug. 11, 1921
	116,005	Aug. 19, 1921
	116,327	Aug. 13, 1921
	117,292	Aug. 24, 1921
	117,453	Aug. 30, 1921
	119,464	Aug. 31, 1921
	120,349	Sept. 21, 1921
	126,139	Oct. 10, 1921
August 1st, 1921	136,917	Oct. 11, 1921
to	141,099	Oct. 18, 1921
July 31st, 1922.	144,477	Oct. 19, 1921
	146,408	Oct. 24, 1921
	146,890	Nov. 4, 1921
	147,453	Nov. 8, 1921
	147,721	Nov. 21, 1921
	147,802	Nov. 22, 1921
	148,097	Dec. 1, 1921
	148,204	Dec. 2, 1921
	148,499	Dec. 6, 1921
	148,579	Dec. 8, 1921
	142,386	Feb. 1, 1922
	145,362	Feb. 2, 1922
	147,051	Feb. 3, 1922
	148,016	Feb. 22, 1922
	149,893	April 20, 1922
	150,295	May 4, 1922
	150,536	May 8, 1922

Rental upon the average basis of measurement for the power generated and used and sold and disposed of was paid and accepted by the Commissioners, without prejudice to the rights of either party in the additional rental dispute. Now that the major part of the additional rentals owing have been paid it is anticipated that the Hydro-Electric Power Commission will liquidate the balance.

The following table indicates the power generated by the Electrical Development Company from the time it commenced commercial operations to July 31st, 1922, measured by peak load.

Periods.	Horse-power.	Date.
Feb. 1, 1907 to July 31, 1907	17,426	June 4, 1907
Aug. 1, 1907 to Jan. 31, 1908	27,882	Dec. 17, 1907
Feb. 1, 1908 to July 31, 1908	38,204	July 22, 1908
Aug. 1, 1908 to Jan. 31, 1909	32,842	Dec. 8, 1908
Feb. 1, 1909 to July 31, 1909	46,113	April 28, 1909
Aug. 1, 1909 to Jan. 31, 1910	41,823	Jan. 26, 1910
Feb. 1, 1910 to July 31, 1910	40,617	Feb. 4, 1910
Aug. 1, 1910 to Jan. 31, 1911	48,794	Nov. 18, 1910
Feb. 1, 1911 to July 31, 1911	49,464	Feb. 6, 1911
Aug. 1, 1911 to Jan. 31, 1912	56,702	Jan. 30, 1912
Feb. 1, 1912 to July 31, 1912	61,394	Feb. 21, 1912
Aug. 1, 1912 to Jan. 31, 1913	84,718	Dec. 5, 1912
Feb. 1, 1913 to July 31, 1913	79,491	Feb. 7, 1913
Aug. 1, 1913 to Jan. 31, 1914	95,174	Nov. 27, 1913
Feb. 1, 1914 to July 31, 1914	65,684	Feb. 6, 1914
Aug. 1, 1914 to Jan. 31, 1915	95,442	Dec. 4, 1914
Feb. 1, 1915 to July 31, 1915	91,019	Feb. 2, 1915
Aug. 1, 1915 to Jan. 31, 1916	125,201	Dec. 9, 1915

Periods.	Horse-power.	Date.
Feb. 1, 1916 to July 31, 1916.....	133,646	July 19, 1916
Aug. 1, 1916 to Jan. 31, 1917.....	147,453	Jan. 8, 1917
Feb. 1, 1917 to July 31, 1917.....	150,134	Mar. 21, 1917
Aug. 1, 1917 to Jan. 31, 1918.....	151,743	Jan. 10, 1918
Feb. 1, 1918 to July 31, 1918.....	154,021	July 9, 1918
Aug. 1, 1918 to Jan. 31, 1919.....	154,826	Nov. 29, 1918
Feb. 1, 1919 to July 31, 1919.....	132,842	Feb. 20, 1919
Aug. 1, 1919 to Jan. 31, 1920.....	125,469	Jan. 21, 1920
Feb. 1, 1920 to July 31, 1920.....	127,989	July 12, 1920
Aug. 1, 1920 to Jan. 31, 1921.....	148,763	Dec. 15, 1920
Feb. 1, 1921 to July 31, 1921.....	143,914	Jan. 4, 1921
Aug. 1, 1921 to Jan. 31, 1922.....	148,579	Dec. 8, 1921
Feb. 1, 1922 to July 31, 1922.....	150,536	May 8, 1922
Aug. 1, 1922 to Jan. 31, 1923.....	147,292	Jan. 19, 1923

HYDRO-ELECTRIC POWER COMMISSION

Power was generated commercially from the Chippawa-Queenston plant of the Hydro-Electric Power Commission during 1922 and it was to be anticipated that an agreement respecting the use of the Park Commission's property and the use of water would have been executed before the expiration of the year. The rights of the Park Commission to compensation for the use of the waters of the Niagara River are preserved in the agreement of September 20th, 1918 (Annual Report No. 33). Clause seven of the agreement provides:

"This agreement or the consent of the Park Commission to the said works shall not prejudice or affect in any way the right of the Park Commissioners as riparian owners to compensation for the diversion of the waters of the Niagara River, by way of the said Intake and Power Canal, but all and any compensation whether by way of rental or otherwise and the full right thereto is hereby expressly preserved to the Park Commissioners."

Some negotiations have taken place, but the Power Commission wish to consider the water used at Queenston, with ninety feet of additional head, of the same value as water used at Niagara Falls. When it is remembered that the power generated is directly proportional to the head or pressure, it will be seen that this offer cannot be entertained any more than a flat rate for power, without regard for the distance it is transmitted and the load used. In effect the offer asks the Park Commissioners to treat the water returned to the river at the foot of the Horseshoe Falls as having no further value for the generating of power notwithstanding the fall in the lower rapids. The answer to the proposal is that New York State is striving by all means within its power to have the lower Niagara River development proceeded with, at a cost of many millions of dollars. The Park Commissioners have proposed the same contractual rental clause as is contained in the present power franchises.

NIAGARA RIVER BRIDGE COMPANY

The Cantilever bridge immediately south of the Grand Trunk Arch Bridge is owned by the Niagara River Bridge Company allied with the Michigan Central Railroad Company. The bridge was built in 1883 and strengthened in 1900, but now the traffic requirements necessitate a new structure. Ne-

gotiations have taken place between the Commissioners and the Bridge Company for a new crossing of the chain reserve and talus, conditioned upon the removal of the present bridge and the widening of the River Road in the City of Niagara Falls. An arrangement has been reached and it is expected that the work will be commenced in 1923. The Acts and Agreements of the Bridge Company are included in the appendix.

NIAGARA FALLS WATERWORKS

An additional underground cable across Park property to the pumping station of the Niagara Falls Waterworks was authorized on June 28th, 1922.

NIAGARA SPANISH AERO-CAR COMPANY

The earnings of the Aerial Tramway across the Whirlpool owned by the Niagara Spanish Aero-Car Company improved to a marked extent in the last twelve months, due particularly to the opening of the roadway from the north limits of the City of Niagara Falls. Since the opening of the tramway the receipts reported under the terms of the lease are shown below:

Year ended	Tramway.	Sales.	
October 31, 1916.....	\$3,407 25	\$437 08	(four months only.)
October 31, 1917.....	7,402 00	864 59	
October 31, 1918.....	3,052 75	184 65	(not in operation from March 20th to July 2nd.)
October 31, 1919.....	9,652 75	474 90	
October 31, 1920.....	11,181 50	586 00	(closed from Dec. 1st, 1919, on ac- count of smallpox and subsequent fire.)
October 31, 1921.....	16,895 25	853 80	
October 31, 1922.....	20,736 00	1,193 55	

In view of the improved financial position the special concessions in the reduction of the minimum rental were withdrawn and the sum of \$3,500.00 was required and paid.

BUFFALO AND FORT ERIE BRIDGE COMPANY

There was introduced in the Federal Parliament on March 31st, 1922, a Bill to incorporate the Buffalo and Fort Erie Bridge Company. The proposed act did not appear to safeguard the interested of the Park at the crossing of the Chain Reserve, vested in the Park Commissioners, but the legislation was rejected and further consideration was, for the time being, unnecessary. However, it is reported that the rights sought will again be asked for and the interests of the Park will require protection.

PARK SYSTEM

The year 1922 has passed, and reviewing the programme adopted, it will be found that a high standard of maintenance throughout the Park and Parkways has been continued. The Service Department has ministered to the needs

and wants of the public in an efficient manner and the improvements made no inconsiderable showing, while the loyalty and efficiency of the Staff are indicated in the year's performance.

The Park area disturbed by the Ontario Power Company in the third pipe line construction must be restored by the company, although allowance was made in the agreement for the temporary nature of the installation, which was for a period of five years. Part of the affected lands were ready for landscaping again at the beginning of 1922, and an arrangement was reached whereby the Hydro-Electric Power Commission, controlling the Ontario Power Company, paid a lump sum for certain specified work. Thereupon the Works Department of the Park set about replacement of the features destroyed.

The Service Buildings for the Works Department are situate midway between the Administration Building and Ferry Road at Jolly Cut, and it may happen that the central shops will eventually be moved farther south, but a branch at least will be located upon the present site. Preparation for enlarged facilities has been made in draining extra space and examining a proposed layout for machine shops and storage for equipment.

The most extensive new work was the continuing of the Parkway from Niagara Falls to Queenston. Partly built in 1921, the roadway was extended by contract and the Park construction forces, until but a short length at the screen house of the Chippawa-Queenston Hydro-Electric Development remains. Here the tracks of the electric railway require removing from the space set apart for the road. Heavy cuts and fills at Queenston Heights provide an excellent alignment and easy grades to meet the Provincial Highway leading to St. Davids.

Two additional properties for the northern extension of the Parkway to Queenston have been purchased leaving but four small areas to be acquired. Of these, three are owned by the International Railway, and negotiations are proceeding for them. One property only has been expropriated and in that instance the difference between the value claimed by the owner and that ascertained by the valuers of the Commission was too great to allow a settlement to be made. The statement of claim from the Colt family owners was for the sum of \$63,925, and the Commissioners offered \$6,000 for 10.35 acres of land, and an old house and barn. Upon submitting the dispute to the Ontario Railway and Municipal Board an award of \$9,031 was given with interest at 5% from February 25th, 1921. A plot of one acre overlooking the Whirlpool was purchased for \$500 which was considered reasonable.

Provision is made in the Ontario Public Service Superannuation Act, 1920, for retiring employees in the service of the Province of Ontario when the age of seventy is reached. The employees pay according to a graduated scale into the fund while the Province bears in addition to the cost of administration an equal share and any further sums necessary to pay the claims for superannuation. The permanent employees of the Park Staff have now been brought under the terms of the Act.

The policy of operating Concessions was entered upon tentatively and in an experimental way in the year 1916 when the lessee of the Refectory Restaurant stated that it had been impossible to make a profit in the preceding season after paying rental. The offer was made to again conduct the business if the Commission would forego the rental entirely, but such a course was not favourably considered. Thereupon the Service Department of the Park was inaugurated with one operating centre. In 1919 the Scenic Tunnel at Table Rock was added after being closed during the latter portion of the war years and facilities were extended by providing a Lunch Room. In 1920 the Res-



Niagara River Gorge at the Whirlpool.



restaurant and Souvenir quarters at Queenston increased the responsibility and annual receipts of the Service Department to upwards of \$125,000 of turnover.

Through an offer for the privileges at the Scenic Tunnel in the early part of the 1922 season an opportunity was afforded the Board to survey the results accomplished and examine the reasons that prompted releasing the concessionaires from operating the Park facilities. There are three phases of the subject worthy of critical consideration. In the first instance there is the advantage of direct control of the business and first hand knowledge of the details of revenues and cost of management. Secondly, there is the purely financial ground of which method will return the greater profit and at the same time give service to the visitor at reasonable rates. Experience has shown that revenues from restaurants and facilities for viewing the points of interest are augmented under direct Park administration. The third consideration is the historical nature of the Niagara District, where battles have been fought for liberty. Here it seems in keeping that the confidence engendered by government operation should be fostered to the end that the yearly stream of visitors may be largely increased and a feeling of safety with pleasure promoted. After full consideration the decision was reached that the policy of direct operation of service should not be abandoned. At the same time it was decided to complete the service organization by opening up further conveniences and means of supplying the wants of tourists.

REVENUES AND EXPENDITURES

The complete statement of Receipts and Expenditures for the year ended November 30th, 1922, with all details will be found appended hereto. It will be observed that ordinary revenue amounted to \$261,635.99, and of this sum \$217,580.25 was received from rentals paid by power companies. Last year power rentals were \$229,143.29, the difference being caused by a reduction in the load of two of the companies. There was received in addition toward the end of the year \$301,332.55 in settlement of the balance of additional rentals owing by the Electrical Development Company to November 30th, 1920, with interest to November 1st, 1922. Park Debentures to the extent of \$65,000 par value bearing interest at the rate of four per cent. per annum were disposed of for Capital works, realizing with accrued interest \$60,595.49. The highest tender was accepted, namely, 93.18 to yield five and three-quarters per cent. to maturity on January 1st, 1927. The total authorized issues of debentures (\$900,000.00) in connection with the Park enterprises have now been disposed of. All issues mature January 1st, 1927, and there is accumulated a sinking fund of \$423,347.19 against the total liability. According to legislation passed at the last session of the Legislature, sinking fund payments deposited with the Provincial Treasurer are allowed a rate of four per cent. per annum, compounded half yearly.

Maintenance of the Parks and Parkways cost \$185,446.89 including interest on debentures \$32,900.00 and sinking fund \$9,000.00. The reduction in this item over 1921 was \$29,027.22. Capital improvements cost \$106,316.17 and there was an excess of receipts over expenditures amounting to \$394,417.99. After providing for depreciation and reserves there remained to transfer to revenue account \$373,654.93. Total assets now amount to \$2,726,368.38, against which there is the bonded indebtedness of \$900,000.00 and after pro-

viding for future liabilities a net balance of \$1,388,568.91. The improvement over 1921 is \$356,899.66.

The receipts at the Refectory were \$52,354.99, slightly less than in 1921, but an excellent showing considering that electric railway employees went on strike at the very opening of the season, disorganizing transportation facilities entirely. The net gain after paying for supplies, cost of operation and allowing for loss, breakage and depreciation was \$3,240.68 or \$129.62 less than last year.

At Queenston gross receipts amounted to \$15,345.30, a reduction of \$13,141.65 for the year 1921 and \$20,239.30 less than the banner year 1920. The result at Queenston indicates the extent of the handicap due to the street railway disagreement with the working force. American visitors to Niagara Falls had no means of reaching lower river points and spent their money at Niagara Falls, New York, where receipts are reported to be in excess of expectations and normal amounts. The expense of operation was \$16,021.37 to which must be added for loss, breakage and depreciation \$940.28, leaving a loss of \$1,616.35, the first to be reported in this department. Considerable credit is due to the management for keeping the amount within such a small compass.

At the Scenic Tunnel the absence of tourists accounts for smaller receipts, but a good margin of profit has been maintained. Total receipts were \$34,146.11, compared with \$45,347.92 in 1921 and \$35,362.77 in 1920. The Tunnel accounted for \$19,650.15 of the gross receipts and the Lunch Room and Sale of Souvenirs \$14,495.96. Operating expenditure amounted to \$18,967.03 and \$1,120.22 was charged for depreciation, leaving a net gain of \$14,058.86.

The expense of operating the Creche at Queenston Heights' Park was \$284.92 and receipts were \$22.00, making the net cost \$262.92.

All of which is respectfully submitted.

P. W. ELLIS (Chairman).
GEORGE H. WILKES.
L. CLARKE RAYMOND.
WILLIAM L. DORAN.
JAMES D. CHAPLIN.
H. Y. GRANT,
F. C. BIGGS.

Niagara Falls, Ontario, February 5th, 1923.

**QUEEN VICTORIA NIAGARA FALLS PARK SYSTEM
FINANCIAL STATEMENT—1922**

RECEIPTS

1922	Nov. 30th, Balance from Operating Account after depreciation	\$14,682.19	
Power Rentals	Canadian Niagara Power Company, fixed	\$15,000.00	
	Canadian Niagara Power Company, additional	52,185.87	
	Ontario Power Company, fixed	30,000.00	
	Ontario Power Company, additional	53,950.25	
	Electrical Development Company, fixed	15,000.00	
	Electrical Development Company, additional	51,444.13	
	Electrical Development Company, special account	301,332.55	
	Ontario Power Company, interest	175.18	
		\$519,087.98	
	International Railway Company	10,000.00	
	Niagara Spanish Aero-Car Company	2,500.00	
	Maid-of-the-Mist Steamship Company	1,000.00	
	Lundy's Lane Burial Ground	211.00	
	Brock's Monument Tolls	2,098.10	
	Interest on Bank Deposits	1,025.95	
	Cash Discounts	223.30	
	Premium on Exchange	1,658.97	
	Sales of Debentures and accrued interest	60,595.49	
	Ontario Power Company, Restoration Account	7,000.00	
	Fire Loss Account (balance)	2,745.61	
	Sundry Receipts	735.44	
	Advertising and Publicity Refund	13.88	
	Credit on Sinking Fund Account	62,603.14	
		\$686,181.05	

EXPENDITURES

CAPITAL ACCOUNT

Queen Victoria Park	Office Equipment	\$298.82	
	Table Rock House Equipment	5,120.20	
	Table Rock Lunch Room Equipment	202.22	
	Refectory Equipment	459.45	
	Queenston Restaurant Equipment	338.02	
	Tools and Equipment	3,647.16	
	Queenston Creche Equipment	11.75	
	Commissioners' Rooms Equipment	21.00	
	Enlarging Park Shed Area	2,755.18	
	Trees, Shrubs and Greenhouse Plants	500.68	
	Sanitary Drinking Fountains	77.54	
	Stock—Gas and Oil	31.75	
	Grading and Planting Southerly Area	4,298.68	
		\$13,162.45	
Queenston	Pump House	\$219.33	
	Lighting	197.84	
		417.17	
Niagara Glen	New Stairway and Paths	\$319.55	
		319.55	
Northern Boulevard	Outstanding Lands	\$1,817.76	
	Niagara Falls to Glen	6,646.95	
	Glen to Larkins	42,402.86	
	Queenston Hill	39,381.92	
		\$90,249.49	
Parkway South	Rip Rap Protection	\$1,097.88	
	Usher's Creek Tool House	234.72	
	Fort Erie Water Supply	422.63	
	Fort Erie Tool House	412.28	
		2,167.51	
		\$106,316.17	

MAINTENANCE ACCOUNT

Administration		
Office Staff	\$20,431.83	
Office Supplies	865.98	
Office Expense	1,351.78	
Travelling Expenses	708.43	
Commissioners' Expenses	120.71	
		\$23,478.71
Guards and Caretakers		
Queen Victoria Park	\$10,557.44	
Queenston	2,881.74	
Niagara Glen	1,401.60	
Chain Reserve	863.00	
Lundy's Lane	1,090.00	
Parkway South	1,175.22	
Fort Erie	1,026.01	
		18,995.01
Upkeep		
Queen Victoria Park	\$58,561.17	
Butlers' Burying Ground	1,073.50	
Queenston	5,539.76	
Niagara Glen	2,539.17	
Chain Reserve	1,845.46	
Lundy's Lane	2,047.33	
Fort Erie	710.40	
Parkway South	20,282.68	
		92,599.47
Miscellaneous		
Bank Charges	\$7.35	
Professional Services	3,100.63	
Entertainment	364.02	
Pensions	420.00	
		3,892.00
Superannuation Account (balance)		530.85
Investment Account (liability)		4,050.85
Sinking Fund		9,000.00
Interest on Debentures		32,900.00
		\$185,446.89
To Capital Expenditures as per statement	106,316.17	
To Maintenance	185,446.89	
To Depreciation Account	15,288.48	
To Reserve Account	4,745.61	
To Inventory Adjustments	728.97	
		\$312,526.12
To Balance of Revenue Account	373,654.93	
		\$686,181.05

OPERATING ACCOUNT, 1922

Refectory		
By Gross Receipts	\$52,354.99	
To Supplies used	\$26,338.74	
To Salaries and other Expenses	19,361.61	
	\$45,700.35	
To Depreciation Account	3,413.96	
	49,114.31	
Credit Balance		\$3,240.68
Queenston Heights		
By Gross Receipts	\$15,345.30	
To Supplies used	\$8,790.80	
To Salaries and other Expenses	7,230.57	
	\$16,021.37	
To Depreciation Account	940.28	
	16,961.65	
Debit Balance		1,616.35

Table Rock House and Lunch Room

By Gross Receipts, Sales	\$14,495.96		
By Gross Receipts, Elevator	19,650.15		
		\$34,146.11	
To Supplies used	\$8,318.53		
To Salaries and other Expenses	10,648.50		
	\$18,967.03		
To Depreciation Account	1,120.22		
		20,087.25	
Credit Balance			14,058.86
		Dr.	Cr.
Reflectory Balance			\$3,240.68
Queenston Balance	\$1,616.35		
Table Rock Balance			14,058.86
Dufferin Islands	1.00		
Administration Expense	1,000.00		
		\$2,617.35	\$17,299.54
			2,617.35
Net Balance from Operating Account			\$14,682.19

BALANCE SHEET, NOVEMBER 30th, 1922

ASSETS

Fixed Assets at cost as ascertained by the Superintendent and Accountant—

Lands and Buildings	\$1,877,128.43		
LESS Depreciation	9,088.00		
		\$1,868,040.43	
Office Equipment	\$5,223.95		
LESS Depreciation	522.39		
		4,701.45	
Table Rock House Equipment	\$4,985.15		
LESS Depreciation	878.92		
		4,106.23	
Table Rock Lunch Equipment	\$2,177.76		
LESS Depreciation	241.30		
		1,876.46	
Refectory Equipment	\$21,446.09		
LESS Depreciation	3,413.96		
		18,032.13	
Queenston Restaurant Equipment	\$8,157.33		
LESS Depreciation	940.28		
		7,217.05	
Dufferin Islands Stand Equipment		357.23	
Tools and Equipment	\$26,467.87		
LESS Depreciation	5,289.74		
		21,178.13	
Queenston Creche Equipment	\$1,031.03		
LESS Depreciation	103.10		
		927.93	
Niagara Glen Souvenir Stand		54.50	
Commissioners Rooms Equipment	\$2,363.29		
LESS Depreciation	285.25		
		2,078.04	
			\$1,928,569.69

Sinking Fund

In hands of Provincial Treasurer (including interest)..... \$423,347.19

Current Assets (Supplies as per Inventories)—

Refectory..... \$484.55
 Queenston Restaurant..... 223.47
 Queenston Souvenir Stand..... 1,675.05
 Table Rock House..... 3,731.55
 Table Rock Lunch Room..... 91.41
 Office Supplies..... 969.99
 Stock, General..... 2,307.07
 Stock, Gas and Oil..... 89.35

9,572.44

Accounts Receivable.....

222.32

Investment Account (Liability).....

4,050.85

Superannuation Account (Balance).....

530.85

\$437,723.65

Cash Account

Imprest Account..... \$1,850.00
 Imperial Bank..... 108,067.60
 On Hand..... 157.44
 Toronto General Trust..... 250,000.00

360,075.04

797,798.69

\$2,726,368.38

SCHEDULE OF LANDS AND BUILDINGS

Items	Lands and Improvements	Buildings
Queen Victoria.....	\$779,776.19	
Parkway North.....	345,096.68	
Niagar Glen.....	12,193.75	
Queenston Park.....	42,634.50	
Parkway South.....	543,028.84	
Fort Erie.....	2,921.70	
Lundy's Lane Burial Ground.....	2,239.25	
Butler's Burying Ground.....	5,354.78	
Refectory.....		\$86,804.08
Table Rock House.....		37,890.00
Queenston Restaurant.....		18,188.66
Queenston Souvenir Stand.....		1,000.00
		<u>\$143,882.74</u>
LESS Depreciation:		
Refectory, 5%.....	\$4,340.00	
Table Rock House, 10%.....	3,789.00	
Queenston Restaurant, 5%.....	909.00	
Queenston Souvenir Stand.....	50.00	9,088.00
		<u>\$1,733,245.69</u>
		<u>\$134,794.74</u>

SUMMARY

Lands.....	\$1,733,245.69	
Buildings.....	134,794.74	
		<u>\$1,868,040.43</u>

LIABILITIES**Debenture Account**

4% due 1927..... \$800,000.00
 3½% due 1927..... 100,000.00

\$900,000.00

Reserve Account

Liability..... \$4,000.00
 Queenston Hill Contract..... 7,706.67
 Fire Loss Restoration..... 2,745.61
 Sinking Fund..... 423,347.19

437,799.47

Balance to Credit of Revenue Account.....

\$1,337,799.47

1,388,568.91

\$2,726,368.38

**THE ELECTRICAL DEVELOPMENT COMPANY, SPECIAL DEPOSIT OF \$25,000.00
MADE JANUARY 29th, 1905**

For maintaining Water Levels at Intake of Canadian Niagara Power Company and International Railway Company.

1905—Jan. 31.	Deposited.....	\$25,000 00	
1905—Dec. 30.	Interest to date.....	2,288 41	
			\$27,288 41
	Less cost Submerged Weir.....		2,189 32
			\$25,099 09
1922—Dec. 31.	Interest to date.....		19,705 04
			\$44,804 13

STATEMENT OF DEBENTURE INDEBTEDNESS, AS AT DECEMBER 31st, 1922.

Date	Authorized	Outstanding	Interest Rate	Date of Maturity
July 1st, 1887.....	\$525,000 00	\$525,000 00	4%	Jan. 1st, 1927
July 2nd, 1894.....	75,000 00	75,000 00	4%	Jan. 1st, 1927
July 1st, 1908.....	100,000 00	100,000 00	3½%	Jan. 1st, 1927
July 1st, 1910.....	200,000 00	200,000 00	4%	Jan. 1st, 1927
	\$900,000 00	\$900,000 00		

REPORT OF THE PARK SUPERINTENDENT

To the Commissioners of the Queen Victoria Niagara Falls Park

Gentlemen:

Herewith I beg to report on the works of maintenance and improvement carried out in the Queen Victoria Niagara Falls Park System for the year ended November 30th, 1922.

The varied and extended character of the operations of the Park System after thirty-six years of existence may well be the subject of some comment. The total receipts of the Park for the first ten years averaged but slightly over \$25,000 per annum, while maintenance expenditures for the same period were very nearly \$40,000 for each twelve months, and some amounts had of necessity to be spent upon improvements. The work of the Staff was devoted very largely therefore to keeping the grounds in order, and devising ways and means to pay the overdrafts at the bank. The area of the Park at the beginning was but 254 acres of land, located in one property adjacent to the Falls of Niagara. This, too, concentrated the work and kept it within well defined channels. The original Park has now extended into a developed system of Parks and Parkways reaching from Lake Erie to Queenston, with the Chain Reserve lands continuing to old Niagara on the shores of Lake Ontario. The area has increased to over 1,500 acres of land, and the mileage of improved roadway is fifteen times the length even as late as 1908. The operations, in addition to maintaining lands, buildings, and structures, now embrace roadmaking, the erection of the various classes of buildings required to provide for the convenience and pleasure of the public, and the conduct of refectories, and facilities for sight-seeing. Included in the requirements for public convenience are shelters, lavatories, restaurants, shops for the sale of goods, terminal buildings for inclines and tunnels, bridges, walks, watermains, lighting systems, greenhouses, sewers and drainage systems, service centres to house, machine shop, garage, and other space in constant use, and many smaller works.

Then there are the relations with lessees to be considered. Here the scale runs all the way from the agreement for small privileges to the power company franchises involving enormous investments and large rentals. Constant vigilance must be exercised to protect the Commissioners' rights, and to see that the contractual requirements are executed. The relationship with Bridge Companies and Railways crossing the frontier to the United States provides another subject for consideration, and involves agreements for crossing Park property. The municipalities in which Park property extends also require privileges and sometimes the temporary or permanent use of right of way for underground and surface constructions. Here again the rights of the Park must be ascertained, and definite terms of agreement arranged.

Not the least of the important activities throughout the Park System is maintaining order and protecting property. For these purposes a police force is used, eight constables under a chief constable being stationed at Queen Victoria Park, and the outlying properties being looked after by local caretakers. The Parkways are patrolled by motor-cycle police. The presence of the uniform is usually sufficient to prevent disorder, and except for the regulation of traffic, the police force acts largely as a distributor of information to visitors. Travellers from a distance are aided in obtaining a maximum of sight-seeing in a short space of time.



Horseshoe Falls in Winter.



Inlet of Island Pond in Winter.

BUTLERS' BURYING GROUND

Except for periodic inspection no regular employees were kept at Butlers' Burying Ground during the winter months. The working caretaker started in April, and kept the plot in excellent condition during the summer and fall months. Many additional visitors are coming to this old historic spot, now the public know that the Park is responsible for its preservation.

QUEENSTON HEIGHTS

The usual large number of picnics were booked for Queenston Heights during 1922, but many were cancelled after the strike of electric railway employees which occurred on July 1st, and all tourist traffic was prevented from reaching this part of the Park System, until late in the season, when partial operation of cars was restored. The conditions are indicated in the receipts from sales, and for the first time a loss was recorded. The Hill section of the Northern division of the Niagara River Parkway was constructed through Queenston Heights Park, and on southerly to the Hydro forebay. An entirely new route was selected for the roadway upon an improved grade with easy curves, and a new entrance for motor traffic was built to connect with the roadway into Brock's Monument grounds. Electric lights were installed in the small pavilion and a protecting fence erected around Fort Drummond and its companion earthwork (Fort Riall).

NIAGARA RIVER PARKWAY NORTH

The macadam foundation for the Parkway between Niagara Falls and Queenston was finished with the exception of 1,500 lineal feet at the Hydro forebay, where construction work prevented its completion. From Niagara Falls to the Glen a surface treatment was laid to prevent ravelling until a permanent top is constructed. All settlement in the subgrade will be allowed to take place before the top is placed. The whole length of the new Parkway has been located so as to take advantage of the vistas to the Niagara Gorge and the natural landscape features, particularly at the north side of the Whirlpool. It will be the main roadway through the development in the vicinity of Niagara Glen as well as the scenic route into the City of Niagara Falls from Toronto and the west.

NIAGARA GLEN

The footpaths of Niagara Glen were levelled and redressed throughout, and improvements were made to the lavatories. The new stairway at the north-westerly side of Wintergreen Flat was completed, making a visit to the gorge more interesting, because of the choice of routes in ascending to the upper level again.

Restaurant and Lunch-room accommodation are particularly needed at this Park midway between Niagara Falls and Queenston, and there is no doubt about a successful business being carried on both among street-car and motor tourists. When refreshment quarters are provided an incline will be necessary to carry visitors into and out of the Glen.

QUEEN VICTORIA PARK

Additional trees were planted to take the place eventually of those destroyed in the cyclonic storm of September, 1920, and it is now scarcely realized that seventy-five full-sized trees were lost from the Park grounds.

All paths were resurfaced with half-inch stone and screenings, and the area south of the Electrical Development Company was further developed by planting. To the Rose Garden there were added two hundred and fifteen subjects of many varieties, and at Island Pond three hundred hardy ferns and clumps of Iris were planted. About two thousand five hundred square feet of marshy land was drained and reclaimed at the rear of the Rose Garden, and it will be used either to supplement the service building area, or the Rose Garden itself.

An auxiliary watermain, 1½" diameter, was laid to Island Pond to increase the supply coming from the natural springs. Much of the difficulty due to lack of water will thus be remedied.

The area between the Canadian Niagara Power Company and the Park Greenhouses was restored after many years' use by the Ontario Power Company, and a beginning upon replanting the grounds was made. Two tennis courts were included in the layout, and a further two will be built in 1923.

The northern entrance to Queen Victoria Park was originally named the Mowat Gate in honour of Sir Oliver Mowat, Premier of Ontario when the Park was started. Later the entrance was moved westerly to join the River Road, but the name was not preserved. The following inscription has now been placed upon the supporting columns of the gateway:

MOWAT GATE

IN COMMEMORATION OF THE GREAT PUBLIC SERVICE RENDERED TO
THE CANADIAN PEOPLE BY THE LATE THE HONOURABLE SIR OLIVER
MOWAT, G.C.M.G., PRIME MINISTER OF THE PROVINCE OF ONTARIO
FOR 23 YEARS, IN THE FOUNDING OF THIS PARK.

NIAGARA RIVER PARKWAY SOUTH

The whole of the roadway was maintained to withstand the busy motor traffic of the summer season as well as the more moderate use during the remainder of the year. A neat tool house was erected at Ushers Creek to take the place of a temporary shed used for some time. About two thousand lineal feet of rip-rap stone was placed along the river's edge to further protect the shore line from erosion.

FORT ERIE

A new tool house and employees' shelter was built at this outlying point in the system, and greatly improves the appearance around the old fort, as well as providing much needed shelter in time of storm.

A water connection was made with the main owned by the Village of Fort Erie, and now the grounds are well supplied for visitors.

SERVICE DEPARTMENT

While there was a falling off in receipts over the entire system upon operating account, it was due altogether to conditions over which there was no control, and for the most part it was the direct result of the employees' strike on the International Railway.

At the Refectory it is interesting to see that out of gross receipts amounting to \$2,014.00 less than in 1921, the net balance was reduced but \$130.00.

MOWAT GATE

IN COMMEMORATION OF THE GREAT PUBLIC SERVICE RENDERED
TO THE CANADIAN PEOPLE BY THE LATE THE HONOURABLE SIR OLIVER
MOWAT, C. C. M. G., PRIME MINISTER OF THE PROVINCE OF ONTARIO
FOR 23 YEARS, IN THE FOUNDING OF THIS PARK.

Inscription on Mowat Gate.

At Table Rock gross receipts were \$11,201.00 lower than the previous year, but the net balance was only \$2,403.00 less. The net balance in 1921 was 36 per cent. of gross receipts, but in 1922 it was 41 per cent. of gross receipts.

AUDIT OF ACCOUNTS

The accounts of the Park were audited by the Provincial Auditor during the year to November 20th, 1921.

With much satisfaction I again refer to the service of the Staff, whose loyal efforts account very largely for the success of the year.

Respectfully submitted,

JOHN H. JACKSON,
Superintendent.

MEMORANDUM BY THE CHAIRMAN OF THE QUEEN VICTORIA NIAGARA FALLS
PARK COMMISSIONERS SUBMITTED TO A FORMAL MEETING OF
THE BOARD HELD AT NIAGARA FALLS, ONTARIO,
ON THE 19TH DAY OF JUNE, 1922.

The deputation we have listened to to-day wish us to abandon a policy which we adopted a few years ago, and to throw open for public tender the Table Rock concession. The principal reason advanced is that it will pay us better to so deal with the concession rather than to operate it ourselves. The policy of operating all the Park services ourselves was adopted after full consideration, and should not be lightly abandoned. Even if better financial results were absolutely guaranteed by reversing our present policy, that alone would not be a sufficient or a conclusive reason for the reversal. It is true that one concession, and one only, namely, that of Table Rock, is under discussion at the moment; but it is certain that if we reverse our policy with reference to this concession it will prove to be but the thin end of the wedge. Like demands from other sources will be made upon us from time to time covering every activity of the Park, and having yielded the principle in this case we will be compelled to do likewise with the others, with the net result that at no distant date the whole of the purveying, sightseeing and other activities of the Park will be under the control of private owners, whose operations we cannot, in the nature of things, adequately regulate. The consequences of this commercialization of our subsidiary enterprises may militate greatly against the permanent interests of the trust committed to our charge. It is well, too, at the outset to make it quite clear that it is by no means certain that better financial results would attend the reversal of our present policy. The contrary has been proved in the short experience we have had. The net income from Table Rock for the last two years, after paying all the heavy and abnormal expenses attendant thereon, has been greater than in any like period under the old policy of letting it out to concessionaires. With these general observations in mind I will pass on to submit some additional specific reasons against making the change suggested.

1. While we retain control of all our subsidiary activities we insure the maximum of service to the travelling public at reasonable and satisfactory prices. The very fact that these activities are operated by government agencies begets a sense of security and of satisfaction in the minds of travellers that sends them away contented to all quarters of the earth from which they came, and stimulates in this way further streams of traffic. Freedom from persistent canvassing to buy and to see, and absolute insurance against the secret commission bargainings, that are inevitable under the old system of letting out concessions, are gains of great value in promoting the stream of traffic to the Park. Without suggesting for a moment that the gentlemen who have made their representations to us to-day would revive the old notoriously unsatisfactory conditions if their request were granted, it is worth while contrasting the old conditions with the new. Without going into details it is doubtless within the knowledge of all that a few years ago the Niagara Falls district was looked upon as a place where extortion had full play. The great natural grandeur of the Falls attracted a constant stream of visitors, while the lack of regulation of the activities of the district legit such abuses that the very name became a byword for extortion of the worst kind. I do not think it would be wise to reverse the policy that has redeemed the name of the district in favour of one that, in the hands of money makers only, might be abused again in the old way.

2. On purely financial grounds it is also to be remembered that by duplicating the elevator facilities of Table Rock we can greatly multiply our net receipts therefrom; while in the case of the other activities we can, by good service and reasonable prices, insure a steady growth in the net receipts and obtain at the same time the *whole* instead of only a part of these receipts. When the new bridge across the river at Bridgeburg is completed there will be an unrivalled motor driveway opened up from Buffalo right across to the Canadian side, and down through the Park to its extreme limit, that will attract American travel on a scale far beyond computation, by reason of the beauty of the district through which the driveway runs. This additional traffic will multiply the receipts far beyond anything of the past, while prudent expenditure at Table Rock, and perhaps other points, for the accommodation of the motors and motorists will further stimulate both traffic and receipts. These undertakings, kept in our own hands, developed by our own approved methods, and known to the public at large to be conducted under government ownership, will breed satisfaction and contentment on a scale that I do not think could ever be reached under any other policy. It is my conviction, therefore, that the policy we have adopted in the last few years is the most fruitful financially as well as otherwise.

3. There is a third consideration which also has been borne in mind. We are the trustees of a national trust. The historic monuments and memories of the district are both sacred and stirring. Deeds of heroism that lend glory to our history were performed in this district. Struggles for, that led to grants of, constitutional liberty were waged in this district. The duty



Niagara River Parkway North.



Niagara River Parkway North.
Cut at Queenston Hill.

is ours of preserving both the places and the memories, and of stimulating thereby that patriotic devotion to our land and Empire that has always made the British peoples great. We should not commercialize such a trust. We have a school of patriotism in our keeping as well as one of the greatest natural wonders of the world; and while we must make our work self-sustaining, as we have done in the past, our commercial policy should be governed by due regard for the great past of the district and by like regard for its greater future potentialities. Direct control by the Commissioners of all the activities of the Park will lead, in my humble opinion, to greater security for the public, to greater contentment of the public, to more profitable results for the Commission, and to a dignity of the whole that is more worthy of the Government and the people of this Province.

P. W. ELLIS,
Chairman.

NIAGARA PENINSULA BRIDGE COMPANY
NIAGARA RIVER BRIDGE COMPANY

45 VICT. c. 88 (Dom.)

An Act to incorporate the Niagara Peninsula Bridge Company.

[Assented to 17th May, 1882.]

Preamble.

WHEREAS the persons hereinafter named have petitioned to be incorporated as a company with power to build a bridge for railway and other purposes across the Niagara River at or near the Village of Queenston, in the County of Lincoln, or such other point as the company may select, and it is expedient to grant the prayer of the said petition:

Therefore Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

Declaratory.

1. The Niagara Peninsula Bridge is hereby declared to be a work for the general advantage of Canada.

Certain persons incorporated.

2. James Taylor, Thomas Clark, M.D., John Riordon, Sylvester Neelon, John Carroll, David Lowry, Henry Woodruff, George P. M. Ball, Richard Wood, William Chaplin, Roswell H. Smith, Lucius S. Oille, Samuel D. Woodruff, James Norris, John R. Monro, Robert Wood, Neil Black, Isaac Anderson, Andrew Fairlie, Thomas Dee, Timothy Healey, D. W. Bixby, William W. Greenwood, Patrick Larkin, James Murray, together with such persons and corporations as shall, under the provisions of this Act, become shareholders in the Company to be hereby incorporated, are hereby constituted and declared to be a body corporate and politic by the name of the "Niagara Peninsula Bridge Company," hereinafter called "the Company."

Corporate name.

General powers for constructing bridges.

3. The company shall have full power and authority to purchase, acquire, take and hold such lands, lands covered with water, beaches and other property as may be necessary for the purpose of constructing the said bridge herein mentioned, or for the convenient using of the same, and also for the construction of such branch railway not exceeding four miles in length, as may be necessary to make connections or to approach the said bridge, and such carriage way as may be necessary for an approach thereto; Provided that nothing herein contained shall be construed to affect any rights heretofore acquired under any Act of the Legislature of the Province of Ontario, respecting any road or carriage way along the bank of the Niagara River.

Proviso.

Act 42 V., c. 9, incorporated with this Act.

4. "The Consolidated Railway Act, 1879," and subsequent amendments thereto, are hereby incorporated with this Act and shall form part thereof, and be construed therewith as forming one Act.

Power to build railway bridge across Niagara River.

5. The company shall have full power under this Act to construct, maintain, work and manage a bridge for railway and other purposes across the Niagara River from some point in or near the Village of Queenston, in the County of Lincoln, or such other point as the company may select, towards the Village of Lewiston or some other convenient point in the State of New York, in the United States of America.

Bridge not to be commenced until authorized by U.S., but company may make preparation for works.

6. The company shall not commence the actual erection of the said bridge until an act of the Congress of the United States of America has been passed, consenting to or approving the bridging of the said river, or until the executive of the United States of America has consented to and thereof approved; but the company shall have the power in the meantime to acquire the lands, submit their plans to the Governor in Council, and do all other the matters and things authorized by this Act, except the commencement of the actual construction or erection of the bridge; and the time for the completion of the work as fixed by this Act shall run from the date of the passing of the said Act of the said Congress, or from the date of the signification of the consent and approval of the executive of the United States of America.

Company may work trains by steam over bridge.

7. The company are hereby authorized to work trains by steam power for local passenger and freight traffic, between the State of New York and the Province of Ontario, over the bridge hereby authorized to be constructed, and to connect the said trains with other railways.

8. The persons named in the second section of this Act are constituted the board of provisional directors of the company and shall hold office as such until the first election of directors under this Act, and shall have power and authority immediately after the passing of this Act to open stock books and procure subscriptions for stock for the undertaking—giving at least four weeks' notice by advertisement in the *Canada Gazette*, of the time and place of their meeting to receive subscriptions of stock; and the said provisional directors may cause surveys and plans to be made and executed, and may acquire any plans and surveys now existing; and it shall be their duty as hereinafter provided to call a general meeting of shareholders for the election of directors.
9. No subscription of shares in the capital stock of the Company shall be legal and binding unless ten per centum shall have been actually and *bona fide* paid thereon within five days after subscription into one or more of the chartered banks of Canada to be designated by the said directors; and such ten per centum shall not be withdrawn from such banks or otherwise applied, except for the purpose of such bridge, or upon the dissolution of the company from any cause whatever; and the said directors, or a majority of them, may, in their discretion, exclude any person from subscribing who, in their judgment, would hinder, delay or prevent the company from proceeding with their undertaking under the provisions of this Act; and if more than the whole stock shall have been subscribed the said provisional directors shall allocate and apportion the same amongst the subscribers as they shall deem most advantageous and conducive to the furtherance of the undertaking; and in such allocation the said directors may, in their discretion, exclude any one or more of said subscribers, if, in their judgment, their so doing will best secure the building of the said bridge.
10. All shareholders in the company, whether British subjects or aliens, shall have equal rights to hold stock in the company and to vote on the same, and shall be eligible to office in the company.
11. The capital stock of the company shall be six hundred thousand dollars divided into twelve thousand shares of fifty dollars each.
12. As soon as fifty thousand dollars of the said capital stock shall have been subscribed as aforesaid, and ten per centum *bona fide* paid thereon, and deposited in one or more of the chartered banks of Canada for the purposes of the company, the provisional directors shall call a meeting of the subscribers to the said capital stock, at such time and place as they may think proper, giving at least two weeks' notice in the *Canada Gazette* and *Ontario Gazette*—at which meeting the shareholders shall elect seven directors from the shareholders possessing the qualifications hereinafter mentioned, which directors shall hold office until the next annual meeting of the shareholders as hereinafter provided.
13. The annual general meeting of the shareholders for the election of directors and other general purposes shall be held at Queenston or elsewhere in Canada, as may be appointed by by-law, on the first Wednesday in the month of June in each year, and two weeks' previous notice thereof shall be given by publication as provided in the last preceding section.
14. No person shall be elected a director of the company unless he shall be the holder and owner of at least ten shares in the capital stock of the company, and shall have paid up all calls made thereon.
15. No call, to be made at any one time upon the said capital stock, shall exceed ten per centum on the subscribed capital; and no stockholder shall be liable for the debts and obligations of the company beyond the amount unpaid on any stock held by him; no two calls shall be made at closer intervals than two months.
16. It shall be lawful for the directors of the company, after the sanction of the shareholders shall have first been obtained, at any special general meeting to be called from time to time for such purpose, to borrow money and issue bonds under the provisions of "*The Consolidated Railway Act, 1879*;" and such bonds may be for any term of years not exceeding thirty, and may bear interest at the rate of six per centum per annum, and may be sold or disposed of by the directors at their marketable value.
17. The company shall have power to become parties to promissory notes and bills of exchange for sums not less than one hundred dollars; and any such promissory note made or endorsed, and such bill of exchange drawn, accepted or endorsed by the president or vice-president of the company, and countersigned by the secretary and treasurer and under the authority of a majority of a quorum of the directors, shall be binding on the company; and every such promissory note or bill of exchange

Provisional directors—powers and duties of.

Stock books, surveys and general meeting.

On subscription of stock ten per cent. to be paid.

Direction given to directors as to stockholders and allotment of stock.

All shareholders to have equal rights.

Capital stock and shares.

First general meeting for election of directors: notice and place of.

Number and term of office.

Annual general meeting for election—time and place of.

Qualification of directors.

Calls and limited liability of stockholders.

Issue of bonds: term of and interest on, and disposal thereof.

Company may be parties to promissory notes, etc.

made, drawn, accepted or endorsed by the president or vice-president of the company, and countersigned by the secretary and treasurer as such, shall be presumed to have been properly made, drawn, accepted or endorsed, as the case may be, for the company, until the contrary be shown; and in no case shall it be necessary to have the seal of the company affixed to any such bill of exchange or promissory note, nor shall the president, vice-president or secretary and treasurer of the company so making, drawing, accepting or endorsing any such promissory note or bill of exchange be thereby subject, individually, to any liability whatever: Provided always, that nothing in this section shall be construed to authorize the company to issue any note payable to bearer, or any promissory note intended to be circulated as money or as the note of a bank.

No personal liability of officers.

Proviso as to notes payable to bearer.

Plans of bridge to be submitted to and approved by Governor in Council before commencing.

Proviso for drawbridge over navigable waters.

Regulations as to use of bridge.

Surplus lands may be sold, etc.

Agreement with railway companies for use of bridge, etc.

Proviso for approval of shareholders.

No discrimination allowed in tariff rates for crossing bridge.

Arbitration in case of difference with railway companies as to use of bridge.

Proviso.

18. The company shall not commence the said bridge or any work thereunto appertaining, until the company shall have submitted to the Governor in Council plans of such bridge and of all the intended works thereunto appertaining, nor until such plans and the site of such bridge have been approved by the Governor in Council, and such conditions as he shall have thought fit for the public good to impose touching the said bridge and works, shall have been complied with; nor shall any such plan be altered nor any deviation therefrom allowed, except by the permission of the Governor in Council and upon such conditions as he shall impose: Provided always, that if such bridge be placed over such river at a place where the same is navigable, and if the Governor in Council shall determine that such bridge shall be a drawbridge, the same shall be constructed so as to have one draw in the main channel of such river—which draw shall be of such width as the Governor in Council may determine, and shall otherwise give free and unobstructed passage to vessels of every description navigating the said river; and the said draw shall at all times during the season of navigation be kept open, except when actually required to be closed for the passage of railway trains, and shall be otherwise tended and moved at the expense of the company, so as not to hinder unnecessarily the passage of any vessel; from sunset until sunrise, during the season of navigation suitable lights shall be maintained upon such bridge to guide vessels approaching the said draw; and the use of the said bridge shall be subject to such regulations as shall be, from time to time, approved of by the Governor in Council.

19. Whenever it shall become necessary, for the purpose of procuring sufficient lands for stations or gravel pits or other purposes for constructing, maintaining and using the said bridge, to purchase more land than is required for such stations or gravel pits or other purposes, the company may purchase, hold, use or enjoy such land, and also the right of way thereto if the same be separated from their bridge, in such manner and for such purposes connected with the constructing, maintaining or use of the said bridge as they may deem expedient, and shall sell and convey the same or any part thereof not permanently required for the use of the bridge.

20. It shall be lawful for the company to enter into any agreement with any other company for the use or partial use of or for the leasing or hiring of any rolling stock, locomotives, cars or movable property, and generally to make any agreement with any other company touching running powers over the railway or bridge hereby authorized to be built, or over the railway or bridge of the other company, or touching the use of the rolling stock or movable property of the other company; or touching any service to be rendered by one company to the other and the compensation therefor: Provided that any such agreement shall be first approved of and authorized by the shareholders of the company hereby incorporated at an annual general or special meeting of the same called for that purpose.

21. When the said railway bridge is completed and ready for traffic, all trains of all railways or railroads terminating at or near the said bridge in Canada or the State of New York, now constructed or hereafter to be constructed (including the cars of any other railway company which may be brought over such railway) shall have the right to pass over the said bridge at corresponding tariff rates, for the persons and property transported so that no discrimination in tariff rates for such transportation shall be made in favour of or against any railway or railroad whose trains or business may pass over the said bridge.

22. In case of any disagreement, and as often as the same may arise as to the rights of any railroad or railway whose trains or business shall pass over the said work hereby authorized to be constructed or the tariff rates to be charged in respect thereof, the same shall be determined by arbitrators, one to be appointed by the company and another by the company with whom the disagreement shall have arisen, and a third (who shall be some person experienced in railway affairs) by one of the Superior Courts of the Province of Ontario upon application to such Court, due notice thereof having been given to the parties interested; and the award of the said arbitrators or the majority of them shall be final: Provided, that the terms of the said award shall not be binding for a longer term than five years.

23. In case the State of New York, or the United States of America, shall at any time provide for the appointment of a commission for regulating the working of the said bridge, the use thereof, and the compensation to be made therefor, and for settling any dispute in respect thereof, it shall be lawful for the Governor in Council to join in the appointment of the said commission on such terms as he shall think proper, and to appoint one or more persons as members of the said commission, and in the event of any such appointment the said commissioners shall have the power hereby conferred on the Governor in Council; and the decisions of the said commissioners shall be final and conclusive, to the extent to which the same are final and conclusive by virtue of the provisions which may be made by the State of New York or the United States of America.

Provision in case of appointment of a commission by U.S., or N.Y. State, for regulating working of the bridge.

24. It shall be lawful for the company to unite, amalgamate and consolidate its stock, property and franchises, with the stock, property and franchises of any other bridge company incorporated or which may be incorporated by the laws of the State of New York, one of the United States of America, for a similar purpose with the company hereby incorporated, and to enter into all contracts and agreements therewith necessary to such union and amalgamation, and which such other company shall be, by the laws of the State of New York, authorized to enter into such amalgamation or consolidation.

Amalgamation with another company.

25. Subject to the provisions of this Act the directors of the company, and of any corporation proposing to so amalgamate or consolidate as aforesaid, may enter into a joint agreement in duplicate under the corporate seals of each of the said corporations for the amalgamation and consolidation of the said corporations—prescribing the terms and conditions thereof, the mode of carrying the same into effect, the name of the new corporation, the number and names of the directors and other officers thereof, and who shall be the first directors and officers thereof, and their places of residence, the number of shares of the capital stock, the amount of par value of each share, and the manner of converting the capital stock of each of the said corporations into that of the new corporation, and how, and when, and for how long directors and other officers of such new corporation shall be elected, and when elections shall be held—with such other details as they shall deem necessary to perfect such new organization and consolidation and amalgamation of the said corporations, and the after management and working thereof.

Joint agreement for amalgamation and consolidation with another company or corporation.

26. Such agreements shall be submitted to the stockholders of each of the said corporations at a meeting thereof, to be held separately for the purpose of taking the same into consideration; notice of the time and place of such meetings, and of the object thereof, shall be given by written or printed notices addressed to each of the persons in whose names, at the time of giving such notice, the capital stock of such corporations shall stand on the books of such corporations, and delivered to such persons respectively, or addressed to them by mail, at their last known post office address or place of residence, and also by a general notice to be published in a newspaper published in the County of Niagara, in the State of New York, and also in a newspaper in the County of Lincoln in the Province of Ontario, once a week for two successive weeks. At such meetings of stockholders such agreement shall be considered, and a vote by ballot taken for the adoption or rejection of the same—each share entitling the holder thereof to one vote, and the said ballot to be cast in person or by proxy; and if two-thirds of the votes of all the stockholders of each such corporation shall be for the adoption of such agreement, then that fact shall be certified upon each of the said duplicates by the secretary of each such corporation under the corporate seal thereof; and if the said agreement shall be so adopted at the respective meetings of the stockholders of each of the said corporations, one of the duplicates of the agreement so adopted, and of the said certificate thereon, shall be filed in the office of the Secretary of State of Canada, and the other in the office of the Secretary of State of the State of New York; and the said agreement shall, from thence, be taken and deemed to be the agreement and act of consolidation and amalgamation of the company and of such other corporation; and a copy of such agreement so filed, and of the certificate thereon properly certified, shall be evidence of the existence of such new corporation.

Agreements to be submitted to stockholders at a special meeting.

Notice of meeting.

Voting by ballot.

Proceedings after adoption by two-thirds of each corporation.

27. Upon the making and perfecting of the said agreement and act of consolidation as provided in the next preceding section, and the filing of the said agreement, as in the said section provided, the several corporations, parties thereto, shall be deemed and taken to be consolidated, and to form one corporation by the name in the said agreement provided, with a common seal, and shall possess all the rights, powers, privileges and franchises, and be subject to all the disabilities and duties of each of such corporations so consolidated and united, except as herein provided.

Powers and liabilities of consolidated corporation.

- Property, etc., vested in new corporation. 28. Upon the consummation of such act of consolidation as aforesaid, all and singular the property, real, personal, and mixed, and all rights and interests appurtenant thereto, all stock subscriptions and other debts due on whatever account, and other things in action belonging to such corporations or either of them, shall be taken and deemed to be transferred to and vested in such new corporation without further act or deed: Provided however, that all rights of creditors and all liens upon the property of either of such corporations shall be unimpaired by such consolidation; and all debts, liabilities, and duties of either of the said corporations shall thenceforth attach to the new corporation, and be enforced against it to the same extent as if the said debts, liabilities and duties had been incurred and contracted by it; and provided also, that no action or proceeding, legal or equitable, by or against the said corporations so consolidated, or either of them, shall abate or be affected by such consolidation; but for all the purposes of such action or proceeding, such corporation may be deemed still to exist, or the new corporation may be substituted in such action or proceeding in the place thereof.
- Proviso as to debts, etc. 29. The said new corporation shall have power, from time to time, to borrow such sums of money as may be necessary for constructing and completing the work hereby authorized, and for the acquiring of the necessary real estate for the site thereof, and approaches thereto, and to mortgage its corporate property and franchises to secure the payment thereof under the provisions of *The Consolidated Railway Act, 1879*.
- Proviso as to suits, etc. 30. At all meetings of the stockholders of the company, each stockholder shall be entitled to cast one vote for each share of stock held by him, and to vote either in person or by proxy held by some other stockholder; and not less than four directors shall be present in person at any meeting of the board of directors for the transaction of business.
- As to mortgages on corporate property of new company. 31. The work shall be commenced within three years, and completed within six years of the passing of this Act.
- Votes and proxies of shareholders. 32. The company shall have power to construct as part of, or in connection with the said railway bridge, a passage floor or way for horses, carriages and foot passengers; and they may make the same either during the construction of the said railway bridge, or at any time after the completion thereof; and in the event of their electing to construct such way or foot bridge, they may make, amend, repeal, re-enact, and enforce all such by-laws, rules and regulations as shall seem to them proper and necessary, as to the management, control and use thereof, and as to the tolls and fares to be received and charged for passing the same—such by-laws, rules and regulations and tariff of tolls and fares to be subject to the approval of the Governor in Council.
- Quorum of directors. Commencement and completion of undertaking. Bridge may be adapted for general traffic. Regulations, tolls, etc., if the company build a carriage or foot bridge.

THE LAWS OF THE STATE OF NEW YORK, 1881, CAP. 642.

An Act to Incorporate the Niagara River Bridge Company.

[Passed July 13, 1881.]

The people of the State of New York, represented in Senate and Assembly, do enact as follows:—

- Corporators' name and object. 1. All persons who shall become stockholders pursuant to this Act shall be and they are hereby incorporated a body corporate by the name of the Niagara River Bridge Company, with power to associate with any other persons, company, association or corporation in the United States or Canada, for the construction and maintaining a bridge for railroad purposes, on the right bank of the Niagara River, at some point between the Falls of Niagara and the mountain ridge above Lewiston, to some point in Canada on the left bank of said river.
- Capital stock. 2. The capital stock of said company shall be one million dollars, with the privilege of increasing the same to two millions, to be divided into shares of one hundred dollars each.
- Management of affairs. 3. The affairs of the company shall be managed by a board of nine directors, all of whom shall be stockholders of the company holding at least ten shares each, and after the first election shall be chosen annually on the first Tuesday in June, in each year, at such place as the stockholders may direct, and upon such notice to the stockholders as a majority of the directors may appoint, by a majority of the stockholders voting at such election, in person or by proxy, and in such manner

as may be prescribed in the by-laws of the company, and such directors shall continue to be directors until others are elected in their places; and in the election of directors and in every other case wherein a vote shall be submitted to the stockholders and a poll demanded, each stockholder shall be entitled to one vote, personally or by proxy, on every share held by him, thirty days previous to any such election or vote being taken.

4. The directors shall have power to make all reasonable by-laws and rules ^{By-laws, etc.} consistent with general laws, for the government of the company and its officers and agents, and to fix such rates of toll for the use of the said bridge, and from time to time to change the same as they may deem expedient, and may require from stockholders payment of all sums of money by them subscribed, at such times and in such proportions as may be deemed proper, under the penalty of a forfeiture of their respective shares, and all payments thereon, first giving thirty days' previous notice of such call in two or more newspapers printed in the County of Niagara.

5. All the stockholders under this Act shall be severally and individually liable ^{Liability of stockholders.} to an amount equal to the amount unpaid on the stock held by them respectively, for all debts and liabilities of such company, until the whole amount of the capital stock so held by said stockholders, respectively, shall have been paid, and a certificate or certificates thereof filed, on the part of each or all of said stockholders, that the respective amounts of each have been paid in the office of the clerk of the County of Niagara.

6. The said corporation shall possess the general powers, and be subject to the ^{General powers.} restrictions and liabilities prescribed in title three of chapter eighteen of part first of the Revised Statutes, so far as the same are applicable thereto.

7. The said corporation is hereby empowered to purchase, receive and hold such ^{May hold real estate for site.} real estate, on either side of the Niagara River, as may be necessary and convenient in accomplishing the objects for which this charter is granted, and may by their surveyor and engineers, enter upon such sites and locations and take possession of the same. All such sites and locations as shall be entered upon, as aforesaid, shall, except donations, be purchased of the owner or owners at a price to be mutually agreed upon; in cases of the disagreement of the prices to be paid for any such land, within the boundaries of the State of New York, then the said corporation shall possess all the powers and privileges contained in the thirteenth, fourteenth, fifteenth, sixteenth, seventeenth, eighteenth, nineteenth, twentieth, twenty-first, twenty-second, twenty-third, twenty-fourth, twenty-fifth, twenty-sixth and twenty-eighth sections of the Act entitled "An Act to authorize the formation of railroad corporations and regulate the same," passed April second, eighteen hundred and fifty, and as the same have been and stand amended, and subject to the duties, liabilities and provisions in the said sections contained.

8. The corporation shall possess the general powers, and be subject to the ^{General powers, etc.} restrictions and liabilities prescribed in the Act entitled "An Act authorizing the consolidation of certain railroad companies," passed May twenty, eighteen hundred and sixty-nine, so far as the same are applicable thereto, for the purposes of consolidating the same with any corporation chartered for a like purpose by the Parliament of Canada; and shall further have the power to lease the said bridge, the approaches and connections thereto, and appurtenances to any chartered corporation for such time and on such terms as may be agreed upon.

9. The said corporation, or the new corporation, in case of consolidation with ^{May borrow money.} any other corporation or corporations, shall have power from time to time to borrow such sums of money as may be necessary for constructing and completing the said bridge, and for acquiring the necessary real estate for the site thereof, and the approaches thereto, and to mortgage its corporate property and franchises to secure the payment of any debt which shall be contracted by such corporation for the purposes aforesaid; and it shall be lawful for any corporation, chartered by the legislature of this state or by any other state, or by the Parliament of Canada, or the Province of Ontario, to loan its credit to the corporation hereby created, or may subscribe to or become the owner of the stock thereof in like manner and with like rights as individuals; and the said corporation or corporations, having entered into such lease and agreed for the loan of its or their credit for that object, by direct guaranty or traffic, contract or otherwise, the said corporation hereby chartered, or the new corporation, in the case of consolidation, may issue bonds which shall bear the credit or guaranty of the said corporation or corporations, to an amount not exceeding two millions of dollars, and shall have the same charge and effect upon the undertaking and property, and the same extent as is secured by this section by way of mortgagee.

Compensation
for use of
bridge.

10. The said corporation or corporations, being lessees, shall have the right to charge such fair compensation for the use of the bridge, and the appurtenances and approaches thereto, by the corporation or by any company whose business shall pass over the same, as shall be found requisite to enable them to pay, first, all the expenses of keeping the works in repair, and interest upon the money borrowed for the construction thereof, and dividends not exceeding ten per centum upon their capital stock and such additional sum as will furnish a sinking fund in each year not to exceed five per centum of the amount of its bonded debt, for the purpose of gradually extinguishing the same, and the deficiencies of toll to supply such compensation in any one year may be charged and collected in any subsequent year.

When bridge
to be built.

11. If said bridge be not commenced before the first day of July, eighteen hundred and eighty-six, and completed within four years thereafter, said corporation shall from thenceforth cease.

Commissioners
for use of books,
etc.

12. James Vedder, Franklin Spaulding, S. S. Pomroy and Benjamin Flagler of the Town of Niagara, John Hodge of the City of Lockport, and George H. Lapham, of Penn Yan, and Thomas Leighton of the City of Rochester, in the State of New York, shall be commissioners, a majority of whom shall, when this Act shall have passed and become law, and as soon thereafter as they may deem expedient, have power to locate such bridge, which location shall not be changed, except by and with the consent of a majority of the commissioners herein named; and appoint some suitable place in the Village of Suspension Bridge to open the books and receive subscriptions to the capital stock of said corporation, of which two weeks' public notice shall be given in at least one of the newspapers published in the County of Niagara; and said commissioners may adjourn from time to time as they may deem proper, and open the books for further subscriptions, until the sum of two hundred thousand dollars shall have been subscribed in the capital stock, and if more than the whole stock shall have been subscribed, the same shall be distributed *pro rata* among the subscribers.

Payments on
stock.

13. The sum of ten dollars upon each share of stock so subscribed shall be paid to the commissioners attending at the time of making such subscription, which shall be held for the purposes of the corporation, and shall be paid to the directors for such purposes, upon their election, as hereinafter provided; except in respect to such subscriptions as the said commissioners shall have excluded, in which case the said sums so paid in respect to such excluded subscription shall be returned by the commissioners to the person or persons who shall have paid the same.

Meeting to
choose
directors.

14. As soon as the sum of two hundred thousand dollars on the capital stock shall have been duly subscribed, and have obtained the approbation of the commissioners, they, or a majority of them, shall give two weeks' notice in two public newspapers published in the County of Niagara of a meeting of the stockholders to choose directors; and the said commissioners, or such of them as shall attend, shall preside at the first election, and such election shall be made at the time and place appointed by the commissioners in their notices by such of the stockholders as shall be present in person or by proxy, and the said commissioners so presiding shall, under their hands, certify the names of the directors so elected, and shall appoint the time and place of the first meeting of the board of directors, and at such first meeting, and so soon as a majority of the said directors shall be present, the commissioners shall deliver over the subscription money, books and papers, to the directors, whereupon the duties of the said commissioners shall cease; and they stand discharged of their duties under this Act, except so far as pertains to the location of said bridge.

Officers.

15. The directors shall, at their first meeting after such election, and after every annual election of directors under this Act, appoint from their number a president and vice-president; a majority of the whole shall at all times form a quorum of the board for the transaction of business.

16. This Act shall take effect immediately.

AGREEMENT OF AMALGAMATION BETWEEN THE NIAGARA PENINSULA BRIDGE COMPANY AND THE NIAGARA RIVER BRIDGE COMPANY. (a)

This Agreement made and entered into in duplicate this tenth day of April in the year of our Lord 1883, between the Niagara Peninsula Bridge Company, a company duly incorporated under a certain Act of the Parliament of Canada, by the directors of the said company of the first part, and the Niagara River Bridge Company, a corporation duly incorporated under a certain Act of the Legislature of the State of New York, one of the United States of America, by the directors of the second part.

Whereas the party of the first part has been duly incorporated under a certain Act of the Parliament of the Dominion of Canada, with power to construct, maintain, work and manage a railway bridge across the Niagara River for railway purposes from some point in or near the Village of Queenston, in the County of Lincoln, or such other point as the company may select, towards the Village of Lewiston or some other convenient point in the State of New York in the United States of America.

And whereas the party hereto of the second part has been duly incorporated under and by virtue of a certain Act passed by the Legislature of the State of New York with power to associate with any other person, company, association, or corporation in the United States or Canada, for the construction and maintaining a bridge for railroad purposes on the right bank of the Niagara River at some point between the Falls of Niagara and the mountain ridge above Lewiston to some point in Canada on the left bank of the said river.

And whereas the parties hereto have agreed to associate together for the purpose of constructing a bridge for railway purposes at a point on the said Niagara River above the Railway Suspension Bridge now in existence, and below the said Falls of Niagara.

And whereas each of the said companies, parties hereto, has the power under and by virtue of the Acts relating to the same, to unite, amalgamate and consolidate its stock, property and franchises with the other so as to form a single corporation.

And whereas to effect such consolidation it is necessary that an agreement should be entered into between the said companies, parties hereto.

Now therefore these presents witness that the party of the first part and the party of the second part for the purpose of effecting the consolidation of the said respective corporations into one company hereby make and enter into the following joint agreement for the consolidation of the said two companies into one new company, and hereby prescribe in the following articles the terms and conditions thereof, the mode of carrying the same into effect, the name of the new corporation, the number and names of the directors and officers and their places of residence, the number of shares of the capital stock, the amount or par value of each share, and the manner of converting the capital stock of each of the said companies into that of the new corporation, and how and when directors and officers shall be chosen, and such other details as are deemed necessary for perfecting such new organization, and the consolidation of the said two companies, that is to say:

1. The new company shall fully carry out and complete the objects mentioned in and authorized by the Acts of Incorporation of the Niagara Peninsula Bridge Company passed by the Parliament of Canada, and also the objects mentioned in and authorized by the Act of the Legislature of the State of New York passed for the incorporation of the Niagara River Bridge Company in such mode and according to such conditions and subject to such restrictions and duties as are respectively provided in and by the said Acts of Canada and of New York respecting the said companies or the consolidated company.

2. The proceeds of all stock which has been or may hereafter be subscribed to either of the said companies and all moneys which may be voted or granted in aid thereof by any government, municipality, corporation, or person, and all bonds issued by the new corporation hereinafter mentioned shall be applied to the completion of the whole works so authorized to be constructed.

3. The name of the new company shall be "the Niagara River Bridge Company."

(a) Originals filed in the Office of the Secretary of State, Ottawa, 9th May, 1883, and in Office of the Secretary of State, New York, 10th May, 1883.

4. The number of directors shall be nine, and the officers of the company shall consist of a president, and a vice-president, to be chosen from the directors, and a secretary and a treasurer.

5. The first directors of the company who shall hold office until the first election of directors by the stockholders as hereinafter provided are hereby nominated and appointed as follows:

NAME.	PLACE OF RESIDENCE.
1. W. H. Vanderbilt	New York.
2. C. Vanderbilt	New York.
3. W. K. Vanderbilt	New York.
4. Augustus Schell.....	New York.
5. C. M. Depew.....	New York.
6. S. F. Barger.....	New York.
7. Anson Stager.....	Chicago, Ill.
8. James Tillinghast.....	Buffalo, N.Y.
9. W. P. Taylor.....	Buffalo, N.Y.

And the said Cornelius Vanderbilt is hereby appointed the first president, and James Tillinghast the first vice-president of the new company, while Allyn Cox is appointed secretary, and Allyn Cox treasurer of the company, these two latter officers being subject to the control of the directors, and to removal or dismissal by them.

6. The capital stock of such new company shall be one million (\$1,000,000) dollars to be divided into shares of the par value or amount of \$100 for each share with power to increase the same to two millions of dollars, as authorized by the Act of Incorporation of the New York Company by the State of New York, and empowered thereto by *The Railway Act* of Canada, according to the provisions thereof.

7. All existing shares in either of the said two companies which have been subscribed for shall be converted without discount or charge therefor into shares of such new company of the same number, and shall be credited with all payments made thereon to such former company, and all subscribers to the capital stock of either parties hereto shall be deemed and taken to be subscribers of stock in the consolidated company as if they had been and become directly subscribers of stock in the new company.

8. At all elections for directors, and at all meetings of shareholders, each shareholder shall be entitled to cast in person or by proxy one vote for each share held and owned by him thirty days previous to such election or meeting, and a majority of all such votes cast shall be required for the determination of any question voted upon, and the mode of voting at all such meetings shall be by ballot.

9. Notice shall be given by the directors of every meeting of shareholders by a notice specifying the objects thereof, being published at least twice in each week for two weeks in the *Canada* and *Ontario Gazettes*, and also by a similar notice printed or written, being addressed and sent by mail to such of the persons in whose names any shares of the capital stock at the time stands in the books of the company, and whose post office address is known to the company, but in such cases where this is unknown, it shall not be necessary to send any notice to any such shareholder.

10. The directors of the company shall hold their offices for one year, and until their successors are elected, and shall, at the time of their election, and throughout their period of office, each shall be the holder of ten shares at least, on which all calls must be fully paid, and in case of the death, resignation, absence, or other vacancy of any director, a majority of the remaining directors may, from time to time, nominate and appoint a successor to such vacancy, who shall hold office till the next annual general election.

11. The directors at their first, or at some other meeting after each annual meeting, shall elect one of their number president of the company, who shall always when present be the chairman of, and preside at all meetings of the directors, and shall hold office until he ceases to be a director, or until another president has been elected in his stead. The other officers of the company shall hold their office as provided by the by-laws of the company to be enacted by the directors as hereinafter mentioned.

12. The first election of directors by the shareholders of the new company shall take place on the sixth day of June, 1883, at the hour of eleven in the forenoon, at the office of the Canada Southern Railway Company, at St. Thomas, Ontario, and thereafter the directors shall be elected at the annual meeting of the shareholders, which shall be held on the first Wednesday in June in each year thereafter.

13. The directors of the company shall have power from time to time to make and pass either by-laws, resolutions or regulations, as they may at their option think best for the management and disposition of the stock, property, business and affairs

of the company, and also for determining the place of the head or principal domicile or office of the company, and of any sub-office or agency, also for the appointment of all officers, employees and artificers and servants, and for prescribing their respective duties, and fixing their salaries or pay, for calling special or other meetings of the shareholders, and for all other details which they may deem necessary in the conduct and management of the new company.

14. The directors of the new company shall have, possess, and exercise all the powers which have been granted to or conferred upon the directors of either of the companies parties hereto, under the Acts of Canada or of the laws and Acts of the State of New York, and the directors may open an office in London, England, or in other European cities as well as in New York for the transfer and registration of shares and bonds of the new Company, and any transfer or registration of any shares or bonds in any of the said offices shall be absolutely valid and effectual.

15. The said new corporation shall have power from time to time to borrow such sums of money, not exceeding the amount of its capital stock, as may be necessary for constructing and completing the said bridge, its connections, and approaches, and for other works of the company, and for acquiring such real estate as may be required for the site of the bridge, its connections and approaches, and to mortgage its corporate property, undertaking, and franchises to secure the payment of any bonds, debentures, or debts and the interest thereon, which shall be issued or contracted by such corporation for the purposes aforesaid and to make the same payable at such place or places in the city of New York or of London, England, or at both or either, and with such rate of interest and at such date or dates, or for period or periods of time as the directors may determine upon, and in the event of this agreement of consolidation being approved of and finally adopted by the said parties of the first and second parts as provided by their respective Acts of Incorporation and any general Acts relating to either of said parties, such new company may issue its bonds or debentures either without or for principal or interest to an amount not exceeding an amount equal to the capital stock of principal with interest on such sum which bonds or debentures may also be secured by a mortgage upon all the property, undertaking, and franchises of the new company.

16. In the event of this agreement of consolidation being assented to by the shareholders of the parties of the first and second parts respectively, thereupon the several provisions and powers of either of the said parties under the said Acts of the Dominion of Canada and of the State of New York, except in so far as the same have been expressly provided for by this agreement, shall be transferred and apply to, and be exercised by, the new company, subject to any terms and conditions contained therein respectively, and the new company shall have, possess, exercise, and enjoy all the powers and rights, and be subject to all the duties and liabilities of the said parties of the first and second parts, as possessed or subjected to by either of them at the time of this consolidation, except as is herein expressly otherwise provided.

17. With respect to the calling and holding of the respective special general meetings of the shareholders of the parties of the first and second parts, for the purpose of approving of and assenting to this agreement of consolidation, and of the several terms and conditions thereof, such special meetings shall be respectively held after such notices, and in conformity with the provisions of the Act of the Dominion of Canada, incorporating the party of the first part so far as the party of the first part is concerned, and of the Act of New York incorporating the party of the second part and of the general Act of the State of New York authorizing the consolidation of certain railroad companies, and any Act amending the same, so far as the party of the second part is concerned.

18. In this agreement and in the said Acts, the words "shareholder" and "stockholder" will have the same signification and be equivalent terms.

In testimony whereof, the above agreement is executed in duplicate, under the corporate seals of the said companies, and the hands of the President and Secretary of each, respectively.

(Signed) The Niagara Peninsula Bridge Company.

C. VANDERBILT, [Seal.]
President.

NICOL KINGSMILL,
Secretary.

(Signed) Niagara River Bridge Company.

C. VANDERBILT, [Seal.]
President.

ALLYN COX,
Secretary.

I, Nicol Kingsmill, Secretary of the Niagara Peninsula Bridge Company, do hereby certify that the within Agreement was submitted to a meeting of the stockholders of the said company, held separately on the 10th day of April, 1883, and that the same was then taken into consideration; that at such meeting a vote by ballot was taken for the adoption or rejection of such agreement, and that more than two-thirds of the votes of all the stockholders of the said company were for the adoption of such agreement, all the shareholders of the company having been represented in person or by proxy at such meeting, except twenty shares, and having voted unanimously in favour of the adoption of the agreement.

Dated this 10th day of April, A.D. 1883.

NICOL KINGSMILL, [Seal.]
Secretary.

I, Allyn Cox, Secretary of the Niagara River Bridge Company, do hereby certify that the within agreement was submitted to a meeting of the stockholders of the said company, held separately on the 10th day of April, 1883, and that the same was then taken into consideration. That at such meeting a vote by ballot was taken for the adoption or rejection of such agreement and that more than two-thirds of the votes of all the stockholders of the said company were for the adoption of such agreement. All the shareholders of the company except one holding two hundred shares having been represented in person or by proxy at such meeting and having voted unanimously in favour of the adoption of the agreement.

Dated this 10th day of April, 1883.

ALLYN COX, [Seal.]
Secretary.

12-13 GEORGE V.

CHAP. 63.

An Act respecting Niagara River Bridge Company.

Assented to 28th June, 1922.

Whereas the Niagara River Bridge Company is a corporation formed by Preamble. amalgamation of the Niagara Peninsula Bridge Company, incorporated by an Act entitled *An Act to incorporate the Niagara Peninsula Bridge Company*, passed in the forty-fifth year of the reign of Her Majesty Queen Victoria, chapter eighty-eight, and the Niagara River Bridge Company, incorporated by an Act of the State of New York, United States of America, passed July thirteen, one thousand eight hundred and eighty-one, chapter six hundred forty-two entitled *An Act to incorporate the Niagara River Bridge Company*, as authorized by said Acts of incorporation; and whereas said Niagara River Bridge Company has by its petition prayed that its powers be enlarged and certain additional powers hereinafter set forth be conferred upon the Company and it is expedient to grant the prayer of the said petition: Therefore His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. Subject to the provisions of *The Railway Act, 1919*, the Niagara River Bridge Company, hereinafter called "the Company", may enlarge, change and alter its present bridge in such a manner as the directors at any time deem expedient or may remove its present bridge and erect a new bridge in lieu thereof on the present site or on a new site north of and near the site of the present bridge, of such dimensions and material and of such kind or description and mode of construction as by the directors is deemed expedient, and may also do and execute all other matters and things necessary to properly construct, equip, maintain and use such new bridge, in a proper and efficient manner, and may operate over the same with steam, electric or other motive power. Power to enlarge, alter or remove present bridge and erect a new bridge.
2. The Company may, subject to the provisions of *The Railway Act, 1919*, lease the bridge now erected or any bridge hereafter built by the Company, or any part thereof, to any individual or corporation, for such term not exceeding nine hundred ninety-nine years, and on such conditions as may be agreed upon, and subject to such restrictions as to the directors seem fit. Power to lease bridge.
3. In case of the present bridge being removed, and a new bridge built in lieu thereof, the Company shall have power to sell and convey or otherwise dispose of all property, real or personal, or any part thereof, not required in or for the construction, maintenance or use of the new bridge. Disposal of property and materials not required.
4. The capital stock of the Company shall be one million dollars, which may be increased to two million dollars. Capital stock.
5. Notwithstanding anything to the contrary contained in said Act entitled *An Act to incorporate the Niagara Peninsula Bridge Company*, or the said agreement of amalgamation, the directors for the purposes of the undertakings and works of the Company, may borrow money on behalf of the Company, and may issue, sell, pledge and secure bonds, debentures and other securities to an amount not exceeding five million dollars, pursuant to the powers conferred, and in the manner prescribed, by *The Railway Act, 1919*. Borrowing powers.
6. Nothing in this Act shall in any manner impair or affect the rights, powers and privileges heretofore conferred upon and now enjoyed by the Company, and subject to the provisions of *The Railway Act, 1919*, the like rights, powers and privileges are hereby conferred upon the Company with regard to any new bridge which may be built by the Company under the powers hereby conferred. Rights and powers confirmed and continued.
7. *The Railway Act, 1919*, shall apply to the works and undertakings of the Company, and wherever in *The Railway Act, 1919*, the word "railway" occurs, it shall, for the purposes of the Company and unless the context otherwise requires, mean the present bridge, or the new bridge, as the case may be. Application of Railway Act. Railway to mean present or new bridge.

"Bridge"
defined.

8. Whenever in this Act the expression "bridge" occurs it means the bridge, approaches, lands and works hereby authorized.

Queen
Victoria
Niagara Falls
Park Com-
mission.
Control
preserved.
Niagara
Falls Park and
River Ry. Co.
Agreement
not affected.

9. Notwithstanding anything in this Act contained, the jurisdiction and control of the Commissioners for the Queen Victoria Niagara Falls Park in respect to the matters placed under their jurisdiction and control by virtue of chapter fifty of the revised statutes of Ontario, 1914, and by virtue of chapter ninety-six of the statutes of 1892 of the legislature of Ontario, and the powers of the said legislature in respect of the Niagara Falls Park and River Railway Company, shall continue the same as if this Act had not been passed, nor shall anything in this Act contained vary the agreement of the fourth of December, one thousand eight hundred and ninety-one, by the said statutes of 1892 ratified and confirmed.

R.S., c. 79,
not to apply.

10. The *Companies Act* shall not apply to the Company.

SUB-LEASE OF AERIAL TRAMWAY.

This indenture, made the 17th day of May, one thousand nine hundred and twenty, in pursuance of The Short Forms of Leases Act:

Between THE NIAGARA SPANISH AEROCAR COMPANY, LIMITED, hereinafter called the "lessor",

of the first part

AND

WILLIAM LAUGHLIN, hereinafter called the "lessee",
of the second part.

Whereas by indenture bearing date the 1st day of November, 1914, the Commissioners of the Queen Victoria Niagara Falls Park demised and leased unto the lessor all those certain parcels or tracts of lands situate, lying and being in the Township of Stamford, in the County of Welland, on the west bank of the Niagara River at or near Thompson's Point, and at or near Colts' Point, which may be more particularly described as follows:

1. That certain parcel or tract of land at or near Thompson's Point on the west bank of the Niagara River having a frontage on the edge of the cliff of the said west bank of fifty feet and extending back from the west bank at a uniform width of fifty feet (one hundred feet) which said parcel of land has been heretofore staked by the Superintendent of the Queen Victoria Niagara Falls Park and is marked on blue on the plan hereto annexed, which plan is signed by John H. Jackson, Superintendent of the said Park.

2. That certain parcel or tract of land situate, lying and being in the said Township of Colts' Point on the said Niagara River and having a frontage on the edge of the cliff of the Niagara River of fifty feet and running back at a uniform width of fifty feet, sixty-six feet to the lands of the International Railway Company, which parcel of land has been heretofore staked by the Superintendent of the Queen Victoria Niagara Falls Park and is marked in red on the said plan hereto annexed.

Provided that the above descriptions shall not be construed so as to include the lands on the slope lying between the said edges of the cliffs and the water's edge of the river which are hereby excepted from this lease. To have and to hold for and during the term of ten years to be computed from the 1st day of May, 1914, and thenceforth next ensuing and fully to be complete and ended.

And whereas it is provided in the said lease that at the expiration of the said term of ten years the lessor herein might renew the said lease for a further term of ten years on the same terms and conditions.

And whereas the lessor has constructed upon the said parcels of land terminal stations and other works, and connected the same by an aerial tramway running from Colts' Point to Thompson's Point for the purpose of conveying passengers over the Whirlpool in the Niagara River at or near the said points, and the same is now in operation.

And whereas the lessee has applied to the lessor for a sub-lease of the said lands, and the stations, cable-way, plant and equipment constructed thereon and used in connection therewith, and the lessor has agreed to grant the same upon and subject to the terms and conditions hereinafter set forth.

Now this indenture witnesseth that in consideration of the premises and of the rents, covenants, and conditions hereinafter reserved and contained on the part of the lessee, the lessor has demised and leased unto the lessee, all those parcels and tracts of land aforesaid, together with all the stations, structures, plant and equipment erected thereon, or used in connection therewith, together with the cableway connecting Thompson's Point with Colts' Point, all of which are hereinafter referred to as the "demised premises."

To have and to hold the said demised premises for and during the term of four years less four days, to be computed from the 1st day of May, 1920, and thenceforth next ensuing and fully to be complete and ended.

Yielding and paying therefor yearly and every year during the said term unto the said lessor, and its successors, a minimum rental of twenty-five hundred dollars per year, to be payable in quarterly payments on the following days and times, that is to say, on the 1st days of February, May, August and November in each year, the first quarterly payment to be from the 1st day of August, 1920, to the 1st day of November, 1920, and in addition to the said rental, as additional rental, yielding and paying therefor of the gross receipts for each year derived by the lessee from or in connection with the aerial tramway constructed upon the said premises, commencing on the 1st day of August, 1920, above eighteen thousand dollars, fifty per cent. of said gross receipts.

On the 1st days of February, May, August and November in each year the lessee covenants and agrees to deliver to the lessor a statement showing the daily receipts of the lessee from or in connection with the operation of said tramway for the preceding quarter and the number of trips made each day by the car and the number of passengers carried on each trip, and shall at the end of the year pay to the lessor whatever percentage of the gross receipts such statement shall show the lessor to be entitled to as above provided for over and above the minimum rent.

The lessee covenants with the lessor (1) To pay rent. (2) To pay taxes. (3) To repair, reasonable wear and tear and damage by fire, lightning and tempest only excepted, except as hereinafter provided. The word "fire" as used in this clause shall not be deemed to include fire which is caused through any negligence or want of care on the part of the lessee, its agents, employees or servants. (4) That the said lessor may enter and view the state of repair, and that the lessee will repair according to notice in writing, reasonable wear and tear and damage by fire, as above defined, lightning and tempest only excepted. (5) And will not assign or sub-let without leave. (6) Proviso for re-entry by the lessor on non-performance of covenants. (7) And that the lessee will observe, keep, abide by and perform all the covenants, terms and conditions in the first above recited lease from the Commissioners of Queen Victoria Niagara Falls Park to the lessor herein, and will indemnify and save harmless the lessor of and from any liability and any costs, charges and expenses which it may incur by reason of such non-observance or non-performance of the covenants and conditions therein set forth.

In addition to, but without prejudice to the statutory covenants hereinbefore set forth, the lessee covenants and agrees to and with the lessor as follows:

(a) To keep all the machinery, as well as the premises demised in a careful and neat manner, and especial care shall be given to the maintenance of the cables and the car running thereon, and the prevention of fire.

(b) No change shall be made either in the machinery or in the premises without the written permission of the lessor, and the approval of the commissioners aforesaid, if necessary, and if such permission is granted, all expenses of such changes shall be paid and discharged by the lessee.

(c) At the time of delivering the premises to the lessee there shall be made an inventory in which shall be specified the state of repair in which the different parts of the plant and equipment used in connection therewith is.

(d) At the termination of the lease the lessee shall return all plant and equipment in the said inventory set forth in the same state and condition specified in the inventory, reasonable wear and tear and damage by fire, as above defined, lightning and tempest, the act of God or the King's enemies excepted, and any changes which have been made with the permission aforesaid shall be returned in a good state of repair, reasonable wear and tear and damage by fire, as above defined, lightning and tempest, the act of God or the King's enemies excepted.

This clause applies particularly to the paint in all parts of the plant, wooden parts in the car and landing platforms, greasing of the cables and machinery, facing of the walls and concrete parts and other parts similar to these which have to be kept in a constant state of repair.

(e) For the parts of the plant which the lessee may not have renewed, such as the cables, transmission machinery, electric lines and machinery, car and landing platforms, the lessee shall in addition to the rentals hereinbefore provided for pay to the lessor at the end of the term the sum of one thousand dollars (\$1,000) per year from the 1st day of August, 1920, which sum is agreed upon as the annual depreciation of the plant and equipment demised.

Provided, however, that at the termination of the lease the lessor shall credit the lessee with the increase in value that any part of the plant and equipment renewed by the lessee shall have over the corresponding part mentioned in the inventory referred to in Clause "C," and shall also credit the lessee with the value according to its state of repair at the termination of the lease of any changes made in the machinery or premises with the consent of the lessor as provided for by Clause "B." Provided that the question of such increase in value in case the parties do not agree thereon shall be determined by the Judge of the County Court of the County of Welland at such time, place and upon conditions as to notice and otherwise as he may determine on application of either party.

(f) The lessee shall be responsible for all damages arising from accidents which may happen either to its employees or to passengers or to any members of the public, and will indemnify and save harmless the lessor from any liability in connection therewith.

(g) The lessee shall have the right, subject to the terms of the resolution of the Queen Victoria Niagara Falls Park Commissioners dated the 6th day of April, 1917, under which resolution the right is exercised by the lessor, to sell post cards on the demised premises and shall keep a record of the gross receipts from said sales and shall quarterly on the dates specified for the payment of minimum rental hereinbefore set forth, furnish the lessor with a statement of said receipts and pay to the lessor five (5%) per cent. of the gross receipts from the sale of said post cards.

(h) The lessor having requested from time to time from the Commissioners aforesaid that any concession which may be granted to operate any business of selling post cards, souvenirs, refreshments or other things, either at Colts' Point or at Thompson's Point, should be given to them and not to any other party, the lessee shall adhere in good faith to this policy and undertake that they shall not make any secret or confidential arrangement by which the lessor shall or may be deprived of these rights, and therefore, it is agreed that whatever concession in this respect shall be obtained from the Commissioners aforesaid, the same shall enure to the benefit of the lessor, and the lessee shall operate any such concession in strict accordance with the rules and regulations of the said Commissioners and shall keep proper accounts of the gross receipts from the business done at such concession and on the said last mentioned days furnish the lessor with a statement of such receipts and pay to the lessor five (5%) per cent. of the gross receipts and for the purpose aforesaid the lessee may make at its own expense any buildings which it considers advisable for these purposes at Colts' Point or Thompson's Point.

(i) The lessee shall have the right to fix and determine the fares and rates subject to any authority provincial or otherwise, which may have jurisdiction over the same, to operate the said railway at any time it thinks fit, either during the day or night, subject only to such directions as the Commissioners aforesaid impose. Should the lessee make any arrangements with other persons, firms or corporations for the sale of compound tickets—and in that event the ticket for the cable-way be sold in the same compound ticket as the ticket for the Whirlpool Incline Railway, the amount of the cable ticket allotted to the cable-way hereby demised shall not in any case be smaller than that allotted to the Whirlpool Incline Railway.

(j) The lessor shall at all reasonable times have the right of access to the books and accounts of the lessee for the purpose of verifying and checking over the statements furnished by the lessee to the lessor of the business conducted upon the premises hereby demised or at any said concession.

(k) At the expiration of these presents the lessee shall have the right to renew the same for a further period of four years and three months, provided that the Park Commissioners aforesaid have renewed the first above recited lease to the lessors, in accordance with the terms of the said lease, provided that they have faithfully performed and fulfilled all the covenants, conditions and terms of these presents.

(l) The lessee shall have the preferential right to any further lease of the said demised premises from the lessor on the same terms as the said lessor may receive by bona fide offer from any third party.

(m) The lessee shall have the preferential right to purchase the said demised premises at any time within one year after the expiration of this or any other lease or renewal between the parties hereto for the same price and on the same terms as the lessor may receive by bona fide offer from any third party, and in the event of the lessor receiving any bona fide offer for purchase it shall submit the terms of said offer to the lessee and the lessee shall have three months within which to accept or reject the said offer and the lessor shall not sell the said premises at any less price than that contained in said offer until it shall have offered the said premises to the lessee at such less price and that such last mentioned offer shall not have been accepted by the lessee within one month thereafter.

(n) At the termination of these presents, or any renewal thereof, the lessor shall have the right to purchase from the lessee any buildings or structures that may have been erected by the lessee at Thompson's Point or Colts' Point outside of the premises now occupied by the lessor for the purpose hereinbefore referred to, at the price of the actual cost of said structures plus thirty per cent.

(o) The lessee shall deposit the sum of five thousand dollars in the Canadian Bank of Commerce, Niagara Falls, Ont., as a guarantee of its faithful fulfilment and performance of the terms, covenants and conditions of this lease, and the same shall not be withdrawn from such deposit until the termination of these presents and the fulfilment of all the terms thereof. Provided that should the lessee substitute any other security for the purposes of this clause satisfactory to the lessor, the same may be accepted in lieu of such deposit and for the like purpose.

These presents shall include and be binding upon the successors, administrators and assigns of the parties hereto.

In witness whereof the parties hereto have hereunto set their hands and seals.

Signed, sealed and delivered }
in the presence of }
EMILY WHISTLER. }

WM. LAUGHLIN. [SEAL]

V. GORBENA. [SEAL]

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DETAILED REPORT

OF THE

Superintendent of Insurance

TRANSACTIONS FOR THE YEAR 1922

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

1923



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

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the detailed Report of the Superintendent of Insurance for the year ending 31st of December, 1922.

Respectfully submitted,

W. F. NICKLE,
Attorney-General.

TORONTO,
December 3, 1923.

Parliament Buildings,
Toronto, December 1, 1923.

TO THE HONOURABLE W. F. NICKLE, K.C., M.P.P.,
Attorney-General,
Toronto.

SIR:—

I have the honour to submit herewith the Thirty-fourth Annual Report of the Superintendent of Insurance, with accompanying statements respecting the various insurance organizations constituted or registered.

FORM AND ARRANGEMENT OF REPORT.

The Ontario Insurance Act distinguishes the following divisions of insurers:—

A. Registered Dominion Licensees: Being insurance companies operating under the Insurance Act of Canada, and registered by the Province of Ontario for the transaction of insurance in the Province.

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

Of these divisions, only the companies comprised of Division B (Provincial Licensees) are inspected by the Province. They are here reported upon in the usual form and with the usual financial details pursuant to the provisions of The Ontario Insurance Act.

All of the companies in Division A, except Ocean and Inland Marine companies, make financial statements annually to the Dominion of Canada, and those statements, as revised by the Dominion Superintendent, are to be found in the Superintendent's Detailed Annual Report, published by the Dominion Department of Insurance. The balance sheets, printed here under Division A, are limited to those of Ocean and Inland Marine companies.

The statements have been arranged alphabetically in the two divisions mentioned.

FORMS OF ANNUAL REPORT TO DEPARTMENT.

By agreement with the Superintendents of Insurance of the other provinces, a form of annual return to be made to Provincial Departments by companies operating under the authority of Dominion license, was settled in 1922, and is the form of statement embodied for the first time in Division A of this report. I call attention to the fact that these forms give, for the first time, information with regard to the premiums collected and losses paid by all companies in Ontario, and the figures have been collated in schedules printed at the end of the report.

The forms of annual return for joint stock companies provincially licensed have been revised this year. The new form is a great improvement upon that formerly in use in adapting itself to current accounting practices, and in presenting to the general public a more comprehensive view of the condition of the affairs and business of the company.

It is expected that the form of annual return for provincially licensed companies without capital stock will be revised next year.

RETIREMENT OF COMPANIES.

Since the last report, The Temiskaming Mutual Fire Insurance Company, The Thunder Bay Mutual Fire Insurance Company, and The Union Fire and Casualty Insurance Company have retired from business.

An agreement of amalgamation was arranged and consummated between The Policyholders' Mutual Life Insurance Company and The Ontario Equitable Life and Accident Insurance Company. The agreement represented in essence the purchase of the assets of the first named company by the second. The business is continued under the name of the purchasing company.

No new provincial insurance companies have been incorporated in Ontario during the year.

RECORDS AND RETURNS OF FIRE INSURANCE COMPANIES.

The report of last year recorded the promulgation of the National Board of Fire Underwriters' classification of occupancy hazards as the basis for the records and returns of fire insurance companies required under the provisions of the Ontario Insurance Amendment Act of 1922. This record is being kept by the companies for the calendar year 1923, but the first return will not be received until after the end of the present year.

RE-INSURANCE OF FARM RISKS BY PURELY MUTUAL COMPANIES.

The experience of the Ontario purely mutual fire insurance companies during the last three years, in the insurance of farm risks has been little short of disastrous. The losses experienced during this period have exceeded those of any previous six-year period. This causes concern on the part of all those interested either in fire prevention work or the insurance business.

One of the features which gives most concern is the very large increase in the amount at the hazard of a single fire. The farm risk, which a few years ago was adequately covered at \$2,500, to-day requires insurance protection of \$10,000 owing to the increases in both

quantities and values of insurable property. As a result of this condition, the Ontario mutual fire companies have in recent years carried much larger amounts at risk of a single fire than sound insurance practice will allow. A recent questionnaire sent to the companies discloses that the amount of the individual risk subject to a single fire reaches the amazing sum of \$15,000 in several cases, and the average amount of risk of many companies exceeds \$4,000. This fact has certainly contributed, in part at least, to the unfortunate financial condition in which some of the companies find themselves.

Because of the method of operation on the premium note plan, re-insurance of surplus lines by mutual companies has been difficult. Differences in rates, policy forms and practices have prevented re-insurance arrangements which would have been of mutual advantage. During the last two years, the Department has been doing everything possible to secure co-operation among the companies which would facilitate re-insurance and reduce the amount of the single risk carried by the companies.

The investigation of the Department has culminated in the issue to the companies of instructions for general re-insurance arrangements and the recommendation of definite forms of re-insurance agreement, re-insurance application and re-insurance policy. These instructions and forms have been printed as appendix "A" to this Report, and their consideration is commended to all concerned in mutual insurance of farm risks.

LEGISLATION.

There was no new legislation in Ontario in the session of 1923. The departmental work has been proceeded with for the completion of the general revision and consolidation of *The Ontario Insurance Act*, and this is now ready for submission to the Legislature at the forthcoming Session.

The Bill embodies the work of the Commissioners upon Uniformity of Legislation in Canada and the Provincial Superintendents of Insurance to secure substantial uniformity of statutory law relating to the two great departments of life insurance and fire insurance. The enactment of this legislation will secure a long-hoped-for result of great advantage to the business of insurance and the insuring public.

RECIPROCAL INSURANCE REFERENCE.

The Reciprocal Insurance Act, 1922, was enacted by the Ontario Legislature subject to the provision that it should come into force upon proclamation. The bringing into force of the Act was delayed pending the reference to the Appellate Division of the Supreme Court of Ontario of questions as to the constitutional validity of the Act, pursuant to the *Constitutional Questions Act*. The judgment of the Ontario court is reported in Vol. LIII Ontario Law Reports at page 195. An appeal was taken from this judgment to the Judicial Committee of the Privy Council. The appeal was argued in July, 1923. The undersigned had the honour of representing the Attorney-General of Ontario on the argument of the appeal in association with the Honourable Geoffrey Lawrence of the English Bar.

The Reference asked three questions, to which the following answers have been given:

QUESTION ONE:—Is it within the legislative competence of the Legislature of the Province of Ontario to regulate or license the making of Reciprocal Insurance contracts by such legislation as that embodied in the *Reciprocal Insurance Act, 1922*? ANSWER:—Yes.

QUESTION TWO:—Would the making or carrying out of Reciprocal Insurance contracts licensed pursuant to *The Reciprocal Insurance Act, 1922*, be rendered illegal or otherwise affected by the provisions of Sections 508 (c) and 508 (d) of the Criminal Code as enacted by Chapter 26 of the Statutes of Canada, 1917 in the absence of a license from the Minister of Finance issued pursuant to Section 4 of *The Insurance Act of Canada, 1917*? ANSWER:—No.

QUESTION THREE:—Would the answers to Questions One or Two 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?

ANSWER:—No. With a reservation that the Privy Council does not express an opinion as to the validity or otherwise of Sections 11 and 12 (1) of *The Dominion Insurance Act*.

With this Reference was associated an appeal on stated cases from a conviction of two individuals who undertook to enter into Reciprocal Insurance contracts and solicit the same contrary to the provisions of the Criminal Code above mentioned. The judgment of the Privy Council holds the section of the Criminal Code referred to to be invalid although it does not offer any advice as to the disposition of the convictions made thereunder. The judgment expressly

reserves the question of the validity of Section 1025 of the Criminal Code which forbids appeals to the Privy Council in Criminal cases.

The full text of the Privy Council judgment is printed as Schedule "B" to this Report, and deserves careful study. The judgment is of very great importance, and will have a far-reaching effect, not only upon insurance legislation, but also upon legislation in other fields of business and trade where Government regulation is undertaken.

It is to be noted that the judgment expresses in very wide but definite terms the principle that the regulation of contracts of insurance, and of the business of insurance, as such, is in the exclusive legislative authority of the province. This is a principle for which this Department has contended under all administrations for many years past, and its clear recognition in this judgment is most gratifying.

The judgment is bound to have an important effect upon Dominion legislation as well as upon Provincial legislation. My hope is that the statement of the judgment will so clear the air of differences of opinion as to constitutional rights of the respective Legislatures that a way may be found for more effective and useful co-operation between the Dominion and Provincial Insurance Departments in the general interest of the public service which both are endeavouring to render.

Yours faithfully,

V. EVAN GRAY,
Superintendent of Insurance.

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DIVISION A

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

DIVISION A

ACADIA FIRE INSURANCE COMPANY

Head Office, Halifax, N.S.

OFFICERS

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

DIRECTORS

C. C. Blackadar, Halifax. A. E. Jones, Halifax.
Wm. P. Webster, Halifax. Chas. H. Mitchell, Halifax.
Geo. R. Hart, Halifax. J. B. Paterson, Montreal, Que.

Chief Agent and Attorney for Ontario—Harold M. Sampson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$9,466,704
Investments in Ontario.....	Nil.

AETNA INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada and Chief Agent and Attorney for Ontario—
A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Automobile, Inland Transportation, Tornado, Sprinkler Leakage and Explosion Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$28,334,347
Automobile.....	478,815
Tornado.....	2,275
Inland Marine.....	361,056
Explosion.....	1,500
Total.....	\$29,177,993
Investments in Ontario.....	\$268,150

AETNA LIFE INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada—E. J. Christmas, Montreal.
Chief Agent and Attorney for Ontario—George H. Orr, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life (Ordinary).....	\$14,654,610
Life (Group).....	9,808,200
Total.....	<u>\$24,462,810</u>
Investments in Ontario.....	\$1,481,361

AGRICULTURAL INSURANCE COMPANY

Head Office, Watertown, New York.

Manager for Canada and Chief Agent and Attorney for Ontario—
Percy S. Grant, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$3,152,055
Investments in Ontario.....	\$6,500

ALLIANCE ASSURANCE COMPANY, LIMITED.

Head Office, London, England.

Manager for Canada, E. E. Kenyon, Montreal.
Chief Agent and Attorney for Ontario—Heber R. Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Guarantee, Hail, Sick-ness, Burglary, Plate Glass and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$21,164,624
Accident.....	736,646
Automobile.....	2,474,860
Employers' Liability.....	20,000
Other Liability.....	104,000
Guarantee.....	704,195
Burglary.....	548,233
Total.....	<u>\$25,752,558</u>
Investments in Ontario.....	Nil.

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA.

Head Office, Philadelphia, Penn.

Manager for Canada—Robert Hampson & Son, Limited, Montreal
 Chief Agent and Attorney for Ontario—Herbert Augustus Shaw, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$8,072,230
Investments in Ontario.....	Nil.

ALLIANCE NATIONALE

Head Office, Montreal, Que.

OFFICERS

President—Chas. Duquette.	Director-General—Chas. Duquette.
1st Vice-President—Dr. P. H. Bedard.	2nd Vice-President—Francis Fauteux
General Secretary—Georges Monet.	General Treasurer—Alfred St. Cyr.
Chief Physician—Dr. Theo. Cypihot.	Legal Advisor—Eug. H. Godin, C.R.

DIRECTORS

Chas. Duquette, Montreal.	Francis Fauteux, Montreal.
Dr. P. H. Bedard, Montreal.	J. Dalbe Viau, Montreal.
F. A. Labelle, N.P., Montreal.	Hormisdas Delorme, Montreal.
Hon. E. A. Patenaude, Montreal.	Dr. Yvon Laurier, Montreal.

PAST PRESIDENTS

F. C. Laberge, Montreal.	L. A. Lavallee, C. R., Montreal.
Joseph Contant, Montreal.	

Chief Agent and Attorney for Ontario—Lyman Lee, Hamilton.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Disability and Sickness Insurance to the extent authorized by the Association's Charter.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$385,452
Sickness.....	194,600
Total.....	<u>\$580,052</u>
Investments in Ontario.....	\$45,000

AMERICAN CENTRAL INSURANCE COMPANY

Head Office, St. Louis, Missouri.

Manager for Canada—W. P. Fess, Winnipeg, Man.

Chief Agent and Attorney for Ontario—James Ernest Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Explosion and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$3,307,549
Tornado.....	35,500
Explosion.....	25,000
Total.....	<u>\$3,568,049</u>
Investments in Ontario.....	\$62,586

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada—J. E. Clement, Montreal.

Chief Agent and Attorney for Ontario—F. E. Leyland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$4,690,814
Investments in Ontario.....	None

AMERICAN AND FOREIGN MARINE INSURANCE COMPANY

Head Office, New York, N.Y.

Manager for Canada—Robert J. Dale, Montreal, Que.

Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Inland Transportation Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Inland Transportation.....	Not reported.
Investments in Ontario.....	None

AMERICAN INSURANCE COMPANY

Head Office, Newark, N.J.

Manager for Canada—C. S. Riley, Winnipeg, Man.

Chief Agent and Attorney for Ontario—Joseph Murphy, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$3,660,797
Amount of Investments in Ontario.....	Nil.

AMERICAN SURETY COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada and Chief Agent for Ontario—W. H. Hall, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st March, 1924, to transact Burglary and Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922, is not reported.

Investments in Ontario.....	\$20,000
-----------------------------	----------

THE ATLAS ASSURANCE COMPANY, LIMITED

Head Office, London, England.

Manager for Canada—R. R. Martin, Montreal, Que.

Chief Agent and Attorney for Ontario—Irving Wells Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$48,049,584
Investments in Ontario.....	Nil.

AUTOCAR FIRE & ACCIDENT INSURANCE COMPANY LIMITED

Head Office, London, Eng.

Manager for Canada—Jas. D. Cherry, Montreal.

Chief Agent and Attorney for Ontario—C. F. Hobkirk, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Plate Glass, Sickness and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$3,850,613
Investments in Ontario.....	None

BEAVER FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—W. J. Christie.

Vice-Presidents—G. W. Allan, K.C., Andre Gouzee.

Managing Director—A. De Jardin.

Manager—G. De Jardin.

DIRECTORS

G. W. Allan, K.C., Winnipeg.

W. J. Christie, Winnipeg.

Andre Gouzee, Winnipeg.

A. De Jardin, Winnipeg.

Chief Agent and Attorney for Ontario—C. R. Drayton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$822,825
Investments in Ontario.....	Nil.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—H. N. Roberts.

Vice-President—J. R. L. Starr, K.C.

Secretary—James P. Byrne.

DIRECTORS

H. N. Roberts, Toronto.

W. R. Corson, Hartford, Conn.

James R. L. Starr, K.C., Toronto.

Charles S. Blake, Hartford, Conn.

Ralph R. Corson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Steam Boiler Insurance and Insurance against damage to property and liability for damage to the property or person of others, caused by the breakdown of any electrical machinery.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Steam Boiler.....	\$22,739,116
Electrical.....	30,000
Total.....	\$22,769,116
Investments in Ontario.....	\$149,626

THE BRITISH AMERICA ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—W. B. Meikle.

Assistant General Manager—E. F. Garrow.

Vice-President—W. M. Cox.

Secretary—C. S. Wainwright.

DIRECTORS

W. B. Meikle, Toronto.

Lt.-Col. Henry Brock, Toronto.

W. M. Cox, Toronto.

Alfred Cooper, London and India.

Sir John Aird, Toronto.

H. C. Cox, Toronto.

Robert Bickerdike, Montreal.

John H. Fulton, New York.

D. B. Hanna, Toronto.

Miller Lash, K.C., Toronto.

Geo. Morrow, Toronto.

Sir Henry Pellatt, C.V.O., Toronto.

E. R. Wood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Explosion, Tornado and Lightning Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$51,011,741
Automobile.....	1,608,431
Marine.....	1,252,000
Total.....	\$53,872,172
Investments in Ontario.....	\$851,473

BRITISH COLONIAL FIRE INSURANCE COMPANY

Head Office, Montreal, Que.

OFFICERS

President—1. L. Lafieur.

Manager and Secretary—Theodore Menuier.

Vice-President—Carl F. Sturhahn

DIRECTORS

I. L. Lafieur, Montreal.

D. O. E. Denoult, Sherbrooke, Que.

B. A. Charlebois, Montreal

Nap. Drouin, Quebec, Que.

L. Leon Patenaude, Montreal.

Eusebe Huard, Lac Megantic.

L. H. Desjardins, Terrebonne, Que.

J. Spychet, Paris, France.

Carl F. Sturhahn, Hartford, Conn.

B. N. Carvalho, Hartford, Conn.

Chief Agent and Attorney for Ontario—Bryce B. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$14,739,865
Investments in Ontario.....	\$5,000

BRITISH CROWN ASSURANCE CORPORATION LIMITED

Head Office, Glasgow, Scotland.

Manager for Canada and Chief Agent and Attorney for Ontario—John Hutton Riddell, Toronto

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Hail, Sprinkler Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$24,927,782
Automobile.....	6,125,656
Total.....	\$31,053,438
Investments in Ontario.....	\$83,639

BRITISH GENERAL INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—T. F. Dobbin, Montreal.

Chief Agent and Attorney for Ontario—Edward Percy Beatty, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$6,145,857
Investments in Ontario.....	Nil.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—J. H. Riddell.

Managing Director—J. H. Riddell.

Vice-President and Assistant General Manager—E. C. G. Johnson.

DIRECTORS

J. H. Riddell, Toronto.

Sir Edward M. Mountain, London, Eng.

L. Douglas Watson, London, Eng.

H. T. Fairley, Toronto.

A. G. Mackenzie, London, Eng.

S. A. Bennett, London, Eng.

E. C. G. Johnson, Toronto.

B. B. Cronyn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st day of December, 1922:

Fire.....	\$8,024,208
Investments in Ontario.....	\$91,020

BRITISH OAK INSURANCE COMPANY, LIMITED

Head Office, London, England.

Manager for Canada—Arch. R. Howell, Montreal.

Chief Agent and Attorney for Ontario—Wm. G. Wilson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$7,635,204
Investments in Ontario.....	No report.

BRITISH TRADERS INSURANCE COMPANY, LIMITED

Head Office, Victoria, in the Colony of Hong Kong.

Manager for Canada—C. R. Drayton, Toronto.

Chief Agent and Attorney for Ontario—H. L. Underwood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Hail and Sprinkler Leakage Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$11,297,213
Automobile.....	4,301,789
Total.....	\$15,599,002
Investments in Ontario.....	No Report

BROTHERHOOD OF AMERICAN YEOMEN

Head Office, Des Moines, Iowa.

Manager for Canada—R. A. Wynn, Moose Jaw, Saskatchewan.
Chief Agent and Attorney for Ontario—Margaret McMurray, Windsor.

The Association is a fraternal benefit society and is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Accident and Sickness Insurance to the extent authorized by its Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life, Accident and Sickness.....	Nil.
Investments in Ontario.....	Nil.

CALEDONIAN-AMERICAN INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—John G. Borthwick, Montreal.
Chief Agent and Attorney for Ontario—Ralph Alexander Burns, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$2,672,871
Investments in Ontario.....	Nil.

CALEDONIAN INSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—John G. Borthwick, Montreal.
Chief Agent and Attorney for Ontario—George Harold Muntz, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$38,616,476
Investments in Ontario.....	Nil.

CALIFORNIA INSURANCE COMPANY

Head Office, San Francisco.

Manager for Canada—John Anderson, Vancouver.
Chief Agent and Attorney for Ontario—Wm. MacNachtan Hargraft, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1914, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$4,934,775
Investments in Ontario.....	\$6,000

THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY

Head Office, Montreal, Que.

OFFICERS

President—C. H. Godfrey.

Manager—T. H. Hudson.

Vice-President—W. S. Jopling.

DIRECTORS

C. H. Godfrey, Montreal.
W. S. Jopling, Montreal.

A. H. Ewing, Montreal.
T. H. Hudson, Montreal.

Chief Agent and Attorney for Ontario—A. H. C. Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Sickness, Plate Glass, Burglary and Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$5,858,248
Accident.....	4,886,816
Automobile.....	8,756,344
Employers' Liability.....	1,362,000
Guarantee.....	577,290
Burglary.....	1,218,415
Total.....	<u>\$22,659,113</u>

Investments in Ontario..... \$23,000

CANADA LIFE ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President and General Manager—H. C. Cox.

Secretary—C. R. Acres.

Vice-President—E. R. Wood.

DIRECTORS

H. C. Cox, Toronto.
E. R. Wood, Toronto.
Robert Bickerdike, Montreal.
Adam Brown, Hamilton.
H. A. Richardson, Toronto.
Robert Stuart, Chicago, Ill.

Hon. Sir James A. Lougheed, K.C.M.G., Calgary, Alt.
Kenneth Mackenzie, Winnipeg, Man.
Leighton McCarthy, K.C., Toronto.
Wm. B. Meikle, Toronto.
J. H. Plummer, D.C.L., Toronto.
F. LeM. Grasett, M.B., Toronto.
Hon. Sir Thomas White, K.C.M.G., Toronto.

Brigadier-General The Hon. Sir John M. Gibson, K.C.M.G., Hamilton.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life..... \$88,212,544

Investments in Ontario..... \$13,689,242

CANADA NATIONAL FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—J. H. G. Russell. Vice-Presidents—F. H. Alexander, W. J. Boyd.
 Managing Director—William T. Alexander.

DIRECTORS

J. H. G. Russell, Winnipeg.	E. L. Taylor, K.C., Winnipeg.
Franklin H. Alexander, Winnipeg.	S. D. Lazier, Belleville.
Wm. T. Alexander, Winnipeg.	Andrew Gray, Victoria, B.C.
Lt.-Col. Daniel E. Sprague, Winnipeg.	Thos. S. McPherson, Victoria.
W. J. Boyd, Winnipeg.	Hon. A. C. Rutherford, K.C., Edmonton, Alta.
Dr. A. D. Carscallen, Winnipeg.	

Chief Agent and Attorney for Ontario—William Henry George, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$14,067,776
Investments in Ontario.....	\$30,851

CANADA SECURITY ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President and Manager—John B. Laidlaw. Vice-President—Sir James A. Lougheed.
 Assistant Manager—C. Stuart Malcolm. Secretary—C. C. Paull.

DIRECTORS

John B. Laidlaw, Toronto.	Henry F. Gooderham, Toronto.
Sir James A. Lougheed, Calgary, Alta.	G. R. Patteson, Ottawa.
Eugene Coste, Calgary, Alta.	Sir Jas. W. Woods, Toronto.
R. Y. Sketch, Norwich, England.	

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Limited Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$6,333,993
Automobile.....	909,225
Total.....	\$7,243,218
Investments in Ontario.....	\$5,000

CANADIAN FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—J. H. Ashdown.

Managing Director—C. S. Riley.

Vice-President—R. T. Riley.

DIRECTORS

J. H. Ashdown, Winnipeg, Man.

George R. Crowe, Winnipeg, Man.

R. T. Riley, Winnipeg, Man.

G. F. Galt, Winnipeg, Man.

Sir James Aikins, Winnipeg, Man.

C. S. Riley, Winnipeg, Man.

G. V. Hastings, Winnipeg, Man.

Chief Agent and Attorney for Ontario—F. N. Boyd, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Burglary, Explosion, Guarantee, Hail, Live Stock, Sprinkler Leakage and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$21,183,376
Automobile.....	176,495
Total.....	<u>\$21,359,871</u>

Investments in Ontario..... Nil.

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE

Head Office, Ottawa, Ont.

OFFICERS

Manager—Edgar D. Hardy, Ottawa.

ADVISORY COMMITTEE

W. E. Bigwood, Byng Inlet, Ont.
Duncan McLaren, Toronto.

Arthur H. Campbell, Montreal, Que.
W. Gerard Power, St. Pacome, Que.

The Company is authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance among its members, restricted to risks on property situated in the Provinces of Ontario and Quebec.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$616,325
Investments in Ontario.....	\$5,000

CANADIAN ORDER OF THE WOODMEN OF THE WORLD

Head Office, London, Ont.

OFFICERS

Head Consul Commander—Clair Jarvis, London, Ont. Head Clerk—P. C. Hooper, London.
 Head Adviser Lieutenant—Charles Hanna, Belleville, Ont.
 Head Banker—John H. S. Saunders, London.
 Head Physician—Dr. J. B. Gamble, Brantford. Head Escort—Andrew Graham, Toronto.
 Head Watchman—R. J. Buckingham, Winnipeg, Man. Head Sentry—H. H. McHattie, Toronto
 Managers—John Manning, London; E. E. Hilton, Strathroy, and Wm. Meen, Toronto.
 Past Head Consul Commander—D. Cinnamon, Lindsay, Ont.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life and Sickness Insurance to the extent authorized by the Order's Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$5,230,268
Investments in Ontario.....	\$617,006

CANADIAN SURETY COMPANY

Head Office, Toronto.

OFFICERS

President—F. W. Lafrentz. General Manager—W. H. Hall.
 Vice-Presidents—Sir George Burn, T. Bradshaw.
 Secretary—Wm. H. Burgess. Treasurer—E. C. Tyrell.

DIRECTORS

F. W. Lafrentz, New York, N.Y.	W. H. Hall, Toronto.
T. Bradshaw, F.I.A., Toronto.	F. Gordon Osler, Toronto.
R. R. Brown, New York, N.Y.	F. J. Parry, New York, N.Y.
Sir George Burn, Ottawa.	Wilmot L. Matthews, Toronto.
D. H. Cook, New York, N.Y.	Henry C. Willcox, Toronto.
A. J. Brown, Montreal.	

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Automobile Insurance, Insurance of Automobiles against Fire, Burglary, Forgery, Guarantee and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile and other classes.....	No Report.
Investments in Ontario.....	\$226,649

CAPITAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Ottawa, Ont.

OFFICERS

President—John J. Lyons.

Managing Director—A. E. Corrigan.

Vice-Presidents—L. N. Poulin and Col. L. T. Martin.

Secretary—E. M. McNiece.

DIRECTORS

John J. Lyons, Ottawa.

R. P. Gouph, Toronto.

L. N. Poulin, Ottawa.

N. H. McAuliff, Ottawa.

Col. L. T. Martin, Ottawa.

C. A. McCool, Pembroke.

A. A. Fournier, Ottawa.

H. Doheny, Montreal, Que.

Dr. N. A. Dussault, Quebec.

Col. D. R. Street, Ottawa.

A. E. Corrigan, Ottawa.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$4,010,834
Investments in Ontario.....	\$254,416

CAR AND GENERAL INSURANCE CORPORATION, LIMITED

Head Office, London, Eng.

OFFICERS

Manager for Canada—Arthur Barry, Montreal, Que.

Chief Agent and Attorney for Ontario—H. B. Rowe, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Limited Explosion, Hail, Sickness and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$6,963,772
Investments in Ontario.....	Nil.

THE CASUALTY COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Charles S. Blackwell.

Managing Director—A. Wyburn Eastmure.

DIRECTORS

Charles S. Blackwell, Toronto.

L. H. Eastmure, Toronto.

Albert Matthews, Toronto.

Allan E. Renfrew, Toronto.

Walter W. Cumming, Toronto.

A. Gowan Strathy, Toronto.

Albert Brown, Toronto.

A. Wyburn Eastmure, Toronto.

W. J. Keens, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Automobile, Burglary, Insurance of Automobiles against Fire, and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile and other classes.....	No Report
Investments in Ontario.....	\$43,457

CATHOLIC ORDER OF FORESTERS

Head Office, Chicago, Ill.

Manager for Canada and Chief Agent and Attorney for Ontario—M. F. Mogan, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$6,548,500
Investments in Ontario.....	\$2,669,479

CENTURY INSURANCE COMPANY, LIMITED.

Head Office, Edinburgh, Scotland.

Manager for Canada—T. W. Greer, Vancouver, B.C.

Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$24,001,168
Investments in Ontario.....	\$75,312

COLUMBIA INSURANCE COMPANY

Head Office, Jersey City, New Jersey.

Manager for Canada—J. B. Paterson, Montreal.

Chief Agent and Attorney for Ontario—H. M. Sampson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under The Ontario Insurance Act for the transaction of Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$4,166,466
Automobile.....	2,882,277
Inland Transportation.....	79,625
Total.....	\$7,128,368
Investments in Ontario.....	\$10,000

COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA

Head Office, Toronto.

OFFICERS

President—J. Harry Dodgson. 1st Vice-President—F. J. Zammers.
 Past President—Walter Moore. 2nd Vice-President—H. L. Willmot.
 Treasurer—E. Fielding.

DIRECTORS

J. Harry Dodgson, Toronto.	R. T. Hunter, Hamilton.
F. J. Zammers, Toronto.	P. A. Sommerville, Hamilton.
H. L. Willmot, Toronto.	P. Entwistle, Hamilton.
Walter Moore, Toronto.	E. J. Fenwick, Hamilton.
C. A. E. Colwell, Toronto.	W. R. Madill, Hamilton.
Alex. Cook, Toronto.	M. P. Malone, Hamilton.
Jno. Everett, Toronto.	C. P. Rason, Hamilton.
R. F. Gray, Toronto.	H. C. Wright, Hamilton.
W. H. Judge, Toronto.	Adam Taylor, Guelph.
B. E. Miller, Toronto.	T. H. Gemmell, Guelph.
B. F. Selby, Toronto.	W. H. Graham, Kingston.
Robert Wood, Toronto.	J. E. Singleton, Kingston.
W. H. Williams, Toronto.	W. J. Moody, Kitchener.
F. G. Unstadt, Kitchener.	W. J. Hopwood, Peterboro.

The members are related as members of a fraternal benefit society.

The Association is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	approximately \$12,000,000
Investments in Ontario.....	Nil.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY

Head Office, Toronto.

OFFICERS

President—Chas. S. Parson. Vice-President—Sam. M. Sterling.
 Secretary—Richard Ivens. Treasurer—S. R. Wickett.

DIRECTORS

Chas. S. Parson, Toronto.	John Burns, Toronto.
Sam. M. Sterling, Toronto.	Jno. Curtis, Toronto.
Robert Forbes, Toronto.	W. H. Willmot, Toronto.
H. J. Dodgson, Toronto.	A. J. Tipping, Toronto.
Robt. Maxwell, Toronto.	L. R. Arnet, Toronto.
	E. Fielding, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$2,091,850
Investments in Ontario.....	\$102,596

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED)

Head Office, London, England.

OFFICERS

Manager for Canada—W. S. Jopling, Montreal.

Chief Agent and Attorney for Ontario—George R. Hargraft, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Life, Limited Explosion and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$60,620,754
Life.....	77,776
Total.....	\$60,698,530

Investments in Ontario..... \$119,166

CONFEDERATION LIFE ASSOCIATION

Head Office, Toronto.

OFFICERS

President—J. K. Macdonald.

General Manager—Charles S. Macdonald.

Vice-Presidents—Joseph Henderson and Col. Albert E. Gooderham.

Secretary—James A. Macdonald.

DIRECTORS.

John Macdonald, Toronto.

James E. Ganong, Toronto.

Thos. J. Clark, Toronto.

Wilmot L. Matthews, Toronto.

Lieut.-Col. J. F. Michie, Toronto.

B. B. Cronyn, Toronto.

Peleg Howland, Toronto.

R. S. Waldie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life..... \$52,490,478

Investments in Ontario..... \$2,723,232

THE CONNECTICUT FIRE INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada—J. W. Tately, Montreal.

Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Hail and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire..... \$4,609,301

Investments in Ontario..... \$240,000

CONTINENTAL CASUALTY COMPANY

Head Office, Chicago, Ill.

Manager for Canada—E. F. Alexander, Toronto.
 Chief Agent and Attorney for Ontario—J. E. Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Automobile and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile	}Indeterminate.
Accident		
Sickness		
Liability		

Investments in Ontario..... \$16,050

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

Head Office, New York City.

Manager for Canada—W. E. D. Baldwin, Montreal.
 Chief Agent and Attorney for Ontario—Archibald Maclean Ballard, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Sprinkler Leakage, Tornado, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$23,867,187
Tornado.....	691,243
Riot and Explosion.....	633,000
Automobile.....	210,215
Total.....	\$25,401,645
Investments in Ontario.....	Nil.

CONTINENTAL LIFE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—George B. Woods.	Managing-Director—George B. Woods.
Vice-Presidents—H. Wilberforce Aikins, Sidney Jones.	Assistant General Manager and Actuary—Charles H. Fuller.
Secretary—Newton J. Lander.	

DIRECTORS

George B. Woods, Toronto.	Wm. A. Medland, Toronto.
H. Wilberforce Aikins, Toronto.	J. B. Holden, Toronto.
Sidney Jones, Toronto.	John W. Hobbs, Toronto.
E. E. Sharpe, Winnipeg, Man.	Wm. A. Denton, Toronto.
N. L. Paterson, Toronto.	Wm. A. Dryden, Brooklin.
Richard Southam, Toronto.	John T. Richardson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$9,067,202
Investments in Ontario.....	\$1,552,053

THE CORNHILL INSURANCE COMPANY, LIMITED

Head Office, London, England.

Manager for Canada—O. W. Dettmers, Montreal.

Chief Agent and Attorney for Ontario—H. Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Insurance against damage to property of any kind caused by the explosion of natural or other gas.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$1,940,292
Investments in Ontario.....	Nil.

CROWN LIFE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—G. T. Somers.

Vice-Presidents—J. G. Kent, Jno. F. Ellis.

General Manager and Actuary—H. R. Stephenson.

Secretary—A. H. Selwyn Marks.

DIRECTORS

G. T. Somers, Toronto.

J. G. Kent, Toronto.

W. Dineen, Toronto.

Sir Charles H. Tupper, Vancouver.

W. R. Morson, Toronto.

F. R. McD. Russell, Vancouver.

G. O. Somers, Pasadena, Cal.

David Wood, Winnipeg, Man.

John F. Ellis, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$16,484,267
Investments in Ontario.....	1,986,983

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY

Head Office, Montreal.

OFFICERS

President—Fred W. Evans.

Vice-President—Wm. Hanson.

General Manager and Secretary—Robert Welch.

DIRECTORS

Fred W. Evans, Montreal.

Wm. Fairman, Montreal.

Wm. Hanson, Montreal.

A. D. Anderson, Westmount, Que.

Sir Hormidas Laporte, Montreal.

Chief Agent and Attorney for Ontario—R. O. Robertson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Inland Transportation, Plate Glass, Sickness and Guarantee Insurance, excluding the guaranteeing and becoming security for the due performance of any contract.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and other classes.....	No Report
Investments in Ontario.....	\$9,716.11

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Col. A. E. Gooderham.
Managing Director—C. A. Withers.

Vice-President—C. A. Withers.
Secretary-Treasurer—J. L. Turquand.

DIRECTORS

Col. A. E. Gooderham, Toronto.
C. A. Withers, Toronto.
Col. G. G. Blackstock, Toronto.
Sir Donald D. Mann, Toronto.

D. G. Ross, Toronto.
Geo. E. Gooderham, Toronto.
Albert E. Gooderham, Jr., Toronto.

The Company is now authorized by license issued by the Dominion Government, expiring on the 31st day of March, 1924, to transact Fire, Accident, Burglary, Guarantee, Plate Glass, Sickness and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$19,844,026
Investments in Ontario.....	\$356,000

THE DOMINION FIRE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Lieut. Col. Robt. F. Massie.
Secretary—Neil W. Renwick.

Vice-President—Philip Pocock.

DIRECTORS.

Lieut.-Col. Robt. F. Massie, Toronto.
Philip Pocock, London, Ont.
R. A. Brock, Montreal, Que.
R. S. Cassels, K.C., Toronto.

Geo. J. Cuthbertson, Montreal, Que.
R. J. Hutchings, Calgary, Alta.
Emile Ostiguy, Montreal, Que.
Dr. Thaddeus Walker, Walkerville.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	No report.
Automobile.....	No report.
Investments in Ontario.....	None.

DOMINION LIFE ASSURANCE COMPANY

Head Office, Waterloo, Ont.

OFFICERSPresident—Thos. Hilliard.
Managing Director—Ford S. Kumpf.Vice-Presidents—S. B. Bricker.
E. F. Seagram.
Geo. D. Forbes.**DIRECTORS**Thos. Hilliard, Waterloo.
S. B. Bricker, Waterloo.
E. F. Seagram, Waterloo.
Geo. D. Forbes, Hespeler.
C. W. Wells, Waterloo.
J. H. Gundy, Toronto.
Thos. Bradshaw, Toronto.Ford S. Kumpf, Waterloo.
W. Vandusen, Toronto.
W. T. Parke, Woodstock, Ont.
Geo. A. Dobbie, Galt, Ont.
A. J. Andrews, K.C., Winnipeg, Man.
W. L. Hilliard, M.D., Waterloo.
H. M. Snyder, Waterloo.

The Company is now authorized by license issued by the Dominion Government, expiring on 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	\$31,083,499
Investments in Ontario	\$2,535,268

EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—J. H. Riddell, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile for which the owner is liable; Limited Explosion, Hail and Sprinkler Leakage Insurance. The Company is also registered under The Ontario Insurance Act for the transaction of Inland and Ocean Marine.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	\$20,952,627
Investments in Ontario	\$49,733

T. EATON LIFE ASSURANCE COMPANY

Head Office, Toronto.

OFFICERSPresident—R. Y. Eaton.
Manager—John A. Livingstone.Vice-Presidents—Harry McGee, C. Boothe.
Treasurer—J. J. Vaughan.**DIRECTORS**R. Y. Eaton, Toronto.
Harry McGee, Toronto.
C. Boothe, Toronto.
Lady F. M. Eaton, Toronto.
S. Wilson, Winnipeg, Man.W. G. Dean, Toronto.
H. M. Tucker, Winnipeg, Man.
R. W. Eaton, Toronto.
J. J. Vaughan, Toronto.

The Company is now authorized by license issued by the Dominion Government, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	\$1,128,500
Investments in Ontario	\$178,600

EDINBURGH ASSURANCE COMPANY, LIMITED

Head Office, Edinburgh, Scotland.

Manager for Canada and Chief Agent and Attorney for Ontario—
David Thorburn Symons, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to collect premiums and pay claims connected with policies existing at 31st March, 1928.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	No report.
Investments in Ontario.....	\$217,150

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED)

Head Office, London, Eng.

Manager for Canada—C. W. I. Woodland, Montreal.
Chief Agent and Attorney for Ontario—C. W. I. Woodland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Hail, Sickness, Sprinkler Leakage and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and other classes.....	\$58,500,460
Investments in Ontario.....	Nil.

ENSIGN INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Alfred F. James.

Vice-President—Robt. F. Massie.

Secretary—Neil W. Renwick

DIRECTORS

Alfred F. James, Milwaukee, Wis.
Robt. F. Massie, Toronto.
John A. Bremner, Toronto.
Robt. Camp, Milwaukee, Wis.

Howard Greene, Milwaukee, Wis.
James R. Jamieson, Winnipeg, Man.
Geo. M. Kelley, Toronto.
Wm. D. Reed, Milwaukee, Wis.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$965,242
Investments in Ontario.....	\$10,000

EQUITABLE FIRE AND MARINE INSURANCE COMPANY

Head Office, Providence, Rhode Island.

Manager for Canada—J. W. Tately, Montreal.

Chief Agent and Attorney for Ontario—Thomas S. Minton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Automobile, excluding insurance against loss by reason of bodily injury to the person and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$4,001,507
Investments in Ontario.....	\$239,333

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

Head Office, New York, N.Y.

Manager for Canada—Gerald F. Brophy, Montreal.

Chief Agent and Attorney for Ontario—M. F. J. Bowman, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance (limited to the transaction of business in connection with Canadian policies issued before April 1st, 1922).

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$10,426,079
Investments in Ontario.....	\$5,991,834

ESSEX & SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED

Head Office, Colchester, England.

Manager for Canada—R. R. Martin, Montreal.

Chief Agent and Attorney for Ontario—Douglas Gooderham Ross, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$4,674,382
Investments in Ontario.....	Nil.

EXCELSIOR LIFE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—David Fasken, K.C. Vice-Presidents—Alex. Fasken, K.C.,
 Manager—J. H. Black. Joseph Wright.
 Assistant Manager and Actuary—T. A. Dark, A.I.A., F.A.S.
 Secretary-Treasurer—C. P. Muckle, A.A.S.

DIRECTORS

David Fasken, K.C., Toronto. Hon. Senator George Gordon, North Bay.
 Alex. Fasken, K.C., Toronto. George R. Warwick, Toronto.
 Joseph Wright, Toronto. J. C. Waugh, Winnipeg, Man.
 Hon. J. L. Perron, K.C., Montreal. Anthony M. Rankin, M.P.P., Collins' Bay.
 George E. Weir, Dresden, Ont. James L. Ross, Toronto.
 W. H. Gooderham, Toronto. J. H. Black, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:
 Life..... \$19,983,049
 Investments in Ontario..... \$1,212,697

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada—George A. DeClerq, Montreal, Que.
 Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Burglary, Plate Glass, Sickness and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:
 Automobile }
 Plate Glass }
 Accident }Not reported.
 Sickness }
 Burglary }
 Steam Boiler }
 Other Liability }

Investments in Ontario..... Nil.

FIDELITY INSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Col. Arthur E. Kirkpatrick.

Vice-President—Sidney W. Band.

DIRECTORS

Col. Arthur E. Kirkpatrick, Toronto.

Gerard B. Strathy, Toronto.

Sidney W. Band, Toronto.

Henry J. Wright, Toronto.

R. Howard Bland, Baltimore, Md.

Brig. Gen. Chas. H. Mitchell, Toronto.

H. W. Symington, Baltimore, Md.

Chas. O. Scull, Baltimore, Md.

W. Geo. Hynson, Baltimore, Md.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Guarantee and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Guarantee.....	No report.
Investments in Ontario.....	\$260,000

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada—W. E. D. Baldwin, Montreal.

Chief Agent and Attorney for Ontario—A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Sprinkler Leakage, Tornado, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$25,109,030
Tornado.....	790,829
Riot and Explosion.....	1,000,000
Automobile.....	240,627
Total.....	\$27,140,486
Investments in Ontario.....	Nil.

FIRE INSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President—Hon. Senator R. Dandurand, K.C., P.C.

Vice-President and Managing Director—J. E. Clement.

Secretary—J. A. Blondeau.

DIRECTORS

Hon. Sen. R. Dandurand, K.C., P.C., Montreal.

J. E. Clement, Montreal.

Hon. Sen. 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.

Donat Raymond, Montreal.

Hon. R. Lemieux, K.C., P.C., Montreal.

W. G. Ross, S.S.D., Winnipeg.

Capt. William Robinson, Winnipeg.

Chief Agent and Attorney for Ontario—Eric E. Ryerson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$14,768,001.
Investments in Ontario.....	Nil.

FIREMAN'S FUND INSURANCE COMPANY

Head Office, San Francisco, Cal.

Manager for Canada and Chief Agent and Attorney for Ontario—
G. Temple McMurrich, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Inland Transportation, Automobile, excluding insurance against loss by reason of bodily injury to the person.

The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$6,793,529
Automobile.....	176,891
Inland Transportation.....	5,500
Ocean Marine.....	Nil.
Total.....	<u>\$6,975,920</u>

Investments in Ontario.....None.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

Head Office, Newark, N.J.

Manager for Canada—Angus G. Fairbairn, Montreal.
Chief Agent and Attorney for Ontario—Douglas K. Ridout, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail and Tornado Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$2,659,625
Tornado.....	46,000
Total.....	<u>\$2,705,625</u>

Investments in Ontario.....\$87,646

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA

Head Office, Philadelphia, Penn.

Manager for Canada—F. W. Evans, Montreal.
Chief Agent and Attorney for Ontario—A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$262,725
Investments in Ontario.....	\$25,000

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Col. J. F. Michie. Vice-President—R. S. Waldie.
 General Manager—Thos. H. Hall.

DIRECTORS

Col. J. F. Michie, Toronto. Thos. H. Hall, Toronto.
 R. S. Waldie, Toronto. Fred Richardson, Philadelphia, Pa.
 F. Norie-miller, Perth, Scotland. J. A. McIntosh, Toronto.
 Rt. Hon. Lord Morris, P.C., K.C.M.G., London, Eng.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Guarantee, Hail, Plate Glass, Sickness and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$5,526,678
Accident.....	10,136,758
Employers' Liability.....	3,450,499
Automobile.....	19,344,913
Auto Fire and Theft.....	2,228,280
Boiler.....	2,243,500
Burglary.....	2,053,776
Guarantee.....	3,185,723

Total..... \$48,170,127

Investments in Ontario..... \$122,341

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

Head Office, Perth, Scotland.

Manager for Canada and Chief Agent and Attorney for Ontario—Thomas H. Hall, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$22,121,385
Investments in Ontario.....	\$134,841

GENERAL ANIMALS INSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President—Robert Ness. Vice-President—L. P. Berard, K.C.
 General Manager—R. A. Leduc. Secretary-Treasurer—Baron J. d'Halewyn.

DIRECTORS

Robert Ness, Howick, Que. N. Perrault, Montreal, Que.
 L. P. Berard, K.C., Montreal, Que. Dr. D. Genereux, Montreal, Que.
 A. Champagne, Montreal. N. Rochons, Montreal, Que.

Chief Agent and Attorney for Ontario.—J. A. Caesar, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Automobile, Live Stock and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Live Stock.....	\$95,238
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Investments in Ontario..... Nil.

GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE**(Compagnie D'Assurances Generales Contre L'Incendie.)**

Head Office, Paris, France.

Manager for Canada—T. F. Dobbin, Montreal.

Chief Agent and Attorney for Ontario—William Johnstone, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$6,832,455
Investments in Ontario.....	Nil.

THE GIRARD FIRE AND MARINE INSURANCE COMPANY

Head Office, Philadelphia, Pa.

Manager for Canada—Angus G. Fairbairn, Montreal, Que.

Chief Agent and Attorney for Ontario—Russell Meikle, Port Arthur, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$31,850
Investments in Ontario.....	\$5,000

GLENS FALLS INSURANCE COMPANY

Head Office, New York.

Manager for Canada and Chief Agent and Attorney for Ontario—Sydney C. R. Crocker, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$8,433,569
Ocean, Marine and Inland Transportation.....	535,038
Automobile.....	1,955,422
Tornado.....	177,565
Riot and Explosion.....	23,634
Total.....	\$11,125,228
Investments in Ontario.....	\$477,000

THE GLOBE INDEMNITY COMPANY OF CANADA

Head Office, Montreal, Quebec.

OFFICERS

President and Manager—F. C. Browning. Vice-Presidents—G. L. Lloyd, Lewis Laing.
Secretary—G. L. Lloyd.

DIRECTORS

F. C. Browning, Montreal, Que.	Sir Alexander Lacoste, Montreal.
G. L. Lloyd, Montreal, Que.	Sir Frederick Williams-Taylor, Montreal.
Lewis Laing, Montreal, Que.	James Carruthers, Montreal, Que.
Hugh Lewis, Liverpool, Eng.	Thos. Remy Nelson, Montreal, Que.
W. Molson Macpherson, Quebec.	

Chief Agent and Attorney for Ontario—H. H. Churchill Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Limited Explosion, Forgery, Guarantee, Inland Transportation, Plate Glass and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$26,230,311
Automobile.....	2,948,111
	<hr/>
Total.....	\$29,178,422

Investments in Ontario..... \$158,504

GLOBE AND RUTGERS FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—J. W. Binnie.

Chief Agent and Attorney for Ontario—Ernest L. McLean, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Inland Transportation, Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person), and Explosion Insurance (as limited by Company's charter). The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$40,169,189
Automobile.....	437,073
Explosion.....	1,812,717
	<hr/>
Total.....	\$42,418,979

Investments in Ontario..... Nil.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA

Head Office, Montreal, Que.

OFFICERS

- Grand President—F. J. Curran, K.C., Montreal.
Grand 1st Vice-President—W. J. Sutherland, Smiths Falls.
Grand Secretary—J. E. Howison, Montreal.
Grand Treasurer—W. J. McKee, Windsor, Ont.
Grand Solicitor—C. J. Foy.

TRUSTEES

- W. J. Farrell, Fredericton, N.B. H. E. R. Stock, Elliott House, Toronto.
Geo. S. Cuvillier, 59 St. Denis St., Montreal, Que.
Chief Agent and Attorney for Ontario—J. Francis Boland, Toronto.

The members are related as members of a fraternal benefit society.

The Society is authorized by license issued by Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life and Sickness Insurance to the extent authorized by the Association's Act of Incorporation, Constitution and Laws.

Table with 2 columns: Description and Amount. Includes 'Amount of Insurance at risk in Ontario, 31st December, 1922:' with sub-entries for Life (\$2,746,296) and Investments in Ontario (\$423,596).

GREAT AMERICAN INSURANCE COMPANY

Head Office, New York City.

- Manager for Canada—Wm. Robins, Toronto.
Chief Agent and Attorney for Ontario—Joseph Murphy, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Sprinkler Leakage, Tornado, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Table with 2 columns: Description and Amount. Includes 'Amount of Insurance at risk in Ontario, 31st December, 1922:' with sub-entries for Fire (\$20,509,016), Automobile (292,650), Tornado (818,461), Explosion (153,000), Total (\$21,773,127), and Investments in Ontario (\$242,482).

THE GREAT WEST LIFE ASSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—A. Macdonald. Vice-Presidents—R. T. Riley,
 General Manager—C. C. Ferguson, A.I.A., F.A.S. Sir A. M. Nanton.
 Assistant General Manager and Secretary—A. Jardine.
 Comptroller—A. J. D. Morgan. Actuary—F. D. MacCharles, M.A., F.A.S.
 Treasurer—W. McQuaker.

DIRECTORS

A. Macdonald, Winnipeg. R. T. Riley, Winnipeg.
 Sir A. M. Nanton, Winnipeg. M. F. Christie, Winnipeg.
 G. W. Allan, Winnipeg. M. Bull, Winnipeg.
 G. R. Crowe, Winnipeg. W. P. Riley, Winnipeg.
 A. Kelly, Winnipeg. Sir D. H. McMillan, K.C.M.G., Winnipeg.
 W. H. Cross, Winnipeg.

Chief Agent and Attorney for Ontario—C. H. Carpenter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

The amount of Insurance at risk in Ontario:

Life.....	\$62,473,106
Investments in Ontario.....	\$406,496

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED

Head Office, London, Eng.

Manager for Canada—R. Welch, Montreal.

Chief Agent and Attorney for Ontario—Alan Kenneth Macdougall, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance. This Company is collecting premiums and paying claims on existing business in Ontario.

The amount of Insurance in force in Ontario:

Life.....	No report.
Investments in Ontario.....	Nil.

GUARANTEE COMPANY OF NORTH AMERICA

Head Office, Montreal, Que.

OFFICERS

President and Manager—Henry E. Rawlings. Vice-President—Wm. McMaster.
 Secretary and Treasurer—Wm. S. Chadwick.

DIRECTORS

Henry E. Rawlings, Montreal. John Macdonald, Toronto.
 Wm. McMaster, Montreal. Henry Tatnall, Philadelphia, Pa.
 Sir Vincent Meredith, Bart., Montreal. Sir Augustus Nanton, Winnipeg. Man.
 James B. Forgan, Chicago, Ill. Frank Scott, Montreal.
 Hon. E. C. Smith, St. Albans. Sir Montague Allan, Montreal.
 Philip Stockton, Boston, Mass.

Chief Agent and Attorney for Ontario—Wm. A. Medland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Guarantee.....	\$10,430,425
Investments in Ontario.....	\$57,000

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND

Head Office, London, Eng.

CANADIAN TRUSTEES

D. Borbes Angus, Montreal. Hon. A. W. Atwater, Montreal.
 Tancrede Bienvenu, Montreal. Zephirin Hebert, Montreal.

Manager for Canada—H. M. Lambert, Montreal, Que.

Chief Agent and Attorney for Ontario—H. N. DeWitt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and Explosion.....	\$67,419,709
Investments in Ontario.....	\$25,000

GUARDIAN INSURANCE COMPANY OF CANADA

Head Office, Montreal, Que.

OFFICERS

President—D. Forbes Angus. Vice-President and Managing Director—H. M. Lambert.
 Secretary—John Good.

DIRECTORS

D. Forbes Angus, Montreal.	Zephirin Hebert, Montreal.
H. M. Lambert, Montreal.	Geo. W. Reynolds, London, Eng.
Hon. A. W. Atwater, Montreal.	Hon. Evelyn Hubbard, Montreal.
F. W. Molson, Montreal.	A. G. Sweet, Montreal.
F. L. Wanklyn, Montreal.	

Chief Agent and Attorney for Ontario—Hiram N. DeWitt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire (new business 1922).....	\$8,936,169
Investments in Ontario.....	\$74,553

HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY OF WISCONSIN

Head Office, Steven's Point, Wisconsin.

Manager for Canada—C. L. Clark, Winnipeg, Man.

Chief Agent and Attorney for Ontario—F. A. Martin, Colborne, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance to the extent authorized by the Company's articles of Association.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$1,563,618
Investments in Ontario.....	Nil.

HARTFORD ACCIDENT AND INDEMNITY COMPANY

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—Peter A. McCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile	\$1,620,000
Accident	199,389
Sickness	108,872
Guarantee	192,625
Plate Glass	No definite amount.
Burglary	699,792
Liability	1,758,455
Total	<u>\$4,579,133</u>
Investments in Ontario	\$680,000

THE HARTFORD FIRE INSURANCE COMPANY

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—Peter A. McCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hall, Explosion, Inland Transportation, Cyclone or Tornado, Automobile, (excluding insurance against loss by reason of bodily injury to the person) Sprinkler Leakage and Weather Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	\$96,869,183
Automobile	4,501,030
Rainfall	None in force.
Tornado	\$10,898,762
Inland Transportation	None in force.
Explosion	<u>\$1,026,774</u>
Total	\$113,295,749
Investments in Ontario	\$983,573

HARTFORD LIVE STOCK INSURANCE COMPANY

Head Office, New York, N.Y.

Manager for Canada and Chief Agent and Attorney for Ontario—Peter A. McCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Live Stock Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Live Stock	\$358,565
Investments in Ontario	Nil.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—H. N. Roberts, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact the business of guaranteeing the Policy Contracts of the Boiler Inspection and Insurance Company of Canada (to which license is restricted).

Amount of Insurance at risk in Ontario, 31st December, 1922:

Steam Boiler (re-insurance only) Amount not reported.

Investments in Ontario Nil.

THE HOME INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—F. W. Evans, Montreal.

Chief Agent and Attorney for Ontario—A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Burglary, Explosion, Sprinkler Leakage, Hail, Property Damage, Tornado, Inland Transportation and Weather Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	\$55,831,445
Automobile	1,222,495
Hail and Tornado	21,025,167
Total	<u>\$78,079,107</u>

Investments in Ontario \$475,400

THE HUDSON BAY INSURANCE COMPANY

Head Office, Montreal.

OFFICERS

President—J. H. Labelle.
Secretary—Fred. J. Walker.

Vice-President—Fred. W. Walker.
Assistant Secretary—Allan F. Glover.

DIRECTORS

J. H. Labelle, Montreal.
J. J. Atkinson, Liverpool, Eng.
W. H. Barker, Vancouver, B.C.
Geo. B. Fraser, Montreal, Que.

Fred W. Walker, Vancouver, B.C.
P. R. Gault, Montreal, Que.
P. J. Quinn, Toronto, Ont.
A. St. Cyr, Montreal, Que.

Chief Agent and Attorney for Ontario—Percy J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire \$13,649,167

Investments in Ontario \$33,000

IMPERIAL ASSURANCE COMPANY

Head Office, New York, N.Y.

Manager for Canada—J. B. Paterson, Montreal.

Chief Agent and Attorney for Ontario—H. M. Sampson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Automobile, excluding insurance against loss by reason of bodily injury to the person, Hail and Sprinkler Leakage Insurance.

The Company commenced business in Ontario, February 6th, 1923.

Investments in Ontario.....Nil.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—H. C. Cox.

Vice-President—Lieut.-Col. N. G. Marshall.

Managing Director—E. Willans.

Secretary—F. W. Cox.

DIRECTORS

H. C. Cox, Toronto.

P. G. Goldsmith, C.B.E., M.D., Toronto.

Lieut.-Col. N. G. Marshall, Toronto.

W. D. Robb, Montreal, Que.

R. Bickerdike, Montreal.

W. G. Morrow, Peterboro, Ont.

S. Burrows, Belleville, Ont.

A. McT. Campbell, Winnipeg, Man.

G. A. Morrow, Toronto.

W. B. Meikle, Toronto.

D. B. Hanna, Toronto.

E. Willans, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, and Insurance of Automobiles against fire.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident.....	\$10,794,025
Automobile.....	8,451,366
Automobile Fire.....	2,153,180
Liability.....	380,000
Guarantee.....	6,972,924

Total..... \$28,751,495

Investments in Ontario..... \$205,956

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—G. A. Morrow. Vice-Presidents—S. J. Moore,
 Managing Director—J. F. Weston. E. T. Malone, K.C.
 Asst. General Manager—G. Cecil Moore. Secretary—D. Matheson.
 Treasurer—H. T. Roesler. Actuary—J. G. Parker.

DIRECTORS

G. A. Morrow, Toronto. E. T. Malone, K.C., Toronto.
 S. J. Moore, Toronto. Hon. Sir Edward Kemp, Toronto.
 Sir John Aird, Toronto. Sir Wm. Mackenzie, Toronto.
 T. Bradshaw, Toronto. W. G. Morrow, Peterboro.
 Dr. F. R. Eccles, London. Jas. Ryrie, Toronto.
 Hon. Wm. Harty, Kingston. Warren Y. Soper, Ottawa.
 Sir Herbert Holt, Montreal. J. F. Weston, Toronto.
 H. H. Williams, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$56,672,767
Investments in Ontario.....	\$5,638,564

THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA

Head Office, Toronto.

OFFICERS

President and Managing Director—Lyman Root.
 Vice-President and Asst. Managing Director—Robert Lynch Stailing.
 Secretary—F. E. Heyes.

DIRECTORS

Lyman Root, Toronto. W. J. Blackburn, Toronto.
 Robert Lynch Stailing, Toronto. Geo. S. Lyon, Toronto.
 A. H. Butler, Toronto. H. W. Muskett, Toronto.
 H. F. Petman, Toronto. Thos. A. Brydall, Toronto.
 Chas. J. Harvey, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Limited Explosion, Guarantee and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$17,711,832
Investments in Ontario.....	Nil.

THE INDEPENDENT ORDER OF FORESTERS

Head Office, Toronto.

OFFICERS

W. H. Hunter, B.A., Supreme Chief Ranger, Toronto.
 Victor Morin, B.A., LL.D., Past Supreme Chief Ranger, Montreal, Que.
 Frank E. Hand, Supreme Vice Chief Ranger, Los Angeles, Cal.
 George E. Bailey, Supreme Secretary, Toronto.
 George R. Cottrelle, Supreme Treasurer, Toronto.
 C. B. Dickson, M.D., Supreme Physician, Los Angeles, Cal.
 Joseph D. Clark, Supreme Counsellor, Dayton, O.
 Judge M. N. Cockburn, K.C., Supreme Councilman, St. Stephen, N.B.
 Joseph M. Baum, Supreme Councilman, New York.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Disability, and Sickness Insurance, as specified in the constitution and laws of the Society, for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000, upon any one life.

Amount of Insurance in force in Ontario, 31st December, 1922:

Life.....	\$30,139,245
Investments in Ontario.....	\$8,734,611

THE INSURANCE COMPANY OF NORTH AMERICA

Head Office, Philadelphia.

Manager for Canada—Robert Hampson & Sons Ltd., Montreal.

Chief Agent and Attorney for Ontario—A. H. C. Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Inland Transportation, Explosion, Sprinkler Leakage, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$65,414,754
Investments in Ontario.....	Nil.

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

Head Office, Philadelphia, Penn.

Manager for Canada—J. W. Binnie, Montreal.

Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Burglary, Inland Transportation and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$8,075,568
Investments in Ontario.....	\$74,400

INTERNATIONAL FIDELITY INSURANCE COMPANY

Head Office, Jersey City, N.J.

Manager for Canada and Chief Agent and Attorney for Ontario—Neil Sinclair, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fidelity.....	\$242,250
Investments in Ontario.....	Nil.

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA

Head Office, New York City.

Manager for Canada—M. L. Brown, Montreal.

Chief Agent and Attorney for Ontario—H. M. Kirshenbaum, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Disability and Sickness Insurance to the extent authorized by its act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$41,000
Investments in Ontario.....	5,000

KNIGHTS OF PYTHIAS, THE SUPREME LODGE

Head Office, Indianapolis, Ind.

Manager for Canada—E. A. Horton, St. Thomas.

Chief Agent and Attorney for Ontario—Alex. Coulter, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life Insurance.....	\$313,350
Investments in Ontario.....	480,364

KNIGHTS OF COLUMBUS

Head Office, New Haven, Conn.

Manager for Canada—J. H. Boivin, M.P., Granby, Que.

Chief Agent and Attorney for Ontario—George Hanrahan, Windsor, Ont.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its act of incorporation, constitution and laws.

The Society commenced business in Ontario, May 1st, 1923.

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Alfred Wright, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Accident, Sickness, Burglary, Limited Explosion, and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$15,597,547
Investments in Ontario.....	\$24,333

LIFE ASSOCIATION OF SCOTLAND

Head Office, Edinburgh, Scotland.

Manager for Canada—Chas. M. Holt, Montreal.
Chief Agent and Attorney for Ontario—Robert Charles Donald, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact all business connected with policies existing at 31st March, 1878.

Amount of Insurance in force in Ontario, 31st December, 1922:

Life.....	No report.
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THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED

Head Office, Liverpool, Eng.

Manager for Canada—Lewis Laing, Montreal.
Chief Agent and Attorney for Ontario—H. Churchill Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion and Life Insurance.

Amount of Insurance in force, 31st December, 1922:

Fire.....	\$86,258,965
Investments in Ontario—Municipal Bonds.....	£50,000
Other securities.....	\$100,000

LIVERPOOL-MANITOBA ASSURANCE COMPANY

Head Office, Montreal.

OFFICERS

President and Managing Director—J. Gardner Thompson.
 Vice-President and Secretary—Lewis Laing.

DIRECTORS

J. Gardner Thompson, Montreal.	Sir Alexandre Lacoste, Montreal.
Lewis Laing, Montreal.	W. Molson Macpherson, Montreal.
Hugh Lewis, Liverpool, Eng.	T. R. Nelson, Montreal.
James Carruthers, Montreal.	F. C. Browning, Montreal.
Sir Frederick Williams-Taylor, Montreal.	

Chief Agent and Attorney for Ontario—H. Churchill Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$27,876,199
Automobile.....	1,023,472
Explosion.....	1,376,000
Total.....	\$30,275,671

Investments in Ontario..... \$232,000

LLOYD'S PLATE GLASS INSURANCE COMPANY

Head Office, New York.

Manager for Canada and Chief Agent and Attorney for Ontario—
 Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Plate Glass..... No report.

Investments in Ontario..... \$10,000

THE LONDON ASSURANCE

Head Office, London, Eng.

Joint Managers for Canada—W. Kennedy and W. B. Colley, Montreal.
 Chief Agent and Attorney for Ontario—H. N. Dewitt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Limited Explosion and Inland Transportation Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire..... \$36,620,966

Investments in Ontario..... Nil.

THE LONDON AND SCOTTISH ASSURANCE CORPORATION, LIMITED

Head Office, London, Eng.

Managers for Canada—Alex. Bisset and W. H. R. Emmerson.
 Chief Agent and Attorney for Ontario—Walter J. Morris, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	\$8,505,987
Investments in Ontario	\$867,863

THE LONDON LIFE INSURANCE COMPANY

Head Office, London, Ont.

OFFICERS

President—Dr. A. O. Jeffery, K.C. Vice-Presidents—W. M. Spencer,
 General Manager—Ed. E. Reid, B.A., A.I.A. John G. Richter, F.A.S.
 Secretary—J. Stanley Lovell, A.C.I.S.

DIRECTORS

Dr. A. O. Jeffery, K.C., London, Ont.	Wm. Gorman, London, Ont.
W. M. Spencer, London, Ont.	George M. Reid, London, Ont.
John G. Richter, F.A.S., London, Ont.	J. E. Jeffery, London, Ont.
T. W. Baker, London, Ont.	A. M. Smart, London, Ont.
H. S. Blackburn, London, Ont.	

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	\$99,719,437
Investments in Ontario	\$9,781,921

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA

Head Office, Toronto, Ont.

OFFICERS

President—A. H. C. Carson. Vice-President—F. D. Williams.
 Secretary—A. V. Stamper.

DIRECTORS

A. H. C. Carson, Toronto.	P. A. McCallum, Toronto.
F. D. Williams, Toronto.	B. W. Ballard, Toronto.
A. C. McMaster, Toronto..	W. T. Kernahan, Toronto.
W. H. Hunter, Toronto.	H. N. Cowan, Toronto.
W. J. Willcox, Winnipeg.	

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	\$92,557,436
Investments in Ontario	\$50,886.87

LOYAL PROTECTIVE INSURANCE COMPANY

Head Office, Boston, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
Wm. Atkins, Toronto.

The Company is now authorized by license issued by the Dominion of Canada to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

Amount of Insurance at risk in Ontario, 31st December, 1922:
 Accident and Sickness.....Not recorded.
 Investments in Ontario..... \$28,000

THE LUMBER UNDERWRITERS

Head Office, Chicago, Ill.

Manager for Canada and Chief Agent and Attorney for Ontario—
W. E. Bigwood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:
 Fire..... \$969,800
 Investments in Ontario..... No report.

LUMBERMEN'S UNDERWRITING ALLIANCE

Head Office, Kansas City, Mo.

Manager for Canada and Chief Agent and Attorney for Ontario—
L. D. Payette.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk, 31st December, 1922:
 Fire..... No report.
 Investments in Ontario..... No report.

THE MACCABEES

Head Office, Detroit, Mich.

Manager for Canada and Chief Agent and Attorney for Ontario—
John A. Paterson, K.C., Toronto.

The members are related as members of a fraternal benefit Society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:
 Life..... \$7,178,328
 Investments in Ontario..... Nil.

MANUFACTURERS' LIFE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—W. G. Gooderham. Vice-Presidents—A. J. Wilkes,
 General Manager and Actuary—J. B. McKechnie. C. C. Dalton.
 Treasurer—L. A. Winter. Secretary—E. S. Macfarlane.
 Assistant Actuary—J. H. Lithgow.

DIRECTORS

W. G. Gooderham, Toronto. M. R. Gooderham, Toronto.
 A. J. Wilkes, Brantford. D. G. Ross, Toronto.
 C. C. Dalton, Toronto. J. B. McKechnie, Toronto.
 E. R. C. Clarkson, Toronto. Wm. Stone, Toronto.
 F. G. Osler, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$52,258,414
Investments in Ontario.....	No report.

MANUFACTURING LUMBERMEN'S UNDERWRITERS

Head Office, Kansas City, Missouri.

Manager for Canada and Chief Agent and Attorney for Ontario—
 B. E. Bigwood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st day of March, 1922:

Fire.....	\$4,309,270
Investments in Ontario.....	145,000

MARINE INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
 Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile and Inland Transportation Insurance.

The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile.....	\$869,357
Investments in Ontario.....	\$47,000

MARYLAND CASUALTY COMPANY

Head Office, Baltimore, Md.

Manager for Canada—F. J. Lightbourn.
 Chief Agent and Attorney for Ontario—Irving W. Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass, Fly Wheel, Sprinkler Leakage, Steam Boiler and Forgery Insurance, and insurance against damage of property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.

Amount of Insurance at risk in Ontario, 31st December, 1922: No report.

Investments in Ontario \$105,933

THE MERCANTILE FIRE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Alfred Wright. Secretary—A. E. Blogg.

DIRECTORS

Alfred Wright, Toronto. C. M. Horswell, Toronto.
 Alex. MacLean, Toronto. A. W. Blake, Winnipeg.
 C. E. Sword, Montreal.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire \$16,425,440
 Investments in Ontario \$158,857

MERCHANTS CASUALTY COMPANY

Head Office, Waterloo, Ont.

OFFICERS

President—E. F. Seagram. Vice-President—S. C. Tweed.
 General Manager—L. M. Fingard. Secretary Treasurer—C. E. Hanslip.

DIRECTORS

E. F. Seagram, Waterloo, Ont. Thos. W. Seagram, Waterloo.
 S. C. Tweed, Waterloo. James Valentine, Waterloo.
 J. C. Haight, K.C., Waterloo. Wm. Henderson, Waterloo.
 Alloyes Bauer, Waterloo. W. G. Weichel, Waterloo.
 Hon. F. C. Biggs, Toronto. J. F. M. Stewart, Toronto.
 J. A. Martin, Kitchener. E. C. Mitchell, London, Ont.
 E. M. Arnold, Elmira. R. B. Graham, K.C., Winnipeg.
 Hon. H. W. Laird, Regina.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident Insurance (not including Employers' Liability) and Sickness, Automobile and Insurance of Automobiles against Fire.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident and Sickness \$3,249,550
 Automobile \$7,090,035
 Total \$10,339,585
 Investments in Ontario \$26,594

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK

Head Office, City of New York.

Manager for Canada and Chief Agent and Attorney for Ontario—
Herbert Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$9,598,673
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Investments in Ontario.....	Nil.
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MERCHANTS MARINE INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
C. W. I. Woodland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$10,286,514
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Investments in Ontario.....	Nil.
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METROPOLITAN LIFE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—Wm. L. Scott, Ottawa.
Chief Agent and Attorney for Ontario—H. L. Briggs, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Accident and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$178,650,000
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Investments in Ontario.....	\$22,471,616
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MILLERS NATIONAL INSURANCE COMPANY

Head Office, Chicago, Ill.

Manager for Canada and Chief Agent and Attorney for Ontario—
H. Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$3,965,384
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Investments in Ontario.....	Nil.
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MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY

Head Office, New Ulm, Minn.

Manager for Canada—C. L. Clark, Winnipeg.

Chief Agent and Attorney for Ontario—F. A. Martin, Colborne, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance to the extent authorized by the Company's Articles of Association.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$1,563,618
Investments in Ontario.....	\$10,945

THE MONARCH LIFE ASSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—W. A. Matheson.

Vice-President—F. W. Adams.

Managing-Director—J. W. W. Stewart.

Treasurer—George J. Telfer.

Secretary and Actuary—J. A. Macfarlane.

DIRECTORS

W. A. Matheson, Winnipeg.

H. A. Mullins, Winnipeg.

F. W. Adams, Winnipeg.

W. J. Blake Wilson, Vancouver.

H. W. Echlin, Winnipeg.

W. W. Evans, Winnipeg.

W. L. Parrish, Winnipeg.

J. W. W. Stewart, Winnipeg.

R. J. Gourley, Winnipeg.

Chief Agent and Attorney for Ontario—Arthur Splatt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$4,535,331
Investments in Ontario.....	\$27,574

MOTOR UNION INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—

Wm. MacInnes, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Limited Explosion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$7,891,592
Investments in Ontario.....	Nil.

MOUNT ROYAL ASSURANCE COMPANY

Head Office, Montreal, Que.

OFFICERS

President—Chas. G. Smith. Vice-President and Gen. Manager—P. J. Perrin.
 Assistant Gen. Manager—H. C. Bourne. Vice-President—J. E. White.
 Secretary and Treasurer—J. Deslongchamps.

DIRECTORS

Chas. G. Smith, New York City. Samuels McRoberts, New York City.
 P. J. Perrin, Montreal. Hon. J. L. Decarie, Montreal.
 J. E. White, New York City. Hon. N. Perodeau, Montreal.
 Arthur O. Choate, New York City. Paul Rainville, Montreal.
 E. A. Ouimet, Montreal.

Chief Agent and Attorney for Ontario—Henry Harold York, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Limited Explosion and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$46,048,993
Investments in Ontario.....	\$55,000

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Waterloo, Ont.

OFFICERS

President—Hume Cronyn. Vice-Presidents—R. O. McCulloch,
 Chairman of Executive—C. M. Bowman. J. Kerr Fisken.
 General Manager—Chas. Ruby. Asst. Gen. Manager—W. H. Somerville, A.I.A.
 Comptroller—A. E. Pequegnat. Actuary—M. S. Hallman.
 Comptroller—A. E. Pequegnat, A.I.A., F.A.S. Actuary—M. S. Hallman, A.I.A., F.A.S.
 Secretary—H. M. Cook, A.I.A., F.A.S.

DIRECTORS.

Hume Cronyn, London. Geo. Pattinson, Preston.
 R. O. McCulloch, Galt. W. G. Watson, Toronto.
 J. Kerr Fisken, Toronto. Sir Lomer Gouin, Montreal.
 C. M. Bowman, Southampton, Ont. Vincent Massey, Toronto.
 E. P. Clement, K.C., Kitchener. Louis La Course Lang, Kitchener.
 L. J. Breithaupt, Kitchener. Major-Gen. Hon. S. C. Mewburn, K.C.,
 Hamilton.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$118,814,975
Investments in Ontario.....	\$12,720,120

MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED

Head Office, Sydney, Australia.

Manager for Canada—J. P. Moore, Montreal.
 Chief Agent and Attorney for Ontario—The Royal Trust Company.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Assurance.

Amount of Insurance in force, 31st December, 1922:

Life.....	\$4,832,408
Investments in Ontario.....	Nil.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

Head Office, New York City.

Manager for Canada—W. O. H. Dodds, Montreal.

Chief Agent and Attorney for Ontario—A. E. Donovan, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$16,618,330
Investments in Ontario.....	\$250,000

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY

Head Office, Pittsburg, Pennsylvania.

Manager for Canada and Chief Agent and Attorney for Ontario—

Robert Frank Massie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$10,367,262
Investments in Ontario.....	\$146,239

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—

Charles C. Hall, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$23,488,126
Explosion.....	72,000
Total.....	\$23,560,126
Investments in Ontario.....	No report.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Toronto, Ont.

OFFICERS

President and Man. Director—A. J. Ralston. Vice-Presidents—G. W. Beardmore,
Asst. Gen. Manager and Secretary—F. Sparling. W. R. Hobbs.
Assistant Secretary—Wm. C. Wait.

DIRECTORS

A. J. Ralston, Toronto. W. R. Hobbs, Toronto.
Geo. W. Beardmore, Toronto. W. H. Merritt, St. Catharines.
Hon. Henry Cockshutt, Brantford. A. H. Beaton, Toronto.
Hugh Blain, Toronto. Hon. R. Lemieux, K.C., M.P., Montreal.
E. M. Macdonald, K.C., M.P., Halifax.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$8,067,681
Investments in Ontario.....	\$2,116,141

THE NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—Arthur Barry, Montreal.
Chief Agent and Attorney for Ontario—H. B. Rowe, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Limited Explosion, Sprinkler Leakage and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$3,582,270
Investments in Ontario.....	Nil.

NATIONAL SURETY COMPANY

Head Office, New York City.

Manager for Canada—Clarence F. Smith, Montreal.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Burglary, Forgery, Credit and Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Guarantee, etc.....	No report.
Investments in Ontario.....	\$60,000

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH,
PENNSYLVANIA**

Head Office, Pittsburgh, Penn.

Manager for Canada—Joseph G. Davis, Toronto.

Chief Agent and Attorney for Ontario—W. A. Suckling, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Automobile, Limited Explosion and Tornado Insurance.

Amount of Insurance in force in Ontario, 31st December, 1922:

Fire.....	\$9,001,871
Tornado.....	1,368,251
Automobile.....	6,200
	<hr/>
Total.....	\$10,376,322

Investments in Ontario..... \$103,800

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE

Head Office, Paris, France.

Manager for Canada—J. E. Clement, Montreal.

Chief Agent and Attorney for Ontario—F. E. Leyland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$20,440,693
Investments in Ontario.....	\$18,980

NEW HAMPSHIRE FIRE INSURANCE COMPANY

Head Office, Manchester, New Hampshire.

Manager for Canada—R. D. Grandpré, Montreal.

Chief Agent and Attorney for Ontario—Gavin Browne, Jr., Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Inland Transportation and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$2,914,999
Investments in Ontario.....	Nil.

NEW JERSEY INSURANCE COMPANY

Head Office, Newark, New Jersey.

Manager for Canada—H. A. Robertson.
 Chief Agent and Attorney for Ontario—H. Begg.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$2,168,321
Investments in Ontario.....	\$10,000

NEWARK FIRE INSURANCE COMPANY

Head Office, Newark, New Jersey.

Manager for Canada—J. H. Labelle, Montreal.
 Chief Agent and Attorney for Ontario—P. J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$4,757,331
Automobile.....	78,600
Total.....	\$4,835,931
Investments in Ontario.....	Nil.

NEW YORK LIFE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—Percy V. Raven, Montreal.
 Chief Agent and Attorney for Ontario—Ralph M. Devins, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$34,800,337
Investments in Ontario.....	\$7,858,971

NEW YORK PLATE GLASS INSURANCE COMPANY

Head Office, New York.

Manager for Canada—Geo. W. Pacaud, Montreal.

Chief Agent and Attorney for Ontario—Thomas H. Mason, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Plate Glass.....	No report.
Investments in Ontario.....	Nil.

NIAGARA FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—W. E. Findlay, Montreal.

Chief Agent and Attorney for Ontario—Robert W. Love, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Tornado, Sprinkler Leakage and Automobile Insurance (including damage to automobiles in transit by rail).

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$16,564,407
Automobile.....	47,470
Tornado.....	72,950
Explosion.....	330,000
Total.....	\$17,014,827
Investments in Ontario.....	\$30,000

NORTH AMERICAN ACCIDENT INSURANCE COMPANY

Head Office, Montreal, Que.

OFFICERS

President and Manager—A. G. Copeland.
Secretary-Treasurer—F. H. Pyper.

Vice-Presidents—P. W. Peacock.
J. P. Moore.

DIRECTORS

A. G. Copeland, Montreal.	W. S. Dresser, Sherbrooke, Que.
P. W. Peacock, Montreal.	M. A. Phelan, Montreal.
J. P. Moore, Montreal.	C. J. Fleet, Montreal.
Robertson Fleet, Montreal.	W. J. Bloomfield, Sydney, Australia.
John J. Garvan, Sydney, Australia.	A. M. Eedy, Sydney, Australia.
	R. D. Miller, Sydney, Australia.

Chief Agent and Attorney for Ontario—Walter D'E. Strickland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Automobile, Burglary, Sickness, Plate Glass Insurance and Insurance of Automobiles against fire.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident.....	\$2,426,950
Automobile.....	1,510,500
Auto Fire and Theft.....	218,751
Liability.....	230,000
Burglary.....	41,000
Total.....	\$4,427,201
Investments in Ontario.....	\$18,170

NORTH AMERICAN LIFE ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President and Managing Director—L. Goldman.
Secretary—W. B. Taylor.
Treasurer—C. W. Strathy.

Vice-Presidents—W. K. George.
Col. D. McCrae.
Actuary—D. E. Kilgour.

DIRECTORS

L. Goldman, Toronto.
W. K. George, Toronto.
Col. D. McCrae, Guelph.
Hamilton Cassels, Toronto.

M. J. Haney, Port Credit.
John N. Lake, Toronto.
J. A. Paterson, Toronto.
C. W. I. Woodland, Toronto.

E. H. Gurney, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$33,327,548
Investments in Ontario.....	\$6,683,799

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—C. A. Richardson, Montreal.
Chief Agent and Attorney for Ontario—F. W. Evans, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Sprinkler Leakage and Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$69,067,230
Investments in Ontario.....	\$1,803,685

NORTH EMPIRE FIRE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Geo. Weir.

Vice-President—John Hallam.

Manager and Secretary—T. J. Irvine.

DIRECTORS

Geo. Weir, Toronto.
John Hallam, Toronto.
H. H. Smith, Winnipeg.

P. Turner Wilson, Toronto.
W. Dickie, Toronto.
C. A. Adamson, Winnipeg.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$8,842,318
Investments in Ontario.....	Nil.

THE NORTH WEST FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—G. R. Crowe.

DIRECTORS

G. R. Crowe, Winnipeg.
G. F. Galt, Winnipeg.
G. V. Hastings, Winnipeg.

Thomas Bruce, Winnipeg.
J. S. Hough, Winnipeg.
W. R. Allan, Winnipeg.

Chief Agent and Attorney for Ontario—H. S. Sweatman, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire..... \$8,590,528

Investments in Ontario..... No report.

THE NORTHERN ASSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—A. E. Moberly, Montreal.

Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Limited Explosion, Guarantee, Plate Glass and Sickness Insurance. The Company is also registered under The Ontario Insurance Act, to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire..... \$63,998,919

Investments in Ontario..... \$229,666

NORTHERN LIFE ASSURANCE COMPANY OF CANADA

Head Office, London, Ontario.

OFFICERS

President—T. H. Purdom, K.C.

Vice-Presidents—W. S. Calvert.

Secretary—J. W. Purdom.

Alex. Purdom.

Managing Directors—R. C. McKnight.

DIRECTORS

T. H. Purdom, London, Ont.
W. S. Calvert, Toronto.
Alex. Purdom, London.
Llewellyn Purdom, London.

Hon. A. B. McCoig, Chatham.
Geo. E. Belton, London.
John A. Walker, K.C., Chatham.
Nathaniel Mills, London.

Malcolm McGugan, Strathroy.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life..... \$12,603,651

Investments in Ontario..... \$1,613,420

NORTHWESTERN MUTUAL FIRE INSURANCE ASSOCIATION

Head Office, Seattle, Washington.

Manager for Canada and Chief Agent and Attorney for Ontario—
Norman S. Jones.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Automobile insurance (excluding insurance against loss by reason of bodily injury to the person.)

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Fire.....	\$8,997,633
Investments in Ontario.....	\$286,978

**NORTHWESTERN NATIONAL INSURANCE COMPANY
OF MILWAUKEE, WISCONSIN**

Head Office, Milwaukee, Wis.

Manager for Canada and Chief Agent and Attorney for Ontario—
Robert F. Massie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Tornado and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Fire and Automobile.....	\$9,819,295
Investments in Ontario.....	\$168,746

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED

Head Office, Norwich, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
J. B. Laidlaw, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Sickness, Automobile, Limited Explosion, Sprinkler Leakage and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Fire.....	\$81,871,935
Automobile.....	16,726,417
Accident and Sickness.....	8,707,504
Liability.....	1,300,000
Total.....	\$108,605,856
Investments in Ontario.....	\$494,610

NORWICH UNION LIFE INSURANCE SOCIETY

Head Office, Norwich, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
John Baird Laidlaw, Toronto.

The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

The Company is also authorized under certificate of Registry No. 4934 to invest its surplus funds in Ontario.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	Not recorded.
Investments in Ontario.....	\$489,500

THE OCCIDENTAL FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—C. A. Richardson.

Vice-President—F. L. J. Harrison.

DIRECTORS

C. A. Richardson, Montreal.

S. E. Richards, K.C., Winnipeg.

F. L. J. Harrison, Winnipeg.

Travers Sweatman, K.C., Winnipeg.

S. L. Cork, Winnipeg.

Chief Agent and Attorney for Ontario—Bryce B. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Limited Explosion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$11,083,687
Investments in Ontario.....	\$70,000

OCEAN ACCIDENT AND GUARANTEE CORPORATION, (LIMITED)

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Alfred Mingay, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary, Limited Explosion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$15,338,724
Investments in Ontario.....	Nil.

PACIFIC COAST FIRE INSURANCE COMPANY

Head Office, Vancouver, B.C.

OFFICERS

President—W. H. Malkin. Vice-President—J. B. Mathers.
 Secretary—F. H. Godfrey. Treasurer—T. Reed.
 Managing Director—T. W. Greer.

DIRECTORS

W. H. Malkin, Vancouver. W. H. Ker, Vancouver.
 J. B. Mathers, Vancouver. C. Spencer, Vancouver.
 T. W. Greer, Vancouver. R. Gelletly, Vancouver.
 E. C. Knight, Vancouver.

Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance in force in Ontario, 31st December, 1922:

Fire	\$14,330,093
Investments in Ontario	Nil.

PACIFIC FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
 Herbert Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	\$7,202,537
Investments in Ontario	Nil.

PALATINE INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—W. S. Jopling, Montreal.
 Chief Agent and Attorney for Ontario—J. M. McGregor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Sprinkler Leakage and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	\$17,100,000
Automobile	1,153,498
Total	\$18,253,498
Investments in Ontario	\$50,000

PATRIOTIC ASSURANCE COMPANY, LIMITED

Head Office, Dublin, Ireland.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lyman Root, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$3,913,555
Investments in Ontario.....	Nil.

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE

Head Office, Paris, France.

Manager for Canada—Thomas F. Dobbin, Montreal.
Chief Agent and Attorney for Ontario—E. P. Beatty, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$7,815,880
Investments in Ontario.....	Nil.

PHOENIX ASSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—J. B. Paterson, Montreal.
Chief Agent and Attorney for Ontario—D. K. Ridout, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Sprinkler Leakage and Life Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$2,149,694
Fire.....	54,149,493
Total.....	\$56,299,187
Investments in Ontario.....	\$374,307

PHOENIX INSURANCE COMPANY OF HARTFORD

Head Office, Hartford, Conn.

Manager for Canada—J. W. Tatley, Montreal.
Chief Agent and Attorney for Ontario—Harold A. Butt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Limited Explosion, Sprinkler Leakage and Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person).

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$17,583,643
Investments in Ontario.....	\$496,000

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
J. W. Mackenzie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Sickness and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident and other classes.....	No report.
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Investments in Ontario.....	Nil.
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PROTECTIVE ASSOCIATION OF CANADA

Head Office, Granby, Que.

OFFICERS

President—J. T. Farish.
Secretary—J. G. Fuller.

Vice-President and General Manager—E. E. Gleason.
Treasurer—W. D. Bradford.

DIRECTORS

J. T. Farish, Granby.
E. E. Gleason, Granby.

Dr. D. K. Cowley, Granby.
G. H. Sherwood, Montreal.
N. R. Mitchell, Granby.

Chief Agent and Attorney for Ontario—W. R. Bell, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident and Sickness Insurance, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Combined Sickness and Accident.....	\$6,005,500
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Investments in Ontario.....	\$27,000
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PROVIDENCE WASHINGTON INSURANCE COMPANY

Head Office, Providence, R.I.

Manager for Canada—H. Hampson, Montreal.
Chief Agent and Attorney for Ontario—H. S. Sweatman, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Inland Transportation, Sprinkler Leakage and Automobile Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$3,681,747
Marine.....	213,850

Total.....	\$3,895,597
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Investments in Ontario.....	Nil.
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PROVINCIAL INSURANCE COMPANY, LIMITED

Head Office, Bolton, County of Lancaster, Eng.

Manager for Canada—Willis Faver & Co. of Canada Ltd., Montreal.

Chief Agent and Attorney for Ontario—Shaw & Begg of Ontario, Limited, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$11,193,401
Investments in Ontario.....	Nil.

PRUDENTIAL INSURANCE COMPANY OF AMERICA

Head Office, Newark, N.J.

Manager for Canada—Wm. White, Montreal.

Chief Agent and Attorney for Ontario—George Macpherson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$114,312,144
Investments in Ontario.....	\$3,428,894

QUEBEC FIRE ASSURANCE COMPANY

Head Office, Quebec City

OFFICERS

President—E. G. Meredith.
 Manager—C. E. Sword.

Vice-President—Hon. N. Garneau.
 Secretary—G. H. Henderson.

DIRECTORS

E. G. Meredith, Quebec.
 Hon. N. Garneau, Quebec.
 J. T. Ross, Quebec.
 A. W. Blake, Vancouver.

Alfred Wright, Toronto.
 A. E. Blogg, Toronto.
 Alex. MacLean, Toronto.
 W. Thompson, New York.

Chief Agent and Attorney for Ontario—Alfred Wright, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$12,873,915
Investments in Ontario.....	\$103,667

THE QUEEN INSURANCE COMPANY OF AMERICA

Head Office, New York City

Manager for Canada—J. H. Labelle, Montreal.
 Chief Agent and Attorney for Ontario—P. J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Inland Transportation, Limited Explosion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$42,722,044
Automobile.....	1,307,479
Total.....	\$44,029,523
Investments in Ontario.....	\$178,706

QUEENSLAND INSURANCE COMPANY, LIMITED

Head Office, Sydney, State of New South Wales, Australia.

Manager for Canada—J. G. Donaldson, Montreal.
 Chief Agent and Attorney for Ontario—John F. Hobkirk, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$10,215,936
Investments in Ontario.....	Nil.

RAILWAY PASSENGERS ASSURANCE COMPANY

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
 F. H. Russell, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and other classes.....	No report.
Investments in Ontario.....	No report.

RELIANCE INSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President—Ed. Milligan. Vice-Presidents—J. W. Tatley.
 Secretary—A. H. Vellance. E. V. Chaplin.

DIRECTORS

Ed. Milligan, Hartford, Conn. Lieut. Col. R. L. H. Ewing, D.S.O., M.C., Montreal.
 J. W. Tatley, Montreal. Major W. Molson, Montreal.
 Hon. J. P. B. Cosgrain, Montreal. Lieut. Col. R. Starke, Montreal.
 E. V. Chaplin, Hartford, Conn. J. B. Knox, Hartford, Conn.
 G. C. Long, Jr., Hartford, Conn. Geo. M. Lovejoy, Hartford, Conn.
 T. C. Temple, Hartford, Conn. W. A. Ralston, Montreal.
 E. R. Descary, Montreal.

Chief Agent and Attorney for Ontario—J. G. Wilson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire..... \$798,340

Investments in Ontario..... Nil.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY

Head Office, Norwich, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
 John B. Laidlaw, Toronto.

The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1917), chap. 29.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life..... Not recorded.

Investments in Ontario..... \$85,166 67

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY

Head Office, Minneapolis, Minn.

Manager for Canada—C. L. Clark, Winnipeg.
 Chief Agent and Attorney for Ontario—F. A. Martin, Colborne.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance to the extent authorized by the Company's Articles of Incorporation.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire..... \$1,563,618

Investments in Ontario..... \$9,980

THE RIDGELEY PROTECTIVE ASSOCIATION

Head Office, Worcester, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
A. P. Nielsen, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident and Sickness.....Not recorded.

Investments in Ontario.....Nil.

THE ROYAL ARCANUM, SUPREME COUNCIL

Head Office, Boston, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lyman Lee, Hamilton.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....\$2,226,137

Investments in Ontario.....\$12,000

ROYAL EXCHANGE ASSURANCE

Head Office, London, Eng.

Manager for Canada—Arthur Barry, Montreal.
Chief Agent and Attorney for Ontario—H. B. Rowe, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Limited Explosion, Automobile, Sprinkler Leakage. The Company is also registered under The Ontario Insurance Act, to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....\$39,045,978

Investments in Ontario.....Nil.

THE ROYAL GUARDIANS

Head Office, Montreal.

OFFICERS

- Supreme Guardian—John McDowall, Westmount.
- Past Supreme Guardian—D. J. Hoerner, Westmount.
- Vice-Supreme Guardian—W. H. Bardwell, Montreal.
- Supreme Overseer—Chas. E. Ward, Montreal.
- Supreme Secretary-Treasurer—A. T. Patterson, Montreal.
- Supreme Guide—C. E. Marchand, Montreal.
- Supreme Inside Guard—C. E. Lavery, Cowansville, Que.
- Supreme Outside Guard—Thomas Brady, London, Ont.

SUPREME EXECUTIVE COMMITTEE

- O. W. G. Dettmers, Montreal.
- W. G. Butler, Montreal.
- E. C. Lalonde, Longueuil, Que.
- H. W. Monsell, St. Lambert, Que.

Chief Agent and Attorney for Ontario—Cornelius Gettings, Hamilton.

The members are related as members of a fraternal benefit society.

The Corporation is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$821,750
Industrial.....	229,422
	<hr/>
Total.....	\$1,051,172
Investments in Ontario.....	\$83,396

ROYAL INDEMNITY COMPANY

Head Office, New York City.

- Manager for Canada—J. H. Labelle, Montreal.
- Chief Agent and Attorney for Ontario—Percy J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Automobile, Burglary, Guarantee, Sickness, Steam Boiler, Forgery, Plate Glass and Insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.

Amount of Insurance at risk in Ontario, 31st December, 1922—Not recorded.

Investments in Ontario.....	\$134,008
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ROYAL INSURANCE COMPANY, LIMITED

Head Office, Liverpool, Eng.]

Manager for Canada: J. H. Labelle, Montreal.

Chief Agent and Attorney for Ontario—Percy J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Explosion, Sprinkler Leakage and Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$4,562,183
Fire.....	137,584,818

Total.....	\$142,147,001
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Investments in Ontario.....	\$1,382,410
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ROYAL SCOTTISH INSURANCE COMPANY, LIMITED

Head Office, Glasgow, Scotland.

Manager for Canada—G. E. Moberley, Montreal.

Chief Agent and Attorney for Ontario—John Malcolm McGregor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$8,962,758
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Investments in Ontario.....	Nil.
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ST. PAUL FIRE AND MARINE INSURANCE COMPANY

Head Office, St. Paul, Minnesota.

Manager for Canada—P. A. Codere, Winnipeg.

Chief Agent and Attorney for Ontario—George A. Sherritt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$18,246,981
Automobile.....	1,077,624
Tornado.....	2,323,115
Marine.....	407,309

Total.....	\$22,055,029
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Investments in Ontario.....	\$289,000
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LA SAUVEGARDE LIFE INSURANCE SOCIETY

Head Office, Montreal.

OFFICERS

President—G. N. Ducharme.
 Secretary—L. N. Ducharme.
 Actuary—Theo. Marot, B.A.

Vice-Presidents—Hon. N. Perodeau, N.P.,
 Tancrede Bienvenu.
 Manager of Agencies—Jean Pasquin.

DIRECTORS

G. N. Ducharme, Chamble, P.Q.
 Hon. N. Perodeau, N.P., Montreal.
 Tancrede Bienvenu, Montreal.
 Hon. Sir H. Laporte, Montreal.
 Hon. N. A. Belcourt, K.C., Ottawa.
 Hon. Joseph Bernier, Winnipeg.

L. M. Lymburner, Montreal.
 Pierre Beullac, C.R., Montreal.
 J. E. Lemire, N.P., Montreal.
 Donat Martel, N.P., Montreal.
 C. E. Taschereau, N.P., Quebec.

Chief Agent and Attorney for Ontario—Napoleon A. Belcourt, K.C., P.C., Ottawa.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Life.....	\$1,679,642
Investments in Ontario.....	\$71,786.65

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY

Head Office, Glasgow, Scotland.

Manager for Canada and Chief Agent and Attorney for Ontario—
 David Thorburn Symons, Toronto.

The Company is authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact all business connected with policies existing at 31st March, 1878.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Life.....	Not recorded.
Investments in Ontario.....	\$75,000

SCOTTISH CANADIAN ASSURANCE CORPORATION

Head Office, Toronto.

OFFICERS

President—Col. J. F. Michie.
 Secretary—G. J. Malcolm.

Vice-President—R. S. Waldie.

DIRECTORS

Col. J. F. Michie, Toronto.
 R. S. Waldie, Toronto.
 Thos. H. Hall, Toronto.
 F. Richardson, Philadelphia.
 S. Norie-Miller, Perth, Scotland.

W. A. Barrington, Toronto.
 Geo. W. Howland, Toronto.
 J. A. Macintosh, Toronto.
 F. Norie-Miller, Perth, Scotland.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Fire.....	\$3,874,382
Investments in Ontario.....	\$25,000

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED

Head Office, Edinburgh, Scotland.

Manager for Canada—Alexander Bisset, Montreal.

Chief Agent and Attorney for Ontario—Walter J. Morris, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Guarantee, Accident, Sickness, Limited Explosion, Automobile and Burglary Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$10,524,335
Accident.....	5,347,126
Automobile.....	778,529
Guarantee.....	610,500
Marine.....	4,000
Total.....	<u>\$17,264,490</u>

Investments in Ontario..... \$20,000

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—J. H. Esinhart, Montreal.

Chief Agent and Attorney for Ontario—W. A. Medland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Tornado, Sprinkler Leakage and Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$26,633,910
Automobile.....	464,943
Tornado.....	71,257
Explosion.....	50,000
Total.....	<u>\$26,220,110</u>

Investments in Ontario..... \$241,823.33

THE SECURITY LIFE INSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Sir Henry M. Pellatt.
 Vice-Presidents—J. O. McCarthy,
 W. W. Hiltz.
 General Manager—J. O. McCarthy.
 Vice-Presidents—Victor Morin, LL.D.,
 W. O. McTaggart.
 Secretary—K. C. O. Johnson.

DIRECTORS

Sir Henry M. Pellatt, Toronto.
 J. O. McCarthy, Toronto.
 Victor Morin, LL.D., Montreal.
 W. W. Hiltz, Toronto.
 W. O. McTaggart, Toronto.
 J. F. Brown, New Toronto.
 J. Godbout, Toronto.
 Mark Workman, Montreal.
 Col. J. B. Miller, Whitby.
 H. C. Scholfield, Toronto.
 B. F. Ackerman, Peterboro.
 J. P. Laporte, M.D., Joliette.
 J. W. Russell, M.D., Toronto.
 T. M. Birkett, Ottawa.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$2,309,129
Investments in Ontario.....	\$161,882

SECURITY INSURANCE COMPANY OF NEW HAVEN

Head Office, New Haven, Conn.

Manager for Canada—W. E. Findlay, Montreal.
 Chief Agent and Attorney for Ontario—Bruce B. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Limited Explosion and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$2,737,527
Investments in Ontario.....	Nil.

LA SOCIETE DES ARTISANS CANADIENS FRANCAIS

Head Office, Montreal.

OFFICERS

President—Rodolphe Bedard.

Vice-Presidents—Eugene Desmarais, N. Cloutier.

Secretary-Treasurer—Henri Roy

DIRECTORS

Rodolphe Bedard, Montreal.

E. Hurtibise, Montreal.

Eugene Desmerais, Montreal.

Euclide Desjarlais, Montreal.

N. Cloutier, Montmagny, Que.

J. S. Dupere, Montreal.

J. E. C. Daoust, Montreal.

Lt.-Col. Emile Ranger, Montreal.

J. D. Gauthier, Montreal.

Romeo Rivest, Montreal.

T. Brassard, St. Jean, Que.

Nap. Champagne, Ottawa.

C. M. Leger, Memramcook, N.B.

R. Guilmette, Southbridge, Mass.

N. Decelles, Woonsocket, R.I.

The members are related as members of a fraternal benefit society.

Chief Agent and Attorney for Ontario—Lyman Lee, Hamilton.

The Society is now authorized by certificate of registration issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Accident and Sickness Insurance to the extent authorized by the Society's Charter.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$1,642,829
Investments in Ontario.....	357,475

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA

Head Office, Winnipeg, Man.

OFFICERS

President—Robert R. Scott.

Vice-Presidents—Wm. Grayson, K.C.,

Managing Director—H. J. Meiklejohn.

W. H. Carter.

Secretary and Actuary—M. D. Grant.

DIRECTORS

Robert R. Scott, Winnipeg.

R. G. Macdonald, Brandon.

Wm. Grayson, K.C., Moosejaw.

W. Sanford Evans, Winnipeg.

W. H. Carter, Winnipeg.

W. F. Hull, Winnipeg.

E. E. Sharpe, Winnipeg.

Geo. N. Jackson, Winnipeg.

H. J. Meiklejohn, Winnipeg.

Chief Agent and Attorney for Ontario—William H. Burnett, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$2,163,436
Investments in Ontario.....	\$152,513

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

Head Office, Springfield, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
Joseph Murphy, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Tornado, Sprinkler Leakage, Limited Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$12,510,153
Automobile.....	27,650
Tornado.....	72,750
Total.....	<u>\$12,610,553</u>

Investments in Ontario..... Nil.

THE STANDARD LIFE ASSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—W. H. Clark Kennedy, Montreal.
Chief Agent and Attorney for Ontario—F. W. Doran, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, November 15, 1922:

Life.....	\$9,475,850
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Investments in Ontario..... \$2,051,347

THE STAR ASSURANCE SOCIETY

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Alfred W. Briggs, Toronto.

The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

Amount of Insurance at risk in Ontario, 31st December, 1922—No report.

Investments in Ontario..... Nil.

STATE LIFE INSURANCE COMPANY

Head Office, Indianapolis, Ind.

Manager for Canada and Chief Agent and Attorney for Ontario—
W. H. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$606,600
Accidental.....	143,500
Total.....	<u>\$750,100</u>
Investments in Ontario.....	\$102,725

STERLING FIRE INSURANCE COMPANY OF INDIANA, U.S.A.

Head Office, Indianapolis, Ind.

Manager for Canada and Chief Agent and Attorney for Ontario—
Peter A. MacCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Hail and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$4,430,800
Automobile.....	150,700
Total.....	<u>\$4,581,500</u>
Investments in Ontario.....	Nil.

THE STUYVESANT INSURANCE COMPANY

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
Herbert Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$6,057,591
Investments in Ontario.....	\$105,500

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

Head Office, Toronto.

OFFICERS

High Chief Ranger—H. C. Wilson.	High Sub-Chief Ranger—A. Dynes.
High Court Treasurer—W. H. Henley.	High Court Secretary—A. Martin.
High Court Med. Exam.—E. R. Secord.	High Court Senior Woodward—P. L. Farnsworth.
High Court Jun. Woodward—Mal. McInnes.	High Court Senior Beadle—Jos. Turner.
	High Court Junior Beadle—J. J. Haygarth.

The members are related as members of a fraternal benefit society.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$2,710,389
Investments in Ontario.....	\$181,514

SUN INSURANCE OFFICE

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lyman Root.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Guarantee, Limited Explosion and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$50,420,349
Investments in Ontario.....	Nil.

THE SUN LIFE ASSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President and Man. Director—T. B. Macaulay.	Vice-President and Actuary—A. B. Wood
Secretary—H. W. K. Hale.	Treasurer—E. A. Macnutt.

DIRECTORS

T. B. Macaulay, Montreal.	Wm. M. Birks, Montreal.
A. B. Wood, Montreal.	R. Dandurand, Montreal.
Robert Adair, Montreal.	J. R. Dougall, Montreal.
Sir Herbert Holt, Montreal.	C. R. Hosmer, Montreal.
Abner Kingman, Montreal.	Carl Riordon, Montreal.
	John W. Ross, Montreal.

Chief Agent and Attorney for Ontario—John A. Tory, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$109,451,405
Investments in Ontario.....	\$12,889,744

TOKIO MARINE AND FIRE INSURANCE COMPANY

Head Office, Tokio, Japan.

Manager for Canada—George W. Pacaud, Montreal.

Chief Agent and Attorney for Ontario—A. B. Pakenham, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$3,391,337
Marine.....	161,458
Total.....	<u>\$3,552,795</u>

Investments in Ontario..... Nil.

TRAVELERS' INDEMNITY COMPANY

Head Office, Hartford, Conn.

Manager for Canada—Hon. Geo. G. Foster, Montreal.

Chief Agent and Attorney for Ontario—Henry A. Laurence, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass, Automobile and Insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile.....	\$92,231.77
Accident.....	8,044.35
Sickness.....	33,359.66
Plate Glass.....	8,745.90
Burglary.....	73,989.39
Steam Boiler.....	37,846.20
Electrical Machinery.....	17,649.20
Total.....	<u>\$274,866.47</u>

Investments in Ontario..... \$126,500

TRAVELERS' INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada—Hon. George G. Foster, Montreal.

Chief Agent and Attorney for Ontario—Henry A. Laurence, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life and Accident Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$ 26,169,130
Accident.....	25,028,665
Total.....	<u>\$ 51,197,795</u>

Investments in Ontario..... \$331,300

THE TRAVELLERS LIFE ASSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President—J. N. Greenshields, K.C. Vice-President—Hon. Lorne C. Webster.
General Manager—Arthur P. Earle, A.I.A.A.S.

DIRECTORS

J. N. Greenshields, K.C., Montreal.	Hon. Lorne C. Webster, Montreal.
Jas. W. Pyke, Montreal.	Hon. N. Curry, Montreal.
Hon. A. K. Maclean, Halifax.	J. W. McConnell, Montreal.
Sir Wm. D. Reid, Montreal.	Wm. Lyall, Montreal.
J. F. Cairns, Saskatoon, Sask.	J. Ambrose O'Brien, Ottawa.
S. W. Jacobs, K.C., M.P., Montreal.	C. G. Pennock, Vancouver.
Russell D. Bell, Montreal.	H. W. Beauclerk, Montreal.
C. G. Greenshields, K.C., Montreal.	

Chief Agent and Attorney for Ontario—A. H. Beaton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$3,766,583
Investments in Ontario.....	\$331,300

UNDERWRITERS AT AMERICAN LLOYDS

Head Office, New York City.

Manager for Canada—J. E. Clement, Montreal.
Chief Agent and Attorney for Ontario—H. Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and Sprinkler Leakage.....	\$3,362,454
Investments in Ontario.....	Nil.

UNION ASSURANCE SOCIETY, LIMITED

Head Office, London, Eng.

Manager for Canada—T. L. Morrisey, Montreal.
Chief Agent and Attorney for Ontario—Martin N. Merry, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Limited Explosion and Inland Transportation Insurance.

Amount of Insurance at risk in Ontario—31st December, 1922:

Fire.....	\$35,904,467
Automobile.....	1,542,091
Total.....	<u>\$37,446,558</u>
Investments in Ontario.....	Nil.

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE, PARIS, FRANCE
(UNION FIRE INSURANCE COMPANY, LIMITED, OF PARIS, FRANCE)

Head Office, Paris, France.

Manager for Canada—J. P. A. Gagnon, Montreal.
 Chief Agent and Attorney for Ontario—J. H. Ewart, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$11,315,259
Investments in Ontario.....	Nil.

UNION INSURANCE SOCIETY OF CANTON, LIMITED

Head Office, Victoria, Colony of Hong Kong

Manager for Canada and Chief Agent and Attorney for Ontario:
 C. R. Drayton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Sickness, Automobile, Inland Transportation, Limited Explosion, Sprinkler Leakage and Hail Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$25,214,963
Automobile.....	5,251,425
Inland Transit.....	343,725
Accident and Sickness.....	1,733,100
Liability.....	541,000
Total.....	\$33,084,213
Investments in Ontario.....	Nil.

UNION MUTUAL LIFE INSURANCE COMPANY

Head Office, Portland, Maine.

Manager for Canada—Henri E. Morin, Montreal.
 Chief Agent and Attorney for Ontario—Edwin J. Atkinson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$480,500
Investments in Ontario.....	\$740,275

UNITED BRITISH INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Wm. McInnes, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life..... \$4,296,776

Investments in Ontario..... Nil.

UNITED STATES FIDELITY AND GUARANTY COMPANY

Head Office, Baltimore, Md.

Manager for Canada and Chief Agent and Attorney for Ontario:
A. E. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Guarantee, Forgery, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident and other classes..... No report.

Investments in Ontario..... Nil.

UNITED STATES FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—Robert Hampson & Son, Ltd., Montreal.
Chief Agent and Attorney for Ontario—Joseph Murphy, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire..... \$12,234,264

Investments in Ontario..... Nil.

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

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lewis A. Stewart, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life..... \$509,372

Investments in Ontario..... \$119,560.99

WESTCHESTER FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—John W. Tatley, Montreal.

Chief Agent and Attorney for Ontario—John McVittie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail and Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$4,163,658
Investments in Ontario.....	\$100,000

WESTERN ASSURANCE COMPANY

Head Office, Toronto, Ontario.

OFFICERS

President and General Manager—W. B. Meikle.
Assistant General Manager—E. F. Garrow.

Vice-President—W. M. Cox.
Secretary—C. S. Wainwright.

DIRECTORS

W. B. Meikle, Toronto.
W. M. Cox, Toronto.
Sir John Aird, Toronto.
H. C. Cox, Toronto.
D. B. Hanna, Toronto.
Geo. A. Morrow, Toronto.

Robert Bickerdike, Montreal.
Lt.-Col. Henry Brock, Toronto.
Alfred Cooper, London and India.
John H. Fulton, New York.
Miller Lash, K.C., Toronto.
Sir Henry Pellatt, C.V.O., Toronto.

E. R. Wood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Inland Transportation, Lightning, Explosion, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and Railway.....	\$61,360,012
Explosion and Riot.....	265,214
Automobile.....	1,530,641
Inland Transportation and Inland and Ocean.....	16,554,307
Total.....	\$79,710,174
Investments in Ontario.....	\$817,632

THE WESTERN LIFE ASSURANCE COMPANY

Head Office, Winnipeg.

OFFICERS

President—James M. Carruthers. Vice-Presidents—W. E. Mienet, Dr. T. J. Reid.
 Managing Director—Adam Reid.

DIRECTORS

James M. Carruthers, Winnipeg.	Wm. Bowse, Brandon.
W. E. Mienet, Winnipeg.	Dr. C. W. Proud, Vancouver.
Dr. T. J. Reid, Winnipeg.	C. B. Rosenbeal, Winnipeg.
R. H. Hamelin, Winnipeg.	Adam Reid, Winnipeg.

Chief Agent and Attorney for Ontario—A. Simmers, Windsor.

The Company is now collecting premiums and paying claims in Ontario.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$21,000
Investments in Ontario.....	Nil.

WESTERN MUTUAL LIFE ASSOCIATION

Head Office, Los Angeles, Cal.

Manager for Canada—A. J. Sutherland, Winnipeg.
 Chief Agent and Attorney for Ontario—O. E. Fleming, Windsor.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fraternal Life.....	\$458,000
Investments in Ontario.....	\$10,000

WOMAN'S BENEFIT ASSOCIATION OF THE MACCABEES

Head Office, Port Huron, Michigan.

Manager for Canada and Chief Agent and Attorney for Ontario—
 Mrs. Mary J. Baird, Sarnia.

The Society is now authorized as a Fraternal Benefit Society by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.....	\$268,550
Investments in Ontario.....	\$104,090

THE WORKMEN'S CIRCLE

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
Abraham Riba, Toronto.

The Society is now authorized as a Fraternal Benefit Society by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	\$146,200
Investments in Ontario.....	Nil.

YANGTSE INSURANCE ASSOCIATION, LIMITED

Head Office, Shanghai, China.

Manager for Canada—B. G. D. Phillip, Vancouver.
Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$2,738,477
Investments in Ontario.....	Nil.

THE YORKSHIRE INSURANCE COMPANY (LIMITED)

Head Office, York, Eng.

Manager for Canada—P. L. Monkman, Montreal.
Chief Agent and Attorney for Ontario—G. Temple McMurrich, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Live Stock, Accident, Automobile, Sickness and Plate Glass Insurance.

The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.....	\$30,280,228
Live Stock.....	89,900
Total.....	30,370,128
Investments in Ontario.....	Nil.

Companies Registered for Marine
Insurance Only

AUTOMOBILE INSURANCE COMPANY

Head Office, Hartford, Conn.

Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Company is registered under The Ontario Insurance Act for the term expiring on the 30th June, 1924, to transact Inland Ocean Marine Insurance.

Financial Statement as at December 31st, 1922

ASSETS

Mortgage Loans.....	\$505,600.00
Collateral Loans.....	472,100.00
Stocks and Bonds (M.V.).....	5,627,002.00
Agents' Balances subsequent to October 1, 1922.....	3,444,998.58
Agents' Balances Prior to October 1, 1922.....	6,527.11
Cash in Office and Banks.....	1,868,644.47
Accrued Interest.....	88,961.24
All other Assets.....	640,151.46
Total Assets.....	\$12,653,984.86
Deduct Assets not allowed by Insurance Departments, viz.:	
Agents' Balances prior to October 1, 1922.....	\$6,527.11
Other Assets.....	13,469.79
	19,996.90
Admitted Assets on basis allowed by Insurance Departments.....	\$12,633,987.96

LIABILITIES

Premium Reserve.....	\$6,365,652.67
Claim Reserve.....	1,573,752.77
Reserve for Accrued Taxes.....	308,853.17
Reserve for other Liabilities.....	94,100.51
Funds held under Reinsurance Treaties.....	29,143.96
Total Liabilities except Capital.....	\$8,371,503.08
Surplus.....	\$2,382,481.78
Less Assets not allowed by Insurance Departments.....	19,996.90
Surplus on basis allowed by Insurance Departments.....	\$2,262,484.88
Capital Stock.....	2,000,000.00
	4,262,484.88
Total.....	\$12,633,987.96

FEDERAL INSURANCE COMPANY

Head Office, Jersey City, N.J.

Manager for Canada—W. J. Wilcox, Winnipeg, Man.

Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is registered under The Ontario Insurance Act for the term expiring on the 30th April, 1924, to transact Inland and Ocean Marine Insurance.

Balance Sheet as at 31st December, 1922

ASSETS

Investments.....	\$4,002,645.00
Cash in office and banks.....	457,152.24
Uncollected premiums.....	800,689.17
Interest due and accrued.....	54,115.25
Losses due from re-insurers.....	209,121.32
	<u>\$5,523,722.98</u>

LIABILITIES

Reserve for Re-insurance, Losses, Taxes, etc.....	\$3,357,863.15
Reserve for Dividend.....	100,000.00
Capital.....	1,000,000.00
Surplus.....	1,065,859.83
	<u>\$5,523,722.98</u>

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED

Head Office, London, England.

Chief Agent and Attorney for Ontario—George Temple McMurrich, Toronto.

The Company is registered under The Ontario Insurance Act for the term expiring on the 30th day of April, 1924, to transact Ocean Marine Insurance.

Balance Sheet, 31st December, 1922

DR.

	£	s.	d.
To Capital (67,000 Shares of £15 each, upon which £3 per Share have been paid).....	201,000	0	0
“ Reserve.....	900,000	0	0
“ Building Reserve.....	50,000	0	0
“ Investment Depreciation Account.....	200,000	0	0
“ Sundry Creditors.....	98,443	2	2
“ Underwriting Suspense Account.....	485,538	6	10
“ Balance of Underwriting Account, 1922.....	658,105	5	4
“ “ Profit and Loss Account.....	632,142	10	4
	<u>3,225,229</u>	<u>4</u>	<u>8</u>

CR.

	£	s.	d.
By Freehold and Building.....	230,000	0	0
“ Government and other Securities.....	2,738,481	13	6
“ Cash at Bankers and in hand.....	59,197	5	6
“ Bills Receivable.....	2,000	0	0
“ Stamps.....	548	11	5
“ Sundry Debtors.....	195,001	14	3
	<u>3,225,229</u>	<u>4</u>	<u>8</u>

Profit and Loss Account, 31st December, 1922

		DR.						
					£	s.	d.	
To	Dividend and Bonus paid in February	£83,750	0	0				
	Less Income Tax	25,125	0	0				
					£58,625	0	0	
"	Interim Dividend paid in August	£67,000	0	0				
	Less Income Tax	18,425	0	0				
					48,575	0	0	
"	Balance					107,200	0	0
						632,142	10	4
						739,342	10	4
					CR.			
					£	s.	d.	
By	Balance				£599,479	10	7	
"	Interest on Investments and Rents, less Income Tax				107,742	4	4	
"	Balance Underwriting Account, 1921, on 31st December, 1921	£813,919	6	7				
	Less Losses, Averages, etc., on 1921 Account in 1922				541,798	11	2	
					272,120	15	5	
	Less Transferred to Underwriting Suspense Account to close, 1921	240,000	0	0				
					32,120	15	5	
					739,342	10	4	

Underwriting Account, 1922

		DR.					
					£	s.	d.
To	Net Settlements				248,605	6	0
"	Directors' Fees				4,500	0	0
"	Office Expenses, Salaries, and Charges				30,619	5	11
"	Balance				658,105	5	4
					941,829	17	3
					CR.		
					£	s.	d.
By	Net Premiums (less Agents' Commissions and Expenses)				941,829	17	3
					941,829	17	3

We have audited the above Balance Sheet and, having examined the Books of the Company, verified the Securities, with the exception of Securities for approximately £8,000 deposited abroad, for which the usual confirmations have not yet arrived, and obtained all the information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company.

22nd January, 1923.

DELOITTE, PLENDER, GRIFFITHS & CO., Auditors.

On behalf of the Board,
MILNER,
CYRIL GURNEY, } *Directors.*

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED)

Head Office, Liverpool, England.

Chief Agent and Attorney for Ontario—G. Temple McMurrich, Toronto.

The Company is registered under the Ontario Insurance Act for the term expiring on the 30th April, 1924, for the transaction of Inland and Ocean Marine Insurance.

Marine Account

DR.

	£	s.	d.
Amount of Marine Fund at beginning of the year:			
Reserve for unexpired Risks, being 40% of year's income.....	£113,403	6	11
Additional Reserve.....	85,000	0	0
Premium Income (after deduction of Returns, reinsurances and agency charges).....		198,403	6 11
Transferred from Profit and Loss Account.....		239,917	7 11
		46,356	17 0
		484,677	11 10

CR.

	£	s.	d.
Claims paid and outstanding.....		262,698	9 3
Expenses of management.....		41,012	3 5
Amount of Marine Fund at the end of the year:			
Reserve for unexpired risks, being 40% of the premium income for the year.....	£95,966	19	2
Additional Reserve.....	85,000	0	0
		180,966	19 2
		484,677	11 10

Profit and Loss Account

	£	s.	d.
Balance of last year's account.....		124,270	10 4
Interest on investments.....	£62,651	1	8
Less Income Tax.....	12,637	4	10
Transferred from Investments Reserve.....		50,013	16 10
		108,010	6 8
		282,294	13 10

CR.

	£	s.	d.
Dividend for 1921.....	£50,000	0	0
Less Income Tax.....	15,000	0	0
Income Tax 1921-1922 Assessment.....		35,000	0 0
Transferred to Marine Account.....		15,000	0 0
Loss on Sale of Investments.....		46,356	17 0
Balance to next year's account.....		24,288	19 7
		161,648	17 3
		282,294	13 10

Balance Sheet as at 31st December, 1922

DR.

	£	s.	d.
Capital subscribed 100,000 shares at £20 per share; £2,000,000 paid-up at £2 per share	200,000	0	0
Reserve Fund	500,000	0	0
Marine Fund	180,966	19	2
Investments Reserve Fund	100,000	0	0
Suspense Account	213,002	3	2
Outstanding Marine Losses	67,729	0	0
Profit and Loss Account	161,648	17	3
Amounts owing to other Insurance Companies	10,147	6	11
Current accounts owing by the Company	31,936	15	1
	<u>1,465,431</u>	<u>1</u>	<u>7</u>

CR.

	£	s.	d.
Investments at Book Value	1,294,280	16	9
Outstanding Interest accrued, but not due	15,665	7	0
Cash with Bankers, on deposit, in hand and policy stamps	48,973	6	8
Agents' balances	93,951	7	3
Outstanding premiums	6,661	15	1
Amounts owing to the Company	3,545	12	8
Amounts owing by other Insurance Companies	2,239	9	4
Bills receivable	113	6	10
	<u>1,465,431</u>	<u>1</u>	<u>7</u>

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Accounts, and have obtained all the information and explanations we have required. In our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company. We have had produced to us the Securities representing the Investments appearing upon the Head Office Books; the Securities for the Investments appearing upon the books of the other branches are satisfactorily certified, and in our belief the Assets set forth in the Balance Sheet are in the aggregate fully of the value stated therein.

(Signed)

STEAD, TAYLOR & STEAD.

LIVERPOOL, 17th April, 1923.

(Signed)

W. F. MOORE

REGINALD Q. WILSON } *Directors.*

UNION MARINE INSURANCE COMPANY (LIMITED)

Head Office, Liverpool, England.

Chief Agent and Attorney for Ontario—G. Temple McMurrich, Toronto.

The Company is registered under The Ontario Insurance Act for the term, expiring on the 30th April, 1924, to transact Ocean and Inland Marine Insurance.

Profit and Loss Account for year ending 31st December, 1922

DR.

	£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet	188,921	6	7
“ Balance of Underwriting Account, 1921	347,106	18	4
“ Interest on Investments and Loans, etc.....	£58,635	9	8
Less Income Tax...	14,232	14	11
	44,402	14	9
“ Income Tax Refunded	40,202	14	0
“ Transfer from Tax Reserves	20,000	0	0
	640,633	13	8

CR.

	£	s.	d.
By Dividend authorized by General Meeting, paid April, 1922	£32,700	0	0
“ Interim Dividend paid October, 1922	19,620	0	0
	52,320	0	0
“ Losses, Averages, Returns, Re-Insurances and Charges, paid on account of 1921..	£285,813	1	7
“ Transferred to Underwriting Suspense Account	60,000	0	0
	345,813	1	7
“ Bad Debts	1,425	3	9
“ Transfer to Underwriting Suspense Account	50,000	0	0
“ Balance	191,075	8	4
	640,633	13	8

Underwriting Account

DR.

	£	s.	d.
To Net Premiums, after deducting Returns, Re-insurances, Foreign Office Expenses and Taxes, and Agents' Charges	551,132	13	2
	551,132	13	2

CR.

	£	s.	d.
By Losses and Averages Paid	157,018	10	1
“ General Expenses (including Directors' Remuneration and Auditors' Fees)	43,534	7	0
“ Balance	350,579	16	1
	551,132	13	2

General Balance Sheet, 1922

DR.

	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up.....	163,500	0	0
“ Reserve Fund.....	300,000	0	0
“ Sundry Creditors.....	622,665	11	0
“ Bills Payable.....	7	16	2
“ Underwriting Suspense Account.....	163,923	2	5
“ Underwriting Account, 1922.....	350,579	16	1
“ Profit and Loss Account.....	191,075	8	4
	1,791,751	14	0

CR.

	£	s.	d.
By Investments, Loans, Freehold and Leasehold Properties.....	1,108,103	6	11
“ Sundry Debtors.....	529,194	13	4
“ Interest to date not received.....	12,345	0	0
“ Stamps in hand.....	673	17	7
“ Cash and Bills at Bankers and in hand.....	141,434	16	2
	1,791,751	14	0

G. H. RYAN, Chairman.

J. H. BEAZLEY,

G. BROCKLEHURST,

} Directors.

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. The above Balance Sheet is, in our opinion, properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for the Investments to the amount specified.

LIVERPOOL, 14th March, 1923.

HARMOOD BANNER & SON,

Chartered Accountants.

UNITED STATES LLOYDS

Head Office, New York, N.Y.

Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Corporation is registered under The Ontario Insurance Act, for the term expiring on the 30th April, 1924, to transact Inland and Ocean Marine Insurance.

Statement, December 31st, 1922

ASSETS

State, City, Railroad and Miscellaneous Bonds and Stocks	\$2,868,047.00
Cash in Bank	781,426.07
Other Assets	172,351.00
	\$3,821,824.07

LIABILITIES

Re-insurance Reserve	\$ 887,365.27
Amount Reserved for Settlement of Losses	1,319,373.39
Taxes and other unpaid items	59,073.37
Capital Stock	800,000.00
Surplus	756,012.04
	\$3,821,824.07

Abstract of returns for Year 1922 of Companies operating under the Insurance Act of Canada, and registered in Ontario

LIFE INSURANCE

Name of Company	Ontario Premiums	Losses Paid
Aetna Life Insurance Co.....	\$486,484 22	\$254,499 71
Canada Life Assurance Co.....	2,533,883 24	1,253,532 15
Capital Life Assurance Co.....	139,683 71	11,500 00
Commercial Union Assurance Co.....	2,358 88	3,767 06
Confederation Life Association.....	1,531,348 38	824,298 46
Continental Life Insurance Co.....	322,220 52	77,267 51
Crown Life Insurance Co.....	539,529 94	60,878 25
Dominion Life.....	1,032,323 78	236,956 20
T. Eaton Life Assurance Co.....	113,128 80	35,750 00
Equitable Life Assurance Society of U. S.....	338,220 19	161,736 31
Excelsior Life Insurance Co.....	606,583 14	147,599 00
Great West Life Assurance Co.....	2,187,748 51	418,882 79
Imperial Life Assurance Co.....	1,977,180 29	379,270 70
Liverpool & London & Globe.....	759 32	2,451 10
London & Scottish Assurance Co.....	216,584 17	106,664 88
London Life Insurance Co.....	2,889,428 10	361,308 49
Manufacturers Life Insurance Co.....	1,791,184 65	485,359 85
Metropolitan Life Insurance Co.....	6,201,470 53	976,511 11
Monarch Life Assurance Co.....	116,111 87	20,458 80
Mutual Life Assurance Co. of Canada.....	3,646,440 22	1,265,765 00
Mutual Life & Citizens.....	129,785 78	3,178 08
Mutual Life of New York.....	609,021 05	263,126 00
National Life Assurance Co. of Canada.....	285,302 87	171,365 00
New York Life.....	1,265,092 12	445,658 43
North American Life.....	1,139,613 35	470,418 00
North British and Mercantile Insurance Co. Ltd.....	15,364 41	849 22
Northern Life.....	385,548 45	132,029 70
Prudential Insurance Co. of America.....	4,102,913 85	507,142 02
Royal Insurance Co.....	140,739 16	84,315 00
La Sauvegarde Life Insurance Co.....	46,070 90	1,000 00
Security Life.....	57,797 19	7,750 92
Sovereign Life.....	77,569 15	16,343 73
Standard Life.....	336,063 86	333,618 17
Star Assurance Society.....	3,882 70	.....
State Life Insurance Co.....	21,181 79	.....
Sun Life Assurance Co.....	3,806,915 53	1,086,344 00
Travellers Insurance Company.....	575,214 48	124,184 16
Travellers Life Assurance Co. of Canada.....	137,950 98	19,000 00
Union Mutual Life Insurance Co.....	23,519 93	13,835 10
United States Life Insurance Co.....	16,865 21	10,323 00
Western Life Assurance Co.....	839 35	.....
Totals.....	\$39,864,693 08	\$ 12,288,223 94

FIRE INSURANCE PREMIUMS, 1922.

Name of Company	Ontario Premiums	Losses Paid
Acadia Fire Insurance Co.....	\$93,320 79	\$46,280 87
Aetna Insurance Co.....	217,656 48	60,335 30
Agricultural Insurance Co.....	54,528 89	15,388 46
Alliance Assurance Co.....	138,165 99	135,981 49
Alliance Insurance Co. of Philadelphia.....	63,428 93	36,263 17
American Central Insurance Co.....	37,368 16	10,705 61
American Equitable Insurance Co. of New York.....	49,818 36	28,403 51
American Insurance Co.....	37,581 51	7,791 43
Atlas Assurance Co'y.....	360,607 16	294,514 29
Autocar Fire & Accident.....	49,044 51	8,138 87
Beaver Fire Insurance Co.....	10,453 56	775 07
British America Assurance Co.....	443,818 82	187,135 07
British Colonial Fire Insurance Co.....	80,530 88	62,651 30
British Crown Assurance Corp.....	219,615 81	88,425 23
British General Insurance Co.....	53,685 29	13,239 82
British Northwestern Fire.....	116,019 77	26,093 52
British Oak Insurance Co.....	95,648 49	29,532 35
British Traders Insurance Co.....	117,586 77	62,795 23

FIRE INSURANCE—(Continued).

Name of Company	Ontario Premiums	Losses Paid
Caledonian-American	\$35,179 31	\$8,053 37
Caledonian Insurance Co.	253,179 95	193,227 30
California Insurance Co.	53,339 61	19,330 72
Canada Accident & Fire	69,983 96	31,351 54
Canada National Fire Insurance Co.	95,053 59	34,613 42
Canada Security Assurance Co.	58,749 76	30,987 39
Canadian Fire	171,519 74	84,685 69
Canadian Lumbermen's Insurance Exchange	19,216 87	6,752 36
Car & General Insurance Corp'n	52,447 60	9,556 18
Century Insurance Co., Limited	222,811 97	72,985 86
Columbia Insurance Co.	50,861 07	13,964 40
Commercial Union Assurance	441,660 71	356,304 51
Connecticut Fire	86,184 12	13,801 70
Continental Insurance Co.	210,171 31	82,879 81
Cornhill Insurance Co., Limited	18,108 59	
Dominion Fire Insurance Co.	400,967 95	280,973 86
Dominion Gresham G. & Cas. Co.	7,087 99	99 11
Dominion of Canada Guarantee & Accident Co.	106,467 13	23,336 52
Eagle Star & British Dominions General Insurance Co.	214,073 49	96,014 67
Employers' Liability Assurance Corp'n., Limited	382,914 77	242,862 66
Ensign Insurance Co.	21,375 96	3,481 62
Equitable Fire & Marine Insurance Co.	42,988 88	7,388 54
Essex & Suffolk Equitable	67,690 59	23,212 07
Fidelity-Phenix Fire Insurance Co.	205,600 96	75,043 22
Fire Insurance Co. of Canada	138,391 08	64,502 75
Fireman's Fund Insurance Co.	\$64,633 32	\$32,118 67
Firemen's Insurance Co. of Newark, N.J.	24,529 72	12,401 45
Franklin Fire Insurance Co.	4,954 25	
General Accident Assurance Co. of Canada	53,311 48	3,706 08
General Accident, Fire & Life	195,279 81	64,653 24
General Fire Insurance Co. (French)	54,468 57	14,641 11
Girard Fire & Marine Insurance Co.	367 98	
Glens Falls Insurance Co.	109,890 30	34,469 77
Globe & Rutgers Fire Insurance Co.	442,231 20	233,417 42
Globe Indemnity Co. of Canada	170,593 49	58,818 68
Great American Insurance Co.	187,213 46	105,257 91
Guardian Assurance Co., Limited	562,895 14	426,940 37
Guardian Insurance Co. of Canada	65,349 55	16,171 84
Hardware Dealers' Mutual Fire Insurance Co.	31,821 31	17,289 64
Hartford Fire Insurance Co.	845,622 42	452,166 79
Home Insurance Co.	413,275 24	237,320 68
Hudson Bay Insurance Co.	92,440 94	51,620 14
Imperial Underwriters Corporation of Canada	174,975 98	95,634 82
Insurance Co. of North America	362,970 02	176,023 96
Insurance Co. of State of Penn.	61,414 60	23,303 52
Law Union & Rock Insurance Co.	130,367 47	38,131 00
Liverpool & London & Globe Insurance Co.	609,985 52	241,959 34
Liverpool-Manitoba Assurance Co.	191,914 30	54,993 90
London & Lancashire Insurance Co., Limited	719,866 09	331,180 00
London & Lancashire G. & A. Co. of Canada	815 28	
London Assurance	224,061 88	89,870 14
London Guarantee & Accident	362,940 02	287,351 04
London Mutual Fire Insurance Co.	421,586 16	419,067 06
Lumbermen's Underwriting Alliance	149,357 65	86,093 51
Lumber Underwriters	36,622 36	25,240 03
Manufacturing Lumbermen's Underwriters	103,422 00	64,255 30
Mercantile Fire Insurance Co.	194,467 87	104,397 00
Merchants Fire Insurance Corp'n of New York	110,675 05	53,699 08
Merchants Marine Insurance Co.	71,174 54	9,904 56
Millers National Insurance Co.	49,662 03	20,673 73
Minnesota Implement Mutual Fire Insurance	31,821 31	17,289 64
Motor Union Insurance Co., Limited	105,918 18	24,496 07
Mount Royal Assurance Co.	367,195 90	156,515 89
National Ben-Franklin	88,780 31	26,649 59
National Fire	146,310 90	48,929 52
National Provincial Insurance Co.	34,852 19	12,119 52
National Union Fire Insurance Co.	77,968 89	41,944 47
Nationale Fire Insurance Co. (French)	181,953 66	96,784 36

FIRE INSURANCE—(Continued)

Name of Company	Ontario Premiums	Losses Paid
Newark Fire Insurance Co.	\$50,945 82	\$14,007 29
New Hampshire Fire.	26,154 08	4,520 49
New Jersey Insurance Co.	24,113 75	8,136 05
Niagara Fire Insurance Co.	202,571 58	92,311 04
North British & Mercantile Insurance Co., Limited.	500,554 89	280,469 08
North Empire Fire.	131,887 08	140,029 96
Northern Assurance Co., Limited.	492,355 61	498,387 30
Northwestern Mutual Fire Association.	132,566 72	55,534 78
Northwestern National Insurance Co.	112,146 66	57,889 09
North-West Fire Insurance Co.	86,343 97	49,029 35
Norwich Union Fire Insurance Society, Limited.	553,313 86	351,064 65
		(net)
Occidental Fire Insurance Co.	123,576 45	62,160 42
Ocean Accident & Guarantee Co.	176,368 04	85,049 89
Pacific Coast Fire Insurance Co.	149,009 23	48,818 89
Pacific Fire Insurance Co.	79,145 50	32,211 48
Palatine Insurance Co., Limited.	153,835 73	78,703 60
Patriotic Assurance Co., Limited.	39,860 99	11,648 91
Phenix Fire Assurance Co. of Paris, France.	67,405 71	22,503 56
Providence Washington.	75,521 59	25,189 73
Provincial Insurance Co., Limited.	100,236 46	54,633 40
Phoenix Assurance Co., Limited, London, Eng.	437,536 54	203,613 82
Phoenix Insurance Co. of Hartford.	183,447 31	54,051 12
Quebec Fire.	108,419 93	19,468 00
Queen Insurance Co. of America.	294,449 54	142,763 98
Queensland Insurance Co.	97,986 32	45,711 14
Reliance Insurance Co. of Canada.	8,170 06	56 71
Retail Hardware.	31,821 31	17,289 64
Royal Exchange Assurance.	239,806 34	51,208 09
Royal Insurance Co., Limited.	890,741 55	339,393 49
Royal Scottish Insurance Co., Limited.	81,631 62	42,441 97
St. Paul Fire & Marine.	224,653 14	131,652 79
Scottish Canadian Assurance Corporation.	45,621 51	18,982 39
Scottish Metropolitan.	96,569 84	39,990 86
Scottish Union & National Insurance Co.	144,372 71	56,824 22
Security Insurance Co. of New Haven, Conn.	39,309 10	20,625 34
Springfield Fire & Marine.	150,900 94	84,242 00
Sterling Fire Insurance Co.	40,529 20	13,122 73
Stuyvesant Insurance Co.	78,618 26	33,376 54
Sun Insurance Office.	431,661 40	321,481 65
Tokio Marine & Fire Insurance Corp.	42,744 46	11,051 42
Union Fire Insurance Co. of Paris, France.	82,536 91	61,128 74
Union Assurance Society.	324,880 21	170,756 13
Union Insurance Society of Canton.	229,247 42	136,289 95
United British Insurance Co.	43,249 35	4,630 22
Underwriters at American Lloyds.	23,360 90	7,361 70
United States Fire Insurance Co.	87,510 23	11,217 85
Westchester Fire Insurance Co.	80,978 54	21,619 14
Western Assurance Co.	537,604 11	298,707 84
Yangtze Insurance Association.	31,710 80	14,376 64
Yorkshire Insurance Co.	195,129 87	247,727 41
Totals.	<u>\$22,577,979 61</u>	<u>\$11,790,823 18</u>

FRATERNAL BENEFIT SOCIETIES

LIFE INSURANCE

	Ontario Premiums	Losses Paid
Alliance Nationale.....	\$6,310 15	\$1,200 00
Ancient Order of Foresters.....	97,541 79	13,849 66
Artisans, La Société des Canadiens Français.....	29,940 86	14,636 00
Catholic Mutual Benefit Ass'n of Canada.....	97,506 76	82,796 42
Catholic Order of Foresters.....	148,526 96	136,243 23
Commercial Travellers Ass'n of Canada.....	120,000 00	84,704 93
Commercial Travellers' Mutual Benefit Society of Toronto.....	52,154 18	20,420 00
Independent Order of Foresters.....	564,897 47	832,378 00
Jewish National Workers' Alliance of America.....	1,716 89	500 00
Maccabees, The.....	226,787 95	151,685 43
Orange Lodge, The Grand.....	113,073 49	28,828 27
Royal Arcanum Supreme Council.....	77,836 48	81,819 59
Royal Guardians.....	31,716 67	3,934 00
Western Mutual Life Ass'n.....	4,946 40	6,000 00
Women's Benefit Ass'n of the Maccabees.....	5,110 50	1,000 00
Woodmen of the World.....	117,205 54	94,122 39
Workmen's Circle.....	3,153 15	600 00
	<u>\$1,698,425 24</u>	<u>\$1,470,012 99</u>

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

NAME OF COMPANY	AUTOMOBILE		ACCIDENT	
	Premiums	Losses	Premiums	Losses
	\$ c.	\$ c.	\$ c.	\$ c.
1 Ætna Insurance Co.....	5,943 94	1,928 13	Nil	Nil
2 Alliance Assurance Co.....	18,143 79	13,842 10	5,450 73	2,428 20
3 Alliance Ins. Co. of Philadelphia....	5,829 32	2,567 17	Nil	Nil
4 American Central Insurance Co.....	Nil	Nil	Nil	Nil
5 American & Foreign Marine Ins. Co.	Nil	Nil	Nil	Nil
6 American Surety Co. of N.Y.....	Nil	Nil	Nil	Nil
7 Automobile Insurance Co.....	Nil	Nil	Nil	Nil
8 Boiler Inspection & Insurance Co....	Nil	Nil	Nil	Nil
9 British American Assurance Co.....	165,655 83	42,964 45	Nil	Nil
10 British Crown Assurance Corp., Ltd.	125,049 15	41,513 83	Nil	Nil
11 British Traders Insurance Co.....	87,043 32	43,652 16	Nil	Nil
12 Canada Accident & Fire Assee. Co....	97,782 63	23,433 79	30,416 64	9,163 94
13 Canada Security Assurance Co.....	9,255 93	992 66	Nil	Nil
14 Canadian Fire Insurance Co.....	7,844 05	3,415 70	Nil	Nil
15 Canadian Surety Co.....	75,901 46	19,569 22	Nil	Nil
16 Car & General Ins. Corp., Ltd.....	18,849 41	9,918 29	904 13	317 86
17 Casualty Co. of Canada.....	33,459 08	9,815 93	Nil	Nil
18 Columbia Insurance Co.....	58,515 14	18,565 83	Nil	Nil
19 Continental Casualty Co.....	1,996 07	278 94	Nil	Nil
20 Continental Insurance Co.....	4,430 15	1,207 39	Nil	Nil
21 Dom. Gresham Guar. & Casualty Co.	30,923 97	15,001 20	12,981 20	8,007 71
22 Dom. of Can. Guar. & Accid. Ins. Co.	368,300 91	65,368 15	245,877 41	58,672 93
23 Dominion Fire Insurance Co.....	21,833 27	9,977 09	Nil	Nil
24 Eagle, Star & Br. Dominion Ins. Co., Ltd.....	65,437 15	9,768 37	Nil	Nil
25 Employers' Lia. Assee. Corp., Ltd....	256,900 77	54,057 87	117,794 40	61,864 23
26 Fidelity & Casualty Co. of N.Y.....	617 73	350 00	6,956 40	4,086 36
27 Federal Insurance Co.....	Nil	Nil	Nil	Nil
28 Fidelity Ins. Co. of Can.....	Nil	Nil	Nil	Nil
29 Fidelity-Phenix Fire Ins. Co.....	5,355 69	5,366 20	Nil	Nil
30 Firemen's Ins. Co. of Newark.....	Nil	Nil	Nil	Nil
31 General Accident Assurance Co. of Canada.....	{ Auto, Fire and Theft 54,555 80	37,555 85		
	176,438 08	50,960 62	46,649 39	19,748 99
32 General Animals Ins. Co. of Canada..	Nil	Nil	Nil	Nil
33 Glen Falls Insurance Co.....	33,765 04	8,049 00	Nil	Nil
34 Globe Indemnity Co. of Canada.....	210,152 86	91,044 06	81,652 26	23,354 53
35 Globe & Rutgers Fire Ins. Co.....	21,635 03	6,333 30	Nil	Nil
36 Great American Ins. Co., N.Y.....	5,163 87	2,002 90	Nil	Nil
37 The Guarantee Co. of North America	Nil	Nil	Nil	Nil
38 Guardian Ins. Co. of Canada.....	64,747 54	22,642 75	10,063 10	2,677 23
39 Guardian Assurance Co., Ltd., London, Eng.....	Nil	Nil	Nil	Nil
40 Hartford Fire Insurance Co.....	77,313 97	41,551 70	Nil	Nil
41 Hartford Live Stock Ins. Co.....	Nil	Nil	Nil	Nil
42 Hartford Steam Boiler Inspection & Insurance Co.....	Nil	Nil	Nil	Nil

NOTE.—Continuation of Companies see page 100.

DURING 1922 THE CLASSES OF BUSINESS SPECIFIED BELOW.

SICKNESS AND ACCIDENT AND SICKNESS		EMPLOYERS' LIABILITY AND OTHER LIABILITY		GUARANTEE	
Premiums	Losses	Premiums	Losses	Premiums	Losses
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Nil	Nil	Nil	Nil	Nil	Nil 1
5,100 89	2,989 25	4,493 33	155 44	3,604 98	Nil 2
Nil	Nil	Nil	Nil	Nil	Nil 3
Nil	Nil	Nil	Nil	Nil	Nil 4
Nil	Nil	Nil	Nil	Nil	Nil 5
Nil	Nil	Nil	Nil	5,150 44	Nil 6
Nil	Nil	Nil	Nil	Nil	Nil 7
Nil	Nil	Nil	Nil	Nil	Nil 8
Nil	Nil	Nil	Nil	Nil	Nil 9
Nil	Nil	Nil	Nil	Nil	Nil 10
Nil	Nil	Nil	Nil	Nil	Nil 11
15,201 86	3,215 49	12,064 89	6,577 98	4,498 48	1,702 16 12
Nil	Nil	Nil	Nil	Nil	Nil 13
Nil	Nil	Nil	Nil	Nil	Nil 14
Nil	Nil	Nil	Nil	71,287 79	11,498 17 15
256 00	826 06	Nil	Nil	Nil	Nil 16
Nil	Nil	Nil	Nil	Nil	Nil 17
Nil	Nil	Nil	Nil	Nil	Nil 18
196,935 12	44,890 81	3,105 25	Nil	Nil	Nil 19
Nil	Nil	Nil	Nil	Nil	Nil 20
9,708 07	5,994 40	3,395 75	258 70	1,207 50	137 48 21
114,400 90	31,097 84	7,834 41	Nil	53,453 30	15,581 37 22
Nil	Nil	Nil	Nil	Nil	Nil 23
Nil	Nil	Nil	Nil	Nil	Nil 24
63,718 62	28,474 86	97,104 95	25,390 86	40,784 24	11,295 65 25
7,133 18	6,792 73	104 90	467 50	Nil	Nil 26
Nil	Nil	Nil	Nil	Nil	Nil 27
Nil	Nil	Nil	Nil	24,266 38	Nil 28
Nil	Nil	Nil	Nil	Nil	Nil 29
Nil	Nil	Nil	Nil	Nil	Nil 30
101,757 50	56,009 75	39,111 64	27,840 70	26,570 81	9,328 27 31
Nil	Nil	Nil	Nil	Nil	Nil 32
Nil	Nil	Nil	Nil	Nil	Nil 33
49,714 02	17,142 12	116,570 95	57,740 38	24,445 84	8,014 35 34
Nil	Nil	Nil	Nil	Nil	Nil 35
Nil	Nil	Nil	Nil	Nil	Nil 36
Nil	Nil	Nil	Nil	60,435 85	3,640 26 37
9,206 54	5,531 50	2,944 07	679 42	2,000 30	Nil 38
Nil	Nil	Nil	Nil	Nil	Nil 39
Nil	Nil	Nil	Nil	Nil	Nil 40
Nil	Nil	Nil	Nil	Nil	Nil 41
Nil	Nil	Nil	Nil	Nil	Nil 42

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

NAME OF COMPANY	PLATE GLASS		THEFT, BURGLARY AND ROBBERY	
	Premiums	Losses	Premiums	Losses
	\$ c.	\$ c.	\$ c.	\$ c.
1 Etna Insurance Co.....	Nil	Nil	Nil	Nil
2 Alliance Assurance Co.....	2,533 10	1,355 94	3,545 89	165 11
3 Alliance Ins. Co. of Philadelphia....	Nil	Nil	Nil	Nil
4 American Central Insurance Co.....	Nil	Nil	Nil	Nil
5 American & Foreign Marine Ins. Co.	Nil	Nil	Nil	Nil
6 American Surety Co. of N.Y.....	Nil	Nil	1,718 82	12,496 60
7 Automobile Insurance Co.....	Nil	Nil	Nil	Nil
8 Boiler Inspection & Insurance Co....	Nil	Nil	Nil	Nil
9 British America Assurance Co.....	Nil	Nil	Nil	Nil
10 British Crown Assurance Corp., Ltd.	Nil	Nil	Nil	Nil
11 British Traders Insurance Co.....	Nil	Nil	Nil	Nil
12 Canada Accident & Fire Assnce. Co.	16,121 84	1,830 72	5,641 76	1,012 61
13 Canada Security Assurance Co.....	Nil	Nil	Nil	Nil
14 Canadian Fire Insurance Co.....	Nil	Nil	Nil	Nil
15 Canadian Surety Co.....	4,190 51	1,216 09	21,900 35	28,271 87
16 Car & General Ins. Corp., Ltd.....	Nil	Nil	Nil	Nil
17 Casualty Co. of Canada.....	17,474 22	9,325 39	4,815 76	Nil
18 Columbia Insurance Co.....	Nil	Nil	Nil	Nil
19 Continental Casualty Co.....	Nil	Nil	Nil	Nil
20 Continental Insurance Co.....	Nil	Nil	Nil	Nil
21 Dom. Gresham Guar. & Casualty Co.	11,938 08	2,325 51	7,295 40	2,979 48
22 Dom. of Can. Guar. & Accid. Ins. Co.	30,472 72	3,922 97	33,411 70	2,272 41
23 Dominion Fire Insurance Co.....	Nil	Nil	Nil	Nil
24 Eagle, Star & Br. Dominions Ins. Co., Ltd.....	Nil	Nil	Nil	Nil
25 Employers' Lia. Ascee. Corp., Ltd....	Nil	Nil	{ Riot 1,812 30 21,922 08	2,412 25
26 Fidelity & Casualty Co. of N.Y.....	1,477 45	234 76	3,358 56	2,591 45
27 Federal Insurance Co.....	Nil	Nil	Nil	Nil
28 Fidelity Insurance Co. of Canada....	Nil	Nil	Nil	Nil
29 Fidelity-Phenix Fire Ins. Co.....	Nil	Nil	Nil	Nil
30 Firemen's Ins. Co. of Newark.....	Nil	Nil	Nil	Nil
31 General Accident Assurance Co. of Canada.....	3,865 75	291 27	33,330 52	3,121 26
32 General Animals Ins. Co. of Canada.	22,152 52	5,016 52	Nil	Nil
33 Glen Falls Insurance Co.....	Nil	Nil	Nil	Nil
34 Globe Indemnity Co. of Canada.....	Nil	Nil	6,092 89	2,840 19
35 Globe & Rutgers Fire Ins. Co.....	Nil	Nil	Nil	Nil
36 Great American Ins. Co., N.Y.....	Nil	Nil	Nil	Nil
37 The Guarantee Co. of North America	Nil	Nil	Nil	Nil
38 Guardian Ins. Co. of Canada.....	7,430 29	1,186 14	6,669 49	595 97
39 Guardian Assurance Co., Ltd., London, Eng.....	Nil	Nil	Nil	Nil
40 Hartford Fire Insurance Co.....	Nil	Nil	Nil	Nil
41 Hartford Live Stock Ins. Co.....	Nil	Nil	Nil	Nil
42 Hartford Steam Boiler Inspection & Insurance Co.....	Nil	Nil	Nil	Nil

NOTE.—Continuation of Companies see page 102.

DURING 1922 THE CLASSES OF BUSINESS SPECIFIED BELOW.

LIVE STOCK, STEAM BOILER, EXPLOSION, HAIL OR TORNADO			INLAND TRANSPORTATION AND INLAND AND OCEAN MARINE				TOTAL PREMIUMS		TOTAL LOSSES		
Premiums		Losses	Premiums		Losses						
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
H.	63 03	Nil									
Ex.	28 37	Nil	99,995	78	18,145	70	106,031	12	20,073	83	1
	Nil	Nil		Nil		Nil	42,872	71	20,936	04	2
	Nil	Nil		Nil		Nil	5,829	32	2,567	17	3
H.	54 50	H. 130 00									
Ex.	31 25	T. Nil		Nil		Nil	85	75	130	00	4
	Nil	Nil	4,680	36	75	00	4,680	36	75	00	5
	Nil	Nil		Nil		Nil	6,869	26	12,496	60	6
	Nil	Nil	18,498	60		Nil	18,498	60		Nil	7
	79,761 06	1,082 86		Nil		Nil	79,761	06	1,082	86	8
	Nil	Nil	100,192	14	313,112	44	265,847	97	356,076	89	9
	Nil	Nil		Nil		Nil	125,049	15	41,513	83	10
	Nil	Nil		Nil		Nil	87,043	32	43,652	16	11
	Nil	Nil		Nil		Nil	181,728	10	46,936	69	12
	Nil	Nil		Nil		Nil	9,255	93	992	66	13
	Nil	Nil		Nil		Nil	7,844	05	3,415	70	14
	Nil	Nil		Nil		Nil	173,280	11	60,555	35	15
	Nil	Nil		Nil		Nil	20,009	54	11,062	21	16
	Nil	Nil		Nil		Nil	55,749	06	19,141	32	17
	Nil	Nil	12,075	73	431	10	70,590	87	18,996	93	18
	Nil	Nil		Nil		Nil	202,036	44	45,169	75	19
H.	1,072 21	H. 1,275 46									
Ex.	3,085 06	Ex. Nil		Nil		Nil	8,587	42	2,482	85	20
	Nil	Nil	2,763	22	1,084	56	80,213	19	35,789	04	21
	Nil	Nil		Nil		Nil	853,751	35	176,915	67	22
	Nil	Nil		Nil		Nil	21,833	27	9,977	09	23
	Nil	Nil	20,092	35		Nil	85,529	50	9,768	37	24
B.	8,413 56	Nil		Nil		Nil	608,450	92	183,495	72	25
{B.	12,226 37	106 44									
{F. Whl.	1,853 67	Nil		Nil		Nil	33,728	26	14,629	24	26
	Nil	Nil	69	90		Nil	69	90		Nil	27
	Nil	Nil		Nil		Nil	24,266	38		Nil	28
{T.	1,702 83	T. 2,705 96									
{Ex.	4,355 55	Ex. Nil		Nil		Nil	11,414	07	8,072	16	29
H.	57 00	Nil		Nil		Nil	57	00		Nil	30
	31,897 25	2,737 10		Nil		Nil	514,176	74	207,593	81	31
L. Stk.	12,500 65	5,215 11		Nil		Nil	34,653	17	10,231	63	32
{Ex.	1,438 57	Nil									
{Tornado	775 57	438 49	4,654	28	8,933	58	40,633	46	17,421	07	33
		Forgery 2 50		Nil		Nil	488,628	82	200,138	13	34
	12,710 83	Nil	903	12	518	45	35,248	98	6,851	75	35
{H.	1,488 11	213 56									
{Ex.	130 63	Nil		Nil		Nil	6,782	61	2,216	46	36
	Nil	Nil		Nil		Nil	60,435	85	3,640	26	37
	Nil	Nil		Nil		Nil	103,061	33	33,313	01	38
Ex.	653 76	Nil		Nil		Nil	653	76		Nil	39
{Rain	12,555 94	7,514 69									
{Torn.	45,386 54	14,286 84									
{Exp.	3,164 47	Nil	30,103	63	17,497	85	168,524	55	80,851	08	40
L. Stk.	30,811 95	10,825 00		Nil		Nil	30,811	95	10,825	00	41
Steam B.	600 00	Nil		Nil		Nil	600	00		Nil	42

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

(Continued from page 96)

	NAME OF COMPANY	AUTOMOBILE		ACCIDENT	
		Premiums	Losses	Premiums	Losses
		\$ c.	\$ c.	\$ c.	\$ c.
43	Hartford Accid. & Indemnity Co. . . .	35,746 61	7,608 85	3,348 50	312 86
44	Home Insurance Co., New York. . . .	53,860 35	34,544 14	Nil	Nil
45	Imperial Guar. & Accid. Ins. Co. . . .	40,937 29	27,991 89	62,472 51	26,477 38
46	Imperial Underwriters' Corp'n of Can.	7,717 65	4,245 48	665 03	84 04
47	Indemnity Mutual Marine Assurance Co., Ltd.	Nil	Nil	Nil	Nil
48	Insurance Co. of North America. . . .	27,457 12	17,691 84	Nil	Nil
49	International Fidelity Co.	Nil	Nil	Nil	Nil
50	Law Union & Rock Ins. Co., Ltd. . . .	39,793 63	8,937 88	4,418 88	168 95
51	Liverpool-Manitoba Assnce. Co.	35,255 40	4,907 23	Nil	Nil
52	Lloyd's Plate Glass Insurance Co. . . .	Nil	Nil	Nil	Nil
53	London Assurance Corp'n.	Nil	Nil	Nil	Nil
54	London & Lancashire Ins. Co., Ltd. . .	31,724 00	13,820 21	Nil	Nil
55	London & Lancashire Guarantee & Accident Co.	145,892 94	52,685 24	89,962 83	30,292 69
55½	London Guarantee & Accident Ins. Co.	169,164 52	36,930 00	Nil	Nil
56	London Mutual Fire Ins. Co.	87,221 86	77,250 91	Nil	Nil
56½	Loyal Protective Ins. Co.	Nil	Nil	Nil	Nil
57	Marine Insurance Co., Ltd.	26,063 81	7,341 03	Nil	Nil
58	Maryland Casualty Co.	17,965 13	3,541 53	12,769 05	2,206 36
59	Merchants' Casualty Co.	168,894 14	39,394 55	Nil	Nil
60	Motor Union Insurance Co.	48,761 89	26,867 82	Nil	Nil
61	Mount Royal Assurance Co.	6,001 94	1,306 29	Nil	Nil
62	National Fire Insurance Co.	Nil	Nil	Nil	Nil
63	National Provincial Insurance Co. . . .	Nil	Nil	Nil	Nil
64	National Surety Co.	Nil	Nil	Nil	Nil
65	National Union Fire.	50 75	Nil	Nil	Nil
66	Newark Fire Insurance Co.	1,993 25	1,297 75	Nil	Nil
67	New York Plate Glass Insurance Co.	Nil	Nil	Nil	Nil
68	Niagara Fire Insurance Co.	1,640 50	18 30	Nil	Nil
69	North American Accident Ins. Co. . . .	10,260 13	2,180 33	5,233 04	5,538 68
70	Northern Assurance Co.	52,401 25	11,230 74	24,727 81	3,294 99
71	Northwestern National Ins. Co.	2,336 68	198 81	Nil	Nil
72	Norwich Union Fire Ins. Society. . . .	144,910 82	48,583 65	47,778 87	15,292 65
73	Occidental Fire Insurance Co.	30,603 94	5,050 90	Nil	Nil
74	Ocean Accid. & Guar. Corp'n.	238,494 12	72,472 31	157,603 44	57,796 61
75	Palatine Insurance Co., Ltd.	15,037 26	2,830 23	Nil	Nil
76	Preferred Accident Ins. Co. of N.Y. . .	26,455 81	6,653 54	9,498 17	3,602 75
77	The Protective Association of Can. . . .	Nil	Nil	Nil	Nil
78	Providence Washington Ins. Co.	5,307 61	778 08	Nil	Nil
79	Provincial Insurance Co.	156,758 84	22,907 08	Nil	Nil
80	Queen Insurance Co. of America.	39,892 76	10,839 08	Nil	Nil
81	Railway Passengers Assnce. Co.	16,188 10	4,226 09	20,169 14	7,466 01
82	Ridgely Protective Association.	Nil	Nil	Nil	Nil
83	Royal Exchange Assurance Corp'n. . . .	30,948 92	14,365 04	3,401 35	708 97
84	Royal Indemnity Co.	52,202 23	5,950 58	7,670 99	9,400 48
85	Scottish Metropolitan Ass. Co., Ltd. . .	35,649 05	17,919 32	22,670 97	5,264 54
86	Scottish Union & National Ins. Co. . . .	4,613 74	2,495 89	Nil	Nil
87	Springfield Fire & Marine Ins. Co. . . .	1,066 71	7 50	Nil	Nil
88	St. Paul Fire & Marine Ins. Co.	20,578 09	7,973 50	Nil	Nil
89	Sterling Fire Insurance Co.	7,265 66	144 05	Nil	Nil
90	Sun Insurance Co.	25,885 63	2,729 59	3,993 70	358 44

NOTE.—Continuation of Companies see page 104.

DURING 1922 THE CLASSES OF BUSINESS SPECIFIED BELOW.

SICKNESS AND ACCIDENT AND SICKNESS		EMPLOYERS' LIABILITY AND OTHER LIABILITY		GUARANTEE		
Premiums	Losses	Premiums	Losses	Premiums	Losses	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,945 12	802 54	12,774 85	432 76	3,135 33	Nil	43
Nil	Nil	Nil	Nil	Nil	Nil	44
36,687 07	16,306 21	2,706 27	464 00	23,536 32	8,515 43	45
745 31	180 82	81 00	133 33	1,068 20	Nil	46
Nil	Nil	Nil	Nil	Nil	Nil	47
Nil	Nil	Nil	Nil	Nil	Nil	48
Nil	Nil	Nil	Nil	2,521 00	2,044 59	49
3,491 45	121 99	20,097 43	4,474 44	Nil	Nil	50
Nil	Nil	Nil	Nil	Nil	Nil	51
Nil	Nil	Nil	Nil	Nil	Nil	52
Nil	Nil	Nil	Nil	Nil	Nil	53
Nil	Nil	Nil	Nil	Nil	Nil	54
74,147 37	36,901 77	19,611 96	3,888 08	52,224 55	17,715 10	55
109,185 61	60,209 81	35,348 56	9,729 82	81,776 23	16,083 31	55½
Nil	Nil	Nil	Nil	Nil	Nil	56
118,101 45	75,751 14	Nil	Nil	Nil	Nil	56½
Nil	Nil	Nil	Nil	Nil	Nil	57
15,254 06	8,271 15	5,177 70	143 33	16,868 75	272 31	58
129,400 69	66,446 41	Nil	Nil	Nil	Nil	59
Nil	Nil	3,566 89	10 74	Nil	Nil	60
Nil	Nil	Nil	Nil	Nil	Nil	61
Nil	Nil	Nil	Nil	Nil	Nil	62
Nil	Nil	Nil	Nil	Nil	Nil	63
Nil	Nil	Nil	Nil	80,713 37	25,282 58	64
Nil	Nil	Nil	Nil	Nil	Nil	65
Nil	Nil	Nil	Nil	Nil	Nil	66
Nil	Nil	Nil	Nil	Nil	Nil	67
Nil	Nil	Nil	Nil	Nil	Nil	68
2,396 87	448 68	4,019 89	383 50	Nil	Nil	69
22,909 62	9,304 19	11,264 47	448 42	944 90	Nil	70
Nil	Nil	Nil	Nil	Nil	Nil	71
50,223 51	24,687 16	18,412 53	4,205 24	Nil	Nil	72
Nil	Nil	Nil	Nil	Nil	Nil	73
60,399 79	23,530 51	19,461 83	3,154 78	11,020 45	11,818 81	74
Nil	Nil	Nil	Nil	Nil	Nil	75
4,973 98	4,025 20	Nil	Nil	Nil	Nil	76
158,027 68	83,155 36	Nil	Nil	Nil	Nil	77
Nil	Nil	Nil	Nil	Nil	Nil	78
Nil	Nil	Nil	Nil	Nil	Nil	79
Nil	Nil	Nil	Nil	Nil	Nil	80
10,048 50	4,284 60	2,665 57	1,058 30	2,976 81	1,350 84	81
56,336 00	29,338 49	Nil	Nil	Nil	Nil	82
1,772 00	1,244 26	765 27	10 00	Nil	Nil	83
5,991 18	3,941 34	4,590 04	Nil	21,088 84	4,784 06	84
20,334 52	9,434 00	1,945 30	Nil	1,472 02	Nil	85
Nil	Nil	Nil	Nil	Nil	Nil	86
Nil	Nil	Nil	Nil	Nil	Nil	87
Nil	Nil	Nil	Nil	Nil	Nil	88
Nil	Nil	Nil	Nil	Nil	Nil	89
2,211 82	371 99	1,735 72	1,736 92	5,480 72	7 48	90

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

(Continued from page 98.)

	NAME OF COMPANY	PLATE GLASS		THEFT, BURGLARY AND ROBBERY	
		Premiums	Losses	Premiums	Losses
		\$ c.	\$ c.	\$ c.	\$ c.
43	Hartford Accid. & Indemnity Co. . . .	2,039 07	280 47	26,923 44	1,009 89
44	Home Insurance Co., New York. . . .	Nil	Nil	Nil	Nil
45	Imperial Guar. & Accid. Ins. Co. . . .	1,387 36	614 90	Nil	Nil
46	Imperial Underwriters Corp'n of Can.	Nil	Nil	Nil	Nil
47	Indemnity Mutual Marine Assurance Co., Ltd.	Nil	Nil	Nil	Nil
48	Insurance Co. of North America. . . .	Nil	Nil	Nil	Nil
49	International Fidelity Co.	Nil	Nil	Nil	Nil
50	Law Union & Rock Ins. Co., Ltd. . . .	1,452 19	66 38	677 92	117 50
51	Liverpool-Manitoba Assnce. Co.	Nil	Nil	Nil	Nil
52	Lloyd's Plate Glass Insurance Co. . . .	44,860 58	9,802 98	Nil	Nil
53	London Assurance Corp'n.	Nil	Nil	Nil	Nil
54	London & Lancashire Ins. Co., Ltd. . .	Nil	Nil	Nil	Nil
55	London & Lancashire Guarantee & Accident Co.	17,679 71	3,489 88	2,828 25	511 20
55½	London Guarantee & Accident Ins. Co.	Nil	Nil	Nil	Nil
56	London Mutual Fire Ins. Co.	Nil	Nil	Nil	Nil
56½	Loyal Protective Ins. Co.	Nil	Nil	Nil	Nil
57	Marine Insurance Co., Ltd.	Nil	Nil	Nil	Nil
58	Maryland Casualty Co.	7,459 76	1,142 89	26,443 05	2,989 21
59	Merchants' Casualty Co.	Nil	Nil	Nil	Nil
60	Motor Union Insurance Co.	Nil	Nil	Nil	Nil
61	Mount Royal Assurance Co.	3,101 44	555 74	Nil	Nil
62	National Fire Insurance Co.	Nil	Nil	Nil	Nil
63	National Provincial Insurance Co. . . .	6,230 45	1,712 81	Nil	Nil
64	National Surety Co.	Nil	Nil	23,254 71	8,011 29
65	National Union Fire.	Nil	Nil	Nil	Nil
66	Newark Fire Insurance Co.	Nil	Nil	Nil	Nil
67	New York Plate Glass Insurance Co.	11,820 45	3,928 95	Nil	Nil
68	Niagara Fire Insurance Co.	Nil	Nil	Nil	Nil
69	North American Accident Ins. Co. . . .	12,598 64	3,724 22	300 83	Nil*
70	Northern Assurance Co.	24,637 19	5,212 94	2,472 49	Nil
71	Northwestern National Ins. Co.	Nil	Nil	Nil	Nil
72	Norwich Union Fire Ins. Society. . . .	18,726 90	3,400 10	Nil	Nil
73	Occidental Fire Insurance Co.	Nil	Nil	Nil	Nil
74	Ocean Accid. & Guar. Corp'n.	88,869 24	22,948 09	8,564 43	353 72
75	Palatine Insurance Co., Ltd.	Nil	Nil	Nil	Nil
76	Preferred Accident Ins. Co. of N.Y. . .	Nil	Nil	Nil	Nil
77	The Protective Association of Can. . . .	Nil	Nil	Nil	Nil
78	Providence Washington Ins. Co.	Nil	Nil	Nil	Nil
79	Provincial Insurance Co.	Nil	Nil	Nil	Nil
80	Queen Insurance Co. of America.	Nil	Nil	Nil	Nil
81	Railway Passengers' Assnce. Co.	3,430 90	1,020 43	752 00	Nil
82	Ridgely Protective Association.	Nil	Nil	Nil	Nil
83	Royal Exchange Assurance Corp'n. . . .	Nil	Nil	Nil	Nil
84	Royal Indemnity Co.	Nil	Nil	36,643 20	3,653 57
85	Scottish Metropolitan Assce. Co., Ltd.	Nil	Nil	Nil	Nil
86	Scottish Union & National Ins. Co. . .	Nil	Nil	Nil	Nil
87	Springfield Fire & Marine Ins. Co. . .	Nil	Nil	Nil	Nil
88	St. Paul Fire & Marine Ins. Co.	Nil	Nil	Nil	Nil
89	Sterling Fire Insurance Co.	Nil	Nil	Nil	Nil
90	Sun Insurance Co.	Nil	Nil	Nil	Nil

NOTE.—Continuation of Companies see page 104.

DURING 1922 THE CLASSES OF BUSINESS SPECIFIED BELOW.

LIVE STOCK, STEAM BOILER, EXPLOSION, HAIL OR TORNADO,		INLAND TRANSPORTATION AND INLAND AND OCEAN MARINE				TOTAL PREMIUMS		TOTAL LOSSES	
Premiums		Losses		Premiums		Losses			
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
	Nil		Nil		Nil	85,912	92	10,447	37 43
Rain	2,389 12	2,037	19						
Torn.	60,192 15	20,711	82						
Ex.	31 34		Nil	1,207	19	117,680	15	57,293	15 44
	Nil		Nil		Nil	167,726	82	80,369	81 45
	Nil		Nil		Nil	10,277	19	4,643	67 46
	Nil		Nil	1,507	64	1,507	64	15,059	81 47
	Nil		Nil	20,870	20	48,327	32	20,696	99 48
	Nil		Nil		Nil	2,521	00	2,044	59 49
	Nil		Nil		Nil	69,931	50	13,887	14 50
Ex.	2,703 00		Nil		Nil	37,958	40	4,907	23 51
	Nil		Nil		Nil	44,860	58	9,802	98 52
	Nil		Nil	18,530	98	18,530	98	508	40 53
Ex.	304 16		Nil		Nil	32,028	16	13,820	21 54
	Nil		Nil		Nil	402,347	61	145,483	96 55
	Nil		Nil		Nil	395,474	92	122,952	94 55½
	Nil		Nil		Nil	87,221	86	77,250	91 56
	Nil		Nil		Nil	118,101	45	75,751	14 56½
	Nil		Nil	772	17	26,835	98	7,391	03 57
Sprink.	2,788 11	5,460	43						
S. Boil.	21,414 12		Nil		Nil	126,139	73	24,027	21 58
	Nil		Nil		Nil	298,294	83	105,840	96 59
	Nil		Nil		Nil	52,328	78	26,878	56 60
	Nil		Nil		Nil	9,103	38	1,862	03 61
Ex.	194 89		Nil		Nil	194	89		Nil 62
	Nil		Nil		Nil	6,230	45	1,712	81 63
Forgery	6,950 86	Forg.	2,060 93		Nil				
Credit	7,138 96		Nil		Nil	118,057	90	35,354	80 64
Tornado	4,031 63	2,764	94		Nil	4,082	38	2,764	94 65
	Nil		Nil		Nil	1,993	25	1,297	75 66
	Nil		Nil		Nil	11,820	45	3,928	95 67.
Tornado	286 30	7	00		Nil				
Ex.	104 98		Nil		Nil	2,031	78	25	30 68
	Nil		Nil		Nil	34,809	40	12,275	41 69
	Nil		Nil		Nil	139,357	73	29,491	28 70
	Nil		Nil		Nil	2,336	68	198	81 71
	Nil		Nil		Nil	280,052	63	96,168	80 72
	Nil		Nil		Nil	30,603	94	5,050	90 73
	Nil		Nil		Nil	584,413	30	192,074	83 74
	Nil		Nil		Nil	15,037	26	2,830	23 75
	Nil		Nil		Nil	40,927	96	14,281	49 76
	Nil		Nil		Nil	158,027	68	83,155	36 77
	Nil		Nil	32,708	29	38,015	90	10,873	84 78
	Nil		Nil		Nil	156,758	84	22,907	08 79
	Nil		Nil		Nil	39,892	76	10,839	08 80
	Nil		Nil		Nil	56,231	02	19,406	27 81
	Nil		Nil		Nil	56,336	00	29,338	49 82
	Nil		Nil		Nil	36,887	54	16,328	27 83
{E. Mch	71,732 75	11,892	74		Nil				
{S. Boil.	2,258 25	3,548	08		Nil	202,177	48	43,170	85 84
	147 90		Nil		Nil	82,219	76	32,617	86 85
{Hail	135 13		Nil		Nil				
{Ex.	1,250 80		Nil		Nil	5,999	67	2,495	89 86
Hail	978 85		Nil		Nil	2,045	56	7	50 87
Hail	5,673 21	1,476	82	75,633	53	101,884	83	20,157	89 88
	Nil		Nil		Nil	7,265	66	144	05 89
	Nil		Nil		Nil	39,307	59	5,204	42 90

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

(Continued from page 100)

	NAME OF COMPANY	AUTOMOBILE		ACCIDENT	
		Premiums	Losses	Premiums	Losses
		\$ c.	\$ c.	\$ c.	\$ c.
91	Thames & Mersey Marine Ins. Co.	Nil	Nil	Nil	Nil
92	Tokio Marine & Fire Insurance Co.	Nil	Nil	Nil	Nil
93	Travelers Indemnity Co. of Hartford.	100,212 19	28,737 96	10,911 41	25,079 48
94	Travelers Ins. Co. of Hartford.	Nil	Nil	103,117 27	43,500 32
95	Union Assurance Society, Ltd.	24,716 64	6,735 89	Nil	Nil
96	Union Marine Ins. Co. of Liverpool.	Nil	Nil	Nil	Nil
97	Union Insurance Society of Canton.	66,898 91	17,274 95	Nil	Nil
98	United States Fidelity & Guarantee.	29,410 19	11,810 37	23,022 84	5,247 38
99	United States Lloyd's Inc.	Nil	Nil	Nil	Nil
100	United States Fire Ins. Co.	Nil	Nil	Nil	Nil
101	Western Assurance Co.	100,583 10	20,970 39	Nil	Nil
102	Yorkshire Insurance Co.	59,413 48	9,533 37	14,365 22	4,800 38
	Total.	4,353,075 59	1,354,674 83	1,186,546 68	437,215 94

(Continued from page 102)

	NAME OF COMPANY	PLATE GLASS		THEFT, BURGLARY AND ROBBERY	
		Premiums	Losses	Premiums	Losses
		\$ c.	\$ c.	\$ c.	\$ c.
91	Thames & Mersey Marine Ins. Co.	Nil	Nil	Nil	Nil
92	Tokio Marine & Fire Insurance Co.	Nil	Nil	Nil	Nil
93	Travelers Indemnity Co. of Hartford.	9,578 67	1,546 97	77,815 45	5,284 99
94	Travelers Ins. Co. of Hartford.	Nil	Nil	Nil	Nil
95	Union Assurance Society, Ltd.	Nil	Nil	Nil	Nil
96	Union Marine Ins. Co. of Liverpool.	Nil	Nil	Nil	Nil
97	Union Insurance Society of Canton.	Nil	Nil	Nil	Nil
98	United States Fidelity & Guarantee.	7,512 59	1,831 20	92,853 02	24,861 59
99	United States Lloyd's Inc.	Nil	Nil	Nil	Nil
100	United States Fire Ins. Co.	Nil	Nil	Nil	Nil
101	Western Assurance Co.	Nil	Nil	Nil	Nil
102	Yorkshire Insurance Co.	5,321 48	637 11	Nil	Nil
	Totals.	384,363 10	88,621 37	451,044 31	105,552 16

DURING 1922 THE CLASSES OF BUSINESS SPECIFIED BELOW.

SICKNESS, AND ACCIDENT AND SICKNESS		EMPLOYERS' LIABILITY AND OTHER LIABILITY				GUARANTEE		
Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	91
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	92
39,662 39	26,145 00	Nil	Nil	Nil	Nil	Nil	Nil	93
Nil	Nil	15,222 11	5,398 05	Nil	Nil	Nil	Nil	94
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	95
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	96
15,509 98	1,652 77	32,112 43	1,765 81	Nil	Nil	Nil	Nil	97
21,908 22	11,343 08	39,113 97	6,189 35	227,143 66	25,435 98	227,143 66	25,435 98	98
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	99
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	100
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	101
18,288 55	10,281 07	1,701 78	18 50	Nil	Nil	Nil	Nil	102
1,553,086 14	711,144 35	539,105 71	162,765 35	849,677 06	174,508 20	849,677 06	174,508 20	

LIVE STOCK, STEAM BOILER, EXPLOSION, HAIL OR TORNADO, ETC.		INLAND TRANSPORTATION AND INLAND AND OCEAN MARINE				TOTAL PREMIUMS	TOTAL LOSSES	
Premiums	Losses	Premiums	Losses	Premiums	Losses			Premiums	Losses
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Nil	Nil	11,378 44	1,455 41	11,378 44	1,455 41	11,378 44	1,455 41	91
Nil	Nil	11,394 52	2,880 11	11,394 52	2,880 11	11,394 52	2,880 11	92
S. Boil. 38,666 51	126 37	Nil	Nil	294,581 77	89,905 78	294,581 77	89,905 78	93
E. Mach. 17,735 15	2,985 01	Nil	Nil	118,339 38	48,898 37	118,339 38	48,898 37	94
Nil	Nil	Nil	Nil	24,716 64	6,735 89	24,716 64	6,735 89	95
Nil	Nil	513 16	520 96	513 16	520 96	513 16	520 96	96
Nil	Nil	23,781 93	10,812 86	138,303 25	31,506 39	138,303 25	31,506 39	97
Nil	Nil	Nil	Nil	440,965 19	86,718 95	440,965 19	86,718 95	98
Nil	Nil	21,118 42	Nil	21,118 42	Nil	21,118 42	Nil	99
Ex. 1,359 59	Nil	Nil	Nil	1,359 59	Nil	1,359 59	Nil	100
Ex. 3,743 86	Nil	194,316 51	55,894 05	298,643 47	76,864 44	298,643 47	76,864 44	101
L. Stk. 9,271 72	3,493 11	267 66	Nil	108,629 89	28,763 54	108,629 89	28,763 54	102
528,302 07	103,098 45	708,029 75	470,788 76	10,553,230 41	3,608,360 41	10,553,230 41	3,608,360 41	

DIVISION B.

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

Life Insurance Companies

Year ending 31st December, 1922

COMMONWEALTH LIFE AND ACCIDENT INSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Organized in June, 1922. Commenced business June, 1922.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS

W. H. Wardrope K.C.....	Hamilton
Geo. C. Copley.....	Hamilton
Capt. Geo. J. Guy.....	Hamilton
William Hunter.....	Hamilton
J. P. Whelan.....	Hamilton
Walder Parke.....	Hamilton
Hon. F. C. Biggs.....	Dundas
Charles J. Parker.....	Brantford
Thomas W. McFarland.....	London, Ont.
A. C. Garden.....	Hamilton
John Hallam.....	Toronto
Col. F. C. McCordick.....	St. Catharines
Dr. D. J. Sinclair, M.P.....	Woodstock
Dr. J. W. Rutherford.....	Chatham

OFFICERS

W. H. Wardrope, K.C., President.....	Hamilton
Geo. C. Copley, Vice-President.....	Hamilton
Capt. Geo. J. Guy, Vice-President.....	Hamilton
William Hunter, Vice-President and Managing Director.....	Hamilton
W. R. Hitchins, F.A.S., Secretary and Actuary.....	Hamilton

AUDITORS

Riddell, Stead, Graham and Hutchison.....	Hamilton
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Authorized Capital Stock.....	\$ 2,000,000 00
Subscribed Capital Stock.....	553,300 00
Paid up Capital.....	55,330 00
Securities deposited at Provincial Treasury pursuant to the Ontario Insurance Act.....	25,000 00

Statement for the Term Ending 31st December, 1922

Assets

Province of Ontario and Municipal Debentures (including Government Deposit). \$	63,525 19
Cash in Bank of Hamilton, Hamilton..... \$ 9,777 62	
Cash in Bank of Hamilton, Toronto..... 100 00	
	9,877 62
Interest due and accrued.....	753 57
Premiums outstanding in course of collection.....	1,349 78
Premiums deferred.....	2,078 83
Outstanding balance of Premium on Stock.....	7,029 00
All other.....	2,141 74
Office furniture, etc., (not extended) \$5,904.90.	
	\$ 86,755 73

Liabilities

Re-insurance reserve (OM (5) 3 and 3½%) with Statutory allowance	\$	8,270 00
Amount due on Commission and Sundry Accounts		383 18
Reserve for Commission on Stock sold		4,064 00
Premiums paid in advance		1,842 81
All other		436 25
Total liabilities	\$	14,996 24
Capital Stock paid up	\$	55,330 00

Receipts

Received from gross premiums	\$	30,478 78
Received on capital stock		55,330 00
Received from premium on capital stock		58,796 00
Cash received from interest and dividends		534 91
Total receipts	\$	145,139 69

Expenditure

Expenses of Management:		
Cash paid for Agents' Commissions	\$	24,869 57
" law costs		552 82
" medical examiners' fees		1,824 00
" interest		61 02
" License fee		150 00
" rent		1,746 25
" salaries directors' and auditors' fees		6,118 95
" printing stationery and advertising		3,673 55
" postage, telegrams and express		746 69
" all other		1,104 89
Total expenses of management	\$	40,847 74
Miscellaneous expenditure:		
Cash paid for reinsurance		2,004 66
" organization expenses		8,423 13
" commission on stock		16,161 50
" office furniture		4,299 85
" investments (not extended) \$63,799.72.		
Total expenditure	\$	71,736 88

MISCELLANEOUS

	Number	Amount
Contracts taken during 1922.....	655	\$ 1,637,374 00
Deductions:		
Contracts not taken.....	44	\$170,964 00
Contracts lapsed.....	3	40,000 00
Total deductions.....	47	\$210,964 00
Number and amount of contracts on foot at 31st December, 1922....	608	1,426,410 00
Reinsured.....		273,000 00
Net number and amount of contracts on foot at 31st, December 1922.....		1,153,410 00

LIST OF SHAREHOLDERS

Name	Address	No. of shares	Amount subscribed	Amount paid up
			\$ c.	\$ c.
Allan, Adam M.....	Middleport.....	5	500 00	50 00
Allan, Robert H.....	Middleport.....	5	500 00	50 00
Anderson, R. L.....	Hamilton, 32 Balsam Ave.....	10	1,000 00	100 00
Anthony, H. M.....	Galt, Box 196.....	25	2,500 00	250 00
Arrell, Harrison.....	Caledonia.....	10	1,000 00	100 00
Arrell, Dr. W.....	Hamilton, 317 Main St. E.....	50	5,000 00	500 00
Battersby, Mrs. Beatrice.....	" 31 Fullerton Ave.....	10	1,000 00	100 00
Beaven, Dr. J. R.....	Galt, 68 Water St. S.....	15	1,500 00	150 00
Bell, Mrs. J. P.....	Hamilton, 178 Chedoke Ave.....	15	1,500 00	150 00
Berry, Dr. W. E.....	West Hamilton.....	50	5,000 00	500 00
Best, W. A.....	Milton.....	10	1,000 00	100 00
Biggs, Hon. F. C.....	West Flamboro.....	150	15,000 00	1,500 00
Black, W. A.....	St. Catharines, 23 James St.....	25	2,500 00	250 00
Blackhall, E. A.....	Toronto, 157 Richmond St. W.....	20	2,000 00	200 00
Breay, Harry.....	Hamilton, John St. N.....	20	2,000 00	200 00
Brodie, G. M.....	Woodstock.....	10	1,000 00	100 00
Burnand, L.....	Hamilton, 432 McNab St. N.....	20	2,000 00	200 00
Campbell, Dr. Byron A.....	Toronto, 50 Lauder Ave.....	20	2,000 00	200 00
Chatley, John.....	Hamilton, 52 Crooks St.....	50	5,000 00	500 00
Clark, Norman.....	" 7 Main St. W.....	25	2,500 00	250 00
Clark, W. J.....	" 316 York St.....	50	5,000 00	500 00
Clemens, Rothsay E.....	" 25 Hughson S.....	10	1,000 00	100 00
Clifford, Miss E. S.....	Ancaster.....	10	1,000 00	100 00
Clifford, Miss F. V.....	Ancaster.....	10	1,000 00	100 00
Cloke, Fred.....	Hamilton, King St. W.....	50	5,000 00	500 00
Cockshutt, E. L.....	Brantford.....	10	1,000 00	100 00
Coleman, A. B.....	Burlington.....	50	5,000 00	500 00
Collier, J. T.....	Hamilton, 413 Barton E.....	5	500 00	50 00
Cooke, John McL.....	Orillia, Box 734.....	5	500 00	50 00
Coppley, Geo. C.....	Hamilton, 17 Queen S.....	100	10,000 00	1,000 00
Dayman, Edwin.....	Lynden.....	50	5,000 00	500 00
Deadman, Dr. Wm. J.....	Hamilton, City General Hospital.....	20	2,000 00	200 00
Dean, Mrs. Agnes.....	" 244 Holton Ave. S.....	25	2,500 00	250 00
Dearing, Mark.....	" 14 Carrick Ave.....	5	500 00	50 00
Dodson, Mrs. M.....	" 148 Emerald St. S.....	50	5,000 00	500 00
Dopking, I. F. & Mrs. L. M.....	Waterdown.....	10	1,000 00	100 00
Douglas, James.....	Caledonia.....	10	1,000 00	100 00
Douglas, John.....	Caledonia.....	10	1,000 00	100 00
Dunlop, James.....	Hamilton.....	50	5,000 00	500 00

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of shares	Amount subscribed		Amount paid up	
			\$	c.	\$	c.
Dusty, Geo. S.	Hagersville	10	1,000	00	100	00
Ecclestone, Dr. W. M.	Toronto, 284 St. Clair Ave. W.	30	3,000	00	300	00
Ellis, Geo. H.	St. Catharines, 136 Church St.	10	1,000	00	100	00
Ellis, W.	Hamilton, 76 Myrtle Ave.	20	2,000	00	200	00
Euler, W. D.	Kitchener	10	1,000	00	100	00
Foster, Stanley	Hamilton, c-o Foster Pottery Co.	15	1,500	00	150	00
French, B. E.	Caledonia	10	1,000	00	100	00
Garden, A. C.	Hamilton, National Drug	100	10,000	00	1,000	00
Gauld, Judge John G.	" Court House	50	5,000	00	500	00
Gay, Mrs. Emily M.	" 88 Charlton Ave. W.	10	1,000	00	100	00
Gibb, O. W.	" 549 John St. N.	50	5,000	00	500	00
Gibb, Mrs. Sarah	" 162 King William	50	5,000	00	500	00
Gibson, Mrs. Annie	Caledonia	10	1,000	00	100	00
Gibson, E. Z.	Caledonia	10	1,000	00	100	00
Gibson, Dr. J. L.	Lynden	20	2,000	00	200	00
Gibson, William S.	Caledonia, R.R. No. 3.	10	1,000	00	100	00
Gillies, J. W.	Hamilton, 40 James St. S.	50	5,000	00	500	00
Gillies, S. R.	" 52 East Ave. S.	50	5,000	00	500	00
Guy, Geo. J.	" 40 James S.	150	15,000	00	1,500	00
Hager, Howard	Hagersville	50	5,000	00	500	00
Hallam, John	Toronto, 29 Maple Ave.	50	5,000	00	500	00
Ham, Joseph H.	Brantford, Box 140	50	5,000	00	500	00
Hamilton, Rev. J. B.	Dundas, Box 234	20	2,000	00	200	00
Heming, Mrs. Maud S. D.	Ancaster	10	1,000	00	100	00
Hitchins, W. R.	Hamilton, 156 Flatt Ave.	10	1,000	00	100	00
Hope, Mrs. Geo.	Hamilton, 43 Duke St.	100	10,000	00	1,000	00
Holtby, Edmond	Burlington	20	2,000	00	200	00
Holton, M. B.	Hamilton, 262 James S.	150	15,000	00	1,500	00
Hunter, Mrs. Wm.	" 90 Blake St.	25	2,500	00	250	00
Hunter, Wm.	" 90 Blake St.	170	17,000	00	1,700	00
Hyslop, A. J.	" 47 Hughson N.	5	500	00	50	00
Innes, Charles E.	Simcoe	25	2,500	00	250	00
Jenkins, A. K. M.	Hamilton, 96 Somerset St.	10	1,000	00	100	00
Jones, A. E.	Caledonia	25	2,500	00	250	00
Kelly, Dr. Ernest	Hamilton, 25 Sun Life Bldg.	150	15,000	00	1,500	00
Kennedy, R. J.	Brantford, Arcade Ltd.	10	1,000	00	100	00
Kern, H. R.	Caledonia, R.R. No. 3.	10	1,000	00	100	00
Krupp, Dr. Weston	Woodstock, 395½ Dundas St.	25	2,500	00	250	00
Lee, Edward	Woodstock	10	1,000	00	100	00
Lees, Geo.	Hamilton, 231 Main St. West	15	1,500	00	150	00
Lewis, Dr. W. A.	Barrie	10	1,000	00	100	00
Lewis, Dr. W. O.	Hamilton, 172 Main St.	30	3,000	00	300	00
Linfoot, J. M.	" 16 Strathcona S.	5	500	00	50	00
Lumsden, Arthur D.	" 84 McNab St. N.	10	1,000	00	100	00
Lumsden, C. H.	" 31 Mapleside Ave.	10	1,000	00	100	00
Lumsden, H. L.	" 31 Mapleside Ave.	20	2,000	00	200	00
Malyon, Dr. R. H.	Sundridge	5	500	00	50	00
Matheson, Miss Winnifred	Brantford, 100 Wellington St.	10	1,000	00	100	00
Maw, Dr. Herbert	Caledonia	5	500	00	50	00
Miles, Ernest	Toronto, 81 Victoria St.	50	5,000	00	500	00
Millman, T. S.	Woodstock	10	1,000	00	100	00
Mitchell, J. W. G.	Hamilton, 66 Emerald S.	10	1,000	00	100	00
Montague, Wm. F.	Hamilton, Drawer No. 349	15	1,500	00	150	00
Monteith, J. D.	Stratford	25	2,500	00	250	00
Morrison, Dr. D. A.	Brantford, 146 Dalhousie	25	2,500	00	250	00
Moxley, O. H.	Dorchester	10	1,000	00	100	00
Mulligan, W. F.	Caledonia, R. R. No. 2.	5	500	00	50	00
McCordick, Col. F. C.	St. Catharines	100	10,000	00	1,000	00
McFarland, Thos. W.	London, c-o D. S. Perrin & Co.	150	15,000	00	1,500	00
McGregor, James	Caledonia	15	1,500	00	150	00
McGregor, Mrs. Jas.	Caledonia	5	500	00	50	00
McKenzie, A. M.	Hamilton, 45 Ferguson Ave.	5	500	00	50	00
McKinnon, Dr. J. P.	Guelph, 109 Norfolk St.	10	1,000	00	100	00
McLardy, A. D.	Windsor, 525 Campbell Ave.	10	1,000	00	100	00

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of shares	Amount subscribed		Amount paid up	
			\$	c.	\$	c.
McLelland, R. B.	Hamilton, 325 John S.	100	10,000	00	1,000	00
McLelland, Wm.	Hamilton, 66 King St. E.	100	10,000	00	1,000	00
Nicholson, Mrs. W. F.	Hamilton, 69 Sherman Ave. S.	10	1,000	00	100	00
Nicholson, Dr. W. F.	Hamilton, 69 Sherman Ave. S.	10	1,000	00	100	00
Nixon, Hon. H. C.	St. George	50	5,000	00	500	00
O'Connor, John	Toronto, c-o Murray-Kay Co.	10	1,000	00	100	00
Pain, Dr. Albert	Hamilton, 910 King St. E.	75	7,500	00	750	00
Pain, Albert Sr.	Hamilton, 910 King St. E.	25	2,500	00	250	00
Park, A. J.	Hamilton, 72 James St. N.	5	500	00	50	00
Park, F. W.	Hamilton, 72 James St. N.	5	500	00	50	00
Park, John Roy	Chatham, 65 Adelaide St. N.	25	2,500	00	250	00
Parke, Walder	Hamilton, 282 Aberdeen Ave.	50	5,000	00	500	00
Parker, C. J.	Brantford, 45½ Market St.	35	3,500	00	350	00
Pearson, F. G. E.	Brantford, 171 Brant Ave.	25	2,500	00	250	00
Pender, Mark	Hamilton, 23 Lincoln St.	5	500	00	50	00
Penrose, Thos. W.	Hamilton, 245 Grosvenor Ave.	5	500	00	50	00
Pinkney, David T.	Stratford	20	2,000	00	200	00
Pirie, Alex. F.	Dundas	50	5,000	00	500	00
Poole, Peter A.	Woodstock	10	1,000	00	100	00
Precious, Geo. H.	Hamilton, 140 Victoria Ave. S.	10	1,000	00	100	00
Price, Wm. H.	Toronto, 33 Sun Life Bldg.	100	10,000	00	1,000	00
Quinlan, Dr. P. F.	Stratford	25	2,500	00	250	00
Quinn, Dr. J. S.	Preston	25	2,500	00	250	00
Reid, Mrs. Caroline	Toronto, 642 Spadina Ave.	10	1,000	00	100	00
Reid, C. Dixon	London, 310 Dominion Savings	10	1,000	00	100	00
Reid, C. T.	Hamilton, 242 Hunter St. E.	10	1,000	00	100	00
Rennie, Dr. G. S.	Hamilton, Main St. E.	50	5,000	00	500	00
Richens, F. A.	Galt, 113 Water St.	3	300	00	30	00
Robertson, Dr. Lorne	Stratford	25	2,500	00	250	00
Rutherford, J. W.	Chatham	25	2,500	00	250	00
Ruttan, Dr. F. S.	Woodstock	5	500	00	50	00
Sadlier, Dr. J. F.	Sarnia, 155 Brock St.	25	2,500	00	250	00
Seale, J. H.	Toronto, 24 Adelaide W.	50	5,000	00	500	00
Sinclair, Dr. D. J.	Woodstock	100	10,000	00	1,000	00
Smiley, Mrs. E.	Hamilton, 74 West Ave. N.	15	1,500	00	150	00
Smith, Mrs. Peter	Stratford	25	2,500	00	250	00
Smith, Hon. Peter	Stratford	200	20,000	00	2,000	00
Smith, Dr. Richard	Dundas	10	1,000	00	100	00
Spencer, W. G.	Waterdown	10	1,000	00	100	00
Storms, Dr. Douglas	Hamilton, 53 Bay St. S.	50	5,000	00	500	00
Streight, Dr. S. J.	Toronto, 52 Bloor St. W.	10	1,000	00	100	00
Swan, Thomas	Hamilton, 266 King St. W.	10	1,000	00	100	00
Tasker, James	Hamilton, 123 Carrick Ave.	5	500	00	50	00
Taylor, Richard	Woodstock	10	1,000	00	100	00
Thomas, Evan W.	Hamilton, 58 Tom St.	25	2,500	00	250	00
Thomas, Mrs. Gertrude	Hamilton, 58 Tom St.	25	2,500	00	250	00
Thomas, R. J.	Hamilton, 58 Tom St.	50	5,000	00	500	00
Trenaman, H. C.	Hamilton, Canadian Polishes, Ltd.	50	5,000	00	500	00
Tufford, L. A.	Hamilton, 403 York St.	10	1,000	00	100	00
Tufford, Miss M.	Hamilton, 403 York St.	5	500	00	50	00
Urlin, A. D.	Hamilton, 897 Main St. E.	50	5,000	00	500	00
Urlin, Mrs. Mary	Hamilton, 897 Main St. E.	75	7,500	00	750	00
Vanderburgh, Dr. W. A.	Hamilton, 484 Main St. E.	10	1,000	00	100	00
Vonderau, J. C.	Hamilton, Box 317	150	15,000	00	1,500	00
Wardrope, W. H.	Hamilton, 33 Sun Life Bldg.	200	20,000	00	2,000	00
Waterouse, C. H.	Brantford	25	2,500	00	250	00
Warren, Dr. Donald	Hamilton, 771 Main St. E.	50	5,000	00	500	00
Whelan, J. P.	Hamilton Arcade, Ltd.	50	5,000	00	500	00
White, Wm. H.	Woodstock	5	500	00	50	00
Whitford, N. A. B.	Hamilton, 45 Prospect St.	5	500	00	50	00
Whicher, Jas. S.	Caledonia, R. R. No. 1	10	1,000	00	100	00
Wilson, A. H.	Woodstock	25	2,500	00	250	00
Zimmerman & Malloch	Hamilton, Bank of Hamilton Bldg.	50	5,000	00	500	00
		5,533	553,300	00	55,330	00

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

H. Sutherland.....	Toronto.
Thomas Urquhart.....	Toronto.
Dr. T. F. McMahon.....	Toronto.
Daniel Urquhart.....	Toronto.
W. H. Shapley.....	Toronto.
H. L. Sutherland.....	Toronto.
J. M. Walton.....	Aurora.
J. H. McKnight.....	Toronto.
Geo. Begg.....	Toronto.

OFFICERS.

H. Sutherland, President and Manager.....	Toronto.
Thomas Urquhart, 1st Vice-President.....	Toronto.
W. H. Shapley, 2nd Vice-President.....	Toronto.
Geo. M. Begg, Secretary-Treasurer.....	Toronto.

AUDITORS.

Neff Robertson & Co.....	Toronto.
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Authorized Capital, \$500,000; subscribed capital, \$354,000; paid up, \$35,400; deposit at Provincial Treasury, \$47,500.

Statement for the Year Ending 31st December, 1922.

Assets.

Amount of mortgages.....	\$	374,221	90
Amount of loans on company's policies.....		157,860	66
Amount of debentures, including War Loans (including Government Deposit)...		345,917	14
Actual cash in hand at head office.....		3,419	17
Cash on deposit in Standard Bank, Toronto.....		10,413	92
Interest due and accrued.....		12,490	45
Premiums outstanding (net).....		9,222	99
Premiums deferred (net).....		10,756	61
Office furniture (not extended), \$360.00			
Total assets.....	\$	924,302	84
Subscribed capital stock uncalled.....	\$	318,600	00

Liabilities.

Re-insurance reserve (OM (5) 3%, "with allowance").....	\$	839,293	16
Amount due auditors' fees, 1922.....		150	00
Amount premiums paid in advance.....		1,637	33
Amount Provincial tax, 1922 premiums.....		1,854	25
Interest paid in advance.....		3,000	00
Claims or losses supposed or reported.....		16,000	00
Reserve for Income Tax.....		1,028	56
Total liabilities.....	\$	862,963	30
Capital stock paid up.....	\$	35,400	00

Receipts.

Cash balance on 31st December, 1921 (not extended), \$1,815.19.	
Amount received in cash for gross premiums.....	133,392 10
Amount received in cash for interest.....	48,307 94
Amount received for commission.....	1,589 28
Amount received for payments on mortgages and other investments (not extended), \$215,319 75.	
Total receipts.....	<u>\$ 183,289 32</u>

Expenditure.

Expenses of management:	
Cash paid for agents' commission and salaries.....	\$ 16,986 30
" light.....	17 28
" medical fees.....	1,720 00
" interest discount or exchange.....	71 89
" statutory assessment and license fee.....	201 33
" travelling expenses.....	1,070 93
" rent.....	1,800 00
" salaries and auditors' fees.....	13,082 00
" taxes (municipal and government).....	2,656 88
" printing, stationery and advertising.....	1,621 55
" postage, telegrams and express.....	518 23
" other expenses.....	1,420 30
Total expenses of management.....	<u>\$ 41,166 69</u>
Miscellaneous expenditure:	
Cash paid for claims which occurred prior to 1922.....	2,000 00
" claims which occurred during 1922.....	9,000 00
" reinsurance.....	9,775 37
" surrender values.....	13,565 45
" dividend.....	2,124 00
" matured endowments.....	12,900 00
" dividends to policyholders.....	280 15
" investments (not extended), \$256,947.31; policy loans (not extended), \$38,832.20.	
Total expenditure.....	<u>\$ 90,811 66</u>

MISCELLANEOUS.

		Number	Amount.
Contracts in force 31st December, 1921.....		3,004	\$ 4,712,856 00
Contracts taken during 1922.....		327	c. 739,070 00
Gross number and amount of contracts on foot at any time during 1922		3,331	5,451,926 00
		Number	Amount.
			\$ c.
Deductions:			
Contracts matured in 1922.....	17	37,900 00	
Contracts lapsed in 1922.....	90	231,000 00	
Contracts surrendered for which cash values have been paid.....	60	71,248 00	
Amount by which various contracts still on foot were reduced in 1922.....		16,152 00	
Total deductions.....	167	356,300 00	167 356,300 00
Number and amount of contracts on foot at 31st December, 1922.....		3,164	5,095,626 00
Reinsured.....		133	416,000 00
Net number and amount of contracts on foot at 31st December, 1922...		3,164	4,679,626 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Allan, J. W.....	Toronto.....	100	10,000 00	1,000 00
Begg, Geo. M.....	".....	100	10,000 00	1,000 00
Bick, John B.....	".....	5	500 00	50 00
Coutts, John.....	Thamesville....	5	500 00	50 00
Daly, F. W.....	London.....	25	2,500 00	250 00
Daniel, C. D.....	Toronto.....	5	500 00	50 00
Dodge, E. J.....	".....	35	3,500 00	350 00
Heggie, Dr. W. C.....	".....	10	1,000 00	100 00
Henderson, Rev. A.....	Kipling, Sask..	88	8,800 00	880 00
Henderson, S.....	Toronto.....	100	10,000 00	1,000 00
Lang, James.....	".....	100	10,000 00	1,000 00
McKibbin, N. B.....	".....	5	500 00	50 00
McKnight, J. H.....	".....	50	5,000 00	500 00
McMahon, Dr. T. F.....	".....	250	25,000 00	2,500 00
McMillan, H. T.....	".....	15	1,500 00	150 00
McKee, Wm.....	".....	25	2,500 00	250 00
McEvoy, S. H.....	Ames, Okla....	10	1,000 00	100 00
Shapley, W. H.....	Toronto.....	100	10,000 00	1,000 00
Sherris, H.....	".....	5	500 00	50 00
Sutherland, H.....	".....	1,607	160,700 00	16,070 00
Sutherland, H. L.....	".....	500	50,000 00	5,000 00
Urquhart, D.....	".....	100	10,000 00	1,000 00
Urquhart, T.....	".....	100	10,000 00	1,000 00
Urquhart, T. & D.....	".....	50	5,000 00	500 00
Walton, J. M.....	Aurora.....	150	15,000 00	1,500 00
Totals.....	.....	3,540	354,000 00	35,400 00

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY.

HEAD OFFICE, WATERLOO, ONT.

Organized Nov. 19th, 1920. Commenced business Nov. 19th, 1920.

Licensed in Ontario to transact Life, Accident and Sickness Insurance.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

S. C. Tweed	Waterloo.
J. C. Breithaupt	Kitchener.
A. Bauer	Waterloo.
Senator, H. W. Laird	Regina, Sask.
J. A. Martin	Kitchener.
James Valentine	Waterloo.
A. R. Kaufman	Kitchener.
Hon. Manning W. Doherty	Toronto.
E. C. Mitchell	London.
A. E. Silverwood	London.
Dr. J. W. Brien	Essex.
Hon. F. C. Biggs	Dundas.
A. E. Hulet	Norwich.
W. E. Long	Brantford.
Ed. Irwin	London.
A. C. Pratt	Toronto.
A. M. Featherston	Toronto.
A. W. Briggs	Toronto.
W. E. Payne	Red Deer, Alta.

OFFICERS.

S. C. Tweed, President	Waterloo.
J. C. Breithaupt, Vice-President	Kitchener.
A. Bauer, Vice-President	Waterloo.
Senator H. W. Laird, Vice-President	Regina, Sask.
M. J. Smith, Secretary	Kitchener.
Arthur J. Huenegard, Actuary	Waterloo.
F. D. Rueffer, Treasurer	Waterloo.

AUDITORS.

J. Scully	Kitchener.
J. F. Scully	Kitchener.

Authorized Capital Stock	\$ 2,000,000 00
Subscribed Capital Stock	1,020,000 00
Capital Stock called	102,000 00
Capital Stock paid	102,000 00
Amount uncalled	918,000 00
Securities deposited at Provincial Treasury pursuant to the Ontario Insurance Act (par value)	53,000 00

Statement for the Year Ending 31st December, 1922.

Assets.

* Real Estate, Head Office building	\$ 52,875 44
Amount of mortgages	4,550 00
Municipal and Provincial Government Debentures (including Government Deposits)	270,397 58
Cash on hand at Head Office	\$ 9,465 12
Cash in Royal Bank, Waterloo	6,636 61
	<hr/>
Cash in agents' hands	5,367 57
Interest due and accrued	3,938 39
Premiums outstanding in course of collection	34,072 22
Premiums deferred	15,171 90
All other	65 45
Office furniture (not extended)	\$ 14,629 56
	<hr/>
	\$ 402,540 28

*The cost value in 1922 of office premises (including additions and repairs) is \$52,875.44. Upon a valuation of the property by an architect, the Company appreciated the book value on the 31st December, 1922, by \$35,000. The Department has inserted the item at the cost value. The Company has agreed that the amount of \$35,000 will be written off its book value in two equal annual instalments, beginning 31st December, 1923.

Liabilities.

Reinsurance reserve (OM (5) 3½%, "with allowance")	\$	194,526	00
Amount of unpaid loan from bank		60,000	00
All other commissions and sundry accounts		2,348	85
Premiums paid in advance		2,300	92
Medical fees unpaid		2,349	00
Death claim instalments payable yearly for 10 years		3,500	00
Staff savings fund		5,050	27
Total liabilities	\$	270,075	04
Capital stock paid up	\$	102,000	00

Receipts.

Cash balance from 1921 (not extended), \$10,684.37.			
Received from gross premiums	\$	346,835	44
Borrowed money		40,000	00
Staff savings fund		5,050	27
Supplementary contracts		3,500	00
Cash received for re-insurance on policies become claims		47,500	00
Cash received from interest and dividends		9,425	56
Cash received from rents		2,937	00
Cash received from commissions		17,379	81
Cash received for investments (not extended), \$197,093.64.			
All other		210	27
Total receipts	\$	472,838	35

Expenditure.

Expenses of management:			
Cash paid for agents' commissions and travelling expenses	\$	150,477	97
" law costs		383	60
" medical examiners' fees		11,666	40
" interest and discount		799	17
" statutory assessment and license fee (Ontario)		192	14
" license fees, etc. (other provinces)		1,131	29
" fuel and light		666	50
" travelling expenses		873	87
" rent		7,877	24
" taxes		1,659	37
" salaries, directors' and auditors' fees		26,849	41
" printing, stationery and advertising		15,798	22
" postage, telegrams and express		4,488	98
" incorporation expense, and commission on stock		976	00
" all other		7,257	87
Total expenses of management	\$	231,098	03
Miscellaneous expenditure:			
Cash paid for claims which occurred during 1922		73,973	95
" reinsurance		58,364	96
" office equipment		3,751	38
" dividends		104	74
" expenditure other than foregoing		4,025	80
" investments (not extended), \$293,195.77.			
Total expenditure	\$	371,318	86

MISCELLANEOUS

	Number	Amount
Contracts in force 31st December, 1921.....	2,325	\$ 7,007,186 00
Contracts taken during 1922.....	3,029	9,447,022 00
Gross number and amount of contracts on foot at any time during 1922.....	5,354	16,454,208 00
Deductions:		
Contracts lapsed in 1922.....	539	\$ 1,311,202 00
Amount by which various contracts still on foot were reduced in 1922.....	373	1,935,667 00
Total deductions.....	912	3,246,869 00
Number and amount of contracts on foot at 31st December, 1922.....	4,442	13,207,339 00
Reinsured.....		2,930,622 00
Net number and amount of contracts on foot at 31st December, 1922...	4,442	10,276,717 00

LIST OF SHAREHOLDERS

Name.	Address.	No. of shares.	Subscribed Capital	Paid-up Capital
			\$ c.	\$ c.
Allan, T. P.....	London, Ont.....	50	5,000 00	500 00
Anderson, G. R.....	Princeton, Ont.....	10	1,000 00	100 00
Angold, H. W.....	Dundas, Ont.....	28	2,800 00	280 00
Armbrust, A. A.....	Kitchener, Ont.....	2	200 00	20 00
Arnold, E. M.....	Elmira, Ont.....	100	10,000 00	1,000 00
Atkinson, J. P.....	Montreal, Que.....	10	1,000 00	100 00
Atkinson, Dr. P. McL.....	Moncton, N.B.....	30	3,000 00	300 00
Augustine, A. W.....	Waterloo, Ont.....	50	5,000 00	500 00
Avey, J. P.....	Brantford, Ont.....	75	7,500 00	750 00
Babb, Dr. W. F.....	London, Ont.....	25	2,500 00	250 00
Baird, D. M.....	St. Johns, Nfld.....	100	10,000 00	1,000 00
Baird, J. Boyd.....	St. Johns, Nfld.....	20	2,000 00	200 00
Baker, G. T.....	Toronto, Ont.....	10	1,000 00	100 00
Baker, Dr. I. W. N.....	St. John, N.B.....	15	1,500 00	150 00
Barbour, J. M.....	St. Johns, Nfld.....	5	500 00	50 00
Barnum, N. H.....	Aylmer, Ont.....	5	500 00	50 00
Barracloch, E. N.....	Glenwilliams, Ont.....	10	1,000 00	100 00
Bartlett, R.....	Ottawa.....	15	1,500 00	150 00
Bartlett, Jas.....	Sudbury, Ont.....	10	1,000 00	100 00
Bauer, A.....	Waterloo, Ont.....	150	15,000 00	1,500 00
Baumann, Mrs. M. B.....	Kitchener, Ont.....	25	2,500 00	250 00
Baxter, George S.....	Kitchener, Ont.....	20	2,000 00	200 00
Bean, Miss Annie R.....	Waterloo, Ont.....	25	2,500 00	250 00
Beaton, F. W.....	Highgate, Ont.....	20	2,000 00	200 00
Beattie, E.....	Highgate, Ont.....	10	1,000 00	100 00
Beattie, Miss M. M.....	London, Ont.....	5	500 00	50 00
Bechtel, B. E.....	Waterloo, Ont.....	25	2,500 00	250 00
Bechtel, W. B.....	Kitchener, Ont.....	40	4,000 00	400 00
Beer, W. J.....	Exeter, Ont.....	5	500 00	50 00
Bennett, Mrs. Jessie.....	Vancouver, B.C.....	10	1,000 00	100 00
Berner, Mrs. C.....	Kitchener, Ont.....	10	1,000 00	100 00
Best, Dr. R. C.....	London, Ont.....	2	200 00	20 00
Berwick, Dr. G. A.....	Montreal, Que.....	2	200 00	20 00

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Subscribed Capital		Paid up Capital.	
			\$	c.	\$	c.
Biggs, Hon. F. C.	Flamboro, Ont.	200	20,000	00	2,000	00
Biggs, Miss Mary E.	Burlington, Ont.	5	500	00	50	00
Bingham, W. H.	Ottawa, Ont.	5	500	00	50	00
Bish, J. W.	Waterloo, Ont.	10	1,000	00	100	00
Bishop, F. C.	Norwich, Ont.	50	5,000	00	500	00
Bissett, R. C.	Chatham, Ont.	10	1,000	00	100	00
Black, W. H.	Montreal, Que.	10	1,000	00	100	00
Boehm, C. A.	Waterloo, Ont.	25	2,500	00	250	00
Bollert, M. E.	Kitchener, Ont.	25	2,500	00	250	00
Bowman, S. E.	Kitchener, Ont.	30	3,000	00	300	00
Boyle, G. A.	Ottawa, Ont.	20	2,000	00	260	00
Breithaupt, J. C.	Kitchener, Ont.	25	2,500	00	250	00
Breithaupt, J. E.	Kitchener, Ont.	50	5,000	00	500	00
Brien, Dr. J. W.	Exeter, Ont.	50	5,000	00	500	00
Brown, A. V.	Hamilton, Ont.	25	2,500	00	250	00
Brown, Miss Minnie A.	Kitchener, Ont.	5	500	00	50	00
Bruegeman, John.	Waterloo, Ont.	10	1,000	00	100	00
Bruegeman, Mrs. Sarah A.	Waterloo, Ont.	7	700	00	70	00
Buck, J. L.	Port Rowan, Ont.	40	4,000	00	400	00
Burt, H. N.	St. Johns, Nfld.	10	1,000	00	100	00
Busch, Frank	St. Clements, Ont.	10	1,000	00	100	00
Butler, Mrs. Ivey	London, Ont.	20	2,000	00	200	00
Capling, E. J.	Kitchener, Ont.	5	500	00	50	00
Carmichael, G. R.	Kenora, Ont.	10	1,000	00	100	00
Carmichael, R. M.	Kenora, Ont.	10	1,000	00	100	00
Casselman, A. C.	Prescott, Ont.	6	600	00	60	00
Chase, Howitt S.	Toronto, Ont.	5	500	00	50	00
Chevrier, F. L.	Montreal, Que.	10	1,000	00	100	00
Clark, Norman	Hamilton, Ont.	40	4,000	00	400	00
Clayton, Miss A. H.	Listowel, Ont.	10	1,000	00	100	00
Clement, W. P.	Kitchener, Ont.	25	2,500	00	250	00
Clifford, W. B.	Kingsville, Ont.	10	1,000	00	100	00
Coleridge, Thomas	London, Ont.	2	200	00	20	00
Collins, Dr. J. D.	Harrow, Ont.	5	500	00	50	00
Connor, D. H.	Aylmer West, Ont.	10	1,000	00	100	00
Connor, Melvin P.	Kitchener, Ont.	5	500	00	50	00
Copland, R. Y.	Kitchener, Ont.	50	5,000	00	500	00
Cooper, A. J.	Goderich, Ont.	5	500	00	50	00
Corless, C. V. C.	Coniston, Ont.	300	30,000	00	3,000	00
Cowan, C. P.	Princeton, Ont.	5	500	00	50	00
Cowperthwaite, H. H.	St. Johns, Nfld.	10	1,000	00	100	00
Coyle, J. P.	Aylmer, Ont.	25	2,500	00	250	00
Crasweller, Dr. H.	Windsor, Ont.	1	100	00	10	00
Creaser, J. F.	La Have, N.S.	20	2,000	00	200	00
Cressman, A. K.	Waterloo, Ont.	50	5,000	00	500	00
Curtis, William F.	Kitchener, Ont.	10	1,000	00	100	00
Dakin, Dr. W. S.	Galt, Ont.	30	3,000	00	300	00
Daley, Dr. W. E.	Halifax, N.S.	10	1,000	00	100	00
Dantzer, Alexander L.	Waterloo, Ont.	25	2,500	00	250	00
Davey, F. C. P.	Kitchener, Ont.	10	1,000	00	100	00
Deacon, Dr. G. R.	Stratford, Ont.	15	1,500	00	150	00
Detenbeck, L. R.	Waterloo, Ont.	15	1,500	00	150	00
Devitt, A. E.	Waterloo, Ont.	25	2,500	00	250	00
Devitt, Miss Essie A.	Waterloo, Ont.	10	1,000	00	100	00
Devitt, E. M.	Waterloo, Ont.	25	2,500	00	250	00
Devitt, E. Stanley	Waterloo, Ont.	25	2,500	00	250	00
Devitt, Miss Hilda M.	Waterloo, Ont.	5	500	00	50	00
Devitt, Menno	Waterloo, Ont.	25	2,500	00	250	00
Diebel, George	Waterloo, Ont.	25	2,500	00	250	00
Doehn, G.	Kitchener, Ont.	3	300	00	30	00
Doherty, Hon. M.	Toronto, Ont.	50	5,000	00	500	00
Dorschel, John L.	Kitchener, Ont.	5	500	00	50	00
Douglas, G. S.	Chatham, Ont.	5	500	00	50	00

LIST OF SHAREHOLDERS—Continued.

Name	Address.	No. of Shares	Subscribed Capital		Paid-up Capital	
			\$	c.	\$	c.
Duckering, W. J.	Listowel, Ont.	50	5,000	00	500	00
Duggan, J. A.	Stratford, Ont.	25	2,500	00	250	00
Eby, Oscar	Kitchener, Ont.	10	1,000	00	100	00
Eckel, Dr. Samuel	Waterloo, Ont.	50	5,000	00	500	00
Edgar, H. C.	Preston, Ont.	20	2,000	00	200	00
Edwards, C. M.	Ottawa, Ont.	30	3,000	00	300	00
Eilber, Herbert K.	Crediton, Ont.	1	100	00	10	00
Elliott, C. G.	Comber, Ont.	5	500	00	50	00
Elliott, Margaret E.	Hamilton, Ont.	16	1,600	00	160	00
Engel, Dr. J. H.	Waterloo, Ont.	80	8,000	00	800	00
Erb, Isaiah B.	Kitchener, Ont.	5	500	00	50	00
Erb, Maurice	Kitchener, Ont.	10	1,000	00	100	00
Fawcett, W. J.	Kitchener, Ont.	10	1,000	00	100	00
Fehrenbach, J. H.	"	40	4,000	00	400	00
Fehrenbach, J. H.	"	10	1,000	00	100	00
Fehrenbach, J. H.	"	10	1,000	00	100	00
Fehrenbach, J. H.	"	10	1,000	00	100	00
Fehrenbach, J. H.	"	10	1,000	00	100	00
Fehrenbach, J. H.	"	10	1,000	00	100	00
Fehrenbach, J. J.	"	15	1,500	00	150	00
Findlay, J.	Owen Sound, Ont.	10	1,000	00	100	00
Fischer, Walter F.	Waterloo, Ont.	25	2,500	00	250	00
Fischer, E. J.	Waterloo, Ont.	5	500	00	50	00
Fischer, S. J.	Belleville, Ont.	2	200	00	20	00
Fisher, S. J.	Belleville, Ont.	3	300	00	30	00
Fitzgerald, E. C.	Kitchener, Ont.	95	9,500	00	950	00
Fitzpatrick, F. A.	Brockville, Ont.	3	300	00	30	00
Fitzpatrick, J. H.	Russell, Ont.	5	500	00	50	00
Fitzpatrick, L. V.	Brockville, Ont.	10	1,000	00	100	00
Fitzpatrick, Vera	Brockville, Ont.	2	200	00	20	00
Fletcher, Meta I.	Norwich, Ont.	50	5,000	00	500	00
Flynn, Mrs. Lilly	Waterloo, Ont.	10	1,000	00	100	00
Ford, Homer	Kitchener, Ont.	50	5,000	00	500	00
Foster, Arthur	Waterloo, Ont.	10	1,000	00	100	00
Frank, A. G.	Kitchener, Ont.	10	1,000	00	100	00
Frank, August P.	Kitchener, Ont.	50	5,000	00	500	00
Freeman, S. V.	Halifax, N. S.	10	1,000	00	100	00
Gable, A. J.	Kitchener, Ont.	10	1,000	00	100	00
Galloway, L. A.	Kitchener, Ont.	25	2,500	00	250	00
Gamble, J. A.	Russell, Ont.	5	500	00	50	00
Gardiner, Bee W.	Waterloo, Ont.	5	500	00	50	00
Geiger, W.	Waterloo, Ont.	25	2,500	00	250	00
Gibbs, Hon. M. P.	St. Johns, Nfld.	20	2,000	00	200	00
Gies, Mrs. M.	Kitchener, Ont.	15	1,500	00	150	00
Gies, Philip	Kitchener, Ont.	10	1,000	00	100	00
Gillis, J. D.	Highgate, Ont.	10	1,000	00	100	00
Godden, E. J.	St. Johns, Nfld.	20	2,000	00	200	00
Gooch, Dr. Chilvers	Hamilton, Ont.	40	4,000	00	400	00
Goobie, W. R.	St. Johns, Nfld.	10	1,000	00	100	00
Gosne, E.	Highgate, Ont.	40	4,000	00	400	00
Goudie, A. R.	Kitchener, Ont.	50	5,000	00	500	00
Grant, Dr. A. J.	London, Ont.	15	1,500	00	150	00
Gray, W. M.	Dunnville, Ont.	15	1,500	00	150	00
Green, R. C.	Kitchener, Ont.	15	1,500	00	150	00
Greig, Earl H.	Prescott, Ont.	6	600	00	60	00
Griffin, Mrs. Brownie	Winnipeg, Man.	10	1,000	00	100	00
Gunther, A. W.	Kitchener, Ont.	15	1,500	00	150	00
Haedke, E. C.	Waterloo, Ont.	5	500	00	50	00
Hagedorn, Emily	Kitchener, Ont.	40	4,000	00	400	00
Hagedorn, G. C.	Kitchener, Ont.	20	2,000	00	200	00
Hagedorn, L. E.	Kitchener, Ont.	20	2,000	00	200	00
Haight, James C.	Waterloo, Ont.	50	5,000	00	500	00
Harris, C. H.	Norwich, Ont.	10	1,000	00	100	00

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares	Subscribed Capital		Paid-up Capital	
			\$	c.	\$	c.
Hartnett, F. J.....	Moncton, N.B.....	5	500	00	50	00
Harvey, Mrs. Bella M.....	Kitchener, Ont.....	5	500	00	50	00
Haviland, Miss E. M.....	Kitchener, Ont.....	5	500	00	50	00
Hay, T. L.....	Woodstock, Ont.....	35	3,500	00	350	00
Hayward, Bert.....	St. Johns, Nfld.....	15	1,500	00	150	00
Heggie, Dr. D. L.....	Brampton, Ont.....	20	2,000	00	200	00
Hemphill, Cyrus O.....	Waterloo, Ont.....	15	1,500	00	150	00
Henderson, Dr. N. A.....	London, Ont.....	10	1,000	00	100	00
Henderson, William.....	Waterloo, Ont.....	50	5,000	00	500	00
Hertel, Isaac E.....	Kitchener, Ont.....	10	1,000	00	100	00
Hess, J. W.....	Kitchener, Ont.....	5	500	00	50	00
Hett, J. E.....	Kitchener, Ont.....	20	2,000	00	200	00
Hilborn, Dr. G. V.....	Preston, Ont.....	25	2,500	00	250	00
Hilborn, P. R.....	Preston, Ont.....	50	5,000	00	500	00
Hill, J. Edward.....	Kitchener, Ont.....	5	500	00	50	00
Hilliard, Miss F.....	Waterloo, Ont.....	5	500	00	50	00
Hilliard, Dr. J. A.....	Kitchener, Ont.....	25	2,500	00	250	00
Hilliard, Thomas.....	Waterloo, Ont.....	25	2,500	00	250	00
Hilliard, Dr. W. L.....	Waterloo, Ont.....	60	6,000	00	600	00
Hinsberger, Leander J.....	Waterloo, Ont.....	5	500	00	50	00
Hodgins, F. S.....	Kitchener, Ont.....	20	2,000	00	200	00
Hodgson, Joe C.....	Winona, Ont.....	25	2,500	00	250	00
Hogg, William.....	Waterloo, Ont.....	50	5,000	00	500	00
Hohmeier, Charles H.....	Kitchener, Ont.....	25	2,500	00	250	00
Holmes, Dr. L. Seale.....	London, Ont.....	25	2,500	00	250	00
Hope Realty Ltd.....	Ottawa, Ont.....	10	1,000	00	100	00
Howard, Arthur H.....	Toronto, Ont.....	10	1,000	00	100	00
Howell, P.....	Norwich, Ont.....	12	1,200	00	120	00
Howey, Mrs. H. M.....	London, Ont.....	10	1,000	00	100	00
Hudson, Philip H.....	St. Johns, Nfld.....	10	1,000	00	100	00
Huenergard, A. J. C.....	Waterloo, Ont.....	70	7,000	00	700	00
Hulet, A. E.....	Norwich, Ont.....	50	5,000	00	500	00
Hummell, Gilbert M.....	Kitchener, Ont.....	5	500	00	50	00
Hummell, Ida.....	Kitchener, Ont.....	5	500	00	50	00
Hunt, Miss Alta.....	Dundas, Ont.....	4	400	00	40	00
Hunt, Mrs. Maggie.....	Dundas, Ont.....	6	600	00	60	00
Hyder, Frederick.....	Hamilton, Ont.....	5	500	00	50	00
Irvine, W. Henry.....	Toronto, Ont.....	5	500	00	50	00
Irwin, Edwin.....	London, Ont.....	90	9,000	00	900	00
Irwin, Hugh R.....	London, Ont.....	25	2,500	00	250	00
Irwin, Roland T.....	Woodstock, Ont.....	25	2,500	00	250	00
Jacques, C. E.....	Kitchener, Ont.....	50	5,000	00	500	00
Johnson, Mrs. Jessie.....	Belleville, Ont.....	1	100	00	10	00
Kalbfleisch, Dr. F. H.....	Kitchener, Ont.....	10	1,000	00	100	00
Kanmacher, G.....	Preston, Ont.....	10	1,000	00	100	00
Kaufman, A. R.....	Kitchener, Ont.....	50	5,000	00	500	00
Kaufman, John R.....	Waterloo, Ont.....	10	1,000	00	100	00
Kaufman, M. R.....	Kitchener, Ont.....	75	7,500	00	750	00
Kelly, Robert J.....	Moncton, N.B.....	25	2,500	00	250	00
Kennedy, Miss C. I. M.....	Wingham, Ont.....	10	1,000	00	100	00
Kerr, Mrs. Ada M.....	Kitchener, Ont.....	25	2,500	00	250	00
Kerr, J. A.....	Kitchener, Ont.....	15	1,500	00	150	00
Kirkland, J. W.....	Kitchener, Ont.....	5	500	00	50	00
Kraft, Cyrus.....	Waterloo, Ont.....	10	1,000	00	100	00
Kramp, Wesley C.....	Kitchener, Ont.....	10	1,000	00	100	00
Krupp, Dr. W.....	Woodstock, Ont.....	25	2,500	00	250	00
Kuhn, Henry J.....	Crediton, Ont.....	5	500	00	50	00
Kuntz, W. A.....	Waterloo, Ont.....	25	2,500	00	250	00
Kyle, J. E.....	Russell, Ont.....	5	500	00	50	00
Laird, Francis H.....	Dresden, Ont.....	2	200	00	20	00
Laird, Senator H. W.....	Regina, Sask.....	25	2,500	00	250	00
Laird, Thomas E.....	Dresden, Ont.....	2	200	00	20	00
Lake, Walter E.....	Ridgetown, Ont.....	8	800	00	80	00

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares	Subscribed Capital		Paid-up Capital	
			\$	c.	\$	c.
Lang, E. D.	Kitchener, Ont.	10	1,000	00	100	00
Lang, R. D.	Kitchener, Ont.	25	2,500	00	250	00
Laurence, John H.	Highgate, Ont.	20	2,000	00	200	00
Lautenschleger, R. W.	Kitchener, Ont.	10	1,000	00	100	00
Lauzon, C. H.	Montreal, Que.	20	2,000	00	200	00
La Zerta, Curtis J.	Iroquois, Ont.	5	500	00	50	00
Learn, A. B.	Waterloo, Ont.	5	500	00	50	00
Lederman, Dr. Sangster	Kitchener, Ont.	25	2,500	00	250	00
Lippert, Herman	Kitchener, Ont.	50	5,000	00	500	00
Little, William A.	Toronto, Ont.	4	400	00	40	00
Littlejohn, Fred	Highgate, Ont.	10	1,000	00	100	00
Littlejohn, Roy	Highgate, Ont.	10	1,000	00	100	00
Long, W. E.	Brantford, Ont.	150	15,000	00	1,500	00
Ludwig, R.	Waterloo, Ont.	1	100	00	10	00
Lyman, Arthur	Montreal, Que.	100	10,000	00	1,000	00
Lynch, Mrs. Hattie	Kitchener, Ont.	5	500	00	50	00
Mace, Geo.	London, Ont.	10	1,000	00	100	00
Macklin, F. E.	Kitchener, Ont.	5	500	00	50	00
Maedel, W. E.	Norwich, Ont.	25	2,500	00	250	00
Mallory, Miss Bertha	Kitchener, Ont.	25	2,500	00	250	00
Marcellus, Dr. T. N.	Georgetown, Ont.	50	5,000	00	500	00
Martin, Miss Grace	London, Ont.	5	500	00	50	00
Martin, H. W.	Kitchener, Ont.	10	1,000	00	100	00
Martin, J. A.	Kitchener, Ont.	100	10,000	00	1,000	00
Martin, J. B.	Waterloo, Ont.	150	15,000	00	1,500	00
Martin, Noah	Waterloo, Ont.	20	2,000	00	200	00
Martin, T. H.	Oshawa, Ont.	5	500	00	50	00
Mather, H. A.	Harley, Ont.	3	300	00	30	00
Mather, J. W.	Guelph, Ont.	122	12,200	00	1,220	00
Mather, Mrs. Lovica	Guelph, Ont.	28	2,800	00	280	00
Mather, Miss Reta	Harley, Ont.	1	100	00	10	00
Meek, Dr. E.	Port Rowan, Ont.	20	2,000	00	200	00
Meikle, Dr. T. D.	Mount Forest, Ont.	5	500	00	50	00
Meunier, E.	Montreal, Que.	10	1,000	00	100	00
Millar, Arthur I.	Spencerville, Ont.	10	1,000	00	100	00
Millar, Ralph K.	Spencerville, Ont.	10	1,000	00	100	00
Miller, F. H.	Aylmer, Ont.	30	3,000	00	300	00
Milley, Samuel	St. Johns, Nfld.	20	2,000	00	200	00
Mistelle, H. G.	Waterloo, Ont.	5	500	00	50	00
Mitchell, E. C.	London, Ont.	100	10,000	00	1,000	00
Mitchell, O. S.	Toronto, Ont.	10	1,000	00	100	00
Mitchell, W. A.	London, Ont.	25	2,500	00	250	00
Monroe, Walter S.	St. Johns, Nfld.	10	1,000	00	100	00
Montgomery, Mrs. Annie	Frankville, Ont.	1	100	00	10	00
Montgomery, Fred S.	Frankville, Ont.	10	1,000	00	100	00
Montgomery, Stewart	Frankville, Ont.	10	1,000	00	100	00
Moore, Olive	St. Johns, Nfld.	10	1,000	00	100	00
Moore, T. Merritt	Springfield, Ont.	10	1,000	00	100	00
Morgenroth, P. W.	Tavistock, Ont.	5	500	00	50	00
Morton, Dr. Charles S.	Halifax, N. S.	100	10,000	00	1,000	00
Murchie, Howard	St. Stephen, N. B.	10	1,000	00	100	00
Mowat, W. E.	Montreal, Que.	10	1,000	00	100	00
Murtagh, John W.	Kitchener, Ont.	10	1,000	00	100	00
Murtagh, Lawrence J.	Kitchener, Ont.	25	2,500	00	250	00
Mutrie, J. Fred	Leamington, Ont.	15	1,500	00	150	00
McArthur, George R.	Highgate, Ont.	10	1,000	00	100	00
McCallum, J. A.	London, Ont.	10	1,000	00	100	00
MacCallum, James J.	Kitchener, Ont.	10	1,000	00	100	00
MacCallum, Lorne C.	London, Ont.	20	2,000	00	200	00
MacColl, C. G.	McGregor, Ont.	5	500	00	50	00
McCcoll, E. R.	Highgate, Ont.	5	500	00	50	00
McCcoll, Dr. H.	Milton, Ont.	10	1,000	00	100	00
McCracken, Dr. J. F.	Hagersville, Ont.	5	500	00	50	00

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares	Subscribed Capital		Paid-up Capital	
			\$	c.	\$	c.
McDonald, A.	Woodstock, Ont.	31	3,100	00	310	00
McDonald, Geo. O.	Thedford, Ont.	5	500	00	50	00
Macdonald, J. Atwood	Ridgetown, Ont.	5	500	00	50	00
MacDonald, J. D.	Essex, Ont.	10	1,000	00	100	00
McDonald, Dr. John M.	Highgate, Ont.	5	500	00	50	00
MacDougall, Dr. D. S.	Russell, Ont.	5	500	00	50	00
McEwen, Dr. Fred F.	Aylmer, Ont.	10	1,000	00	100	00
McEwen, J.	Woodstock, Ont.	100	10,000	00	1,000	00
McGhie, Dr. A. G.	Cayuga, Ont.	40	4,000	00	400	00
McGhie, Mrs. B.	Cayuga, Ont.	10	1,000	00	100	00
MacGillivray, R. A.	Kitchener, Ont.	25	2,500	00	250	00
MacGregor, D. N.	Aylmer, Ont.	5	500	00	50	00
MacKenzie, A.	Toronto, Ont.	20	2,000	00	200	00
McKinney, E. H.	Norval, Ont.	20	2,000	00	200	00
MacKinnon, Dr. A. J.	Zurich, Ont.	10	1,000	00	100	00
McLachlin, J. R.	Kingsville, Ont.	10	1,000	00	100	00
McLaren, C. L.	Highgate, Ont.	20	2,000	00	200	00
McLaren, Fred J.	Highgate, Ont.	10	1,000	00	100	00
McLeod, A. C.	Stratford, Ont.	25	2,500	00	250	00
McNulty, W. H.	Kitchener, Ont.	10	1,000	00	100	00
Macpherson, Dr. C.	St. Johns, Nfld.	10	1,000	00	100	00
Macpherson, Harold	St. Johns, Nfld.	50	5,000	00	500	00
Macpherson, Dr. J. R.	Duart, Ont.	20	2,000	00	200	00
McQueen, J. J.	Chicago, Ill.	10	1,000	00	100	00
Neal, William R.	St. Johns, Nfld.	10	1,000	00	100	00
Neuber, J. G.	Kitchener, Ont.	25	2,500	00	250	00
Newton, J. E.	Timmins, Ont.	2	200	00	20	00
Newton, J. M.	Kitchener, Ont.	5	500	00	50	00
Niebergall, C.	New Hamburg, Ont.	15	1,500	00	150	00
Nightscales, G. I.	Toronto, Ont.	5	500	00	50	00
Noble, Alex L.	Norval, Ont.	10	1,000	00	100	00
Noble, C. A.	Leamington, Ont.	5	500	00	50	00
O'Donnell, C. W.	Waterloo, Ont.	10	1,000	00	100	00
Orme, Mrs. B.	Crediton, Ont.	10	1,000	00	100	00
Orme, Dr. T. D.	Lucan, Ont.	5	500	00	50	00
Ovens, J. H.	Kitchener, Ont.	10	1,000	00	100	00
Page, J. O.	Ridgeway, Ont.	1	100	00	10	00
Palmer, E. Burpee	Norwich, Ont.	10	1,000	00	100	00
Patton, T. L.	Tilbury, Ont.	10	1,000	00	100	00
Pequegnat, C. D.	Kitchener, Ont.	5	500	00	50	00
Pernfuss, A. E.	Kitchener, Ont.	10	1,000	00	100	00
Peters, George	St. Johns, Nfld.	20	2,000	00	200	00
Pickles, Garry	Brantford, Ont.	50	5,000	00	500	00
Pike, Rev. C. R. S.	Princeton, Ont.	20	2,000	00	200	00
Pinel, H. M.	Canfield, Ont.	10	1,000	00	100	00
Playfair, Dr. L. J.	Hamilton, Ont.	15	1,500	00	150	00
Pratt, H. L.	Tillsonburg, Ont.	10	1,000	00	100	00
Pratt, James C.	St. Johns, Nfld.	10	1,000	00	100	00
Preter, John	Zurich, Ont.	10	1,000	00	100	00
Purtle, E. R.	Kitchener, Ont.	10	1,000	00	100	00
Quilty, S. P.	Ottawa, Ont.	1	100	00	10	00
Quinlan, Dr. Peter F.	Stratford, Ont.	20	2,000	00	200	00
Racey, George W.	Park Hill Ont.	10	1,000	00	100	00
Read, Miss Miriam J.	Brantford, Ont.	5	500	00	50	00
Reiber, O.	Waterloo, Ont.	5	500	00	50	00
Reid, Mrs. M.	Brantford	5	500	00	50	00
Reidel, M. B.	Kitchener, Ont.	5	500	00	50	00
Re-insurance Co.	Waterloo, Ont.	80	8,000	00	800	00
Reuffer, F. D.	Waterloo, Ont.	5	500	00	50	00
Reycraft, J. W.	Highgate, Ont.	20	2,000	00	200	00
Riddell, J. M.	Stratford, Ont.	30	3,000	00	300	00
Rivers, H. C.	London, Ont.	10	1,000	00	100	00
Roberts, Dr. William	St. Johns, Nfld.	20	2,000	00	200	00

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of Shares	Subscribed Capital		Paid-up Capital	
			\$	c.	\$	c.
Robinson, Andrew J.	Waterloo, Ont.	15	1,500	00	150	00
Rogers, Dr. G. W.	Essex, Ont.	10	1,000	00	100	00
Rogers, Walter T.	Brockville, Ont.	15	1,500	00	150	00
Ronan, N. E.	Russell, Ont.	5	500	00	50	00
Roos, Mrs. Emma.	Waterloo, Ont.	5	500	00	50	00
Roschman, Richard.	Waterloo, Ont.	10	1,000	00	100	00
Ross, H. J.	Montreal, Que.	50	5,000	00	500	00
Ross, P. D.	Ottawa, Ont.	10	1,000	00	100	00
Rossitor, John J.	St. John, Nfld.	10	1,000	00	100	00
Roux, Jean.	Ste. Therese, Que.	10	1,000	00	100	00
Rudell, Dr. A. E.	Kitchener, Ont.	50	5,000	00	500	00
Russell, John A.	Chicago, Ill.	10	1,000	00	100	00
Ryan, J. E.	Port Arthur, Ont.	10	1,000	00	100	00
Salmoni, L. J.	Kingsville, Ont.	10	1,000	00	100	00
Sanders, S. M.	Exeter, Ont.	2	200	00	20	00
Sanderson, Miss Louise.	Stratford, Ont.	10	1,000	00	100	00
Sanford, R. H.	Kitchener, Ont.	5	500	00	50	00
Sauder, L.	Kitchener, Ont.	25	2,500	00	250	00
Scarff, Charles E.	Westmount, Que.	10	1,000	00	100	00
Schaefer, Henry H.	Kitchener, Ont.	10	1,000	00	100	00
Schantz, F. A.	Kitchener, Ont.	20	2,000	00	200	00
Scheifele, Alvin.	Kitchener, Ont.	50	5,000	00	500	00
Schinbein, George.	Conestogo, Ont.	5	500	00	50	00
Schlee, Irvin.	Kitchener, Ont.	10	1,000	00	100	00
Schlueter, Max C.	Preston, Ont.	10	1,000	00	100	00
Schnarr, J. H.	Kitchener, Ont.	5	500	00	50	00
Schreiter, A.	Kitchener, Ont.	15	1,500	00	150	00
Sculland, J. R.	Windsor, Ont.	10	1,000	00	100	00
Shannon, W. A.	Norwood, Man.	25	2,500	00	250	00
Shaver, Dr. Allen E.	Brockville, Ont.	20	2,000	00	200	00
Shaw, M. H.	Webb, Sask.	5	500	00	50	00
Shelley, L. W.	Kitchener, Ont.	5	500	00	50	00
Shoebbotham, Dr. W. M.	London, Ont.	50	5,000	00	500	00
Shoemaker, H. W.	Kitchener, Ont.	10	1,000	00	100	00
Shuh, Frank.	Waterloo, Ont.	10	1,000	00	100	00
Silverwood, A. E.	London, Ont.	25	2,500	00	250	00
Slater, R. F.	Hespeler, Ont.	38	3,800	00	380	00
Smallwood, W. R.	St. Johns, Nfld.	50	5,000	00	500	00
Smith, A. J.	London, Ont.	25	2,500	00	250	00
Smith, Dr. David.	Stratford, Ont.	20	2,000	00	200	00
Smith, Miss Frieda.	Kitchener, Ont.	10	1,000	00	100	00
Smith, Miss Janet.	Kitchener, Ont.	5	500	00	50	00
Smith, John J.	Toronto, Ont.	5	500	00	50	00
Smith, Miss Marie.	Kitchener, Ont.	25	2,500	00	250	00
Smith, Mervyn.	Kitchener, Ont.	26	2,600	00	260	00
Smith, Rymal William.	Dunnville, Ont.	30	3,000	00	300	00
Smith, Will B.	Moncton, N.B.	5	500	00	50	00
Snider, C. W.	Waterloo, Ont.	25	2,500	00	250	00
Snider, Fred W.	Waterloo, Ont.	25	2,500	00	250	00
Snider, Ira.	Waterloo, Ont.	10	1,000	00	100	00
Snider, J. S.	Waterloo, Ont.	50	5,000	00	500	00
Soper, Thomas.	St. Johns, Nfld.	110	11,000	00	1,100	00
Stæbler, H. L.	Kitchener, Ont.	5	500	00	50	00
Stallwood, J. B.	Beamsville, Ont.	10	1,000	00	100	00
Steckenreiter, J. C.	Waterloo, Ont.	15	1,500	00	150	00
Steeves, J. Fred.	Moncton, N.B.	50	5,000	00	500	00
Stewart, A. G.	Windsor, Ont.	5	500	00	50	00
Stewart, Dr. R. E.	Kitchener, Ont.	5	500	00	50	00
Streicher, Miss A.	Waterloo, Ont.	5	500	00	50	00
Stroh, Charles D.	Waterloo, Ont.	5	500	00	50	00
Stroh, Lincoln.	Waterloo, Ont.	30	3,000	00	300	00
Sturm, Herman A.	Waterloo, Ont.	10	1,000	00	100	00
Sturm, Maurice C.	Waterloo, Ont.	10	1,000	00	100	00

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of Shares	Subscribed Capital		Paid-up Capital	
			\$	c.	\$	c.
Sutherland, Donald M.	Woodstock, Ont.	15	1,500	00	150	00
Swartz, Ella	Hamilton, Ont.	49	4,900	00	490	00
Swartz, L.	Hamilton, Ont.	16	1,600	00	160	00
Swartz, L.	Hamilton, Ont.	50	5,000	00	500	00
Sweitzer, G. W.	Crediton, Ont.	2	200	00	20	00
Swinton, James	Kitchener, Ont.	5	500	00	50	00
Taylor, J. G.	Toronto, Ont.	50	5,000	00	500	00
Taylor, K. R.	River Desert, Que.	10	1,000	00	100	00
Taylor, Mrs. Rosina	Toronto, Ont.	10	1,000	00	100	00
Teakle, J. H.	Brantford, Ont.	6	600	00	60	00
Templin, Edward C.	Kitchener, Ont.	10	1,000	00	100	00
Thamer, E.	Waterloo, Ont.	2	200	00	20	00
Toal, Thomas	St. Stephen, N. B.	10	1,000	00	100	00
Treacy, W. C.	Kitchener, Ont.	25	2,500	00	250	00
Trott, W. J.	Leamington, Ont.	10	1,000	00	100	00
Turnbull, Charles	Brantford, Ont.	25	2,500	00	250	00
Tweed, J. H.	Russell, Ont.	5	500	00	50	00
Tweed, S. C.	Waterloo, Ont.	380	38,000	00	3,800	00
Twiss, W. J.	Vancouver, B. C.	5	500	00	50	00
Uffelman, Adam	Waterloo, Ont.	5	500	00	50	00
Uffelman, R. P.	Waterloo, Ont.	5	500	00	50	00
Underwood, E. F.	Toronto, Ont.	5	500	00	50	00
Underwood, W. J.	London, Ont.	5	500	00	50	00
Valentine, James	Waterloo, Ont.	235	23,500	00	2,350	00
Valentine, Mrs. Jessie	Waterloo, Ont.	50	5,000	00	500	00
Valentyne, H. J.	Toronto, Ont.	5	500	00	50	00
Vœlker, W. O.	Waterloo, Ont.	10	1,000	00	100	00
Walker, A.	Russell, Ont.	5	500	00	50	00
Walker, F. J.	Wheatley, Ont.	10	1,000	00	100	00
Ward, J. W.	Highgate, Ont.	10	1,000	00	100	00
Weber, Irvine K.	Kitchener, Ont.	5	500	00	50	00
Weganest, Elizabeth P.	Kitchener, Ont.	10	1,000	00	100	00
Weganest, Ida S.	Waterloo, Ont.	5	500	00	50	00
Welker, Jacob	Kitchener, Ont.	20	2,000	00	200	00
Wellein, H. E.	Kitchener, Ont.	10	1,000	00	100	00
Wells, Dr. F.	Port Elgin, Ont.	5	500	00	50	00
Wendell, Hilda C.	Waterloo, Ont.	5	500	00	50	00
White, Mary F. and H. S.	Kitchener, Ont.	10	1,000	00	100	00
White, Hon. Smeaton	Montreal, Que.	50	5,000	00	500	00
Wiegand, Harvey A.	Kitchener, Ont.	15	1,500	00	150	00
Wilhelm, H. W.	Waterloo, Ont.	25	2,500	00	250	00
Wilke, Emil J.	Kitchener, Ont.	10	1,000	00	100	00
Wilke, Walter	Kitchener, Ont.	5	500	00	50	00
Willis, G. N.	London, Ont.	10	1,000	00	100	00
Wilkinson, Charles M.	Richibucto, N. B.	3	300	00	30	00
Wilson, Dr. C. E.	Oshawa, Ont.	20	2,000	00	200	00
Wilson, H. F.	Kitchener, Ont.	10	1,000	00	100	00
Wilson, Ralph E.	Aylmer, Ont.	10	1,000	00	100	00
Wilson, S. J.	Beamsville, Ont.	10	1,000	00	100	00
Winn, Dr. R. O.	Kitchener, Ont.	25	2,500	00	250	00
Witmer, E.	Kitchener, Ont.	5	500	00	50	00
Witzel, T. A.	Kitchener, Ont.	50	5,000	00	500	00
Wyatt, H. J.	St. Johns, Nfld.	10	1,000	00	100	00
Ziegler, G. H.	Kitchener, Ont.	10	1,000	00	100	00
Ziegler, Harvey W.	Waterloo, Ont.	10	1,000	00	100	00
Zimmerman, John	Waterloo, Ont.	5	500	00	50	00
Zohr, Herman	Kitchener, Ont.	5	500	00	50	00
Zwicker, Charles	Crediton, Ont.	10	1,000	00	100	00
Bertram, H. G.	Dundas, Ont.	10	1,000	00	100	00
Bertram, Mrs. M. F.	Dundas, Ont.	10	1,000	00	100	00
Truman, Mrs. Annie M.	Hamilton, Ont.	20	2,000	00	200	00
Totals		10,200	1,020,000	00	102,000	00

THE REINSURANCE COMPANY OF CANADA.

HEAD OFFICE, WATERLOO, ONT.

Commenced business May 3rd, 1922.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

S. C. Tweed.....	Waterloo, Ont.
E. C. Mitchell.....	London, Ont.
Senator H. W. Laird.....	Regina, Sask.
Hon. M. W. Doherty.....	Toronto
J. A. Martin.....	Kitchener
Aloyes Bauer.....	Waterloo
J. C. Breithaupt.....	Kitchener
A. J. Huenergard.....	Waterloo
J. M. Riddell.....	Stratford
M. J. Smith.....	Kitchener
E. Irwin.....	London
L. Swartz.....	Hamilton
Hon. F. C. Biggs.....	West Flamboro
H. G. Bertram.....	Dundas
Dr. W. L. Hilliard.....	Waterloo

OFFICERS.

S. C. Tweed, President.....	Waterloo
E. C. Mitchell, Vice-President.....	London
Senator H. W. Laird, Vice-President.....	Regina, Sask.
Hon. M. W. Doherty, Vice-President.....	Toronto
J. A. Martin, Vice-President.....	Kitchener
M. J. Smith, Secretary.....	Kitchener
A. J. Huenergard, Treasurer.....	Waterloo

AUDITORS.

J. Scully.....	Kitchener
J. F. Scully.....	Kitchener
Authorized Capital.....	\$ 2,000,000 00
Subscribed Capital.....	1,250,000 00
Capital Stock Paid up.....	111,375 50
Capital Stock remaining unpaid on call.....	13,624 50
Securities deposited with Provincial Treasurer pursuant to the Ontario Insurance Act.....	26,330 60

Statement for Term Commencing May 3rd, 1922, to December 31st, 1922.

Assets.

Mortgages.....	\$ 1,000 00
Municipal Debentures and other securities (including Government Deposit).....	229,874 66
Cash on hand at Head Office of Company.....	\$ 4,223 29
Cash in Royal Bank, Waterloo.....	3,404 42
	<hr/>
	7,627 71
Cash in agents' hands.....	2,508 17
Interest due and accrued.....	3,702 55
Due on subscription to capital stock.....	13,624 50
Due on premium to capital stock.....	13,624 50
Suspense account.....	1,104 50
Office furniture, etc. (not extended), \$1,813.78.	
Total assets.....	<hr/> <hr/> \$ 273,066 59

Liabilities.

Reinsurance reserve (OM (5) 3½% with statutory allowance).....	\$	8,294 00
Borrowed money.....		50,000 00
Amount due for agency expense.....		383 02
Total liabilities.....	\$	58,677 02
Paid up capital.....	\$	111,375 50

Receipts.

Cash received from gross premiums.....	\$	20,762 45
Received from interest.....		5,437 09
Received from call on capital stock.....		111,375 50
Received from premium on capital stock.....		111,375 50
Borrowed money.....		50,000 00
Agents' balances.....		383 02
Realization on investments (not extended), \$4,317.37.		
Total receipts.....	\$	299,333 56

Expenditure.

Cash paid for commission.....	\$	9,216 96
Interest.....		642 84
License fee.....		150 00
Travelling expenses.....		84 63
Salaries directors' and auditors' fees.....		1,542 00
Printing, stationery, and advertising.....		1,246 34
Postage, telegrams and express.....		154 79
All other.....		665 22
Total expenses of management.....	\$	13,702 78
Miscellaneous expenditure:		
Commission on stock.....		37,500 00
Reinsurance.....		1,461 20
Interest on investments.....		5,395 76
Investments (not extended), \$232,537.03.		
Expenditure other than foregoing.....		5,426 45
Total expenditure.....	\$	63,486 19

MISCELLANEOUS.

	Number	Amount
Contracts taken during 1922.....	384	\$ c. 1,578,165 00
Gross number and amount of contracts on foot at any time during 1922	384	1,578,165 00
	Number	Amount
Deductions:		
Contracts lapsed in 1922.....	2	\$ 10,500 00
Amounts by which various contracts still on foot were reduced in 1922.....	50	264,130 00
Total deductions extended.....	52	274,630 00
Gross number and amount of contracts on foot at 31st December, 1922	332	1,303,535 00
Reinsured.....		160,003 00
Net number and amount of contracts on foot at 31st December, 1922		1,143,532 00

LIST OF SHAREHOLDERS

Name	Address	No. of shares	Amount subscribed	Amount paid up
Allan, T. P.	London, Ont.	50	\$ 5,000 00	\$ 500 00
Alport, Dr. E. B.	Regina, Sask.	50	5,000 00	500 00
Anderson, Dr. R. W.	New Hamburg	25	2,500 00	250 00
Angold, H. W.	Dundas, Ont.	25	2,500 00	250 00
Archibald, A.	Seaforth	15	1,500 00	150 00
Abbott, M. J.	London, Ont.	5	500 00	50 00
Arnold, E. M.	Elmira, Ont.	100	10,000 00	1,000 00
Bauer, A.	Waterloo, Ont.	100	10,000 00	1,000 00
Baker, G. T.	Toronto	10	1,000 00	100 00
Barnum, H. W.	Aylmer, Ont.	5	500 00	50 00
Baird, J. B.	St. Johns, Nfld.	25	2,500 00	
Bateman, J. J.	Goderich	10	1,000 00	100 00
Baird, D. M.	St. Johns, Nfld.	10	1,000 00	100 00
Bechtel, A.	Waterloo, Ont.	10	1,000 00	100 00
Bean, Miss A. R.	Waterloo, Ont.	20	2,000 00	200 00
Bean, C. S.	Waterloo, Ont.	15	1,500 00	
Bechtel, B. E.	Waterloo, Ont.	20	2,000 00	200 00
Bechtel, W. B.	Kitchener, Ont.	25	2,500 00	250 00
Beer, E. S.	Hespeler	5	500 00	50 00
Burdett, G. S.	Stratford	50	5,000 00	500 00
Bernard, Miss	Stratford	30	3,000 00	300 00
Berry, H. G.	Waterloo, Ont.	5	500 00	50 00
Bertram, H. G.	Dundas	50	5,000 00	500 00
Biggs, Hon. F. C.	West Flamboro	300	30,000 00	3,000 00
Biggs, Miss M.	Regina, Sask.	10	1,000 00	100 00
Binnett, Rev.	Montreal, P.Q.	10	1,000 00	100 00
Bishop, F. C.	Norwich, Ont.	25	2,500 00	250 00
Bissett, R. C.	Chatham, Ont.	20	2,000 00	200 00
Breithaupt, J. E.	Kitchener, Ont.	25	2,500 00	250 00
Best, R. C.	London	2	200 00	20 00
Bitzer, W. L.	Kitchener	5	500 00	50 00
Blair, J. F.	London	10	1,000 00	100 00
Boehm, C. A.	Waterloo	5	500 00	50 00
Bohlender, D.	Waterloo	10	1,000 00	100 00
Boles, M. L.	Stratford	10	1,000 00	100 00
Boulter, P.	Hamilton	20	2,000 00	200 00
Bowers, J. C.	Kitchener	25	2,500 00	250 00
Bruegeman, L. A.	Waterloo	10	1,000 00	100 00
Box, Dr. J. H.	Arnprior	25	2,500 00	
Breithaupt, J. C.	Kitchener	50	5,000 00	500 00
Beaton, F. C.	Higgate	20	2,000 00	200 00
Boyle, G. A.	Ottawa	10	1,000 00	100 00
Brein, Dr. J. W.	Essex	50	5,000 00	500 00
Bruegeman, Miss M.	Waterloo	2	200 00	20 00
Bruegeman, Miss V.	Waterloo	3	300 00	30 00
Buck, P. L.	Port Dover	10	1,000 00	100 00
Burt, G. S.	Owen Sound	25	2,500 00	
Butler, Mrs. I.	London	25	2,500 00	250 00
Cressman, A. K.	Waterloo	10	1,000 00	100 00
Cressman, C.	Kitchener	5	500 00	50 00
Clarke, F. M. S.	Coniston	15	1,500 00	150 00
Clark, N. J.	Hamilton	25	2,500 00	250 00
Clayton, A. H.	Listowel	25	2,500 00	250 00
Carmichale, G. R.	Kenora, Ont.	10	1,000 00	100 00
Chown, M. B.	St. Johns, Nfld.	25	2,500 00	250 00
Cober, V. L.	Kitchener	5	500 00	50 00
Coleridge, T.	London	2	200 00	20 00
Conrad, Ida	Waterloo	5	500 00	50 00
Consaul, H. M.	Toronto	50	5,000 00	500 00
Cooper, A. E.	London	50	5,000 00	500 00
Copland, R. Y.	Kitchener	50	5,000 00	500 00
Corless, C. V.	Coneston	300	30,000 00	3,000 00
Coyle, J. P.	Aylmer, Ont.	100	10,000 00	1,000 00

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of shares	Amount subscribed	Amount paid up
Cowperthwaite, H.	St. Johns, Nfld.	5	\$500 00	\$50 00
Craig, H. B. R.	St. Johns, Nfld.	10	1,000 00	100 00
Cronyn, V. F.	London.	50	5,000 00	500 00
Craig, W. D.	Regina, Sask.	100	10,000 00	1,000 00
Cress, J. G.	Kitchener.	25	2,500 00	250 00
Curtis, W.	Kitchener.	10	1,000 00	100 00
Davey, F. C. P.	Kitchener.	10	1,000 00	100 00
Devitt, A. E.	Waterloo.	25	2,500 00	250 00
Devitt, E. S.	Waterloo.	25	2,500 00	250 00
Devitt, Miss E.	Waterloo.	5	500 00	50 00
Devitt, Miss H.	Waterloo.	10	1,000 00	100 00
Devitt, M.	Waterloo.	25	2,500 00	
Dean, J. M.	Kenora.	5	500 00	50 00
Davis, R. E.	London.	50	5,000 00	500 00
Doherty, Hon. M.	Toronto.	100	10,000 00	1,000 00
Dumbell, E. T.	Houston, Texas.	50	5,000 00	500 00
Dunning, C. A.	Regina, Sask.	100	10,000 00	1,000 00
Eckert, C.	Kitchener.	5	500 00	50 00
Edwards, C. M.	Ottawa.	50	5,000 00	500 00
Elliot, M. L.	Hamilton.	13	1,300 00	130 00
Ellis, M. and A.	Hespeler.	50	5,000 00	500 00
Fawcett, F. W.	Kitchener.	25	2,500 00	
Fehrenbach, J. H.	Kitchener.	50	5,000 00	500 00
Fish, C.	Norwich.	55	5,500 00	550 00
Fletcher, M.	Norwich.	25	2,500 00	250 00
Fisher, T. J.	Belleville.	1	100 00	10 00
Feik, J. R.	New Hamburg.	25	2,500 00	250 00
Fehrenbach, W. T.	Kitchener.	10	1,000 00	100 00
Foster, A.	Waterloo.	10	1,000 00	100 00
Galloway, L. A.	Kitchener.	25	2,500 00	250 00
Garden, A. C.	Hamilton.	50	5,000 00	500 00
Gardiner, B. W.	Waterloo.	5	500 00	50 00
Gies, C.	Waterloo.	10	1,000 00	100 00
Gies, Mrs. M.	Kitchener.	15	1,500 00	150 00
Glass, L. G.	London.	10	1,000 00	100 00
Goudie, A. R.	Kitchener.	50	5,000 00	500 00
Godden, E. J.	St. Johns, Nfld.	25	2,500 00	250 00
Goebel, M. G.	Hespeler.	50	5,000 00	500 00
Goebel, C. A.	Hespeler.	50	5,000 00	500 00
Grosz, G.	Waterloo.	25	2,500 00	250 00
Gillis, A. B.	Whitewood, Sask.	10	1,000 00	100 00
Gueguen, J. L.	Ottawa.	10	1,000 00	100 00
Goobie, W. R.	St. Johns, Nfld.	10	1,000 00	100 00
Granger, Jas.	London.	100	10,000 00	1,000 00
Guenther, A. W.	Kitchener.	5	500 00	50 00
Hadden, W.	London.	100	10,000 00	
Haehnel, G. C.	Waterloo.	25	2,500 00	250 00
Hagedorn, L. G.	Kitchener.	25	2,500 00	250 00
Haight, J. C.	Waterloo.	200	20,000 00	2,000 00
Hall, O.	Coneston.	25	2,500 00	250 00
Harvey, C. W.	Waterloo.	25	2,500 00	50 00
Hasenpflug, O.	Waterloo.	10	1,000 00	100 00
Harvey, H. W.	Waterloo.	2	200 00	20 00
Hasenpflug, P.	Waterloo.	10	1,000 00	100 00
Harvey, Mrs. R.	Kitchener.	5	500 00	5 00
Hass, H.	Waterloo.	50	5,000 00	500 00
Hawkins, A. L.	Waterloo.	30	3,000 00	300 00
Hawkins, H.	Waterloo.	30	3,000 00	300 00
Hawkins, G.	Waterloo.	50	5,000 00	500 00
Hastings, M. B.	Toronto.	20	2,000 00	200 00
Heggie, D. L.	Brampton.	15	1,500 00	150 00
Hay, T. L.	Woodstock.	10	1,000 00	100 00
Hammond, H. S.	Woodstock.	10	1,000 00	100 00

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of shares	Amount subscribed	Amount paid up
Henderson, Dr. N.	London	100	\$10,000 00	\$1,000 00
Heveron, Jas.	Waterloo	50	5,000 00	54 50
Hilliard, J. A.	Kitchener	80	8,000 00	800 00
Hilliard, W. L.	Waterloo	100	10,000 00	1,000 00
Hilliard, W.	Waterloo	5	500 00	50 00
Holmes, Dr. L. S.	London	25	2,500 00	250 00
Hodgson, J. C.	Winona, Ont.	50	5,000 00	500 00
Hoy, F. C.	Toronto	5	500 00	50 00
Huenergard, A. J.	Waterloo	200	20,000 00	2,000 00
Huenergard, M.	Kitchener	15	1,500 00	150 00
Hughes, F. G.	Waterloo	10	1,000 00	
Irwin, Ed.	London	123	12,300 00	1,187 00
Irwin, R. T.	Woodstock	50	5,000 00	
Jaches, H. L.	Regina, Sask.	50	5,000 00	500 00
Jennings, Mrs. E.	Hamilton	25	2,500 00	187 50
Jackson, Dr. G. E.	Buffalo, N.Y.	50	5,000 00	325 00
Jaques, C. E.	Kitchener	25	2,500 00	250 00
Kaatz, E.	Waterloo	10	1,000 00	100 00
Kaatz, R.	Waterloo	5	500 00	50 00
Kalbfleisch, F. H.	Kitchener	25	2,500 00	250 00
Kaufman, J.	Kitchener	25	2,500 00	250 00
Kennedy, Dr. S. M.	London	50	5,000 00	500 00
Kerr, J. A.	Kitchener	10	1,000 00	100 00
Kimmel, A. H.	Kitchener	50	5,000 00	500 00
Klepper, J.	Kitchener	25	2,500 00	250 00
Kramp, W.	Kitchener	10	1,000 00	100 00
Kuhn, H. J.	Centrillia, Ont.	10	1,000 00	100 00
Laird, Miss O.	Norval	25	2,500 00	250 00
Laird, H. W.	Regina, Sask.	10	1,000 00	100 00
Laird, Mrs. L.	Regina, Sask.	90	9,000 00	290 00
Lawson, R.	London, Ont.	50	5,000 00	500 00
Lindsay, W. H.	Hagersville, Ont.	10	1,000 00	100 00
Lawrence, J. H.	Highgate	10	1,000 00	100 00
Love, F. G.	Toronto	10	1,000 00	100 00
Longworth, P. L.	Norwich, Ont.	25	2,500 00	250 00
Lugsden, H. L.	Toronto	10	1,000 00	100 00
Learn, A. B.	Waterloo	5	500 00	50 00
Lederman, S.	Kitchener	50	5,000 00	500 00
McCallum, A. D. L.	London	10	1,000 00	100 00
McCallum, J. J.	Kitchener	10	1,000 00	100 00
McConnell, J. E.	London	50	5,000 00	500 00
MacDougall, D. I.	Russell, Ont.	5	500 00	50 00
McDowell, M.	Oxford Centre, Ont.	25	2,500 00	250 00
McFarland, F. W.	London, Ont.	50	5,000 00	500 00
McFarland, A.	Saskatoon, Sask.	50	5,000 00	500 00
McGanity, A. J.	Kitchener	5	500 00	50 00
McKennedy, W.	Toronto	10	1,000 00	100 00
McCull, E. R.	Highgate	5	500 00	50 00
McDowall, W. A.	Coneston, Ont.	20	2,000 00	200 00
McKindsey, L. S.	Hamilton	50	5,000 00	500 00
McKinnon, J. P.	Guelph	28	2,800 00	280 00
McLachlin, G.	London	50	5,000 00	500 00
McKinnon, K. L.	Renfrew	10	1,000 00	100 00
MacLachlin, L. E.	Ottawa	50	5,000 00	500 00
McLaren, C. L.	Highgate	5	500 00	50 00
McEwen, J.	Woodstock	150	15,000 00	1,500 00
MacDonald, J. D.	Essex	25	2,500 00	250 00
McCull, C. G.	McGregor, Ont.	5	500 00	50 00
McLean, Dr. H.	Regina, Sask.	100	10,000 00	1,000 00
McPherson, A.	London	50	5,000 00	500 00
McPherson, H.	St. Johns, Nfld.	20	2,000 00	200 00
Magee, J. E.	London	100	10,000 00	1,000 00
Martin, J. A.	Kitchener	100	10,000 00	1,000 00

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of shares	Amount subscribed	Amount paid up
Mahood, G. W.	Kingston	25	\$2,500 00	\$250 00
Mair, W. K.	Chesley, Ont.	25	2,500 00	250 00
Mather, J. W.	Guelph	75	7,500 00	180 00
Martin, Hon. M. W.	Regina, Sask.	100	10,000 00	1,000 00
Mistele, H. G.	Waterloo	50	5,000 00	500 00
Mitchell, E. C.	London	150	15,000 00	1,500 00
Milley, H. J.	St. Johns, Nfld.	10	1,000 00	100 00
Milne, J. G.	Norwich	90	9,000 00	900 00
Milne, J. W.	Norwich	8	800 00	80 00
Meikle, T. D.	Mount Forest	10	1,000 00	100 00
Mitchell, J. A.	Toronto	50	5,000 00	500 00
Mitchell, S. A.	University, Va.	200	20,000 00	2,000 00
Mitchell, W. E.	Kitchener	10	1,000 00	100 00
Morgan, W. A.	Gananoque	10	1,000 00	100 00
Morton, C. S.	Halifax, N. S.	100	10,000 00	1,000 00
Mountain, Mrs. C.	Stratford	8	800 00	80 00
Moyer, H. A.	Kitchener	15	1,500 00	150 00
Murdoch, G.	Simcoe	100	10,000 00	1,000 00
Murphy, J. E.	Thorold	5	500 00	50 00
Murphy, S. H.	Renfrew	20	2,000 00	200 00
Mulvihill, M. J.	Pembroke	5	500 00	
Monroe, W. S.	St. Johns, Nfld.	20	2,000 00	200 00
Neal, W. R.	St. Johns, Nfld.	10	1,000 00	100 00
Noble, C. A.	Leamington	5	500 00	50 00
Noble, A.	Norval	25	2,500 00	250 00
Newell, W. F.	Stratford	10	1,000 00	100 00
Orme, Dr. T. D.	Lucan, Ont.	5	500 00	50 00
O'Donnell, C. W.	Waterloo	2	200 00	20 00
Panabaker, D. N.	Hespeler	5	500 00	50 00
Peine, L.	New Hamburg, Ont.	15	1,500 00	150 00
Pennington, C.	Norwich	5	500 00	50 00
Playfair, L. L.	Hamilton	25	2,500 00	250 00
Patterson, J. R.	Glencoe, Ont.	5	500 00	50 00
Pirie, A. F.	Dundas	50	5,000 00	500 00
Poole, W. W.	Chatham	10	1,000 00	100 00
Poff, L.	Gadshill, Ont.	25	2,500 00	250 00
Quinlan, P. F.	Stratford	25	2,500 00	250 00
Raatz, Mrs. H. E.	Waterloo	5	500 00	50 00
Raatz, R. D.	Westmount, P. Q.	5	500 00	50 00
Reed, H. McA.	Waterloo	5	500 00	50 00
Reid, J.	Kitchener	25	2,500 00	250 00
Reycraft, J. W.	Muirkirk, Ont.	20	2,000 00	200 00
Riddell, J. M.	Stratford	100	10,000 00	1,000 00
Riffer, N.	Kitchener	5	500 00	50 00
Ring, G. F.	Halifax, N. S.	50	5,000 00	500 00
Robinson, A. J.	Waterloo	15	1,500 00	150 00
Robinson, W. E.	London	100	10,000 00	1,000 00
Roschman, R.	Waterloo	10	1,000 00	100 00
Rousseau, M.	St. Ann de la Pirade	200	20,000 00	2,000 00
Roux, Jean	Ste. Ann Therese	10	1,000 00	100 00
Ross, P. D.	Ottawa	20	2,000 00	200 00
Rueffer, F. D.	Waterloo	100	10,000 00	150 00
Russell, J. A.	Chicago, Ill.	10	1,000 00	87 50
Ruppell, C. H.	Waterloo	5	500 00	50 00
Ruthig, W. A.	New Hamburg, Ont.	10	1,000 00	100 00
Rueffer, H.	Baden, Ont.	5	500 00	50 00
Sanderson, L.	Stratford	30	3,000 00	300 00
Sanford, R. H.	Kitchener	10	1,000 00	100 00
Schlaefter, G. B.	Waterloo	25	2,500 00	250 00
Slater, R. F.	Hespeler	145	14,500 00	1,450 00
Schantz, F. A.	Kitchener	50	5,000 00	500 00
Schreiber, Miss C.	Waterloo	25	2,500 00	250 00
Shantz, E.	Waterloo	10	1,000 00	100 00

LIST OF SHAREHOLDERS—Continued.

Name.	Address	No. of shares	Amount subscribed	Amount paid up
Shantz, W. W.	Waterloo	25	\$2,500 00	\$250 00
Shelley, L. W.	Waterloo	10	1,000 00	100 00
Shoebottom, W. M.	London	50	5,000 00	500 00
Shuh, F.	Waterloo	10	1,000 00	100 00
Smallwood, W.	St. Johns, Nfld.	50	5,000 00	500 00
Smith, A. J.	London	10	1,000 00	100 00
Smith, Dr. D.	Stratford	25	2,500 00	250 00
Smith, M. J.	Waterloo	200	20,000 00	1,169 00
Smith, R. W.	Dunnville, Ont.	20	2,000 00	200 00
Smith, G. F.	Arthur, Ont.	2	200 00	20 00
Sproule, W. H.	Guelph	10	1,000 00	100 00
Sanderson, E.	Waterloo	5	500 00	50 00
Schinbein, G.	Conestogo, Ont.	10	1,000 00	100 00
Snyder, Mrs. M.	Waterloo	1	100 00	10 00
Snyder, H. W.	Waterloo	3	300 00	30 00
Snyder, Ira	Waterloo	25	2,500 00	250 00
Somerville, F.	Regina, Sask.	25	2,500 00	250 00
Soper, Thos.	St. Johns, Nfld.	255	25,500 00	377 50
Steben, Z.	Montreal	10	1,000 00	100 00
Speers, G.	Regina, Sask.	50	5,000 00	500 00
Steckenreiter, J.	Waterloo	10	1,000 00	100 00
Sparling, J. A.	Pembroke	20	2,000 00	
Stevenson, A. J.	Regina, Sask.	50	5,000 00	500 00
Stuart, S. R.	Mitchell	50	5,000 00	500 00
Stuebing, E. G.	Kitchener	20	2,000 00	200 00
Swartz, Ella	Hamilton	40	4,000 00	400 00
Swartz, L.	Hamilton	382	38,200 00	375 00
Swartz, Miles	Kitchener	10	1,000 00	100 00
Swartz, L.	Hamilton	10	1,000 00	100 00
Shoemaker, H. W.	Kitchener	10	1,000 00	100 00
Taylor, C. M.	London	50	5,000 00	500 00
Tait, I. C.	Montreal	30	3,000 00	300 00
Turnbull, C. W.	Brantford	15	1,500 00	150 00
Thamer, Mrs. J.	Kitchener	2	200 00	20 00
Thompson, S.	London	50	5,000 00	500 00
Trask, I.	Baden	5	500 00	12 50
Tweed, J. H.	Russell	5	500 00	
Tweed, S. C.	Waterloo	1,000	100,000 00	10,000 00
Uffelman, W.	Montreal	60	6,000 00	600 00
Vickerman, M. S.	Preston	25	2,500 00	250 00
Vickerman, T. G.	Preston	25	2,500 00	250 00
Vallentyne, H. J.	Toronto	5	500 00	50 00
Vanbuskirk, W. F.	Chatham	5	500 00	50 00
Vice, T.	Renfrew	10	1,000 00	
Vice, S.	Renfrew	5	500 00	
Ward, J. W.	Highgate	10	1,000 00	100 00
Welker, A. H.	Waterloo	200	20,000 00	2,000 00
Wahl, E.	Kitchener	10	1,000 00	
Walker, G.	Hamilton	20	2,000 00	200 00
Walker, J. C.	Nanticoke, Ont.	10	1,000 00	100 00
Watson, L. T.	Westmount, P. Q.	6	600 00	60 00
Weidenhammer, N.	Waterloo	25	2,500 00	250 00
Wellman, Dr. L. A.	Waterloo	30	3,000 00	300 00
Wettlaufer, Mrs.	Waterloo	10	1,000 00	100 00
White, D. E.	Kitchener	5	500 00	50 00
Western, E.	Muskoka, Ont.	25	2,500 00	250 00
Wettlaufer, Wm.	Waterloo	5	500 00	50 00
Wettlaufer, J.	Waterloo	5	500 00	50 00
Walker, A.	Toronto	20	2,000 00	200 00
White, Hon. S.	Montreal	350	35,000 00	3,500 00
Wilson, H. F.	Kitchener	20	2,000 00	200 00
Wilson, R.	Aylmer, Ont.	50	5,000 00	
Wilson, S. J.	Beamsville	25	2,500 00	250 00

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address	No. of shares	Amount subscribed	Amount paid up
Willis, G. N.....	London.....	10	\$1,000 00	\$100 00
Wegenast, M.....	Aylmer, Ont.....	10	1,000 00	100 00
Wood, W. S.....	Woodstock.....	10	1,000 00	100 00
Williamson, E. W.....	Toronto.....	10	1,000 00	100 00
Wyatt, H. J.....	St. Johns, Nfld.....	50	5,000 00	500 00
Wing, E. D.....	Guelph.....	10	1,000 00	25 00
Yull, T. H.....	London.....	25	2,500 00	250 00
Young, G.....	Norwich.....	10	1,000 00	100 00
Ziegler, H. W.....	Waterloo.....	25	2,500 00	250 00
		12,500	1,250,000 00	111,375 50

RECAPITULATION
OF
Assets, Liabilities, Receipts and Expenditures
of Life, and Life and Accident Insurance Companies

LIFE, AND LIFE AND ACCIDENT INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Real estate		Policy loans		Mortgages		Municipal debentures, Government and other securities		Interest accrued		Cash		Premiums outstanding (net)		Deferred premiums (Net)		Agents' balances		Calls and pre-minums on capital stock in process of collection		All other assets		Totals		Office furniture, etc. (Not extended)		Subscribed capital less paid in advance		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
*Commonwealth Life and Accident Insurance Co.	157,860	66	374,221	90	63,525	19	753	57	9,877	62	1,349	78	2,078	83	9,170	74	86,755	73	5,904	90	924,302	84	360	00	497,770	00	318,600	00	
Equity Life	452,875	44	4,550	00	270,397	58	3,938	39	16,101	73	34,072	22	15,171	90	5,367	57	65	45	14,629	56	402,540	28	1,813	78	918,000	00	918,000	00	
†Re-insurance Company of Canada	52,875	44	1,000	00	229,874	66	3,702	55	7,627	71	2,508	17	27,249	00	1,104	50	273,066	59	1,686,665	44	22,708	24	2,859,570	00	1,125,000	00	2,859,570	00	
Totals																													

*Commenced business May 31st, 1922.
†Commenced business May 3rd, 1922.
‡The Government deposits (par value) at date of publication are as follows: Commonwealth Life and Accident, \$25,000; Equity Life, \$47,500; Ontario-Equitable, \$53,000; Re-insurance Company of Canada, \$26,330.60.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Re-insurance reserve		Advance premiums		Provincial tax on premiums		Unpaid losses		Borrowed money		Interest paid in advance		Other liabilities		Total liabilities except paid-up capital stock		Paid-up capital		Calls on capital stock unpaid		No. of policies in force		Net amount at risk			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Commonwealth Life and Accident Insurance Co.	8,270	00	1,842	81	1,854	25	16,000	00	3,000	00	4,883	43	14,996	24	55,330	00	608	1,153,410	00	3,164	4,679,626	00	1,153,410	00		
Equity Life	839,293	16	1,637	33	1,854	25	16,000	00	3,000	00	1,178	56	862,963	30	35,400	00	3,164	4,679,626	00	10,276,717	00	1,143,532	00	10,276,717	00	
Ontario-Equitable Life and Accident	194,526	00	2,300	92	2,300	92	(1)3,500	00	60,000	00	9,748	12	270,075	04	111,375	50	4,442	10,276,717	00	13,624	50	1,143,532	00	1,143,532	00	
Re-insurance Company of Canada	8,294	00	5,781	06	1,854	25	19,500	00	110,000	00	3,000	00	16,193	13	1,206,711	60	304,105	50	13,624	50	8,564	17,253,285	00	17,253,285	00	
Totals																										

(1) Payable in instalments yearly for 10 years.
(a) (b) Or (5) table 3) per cent, with allowance.
The Government deposits (par value) at date of publication are as follows: Commonwealth Life and Accident, \$25,000; Equity Life, \$47,500; Ontario-Equitable, \$53,000; Re-insurance Company of Canada, \$26,330.60.

LIFE, AND LIFE AND ACCIDENT INSURANCE COMPANIES—Continued.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Gross premiums		Interest		Calls on capital stock		Premiums on capital stock		Re-insurance on policy claims		Commission		All other		Total		Policy loans repaid		From securities (not extended)			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Commonwealth Life and Accident Insurance Co.	30,478	78	534	91	55,330	00	58,796	00			1,589	78			145,139	69						
Equity Life	133,302	10	48,307	94					47,500	00	17,379	81	551,697	54	183,980	32					215,319	75
Ontario-Equitable Life and Accident Re-insurance Company of Canada	346,835	44	9,425	56	111,375	50	111,375	50					150,383	02	472,838	35					197,093	04
Totals	531,468	77	63,705	50	166,705	50	170,171	50	47,500	00	18,969	09	102,080	56	1,100,600	92					416,730	76

* Includes bank loan, \$40,000.

† Includes bank loan, \$50,000.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Agents' commission and salary		Salaries and auditors' fees		Medical fees		Statutory assessment and license fee (Ontario)		All other		Total expenses of management		Claims		Surrender values paid matured		Dividends		Re-insurance		Other expenditure		Total		Loans on policies		Invested (not extended)		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Commonwealth Life and Accident Insurance Co.	24,869	57	6,118	95	1,824	00	150	00	7,885	22	40,847	74	11,000	00	26,465	45	2,404	15	2,004	66	(1)	28,884	48	71,736	88			63,799	72
Equity Life	16,986	30	13,082	00	1,720	00	201	33	9,177	06	41,166	69					9,775	37					90,811	06			295,779	51	
Ontario-Equitable Life and Accident Re-insurance Company of Canada	150,477	97	26,849	41	11,666	40	192	14	41,912	11	231,098	03	73,973	95			104	74	58,364	96			371,318	86			293,195	77	
Totals	9,216	96	1,542	00			150	00	2,793	82	13,702	78							1,461	20	48,322	21	63,486	19			232,837	03	
Totals	204,550	80	47,592	36	15,210	40	693	47	61,768	21	326,815	24	84,973	95	26,465	45	2,508	89	71,606	19	84,983	87	597,353	59			885,312	03	

* Dividend to shareholders, \$2,124; to policyholders, \$280.15.

(1) Organization expenses, \$24,584.63.



Joint Stock Fire Insurance Companies

Year ending 31st December, 1922

HAND-IN-HAND INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alfred Wright.....	Toronto.
Joseph Walmsley.....	Toronto.
Albert E. Blogg.....	Toronto.
Chas. M. Horswell.....	Toronto.
C. H. C. Fortner.....	Toronto.
Alexander MacLean.....	Toronto.

OFFICERS.

Alfred Wright, President.....	Toronto.
Joseph Walmsley, Vice-President and Manager.....	Toronto.
F. E. Dingle, Secretary.....	Toronto.

AUDITORS.

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

Authorized capital stock.....	\$	500,000	00
Subscribed capital stock.....		100,000	00
Paid-up in cash.....		100,000	00
Securities deposited in the Treasury of Ontario (par value).....		105,480	57

Statement for the Year Ended 31st December, 1922.

Assets.

Mortgages on real estate.....	\$	41,400	00
Municipal debentures and Canada War Loans owned (Ontario Government deposited).....		418,403	18
Cash on hand.....	\$	21,482	33
Cash on deposit to Company's credit in Imperial Bank, Toronto.....		30,405	21
Cash in Canada Permanent Mortgage Corporation.....		12,664	05
Cash in Standard Bank, Toronto.....		2,850	84
Cash in Royal Bank.....		7,570	14
		74,972	57
Cash in agents' hands.....		34,351	96
Interest accrued.....		6,400	55
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in cash system in force at 31st December, 1922.....		540	37
Good's plans (not extended), \$2,642.36.....			
Amount of all other assets.....		144	79
Total.....	\$	576,213	42

Liabilities.

Amount of losses adjusted.....	\$	19,788	57
Amount of losses supposed or reported.....		9,378	00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1922.....		199,247	29
All other liabilities.....		179,729	36
Total liabilities.....	\$	408,143	22
Paid-up capital stock.....	\$	100,000	00

Receipts.

Cash balance at 31st December, 1921 (not extended), \$64,222.49.		
Cash received in 1922 from gross premiums—fire	\$ 382,763 70	
“ in 1922 from gross premiums—plate glass	11,213 56	
“ in 1922 from gross premiums—automobile	23,009 23	
“ for interest		\$ 416,986 49
“ commission		22,362 71
“ for realization of investments (not extended), \$15,078.60.		2,440 43
“ from all other sources		44,636 98
Total	\$	<u>486,426 61</u>

Expenditure.

Expenses of management:

Cash paid for agents' commission—fire branch	\$ 72,521 58	
“ agents' commission—plate glass	2,739 50	
“ agents' commission—automobile	4,731 18	
“ statutory assessment, license fees		\$ 79,992 26
“ travelling expenses		326 42
“ printing, stationery and advertising		839 40
“ salaries, directors' and auditors' fees		1,030 37
“ investigation and adjustment of claims:		14,500 00
Fire	\$ 3,410 35	
Automobile	531 20	
“ law costs		3,941 55
“ rent		572 00
“ taxes (government and municipal)		900 00
“ postage, telegrams and express, etc.		4,511 34
“ Canadian Fire Underwriters Association		822 19
“ all other		6,576 30
Total expenses of management	\$	<u>130,445 40</u>

Miscellaneous payments:

Cash paid for fire losses which occurred during 1922 (fire)		230,079 03
“ losses which occurred prior to 1922 (fire)		14,793 58
“ plate glass losses, 1922		3,290 42
“ automobile losses in 1922		10,492 46
“ automobile losses prior to 1922		345 00
“ plate glass losses prior to 1922		102 75
“ rebate, abatement and returned premiums, fire		60,158 27
“ rebate, abatement and returned premiums, plate glass, \$565.68, automobile, \$4,883.82		5,449 50
“ dividends		20,000 00
“ investments (not extended), \$15,000.00		
“ re-insurance		328 82
“ expenses other than foregoing, (fire)		269 90

Total expenditure	\$	<u>475,755 13</u>
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CURRENCY OF FIRE INSURANCE RISKS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st December, 1922	\$ 23,571,524 00	\$ 8,049,641 00	\$ 31,621,165 00
Re-insurance: Of the foregoing risks there were re-insured December, 1922	97,000 00		97,000 00
Net risks actually carried by the Company at 31st December, 1922	\$ 23,474,524 00	8,049,641 00	\$ 31,524,165 00

MOVEMENT IN RISKS.

MISCELLANEOUS.

Movements in Fire Insurance Contracts.		Number.	Amount.
Policies in force 31st December, 1921.....		22,727	\$ 31,035,187 00
Taken during the year 1922, new and renewed.....		6,081	31,174,284 00
Gross number and amount in force at any time during 1922.....		28,808	\$ 62,209,271 00
Deduct expired and cancelled during 1922.....		5,239	30,588,306 00
In force at 31st December, 1922.....		23,569	\$ 31,621,165 00
Movements in Automobile Insurance Contracts.		Number.	Amount.
Policies in force, 31st December, 1921.....		378	\$ 471,701 00
Policies new and renewed during 1922.....		676	973,400 00
Gross number during 1922.....		1,054	\$ 1,445,101 00
Less expired and cancelled in 1922.....		580	699,351 00
Net risks in force 31st December, 1922.....		474	\$ 745,750 00
Movements in Plate Glass Insurance Contracts.		Number.	Amount.
Policies in force, 31st December, 1921.....		537	\$ 76,682 00
Policies new and renewed during 1922.....		558	71,917 00
Gross number during 1922.....		1,095	\$ 148,599 00
Less expired and cancelled in 1922.....		579	80,663 00
Net risks in force 31st December, 1922.....		516	\$ 67,936 00

BUSINESS TRANSACTED.

General Fire, Plate Glass, Inland Marine and Automobile Insurance.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1922

Name	Address	No. of shares	Amount subscribed	Amount paid-up
Blogg, Albert Edward.....	Toronto.....	20	\$ c. 2,000 00	\$ c. 2,000 00
Fortner, C. H. C.....	".....	20	2,000 00	2,000 00
Horswell, Charles Milton.....	".....	20	2,000 00	2,000 00
London and Lancashire Fire Insurance Company.....	London, England...	880	88,000 00	88,000 00
MacLean, Alex.....	Toronto.....	20	2,000 00	2,000 00
Walmsley, Joseph.....	".....	20	2,000 00	2,000 00
Wright, Alfred.....	".....	20	2,000 00	2,000 00
Totals.....		1,000	100,000 00	100,000 00

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commencing business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alfred Wright	Toronto.
A. E. Blogg	Toronto.
E. H. H. Lester	Toronto.
C. M. Horswell	Toronto.
Alex. MacLean	Toronto.
H. M. Baldwin	Toronto.
Colin, E. Sword	Montreal.
A. W. Blake	Vancouver.
G. H. Henderson	Quebec.

OFFICERS.

Alfred Wright, President	Toronto.
A. E. Blogg, Secretary	Toronto.

AUDITORS.

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

Authorized capital, \$500,000.00.

Subscribed capital, \$300,000.00; paid-up capital, \$150,000.00.

Securities deposited in the Treasury of Ontario, \$158,435.22.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate (office building, 86 Adelaide St. East)	\$	145,000	00
Municipal, Loan & Trust Company debentures, and Provincial and Dominion Government bonds (part Government deposit)		429,984	07
Mortgages		213,125	00
Cash at head office	\$	5,740	40
" on deposit in Dominion Bank, Toronto		3,306	16
" on deposit Canada Permanent Mortgage Corporation		2,137	05
		11,183	61
Interest due and accrued		7,621	43
Cash in agents' hands acknowledged by them and considered good		24,854	78
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1922		45,008	91
Due from other companies for reinsurance on losses		11,422	35
Total assets	\$	888,200	15
Subscribed capital stock uncalled	\$	150,000	00

Liabilities.

Amount of losses supposed or reported	\$	27,000	00
Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1922		584,491	16
Commission		4,000	00
Reserve for Federal and Provincial taxes		22,000	00
Total liabilities, except capital stock	\$	637,491	16
Capital stock paid-up in cash	\$	150,000	00

Receipts.

Cash balance at 31st December, 1921 (not extended), \$14,312.17.	
Gross premiums received in cash	\$ 768,100 84
Received for interest	40,246 81
“ rents	12,363 33
“ commission on re-insurance	27,002 40
“ re-insurance on policies become claims	60,311 42
“ endorsement fees	528 25
“ debentures, mortgages and other securities (not extended), \$111,506.63.	
Total	<u>\$ 908,553 05</u>

Expenditure.

Expenses of management:	
Paid for law costs	\$ 1,685 76
“ light	355 71
“ discount and exchange	2,245 99
“ commission to agents, salaries and bonus	170,318 44
“ rent and taxes (municipal and government)	15,961 04
“ statutory assessment and license	794 68
“ stationery, printing and advertising	20,350 49
“ travelling expenses	4,612 33
“ postage, telegrams and express	2,230 21
“ investigation and adjustment of claims	9,120 46
“ salaries, directors' and auditors' fees	45,723 62
“ building expense account	6,552 19
“ other expenses	10,587 78
Total expenses of management	<u>\$ 290,538 70</u>
Miscellaneous payments:	
Amount paid for losses which occurred prior to the year 1922	28,216 25
“ losses which occurred during 1922	495,677 45
“ re-insurance	95,312 39
“ rebate	43,232 72
“ dividends	15,000 00
“ office furniture and Goad's plans	5,455 07
“ all other	737 78
“ debentures, mortgages and other securities (not extended), \$49,017.88.	
Total	<u>\$ 974,170 36</u>

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st December, 1922	\$ 27,867,793 00	\$ 97,369,410 00	\$125,237,203 00
Re-insurance: Of the foregoing risks there were re-insured	5,291,175 00	2,119,741 00	7,410,916 00
Net risks actually carried by the Company at 31st December, 1922	<u>22,576,618 00</u>	<u>95,249,669 00</u>	<u>117,826,287 00</u>

MISCELLANEOUS

Movements in Fire Insurance Contracts.	Number.	Amount.
Policies in force 31st December, 1921	79,504	\$106,458,876 00
Taken during the year 1922, new and renewed	49,282	81,519,103 00
Gross number and amount in force at any time during 1922	128,786	\$187,977,979 00
Deduct expired and cancelled during 1922	42,590	62,740,776 00
In force at 31st December, 1922	<u>86,196</u>	<u>\$125,237,203 00</u>

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1922

Name	Residence	No. of shares	Amount subscribed		Amount paid-up	
			\$	c.	\$	c.
Chantler, Thomas.....	701 Queen St. W., Toronto	10		500 00		250 00
Merner, A.....	Trout Creek, Ont.....	10		500 00		250 00
Munroe, Dr. G. A.....	Saskatoon, Sask.....	10		500 00		250 00
Munroe, M. J.....	22 May St., Edmonton, Alta.	10		500 00		250 00
Munroe, Wm.....	c/o Mrs. C. J. Meadows, Edmonton, Alta.....	20		1,000 00		500 00
Macdonald, Jessie.....	Carleton Place, Ont.....	5		250 00		125 00
Ward, James.....	Stratford.....	2		100 00		50 00
Guest, G. H.....	184 Clinton St., Toronto ..	2		100 00		50 00
London & Lancashire.....	Insurance Co. Ltd., London, England.....	5,751	287,550 00		143,775 00	
Blake, A. W.....	Winnipeg, Man.....	20		1,000 00		500 00
Baldwin, H. A.....	Toronto, Ont.....	20		1,000 00		500 00
Blogg, A. E.....	Toronto, Ont.....	20		1,000 00		500 00
Henderson, G. H.....	Quebec, Que.....	20		1,000 00		500 00
Horswell, C. M.....	Toronto, Ont.....	20		1,000 00		500 00
Lester, E. H. H.....	Toronto, Ont.....	20		1,000 00		500 00
MacLean, A.....	Toronto, Ont.....	20		1,000 00		500 00
Sword, C. E.....	Montreal, Que.....	20		1,000 00		500 00
Wright, Alfred.....	Toronto, Ont.....	20		1,000 00		500 00
		6,000	300,000 00		150,000 00	

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

Commenced business 1st July, 1871.

Names and addresses of the Directors and Officers for the year 1922.

DIRECTORS.

Alfred Wright	Toronto.
Joseph Walmsley	Toronto.
Albert E. Blogg	Toronto.
Chas. M. Horswell	Toronto.
F. E. Dingle	Toronto.

OFFICERS.

Alfred Wright, President	Toronto.
Joseph Walmsley, Vice-President	Toronto.
Hugh F. Crichton, Secretary	Toronto.

AUDITORS.

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

Authorized capital, \$250,000; subscribed capital, \$100,000; paid-up, \$100,000; securities deposited in Treasury of Ontario, \$102,185.33, par value.

Statement for the Year Ending 31st December, 1922.

Assets.

Value of real estate, Head Office Building, 32 Church Street, Toronto.....	\$	72,000	00
Mortgages		15,150	00
Municipal and Provincial Government and Loan Company debentures and other securities (Government deposit)		332,271	94
Dominion of Canada War Loan		187,902	50
Cash on hand, head office	\$	13,220	03
Cash on deposit in Dominion Bank, Toronto		47,446	23
Cash on deposit, Imperial Bank, Toronto		4,323	22
Cash on deposit, Standard Bank, Toronto		2,315	64
Cash on deposit, Huron and Erie Mortgage Corporation		2,449	29
Cash on deposit, Canada Permanent Mortgage Corporation		1,506	75
			<u>81,261 16</u>
Agents' balances		17,712	13
Interest accrued and unpaid		7,060	54
Good's plans (not extended)	\$	2,258	56
All other			269 31
Total assets	\$	713,627	58

Liabilities.

Amount of losses adjusted	\$	2,572	86
Amount of claims supposed or reported		2,500	00
Audit fees and accrued war tax		817	55
Unearned premiums, being 50 per cent. of gross premiums on all policies in force at 31st December, 1922		162,442	13
Amount of all other liabilities		85,282	49
			<u>253,615 03</u>
Total liabilities, except capital stock	\$	253,615	03
Capital stock paid up in cash	\$	100,000	00

Receipts.

Cash balance at 31st December, 1921, (not extended), \$52,498.33.	
Gross premium received in cash.....	\$ 252,729 54
Received for interest and dividends.....	26,441 61
Rents.....	7,491 00
Commission.....	753 78
Cash received from investments (not extended), \$23,385.00.	
All other.....	3,960 35
Total.....	<u>\$ 291,376 28</u>

Expenditure.

Expenses of management:	
Paid for commission and agents' bonus.....	\$ 49,389 77
" law costs.....	40 00
" Canadian Fire Underwriters Association.....	4,181 31
" salaries, directors' and auditors' fees.....	12,350 00
" rents and taxes (municipal and government).....	11,818 65
" statutory assessment and license fee.....	355 67
" stationery, printing and advertising.....	735 38
" travelling expenses.....	839 40
" postage, telegrams and express.....	789 85
" investigation and adjustment of claims.....	2,512 72
" building expenses account.....	5,267 08
" other expenditure.....	463 24
Total expenses of management.....	<u>\$ 88,743 07</u>
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1922.....	4,775 10
" losses which occurred during 1922.....	115,235 24
" rebates.....	35,170 04
" of dividends to shareholders.....	20,000 00
" investments (not extended), \$22,075.	
Total expenditure.....	<u>\$ 263,923 45</u>

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st December, 1922.....	\$ 14,056,809 00	\$ 19,461,230 00	\$ 33,518,039 00
Re-insurance:			
Of the foregoing risks there were re-insured.....			
Net risks in force 31st December, 1922.....	<u>\$ 14,056,809 00</u>	<u>\$ 19,461,230 00</u>	<u>\$ 33,518,039 00</u>

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
Policies in force 31st December, 1921.....	15,637	\$ 32,343,805 00
Taken during the year 1922, new and renewed.....	9,253	25,873,501 00
Totals.....	<u>24,890</u>	<u>\$ 58,217,306 00</u>
Deduct expired and cancelled during 1922.....	9,304	24,699,267 00
In force at 31st December, 1922.....	<u>15,586</u>	<u>\$ 33,518,039 00</u>

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1922.

Name.	Residence.	No. of shares	Amount subscribed		Amount paid up in cash	
			\$	c.	\$	c.
London & Lancashire Fire Insurance Company,	London, Eng.	1,900	95,000	00	95,000	00
Horswell, Chas. Milton.	Toronto	20	1,000	00	1,000	00
Blogg, Albert E.	"	20	1,000	00	1,000	00
Wright, Alfred.	"	20	1,000	00	1,000	00
Dingle, Frank E.	"	20	1,000	00	1,000	00
Walmsley, Joseph.	"	20	1,000	00	1,000	00
Totals.		2,000	100,000	00	100,000	00

TORONTO CASUALTY FIRE AND MARINE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business October 3rd, 1921.

Licensed to transact fire accident, sickness, guarantee, automobile, inland transportation, inland and ocean marine, theft, burglary or robbery insurance, insurance against loss, or damage, or liability, for loss or damage to persons or property arising from any accidental cause, and plate glass insurance.

Names and addresses of the Directors and Officers.

DIRECTORS.

G. Larratt Smith.....	Toronto.
A. E. Dawson.....	Toronto.
Albert Edward Wilson.....	Toronto.
M. A. MacKenzie, M.A., F.I.A.....	Toronto.
Thos. H. Pratt.....	Hamilton.
Henry Knight.....	St. Catharines
Hon. Forbes Godfrey, M.D., M.P.P.....	Toronto.
J. T. Braund.....	Peterboro.
C. H. Ackerman.....	Peterboro.
R. P. Parker.....	Hamilton.
W. W. Evans.....	Winnipeg, Man.

OFFICERS.

G. Larratt Smith, President.....	Toronto.
A. E. Dawson, Vice-President and General Manager.....	Toronto.
Geo. E. Weidner, Assistant-Secretary.....	Toronto.

AUDITORS.

Jas. A. Carstairs, C.A., & Co.....	Toronto.
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Authorized capital, \$1,000,000.00; subscribed capital, \$522,200.00; paid-up capital, \$78,395.00; securities deposited in the Treasury of Ontario, \$55,000.00.

Statement for year ending December 31st, 1922.

Assets.

Canada War Loan and Provincial debentures.....	\$	124,170	70
Cash on hand in office of the Company.....	\$	35	00
Cash on deposit in Bank of Montreal, Toronto.....	28,743	60	
Cash on deposit in Bank of Montreal, London, Eng.....	1,103	75	
		29,882	35
Interest due and accrued.....		1,977	62
Premiums outstanding in course of collections and deferred premiums.....		40,420	70
Office furniture (not extended), \$6,100.00.			
Total assets.....	\$	196,451	37

Liabilities.

Amount of losses adjusted.....	\$	200	00
Amount of losses supposed or reported.....		3,694	85
Commission due agents on outstanding premiums.....		12,426	38
Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1922.....		12,728	08
Reserve of unearned premiums, excluding fire.....		44,440	97
Taxes due and accrued.....		573	09
Re-insurance premiums.....		1,797	41
All other.....		835	00
Total.....	\$	76,695	78
Capital stock paid-up.....	\$	78,395	00

Receipts.

Balance 31st December, 1921 (not extended), \$17,083 85.	
Gross premiums received in cash.....	\$ 135,789 55
Received for interest.....	3,138 57
Received on account of call on capital stock.....	16,984 00
Received on account of premiums on capital stock.....	32,902 85
Received from all other.....	4,682 88
Received from investments (not extended), \$77,414.50.	
Total.....	<u>\$ 193,497 85</u>

Expenditure.

(a) Expenses of management:	
Commission.....	\$ 36,838 39
Statutory assessment and license.....	150 86
Investigation and adjustment of claims.....	2,898 37
Taxes, government and municipal.....	1,192 60
Travelling expenses.....	1,766 96
Rent.....	3,245 00
Salaries, directors' and auditors' fees.....	18,753 53
Printing, stationery and advertising.....	5,787 77
Postage, telegrams and express.....	1,002 19
All other.....	2,168 66
Total.....	<u>\$ 73,804 27</u>
(b) Miscellaneous payments:	
Amount paid for losses which occurred in 1922.....	35,685 30
Amount paid for investments (not extended), \$144,128.26.	
Reinsurance.....	4,496 02
Total.....	<u>\$ 113,985 59</u>

CURRENCY OF FIRE INSURANCE RISKS.

	One year or less.	Short term.	Three Years.	Total.
Amount of policies in force				
31st December, 1922.....	\$1,264,445 00	\$ 50,184 25	\$ 1,068,720 00	\$ 2,383,349 25
Re-insurance.....	81,615 00		53,407 16	135,022 16
Net risk actually carried by Company at 31st December, 1922.....	\$1,182,830 00	\$ 50,184 25	\$ 1,015,312 84	\$ 2,248,327 09

MOVEMENT IN FIRE INSURANCE RISKS.

	Number.	Amount.
Policies new and renewed during 1922.....	1,513	\$ 2,527,249 25
Gross number and amount in force during 1922.....	1,513	\$ 2,527,249 25
Less expired and cancelled in 1922.....	83	143,900 00
Net risks in force 31st December, 1922.....	1,430	\$ 2,383,349 25

AMOUNT OF OTHER CLASSES OF INSURANCE AT RISK, 31st DECEMBER, 1922.

	Gross.	Re-insured.	Net.
Accident and sickness.....	\$ 1,026,913 00	\$217,700 00	\$ 809,213 00
Automobile.....	6,310,082 00	33,000 00	6,277,082 00
Fidelity liability.....	1,027,798 00	20,750 00	1,007,048 00
Inland transportation.....	1,700 00		1,700 00
	<u>\$ 8,356,493 00</u>	<u>271,450 00</u>	<u>\$ 8,095,043 00</u>

LIST OF SHAREHOLDERS.

Name	Address	No. of shares	Amount	Amount paid in cash
Ackerman, Dawson, Co.	Peterboro	137	\$13,700 00	\$1,370 00
Ackerman, B. H.	Peterboro	792	79,200 00	7,920 00
Allen, J. J.	Peterboro	10	1,000 00	100 00
Andrews, F. F.	London, Ont.	5	500 00	50 00
Apps, A. and A. W.	Brantford	2	200 00	200 00
Abell, H. H.	Cobalt	2	200 00	200 00
Ball, P. H.	London	11	1,100 00	200 00
Beck, Ella W.	Toronto	5	500 00	50 00
Beck, Lydia K.	Toronto	5	500 00	50 00
Blade, A. W. P.	Peterboro	1	100 00	10 00
Braund, R. C.	Peterboro	50	5,000 00	500 00
Braund, J. T.	Peterboro	200	20,000 00	2,000 00
Boyle, W. O.	Cobourg	5	500 00	50 00
Brinicombe, Eliza F.	Chatham	6	600 00	60 00
Beatty, J. A.	Stratford	25	2,500 00	250 00
Bell, J. A.	Champaigne, Ill.	10	1,000 00	100 00
Bauer, E. J.	Waterloo	2	200 00	200 00
Bowman, E.	Elmwood	8	800 00	800 00
Brown, A.	Peterboro	1	100 00	10 00
Brown, J. W.	Stratford	5	500 00	50 00
Brydon, W. H.	Brampton	3	300 00	300 00
Boyd, Miss M. A.	Toronto	5	500 00	500 00
Bull, Dr. E.	Lambton Mills	5	500 00	500 00
Butler, F. J.	Toronto	1	100 00	25 00
Butler, Ivey	London	5	500 00	50 00
Charlton, Dr. W. J.	Weston	20	2,000 00	2,000 00
Coulter, R. L.	Weston	7	700 00	700 00
Cuntz, J.	Conestoga	25	2,500 00	970 00
Carstairs, Miss B.	Goderich	25	2,500 00	250 00
Charlton, W. J.	Lakefield	160	16,000 00	1,600 00
Chisholm, Norman S.	Toronto	20	2,000 00	200 00
Crawford, Miss A. G.	Chatham	3	300 00	30 00
Dawson, A. E. (in trust)	Toronto	30	3,000 00	300 00
Denniston, John R.	Mimico	10	1,000 00	100 00
Dickens, T. A.	Toronto	5	500 00	50 00
Dinsdale, H. H.	Peterboro	10	1,000 00	100 00
Dishart, John	Peterboro	4	400 00	40 00
Doidge, Miss Clara	Lakefield	5	500 00	50 00
Dawson, A. E.	Peterboro	730	73,000 00	7,300 00
Dawson, F. H.	Toronto	12	1,200 00	120 00
Dennis, E. R.	London	10	1,000 00	100 00
Delahey, J. S.	Kingston	25	2,500 00	2,500 00
Doyle, M. L.	Toronto	4	400 00	40 00
Doyle, M. J.	Toronto	4	400 00	400 00
Dodds, A.	Belmont	3	300 00	30 00
Durst, L.	Kitchener	10	1,000 00	1,000 00
English, Reva M.	Chatham	3	300 00	30 00
Eydt, J.	Cobalt	5	500 00	50 00
Fairbank, J.	Acton	25	2,500 00	250 00
Fairlie, Mrs. A. L.	Cobalt	5	500 00	500 00
Fitzgerald, H. G.	Lakefield	15	1,500 00	150 00
Forbes, Mrs. S. E.	Toronto	20	2,000 00	475 00
Frank, A. P.	Kitchener	10	1,000 00	1,000 00
Frederick, Mrs. Nina	Toronto	10	1,000 00	100 00
Geiger, Dr. W.	Waterloo	5	500 00	350 00
George, Dr. Nelson	London	17	1,700 00	350 00
Gilbert, N. D.	Picton	10	1,000 00	100 00
Goddard, S.	Toronto	5	500 00	50 00
Goddard, W. H.	Toronto	5	500 00	50 00
Godfrey, Dr. Forbes	Mimico	150	15,000 00	1,500 00
Godfrey, Dr. Harry	Hamilton	20	2,000 00	.....
Graham, C. G.	Peterboro	2	200 00	200 00
Grant, Mary	London	1	100 00	100 00
Grant, R.	Peterboro	17	1,700 00	170 00
Greer, R. H.	Toronto	25	2,500 00	250 00
Griffith, R. C.	Toronto	5	500 00	500 00

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares	Amount	Amount paid in cash
Gemmell, J. M.	Peterboro	3	\$300 00	\$ 30 00
Gill, Robert J.	Bowmanville	10	1,000 00	100 00
Graham, Mrs. S. E.	Lakefield	50	5,000 00	500 00
Grier, A. Monro, K.C.	Toronto	5	500 00	50 00
Hagedorn, L.	Kitchener	2	200 00	20 00
Harris, Dr. C. A.	London	3	300 00	300 00
Hart, N. J.	London	5	500 00	50 00
Hart, Nettie J.	London	5	500 00	50 00
Hawkings, J. E.	Galt	5	500 00	500 00
Hawley, A. C.	Peterboro	2	200 00	20 00
Hewetson, A. R.	Brampton	10	1,000 00	1,000 00
Hill, Moore	Conestoga	16	1,600 00	700 00
Hayne, John	Sarnia	10	1,000 00	100 00
Higgins, A. E.	Lakefield	25	2,500 00	250 00
Hilborn, Jos.	Blair	15	1,500 00	150 00
Hurst, Dr. J. G.	London	10	1,000 00	100 00
Holland, L. W.	London	4	400 00	40 00
Hollingshead, W.	Dutton	24	2,400 00	540 00
Hooper & Son.	Picton	1	100 00	10 00
Hourd, A. R. C.	London	5	500 00	50 00
Hoy, H. W.	Peterboro	14	1,400 00	140 00
Huchnegard, H. H.	Kitchener	1	100 00	100 00
Hughes, F. J.	Mimico	89	8,900 00	890 00
Jameson, Dr. W. G.	Cobourg	5	500 00	50 00
Jeffs, Dr. G. D.	Toronto	10	1,000 00	100 00
Jory, Arthur J.	Lakefield	20	2,000 00	200 00
Jory, Robt. J.	Lakefield	35	3,500 00	350 00
Jones, H. W.	Toronto	1	100 00	.....
Kalbfleisch, Dr. F. H.	Kitchener	5	500 00	500 00
Kennedy, Mrs. S. M.	Cobourg	5	500 00	50 00
Kerr, R.	Dundas	5	500 00	250 00
Knight, H.	St. Catharines	700	70,000 00	7,000 00
Knox, Dr. J. E.	Toronto	20	2,000 00	.....
Ley, R. A.	Cobourg	8	800 00	80 00
Lloyd, Dr. Frank P.	Cobourg	3	300 00	30 00
Low, C. M.	Cochrane	10	1,000 00	550 00
Lusher, Miss H. S.	Hamilton, Bermuda	6	600 00	60 00
Macdonald, L. M.	Leaskdale	10	1,000 00	100 00
Macdonald, Mrs. A. B.	Bala	14	1,400 00	140 00
Mark, T.	Peterboro	20	2,000 00	200 00
McCluer, R. H.	Toronto	5	500 00	50 00
McMaster, H. W.	Peterboro	10	1,000 00	100 00
McDonald, D. A.	Lakefield	20	2,000 00	200 00
McLeod, Mrs. Eliz.	Pasadena, Cal.	1	100 00	100 00
Micks, A. E.	Peterboro	8	800 00	80 00
Marsh, Mrs. E.	Toronto	5	500 00	50 00
Mackenzie, M. A.	Toronto	10	1,000 00	175 00
Martin, J. B.	Waterloo	5	500 00	50 00
Millard, H. T.	Peterboro	45	4,500 00	450 00
Milne, L.	Toronto	15	1,500 00	150 00
Monk, J. D.	Tillsonburg	10	1,000 00	100 00
Murdoch, T. M.	Toronto	1	100 00	10 00
Munro, R.	London	3	300 00	120 00
Munro, A. Mac, in trust D. M.	London	2	200 00	20 00
Munro, A. Mac, in trust S. M.	London	2	200 00	20 00
McIntosh, J. B.	Peterboro	2	200 00	20 00
McKay, J. W.	Toronto	1	100 00	10 00
McRae, C. D.	London	3	300 00	30 00
McRae, Christopher D.	London	3	300 00	30 00
Nelles, E.	London	10	1,000 00	100 00
Newell, O. J.	Hamilton	10	1,000 00	1,000 00
Oke, Walter J.	Peterboro	40	4,000 00	400 00
Peterboro Examiner, Limited	Peterboro	10	1,000 00	100 00
Potvin, L. A.	Peterboro	10	1,000 00	100 00
Palmer, Dr. L. C.	Toronto	5	500 00	500 00
Parker, R. P.	Hamilton	75	7,500 00	750 00

LIST OF SHAREHOLDERS—*Concluded.*

Name	Address	No. of shares	Amount	Amount paid in cash
Pettie, Miss E.	Toronto	1	\$ 100 00	\$ 75 00
Pipe, W. N.	Pontiac, Mich.	5	500 00	50 00
Pitts, E.	Paris	5	500 00	50 00
Playfair, Dr. L. L.	Hamilton	10	1,000 00	1,000 00
Pratt, T. H.	Hamilton	25	2,500 00	250 00
Proctor, E. L.	London	2	200 00	20 00
Rawlinson, W. L.	Toronto	10	1,000 00	100 00
Record, George R.	Peterboro	10	1,000 00	100 00
Richardson, John E.	Lakefield	20	2,000 00	200 00
Robb, George	Toronto	5	500 00	50 00
Robinson, Rev. F. A.	Toronto	5	500 00	50 00
Rigney, H. T.	London	10	1,000 00	100 00
Rickert, S.	Kitchener	3	300 00	300 00
Reid, F. D.	Cobalt	5	500 00	50 00
Robertson, L. F.	Stratford	5	500 00	500 00
Schultz, M. L.	Cobourg	25	2,500 00	250 00
Scripture, R. B.	Brighton	50	5,000 00	500 00
Simpson, J. Mills	Lakefield	20	2,000 00	200 00
Skinner, James	Peterboro	5	500 00	50 00
Skitch, H. T.	Cobourg	5	500 00	50 00
Smith, Miss Ann G.	Toronto	5	500 00	50 00
Stevenson, Anderson	Stratford	5	500 00	50 00
Stock, A. P.	Peterboro	6	600 00	60 00
Strickland, J. C.	Lakefield	25	2,500 00	250 00
Symons, Emma A.	Belleville	5	500 00	50 00
Sangster, Dr. W. A.	Stouffville	10	1,000 00	750 00
Schinbein, Geo.	Conestoga	22	2,200 00	1,300 00
Schmidt, Dr. W. J.	Kitchener	2	200 00	200 00
Scott, M. E.	Ingersoll	5	500 00	50 00
Scott, W. A.	Toronto	5	500 00	500 00
Shoemaker, A. S.	Kitchener	1	100 00	25 00
Smiley, F. S.	Toronto	5	500 00	200 00
Smith, G. J.	Kingston	10	1,000 00	100 00
Smith, G. L.	Toronto	75	7,500 00	750 00
Snider, F. W.	Waterloo	2	200 00	200 00
Snider, W. J.	Conestoga	30	3,000 00	300 00
Stenhouse, T. J.	Cobourg	2	200 00	20 00
Stewart, J. O.	Toronto	2	200 00	200 00
Stock, V. F.	Toronto	10	1,000 00	100 00
Storey, J. M.	Peterboro	2	200 00	20 00
Stroh, N.	Waterloo	12	1,200 00	300 00
Stuart, S. R.	Mitchell	20	2,000 00	2,000 00
Swayze, B. A.	London	25	2,500 00	250 00
Thompson, R. A.	Lyndon	10	1,000 00	100 00
Turner, W. F.	Peterboro	14	1,400 00	140 00
VanLoven, E. R.	Kingston	4	400 00	40 00
Vradenburg, P. S.	Toronto	2	200 00	20 00
Waddell, Mrs. Edna A.	Peterboro	5	500 00	200 00
Walsh, A. M.	Youngs Point	10	1,000 00	100 00
Walsh, F. E.	Youngs Point	2	200 00	20 00
Warden, G. T.	Toronto	10	1,000 00	100 00
Weidner, George	Toronto	10	1,000 00	100 00
Waddell, R. M.	Peterboro	10	1,000 00	100 00
Welker, F. E.	St. Jacobs	15	1,500 00	510 00
Westervelt, J. W.	London	5	500 00	50 00
Westbye, P. P.	Peterboro	28	2,800 00	280 00
Wilkes, A. and E.	London	10	1,000 00	100 00
Wilkes, A.	London	10	1,000 00	100 00
Williams, Dr. G. A.	Toronto	10	1,000 00	1,000 00
Wilson, A. E.	Toronto	187	18,700 00	1,870 00
Wilson Press, The	Toronto	10	1,000 00	550 00
Wolverton, J. G.	Wolverton	50	5,000 00	1,220 00
Wright, Miss E. S.	Conestoga	5	500 00	50 00
Wright, W. S.	Conestoga	7	700 00	250 00
Young, Francis J.	Youngs Point	10	1,000 00	100 00
Young, Walter	Youngs Point	5	500 00	50 00
Young, A. W.	Cobourg	1	100 00	10 00
		5,222	522,200 00	78,395 00

RECAPITULATION
OF
Assets, Liabilities, Receipts and Expenditure of
Joint Stock Fire Insurance Companies

JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE, AND FIRE AND OTHER CLASSES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Real estate		Bonds, mortgages and other investments		Loans on stocks and debentures		Unearned part 50% of premiums paid for re-insurance at 31st Dec., 1922		Interest accrued		Cash		Agents' balance		Re-insurance on losses		All other assets		Total assets		Coad's plans, office furniture, etc. (not extended)		Subscribed capital stock uncalled	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Hand-in-Hand	145,000	00	459,803	18	540	37	6,400	55	74,972	57	34,351	96	144	79	576,213	42	2,642	36	888,200	15	150,000	00		
Merchants	72,000	00	643,109	07	45,008	91	7,621	43	24,854	78	17,712	13	144	79	713,627	58	2,258	56	888,200	15	150,000	00		
Queen City			535,324	44			7,060	54	81,261	16	17,712	13	269	31	196,451	37	6,100	00	713,627	58	2,258	56	443,805	00
Toronto Casualty			124,170	70			1,977	62	29,882	35	40,420	70	414	10	2,374,492	52	11,000	92	196,451	37	6,100	00	593,805	00
Totals	217,000	00	1,762,407	39	45,549	28	23,060	14	197,299	69	117,339	57	414	10	2,374,492	52	11,000	92	2,374,492	52	11,000	92	593,805	00

*Also Licensed to transact Inland Marine, Plate Glass and Automobile Insurance. †Also Licensed to transact Accident, Sickness, Automobile, Inland and Ocean Marine, Inland Transportation, Guarantee, Theft, Burglary, or Robbery Insurance and Insurance against loss or damage to persons or property arising from any accidental cause. Government Deposits are as follows:—Hand-in-Hand, \$105,480.57; Merchants, \$158,435.22; Queen City, \$102,185.33; Toronto Casualty Fire and Marine, \$55,000.00.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Unpaid losses		Unearned premiums		Commission		All other liabilities		Total liabilities except paid-up capital stock		Paid-up capital stock		Net amount at risk (Fire)		Net amount at risk (other than Fire)		Total net amount at risk all classes	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Hand-in-Hand	29,166	57	(a) 199,247	29	4,000	00	(c) 179,729	36	408,143	22	100,000	00	31,524	165	(e) 748,566	00	32,272,731	00
Merchants	27,000	00	584,491	16	4,000	00	22,000	00	637,491	16	130,000	00	117,824,287	00	117,824,287	00	117,824,287	00
Queen City	5,072	86	162,442	13			(b) 86,100	04	253,615	03	100,000	00	33,518,030	00	33,518,030	00	33,518,030	00
Toronto Casualty	3,894	85	(b) 57,169	05	12,426	38	3,205	50	76,695	78	78,395	00	2,248,327	09	(f) 8,065,043	00	10,343,370	09
Totals	65,134	28	1,003,349	63	16,426	38	291,034	90	1,375,945	19	428,395	00	185,116,818	09	8,843,609	00	193,960,427	09

(a) Fire, \$184,230 18
 Plate Glass, 5,661 38
 Automobile, 9,355 73
 (b) Fire, 12,728 08
 All other, 44,440 97
 (c) Millers and Manufacturers, balances transferred, \$178,644 16
 Plate Glass, 516
 Automobile, 474
 (d) Fire Insurance Exchange, balances transferred, 85,282 49
 Automobile, 253
 Fidelity Liability, 1475
 Transportation, 153
 (e) Plate glass, 516
 Automobile, 474
 (f) Accident and Sickness, 253
 Automobile, 1475
 Fidelity Liability, 153
 Transportation, 153
 No. Policies Net Amt. at risk.
 516 \$67,936 00
 474 680,630 00
 253 809,213 00
 1475 6,277,082 00
 153 1,007,048 00
 1,700 00

JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE, AND FIRE AND OTHER CLASSES.—Continued
 INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Gross premiums		Interests and dividends		Rent		Re-insurance on losses		Extra premiums, fees, etc.		Commission		Paid on capital stock		Premiums on capital stock		Other		Total		From investments (not extended)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Hand-in-Hand.....	(a)	416,986	49	22,362	71	12,363	33	60,311	42	528	25	2,440	43	16,984	00	44,636	98	486,426	61	15,078	60	
Merchants.....		768,100	84	40,246	81	7,491	00	27,002	40	528	25	27,002	40	16,984	00	3,960	35	908,553	05	111,506	63	
Queen City.....		252,729	54	26,441	61	3,138	57	753	78	3,138	57	753	78	32,902	85	4,682	88	291,376	28	23,385	00	
Toronto Casualty.....	(b)	135,789	55	92,189	70	19,854	33	60,311	42	528	25	30,196	61	16,984	00	53,280	21	193,497	85	77,414	50	
Totals.....		1,573,606	42	2,297	76	46,228	63	2,297	76	1,879,853	79	227,384	73									

(a) Fire, \$382,763.70; Plate Glass, \$11,213.56; Automobile, \$23,009.23. (c) Transferred from Millers and Manufacturers, \$44,627.31.

(b) Fire, \$22,434.41; Automobile, \$76,197.59; Casualty and all other, \$37,157.55.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company.	Commission		Salaries, directors' and auditors' fees		Rent and taxes (municipal and government)		Law costs		Expenses on Ontario Status-assessment and fees		Expenses on building taxes		All other expenses		Total expenses of management		Losses		Re-insurance		Rebate		Dividends		All other		Total		Invested (not extended)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Hand-in-Hand.....	79,992	26	14,500	00	5,411	34	326	42	29,643	38	130,445	40	259,103	74	328	82	65,607	77	20,000	00	269	90	20,000	00	269	90	475,755	13	15,000	00
Merchants.....	170,318	44	45,723	62	24,561	04	794	68	6,557	19	290,538	70	523,893	70	95,312	39	43,232	72	15,000	00	6,192	85	15,000	00	6,192	85	974,170	36	49,017	88
Queen City.....	49,389	77	12,350	00	11,818	65	355	67	5,267	08	88,743	07	120,010	34	4,496	02	35,170	04	20,000	00	.....	.....	20,000	00	.....	.....	263,923	45	22,075	00
Tor. Casualty.....	36,838	39	18,753	53	4,437	60	150	80	13,023	95	73,804	27	35,685	30	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	113,985	59	144,128	36
Totals.....	336,538	86	91,327	15	46,228	63	1,627	57	11,819	27	93,692	20	883,531	44	938,692	58	144,010	53	55,000	00	6,462	75	55,000	00	6,462	75	1,827,834	53	230,231	24

(a) Fire, \$244,872.61; Plate Glass, \$3,393.17; Automobile, \$10,837.46.

(b) Fire, \$3,567.35; Accident and Sickness, \$1,037.03; Liability, \$9,952.45; Automobile, \$12,765.84; Marine, \$8,226.88; Plate Glass, \$135.75.

CASH-MUTUAL FIRE COMPANIES

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

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

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The Monarch Fire Insurance Company, Cash-Mutual and Stock.
The Wellington Fire Insurance Company, Mutual and Stock.



A.—CASH-MUTUAL FIRE COMPANIES

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KITCHENER, ONT.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

George C. H. Lang.....	Kitchener.
L. J. Breithaupt.....	Kitchener.
W. H. Schmaltz.....	Kitchener.
Dr. H. G. Lackner.....	Kitchener.
H. L. Janzen.....	Kitchener.
P. S. Lautenschlager.....	Kitchener.
Hartman Krug.....	Kitchener.
George Pattinson.....	Preston.
Henry Knell.....	Kitchener.

OFFICERS.

George C. H. Lang, President.....	Kitchener.
L. J. Breithaupt, Vice-President.....	Kitchener.
W. H. Schmalz, Manager and Secretary-Treasurer.....	Kitchener.

AUDITORS.

J. M. Scully, F.C.A.....	Kitchener.
J. A. Law.....	Kitchener.

Unassessed premium note capital \$214,935.92. Securities deposited at Provincial Treasury \$100,000.00

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate.....	\$	60,000	00
Amount of mortgages on real estate.....		315,695	33
Amount of debentures and Canada War Loan (Ontario Government deposit \$50,000).....		538,456	02
Cash on hand at head office.....		11,346	45
Cash on deposit in Bank of Montreal.....		1,975	29
Cash on deposit in Bank of Montreal, Kitchener (savings).....		11,007	68
Cash on deposit in Waterloo Co. Loan (savings).....		2,133	32
Cash on deposit in Molsons Bank, Kitchener, Ont. (receipt, Ontario Government deposit).....	\$	312	53
Cash on deposit in Molsons Bank (savings), Kitchener, Ont.....		919	67
Cash on deposit in Royal Bank (savings), Kitchener, Ont.....		1,678	69
		29,373	63
Amount unpaid of agents' balances.....		15,230	14
Amount of premium notes in force after deducting all payments thereon and assessments levied.....		214,935	92
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1922.....		16,549	85
Amount due for re-insurance on losses.....		2,258	26
Accrued interest.....		10,574	78
Office furniture and Goad's plans (not extended), \$5,000.00.			
Total assets.....	\$	1,203,073	93

Liabilities.

Unearned premiums, being 50 per cent. gross premiums on all cash system policies in force at 31st December, 1922.....	\$	130,769	52
Amount of losses supposed or reported.....		3,911	65
Total liabilities.....	\$	134,681	17

Receipts.

Cash balance at 31st December, 1921, (not extended), \$17,113.56.	
Cash received as fixed payments of 1922.....	\$ 68,694 58
“ premiums on cash system.....	163,549 23
“ interest.....	46,813 43
“ agents' balances at 1921 received in 1922.....	11,150 32
“ re-insurance on losses.....	10,248 10
“ transfer fees.....	50
“ additional premiums.....	1,883 90
“ all other.....	4,387 50
“ investment (not extended), \$124,217.83	
Total receipts.....	<u>\$ 306,727 56</u>

Expenditure.

Expenses of management.	
Amount paid for investigation and adjustment of claims and travelling expenses.....	\$ 1,220 89
“ commission to agents.....	42,347 64
“ statutory assessment and license fee.....	387 44
“ law costs.....	400 00
“ printing, stationery, advertising.....	4,296 23
“ salaries, directors' and auditors' fees.....	36,358 33
“ postage, telephone, telegrams, express and exchange.....	1,591 50
“ fuel, light and water.....	612 37
“ taxes (municipal and government).....	4,076 00
“ other expenses.....	3,155 11
Total expenses of management.....	<u>\$ 94,445 51</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1922.....	109 74
“ losses which occurred during 1922.....	111,454 14
“ re-insurance.....	30,268 63
“ rebate, abatement, and returned premiums.....	14,521 97
“ contribution to Northern Ontario Fire Relief Fund.....	2,500 00
“ investments (not extended) \$165,385.33	
Total expenditure.....	<u>\$ 253,299 99</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

System.	One year or less.	Three years.	Total.
Mutual.....		\$ 6,129,117 00	\$ 6,129,117 00
Cash.....	\$ 31,232,409 00		31,232,409 00
Totals.....	\$ 31,232,409 00	\$ 6,129,117 00	\$ 37,361,526 00
Re-insurance.			
Cash.....	\$ 2,014,495 00	\$ 1,309,465 00	\$ 3,323,960 00
Net risks carried by Company, 31st December, 1922.....	\$ 29,217,914 00	\$ 4,819,652 00	\$ 34,037,566 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	2,764	\$ 5,816,591 00
Policies new and renewed during 1922.....	1,067	2,400,081 00
Gross number during 1922.....	3,831	\$ 8,216,672 00
Less expired and cancelled in 1922.....	1,042	2,087,555 00
Net risks in force on mutual system, 31st December, 1922.....	2,789	<u>\$ 6,129,117 00</u>

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1921.....	18,696	\$ 27,738,628 00
Policies new and renewed during 1922.....	9,130	13,785,583 00
Gross number during 1922.....	27,826	\$ 41,524,211 00
Less expired and cancelled in 1922.....	7,029	10,291,802 00
Net risks in force on cash system 31st December, 1922.....	20,797	\$ 31,232,409 00

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$ 358,806 79
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	214,935 92
Amount of premium notes received during the year, 1922.....	143,870 87

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Charles Turnbull.....	Galt.
Lincoln Goldie.....	Guelph.
F. S. Jarvis.....	Galt.
A. E. Watson.....	Ayr.
W. K. George.....	Toronto.
J. N. MacKendrick.....	Galt.
James D. Allen.....	Galt.
C. R. H. Warnock.....	Galt.
John R. Blake.....	Galt.

OFFICERS.

Charles Turnbull, President.....	Galt.
Lincoln Goldie, Vice-President.....	Guelph.
J. N. MacKendrick, Secretary.....	Galt.

AUDITORS.

George C. Easton.....	Galt.
Wm. Philip.....	Galt.

Unassessed premium note capital, \$230,741.00.

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

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate.....	\$	30,000	00
Loans secured by mortgages.....		89,100	00
Bonds and Debentures (\$50,000 deposited with Ontario Government).....		853,061	02
Actual cash on hand at head office.....	\$	3,095	84
Cash on deposit to the Company's credit, not drawn against in the following chartered banks:			
Commerce Bank, agency at Galt.....		4,731	06
Toronto Bank agency, Galt.....		1,098	28
Montreal Bank agency, Galt.....		1,881	80
			10,806 98
Cash in agents' hands.....		11,938	41
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		230,741	00
Amount of interest accrued.....		18,238	76
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1922.....		10,831	32
Total assets.....	\$	1,254,717	49

Liabilities.

Amount of supposed or reported loss.....	\$	684	66
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1922.....		179,769	81
Amount of all other liabilities.....		609	67
Total liabilities.....	\$	181,064	14

Receipts.

Cash balance at 31st December, 1921 (not extended), \$14,595.90.		
Cash received as fixed payments of 1922	\$	72,161 14
“ fixed payments for years prior to 1922		1,621 80
“ premiums on cash system		189,933 70
“ agents' balances of 1921 received in 1922		5,309 22
“ interest (including rent)		51,887 41
“ re-insurance on losses		6,761 63
“ transfer fees		187 50
“ from mortgage and debenture investments (not extended) \$17,103.59.		
Total receipts	\$	<u>327,862 40</u>

Expenditure.

Expenses of management.		
Amount paid for commission and bonus to agents	\$	46,673 66
“ Law costs		242 22
“ fuel and light		723 52
“ license fee and statutory assessment		414 78
“ fire marshal tax		787 93
“ printing, stationery and advertising		3,560 03
“ taxes (Government and municipal)		4,242 82
“ salaries, directors' and auditors' fees		27,951 00
“ travelling expenses and automobile		3,231 62
“ postage, telephone, telegrams and express		1,730 70
“ investigation of claims		659 96
“ incidentals		4,565 20
Expenses of management	\$	<u>94,783 44</u>
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1922		3,024 06
“ losses which occurred during 1922		125,421 49
“ re-insurance premiums		17,593 58
“ rebate, abatement and returned premiums		9,280 56
“ refund to members		13,234 18
“ purchase of securities (not extended), \$82,917.60.		
“ Contribution to Northern Ontario Fire Relief Funds		2,500 00
Total	\$	<u>265,837 31</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

System.	One year or less.	Three years.	Total.
Mutual		\$ 6,293,301 75	\$ 6,293,301 75
Cash	8,840,763 70	30,607,906 74	39,448,670 44
Total	\$ 8,840,763 70	\$ 36,901,208 49	\$ 45,741,972 19
Re-insurance.			
On mutual system		\$ 583,199 58	\$ 583,199 58
Cash system	\$ 495,923 68	1,717,580 06	2,213,503 74
Total re-insurance	\$ 495,923 68	\$ 2,300,779 64	\$ 2,796,703 32
Net risks carried by Company, 31st December, 1922	\$ 8,344,840 02	\$ 34,600,428 85	\$ 42,945,268 87

MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December, 1921		2,640	\$ 5,763,146 44
Policies new and renewed during 1922		1,028	2,560,818 31
Gross number during 1922		3,668	\$ 8,323,964 75
Less expired and cancelled in 1922		998	2,030,663 00
Net risks in force on mutual systems, 31st December, 1922		2,670	\$ 6,293,301 75
Cash System.		Number.	Amount.
Policies in force, 31st December, 1921		17,413	\$ 37,162,921 54
Policies new and renewed during 1922		6,269	15,734,210 42
Gross number during 1922		23,682	\$ 52,897,131 96
Less expired and cancelled in 1922		5,802	13,448,461 52
Net risks in force, on cash system, 31st December, 1922		17,880	\$ 39,448,670 44

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 381,404 00
Amount of premium notes, after deducting all payments thereon and assessments levied	230,741 00
Amount of premium notes received during the year, 1922	141,053 00
Payments on premium notes of 1922 including all sums credited on said premium notes:	
Paid up to 31st December, 1922	28,210 60

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced Business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

G. G. McPherson, K.C.	Stratford.
John Brown	Stratford.
Geo. Hamilton	Stratford.
Charles Packert	Stratford.
J. A. Robertson, M.D.	Stratford.
James Trow	Stratford.
James Jones	Mitchell.
Andrew Kuhry	Walkerton.
A. M. Kay	Stratford.

OFFICERS.

G. G. McPherson, K.C., President	Stratford.
John Brown, Vice-President	Stratford.
Charles Packert, Manager	Stratford.
George Kay, Secretary	Stratford.

AUDITORS.

James Dickson	Stratford.
Wm. Irwin	Stratford.

Deposited in the Treasury of Ontario	\$ 100,000 00
Unassessed premium note capital	227,670 60

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate	\$ 15,610 36
Cash value of mortgages	74,350 00
Value of municipal debentures and Dominion of Canada Loan (including Ontario Government Deposit)	675,505 41
Cash at head office	\$ 4,477 21
Cash deposited in Royal Bank, Stratford	4,877 47
Cash deposited in Canadian Bank of Commerce, Stratford, Ont. ...	4,394 95
Cash deposited in Montreal Bank, Stratford	9,511 70
	23,261 33
Cash in agents' hands acknowledged by them to be due, and considered good . . .	13,053 84
Amount of premium notes in force, after deducting all payments thereon and assessments levied	227,670 60
Amount of re-insurance on losses	3,690 64
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1922	13,098 85
Interest due and accrued	14,356 99
Total assets	\$ 1,060,598 02

Liabilities.

Amount of losses resisted	\$ 475 00
Amount of losses supposed or reported	14,274 32
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1922	125,884 11
Total liabilities	\$ 140,633 43

Receipts.

Cash balance at 31st December, 1921, (not extended), \$26,724.81.	
Cash received as fixed payments due in 1922.....	\$ 70,945 94
“ as premiums on cash system.....	134,838 80
“ for interest.....	35,241 06
“ for re-insurance on account of losses.....	19,591 42
“ extra premiums and endorsement fees.....	613 92
“ agents' balances of 1921 received in 1922.....	7,912 81
“ from investments (not extended), \$16,405.92.	
Total receipts.....	<u>\$ 269,143 95</u>

Expenditure.

Expenses of management:

Cash paid for commission to agents.....	\$ 39,468 18
“ statutory assessment and license.....	415 28
“ fire marshal tax.....	534 55
“ investigation and adjustment of claims.....	1,404 19
“ law costs other than above.....	36 00
“ taxes (Government and municipal).....	2,532 34
“ salaries, directors' and auditors' fees.....	26,260 44
“ printing, stationery and advertising.....	2,741 48
“ travelling expenses.....	711 45
“ postage, telephone, telegrams and express.....	1,424 45
“ fuel and light.....	337 39
“ exchange.....	206 16
“ bonds (official and agents).....	30 00
“ Mutual Underwriters' Association.....	10 00
“ sundry expenses.....	4,911 46
Total expenses of management.....	<u>\$ 81,023 37</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1922.....	3,301 13
“ losses which occurred in 1922.....	111,866 61
“ re-insurance.....	31,681 35
“ rebates.....	7,918 61
“ investments, (not extended), \$50,722.28.	
“ Contribution to Northern Ontario Fire Relief Fund.....	2,500 00
Total expenditure.....	<u>\$ 238,291 07</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

System.	One year or less.	Three years.	Total.
Mutual.....	\$ 15,778,396 00	\$ 15,778,396 00	\$ 15,778,396 00
Cash.....	\$ 5,712,036 00	\$ 25,386 029 00	\$ 31,098,065 00
Totals.....	<u>\$ 5,712,036 00</u>	<u>\$ 41,164,425 00</u>	<u>\$ 46,876,461 00</u>

Re-insurance.

Mutual.....	\$ 4,196,888 00	\$ 4,196,888 00	\$ 4,196,888 00
Cash.....	\$ 681,314 00	\$ 2,706,254 00	\$ 3,387,568 00
Totals.....	<u>\$ 681,314 00</u>	<u>\$ 6,903,142 00</u>	<u>\$ 7,584,456 00</u>

Net risks carried by Company, 31st December, 1922.....

	\$ 5,030,722 00	\$ 34,261,283 00	\$ 39,292,005 00
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MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force, 31st December, 1921	4,323	\$ 14,103,640 00
Policies new and renewed during 1922	.....	1,844	6,432,013 00
Gross number during 1922	.....	6,167	\$ 20,535,653 00
Less expired and cancelled in 1922	.....	1,546	4,757,257 00
Net risks in force on mutual system, 31st December, 1922	.....	4,621	\$15,778,396 00
Cash System.		Number.	Amount.
Policies in force, 31st December, 1921	.....	17,860	\$ 28,912,153 00
Policies new and renewed during 1922	.....	9,409	15,817,009 00
Gross number during 1922	.....	27,269	\$ 44,729,162 00
Less expired and cancelled in 1922	.....	8,908	13,631,097 00
Net risks in force on cash system, 31st December, 1922	.....	18,361	\$ 31,098,065 00

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment	.....	\$ 366,103 07
Amount of all premium notes, after deducting all payments thereon and assessments levied	.....	227,670 60
Amount of premium notes received during the year, 1922	.....	152,101 44
Cash paid up to 31st December, 1922	.....	30,387 26

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May 1863.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Allan Bowman	Preston
L. W. Shuh	Waterloo
J. Howard Simpson	Guelph
P. E. Shantz	Preston
Richard Roschman	Waterloo
Julius H. Ross	Waterloo
W. G. Weichel	Waterloo
Aloyes Bauer	Waterloo
J. Stauffer	Galt

OFFICERS.

Allan Bowman, President	Preston
L. W. Shuh, Vice-President	Waterloo
Arthur Foster, Secretary	Waterloo

AUDITORS.

J. M. Scully, F. C. A.	Kitchener
J. Scully	Kitchener

Unassessed premium note capital	\$ 250,504 13
Securities deposited in Treasury of Ontario, par value	100,000 00

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate	\$ 30,000 00
" mortgages	8,000 00
" bonds, debentures, Canada War Loan and securities (\$50,000. Ontario Government deposit)	933,461 16
Actual Cash on hand at head office as per auditors' statement for the year ending 31st December, 1922 of which a certified copy is to be attached to each statement	\$ 3,023 85
Cash, other than foregoing, on deposit to the Company's credit not drawn against in the following chartered banks:	
Bank of Toronto, agency situate at Waterloo, Ont.	\$ 3,116 01
Molsons Bank, agency situate at Waterloo, Ont.	13,095 58
Royal Bank, agency situate at Waterloo, Ont.	140 83
	19,376 27
Cash in agents' hands acknowledged by them to be due and considered good . . .	2,471 97
Amount of premium notes in force after deducting all payments thereon and assessments levied	250,504 13
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1922.	21,111 38
Amount of accrued interest	20,121 45
Total	\$ 1,285,046 36

Liabilities.

Amount of unpaid losses	\$ 4,969 14
" unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1922	200,541 53
Total liabilities	\$ 205,510 67

Receipts.

Cash balance at 31st December, 1921, (not extended) \$9,757.28.		
Cash received as fixed payments of 1922	\$	84,782 98
“ agents' balances of 1921, received in 1922		803 19
“ premiums on cash system		207,698 59
“ rents		640 00
“ interest		52,758 70
“ re-insurance on losses		26,009 18
“ all other		5,178 18
“ from matured investments (not extended) \$50,783.05.		
Total receipts	\$	<u>377,870 82</u>

Expenditure.

Expenses of management:		
Amount paid for commission or bonus to agents	\$	49,334 74
“ law costs		52 00
“ fuel and light		917 02
“ investigation and adjustment of claims		823 69
“ interest		2,582 56
“ statutory assessment and license fee		497 25
“ fire marshal tax		648 61
“ taxes (Government and Municipal)		2,676 86
“ printing, stationery and advertising		4,195 97
“ salaries, directors' and auditors' fees		38,345 93
“ postage, telephone, telegrams and express		1,418 68
“ exchange		483 66
“ travelling expenses		1,640 95
“ janitor		402 50
“ repairs		901 64
“ insurance		137 82
“ Underwriters' Association		1,877 30
“ other expenses		2,395 55
Total expenses of management	\$	<u>109,332 73</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1922		6,647 02
“ losses which occurred during 1922		155,377 66
“ re-insurance		37,289 32
“ rebate, abatement and premiums		21,600 16
“ for purchase of investments (not extended) \$85,287.99.		
“ Contribution to Northern Ontario Fire Relief Fund		3,500 00
Total expenditure	\$	<u>333,746 89</u>

Amount covered by policies in force 31st December, 1922.

	System.	One year or less.	Three years.	Total.
Mutual		\$12,185,609 00		\$12,185,609 00
Cash	\$ 8,352,139 00		38,050,996 00	46,403,135 00
Total	\$ 8,352,139 00	\$50,236,605 00		\$58,588,744 00

Re-insurance.

Mutual		\$ 3,205,766 00	\$ 3,205,766 00
Cash	\$ 460,839 00		4,310,347 00
Total	\$ 460,839 00	\$7,516,113 00	\$7,976,952 00

Net risks carried by Company, 31st December,

1922	\$ 7,891,300 00	\$42,720,492 00	\$50,611,792 00
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MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December 1921.....		3,084	\$11,378,535 00
Policies new and renewed during 1922.....		1,521	4,629,900 00
Gross number during 1922.....		4,605	\$16,008,435 00
Less expired and cancelled in 1922.....		1,490	3,822,826 00
Net risks in force on mutual system, 31st December, 1922.....		3,115	\$12,185,609 00
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Cash System.		Number.	Amount.
Policies in force, 31st December, 1921.....		25,810	\$41,834,441 00
Policies new and renewed during 1922.....		14,446	23,617,588 00
Gross number during 1922.....		40,256	\$65,452,029 00
Less expired and cancelled in 1922.....		12,147	19,048,894 00
Net risks in force on cash system, 31st December, 1922.....		28,109	\$46,403,135 00

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment.....	\$ 411,286 30
Amount of premium notes, after deducting all payments thereon and assessments levied.....	250,504 13
Amount of premium notes received during the year 1922.....	160,827 85
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922.....	32,165 57

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies Having No
Joint Stock Capital

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Value of real estate less encumbrance		Mortgages, bonds, debentures and other securities		Interest due and accrued		Agents' balances		Cash at head office and bank balances		Bills receivable, short date notes or due bills		Unassessed premium notes		Re-insurance on losses		Unearned part (50% of premiums paid for re-insurance of risks in force at 31st Dec. 1922)		All other assets		Total		Goad's plans, office furniture, etc. (not extended)		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Economical.....	60,000	00	854,151	35	10,574	78	15,230	14	29,373	63	.....	.....	214,935	92	2,258	26	16,549	85	.....	.....	1,203,073	93	.....	5,000	00
Gore District.....	30,000	00	942,161	02	18,238	76	11,938	41	10,806	98	.....	.....	230,741	00	.....	.....	10,831	32	.....	.....	1,254,717	49	.....	.....	.....
Perth.....	15,610	36	749,855	41	14,356	99	13,053	84	23,261	33	.....	.....	227,670	60	3,690	64	13,098	85	.....	.....	1,060,598	02	.....	.....	.....
Waterloo.....	30,000	00	941,461	16	20,121	45	2,471	97	19,376	27	.....	.....	250,504	13	.....	.....	21,111	38	.....	.....	1,285,046	36	.....	.....	.....
Totals.....	135,610	36	3,487,628	94	63,291	98	42,694	36	82,818	21	.....	.....	923,851	65	5,948	90	61,591	40	.....	.....	4,803,435	80	.....	5,000	00

The Government deposits at date of publication are as follows:—Economical, \$100,000; Gore District, \$50,000; Perth, \$100,000; Waterloo, \$100,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Losses reported unpaid at 31st Dec., 1922		Unearned premiums on cash system risks calculated at 50 per cent. of gross		All other liabilities		Total liabilities		Number of policies		Net amount of risks	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	3,911	65	130,769	52	.....	.....	134,681	17	23,586	34,037,566	00	.....
Gore District.....	684	66	179,769	81	609	67	181,064	14	20,550	42,945,268	87	.....
Perth.....	14,749	32	125,884	11	.....	.....	140,633	43	22,982	39,292,005	00	.....
Waterloo.....	4,969	14	200,541	53	.....	.....	205,510	67	31,224	50,611,792	00	.....
Totals.....	24,314	77	636,964	97	609	67	661,889	41	98,342	166,886,631	87	.....

The Government deposits at date of publication are as follows:—Economical, \$100,000; Gore District, \$50,000; Perth, \$100,000; Waterloo, \$100,000.

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.
 RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Fixed payments of 1922		Fixed payments or assessments of years prior to 1922		Premiums on cash system		Agents' balances, 1922		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.	\$	c.
Economical.....	68,694	58	.....	.....	163,549	23	11,150	32	46,813	43	1,883	90	10,248	10	.....	.....	4,388	00	306,727	56	124,217	83
Gore District.....	72,161	14	1,621	80	189,933	70	5,309	22	51,139	91	187	50	6,761	63	.....	.....	.....	.....	327,862	40	17,103	59
Perth.....	70,945	94	.....	.....	134,838	80	7,912	81	35,241	06	613	92	19,591	42	.....	.....	.....	.....	269,143	95	16,405	92
Waterloo.....	84,782	98	.....	.....	207,698	59	803	19	52,758	70	.....	.....	26,009	18	.....	.....	.....	.....	377,870	82	50,783	05
Totals.....	296,584	64	1,621	80	696,020	32	25,175	54	185,953	10	2,685	32	62,610	33	1,387	50	9,566	18	1,281,604	73	208,510	39

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Commission and bonus to agents		Interest		Costs in law		Statutory assessment and license fees		Salaries and general expenses and account		Total expense of management		Returns 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.....	42,347	64	.....	.....	400	00	387	44	51,310	43	94,445	51	.....	.....	111,563	88	14,521	97	30,268	63	.....	.....	253,299	99	165,385	33
Gore District.....	46,673	66	.....	.....	242	22	414	78	47,452	78	94,783	44	13,234	18	128,445	55	9,280	56	17,593	58	.....	.....	265,837	31	82,917	60
Perth.....	39,468	18	.....	.....	36	00	415	28	41,103	91	81,023	37	.....	.....	115,167	74	7,918	61	31,681	35	.....	.....	238,291	07	50,722	28
Waterloo.....	49,334	74	2,582	56	52	00	497	25	56,866	18	109,332	73	.....	.....	162,024	68	21,600	16	37,289	32	.....	.....	333,746	89	85,287	99
Totals.....	177,824	22	2,582	56	730	22	1,714	75	196,733	30	379,585	05	13,234	18	517,201	85	53,321	30	116,832	88	.....	.....	1,091,175	26	384,313	20

* Contribution to the payment of fire losses sustained by the Temiskaming Mutual Fire Insurance Company in the Northern Ontario conflagration of 4th October, 1922.

B—CASH-MUTUAL FIRE COMPANIES

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

*MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business, June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1922.

DIRECTORS.

J. C. Gagné	Montreal.
J. d'Halewyn	Montreal.
A. R. Ranger	Montreal.
Fred. Taylor	Hamilton.
J. C. Hebert	Montmagny.
J. A. Mousseau	Montreal.
C. J. Adams	London.
T. B. Harvey	Merlin.
G. E. Tanguay	Quebec.
B. Feeney	Montreal.
J. A. Darche	Sherbrooke.
H. P. Laporte	Joliette, Que.
A. M. Aletter	Toronto.
E. Sylvester	Sherbrooke, Que.
A. Boisseau	St. Hyacinthe, Que.

OFFICERS.

J. C. Gagne, President	Montreal.
J. d'Halewyn, Vice-President	Montreal.
A. M. Aletter, Secretary	Toronto.
J. H. Lussier, Treasurer	Montreal.

AUDITORS.

A. E. Ferté	Toronto.
W. C. Benson, C.A.	London.

Authorized capital stock	\$	500,000	00
Subscribed capital stock		101,400	00
Called up capital stock		101,400	00
Paid up calls		101,400	00
Securities deposited at Provincial Treasury (par value)		23,000	00

Statement for the Year Ending 31st December, 1922.

Assets.

Amount of Municipal debentures	\$	32,624	00
Amount in Bank of Nova Scotia, Toronto		695	50
Amount of cash in agents' hands		528	70
Amount due for re-insurance on losses		359	49
Interest accrued		87	54
Amount due by Reinsurance Treaty Companies		17,715	41
Total assets		\$52,010	64

Liabilities.

Amount of losses supposed or reported	\$	87	50
Amount of losses adjusted		150	00
Amount due for re-insurance premiums		9,955	50
Amount due for commission		67	00
Amount due for all other, inc. War Tax appropriation		155	66
Total liabilities	\$	10,415	66
aid up capital stock		101,400	00

*The Company discontinued business in August, 1922, preliminary to voluntary liquidation.

The Reinsurance Treaty Companies owing the item of \$17,715.41 shown above are foreign companies not licensed in Canada, and the amount of realization will be much less than its book value.

Receipts.

Cash balance at 31st December, 1921.....	\$10,690 00	
Cash received for transfer fees.....	\$	15 00
“ fixed payments due in 1922.....		727 52
“ fixed payments in prior years.....		26 84
“ premiums on cash system.....		57,679 47
“ interest.....		3,088 65
“ re-insurance on losses.....		13,298 75
“ borrowed money.....		5,500 00
“ all other.....		1,209 30
Cash received from investments (not extended).....	\$23,121.50	
Total receipts.....	\$	81,545 53

Expenditure.

Expenses of management:		
Cash paid for agents' commission.....	\$	11,230 36
“ A. M. Aletter, commission.....		5,355 90
“ investigation and adjustment of claims.....		499 78
“ law costs.....		776 54
“ statutory assessment and license fees.....		213 29
“ rent.....		110 00
“ taxes (Government and Municipal).....		1,614 28
“ interest.....		680 63
“ salaries, directors' and auditors' fees.....		5,174 37
“ printing, stationery and advertising.....		939 69
“ postage, telephone, telegrams and express.....		157 37
“ all other expenses.....		789 22
Total expenses of management.....	\$	27,541 43
Miscellaneous payments:		
Cash paid for losses occurred prior to 1922.....		7,804 42
“ losses which occurred during 1922.....		28,465 34
“ re-insurance.....		37,144 07
“ rebate and return premiums.....		8,193 37
“ office furniture and Goad's plans.....		12 90
“ repayment of loan.....		5,500 00
Total expenditure.....	\$	114,661 53

Fire Insurance.

	One year.	Three years.	Total.
Amount at risk, 31st December, 1922.....	\$1,686,600 00	\$7,931,367 91	\$9,617,967 91
Amount re-insured.....	1,686,600 00	7,931,367 91	9,617,967 91
Net amount at risk, 31st December, 1922			Nil

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1922

Name.	Address.	No. of shares subscribed	Amount of shares subscribed		Amount paid on calls	
			\$	c.	\$	c.
Adams, C. J.	London	60	3,000	00	3,000	00
Aikenhead, Albert	" 230 Burwell St.	10	500	00	500	00
Aletter, A. M.	Toronto	20	1,000	00	1,000	00
Alton, Ellen	Lucknow	10	500	00	500	00
Arpin, C. E., Estate	Montreal, Quebec	109	5,450	00	5,450	00
Baker, Thos.	London	7	350	00	350	00
Begin, G. E.	Sherbrooke, Que.	2	100	00	100	00
Belanger, T.	"	2	100	00	100	00
Bently, C. L.	Tillsonburg, Ont.	3	150	00	150	00
Black, Mac. M.	Springfield	1	50	00	50	00
Boisseau, Armand	St. Hyacinthe, Que.	50	2,500	00	2,500	00
Boulanger, E.	Montmagny, Que.	2	100	00	100	00
Boulet, J. S.	Joliette, Quebec	5	250	00	250	00
Bucknell, D. A.	Ingersoll	10	500	00	500	00
Burkholder, J., Estate	Stouffville	2	100	00	100	00
Carlyle, David, Estate	Toronto	2	100	00	100	00
Chapman, Chas. B., Estate	London	5	250	00	250	00
Chevalier, J. H.	St. Leon, Quebec	5	250	00	250	00
Cody, Benjamin	Ingersoll, Box 95	10	500	00	500	00
College de Levis	Levis, Que.	2	100	00	100	00
Conn, Thos.	St. Mary's	3	150	00	150	00
Corbett, E. C.	Verschoyle	2	100	00	100	00
Cornell, Dr. E. P.	Kitchener	1	50	00	50	00
Cote, Dr. Geo.	Victoriaville	2	100	00	100	00
Crepeau, J. H.	St. Camille	4	200	00	200	00
Crofts, W. T.	Dresden, R.R. 4	1	50	00	50	00
Currie, Agnes	Ingersoll	7	350	00	350	00
Darche, J. A.	Sherbrooke, Que.	40	2,000	00	2,000	00
Dawson, B. W.	London, Richmond St.	15	750	00	750	00
Delorme, Miss Laura C.	Joliette, Quebec	2	100	00	100	00
Deroches, G. P.	"	5	250	00	250	00
D'Halewyn, J.	Montreal, 99 St. James St.	20	1,000	00	1,000	00
Donald, Mrs. Geo.	Petrolia	10	500	00	500	00
Downing, John	Beachville	10	500	00	500	00
Dronon, Mrs. Irma	St. Georges	10	500	00	500	00
Dubrulle, J. N.	St. Hyacinthe	5	250	00	250	00
Dufresne, R. Eugene	Outremont	50	2,500	00	2,500	00
Dupee, Reuben	Sarnia, 116 Emma St.	10	500	00	500	00
Dupee, Reuben, in trust, (R. Delmar)	Sarnia	5	250	00	250	00
Dupont, V. H.	Lachine, Que.	5	250	00	250	00
Dewer, A. A.	Petrolia	20	1,000	00	1,000	00
Ego, Dr. Angus	Markdale	4	200	00	200	00
Evans, D.	Strathroy	5	250	00	250	00
Evans, F. L. E.	Strathroy	5	250	00	250	00
Feeney, B.	Montreal, Que.	50	2,500	00	2,500	00
Fleming, E. M.	Burgessville	1	50	00	50	00
Fortier, F. G.	Beauceville	5	250	00	250	00
Fortin, Alcide	Montreal	2	100	00	100	00
Furse, Geo.	Kintore	10	500	00	500	00
Gagné, J. C., in trust	Montreal	458	22,900	00	22,900	00
Gagné, J. C.	"	20	1,000	00	1,000	00
Garneau, C. R.	Arthabaska	2	100	00	100	00
Gendron, Mrs. Anna Voyer	St. Georges	10	500	00	500	00
Genier, J. A.	S. Faustin	10	500	00	500	00
Gosselin, Jas.	Levis	15	750	00	750	00
Grenier, L. H.	Plessisville	5	250	00	250	00
Harvey, T. B.	Merlin	30	1,500	00	1,500	00
Hebert, J. C.	Montmagny, Que.	20	1,000	00	1,000	00

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of shares subscribed	Amount of shares subscribed		Amount paid on calls	
			\$	c.	\$	c.
Henry, Mrs. Jessie	Paris, Ont.	1	50	00	50	00
Heughan, Susie	London, 1004 Dun- das St.	8	400	00	400	00
Hunt, Ed.	Quebec	10	500	00	500	00
Hunt, Mrs. May Riches	London	2	100	00	100	00
Hyndman, H. K.	Exeter	8	400	00	400	00
Kirkpatrick, Russel T.	Petrolia	20	1,000	00	1,000	00
Kirkpatrick, R. T., in trust, Gertrude E.	"	7	350	00	350	00
Lachapelle, Rev. E.	Joliette	10	500	00	500	00
Lainchbury, Albert	Dereham Centre	10	500	00	500	00
Langlois, H. H.	Sherbrooke	1	50	00	50	00
Langlois, F. J.	Trois Pistoles	10	500	00	500	00
Laporte, Dr. J. P.	Joliette	50	2,500	00	2,500	00
Lawrence, William Harold	Alam, Mich., 324 West Superior St.	20	1,000	00	1,000	00
Lawrence, Frederick H.	Detroit, Mich., 135 Peterboro St.	20	1,000	00	1,000	00
Leach, Lorenzo	Eden	20	1,000	00	1,000	00
Letarte, C. A.	Warwick, Que.	5	250	00	250	00
Levitt, Elizabeth	Forest	2	100	00	100	00
Lussier, J. H.	Montreal, Que.	5	250	00	250	00
Marshall, Geo. W.	Straffordville	3	150	00	150	00
Marshall, H. A.	Tillsonburg	2	100	00	100	00
Mennie, Alex.	Vancouver, Box 1145.	5	250	00	250	00
Mevins, H.	Buffalo, C. Post. S., Cor. Elliott and S. Division Sts.	3	150	00	150	00
Minshall, Henry	Brownsville	3	150	00	150	00
Morgan, John E.	Knoxville, Tenn.	10	500	00	500	00
Morrisette, O. C.	Sherbrooke	10	500	00	500	00
Mousseau, J. O. K. C.	Montreal, 97 St. James St.	20	1,000	00	1,000	00
Macbeth, Herbert	Toronto	1	50	00	50	00
MacCallum, E. C. D.	Kingston, 142 Wel- ington St.	5	250	00	250	00
McAsh, T. J.	Varna	3	150	00	150	00
McLachlan, Margaret	Watford	20	1,000	00	1,000	00
McLachlan, J. B. T.	Toronto	2	100	00	100	00
McLean, Dr. P. D.	Woodbridge	3	150	00	150	00
McMahon, A. T., Estate	London	5	250	00	250	00
McMillan, John, Estate	Sykston	40	2,000	00	2,000	00
Nicholls, Chas. W.	London	20	1,000	00	1,000	00
Palmer, J. E.	East Angus	50	2,500	00	2,500	00
Panneton, E. F.	Three Rivers	1	50	00	50	00
Paradis, G. J.	Lac Au Saumon	3	150	00	150	00
Paul, John D.	Mandaumin	10	500	00	500	00
Perrault, Rev. C. A.	St. Darncest, Que.	5	250	00	250	00
Petty, Estate of, Geo.	Hensall	2	100	00	100	00
Puddicombe, R. W., Estate	London	10	500	00	500	00
Ramsey, Henry	Wanstead	10	500	00	500	00
Ranger, A. R.	Montreal, 160 St. James St.	20	1,000	00	1,000	00
Ratte, J. A.	Montmagny	5	250	00	250	00
Reeves, C. A.	Montreal	10	500	00	500	00
Renfrew, W. C.	Okanagan Mission, B.C.	3	150	00	150	00
Rioux, Emile	Sherbrooke	20	1,000	00	1,000	00
Robert, Rev. P. A.	Joliette	2	100	00	100	00
Robson, W. W.	Vernon, B.C.	4	200	00	200	00
Sandham, T. A.	Tillsonburg	6	300	00	300	00
Sandham, D. M.	"	6	300	00	300	00

LIST OF SHAREHOLDERS—*Continued.*

Name	Address	No. of shares subscribed	Amount of shares subscribed	Amount paid on calls
			\$ c.	\$ c.
Sandham, A. O.	Tillsonburg.....	2	100 00	100 00
Sawyer, Edmond.....	Montreal.....	5	250 00	250 00
Scarrow, Wm., Estate.....	London.....	1	50 00	50 00
Schnedier, Adam.....	Mitchell, R.R. 6....	2	100 00	100 00
Smith, John R.....	Wyoming.....	10	500 00	500 00
Spenard, Art.....	Three Rivers.....	10	500 00	500 00
Stanbury, J. G.....	Exeter.....	5	250 00	250 00
Stevens, Reuben, Estate.....	Toronto General Trusts Corp., Bay St., Toronto.....	9	450 00	450 00
Sylvester, Ernest.....	Sherbrooke.....	20	1,000 00	1,000 00
Stutt, Richard.....	Forest.....	2	100 00	100 00
Sun Trust Co., Ltd., in trust..	Montreal.....	46	2,300 00	2,300 00
Sutherland, W. H.....	Ingersoll, 475 Box..	3	150 00	150 00
Swanson, Mrs. Janet.....	St. Mary's.....	2	100 00	100 00
Tambling, Geo., Estate of....	London, 371 King St	10	500 00	500 00
Tanguay, G. D.....	Quebec.....	40	2,000 00	2,000 00
Taylor, Fred.....	Hamilton.....	25	1,250 00	1,250 00
Tennant, Edward Harlie....	London, Ont.....	20	1,000 00	1,000 00
Tetrault, Rev. C. H.....	Sorel.....	10	500 00	500 00
Thibodeau, Rev. J. E.....	Riviere du Loup....	2	100 00	100 00
Thornton, Edwin.....	Ingersoll.....	7	350 00	350 00
Threapleton, M., in trust....	Toronto.....	5	250 00	250 00
Tierney, Jas. B.....	Blythe.....	10	500 00	500 00
Trueman, Elizabeth.....	Stouffville.....	1	50 00	50 00
Tremblay, Dr. Eugene.....	Chicoutimi, Que....	3	150 00	150 00
Vandusen, W. E.....	Toronto.....	1	50 00	50 00
Wallace, Henry.....	South Middleton....	5	250 00	250 00
Webster, Catharine A.....	St. Mary's, R.R. 1..	1	50 00	50 00
Webster, Geo. B.....	" "	2	100 00	100 00
Westcott, J. T.....	Hamilton.....	15	750 00	750 00
White, John, Estate.....	Watford.....	1	50 00	50 00
White, Jos.....	St. Mary's.....	1	50 00	50 00
White, Win. J.....	Petrolia.....	10	500 00	500 00
White, W. C.....	Woodstock.....	5	250 00	250 00
White, A. V.....	" "	5	250 00	250 00
Whitley, Alice S.....	Gorrie.....	5	250 00	250 00
Totals.....	.....	2,028	101,400 00	101,400 00

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 1923.

DIRECTORS.

Geo. Sleeman.....	Guelph.
W. A. Denton.....	Toronto.
E. J. Hayes.....	Toronto.
J. R. Wissler.....	Elora.
W. E. Buckingham.....	Guelph.
H. Begg.....	Toronto.
W. R. Begg.....	Toronto.
E. B. Stockdale.....	Toronto.
J. E. Clement.....	Montreal.

OFFICERS.

Geo. Sleeman, President.....	Guelph.
W. A. Denton, Vice-President.....	Toronto.
John Davidson, Secretary-Treasurer.....	Guelph.
Shaw & Begg, Limited, Managers, 82-88 King St. E.....	Toronto.

AUDITORS.

A. C. Neff.....	Toronto.
J. P. M. Robertson.....	Toronto.

Statement for the Year Ending 31st December, 1922.

Authorized capital stock.....	\$	150,000	00
Subscribed capital stock.....		124,500	00
Paid up capital stock.....		124,500	00
Unassessed premium note capital.....		60	96
Deposited in the Provincial Treasury.....		56,000	00

Assets.

Debentures and Canada War Loan.....	\$	175,575	33
Cash on hand at head office.....		11,514	04
Amount held in trust by re-insuring company.....		6,792	91
Cash on deposit in Dominion Bank, Toronto.....		15,106	33
Cash in agents' hands, acknowledged by them to be due and considered good..		21,464	77
Amount of premium notes in force after deducting all payments thereon and assessments levied.....		60	96
“ unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December, 1922.....		41,392	21
“ accrued interest.....		1,354	09
“ office furniture, Goad's plans, etc. (not extended).....	\$4,842	16	
Total assets.....	\$	273,260	64

Liabilities.

Amount of losses supposed or reported.....	\$	939	95
Amount of unearned premiums, being (50 per cent.) of gross premiums on all cash system policies in force 31st December, 1922.....		107,542	87
Amount due for re-insurance.....		30,349	18
Taxes.....		746	91
All other.....		418	50
Total liabilities.....	\$	139,997	41
Paid-up capital stock.....	\$	124,500	00

Receipts.

Cash balance at 31st December, 1921 (not extended).....	\$21,586 31	
Cash received for interest.....		\$ 9,401 73
“ premiums on cash system.....		192,524 30
“ agents' balances, 1921, received in 1922.....		15,896 56
“ re-insurance on losses.....		32,058 25
Cash received from realization of investments (not extended)...	\$5,065 00	
Total receipts.....	\$	<u>249,880 84</u>

Expenditure.

Expenses of management:		
Amount paid for commission or bonus to agents.....	\$	33,399 26
“ investigation or adjustment of claims.....		1,251 12
“ statutory assessment and license fees.....		277 60
“ printing, stationery and advertising.....		2,347 19
“ taxes (Government and Municipal).....		3,533 40
“ salaries, directors' and auditors' fees.....		8,575 00
“ travelling expenses.....		88 00
“ postage, telegrams and express.....		96 87
“ law costs.....		300 00
“ Fire Marshal tax.....		531 32
“ rent.....		3,045 03
“ other expenses.....		1,209 57
Total expenses of management.....	\$	<u>54,654 36</u>
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1922.....		250 00
“ losses which occurred during 1922.....		80,572 55
“ re-insurance on losses.....		73,694 75
“ rebate.....		28,256 83
“ dividends.....		12,450 00
Expenditure other than the foregoing.....		33 29
Total expenditure.....	\$	<u>195,257 42</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.				
System.		One year or less.	Three years.	Total.
Mutual.....	\$	1,700 00	\$ 7,300 00	\$ 9,000 00
Cash.....		11,904,249 00	11,888,970 00	23,743,219 00
Total.....		\$11,905,949 00	\$11,896,270 00	\$23,752,219 00
Re-insurance.				
In cash system.....		5,075,815 00	2,613,822 00	7,689,637 00
Net risks at 31st December, 1922.....	\$	<u>6,830,134 00</u>	<u>9,232,448 00</u>	<u>\$16,062,582 00</u>

MOVEMENT IN RISKS.

Mutual System.			
Policies in forces 31st December, 1921.....		Number.	Amount.
Policies new and renewed during 1922.....		45	\$48,330 00
		1	800 00
Gross number during 1922.....		46	\$49,130 00
Less expired and cancelled during 1922.....		37	40,130 00
Net risks in force on mutual system 31st December, 1922.....		9	<u>\$9,000 00</u>
Cash System.			
Policies in force 31st December, 1921.....		Number.	Amount.
Policies new and renewed during 1922.....		11,113	\$22,794,584 00
		11,291	19,624,245 00
Gross number during 1922.....		22,404	\$42,418,829 00
Less expired and cancelled in 1922.....		8,118	18,675,610 00
Net risks in force on cash system 31st December, 1922.....		14,286	<u>\$23,743,219 00</u>

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES.

On Policies in force 31st December, 1922.

	Four year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment.....\$	127 47
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	60 96
Amount of premium notes, received during the year 1922.....	6 65
Payments of premium notes of 1921, including all sums credited on said premium notes	
Cash paid up to 31st December, 1922.....	1 33

LIST OF SHAREHOLDERS 31ST DECEMBER, 1922.

Name	Address	No. of shares	Amount subscribed		Amount paid up	
			\$	c.	\$	c.
H. Begg.....	Toronto.....	10	1,000	00	1,000	00
W. R. Begg.....	".....	10	1,000	00	1,000	00
W. E. Buckingham.....	Guelph.....	10	1,000	00	1,000	00
J. E. Clements.....	Montreal.....	10	1,000	00	1,000	00
W. A. Denton.....	Toronto.....	10	1,000	00	1,000	00
Gordon & Mariott (in trust)...	".....	1,035	103,500	00	103,500	00
E. J. Hayes.....	".....	10	1,000	00	1,000	00
Geo. Sleeman.....	Guelph.....	10	1,000	00	1,000	00
E. B. Stockdale.....	Toronto.....	10	1,000	00	1,000	00
E. B. Stockdale & C. S. Ham- ton (in trust).....	".....	120	12,000	00	12,000	00
J. R. Wissler.....	Elora.....	10	1,000	00	1,000	00
Totals.....	.....	1,245	124,500	00	124,500	00

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all
Cash Mutual Fire Insurance Companies
Having Joint Stock Capital

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

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 premium paid for re-insurance of risks in force at 31st December, 1922)		All other assets		Total		Coat's plans, office furniture, etc., (not extended)		Subscribed capital stock uncalled			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Monarch.....	32,624	00	87	54	695	50	528	70	.....	.....	.....	359	49	.....	.....	17,715	41	52,010	64	3,822	69	.....	.....	.....	.....
Wellington.....	175,575	33	1,354	09	26,620	37	21,464	77	.....	.....	60	96	.....	.....	41,392	21	.....	.....	273,260	64	4,842	16	.....	.....	.....	.....
Totals.....	208,199	33	1,441	63	27,315	87	21,993	47	.....	.....	60	96	359	49	41,392	21	17,715	41	325,271	28	8,664	85	.....	.....	.....	.....

The Government deposits (par value) are as follows:—Monarch, \$23,000; Wellington, \$56,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Losses unpaid at 31st December, 1922		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums		Commission and bonus		Re-insurance		Rebates and return premiums unpaid		Due to other companies and persons		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.	
Monarch.....	237	50	.....	.....	67	00	(a) 9,955	50	.....	.....	155	66	10,415	66	101,400	00	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wellington.....	939	95	107,542	87	.....	.....	30,349	18	.....	.....	418	50	746	91	139,997	41	124,500	00	14,295	.....	.....	.....	.....	.....	.....
Totals.....	1,177	45	107,542	87	67	00	40,304	68	.....	.....	418	50	902	57	150,413	07	225,900	00	14,295	.....	.....	.....	.....	.....	.....

(a) Balance due Provident Assurance Company. * The business of the Monarch has been re-insured in the Provident Assurance Company. The Government deposits (par value) are as follows:—Monarch, \$23,000; Wellington, \$56,000.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.
RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Fixed payments of 1922		Fixed payments or assessments of years prior to 1922		Premiums on cash system		Agents' balances		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.	
Monarch.....	727	52	26	84	57,679	47	.....	3,088	65	15	00	13,298	75	5,500	00	.....	1,209	30	81,545	53	23,121	50		
Wellington.....	.....	.....	.....	.....	192,524	30	15,896	56	9,401	73	.....	32,058	25	.....	.....	.....	.....	.....	249,880	84	5,065	00		
Totals.....	727	52	26	84	250,203	77	15,896	56	12,490	38	15	00	45,357	00	5,500	00	1,209	30	331,426	37	28,186	50		

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Commission and bonus to agents		Interest		Costs in law		Statutory 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.		
Monarch.....	16,586	26	680	63	776	54	213	29	9,284	71	27,541	43	.....	36,269	76	8,193	37	37,144	07	5,512	90	114,661	53			
Wellington.....	33,399	26	.....	.....	300	00	277	60	20,677	50	54,654	36	12,450	00	80,822	55	28,256	83	73,694	75	33	29	249,911	78		
Totals.....	49,985	52	680	63	1,076	54	490	89	29,962	21	82,195	79	12,450	00	117,092	31	36,450	20	110,838	82	5,546	19	364,573	31		

* Repayment of loan, \$5,500.

Strictly Mutual Fire Insurance Companies

YEAR ENDING 31st DECEMBER, 1922

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Chas. Young	Richard's Landing.
Geo. H. Cook	Silver Water.
Wm. Vincer	Mindemoya.
Hy. Knight	Korah.
Geo. W. Emiry	Massey.
John Tait	Iron Bridge.
A. H. Huckson	Sault Ste. Marie.
Alex. Stewart	Bar River.
Chas. Robinson	Plummer.

OFFICERS.

Chas. Young, President	Richard's Landing.
Geo. H. Cook, Vice-President	Silver Water.
Lt.-Col. T. H. Elliott, Secretary-Treasurer	Sault Ste. Marie.

AUDITORS.

Ed. Walton	Sault Ste. Marie.
W. T. Scott	Sault Ste. Marie.

Unassessed premium note capital, \$39,262.41.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada Victory Loan and Province of Ontario Bonds	\$	11,000	00
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont		5,419	93
Amount of premium notes in force after deducting all payments thereon and assessments levied	\$	39,262	41
Less residue of premium notes given by the company for re-insurance		192	50
			<u>39,069 91</u>
Office furniture and supplies (not extended)	\$	365	48
Total assets	\$	55,489	84

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended)	\$	5,481	53
Cash received by company as membership fees	\$	637	50
“ as fixed payments due in 1922		8,371	87
“ interest		760	48
“ endorsement fees		12	50
Total receipts	\$	9,782	35

Expenditure.

Expenses of management:

Cash paid for agents' commission.....	\$	1,116 70
“ investigation of claims.....		44 00
“ salaries, directors' and auditors'.....		893 00
“ statutory assessment in license fees.....		20 99
“ travelling expenses.....		185 45
“ fire marshal tax.....		5 00
“ taxes, municipal and government.....		59 10
“ printing, stationery and advertising.....		125 09
“ postage, telephone, telegrams and express.....		167 59
“ rent.....		120 00
“ other.....		61 80
Total expenses of management.....	\$	2,798 72

Miscellaneous payments:

Cash paid for losses which occurred during 1922.....		6,660 68
“ rebate.....		96 05
“ re-insurance.....		52 50
“ Temiskaming relief.....		236 00
Total expenditure.....	\$	9,843 95

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.....	\$	2,152,282 00	Three years.
Less re-insurance.....		9,000 00	
Net risks.....	\$	2,143,282 00	

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,325	\$ 1,967,906 00
Policies new and renewed during 1922.....	427	723,365 00
Gross number and amount in force during 1922.....	1,752	\$ 2,691,271 00
Less expired and cancelled in 1922.....	446	538,989 00
Net risks in force 31st December, 1922.....	1,306	\$ 2,152,282 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by company and legally liable to assessment.....	\$	64,595 44	Three Years.
Amount of all premium notes after deducting all payments thereon and assessments levied.....		39,262 41	
Amount of premium notes received during the year 1922.....		21,700 95	
Payments on premium notes of 1922, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1922.....		8,371 87	
Amount of premium notes given by the company for re-insurance.....		270 00	
Less payments thereon.....		77 50	
Residue of premium notes for which the company is still liable.....	\$	192 50	

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 24th July, 1894.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Samuel Miller.....	Stella.
W. A. Hitchins.....	Stella.
A. N. Hitchins.....	Stella.
H. S. Patterson.....	Stella.
H. Beaubien.....	Stella.
Wm. Glenn, Jr.....	Stella.
Jas. Kilpatrick.....	Stella.
Edward Fleming.....	Stella.
E. C. McDonald.....	Stella.

OFFICERS.

Samuel Miller, President.....	Stella.
W. A. Hitchins, Vice-President.....	Stella.
John Glenn, Secretary-Treasurer.....	Stella.

AUDITORS.

John Filson.....	Stella.
W. P. Tugwell.....	Stella.

Unassessed premium note capital—\$11,465.97.

Statement for the Year Ending 31st December, 1922.

Assets.

Dominion War Loan.....	\$	4,900 00
Cash on hand.....	\$	126 20
Cash in Bank of Montreal, Kingston.....		1,724 85
Cash in Royal Bank, Bath.....		1,001 93
		<u>2,852 98</u>
Amount of premium notes in force after deducting all payments thereon and assessments levied.....		11,465 97
Total assets.....	\$	<u><u>19,218 95</u></u>

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1921, (not extended).....	\$	1,689 60
Cash received as fixed payment of 1922.....	\$	679 82
“ for interest.....		354 99
“ transfer fees and endorsement.....		3 25
“ investments, (not extended).....	\$	700 00
Total.....	\$	<u><u>1,038 06</u></u>

Expenditure.

Expenses of management:		
Cash paid for commission to agents.....	\$	135 88
“ fire marshal tax.....		4 49
“ statutory assessment and license fee.....		12 04
“ travelling expenses.....		2 00
“ salaries, directors' fees, etc.....		190 00
“ rent.....		0 75
Amount paid for printing, stationery and advertising.....		6 00
“ postage, telephone, telegrams and express.....		3 05
“ taxes.....		2 73
“ other expenses.....		5 00
Total expenses of management.....	\$	<u>361 94</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		168 74
“ Teniskaming relief.....		44 00
Total expenditure.....	\$	<u><u>574 68</u></u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1921.

	One year.	Three years.	Total.
Mutual.....	\$ 2,600 00	\$ 357,084 00	\$ 359,684 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	225	\$ 365,087 00
Policies new and renewed during 1922.....	65	85,870 00
Gross number and amount in force during 1922.....	290	\$ 450,957 00
Less expired and cancelled in 1922.....	62	91,273 00
Net risks in force 31st December, 1922.....	228	\$ 359,684 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	One year.	Three years.	Total.
Amount of face of all premium notes held by company and legally liable to assessment.....\$	52 00	\$ 14,286 16	\$ 14,338 16
Amount of all premium notes after deducting all payments thereon and assessments levied.....	41 60	11,424 37	11,465 97
Amount of premium notes received during year of 1922.....	52 00	3,323 80	3,375 80
Payment on the premium notes of 1922, including all sums credited on said premium notes, viz:			
(a) Cash paid up to 31st December, 1922...	10 40	669 42	679 82

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Charles W. Gurney.....	Paris.
L. E. Peterson.....	Princeton.
Robt. J. Aitken.....	St. George.
Morris Shellard.....	Galt.
William Mauson.....	Ayr.
Murdo M. Lillico.....	Bright.

OFFICERS.

C. W. Gurney, President.....	Paris.
L. E. Peterson, Vice-President.....	Princeton.
A. L. Easton, Secretary-Treasurer.....	Princeton.

AUDITORS.

John L. Black.....	Ayr.
Thomas Mitchell.....	Ayr.

Unassessed premium note capital, \$257,221. 11.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in Bank of Commerce, Ayr.....	\$ 3,789 07	
Cash in Loan Company.....	2,303 32	
Cash in Molson's Bank, Ayr.....	2,186 83	
		\$ 8,279 22
Amount unpaid of assessments of 1922.....		1,384 83
Amount unpaid of assessments of prior years.....		414 08
Amount of premium notes in force after deducting all payments thereon and assessments levied.....		257,221 11
Amount of all other.....		14 50
Total assets.....	\$	<u>267,313 74</u>

Liabilities.

Income tax, 1922.....	\$ 129 23
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Receipts.

Cash balance at 31st December, 1921, (not extended) \$6,485.12.	
Cash received for policy fees.....	\$ 450 00
“ assessments of 1922.....	12,625 58
“ assessments of prior years.....	766 60
“ interest.....	189 07
“ borrowed money.....	5,350 00
“ cancelled policies and other sources.....	127 78
Total.....	\$ <u>19,509 03</u>

Expenditure.

Expenses of management:		
Amount paid for travelling expenses	\$	21 10
“ statutory assessment and license		46 35
“ fire marshal tax		43 44
“ taxes		7 30
“ rent		29 50
“ salaries, directors' and auditors' fees		1,606 60
“ printing, stationery and advertising		136 75
“ postage, telephone, telegrams and express		120 68
“ interest		66 90
“ law costs		10 00
“ other		16 00
Total expenses of management	\$	2,104 62
Miscellaneous payments:		
Amount paid for losses which occurred during 1922		10,260 31
“ repayment of loans		5,350 00
Total expenditure	\$	17,714 93

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual	\$	Four years. 6,781,405 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,654	\$ 6,508,125 00
Policies taken during 1922	519	2,016,780 00
Gross number and amount in force during 1922	2,173	\$ 8,524,905 00
Less expired and cancelled in 1922	482	1,743,500 00
Net risks in force 31st December, 1922	1,691	\$6,781,405 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	\$	Four years. 289,214 50
Amount of all premium notes, after deducting all payments thereon and assessments levied		257,221 11
Amount of premium notes received during the year 1922		86,158 50
Cash paid up to 31st December, 1922		12,625 58
Notes for fixed payments unpaid at December, 1922		1,399 61

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Geo. M. McCartney	Wellington.
Edward T. Plews	Picton.
Frank Eaton	Picton.
Charles Lauder	Mountain View.
E. B. Purtelle	Bloomfield.
M. F. Hawkins	Picton.
W. Asa Foster	Picton.
Adolphus Roblin	Picton.
H. S. Welbanks	Milford.

OFFICERS.

Geo. M. McCartney, President	Wellington.
Edward T. Plews, Vice-President	Picton.
M. R. German, Secretary-Treasurer	Picton.

AUDITORS.

W. P. Stricker	Cherry Valley
H. H. Huff	Bloomfield.

Unassessed premium note capital, \$47,312.53

Statement for the Year Ending 31st December, 1922.

Assets.

Cash at Head Office	\$ 10 10	
Cash in Bank of Nova Scotia, Picton	505 14	
Cash in Bank of Montreal, Picton	21 49	
Cash in Union Bank, Picton	105 23	
		\$ 641 96
Amount unpaid of fixed payments of 1922		368 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$47,312 53	
Less residue of Premium notes given for reinsurance	1,423 66	
		45,888 87
Total assets	\$	46,899 28

Liabilities.

Borrowed money	\$ 1,000 00
Total	\$ 1,000 00

Receipts.

Cash balance at 31st December, 1921, (not extended)	\$2,136.28.	
Cash received for fixed payments of 1922	\$ 9,164 37	
“ fixed payments due in prior years	112 10	
“ borrowed money	1,000 00	
“ interest	54 85	
“ payments in advance	37 60	
Total receipts	\$	10,368 92

Expenditure.

Expenses of management:	
Amount paid for commission and fees to agents.....	\$ 1,138 01
“ investigation and adjustment of claims.....	47 20
“ salaries, director's and auditor's fees.....	1,098 10
“ fire marshal tax.....	30 22
“ statutory assessment and license.....	27 31
“ printing, stationery, advertising and calendars.....	220 65
“ postage, telephone, telegrams and express.....	75 00
“ other expenses.....	22 90
Total expenses of management.....	\$ 2,659 39
Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	8,542 62
“ losses which occurred prior to 1922.....	8 00
“ rebate.....	61 50
“ re-insurance.....	231 73
“ Temiskaming relief.....	360 00
Total expenditure.....	\$ 11,863 24

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1922.

Mutual.....	\$ 3,209,785 00	Three years.
Less re-insured.....	53,242 00	
Net amount of risks at 31st December, 1922.....	\$ 3,156,543 00	

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,409	\$ 3,069,910 00
Policies new and renewed during 1922.....	489	1,108,275 00
Gross number and amount in force during 1922.....	1,898	4,178,185 00
Less expired and cancelled in 1922.....	489	968,400 00
Net risks in force 31st December, 1922.....	1,409	\$ 3,209,785 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$	64,949 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		47,312 00
Amount of premium notes received during the year 1922.....		22,426 00
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:		
(a) Cash paid up to 31st December, 1922.....		3,313 27
Amount of notes given for re-insurance.....		1,597 26
Less payments thereon.....		173 60
Residue of said premium notes for which the Company is still liable.....	\$	1,423 66

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WELLAND.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Crawford McCredie.....	Chippawa.
A. J. Babion.....	Humberstone.
Isaiah Hansler.....	Welland.
John K. Misener.....	Pt. Robinson.
Nathan Day.....	Ridgeway.
Jno. B. Gallinger.....	Niagara Falls.
Paul J. Wilson.....	Marshville.
Taylor Beckett.....	Ridgeville.
E. O. Disher.....	Ridgeway.

OFFICERS.

Crawford McCredie, President.....	Chippawa.
A. J. Babion, Vice-President.....	Humberstone.
John G. Wills, Secretary.....	Marshville.
Imperial Bank, Treasurer.....	Ridgeway.

AUDITORS.

A. E. Riegle.....	Ridgeway.
W. B. Disher.....	Ridgeway.

Unassessed premium note capital, \$131,930.47.

Statement for the Year Ending 31st December, 1922.

Assets.

Amount unpaid of fixed payments of 1922.....	\$	684	60
Cash in Imperial Bank, Ridgeway.....		246	18
Amount of all premium notes in force, after deducting all payments thereon and assessments levied.....		131,930	47
Office furniture (not extended), \$65.00.....			
Total assets.....	\$	132,861	25

Liabilities.

Amount of losses adjusted.....	\$	1,250	00
“ borrowed money.....		4,000	00
“ interest.....		40	00
Total.....	\$	5,290	00

Receipts.

Cash balance at 31st December, 1921 (not extended), \$6,073.47.....			
Cash received as fixed payments of 1922.....	\$	11,974	12
“ fixed payments of prior years.....		332	36
“ interest.....		136	66
“ workmen's risk.....		19	60
Cash borrowed.....		4,000	00
Total receipts.....	\$	16,462	74

Expenditure.

Expenses of management:	
Amount paid for commission to agents.....	\$ 309 31
“ statutory assessment and license.....	32 67
“ printing, stationery and advertising.....	162 90
“ travelling expenses.....	26 35
“ salaries, directors' and auditors' fees.....	1,202 60
“ postage, telephone, telegrams and express.....	167 79
“ taxes.....	34 70
“ fire marshal tax.....	43 79
“ investigation of claims.....	87 00
“ other expenses.....	11 00
Total expenses of management.....	\$ 2,078 11
Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	18,498 68
“ losses which occurred prior to 1922.....	1,500 00
“ rebates.....	213 24
Total expenditure.....	\$ 22,290 03

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1922.

Mutual.....	Three years. \$ 4,108,061 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,615	\$ 4,057,971 00
Policies new and renewed in 1922.....	582	1,509,655 00
Gross number and amount in force during 1922.....	2,197	\$ 5,567,626 00
Less expired and cancelled in 1922.....	610	1,459,565 00
Net risks in force 31st December, 1922.....	1,587	\$ 4,108,061 00

CLASSIFICATION OF RISKS,

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	Three-year risks. \$ 155,313 59
Amount of all premium notes in force, after deducting all payments thereon and assessments levied.....	131,930 47
Amount of premium notes received during the year 1922.....	59,477 00

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 15th March, 1876.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

George B. Webster.....	St. Mary's.
Duncan McVannel.....	St. Mary's.
David Bonis.....	St. Mary's.
Hilson Stanley.....	Granton.
Thomas H. Driver.....	Science Hill.
W. L. Switzer.....	St. Mary's.
James More.....	Kirkton.
George Hookway.....	Science Hill.
Robert Knowles.....	Granton.

OFFICERS.

George B. Webster, President.....	St. Mary's.
Duncan McVannel, Vice-President.....	St. Mary's.
J. H. Jameson, Secretary-Treasurer.....	St. Mary's.

AUDITORS.

R. W. Switzer.....	St. Mary's.
A. M. Driver.....	Kirkton.

Unassessed premium note capital, \$93,014.85.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office.....	\$1,054 33	
Cash in Molson's Bank, St. Mary's.....	1,488 38	
Cash in Merchants Bank, Granton, Ont.....	1,593 11	
		\$ 4,135 82
Amount unpaid of assessments levied during 1922.....		1,610 23
Amount of premium notes in force after deducting all payments thereon.....		93,014 85
Total assets.....	\$	<u>98,760 90</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922, (not extended), \$2,752.97.		
Cash received for assessments levied in 1922.....	\$	8,907 98
“ assessments prior to 1922.....		257 09
“ interest.....		15 18
Borrowed money.....		5,500 00
Cash received from realization of investments (not extended), \$1,004.19.		
Total receipts.....	\$	<u>14,680 25</u>

Expenditure.

Expenses of management:		
Amount paid for investigation of claims.....	\$	41 50
" statutory assessment and license fee.....		27 90
" salaries, directors' and auditors' fees.....		342 00
" fire marshal tax.....		16 15
" printing, stationery and advertising.....		17 60
" postage, telephone, telegrams and express.....		38 00
" other expenses.....		49 84
" interest.....		78 10
Total expenses of management.....	\$	611 09
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		7,806 50
" repayment of loans.....		5,500 00
" Temiskaming fire relief.....		384 00
Total expenditure.....	\$	14,301 59

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1922.

Mutual.....	\$	3,310,955 00
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Three years.

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	922	\$ 3,205,225 00
Policies new and renewed during 1922.....	301	1,071,730 00
Gross number and amount in force during 1922.....	1,223	4,276,955 00
Less expired and cancelled in 1922.....	319	966,000 00
Net risks in force 31st December, 1922.....	904	\$ 3,310,955 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1922.

Amount of face of all premium notes legally liable to assessment.....	\$	107,622 89
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		93,014 85
Amount of premium notes received during the year 1922.....		34,893 63
Amount of cash paid up to 31st December, 1922.....		8,907 98

Three-year risks.

(NORTH) BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRIGHT.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Robert Baird.....	New Hamburg.
Thos. E. West.....	Woodstock.
A. R. G. Smith.....	New Hamburg.
John Walton.....	Woodstock.
Robert Smith.....	Hickson.
Morton Hall.....	Bright.
Hy. Sippel.....	New Hamburg.
R. J. Thomas.....	Bright.
Benjamin Bickell.....	Bright.

OFFICERS.

Robert Baird, President.....	New Hamburg.
Thomas E. West, Vice-President.....	Woodstock.
D. R. Stauffer, Secretary-Treasurer.....	Bright.

AUDITORS.

A. L. Currah.....	Bright.
Albert Smart.....	Plattsville.

Unassessed premium note capital, \$131,000.40.

Statement for the Year Ending 31st December, 1922.

Assets.

Actual cash on hand at head office.....	\$ 35 72	
Cash on deposit in Standard Bank, Bright, Ont.....	2,098 75	
Cash on deposit in Standard Bank, Innerkip, Ont.....	1,092 94	
	<u> </u>	\$ 3,227 41
Amount unpaid of assessments levied in 1922.....		1,100 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		131,000 40
Total assets.....		<u><u>\$ 135,328 51</u></u>

Liabilities.

Borrowed money.....	\$ 1,300 00
Total liabilities.....	<u><u>\$ 1,300 00</u></u>

Receipts.

Cash balance at 31st December, 1921, (not extended), \$2,119.41.	
Cash received at taking of application held by agents, (not extended), \$146.50.	
Cash received for assessments levied in 1922.....	\$ 7,611 65
“ assessments levied prior to 1922.....	493 68
“ interest.....	41 97
“ transfer fees.....	4 00
“ borrowed money.....	6,000 00
Total receipts.....	<u><u>\$ 14,151 30</u></u>

Expenditure.

Expenses of management:	
Amount paid for printing, stationery and advertising.....	\$ 24 50
“ postage, telephone, telegrams and express.....	61 15
“ salaries, directors' and auditors' fees.....	720 80
“ rent.....	7 50
“ statutory assessment and license fee.....	27 22
“ travelling expenses.....	26 00
“ fire marshal tax.....	21 50
“ investigation and adjustment of claims.....	5 70
“ interest.....	68 71
“ other expenses.....	10 00
Total expenses.....	\$ 973 08
Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	7,014 22
“ repayment of loans.....	4,700 00
“ Temiskaming relief.....	360 00
Total expenditure.....	\$ 13,047 30

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$ 3,083,415 00	Four years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	804	\$ 3,083,415 00
Policies new and renewed during 1922.....	211	899,120 00
Gross number and amount in force during 1922.....	1,015	3,982,535 00
Less expired and cancelled in 1922.....	224	813,970 00
Net risks in force 31st December, 1922.....	791	\$ 3,168,565 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$ 147,602 75	Four-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	131,000 40	
Amount of premium notes received during the year 1922.....	42,133 00	

(COUNTY OF) BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

James Polley.....	Harley.
Duncan W. Miller.....	St. George.
U. O. Kendrick.....	Cainsville.
John Collins.....	Burford.
Chas. McIntyre.....	Scotland.
A. W. Vansickle.....	Onondaga.
Francis Thomson.....	Echo Place.
Samuel Disbrow.....	Vanessa.
E. L. Smith.....	Scotland.

OFFICERS.

James Polley, President.....	Harley.
D. W. Miller, Vice-President.....	St. George.
J. A. Messecar, Secretary-Treasurer.....	Brantford.

AUDITORS.

P. M. Button.....	Scotland.
R. W. Hamilton.....	Cainsville.

Unassessed premium note capital, \$133,070.09.

Statement for the Year Ending 31st December, 1922.**Assets.**

Amount of cash at head office.....	\$271 34	
Cash in Canadian Bank of Commerce, Brantford.....	521 77	
Cash in Bank of Hamilton, Delhi.....	87 66	
	<u>\$880 77</u>	
Less outstanding cheques.....	103 07	
	<u>\$ 777 70</u>	
Amount of fixed payments of 1922.....		1,082 97
Amount of fixed payments, prior years (not extended), \$431.63.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		133,070 09
Office furniture (not extended), \$300.00.		
Total assets.....	<u>\$ 134,930 76</u>	

Liabilities.

Borrowed money.....	\$ 1,000 00
Total liabilities.....	<u>\$ 1,000 00</u>

Receipts.

Cash balance at 31st December, 1921, (not extended), \$15,219.51.	
Cash received for fees.....	\$ 5 00
“ fixed payments of 1922.....	16,654 38
“ fixed payments, prior years.....	622 36
“ interest during 1922.....	720 18
“ borrowed money.....	1,000 00
“ from investments (not extended), \$6,958.75.	
“ all other.....	190 73
Total receipts.....	<u>\$ 19,192 65</u>

Expenditure.

Expenses of management:		
Amount paid for commission.....	\$	940 00
" taxes.....		57 50
" rent.....		360 00
" fire marshal tax.....		55 79
" statutory assessment and license fee.....		46 18
" printing, stationery and advertising.....		45 36
" salaries, directors' and auditors' fees.....		1,492 80
" investigation and adjustment of claims.....		85 30
" postage, telephones, telegrams and express.....		100 08
" travelling expenses.....		11 00
" all other.....		43 29
Total expenses of management.....	\$	3,237 30
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		35,870 18
" rebate.....		266 05
" re-insurance.....		451 68
" Temiskaming relief.....		768 00
Total expenditure.....	\$	40,593 21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1922.

Mutual.....	\$	6,702,431 00	Four years.
Less re-insurance.....		162,970 30	
Net risks in force December 31st, 1922.....	\$	6,539,460 70	

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922.....	1,877	\$ 6,476,076 00
Policies new and renewed during 1922.....	479	1,586,010 00
Gross number and amount in force during 1922.....	2,356	\$ 8,062,086 00
Less expired and cancelled during 1922.....	487	1,359,655 00
Net risks in force 31st December, 1922.....	1,869	\$ 6,702,431 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$	177,566 42
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		133,070 09
Amount of premium notes received during the year 1922.....		42,024 48

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alex. L. Noble.....	Norval.
R. A. Thompson.....	Lynden.
Neil C. Sinclair.....	St. Thomas.
Alex. C. McLeod.....	Stratford.
Wm. Hollingshead.....	Dutton.
W. J. Snider.....	Conestoga.

OFFICERS.

Alexander L. Noble, President.....	Norval.
R. A. Thompson, Vice-President.....	Lynden.
J. T. White, Secretary-Treasurer.....	Hamilton.

AUDITORS.

W. Anderson.....	Hamilton.
W. B. Anderson.....	Hamilton.

Unassessed premium note capital, \$97,024.60.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of mortgage.....	\$	6,000	00
Bonds, debentures and Canada War Loan.....		316,321	88
Cash on hand, head office.....	\$	17	31
Cash on deposit to the Company's credit, not drawn against, in Royal Bank, Hamilton.....		9,148	38
		9,165	69
Amount unpaid of fixed payments of 1922.....		340	00
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		97,024	60
Amount interest accrued.....		8,035	70
“ office furniture (not extended), \$4.00.....			
Total assets.....	\$	436,887	87

Liabilities.

Amount of losses adjusted.....	\$	10,000	00
Total liabilities.....		10,000	00

Receipts.

Cash balance at 31st December, 1921, (not extended), \$10,341.06.....			
Cash received as fixed payments of 1922.....	\$	32,187	50
“ as fixed payments due in prior years.....		354	50
“ as interest.....		19,416	29
“ from realization of investments, e.g., debentures and other securities during 1922, (not extended), \$9,345.17.....			
“ from transfer fees.....		4	00
Total receipts.....	\$	51,962	29

Expenditure.

Expenses of management:			
Amount paid for commissions	.....	\$	72 50
"	law costs	.....	2 00
"	statutory assessment and license fee (Ontario)	.....	17 56
"	fire marshal tax	.....	105 36
"	printing, stationery and advertising	.....	313 07
"	salaries, directors' and auditors' fees	.....	5,737 96
"	postage, telephone, telegrams, express and exchange	.....	264 93
"	travelling expenses	.....	426 40
"	fuel and light	.....	6 50
"	taxes	.....	140 91
"	rent	.....	480 00
"	other expenses	.....	60 70
Total expenses of management		..... \$	7,627 89
Miscellaneous payments:			
Cash paid for losses which occurred during 1922	.....		33,300 26
"	rebate	.....	491 91
"	re-insurance	.....	8 32
"	refund to members	.....	9,976 75
"	investments (not extended), \$10,577.70.	.....
"	Temiskaming relief	.....	200 00
"	charities	.....	300 00
Total expenditure		..... \$	51,905 13

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

System.	One year or less.	Three years.	Total.
Mutual	\$ 1,000 00	\$ 1,342,650 00	\$ 1,343,650 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	421	\$ 1,352,650 00
Policies new and renewed during 1922	159	532,400 00
Gross number and amount in force during 1922	580	\$ 1,885,050 00
Less expired and cancelled in 1922	157	541,400 00
Net risks in force 31st December, 1922	423	\$ 1,343,650 00

CLASSIFICATION OF RISKS.

Manufacturing.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	One year or less.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 158,307 00
Amount of all premium notes after deducting all payments thereon and assessments levied	\$ 22 50	\$ 97,002 10	97,024 60
Amount of premium notes received during the year 1922	64,287 00
Amount of cash paid up to December 31st, 1922	32,187 50
Fixed payments unpaid at December 31st, 1922	340 00

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

D. Campbell.....	Southwold.
Archie Walker.....	Muncey.
J. Switzer.....	Lambeth.
Duncan M. McNeil.....	Strathroy.
E. Howlett.....	Southwold.
D. Limon.....	Strathroy.
John Hutcheson.....	Longwood.
R. Sutherland.....	Mount Brydges.
H. M. Smith.....	Mount Brydges.
J. D. Carruthers.....	Melbourne.
W. Veale.....	Mount Brydges.
C. M. Trott.....	Mount Brydges.

OFFICERS.

D. Campbell, President.....	Southwold.
Archie Walker, Vice-President.....	Muncey.
E. W. J. Sutherland, Secretary-Treasurer.....	Mount Brydges.

AUDITORS.

J. H. Matthews.....	Delaware.
W. Blair.....	Mount Brydges.

Unassessed premium note capital, \$88,969.41.

Statement for the Year Ending 31st December, 1922.

Assets.

Amount cash at head office.....	\$	41	50	
“ Union Bank, Mount Brydges.....		3,940	69	
“ Union Bank, Melbourne.....		1,429	32	
“ Royal Bank, Strathroy.....		1,179	12	
“ Bank of Montreal, London.....		2,555	62	
“ Home Bank, Delaware.....		1,970	23	
				\$
				11,116
Amount unpaid fixed payments of 1922.....				51
Amount of premium notes in force after deducting all payments thereon and assessments levied.....				88,969
Office furniture, (not extended) \$30.00.....				41
Total assets.....	\$			100,137
				22

Liabilities.

Amount of retained balance premium notes.....	\$	80	00
Total liabilities.....	\$	80	00

Receipts.

Cash balance at 31st December, 1921, (not extended) \$9,749.18.			
Cash received at head office, fees, (not extended) \$166.00.			
“ as fixed payments of 1922.....	\$	7,252	76
“ as fixed payments due in prior years.....		25	78
“ as interest.....		290	22
“ all other.....		90	70
Total receipts.....	\$	7,659	46

Expenditure.

Expenses of management:

Amount paid for fees, (not extended) \$166.00.		
“ commission to agents.....	\$	166 00
“ investigation and adjustment of claims.....		35 00
“ statutory assessment and license fee.....		28 30
“ fire marshal tax.....		23 61
“ taxes.....		19 77
“ printing, stationery and advertising.....		156 43
“ salaries, directors' and auditors' fees.....		660 40
“ postage, telephone, telegrams and express.....		62 83
“ filing annual statement.....		5 00
“ delegates, Underwriters' Association, and fee.....		45 00
Total expenses of management.....	\$	1,202 34

Miscellaneous payments:

Cash paid for losses which occurred during 1922.....		4,499 90
“ rebate.....		83 92
“ balance, retained notes.....		117 00
“ Temiskaming relief.....		384 00
“ all other.....		5 00
Total expenditure.....	\$	6,292 16

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....		Three years. \$ 3,434,496 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	903	\$ 3,275,961 00
Policies new and renewed during 1922.....	333	1,215,855 00
Gross number and amount in force during 1922.....	1,236	\$ 4,491,816 00
Less expired and cancelled in 1922.....	327	1,057,320 00
Net risks in force 31st December, 1922.....	909	\$ 3,434,496 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$	103,034 88
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		88,969 41
Amount of premium notes received during the year 1922.....		36,475 65
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....		2,554 39

(TOWNSHIP OF) CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Adelbert Jamieson	Smithville.
Elijah Durham	Smithville.
C. M. Honsburger	Jordan Station.
F. H. Jory	Beamsville.
W. A. Griffis	St. Catharines.
Lewis H. Collard	St. Catharines.

OFFICERS.

Adelbert Jamieson, President	Smithville.
Elijah Durham, Vice-President	Smithville.
G. W. Tinlin, Secretary-Treasurer	Beamsville.

AUDITORS.

W. D. Fairbrother	Beamsville.
J. D. Albright	Beamsville.

Unassessed premium note capital, \$137,188.73.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash at head office	\$ 414 15	
Cash in Bank of Hamilton, Beamsville	1,433 66	
“ “ Commerce, Beamsville	2,498 76	
		\$ 4,346 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied		137,188 73
Amount unpaid of fixed payments due in 1922		254 47
Total assets	\$	<u>141,789 77</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended) \$6,451.76.		
Cash received as fixed payments due in 1922	\$ 7,160 46	
“ “ due in prior years	52 90	
“ “ interest during 1922	163 61	
Total receipts	\$	<u>7,376 97</u>

Expenditure.

Expenses of management:		
Cash paid for agents' fees	\$ 263 50	
“ “ statutory assessment and license fee	30 80	
“ “ fire marshal tax	21 67	
“ “ salaries, directors' and auditors' fees	734 00	
“ “ rent	30 00	
“ “ printing and stationery	92 00	
“ “ taxes	19 40	
“ “ filing report	5 00	
“ “ travelling expenses	15 65	
“ “ investigation of claims	37 00	
“ “ postage, telephone, telegrams and express	88 27	
“ “ fee Underwriters' Association	5 00	
“ “ all other expenses	6 37	
Total expenses of management	\$	<u>1,348 66</u>

Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....	\$	8,044 05
" rebates.....		64 45
" all other.....		25 00
Total expenditures.....	\$	<u>9,482 16</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	4,154,456 00	Three years.
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MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,260	\$ 3,724,051 00
Policies new and renewed during 1922.....	520	1,677,258 00
Gross number and amount in force during 1922.....	1,780	\$ 5,401,309 00
Less expired and cancelled in 1922.....	464	1,246,853 00
Net risks in force 31st December, 1922.....	1,316	\$ <u>4,154,456 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by the Company, and legally liable to assessment.....	\$	149,824 09	One year.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		137,188 73	
Amount of premium notes received during the year 1922.....		60,636 24	
Payment on the premium notes of 1922, including all sums credited on said premium notes, viz.:			
Cash paid up to 31st December, 1922.....		7,160 46	
Notes for fixed payments unpaid at 31st December, 1922.....		254 47	

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business, 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Kenneth McKenzie.....	Teeswater.
F. G. Moffat.....	Teeswater.
Thos. B. Aitken.....	Teeswater.
Thos. P. McDonald.....	Teeswater.
Robert Grant.....	Formosa.
Andrew McKague.....	Wingham.

OFFICERS.

Kenneth McKenzie, President.....	Teeswater.
F. G. Moffat, Vice-President.....	Teeswater.
D. McIntosh, Secretary-Treasurer.....	Teeswater.

AUDITORS.

John McRae.....	Teeswater.
Alex. McKague.....	Teeswater.

Unassessed premium note capital, \$85,417.04.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada Victory Loan Bonds.....	\$	5,000 00
Actual cash on hand at head office.....	\$	36 37
Cash in Bank of Hamilton, Teeswater.....		791 47
“ Molson's Bank, Teeswater.....		4,920 44
		<u>5,748 28</u>
Amount unpaid of assessments levied during 1922.....		1,485 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		84,417 04
Total assets.....	\$	<u><u>96,650 72</u></u>

Liabilities.

Losses adjusted.....	\$	3,500 00
Total liabilities.....	\$	<u><u>3,500 00</u></u>

Receipts.

Cash balance at 31st December, 1921, (not extended) \$7,095.89.		
Cash received for assessments levied in 1922.....	\$	3,843 84
“ assessments levied in years prior to 1922.....		866 80
“ interest.....		464 75
Total receipts.....	\$	<u><u>5,175 39</u></u>

Expenditure.

Expenses of management:		
Amount paid for commission to agents.....	\$	226 50
“ investigation of claims.....		16 50
“ postage, telephone, telegrams and express.....		24 30
“ statutory assessment and license.....		22 34
“ salaries, directors' and auditors' fees.....		347 00
“ printing, stationery and advertising.....		26 25
“ fire marshal tax.....		15 72
“ rent.....		25 00
“ Underwriters' Association fee.....		5 00
“ travelling expenses.....		11 00
“ all other.....		37 39
Total expenses of management.....	\$	757 00
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		5,501 50
“ Temiskaming relief.....		264 00
Total expenditure.....	\$	6,522 50

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	2,211,430 00	Three years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	905	\$ 2,209,630 00
Policies new and renewed during 1922.....	296	835,250 00
Gross number and amount in force during 1922.....	1,201	\$ 3,044,880 00
Less expired and cancelled in 1922.....	291	833,450 00
Net risks in force 31st December, 1922.....	910	\$ 2,211,430 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$	88,457 20
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		84,417 04
Amount of premium notes received during the year 1922.....		33,410 00

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

J. G. Currie.....	Ingersoll.
John Campbell.....	Salford.
Frank H. Harris.....	Mount Elgin.
R. W. Brink.....	Woodstock.
Charles Williams.....	Tillsonburg.
F. H. Gregg.....	Salford.

OFFICERS.

J. G. Currie, President.....	Ingersoll.
John Campbell, Vice-President.....	Salford.
T. R. Mayberry, Secretary-Treasurer.....	Ingersoll.

AUDITORS.

J. A. Morrison.....	Mount Elgin.
R. A. Baxter.....	Brownsville.

Unassessed premium note capital, \$171,077.18.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand, head office.....	\$	676	22	
Cash in Royal Bank, Ingersoll.....		107	26	
				\$
				783
				48
Amount unpaid of fixed payments of 1922.....				887
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	\$	171,077	18	
Less residue given for re-insurance.....		7,051	28	
				164,025
				90
Total assets.....	\$			165,696
				98

Liabilities.

Bills payable.....	\$	480	00
Interest.....			3 00
Total liabilities.....	\$	483	00

Receipts.

Cash balance at 31st December, 1921, (not extended) \$7,181.20.			
Cash received as fixed payments of 1922.....	\$	8,437	96
“ for fixed payments, prior years.....		69	22
“ for interest.....		36	56
“ borrowed money.....		480	00
Total receipts.....	\$	9,023	74

Expenditure.

Expenses of management:		
Amount paid for statutory assessment and license.....	\$	32 90
“ investigation and adjustment of claims.....		71 90
“ fire marshal tax.....		24 55
“ salaries, directors' and auditors' fees.....		795 90
“ printing, stationery and advertising.....		136 16
“ postage, telephone, telegrams and express.....		115 40
“ interest.....		27 89
“ rent.....		4 00
“ travelling expenses.....		18 00
“ other expenses of management.....		11 00
“ taxes.....		22 50
Total expenses of management.....	\$	1,260 20
Miscellaneous payments:		
Cash paid for losses which occurred in 1912.....		13,135 70
“ re-insurance.....		457 12
“ rebate.....		88 44
“ Temiskaming relief.....		480 00
Total expenditure.....	\$	15,421 46

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	4,325,446 00	Three years.
Re-insurance.....		212,100 00	
Net risks.....	\$	4,113,346 00	

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,147	\$ 4,099,436 00
Policies new and renewed during 1922.....	405	1,657,090 00
Gross number and amount in force during 1922.....	1,552	\$ 5,756,526 00
Less expired and cancelled in 1922.....	420	1,431,080 00
Net risks in force 31st December, 1922.....	1,132	\$ 4,325,446 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	190,589 55	Three-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		171,077 18	
Amount of premium notes taken during the year 1922.....		80,771 40	
Payments on premium notes of 1922, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1922.....		3,867 84	
Amount of premium notes given by the Company for re-insurance.....		7,740 75	
Less payments made thereon.....		689 47	
Residue of said premium notes for which the Company is still liable.....	\$	7,051 28	

(NORTH AND SOUTH) DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

J. C. Dance	Kingsmill.
S. S. McDermand	Port Burwell.
J. A. Charlton	Springfield.
A. E. Jackson	Mossley.
W. W. Kiddie	Belmont.
H. Rickard	Dorchester Station.

OFFICERS.

J. C. Dance, President	Kingsmill.
S. S. McDermand, Vice-President	Port Burwell.
S. E. Facey, Secretary-Treasurer	Harrietsville.

AUDITORS.

B. R. Barr	Dorchester.
C. E. Jackson	Harrietsville.

Unassessed premium note capital, \$217,076.11.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada Victory Loan Bonds	\$	5,000	00
Actual cash on hand at head office of Company		76	89
Cash deposit in Royal Bank, Ingersoll	\$	370	25
“ Royal Bank, Aylmer		682	83
“ Royal Bank, Springfield		220	75
“ Bank of Nova Scotia, Harrietsville		6,295	39
“ Bank of Toronto, Dorchester Station, Ont		365	71
“ Sterling Bank, Port Burwell		138	22
			8,150 04
Amount unpaid of fixed payments, 1922			981 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$	217,076	11
Less residue given for re-insurance		5,990	70
			211,085 41
Total assets	\$	225,216	60

Liabilities.

Amount (borrowed money)	\$	4,000	00
Total liabilities	\$	4,000	00

Receipts.

Cash balance at 31st December, 1921, (not extended) \$12,767.10			
Cash received as fixed payments of 1922	\$	15,881	19
“ fixed payments of prior years		299	65
“ interest		704	56
Cash received from realization of investments, (not extended) \$5,000.00			
Total receipts	\$	16,885	40

Expenditure.

Expenses of management:	
Amount paid for commission to agents	\$ 399 00
“ travelling expenses	30 00
“ statutory assessment and license	54 30
“ fire marshal tax	52 19
“ taxes (Dominion)	30 06
“ salaries, directors' and auditors' fees	1,153 55
“ postage, telephone, telegrams and express	98 90
“ printing, stationery and advertising	262 51
“ dues, Mutual Underwriters' Association	9 00
“ bank collections and commissions	26 00
“ interest	348 15
“ filing annual statement	5 00
Total expenses of management	\$ 2,468 66
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	9,277 88
“ re-insurance	472 85
“ rebates	353 07
“ re-payment of loans	3,000 00
“ Northern Ontario relief	930 00
Total expenditure	\$ 16,502 46

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual	\$ 8,318,015 00	Three years.
Re-insurance	230,425 00	
Net risks	\$ 8,087,590 00	

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,239	\$ 7,929,700 00
Policies new and renewed during 1922	829	3,112,690 00
Gross number and amount in force during 1922	3,068	\$ 11,042,390 00
Less expired and cancelled in 1922	825	2,724,375 00
Net risks in force 31st December, 1922	2,243	\$ 8,318,015 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	\$ 249,540 45	Three-year risks.
Amount of premium notes after deducting all payments thereon and assessments levied	217,076 11	
Amount of premium notes received during the year 1922	93,380 70	

B.—Re-insurance.

Amount of premium notes given by the Company for re-insurance	7,319 25
Less payment made thereon	968 70
Cancelled residues	360 40
Residue of said premium notes for which the Company is liable	\$ 5,990 70

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John Murray.....	St. Paul's.
John Dempsey.....	Stratford.
Wm. Suhring.....	Stratford.
Charles Baird.....	St. Mary's.
James Muir.....	St. Mary's.
Robert Fuller.....	Sebringville.

OFFICERS.

John Murray, President.....	St. Paul's.
John Dempsey, Vice-President.....	Stratford.
Alex. Frame, Secretary-Treasurer.....	St. Paul's.

AUDITORS.

D. K. Erb.....	Stratford.
Geo. Armstrong.....	St. Paul's.

Unassessed premium note capital, \$115,987.41.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand.....	\$	29 57	
Cash in British Mortgage Loan Co., Stratford.....		913 42	
“ Royal Bank, Stratford.....		2,878 95	
“ Royal Bank, St. Mary's.....		3,331 80	
“ Sterling Bank, Sebringville.....		1,581 85	
“ Bank of Hamilton, Mitchell.....		2,506 57	
	\$		11,242 16
Amount unpaid of assessment of 1922.....			255 62
“ of unpaid assessments prior years.....			6 50
“ unpaid assessments levied in prior years, (not extended) \$9.70.			
“ of premium notes in force, after deducting all payments thereon and assessments levied.....			115,987 41
Total assets.....	\$		<u>127,491 69</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended) \$10,466.87.			
Cash received for assessments levied in 1922.....	\$		6,161 01
“ assessments levied in prior years.....			157 71
“ interest.....			173 59
“ gasoline engine permits.....			165 00
Total receipts.....	\$		<u>6,657 31</u>

Expenditure.

Expenses of management:		
Amount paid for rent.....	\$	9 00
" statutory assessment and license.....		33 95
" salaries, directors' and auditors' fees.....		597 73
" printing, stationery and advertising.....		137 55
" investigation of claims.....		48 00
" postage, telephone, telegrams and express.....		36 54
" fire marshal tax.....		21 15
" travelling expenses.....		28 00
" other expenses.....		6 00
Total expenses of management.....	\$	917 92
Miscellaneous payments:		
Amount paid for losses incurred in 1922.....		4,460 10
" Temiskaming relief.....		504 00
Total expenditure.....	\$	5,882 02

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	4,326,280 00	Three years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	998	\$ 4,287,405 00
Policies new and renewed during 1922.....	325	1,459,475 00
Gross number and amount in force during 1922.....	1,323	\$ 5,746,880 00
Less expired and cancelled in 1922.....	368	1,420,600 00
Net risks in force 31st December, 1922.....	955	\$ 4,326,280 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	129,578 40	Three years.
Amount of all premium notes on policies in force 31st December, 1922, after deducting all payments thereon and assessments levied.....		115,987 41	
Amount of premium notes received during the year 1922.....		43,784 25	
Payments on premium notes of 1922, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1922.....		6,421 63	
Notes given for fixed payments unpaid.....		6,161 01	

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and officers for the year 1923.

DIRECTORS.

W. J. Jelly.....	Shelburne.
Samuel Barber.....	Rosemont.
Joshua A. Marshall.....	Orangeville.
William McGhee.....	Melancthon.
Thos. Jennings.....	Mansfield.
John J. Braidon.....	Shelburne.
Thomas Sime.....	Grand Valley.
George Lyon.....	Jessopville.
Wm. Park.....	Bellwood.
Thomas Best.....	Shelburne.
John Johnston.....	Laurel.

OFFICERS.

W. J. Jelly, President.....	Shelburne.
Samuel Barber, Vice-President.....	Rosemont.
Thomas Whalley, Secretary-Treasurer and Manager.....	Shelburne.

AUDITORS.

W. E. Reid.....	Shelburne.
Samuel Patterson.....	Shelburne.

Unassessed premium note capital, \$213,867.04.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of Canada War Loan and Municipal Security.....	\$	3,000 00
Cash in Union Bank, Shelburne.....	\$	514 59
“ Royal Bank, Grand Valley.....		807 82
“ Bank of Hamilton, Orangeville.....		323 47
“ Bank of Toronto, Shelburne.....		222 44
“ Home Bank, Shelburne.....		348 54
		2,216 86
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		213,867 04
Total assets.....	\$	219,083 90

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended) \$3,150.93.		
Cash received as fixed payments of 1922.....	\$	14,530 07
“ fixed payments of prior years.....		191 74
“ interest.....		385 36
“ gasoline permits.....		97 50
“ received from investments, (not extended) \$1,500.00.		
Total receipts.....	\$	15,204 67

Expenditure.

Expenses of management:		
Amount paid for commission to agents.....	\$	796 00
" travelling expenses and underwriters' fees.....		29 80
" fire marshal tax.....		48 19
" investigation of claims.....		138 35
" rent.....		19 00
" statutory assessment and license fee.....		46 32
" printing, stationery and advertising.....		120 79
" salaries, directors' and auditors' fees.....		1,259 80
" postage, telephone, telegrams and express.....		162 40
" taxes.....		56 62
" other expenses.....		5 00
Total expenses of management.....	\$	2,682 27
Miscellaneous payments:		
Amount paid for losses which occurred during 1922.....		14,849 81
" rebate.....		106 66
Total expenditure.....	\$	17,638 74

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	6,873,375 00
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Three years.

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	2,226	\$ 6,499,015 00
Policies new and renewed during 1922.....	796	2,486,980 00
Gross number and amount in force during 1922.....	3,022	\$ 8,985,995 00
Less expired and cancelled in 1922.....	803	2,112,620 00
Net risks in force 31st December, 1922.....	2,219	\$ 6,873,375 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	240,482 04
Amount of all premium notes after deducting all payments thereon and assessments levied.....		213,867 04
Amount of premium notes received during the year 1922.....		87,450 07
Payments on premium notes of 1922, including all sums credited on said premium notes.....		5,244 58

Three-year risks.

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

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of Directors and Officers for the year 1923.

DIRECTORS.

Frank W. Hanes.....	Dundas.
Henry Watson.....	Galt.
Geo. R. Barrie.....	Galt.
J. M. Irwin.....	Galt.
Jos. Betzner.....	Copetown.
Col. J. Z. Fraser.....	Burford.
Geo. L. Telfer.....	Paris.
John B. Bricker.....	Ayr.
W. C. Shaw.....	Hespeler.

OFFICERS.

F. W. Hanes, President.....	Dundas.
Henry Watson, Vice-President.....	Galt.
A. W. Hilborn, Secretary-Treasurer.....	Galt.

AUDITORS.

Robt. E. Cowan.....	Galt.
John Taylor, Jr.....	Galt.

Unassessed premium note capital, \$417,916.04.

Statement for the Year Ending 31st December, 1922.**Assets.**

Cash value of mortgages.....	\$	11,500	00
Cash value of bonds.....		2,000	00
Cash in Bank of Commerce, Galt.....		2,340	71
Amount unpaid of assessments levied during 1922.....		1,986	55
“ prior year.....		143	75
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		417,916	04
Amount interest due.....		227	50
“ all other.....		59	00
Amount office furniture, (not extended) \$300.00.....			
Total assets.....	\$	436,173	55

Liabilities.

Amount of borrowed money.....	\$	7,000	00
Total liabilities.....	\$	7,000	00

Receipts.

Cash balance at 31st December, 1921, (not extended) \$1,739.67.....			
Cash received for application fees.....	\$	733	50
“ assessments levied in 1922.....		20,538	68
“ assessments levied in years prior to 1922.....		1,090	27
“ interest.....		693	87
“ from realization of investments, (not extended) \$2,000.00.....			
“ for borrowed money.....		33,000	00
“ cancelled policies.....		48	73
Total receipts.....	\$	56,105	05

Expenditure.

Expenses of management:		
Amount paid for statutory assessment and license fee.....	\$	68 83
“ printing, stationery and advertising.....		181 70
“ rent.....		121 89
“ taxes (municipal and government).....		17 85
“ salaries, directors' and auditors' fees.....		2,627 50
“ fire marshal tax.....		68 88
“ postage, telephone, telegrams and express.....		177 72
“ investigation and adjustments of claims.....		106 80
“ interest.....		806 94
“ fuel and light.....		9 50
“ other expenses of management.....		532 57
Total expenses of management.....	\$	4,720 18
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		16,233 83
“ losses which occurred prior to 1922.....		4,050 00
“ repayment of loans.....		32,500 00
Total expenditure.....	\$	57,504 01

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	Four years. 11,367,655 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	2,687	\$ 10,531,460 00
Policies new and renewed during 1922.....	750	3,181,475 00
Gross number and amount in force during 1922.....	3,437	\$ 13,712,935 00
Less expired and cancelled in 1922.....	660	2,345,280 00
Net risks in force 31st December, 1922.....	2,777	\$ 11,367,655 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	Four years. 463,846 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		126,085 00
Amount of premium notes received during the year 1922.....		417,916 04
Cash paid up to 31st December, 1922.....		20,538 68
Assessments unpaid at 31st December, 1922.....		1,986 55

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business, September, 1880.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John McPhail	Iona Station.
John R. Gow	Dutton
Archibald MacColl	Rodney.
D. Carmichael	West Lorne.
John McPherson	Campbellton.
John W. McCallum	Iona Station.

OFFICERS.

John McPhail, President	Iona Station.
John R. Gow, Vice-President	Dutton.
W. A. Galbraith, Secretary-Treasurer	Iona Station.

AUDITORS.

A. Carmichael	West Lorne.
D. A. McNabb	Dutton.

Unassessed premium note capital, \$141,387.05.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand in Company's office	\$	339	40	
Cash in Royal Bank, Rodney		1,063	70	
“ Bank of Montreal, West Lorne, Ont		131	22	
“ Royal Bank, Dutton		3,059	92	
“ Home Bank, Iona		960	58	
“ Molson's Bank, Dutton		2,162	52	
				\$
Amount unpaid of fixed payments of 1922				7,717
“ of premium notes in force, after deducting all payments				703
thereon and assessments levied	\$	141,387	05	
Less residue of notes given for re-insurance		358	00	
				141,029
				05
Total assets	\$	149,449	78	

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended) \$8,055.23.			
Amount of cash received for fixed payments of 1922	\$	10,071	56
“ “ fixed payment due in prior years		472	93
“ “ interest		264	41
“ “ from all other sources		71	35
Total receipts	\$	10,880	25

Expenditure.

Expenses of management:	
Cash paid for commission.....	\$ 169 50
Amount paid for investigation of claims.....	45 40
“ travelling expenses.....	103 00
“ postage, telephones, telegrams and express.....	55 50
“ statutory assessment and license.....	32 76
“ printing, stationery and advertising.....	33 60
“ salaries, directors' and auditors' fees.....	583 60
“ taxes (fire marshal).....	36 71
“ rent.....	12 00
“ taxes.....	22 99
“ other expenses.....	31 00
Total expenses of management.....	\$ 1,126 06
Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	9,448 90
“ rebate.....	127 68
“ re-insurance.....	35 50
“ re Temiskaming Mutual (Northern fire).....	480 00
Total expenditure.....	\$ 11,218 14

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.	Four years.	Total.
Mutual.....	\$ 25,225 00	\$ 4,225,050 00	\$ 4,250,275 00
Less re-insurance.....	14,200 00		14,200 00
Net risk carried at 31st December, 1922.....	\$ 11,025 00	\$ 4,225,050 00	\$ 4,236,075 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,264	\$ 4,074,700 00
Policies new and renewed during 1922.....	340	1,198,800 00
Gross number and amount in force during 1922.....	1,604	\$ 5,273,500 00
Less expired and cancelled in 1922.....	354	1,023,225 00
Net risks in force 31st December, 1922.....	1,250	\$ 4,250,275 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$ 169,758 75
Amount of all premium notes after deducting all payments thereon and assessments levied.....	141,387 05
Amount of premium notes received during the year 1922.....	47,912 00
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1922.....	2,996 79

Re-insurance.

Amount of premium notes given for re-insurance.....	\$ 426 00
Less payments made thereon.....	68 00
Residue of said premium notes for which the Company is still liable.....	358 00

(SOUTH) EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and address of the Directors and Officers for the year 1923.

DIRECTORS.

E. J. Wettlaufer	Tavistock.
Edward Caister	Tavistock.
A. Herman	Tavistock.
A. H. Goring	Woodstock.
Wm. Kaufman	Tavistock.
Issacher Corp.	Woodstock.
Kasper Hoffmier	Milverton.
John Pletsch	Shakespeare.
Jas. McCallum	Stratford.

OFFICERS.

E. J. Wettlaufer, President	Tavistock.
Wm. Kaufman, Vice-President	Tavistock.
W. S. Russell, Secretary-Treasurer	Tavistock.

AUDITORS.

H. J. Mansz	Shakespeare.
Frank Corp.	Tavistock.

Unassessed premium note capital, \$307,379.02.

Statement for the Year Ending 31st December, 1922.**Assets.**

Canada Victory Loan Bonds	\$	2,000	00
Cash on hand	\$	108	15
Cash in Royal Bank, Stratford		1,922	70
“ Standard Bank, Tavistock		11,186	46
			<u>13,217 31</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied		307,379	02
Amount unpaid assessments, 1922		1,027	59
“ “ prior years		205	79
Total assets	\$	323,829	<u><u>71</u></u>

Liabilities.

Amount of supposed losses	\$	1,300	00
Total liabilities	\$	1,300	<u><u>00</u></u>

Receipts.

Cash balance at 31st December, 1921, (not extended) \$7,644.57			
Cash received for assessments levied during 1922	\$	7,901	12
“ assessments levied prior to 1922		901	46
“ interest		268	82
Total receipts	\$	9,071	<u><u>40</u></u>

Expenditure.

Expenses of management:	
Amount paid for salaries, directors' and auditors' fees	\$ 716 00
“ statutory assessment and license fee	42 75
“ printing, stationery and advertising	116 90
“ fire marshal tax	25 70
“ postage, telephone, telegrams and express	73 10
“ travelling expenses	24 00
“ rent	17 00
“ investigation of claims	80 65
“ other expenses	176 23
Total expenses of management	\$ 1,272 33
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	1,526 33
“ Temiskaming fire relief	700 00
Total expenditure	\$ 3,498 66

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual	\$ 6,671,640 00
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MOVEMENTS IN RISKS.

Mutual System.	Number.	Four years. Amount.
Policies in force 31st December, 1921	1,471	\$ 5,863,140 00
Policies new and renewed during 1922	470	2,075,820 00
Gross number and amount in force during 1922	1,941	\$ 7,938,960 00
Less expired and cancelled in 1922	380	1,267,320 00
Net risks in force 31st December, 1922	1,561	\$ 6,671,640 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 333,582 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	307,379 02
Amount of premium notes received during the year 1922	103,791 00
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1922	2,258 67

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Neil A. Galbraith.....	Appin.
Donald Dewar.....	Walkers.
John G. Lethbridge.....	Glencoe.
Peter Gardiner.....	Glencoe.
John T. McLean.....	Melbourne.
A. S. McDonald.....	Appin.

OFFICERS.

Neil A. Galbraith, President.....	Appin.
Donald Dewar, Vice-President.....	Walkers.
A. P. McDougald, Secretary-Treasurer.....	Melbourne.

AUDITORS.

Frank McLean.....	Melbourne.
Gilbert Hyndman.....	Melbourne.

Unassessed premium note capital, \$97,737.22.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value municipal debentures.....	\$	6,046	91
Amount of cash on hand at head office.....	\$	12	99
“ cash in Royal Bank, Glencoe, Ont.....		81	31
“ “ Montreal Bank, Alvinston, Ont.....		114	14
“ “ Royal Bank, Strathroy, Ont.....		36	70
“ “ Royal Bank, Appin, Ont.....		15	49
“ “ Montreal Bank, Glencoe, Ont.....		235	34
“ unpaid of fixed payments of 1922.....		495	97
“ prior fixed payments still unpaid, (not extended) \$755.60.....		384	71
“ premium notes in force, after deducting all payments thereon and assessments levied.....		97,737	22
“ interest due and accrued.....		137	38
“ office furniture, (not extended) \$50.00.....			
Total assets.....	\$	104,802	19

Liabilities.

Borrowed money.....	\$	2,298	80
Total liabilities.....	\$	2,298	80

Receipts.

Cash balance, 31st December, 1921, (not extended) \$7,422 80.....			
Cash received from fixed payments of 1922.....	\$	7,182	81
“ fixed payments of prior years.....		223	54
“ interest.....		372	84
“ realization of investments, (not extended) \$665.53.....			
“ transfer fees.....		4	00
“ borrowed money.....		2,298	80
Total receipts.....	\$	10,081	99

Expenditure.

Expenses of management:	
Amount paid for salaries, directors' and auditors' fees.....	\$ 624 00
“ commission.....	144 00
“ investigation of claims.....	84 00
“ interest.....	13 15
“ printing, stationery and advertising.....	177 51
“ postage, telephone, telegrams and express.....	62 35
“ statutory assessment and license.....	29 57
“ fire marshal tax.....	23 22
“ rent.....	3 75
“ taxes.....	9 04
“ travelling expenses.....	41 10
“ other expenses.....	11 00
Total expenses of management.....	\$ 1,222 69
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1922.....	33 33
“ losses which occurred during 1922.....	11,858 95
“ rebate.....	139 38
“ purchase of investments, (not extended) \$4,000.00.....	
“ Temiskaming relief.....	420 00
Total expenditure.....	\$ 13,674 35

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$ 3,742,485 00	Three years.
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MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December, 1921.....	1,188	\$ 3,503,336 00	
Policies new and renewed during 1922.....	498	1,508,515 00	
Gross number and amount in force during 1922.....	1,686	\$ 5,011,851 00	
Less expired and cancelled in 1922.....	454	1,269,366 00	
Net risks in force 31st December, 1922.....	1,232	\$ 3,742,485 00	

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$ 112,274 55	Three years.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	97,737 22	
Amount of premium notes received during 1922.....	45,255 45	
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....	7,182 81	

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

J. K. Baker.....	Brussels.
George Cleland.....	Listowel.
Thomas E. Shearer.....	Listowel.
S. J. Love.....	Atwood.
John S. Cowan.....	Atwood.
I. D. Smith.....	Atwood.
John Denstedt.....	Gadshill.
Alex. Ross.....	Britton.
James Moffatt.....	Monkton.

OFFICERS.

F. K. Baker, President.....	Brussels.
George Cleland, Vice-President.....	Listowel.
J. R. Hammond, Secretary-Treasurer.....	Atwood.

AUDITORS.

A. M. Sweeton.....	Atwood.
James H. Thomson.....	Atwood.

Unassessed premium note capital, \$351,659.62.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand, head office.....	\$	97	
Cash in Bank of Hamilton, Atwood.....		3,230	77
“ Sterling Bank, Monkton, Ont.....		1,871	79
			\$ 5,103 53
Amount of unpaid assessment levied during 1922.....			1,727 05
“ premium notes in force, after deducting all payments thereon and assessments levied.....			351,659 62
Total assets.....	\$	358,490	20

Liabilities.—None.

Receipts.

Cash at 31st December, 1921, (not extended) \$11,991.68.		
Cash received for assessments levied during 1922.....	\$	13,505 00
“ assessments levied before 1922.....		1,247 05
“ interest.....		644 46
“ from realization of investments, (not extended) \$10,000.00.		
Total receipts.....	\$	15,396 51

Expenditure.

Expenses of management:		
Amount paid for investigation of claims.....	\$	104 00
“ postage, telephone, telegrams and express.....		69 45
“ statutory assessment and license.....		50 86
“ printing, stationery and advertising.....		96 27
“ salaries, directors' and auditors' fees.....		659 80
“ rent.....		11 00
“ fire marshal tax.....		46 81
“ taxes, Government and municipal.....		39 33
“ sundries.....		36 22
Total expenses of management.....	\$	1,113 74

Miscellaneous payments:

Amount paid for losses which occurred during 1922.....	\$	24,951 77
“ losses which occurred prior to 1922.....		2,190 90
“ rebate.....		152 25
“ investments (not extended) \$3,000.00.....		
“ Temiskaming relief.....		876 00

Total expenditure.....	\$	<u>29,284 66</u>
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	Four years. 7,661,890 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,507	\$ 7,315,575 00
Policies new and renewed during 1922.....	404	2,015,025 00
Gross number and amount in force during 1922.....	1,911	\$ 9,330,600 00
Less expired and cancelled in 1922.....	401	1,668,710 00
Net risks in force 31st December, 1922.....	1,510	\$ <u>7,661,890 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face value of all premium notes held by Company and legally liable to assessment.....	\$	383,095 50
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		351,659 62
Amount of premium notes received during the year 1922.....		100,751 25

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John McNabb.....	Rockwood.
Ernest Parkinson.....	Guelph.
Leonard McDougall.....	Rockwood.
F. B. Anderson.....	Fergus.
Charles Benham.....	Rockwood.
John Grieve.....	Rockwood.

OFFICERS.

John McNabb, President.....	Rockwood.
Ernest Parkinson, Vice-President.....	Guelph.
Robert Scott, Secretary-Treasurer.....	Rockwood.

AUDITORS.

Jos. J. Aldous.....	Rockwood.
S. Duffield.....	Guelph.

Unassessed premium note capital, \$128,718.40.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of debentures and Canada War Loan.....	\$	12,000 00
Cash on hand at head office.....	\$	138 09
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood.....		1,533 44
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph.....		1,088 76
Cash on deposit, Imperial Bank, Fergus, Ont.....		798 35
		<u>3,558 64</u>
Amount unpaid of fixed payments of 1922.....		770 95
Amount of prior years (not extended).....	\$	343 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		128,718 40
Less residue of premium notes given by Company for re-insurance..		<u>23,140 90</u>
		105,577 50
Office furniture and safe (not extended), \$85.00.		
Total assets.....	\$	<u><u>121,907 09</u></u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), \$3,881.28.		
Cash received as fixed payments of 1922.....	\$	4,908 75
“ fixed payments of prior years.....		632 70
“ interest.....		849 41
“ re-insurance on losses.....		184 00
“ from War Bonds matured (not extended), \$2,000.00.		
Total receipts.....	\$	<u><u>6,574 86</u></u>

Expenditure.

Expenses of management:		
Amount paid for agents' commission.....	\$	364 50
" statutory assessments and license.....		25 92
" printing, stationery, advertising.....		38 00
" adjustment of claims.....		18 00
" postage, telephones, telegrams and express.....		25 86
" salaries, directors' and auditors' fees.....		390 20
" rent of room for board meeting.....		7 00
" travelling expenses.....		23 75
" fire marshal tax.....		16 84
" dues to Underwriters' Association.....		5 00
" taxes.....		22 07
" law costs.....		13 00
Total expenses of management.....	\$	950 14
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		6,791 90
" re-insurance.....		1,007 85
" rebates.....		36 30
" repayment of loans.....		111 31
Total expenditure.....	\$	8,897 50

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	2,965,560 00	Three years.
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Less Re-insurance.

On mutual system.....		510,400 00
Net risks actually carried by Company, 31st December, 1922.....	\$	2,455,160 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,204	\$ 2,849,060 00
Policies new and renewed during 1922.....	421	987,760 00
Gross number and amount in force during 1922.....	1,625	\$ 3,836,820 00
Less expired and cancelled in 1922.....	415	871,260 00
Net risks in force 21st December, 1922.....	1,210	\$ 2,965,560 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	140,202 50
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		128,718 40
Amount of all premium notes received during 1922.....		46,790 75

Re-insurance.

Amount of premium notes given for re-insurance.....	\$	25,171 25
Less payments made thereon.....		2,030 35
Residue of said premium notes for which the Company is still liable.....		23,140 90

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Joshua Honsberger.....	Dunnville.
Jacob Schaeffer.....	Fisherville.
Andrew Sherk.....	Selkirk.
Nicholas Kiefer.....	Fisherville.
John Featherstone.....	Fisherville.
C. J. Smelser.....	Hagersville.
James Lyons.....	Dunnville.
Alex. Hicks.....	Dunnville.
Guy A. Reichelt.....	South Cayuga.
John Pridmore.....	Dunnville.
Walter Ebert.....	Cayuga.
John H. Hartwick.....	Selkirk.

OFFICERS.

Joshua Honsberger, President.....	Dunnville.
Jacob Schaeffer, Vice-President.....	Fisherville.
A. E. Havill, Secretary-Treasurer.....	South Cayuga.

AUDITORS.

Wm. G. Babeon.....	Selkirk.
Richard Sherk.....	South Cayuga.

Unassessed premium note capital, \$137,650.06.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand.....	\$ 88	
Cash in Bank of Hamilton, Dunnville.....	80 00	
“ Bank of Commerce, Cayuga.....	744 14	
“ Union Bank, Fisherville.....	536 25	
“ Bank of Hamilton, Selkirk.....	900 09	
“ Union Bank, Dunnville.....	35 57	
	<u> </u>	\$ 2,296 93
Amount of unpaid assessments, 1922.....		.....
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		137,650 06
Office furniture (not extended), \$100.00.		
Total assets.....	\$	<u>139,946 99</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), \$7,948.09.		
Cash received for agents' fees.....	\$	307 50
“ as fixed payments of 1922.....		535 74
“ for interest.....		178 99
Total receipts.....	\$	<u>1,022 23</u>

Expenditure.

Expenses of management:		
Amount paid for agents' fees.....	\$	205 00
“ fuel and light.....		3 00
“ statutory assessment and license.....		29 17
“ fire marshal tax.....		3 05
“ secretary-treasurer.....		255 00
“ salaries, directors' and auditors' fees.....		314 20
“ travelling expenses.....		5 00
“ postage, telegrams and express.....		55 59
“ other expenses (Underwriters' Association).....		38 55
“ advertising.....		2 50
Total expenses of management.....	\$	911 06
Miscellaneous payments:		
Amount paid for losses which occurred in 1922.....		5,335 76
“ rebate.....		18 57
“ Temiskaming relief.....		408 00
Total expenditure.....	\$	6,673 39

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....		Four years. \$ 3,577,175 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,054	\$ 3,431,260 00
Policies new and renewed during 1922.....	205	658,200 00
Gross number and amount in force during 1922.....	1,259	\$ 4,089,460 00
Less expired and cancelled in 1922.....	184	512,285 00
Net risks in force 31st December, 1922.....	1,075	\$ 3,577,175 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	Four-year risks. 143,931 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		137,650 06
Amount of premium notes received during the year 1922.....		26,528 00
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....		535 74

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

James Tolton	Walkerton.
M. Bilger	Mildmay.
Eckhardt Siegner	Mildmay.
Val. Fisher	Walkerton.
John Oswald	Chesley.
Herman W. Monk	Hanover.

OFFICERS.

James Tolton, President	Walkerton.
M. Bilger, Vice-President	Mildmay.
J. J. Schumacher, Manager	Walkerton.

AUDITORS.

James A. Lamb	Walkerton.
Thomas H. Jasper	Carlsruhe.

Unassessed premium note capital, \$649,319.86.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada War Loans, bonds, Provincial Government and Loan Company debentures	\$	50,000	00
Actual cash in hand at head office	\$	315	39
Amount of deposit in Bank of Hamilton, Port Elgin		269	76
" Royal Bank, Cargill		237	91
" Montreal Bank, Walkerton		1,000	00
			1,823 06
Amount unpaid of fixed payments of 1922			750 92
Prior instalments on fixed payments (not extended), \$291.01.			
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$	649,319	86
Less residue of premium notes given for re-insurance		53,607	61
			595,712 25
Amount of interest accrued			490 59
Total assess	\$	648,776	82

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), \$10,337.49.			
Cash received for fixed payments of 1922	\$	62,360	46
" prior years		241	32
" interest		3,042	35
" re-insurance on losses		11,151	47
" all other sources		184	40
Total receipts	\$	76,980	00

Expenditure.

Expenses of management:

Amount paid for commission and fees.....	\$	3,298 00
“ law costs.....		10 00
“ statutory assessment and license fee.....		140 77
“ travelling expenses.....		89 20
“ salaries, directors' and auditors' fees.....		4,292 54
“ fire marshal tax.....		198 65
“ printing, stationery and advertising.....		601 36
“ postage, telephone, telegram and express.....		413 16
“ investigation of claims.....		640 51
“ taxes.....		218 79
“ rent, fuel and light.....		200 00
“ all other.....		28 75
Total expenses of management.....	\$	10,131 73

Miscellaneous payments:

Amount paid for losses which occurred prior to 1922.....		650 00
“ losses which occurred during 1922.....		67,002 39
“ re-insurance.....		4,510 22
“ rebate.....		584 42
“ Temiskaming relief.....		2,615 67
Total expenditure.....	\$	85,494 43

CURRENCY IN RISKS.

Amount covered by policies in force 31st December, 1922.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual.....	\$81,450 00	\$83,365 00	\$21,314,646 00	\$3,927,835 00	\$25,407,296 00
Less re-insurance.....			2,028,380 00		2,028,380 00
Net risks actually carried by Company at 31st Dec., 1922.....	\$81,450 00	\$83,365 00	\$19,286,266 00	\$3,927,835 00	\$23,378,916 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	8,869	\$ 23,410,515 00
Policies new and renewed during 1922.....	3,298	9,074,169 00
Gross number and amount in force during 1922.....	12,167	\$32,484,684 00
Less expired and cancelled in 1922.....	2,984	7,077,388 00
Net risks in force 31st December, 1922.....	9,183	\$25,407,296 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.....	\$2,502 00	\$2,561 00	\$664,100 00	\$117,495 00	\$ 786,658 00
Amount of all premium notes after deducting all payments thereon and assessments levied.	2,215 36	2,181 48	551,401 84	93,521 21	649,319 86
Amount of premium notes received during 1922.....	2,502 00	1,161 00	247,441 00	25,857 00	276,961 00
Payments on premium notes of 1921, including all sums credited on said premium notes, Cash paid up to 31st December, 1922.....					29,431 13
Re-insurance.					
Amount of premium notes given by the Company for re-insurance.....					\$ 62,451 00
Less payments made thereon.....					4,510 22
Residue of premium notes for which the Company is still liable.....					<u>\$ 53,607 61</u>

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alex. Horn.....	Lindsay.
John R. Magee.....	Janetville.
Albert Davidson.....	Little Britain.
John Suggitt.....	Cameron.
Thomas D. Young.....	Peterboro.
Maurice McMillan.....	Beaverton.
W. H. Lowes.....	Ida.
W. J. Porter.....	Peterboro.
Wm. Hoskin.....	Glenarm.

OFFICERS.

Alex. Horn, President.....	Lindsay.
John R. Magee, Vice-President.....	Janetville.
R. G. Corneil, Secretary-Treasurer.....	Lindsay.

AUDITORS.

H. J. Lytle.....	Lindsay.
W. E. Agnew.....	Lindsay.

Unassessed premium note capital, \$438,782.85.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of debentures.....	\$	13,000	00
Cash value of mortgages.....		10,075	00
Cash on hand at office of Company.....	\$	6	18
Actual cash in Standard Bank, Lindsay.....		10,955	32
			10,961 50
Amount unpaid of fixed payments due in 1922.....			6,820 60
Amount of premium notes in force, after deducting thereon and assessments levied.....	\$	438,782	85
Less residue of premium notes for re-insurance.....		14,348	67
			424,434 18
Amount of interest accrued.....			618 52
Total assets.....	\$	465,909	80

Liabilities.—None.

Receipts.

Cash balance for 31st December, 1921 (not extended), \$9,583.80.			
Cash received for membership fees.....	\$	1,798	50
“ fixed payments of 1922.....		34,584	61
“ fixed payments due in prior years.....		6,593	96
“ interest.....		1,504	09
“ extra premiums.....			7 50
“ from investments (not extended), \$100.00.			
“ re-insurance on losses.....		2,307	00
“ all other.....			58 00
Total receipts.....	\$	46,853	66

Expenditure.

Expenses of management:	
Cash paid for agents' fees and commission	\$ 5,380 50
" investigation of claims	263 50
" statutory assessment and license fee	97 55
" fire marshal tax	140 02
" salaries, directors' and auditors' fees	2,375 90
" secretary's bond and rent	90 00
" taxes	151 83
" printing, stationery and advertising	404 58
" postage, telegrams and express	306 79
" collection of notes	170 35
" other expenses	2 50
Total expenses of management	\$ 9,383 52
Miscellaneous payments:	
Amount paid for losses which occurred during 1922	32,626 38
" re-insurance	1,062 28
" rebates	1,303 78
" Temiskaming relief	1,200 00
Total expenditure	\$ 45,575 96

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Mutual	\$116,050 00	\$33,200 00	\$16,681,206 00	\$16,830,456 00
Re-insurance.				
Mutual system				524,516 00
Net risks carried by Company at 31st December, 1920				\$ 16,305,940 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	6,609	\$ 15,673,761 00
Policies new and renewed during 1922	2,285	5,471,030 00
Gross number and amount in force during 1922	8,894	\$ 21,144,791 00
Less expired and cancelled in 1922	2,051	4,314,335 00
Net risks in force 31st December, 1922	6,843	\$ 16,830,456 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1921.

	One year.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 3,321 75	\$ 1,374 00	\$ 541,741 94	\$ 546,437 69
Amount of all premium notes after deducting all payments thereof and assessments levied				438,782 85
Amount of premium notes received during the year 1922				186,040 00
Payments on the premium notes of 1922, including all sums credited on the said premium notes, viz:				
Cash paid up to 31st December, 1922				34,584 61
Notes for fixed payments or assessments unpaid 31st December, 1922				6,656 27

Re-insurance.

Premium notes given by the Com- pany for re-insurance.....	\$	17,879 00
Less payments made thereon.....		<u>3,530 33</u>
Residue of said premium notes for which the Company is liable.....	\$	<u><u>14,348 67</u></u>

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John F. Waechter.....	Mildmay.
Thomas Ingles.....	Clifford.
Alex. Robertson.....	Paisley.
A. Lang.....	Chepstow.
M. Filsinger.....	Mildmay.
Albert Dietrich.....	Greenock.

OFFICERS.

Jno. F. Waechter, President.....	Mildmay.
Thomas Ingles, Vice-President.....	Clifford.
E. G. Kuntz, Secretary-Treasurer.....	Formosa.

AUDITORS.

Alex. G. McLennan.....	Walkerton.
Anthony Opperman.....	Formosa.

Unassessed premium note capital, \$290,033.08.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value mortgages.....	\$	12,500	00
Canada Victory Loan Bonds.....		3,500	00
Cash at head office.....	\$	23	55
Amount of deposit, Montreal Bank, Mildmay.....		172	69
“ Canadian Bank of Commerce, Walkerton.....		115	87
“ Molsons Bank, Formosa.....		118	77
“ Royal Bank, Cargill.....		117	86
“ Provincial Bank of Ontario, Walkerton.....		32	96
			581 70
Cash in agents' hands.....			946 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied, 1922.....	\$290,033	08	
Less residue of premium notes given by the Company for re-insurance.....		27,471	98
			262,561 10
Amount unpaid, fixed payments of 1922.....			494 66
“ fixed payments, prior years (not extended), \$381.03.....			
Total assets.....	\$	280,583	96

Liabilities.

Losses resisted.....	\$	1,857	65
Borrowed money.....		5,000	00
Total liabilities.....	\$	6,857	65

Receipts.

Cash balance at 31st December, 1921 (not extended), \$14,776.49.....			
Cash received for fixed payments of 1922.....	\$	21,321	43
“ fixed payments due in prior years.....		611	57
“ agents' balance.....		146	94
“ re-insurance on loss.....		303	00
“ interest.....		908	50
“ re-insurance premium.....		9	80
“ borrowed money.....		5,000	00
“ from investments (not extended).....		500	00
Total receipts.....	\$	28,301	24

Expenditure.

Expenses of management:	
Amount paid for commission to agents.....	\$ 984 77
“ statutory assessment and license.....	64 44
“ salaries, directors' and auditors' fees.....	1,924 67
“ postage, telephone, telegrams and express.....	244 46
“ printing, stationery and advertising.....	266 74
“ investigation of claims.....	277 00
“ taxes.....	10 87
“ rent.....	43 00
“ fire marshal tax.....	79 70
“ travelling expenses.....	42 90
“ other.....	100 36
Total expenses of management.....	\$ 4,038 91
Miscellaneous payments:	
Amount paid for losses which occurred in 1922.....	30,028 60
“ re-insurance.....	2,755 33
“ rebate.....	135 82
“ investments (not extended), \$5,000.00.....	
“ Temiskaming relief.....	1,037 37
Total expenditure.....	\$ 37,996 03

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	Three-year risks. \$ 9,423,806 00
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Re-insurance.

Mutual system.....	1,055,480 00
Net risks carried by Company at 31st December, 1922.....	\$ 8,368,326 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	3,557	\$ 9,745,947 00
Policies new and renewed during 1922.....	1,396	3,091,789 00
Gross number and amount in force during 1922.....	4,953	\$ 12,837,736 00
Less expired and cancelled in 1922.....	1,285	3,413,930 00
Net risks in force, 31st December, 1922.....	3,668	\$ 9,423,806 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	Three-year risks. \$ 335,638 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	290,033 08
Amount of premium notes received during the year 1922.....	126,071 00
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1922.....	8,108 47
Notes for fixed payments unpaid at 31st December, 1922.....	946 50

Re-insurance.

Amount of premium notes given by the Company for re-insurance.....	30,796 00
Less payments made thereon.....	3,324 02
Residue of premium notes for which the Company is still liable.....	\$ 27,471 98

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANDY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Andrew Schenk.....	Ayton.
Philip S. Schaus.....	Clifford.
M. E. Murray.....	Neustadt.
Walter Ferguson.....	Holstein.
W. J. Fortune.....	Paisley.
Richard Cronkin.....	Corborton.
C. J. Dickison.....	Mildmay.
H. W. Hunt.....	Hanover.
Adam Ries.....	Clifford.
W. H. Klages.....	Marmion.
Geo. Dickson.....	Clifford.
John Ghent.....	Mt. Forest.

OFFICERS.

Andrew Schenk, President.....	Ayton.
Philip S. Schaus, Vice-President.....	Clifford.
R. H. Fortune, Secretary-Treasurer.....	Ayton.

AUDITORS.

W. J. Forbes.....	Ayton.
Noah Schenk.....	Neustadt.

Unassessed premium note capital, \$295,293.69.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of bonds, Dominion of Canada War Loan.....	\$	7,000 00
Cash on hand, head office.....	\$	980 66
Cash in Royal Bank, Ayton, Ont.....		1,094 90
Cash in Bank of Hamilton, Neustadt, Ont.....		441 44
Cash in Bank of Hamilton, in Chesley.....		721 42
	\$	3,238 42
Less cheques outstanding.....		258 20
		2,980 22
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	\$	295,293 69
Less residue of premium notes given for re-insurance.....		20,695 55
		274,598 14
Total assets.....	\$	284,578 36

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$11,782.32.....		
Cash received for fixed payments of 1922.....	\$	15,572 15
“ fixed payments of prior years.....		264 60
“ interest.....		648 79
Total receipts.....	\$	16,485 54

Expenditure.

Expenses of management:

Amount paid for statutory assessment and license.....	\$	51 05
“ agents’ fees.....		1,106 00
“ salaries, directors’ and auditors’ fees.....		1,027 00
“ exchange.....		7 60
“ taxes.....		48 58
“ travelling expenses.....		49 00
“ rent.....		50 00
“ printing, stationery and advertising.....		173 41
“ postage, telephone, telegrams and express.....		218 99
“ investigation and adjustment of claims.....		182 90
“ other expenses.....		78 47
Total expenses of management.....	\$	2,993 00

Miscellaneous payments:

Amount paid for losses which occurred during 1922.....		16,115 00
“ re-insurance.....		1,177 02
“ rebate.....		95 62
“ investments (not extended), \$2,031.00.....		
“ Temiskaming relief.....		876 00

Total expenditure.....	\$	<u>21,256 64</u>
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	8,142,248 00	Three years.
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Re-insurance.

Mutual system.....		593,774 00
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Amount actually carried by Company at 31st December, 1922.....	\$	<u>7,548,474 00</u>
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	2,299	\$ 7,349,300 50
Policies new and renewed during 1922.....	1,106	3,596,097 50
Gross number and amount in force 1922.....	3,405	\$ 10,945,398 00
Less expired and cancelled during 1922.....	984	2,803,150 00
Net risks in force December, 1922.....	2,421	\$ <u>8,142,248 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	325,689 92	Four-year risks and under.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		295,293 69	
Amount of premium notes received during the year 1922.....		143,843 90	
Amount of premium notes given by the Company for re-insurance.....		22,948 00	
Less payments made thereon.....		1,177 02	

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOCHIEL.

Commenced business, 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

D. A. Ross, M.L.A.....	Martintown.
D. A. McDonell.....	Greenvalley.
Wm. Irvine.....	Dalkeith.
W. J. McGregor.....	North Lancaster.
D. A. McDonald.....	Greenfield.
E. J. McDonald.....	Alexandria.

OFFICERS.

D. A. Ross, President.....	Martintown.
Wm. Irvine, Vice-President.....	Dalkeith.
V. G. Chisholm, Secretary-Treasurer.....	Alexandria.

AUDITORS.

Angus Kennedy.....	Alexandria.
J. A. McDonell.....	Alexandria.

Unassessed premium note capital, \$164,441.11.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of bonds, Dominion of Canada War Loan.....	\$	7,868 24
Cash on hand, head office.....	\$	152 28
Cash in Union Bank, Alexandria.....		4,481 93
“ Bank of Nova Scotia, Alexandria.....		3,521 26
“ Bank of Hochelaga, Alexandria.....		5,379 92
“ Montreal Bank, Lancaster.....		5,785 60
“ Bank of Nova Scotia, Martintown.....		4,446 01
		<u>23,767 00</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$	164,441 11
Less residue of premium notes given for re-insurance.....		3,309 25
		<u>161,131 36</u>
Total assets.....	\$	<u>192,766 60</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$23,456.90.		
Cash received for fixed payments of 1922.....	\$	20,420 71
“ interest.....		937 75
“ re-insurance on losses.....		800 00
“ from realization of investments (not extended), \$421.06.		
Total receipts.....	\$	<u>22,158 46</u>

Expenditure.

Expenses of management:		
Amount paid for commission.....	\$	1,633 65
“ investigation of claims.....		245 00
“ statutory assessment and license.....		50 74
“ salaries, directors' and auditors' fees.....		875 00
“ travelling expenses.....		37 65
“ fire marshal tax.....		62 59
“ printing, stationery and postage.....		295 65
“ taxes.....		83 62
“ other expenses.....		36 50
Total expenses of management.....	\$	<u>3,320 40</u>

Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....	\$	17,472 00
" rebates.....		373 77
" re-insurance.....		1,103 25
Total expenditure.....	\$	<u>22,269 42</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	7,456,050 00	Three years.
Less re-insurance (mutual plan).....		147,100 00	
Net risks actually carried at 31st December, 1922.....	\$	<u>7,308,950 00</u>	

MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December, 1921.....		3,393	\$ 7,162,550 00
Policies new and renewed during 1922.....		1,251	2,816,050 00
Gross number and amount in force during 1922.....		4,644	\$ 9,978,600 00
Less expired and cancelled in 1922.....		1,217	2,522,550 00
Net risks in force 31st December, 1922.....		3,427	\$ <u>7,456,050 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$	223,681 50	Three-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		161,131 36	
Amount of premium notes received during the year 1922.....		84,481 50	
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:			
Cash paid up to 31st December, 1922.....		20,420 71	

Re-insurance.

Amount of all premium notes in force, given by the Company, for re-insurance..	\$	10,323 00
Less payments made thereon.....		2,580 75
Residue of said premium notes for which the Company is still liable.....	\$	<u>7,742 25</u>

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Whitfield Teasdale.....	Cayuga.
R. H. Allan.....	Caledonia.
E. R. Asher.....	Caistor Centre.
Robin Kerr.....	York.
J. G. Lindsay.....	Caledonia.
John Bell.....	Glanford.

OFFICERS.

W. Teasdale, President.....	Cayuga.
E. R. Asher, Vice-President.....	Caistor Centre.
N. Simenton, Secretary-Treasurer.....	Caledonia.

AUDITORS.

W. S. Shields.....	Canfield.
V. E. Walker.....	Canfield.

Unassessed premium note capital, \$111,237.01.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office.....	\$ 68 49	
Standard Bank, Caledonia.....	35 03	
Union Bank, Canfield.....	12	
Bank of Commerce, Cayuga.....	300 48	
Standard Bank, Binbrook.....	21 72	
Bank of Hamilton, Caledonia.....	85	
	<u> </u>	\$ 426 69
Amount unpaid of assessments levied, prior years.....		211 79
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		111,237 01
Office furniture (not extended), \$125.00.		
Total assets.....	<u> </u>	<u>\$ 111,875 49</u>

Liabilities.

Borrowed money.....	\$ 1,000 00
Total liabilities.....	<u>\$ 1,000 00</u>

Receipts.

Cash balance at 31st December, 1921 (not extended), \$4,127.06.	
Cash received at taking application fees held by agents (not extended), \$379.00.	
Cash received from borrowed money.....	\$ 1,000 00
“ for assessments levied in prior years.....	50 40
“ interest.....	106 09
“ transfer fees.....	3 50
Total receipts.....	<u>\$ 1,159 99</u>

Expenditure.

Expenses of management:	
Amount paid for travelling expenses.....	\$ 20 00
“ statutory assessment and license.....	29 99
“ rent.....	15 00
“ printing, stationery and advertising.....	13 00
“ salaries, directors' and auditors' fees.....	599 40
“ fire marshal tax.....	33 19
“ postage, telephone, telegrams and express.....	29 18
“ other expenses.....	11 00
Total expenses of management.....	\$ 750 76
Miscellaneous payments:	
Amount paid for losses which occurred during 1922.....	4,092 95
“ losses which occurred prior to 1922.....	16 65
Total expenditure.....	\$ 4,860 36

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$ 3,823,483 00	Three years.
Less re-insurance.....	7,020 00	
Net risks actually carried by Company.....	\$ 3,816,463 00	

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,098	\$ 3,587,073 00
Policies new and renewed during 1922.....	379	1,326,973 00
Gross number and amount in force during 1922.....	1,477	\$ 4,905,046 00
Less expired and cancelled in 1922.....	377	1,081,563 00
Net risks in force 31st December, 1922.....	1,100	\$ 3,823,483 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$ 115,521 59
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	111,237 01
Amount of premium notes received during the year 1922.....	40,100 09

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Robert Montgomery.....	Cardinal.
Alexander Robinson.....	Prescott.
James Bennett.....	Spencerville.
John F. Black.....	Kemptville.
E. D. Perrin.....	Prescott.
Herbert Adams.....	Ventnor.
Alex. Morrison.....	Rockspring.
Joseph Goodin.....	Spencerville.
R. J. Connell.....	Spencerville.

OFFICERS.

Robert Montgomery, President.....	Cardinal.
Alex. Robinson, Vice-President.....	Prescott.
James Bennett, Manager.....	Spencerville.
W. M. Snyder, Secretary-Treasurer.....	Spencerville.

AUDITORS.

Willard K. Whitely.....	Spencerville.
Almon Smail.....	Spencerville.

Unassessed premium note capital, \$194,672.69.

Statement for the Year Ending 31st December, 1922.

Assets.

Municipal Debentures and Canada War Loan.....	\$	25,450	23
Loan Company's debentures, valued at.....			
Cash on hand at head office.....	\$	1,132	04
Cash in Royal Bank, Spencerville.....		13,351	39
“ Molson's Bank, Iroquois.....		403	48
			14,886 91
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....			194,672 69
Office furniture and safe (not extended), \$340.00.....			
Total assets.....	\$	235,009	83

Liabilities.

Losses adjusted.....	\$	200	00
Total liabilities.....	\$	200	00

Receipts.

Cash balance at 31st December, 1921, (not extended), \$24,797.20.....			
Cash received for fixed payments of 1922.....	\$	21,104	17
“ prior years.....		180	26
“ interest.....		1,763	22
“ transfer fees.....		15	50
“ from realization of investments (not extended), \$293.62.....			
“ all other.....		2	70
Total receipts.....	\$	23,065	85

Expenditure.

Expenses of management:	
Cash paid for commission.....	\$ 1,054 90
“ postage, telephone, telegrams and express.....	98 02
“ fuel and light.....	25 00
“ statutory assessments and license fee.....	64 10
“ printing, stationery and advertising.....	146 64
“ salaries, directors' and auditors' fees.....	1,945 92
“ taxes.....	84 62
“ fire marshal tax.....	97 68
“ investigation and adjustment of claims.....	205 95
“ rent.....	121 90
“ travelling expenses.....	15 00
“ other expenses.....	55 60
Total expenses of management.....	\$ 3,915 33
Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	26,168 61
“ purchase of investments (not extended), \$1,000.00.....	
“ rebate.....	632 42
“ Temiskaming relief.....	1,152 00
“ all other rebates on rodded buildings.....	401 40
Total expenditure.....	\$ 32,269 76

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$ 8,652,143 00	Three years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	4,098	\$ 9,685,588 00
Policies new and renewed during 1922.....	1,085	2,813,910 00
Gross number and amount in force during 1922.....	5,183	\$ 12,499,498 00
Deduct expired and cancelled in 1922.....	1,745	3,847,355 00
Net risks in force 31st December, 1922.....	3,438	\$ 8,652,143 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$ 304,252 97	Three years.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	194,672 69	
Amount of premium notes received during the year, 1922.....	84,417 30	
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....	21,104 17	

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

T. H. O'Neil.....	Walkerton.
Archibald C. McCuaig.....	Priceville.
Dougald McKinnon.....	Chesley.
Fred. Frook.....	Walkerton.
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 Gillis.....	Cedarville.
D. McQueen.....	Mount Forest.

OFFICERS.

T. H. O'Neill, President.....	Walkerton.
Archibald C. McCuaig, Vice-President.....	Priceville.
Wm. Ruttle, Manager and Secretary.....	Hanover.

AUDITORS.

T. H. Wilson.....	Walkerton.
Duncan McLean.....	Durham.

Unassessed premium note capital, \$175,744.19.

Statement for the Year Ending 31st December, 1922.

Assets.

Bonds.....	\$	7,000 00
Cash on hand at head office.....	\$	352 47
Amount of cash in Montreal Bank, Hanover, Ont.....		926 28
		<u>1,278 75</u>
Amount unpaid, fixed payments, 1922.....		1,209 42
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	\$	175,744 19
Less residue of premium notes given for re-insurance.....		10,477 35
		<u>165,266 84</u>
Amount of interest due and accrued.....		70 91
		<u>165,337 75</u>
Total assets.....	\$	<u>174,825 92</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$4,194.46.....		
Cash received for fixed payments of 1922.....	\$	16,120 39
“ fixed payments due in prior years.....		600 91
“ interest.....		417 84
“ re-insurance on loss.....		266 84
		<u>17,405 98</u>
Total receipts.....	\$	<u>17,405 98</u>

Expenditure.

Expenses of management:		
Amount paid for commission, business, 1922.....	\$	1,452 17
" investigation and adjustment of claims.....		132 00
" salaries, directors' and auditors' fees.....		1,521 70
" travelling expenses.....		32 00
" taxes.....		29 69
" fire marshal tax.....		54 45
" statutory assessment, license fee.....		47 78
" postage, telephone, telegrams, express and stationery.....		244 05
" printing and advertising.....		324 83
" all other.....		284 06
Total expenses of management.....	\$	4,122 73
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		11,528 74
" rebate.....		213 99
" re-insurance.....		1,248 06
" paid for investments (not extended), \$3,208.17.		
Total expenditure.....	\$	17,113 52

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Three years.
Mutual.....	\$	7,050,591 00
Re-insurance.....		435,203 00
Net risks 31st December, 1922.....	\$	6,615,388 00

MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December, 1921.....	2,867	\$	6,763,622 00
Policies new and renewed during 1922.....	1,067		2,587,886 00
Gross number and amount in force during 1922.....	3,934	\$	9,351,548 00
Less expired and cancelled in 1922.....	1,062		2,300,957 00
Net risks in force 31st December, 1922.....	2,872	\$	7,050,591 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three years.
Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	222,258 00
Amount of premium notes, after deducting all payments thereon and assessment levied.....		175,744 19
Amount of premium notes received during the year 1922.....		79,683 00
Payments on premium notes of 1922, including all sums credited on said premium notes.....		6,701 67

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Robert Amos.....	Guelph.
J. P. Henderson.....	Guelph.
Geo. Holmwood.....	Guelph.
W. R. Elliott.....	Guelph.
James Bowman.....	Guelph.
D. McCrae.....	Guelph.
Frank Laidlaw.....	Guelph.
C. R. Blyth.....	Guelph.
Norman G. Sinclair.....	Guelph.

OFFICERS.

Robert Amos, President.....	Guelph.
J. P. Henderson, Vice-President.....	Guelph.
John L. Carter, Secretary-Treasurer.....	Guelph.

AUDITORS.

Geo. McIntosh.....	Guelph.
Wm. Laidlaw.....	Guelph.

Unassessed premium note capital, \$37,583.82.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office.....	\$	557 23	
Amount of cash in Bank of Commerce at Guelph.....		1,987 95	
		<u> </u>	\$ 2,545 18
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$	37,583 82	
Less residue of premium notes given for re-insurance.....		1,945 60	
		<u> </u>	35,638 22
Amount unpaid of fixed payments of 1922.....			185 38
Amount of unpaid instalments to fixed payments prior to 1921 (not extended), \$11.80.			
Total assets.....	\$		<u><u>38,368 78</u></u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$1,699.38.			
Cash received as fixed payments 1922.....	\$	1,443 02	
“ fixed payments of prior years.....		171 82	
“ interest.....		52 17	
Total receipts.....	\$	<u><u>1,667 01</u></u>	

Expenditure.

Expenses of management:			
Amount paid for agents' commissions.....	\$	123 00	
“ postage, telephones, telegrams and express.....		23 07	
“ statutory assessment and license fee.....		14 20	
“ printing, stationery and advertising.....		29 84	
“ salaries, directors' and auditors' fees.....		184 00	
“ taxes.....		7 34	
“ fire marshal tax.....		4 31	
“ other expenses.....		8 00	
“ travelling expenses.....		20 00	
Total expenses of management.....	\$	<u><u>413 76</u></u>	

Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....	\$	233 00
" re-insurance.....		84 45
" Temiskaming relief.....		90 00
Total expenditure.....	\$	<u>821 21</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	Three years. 861,320 00
		Re-insurance.
On mutual system.....		44,000 00
Net risks carried by Company 31st December, 1922.....	\$	<u>817,320 00</u>

MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December, 1921.....	293	\$	751,875 00
Policies new and renewed during 1922.....	123		308,220 00
Gross number and amount in force during 1922.....	416	\$	1,060,095 00
Less expired and cancelled in 1922.....	86		198,775 00
Net risks in force 31st December, 1922.....	330	\$	<u>861,320 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$	Three-year risks. 40,710 00
Amount of premium notes, after deducting all payments thereon and assessments levied.....		37,583 82
Amount of premium notes received during the year 1922.....		14,642 00
Payments on premium notes of 1922, including all sums credited on said premium notes:		
(a) Cash paid up to 31st December, 1922.....		537 00
Notes for fixed payments up to 31st December, 1922, unpaid.....		48 68

Re-insurance.

Amount of notes given by Company for re-insurance.....		2,111 25
Less payments made thereon.....		165 65
Residue of said premium notes for which the Company is still liable.....	\$	<u>1,945 60</u>

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

N. F. Lindsay.....	Acton.
John Wilson.....	Erin.
William Hume.....	Milton.
James Kirkwood.....	Acton.
Duncan Campbell.....	Moffat.
C. H. Turner.....	Milton.
Wallace A. Lasby.....	Acton.
Benj. Petch.....	Cheltenham.
C. E. Wood.....	Freeman.

OFFICERS.

John Wilson, President.....	Erin.
Wm. Hume, Vice-President.....	Milton.
Thomas Moore, Secretary-Treasurer.....	Campbellville.

AUDITORS.

R. E. Hall.....	Hornby.
A. L. MacNabb.....	Milton.

Unassessed premium note capital, \$330,436.05.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand.....	\$ 60 88	
Cash in Royal Bank, Guelph, Ont.....	306 48	
Cash in Bank of Nova Scotia, Campbellville, Ont.....	3,035 67	
Cash in Bank of Nova Scotia, Acton, Ont.....	334 89	
	<u> </u>	\$ 3,737 92
Amount of notes or due bills more than one year overdue (not extended), \$118.00.		
Notes and due bills less than one year overdue.....		1,068 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$ 330,436 05	
Less residue of premium notes given by the Company for re-insurance.....	41,477 95	
	<u> </u>	288,958 10
Office furniture and safe (not extended), \$75.00.		
Total assets.....	\$	<u><u>293,764 97</u></u>

Liabilities.

Amount of losses resisted.....	\$ 3,810 00
Amount of losses reported.....	300 00
Total.....	<u><u>\$ 4,110 00</u></u>

Receipts.

Cash balance at 31st December, 1921, (not extended), \$10,404.80.	
Cash received as fixed payments of 1922.....	\$ 22,126 15
“ fixed payments of prior years.....	221 35
“ interest.....	600 33
“ re-insurance on losses.....	3,451 90
“ at head office for fees.....	1,127 00
“ from realization of investments (not extended), \$5,000.00.	
Total receipts.....	<u><u>\$ 27,526 73</u></u>

Expenditure.

Expenses of management:		
Amount paid for agents' commission.....	\$	2,040 50
" investigation and adjustment of claims.....		198 20
" taxes.....		70 48
" statutory assessment and license fee.....		72 42
" postage, telephone, telegrams and express.....		122 56
" rent.....		25 00
" printing, stationery and advertising.....		523 53
" fire marshal tax.....		79 87
" salaries, directors' and auditors' fees.....		1,970 00
" travelling expenses.....		3 40
" other expenses of management.....		47 25
Total expenses of management.....	\$	5,153 21
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1922.....		10 00
" losses which occurred during 1922.....		29,557 60
" re-insurance.....		1,834 20
" rebate.....		1,403 60
" Temiskaming relief.....		1,235 00
Total expenditure.....	\$	39,193 61

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	Three years. \$	11,844,905 00
	Less Re-insurance.	
On mutual system.....		937,700 00
Net risks actually carried at 31st December, 1922.....	\$	10,907,205 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	3,653	\$ 11,174,065 00
Policies new and renewed during 1922.....	1,238	4,007,965 00
Gross number and amount in force during 1922.....	4,891	\$ 15,182,030 00
Less expired and cancelled in 1922.....	1,202	3,337,125 00
Net risks in force 31st December, 1923.....	3,689	\$ 11,844,905 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$	408,080 20
Amount of premium notes, after deducting all payments thereon and assessments levied.....		330,436 05
Amount of premium notes received during the year 1922.....		138,029 50
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Amount of cash paid up to 31st December, 1922.....		21,618 35
Notes given for fixed payments unpaid.....		1,019 95

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance.....		45,170 00
Less payments thereon.....		3,692 05
Residue of premium notes given for re-insurance.....	\$	41,477 95

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Albert E. Hoskin	Cobourg.
S. W. Staples	Baltimore.
Erwin Rosevear	Cold Springs.
Geo. H. Martyn	Port Hope.
R. W. Benson	Bewdley.
Benjamin Stewart	Baltimore.

OFFICERS.

Albert E. Hoskin, President	Cobourg.
S. W. Staples, Vice-President	Baltimore.
Thomas Hoskin, Secretary-Treasurer	Cobourg.

AUDITORS.

J. H. Davidson	Camborne.
M. E. Ames	Plainville.

Unassessed premium note capital, \$109,112.01.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value debentures and Canada War Loan	\$	16,217 7
Cash at head office	\$	1 76
Cash in Bank of Nova Scotia, Cobourg	1,326 24	
Cash in Bank of Toronto, Cobourg	870 25	
		<u>2,198 25</u>
Amount of fixed payments of 1922 unpaid		546 35
Amount of fixed payments of prior year unpaid (not extended)	\$	311 55
Amount of premium notes after deducting all payments made and assessments levied	109,112 01	
Less residue of premium notes given by Company for re-insurance	4,523 60	
		<u>104,588 41</u>
Interest		233 14
Total assets	\$	<u><u>123,783 93</u></u>

Liabilities.

Agents fees unpaid	\$	110 00
Total liabilities	\$	<u><u>110 00</u></u>

Receipts.

Cash balance at 31st December, 1921, (not extended), \$3,044.16		
Cash received as fixed payments of 1922	\$	8,041 38
“ as fixed payments of prior years		546 25
“ interest		978 33
“ all other		55 60
“ from investments (not extended), \$747.02		
“ from re-insurance		262 30
Total receipts	\$	<u><u>9,883 86</u></u>

Expenditure.

Expenses of management:	
Cash paid for agents' commissions.....	\$ 997 50
“ statutory assessment and license fee.....	30 00
“ investigation of claims.....	48 90
“ Division Court costs.....	28 63
“ salaries, directors' and auditors' fees.....	936 70
“ printing, stationery and advertising.....	61 52
“ postage, telephone, telegrams and express.....	46 40
“ travelling expenses.....	25 20
“ rent.....	22 00
“ fire marshall tax.....	26 08
“ taxes.....	30 46
“ all other.....	10 45
Total expenses of management.....	\$ 2,263 84
Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	7,166 10
“ re-insurance.....	262 30
“ rebate.....	370 40
“ purchase of investments (not extended), \$1,000.00.....	
“ Temiskaming relief.....	420 00
Total expenditure.....	\$ 10,482 64

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$ 3,710,835 00	Three years.
		Re-insurance.
On mutual system.....	184,500 00	
Net risks actually carried by Company at 31st December, 1922.....	\$ 3,526,335 00	

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,820	\$ 3,586,220 00
Policies new and renewed during 1922.....	578	1,221,340 00
Gross number and amount in force during 1922.....	2,398	\$ 4,807,560 00
Less expired and cancelled in 1922.....	605	1,096,725 00
Net risks in force 31st December, 1922.....	1,793	\$ 3,710,835 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$ 138,535 84
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	109,112 01
Amount of premium notes received during the year 1922.....	44,764 45
Payments on premium notes of 1922, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1922.....	8,303 68
	Re-insurance.
Amount of premium notes given by Company for re-insurance.....	5,648 00
Less payments made thereon.....	1,124 40
Amount of residue of said premium notes for which the Company is still liable..	4,523 60

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Stephen Webb.....	Grand Bend.
Christian Stade.....	Dashwood.
John Sparrow.....	Varna.
David Lippert.....	Dashwood.
John A. Manson.....	Zurich.
Wm. Consit.....	Zurich.
John Pfaffe.....	Zurich.
John P. Rau.....	Zurich.
Oscar Klopp.....	Zurich.

OFFICERS.

Christian Stade, President.....	Dashwood.
Wm. Consit, Vice-President.....	Zurich.
Henry Eilber, Manager.....	Crediton.

AUDITORS.

W. H. Pfile.....	Zurich.
Andrew F. Hess.....	Zurich.

Unassessed premium note capital, \$272,640.24.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on deposit, Bank of Commerce, Crediton, Ont.....	\$ 1,105 09	
“ Molsons Bank, Exeter.....	2,241 82	
	<u> </u>	\$ 3,346 91
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		272,640 24
Amount unpaid fixed payments prior instalments (not extended), \$111.86.		
Total assets.....	\$	<u><u>275,987 15</u></u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), \$10,436.86.		
Cash received for taking application (not extended), \$951.00.		
“ fixed payment due in 1922.....	\$ 1,209 95	
“ for assessments levied in 1922.....	98 04	
“ for interest.....	245 60	
Total receipts.....	\$	<u><u>1,553 59</u></u>

Expenditure.

Expenses of management:		
Cash paid to agents in fees (not extended), \$951.00.		
Amount paid for agents' commissions.....	\$	194 00
“ investigation and adjustment of claims.....		174 95
“ statutory assessment of license fee.....		48 92
“ printing, stationery and advertising.....		204 30
“ salaries, directors' and auditors' fees.....		660 30
“ travelling expenses.....		6 00
“ postage, telephone, telegrams and express.....		123 25
“ fire marshal tax.....		59 40
“ taxes.....		4 03
“ rent.....		45 00
“ other expenses.....		5 00
Total expenses of management.....	\$	<u><u>1,525 15</u></u>

Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....	\$	7,107 31
" rebate.....		11 08
Total expenditure.....	\$	<u>8,643 54</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	Four years. <u>7,195,480 00</u>
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	2,068	\$ 6,966,590 00
Policies new and renewed during 1922.....	601	2,021,650 00
Gross number and amount in force during 1922.....	2,669	\$ 8,988,240 00
Less expired and cancelled in 1922.....	597	1,792,760 00
Net risks in force 31st December, 1922.....	2,072	\$ <u>7,195,480 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Four-year risks
Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$ 296,075 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	272,640 24
Amount of premium notes received during the year 1922.....	83,138 00
Payments on the premium notes of 1922, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1922.....	1,209 95

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Henry Prange.....	Breslau.
Aug. Jansen.....	Kitchener.
Frederick Schaefer.....	New Hamburg.
George Hannel.....	Ariss.
A. G. Brohman.....	Ariss.
Chas. M. Wilhelm.....	Breslau.
Mark May.....	New Germany.
Archie Newstead.....	Breslau.
John McPherson.....	Wallenstein.

OFFICERS.

Henry Prange, President.....	Breslau.
A. Jansen, Vice-President.....	Kitchener.
A. J. Frank, Secretary-Treasurer.....	New Germany.

AUDITORS.

A. W. Zinger.....	New Germany.
Wm. Halter.....	New Germany.

Unassessed premium note capital, \$42,666.92.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office.....	\$	22	58
Cash in Royal Bank, Guelph.....		309	12
Cash in Molsons Bank, New Germany.....		81	96
			\$
			413 66
Amount unpaid of assessments levied in 1922.....			422 00
Amount of premium notes in force after deducting all payments thereon and assessments levied.....			42,666 92
Office furniture and safe (not extended), \$100.00.....			
			\$
Total assets.....	\$	43,502	58

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1921, (not extended), \$75.74.....			
Cash received for assessments levied in 1922.....	\$	2,038	65
“ assessments levied in years prior to 1922.....		530	64
“ interest.....		8	44
“ borrowed money.....		1,347	00
			\$
Total receipts.....	\$	3,924	73

Expenditure.

Expenses of management:			
Amount paid for agents' commission.....	\$	82	00
“ statutory assessments and license fees.....		15	99
“ interest.....		35	55
“ fire marshal tax.....		13	42
“ printing, stationery and advertising.....		11	82
“ investigation and adjustment of claims.....		1	50
“ salaries, directors' and auditors' fees.....		316	90
“ postage, telephone, telegrams and express.....		27	31
“ all other.....		5	00
			\$
Total expenses of management.....	\$	509	49

Miscellaneous payments:

Cash paid for losses which occurred during 1921.....	\$	1,598 64
“ repayment of loans.....		1,478 68
Total expenditure.....	\$	<u>3,586 81</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	967,350 00	Four years.
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1921.....	436	\$ 1,073,125 00
Policies new and renewed during 1922.....	79	191,635 00
Gross number and amount in force during 1922.....	515	\$ 1,264,760 00
Less expired and cancelled in 1922.....	129	297,410 00
Net risks in force 31st December, 1922.....	386	<u>\$ 967,350 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$	49,299 00	Four years.
Amount of premium notes, after deducting all payments thereon and assessments levied.....		42,666 92	
Amount of premium notes received during the year 1922.....		9,697 50	

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

R. J. Newman.....	Highgate.
Daniel McKay.....	Ridgetown.
Milton Attridge.....	Highgate.
Robert L. Smyth.....	Blenheim.
W. J. Huffman.....	Blenheim.
James Letherdale.....	Northwood.
D. Wilson.....	Ridgetown.
W. A. Walters.....	Ridgetown.
W. C. Sifton.....	Ridgetown.

OFFICERS.

R. J. Newman, President.....	Highgate.
Milton Attridge, Vice-President.....	Highgate.
E. D. Mitton, Secretary-Treasurer.....	Ridgetown.

AUDITORS.

John J. Freel.....	Blenheim.
Arch McLaren.....	Highgate.

Unassessed premium note capital, \$206,667.04.

Statement for the Year Ending 31st December, 1922.

Assets.

Dominion of Canada and Municipal Bonds.....	\$	10,084	57
Cash on hand at Office of Company.....	\$	286	58
Amount of cash deposited at Royal Bank, Ridgetown.....		12,855	26
		<u>13,141</u>	<u>84</u>
Amount of unpaid fixed payments for 1922.....			308 95
Amount of premium notes in force after deducting all payments thereon and assessments levied.....		206,667	04
Total assets.....	\$	<u>230,202</u>	<u>40</u>

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1921, (not extended), \$2,999.39.			
Cash received for fixed payments of 1922.....	\$	15,831	68
“ fixed payments of prior years.....			145 85
“ interest.....			565 16
“ from investments (not extended), \$4,416.36.			
“ from other sources.....			27 04
Total receipts.....	\$	<u>16,569</u>	<u>73</u>

Expenditure.

Expenses of management:		
Cash paid for commissions.....	\$	160 00
" rent.....		75 00
" investigation of claims.....		86 10
" salaries, directors' and auditors' fees.....		1,273 00
" statutory assessment and license fees.....		51 23
" taxes.....		47 52
" fire marshal tax.....		49 99
" printing, stationery and advertising.....		81 57
" postage, telephone, telegrams and express.....		135 66
" other expenses.....		29 00
Total expenses of management.....	\$	1,989 07
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		7,596 32
" rebates.....		382 25
" Temiskaming relief.....		876 00
Total expenditure.....	\$	<u>10,843 64</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	<u>7,968,050 00</u>	Three years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	2,261	\$ 7,380,695 00
Policies new and renewed during 1922.....	820	2,875,975 00
Gross number and amount in force during 1922.....	3,081	\$ 10,256,670 00
Less expired and cancelled in 1922.....	785	2,288,620 00
Net risks in force 31st December, 1922.....	2,296	\$ <u>7,968,050 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	239,041 50	Three-year risks.
Amount of premium notes, after deducting all payments thereon and assessments levied.....		206,667 04	
Amount of premium notes received during the year 1922.....		86,279 25	
Payments on the premium notes of 1922, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1922.....		5,705 50	

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John Jackson	Harriston.
Hugh W. Edgar	Gorrie.
A. E. Gallaher	Wroxeter.
John A. Bryans	Fordwich.
Alexander McKercher	Wroxeter.
James Kirton	Bluevale.

OFFICERS.

John Jackson, President	Harriston.
Hugh W. Edgar, Vice-President	Gorrie.
W. S. McKercher, Secretary-Treasurer	Wroxeter.

AUDITORS.

T. R. Bennett	Wingham.
A. A. Graham	Gorrie.

Unassessed premium note capital, \$873,480.68.

Statement for the Year Ending 31st December, 1922.

Assets.

Real Estate	\$	1,300 00
Stock of Wroxeter Rural Telephone Co., Limited		100 00
Cash in Standard Bank, Brussels	\$ 930 37	
Cash in Royal Bank, Harriston	2,115 61	
Cash in Bank of Hamilton, Wroxeter	2,468 83	
		<u>5,514 81</u>
Amount unpaid of fixed payments of 1922		1,519 05
Amount unpaid of fixed payments of prior years (not extended), \$324.60.		
Amount of premium notes in force after deducting all payments thereon and assessments levied	\$873,480 68	
Less residue of premium notes given by the Company for re-insurance	36,471 52	
		<u>837,009 16</u>
Amount of accrued interest		39 58
Amount of office furniture (not extended), \$500.00.		
Total assets	\$	<u>845,482 60</u>

Liabilities.

Amount of supposed loss	\$	100 00
“ other liabilities		72 26
Total liabilities	\$	<u>172 26</u>

Receipts.

Cash balance at 31st December, 1921, (not extended), \$3,712.23.		
Cash held by agents for fees or surveys (not extended), \$842.50.		
Cash received as fixed payments of 1922	\$	36,314 99
“ fixed payments of prior years		941 58
“ interest		773 03
“ all other sources		318 06
“ for re-insurance premiums		1,341 02
“ for re-insurance on losses		121 38
“ from realization of investments (not extended), \$10,403.00.		
Total receipts	\$	<u>39,810 06</u>

Expenditure.

Expenses of management:	
Amount paid for agents' commission.....	\$ 1,581 25
“ investigation and adjustment of claims.....	902 90
“ statutory assessment and license.....	111 68
“ fire marshal tax.....	117 65
“ printing, stationery and advertising.....	190 22
“ salaries, directors' and auditors' fees.....	3,225 90
“ postage, telephones, telegrams and express.....	208 03
“ fuel and light.....	80 67
“ travelling expenses.....	105 00
“ taxes (Government and Municipal).....	179 22
“ other expenses.....	54 47
Expenses of management.....	\$ 6,756 99
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1922.....	159 50
“ losses which occurred during 1922.....	36,643 53
“ rebates.....	677 52
“ re-insurance.....	2,094 11
“ Temiskaming relief.....	2,078 83
Total expenditure.....	\$ 48,410 48

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	One year.	Four years.	Total.
Mutual.....	\$5,100 00	\$19,302,297 50	\$19,307,397 50
Re-insurance.			
On mutual system.....		1,026,955 00	1,026,955 00
Net risk actually carried by Company at 31st December, 1921.....	\$5,100 00	\$18,275,342 50	\$18,280,442 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	5,966	\$ 18,202,682 50
Policies new and renewed during 1922.....	1,685	5,290,185 00
Gross number and amount in force during 1922.....	7,651	\$ 23,492,867 50
Less expired and cancelled in 1922.....	1,558	4,185,470 00
Net risks in force 31st December, 1922.....	6,093	\$ 19,307,397 50

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1922.

	One year.	Four years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$255 00	\$965,114 88	\$965,369 88
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	153 00	873,327 68	873,480 68
Amount of premium notes received during the year 1922.....	255 00	264,254 25	264,509 25
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:			
Cash paid up to 31st December, 1922	9 00	10,370 77	10,379 77
Notes for fixed payments unpaid at 31st December, 1922.....	1 20	199 40	200 60

RE-INSURANCE.

Amount of premium notes given by the Com- pany for re-insurance.....	\$	41,078 20	\$	41,078 20
Less payments made thereon.....		<u>4,606 68</u>		<u>4,606 68</u>
Residue of said premium notes and for which the Company is still liable.....		<u>\$36,471 52</u>		<u>\$36,471 52</u>

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WHEATLEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Charles T. Sellars	Kingsville.
A. E. Robinson	Charing Cross.
Christian Johnson	Kingsville.
D. H. Brown	Chatham.
T. B. Harvey	Merlin.
B. A. Squire	Cottam.
Frank Stokes	Dover Centre.
Everett Simpson	Wheatley.
D. Fletcher	Fletcher.
Samuel Burk	Blenheim.
Wm. Holmes	Comber.
Thos. L. Renaud	McGregor.
Pierre Oriet	Stoney Point.
Thos. R. Clarke	Fletcher.
Alfred Poisson	Belle River.

OFFICERS.

Charles T. Sellars, President	Kingsville.
A. E. Robinson, Vice-President	Charing Cross.
T. B. Harvey, Manager	Merlin.

AUDITORS.

Charles Renwick	Wheatley.
Chas. G. Fletcher	Leamington.

Unassessed premium note capital, \$248,093.46.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of municipal debentures and Canada War Loan	\$	25,415	27
Cash at head office	\$	918	12
Cash in Molsons Bank, Merlin		3,406	88
			<u>4,325 00</u>
Amount unpaid of fixed payments of 1922		1,689	20
Prior instalments on fixed payments (not extended), \$260.70.			
Amount of premium notes in force after deducting all payments thereon and assessments levied		248,093	46
Amount of office furniture and safe (not extended), \$300.00.			
Total assets	\$	279,522	<u><u>93</u></u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$2,019.22.			
Cash received as fixed payments of 1922	\$	29,022	50
“ fixed payments of prior years		1,304	11
“ interest		1,746	98
“ realization of investments (not extended), \$2,533.20.			
“ transfer fees		22	60
Total receipts	\$	32,096	<u><u>19</u></u>

Expenditure.

Expenses of management:	
Cash paid for commission and fees to agents.....	\$ 3,012 00
" taxes.....	92 40
" fire marshal tax.....	92 96
" travelling expenses.....	314 00
" rent.....	5 50
" salaries, directors' and auditors' fees.....	1,645 45
" Mutual Underwriters' Association.....	9 00
" investigation of claims.....	186 50
" statutory assessment and license fee.....	68 40
" printing.....	231 82
" postage, telephones, telegrams and express.....	140 00
" all other.....	16 00
Total expenses of management.....	\$ 5,814 03
Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	25,143 15
" rebate.....	1,335 37
" re-insurance.....	31 06
Total expenditure.....	\$ 32,323 61

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	Three years. \$ 11,748,285 00
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Re-insurance.

On cash system.....	22,141 66
Net risks actually carried by Company at 31st December, 1922.....	\$ 11,726,143 34

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	3,397	\$ 10,454,700 00
Policies new and renewed during 1922.....	1,323	4,361,105 00
Gross number and amount in force during 1922.....	4,720	\$ 14,815,805 00
Less expired and cancelled in 1922.....	1,207	3,067,520 00
Net risks in force 31st December, 1922.....	3,513	\$ 11,748,285 00

CLASSIFICATION OF RISKS.

Farin and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by the Company, and legally liable to assessment.....	Three years. \$ 330,576 16
Amount of all premium notes after deducting all payments thereon and assessments levied.....	248,093 46
Amount of premium notes received during the year.....	122,776 19
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1922.....	29,022 50
(b) Notes for fixed payments unpaid at 31st December, 1922.....	1,689 20

LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John W. Kingston	Watford.
James Smith	Sarnia.
Guilford Butler	Croton.
John P. McVicar	Inwood.
Albert G. Minielly	Wyoming.
Thos. Lithgow	Thedford.

OFFICERS.

John W. Kingston, President	Watford.
James Smith, Vice-President	Sarnia.
W. G. Willoughby, Secretary-Treasurer	Watford.

AUDITORS.

Alex. Jamieson	Forest.
P. J. McEwen	Wyoming.

Unassessed premium note capital, \$174,188.53.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate	\$	1,200	00
Cash value of municipal and loan company debentures and Dominion of Canada War Loan		45,114	92
Cash on hand, head office	\$	337	68
Cash in Industrial Mortgage and Savings Co., Sarnia		7,763	05
Cash in Montreal Bank, Watford		7,247	68
		15,348	41
Amount of instalments, fixed payments unpaid		3,361	45
Amount of premium notes in force after deducting all payments thereon and assessments levied		174,188	53
Total assets	\$	239,213	31

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$15,350.68.			
Cash received as fixed payments of 1922	\$	33,021	60
“ fixed payments of prior years		2,213	00
“ interest		2,965	99
“ other receipts		145	62
“ from matured debenture (not extended), \$4,717.71.			
Total receipts	\$	38,346	21

Expenditure.

Expenses of management:			
Amount paid for commission to agents	\$	3,482	00
“ statutory assessment and license fee		83	28
“ printing, stationery, advertising and booklets		197	00
“ salaries, directors' and auditors' fees		2,450	00
“ postage, telephone, telegrams and express		172	64
“ travelling expenses		51	05
“ fire marshal tax		96	96

Amount paid for investigation and adjustment of claims.....	\$	160 20
“ law costs.....		10 00
“ Mutual Fire Underwriters' Association.....		10 00
“ all other.....		311 76
“ taxes.....		160 87
“ fuel and light.....		61 80
“ rent.....		7 00
Total expenses of management.....	\$	7,254 56
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		27,875 06
“ re-insurance.....		236 07
“ rebates.....		1,140 50
“ Northern Fire relief.....		1,560 00
“ purchase of investments (not extended), \$5,000.00.....		
Total expenditure.....	\$	<u>38,066 19</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....		Three-year risks. \$ 13,736,031 00
Less re-insurance, cash system.....		30,433 00
Amount actually carried by the Company at 31st December, 1922.....	\$	<u>13,705,598 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	4,840	\$ 13,119,401 00
Policies new and renewed during 1922.....	1,741	5,080,670 00
Gross number and amount in force during 1922.....	6,581	\$ 18,200,071 00
Less expired and cancelled in 1922.....	1,756	4,464,040 00
Net risks in force 31st December, 1922.....	4,825	<u>\$ 13,736,031 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$	Three-year risks. 274,944 08
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		174,188 53
Amount of premium notes received during the year 1922.....		101,613 30
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....		33,021 60
Notes for fixed payments unpaid at 31st December, 1922.....		3,361 45

LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Dennis Noonan.....	Perth.
Edmund Burke.....	Perth.
Fred Ferrier.....	Perth.
David McLean.....	Perth.
Homer Shaw.....	Perth.
Martin Dowdall.....	Perth.
Andrew Cochrane.....	Almonte.
Richard E. Whyte.....	Perth.

OFFICERS.

Dennis Noonan, President.....	Perth.
Edmund Burke, Vice-President.....	Perth.
P. Cavers, Secretary.....	Perth.
R. M. Anderson, Treasurer.....	Perth.

AUDITORS.

E. R. Stedman.....	Perth.
J. Ernest Anderson.....	Perth.

Unassessed premium note capital, \$277,536.35.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in hand at head office.....	\$418 36	
Cash in Montreal Bank, Perth.....	856 05	
		\$ 1,274 41
Amount unpaid of fixed payments of 1922.....		1,333 81
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		277,536 35
Office furniture and safe (not extended), \$200.00.....		
Total assets.....	\$	<u>280,144 57</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$3,788.73.....		
Cash received as fixed payments of 1922.....	\$	33,053 96
“ fixed payments of prior years.....		568 45
“ for interest.....		428 49
“ for investments (not extended), \$4,819.92.....		
Total receipts.....	\$	<u>34,050 90</u>

Expenditure.

Expenses of management:		
Cash paid for agents' commission.....	\$	3,896 50
“ statutory assessment and license fee.....		71 02
“ fire marshal tax.....		108 09
“ taxes.....		32 25
“ rent.....		86 00
“ fuel and light.....		37 13
“ investigation of claims.....		436 55
“ salaries, directors' and auditors' fees.....		980 00

Cash paid for printing, stationery and advertising.....	\$	431 67
" postage, telegrams and express.....		245 76
" all other.....		31 10
Total expenses of management.....		\$ 6,356 07
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		34,737 73
" rebate.....		291 34
Total expenditure.....		\$ 41,385 14

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Three years.

Mutual.....	\$ 11,457,631 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	5,597	\$ 10,924,605 00
Policies taken during 1922.....	2,038	4,110,521 00
Gross number and amount in force during 1922.....	7,635	\$ 15,035,126 00
Less expired and cancelled in 1922.....	1,963	3,577,495 00
Net risks in force 31st December, 1922.....	5,672	\$ 11,457,631 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Three-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$	387,892 90
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		277,536 35
Amount of premium notes received during the year 1922.....		122,748 10
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:		
Cash paid on premium notes of 1922, to 31st December.....		12,519 89

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

A. C. Parks.....	Napanee.
H. A. Baker.....	Moscow.
J. C. Hudgins.....	Selby.
Albert Hartman.....	Odessa.
M. N. Empey.....	Napanee.
R. W. Longmore.....	Camden East.

OFFICERS.

A. C. Parks, President.....	Napanee.
H. A. Baker, Vice-President.....	Moscow.
W. R. Lott, Secretary-Treasurer.....	Napanee.

AUDITORS.

W. M. Sills.....	Napanee.
S. C. S. McKim.....	Napanee.

Unassessed premium note capital, \$66,111.70.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office.....	\$ 82 44	
Cash on deposit in Royal Bank, Napanee.....	133 07	
Cash on deposit in Montreal Bank, Napanee.....	124 60	
		\$ 340 11
Amount unpaid of fixed payments of 1922.....		488 60
Amount of prior instalments or fixed payments (not extended), \$405.45.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		66,111 70
Office furniture and safe (not extended), \$50.00.		
Total assets.....	\$	<u>66,940 41</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December 1921 (not extended), \$2,323.02.		
Cash received during 1922 for:		
“ fixed payments of 1922.....	\$	6,926 70
“ fixed payments of prior years.....		210 65
“ interest.....		58 54
“ other.....		7 50
Total receipts.....	\$	<u>7,203 39</u>

Expenditure.

Expenses of management:	
Amount paid for commission to agents	\$ 1,022 05
“ statutory assessment and license fee	22 27
“ fire marshal tax	23 66
“ fuel and light	15 00
“ printing, stationery and advertising	39 30
“ salaries, directors' and auditors' fees	934 40
“ postage, telephone, telegrams, express, etc.	36 00
“ investigation and adjustment of claims	24 50
“ rent	20 00
“ taxes	66 87
“ other expenses	10 00
Total expenses of management	\$ 2,214 05
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1922	5 00
“ losses which occurred during 1922	6,539 53
“ rebate	133 28
“ re-insurance	30 44
“ Temiskaming relief	264 00
Total expenditure	\$ 9,186 30

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual	\$ 2,304,785 00	Three years.
Less re-insurance	7,866 00	
Net amount of risks at 31st December, 1922	\$ 2,296,919 00	

MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December, 1921	1,000	\$ 2,196,385 00	
Policies new and renewed during 1922	340	783,470 00	
Gross number and amount in force during 1922	1,340	\$ 2,979,855 00	
Less expired and cancelled in 1922	338	675,070 00	
Net risks in force, 31st December, 1922	1,002	\$ 2,304,785 00	

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	\$ 80,805 00
Residue of all premium notes on policies in force 31st December, 1922, after deducting all fixed payments thereon and assessments levied	66,111 70
Amount of premium notes received during the year 1922	27,531 41
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1922	2,411 80
Notes for fixed payments unpaid at 31st December, 1922	131 85

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alex. McInroy.....	Ilderton.
John McGugan.....	Denfield.
John Oliver.....	Denfield.
Andrew Ferguson.....	Komoka.
Wm. Hodgins.....	Ilderton.
John S. Douglas.....	Strathroy.
T. G. Turnbull.....	Komoka.
Jos. Atkins.....	Strathroy.
Alex. Stewart.....	Ilderton.

OFFICERS.

Alex. McInroy, President.....	Ilderton.
John McGugan, Vice-President.....	Denfield.
J. Marsh, Secretary-Treasurer.....	Ilderton.

AUDITORS.

F. G. Hughes.....	Denfield.
S. P. Brown.....	Ilderton.

Unassessed premium note capital, \$53,883.37.

Statement for the Year Ending 31st December, 1922.

Assets.

Loan Company debentures and War Loan.....	\$	23,500	00
Cash in Bank of Montreal, London.....		1,146	30
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		53,883	37
Total assets.....	\$	<u>78,529</u>	<u>67</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$1,982.27.			
Cash received as fixed payments of 1922.....	\$	4,802	53
“ interest.....		1,207	43
Total receipts.....	\$	<u>6,009</u>	<u>96</u>

Expenditure.

Expenses of management:			
Amount paid for commission to agents.....	\$	338	75
“ statutory assessment and license fee.....		23	63
“ fire marshal tax.....		19	69
“ salaries, directors' and auditors' fees.....		595	25
“ printing, stationery and advertising.....		139	40
“ postage, telephone, telegrams and express.....		50	70
“ investigation and adjustment of claims.....		35	80
“ other expenses.....		47	60
“ taxes.....		16	00
“ rent.....		31	00
Total expenses of management.....	\$	<u>1,297</u>	<u>82</u>

Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....	\$	2,059 67
" rebate.....		200 44
" invested Canada War Loan (not extended), \$3,000.00.....		
" Temiskaming relief.....		288 00
Total expenditure.....	\$	<u>3,845 93</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	2,503,564 50
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Three years.

MOVEMENT IN RISKS.

Mutual System.			
Policies in force 31st December, 1921.....	Number.		Amount.
	775	\$	2,439,139 50
Policies new and renewed during 1922.....	270		789,915 00
Gross number and amount in force during 1922.....	1,045	\$	3,229,054 50
Less expired and cancelled in 1922.....	260		725,490 00
Net risks in force 31st December, 1922.....	785	\$	<u>2,503,564 50</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	213,421 12
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		53,883 37
Amount of premium notes received during the year 1922.....		23,697 45
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1922.....		4,802 53

Three years.

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Also known as St. Johns.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

R. S. Douglas	Ilderton.
H. Needham	Ilderton.
W. C. Hodgins	Denfield.
H. McGuffin	London.
B. C. Brooks	London.
E. Braithwaite	Denfield.
R. Dengate	Ealing.
J. C. Gray	Komoka.
T. H. Talbot	Etrick.

OFFICERS.

R. S. Douglas, President	Ilderton.
H. Needham, Vice-President	Ilderton.
Edward Dann, Secretary-Treasurer	London.

AUDITORS.

James Smibert	Etrick.
J. E. Johnston	Etrick.

Unassessed premium note capital, \$98,155.22.

Statement for the Year Ending 31st December, 1922.

Assets.

Municipal debentures and Canada War Loan bonds	\$	15,000	00
Amount of cash at head office	\$	23	30
Cash in Home Bank, London		6,691	73
“ Bank of Montreal, London		5,763	11
“ Molsons Bank, London		412	55
		<u>12,890</u>	<u>69</u>
Amount unpaid of fixed payments of 1922			142 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied		98,155	22
Amount of interest due and accrued			191 00
Amount of office furniture (not extended), \$29.75.			
Total assets	\$	<u>126,379</u>	<u>86</u>

Liabilities.

Amount due agents	\$	264	00
Total liabilities	\$	<u>264</u>	<u>00</u>

Receipts.

Cash balance at 31st December 1921 (not extended), \$8,248.96.			
Cash received for fixed payments of 1922	\$	7,925	88
“ fixed payments of prior years		260	70
“ interest		1,192	03
“ realization of investments (not extended), \$500.00.			
Total receipts	\$	<u>9,378</u>	<u>61</u>

Expenditure.

Expenses of management:		
Amount paid for commission to agents.....	\$	497 00
" janitor.....		12 00
" investigation of claims.....		35 00
" taxes.....		21 14
" statutory assessments and license.....		31 32
" printing, stationery and advertising.....		108 43
" fire marshal tax.....		28 34
" salaries, directors' and auditors' fees.....		728 00
" postage, telephone, telegraph and express.....		87 05
" other expenses.....		12 00
" bond for treasurer.....		12 00
Total expenses of management.....	\$	1,572 28
Miscellaneous payments:		
Cash paid for losses which occurred in 1922.....		2,739 50
" rebates.....		469 10
" Temiskaming relief.....		456 00
Total expenditure.....	\$	5,236 88

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	4,011,120 00	Three years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,521	\$ 3,816,410 00
Policies new and renewed during 1922.....	519	1,389,871 00
Gross number and amount in force during 1922.....	2,040	\$ 5,206,281 00
Less expired and cancelled in 1922.....	521	1,195,161 00
Net risks in force 31st December, 1922.....	1,519	\$ 4,011,120 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	120,441 62	Three-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		98,155 22	
Amount of premium notes received during the year 1922.....		41,718 65	
Payments on premium notes of 1922, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1922.....		7,925 88	
Notes for fixed payments unpaid at 31st December, 1922.....		142 95	

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST MCGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Wm. L. Corbett.....	Ailsa Craig.
John D. Drummond.....	Ailsa Craig.
W. E. Lee.....	Clandeboye.
Weston Maguire.....	Clandeboye.
A. E. Taylor.....	Parkhill.
Eldon Steeper.....	Parkhill.
John R. Potter.....	Parkhill.
W. J. Colwell.....	Parkhill.
John K. Robinson.....	Ailsa Craig.

OFFICERS.

William L. Corbett, President.....	Ailsa Craig.
J. D. Drummond, Vice-President.....	Ailsa Craig.
W. T. Amos, Secretary-Treasurer.....	Parkhill.

AUDITORS.

John Nichol.....	Parkhill.
Wm. S. Patterson.....	Ailsa Craig.

Unassessed premium note capital, \$23,604.60.

Statement for the Year Ending 31st December, 1922.

Assets.

Amount of Trust Company Guaranteed Investment Receipts.....	\$	9,500 00
“ cash at head office.....	\$	131 72
“ cash deposit at Bank of Commerce, Parkhill.....		3,554 28
		<hr/>
“ unpaid fixed payments of 1922.....		395 70
Amount unpaid fixed payments prior years (not extended), \$147.00.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$	23,604 60
Less residue of premium notes given by Company for re-insurance.....		219 51
		<hr/>
Amount office furniture (not extended), \$67.00.		23,385 09
		<hr/>
Total assets.....	\$	<u>36,966 79</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$1,561.44.		
Cash received as fixed payments of 1922.....	\$	2,282 39
“ fixed payments of prior years.....		177 00
“ interest.....		588 72
		<hr/>
Total receipts.....	\$	<u>3,048 11</u>

Expenditure.

Expenses of Management:		
Amount paid for commission.....	\$	93 00
“ investigation and adjustment of claims.....		4 00
“ statutory assessment and license fee.....		15 78
“ salary, auditors' and directors' fees.....		338 00
“ postage and express.....		16 10
“ printing.....		73 55
“ taxes.....		7 89
“ fire marshal tax.....		10 68
“ all other.....		5 00
		<hr/>
Total expenses of management.....	\$	<u>564 00</u>

Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	\$ 31 03
" re-insurance.....	21 88
" rebate.....	186 64
" Temiskaming relief.....	120 00
Total expenditure.....	<u>\$ 923 55</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	Three years. \$ 1,049,095 00
Re-insurance.	
On mutual system.....	8,750 00
Net risks actually carried by Company at 31st December, 1922.....	<u>\$ 1,040,345 00</u>

MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December, 1921.....	497	\$ 1,034,385 00	
Policies new and renewed during 1922.....	185	357,080 00	
Gross number and amount in force during 1922.....	682	\$ 1,391,465 00	
Less expired and cancelled in 1922.....	181	342,370 00	
Net risks in force 31st December, 1922.....	501	<u>\$ 1,049,095 00</u>	

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	31,472 85
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		23,604 60
Amount of premium notes received during the year 1922.....		10,712 40
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....		2,282 39
Notes for fixed payments unpaid at 31st December, 1922.....		395 70

Re-insurance.

Amount of premium notes given by Company for re-insurance.....		262 50
Less payment made thereon.....		42 99
Amount of residue of said premium notes for which the Company is still liable..	\$	<u>219 51</u>

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

James Connolly.....	Goderich.
James Evans.....	Beechwood.
George R. McCartney.....	Seaforth.
Wm. Rinn.....	Seaforth.
Murray Gibson.....	Brucefield.
D. F. McGregor.....	Seaforth.
Robert Ferris.....	Blyth.
John Bennewies.....	Brodhagen.
J. G. Grieve.....	Walton.

OFFICERS.

James Connolly, President.....	Goderich.
James Evans, Vice-President.....	Beechwood.
Thomas E. Hays, Secretary-Treasurer.....	Seaforth.

AUDITORS.

John Govenlock.....	Egmondville.
James Kerr.....	Seaforth.

Unassessed premium note capital, \$220,248.95.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office of Company.....	\$	357	20	
Cash in Canadian Bank of Commerce, Seaforth.....		15,399	45	
	\$			15,756 65
Amount unpaid of fixed payments of 1922.....				963 95
Amount of unpaid fixed payments of previous years.....				79 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....				220,248 95
Total assets.....	\$			<u>237,049 20</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$10,851.01.				
Cash received for fixed payments of 1922.....	\$	11,666	70	
“ fixed payments of prior years.....			288	25
“ interest.....				305 64
Total receipts.....	\$	<u>12,260</u>	<u>59</u>	

Expenditure.

Expenses of Management:				
Amount paid for agents' commissions.....	\$	542	70	
“ law costs.....			25	00
“ rent.....			24	00
“ investigation of claims.....			78	75
“ statutory assessment and license.....			44	64
“ taxes.....			61	50
“ printing, stationery and advertising.....			293	05
“ salaries, officers' and directors' fees.....			940	40
“ travelling expenses.....			27	88
“ other expenses.....			67	89
Total expenses of management.....	\$	<u>2,105</u>	<u>81</u>	

Miscellaneous payments:

Cash paid for losses which occurred during 1922.....	\$	2,958 69
" losses which occurred prior to 1922.....		2,065 00
" rebate.....		225 45
Total expenditure.....	\$	<u>7,354 95</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	6,427,310 00	Four years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	2,211	\$ 6,201,360 00
Policies new and renewed during 1922.....	640	1,599,295 00
Gross number and amount in force during 1922.....	2,851	\$ 7,800,655 00
Less expired and cancelled in 1922.....	511	1,373,345 00
Net risks in force 31st December, 1922.....	2,340	\$ <u>6,427,310 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, legally liable to assessment.....	\$	256,225 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		220,248 95
Amount of premium notes received during the year 1922.....		63,169 00
Amount of cash paid.....		11,660 60

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Hon. Wm. Smith	Columbus.
Noah Burkholder	Pickering.
G. B. Mothersill	Oshawa.
Peter Christie	Manchester.
Isaac T. Chapman	Orono.
J. J. Smith	Enniskillen.
H. E. Webster	Whitby.
D. M. Morgan	Claremont.
Wm. Ratcliffe	Brooklin.
J. H. Devitt	Burketon.
Thos. Graham	Port Perry.
Samuel Snowden	Bowmanville.

OFFICERS.

Wm. Smith, President	Columbus.
Noah Burkholder, Vice-President	Pickering.
P. G. Purves, Secretary	Columbus.
Samson Roberts, Treasurer	Columbus.

AUDITORS.

Frank Wilcoxson	Oshawa.
W. F. Weir	Prince Albert.

Unassessed premium note capital, \$231,679.85.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of mortgages on real estate	\$	2,000 00
Amount of Municipal and Loan Company debentures and Canada War Loan ..		7,038 36
Cash on hand head office	\$	23 33
Cash in Standard Bank, Oshawa		369 33
		<u>392 66</u>
Amount of unpaid fixed payments 1922		1,336 05
" unpaid fixed payments, prior years (not extended), \$84.75.		
" premium notes in force, after deducting all payments		
thereon and assessments levied	\$	231,679 85
Less residue of premium notes given for re-insurance		10,180 95
		<u>221,498 90</u>
Interest accrued		150 18
Total assets	\$	<u><u>232,416 15</u></u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$1,822.88.		
Cash received for fixed payments of 1922	\$	21,170 90
" fixed payments of prior years		857 40
" interest during 1922		1,061 93

Cash received for re-insurance on losses	1,374 05
“ from borrowed money	800 00
“ from other sources	53 70
“ from matured investments (not extended), \$13,489.09.	
“ for re-insurance premiums	1,232 50
Total receipts	\$ 26,550 48

Expenditure.

Expenses of Management:

Cash paid for agents' commission, fees and bonus	\$ 2,949 70
“ investigation and adjustment of claims	92 00
“ salaries, directors' and auditors' fees	3,045 10
“ travelling expenses	20 00
“ statutory assessment and license fee	67 22
“ fire marshal tax	83 00
“ taxes	79 47
“ printing, stationery and advertising	146 94
“ postage, telephone, telegrams and freight	158 58
“ rent	23 13
“ interest	116 30
“ other expenses	30 45
Total expenses of management	\$ 6,811 89

Miscellaneous payments:

Cash paid for losses which occurred during 1922	28,580 07
“ re-insurance	606 25
“ rebate	448 58
“ repayment of loans	3,800 00
“ Temiskaming relief	1,229 00
Total expenditure	\$ 41,475 79

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	One year or less.	Two years.	Three years.	Total.
Mutual	\$ 41,925 00	\$ 54,200 00	\$ 10,157,560 00	\$ 10,253,685 00
Re-insurance:				
Mutual System	\$ 6,500 00	\$ 2,800 00	\$ 376,075 00	\$ 385,375 00
Cash System	2,500 00	.....	7,700 00	10,200 00
Totals	\$ 9,000 00	\$ 2,800 00	\$ 383,775 00	\$ 395,575 00
Net risks carried at 31st December, 1922	\$ 32,925 00	\$ 51,400 00	\$ 9,773,785 00	\$ 9,858,110 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	4,769	\$ 10,242,775 00
Policies new and renewed during 1922	1,481	3,098,130 00
Gross number and amount in force during 1922	6,250	\$ 13,340,905 00
Less expired and cancelled in 1922	1,622	3,087,220 00
Net risks in force 31st December, 1922	4,628	\$ 10,253,685 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	One year risks.	Two years risks.	Three years risks.	Total
Amount of face of all premium notes held by Company and legally liable to assessment...\$	1,212 05	\$ 1,789 15	\$ 305,620 50	\$ 308,621 70
Amount of premium notes, after deducting all payments thereon and assessments levied....	1,051 65	1,448 70	229,179 50	231,679 85
Amount of premium notes received during the year 1922.....	1,554 05	541 50	91,292 40	93,387 95
Payments on the premium notes of 1922, including all sums credited on said premium notes viz.:				
(a) Cash paid up to 31st December, 1922.....	192 40	94 80	22,116 20	22,403 40
(b) Notes for fixed payment or assessments unpaid at 31st December, 1922.....	11 75	6 00	1,318 30	1,336 05
Amount of premium notes given for re-insurance.....\$	217 50	\$ 98 00	\$ 12,373 75	\$ 12,689 25
Less payments made thereon.	18 20	13 20	2,476 90	2,508 30
Residue of said premium notes for which the Company is still liable.....\$	199 30	\$ 84 80	\$ 9,896 85	\$ 10,180 95

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Michael Heffernan.....	Arthur.
Adam Boyle.....	Belwood.
David Rae.....	Fergus.
Albert McLelland.....	Belwood.
Job Ransom.....	Fergus.
W. L. Gordon.....	Elora.

OFFICERS.

Michael Heffernan, President.....	Arthur.
Adam Boyle, Vice-President.....	Belwood.
James Beattie, Secretary-Treasurer.....	Fergus.

AUDITORS.

Col. J. J. Craig.....	Fergus.
John McClelland.....	Arthur.

Unassessed premium note capital, \$144,070.25.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value debentures.....		\$	10,000 00
Cash in Imperial Bank, Fergus.....	\$	790 16	
Actual cash in Royal Bank, Fergus.....		56 51	
	\$	846 67	
Less overdraft.....		52 05	
			794 62
Amount unpaid of fixed payments in 1922.....			658 26
“ of fixed payments in prior years (not extended), \$391.76.			
Amount of premium notes in force after deducting all payments thereon and assessments levied.....			144,070 25
Interest.....			266 76
			<u>155,789 89</u>
Total assets.....	\$		<u>155,789 89</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$6,762.60.			
Cash received as fixed payments of 1922.....	\$	9,926 84	
“ fixed payments of prior years.....		350 08	
“ for interest.....		608 04	
			<u>10,884 96</u>
Total receipts.....	\$		<u>10,884 96</u>

Expenditure.

Expenses of management:			
Amount paid for agents' commissions.....	\$	1,118 19	
“ investigation and adjustment of claims.....		291 30	
“ fuel and light.....		100 00	
“ statutory assessment and license fee.....		37 65	
“ printing, stationery and advertising.....		123 10	
“ salaries, directors' and auditors' fees.....		1,228 33	
“ fire marshal tax.....		32 10	
“ postage, telephone, telegrams and express.....		91 68	
“ travelling expenses.....		30 00	
“ rent.....		150 00	
“ taxes.....		38 20	
“ other expenses.....		11 00	
			<u>3,251 55</u>
Total expenses of management.....	\$		<u>3,251 55</u>

Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	\$ 8,046 20
“ rebate.....	252 79
“ purchase of investments (not extended), \$5,175.00.....	
“ other expenditure.....	127 40
Total expenditure.....	<u>\$ 11,677 94</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual system.....	\$ 5,411,191 00	Four years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,849	\$ 4,950,171 00
Policies new and renewed during 1922.....	468	1,399,615 00
Gross number and amount in force during 1922.....	2,317	\$ 6,349,786 00
Less expired and cancelled in 1922.....	413	938,595 00
Net risks in force 31st December, 1922.....	1,904	<u>\$ 5,411,191 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$ 171,734 95	Four-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	144,070 25	
Amount of premium notes received during the year 1922.....	44,189 25	
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....	3,055 88	
Notes for fixed payment or assessments unpaid at 31st December, 1922.....	132 82	

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Albert George	Dorchester.
Thos. Duffin	Thorndale.
Wm. Colyer	Ingersoll.
Charles Youngs	Embros.
Geo. A. Uren	Ingersoll.
Frank G. Seaton	Lakeside.
James Henderson	Thamesford.
Geo. A. Munroe	Embros.
Daniel Quinn	Thamesford.

OFFICERS.

Albert George, President	Dorchester.
Thomas Duffin, Vice-President	Thorndale.
E. J. Pearson, Secretary	Kintore.
Jas. H. Davis, Treasurer	Belton.

AUDITORS.

W. W. Day	Thamesford.
John A. McKay	St. Marys.

Unassessed premium note capital, \$411,880.78.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of debenture, Canada War Loan and telephone stock.....	\$	5,025	00
Cash on hand at head office.....	\$	29	46
Amount of cash in Royal Bank, Kintore.....		136	47
" Home Bank, Thorndale.....		2,464	29
		<u>2,630</u>	<u>22</u>
Amount unpaid of assessments levied in 1922.....		874	25
" assessments levied prior to 1922.....		861	16
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		411,880	78
Office furniture (not extended), \$100.00.....			
Total assets.....	\$	<u>421,271</u>	<u>41</u>

Liabilities.

Amount of retained balance premium notes.....	\$	47	18
All other.....		36	00
Total liabilities.....	\$	<u>83</u>	<u>18</u>

Receipts.

Cash balance at 31st December, 1921, (not extended), \$318.22.....			
Cash received for application fees.....	\$	1,327	42
" assessments levied in 1922.....		16,760	74
" assessments levied before 1922.....		473	91
" interest.....		366	11
" borrowed money.....		2,000	00
" other.....		72	60
Total receipts.....	\$	<u>21,000</u>	<u>78</u>

Expenditure.

Expenses of management:	
Amount paid for agents' commission	\$ 796 00
“ statutory assessment and license fee	64 91
“ printing, advertising, postage, etc.	367 20
“ rent	51 10
“ salaries, directors' and auditors' fees	1,308 80
“ investigation of claims	172 00
“ travelling expenses	7 60
“ fire marshal tax	55 02
“ interest	10 20
“ all other	115 33
Total expenses of management	\$ 2,948 16
Miscellaneous payments:	
Amount paid for losses which occurred during 1922	12,350 43
“ rebate	190 19
“ repayment of loans	2,000 00
“ Temiskaming relief	1,200 00
Total expenditure	\$ 18,688 78

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual	\$ 10,111,424 00	Three years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,570	\$ 9,829,215 00
Policies new and renewed during 1922	788	3,220,585 00
Gross number and amount in force during 1922	3,358	\$ 13,049,800 00
Less expired and cancelled in 1922	872	2,938,376 00
Net risks in force 31st December, 1922	2,486	\$ 10,111,424 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	\$ 457,384 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	411,880 78
Amount of premium notes received during the year 1922	145,773 00

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Nelson Clement	Vanessa.
William Bowyer	Simcoe.
Theo. Cunningham	Lymville.
George Irwin	Simcoe.
Wilson Porter	Port Dover.
Frank Shearer	Simcoe.
James H. Smith	Simcoe.
John A. Martin	St. Williams.
A. Wilkinson	Courtland.
A. R. Reid	Lynedoch.
Wm. Hetherington	Glenmyer.
J. J. Gilbertson	Simcoe.

OFFICERS.

Nelson Clement, President	Vanessa.
Wm. Bowyer, Vice-President	Simcoe.
N. Stanley Boughner, Secretary-Treasurer	Simcoe.

AUDITORS.

David Gilbertson	Simcoe.
H. H. Schuyler	Simcoe.

Unassessed premium note capital, \$104,336.91.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of bonds, Municipal Bonds	\$	4,008	55
Cash on hand at head office	\$	183	57
Cash in Molson's Bank, Simcoe		141	43
			<u>325 00</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied		104,336	91
Amount unpaid of fixed payments of 1922		253	08
Amount interest due and accrued		27	70
Amount of office furniture (not extended), \$250.00			
Total assets	\$	108,951	24

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$123.76			
Cash received as fixed payments of 1922	\$	9,362	20
“ fixed payments of prior years		170	43
“ from interest		257	03
“ from realization of investments (not extended), \$849.35			
“ from other sources		267	20
Total receipts	\$	10,056	86

Expenditure.

Expenses of management:	
Amount paid for agents' commission.....	\$ 1,478 42
“ printing, stationery and advertising.....	71 80
“ postage, telephones and telegrams.....	105 42
“ statutory assessment and license.....	26 65
“ fire marshal tax.....	29 62
“ taxes.....	77 62
“ salaries, directors' and auditors' fees.....	966 38
“ travelling expenses.....	22 75
“ rent.....	414 50
“ fuel and light.....	54 77
“ interest.....	75 69
“ other expenses.....	73 01
Total expenses of management.....	\$ 3,396 63
Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	4,264 33
“ rebate.....	175 35
“ purchase of investments (not extended), \$2,510.66.	
“ Temiskaming relief.....	358 00
Total expenditure.....	\$ 8,194 31

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$ 3,120,720 00	Four years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,400	\$ 2,981,070 00
Policies new and renewed during 1922.....	414	930,225 00
Gross number and amount in force during 1922.....	1,814	\$ 3,911,295 00
Less expired and cancelled in 1922.....	434	790,575 00
Net risks in force 31st December, 1922.....	1,380	\$ 3,120,720 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$ 125,962 80	Four-year risks.
Amount of premium notes, after deducting all payments made thereon, and assessments levied.....	104,336 91	
Amount of premium notes received during 1922.....	37,209 00	
Amount of premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....	2,739 60	

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

J. B. Clapp.....	Turnerville.
C. E. Bodkin.....	Thamesville.
J. B. McDowell.....	Thamesville.
E. L. Moore.....	Thamesville.
Irwin Bedford.....	Dresden.
Raymond Lanigan.....	Eberts.
Robert Forsythe.....	Eberts.
J. R. Richardson.....	Wallaceburg.
Simon Smith.....	Wallaceburg.

OFFICERS.

J. B. Clapp, President.....	Turnerville.
C. E. Bodkin, Vice-President.....	Thamesville.
Walter S. Holmes, Secretary-Treasurer.....	Dresden.

AUDITORS.

M. S. Blackburn.....	Dresden.
J. C. Harris.....	Thamesville.

Unassessed premium note capital, \$99,250.51.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand, head office.....	\$ 249 86	
Cash in Montreal Bank, Thamesville.....	500 83	
Cash in Canadian Bank of Commerce, Dresden.....	2,808 85	
Cash in Montreal Bank, Tupperville.....	2,257 65	
		\$ 5,817 19
Amount of unpaid fixed payments of 1922.....		262 96
Amount unpaid of assessment levied in prior years.....		2,311 14
Amount of premium notes, after deducting all payments thereon and assessments levied.....		99,250 51
Total assets.....	\$	<u>107,641 80</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$842.01.	
Cash received by Company as fixed payments in prior years.....	\$ 205 10
“ by Company as fixed payments due in 1922.....	7,935 80
“ for interest.....	188 99
“ for fees.....	7 50
“ for assessments levied in 1922.....	9,589 70
“ from realization of investments in 1922 (not extended), \$3,000.00.	
“ borrowed money.....	3,000 00
Total receipts.....	\$ <u>20,927 09</u>

Expenditure.

Expenses of management:	
Cash paid for commission.....	\$ 287 00
" interest.....	50 65
" fire marshal tax.....	25 34
" rent.....	14 50
" statutory assessment and license fee.....	31 26
" salaries, directors' and auditors' fees.....	929 80
" printing, stationery and advertising.....	90 70
" postage, telephone, telegrams and express.....	49 50
" investigation and adjustment of claims.....	95 15
" other expenses of management.....	25 19
Total expenses of management.....	\$ 1,599 09
Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	14,219 09
" rebates.....	133 73
" re-payment of loans.....	3,000 00
Total expenditure.....	\$ 18,951 91

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$ 4,062,480 00	Three years.
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MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December, 1921.....	1,411	\$ 3,805,870 00	
Policies new and renewed during 1922.....	572	1,589,600 00	
Gross number and amount in force at any time during 1922.....	1,983	\$ 5,395,470 00	
Deduct expired and cancelled in 1922.....	520	1,332,990 00	
Net risks in force at 31st December, 1922.....	1,463	\$ 4,062,480 00	

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$	121,874 40
Amount of premium notes, after deducting all payments thereon and assessments levied.....		99,250 51
Amount of premium notes received during the year.....		47,688 00
Amount of cash paid.....		7,935 80
Notes for fixed payments unpaid at December 31st, 1922.....		21 40

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Allan Anderson.....	Caledonia.
James Downey.....	Caledonia.
George Wharton.....	Cayuga.
E. S. Peart.....	Caledonia.
R. E. King.....	Cayuga.
David Smith.....	Hagersville.

OFFICERS.

Allan Anderson, President.....	Caledonia.
W. S. Dunnet, Secretary-Treasurer.....	Hagersville.

AUDITORS.

Jas. A. McConachie.....	Hagersville.
Alex. Dunnet.....	Hagersville.

Unassessed premium note capital, \$34,332.82.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office.....	\$ 94 98	
“ Standard Bank, Caledonia.....	597 56	
“ Bank of Hamilton, Hagersville.....	1,512 27	
		\$ 2,204 81
Amount of unpaid assessments levied during 1922.....		57 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		34,332 82
Total assets.....	\$	<u>36,595 06</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$4,255.28.		
Cash received for assessment levied in 1922.....	\$	2,188 87
“ assessments levied, prior years.....		30 02
“ interest.....		88 00
“ transfer fees.....		2 00
Total receipts.....	\$	<u>2,308 89</u>

Expenditure.

Expenses of management:		
Amount paid for statutory assessment and license fee.....	\$	16 77
“ printing, stationery and advertising.....		18 00
“ salaries, directors' and auditors' fees.....		506 40
“ postage, telephone, telegrams and express.....		23 00
“ travelling expenses.....		10 00
“ fire marshal tax.....		5 86
“ all other.....		5 00
Total expenditure.....	\$	<u>585 03</u>

Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....	\$	3,630 33
" Temiskaming fire relief.....		144 00
Total expenditure.....	\$	<u>4,359 36</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	Three years. 1,256,193 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	363	\$ 1,211,548 00
Policies new and renewed during 1922.....	147	488,130 00
Gross number and amount in force during 1922.....	510	\$ 1,699,678 00
Less expired and cancelled in 1922.....	144	443,485 00
Net risks in force 31st December, 1922.....	366	\$ <u>1,256,193 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	Three-year risks. 37,960 35
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		34,332 82
Amount of premium notes received during 1922.....		14,705 80
Payment on premium notes of 1922, including all sums credited on such premium notes:		
Cash paid up to 31st December, 1922.....		578 70
Notes for fixed payments unpaid at 31st December, 1922.....		26 38

ONTARIO THRESHERMEN'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHATHAM, ONT.

Commenced business July 18th, 1922.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Joseph Cushman.....	London, Ont.
E. S. Downe.....	Sheddon.
David Fletcher.....	Merlin.
S. Oak.....	Strathroy.
Byrell Harris.....	Chatham.
William Ford.....	Staples.
Charles Johnston.....	Croton.
John Houston.....	Chatham.
Alfred Early.....	Morpeth.
Byron Elliott.....	Northwood.
Alfred Fry.....	Wallaceburg.
R. D. Bodkin.....	Croton.

OFFICERS.

Joseph Cushman, President.....	London.
E. S. Downe, Vice-President.....	Sheddon.
Byrell Harris, Secretary-Treasurer.....	Chatham.

AUDITORS.

J. W. Sands.....	Chatham.
M. R. Parish.....	Elberts.

Unassessed premium note capital, \$9,403.68.

Statement for Term Ending 31st December, 1922.

Assets.

Cash on hand.....	\$ 158 60	
Cash in Standard Bank, Chatham.....	1,056 21	
	<u> </u>	\$ 1,214 81
Unpaid fixed payments, 1922.....		38 00
Amount of premium notes in force after deducting all payments thereon and assessments levied.....		9,403 68
Amount of promissory notes.....		300 00
Office furniture and safe (not extended), \$326.20.		
Total assets.....	\$	<u>10,956 49</u>

Liabilities.

Amount of losses adjusted.....	\$ 500 00
Amount of borrowed money.....	845 00
Amount of all other.....	433 65
Total liabilities.....	\$ <u>1,778 65</u>

Receipts.

Cash received at head office, fees.....	\$ 198 00
“ as fixed payments of 1922.....	2,330 42
“ as interest.....	2 64
“ borrowed money.....	845 00
Total receipts.....	\$ <u>3,376 06</u>

Expenditure.

Expenses of management:	
Cash paid for fees.....	\$ 508 04
“ commission.....	139 67
“ law costs.....	182 27
“ investigation and adjustment of claims.....	12 00
“ license fees.....	20 00
“ travelling expenses.....	253 64
“ salaries, directors' and auditors' fees.....	212 00
“ printing, stationery and advertising.....	350 56
“ postage, telephones and express.....	56 61
“ other expense.....	15 00
Total expenses of management.....	\$ 1,749 79
Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	85 26
“ Office furniture.....	326 20
Total expenditure.....	\$ 2,161 25

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	One year. 117,721 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies, new, during 1922.....	128	\$ 118,421 00
Gross number and amount in force during 1922.....	128	\$ 118,421 00
Less expires and cancelled in 1922.....	1	700 00
Net risks in force 31st December, 1922.....	127	\$ 117,721 00

CLASSIFICATION OF RISKS.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$ 11,772 10
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	9,403 68
Payments on premium notes of 1922, including all sums credited on said premium notes viz.:	
Cash paid up to 31st December, 1922.....	2,330 42

OSGOODE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KENMORE.

Commenced business February 1st, 1914.

Names and addresses of Directors and Officers for the year 1923.

DIRECTORS.

A. G. E. Robertson	Metcalf.
A. Dow	Vernon.
J. W. Hume	Russell.
J. R. Morrow	Russell.
H. S. Latimer	Metcalf.
J. H. Cumming	Ormond.

OFFICERS.

A. G. E. Robertson, President	Metcalf.
A. Dow, Vice-President	Vernon.
R. McLachlan, Secretary-Treasurer	Kenmore.

AUDITORS.

W. W. Kinkade	Kenmore.
D. McLaren	Kenmore.

Unassessed premium note capital, \$117,807.92.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in Bank of Nova Scotia, Russell	\$ 143 06	
Cash in Union Bank, Metcalf, Ont.	98 50	
		\$ 241 56
Amount of unpaid assessments levied in prior years (not extended), \$164.81.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		117,807 92
Amount of office furniture (not extended), \$21.00.		
Total assets	\$	<u>118,049 48</u>

Liabilities.

Borrowed money	\$	5,500 00
Total liabilities	\$	<u>5,500 00</u>

Receipts.

Cash balance at 31st December, 1921, (not extended), \$5,365.69.		
Cash received for fixed payments in 1922	\$	5,662 26
“ assessments levied in prior years		4 50
“ interest		70 21
“ borrowed money		5,500 00
“ all other sources		3 71
Total receipts	\$	<u>11,240 68</u>

Expenditure.

Expenses of management:		
Cash paid for agents' commissions	\$	300 75
“ investigation and adjustment of claims		42 15
“ taxes		23 20
“ statutory assessment and license fee		24 70
“ fire marshal tax		21 12

Cash paid for travelling expenses.....	\$	40 00
" rent.....		58 00
" salaries, directors' and auditors' fees.....		594 00
" printing, stationery and advertising.....		62 50
" postage, telephones, telegrams and express.....		41 38
" other.....		76 50
Total expenses of management.....	\$	1,284 30
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		14,805 76
" rebate.....		311 24
Total expenditure.....	\$	16,401 30

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	Three years. 2,677,555 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Three years. Amount.
Policies in force 31st December, 1921.....	955	\$ 2,631,010 00
Policies taken during 1921, or renewed.....	299	917,110 00
Gross number and amount of risks at any time during 1922.....	1,254	\$ 3,548,120 00
Deduct expired and cancelled in 1922.....	335	870,565 00
Net risks on mutual system, 31st December, 1922.....	919	\$ 2,677,555 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	Three years. 133,877 75
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		117,807 92
Amount of premium notes received during the year 1922.....		47,185 50
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1922.....		5,666 46
Notes for fixed payments unpaid at 31st December, 1922.....		164 81

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1888.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Walter S. Schell	Woodstock.
A. W. Eddy	Burford.
Jas. Rettie	Burgessville.
J. R. Johnson	Springford.
Jas. E. Carroll	Norwich
A. W. Smith	Scotland.
James Griffin	Otterville.
P. Slattery	Woodstock.
J. W. Davis	Otterville.

OFFICERS.

W. S. Schell, President	Woodstock.
A. W. Eddy, Vice-President	Burford.
T. M. Cayley, Secretary	Norwich.

AUDITORS.

John McKee	Norwich.
F. W. Vardon	Springford.

Unassessed premium note capital, \$289,430.25.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office	\$	59	59
Amount of unpaid instalments, fixed payments, 1922		939	05
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$289,430	25	
Less residue for re-insurance	3,976	70	
		<u>285,453</u>	<u>55</u>
Total assets	\$	<u>286,452</u>	<u>19</u>

Liabilities.

Borrowed money	\$	4,226	63
Total liabilities	\$	<u>4,226</u>	<u>63</u>

Receipts.

Cash balance at 31st December, 1921, (not extended), \$2,259.59.			
Cash received for application fees	\$	599	00
“ fixed payments of 1922		15,706	40
“ fixed payments of prior years		673	85
“ interest		22	25
“ borrowed		4,226	63
Total receipts	\$	<u>21,228</u>	<u>13</u>

Expenditure.

Expenses of management:

Amount paid for commission.....	\$	1,090 00
“ investigation of claims.....		152 60
“ travelling expenses.....		53 00
“ salaries, directors' and auditors' fees.....		1,353 00
“ stationery, printing, advertising.....		130 30
“ postage, telephone, telegrams and express.....		150 17
“ rent.....		60 00
“ taxes.....		22 23
“ statutory assessment and license.....		48 10
“ fire marshal tax.....		50 33
“ interest.....		40 01
“ law costs.....		4 00
“ other expenses.....		50 97

Total expenses of management.....\$ 3,204 71

Miscellaneous payments:

Amount paid for losses which occurred during 1922.....		18,691 67
“ rebate.....		503 55
“ re-insurance.....		212 20
“ Temiskaming relief.....		816 00

Total expenditure.....\$ 23,428 13

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	Four years. 7,157,250 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,965	\$ 6,820,490 00
Policies new and renewed during 1922.....	634	2,273,450 00
Gross number and amount in force during 1922.....	2,599	\$ 9,093,940 00
Less expired and cancelled in 1922.....	619	1,936,690 00
Net risks in force 31st December, 1922.....	1,980	\$ 7,157,250 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	Four years. 326,253 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		289,430 25
Amount of premium notes received during the year 1922.....		89,130 00

Re-insurance.

Amount of premium notes given by Company for re-insurance.....	\$	4,186 00
Less payment made thereon.....		209 30
Amount of residue of said premium notes for which the Company is still liable..		3,976 70

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of Directors and Officers for the year 1923.

DIRECTORS.

R. A. Matheson	Embro.
F. G. Webber	Woodstock.
James G. Calder	Thamesford.
John Muterer	Ingersoll.
John Bolton	St. Mary's.
Alex. Smith	Embro.
James Green	Embro.
John F. McDonald	Woodstock.
John C. McPherson	St. Mary's.

OFFICERS.

R. A. Matheson, President	Embro.
F. G. Webber, Vice-President	Woodstock.
H. W. Sutherland, Secretary-Treasurer	Embro.

AUDITORS.

E. L. Sutherland	Embro.
Geo. McIntosh	Embro.

Unassessed premium note capital, \$62,004.47.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand in office of Company	\$	6 00	
Cash in Royal Bank, Embro		1,624 66	
		<u> </u>	\$ 1,630 66
Amount unpaid of assessment of 1922			324 70
Amount unpaid of assessment, prior years			139 99
Amount of premium notes in force, after deducting all payments thereon and assessments levied			62,004 47
Total assets	\$		<u><u>64,099 82</u></u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$1,586.45.			
Cash received from assessment during 1922	\$	2,924 85	
“ assessments in prior years		285 53	
“ agents' fees		21 00	
“ re-insurance on losses		137 19	
Total receipts	\$	<u><u>3,368 57</u></u>	

Expenditure.

Expenses of management:			
Cash paid for agents' commissions	\$	149 00	
“ printing, stationery and advertising		27 75	
“ statutory assessment and license		19 91	
“ travelling expenses		20 00	
“ rent		45 00	
“ salaries, directors' and auditors' fees		501 75	
“ postage, telephones, telegrams and express		25 00	
“ investigation and adjustment of claims		28 00	
“ fire marshal		10 05	
“ other expenses		5 04	
Total expenses of management	\$	<u><u>831 50</u></u>	

Miscellaneous payments:

Cash paid for losses which occurred during 1922.....	\$	1,819 33
" re-insurance.....		465 53
" Temiskaming relief.....		208 00
Total expenditure.....	\$	<u>3,324 36</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual system.....	\$	1,869,880 00	Three years.
Less re-insurance.....		139,659 00	
Net risks in force at 31st December, 1921.....	\$	<u>1,730,221 00</u>	

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1921.....	648	\$ 1,773,500 00
Policies new and renewed during 1922.....	221	651,725 00
Gross number and amount in force during 1922.....	869	\$ 2,425,225 00
Less expired and cancelled in 1922.....	217	555,345 00
Net risks in force 31st December, 1922.....	652	\$ <u>1,869,880 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	68,298 00	Three-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		62,004 47	
Amount of premium notes received during the year 1922.....		22,795 00	
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:			
Cash paid up to 31st December, 1922.....		3,210 38	

PEEL AND MAYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Henry Barkwell.....	Glenallen.
Wm. Newstead.....	Moorefield.
Robert McArthur.....	Moorefield.
John C. Dixon.....	Moorefield.
T. B. Farrell.....	Arthur.
Wm. Murdock.....	Palmerston.
P. J. Cunningham.....	Rothsay.
Jesse Jack.....	Moorefield.
I. J. Murphy.....	Orangeville.
L. D. Whale.....	Alma.
Jas. Kiteley.....	Listowel.
Alex. Duff.....	Drayton.

OFFICERS.

Henry Barkwell, President.....	Glenallen.
Wm. Newstead, Vice-President.....	Moorefield.
John Ritch, Secretary-Treasurer.....	Drayton.

AUDITORS.

James Grieve.....	Moorefield.
S. C. Whale.....	Alma.

Unassessed premium note capital, \$178,227.10.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate.....	\$	2,000	00
Cash value of war loan.....		5,000	00
Cash in Royal Bank, Drayton.....	\$	518	53
“ Bank of Hamilton, Drayton.....		89	31
“ Sterling Bank, Orangeville.....		206	20
“ Bank of Hamilton, Orangeville.....		677	50
“ Bank of Hamilton, Moorefield.....		393	00
“ Royal Bank, Arthur.....		80	95
“ Royal Bank, Grand Valley.....		115	65
“ Royal Bank, Mount Forest.....		28	10
		2,109	24
Amount unpaid of fixed payments of 1922.....		2,390	20
Amount of unpaid assessments levied in prior years (not extended), \$610.60.			
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$	178,227	10
Less re-insurance.....		1,071	85
		177,155	25
Amount of office furniture (not extended), \$200.00.			
Total assets.....	\$	188,654	69

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$3,281.20.		22,983	15
Cash received as fixed payments of 1922.....	\$	1,192	05
“ fixed payments of prior years.....		4,049	20
“ assessments.....		250	00
“ for interest.....		48	50
“ all other.....			
Total receipts.....	\$	28,522	90

Expenditure.

Expenses of Management:

Cash paid for agents' commission and fees.....	\$	1,228	50
“ statutory assessment and license fee.....		81	42
“ printing, stationery and advertising.....		193	94
“ salaries, directors' and auditors' fees.....		1,785	40
“ investigation and adjustment of claims.....		272	00
“ postage, telegrams and express.....		303	42
“ rent.....		5	00
“ taxes.....		142	70
“ fuel, light and telephone.....		40	90
“ travelling expenses.....		34	00
“ other expenditure.....		57	10
“ fire marshal tax.....		104	27

Total expenses of management.....\$ 4,248 65

Miscellaneous payments:

Cash paid for losses which occurred during 1922.....		24,716	42
“ rebate, abatements and returned premiums.....		727	42
“ re-insurance.....		308	15

Total expenditure.....\$ 30,000 64

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	12,715,005	00
Reinsurance.....		69,000	00
Net risks 31st Dec., 1922.....	\$	12,646,005	00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	3,786	\$ 13,805,725 00
Policies new and renewed during 1922.....	974	3,218,527 00
Gross number and amount in force during 1922.....	4,760	\$ 17,024,252 00
Less expired and cancelled in 1922.....	1,236	4,309,247 00
Net risks in force 31st December, 1922.....	3,524	\$ 12,715,005 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	253,181	00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		190,995	10
Amount of premium notes received during the year 1922.....		66,124	50
Cash paid up to 31st December, 1922.....		22,983	15
Notes for fixed payments or assessments unpaid at 31st December.....		2,390	20

Re-insurance.

Amount of all premium notes given for re-insurance.....	\$	1,380	00
Less payments made thereon.....		308	15
Residue of said premium notes for which the Company is still liable.....		1,071	85

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

James Laidlaw	Brampton.
Moses Johnstone	Cooksville.
John Gardhouse	Weston.
John Cunningham	Georgetown.
Thomas Bryans	Malton.
Henry Walker	Malton.
Geo. A. Cameron	Alton.
Jas. H. Rutherford	Caledon East.
J. A. Fletcher	Brampton.

OFFICERS.

James Laidlaw, President	Cooksville.
Thomas Bryans, Vice-President	Brampton.
J. J. Stewart, Secretary-Treasurer	Brampton.

AUDITORS.

F. J. Thomson	Brampton.
W. J. Beatty	Brampton.

Unassessed premium note capital, \$402,655.70.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of mortgages		\$ 16,600 00
Cash in Montreal Bank, Brampton	\$ 6,139 62	
“ Dominion Bank, Brampton	6,600 37	
“ agents' hands		12,739 99
Amount unpaid of assessments of 1922		4,481 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$ 402,655 70	299 20
Less residue of premium notes given for re-insurance	13,080 85	
Interest due and accrued		389,574 85
		569 00
Total assets		\$ 424,264 24

Liabilities.

Losses	\$ 1,700 00
Total liabilities	\$ 1,700 00

Receipts.

Cash balance at 31st December, 1921, (not extended), \$11,652.91.	
Cash received as fixed payments of 1922	\$ 34,596 55
“ fixed payments for prior years	141 10
“ for interest	1,059 16
“ agents' balances of 1921 received in 1922	1,224 15
Total receipts	\$ 37,020 96

Expenditure.

Expenses of management:

Cash paid for agents' commissions.....	\$	1,490 00
“ salaries, directors' and auditors' fees.....		2,411 30
“ travelling expenses.....		24 20
“ statutory assessment and license fee.....		90 57
“ fire marshal tax.....		116 75
“ rent.....		262 00
“ taxes.....		183 04
“ printing, stationery and advertising.....		566 86
“ investigation and adjustment of claims.....		398 30
“ postage, telephone, telegrams and express.....		262 05
“ for other expenses.....		433 26

Total expenses of management.....\$ 6,238 33

Miscellaneous payments:

Cash paid for losses which occurred during 1922.....		25,865 20
“ rebate.....		1,184 85
“ re-insurance.....		915 50
“ Temiskaming relief.....		1,730 00

Total expenditure.....\$ 35,933 88

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Three years.
Mutual.....	\$	14,960,028 00
Re-insurance.....		462,600 00
Net risks, 31st December, 1922.....	\$	14,497,428 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1921.....	4,575	\$ 14,424,090 00
Policies new and renewed during 1922.....	1,543	5,073,308 00
Gross number and amount in force during 1922.....	6,118	\$ 19,497,398 00
Less expired and cancelled in 1922.....	1,538	4,537,370 00
Net risks in force 31st, December, 1922.....	4,580	\$ 14,960,028 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	505,962 45
Amount of all premium notes on policies in force 31st December, 1922, after deducting all payments thereon and assessments levied.....		402,655 70
Amount of premium notes received during the year 1922.....		171,683 25
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....		30,330 30
Re-insurance.....		
Amount of all premium notes given by the Company for re-insurance.....	\$	15,946 00
Less payments made thereon.....		2,865 15
Residue of said premium notes for which the Company is still liable.....		13,080 85

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Samuel Parisièn	Alfred.
Ulric Daoust	Plantagenet.
Daniel Charbonneau	Alfred.
Antoine Parisièn	Caledonia Springs.
Victor Bouthillier	Alfred Station.
Emile Peladeau	L'Original.

OFFICERS.

Samuel Parisièn, President	Alfred.
Ulric Daoust, Vice-President	Plantagenet.
B. G. Parisièn, Secretary-Treasurer	Alfred.

AUDITORS.

Julien Brisebois	Alfred.
Jos. Miron	Alfred.

Unassessed premium note capital, \$168,534.09.

Statement for the Year Ending 31st December, 1922.

Assets.

Municipal debentures	\$	10,403	22
Cash on hand at head office	\$	308	63
Cash in Bank of Hochelaga, L'Original		8	27
“ Union Bank, Plantagenet		109	82
“ Provincial Bank, Alfred		1,915	51
		<u>2,342</u>	<u>23</u>
Amount unpaid of fixed payments of 1922			206 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$	168,534	09
Less residue of premium notes given for re-insurance		2,758	50
		<u>165,775</u>	<u>59</u>
Office furniture (not extended), \$50.00.			
Total assets	\$	<u>178,727</u>	<u>67</u>

Liabilities.

Amount of losses reported	\$	300	00
Total liabilities	\$	<u>300</u>	<u>00</u>

Receipts.

Cash balance at 31st December, 1921, (not extended), \$631.98.			
Cash received for fixed payments due in 1922	\$	21,056	57
“ fixed payments due in prior years		24	30
“ interest		768	04
“ principal of debentures (not extended), \$1,785.47.			
“ from re-insurance on losses		1,700	00
“ from other sources		5	90
Total receipts	\$	<u>23,554</u>	<u>81</u>

Expenditure.

Expenses of management:

Amount paid for commission to agents.....	\$	57 40
“ fuel and light.....		10 00
“ investigation and adjustment of claims.....		125 00
“ rent of vault.....		50 00
“ statutory assessment and license fee.....		47 00
“ printing, stationery and advertising.....		195 28
“ salaries, directors' and auditors' fees.....		1,138 00
“ postage, telegrams and express.....		199 12
“ travelling expenses.....		47 25
“ fire marshal tax.....		63 78
“ taxes.....		84 60
“ all other.....		32 54
Total expenses of management.....	\$	2,049 97

Miscellaneous payments:

Cash paid for losses which occurred prior to 1922.....		800 00
“ losses which occurred during 1922.....		18,412 62
“ rebates.....		661 94
“ re-insurance.....		919 50
“ Temiskaming relief.....		786 00
Total expenditure.....	\$	23,630 03

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	7,215,572 00	Three years.
Re-insurance.....		247,200 00	
Net risks 31st December, 1922.....	\$	6,968,372 00	

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1921.....	3,088	\$ 6,697,755 00
Policies new and renewed during 1922.....	1,265	2,909,092 00
Gross number and amount in force during 1922.....	4,353	\$ 9,606,847 00
Less expired and cancelled in 1922.....	1,163	2,391,275 00
Net risks in force 31st December, 1922.....	3,190	\$ 7,215,572 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	216,467 16	Three-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		168,534 09	
Amount of premium notes received during the year 1922.....		87,272 76	
Payments on the premium notes of 1922, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1922.....		21,056 57	
Notes for fixed payment unpaid at 31st December, 1922.....		206 63	

Re-insurance.

Amount of all premium notes in force given by the Company for re-insurance in 1922.....	\$	3,678 00
Less payments made thereon.....		919 50
Residue of said premium notes for which the Company is still liable.....		2,758 50

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Wm. J. Little	Hespeler.
Wm. H. Schultz	Puslinch.
Donald Stewart	Puslinch.
Thos. Doyle	Guelph.
Alexander Smith	Hespeler.
Peter Iles	Guelph.
Thomas Buchanan	Moffat.
D. A. McLean	Puslinch.
Hector Gilchrist	Puslinch.

OFFICERS.

Wm. J. Little, President	Hespeler.
Wm. H. Schultz, Vice-President	Puslinch.
John Rae, Secretary-Treasurer	Puslinch.

AUDITORS.

John A. Wilkinson	Morrison.
John A. Cockburn	Puslinch.

Unassessed premium note capital, \$70,247.08.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand, head office	\$	79	26	
“ deposit in Bank of Commerce, Guelph		2,090	97	
“ deposit in Bank of Toronto, Morrison		155	00	
				\$ 2,325 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied				70,247 08
Amount unpaid of fixed payments of 1922				635 50
Amount unpaid of fixed payments of prior years (not extended), \$40.50				
Amount of unpaid assessments, 1922				32 65
Amount of unpaid assessments of prior years (not extended), \$79.10				
Office furniture (not extended), \$60.00				
Total assets	\$	73,240	46	

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$9,357.42				
Cash received at taking of application at head office	\$	198	00	
“ fixed payments levied in 1922		3,491	39	
“ fixed payments prior years		233	60	
“ assessment of 1922		73	55	
“ assessments of prior years		197	85	
“ interest		176	48	
Total receipts	\$	4,370	87	

Expenditure.

Expenses of management:		
Amount paid for investigation of claims.....	\$	57 05
" statutory assessment and license fee.....		21 68
" fire marshal tax.....		17 16
" travelling expenses.....		16 00
" printing, stationery and advertising.....		45 65
" salaries, directors' and auditors' fees.....		642 00
" postage, telephone, telegrams and express.....		31 30
" taxes.....		8 50
" law costs.....		2 00
" other expenses.....		32 60
Total expenses of management.....	\$	873 94
Miscellaneous payments:		
Amount paid for losses which occurred during 1922.....		10,164 05
" rebate.....		125 07
" Temiskaming relief.....		240 00
Total expenditure.....	\$	11,403 06

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....		Three years. \$ 2,066,620 00
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MOVEMENT IN RISKS.

Mutual System.			
Policies in force 31st December, 1921.....	Number.		Amount.
Policies new and renewed during 1922.....	679	\$	2,091,410 00
	216		690,675 00
Gross number and amount in force during 1922.....	895	\$	2,782,085 00
Less expired and cancelled in 1922.....	239		713,165 00
Net risks in force 31st December, 1922.....	656	\$	2,068,920 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$	82,664 80
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		70,247 08
Amount of premium notes received during the year 1922.....		27,535 00

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

C. C. Pettit.....	Fruitland.
G. B. Smith.....	Ancaster.
Joseph I. Fletcher.....	Hannon.
F. Ecker.....	Hannon.
D. B. Calbrick.....	Winona.
C. S. Bird.....	Hamilton.
Joseph M. Stewart.....	Grimsby.
W. B. Switzer.....	Binbrook.
A. E. Smuck.....	Glanford

OFFICERS.

C. C. Pettit, President.....	Fruitland.
G. B. Smith, Vice-President.....	Ancaster.
Chas. Ira Stewart, Secretary-Treasurer.....	Hannon.

AUDITORS.

A. E. Walker.....	Bartonville.
H. A. Calbrick.....	Winona.

Unassessed premium note capital, \$188,421.46.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada War Loan.....	\$	15,000	00
Cash value of real estate.....		400	00
Amount of cash on hand at head office.....	\$	235	60
Actual cash in Royal Bank, Stoney Creek.....		1,122	20
			<u>1,357 80</u>
Amount unpaid of assessments levied during 1922.....		492	01
Amount unpaid of assessments levied in prior years.....		31	08
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		188,421	46
Amount of office furniture (not extended), \$50.00.....			
Total assets.....	\$	205,702	35

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$5,787.47.....			
Cash received for assessments which were levied in 1922.....	\$	10,917	09
“ assessments which were levied before 1922.....		173	10
“ interest.....		872	10
“ transfer fees.....		9	50
Total receipts.....	\$	11,971	79

Expenditure.

Expenses of management:

Amount paid for agents' fees.....	\$	342 20
“ printing, stationery and advertising.....		119 55
“ statutory assessment and license fee.....		37 64
“ salaries, directors' and auditors' fees.....		1,477 70
“ postage, telephone, telegrams and express.....		133 60
“ taxes.....		5 96
“ other expenses.....		20 00
“ interest.....		91 15
“ fire marshal tax.....		37 08
“ Division and High Court costs.....		532 17
“ rent.....		10 00
Total expenses of management	\$	2,807 05

Miscellaneous payments:

Cash paid for losses which occurred during 1922.....		12,952 00
“ rebate.....		54 41
“ Temiskaming relief.....		588 00

Total expenditure.....	\$	16,401 46
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	5,035,600 00
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Three years.

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1921.....	1,662	\$ 4,947,775 00
Policies new and renewed during 1922.....	538	1,621,750 00
Gross number and amount in force during 1922.....	2,200	\$ 6,569,525 00
Less expired and cancelled in 1922.....	554	1,533,925 00
Net risks in force at 31st December, 1922.....	1,646	\$ 5,035,600 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Three-year risks.

Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$	210,390 96
Amount of all premium notes, deducting all payments thereon and assessments levied.....		188,421 46
Amount of premium notes received during the year 1922.....		67,222 17

SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John G. Chapman.....	St. Thomas.
Chas. F. Heidt.....	Shedden.
Chas. F. Jackson.....	Port Stanley.
Edgar Silcox.....	Shedden.
Mungo McNab.....	Iona Station.
Ernest Jones.....	Port Stanley.

OFFICERS.

J. G. Chapman, President.....	St. Thomas.
John H. Sells, Secretary-Treasurer.....	Shedden.

AUDITORS.

Justin G. Moore.....	Shedden.
L. K. McCollum.....	Iona Station.

Unassessed premium note capital, \$90,535.45.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office.....	\$	183	74	
“ deposit in Sterling Bank, Shedden.....		1,116	55	
“ deposit, Home Bank, Lawrence Station.....		1,366	30	
“ deposit, Molsons Bank, St. Thomas.....		1,905	01	
“ deposit, Montreal Bank, Fingal.....		1,586	49	
	\$			6,158 09
Amount unpaid of assessments levied during 1922.....				1,332 39
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....				90,535 45
Total assets.....	\$			<u>98,025 93</u>

Liabilities.

Losses unadjusted.....	\$	50	00
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Receipts.

Cash balance at 31st December, 1922, (not extended), \$4,021.94.			
Cash received for assessments levied in 1922.....	\$	6,488	85
“ assessments levied prior to 1922.....		729	76
“ interest.....		72	33
“ borrowed money.....		450	00
Total receipts.....	\$	<u>7,740</u>	<u>94</u>

Expenditure.

Expenses of management:			
Amount paid for agents' commission.....	\$	234	00
“ statutory assessment and license.....		24	30
“ printing, stationery and advertising.....		56	59
“ salaries, directors' and auditors' fees.....		488	00
“ postage, telephone, telegrams and express.....		42	10
“ rent.....		12	00

Amount paid for interest.....	\$	5 15
“ tax for fire marshal.....		22 98
“ travelling expenses.....		17 00
“ other expenses.....		19 07
Total expenses of management.....	\$	921 19
Miscellaneous payments:		
Amount paid for losses which occurred during 1922.....		3,908 90
“ rebate.....		17 70
“ repayment of loans.....		450 00
“ Temiskaming relief fund.....		307 00
Total expenditure.....	\$	5,604 79

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	Four years. 2,673,365 00
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MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	754	\$ 2,559,520 00
Policies new and renewed during 1922.....	188	738,850 00
Gross number and amount in force during 1922.....	942	\$ 3,298,370 00
Less expired and cancelled in 1922.....	203	625,005 00
Net risks in force 31st December, 1922.....	739	\$ 2,673,365 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

On policies in force 31st December, 1922.

PREMIUM NOTES.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	Four years. 106,934 60
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		90,535 45
Amount of premium notes received during the year 1922.....		29,554 00

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1889.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

James Gardener.....	Owen Sound.
George Binnie.....	Priceville.
T. J. Harkness.....	Owen Sound.
A. S. Donald.....	Tara.
P. C. McGregor.....	Owen Sound.
W. J. Bowes.....	Markdale.
Malcolm Cameron.....	Owen Sound.
A. C. Patterson.....	Blantyre.
William Breen.....	Owen Sound.
L. Beaton.....	Owen Sound.
Joseph Dobie.....	Owen Sound.
G. B. Carnahan.....	Meaford.
Neil McDonald.....	Owen Sound.
L. E. Bowes.....	Strathnairn.
J. A. Lemon.....	Balaclava.

OFFICERS.

James Gardiner, President.....	Owen Sound.
George Binnie, Vice-President.....	Priceville.
T. J. Harkness, Manager.....	Owen Sound.

AUDITORS.

William Douglas.....	Owen Sound.
H. H. Burgess.....	Owen Sound.

Unassessed premium note capital, \$640,109.51.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate.....	\$	8,500	00
Cash value of mortgages.....		8,293	84
Canada War Loan and Municipal Bonds.....		10,000	00
Actual cash on hand.....	\$	129	69
Cash in Owen Sound Loan and Savings Company.....		124	50
“ Royal Bank, Owen Sound.....		59	50
“ Bank of Montreal, Owen Sound.....		57	91
“ agents' hands.....		371	60
Amount unpaid of fixed payments of 1922.....		165	44
Amount of interest due and accrued.....		1,021	14
Notes or due bills less than one year overdue.....		373	92
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$	640,109	51
Less residue of premium notes given for re-insurance.....		33,152	43
		606,957	08
Office furniture and safe (not extended), \$1,000.00.....			
Total assets.....	\$	635,690	96

Liabilities.

Amount of reported losses.....	\$	4,400	00
“ borrowed money.....		700	00
Total liabilities.....	\$	5,100	00

Receipts.

Cash balance at 31st December, 1921, (not extended), \$331.93.	
Cash received as	fixed payments of 1922.....\$ 54,505 39
"	fixed payments of prior years..... 1,013 25
"	interest..... 1,666 86
"	re-insurance premiums..... 1,322 45
"	borrowed money..... 700 00
"	agents' balances of 1921 received in 1922..... 237 17
"	other sources..... 1,284 96
"	from realization of investment (not extended), \$17,743 80.
"	re-insurance on losses..... 1,475 00
Total receipts.....	<u>\$ 62,205 08</u>

Expenditure.

Expenses of management:	
Amount paid for	commission to agents.....\$ 3,489 17
"	law costs..... 21 65
"	taxes..... 410 22
"	investigation and adjustment of claims..... 334 90
"	statutory assessment and license..... 136 72
"	fire marshal tax..... 175 71
"	travelling expenses..... 5 70
"	printing, stationery and advertising..... 402 87
"	salaries, directors' and auditors' fees, etc..... 3,107 90
"	postage, telephone, telegrams and express..... 538 12
"	fuel and light..... 78 82
"	interest..... 72 01
"	other expenses..... 1,098 44
Total expenses of management.....	<u>\$ 9,872 23</u>
Miscellaneous payments:	
Cash paid for	losses during 1922..... 53,783 62
"	rebate..... 132 27
"	re-insurance..... 1,880 76
"	purchase of investments (not extended), \$3,300.00.
"	repayment of loans..... 8,000 00
"	Temiskaming relief..... 2,640 00
"	all other..... 300 33
Total expenditure.....	<u>\$ 76,609 21</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	One year.	Two years.	Three years or less.	Total.
Mutual.....	\$106,325 00	\$52,000 00	\$24,603,998 00	\$24,762,323 00

Re-insurance.

Mutual.....	\$ 939,659 00
Net risks.....	<u>\$ 23,822,664 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	8,693	\$ 22,685,098 00
Policies new and renewed during 1922.....	2,894	8,417,640 00
Gross number and amount in force during 1922.....	11,587	\$ 31,132,738 00
Less expired and cancelled in 1922.....	2,772	6,370,415 00
Net risks in force at 31st December, 1922.....	<u>8,815</u>	<u>\$ 24,762,323 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three years or less.
Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$ 777,431 17
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	640,109 51
Amount of premium notes received during the year.....	256,221 00
Payment on premium notes of 1922, including all sums credited on said premium notes.....	22,188 15
Notes for fixed payments unpaid, 1922.....	7 94

Re-insurance.

Amount of premium notes given for re-insurance.....	\$ 35,978 16
Less payments thereon.....	1,880 76
Residue of said premium notes for which the Company is still liable.....	33,152 43

TEMISKAMING MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW LISKEARD.

Commenced business 24th April, 1920.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

M. S. Beach.....	Milberta.
J. W. Snider.....	Sutton Bay.
A. J. Kennedy.....	New Liskeard.
T. E. Cragg.....	Thornloe.
Wm. Beaupre.....	New Liskeard.
John Burnette.....	New Liskeard.
A. Poupore.....	Earlton.
John Sharpe.....	Haileybury.
W. H. Brown.....	Thornloe.

OFFICERS.

M. S. Beach, President.....	Milberta.
J. W. Snider, Vice-President.....	Sutton Bay.
J. W. Bolger, Secretary-Treasurer.....	New Liskeard.

AUDITORS.

P. R. Craven.....	New Liskeard.
W. F. Bolger.....	New Liskeard.

Unassessed premium note capital, \$6,237.37.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office.....	\$ 4 85	
Cash on deposit in Union Bank, New Liskeard.....	675 09	
	<u> </u>	\$ 679 94
Amount unpaid of assessments of 1922.....		385 55
Amount unpaid of assessments, prior years.....		128 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		6,237 37
Total assets.....	\$	<u><u>7,431 61</u></u>

Liabilities.

Amount of agents' commission unpaid.....	\$ 39 00
Total liabilities.....	<u><u>\$ 39 00</u></u>

Receipts.

Cash balance from 31st December, 1921, (not extended), \$1,497.54.	
Cash received for application or membership fees.....	\$ 171 00
“ fixed payments of 1922.....	2,028 51
“ assessments levied in prior years.....	65 00
“ interest.....	79 99
“ Mutual Fire Underwriters' Association.....	49,204 00
“ all other.....	28 25
Total receipts.....	<u><u>\$ 51,576 75</u></u>

Expenditure.

Expenses of management:	
Amount paid for commissions to agents.....	\$ 470 50
“ statutory assessment and license fee.....	11 08
“ printing and stationery.....	97 24
“ fire marshal tax.....	2 54
“ salaries, directors' and auditors' fees.....	406 00
“ fire adjustments and losses.....	135 50
“ all other.....	8 85
Total expense of management.....	\$ 1,131 71
Miscellaneous payments:	
Cash paid for losses, 1922.....	51,126 35
“ rebates.....	136 29
Total expenditure.....	\$ 52,394 35

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	Three years. 370,614 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1922.....	112	\$ 192,714 00
Policies taken, new or renewed, 1922.....	133	197,675 00
Gross number and amount in force.....	245	\$ 390,389 00
Less expired and cancelled.....	12	19,775 00
Net risks in force at 31st December, 1922.....	233	\$ 370,614 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	11,118 42
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		6,237 37
Amount of premium notes received during 1922.....		5,930 25
Payments on the premium notes of 1922, including all sums credited on said notes, viz.:		
Cash paid up to 31st December, 1922.....		2,028 51
Notes for fixed payments unpaid at 31st December, 1922.....		385 55

THUNDER BAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MURILLO, ONT.

Commenced business January 1st, 1918.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

R. McKenzie.....	Murillo.
A. W. Trewin.....	Slate River.
Thomas Hughes.....	Murillo.
F. N. Carter.....	Murillo.
E. F. Ross.....	Port Arthur.
S. A. Monteith.....	Slate River.

OFFICERS.

R. McKenzie, President.....	Murillo.
Arthur W. Trewin, Vice-President.....	Slate River.
A. McGillivray, Secretary-Treasurer.....	Murillo.

AUDITORS.

Chas. R. B. Hill.....	Murillo.
John W. McArthur.....	Murillo.

Unassessed premium note capital, \$12,191.50.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in Bank of Montreal, Fort William.....	\$ 268 22	
Cash in Royal Bank, Fort William.....	1,403 18	
		\$ 1,671 40
Amount unpaid of fixed payments of 1922.....		187 50
Amount of fixed payments (not extended), \$57.00.....		
Amount of premium notes, after deducting all payments made thereon.....		12,191 50
Total assets.....	\$	<u>14,050 40</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), \$686.03.....		
Cash received at taking of application.....	\$	117 00
“ as fixed payments due in 1922.....		1,557 50
“ as fixed payments due in prior year.....		12 00
“ from interest.....		26 62
Total receipts.....	\$	<u>1,713 12</u>

Expenditure.

Expenses of management:

Cash paid to agents in fees.....	\$	117 00
“ statutory assessment and license fee.....		11 75
“ fire marshal tax.....		4 99
“ taxes.....		9 48
“ salaries, directors' and auditors' fees.....		398 00
“ printing, stationery and advertising.....		45 38
“ postage, telephones, telegrams and express.....		13 25
“ fee, Underwriters' Association and all other.....		15 00

Total expenses of management.....\$ 614 85

Miscellaneous payments:		
Cash paid for rebates.....	\$	14 90
" Temiskaming relief.....		38 00
" all other.....		60 00
Total expenditure.....	\$	<u>727 75</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	345,100 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	178	\$ 312,450 00
New policies written during 1922.....	78	131,450 00
Gross number and amount in force during 1922.....	256	\$ 443,900 00
Less cancelled in 1922.....	58	98,800 00
Net risks in force 31st December, 1922.....	198	\$ <u>345,100 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	15,394 50
Amount of premium notes, after deducting all payments made thereon.....		12,191 50
Amount of premium notes received during the year 1922.....		5,915 25
Cash paid up to 31st December, 1922.....		660 25

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1897.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

W. E. Hambly.....	Waterford.
Safford C. Kitchen.....	Waterford.
Jacob Goble.....	Waterford.
Oscar McMichael.....	Waterford.
Elijah Hellyer.....	Waterford.
Isaac Wilcox.....	Wilsonville.
Nelson Hall.....	Waterford.
Oscar L. Haviland.....	Wilsonville.

OFFICERS.

W. E. Hambly, President.....	Waterford.
S. C. Kitchen, Vice-President.....	Waterford.
James Ross, Secretary-Treasurer.....	Waterford.

AUDITORS.

F. W. Cline.....	Waterford.
R. C. McMichael.....	Waterford.

Unassessed premium note capital, \$61,041.53.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in Bank of Toronto, Waterford.....	\$	360 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		61,041 53
Amount of fixed payments of 1922 unpaid.....		361 94
Total assets.....	\$	<u>61,764 10</u>

Liabilities.

Amount of borrowed money.....	\$	4,800 00
Total liabilities.....	\$	<u>4,800 00</u>

Receipts.

Cash balance at 31st December, 1921 (not extended), \$975.77.....		
Cash received for fixed payments of 1922.....	\$	7,369 56
“ fixed payments due in prior years.....		182 05
“ from borrowed money.....		3,000 00
“ agents' balances.....		54 11
Total receipts.....	\$	<u>10,605 72</u>

Expenditure.

Expenses of management:		
Amount paid to agents in fees.....	\$	585 00
“ statutory assessment and license fee.....		23 34
“ investigation of claims.....		19 50
“ interest.....		229 30

Amount paid for printing, stationery and advertising.....	\$	22 85
“ salaries, directors’ and auditors’ fees.....		611 00
“ postage, telegrams and express.....		48 00
“ travelling expenses, Mutual Underwriters’ fees.....		35 00
“ fire marshal tax.....		23 51
“ bond.....		5 00
“ rent, telephone and service.....		38 75
“ taxes.....		15 62
“ other.....		5 00
Expenses of management.....	\$	1,661 87
Miscellaneous payments:		
Amount paid for losses which occurred during 1922.....		6,591 17
“ rebate.....		205 08
“ repayment of loans.....		2,500 00
“ Temiskaming relief.....		262 74
Total expenditure.....	\$	11,220 86

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	2,529,240 00	Three years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	852	\$ 2,387,445 00
Policies new and renewed during 1922.....	334	1,002,075 00
Gross number and amount in force during 1922.....	1,186	\$ 3,389,520 00
Less expired and cancelled in 1922.....	329	860,280 00
Net risks in force 31st December, 1922.....	857	\$ 2,529,240 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	75,559 29	Three years.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		61,041 53	
Amount of premium notes received during the year 1922.....		29,341 94	
Payments on premium notes of 1922, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1922.....		2,934 25	

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Wm. Brock.....	Granton.
John T. Allison.....	Exeter.
James McKenzie.....	Mitchell.
Robert Norris.....	Staffa.
Simon Dow.....	Russeldale.
T. Ryan.....	Dublin.

OFFICERS.

Wm. Brock, President.....	Granton.
John T. Allison, Vice-President.....	Exeter.
Wm. A. Turnbull, Secretary-Treasurer.....	Exeter.

AUDITORS.

John Kay.....	Cromarty.
J. S. Ballantyne.....	Hensall.

Unassessed premium note capital, \$211,832.45.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of bonds, Canada War Loan.....	\$	1,000	00
Cash on hand at head office.....	\$	192	20
Cash in Bank of Commerce, Exeter.....		10,145	06
			<u>10,337 26</u>
Amount of unpaid assessments levied during 1922.....			648 70
Amount of unpaid assessments levied in prior years (not extended), \$163.50.			
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		211,832	45
Amount office furniture (not extended), \$120.00.			
Total assets.....	\$	223,818	41

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), \$8,391.17.			
Cash received for assessments levied in 1922.....	\$	13,939	10
“ assessments levied before 1922.....		347	05
“ interest.....		205	49
Total receipts.....	\$	14,491	64

Expenditure.

Expenses of management:			
Cash paid for travelling expenses.....	\$	88	95
“ fees to agents on application.....		158	75
“ investigation and adjustment of claims.....		100	00
“ statutory assessment and license.....		54	78
“ fire marshal tax.....		46	67
“ salaries, directors' and auditors' fees.....		787	25
“ printing, stationery and advertising.....		175	94
“ postage, telephones, telegrams and express.....		116	33
“ rent.....		35	00
“ legal and court costs.....		1	00
“ other expenses.....		121	83
Total expenses of management.....	\$	1,686	50

Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....	\$	9,897 15
" rebate.....		1 90
" Temiskaming relief.....		960 00
Total expenditure.....	\$	<u>12,545 55</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	8,287,125 00	Four years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	2,443	\$ 8,017,325 00
Policies new and renewed during 1922.....	624	2,029,780 00
Gross number and amount in force during 1922.....	3,067	\$ 10,047,105 00
Less expired or cancelled in 1922.....	639	1,759,980 00
Net risks in force 31st December, 1922.....	2,428	\$ <u>8,287,125 00</u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes legally liable to assessment.....	\$	244,980 65	Four years.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		211,832 45	
Amount of premium notes received during the year 1922.....		60,176 60	
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:			
Cash paid up to 31st December, 1922.....		13,939 10	
Notes for fixed payments or assessments unpaid at 31st December, 1922		648 70	

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year. 1923

DIRECTORS.

J. B. McKenzie.....	Nanticoke.
John Mitchell.....	Jarvis.
J. N. Howard.....	Hagersville.
J. J. Parsons.....	Jarvis.
David McBurney.....	Jarvis.
J. W. Roulston.....	Hagersville.
Joseph Awde.....	Hagersville.
Geo. E. Pond.....	Nanticoke.
David Lindsay.....	Hagersville.

OFFICERS.

J. B. McKenzie, President.....	Nanticoke.
John Mitchell, Vice-President.....	Jarvis.
George L. Miller, Secretary-Treasurer.....	Jarvis.

AUDITORS.

Jas. A. McKenzie.....	Jarvis.
James Williamson.....	Jarvis.

Unassessed premium note capital, \$99,904.46.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate.....	\$	2,500	00
Bonds, debentures, securities other than foregoing.....		5,000	00
Cash at head office.....	\$	103	59
Cash in Bank of Hamilton, Jarvis.....		5,821	23
			5,924 82
Cash in agents' hands.....			96 50
Amount unpaid of fixed payments of 1922.....			572 10
Amount unpaid of fixed payments of prior years (not extended), \$167.35.			
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		99,904	46
Total assets.....	\$	113,997	88

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$2,584.44.			
Cash received as fixed payments of 1922.....	\$	6,378	25
“ fixed payments due in prior years.....		320	68
“ for interest.....		383	37
“ other.....		121	00
Total receipts.....	\$	7,203	30

Expenditure.

Expenses of management:

Amount paid to agents in fees (not extended), \$271.50.

Amount paid for taxes.....	\$	69 18
“ rent.....		7 00
“ investigation and adjustment of claims.....		23 00
“ statutory assessment and license.....		25 78
“ fire marshal tax.....		21 61
“ travelling expenses.....		20 00
“ printing, stationery and advertising.....		120 60
“ salaries, directors' and auditors' fees.....		849 60
“ postage, telephone, telegrams and express.....		91 50
“ fuel and light.....		70 05
“ all other.....		99 40

Total expenses of management.....	\$	1,397 72
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Miscellaneous payments:

Cash paid for losses which occurred during 1922.....		1,995 10
“ rebate.....		120 10
“ Temiskaming relief.....		350 00

Total expenditure.....	\$	3,862 92
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$	2,886,595 00
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Four years.

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	775	\$ 2,824,580 00
Policies new and renewed during 1922.....	191	685,185 00
Gross number and amount in force during 1922.....	966	\$ 3,509,765 00
Less expired and cancelled during 1922.....	195	623,170 00
Net risks in force 31st December, 1922.....	771	\$ 2,886,595 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$	117,477 01
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		99,904 46
Amount of premium notes received during the year 1922.....		28,034 95
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....		1,586 30
Notes for fixed payments unpaid at 31st December, 1922.....		96 50

Four-year risks.

(NORTH) WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Sam E. Shantz.....	Kitchener.
Jos. H. Woods.....	Elmira.
Levi Master.....	New Hamburg.
J. M. Burnett.....	Elora.
Samuel Cassel.....	Kitchener.
L. Bowman.....	Conestogo.
J. C. Hallman.....	Petersburg.
Joseph B. Hagey.....	Preston.
J. Stauffer.....	Waterloo.
John H. Campbell.....	Crosshill.
Val. Otterbein.....	Heidelberg.
J. W. Hartleib.....	Bamberg.

OFFICERS.

Samuel Shantz, President.....	Kitchener.
Jos. H. Woods, Vice-President.....	Elmira.
J. Stauffer, Manager.....	Waterloo.

AUDITORS.

M. S. Snyder.....	Waterloo.
Isaac Hillborn.....	Kitchener.

Unassessed premium note capital, \$1,044,486.08.

Statement for the Year Ending 31st December, 1922.

Assets.

Amount of mortgages.....	\$	14,500	00
Amount of bonds, Dominion of Canada War Loan.....		20,000	00
Cash on hand at head office.....	\$	730	06
Cash in Molsons Bank, Waterloo.....		10,184	27
Cash in Bank of Toronto, Waterloo.....		8,039	19
Cash in Waterloo Trusts and Savings, Waterloo.....		2,181	94
			<u>21,135 46</u>
Amount unpaid of assessment levied during 1922.....		3,059	19
Amount unpaid of assessments levied in prior years.....		158	61
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		1,044,486	08
Office furniture (not extended), \$450.00.			
Total assets.....	\$	1,103,339	34

Liabilities.

Losses adjusted.....	\$	2,110	00
Total liabilities.....	\$	2,110	00

Receipts.

Cash balance at 31st December, 1921 (not extended), \$17,351.83.			
Cash received for assessments levied in 1922.....	\$	28,935	87
“ assessments levied in years prior to 1922.....		1,934	55
“ interest.....		2,095	55
“ realization of investments (not extended), \$200.00.			
“ from all other sources.....		11	51
Total receipts.....	\$	32,977	48

Expenditure.

Expenses of management:		
Amount paid for agents' commission.....	\$	2,086 00
" rent.....		180 00
" investigation and adjustment of claims.....		72 00
" statutory assessment and license fee.....		122 49
" printing, stationery and advertising.....		94 53
" salaries, directors' and auditors' fees.....		3,254 75
" postage, telephone, telegrams and express.....		340 01
" travelling expenses.....		142 80
" fire marshal tax.....		93 27
" taxes.....		22 03
" other expenses.....		238 24
Expenses of management.....	\$	6,646 12
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		20,277 45
" rebate.....		70 28
" Temiskaming relief.....		2,400 00
Total expenditure.....	\$	29,393 85

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....		Four years. \$ 22,239,912 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	5,931	\$ 20,138,532 00
Policies new and renewed during 1922.....	1,890	6,845,210 00
Gross number and amount in force during 1922.....	7,821	\$ 26,983,742 00
Less expired or cancelled in 1922.....	1,609	4,743,830 00
Net risks in force 31st December, 1922.....	6,212	\$ 22,239,912 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$	Four years. 1,111,877 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		1,044,486 08
Amount of premium notes received during the year 1922.....		340,468 00
Payments on the premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....		28,935 87
Notes for fixed payments unpaid at 31st December, 1922.....		3,059 19

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Wm. McQuillin	Lucknow.
Alexander Nicholson	Lucknow.
Wm. P. Reed	Lucknow.
John A. McKenzie	Kincardine.
James Girvin	Goderich.
H. L. Salkeld	Goderich.
W. J. Thompson	Auburn.
Wm. Bailie	Goderich.
Timothy Griffin	Lucknow.

OFFICERS.

Wm. McQuillin, President	Lucknow.
John A. McKenzie, Vice-President	Kincardine.
Thomas G. Allan, Secretary	Dungannon.
Thomas Stothers, Treasurer	Dungannon.

AUDITORS.

John Wilson	Auburn.
Donald McLean	Lucknow.

Unassessed premium note capital, \$397,972.32.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada War Loan	\$	20,200	00
Actual cash on hand at head office	\$	43	68
Actual cash in Sterling Bank, Dungannon		10,189	70
		10,233	38
Amount unpaid of fixed payments of 1922		569	15
Interest due and accrued		233	33
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$	397,972	32
Less residue of premium notes given for re-insurance		30,182	36
		367,789	96
Total assets	\$	390,025	82

Liabilities.

Amount of supposed loss	\$	2,918	25
Total liabilities	\$	2,918	25

Receipts.

Cash balance at 31st December, 1921 (not extended), \$9,021.62.			
Cash received for fixed payments of 1922	\$	20,399	00
“ fixed payments due in prior years		329	95
“ interest		1,344	19
“ all other		59	03
“ re-insurance on losses		2,028	07
“ re-insurance premiums		2,094	11
Total receipts	\$	26,254	35

Expenditure.

Expenses of management:	
Amount paid for commission	\$ 1,150 00
“ rent, light and heat	150 00
“ law costs	1,587 55
“ fire marshal tax	65 71
“ statutory assessment and license	67 45
“ printing, stationery and advertising	107 05
“ salaries, directors' and auditors' fees	1,585 00
“ postage, telephone, telegrams and express	226 69
“ travelling expenses	187 55
“ investigation of claims	296 00
“ taxes	16 52
“ all other	60 00
Total expenses of management	\$ 5,499 52
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1922	1,465 75
“ losses which occurred during 1922	15,320 69
“ rebate	413 21
“ re-insurance	1,343 42
“ Temiskaming relief	1,000 00
Total expenditure	\$ 25,042 59

CURRENCY OF RISKS.

Mutual	\$ 10,872,260 00
Re-insurance on mutual system	662,447 50
Net risks actually carried by Company at 31st December, 1922	\$ 10,209,812 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	4,123	\$ 10,285,070 00
Policies new and renewed during 1922	1,150	2,815,790 00
Gross number and amount in force during 1922	5,273	\$ 13,100,860 00
Less expired and cancelled in 1922	1,018	2,228,600 00
Net risks in force 31st December, 1922	4,255	\$ 10,872,260 00

CLASSIFICATION OF RISKS.**Farm and non-hazardous.****PREMIUM NOTES.****On policies in force 31st December, 1922.****Four-year risks.**

Amount of face of all premium notes held by Company and legally liable to assessment	\$ 434,890 40
Amount of premium notes, after deducting all payments thereon and assessments levied	397,972 32
Amount of premium notes received during the year 1922	112,631 60
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz:	
Cash paid up to 31st December, 1922	5,631 58

Re-insurance.

Amount of all premium notes in force given by the Company for re-insurance	\$ 33,122 37
Less payments made thereon	2,940 01
Residue of said premium notes for which the Company is still liable	30,182 36

WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WILTON GROVE, LOT 11, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

M. E. Hooper	Lambeth.
Adam Gartley	Wilton Grove.
Duncan McDougal	Glanworth.
David Lawson	Wilton Grove.
Thos. H. Hunt	Lambeth.
George Lind	Wilton Grove.

OFFICERS.

M. E. Hooper, President	Lambeth.
Adam Gartley, Vice-President	Wilton Grove.
R. S. Nichol, Secretary-Treasurer	Wilton Grove.

AUDITORS.

Harry Poole	Lambeth.
W. E. Grieve	Wilton Grove.

Unassessed premium note capital, \$94,532.68.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of debentures and Trust Company investment receipts	\$	20,442	84
Cash on deposit at head office	\$	36	48
Cash in Royal Bank, Lambeth, Ont.		82	17
“ Huron and Erie Mortgage Corporation, London, Ont.		11	94
“ Molsons Bank, London, Ont.		722	16
“ Home Bank, London, Ont.		3	57
“ Molsons Bank, Glanworth		129	39
“ Bank of Montreal, London		816	36
“ Nova Scotia, Belmont		110	26
			<u>1,912 33</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied		94,532	68
Total assets	\$	116,887	85

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), \$21,527.32.			
Cash received for fixed payments of 1922	\$	7,732	17
“ intersert		1,319	77
“ from matured debentures (not extended), \$265.60.			
“ from other sources		3	50
Total receipts	\$	9,055	44

Expenditure.

Expenses of management:	
Amount paid for agents' commissions.....	\$ 202 50
“ statutory assessment and license.....	28 94
“ fire marshal tax.....	25 22
“ salaries, directors' and auditors' fees.....	665 00
“ travelling.....	40 00
“ investigation of claims.....	84 00
“ rent.....	17 00
“ printing, stationery and advertising.....	72 86
“ postage, telephones, telegrams and express.....	62 27
“ other expenses.....	10 68
“ law costs.....	2 00
Total expenses of management.....	\$ 1,210 47
Miscellaneous payments:	
Cash paid for losses which occurred during 1922.....	6,001 80
“ rebates and returned premiums.....	619 32
“ Temiskaming relief.....	396 00
Total expenditure.....	\$ 8,227 59

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....	\$ 3,609,625 00	Three years.
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	1,034	\$ 3,390,125 00
Policies new and renewed during 1922.....	403	1,422,200 00
Gross number and amount in force during 1922.....	1,437	\$ 4,812,325 00
Less expired and cancelled in 1922.....	403	1,202,700 00
Net risks in force 31st December, 1922.....	1,034	\$ 3,609,625 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes legally liable to assessment.....	\$ 108,288 75	Three-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	94,532 68	
Amount of premium notes received during the year 1922.....	42,666 00	
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922.....	2,844 40	

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th August, 1875.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alex. F. Ross	Parkhill.
Neil P. McIntyre	Ailsa Craig.
Neil Chisholm	Parkhill.
Alex. McLeish	Parkhill.
W. H. McLeish	Kerwood.
R. Brock	Strathroy.
Angus Morrison	Parkhill.
Neil Galbraith	Parkhill.
Donald A. McIntyre	Ailsa Craig.

OFFICERS.

A. F. Ross, President	Parkhill.
W. H. McLeish, Vice-President	Kerwood.
John A. McLeish, Secretary-Treasurer	Kerwood.

AUDITORS.

Ambrose Topping	Arkona.
Dougald Campbell	Ailsa Craig.

Unassessed premium note capital, \$31,146.02.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada War Loan Bonds	\$	5,000	00
Cash on hand at head office	\$	85	52
“ Standard Bank, Arkona		1,337	80
			1,423 32
Amount unpaid fixed payments of 1922			117 11
Amount of unpaid fixed payments prior years (not extended), \$2.50			
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$	31,146	02
Less residue given for re-insurance		1,017	33
			30,128 69
Office furniture (not extended), \$54.00.			
Total assets	\$	36,669	12

Liabilities.

Salaries unpaid	\$	12	00
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Receipts.

Cash balance at 31st December, 1921 (not extended), \$683.68.			
Cash received as fixed payments of 1922	\$	3,016	58
“ fixed payments of prior years		209	32
“ interest during 1922		306	08
“ re-insurance on losses		550	00
Total receipts	\$	4,081	98

Expenditure.

Expenses of management:			
Amount paid for commission	\$	197	00
“ rent and janitor		6	50
“ Division Court costs			

Amount paid for statutory assessment and license.....	\$	16 55
“ fire marshal.....		9 58
“ investigation and adjustment of claims.....		24 00
“ printing, stationery and advertising.....		125 60
“ salaries, directors' and auditors' fees.....		318 00
“ postage, telephone, telegrams and express.....		33 45
“ taxes.....		8 92
“ other.....		38 40
Expenses of management.....	\$	778 00
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		1,605 45
“ losses which occurred prior to 1922.....		650 00
“ rebate.....		21 66
“ re-insurance.....		147 23
“ Temiskaming relief.....		140 00
Total expenditure.....	\$	3,342 34

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual.....		Three years. \$ 1,241,245 00
Re-insurance, mutual system.....		44,975 00
Net risks.....	\$	1,196,270 00

MOVEMENT IN RISKS.

Mutual System.			
Policies in force 31st December, 1921.....	527	\$	1,171,625 00
Policies new and renewed during 1922.....	188		431,330 00
Gross number and amount in force during 1922.....	715	\$	1,602,955 00
Less expired and cancelled in 1922.....	169		361,710 00
Net risks in force 31st December, 1922.....	546	\$	1,241,245 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	Three-year risks. 37,237 35
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		31,146 02
Amount of premium notes received during the year.....		12,939 90
Cash paid up to December, 1922.....		3,225 90
Amount of premium notes given by Company for re-insurance.....		1,349 25
Less payments made thereon.....		331 92
Residue of said notes for which the Company is still liable.....	\$	1,017 33

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Geo. Russell.....	St. Thomas.
Seth W. Zavitz.....	St. Thomas.
R. Marlatt.....	Union, Ont.
Neil Curtis.....	St. Thomas.
G. Westlake.....	St. Thomas.
C. E. Locke.....	St. Thomas.

OFFICERS.

S. W. Zavitz, President.....	St. Thomas.
N. Curtis, Vice-President.....	St. Thomas.
A. E. Bucke, Secretary-Treasurer.....	St. Thomas.

AUDITORS.

Andrew Mills.....	St. Thomas.
A. J. Gloin.....	Yarmouth Centre.

Unassessed premium note capital, \$79,425.63.

Statement for the Year Ending 31st December, 1922.

Assets.

Actual cash on hand at head office.....	\$	12 82	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas.....		1,485 98	
	\$		1,498 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$	79,425 63	
Less residue of premium notes given by the Company for re- insurance.....		595 07	
			78,830 56
Total assets.....	\$		<u>80,329 36</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), \$2,873.40.		
Cash paid agents at application (not extended), \$150.50.		
Cash received as fixed payments of 1922.....	\$	2,414 41
“ interest.....		71 22
“ all other sources.....		16 00
“ re-insurance premiums.....		35 51
Total receipts.....	\$	<u>2,537 14</u>

Expenditure.

Expenses of management:		
Cash paid agents at application (not extended), \$150.50.		
Amount paid for statutory assessment and license.....	\$	25 33
“ taxes.....		6 86
“ fees to directors.....		76 00
“ rent.....		5 50
“ travelling expenses.....		30 00
“ printing, stationery and advertising.....		70 65

Amount paid for salaries, directors' and auditors' fees.....	\$	564 00
“ investigation and adjustment of claims.....		38 00
“ postage, telephone, telegrams and express.....		17 23
“ fire marshal tax		7 31
“ other expenses.....		10 50
Total expenses of management.....	\$	851 38
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		2,536 25
“ losses which occurred prior to 1922.....		67 05
“ rebate.....		70 00
“ re-insurance.....		63 06
“ Temiskaming relief.....		324 00
Total expenditure.....	\$	3,911 74

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Three years and under.
Mutual.....	\$	2,893,165 00
Less re-insurance.....		25,225 00
Net amount of risks December, 1922.....	\$	2,867,940 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	881	\$ 2,745,055 00
Policies new and renewed during 1922.....	308	979,575 00
Gross number and amount in force during 1922.....	1,189	\$ 3,724,630 00
Less expired and cancelled during 1922.....	313	831,465 00
Net risks in force 31st December, 1922.....	876	\$ 2,893,165 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three years and under.
Amount of face of all premium notes held by the Company and legally liable to assessment.....	\$ 86,713 93
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	79,425 63
Amount of premium notes received during the year 1922.....	29,387 25
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1922.....	.....

Re-insurance.

Amount of premium notes given by the Company for re-insurance.....	\$ 756 75
Less payments made thereon.....	161 68
Residue of said premium notes and for which the Company is still liable.....	595 07

PURELY MUTUAL FIRE COMPANIES

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

PURELY MUTUAL FIRE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Real estate cash value		Mortgages, bonds, debentures and other securities		Cash		Agents' balances		Fixed payments of 1922 unpaid		Assessments of 1922 unpaid		Fixed payment and assessment of prior years		Unassessed premium		Interest due and accrued		Short date notes		All other assets		Total assets		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1 Algoma Mutual.....			11,000 00		5,419 93																		55,489 84	1	
2 Amherst Island.....			4,900 00		2,852 98																		19,218 95	2	
3 Ayr Farmers'.....					8,279 22						1,384 83		414 08										267,313 74	3	
4 Bay of Quinte.....					641 96						368 45												46,899 28	4	
5 Bertie and Willoughby					246 18						684 60												132,861 25	5	
6 Bianshard.....					4,135 82						1,610 23												98,760 90	6	
7 Blenheim North.....					3,227 41						1,100 70												135,328 51	7	
8 Brant County.....					777 70						1,082 97												134,930 76	8	
9 Canadian Millers'.....			322,321 88		9,165 69					340 00													100,137 22	10	
10 Caradoc Farmers'.....					11,116 48					51 33													141,789 77	11	
11 Clinton Township.....					4,346 57					254 47													96,650 72	12	
12 Culross.....			5,000 00		5,748 28						1,485 40												165,696 98	13	
13 Dereham & W. Oxford					783 48						887 60												225,216 60	14	
14 Dorchester N. and S.			5,000 00		8,150 04					981 15													127,491 69	15	
15 Downie.....					11,242 16						255 62												219,083 90	16	
16 Dufferin Farmers'.....			3,000 00		2,216 86																				
17 Dumfries North and Waterloo South.....			13,500 00		2,340 71						1,986 55		143 75										59 00	436,173 55	17
18 Dunwich Farmers'.....					7,717 34					703 39													149,449 78	18	
19 Easthope South.....			2,000 00		13,217 31						1,027 59		205 79										323,829 71	19	
20 Ekfrid.....			6,046 91		495 97					384 71													104,802 19	20	
21 Elma Farmers'.....					5,103 53						1,727 05												358,490 20	21	
22 Eramosa.....			12,000 00		3,558 64					770 95													121,907 09	22	
23 Eric Farmers'.....					2,296 93																		139,946 99	23	
24 Farmers' Central.....			50,000 00		1,823 06					750 92													648,776 82	24	
25 Farmers' Union.....			23,075 00		10,961 50					6,656 27													465,909 80	25	
26 Formosa.....			16,000 00		581 70			946 50		494 66													280,583 96	26	
27 Germania.....			7,000 00		2,980 22																		284,578 36	27	
28 Glangarry Farmers'.....			7,868 24		23,767 00																		192,766 60	28	
29 Grand River.....					426 69																		111,875 49	29	
30 Grenville Patron.....			25,450 23		14,886 91																		235,009 83	30	
31 Grey and Bruce.....			7,000 00		1,278 75					1,209 42													174,825 92	31	

32	Guelph Township.....	2,545 18	185 38	.....	.....	35,638 22	.....	.....	38,368 78 32
33	Hatton Union.....	3,777 92	.....	.....	.....	288,958 10	.....	.....	293,764 97 33
34	Hamilton Township..	2,198 25	546 35	.....	.....	104,588 41	233 14	.....	123,783 93 34	
35	Hay Township.....	3,346 91	.....	.....	.....	272,640 24	.....	.....	275,987 15 35
36	Hopewell Creek.....	413 66	.....	422 00	.....	42,666 92	.....	.....	43,502 58 36
37	Howick Farmers'.....	5,514 81	1,519 05	.....	.....	837,009 16	39 58	.....	845,482 60 37	
38	Howard Farmers'.....	13,141 84	308 95	.....	.....	206,667 04	.....	.....	230,202 40 38
39	Kent and Essex.....	4,325 00	1,689 20	.....	.....	248,093 46	.....	.....	279,522 93 39
40	Lambton Farmers'...	15,348 41	3,361 45	.....	.....	174,188 53	.....	.....	239,213 31 40
41	Lanark Farmers'.....	1,274 41	1,333 81	.....	.....	277,536 35	.....	.....	280,144 57 41
42	Lennox and Addington	340 11	488 60	.....	.....	66,111 70	.....	.....	66,940 41 42
43	Lobo.....	1,146 30	.....	.....	.....	53,883 37	.....	.....	78,529 67 43
44	London Township.....	12,890 69	142 95	.....	.....	98,155 22	191 00	.....	126,379 86 44	
45	McGillivray.....	3,686 00	395 70	.....	.....	23,385 09	.....	.....	36,966 79 45
46	McKillop.....	15,756 65	963 95	79 65	.....	220,248 95	.....	.....	237,049 20 46	
47	Maple Leaf.....	392 66	1,336 05	.....	.....	221,498 90	150 18	.....	232,416 15 47	
48	Nichol Mutual.....	794 62	658 26	.....	.....	144,070 25	266 76	.....	155,789 89 48	
49	Nissouri.....	5,025 00	.....	874 25	.....	411,880 78	.....	.....	421,271 41 49
50	Norfolk Farmers'.....	2,630 22	253 08	.....	.....	104,336 91	27 70	.....	108,951 24 50	
51	North Kent.....	5,817 19	262 96	2,311 14	.....	99,250 51	.....	.....	107,641 80 51	
52	Oncida Farmers'.....	2,204 81	.....	57 43	.....	34,332 82	.....	.....	36,595 06 52
53	Ontario Threshermen's	.....	.....	.....	.....	.....	.....	.....	.....
54	Mutual.....	1,214 81	38 00	.....	.....	9,403 68	.....	.....	10,956 49 53
55	Osgoode.....	241 56	.....	.....	.....	117,807 92	.....	.....	118,049 48 54
56	Otter Mutual.....	59 59	939 05	.....	.....	285,453 55	.....	.....	286,452 19 55
57	Oxford Farmers'.....	1,630 66	.....	324 70	139 99	62,004 47	.....	.....	64,099 82 56	
58	Peel and Maryboro..	2,109 24	2,390 20	.....	.....	177,155 25	.....	.....	188,654 69 57
59	Peel County Farmers'	12,739 99	4,481 20	.....	.....	389,574 85	569 00	.....	424,264 24 58	
60	Prescott Farmers'.....	2,342 23	206 63	.....	.....	165,775 59	.....	.....	178,727 67 59
61	Pushinch.....	2,325 23	635 50	32 65	.....	70,247 08	.....	.....	73,240 40 60	
62	Saltfleet and Binbrook	1,357 80	.....	492 01	31 08	188,421 46	.....	.....	205,702 35 61	
63	Southwell Farmers'...	6,138 09	1,021 14	1,332 39	.....	90,535 45	.....	.....	635,690 90 63	
64	Sydenham.....	371 60	165 44	.....	.....	606,957 08	373 92	7 94	7,431 61 64		
65	Temiskaming.....	679 94	385 55	.....	128 75	6,237 37	.....	.....	14,050 40 65	
66	Thunder Bay.....	1,671 40	187 50	.....	.....	12,191 50	.....	.....	61,764 10 66
67	Townsend Farmers'...	360 63	361 94	.....	.....	61,041 53	.....	.....	223,818 41 67
68	Walpole and Hibbert.	10,337 26	.....	648 70	.....	211,832 45	.....	.....	113,997 88 68
69	Waterloo Farmers'...	5,924 82	96 50	.....	.....	99,904 46	.....	.....	1,103,339 34 69
70	Wawanosh North.....	21,135 46	569 15	.....	.....	1,044,486 08	.....	.....	399,025 82 70
71	Wawanosh West.....	10,233 38	.....	3,059 19	158 61	367,789 96	233 33	.....	116,887 85 71		
72	Westminster Township	20,442 84	1,912 33	.....	.....	94,532 68	.....	.....	36,669 12 72
73	Williams East.....	1,423 32	117 11	.....	.....	30,128 69	.....	.....	.....	
73	Yarmouth.....	1,498 80	.....	.....	.....	78,830 56	.....	.....	80,329 36 73
Totals.....		15,900 00	845,906 61	353,345 80	5,689 64	36,789 70	20,132 43	2,381 15	13,839,241 88	11,679 71	1,076 89	223 33	15,132,367 14

PURELY MUTUAL FIRE INSURANCE COMPANIES,
LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Losses			Borrowed money and bills payable	Interest accrued	Salaries and directors' fees	Agents' commission and fees	Retained balance of premium notes	Other liabilities	Total liabilities	Number of policies in force	Net amount of risk
	Reported but not adjusted	Adjusted	Resisted									
1 Algoma Mutual.....											1,306	2,143,282 00
2 Amherst Island.....											228	359,684 00
3 Ayr Farmers'.....									129 23	129 23	1,691	6,781,405 00
4 Bay of Quinte.....				1,000 00						1,000 00	1,409	3,156,543 00
5 Bertie and Willoughby.....		1,250 00		4,000 00	40 00					5,290 00	1,587	4,108,061 00
6 Blanshard.....											904	3,310,955 00
7 Blenheim North.....				1,300 00						1,300 00	791	3,168,565 00
8 Brant County.....				1,000 00						1,000 00	1,869	6,539,460 70
9 Canadian Millers'.....		10,000 00								10,000 00	423	1,348,650 00
10 Caradoc Farmers'.....								80 00		80 00	909	3,434,496 00
11 Clinton Township.....											1,316	4,154,456 00
12 Culross.....		3,500 00								3,500 00	910	2,211,430 00
13 Dereham and West Oxford.....				480 00	3 00					483 00	1,132	4,113,346 00
14 Dorchester North and South.....				4,000 00						4,000 00	2,243	8,087,590 00
15 Downie.....											955	4,326,280 00
16 Dufferin Farmers'.....											2,219	6,873,375 00
17 Dumfries North and Waterloo South.....											2,777	11,367,655 00
18 Dunwich Farmers'.....				7,000 00						7,000 00	1,250	4,236,075 00
19 Easthope South.....			1,300 00							1,300 00	1,561	6,671,640 00
20 Ekfrid.....				2,298 80						2,298 80	1,232	3,742,485 00
21 Elma Farmers'.....											1,210	7,661,890 00
22 Eramosa.....											1,075	2,455,160 00
23 Erie Farmers'.....											9,183	23,378,916 00
24 Farmers' Central.....											6,843	16,305,940 00
25 Farmers' Union.....											3,668	8,368,326 00
26 Formosa.....		1,857 65		5,000 00						6,857 65	2,421	7,548,474 00
27 Germania.....											3,427	7,308,950 00
28 Glengarry Farmers'.....											1,100	3,816,463 00
29 Grand River.....				1,000 00						1,000 00		

30	Grenville Patron										200 00	3,438	8,652,143 00	30
31	Grey and Bruce											2,872	6,615,388 00	31
32	Guelph Township											330	817,320 00	32
33	Haltou Union	300 00	3,810 00								4,110 00	3,689	10,907,205 00	33
34	Hamilton Township									110 00		1,795	3,526,335 00	34
35	Hay Township											2,072	7,195,480 00	35
36	Hopewell Creek											386	967,350 00	36
37	Hovick Farmers'	100 00								72 26		6,093	18,280,442 50	37
38	Howard Farmers'											2,296	7,968,050 00	38
39	Kent and Essex											3,513	11,726,143 34	39
40	Lambton Farmers'											4,825	13,705,598 00	40
41	Lanark Farmers'											5,672	11,457,631 00	41
42	Lennox and Addington											1,002	2,296,919 00	42
43	Lobo											785	2,503,564 50	43
44	London Township									264 00		1,519	4,011,120 00	44
45	McGillivray											501	1,040,340 00	45
46	McKillop											6,340	6,427,310 00	46
47	Maple Leaf											4,628	9,858,110 00	47
48	Nichol Mutual											1,904	5,411,191 00	48
49	Nissouri											2,486	10,111,424 00	49
50	Norfolk Farmers'							47 18	36 00			1,380	3,120,720 00	50
51	North Kent											1,463	4,062,480 00	51
52	Oneida Farmers'											366	1,256,193 00	52
53	Ontario Threshermen's Mutual											127	117,721 00	53
54	Osgoode	500 00	845 00							433 65		919	2,677,555 00	54
55	Otter Mutual											1,980	7,157,250 00	55
56	Oxford Farmers'											652	1,730,221 00	56
57	Peel and Maryboro											3,524	12,646,005 00	57
58	Peel County Farmers'	1,700 00										4,580	14,497,428 00	58
59	Prescott Farmers'	300 00										3,190	6,968,372 00	59
60	Puslinch											656	2,068,920 00	60
61	Saltfleet and Binbrook											1,646	5,035,600 00	61
62	Southwold Farmers'	50 00										739	2,673,365 00	62
63	Sydenham	4,400 00	700 00									8,815	23,822,664 00	63
64	Teniskaming									39 00		233	370,614 00	64
65	Thunder Bay											198	345,100 00	65
66	Townsend Farmers'											857	2,529,240 00	66
67	Usborne and Hibbert											2,428	8,287,125 00	67
68	Walpole Farmers'											771	2,886,595 00	68
69	Waterloo North	2,110 00										6,212	22,239,912 00	69
70	Wawanosh West											4,255	10,209,812 50	70
71	Westminster Township	2,918 25										1,034	3,609,625 00	71
72	Williams East											546	1,196,270 00	72
73	Yarmouth											876	2,867,940 00	73
	Totals	11,068 25	5,667 65	43,150 43	17,560 00	5,667 65	43 00	12 00	446 26	127 18	637 88	160,742	456,407,519 54	54

PURELY MUTUAL FIRE INSURANCE COMPANIES.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Fees or surveys		Fixed payments, 1922		Assessments, 1922		Fixed payments of prior years		Assessments of prior years		Interest		Licenses, extra risks, trans. fees, re-insur. premiums		Re-insurance on fire losses		Retained premiums		Borrowed money		Agents' balances		Cancelled policies		Other sources		Total		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1 Algoma Mutual.....	637	50	8,371	87	20,538	68	1,090	27	693	87	700	48	12	50	760	48	33,000	00	48	73	56,105	05	17	56,105	05	17	56,105	05	17
2 Amherst Island.....	450	00	679	82	7,901	12	472	93	264	41	354	99	3	25	264	41	2,298	80	71	35	10,880	25	18	10,880	25	18	10,880	25	18
3 Ayr Farmers.....			9,164	37	13,505	00	233	54	372	84	189	07	4	00	372	84	2,298	80	71	35	9,071	40	19	9,071	40	19	9,071	40	19
4 Bay of Quinte.....			11,974	12	8,907	98	632	70	849	45	136	60	19	60	644	45	2,298	80	71	35	13,390	81	21	13,390	81	21	13,390	81	21
5 Bertie and Willoughby.....									178	99	15	18			184	00	2,298	80	71	35	6,394	96	22	6,394	96	22	6,394	96	22
6 Blanshard.....									3,042	35	41	97			3,042	35	50	27	1,151	47	1,022	23	23	1,022	23	23	1,022	23	23
7 Blenheim North.....									1,504	09	720	18	190	73	1,504	09	2,307	00	5,000	00	76,980	00	74	76,980	00	74	76,980	00	74
8 Brant County.....									648	79	19,415	29	4	00	648	79	303	00	5,000	00	40,853	96	75	40,853	96	75	40,853	96	75
9 Canadian Millers.....									937	75	290	22	29	70	937	75	800	00	1,000	00	28,301	24	77	28,301	24	77	28,301	24	77
10 Caradoc Farmers.....									1,763	22	290	22	29	70	1,763	22	800	00	1,000	00	16,488	34	78	16,488	34	78	16,488	34	78
11 Clinton Township.....									417	84	163	61			417	84	800	00	1,000	00	22,158	46	78	22,158	46	78	22,158	46	78
12 Colross.....									52	90	163	61			52	90	800	00	1,000	00	1,152	82	30	1,152	82	30	1,152	82	30
13 Dereham and W. Oxford.....									69	22	36	56			69	22	1,000	00	1,000	00	23,095	83	30	23,095	83	30	23,095	83	30
14 Dorchester N. and S.....									299	65	36	56			299	65	1,000	00	1,000	00	17,407	01	31	17,407	01	31	17,407	01	31
15 Downie.....									157	71	704	56			157	71	430	00	430	00	27,326	97	32	27,326	97	32	27,326	97	32
16 Dufferin Farmers.....									191	74	173	59	165	00	173	59	430	00	430	00	9,853	74	13	9,853	74	13	9,853	74	13
17 Dumfries North and Waterloo South.....									1,090	27	385	36	97	50	1,090	27	33,000	00	33,000	00	6,057	31	15	6,057	31	15	6,057	31	15
18 Dunwich Farmers.....											693	87			693	87	33,000	00	33,000	00	15,204	67	16	15,204	67	16	15,204	67	16
19 Easthope South.....											264	41			264	41	33,000	00	33,000	00	56,105	05	17	56,105	05	17	56,105	05	17
20 Ekfrid.....											264	41			264	41	33,000	00	33,000	00	10,880	25	18	10,880	25	18	10,880	25	18
21 Elma Farmers.....											268	82			268	82	33,000	00	33,000	00	9,071	40	19	9,071	40	19	9,071	40	19
22 Eramosa.....											372	84	4	00	372	84	2,298	80	2,298	80	10,951	69	20	10,951	69	20	10,951	69	20
23 Erie Farmers.....											644	45			644	45	2,298	80	2,298	80	13,390	81	21	13,390	81	21	13,390	81	21
24 Farmers' Central.....											849	45			849	45	2,298	80	2,298	80	6,394	96	22	6,394	96	22	6,394	96	22
25 Farmers' Union.....											1,78	99			1,78	99	2,298	80	2,298	80	1,022	23	23	1,022	23	23	1,022	23	23
26 Formosa.....											3,042	35	50	27	3,042	35	5,000	00	5,000	00	76,980	00	74	76,980	00	74	76,980	00	74
27 Germania.....											1,504	09	7	50	1,504	09	5,000	00	5,000	00	40,853	96	75	40,853	96	75	40,853	96	75
28 Glengarry Farmers.....											648	79			648	79	5,000	00	5,000	00	28,301	24	77	28,301	24	77	28,301	24	77
29 Grand River.....											937	75			937	75	5,000	00	5,000	00	16,488	34	78	16,488	34	78	16,488	34	78
30 Grenville Patron.....											1,763	22	15	50	1,763	22	1,000	00	1,000	00	22,158	46	78	22,158	46	78	22,158	46	78
31 Grey and Bruce.....											417	84	3	50	417	84	1,000	00	1,000	00	1,152	82	30	1,152	82	30	1,152	82	30
32 Guelph Township.....											52	17			52	17	1,000	00	1,000	00	23,095	83	30	23,095	83	30	23,095	83	30
33 Halton Union.....											600	33			600	33	1,000	00	1,000	00	17,407	01	31	17,407	01	31	17,407	01	31
34 Hamilton Township.....											978	33	262	30	978	33	1,000	00	1,000	00	27,326	97	32	27,326	97	32	27,326	97	32
35 Hay Township.....											804	18			804	18	1,000	00	1,000	00	9,853	74	13	9,853	74	13	9,853	74	13
36 Hopewell Creek.....											245	60			245	60	1,000	00	1,000	00	1,533	73	35	1,533	73	35	1,533	73	35
37 Howick Farmers.....											773	03	1,341	02	773	03	1,347	00	1,347	00	39,844	03	37	39,844	03	37	39,844	03	37
38 Howard Farmers.....											565	16			565	16	330		330		289	85		289	85		289	85	
39 Kent and Essex.....											1,745	98	22	60	1,745	98	330		330		8	00		8	00		8	00	
40 Lambton Farmers.....											2,965	99	65	05	2,965	99	330		330		80	57		80	57		80	57	

41 Lanark Farmers	33,053 96	428 49	568 45	428 49	34,050 90	41
42 Lennox and Addington	6,026 70	58 54	210 65	58 54	7,203 39	42
43 Lobo	4,802 53	1,207 03	4,802 53	1,207 03	6,009 96	43
44 London Township	7,025 88	1,192 03	260 70	1,192 03	9,378 61	44
45 McGillivray	2,282 39	588 72	177 00	588 72	3,048 11	45
46 McKillop	11,666 70	305 64	288 25	305 64	12,260 59	46
47 Maple Leaf	21,470 90	1,051 93	1,232 50	1,051 93	26,550 48	47
48 Nichol Mutual	9,926 84	608 04	350 08	608 04	10,884 96	48
49 Nissouri	1,327 42	366 11	473 91	366 11	21,000 78	49
50 Norfolk Farmers	9,362 20	257 03	170 43	257 03	10,056 86	50
51 North Kent	7,935 80	188 99	205 10	188 99	20,927 09	51
52 Oneida Farmers	2,188 87	88 00	30 02	88 00	2,308 89	52
53 Ontario Threshermen's Mutual	198 00	2 64	4 50	2 64	3,376 06	53
54 Osgoode	5,662 26	70 21	673 85	70 21	11,240 68	54
55 Oter Mutual	15,706 40	22 25	673 85	22 25	21,228 13	55
56 Oxford Farmers	21 00	2,924 85			3,368 57	56
57 Peel and Maryboro	22,983 15	489 20	1,192 05	250 00	28,522 90	57
58 Peel County Farmers	34,596 55	141 10	141 10	1,059 16	37,020 96	58
59 Prescott Farmers	21,056 57	24 30	24 30	768 04	23,554 81	59
60 Pustinch	3,491 39	73 55	233 60	197 85	4,370 87	60
61 Salthelt and Binbrook	10,917 09	173 10	729 76	72 33	11,971 79	61
62 Southold Farmers	6,488 85	729 76	1,013 25	1,666 86	7,740 94	62
63 Sydenham	54,505 39	12 00	65 00	1,013 25	62,205 08	63
64 Thunder Bay	2,028 51	12 00	65 00	79 99	51,576 75	64
65 Townsend Farmers	1,557 50	26 62	182 05	26 62	1,713 12	65
66 Usborne and Hibbert	7,369 56	13,939 10	347 05	205 49	10,605 72	66
67 Waterloo Farmers	6,378 25	28,935 87	320 68	383 37	14,491 64	67
68 Waterloo North	20,399 00	7,732 17	329 95	2,095 55	32,977 48	68
69 Wawamosh West	7,312 58	3,016 58	209 32	1,344 19	26,254 35	69
70 Westminister Township	3,016 58	71 22	209 32	1,319 71	4,081 98	70
71 Williams East	2,414 41	71 22	35 51	305 08	9,055 44	71
72 Yarmouth	1,276 829 98			86,497 43	1,276 829 98	72
73 Totals	7,715 32 819,770 56	174,952 13	24,382 20	61,589 08	1,662 37 174 81	51,709 38

*\$49,204.00 contributed by the Mutual Companies of Ontario in payment of fire losses of the Company in the Northern Ontario conflagration of Oct. 4th, 1922, as at Dec. 31, 1922.

(a) Not including	\$700.00	from realization on securities.
(b) Not including	1,004 19	from realization on securities.
(c) Not including	6,958 75	from realization on securities.
(d) Not including	9,345 17	from realization on securities.
(e) Not including	5,000.00	from realization on securities.
(f) Not including	1,500.00	from realization on securities.
(g) Not including	2,000.00	from realization on securities.
(h) Not including	665 50	from realization on securities.
(i) Not including	10,000.00	from realization on securities.
(j) Not including	2,000.00	from realization on securities.

(k) Not including	\$100.00	from realization on securities.
(l) Not including	500.00	from realization on securities.
(m) Not including	421.06	from realization on securities.
(n) Not including	293.62	from realization on securities.
(o) Not including	5,000.00	from realization on securities.
(p) Not including	747.02	from realization on securities.
(q) Not including	10,403.00	from realization on securities.
(r) Not including	4,543.36	from realization on securities.
(s) Not including	2,543.20	from realization on securities.
(t) Not including	4,717.71	from realization on securities.

(u) Not including	\$4,819.92	from realization on securities.
(v) Not including	300.00	from realization on securities.
(w) Not including	13,489.92	from realization on securities.
(x) Not including	849.35	from realization on securities.
(y) Not including	3,060.00	from realization on securities.
(z-1) Not including	1,748.47	from realization on securities.
(z-2) Not including	200.00	from realization on securities.
(z-3) Not including	265.60	from realization on securities.

44	London Township	497 00	1 00	31 32	1,042 96	1,572 28	2,739 50	469 10	456 00	5,236 88	44
45	McGillivray	93 00	25 00	15 78	455 22	564 00	31 03	186 64	120 00	923 55	45
46	McKillop	542 70	4 00	44 64	3,678 67	2,105 81	5,023 69	225 45	3,800 00	7,354 95	46
47	Maple Leaf	2,949 70	116 30	67 22	4,931 89	6,811 89	28,580 07	448 58	3,000 00	41,475 79	47
48	Nichol Mutual	1,118 19	10 20	37 65	2,095 71	3,251 55	8,046 20	252 79	1,229 00	11,677 94	48
49	Nissouri	796 00	75 69	64 91	2,077 05	2,948 16	12,350 43	190 19	2,000 00	18,688 78	49
50	Norfolk Farmers'	1,478 42	50 65	26 65	3,396 63	3,396 63	4,264 33	135 35	358 00	8,194 31	50
51	North Kent	287 00	1 00	31 26	1,815 87	1,599 09	4,219 09	173 73	3,000 00	18,951 91	51
52	Onsida Farmers'	.....	.....	16 77	568 26	585 03	3,630 33	.....	144 00	4,359 36	52
53	Ontario Threshermen's Mutual	647 71	182 27	20 00	899 81	1,749 79	85 26	.....	326 20	2,161 25	53
54	Osgoode	3,000 00	4 00	24 70	958 85	1,284 30	14,805 70	311 24	.....	16,401 30	54
55	Otter Mutual	1,490 00	.....	48 10	2,022 60	3,204 71	18,691 67	503 55	.....	23,428 13	55
56	Oxford Farmers'	149 00	.....	19 91	662 59	831 50	1,819 33	465 53	208 00	3,324 36	56
57	Peel and Maryboro	1,228 50	.....	81 42	2,938 73	4,248 65	24,716 42	308 15	.....	30,000 64	57
58	Peel County Farmers'	1,490 00	.....	90 57	4,657 76	6,238 33	25,865 20	915 50	1,730 00	33,933 88	58
59	Prescott Farmers'	57 40	.....	47 00	1,945 57	2,049 97	19,212 62	661 94	786 00	23,630 03	59
60	Pulsinch	.....	2 00	21 68	850 26	873 94	10,164 05	125 07	240 00	11,403 06	60
61	Saltfleet and Binbrook	342 20	532 17	37 64	1,803 89	2,807 05	12,952 00	54 41	450 00	16,401 46	61
62	Southold Farmers'	234 00	.....	24 30	657 74	921 19	3,908 90	17 70	800 00	5,604 79	62
63	Sydenham	3,489 17	21 65	136 72	6,152 68	9,872 23	53,783 62	1,830 76	2,640 00	76,609 21	63
64	Temiskaming	470 50	.....	11 08	650 13	1,131 71	51,126 35	136 29	300 33	52,394 35	64
65	Thunder Bay	117 00	.....	11 75	486 10	614 85	.....	14 90	38 00	727 75	65
66	Townsend Farmers'	585 00	1 00	23 34	824 23	1,661 87	6,591 17	205 08	2,500 00	11,220 86	66
67	Ushorne and Hibbert	158 75	.....	54 78	1,471 97	1,686 50	9,897 15	1 90	960 00	12,545 55	67
68	Walpole Farmers'	.....	.....	25 78	1,371 94	1,397 72	1,995 10	120 10	350 00	3,862 92	68
69	Waterloo North	2,086 00	.....	122 49	4,437 63	6,646 12	20,777 45	70 28	2,400 00	29,393 85	69
70	Wawanosh West	1,150 00	1,587 55	67 45	2,694 52	5,499 52	16,786 44	1,343 42	1,000 00	25,042 59	70
71	Westminster Township	202 50	2 00	28 94	977 03	1,210 47	6,001 80	619 32	396 00	8,227 59	71
72	Williams East	197 00	.....	16 55	564 45	778 00	2,255 45	21 66	140 00	3,342 34	72
73	Yarmouth	76 00	.....	25 33	749 55	851 38	2,603 30	70 00	324 00	3,911 74	73
	Totals	60,119 43	2,432 77	2,135 85	3,222 18	203,004 05	1,046,377 97	26,029 82	72,389 99	38,183 61	11,639 08
											1,416,682 61

(k) Not including \$3,000.00 invested.
 (l) Not including 5,175.00 invested.
 (m) Not including 2,510.66 invested.
 (n) Not including 3,300.00 invested.

(f) Not including \$2,031.00 invested.
 (g) Not including 1,000.00 invested.
 (h) Not including 1,208.17 invested.
 (i) Not including 1,000.00 invested.
 (j) Not including 5,000.00 invested.

* Contributions to the fire loss of the Temiskaming Mutual Fire Insurance Company in the Northern Ontario conflagration of 4th October, 1922

(a) Refunded to members, \$9,976.75.
 (b) Not including \$10,577.70 invested.
 (c) Not including 4,000.00 invested.
 (d) Not including 3,000.00 invested.
 (e) Not including 5,000.00 invested.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.
COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1922.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	Name of Company		Gross amount at risk on mutual plan.	Premium notes net unassessed.		Surplus of gen- eral assets over liabilities.		New business taken during 1922.		Premium notes taken during year 1922.	
																																				\$	C.		\$	C.	\$	C.	\$	C.	\$	C.
1	Algoima Mutual.....	2,152,282	00	39,069	91	55,489	84	723,365	00	21,700	95																																			
2	Amherst Mutual.....	359,684	00	11,465	97	19,218	95	85,870	00	3,375	80																																			
3	Ayr Farmers'.....	781,405	00	257,221	11	267,184	51	2,016,780	00	86,158	50																																			
4	Bay of Quinte.....	3,209,785	00	45,888	87	45,899	28	1,108,275	00	22,426	00																																			
5	Bertie and Willoughby.....	4,108,061	00	131,930	47	127,571	25	1,509,655	00	59,477	00																																			
6	Blanshard.....	3,310,955	00	93,014	85	98,760	90	1,071,730	00	34,893	63																																			
7	Blenheim North.....	3,168,565	00	131,000	40	135,328	51	899,120	00	42,133	00																																			
8	Brant County.....	6,702,431	00	133,070	09	133,930	76	1,586,010	00	62,024	48																																			
9	Canadian Millers'.....	1,343,650	00	97,024	60	426,887	87	532,400	00	64,287	00																																			
10	Caradoc Farmers'.....	3,434,496	00	88,969	41	100,057	22	1,215,855	00	36,475	65																																			
11	Clinton Township.....	4,154,456	00	137,188	73	141,789	77	1,677,258	00	60,636	24																																			
12	Culross.....	2,211,430	00	84,417	04	93,150	72	835,250	00	33,410	20																																			
13	Dereham and West Oxford.....	4,325,446	00	164,025	90	165,696	98	1,657,090	00	80,771	40																																			
14	Dorchester North and South.....	8,318,015	00	211,085	41	221,216	60	3,112,690	00	93,380	70																																			
15	Downie Mutual.....	4,326,280	00	115,987	41	127,492	69	1,459,475	00	43,784	25																																			
16	Dufferin Farmers'.....	6,873,375	00	213,867	04	219,083	90	2,486,980	00	87,450	07																																			
17	Dunfries North and Waterloo South.....	11,367,655	00	417,916	04	429,173	55	3,181,475	00	126,085	00																																			
18	Dunwich Farmers'.....	4,250,275	00	141,029	05	149,449	78	1,198,800	00	47,912	00																																			
19	Easthope South.....	6,671,640	00	307,379	02	322,529	71	2,075,820	00	103,791	00																																			
20	Economical Mutual.....	6,129,117	00	214,935	92	1,068,392	76	2,400,081	00	143,870	87																																			
21	Ekfrid.....	3,742,485	00	97,737	22	102,503	39	1,508,515	00	45,255	45																																			
22	Elma Farmers'.....	7,661,890	00	351,659	62	358,490	20	2,015,025	00	100,751	25																																			
23	Eramosa Mutual.....	2,965,560	00	105,577	50	121,907	09	987,760	00	46,790	75																																			
24	Erie Farmers'.....	3,577,175	00	137,650	06	140,125	98	658,200	00	26,528	00																																			
25	Farmers' Central.....	25,407,296	00	595,712	25	648,776	82	9,074,169	00	276,961	00																																			
26	Farmers' Union.....	16,830,456	00	424,434	18	465,909	80	5,471,030	00	186,040	00																																			
27	Formosa Mutual.....	8,423,806	00	262,561	10	273,726	31	3,091,789	00	126,071	00																																			
28	Germania Farmers'.....	8,142,248	00	274,598	14	284,578	36	3,596,097	50	143,843	90																																			
29	Glengarry Farmers'.....	7,456,050	00	161,131	36	192,762	60	2,816,050	00	84,481	50																																			
30	Gore District.....	6,293,301	00	230,741	00	1,073,653	35	2,560,818	31	141,053	00																																			
31	Grand River.....	3,823,483	00	111,237	01	111,875	49	1,326,973	00	40,100	09																																			
32	Grenville Patron.....	8,652,143	00	194,672	69	234,809	83	2,813,910	00	84,417	30																																			
33	Grey and Bruce.....	7,050,591	00	165,266	84	174,825	92	2,587,886	00	79,683	00																																			
34	Guelph Township.....	861,370	00	35,638	22	38,368	78	308,220	00	14,642	00																																			
35	Halton Union.....	11,844,905	00	288,958	10	289,654	97	4,007,965	00	138,029	50																																			
36	Hamilton Township.....	3,710,835	00	104,588	41	123,673	93	1,221,340	00	44,764	45																																			

37	Hay Township.....	7,195,480 00	272,640 24	275,987 15	2,021,650 00	83,138 00
38	Hopewell Creek.....	967,350 00	42,666 92	43,502 58	191,635 00	9,697 50
39	Howard Farmers'.....	9,968,050 00	206,667 04	230,202 40	2,875,975 00	86,279 25
40	Howick Farmers'.....	19,307,397 50	837,009 16	845,310 34	5,290,185 00	204,509 25
41	Kent and Essex.....	11,748,285 00	248,093 46	279,522 93	4,361,105 00	122,776 19
42	Lambton Farmers'.....	13,736,031 00	174,188 53	239,213 31	5,080,670 00	101,613 30
43	Lanark County Farmers'.....	11,457,631 00	277,536 35	280,144 57	4,110,521 00	122,748 10
44	Lennox and Addington.....	2,304,785 00	66,111 70	66,940 41	783,470 00	27,531 41
45	Lobo.....	5,503,564 50	53,883 37	78,529 67	789,915 00	23,697 45
46	London Township.....	4,011,120 00	98,155 22	126,115 86	1,389,871 00	41,718 65
47	McGillivray.....	1,049,095 00	23,385 09	36,846 79	357,080 00	10,712 40
48	McKillop.....	6,427,310 00	220,248 95	237,049 20	1,599,295 00	63,169 00
49	Maple Leaf.....	10,253,685 00	221,498 90	232,416 15	3,098,130 00	93,387 95
50	Monarch.....	.....	.....	41,594 98	.....	.....
51	Nichol Mutual.....	5,411,191 00	144,070 25	155,789 89	1,399,615 00	44,189 25
52	Nissouri.....	10,111,424 00	411,880 78	421,188 23	3,220,585 00	145,773 00
53	Norfolk Farmers'.....	3,120,720 00	104,336 91	108,951 24	930,225 00	37,209 00
54	North Kent.....	4,062,480 00	99,250 51	107,641 80	1,589,600 00	47,688 00
55	Oneida Farmers'.....	1,256,193 00	34,332 82	36,595 06	488,130 00	14,705 80
56	Ontario Threshers'.....	117,721 00	9,403 68	9,177 00	118,421 00	11,772 10
57	Osgoode.....	2,677,555 00	117,807 92	112,549 48	917,110 00	47,185 50
58	Otter Mutual.....	7,157,250 00	285,453 55	282,225 46	2,273,450 00	89,130 00
59	Oxford Farmers'.....	1,869,880 00	62,004 47	64,099 82	651,725 00	22,795 00
60	Peel and Maryboro.....	12,715,005 00	177,155 25	188,654 69	3,218,527 00	66,124 50
61	Peel County.....	14,960,028 00	389,574 85	422,504 24	5,073,308 00	171,683 25
62	Perth.....	15,778,396 00	227,670 60	919,964 59	6,432,013 00	152,101 44
63	Prescott.....	7,215,572 00	165,775 59	178,427 67	2,909,092 00	87,272 76
64	Puslinch.....	2,066,620 00	70,247 08	73,240 46	688,375 00	27,535 00
65	Saultfleet and Binbrook.....	5,035,600 00	188,421 46	205,702 35	1,621,750 00	67,222 17
66	Southwold.....	2,673,365 00	90,535 45	97,975 93	738,850 00	29,554 00
67	Sydenham.....	24,762,323 00	606,957 08	630,590 96	8,447,640 00	256,221 00
68	Temiskaming.....	370,614 00	6,237 37	7,392 61	197,675 00	5,930 25
69	Thunder Bay.....	345,100 00	12,191 50	14,050 40	131,450 00	5,915 25
70	Townsend.....	2,529,240 00	61,041 53	56,904 10	1,002,075 00	29,341 94
71	Usborne and Hibbert.....	8,287,125 00	211,832 45	223,818 41	2,029,780 00	60,176 60
72	Walpole Farmers'.....	2,886,595 00	99,904 46	113,997 88	685,185 00	28,034 95
73	Waterloo Mutual.....	12,185,609 00	250,504 13	1,079,535 69	4,629,900 00	160,827 85
74	Waterloo, North.....	22,239,912 00	1,044,486 08	1,101,229 34	6,845,210 00	340,468 00
75	Wawanosh, West.....	10,872,260 00	367,789 96	396,107 57	2,815,790 00	112,631 60
76	Wellington Mutual.....	9,000 00	60 96	133,263 23	800 00	6 65
77	Westminster Township.....	3,609,625 00	94,532 68	116,887 85	1,422,200 00	42,666 00
78	Williams East.....	1,241,245 00	30,128 69	36,669 12	431,330 00	12,939 90
79	Yarmouth.....	2,893,165 00	78,830 56	80,329 36	979,575 00	29,387 25
Totals.....		508,033,144 00	14,763,154 49	19,378,909 14	168,718,614 81	6,010,922 19

MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1913 to 1922 inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1893 to 1922 inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1913 to 1922, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ontario by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses 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.
1913	69 Purely Mutual Companies...	515,045 72	12,539 35	230,479 25	.....
	12 Cash-Mutual Companies...	757,015 44	91,846 22	65,301 99	.....
	5 Stock Companies.....	187,845 75	954 27	9,323 11	.....
	86 Companies.....	1,459,906 91	32,439 84	305,104 35	.....
1914	70 Purely Mutual Companies...	436,125 51	13,150 96	172,822 26	.....
	11 Cash-Mutual Companies....	732,180 78	20,533 56	34,675 28	.....
	5 Stock Companies.....	223,380 17	3,818 36	3,991 90	.....
	86 Companies.....	1,391,686 46	37,502 88	211,489 44	.....
1915	70 Purely Mutual Companies...	446,553 65	10,118 67	126,368 01	.....
	10 Cash-Mutual Companies....	520,383 15	16,634 60	20,832 71	.....
	5 Stock Companies.....	277,882 86	3,264 48	1,803 10	.....
	85 Companies.....	1,244,819 66	30,017 75	149,003 82	.....
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

COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1893 TO 1922, INCLUSIVE.
FIRE INSURANCE PURELY MUTUAL COMPANIES.

Year	Number of com- panies	Average assets	Average liabilities	Average surplus	Average net amount at risk	Percentage of aver- age surplus to aver- age amount at risk	Average cost of management	Percentage of aver- age cost of manage- ment to average amount at risk	Average amount paid for losses	Percentage of aver- age amount paid for losses to average amount at risk	*Total percentage of amount paid for the average amount at risk; and of the average amount paid for losses to average amount at risk.
		\$	\$	\$	\$	%	\$	%	\$	%	%
1893	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896	72	50,613 37	771 15	49,842 22	1,522,459 00	3.273	885 01	.0581	2,609 95	.171	.2291
1897	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0555	2,351 13	.147	.2025
1898	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903	73	76,603 26	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913	69	130,692 23	394 48	130,279 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915	70	139,792 66	448 95	139,343 70	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916	70	145,872 94	687 89	145,185 83	4,316,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917	70	152,223 63	607 17	151,616 46	4,549,791 77	3.332	2,042 71	.0448	8,252 54	.181	.2258
1918	71	160,372 05	824 21	159,547 85	4,814,198 45	3.316	2,103 77	.0431	8,884 70	.184	.2271
1919	71	176,142 28	305 48	175,836 80	5,210,582 48	3.375	2,316 43	.0444	8,447 66	.162	.2064
1920	72	193,458 70	317 12	193,141 32	5,692,476 96	3.392	2,543 94	.0446	8,622 76	.151	.1956
1921	72	203,371 20	705 00	202,666 19	6,044,804 14	3.352	2,664 77	.0440	12,914 04	.213	.2570
1922	73	207,292 70	1,078 25	206,214 45	6,252,157 80	3.298	2,780 87	.0444	14,333 94	.229	.2734

*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is, .2240 — .22 40-100 cents.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1893 to 1922, inclusive.

Year	Number of Companies	Total Assets		Total Liabilities		Total Net Amount at Risk		Total Cost of Management		Total Amount of Losses Paid	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1893	60	3,181,978	22	41,872	42	92,970,899	00	50,267	00	158,370	98
1894	63	3,316,279	75	61,585	52	99,426,630	00	55,002	38	219,057	54
1895	69	3,451,229	76	47,221	25	104,046,645	00	61,038	58	206,603	36
1896	72	3,644,162	96	55,523	19	109,617,060	00	63,721	18	187,916	45
1897	72	3,829,599	26	49,801	99	114,809,593	00	63,790	58	169,281	88
1898	75	4,097,623	98	63,226	47	121,965,359	00	67,544	96	224,747	15
1899	75	4,312,225	58	44,978	15	125,677,413	00	69,913	00	167,639	29
1900	74	4,563,701	89	42,111	65	133,274,373	00	65,451	45	219,699	12
1901	75	4,909,905	31	43,170	84	142,878,557	00	69,547	83	191,872	70
1902	74	5,263,370	54	33,379	76	150,981,746	00	71,022	23	202,472	02
1903	73	5,592,038	34	33,187	04	160,385,333	00	74,380	42	255,227	06
1904	72	5,907,474	01	30,841	27	169,847,278	00	78,315	96	279,325	92
1905	70	6,246,102	55	17,654	85	179,925,052	00	79,574	83	270,772	86
1906	69	6,546,964	45	15,885	74	190,139,952	00	85,601	85	359,980	45
1907	69	6,959,999	47	21,507	51	201,055,392	00	86,070	51	303,924	51
1908	69	7,243,527	16	38,331	27	210,097,305	00	91,123	04	374,593	39
1909	68	7,678,295	81	26,043	62	220,054,980	00	95,764	15	297,459	88
1910	69	8,025,136	85	17,767	24	231,991,755	00	101,345	51	409,451	68
1911	69	8,383,438	60	23,620	86	244,064,150	00	107,189	31	469,671	16
1912	69	8,714,406	51	20,344	37	255,573,924	64	112,707	67	408,326	46
1913	69	9,017,764	20	27,219	55	266,766,720	77	121,415	61	515,045	72
1914	70	9,418,246	92	37,274	82	276,865,089	54	115,922	54	436,125	51
1915	70	9,785,486	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

* Total amount paid for Losses by Purely Mutual Companies, for the 30 years, 1893 to 1922, both inclusive, \$11,716,669.53.

WEATHER INSURANCE COMPANIES

(Mutual—R.S.O. 1914, Chap. 183, Part III)

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Andrew Christie.....	Cromarty.
George Penhale.....	Exeter.
Geo. McKee.....	Seaforth.
Benson Williams.....	Exeter.
D. Fotheringham.....	Brucefield.
Moses Geiger.....	Zurich.
Henry Rau.....	Zurich.
Roger Northcott.....	Exeter.
James Scott.....	Cromarty.

OFFICERS.

Andrew Christie, President.....	Cromarty.
George Penhale, Vice-President.....	Exeter.
Chas. Monteith, Secretary-Treasurer.....	Woodham.

AUDITORS.

John Campbell.....	Exeter.
Henry Strang.....	Hensall.

Unassessed premium note capital, \$182,913.37.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at Head Office.....	\$ 24 98
Cash in Molsons Bank, Hensall, Ont.....	520 50
Amount unpaid for fixed payments of 1922.....	201 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	182,913 37
Total assets.....	\$ 183,659 85

Liabilities.

Amount of borrowed money.....	\$ 8,500 00
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Receipts.

Cash balance at 31st December, 1921 (not extended), \$138.06.	
Held by agents for fees (not extended), \$1,489.00.	
Cash received for fixed payments due in 1922.....	\$ 9,333 90
“ fixed payments due in prior years.....	109 40
“ interest.....	5 60
Cash borrowed during 1922.....	5,500 00
Cash received for rebate of interest.....	17 25
Total receipts.....	\$ 14,966 15

Expenditure.

Expenses of management:		
Amount paid for commission.....	\$	309 41
“ investigation of claims.....		343 90
“ statutory assessment and license fee.....		36 22
“ printing, stationery and advertising.....		145 40
“ salaries, directors' and auditors' fees.....		845 10
“ postage, telephone, telegrams and express.....		114 40
“ rent (directors' meetings) and miscellaneous.....		16 00
“ travelling expenses.....		616 00
“ stamp tax.....		2 34
“ interest.....		593 50
“ revenue tax—Dominion Government.....		30 45
Total expenses of management.....	\$	3,052 72
Miscellaneous payments:		
Cash paid for losses which occurred during 1922.....		5,951 77
Cash paid for rebate.....		154 24
Cash paid for repayment of loans.....		5,400 00
Total.....	\$	14,558 73

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1922.

		Three years
Cash.....	\$	4,925,550 00

MOVEMENT IN RISKS.

Mutual System	Number	Amount
Policies in force 31st December, 1921.....	3,049	\$4,693,285 00
Policies new and renewed during 1922.....	1,079	1,793,175 00
Gross number and amount in force during 1922.....	4,128	\$6,486,460 00
Less expired and cancelled in 1922.....	1,122	1,560,910 00
Net risks in force, 31st December, 1922.....	3,006	\$4,925,550 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$209,014 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	182,913 37
Amount of premium notes received during the year 1922.....	76,111 00
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922.....	8,560 90

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business 18th August, 1904.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Wm. Park.....	Belwood.
Willis Potter.....	Waldemar.
C. E. Archibald.....	Grand Valley.
John Sime.....	Grand Valley.
Wm. Scaiffe.....	Grand Valley.
James Corbett.....	Riverview.
F. H. Neil.....	London.
M. Baker.....	Rodney.
W. J. Jelly.....	Waldemar.
N. J. Stanley.....	Denfield.
John C. Ross.....	Port Dover.

OFFICERS.

Wm. Park, President.....	Belwood.
Willis Potter, Vice-President.....	Waldemar.
W. A. Wansborough, Secretary and Treasurer.....	Grand Valley.

AUDITORS.

E. H. Lindsay.....	Grand Valley.
W. O'C. Ahern.....	Grand Valley.

Unassessed premium note capital, \$218,761.42.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate.....	\$	2,500	00
Canada War Loan.....		8,000	00
Cash on hand.....			
Cash in Royal Bank, Grand Valley.....	\$	8,036	04
“ The Union Bank, Shelburne.....		57	
“ Home Bank, in various branches.....		7	26
“ Standard Bank, various branches.....		16	63
“ Huron and Erie Mortgage Corporation, London.....		2	29
“ Dominion Bank, St. Thomas.....		4	83
“ Bank of Hamilton, various branches.....		17	71
“ Sterling Bank, various branches.....		9	30
“ Canadian Bank of Commerce, Thedford.....		3	65
“ Bank of Toronto, Stayner.....		2	72
“ Bank of Montreal.....		21	98
“ agents' hands.....		8,122	98
Amount unpaid of fixed payments of 1922.....		1,414	92
Amount of premium notes, after deducting all payments thereon and assessments levied.....		4,008	80
Interest accrued.....		218,761	42
Office furniture and safe (not extended), \$500.00.....		50	92
Total assets.....	\$	242,859	04

Liabilities.

None.

Receipts.

Cash balance at 31st December, 1921 (not extended), \$2,991.51.

Cash received as fixed payments due in 1922.....	\$	13,152	24
“ fixed payments due in prior years.....		1,451	35
“ interest.....		446	36
“ agents' balances of 1921 received in 1922.....		1,338	50
“ assessments levied in prior years.....		12,875	69
“ all other.....		352	49
Total.....	\$	29,616	63

Expenditure.

Expenses of management:

Cash paid for agents' commission.....	\$	1,583	40
“ fuel and light.....		88	93
“ investigation and adjustment of claims.....		966	74
“ statutory assessment and license fee.....		70	95
“ travelling expenses.....		466	70
“ salaries, directors' and auditors' fees.....		2,997	00
“ printing, stationery and advertising.....		367	28
“ insurance.....		27	20
“ postage, telephone, telegrams and express.....		869	11
“ taxes (Government and Municipal).....		122	80
“ interest.....		40	62
“ all other.....		23	25
Total expenses of management.....	\$	7,623	98

Miscellaneous payments:

Cash paid for losses which occurred prior to 1922.....	\$	1,557	34
“ losses which occurred during 1922.....		9,015	83
“ rebates.....		288	01
“ repayment of loans.....		6,000	00
Total expenditure.....	\$	24,485	16

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1922.

Mutual.....	\$	9,412,435	00
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Three Years

MOVEMENT IN RISKS.

Mutual System.	Number	Amount
Policies in force 31st December, 1921.....	8,382	\$10,911,145 00
Policies new and renewed during 1922.....	1,595	2,186,455 00
Gross number and amount in force during 1922.....	9,977	\$13,097,600 00
Less expired and cancelled in 1922.....	3,106	3,685,165 00
Net risks in force at 31st December, 1922.....	6,871	\$ 9,412,435 00

PREMIUM NOTES.

On Policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$	290,623	70
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		218,761	42
Amount of premium notes received during the year.....		67,642	90
Amount of premium notes of 1922, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1922.....		6,656	45

Three-year risks.

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

C. W. Carroll.....	Norwich.
Geo. J. Meldrum.....	Guelph.
D. Bonis.....	St. Mary's.
S. R. Wallace.....	Burgessville.
James Donaldson.....	Listowel.
W. B. Murray.....	Woodstock.
J. R. Murray.....	Embro.
John McLevin.....	Woodstock.
H. Hemsworth.....	Listowel.
Geo. J. McKay.....	Embro.

OFFICERS.

C. W. Carroll, President.....	Norwich.
Geo. J. Meldrum, Vice-President.....	Guelph.
E. L. Sutherland, Secretary-Treasurer.....	Woodstock.

AUDITORS.

Harry Sykes.....	Woodstock.
Geo. B. Anderson.....	Lakeside.

Unassessed Premium note capital, \$500,635.21.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in Royal Bank, Woodstock.....	\$	36,578	41
Cash in Bank of Montreal, Woodstock.....		5,616	47
Amount unpaid of fixed payments of 1922.....		14,698	97
Amount unpaid, fixed payments, prior years (not extended) \$1,062.16.			
Amount of all premium notes after deducting all payments thereon and assessments levied.....		500,635	21
Office furniture and safe (not extended) \$312.00.			
Total assets.....	\$	557,529	06

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), \$25,490.03.			
Cash received for agents' fees.....	\$	368	00
" as fixed payments due in 1922.....		42,989	54
" as interest.....		527	05
Total.....	\$	43,884	59

Expenditure.

Expenses of management:	
Cash paid for commission and bonus.....	\$ 3,879 34
“ law costs.....	202 20
“ fuel and light.....	31 13
“ salaries, directors' and auditors' fees.....	2,794 85
“ printing, stationery and advertising.....	695 61
“ postage, telephones, telegrams and express.....	331 07
“ statutory assessments and license fee.....	163 18
“ taxes.....	126 92
“ investigation of claims.....	1,275 60
“ rent.....	153 00
“ travelling expenses.....	10 00
“ exchange.....	107 15
“ organization.....	205 65
“ other expenses.....	1,628 72
Total expenses of management.....	\$ 11,604 42
Miscellaneous payments:	
Cash paid for losses which occurred in 1922.....	15,332 64
“ rebates.....	242 68
Total expenditure.....	\$ 27,179 74

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual.....	\$26,435,130 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921.....	11,932	\$27,421,520 00
Policies new and renewed during 1922.....	3,271	6,502,375 00
Gross number and amount in force during 1922.....	15,203	\$33,923,895 00
Less expired and cancelled in 1922.....	4,183	7,488,765 00
Net risks in force 31st December, 1922.....	11,020	\$26,435,130 00

PREMIUM NOTES.

On Policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment.....	\$ 540,251 30
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	500,635 21
Amount of premium notes received during the year 1922.....	133,094 00
Payments on the premium notes of 1922, including all sums credited on such premium notes:	
Cash paid up to 31st December, 1922.....	43,884 59

Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS, LIABILITIES, RECEIPTS AND EXPENDITURE

WEATHER INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Real estate		Mortgages and debentures		Cash		Fixed payments of 1922 unpaid		Assessments of 1921 unpaid		Unassessed premium note capital		Interest accrued		Agents' balances		All other		Total assets	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather.....					545	48	201	00			182,913	37							183,659	85
Ontario Farmers'.....	2,500	00	8,000	00	8,122	98	4,008	80			218,761	42			1,414	92			242,859	04
Western Farmers'.....					42,194	88	14,698	97			500,635	21							557,529	06
Totals.....	2,500	00	8,000	00	50,863	34	18,908	77			902,310	00			1,414	92			984,047	95

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Amount of supposed loss		Interest accrued		Borrowed money and bills payable		Other liabilities		Total liabilities		Number of policies		Net amount of risk	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Huron Weather.....			593	50	8,500	00			9,093	50	3,006		4,925,550	00
Ontario Farmers'.....												6,871	9,412,435	00
Western Farmers'.....											11,020		26,435,130	00
Totals.....			593	50	8,500	00			9,093	50	20,897		40,773,115	00

WEATHER INSURANCE COMPANIES.—Continued.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Fixed payments of 1922		Fixed payments of prior years		Assessments, 1922		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.
Huron Weather	9,333	90	109	40					5	60	5,500	00					17	25	14,966	15		
Ontario Farmers	13,152	24	1,451	35			12,875	69	446	36			1,338	50	14	25	338	24	29,616	63		
Western Farmers	42,989	54							527	05					368	00			43,884	59		
Totals	65,475	68	1,560	75			12,875	69	979	01	5,500	00	1,338	50	382	25	355	49	88,467	37		

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Agents' commissions, etc.		Law costs		Statutory 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.
Huron Weather	309	41			36	22	593	50	2,113	59	3,052	72	5,400	00	5,951	77	154	24			14,558	73		
Ontario Farmers	1,583	40			70	95	40	62	5,929	01	7,623	98	6,000	00	10,573	17	288	01			24,485	16		
Western Farmers	3,879	34	202	20	163	18			7,359	70	11,604	42			15,332	64	242	68			27,179	74		
Totals	5,772	15	202	20	270	35	634	12	15,402	30	22,281	12	11,400	00	31,857	58	684	93			66,223	63		

EXTRA PROVINCIAL COMPANY

(B 267)

THE PROVIDENT ASSURANCE COMPANY.

HEAD OFFICE, MONTREAL, QUE.

Chief Agent and Attorney for Ontario A. M. Aletter, Toronto General Trusts Building,
Toronto, Ont.

Organized May 20th, 1905. Commenced business in 1906.

Registered in Ontario to transact Fire, Accident, Sickness, Guarantee and Automobile Insurance

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Jos. d'Halewyn.....	Montreal.
H. Schetagne.....	Montreal.
J. O. Mousseau.....	Montreal.
A. R. Ranger.....	Montreal.
S. J. Girard, M.D.....	Montreal.
J. A. E. Gauvin.....	Montreal.
J. C. Gagné.....	Montreal.
J. L. Perron.....	Montreal.
J. C. Hébert.....	Montmagny.
J. A. Darche, M.D.....	Sherbrooke.
Ernest Sylvester, M.D.....	Sherbrooke.
J. P. Laporte, M.D.....	Joliette.
Justinien Pelletier.....	Montreal.
R. Dufresne.....	Montreal.

OFFICERS.

Jos. d'Halewyn, President.....	Montreal.
H. Schetagne, Vice-President.....	Montreal.
J. C. Gagné, Secretary-Treasurer.....	Montreal.
J. H. Lussier, Assistant Secretary-Treasurer.....	Montreal.

AUDITORS.

George Gonthier.....	Montreal.
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Authorized Capital \$1,000,000.00

Subscribed Capital \$984,800; Subscribed Capital uncalled, \$824,202; Paid up \$160,598.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, \$112,000
par value.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate.....	\$	14,477	83
Mortgages.....		45,972	46
Stocks, municipal debentures and Canada War Loan.....		191,488	24
Loans secured on Life Insurance policies.....		1,967	53
Cash on hand at head office.....		937	97
Cash on deposit in Chartered Banks.....		9,766	02
“ “ “ Re-insurance Bureau.....		13,356	56
Cash balance due by agents.....		105,782	37
Bills receivable.....		7,190	77
Interest due and accrued.....		3,048	98
Rent due.....		261	00
Claims receivable, under re-insurance.....		9,240	49
Unearned part—premiums on re-insurance of fire risks in force December 31, 1922, with Foreign Companies not licensed in Canada (not extended), \$23,964.37.			
All other assets.....		16,161	94
Office furniture and fixtures (not extended), \$32,828.57.			
Total.....	\$	419,652	16

Liabilities.

Amount of losses resisted.....	\$	4,570	00
Amount of supposed or reported losses.....		54,146	26
Re-insurance reserve for life insurance contracts calculated on the OM (5) table, interest at 3½ per cent.....		43,196	04
Amount to re-insure all outstanding risks, in force (other than life) at 31st December, 1922.....		210,894	26
Due for Re-insurance.....		145	84
Amount due or accrued; rent, \$1,385.00; commission, \$19,335.79.....		20,620	79
Rents due to annuitants.....		6,771	63
Other liability.....		3,001	21
Total liabilities.....	\$	343,346	03
Paid-up capital stock.....	\$	160,598	00

Receipts.

Cash balance at 31st December, 1921 (not extended), \$36,067.68.			
Gross premiums received in cash.....	\$	671,902	07
Interest or dividends.....		16,923	74
Rents.....		1,049	00
Commission.....		23,264	42
Rebates.....		11,182	29
All other.....		1,163	58
Re-insurance on policies for which losses have been paid.....		55,259	97
Cash received from investments (not extended), \$202,077.42.			
Total receipts.....	\$	780,745	07

Expenditure.

Expenses of management:			
Cash paid to agents for commission, salaries and bonuses.....	\$	153,035	52
" law costs.....		740	07
" medical examiner's fees.....		1,022	50
" investigation and adjustment of claims.....		25,998	36
" interest, discount and exchange.....		2,550	01
" statutory assessment and license fees (Ontario).....		235	91
" license fees, etc., other provinces.....		720	74
" travelling expenses.....		6,667	49
" rent.....		8,237	55
" light.....		140	17
" taxes (Municipal and Government).....		13,580	16
" salaries, directors' and auditors' fees.....		50,071	08
" printing, stationery and advertising.....		16,249	20
" postage, telegrams and express, telephone.....		4,747	31
" other expenses, sundries, agency, and inspections.....		7,875	87
Total expenses of management.....	\$	291,871	94
Miscellaneous payments:			
Cash paid for losses which occurred during 1922.....		358,669	88
" re-insurance.....		96,750	23
" dividends.....		12,564	48
" rebate and returned premiums.....		74,457	50
" investments (not extended) \$171,049.91.			
Expenditures other than foregoing.....		2,822	24
Total expenditure.....	\$	837,136	27

MOVEMENT AND CURRENCY OF LIFE INSURANCE CONTRACTS.

	Number	Amount.
Policies in force at 31st December, 1921.....	480	\$ 648,000 00
Contracts taken during 1922, new and renewed.....	607	739,500 00
Gross total.....	1,087	\$ 1,387,500 00
Less contracts lapsed and matured (and surrendered in 1922).....	641	798,500 00
Gross number and amount of contracts in force at December 31st, 1922.....	446	\$ 589,000 00
Less re-insured.....		24,000 00
Net amount and amount of life insurance contracts in force at December 31st, 1922.....	446	\$ 565,000 00

MOVEMENT IN FIRE INSURANCE CONTRACTS.

	Number	Amount	In Ontario only.	
			Number	Amount
Policies in force 31st December, 1921.....	5,556	\$ 10,843,169 63	1,564	\$ 3,441,908 79
Policies taken during 1922, new or renewed	21,853	33,201,945 21	14,931	20,125,701 90
Gross number and amount of risks in 1922.	27,409	\$ 44,045,114 84	16,495	\$ 23,567,610 69
Deduct expired and cancelled in 1922.....	8,315	15,592,968 86	5,684	8,678,865 71
Net risks in force at December 31st, 1922..	19,094	\$ 28,452,145 98	10,811	\$ 14,888,744 98
Less re-insured.....		4,691,028 94		2,152,520 60
Net risks actually carried by company at 31st December, 1922.....	19,094	\$ 23,761,117 04	10,811	\$ 12,736,224 38

MOVEMENT IN INSURANCE CONTRACTS OTHER THAN FIRE AND LIFE.

	Number	Amount	In Ontario only.	
			Number	Amount
Policies in force at December 31st, 1921....	10,611	\$ 24,014,453 09	865	\$ 2,985,853 10
Policies taken during 1922, new and renewed	12,521	36,481,882 72	2,128	4,485,429 90
Gross totals.....	23,132	\$ 60,496,335 81	2,993	\$ 7,471,283 00
Deduct expired and cancelled.....	12,339	37,534,754 51	2,067	4,701,618 00
Net risks in force at December 31st, 1922..	10,793	\$ 22,961,581 30	926	\$ 2,769,665 00
Less re-insured.....		833,951 00		62,698 00
Net risks actually carried by Company at December 31st, 1922.....	10,79	\$ 22,127,630 30	926	\$ 2,706,967 00

APPENDIXES TO REPORT (1923)

OF THE

SUPERINTENDENT OF INSURANCE

CONTENTS

- A. MEMORANDUM AND INSTRUCTIONS respecting reinsurance of FARM RISKS by
ONTARIO PURELY MUTUAL FIRE INSURANCE COMPANIES.
- B. PRIVY COUNCIL JUDGMENT in RECIPROCAL INSURANCE REFERENCE.
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APPENDIX "A"

MEMORANDUM FOR ONTARIO PURELY MUTUAL FIRE INSURANCE COMPANIES

You will remember the Department memorandum issued under date of 13th February, 1923, relating to re-insurance of farm risks among purely mutual fire insurance companies. The further consideration which the Department has been able to give this matter and the experience of the companies during the last year have convinced me that the suggestions contained in that memorandum with regard to re-insurance were sound and that it is extremely important to the business of insurance of farm property that the adoption of these suggestions should be convenient and easy. The Department has, therefore, undertaken to formulate definite instructions which may be followed by companies which desire to adopt a general re-insurance policy. A copy of these instructions is attached hereto.

The Department recommends the adoption by the companies of a maximum limit of risk subject to a single fire and the re-insurance of all amounts in excess of such limits. By way of suggestion the Department advises that in no case should a net amount of insurance be retained greater than that ascertained in accordance with the following schedule, graded according to the aggregate amount of the risks of the companies:

Where total amount at risk is less than	\$2,000,000	Maximum limit of individual risk	\$2,000
" " "	3,000,000	" "	2,500
" " "	4,000,000	" "	3,000
" " "	5,000,000	" "	4,000
" " more than	5,000,000	" "	5,000

The amount of the cash surplus of the Company, if any, has also an important bearing on the amount of net risk which may be retained. Although the above amounts are suggested as maxima, my hope is that the companies will adopt a substantially lower scale of net retention, particularly in the higher scales.

For the convenience of the companies the Department has drafted a form of re-insurance agreement which may be used by purely mutual insurance companies desiring to enter into such an arrangement with another company of the same class.

The Department has also printed and has available for the companies, a form of re-insurance application, and policy or certificate to be issued pursuant to the re-insurance agreement.

Additional copies of these documents will be supplied to the companies, upon application, at actual cost of printing.

These instructions and the suggested agreement are not compulsory. The Ontario Insurance Act does not at present contain any such requirement. The forms are recommended by the Department as a useful suggestion and may be adopted or rejected by the companies as each may decide for itself. Any changes which a company desires to make in the terms of the agreement or in the plan outlined in the instructions should, however, be submitted to the Department for criticism or approval before adoption.

V. EVAN GRAY,

Superintendent of Insurance.

Parliament Buildings, Toronto.
31st January, 1924.

INSTRUCTIONS RESPECTING RE-INSURANCE OF FARM RISKS BY ONTARIO PURELY MUTUAL FIRE INSURANCE COMPANIES

1. Read these instructions carefully and repeatedly.
2. See that the Re-insurance Agreement is duly executed by the proper officers and under the corporate seals of both companies.
3. A company may negotiate as many separate re-insurance agreements as the Directors deem desirable and as are necessary to provide the company with a sufficient underwriting range.
4. It is to the advantage of the companies to keep re-insurance arrangements reciprocal and to exchange re-insurance with treaty companies.

5. The Managers of the Original and Re-insuring company shall have an understanding as to means of communication with each other by telephone, telegraph or mail.

6. Telephone messages in connection with re-insurance should be confirmed as promptly as possible by notice in writing.

7. The Original company must retain at risk an amount not less than the amount re-insured in any other single company. The same proportion which the total amount of the re-insurance policy bears to the total amount of the original policy must apply to every individual item of the original policy.

8. The rates of premium of the Re-insuring company shall apply to all re-insurance contracts and the Original company shall be subject to special assessments, properly made by the Re-insuring company, in the same manner as are other members of the Re-insuring company without the necessity of signing a premium note. The face amount of the note and the net residue thereof shall be entered in the books of the Re-insuring company in the same manner as in case of other risks.

9. If the Original company allows an agent's commission or fee on the risk obtained, the Original company may arrange with the Re-insuring company for allowance of a proportionate part of such agent's remuneration in connection with the re-insurance.

10. The Re-insuring company shall, at the end of each calendar month, send to the Original company a statement of all premiums and assessments due, less agency remuneration (if any), and prompt settlement of such account shall be made by the Original company.

11. When the Original company accepts a risk of which it desires to re-insure a part, the Manager of the Original company or other proper officer shall immediately notify the Re-insuring company of the amount and particulars of the re-insurance.

12. The Re-insuring company shall be bound on the risk as soon as the Original company is bound thereon and written notice has been actually mailed to the Re-insuring company giving particulars of the re-insurance.

13. A written application for re-insurance containing a copy of the description and other relevant particulars of the risk as contained in the original application for insurance, must be sent to the Re-insuring company forthwith and in any event not later than ten days after the re-insurance becomes effective; otherwise the re-insurance is void.

14. The Re-insuring company may, after consideration of the application, give written notice to the Original company that it declines to accept the re-insurance and such notice shall take effect at the expiration of seven days from the date of mailing of such notice but the Re-insuring company remains bound on the risk until the expiration of the said period of seven days.

15. The Re-insuring company may at any time during the currency of a policy of re-insurance issued by them cancel the same in manner provided by the Ontario Statutory Conditions.

16. If, after consideration of the application, the Re-insuring company accepts the risk as offered, it shall issue to the Original company a policy or certificate of re-insurance in the form supplied herewith or its equivalent.

17. Other re-insurance of any individual risk is permitted without notice until required.

18. In case of expiry of the term of insurance the re-insurance remains effective for thirty days thereafter, during which time the Original company must transmit to the Re-insuring company an application for the renewal of the re-insurance; otherwise the re-insurance liability terminates at the expiration of the thirty days.

19. It is necessary for the Original company to give to the Re-insuring company notice of the removal of the insured property or of an assignment of the policy and of any change in the risk for which an increased premium is to be paid by the insured or for which an additional premium is charged by the Re-insuring company under its general rules, but it is unnecessary for the Original company to give notice to the Re-insuring company of any change or endorsement for which no additional premium is charged by either the Original or the Re-insuring company except as herein mentioned.

20. In the event of claim by the insured for loss under the original policy, the Original company shall, at its own cost, settle and adjust the loss.

21. The Original company shall pay the adjusted claim of the insured and shall send to the Re-insuring company a re-insurance claim setting out the amount due from the Re-insuring company and shall attach to such a copy of the proofs of loss signed by the insured under the original policy.

22. The Re-insuring company is liable for the same proportion of the loss on every item as determined by the adjustment of the Original company which the amount of the re-insurance by such company bears to the total amount of the original insurance, and this should be paid to the Original company promptly upon receipt of the re-insurance claim.

V. EVAN GRAY,

Superintendent of Insurance.

Memorandum of Agreement made in duplicate this.....day of
.....one thousand nine hundred and twenty.....

BETWEEN

THE.....MUTUAL FIRE INSURANCE COMPANY

(of the First Part)

—and—

THE.....MUTUAL FIRE INSURANCE COMPANY

(of the Second Part)

THIS AGREEMENT WITNESSETH that the parties hereto mutually covenant with each other for themselves, their successors and assigns as follows:

1. That any re-insurance now in force or hereafter to be granted by the parties hereto for each other shall be subject to the following conditions:

2. The policies to be issued from time to time by one party hereto to the other shall be subject to the same risks, conditions, valuations, endorsements, privileges, assignments, transfers and modes of settlement as are or may be adopted by the company applying for the policy of re-insurance (hereinafter called the Original company) and loss, if any, shall be payable *pro rata* and at the same time and in the same manner as by the said Original company.

3. The amount to be paid by way of premium upon such policies shall not be less than the amount that may be received from a private insured by the company issuing the policy of re-insurance (hereinafter called the Re-insuring company).

4. The Original company shall be liable for any special assessments made by the Re-insuring company in the same manner as if the Original company were a private member of the Re-insuring company and had given a premium note in the same manner as required of private members by the rules of the Re-insuring company.

5. Each of the companies parties hereto does hereby authorize the other company party hereto to bind it upon a risk by way of re-insurance in cases in which the said party retains for itself an amount of insurance not less than that intended to be re-insured, provided that the company (party of the first part), shall not be bound upon a risk for an amount greater than \$.....and the company (party of the second part) shall not be bound upon a risk for an amount greater than \$.....

6. The parties hereto mutually agree that they shall be bound to observe the duties set out in paragraphs 7 to 22 (both inclusive) of the memorandum of instructions respecting re-insurance of farm risks by Ontario purely mutual fire insurance companies issued by the Superintendent of Insurance under date 31st January, 1924, and printed annexed hereto; and they further agree that the respective obligations of the parties hereto shall be determined in the same manner and with like effect as if the said paragraphs were contained in this agreement as an integral part hereof.

7. In the event of any dispute or difference hereafter arising between the contracting parties with reference to any transaction under this contract, or as to the true meaning or intent of the contract, the same shall be referred to two arbitrators who shall hold responsible offices in connection with the Fire insurance profession, one to be chosen by each company and to an umpire chosen by the said arbitrators, who shall interpret the present contract according to the general practice of the insurance business and rather as an honourable engagement than as a merely legal obligation and their award, or the award of a majority of them shall be final and binding on both parties.

8. It is hereby agreed that either of the parties hereto may terminate this agreement by giving three months' notice in writing to the other but all insurance in force at the time of such notice and all insurance placed during the said three months' interval shall continue in force until the expiry thereof unless terminated as otherwise provided herein or as may be mutually agreed upon.

IN WITNESS whereof the parties hereto have hereunto set their corporate seals by the hands of their duly authorized officers.

SIGNED, SEALED AND DELIVERED

in the presence of

}
.....
.....

RE-INSURANCE APPLICATION No. Amount of Policy \$.....
 Old No. Re-Insurance Contract. Amount of Payment \$.....

APPLICATION of the..... Mutual Fire Insurance
 Company, to the..... Mutual Fire Insurance Company,
 for re-insurance to the amount of \$..... for..... months, from
 the..... day of..... 192..... at noon, to
 the..... day of..... 192..... at noon, on
 property as set forth below, or as per form attached hereto, being..... of each
 and every item of its Policy No..... for \$..... issued to
 Amount of Re-Insurance \$..... Payment \$.....
 Full amount of original policy \$..... Amount of re-insurance \$.....
 Amount of original premium payment \$.... Amount of premium note on re-insurance \$.....
 Face amount of original premium note \$.... Amount of premium payment on re-insurance \$..

COPY OF POLICY WORDING

The..... Mutual Fire Insurance Company,
 retains \$.....

Mailed..... 192.....
 Secretary-Treasurer.

RE-INSURANCE POLICY

AMOUNT

POLICY NO.

\$.....

In consideration of the mutual obligations of the re-insurance agreement and of payment of \$....
the..... Mutual Fire Insurance Company hereby agrees to
indemnify the..... Mutual Fire Insurance Company to an
amount not exceeding..... dollars
against loss or damage by fire or lightning under its policy No..... issued
to..... of.....
for the term of..... commencing..... 192.....
at noon, and TERMINATING..... 192..... at noon.

Dated at..... this..... day of
..... 192.....

This Policy is subject to the terms and conditions of the re-insurance agreement entered
 into between the companies affected by this Policy.

The..... Mutual Fire Insurance Co.

Per.....
 Secretary-Treasurer.

APPENDIX "B"

REPORT OF THE SUPERINTENDENT OF INSURANCE, ONTARIO, 1923

JUDICIAL COMMITTEE OF THE PRIVY COUNCIL

No. 40 of 1923.

THE ATTORNEY-GENERAL OF ONTARIO

Appellant

V.

THE RECIPROCAL INSURERS HAVING NO LICENCES UNDER THE
DOMINION INSURANCE ACT AND OTHERS*Respondents*

ADAM CRAIGON

Appellant

V.

THE KING

Respondent

ELLIS ELLIOTT OTTE

Appellant

V.

THE KING

*Respondent**(Consolidated Appeals.)*

FROM

THE APPELLATE DIVISION OF THE SUPREME COURT OF ONTARIO.

Present at the hearing:

VISCOUNT HALDANE.

LORD BUCKMASTER.

LORD SHAW.

LORD SUMNER.

MR. JUSTICE DUFF.

Counsel.—THE HON. GEOFFREY LAWRENCE and MR. V. EVAN GRAY, for the Attorney-General of Ontario; MR. F. W. WEGENAST and MR. MOSS for the Reciprocal Insurers and Others; E. L. NEWCOMBE, K.C., and MR. HAROLD MURPHY, for the Attorney-General of Canada and the King; A. W. ANGLIN, K.C., for the Canadian Fire Underwriters' Association.

JUDGMENT OF THE LORDS OF THE JUDICIAL COMMITTEE OF THE PRIVY
COUNCIL DELIVERED THE 25TH JANUARY, 1924.

(Delivered by MR. JUSTICE DUFF.)

MR. JUSTICE DUFF: Availing himself of the provisions of the provincial statute, chapter 85, R.S.O. 1914, the Lieutenant-Governor of Ontario on the 10th May, 1922, referred to the Appellate Division of the Supreme Court of Ontario three separate questions in the following terms:

Question One.—Is it within the legislative competence of the Legislature of the Province of Ontario to regulate or license the making of reciprocal contracts by such legislation as that embodied in the Reciprocal Insurance Act, 1922?

Question Two.—Would the making or carrying out of Reciprocal Insurance Contracts licensed pursuant to the Reciprocal Insurance Act, 1922, be rendered illegal or otherwise affected by the provisions of Sections 508c and 508d of the Criminal Code as enacted by Chapter 26 of the Statutes of Canada 7-8 Geo. V, in the absence of a license from the Minister of Finance issued pursuant to Section 4 of the Insurance Act of Canada 7-8 Geo. V, Chapter 29?

Question Three.—Would the answers to questions one or two 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?

The two Dominion statutes mentioned in the second of these queries were passed on the same day, the 20th September, 1917 (cap. 29, 7-8 Geo. V.), one entitled The Insurance Act, 1917, and the other (cap. 26, 7-8 Geo. V.), entitled "An Act to Amend the Criminal Code respecting insurance." The question whether the first section of the last-mentioned of them, a section professing to bring into force an amendment of the Criminal Code designated as Section

508c, was competently enacted, is the most important question with which their Lordships are concerned on this appeal, and it will be convenient to discuss that question first. It was answered in the affirmative by the Appellate Division.

These two statutes, which are complementary parts of a single legislative plan, are admittedly an attempt to produce by a different legislative procedure the results aimed at by the authors of the Insurance Act of 1910, which in *Attorney-General for Canada v. Attorney-General for Alberta*, 1916, 1. A.C., 588, was pronounced *ultra vires* of the Dominion Parliament.

The Insurance Act of 1917 empowers the Minister of Finance to grant licenses to companies, authorizing them to carry on in Canada the business of insurance, except marine insurance, subject to the provisions of the statute and to the terms of the license. Any company, other than a company already incorporated under the authority of the Dominion Parliament, when licensed under the statute, becomes, and is deemed to be, a company incorporated under the laws of Canada. The Minister is also authorized to grant licenses to associations of individuals formed upon the plan known as Lloyd's and to associations formed for the purpose of exchanging reciprocal contracts of indemnity upon the plan known as inter-insurance; and in such cases all the provisions and requirements of the statute regulating the business of licensed companies are deemed, so far as applicable, to be terms and conditions of the license. No provision is made by the statute for licensing individuals or for licensing firms or unincorporated associations other than those falling within the two classes just mentioned.

The enactments of the statute include provisions touching the requirements with which applicants for licenses must comply, the terms of licenses, the conditions of their cancellation and suspension, and a comprehensive system of regulations controlling licensees in relation to the form and terms of contracts of insurance and the business of insurance generally, including, *inter alia*, regulations governing the salaries, allowances and commissions of directors and agents, and the investment of the funds of such companies; to all of which provisions, in so far as applicable unincorporated associations of the two classes above mentioned, that have received licenses, are subject.

In the Insurance Act itself there is no enactment of general application requiring persons carrying on the business of insurance to become licensed under it. Provisions of limited application upon the subject are found in Sections 11 and 12, by which it is declared to be unlawful for any Dominion Company or for any alien, whether a natural person or foreign company, to solicit or accept any risk, to issue or deliver any receipt or policy of insurance, to carry on any business of insurance or to do any of a number of other acts therein enumerated in relation to any such business unless licensed under the Act; and by Section 12, it is declared to be unlawful for any British company or for any British subject not resident in Canada to immigrate into Canada for the purpose of opening or establishing any office or agency for the transaction of any business of or relating to insurance, or doing any of the acts declared to be unlawful by Section 11. Penalties are imposed, for example by Sections 84 and 187, in respect of infringements of the Act.

Broadly speaking, therefore, under the Insurance Act any company, whether British, foreign or Canadian, incorporated for the purpose of carrying on the business of insurance, and any unincorporated association falling within either of the two classes mentioned, may become licensed upon observing the requirements of the Act, and as licensees such company thereupon becomes subject to the provisions of the Act, which, as regards such licensees, receive obligatory force by virtue of the penal clauses already referred to and of the liability of licenses to cancellation for non-observance of statutory requirements. But the provisions of the statute contain nothing making it compulsory for any private individual or any unincorporated firm or association to become licensed as a condition of lawfully carrying on or transacting any business of insurance.

It is obvious that, in the absence of some such compulsory enactment, directed against such individuals and unincorporated bodies, the scheme of regulation embodied in the Insurance Act could only be incompletely effectual, and accordingly the authors of the legislation resorted to the expedient of bringing the necessary prohibitions and penalties into force in the form of an amendment to the Criminal Code. That amendment, which is designated as Section 508c of the Criminal Code, is in the following words:—

(1) "Everyone shall be guilty of an indictable offence who, within Canada, except on behalf or as agent for a company thereunto duly licensed by the Minister of Finance or on behalf of or as agent for or as a member of an association of individuals formed upon the plan known as Lloyd's or of an association of persons formed for the purpose of inter-insurance and so licensed solicits or accepts any insurance risk, or issues or delivers any interim receipt or policy of insurance, or grants in consideration of any premium or payment any annuity on a life or lives, or collects or receives any premium for insurance, or carries on any business of insurance or inspects any risk, or adjusts any loss, or prosecutes or maintains any suit, action or proceeding, or files any claim in insolvency relating to such business, or receives directly or indirectly any remuneration for doing any of the aforesaid acts.

(2) "Anyone convicted of any such offence shall for a first offence be liable to a penalty of not more than fifty dollars or less than twenty dollars, and in default of payment, to imprisonment with or without hard labour for a term of not more than three months or less than one month, and for a second or any subsequent offence to a penalty of not more than one hundred dollars or less than fifty dollars, and, in addition thereto to imprisonment with hard labour for a period of not more than six months or less than three months.

(3) "All information or complaints for any of the aforesaid offences shall be laid or made within one year after the commission of the offence.

(4) "One-half of any pecuniary penalty mentioned in this section shall, when recovered, belong to His Majesty, and the other half thereof to the informer.

"Provided that nothing in this section contained shall be deemed to prohibit or affect or to impose any penalty for doing any of the acts in this Section described:—

- "(A) By or on behalf of a company incorporated under the laws of any Province of Canada for the purpose of carrying on the business of insurance.
- "(B) By or on behalf of any society or association of persons thereunto specially authorised by the Minister of Finance or the Treasury Board.
- "(C) In respect of any policy or risk of life insurance issued or undertaken on or before the thirtieth day of March, one thousand eight hundred and seventy-eight, by or on behalf of any company which has not since the last-mentioned date received a license from the Minister of Finance.
- "(D) In respect of any policy of life insurance issued by an unlicensed company to a person not resident in Canada at the time of the issue of such policy.
- "(E) In respect of the insurance of property situated in Canada with any British or foreign unlicensed insurance company or underwriters, or with persons who reciprocally insure for protection and not for profit, or the inspection of the property so insured, or the adjustment of any loss incurred in respect thereof if the insurance is effected outside of Canada without any solicitations whatsoever directly or indirectly on the part of the company, underwriters or persons by which or by whom the insurance is made.
- "(F) Solely in respect of marine or inland marine insurance.
- "(G) In respect of any contract entered into or any certificate of membership or policy of insurance issued, before the twentieth day of July, one thousand eight hundred and eighty-five by any assessment life insurance company."

It will be observed that by force of paragraph (A) of the proviso, provincial incorporated companies are under no disability. Prohibited acts, though criminal offences when done by an individual on behalf of himself or of an unlicensed unincorporated association or on behalf of an unlicensed company other than a provincial company, are treated as innocent when done on behalf of a provincial company, or (in virtue of paragraph (B)) when done on behalf of a society or association under the special authority of the Minister of Finance or of the Treasury Board. Such acts, by force of paragraph (F), are likewise innocent when done solely in respect of marine insurance. Subject to these exceptions (the remaining paragraphs of the proviso are of no relevancy) the effect of the enactment, briefly summarized, is that anybody who does, in Canada, any of the acts enumerated, is guilty of an indictable offence unless he is acting on behalf of a company licensed under the Insurance Act or on behalf of or as a member of an association so licensed; and the necessary consequence is that, subject, of course, to the same exceptions, if the enactment be legally operative, contracts of insurance, if lawfully effected, and any business of insurance, if lawfully transacted, are brought, after the passing of the Act, under the dominion of the system of regulations governing licensees under the Insurance Act; and to that extent withdrawn from provincial control.

In *The Attorney-General for Canada v. The Attorney-General for Alberta (supra)*, it was decided by this Board that it was not competent to the Dominion to regulate generally the business of insurance in such a way as to interfere with the exercise of civil rights in the provinces.

The provisions relating to licenses in the Insurance Act of 1910, which by this judgment was declared to be *ultra vires*, and the regulations governing licenses under the Act and applicable to contracts and to the business of insurance, did not, in any respect presently material, substantially differ from those now found in the legislation of 1917; but the provisions of the statute of 1910 derived their coercive force from penalties created by the Insurance Act itself.

The distinction between the legislation of 1910 and that of 1917, upon which the major contention of the Dominion is founded, consists in the fact that Section 508c is enacted in the form of an amendment to the statutory criminal law, and purports only to create offences which are declared to be indictable, and to ordain penalties for such offences. The question now to be decided is whether, in the frame in which this legislation of 1917 is cast, that part of it which is so enacted can receive effect as a lawful exercise of the legislative authority of the Parliament of Canada in relation to the criminal law. It has been formally laid down in judgments of this Board, that in such an enquiry the courts must ascertain the "true nature and character" of the enactment (*Citizens' Insurance Company v. Parsons*, 7 A.C., 96), its "pith and substance" (*Union Colliery Company v. Bryden*, 1899 A.C., 580); and it is the result of this investigation, not the form alone, which the statute may have assumed under the hand of the draftsman, that will determine within which of the categories of subject matters mentioned in Sections 91 and 92 the legislation falls; and for this purpose the legislation must be "scrutinised in its entirety" (*The Great West Saddlery Company v. The King*, 1921, 2. A.C., 117). Of course, where there is an absolute jurisdiction vested in a legislature, the laws promulgated by it must take effect according to the proper construction of the language in which they are expressed. But where the law-making authority is of a limited or qualified character, obviously it may be necessary to examine with some strictness the substance of the legislation for the purpose of determining what it is that the legislature is really doing. Upon this principle the Board proceeded in 1878, in *The Attorney-General for Quebec v. The Queen Insurance Company*, 3. A.C., 1090, where a statute

of Quebec (39 Vic., cap. 7), which took the form of a licensing Act, enacted under the authority of Section 92 (9) of the Confederation Act, was held to be in its true character a Stamp Act and an attempt to impose a tax which was an indirect tax, in contravention of the limitation to which the provincial powers of taxation are subject under the second head of that section. The principle is recognized in *Russell v. The Queen*, 7. A.C., 829, and in *Citizens Insurance Company v. Parsons* (*supra*), and in 1899, conformably to this doctrine, it was held, in the well-known case of *The Union Colliery Company v. Bryden*, 1899 (*supra*) that a statutory regulation, professedly passed for governing the working of coal mines, which admittedly "might be regarded as establishing a regulation applicable" to the working of such mines, and which, "if that were an exclusive description of the substance of it," was "within the competency of the provincial legislature by virtue either of Section 92, No. 10, or Section 92, No. 13," must be classed, its "true character," its "pith and substance" being ascertained, as legislation in relation to the subject of "aliens and naturalisation," a subject exclusively within the Dominion sphere of action. The general doctrine was later applied in *John Deere Plow Company v. Wharton*, 1915, A.C. 330, and again in *The Great West Saddlery Company v. The King* (*supra*).

A judgment of the Supreme Court of the United States delivered in 1918 in *Hammer v. Dagenhat*, 247 U.S., 251, illustrates the operation of the principle. By the constitution of the United States the regulation of commerce between the States is committed to Congress, and this authority, it was decided in a series of decisions of the Supreme Court, includes the power to prohibit the transmission, through the channels of inter-state commerce, of any particular class of articles of commerce. The statute of Congress, which the Supreme Court had to consider in the case mentioned, prohibited "the transportation in inter-state commerce" of manufactured goods the product of a factory in which within thirty days prior to their removal therefrom children of certain specified ages had been employed or permitted to work. The authority to enact this statute was rested upon the grounds that the power of Congress in relation to inter-state commerce is an unqualified power, including, as already mentioned, the authority to prohibit the transport of any articles of commerce of any description whatever in interstate commerce, and that, the legislation impugned, being *ex facie* within the terms of the power, it was not competent to any judicial tribunal to enquire into the purpose, or the ultimate or collateral effects, of the enactment. In the course of the judgment delivered by Mr. Justice Day, on behalf of the majority of the Court, holding that the statute could not be supported as legislation regulating interstate commerce within the true intentment of "the commerce clause," it is said:—

"A statute must be judged by its natural and reasonable effect.

"We have neither authority nor disposition to question the motives of Congress in enacting this legislation. The purposes intended must be attained consistently with constitutional limitations and not by an invasion of the powers of the States. This court has no more important function than that which devolves upon it, the obligation to preserve inviolate the constitutional limitations upon the exercise of authority, federal and state, to the end that each may continue to discharge, harmoniously with the other, the duties entrusted to it by the Constitution.

"In our view the necessary effect of this act is, by means of a prohibition against the movement in interstate commerce of ordinary commercial commodities, to regulate the hours of labour of children in factories and mines within the States, a purely state authority. The far-reaching result of upholding the act cannot be more plainly indicated than by pointing out that if Congress can thus regulate matters entrusted to local authority by prohibition of the movement of commodities in interstate commerce, all freedom of commerce will be at an end, and the power of the States over local matters may be eliminated, and thus our system of Government be practically destroyed."

It is not seriously disputed that the purpose and effect of the amendment in question are to give compulsory force to the regulative measures of the Insurance Act, and their Lordships think it not open to controversy, that in purpose and effect Section 508c is a measure regulating the exercise of civil rights. But, on behalf of the Dominion, it is argued that, although such be the true character of the legislation, the jurisdiction of Parliament, in relation to the criminal law, is unlimited, in the sense, that in execution of its powers over that subject matter, the Dominion has authority to declare any act a crime, either in itself or by reference to the manner or the conditions in which the act is done, and consequently that Section 508c, being by its terms limited to the creation of criminal offences, falls within the jurisdiction of the Dominion.

The power which this argument attributes to the Dominion is, of course, a far-reaching one. Indeed, the claim now advanced is nothing less than this, that the Parliament of Canada can assume exclusive control over the exercise of any class of civil rights within the provinces, in respect of which exclusive jurisdiction is given to the provinces under Section 92, by the device of declaring those persons to be guilty of a criminal offence, who in the exercise of such rights, do not observe the conditions imposed by the Dominion. Obviously the principle contended for ascribes to the Dominion the power, in execution of its authority under Section 91 (27), to promulgate and to enforce regulations controlling such matters as, for example, the Solemnization of Marriage, the practice of the learned professions and other occupations, Municipal Institutions, the operation of Local Works and Undertakings, the Incorporation of Companies with exclusively provincial objects—and superseding provincial authority in relation thereto. Indeed, it would be difficult to assign limits to the measure, in which, by a procedure strictly analogous to that followed in this instance, the Dominion might dictate the

working of provincial institutions, and circumscribe or supersede the legislative and administrative authority of the provinces.

Such a procedure cannot, their Lordships think, be justified, consistently with the governing principles of the Canadian constitution, as enunciated and established by the judgments of this Board. The language of Sections 91 and 92 (which establish "interlacing and independent legislative authorities," *Great West Saddlery Company v. The King* (*supra*)), being popular rather than scientific, the necessity was recognized, at an early date, of construing the words describing a particular subject matter by reference to the other parts of both sections. As Sir Montague Smith observed, in a well-known passage in the judgment in *Citizens Insurance Company v. Parsons*, 7 A.C., at p. 109, "The two sections must be read together and the language of one interpreted and, where necessary, modified by that of the other." The scope of the powers received by the Dominion under Item 27, Section 91, is not to be ascertained by obliterating the context, in which the words are placed, in disregard of this rule. It will be sufficient to refer briefly to one or two of the cases which illustrate this.

Her Majesty in Council, in 1885, referred to the Judicial Committee the question of the competence of the Canadian Parliament to pass a statute of 1883 known as "The Liquor License Act." That Act, by its preamble, recited that it was desirable to regulate the traffic in the sale of intoxicating liquors, and that it was expedient that provision should be made in regard thereto, "for the better preservation of peace and order." The statute provided for a licensing system, and prohibited, among other things, the sale of liquor by unlicensed persons, and imposed penalties by way of fine and imprisonment, including, as the penalty for a second or subsequent offence, imprisonment at hard labour in the common jail. In the course of the argument the view was advanced that the statute could be regarded as an exercise of the jurisdiction of the Dominion in relation to the criminal law; nevertheless the statute was held to be *ultra vires* as a whole. The Insurance Act of 1910, Section 70, imposed penalties still more stringent upon persons infringing the prohibition of Section 4 against engaging in the business of insurance, without first obtaining a license under the Act. The penal provisions of the statute were appealed to, on the argument before this Board in *The Attorney-General for Alberta v. The Attorney-General for Canada* (*supra*), as imparting to it the character of criminal law within the meaning of Section 91: the contention was rejected. Again, in 1922, the question of the authority of the Parliament of Canada to enact certain sections of the Combines and Fair Prices Act (9-10 Geo. V., cap. 45) came before the Board in *Re Board of Commerce Act, 1922*, 1 A.C., 191, and the Board had to consider whether Section 22 of the Act had the effect of bringing the provisions in question under the denomination of criminal law. That section expressly declared that contravention of the Act should be an indictable offence, punishable, upon indictment or summary conviction, by fine or imprisonment, or both; and their Lordships, by their judgment, laid it down that it was not competent to the Dominion Parliament "to interfere with a class of subject committed exclusively to the provincial legislatures and then to justify this by enacting ancillary provisions designated as new phases of Dominion criminal law, which require a title to so interfere as the basis of their application." Indeed, on any other hypothesis, the greater part of the judgment in *Russell v. The Queen* (*supra*) would be quite beside the question then before the Board, a remark which would equally apply to the elaborate judgment delivered by Lord Watson on the *Local Option Reference*, 1896 A.C., 348, and to the lengthy arguments to which the Board listened on the hearing of that appeal. In accordance with the principle inherent in these decisions their Lordships think it is no longer open to dispute that the Parliament of Canada cannot, by purporting to create penal sanctions under Section 91 (27), appropriate to itself, exclusively, a field of jurisdiction, in which, apart from such a procedure, it could exert no legal authority, and that if, when examined as a whole, legislation in form criminal is found, in aspects and for purposes exclusively within the provincial sphere, to deal with matters committed to the provinces, it cannot be upheld as valid. And indeed, to hold otherwise would be incompatible with an essential principle of the Confederation scheme, the object of which, as Lord Watson said in *The Liquidators of the Maritime Bank v. The Receiver-General of New Brunswick*, 1892, A.C., 437, was "not to weld the provinces into one or to subordinate the provincial governments to a central authority." "Within the spheres allotted to them by the Act, the Dominion and the provinces are," as Lord Haldane said in *The Great West Saddlery Company v. The King*, 1921, 2 A.C., at p. 100, "rendered in general principle co-ordinate governments."

Their Lordships think it undesirable to attempt to define, however generally, the limits of Dominion jurisdiction under Item 27 of Section 91; but they think it proper to observe, that what has been said above does not involve any denial of the authority of Parliament to create offences merely because the legislation deals with matters which, in another aspect, may fall under one or more of the subdivisions of the jurisdiction entrusted to the provinces. It is one thing, for example, to declare corruption in municipal elections, or negligence of a given order in the management of railway trains, to be a criminal offence and punishable under the Criminal Code; it is another thing to make use of the machinery of the criminal law for the purpose of assuring control of municipal corporations or of provincial railways.

Their Lordships now turn to the examination of the question arising on the first of the interrogatories submitted to the Appellate Division, which concerns the validity of legislation of the character of the Ontario Act (12-13 Geo. V., cap. 62) therein mentioned, which by its terms is only to come into force on proclamation to that effect by the Lieutenant-Governor in Council. This Act, as its name imports, is a statute dealing with reciprocal contracts of insurance. The practice of forming groups, for the purpose of exchanging such contracts of insurance, appears

to have originated in the United States and to prevail widely there and in Canada. Such groups, described as exchanges in the Act, are usually composed of persons having some common interest, as owners of a particular class of property, for example, or dealers in the same kinds of commodities. The contracts are effected, and the business incidental to them transacted, through the agency of an attorney, who is empowered by each subscriber individually to act for him in making such contracts with other members of the exchange. The exchange, as a whole, undertakes no obligation, the attorney, who receives a commission for his services, in every case acting for the subscriber as an individual, and the obligation of the subscriber being his own individual obligation.

At the date on which the statute of 1922 was assented to, there were, by virtue of the Ontario Insurance Act (R.S.O., cap. 183), certain prohibitions in force in Ontario which are qualified by that statute. By Section 98 of the Ontario Insurance Act, the transacting or undertaking of insurance (other than guarantee insurance by certain companies), except by a corporation duly registered under Section 66 of that Act, was forbidden, and a penalty was imposed on every person contravening this prohibition. Sections 3 and 4 of the statute of 1922 limit the scope of the prohibition by enacting first, that it shall be lawful for any person to exchange with other persons, in Ontario or elsewhere, reciprocal contracts of indemnity or interinsurance, and that no person shall be deemed to be an insurer, within the meaning of the Ontario Insurance Act, by reason of exchanging such contracts with other persons under the provisions of the Act. The making of reciprocal contracts of indemnity or interinsurance, through an attorney as intermediary, is expressly sanctioned by Section 5. And, by Sections 6 and 7, the Superintendent of Insurance is empowered, upon fulfilment of specified conditions, to grant licences to exchanges, each of which is required to maintain a reserve of specified amount in the hands of its attorney. By Section 14, anyone is forbidden to act as an attorney in the exchange of such contracts, except under the sanction of a licence issued under the Act. And, by Section 15, authority is given for the cancellation or revocation of such licences, for non-fulfilment of the statutory conditions.

It is alleged, upon two grounds, that this statute is illegal. It is said, first, that it is extra-territorial in its operation; and, secondly, that it assumes to deal with subjects, not assigned to the provinces, the subject of aliens and that of Dominion companies. Their Lordships find nothing in the language of the statute which necessarily gives to its enactments an extra-territorial effect. The enabling provisions of Sections 3 and 4 appear to be designed to exempt the transactions to which they relate from the above-mentioned prohibitions of the Ontario Insurance Act, and the terms of the statute as a whole are, in their Lordships' judgment, capable of receiving a meaning, according to which, its provisions whether enabling or prohibitive, apply only to persons and acts within the territorial jurisdiction of the Province. In their opinion it ought to be interpreted in consonance with the presumption which imputes to the legislature an intention of limiting the direct operation of its enactments to such persons and acts.

As to the second ground of attack, it is only necessary to observe that contracts of insurance form the subject of the statute, a subject peculiarly within the sphere of provincial control. It is true that its provisions may incidentally affect aliens and Dominion companies who are, or may wish to become, subscribers to an interinsurance exchange; it is nevertheless not a statute in relation to aliens, as such, or Dominion companies as such. It is unnecessary and undesirable to attempt to say how far, if at all, the Dominion in execution of its powers in relation to the subjects of aliens and Dominion companies may dictate the rules governing contracts of insurance, to which an alien or a Dominion company may be a party. 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 (*McCull v. C.P.R. Company*, 1923 A.C., at p. 135.)

It follows from what has been said that the answer to the first question is in the affirmative, and the answer to the second, in the negative. The provisions of 508D have not been specifically referred to, since they do not in their terms purport to prohibit, even upon conditions, the making of the contracts described in the question, and the reference to that section, their Lordships were informed on the argument, was inserted in the question by mistake.

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 re-writing 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 of Canada v. Attorney-General of Alberta* (*supra*), 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 sub-section of Section 12 ascribes an inadmissible meaning to the word "immigrate," which, if governing the interpretation of sub-section (1), would extend the scope of Section 12 to matters obviously not comprised within the subject of immigration; and that sub-section (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 sub-section of Section 12 as an enactment passed in exercise of it.

It is unnecessary to say more upon the subject of the appeal of the Attorney-General, but the appeals by Adam Craigon and Ellis Elliott Otte must be mentioned. These two appellants were, each of them, convicted of two several offences under Section 508c of the Criminal Code. The charges were laid as the result of a suggestion which arose when the reference first came on for hearing before the Appellate Division, that the questions submitted could be more conveniently dealt with, if concrete cases involving those questions were at the same time before the Court. Facts having been admitted before the magistrate establishing in each case the offence charged, and the defendants having been found guilty, the magistrate reserved for the opinion of the Divisional Court the question of the constitutional validity of Section 508c. This question was answered conformably to the opinions given in answer to the second question submitted under the reference. The Attorney-General of Canada was no party to these prosecutions, which were initiated in response to the suggestion above mentioned, and with the purpose of facilitating the consideration of those questions.

On the 27th March, 1923, special leave to appeal to His Majesty in Council from the judgment of the Appellate Division on the reference was granted on the application of the Attorney-General for Ontario, and in order that their Lordships might be in possession of all the materials before the Court of Appeal, leave to appeal from the judgment of the Appellate Division on the cases stated by the magistrate was at the same time given, and all these appeals were consolidated.

In view of the circumstances in which the charges were laid and the convictions obtained, it is, their Lordships conceive, unnecessary to make any disposition of these appeals, and their Lordships will at present tender to His Majesty no advice concerning them.

It must, moreover, be understood that in the special circumstances the order of their Lordships granting special leave to appeal to these last-named appellants involved no decision as to the power of the Parliament of Canada to enact Section 1025 of the Criminal Code, or as to the meaning and effect of that Section; whether or not, for example, it would, if effectively enacted, constitute a bar to an appeal from a conviction for an offence created by a statute alleged to be *ultra vires*. And on neither of these points do their Lordships give any opinion.

Their Lordships will humbly advise His Majesty to discharge the order of the Appellate Division of the 29th day of December, 1922, in so far as it sets forth the answers of that Court to the three questions submitted by the Order-in-Council of the 10th day of May, 1922; and to substitute therefor the several answers to the said questions which have been already indicated. There will be no costs of this appeal.

INDEXES
TO
DETAILED REPORT
OF THE
Superintendent of Insurance

The following indexes comprise all insurance corporations or companies standing registered at the 1st December, 1923.

PAGE 3.—Index A: Dominion Licensees standing registered at the 1st December, 1923, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 17.—Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance, or both; also for the Investment of surplus funds.

PAGE 18.—Index B: Provincial Licensees standing registered at the 1st December, 1923, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

PAGE 21.—Index C: List of Underwriters registered to transact business in Ontario up to 1st December, 1923.

Index D: List of Special Insurance Brokers registered to transact business in Ontario up to 1st December, 1923.

Index E: List of Guarantee Companies whose bonds have been authorized for acceptance, in lieu of personal or private suretyship.

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 3	Acadia Fire Insurance Company..	5057	Fire, Explosion and Hail Insurance.....	May 1	April 30
A 3	Aetna Insurance Company of Hartford, Conn.....	5055	Fire, Automobile, Hail, Inland Transportation, Tornado, Sprinkler Leakage and Explosion Insurance.....	"	"
A 4	Aetna Life Insurance Company of Hartford, Conn.....	4988	Life Insurance.....	"	"
A 4	Agricultural Insurance Company.	4942	Fire and Limited Explosion Insurance.....	"	"
A 5	Alliance Nationale.....	4957	Life, Disability and Sickness Insurance to extent authorized by the Association's Charter.....	"	"
A 4	Alliance Assurance Company, Ltd.	5093	Fire, Accident, Sickness, Guarantee, Automobile, Hail, Burglary and Plate Glass and Limited Explosion Insurance.....	"	"
A 5	Alliance Insurance Company of Philadelphia.....	4943	Fire, Explosion, Inland Transportation and Automobile, excluding Insurance against loss by reason of bodily injury to the person.....	"	"
	American Automobile Insurance Company.....	5119	Automobile Insurance.....	"	"
A 6	American Central Insurance Company.....	4973	Fire, Automobile, Explosion and Tornado Insurance...	"	"
	American Credit Indemnity Company.....	5203	Credit Insurance.....	Sep. 27	"
A 6	American Equitable Assurance Company of New York.....	5139	Fire and Limited Explosion Insurance.....	May 1	"
A 6	American and Foreign Marine Insurance Company.....	5091	Inland Transportation Insurance	"	"
A 6	American Insurance Company...	5034	Fire Insurance.....	"	"
A 7	American Surety Company of New York.....	4895	Burglary and Guarantee Insurance.....	"	"
	Anglo-Scottish General Commercial Insurance Company, Ltd.	5159	Fire Insurance.....	"	"
A 7	Atlas Assurance Company, Ltd...	5011	Fire and Limited Explosion Insurance.....	"	"
A 7	Autocar Fire and Accident Insurance Company.....	4910	Fire, Accident, Automobile, Limited Explosion, Sickness and Plate Glass Insurance.	"	"
A 7	Beaver Fire Insurance Company..	5183	Fire Insurance.....	"	"
A 8	Boiler Inspection and Insurance Company, Canada.....	4911	Steam Boiler and Insurance against damage to property, and liability for damage to property or person of others caused by the breakdown of any electrical machinery	"	"
A 8	British America Assurance Company, Toronto.....	5194	Fire, Automobile, Sprinkler Leakage, Explosion, Tornado and Lightning Insurance.....	"	"
A 9	British Crown Assurance Corporation, Limited.....	5096	Fire, Limited Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person, also Hail Insurance.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 9	British Colonial Fire Insurance Company.....	5102	Fire Insurance.....	May 1	April 30
	British and European Insurance Company, Limited.....	5197	Fire Insurance and insurance against damage to property of any kind caused by the explosion of natural or other gas.....	"	"
A 9	British General Insurance Company, Limited.....	4974	Fire and Limited Explosion Insurance.....	"	"
A 10	British Northwestern Fire Insurance Company.....	5097	Fire Insurance.....	"	"
A 10	British Oak Insurance Company, Limited.....	4913	Fire and Hail Insurance.....	"	"
A 10	British Traders Insurance Company, Limited.....	4944	Fire, Hail and Automobile Insurance.....	"	"
A 11	Brotherhood of American Yeomen	4989	Life, Accident and Sickness to the extent authorized by its of Incorporation, Constitution and Laws.....	"	"
A 11	Caledonian-American Insurance Company.....	5042	Fire Insurance.....	"	"
A 11	Caledonian Insurance Company.....	5043	Fire and Limited Explosion Insurance.....	"	"
A 11	California Insurance Company, The.....	5060	Fire and Limited Explosion Insurance.....	"	"
A 12	Canada Accident and Fire Assurance Company.....	5013	Fire, Accident, Automobile, Sickness, Plate Glass, Burglary and Guarantee Insurance..	"	"
A 12	Canada Life Assurance Company.....	4958	Life Assurance.....	"	"
A 13	Canada National Fire Insurance Company.....	5103	Fire Insurance.....	"	"
A 13	Canada Security Assurance Company, The.....	4947	Fire, Automobile, Limited Explosion and Hail Insurance	"	"
A 14	Canadian Fire Insurance Company.....	5120	Fire, Burglary, Explosion, Guarantee, Hail, Live Stock, Sprinkler Leakage, Tornado and Automobile Insurance..	"	"
A 14	Canadian Lumberman's Insurance Exchange.....	4990	Fire Insurance among its members, restricted to risks on property situated in Ontario and Quebec.....	"	"
A 15	Canadian Order of the Woodmen of the World.....	5020	Life and Sickness Insurance to the extent authorized by the Order's Act of Incorporation, Constitution and Laws	"	"
A 15	Canadian Surety Company.....	5061	Automobile, Burglary, Forgery, Guarantee, Plate Glass and Insurance of Automobiles against fire.....	"	"
A 16	Capital Life Assurance Company of Canada.....	4897	Life Insurance.....	"	"
A 16	Car and General Insurance Corporation, Limited.....	5046	Fire, Accident, Limited Explosion, Hail and Sickness Insurance.....	"	"
A 16	Casualty Company of Canada....	5062	Automobile, Plate Glass and Burglary Insurance, Automobiles against fire.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 17	Catholic Order of Foresters.....	5144	Life Insurance to the extent authorized by the Association's Act of Incorporation, Constitution and Laws....	May 1	April 30
	Central Insurance Company, Ltd.	5202	Fire, Limited Explosion and Sprinkler Leakage Insurance.....	Sept. 10	"
	Central Manufacturers Insurance Company.....	5206	Fire Insurance.....	Nov. 1	"
A 17	Century Insurance Company, Ltd.	5033	Fire Insurance.....	May 1	"
A 17	Columbia Insurance Company...	5040	Fire, Inland Transportation, Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person.....	"	"
A 18	Commercial Travellers' Association of Canada.....	5104	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 18	Commercial Travellers' Mutual Benefit Society.....	4975	Life Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.....	"	"
A 19	Commercial Union Assurance Company, Limited.....	5059	Fire, Limited Explosion, Sprinkler Leakage and Life Insurance.....	"	"
A 30	Compagnie d'Assurances Generales Contre l'Incendie..... (General Fire Insurance Company of Paris, France.)	4979	Fire and Limited Explosion Insurance.....	"	"
A 19	Confederation Life Association...	4892	Life Insurance.....	"	"
A 19	Connecticut Fire Insurance Company of Hartford, Conn.....	4959	Fire, Limited Explosion, Sprinkler Leakage and Hail Insurance.....	"	"
A 20	Continental Casualty Company..	4900	Accident, Automobile and Sickness Insurance.....	"	"
A 20	Continental Insurance Company.	5121	Fire, Hail, Tornado, Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.....	"	"
A 21	Cornhill Insurance Company, Limited.....	5185	Fire Insurance and Insurance against damage to property of any kind caused by the explosion of natural or other gas.....	"	"
A 20	Continental Life Insurance Company.....	4901	Life Insurance.....	"	"
A 21	Crown Life Insurance Company..	4898	Life Insurance.....	"	"
A 21	Dominion Gresham Guarantee and Casualty Company.....	4902	Burglary, Accident, Sickness, Fire, Plate Glass, Automobile, Inland Transportation, and Guarantee Insurance, excluding the guaranteeing and becoming security for the due performance of any contract.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 22	Dominion of Canada Guarantee and Accident Insurance Company.....	5044	Fire, Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance	May 1	April 30
A 22	Dominion Fire Insurance Company.....	5167	Fire, and Automobile Insurance	"	"
A 23	Dominion Life Assurance Company.....	4896	Life Insurance.....	"	"
A 23	Eagle Star and British Dominions Insurance Company.....	5094	Fire, Hail and Automobile Insurance, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile, for which the owner is liable, also Limited Explosion.....	"	"
A 23	T. Eaton Life Assurance Company	4949	Life Insurance.....	"	"
A 24	Edinburgh Assurance Company, Limited.....	4976	Life Insurance (as a discontinuing Company).....	"	"
A 24	Employers' Liability Assurance Corporation, Limited.....	5072	Fire, Accident, Burglary, Explosion, Sprinkler Leakage, Guarantee, Automobile, Sickness, Hail, and Steam Boiler Insurance.....	"	"
A 24	Ensign Insurance Company.....	4948	Fire Insurance.....	"	"
A 25	Equitable Fire and Marine Insurance Company.....	4960	Fire, Explosion, Hail and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.....	"	"
A 25	Equitable Life Assurance Society of the United States.....	4914	Life Insurance (as a discontinuing Company).....	"	"
A 25	Essex and Suffolk Equitable Insurance Society, Limited....	5012	Fire and Limited Explosion Insurance.....	"	"
A 26	Excelsior Life Insurance Company.....	4915	Life Insurance.....	"	"
A 26	Fidelity and Casualty Company of New York.....	5122	Burglary, Accident, Sickness, Steam Boiler, Plate Glass Insurance.....	"	"
A 27	Fidelity Insurance Company of Canada.....	5014	Guarantee and Plate Glass Insurance.....	"	"
A 27	Fidelity-Phoenix Fire Insurance Company of New York.....	5138	Fire, Hail, Inland Transportation and Tornado Insurance, also Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person.....	"	"
	Fire Association of Philadelphia..	5205	Fire, Tornado and Limited Explosion Insurance.....	Nov. 8	"
A 27	Fire Insurance Company of Canada.....	5140	Fire and Limited Explosion Insurance.....	May 1	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 28	Fireman's Fund Insurance Company.....	5023	Fire, Inland Transportation, Limited Explosion and Automobile Insurance excluding Insurance against loss by reason of bodily injury to person, and Sprinkler Leakage.....	May 1	April 30
A 28	Firemen's Insurance Company of Newark, N.J.....	5134	Fire, Hail and Tornado Insurance.....	"	"
A 28	Franklin Fire Insurance Company of Philadelphia.....	5065	Fire Insurance.....	"	"
A 29	General Accident Assurance Company of Canada.....	4916	Fire, Accident, Automobile, Burglary, Guarantee, Sickness, Plate Glass, Steam Boiler and Hail Insurance.	"	"
A 29	General Accident, Fire and Life Assurance Corporation, Ltd.	4991	Fire, Hail and Limited Explosion Insurance.....	"	"
A 29	General Animals Insurance Company of Canada.....	5105	Automobile, Live Stock and Plate Glass Insurance.....	"	"
A 30	General Indemnity Corporation of America.....	5204	Forgery Insurance.....	Oct. 25	"
A 30	Girard Fire and Marine Insurance Company.....	5123	Fire and Tornado Insurance...	May 1	"
A 30	Glens Falls Insurance Company..	4961	Fire, Hail, Tornado, Automobile Explosion, Sprinkler Leakage and Inland Transportation Insurance.....	"	"
A 31	Globe Indemnity Company of Canada.....	5066	Fire, Accident, Sickness, Burglary, Automobile, Plate Glass, Forgery, Limited Explosion, Inland Transportation and Guarantee Insurance.....	"	"
A 31	Grain Dealers' National Mutual Fire Insurance Company....	5160	Fire Insurance.....	"	"
A 31	Globe & Rutgers Fire Insurance Company.....	5146	Fire, Inland Transportation and Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person) and Explosion Insurance as limited by the Company's charter.	"	"
A 32	Grand Council of the Catholic Mutual Benefit Association of Canada.....	4992	Life and Sickness to the extent authorized by the Association's Act of Incorporation, Constitution and Laws....	"	"
A 32	The Grand Orange Lodge of British America.....	5191	Life Insurance and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 32	Great American Insurance Company.....	5067	Fire, Hail, Tornado, Inland Transportation, Sprinkler Leakage, Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 33	Great West Life Assurance Company.....	5147	Life Insurance.....	May	April 30
A 33	Gresham Life Assurance Society, Limited.....	4962	Life Insurance (as a discontinuing Company).....	"	"
A 33	Guarantee Company of North America.....	4978	Guarantee Insurance.....	"	"
A 34	Guardian Insurance Company of Canada.....	5106	Fire, Accident, Sickness, Automobile, Guarantee, Burglary and Plate Glass Insurance.....	"	"
A 34	Guardian Assurance Company, Limited, of London, England.	5107	Fire and Limited Explosion Insurance, Sprinkler Leakage	"	"
A 34	Hardware Dealers Mutual Fire Insurance Company of Wisconsin.....	5154	Fire Insurance to the extent authorized by the Company's Articles of Association.....	"	"
A 35	Hartford Fire Insurance Company, Hartford.....	4918	Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, Sprinkler Leakage Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person, Weather Insurance.....	"	"
A 35	Hartford Live Stock Insurance Company.....	4921	Live Stock Insurance.....	"	"
A 36	Hartford Steam Boiler Inspection and Insurance Company....	4912	License for purpose of guaranteeing the policy contracts of the Boiler Insurance Company of Canada (to which License is restricted)	"	"
A 35	Hartford Accident and Indemnity Company.....	4917	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance.....	"	"
A 36	Home Insurance of New York...	5063	Fire, Automobile, Explosion, Tornado, Sprinkler Leakage and Hail Insurance, Burglary and Property Damage Insurance, also Weather Insurance.....	"	"
A 36	Hudson Bay Insurance Company.	5037	Fire and Limited Explosion Insurance.....	"	"
A 37	Imperial Guarantee and Accident Insurance Company of Canada.....	5108	Guarantee, Accident, Sickness, Automobile, Burglary and Plate Glass Insurance and Insurance of Automobiles against Fire.....	"	"
A 37	Imperial Assurance Company....	5068	Fire, Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person, Hail and Sprinkler Leakage Insurance.....	"	"
A 38	Imperial Life Assurance Company of Canada.....	4903	Life Insurance.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 38	Imperial Underwriters' Corporation of Canada.....	4997	Fire, Accident, Automobile, Guarantee, Limited Explosion and Sickness Insurance.....	May 1	April 30
	Indemnity Insurance Company of North America.....	5196	Accident, Automobile, Burglary, Plate Glass and Sickness Insurance.....	July 16	"
A 39	Independent Order of Foresters...	4894	Life, Disability and Sickness Insurance, as specified in the Constitution and Laws of the Society, for sums not exceeding in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life.....	May 1	"
A 39	Insurance Company of North America.....	4950	Fire, Hail, Sprinkler Leakage, Tornado, Inland Transportation, Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.....	"	"
A 39	Insurance Company of the State of Pennsylvania.....	5109	Fire and Tornado, Burglary, Inland Transportation and Sprinkler Leakage Insurance.....	"	"
A 40	International Fidelity Insurance Company.....	5124	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company....	"	"
A 40	Jewish National Workers Alliance of America.....	5148	Life, Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 40	Knights of Columbus.....	5126	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 40	Knights of Pythias, Supreme Lodge.....	5180	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 41	Law Union and Rock Insurance Company, Limited.....	4904	Fire, Accident, Sickness, Burglary, Plate Glass, Limited Explosion and Sprinkler Leakage Insurance, also Automobile Insurance.....	"	"
A 41	Life Association of Scotland.....	4982	Life Insurance (as a discontinuing Company).....	"	"
A 41	Liverpool and London and Globe Insurance Company, Limited	4981	Fire, Limited Explosion, Sprinkler Leakage and Life Insurance.....	"	"
A 42	Liverpool-Manitoba Assurance Company.....	4980	Fire, Automobile, and Explosion Insurance.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 42	Lloyd's Plate Glass Insurance Company.....	4993	Plate Glass Insurance.....	May 1	April 30
A 42	London Assurance.....	4995	Fire, Automobile, Limited Explosion, and Inland Transportation Insurance.....	"	"
A 43	London Guarantee and Accident Company Limited.....	4996	Fire, Guarantee, Burglary, Accident, Hail, Limited Explosion, Sprinkler Leakage and Sickness Insurance....	"	"
A 43	London and Lancashire Insurance Company, Limited.....	4905	Fire, Sprinkler Leakage, Explosion and Automobile Insurance.....	"	"
A 43	London and Lancashire Guarantee and Accident Company of Canada.....	4930	Guarantee, Burglary, Accident, Fire, Sickness, Automobile and Plate Glass, Insurance of Automobiles against fire and Insurance against loss or damage occasioned by larceny, theft, or stealing from the person by violence of threat, hold-up or otherwise.....	"	"
A 44	London and Scottish Assurance Corporation, Limited.....	5143	Life Insurance.....	"	"
A 44	London Mutual Fire Insurance Company of Canada.....	5069	Fire, Hail and Automobile Insurance.....	"	"
A 44	London Life Insurance Company	4994	Life Insurance.....	"	"
A 45	Loyal Protective Insurance Company.....	4963	Accident and Sickness Insurance among members of the Independent Order of Odd-fellows resident in Canada	"	"
	Lumbermen's Mutual Casualty	5186	Automobile Insurance.....	"	"
A 45	Lumber Underwriters.....	5110	Fire Insurance.....	"	"
A 45	Lumbermen's Underwriting Alliance.....	5161	Fire Insurance.....	"	"
A 45	Maccabees, The.....	4932	Life Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 46	Manufacturers' Life Insurance Company.....	4984	Life Insurance.....	"	"
A 46	Manufacturing Lumbermen's Underwriters.....	5127	Fire Insurance.....	"	"
A 46	Marine Insurance Company, Ltd.	5128	Fire, Automobile and Inland Transportation Insurance..	"	"
A 47	Maryland Casualty Company....	5015	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler, Fly Wheel and Sprinkler Leakage, Forgery Insurance, Insurance against damage to the property and liability for damage to property or person of others caused by the breakdown of any electrical machinery.....	"	"
A 47	Mercantile Fire Insurance Company.....	4906	Fire and Limited Explosion Insurance.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. end 1924
A 47	Merchants' Casualty Company..	5172	Accident Insurance (not including Employers' Liability), Automobile, Sickness and Insurance of Automobile against fire.....	May 1	April 30
A 48	Merchants Fire Assurance Corporation of New York.....	5070	Fire, Hail and Limited Explosion Insurance.....	"	"
A 48	Merchants Marine Insurance Company, Limited.....	5073	Fire, Limited Explosion and Automobile Insurance.....	"	"
A 48	Metropolitan Life Insurance Company of New York.....	5071	Life, Accident and Sickness Insurance.....	"	"
	Mill Owners Mutual Fire Insurance Company of Iowa.....	5193	Fire Insurance and Sprinkler Leakage and Insurance against damage to property of any kind caused by the explosion of natural or other gas.....	June 26	"
A 48	Millers' National Insurance Company.....	5111	Fire Insurance.....	May 1	"
A 49	Minnesota Implement Mutual Fire Insurance Company....	5155	Fire Insurance to the extent authorized by the Company's Articles of Association.....	"	"
A 49	Monarch Life Assurance Company.....	5182	Life Insurance.....	"	"
A 49	Motor Union Insurance Company, Limited.....	5074	Fire, Accident, Automobile, and Limited Explosion Insurance.....	"	"
A 50	Mount Royal Assurance Company.....	4964	Fire, Limited Explosion, Automobile and Plate Glass Insurance.....	"	"
A 50	Mutual Life Assurance Company of Canada.....	4931	Life Insurance.....	"	"
A 50	Mutual Life and Citizens' Assurance Company, Limited.....	4985	Life Insurance.....	"	"
A 51	Mutual Life Insurance Company of New York.....	5125	Life Insurance.....	"	"
A 51	National Ben-Franklin Fire Insurance Company.....	5169	Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.....	"	"
A 51	National Fire Insurance Company of Hartford.....	5016	Fire, Tornado, Explosion and Inland Transportation Insurance, Sprinkler Leakage and Automobile Insurance, excluding Insurance loss by reason of bodily injury to the person.....	"	"
A 53	Nationale Fire Insurance Company of Paris, France.....	5141	Fire and Limited Explosion Insurance.....	"	"
A 52	National Life Assurance Company of Canada.....	4983	Life Insurance.....	"	"
A 52	National Provincial Insurance Company, Limited.....	5045	Fire, Hail, Sprinkler Leakage, Limited Explosion and Plate Glass Insurance.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923.	Reg. ends 1924.
A 52	National Surety Company.....	5112	Burglary, Forgery, Credit and Guarantee Insurance.....	May 1	April 30
A 53	National Union Fire Insurance Company of Pittsburgh, Pa.	5075	Fire, Hail, Limited Explosion, Automobile and Tornado Insurance.....	"	"
A 53	New Hampshire Fire Insurance Company.....	5078	Fire, Inland Transportation and Sprinkler Leakage Insurance.....	"	"
A 54	New Jersey Insurance Company..	5076	Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person.....	"	"
A 54	Newark Fire Insurance Company	5038	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person, and Limited Explosion.....	"	"
A 54	New York Life Insurance Company.....	5048	Life Insurance.....	"	"
A 55	New York Plate Glass Insurance Company.....	5131	Plate Glass Insurance.....	"	"
A 55	Niagara Fire Insurance Company	5079	Fire, Explosion, Hail, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail)..	"	"
A 55	North American Accident Insurance Company.....	5171	Accident, Automobile, Sickness, Burglary, Plate Glass and Insurance of Automobiles against fire.....	"	"
A 56	North American Life Assurance Company.....	4907	Life Insurance.....	"	"
A 56	North British and Mercantile Insurance Company.....	4955	Fire, Limited Explosion, Sprinkler Leakage and Life Insurance.....	"	"
A 56	North Empire Fire Insurance Company.....	4998	Fire and Limited Explosion Insurance.....	"	"
A 57	Northwest Fire Insurance Company.....	5132	Fire Insurance.....	"	"
A 57	Northern Assurance Company, Limited.....	4986	Fire, Accident, Automobile, Burglary, Guarantee, Limited Explosion, Plate Glass and Sickness Insurance.....	"	"
A 57	Northern Life Assurance Company of Canada.....	5113	Life Assurance.....	"	"
A 58	Northwestern Mutual Fire Association.....	5049	Fire and Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person).....	"	"
A 58	Northwestern National Insurance Company of Milwaukee, Wis.	5168	Fire, Automobile and Tornado Insurance.....	"	"
A 59	Norwich Union Life Insurance Society.....	4935	Life Insurance (as a discontinuing Company).....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 58	Norwich Union Fire Insurance Society, Limited.....	4965	Fire, Accident, Sickness, Limited Explosion, Sprinkler Leakage, Automobile and Plate Glass Insurance.....	May 1	April 30
A 59	Occidental Fire Insurance Company.....	4954	Fire, Hail and Automobile Insurance, Limited Explosion	"	"
A 59	Ocean Accident and Guarantee Corporation (Limited).....	4938	Fire, Accident, Sickness, Guarantee, Plate Glass, Limited Explosion, Burglary and Automobile Insurance.....	"	"
A 60	Pacific Coast Fire Insurance Company.....	5031	Fire and Limited Explosion Insurance.....	"	"
A 60	Pacific Fire Insurance Company..	5080	Fire Insurance.....	"	"
A 61	Patriotic Assurance Company, Ltd	5003	Fire and Limited Explosion Insurance.....	"	"
A 60	Palatine Insurance Company, Ltd.	5050	Fire, Automobile and Limited Explosion Insurance.....	"	"
A 61	Phoenix Fire Insurance Company, Of Paris, France.....	5077	Fire and Limited Explosion Insurance.....	"	"
A 61	Phoenix Assurance Company, Ltd. of London.....	5041	Fire, Explosion, Hail and Sprinkler Leakage and Life Insurance.....	"	"
A 61	Phoenix Insurance Company, Hartford, Conn.....	4966	Fire, Hail, Limited Explosion, Sprinkler Leakage and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.....	"	"
A 62	Preferred Accident Insurance Company.....	4956	Accident, Sickness and Automobile Insurance.....	"	"
A 62	Protective Association of Canada	5081	Accident and Sickness Insurance restricted to members of the Masonic Order within Canada, and limited in amount, as provided in the Association's Act of Incorporation.....	"	"
A 62	Providence Washington Insurance Company.....	5000	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Explosion Insurance.....	"	"
A 63	Provincial Insurance Company, Limited.....	5170	Fire, Automobile and Limited Explosion Insurance.....	"	"
A 63	Prudential Insurance Company of America.....	5004	Life Insurance.....	"	"
A 63	Quebec Fire Assurance Company	4908	Fire and Limited Explosion Insurance.....	"	"
A 64	Queen Insurance Company of America.....	5017	Fire, Limited Explosion, Inland Transportation and Automobile Insurance.....	"	"
A 64	Queensland Insurance Company, Limited.....	4933	Fire and Limited Explosion Insurance.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 64	Railway Passengers' Assurance Company.....	5166	Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance	May 1	April 30
A 65	Reliance Insurance Co. of Canada	4967	Fire and Limited Explosion Insurance.....	"	"
A 65	Reliance Mutual Life Assurance Society.....	4939	Life Insurance (as a discontinuing Company).....	"	"
A 65	Retail Hardware Mutual Fire Insurance Company.....	5163	Fire Insurance to the extent authorized by the Company's articles of Incorporation.....	"	"
A 66	Ridgely Protective Association...	5032	Accident and Sickness Insurance among members of the Independent Order of Odd-fellows in Canada.....	"	"
A 66	Royal Arcanum, Supreme Council of the.....	4971	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 66	Royal Exchange Assurance.....	5047	Fire, Accident, Sickness, Sprinkler Leakage and Automobile and Limited Explosion Insurance.....	"	"
A 67	Royal Guardians.....	5005	Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws	"	"
A 67	Royal Indemnity Company.....	5053	Accident, Automobile, Burglary, Guarantee Sickness and Steam Boiler, Forgery, Plate Glass Insurance, and Insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.....	"	"
A 68	Royal Insurance Company, Limited.....	5018	Fire, Automobile, Explosion, Sprinkler Leakage and Life Insurance.....	"	"
A 68	St. Paul Fire and Marine Insurance Company.....	5150	Fire, Inland Transportation, Tornado, Limited Explosion and Automobile Insurance.....	"	"
A 68	Royal Scottish Insurance Company, Limited.....	5082	Fire and Limited Explosion Insurance.....	"	"
A 69	La Sauvegarde Life Insurance Company.....	5162	Life Insurance.....	"	"
A 69	Scottish Amicable Life Assurance Society.....	4977	Life Insurance (as a discontinuing Company).....	"	"
A 69	Scottish Canadian Assurance Corporation.....	5006	Fire and Hail Insurance.....	"	"
A 70	Scottish Metropolitan Assurance Company.....	5083	Fire, Accident, Automobile, Burglary, Limited Explosion, Guarantee and Sickness Insurance.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 70	Scottish Union and National Insurance Company.....	4968	Fire, Automobile, Tornado, Sprinkler Leakage and Explosion Insurance.....	May 1	April 30
A 71	Security Life Insurance Company of Canada.....	5137	Life Insurance.....	"	"
A 71	Security Insurance Company of New Haven.....	4969	Fire, Hail and Limited Explosion Insurance.....	"	"
A 72	Societe (La) des Artisans Canadiens Francais.....	4972	Life, Accident and Sickness Insurance to the extent authorized by the Society's Charter.....	"	"
A 72	Sovereign Life Assurance Company of Canada.....	5086	Life Insurance.....	"	"
A 73	Springfield Fire and Marine Insurance Company.....	5035	Fire, Hail, Tornado, Limited Explosion, Sprinkler Leakage and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 73	Standard Life Assurance Company, Scotland.....	4970	Life Insurance.....	"	"
A 73	Star Assurance Society.....	5051	Life Insurance (as a discontinuing Company).....	"	"
A 74	State Life Insurance Company...	4987	Life Insurance.....	"	"
A 74	Sterling Fire Insurance of Indiana	4936	Fire, Automobile, Hail and Tornado Insurance.....	"	"
A 74	Stuyvesant Insurance Company..	5087	Fire Insurance.....	"	"
A 75	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.....	5056	Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.....	"	"
A 75	Sun Insurance Office, London, England.....	5007	Fire, Accident, Automobile, Limited Explosion, Guarantee and Sickness Insurance.....	"	"
A 75	Sun Life Assurance Company of Canada.....	5153	Life Insurance.....	"	"
A 76	Tokio Marine and Fire Insurance Company, Limited.....	5158	Fire Insurance.....	"	"
A 76	Travellers' Indemnity Company..	5114	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass, Automobile and Insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.....	"	"
A 76	Travellers' Insurance Company, Hartford, Conn.....	5089	Life and Accident Insurance...	"	"
A 77	Travellers' Life Assurance Company of Canada.....	5192	Life Insurance.....	"	"
A 77	Underwriters at American Lloyds	5142	Fire Insurance.....	"	"
A 77	Union Assurance Society, Limited.	5133	Fire, Automobile, Limited Explosion and Inland Transportation Insurance.....	"	"
A 78	Union Fire Insurance Company, Limited, of Paris, France... (L'Union Compagnie a l'assurance contre l'incendie, Paris, France.)	5009	Fire and Limited Explosion Insurance.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 78	Union Insurance Society of Canton, Limited.....	4937	Fire, Automobile, Sickness, Accident, Hail, Sprinkler Leakage, Limited Explosion and Inland Transportation Insurance.....	May 1	April 30
A 78	Union Mutual Life Insurance Company of Maine.....	5008	Life Insurance.....	"	"
A 79	United British Insurance Company, Limited.....	5090	Fire and Limited Explosion Insurance.....	"	"
A 79	United States Fidelity and Guaranty Company.....	5019	Guarantee, Accident, Forgery, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.....	"	"
A 79	United States Fire Insurance Company.....	5036	Fire, Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person), Explosion and Tornado Insurance	"	"
A 79	United States Life Insurance Company of the City of New York.....	4893	Life Insurance.....	"	"
A 80	Westchester Fire Insurance Company.....	5052	Fire, Explosion and Hail Insurance.....	"	"
A 80	Western Assurance Company, Toronto.....	5195	Fire, Inland Transportation, Sprinkler Leakage, Lightning, Explosion and Tornado and Automobile Insurance.....	"	"
A 81	Western Life Assurance Company	5184	Life Insurance as a discontinuing Company.....	"	"
A 81	Western Mutual Life Association.	5088	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 81	Woman's Benefit Association of the Maccabees.....	5181	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
A 82	Workmen's Circle, The.....	5010	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.....	"	"
	World Marine and General Insurance Company, Limited..	5002	Fire, Accident, Automobile, Burglary, Guarantee, Inland Transportation, Plate Glass Sickness, Sprinkler Leakage and Insurance against damage to property of any kind caused by the explosion of natural or other gas.....	"	"
A 82	Yangtze Insurance Association..	5100	Fire Insurance.....	"	"
A 82	Yorkshire Insurance Company, Limited.....	5118	Fire, Live Stock, Accident, Sickness, Automobile and Plate Glass Insurance.....	"	"

ONTARIO INSURANCE ACT—SCHEDULE AA.

Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 3	Aetna Insurance Company	5056	Inland Marine Insurance	May 1	April 30
A 84	Automobile Insurance Company	5092	Inland Marine Insurance	"	"
		5093	Ocean Marine Insurance	"	"
A 10	British Traders Insurance Co. Ltd.	4945	Ocean Marine Insurance	"	"
		4946	Inland Marine Insurance	"	"
A 17	Columbia Insurance Company (Jersey City, N.J.)	5021	Inland Marine Insurance	"	"
		5022	Ocean Marine Insurance	"	"
A 20	Continental Insurance Company	5200	Inland Marine Insurance	"	"
		5201	Ocean Marine Insurance	"	"
A 23	Eagle Star and British Dominions Insurance Company, Limited	5095	Inland Marine Insurance	"	"
		5098	Ocean Marine Insurance	"	"
A 85	Federal Insurance Company	4952	Ocean Marine Insurance	"	"
		5953	Inland Marine Insurance	"	"
A 27	Fidelity Phenix Fire Insurance Company of New York	5198	Ocean Marine Insurance	"	"
		5199	Inland Marine Insurance	"	"
A 28	Fireman's Fund Insurance Com- pany	5025	Inland Marine Insurance	"	"
		5024	Ocean Marine Insurance	"	"
A 28	Firemen's Insurance Company of Newark, N.J.	5136	Ocean Marine Insurance	"	"
		5135	Inland Marine Insurance	"	"
A 31	Globe & Rutgers Fire Insurance Company	5145	Ocean Marine Insurance	"	"
A 35	Hartford Fire Insurance Company	4920	Ocean Marine Insurance	"	"
		4919	Inland Marine Insurance	"	"
A 36	Home Insurance Company	5064	Inland Marine Insurance	"	"
	Indemnity Mutual Marine Assur- ance Company, Limited	5026	Ocean Marine Insurance	"	"
A 39	Insurance Company of North America	4951	Ocean Marine Insurance	"	"
A 43	London & Lancashire Insurance Company	4909	Ocean Marine Insurance	"	"
A 46	Marine Insurance Company, Ltd.	5130	Ocean Marine Insurance	"	"
		5129	Inland Marine Insurance	"	"
A 54	New Jersey Insurance Company	4420	Ocean Marine Insurance	"	"
		4421	Inland Marine Insurance	"	"
A 57	Northern Assurance Company, Limited	5165	Inland Marine Insurance	"	"
	Norwich Union Life Insurance Society, Limited	5164	Ocean Marine Insurance	"	"
		4934	Investment of Surplus Funds in the Province of Ontario	"	"
A 61	Phoenix Assurance Company, Ltd.	5054	Ocean Marine Insurance	"	"
A 62	Providence Washington Insurance Company	5149	Inland Marine Insurance	"	"
		5001	Ocean Marine Insurance	"	"
A 66	Royal Exchange Assurance	5156	Inland Marine Insurance	"	"
		5157	Ocean Marine Insurance	"	"
A 70	Scottish Metropolitan Assurance Company, Limited	5084	Inland Marine Insurance	"	"
		5085	Ocean Marine Insurance	"	"
A 68	St. Paul Fire and Marine Insur- ance Company	5151	Inland Marine Insurance	"	"
	Standard Marine Insurance Com- pany, Limited	5152	Ocean Marine Insurance	"	"
		5190	Inland Marine Insurance	"	"
		5189	Ocean Marine Insurance	"	"
A 87	Thames & Mersey Marine Insur- ance Company, Limited	5028	Inland Marine Insurance	"	"
		5027	Ocean Marine Insurance	"	"
A 76	Tokio Marine and Fire Insurance Company	5187	Inland Marine Insurance	"	"
	Union Insurance Society of Can- ton, Limited	5188	Ocean Marine Insurance	"	"
		4940	Inland Marine Insurance	"	"
		4941	Ocean Marine Insurance	"	"
A 89	Union Marine Insurance Com- pany, Limited	5029	Ocean Marine Insurance	"	"
A 91	United States Lloyds	5101	Inland Marine Insurance	"	"
		5099	Ocean Marine Insurance	"	"
A 82	Yorkshire Insurance Company, Limited	5030	Ocean Marine Insurance	"	"
A 80	Western Assurance Company	5116	Inland Marine Insurance	"	"
		5117	Ocean Marine Insurance	"	"

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

	Name of Company	System	Head Office	Manager or Secretary	Post Office
B88	Algoma Mutual.....	Mutual.....	Sault Ste. Marie..	Thos. H. Elliott.....	Sault Ste. Marie.
B90	Amherst Island.....	Mutual.....	Stella.....	John Glenn.....	Stella.
B92	Ayr.....	Mutual.....	Ayr.....	A. L. Easton.....	Princeton.
B94	Bay of Quinte Agricultural.....	Mutual.....	Picton.....	M. R. German.....	Picton.
B96	Bertie & Willoughby Farmers'.....	Mutual.....	Ridgeway.....	John G. Wills.....	Marshville.
B98	Blanshard.....	Mutual.....	St. Mary's.....	John H. Jameson.....	St. Mary's.
B100	Blenheim North.....	Mutual.....	Bright.....	D. R. Stauffer.....	Bright.
B102	Brant County Farmers'.....	Mutual.....	Brantford.....	J. A. Messecar.....	Brantford.
B104	Canadian Millers'.....	Mutual.....	Hamilton.....	John T. White.....	Hamilton.
B106	Caradoc Farmers'.....	Mutual.....	Mount Brydges..	E. W. J. Sutherland..	Mt. Brydges.
B108	Clinton Township.....	Mutual.....	Beamsville.....	G. W. Tinlin.....	Beamsville.
B3	Commonwealth Life and Accident Insurance Co.....	Stock.....	Hamilton.....	W. R. Hitchins.....	Hamilton.
B110	Culross.....	Mutual.....	Teeswater.....	D. McIntosh.....	Teeswater.
B112	Dereham and West Oxford.....	Mutual.....	Mount Elgin.....	T. R. Mayberry.....	Ingersoll.
B114	Dorchester, North and South.....	Mutual.....	Harrietsville.....	S. E. Facey.....	Harrietsville.
B116	Downie.....	Mutual.....	St. Paul's.....	Alex. Frame.....	St. Paul's.
B118	Dufferin Farmers'.....	Mutual.....	Shelburne.....	Thomas Whalley.....	Shelburne.
B120	Dumfries, N., & Waterloo, S.....	Mutual.....	Galt.....	A. W. Hilborn.....	Galt.
B122	Dunwich Farmers'.....	Mutual.....	Dutton.....	W. A. Galbraith.....	Iona Station.
B124	EasthopeSouthFarmers	Mutual.....	Tavistock.....	W. S. Russell.....	Tavistock.
B56	Economical.....	Cash-Mutual	Kitchener.....	W. H. Schmalz.....	Kitchener.
B126	Ekfrid.....	Mutual.....	Appin.....	A. P. McDougald.....	Melbourne.
B128	Elma Farmers'.....	Mutual.....	Atwood.....	J. R. Hammond.....	Atwood.
—	Empire Life Ins. Co. (a)	Stock.....	Toronto.....	M. P. Langstaff, A.I.A.	Toronto.
B130	Eramosa.....	Mutual.....	Rockwood.....	Robert Scott.....	Rockwood.
B132	Erie Farmers'.....	Mutual.....	Selkirk.....	A. E. Havill.....	South Cayuga.
B8	Equity Life.....	Stock.....	Toronto.....	Geo. M. Begg.....	Toronto.
B134	Farmers' Central.....	Mutual.....	Walkerton.....	J. J. Schumacher.....	Walkerton.
B137	Farmers' Union.....	Mutual.....	Lindsay.....	R. G. Corneil.....	Lindsay.
—	Federal Fire Ins. Co. (b)	Stock.....	Toronto.....	Harold W. Magee.....	Toronto.
B140	Formosa.....	Mutual.....	Formosa.....	E. C. Kuntz.....	Formosa.
B142	Germania Farmers'.....	Mutual.....	Ayton.....	R. H. Fortune.....	Ayton.
B144	Glangarry Farmers'.....	Mutual.....	Lochiel.....	V. G. Chisholm.....	Alexandria.
B59	Gore District.....	Cash-Mutual	Galt.....	John N. McKendrick..	Galt.
B146	Grand River.....	Mutual.....	York.....	Norman Simenton.....	Caledonia.
B148	Grenville Patron.....	Mutual.....	Spencerville.....	W. M. Snyder.....	Spencerville.
B150	Grey and Bruce.....	Mutual.....	Hanover.....	Wm. Ruttie.....	Hanover.
B152	Guelph Township.....	Mutual.....	Lot 27, Div. A. Guelph Tp.....	John L. Carter.....	Guelph.
B154	Halton Union Farmers'	Mutual.....	Acton.....	Thos. Moore.....	Campbellville.
B156	Hamilton Township...	Mutual.....	Cold Springs.....	Thos. Hoskin.....	Cobourg.
B34	Hand-in-Land.....	Stock.....	Toronto.....	Jos. Walmsley.....	Toronto.
B158	Hay Township.....	Mutual.....	Zurich.....	Henry Eilber.....	Crediton.
B160	Hopewell Creek.....	Mutual.....	New Germany.....	A. J. Frank.....	New Germany.
B164	Howick Farmers'.....	Mutual.....	Gorrie.....	W. S. Mc Kercher.....	Wroxeter.
B162	Howard Farmers'.....	Mutual.....	Ridgetown.....	E. D. Mitton.....	Ridgetown.
B256	Huron Weather.....	Mutual.....	Zurich.....	Chas. Monteith.....	Woodham.

(a) Commenced business January 11th, 1923.

(b) Commenced business December 5th, 1922.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—Continued

	Name of Company	System	Head Office	Manager or Secretary	Post Office
B167	Kent and Essex.....	Mutual.....	Romney.....	T. B. Harvey.....	Merlin.
B169	Lambton Farmers'....	Mutual.....	Brooke Township.	W. G. Willoughby....	Watford.
B171	Lanark.....	Mutual.....	Perth.....	Peter Cavers.....	Perth.
B173	Lennox and Addington.	Mutual.....	Napanee.....	W. R. Lott.....	Napanee.
B175	Lobo Township.....	Mutual.....	Coldstream.....	J. Marsh.....	Ilderton.
B177	London Township Farmers'.....	Mutual.....	Arva.....	Edward Dann.....	London.
B179	McGillivray.....	Mutual.....	West McGillivray	Wm. T. Amos.....	Parkhill.
B181	McKillop.....	Mutual.....	Seaforth.....	D. F. McGregor.....	Seaforth.
B183	Maple Leaf.....	Mutual.....	Columbus.....	P. G. Purves.....	Columbus.
B37	Merchants.....	Stock.....	Toronto.....	A. E. Blogg.....	Toronto.
B74	Monarch.....	Mutual and Stock.....	Toronto.....	A. M. Aletter.....	Toronto.
B186	Nichol.....	Mutual.....	Fergus.....	James Beattie.....	Fergus.
B188	Nissouri.....	Mutual.....	Kintore.....	E. J. Pearson.....	Kintore.
B190	Norfolk.....	Mutual.....	Simcoe.....	N. Stanley Boughner..	Simcoe.
B192	North Kent.....	Mutual.....	Thamesville.....	Walter S. Holmes....	Dresden.
B194	Oneida Farmers'.....	Mutual.....	Willowgrove.....	W. S. Dunnet.....	Hagersville.
B11	Ontario-Equitable Life and Accident Ins. Co.	Stock.....	Waterloo.....	S. C. Tweed.....	Waterloo.
B258	Ontario Farmers' Weather.....	Mutual.....	Grand Valley....	W. A. Wansbrough...	Grand Valley.
B196	Ontario Threshermen's Mutual Fire Insur- ance Co.....	Mutual.....	Chatham.....	Byrell Harris.....	Chatham.
B198	Osgoode.....	Mutual.....	Kenmore.....	R. McLachlin.....	Kenmore.
B200	Otter.....	Mutual.....	Norwich.....	T. M. Sutherland.....	Norwich.
B202	Oxford Farmers'.....	Mutual.....	Embro.....	H. W. Catherland....	Embro.
B204	Peel and Maryborough.	Mutual.....	Drayton.....	John Ritch.....	Drayton.
B206	Peel County Farmers'..	Mutual.....	Brampton.....	J. J. Stewart.....	Brampton.
B62	Perth.....	Cash-Mutual Mutual and Auxiliary Joint Stock 7 Edw. VII., c. 116.....	Stratford.....	Charles Packert.....	Stratford.
—	*Policyholders' Mutual Life.....		Toronto.....	A. M. Featherston....	Toronto.
B208	Prescott Farmers'.....	Mutual.....	Alfred.....	B. G. Parisien.....	Alfred.
B268	Provident Assurance Co	Stock.....	Montreal, Que.....	†A. M. Aletter.....	Toronto.
B210	Puslinch.....	Mutual.....	Aberfoyle.....	John Rae.....	Puslinch.
B40	Queen City.....	Joint Stock..	Toronto.....	Hugh F. Creighton...	Toronto.
B21	Re-insurance Co. of Canada.....	Joint Stock..	Waterloo.....	M. J. Smith.....	Waterloo.
B212	Saltfleet and Binbrook.	Mutual.....	Elfrida.....	Charles Ira Stewart...	Hannon.
B214	Southwold Farmers'....	Mutual.....	Shedden.....	John H. Sells.....	Shedden.
B216	Sydenham.....	Mutual.....	Owen Sound.....	T. J. Harkness.....	Owen Sound.
B219	Temiskaming.....	Mutual.....	New Liskeard....	John W. Bolger.....	New Liskeard.
B221	Thunder Bay.....	Mutual.....	Murillo.....	A. McGillivray.....	Murillo.
B43	Toronto Casualty Fire Marine Insurance Co.	Stock.....	Toronto.....	C. H. Ackerman.....	Toronto.
B323	Townsend Farmers'....	Mutual.....	Waterford.....	James Ross.....	Waterford.

*By agreement dated 16th April, 1923, The Ontario Equitable Life and Accident Insurance Company acquired the Assets and assumed the liabilities of the Policyholders Mutual Life Insurance Company.

†Chief Agents.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—Concluded.

	Name of Company	System	Head Office	Manager or Secretary	Post Office
—	†Union Fire and Casualty Co.....	Joint Stock..	Winnipeg.....		Toronto.
B225	Usborne and Hibbert..	Mutual.....	Farquhar.....	W. A. Turnbull.....	Exeter.
B227	Walpole Farmers'.....	Mutual.....	Jarvis.....	Geo. L. Miller.....	Jarvis.
B65	Waterloo.....	Cash-Mutual	Waterloo.....	L. W. Shuh.....	Waterloo.
B229	Waterloo, North, Farmers'.....	Mutual.....	Waterloo.....	Josiah Stauffer.....	Waterloo.
B231	Wawanosh, West.....	Mutual.....	Dungannon.....	Thos. G. Allen.....	Dungannon.
B79	Wellington.....	Mutual and Stock.....	Guelph.....	Shaw & Begg, Limited	Toronto.
B260	Western Farmers' Weather.....	Mutual.....	Woodstock.....	E. L. Sutherland.....	Woodstock.
B233	Westminster Township.	Mutual.....	Pond Mills.....	R. S. Nichol.....	Wilton Grove.
B235	Williams, East.....	Mutual.....	Nairn.....	John A. McLeish.....	Kerwood.
B237	Yarmouth.....	Mutual.....	New Sarum.....	A. E. Bucke.....	St. Thomas.

†Union Fire and Casualty Insurance Company went into liquidation on 13th March, 1923. W. S. Newton, of Winnipeg, was appointed Liquidator.

INDEX C.—Underwriters.

List of Underwriters registered to transact business in Ontario up to December 1st, 1923.

<p>Aetna Fire Underwriters' Agency. Britannic Underwriters' Agency. British and Canadian Underwriters. British Empire Underwriters' Agency. Canadian Hardware and Implement Underwriters Canadian Motor Underwriters' Agency. Continental Underwriters' Agency. Delaware Underwriters. Duquesne Underwriters' Agency. Edinburgh Underwriters' Agency. Exchange Underwriters' Agency. Federal Underwriters, Limited Fidelity (Fire) Underwriters of New York. Globe Underwriters' Agency. Home Underwriters' Agency.</p>	<p>London Underwriters' Agency Merchants' Underwriters' Agency. Minnesota Underwriters' Agency Montreal Underwriters' Agency. National Liverpool Underwriters' Agency. New York Underwriters' Agency. Nova Scotia Fire Underwriters' Agency. Phenix Underwriters' Agency. Protector Underwriters. Providence Underwriters' Agency. Retail Merchants' Underwriters' Agency. Rochester Underwriters' Agency. St. Lawrence Underwriters' Agency. Sterling Fire Underwriters' Agency. Winnipeg Fire Underwriters' Agency.</p>
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INDEX D.—Insurance Brokers.

List of Special Insurance Brokers Licensed to transact business with unregistered corporations.

<p>Barker, Wesley E., Toronto Gooch, Robert E., Toronto. Hardy, E. D., & Company, Ottawa. Ireland, Aubrey E., Toronto. Irish & Maulson, Limited, Toronto. Jones & Proctor Bros., Limited, Toronto. Jones, Seneca & Sons, Hamilton. Lauder, William, Toronto. E. L. McLean, Toronto. Muntz & Beatty, Toronto.</p>	<p>Reed, Shaw & McNaught, Toronto. Ring, Charles Edward, Toronto. Robertson, Percy, Toronto. Rotenberg, Louis, Jr., Toronto. Ryan Agency, Limited, Toronto. Smith & Walsh, Toronto. Toronto Insurance and Vessel Agency, Limited, Toronto. Willis, Faber & Company of Ontario, Limited, Toronto.</p>
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INDEX E.—Guarantee Companies.

List of Guarantee Companies 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 Chapters 5 and 67 of 9 Edw. VII. and 62 Vict. (2nd Sess.), Chap. 12, s. 69; R.S.O. 1914, Chap. 190.

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|--|--|
| <ol style="list-style-type: none"> 1. Alliance Assurance Company. 2. American Surety Company, of N. Y. 3. Canada Accident and Fire Assurance Company. 4. Canadian Surety Company. 5. Dominion Gresham Guarantee and Casualty Company. 6. Dominion of Canada Guarantee and Accident Insurance Company. 7. Employers' Liability Assurance Corporation (Limited). 8. Fidelity Insurance Co. of Canada. 9. General Accident Assurance Company of Canada. 10. Globe Indemnity Company of Canada. 11. The Guardian Insurance Company of Canada, Montreal, Quebec. 12. Guarantee Company of North America. 13. Hartford Accident and Indemnity Company. 14. Imperial Guarantee and Accident Insurance Company of Canada. 15. Imperial Underwriters' Corporation of Canada. | <ol style="list-style-type: none"> 16. London and Lancashire Guarantee and Accident Company of Canada. 17. London Guarantee and Accident Company, Limited. 18. Maryland Casualty Company. 19. National Surety Company. 20. Northern Assurance Company, Limited. 21. Norwich Union Fire Insurance Society, Limited. 22. Ocean Accident and Guarantee Corporation, Limited. 23. Railway Passengers' Assurance Company of London, England. 24. Royal Indemnity Company. 25. Scottish Metropolitan Assurance Company, Limited. 26. Sun Insurance Office. 27. Toronto Casualty Fire and Marine Insurance Company. 28. United States Fidelity and Guaranty Company. 29. World Marine & General Insurance Company, Limited. |
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R E P O R T

OF THE

Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1922

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
1923



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

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1922.

Respectfully submitted,

W. F. NICKLE,
Attorney-General.

Toronto, 1st October, 1923.

TO THE HONOURABLE W. F. NICKLE, K.C., M.P.P.,
Attorney-General of Ontario.

Sir:—

I have the honour to submit herewith the Thirty-fourth Annual Report of the Registrar of Friendly Societies for the year ended 31st December, 1922. The statements printed in this report include not only the statements of friendly societies which undertake life insurance contracts, but also those of the sick and funeral benefit societies. Of the former there are sixteen and the statements of their affairs are printed in the first fifty-five pages of the report. They are also required to file, annually, actuarial balance sheets with the Department, and a summary of these valuations is printed as an appendix to this report.

The sick and funeral benefit societies are, by statute, limited in the liability they may undertake to amounts of \$200.00 payable in the event of death, and weekly benefits of \$10.00 per week payable to disabled members. The Department is planning to reduce printing required for this report next year by summarizing the sick and funeral benefit society statements in schedule form. It is hoped that this will enable the inclusion of the whole report with that of the Superintendent of Insurance hereafter.

The most important fact in fraternal society history of the last year, has been the application of The Ontario Insurance Amendment Act 1921 (11 Geo. V, Chap. 60) dealing with the life insurance contracts of friendly societies. It is this legislation that imposes the requirement of the annual valuations of insurance contracts above mentioned. In cases in which the valuation by the actuary of the society shows that the society cannot provide for payment of its insurance contracts at maturity without abatement or without increase in existing rates of contribution, the legislation provides for the securing of a readjustment of such contracts by a procedure involving the following stages: First, the consideration by the Registrar of Friendly Societies of the valuation filed and a report thereon to the Minister; second, a request of the Minister addressed to the society to take such steps as might be necessary to enable the society to assure its members and the public generally that it would be able to fulfil its contracts at maturity; third, the consideration of this request by the executive and actuary of the society, and the submitting by them to the society of definite recommendations to secure the necessary readjustment; fourth, action by the society on the recommendations of the executive and actuary in pursuance of the request; fifth, in the event of the rejection of the recommendations by the society, a report of the fact by the Registrar to the Minister and the appointment by the Minister of a statutory readjustment committee charged with the duty of investigating the financial affairs of the society and of formulating a plan for the necessary readjustment and drafting the amendments to the constitution and laws of the society appropriate thereto; sixth, the filing of the report of the readjustment committee in the office of the Registrar of Friendly Societies, the report becoming thereby automatically effective, pursuant to the statute.

The first valuations of the societies filed with the Department in 1922 showed that some half-dozen of the societies would require to make readjustments of their contracts or rates in order to put themselves upon a sound financial basis. Some of these societies have effected voluntary readjustments of their affairs without the intervention of the Department. In other cases it was necessary to invoke the authority of the statute. Two important societies are at the present time passing through the stages above enumerated and in some other cases the way is being prepared for the necessary application.

The readjustment committee appointed in the case of The Canadian Order of Foresters has just filed its financial report at the time of this writing and the readjustment thereby effected will go into force in that society on the 1st of January, 1924. The report of the committee bears evidence of the careful and minute survey made of the financial position of the society and also of the broad and sympathetic view taken of the history and spirit of the society. I believe the report is the happiest solution that could be found for the financial problems of the society and I have every reason to hope that the readjustment will be accepted by members of the society in a sympathetic spirit. Effect has been given by the report to the favourable mortality experience of the society, to the high interest earning power of its investments and to the desire of all fraternalists to deal generously with the older members of the society.

The Canadian Order of Chosen Friends has also advanced through the earlier stages above mentioned to the appointment of the statutory readjustment committee and at this writing it seems probable that the work of that committee can be finished in sufficient time to allow its report to become effective on January 1st, 1924.

It is a pleasure to report that the Sons of England Benefit Society has voluntarily brought about a readjustment of its rates as recommended by its actuary.

The foregoing is a very important record of substantial progress made in reconstruction of the fraternal insurance system in Ontario, and the prospect is that at an early date I shall be able to report that every friendly society subject to the legislative control of the Province is established upon a basis to command public confidence so far as its contracts of life insurance are concerned.

Yours faithfully,

V. EVAN GRAY,
Registrar of Friendly Societies.

Toronto, 29th September, 1923.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 18th February, 1879, and incorporated in Ontario 11th August, 1879.

The Executive officers of the Society at the 31st December, 1922, were as follows:

R. G. Graham, Grand Master Workman Ottawa.
 F. G. Inwood, Grand Recorder-Treasurer Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1922, \$9,769,961.27.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or benefits in the nature thereof.—None.
- (b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Number of contracts in force 31st December, 1921	10,541	\$ 10,247,703 04
Number of contracts taken during 1922 new or renewed	278	167,250 00
Add amount by which various certificates were increased during 1922		3,000 00
Gross number of contracts in force at any time in 1922	10,819	10,417,953 04
Deductions:		
	Number.	Amount.
		\$ c.
Contracts matured in 1922	267	298,829 07
Contracts lapsed in 1922	480	348,393 58
Contracts surrendered		
Reduction of certificates		769 12
Total deductions extended	747	647,991 77
Net contracts in force 31st December, 1922	10,072	9,769,961 27
No. of certificate holders in good standing	9,596	9,380,275 18
No. temporarily suspended	476	389,686 09
Grand total of certificate holders, 31st December, 1922	10,072	9,769,961 27

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, total membership of which is 717.
 Number of members who died during 1922, 7.
 Amount of funeral benefits paid in 1922, \$210.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Lodge.
 Number of members who received sick and funeral benefits during 1922, 108.
 Amount of benefits paid in 1922, in respect of sick members, \$2,262.66.
 Number of weeks' sickness experienced in 1922, 521 3/7.
 Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1922, \$19,072.75

V. Assets.

Bonds, debentures, etc.....	\$ 1,820,483	81
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Imperial Bank, Toronto, Beneficiary Fund.....	55,279	51
Imperial Bank, Toronto, General Fund.....	1,954	99
Imperial Bank, Toronto, Sick Fund.....	4,072	75
Assessments called but not yet payable.....	34,534	69
Interest due and accrued.....	21,018	83
Total assets of Life Insurance Fund (not extended).....	\$ 1,906,101	13
" Sick and Funeral Fund (not extended).....	19,411	03
" General and other Funds (not extended)....	12,822	60
All other assets.....		990 18
Total assets.....	\$ 1,938,334	76

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted.....	\$ 19,509	93
Amount of all other liabilities.....		59 87
Total liabilities.....	\$ 19,569	80

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1922.—None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1922, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited quarterly during 1922.

Names and addresses of the auditors for 1922 were as follows: Charles G. Knott and Albert E. Hagerman, Toronto.

No changes were made in by-laws during 1922 in relation to insurance certificates.

Amount of Bond of Grand Master Workman, \$5,000.00.

Amount of Bond of Grand Recorder Treasurer, \$20,000.00.

Number of members in force in Ontario, 10,072.

Amount of insurance in force in Ontario at 31st December, 1922, \$9,769,961.27.

Number of members in Ontario who died during 1922, 267.

Amount of death benefits paid to Ontario members during 1922, \$315,984.90.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$45,926.75.

Cash received during 1922 from:

Supplies.....	\$ 177	70
Assessments.....	395,204	19
Per capita tax.....	20,842	17
Changing certificates, etc.....	72	00
Interest.....	92,823	66
Cash received from repayment of investments (not extended)	\$31,425	52

Total Receipts.....	\$ 509,119	72
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Fraternal association.....	\$ 45	00
Law costs.....	25	50
Registration fee.....	150	00
Rent of drawer, Trust Company.....	75	00
Organization expenses.....	5,318	95
Travelling expenses.....	229	06
Rent, light, heat and taxes.....	1,231	47
Salaries, officers' and auditors' and actuary's fees.....	4,822	35
Medical examiner's salary and expenses.....	510	00
Clerk hire.....	6,355	00
Official Journal.....	2,112	03
Printing, stationery and advertising.....	540	26

Postage telegrams, and express.....	855 54
Premiums for guaranteeing lodge officers.....	180 56
Other management expenses.....	141 00
Total expenses of management.....	\$ 22,591 72

(b) Miscellaneous Expenditure.

Life insurance claims paid.....	315,984 90
Funeral benefits.....	210 00
Sick benefits.....	2,262 66
For investments (not extended), \$184,115.46.	
Total expenditure.....	\$ 341,049 28

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	275	176,656 20	193 92		
25-29	267	200,759 55	219 15	3	2,440 57
30-34	447	343,410 05	389 13	3	1,110 25
35-39	529	413,412 89	524 01	1	503 11
40-44	710	561,344 52	828 44	3	2,132 11
45-49	891	765,405 47	1,320 36	4	4,054 75
50-54	1,122	1,056,614 21	2,211 22	6	6,042 54
55-59	1,452	1,500,819 38	3,931 02	29	34,288 64
60-64	1,693	1,877,819 72	6,308 88	42	50,645 16
65-69	1,547	1,699,791 54	7,507 86	67	75,130 55
70-74	769	815,847 73	4,995 81	68	79,675 34
75-79	290	285,090 84	2,502 80	28	30,895 37
80-84	62	59,667 31	716 19	13	11,910 68
85 and over	18	13,321 86	225 42		
Totals...	10,072	9,769,961 27	31,874 21	267	298,829 07

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 7 HUGHSON STREET, S., HAMILTON, ONT.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive officers of the Society at the 31st December, 1922, were as follows:

John L. Davidson, Grand Councilor.....	Toronto.
Wm. Benson, Grand Vice-Councilor.....	Toronto.
Dr. J. W. Edwards, Past Grand Councilor.....	Cataraqui.
Wm. F. Montague, Grand Recorder and Treasurer.....	Hamilton.
John L. Archer, Grand Representative.....	Toronto.
A. W. Richardson, M.D., Grand Representative.....	Kingston.
Albert Chevalier, Grand Representative.....	Montreal.
James B. Ferguson, Grand Representative.....	Ottawa.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts.—None.

Amount covered by insurance at 31st December, 1922, \$22,851,443.57.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick or funeral benefits.

	Number.	Amount.
Contracts in force 31st December, 1921.....	26,376	\$ 23,645,842 67
Add contracts taken 1922, new and renewed.....	526	288,250 00
Add amount by which various certificates were increased during 1922.....		9,077 00
Gross number and amount of contracts on foot at any time during 1922.....	26,902	23,943,169 67
Deductions:		
	Number	Amount.
		\$ c.
Contracts matured in 1922.....	421	415,164 60
Contracts lapsed in 1922.....	895	549,977 00
Contracts surrendered in 1922.....	113	37,056 00
Contracts cancelled (decreased).....		1,044 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1922.....		88,484 50
Total deductions.....	1,429	1,091,726 10
Net contracts on foot 31st December, 1922.....	25,473	22,851,443 57
Temporarily suspended.....	278	190,801 00
Number of certificate holders in good standing at 31st December, 1922.....	25,195	22,660,642 57

III. Funeral Benefits.

The Grand Lodge undertakes funeral benefits.

The total membership of this branch, 31st December, 1922, 6,781.

Number of members who died during 1922, 63.

The total amount of funeral benefits paid during 1922, \$3,300.00.

The total amount of cash standing to credit of Sick and Funeral Benefit Fund, \$169,157.82.

IV. Sick Benefits.

The Grand Council undertakes sick benefits.

Number of members who received sick benefits during 1922, 1,113.

The total amount of sick benefits paid in 1922, \$27,829.05.

The number of weeks' sickness experienced in 1922, 6,955 2/7.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, was \$169,157.82.

The number of females who received benefits in respect of sickness during 1922 was 347, and the average weeks of illness, 7.43.

The number of males who received benefits in respect of sickness during 1922, was 766, and the average weeks of illness, 5.7.

V. Assets.

Bonds, debentures and securities	\$ 1,064,663 17
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account	32,516 16
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account	11,901 82
Bank of Hamilton, Hamilton, Ont., General Fund	14,671 23
Bank of Hamilton, Hamilton, Ont., Guarantee Fund	1,000 00
Bank of Hamilton, Hamilton, Ont., Child Insurance Fund	746 77
Bank of Hamilton, Hamilton, Ont., 20 year pay Life Fund	1,091 21
Dues and assessments called, but not yet payable, estimated at	37,257 04
Interest due and accrued	56,961 14
Amount due under liens on certificate re errors in age	2,596 04
Outstanding accounts, less provision for bad debts	601 08
Per capita tax of last month of 1922, estimated at	2,500 00
Supplies, etc., stock	5,085 80
Office furniture, etc., less amount written off for depreciation	1,236 33
Total assets of Life Insurance Fund (not extended)	\$ 1,022,748 81
Total assets of Sick and Funeral Fund	177,414 14
Total assets of Guarantee Fund	1,124 42
Total assets of General and other Funds	26,818 60
Total assets of Child Insurance Fund	5,121 82
Other assets (detailed in memo.)	400 00
Total assets	<u>\$ 1,233,227 79</u>

VI. Liabilities.

Investment Reserve Fund	\$ 56,000 00
Amount of claims supposed	72,988 20
All other liabilities	2,449 28
Total liabilities	<u>\$ 131,437 48</u>

VII. Miscellaneous.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1922.

The Society's books were duly audited on February 13th, May 1st, July 31st and November 13th, 1922.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly report Book, Book of Statistic, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1922 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1922, made in the organization or management of the Society in relation to insurance certificates or benefits.

No changes were, during 1922, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bonds of Grand Secretary-Treasurer, \$7,000.00.

Number of members in Ontario at 31st December, 1922, 21,112.

Number of certificate holders in Ontario at 31st December, 1922, 21,112.

Amount of insurance in force in Ontario at 31st December, 1922, \$19,461,865.97.

Number of members in Ontario who died during 1922, 373.

Amount of death benefits paid to Ontario members during 1922, \$365,861.89.

Amount of disability benefits paid to Ontario members during 1922, \$86,391.30

VIII. Cash Receipts.

Cash balance for 1921 (not extended), \$83,068.68.

Cash received during 1922 from:

Assessments 20 year pay life.....	\$	2,998 74
Assessments in Life Insurance Department.....		393,140 18
Assessments in Sick Benefit Department.....		36,853 80
Assessments in Child Insurance Department.....		1,446 16
Per capita tax.....		33,575 08
Supplies sold and certificate fees, etc.....		1,532 11
Interest.....		58,310 32
Premium for guarantee of lodge officers.....		619 91
All others.....		22 00

Cash received from investments (not extended), \$88,316.08.

Total receipts.....	\$	528,498 30
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IX. Cash Expenditure

(a) Expenses of Management

Cash paid during 1922 for:

Fees to Canadian Fraternal Association.....	\$	60 00
Commission and organization account.....		10,106 43
Costs re debentures.....		280 04
Registration fees.....		355 00
Investigation of claims, etc.....		847 29
Supplies bought.....		1,744 64
Office furniture.....		141 51
Travelling expenses.....		411 27
Rent, and heat, etc.....		1,489 66
Managing officers' salaries and officers' and auditors' fees.....		7,310 45
Medical examiner's salary and expenses.....		2,680 27
Clerk hire.....		8,586 68
Official Journal.....		3,599 26
Printing.....		1,881 91
Postage, telegrams and express.....		1,992 18
Premiums for guarantee of grand officers.....		17 50
Actuary's fees.....		400 00
Caretaking and other expenses.....		249 85
All other.....		38 20

Total expenses of management.....	\$	42,192 14
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(b) Miscellaneous Expenditure.

Life insurance claims other than endowments.....	403,553 81
Funeral benefits.....	3,300 00
Sick benefits.....	27,829 05
Total disability benefits.....	88,484 50
Gratuities.....	9 06
One death in 20 Pay Life Department.....	1,000 00

Cash paid for investments (not extended), \$71,587.29.

Total expenditure.....	\$	566,368 56
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members	Amount of insurance	Amount of monthly payments	Number of deaths during year	Death losses incurred during year
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24	773	483,750 00	425 01	3	1,750 00
25-29	1,030	710,378 00	651 81	8	6,500 00
30-34	1,614	1,149,736 00	1,107 17	9	8,250 00
35-39	2,174	1,604,859 00	1,711 40	11	6,750 00
40-44	2,704	2,083,453 00	2,414 76	17	13,000 00
45-49	3,375	2,851,765 00	3,485 62	17	12,259 00
50-54	3,626	3,488,622 28	4,520 99	39	40,386 00
55-59	3,526	3,551,599 60	5,084 30	52	52,704 00
60-64	2,879	2,962,614 00	4,741 83	65	69,636 00
65-69	1,906	2,098,090 50	3,729 33	63	67,991 00
70-74	1,025	1,200,426 87	2,470 38	64	73,164 00
75-79	477	429,268 02	1,309 23	65	56,172 20
80-84	75	43,141 99	232 24	7	5,769 60
85 and over	11	2,938 31	33 37	1	832 80
Totals...	25,195	22,660,642 57	31,917 44	421	415,164 60

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 84 MARKET STREET, BRANTFORD, ONTARIO.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society as at December 31st, 1922, were as follows:

J. A. A. Brodeur, High Chief Ranger.....	Montreal, Que.
F. H. Davidson, High Vice-Chief Ranger.....	Winnipeg, Man.
Alf. P. van Someren, High Secretary.....	Brantford, Ont.
A. R. Galpin, High Treasurer.....	Brantford, Ont.
J. A. A. Brodeur.....	Montreal, Que.
L. H. Davidson.....	Winnipeg, Man.
W. G. Noble.....	Hamilton, Ont.
Col. W. J. Malley.....	Deseronto, Ont.
E. J. Freyseng.....	Toronto, Ont.
W. A. Hollinrake.....	Brantford, Ont.
M. D. Carroll.....	Montreal, Que.

} Elected Members..... }

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowment or for sick and funeral benefits, \$74,585,500.00.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
 (b) Contracts for insurance other than endowments sick benefits or funeral benefits.

	Number.	Amount.
Contracts in force 31st December, 1921.....	77,068	\$ 76,898,500 00
Add contracts taken during 1922, new or increased.....	1,831	c. 1,655,250 00
Add reinstatements.....	193	192,000 00
Gross number and amount of contracts on foot at any time during 1922.....	79,092	78,745,750 00
Deductions:		
	Number.	Amount.
Contracts matured in 1922.....	780	\$ 807,250 00
Contracts lapsed and cancelled in 1922..	3,582	c. 3,351,500 00
Amount by which various certificates were reduced during 1922.....		1,500 00
Total deductions extended ...	4,362	4,160,250 00
Net contracts in force 31st December, 1922.....	74,730	74,585,500 00

III. Funeral Benefits.

The funeral benefits are undertaken by the High Court and the Subordinate Courts and the membership of this department was, at the 31st December, 1922, 48,982.

Number of members of the Sick and Funeral Branch who died during 1922, 449.

The total amount of funeral benefits paid in 1922, High Court, \$21,850.00; Subordinate Courts, \$3,618.00.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, was: High Court, \$622,544.79; Subordinate Courts, \$148,353.20.

IV. Sick Benefits.

The sick benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for sick benefits during 1922, 5,391.

Total amount of sick benefits paid in 1922, High Court, \$160,942.45; Subordinate Courts, \$18,694.06.

Number of weeks' sickness experienced in 1922, 35,937 2/7.

Amount paid for medical attendance during 1922 (subordinate), \$10,518.26.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922. See under funeral benefits.

V. Assets.

Cash value of real estate (office premises).....	\$	14,424	03
Cash value of bonds, debentures and other securities, as per list enclosed.....		7,329,871	44
Actual cash on hand as per audit statement, 31st December, 1922, \$148,353.20. (Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)			
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:			
Standard Bank, Brantford (current account).....		40,129	30
Standard Bank, Brantford (current account).....		56,517	89
Royal Bank, Quebec.....		5,000	00
Union Bank, Winnipeg (current account).....		14,112	05
Union Bank, Winnipeg, (current account).....		2,796	02
Interest due and accrued, S. & F. \$11,275.93, mortuary \$100,869.86.....		112,145	79
Office furniture and fixtures.....		8,704	97
Total assets Life Insurance Fund (not extended).....	\$	6,926,750	77
Total assets of Sick and Funeral Fund (not extended).....		633,821	72
All other assets.....		3,213	53
Total assets.....	\$	7,586,915	02

VI. Liabilities.

The Investment Reserve Fund.....	\$	40,000	00
Balance and General Fund.....		79,058	41
Amount of claims admitted.....		15,886	81
Amount of claims supposed or reported or unadjusted.....		184,178	32
Amount of sick and funeral benefit claims, standing unpaid or unadjusted.....		14,608	60
Amount of all other liabilities.....		2,528	58
Total liabilities.....	\$	336,260	72

VII. Miscellaneous.

Suits entered against the Society during 1922:

Rosa E. Pelletier vs. C.O.F. Supreme Court of Ontario, \$1,000.00; Defence, assured not member in good standing. Action not tried.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1922, payable on or before the first day of each month for the next succeeding month.

The Society's accounts were, during 1922, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the auditors for 1922 were as follows: T. E. McLellan, Galt, and E. B. Miller, Brantford.

No changes were made during 1922 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.00

Number of certificate holders in Ontario at 31st December, 1922, 37,397.

Amount of insurance in force in Ontario at 31st December, 1922, \$37,501,000.00.

Number of members in Ontario who died during 1922, 468.

Amount of death benefits paid to Ontario members during 1922, \$489,226.49.

VIII. Cash Receipts.

Actual cash balance from 1921 (not extended),

	High Court	District High Courts	Subordinate Courts
Cash received during 1922.			
Application and initiation fees.....	\$.....	\$.....	\$ 4,633 63
Dues.....			112,110 91
Assessments (Mortuary).....	670,535 94		
Assessments (S. & F.).....	182,769 96		
Per capita tax.....	91,828 62	10,600 12	
Fees.....	3,383 50	534 50	
Special levy.....		3,928 45	
Charter fees.....		40 00	
Supplies sold.....	1,432 10	489 08	
Premiums for guarantee bonds.....	1,697 75	208 50	
Interest (Mortuary).....	352,285 62	34 55	
Interest (S. & F.).....	29,923 79		
Other sources.....	2,704 94	2,050 75	67,076 17
Cash received from investments (not extended), \$162,520.67.			
Totals.....	\$1,336,612 22	\$17,885 95	\$183,820 71

IX. Cash Expenditure.

(a) Expenses of Management.

	High Court	District High Courts	Subordinate Courts
Cash paid during 1922 for:			
Office expenses, District High Court.....	\$.....	\$1,056 55	
Organization expenses.....	42,734 01	6,064 53	
Law costs.....	2,731 06		
Registration fees.....	355 00		
Investigation expenses.....	4,518 28		
Executive Committee.....	1,265 20	67 90	
Supplies.....	1,337 72	364 78	
Medical Board.....	345 00		
District High Court Grant.....		300 00	
Representative to High Court.....		300 00	
Remitted to High Court on account.....		3,706 50	
Annual meeting.....	4,726 52	2,474 48	
Light, heat taxes.....	1,145 20		
Managing officers' salaries and officers' and auditors' fees.....	14,212 38	3,085 00	
Clerk hire.....	15,818 04	975 00	
Official journal.....	10,380 07		
Printing, stationery and advertising.....	5,741 97	734 84	
Postage, telegrams, etc.....	2,928 77		
Guarantee of bonds.....	893 11		
Office expenses.....	36 23		
Office furniture.....	400 00		
Mortality expense account.....	1,651 09		
Expense delegate to District High Court..	250 00		
H.C.R. office expense.....	716 84		
High Court grants.....	4,650 00		
Expense good of Order.....	660 54		
Water rates.....	11 76		
Interest and exchange.....	2,211 74		
Sanitarium grants.....	449 55		
Other management expenses in memo.....	2,175 18	72 80	
Total expenses of management.....	\$122,345 26	\$19,202 38	

(b) Miscellaneous Expenditure.

Life insurance claims.....	821,093 73		
Funeral benefits.....	21,850 00	\$	3,618 00
Sick benefits.....	160,942 45		18,694 06
Medical attendance.....			10,518 26
Representative to High Court.....			155,704 25
Expenditure other than foregoing.....	358 64		
Cash paid for investments (not extended), \$290,480.24.			
Total expenditure.....	\$1,126,590 08	\$	19,202 38
		\$	188,534 57

Schedule by ages of membership, amount of insurance, etc., 31st December, 1922.

NEW CLASS

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	2,831	2,664,250 00	2,353 67	8	7,250 00
25-29	1,481	1,401,000 00	1,483 06	7	6,250 00
30-34	1,145	1,093,250 00	1,336 58	3	3,000 00
35-39	819	748,000 00	1,090 02	3	2,500 00
40-44	598	539,250 00	927 80	2	1,500 00
45-49	179	159,000 00	315 91		
50-54					
55-59	1	1,000 00	3 00	1	1,000 00
60-64	2	1,250 00	5 13		
Totals.....	7,056	6,607,000 00	7,515 17	24	21,500 00

Schedule by ages of membership, amount of insurance, etc., 31st December, 1922.

OLD CLASS

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	674	642,000 00	388 40	4	4,000 00
25-29	3,149	3,011,000 00	1,820 95	12	11,000 00
30-34	6,871	6,594,000 00	4,041 45	30	29,500 00
35-39	9,556	9,198,500 00	5,831 70	34	34,000 00
40-44	10,520	10,246,500 00	6,673 48	71	67,500 00
45-49	10,627	10,529,500 00	7,286 27	70	71,500 00
50-54	9,439	9,646,000 00	7,145 59	75	80,000 00
55-59	7,587	8,009,500 00	6,248 22	115	125,000 00
60-64	5,155	5,656,000 00	4,656 46	114	123,000 00
65-69	2,598	2,871,500 00	2,480 32	98	101,000 00
70-74	1,014	1,076,000 00	945 53	83	89,000 00
75-79	372	384,000 00	353 85	46	47,000 00
80-84	79	81,000 00	78 45	20	20,000 00
85 and over	33	33,000 00	33 00	1	1,000 00
Totals.....	67,674	67,978,500 00	47,983 67	773	803,500 00

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, QUEEN STREET EAST, TORONTO.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

V. A. Sinclair, M.A., LL.B., K.C., Supreme Leader.....	Tillsonburg.
F. J. Sabine, Supreme Vice-Leader.....	Toronto
J. M. Foster, B.A., Supreme Secretary.....	Toronto.
W. B. Graham, Supreme Treasurer.....	Toronto.
N. Sommerville, B.A., K.C., Supreme Solicitor.....	Toronto.
A. T. Hobbs, M.D., Supreme Medical Examiner.....	Guelph.
R. W. Hawkins, Supreme Past Leader.....	Brownsville.

I. Currency of Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.....	\$ 2,030,657 00
(b) Contracts for insurance other than endowments.....	3,890,103 00

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.

	Number.	Amount.
Contracts in force 31st December, 1921.....	3,541	\$ 2,081,788 00
Add Contracts taken during 1922 new or renewed.....	61	30,000 00
Gross number and amount on foot at any time during 1921.....	3,602	2,111,788 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922 by death....	64	43,455 00
Contracts lapsed in 1922.....	62	35,264 00
Contracts matured during 1922 total disability.....		2,412 00
Amount by which various certificates still on foot were reduced.....		
Total deductions extended.....	126	81,131 00
Net contracts on foot 31st December, 1922.....	3,476	2,030,657 00

(b) Contracts for Insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Contracts in force 31st December, 1921.....	5,165	\$ 3,978,839 00
Add contracts taken during 1922, new or renewed.....	87	53,750 00
Add amount by which various certificates were increased during 1922.....	2	2,000 00
Gross number and amount of contracts on foot at any time during 1922.....	5,252	4,034,589 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922 by death.....	103	92,505 00
Contracts lapsed in 1922.....	97	51,981 00
Amount by which various certificates on foot were reduced.....		
Total deductions extended.....	200	144,486 00
Net insurance contracts.....	5,052	3,890,103 00
Number of certificate holders in good standing on 31st December, 1922.....	5,025	
Number of certificates temporarily suspended.....	27	
Grand total of certificate holders 31st December, 1922.....	5,052	5,920,760 00

III. Funeral Benefits.

The Order has no funeral benefit department.

IV. Sick Benefits.

Number of members in Sick Benefits Department, 225.

Sick benefits are undertaken by the Supreme body only.

Number of members who received sick benefits during 1922, 41.

Amount of benefits paid to sick members, \$1,040.00.

Number of weeks' sickness experienced in 1922, 260.

Total amount of cash to credit of fund, 31st December, 1922, \$7,545.02.

V. Assets.

Cash value of bonds and debentures.....	\$ 1,079,470 22
Cash on hand.....	5,294 98
Cash on deposit to Society's credit, Dominion Bank, Toronto, Ont.....	16,107 45
Dues and assessments called, but not yet payable.....	17,792 90
Interest due and accrued.....	22,906 91
Amount of liens on certificates in force.....	115,089 52
All other assets.....	1,880 19
Total assets Life Insurance Fund (not extended).....	\$ 1,150,204 12
Total assets Endowment Fund (not extended).....	97,633 01
Total assets Sick and Funeral Fund (not extended).....	7,800 68
Total assets General and other funds (not extended).....	2,904 36
Total assets.....	\$ 1,258,542 17

VI. Liabilities.

Amount of admitted claims.....	\$ 17,600 00
Other liabilities.....	1,967 59
Total liabilities.....	\$ 19,567 59

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1922.—None. Assessments are made monthly.

Twelve assessments were made during 1922, each being payable the first day of each month.

The Society's accounts were audited in April, August, and November, 1922 and January, 1923.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and address of the auditors for 1922 were as follows: J. L. Buck, Port Rowan, and W. P. Goodman, Toronto.

No changes were made in the constitution during 1922.

Amount of bonds of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1921, 4,641.

Amount of insurance in force in Ontario, \$5,483,560.

Number of members in Ontario who died during 1922, 97.

Amount of death benefits paid Ontario members during 1922, \$116,252.53.

Amount of disability benefits paid to Ontario members during 1922, \$1,715.00.

Amount of endowment benefits paid, \$697.65.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$28,514.54.

Cash received during 1922 from:

Application fees.....	\$	128	00
Assessments.....		200,323	22
Per capita tax and levies.....		10,055	63
Supplies sold.....		143	40
Interest and dividends.....		53,567	60
Charter fees.....		12	00
All other sources.....		11,022	40
Repayment of loan (not extended), \$206,843.41.			

Total receipts.....\$ 275,252 25

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses.....	\$	4,904	73
Registration fees.....		150	00
Supplies bought.....		242	31
Investigation of claims.....		166	00
Travelling expenses.....		30	15
Rent, light and taxes.....		1,166	70
Salaries, officers, auditors.....		4,375	00
Clerk hire.....		2,895	50
Medical examiner, salary and expenses.....		97	75
Official Journal.....		1,225	23
Printing, stationery and advertising.....		811	57
Postage, telegrams and express.....		469	08
Premiums for guarantee of lodge officers.....		44	00
Other management expenses (detailed in memo).....		389	24

Total expenses of management.....\$16,967 26

(b) Miscellaneous Expenditure.

Endowment benefits.....		1,844	71
Life insurance claims other than endowments.....		123,642	53
Sick benefits.....		1,040	00
Total disability benefits.....		1,715	00

For investments (not extended), \$343,998.27.

Grand Totals.....\$ 145,209 50

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col 4.	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	73	68,500 00	70 27	.....	.....
25-29	112	114,500 00	125 47	.....	.....
30-34	194	184,500 00	207 66	.....	.....
35-39	337	354,000 00	442 29	.....	.....
40-44	430	441,990 00	642 56	2	2,500 00
45-49	547	596,750 00	1,033 04	3	3,000 00
50-54	737	850,200 00	1,783 78	4	4,000 00
55-59	838	1,002,490 00	2,610 75	18	20,390 00
60-64	713	908,394 00	2,963 95	20	25,460 00
65-69	572	747,425 00	3,104 12	15	16,000 00
70-74	333	433,310 00	2,378 51	18	25,400 00
75-79	131	177,990 00	1,289 75	17	31,200 00
80-84	29	34,611 00	348 02	4	5,670 00
85 and over	6	6,100 00	81 09	2	2,075 00
Totals.....	5,052	5,920,760 00	17,081 26	103	135,695 00

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 395 COLLEGE STREET, TORONTO.

Organized in June, 1852, and incorporated in Ontario, 12th September, 1882.

The executive officers of the Society at the 31st December, 1922, were as follows:

Wm. Crellin, Grand Master.....	Ingersoll.
Frank Neal, Deputy Grand Master.....	Brantford.
F. S. De Long, Past Grand Master.....	Hamilton.
Col. Davis, Grand Representative.....	Hamilton.
G. E. Corney, Grand Representative.....	Toronto.
Robert Fleming, Grand Secretary.....	Toronto.
W. H. Shaw, Grand Treasurer.....	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1922, \$2,106,773.17.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Net contracts in force 31st December, 1921.....	2,813	\$ 2,174,889 67
Add contracts taken in 1922 new or renewed.....	79	59,500 00
Add amount by which various certificates were increased during 1922.....		3,721 00
Gross number and amount of contracts on foot at any time during 1922	2,892	2,238,110 67
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	40	33,250 00
Contracts lapsed, surrendered or cancelled in 1922.....	139	92,050 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1922.....		6,037 50
Total deductions extended.....	179	131,337 50
Net contracts on foot 31st December, 1922.....	2,713	2,106,773 17

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge. Forty members died during 1922, and the amount of funeral benefits paid was \$1,560.00. Fourteen members' wives died and \$280.00 funeral benefits were paid. Total cash standing to credit of funeral fund at 31st December, 1922, \$745.53.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1922: Grand Body, 7; subordinates, 229.

The total amount of benefits paid in 1922: Grand Body, \$165.76; Subordinates, \$4,737.90.

Number of weeks' sickness experienced in 1922: Grand Body, 45½; Subordinates, 1,301.

The total amount paid for medical attendance (subordinate), was \$1,595.49.

Total cash standing to credit of sick fund: Grand Body, \$3,062.34.

V. Assets.

	Grand Body	Subordinate Bodies
Cash value of real estate.....	\$ 22,000 00	\$ 5,050 00
Cash value of bonds, debentures and securities.....	242,686 25	7,108 67
Cash on hand.....	305 28	
Cash on deposit to Society's credit, not drawn against as follows:		
In Royal Bank, Toronto.....	663 77	11,745 55
In Royal Bank, Toronto, Savings.....	17,370 04	
Dues and assessments due and unpaid.....	4,187 35	2,986 82
Interest due and accrued.....	3,706 97	23 75
Total assets of Life Insurance Fund (not extended) \$277,989 07		
Total assets of Sick Fund (not extended).....	3,807 87	
Total assets of Guarantee Fund (not extended).....	500 00	
Total assets, General and other funds (not extended) 1,277 20		
All other assets.....	11,465 70	4,506 37
Total assets.....	\$ 302,385 36	\$ 31,421 16

VI. Liabilities.

Amount of liabilities.....	\$ 10 43	\$ 727 35
Total liabilities.....	\$ 10 43	\$ 727 35

VII. Miscellaneous.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1922.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were audited quarterly.

The names and post office addresses of the auditors for 1922, were as follows: W. L. Young Markdale, Ont.; W. R. Day, Beaverton.

No changes were, during 1922, made in the constitution and rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 2,459.

Number of certificate holder in Ontario at 31st December, 1922, 2,459.

Amount of insurance in force in Ontario at 31st December, 1922, \$1,860,273.17.

Number of members in Ontario who died during 1922, 40.

Amount of death benefits paid to Ontario members during 1922, \$33,250.00.

Amount of disability benefits paid to Ontario members during 1922, \$200.00.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), Grand Body, \$8,728.22.		
Cash received during 1922 from:	Grand Body	Subordinate Bodies
Application fees.....	\$ 154 00	
Dues.....		\$ 16 71
Initiation fees.....		257 32
Assessments.....	31,704 41	
Rent.....		429 50
Degrees and cards.....		46 00
Child insurance.....	22 81	
Per capita tax and levies.....	7,737 40	18,771 17
Supplies sold.....	79 86	
Interest and dividends.....	14,980 75	593 70
Premiums for guarantee.....	216 00	
All other sources.....	5,589 17	1,186 78
From investments (not extended), \$2,314.09		
Total receipts.....	\$ 60,484 40	\$ 21,301 18

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body	Subordinate Bodies
Cash paid during 1922 for:		
Per capita tax or levies.....		\$ 10,145 72
Commission and organization.....	\$ 928 63	
Law costs.....	184 50	17 50
Registration fees.....	100 00	161 00
Expenses of annual meeting.....	1,589 98	280 00
Supplies bought.....	26 00	469 75
Travelling expenses.....	122 40	51 25
Rent, light, heat and taxes.....	1,200 00	1,307 08
Salaries, officers' and auditors' fees.....	3,475 00	1,583 67
Clerk hire.....	1,643 70	47 00
Medical examiner's salary.....	200 00	
Official journal of proceedings.....	809 63	
Printing, stationery and advertising.....	258 64	596 72
Postage, telegrams and express.....	299 92	469 50
Premium for guarantee.....	16 00	216 00
All other.....		75 00
Total expenses of management.....	\$ 10,850 40	\$ 15,420 19

(b) Miscellaneous Expenditure.

Life insurance claims.....	33,250 00	
Funeral benefits.....	1,840 51	
Sick benefits.....	165 76	4,737 90
Disability benefits.....	200 00	
Gratuities.....		570 00
Medical attendance.....		1,595 49
Other expenditure.....	1,486 44	
Cash paid for investments (not extended),		
Total expenditure.....	\$ 47,797 11	\$ 22,323 58

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922:

Attained ages	Number of members Col. 2	Amount of insurance Col. 2		Amount of monthly payments Col. 3		Number of deaths during year Col. 4	Death losses incurred during year Col. 5	
		\$	c.	\$	c.		\$	c.
16-24	140	102,250	00	94	88			
25-29	193	134,250	00	139	09			
30-34	176	116,750	00	130	41			
35-39	292	212,250	00	282	38			
40-44	315	239,000	00	361	72	1	1,000	00
45-49	363	283,900	00	450	89	1	250	00
50-54	345	279,150	00	456	23	2	1,500	00
55-59	306	270,165	00	436	86	3	3,000	00
60-64	266	223,550	00	353	55	4	4,000	00
65-69	154	130,944	75	246	48	18	14,000	00
70-74	122	90,317	00	156	61	6	5,500	00
75-79	36	23,356	42	41	75	2	3,000	00
80-84						3	1,000	00
Totals.....	2,708	2,105,883	17	3,150	85	40	33,250	00

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, GOVERNMENT BUILDINGS, OTTAWA.

Organized January, 1872; incorporated 11th July, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

A. G. Kingston, President.....Ottawa.
 A. W. Grant, Treasurer.....Ottawa.
 W. J. Lynch, Secretary.....Ottawa.

I. Currency of Insurance Certificates.

Amounts covered by contracts other than for endowments or for sick and funeral benefits in force 31st December, 1922, \$321,200.00.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof—None.
 (b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1921.....	770	260,000 00
Add contracts taken during 1922 new and renewed.....	125	58,750 00
Add amount by which various certificates were increased during 1922.....		6,000 00
Gross number and amount of contracts on foot at any time during 1922.....	895	324,750 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	6	1,900 00
Contracts lapsed in 1922.....	1	500 00
Contracts surrendered in 1922.....	4	1,150 00
Total deductions extended.....	11	3,550 00
Net Contracts on foot at 31st December, 1922.....	884	321,200 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of bonds, etc.....	\$ 29,114 57
Cash in Bank of Montreal, Ottawa.....	2,014 21
Dues and assessments due and unpaid.....	96 16
Interest due and accrued.....	483 02
Total.....	<u>\$31,707 96</u>

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1922, none. Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on January 23rd, 1923.

Names and post office addresses of the auditors for 1922 were as follows: J. B. St. Laurent, A. M. Dechene and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two books of Registers of Certificates and one Cash Ledger.

No changes were made in the constitution and rules of the Society in relation to benefits.

Amount of bond of treasurer, \$1,000.00.

Number of members in Ontario, 750.

Number of members who died, 6.

Amount paid in respect of deceased members, \$1,900.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$934.32.

Cash received during 1921 from:

Application fees.....	\$	48 00
Assessments.....		6,084 27
Interest and dividends.....		1,545 66
Total receipts.....	\$	<u>7,677 93</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1921 for:

Registration fee.....	\$	25 15
Salaries, officers' and auditors' fees.....		200 00
Premiums.....		5 00
Printing, etc.....		170 43
Total expenses of management.....	\$	<u>400 58</u>

(b) Miscellaneous Expenditure.

Life insurance claims.....	1,900 00
All other.....	80 92
Investments (not extended), \$4,216.54.	
Total expenditure.....	<u>\$ 2,381 50</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2		Amount of monthly payments Col. 3		Number of deaths during year Col. 4	Death losses incurred during year Col. 5	
		\$	c.	\$	c.		\$	c.
16-24	41	17,750	00					
25-29	125	49,250	00					
30-34	158	64,250	00					
35-39	158	59,400	00			1	500	00
40-44	131	47,500	00			1	250	00
45-49	107	40,100	00			1	500	00
50-54	66	20,550	00					
55-59	45	10,800	00					
60-64	19	4,200	00			1	250	00
65-69	8	1,800	00					
70-74	16	3,200	00			2	400	00
75-79	9	1,800	00					
80-84	2	400	00					
85 and over	1	200	00					
Totals.....	886	321,200	00			6	1,900	00

THE FEDERATED ASSOCIATION OF LETTER CARRIERS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 420 GLADSTONE AVENUE, TORONTO, ONT.

Organized 15th September, 1891; incorporated 21st June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

E. V. Browning, President.....Toronto.
 Alex. McMordie, Secretary-Treasurer.....Toronto.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
 (b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

Contracts in force, 31st December, 1921.....	805
Add contracts taken during 1922, new or renewed.....	8
	<hr/>
Gross number on foot at any time during 1922.....	813
Deductions—	
Contracts matured in 1922.....	11
Contracts lapsed in 1922.....	63
	<hr/>
Total deductions.....	74
	<hr/>
Net contracts on foot, 31st December, 1922.....	739
Number of certificates temporarily suspended.....	9

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash on deposit in Canadian Bank of Commerce, Toronto.....	\$ 21,077 31
	<hr/>
Total assets.....	\$ 21,077 31

VI. Liabilities—None.

VII. Miscellaneous.

For purposes of life insurance certificates rates are payable monthly.

No actions or proceedings were instituted or prosecuted by or against the Society during 1922 in Ontario.

The amount payable on each death varies, being \$1,000.00, \$500.00, or \$250.00.

The Society's accounts were duly audited January 21st, 1923.

The books of record or account kept for purpose of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1922: C. J. Onley, E. G. Corney and A. G. Jennings, Toronto.

Number of members in Ontario, 293.

Number of members in Ontario who died during 1922, 2.

Amount paid as death claims to Ontario members, \$2,000.

Amount of insurance in force in Ontario, \$274,750.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$17,899.52.

Cash received during 1922 from:

Assessments.....	\$ 13,768 90
Per capita tax and levies.....	389 50
Interest.....	568 44
Supplies sold.....	15 37
Total receipts.....	<u>\$ 14,742 21</u>

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fees.....	\$ 75 00
Supplies bought.....	273 84
Salaries.....	182 50
Postage, telegrams and express.....	33 08
Total expenses of management.....	<u>\$ 564 42</u>

(b) Miscellaneous Expenditure.

Life insurance other than endowments.....	11,000 00
Total expenditure.....	<u>\$ 11,564 42</u>

Schedule of age of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	10	10,000 00	119 96		
25-29	44	43,500 00	637 68		
30-34	114	108,000 00	1,746 58		
35-39	137	133,000 00	2,435 92		
40-44	161	156,750 00	2,859 02	4	4,000 00
45-49	43	42,250 00	782 64		
50-54	31	30,500 00	556 32		
55-59	79	78,250 00	1,418 16	2	2,000 00
60-64	50	48,500 00	884 54	1	1,000 00
65-69	34	33,500 00	594 02	3	3,000 00
70-74	19	19,000 00	346 56	1	1,000 00
75-79	5	5,000 00	91 20		
80-84	3	2,750 00	50 16		
Totals.....	730	710,500 00	12,522 76	11	11,000 00

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized November, 1870, incorporated in Ontario, 11th December, 1909.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. B. Wright, Grand Master.....Brantford.
 H. J. Bentley, Grand Chancellor.....Toronto.
 J. B. Pugh, Grand Almoner.....Toronto.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force, 31st December, 1922, \$70,000.00.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Contracts in force 31st December, 1921.....	177	\$ 74,250 00 c.
Add contracts taken during 1922 new or renewed.....	2	750 00
Gross number and amount of contracts on foot at any time during 1922	179	75,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured.....		
Contracts lapsed in 1922.....	11	5,000 00
Total deductions extended.....	11	5,000 00
Net contracts on foot at 31st December, 1922.....	168	70,000 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1922, was 276.

Number of members who died during 1922, 1.

Total amount of funeral benefits paid during 1922, \$100.00.

Total cash standing to credit of funeral fund, \$2,189.78.

IV. Sick Benefits.

Sick benefits are undertaken by subordinate commanderies.

Number of members who received sick benefits during 1922, 36.

Amount of sick benefits paid in 1922, \$806.12.

Number of weeks' sickness experienced in 1922, 205.

Amount paid for medical attendance during, 1922, \$347.97.

Total standing to credit of Sick Benefit Fund, \$1,055.99.

V. Assets.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc.....	\$ 10,493 82	\$ 100 00	.....
Cash on deposit to Society's credit, not drawn against, in various banks.....	3,246 95	1,597 55	\$ 845 57
Interest due and accrued.....	63 00	.....	.....
Total assets of Life Insurance Fund (not extended), \$11,385.41.			
Total assets of Sick and Funeral Fund (not extended), \$2,189.78.			
Total assets of General and other funds (not extended), \$165.58.			
All other assets.....	1,600 00	1,817 00	.....
Total assets.....	\$ 15,403 77	\$ 3,514 55	\$ 845 57

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1922, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1922.

The accounts of the Society were audited January 6th, 1922.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1922 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1922.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1922, 325.

Number of certificate holders in Ontario at 31st December, 1922, 168.

Amount of insurance in force in Ontario at 31st December, 1922, \$70,000.00.

Number of members in Ontario who died during 1922, 1.

Amount of death benefits paid to Ontario members during 1922, \$100.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1921 (not extended, \$11,234.05).			
Cash received during 1922 from:			
Application fees.....	\$ 7 00	\$ 3 00	\$ 35 00
Initiation fees.....		42 10	70 00
Dues.....		3,134 51	244 58
Assessments.....	1,351 94		
Per capita tax.....	409 80		
Funeral Fund.....	539 40		
Rent.....		242 85	
Supplies sold.....	7 75		3 50
Extension Fund.....	203 85		
Interest and dividends.....	612 60	20 07	19 60
All other sources.....		50 20	19 97
Total receipts.....	\$ 3,132 34	\$ 3,492 73	\$ 392 65

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1922 for:			
Per capita tax or levies.....		\$ 569 85	\$ 37 35
Travelling expenses.....	\$ 39 00		35 10
Investigation of claims.....	25 00		
Registration fees.....	25 00	4 00	
Expenses of annual biennial meeting.....	34 47		
Rent.....	30 00	259 85	93 70
Supplies bought.....	44 25	84 74	58 06
Actuarial report.....	25 00		
Salaries, officers' and auditors' fees.....	185 00	139 50	
Storage.....	19 50		
Banquet.....	20 15	41 71	60 20
Medical examiners' salary.....	2 25		
Fire insurance.....	3 50	11 96	2 17
Printing, stationery, advertising, etc.....	23 00	34 29	45 44
Postage, telegrams, etc.....	33 15	57 99	3 77
Premiums for guarantee of lodge officers.....	13 35		
Other expenses.....	3 00	3 00	
Total expenses of management.....	\$ 525 62	\$ 1,206 89	\$ 335 79

(b) Miscellaneous Expenditure.

Life insurance claims.....			
Funeral benefits.....	100 00		
Sick benefits.....		731 12	75 00
Medical attendance.....		281 60	66 37
Gratuities to distressed members.....		106 64	23 50
All other expenditure.....			
Paid for investments, not extended, \$1,531.41			
Total expenditure.....	\$ 625 62	\$ 2,326 25	\$ 500 66

Schedule by ages of membership, amount of insurance, etc., 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	1	500 00	44		
25-29	6	2,750 00	2 69		
30-34	16	6,250 00	6 45		
35-39	40	16,250 00	18 56		
40-44	29	11,750 00	15 42		
45-49	26	11,250 00	16 44		
50-54	24	9,250 00	15 45		
55-59	12	5,500 00	11 35		
60-64	9	4,000 00	9 26		
65-69	1	500 00	1 09		
70-74	2	1,000 00	2 11		
75-79	2	1,000 00	3 64		
Totals.....	168	70,000 00	102 90		

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, ST. CATHARINES, Ont.

Organized 15th September, 1871; incorporated in Ontario, 3rd December, 1892.

The executive officers of the Society at the 31st December, 1922, were as follows:

Geo. Burch, President.....St. Catharines.
 John Herod, Vice-President.....Thorold.
 H. J. Johnston, Secretary-Treasurer.....St. Catharines.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick or funeral benefits.

	Number.	Amount.												
Contracts in force 31st December, 1921.....	260	\$ 26,000 00												
Add contracts taken during 1922, new or renewed.....	11	1,100 00												
Gross number and amount of contracts on foot at any time during 1922	271	27,100 00												
	<table border="1"> <thead> <tr> <th align="center">Number.</th> <th align="center">Amount.</th> </tr> </thead> <tbody> <tr> <td></td> <td align="right">\$ c.</td> </tr> <tr> <td>Deductions:</td> <td></td> </tr> <tr> <td>Contracts matured in 1922.....</td> <td align="right">3 300 00</td> </tr> <tr> <td>Contracts lapsed in 1922.....</td> <td align="right">7 700 00</td> </tr> <tr> <td>Total deductions extended.....</td> <td align="right">10 1,000 00</td> </tr> </tbody> </table>	Number.	Amount.		\$ c.	Deductions:		Contracts matured in 1922.....	3 300 00	Contracts lapsed in 1922.....	7 700 00	Total deductions extended.....	10 1,000 00	
Number.	Amount.													
	\$ c.													
Deductions:														
Contracts matured in 1922.....	3 300 00													
Contracts lapsed in 1922.....	7 700 00													
Total deductions extended.....	10 1,000 00													
Net contracts on foot at 31st December, 1922.....	261	26,100 00												

V. Assets.

Cash on deposit in Security Loan and Savings Co., St. Catharines.....\$ 201 75

VI. Liabilities.—None.

VII. Miscellaneous.

Assessments for purpose of life insurance certificates are made when found necessary.

One assessment was made during 1922.

The accounts of the Society were audited January 1922, and February, 1923.

Books of record or account kept for purposes of insurances certificates are: Cash Book, Register of Members and Minute Book.

Name and post office address of auditor for 1922: J. Colin Blain, St. Catharines.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$171.56.

Cash received during 1922 from:

Assessments.....\$ 458 00
 Interest and dividends.....7 89

Total receipts.....\$ 465 89

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses.....	\$	14	20
Registration fee.....		10	00
Printing, stationery and advertising.....		7	50
Managing officers' salaries and officers' and auditors' fees.....		100	00
Postage, telegrams and express.....		4	00
		<hr/>	
Total expenses of management.....	\$	135	70

(b) Miscellaneous Expenditure.

Life insurance claims.....		300	00
		<hr/>	
Total expenditure.....	\$	435	70
		<hr/> <hr/>	

THE ODD FELLOWS RELIEF ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, KING STREET, KINGSTON, ONT.

Organized 9th May, 1874; Incorporated 16th April, 1875.

The executive officers of the Society at the 31st December, 1922, were as follows:

William F. Nickle, President.....Kingston.
 Dr. J. C. Connell, Vice-President.....Kingston.
 Fred. S. Evanson, Secretary-Treasurer.....Kingston.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
 (b) Contracts for insurance other than endowments.

	Number.	Amount.
Contracts in force 31st December, 1921.....	21,213	\$ 25,805,500 00
Add contracts taken during 1922, new or renewed.....	923	1,183,000 00
Add amount by which various certificates were increased during 1922.....		12,500 00
Gross number and amount of contracts on foot at any time during 1922.....	22,136	27,001,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	256	349,250 00
Contracts lapsed in 1922.....	645	783,000 00
Contracts cancelled in 1922.....		
Contracts surrendered in 1922.....	3	2,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1922.....		5,500 00
Total deductions extended.....	904	1,139,750 00
Net contracts on foot at 31st December, 1922.....	21,232	25,861,250 00

III and IV. Sick and Funeral Benefits.—None.

V. Assets.

Book value of bonds, debentures, etc.....	\$ 2,551,960 79
Cash on hand.....	144 80
Cash on deposit to Society's credit, not drawn against, in the following chartered Banks:	
Standard Bank, Kingston, Ont.....	66,503 99
Bank of Montreal, Kingston.....	4,975 79
Royal Bank, Quebec.....	5,000 00
Dues and assessments due and unpaid on certificates in force.....	24,987 82
All other.....	6,687 98
Total assets.....	\$ 2,660,261 17

VI. Liabilities.

Amount of claims admitted by Society.....	\$ 31,000 00
Total liabilities.....	<u>\$ 31,000 00</u>

VII. Miscellaneous.

Actions instituted against the Society in 1922.—None.

Twelve assessments were made during 1922, on the 15th day of each month.

The books and accounts were audited during the year, monthly.

Names and post office addresses of the auditors of 1922: John Nicolle and J. G. Ettinger, Kingston.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims (paid or rejected); Cash Book; Ledger and Journal.

No changes were made in the management or system during 1922.

No changes were made, during 1922, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1922, 12,149.

Number of certificate holders in Ontario at 31st December, 1922, 12,149.

Number of members in Ontario who died during 1922, 149.

Amount of insurance in force in Ontario at 31st December, 1922, \$14,553,750.00.

Amount of death benefits paid to Ontario members during 1922, \$216,141.15.

Amount of disability benefits paid, to Ontario members in 1922, \$1,250.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$65,000.69.

Cash received during 1922 from:

Assessments.....	\$ 505,841 87
Dues, per capita tax and levies.....	49,527 39
Interest and exchange.....	132,845 58
All other sources.....	871 50
Repayment of investments (not extended), \$73,906.58.	

Total cash receipts.....	<u>\$ 689,086 34</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses.....	\$ 13,130 4f
Actuarial expenses.....	175 00
Registration fees.....	455 00
Annual meeting.....	2,452 78
Travelling expenses.....	5,077 74
Supplies.....	430 61
Rent, light, heat and taxes.....	2,710 58
Salaries, officers' and auditors' fees.....	18,032 90
Medical examiners' salary and expenses.....	1,040 00
Printing, stationery and advertising.....	2,129 24
Postage, telegrams, telephone and express.....	1,448 23
Directors.....	520 16
Premiums for guarantee of lodge officers.....	236 74
Commissions on collections of assessments.....	29,943 84
Canadian Fraternal Association.....	55 00
Other management expenses (detailed in memo.).....	2,055 97

Total expenses of management.....	<u>\$ 79,894 20</u>
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(b) Miscellaneous Expenditure.

Life insurance claims other than endowment.....	355,747 68
Total disability benefits.....	2,250 00
Expenditure other than foregoing.....	543 00
Investments (not extended,) \$322,909.94.	

Total expenditure.....	<u>\$ 438,434 88</u>
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WHOLE LIFE.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments on mortuary account only Col. 3		Number of deaths during year Col. 4	Death losses incurred during year Col. 5	
			\$	c.		\$	c.
16-24	16	\$ 20,500 00	\$	19 80		\$	
25-29	109	122,000 00		128 28	1	1,000	00
30-34	947	999,000 00		1,167 01	2	2,000	00
35-39	2,172	2,366,750 00		3,049 51	11	13,000	00
40-44	3,164	3,581,500 00		5,143 27	11	12,306	83
45-49	3,269	3,774,250 00		5,935 65	22	24,724	38
50-54	2,994	3,646,250 00		6,136 82	34	46,225	83
55-59	2,460	3,166,500 00		5,676 66	36	44,229	02
60-64	1,859	2,554,750 00		4,986 20	28	37,967	97
65-69	1,025	1,436,000 00		3,073 28	43	66,404	43
70-74	548	778,500 00		1,906 23	30	42,664	54
75-79	234	334,000 00		874 49	20	29,500	00
80-84	69	96,750 00		264 50	12	18,000	00
85 and over	18	22,000 00		66 34	4	4,500	00
Totals...	18,884	22,898,750 00		38,428 04	254	342,523	00

TWENTY-PAYMENT LIFE.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments on mortuary account only Col. 3		Number of deaths during year Col. 4	Death losses incurred during year Col. 5	
			\$	c.		\$	c.
16-24	357	\$ 462,500 00	\$	664 69		\$	
25-29	614	790,500 00		1,239 33	1	1,000	00
30-34	632	799,500 00		1,417 36			
35-39	468	581,000 00		1,169 00			
40-44	221	259,500 00		600 27	1	1,000	00
45-49	56	69,500 00		179 48			
50-54							
55-59							
60-64							
65-69							
70-74							
75-79							
80-84							
85 and over							
Totals...	2,348	2,962,500 00		5,270 13	2	2,000	00

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST OCTOBER, 1922.

HEAD OFFICE, LONDON, ONTARIO.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

- E. N. Hannah, President.....London.
- Geo. T. Hair, Secretary.....London.
- A. E. Barbour, Treasurer.....London.

I. Currency of Insurance Certificates.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for endowments, or for sick or funeral benefits in force 31st December, 1922, \$1,725,810.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Contracts in force 31st October, 1921.....	3,451	\$ 1,682,135 00
Add contracts taken during 1922 new and renewed.....	488	.....
Add amount by which various certificates were increased during 1922.....		182,375 00
Gross number and amount of contracts on foot at any time during 1922	3,939	1,864,510 00
Deductions:.....		
Contracts matured in 1922.....	31	\$ 18,840 00
Contracts lapsed in 1922.....	412	119,860 00
Total deductions.....	443	138,700 00
Net contracts on foot 31st October, 1922.....	3,496	1,725,810 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of mortgages.....	\$ 168,854 65
Cash value of bonds and debentures.....	357,109 28
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario.....	44 01
Interest due and accrued.....	18,555 50
All other assets.....	1,069 11
Total assets.....	\$ 545,632 55

VI. Liabilities.

Amount of claims admitted.....	\$	3,780 00
Amount of other liabilities.....		914 25
Total liabilities.....	\$	<u>4,694 25</u>

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1922.

The books of the Society were audited at the end of each month during 1922.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

The names and post office address of the auditors for 1922 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1922.

No changes were made during 1922 in the Constitution and Laws in relation to insurance certificates or benefits.

Amount of bond of Secretary, \$5,000.00.

Number of members in Ontario at 31st December, 3,568.

Amount of insurance in force in Ontario at 31st December, 1922, \$1,725,810.00.

Number of members in Ontario who died during 1922, 31.

Amount of death benefits paid to Ontario members during 1922, \$17,545.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,377.21.

Cash received during 1922 from:

Dues.....	\$	35,926 00
Interest and dividends.....		29,461 89
All other.....		79 75
Cash received from investments (not extended), \$11,239.50.		

Total cash receipts.....	\$	<u>65,467 64</u>
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IX. Cash Expenditure.**(a) Expenses of Management.**

Cash paid out during 1922 for:

Commission and organization expenses.....	\$	1,406 00
Registration fees.....		100 00
Travelling expenses.....		273 15
Rent, light, heat and taxes.....		1,039 72
Managing officers' salaries, officers' and auditors' fees.....		3,804 00
Law costs.....		68 33
Clerk hire.....		152 33
Printing, stationery and advertising.....		786 75
Postage, telegrams and express.....		342 09
Guarantee premiums.....		25 00
Compensation account to London & Western Trusts Co.....		1,013 60
Other expenses.....		1,050 39

Total expenses of management.....	\$	<u>10,061 36</u>
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(b) Miscellaneous Expenditure.

Life insurance claims.....		17,545 00
Gratuities to distressed members.....		20 00
All other.....		1,392 73
Cash paid for investments (not extended), \$50,021.25.		

Total expenditure.....	\$	<u>29,019 09</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2		Amount of monthly payments Col. 3		Number of deaths during year Col. 4	Death losses incurred during year Col. 5	
		\$	c.	\$	c.		\$	c.
16-24	119	33,500	00	922	25	.....	.....	.....
25-29	310	115,500	00	2,402	50	.....	.....	.....
30-34	489	223,700	00	3,789	75	.....	.....	.....
35-39	545	272,080	00	4,223	75	3	1,655	00
40-44	478	246,640	00	3,704	50	1	700	00
45-49	490	267,200	00	3,797	50	2	1,400	00
50-54	410	206,805	00	3,177	50	1	700	00
55-59	283	153,745	00	2,193	25	6	3,465	00
60-64	200	107,030	00	1,550	00	2	980	00
65-69	95	53,690	00	736	25	5	2,975	00
70-74	47	26,810	00	364	25	5	3,185	00
75-79	21	13,650	00	162	75	3	1,680	00
80-84	9	5,460	00	69	75	1	700	00
85 and over	.....	.....	.....	.....	.....	2	1,400	00
Totals ...	3,496	1,725,810	00	27,094	00	31	18,840	00

THE GRAND ORANGE LODGE OF BRITISH AMERICA.

(Benefit Fund.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 10 BERTI STREET, TORONTO, ONT.

Organized 1st January, 1830, and incorporated in Canada, 24th April, 1890.

The Executive officers of the Society at the 31st December, 1922, were as follows:

W. D. McPherson, President.....	Toronto.
J. J. Williams M.D., Vice-President.....	Woodstock.
Thos. H. Bell, Secretary-Treasurer.....	Toronto.
H. C. Hocken, Executive.....	Toronto.
Benj. Kirk, Executive.....	Toronto.
Lt. Col. Thos. A. Duff, Executive.....	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for sick or funeral
Benefits in force 31st December, 1922.....\$ 3,957,500 00

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Contracts in force 31st December, 1921.....	3,542	\$ 3,871,500 00 c.
Add contracts taken during 1922, new or renewed.....	443	690,000 00
Add amount by which various certificates were increased.....	15	14,000 00
Gross number and amount of contracts on foot at any time during 1922	4,000	4,575,500 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	38	37,500 00
Contracts lapsed in 1922.....	417	576,500 00
Contracts cancelled in 1922.....	4	4,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1922.....	4	4,000 00
Total deductions carried out....	459	618,000 00
Net contracts on foot at 31st December, 1922.....	3,541	3,957,500 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1922.—No information.

IV. Sick Benefits.—None.

V. Assets.

Cash value of mortgages.....	\$ 21,200 00
Cash value of bonds, debentures, etc.....	387,988 91
Cash on hand.....	45 49
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto.....	1,775 89
Dues and assessments called but not yet payable.....	2,180 66
Interest due and accrued.....	5,700 72
Total assets of Life Insurance Fund (not extended), \$422,022.19.	
Loans to policyholders.....	687 90
Office furniture.....	2,000 00
Increase in market value of securities.....	18,263 51
All other.....	442 62
Total assets.....	\$ 440,285 70

VI. Liabilities.

Amount of claims supposed or reported or unadjusted.....	\$ 9,000 00
All other.....	2,424 61
Total liabilities.....	\$ 11,424 61

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1922, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on December 31st, 1922.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office address of the auditors for 1922 were as follows: Edwards, Morgan & Co., Toronto.

Certain changes were, during 1922, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$10,000.00.

Number of certificate holders in Ontario, 2,343.

Amount of insurance in force in Ontario, 31st December, 1922, \$3,103,500.00.

Number of members in Ontario who died during 1922, 28.

Amount of death benefits paid to Ontario members during 1922, \$30,828.27.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$6,827.56.

Cash received during 1922 from:

Application fees.....	\$ 1,281 00
Change of beneficiary fee.....	38 00
Dues.....	10,011 53
Assessments.....	101,645 46
Interest.....	18,858 70
Other sources.....	135 70

Total receipts.....\$ 131,970 39

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses.....	\$ 5,848 09
Registration fees.....	245 00
Law costs.....	113 50
Supplies bought.....	458 68
Travelling expenses.....	548 80
Rent, light, heat, taxes and telephone.....	960 64
Salaries, officers' and auditors' fees.....	4,700 00
Medical examiner's expenses and medical referees' fees.....	1,243 00
Clerk hire.....	4,418 00
Printing, stationery and advertising.....	1,723 16
Postage, telegrams and express.....	761 60
Premiums for guarantee.....	60 00
Other management expenses.....	271 55
Total expenses of management.....	\$ 21,352 02

(b) Miscellaneous Expenditure.

Life insurance claims.....	40,828 27
For investments (not extended),	
Total expenditure.....	\$ 62,180 29

Schedule by ages of membership, amount of insurance on whole life plan, etc.,
at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	22	24,500 00	21 57		
25-29	101	104,000 00	95 27		
30-34	210	212,000 00	211 50	2	1,500 00
35-39	332	329,000 00	380 96	1	1,000 00
40-44	396	401,000 00	567 16	1	1,000 00
45-49	444	448,500 00	790 54	2	2,000 00
50-54	431	416,500 00	897 89	3	3,500 00
55-59	335	321,000 00	882 75	4	4,000 00
60-64	250	245,500 00	918 46	5	4,500 00
65-69	125	125,000 00	681 72	8	8,000 00
70-74	59	59,000 00	431 00	4	4,000 00
75-79	34	33,500 00	268 00	5	5,000 00
80-84	24	24,000 00	192 00	2	2,000 00
85 and over	6	6,000 00	48 00	1	1,000 00
Totals...	2,769	2,749,500 00	6,386 82	38	37,500 00

In addition to above there are 772 policies carrying \$1,208,000.00 insurance in the 20 payment life plan.

THE DOMINION COUNCIL OF THE ROYAL TEMPLARS OF TEMPERANCE.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, WALNUT STREET, HAMILTON, ONTARIO.

Organized 14th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

W. J. Armstrong, Dominion Councillor.....Toronto, Ont.
C. Vanorman Emory, Dominion Secretary.....Hamilton, Ont.

I. Currency of Insurance Certificates.

Amount covered by old age contracts.....\$ 81,000 00
Amount covered by contracts other than for endowments, for sick or funeral
benefits in force 31st December, 1922..... 3,470,250 00

II. Movement in Insurance Certificates.

(a) Contracts for old age insurance.

	Number.	Amount.
Contracts in force 31st December, 1922.....	79	\$ 81,000 00

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.																									
Contracts in force 31st December, 1921.....	3,258	\$ 3,599,250 00																									
Add contracts taken during 1922 new or renewed.....	327	337,500 00																									
Add amount by which various certificates were increased during 1922.....		8,000 00																									
Gross number and amount of contracts on foot at any time during 1922	3,585	3,944,750 00																									
	<table border="1"> <thead> <tr> <th align="center">Number.</th> <th align="center">Amount.</th> </tr> </thead> <tbody> <tr> <td></td> <td align="center"> <table border="0"> <thead> <tr> <th align="center"></th> <th align="center">\$</th> <th align="center">c.</th> </tr> </thead> <tbody> <tr> <td>Deductions:</td> <td></td> <td></td> </tr> <tr> <td>Contracts matured in 1922 by death...</td> <td align="right">64</td> <td align="right">79,000 00</td> </tr> <tr> <td>Contracts lapsed in 1922.....</td> <td align="right">280</td> <td align="right">274,000 00</td> </tr> <tr> <td>Cash surrender 1922.....</td> <td align="right">21</td> <td align="right">39,500 00</td> </tr> <tr> <td>Add to above deductions the amount by which various certificates still on foot were reduced during 1922.....</td> <td></td> <td align="right">1,000 00</td> </tr> <tr> <td>Total deductions extended.....</td> <td align="right">365</td> <td align="right">393,500 00</td> </tr> </tbody> </table> </td> </tr> </tbody> </table>	Number.	Amount.		<table border="0"> <thead> <tr> <th align="center"></th> <th align="center">\$</th> <th align="center">c.</th> </tr> </thead> <tbody> <tr> <td>Deductions:</td> <td></td> <td></td> </tr> <tr> <td>Contracts matured in 1922 by death...</td> <td align="right">64</td> <td align="right">79,000 00</td> </tr> <tr> <td>Contracts lapsed in 1922.....</td> <td align="right">280</td> <td align="right">274,000 00</td> </tr> <tr> <td>Cash surrender 1922.....</td> <td align="right">21</td> <td align="right">39,500 00</td> </tr> <tr> <td>Add to above deductions the amount by which various certificates still on foot were reduced during 1922.....</td> <td></td> <td align="right">1,000 00</td> </tr> <tr> <td>Total deductions extended.....</td> <td align="right">365</td> <td align="right">393,500 00</td> </tr> </tbody> </table>		\$	c.	Deductions:			Contracts matured in 1922 by death...	64	79,000 00	Contracts lapsed in 1922.....	280	274,000 00	Cash surrender 1922.....	21	39,500 00	Add to above deductions the amount by which various certificates still on foot were reduced during 1922.....		1,000 00	Total deductions extended.....	365	393,500 00	
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Add to above deductions the amount by which various certificates still on foot were reduced during 1922.....		1,000 00																									
Total deductions extended.....	365	393,500 00																									
Net contracts on foot 31st December, 1922.....	3,220	3,551,250 00																									
Number of certificate holders in good standing on 31st December, 1922	2,923	3,236,250 00																									
Number of certificates temporarily suspended at 31st December, 1922	297	315,000 00																									
Grand total of certificate holders 31st December, 1922....	3,220	3,551,250 00																									

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Council of Ontario.

Nine members of the Grand Council died in 1922, and funeral benefits were paid amounting to \$500.00.

*Name changed by Order in Council the 15th day of August, 1922.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1922 sick benefits to 120 members.

Amount paid for sick benefits, \$3,287.00.

The total number of weeks' sickness experienced was 658.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1922 was \$15,900.83.

V. Assets.

	Supreme Body
Cash value of real estate.....	\$ 42,203 71
Cash value of mortgages.....	389,577 00
Bonds, etc.....	269,472 32
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton.....	23,611 14
Merchants Bank, Montreal.....	5,000 00
Dues called but not yet payable.....	2,078 89
Interest due or accrued.....	26,124 54
Other assets.....	3,978 77
Total assets Life Insurance Fund (not extended), \$761,224.25.	
Total assets General Fund and other funds (not extended), \$822.12.	
Total.....	<u>\$ 762,046 37</u>

VI. Liabilities.

Amount of claims admitted by Society.....	\$ 11,000 00
Total amount of all liabilities.....	<u>\$ 11,000 00</u>

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1922.—None.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Eleven such assessments were made in 1921.

The society's books were duly audited during 1922 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two ledgers.

Names and post office addresses of the auditors for 1922 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

Certain changes were made in the constitution and rules in relation to insurance certificates and benefits.

Amount of bond of Dominion Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1922, 2,566.

Number of certificate holders in Ontario, 31st December, 1922, 2,566.

Amount of insurance in force in Ontario, 31st December, 1922, \$2,633,500.00.

Number of members in Ontario who died in 1922, 53.

Amount of death benefit claims paid to Ontario members during 1922, \$55,465.08.

Cash surrender value, \$11,358.18.

VIII. Cash Receipts.

	Supreme Body	Grand Body
Cash balance from 1921 (not extended), \$40,080.63.		
Cash received during 1922:		
Certificate fees.....	\$ 31 00	\$ 9 99
Assessment fees.....	8,457 06	
Assessments.....	105,721 17	5,661 77
Per capita tax and levies.....	642 82	2,528 60
Propagation fund.....	5,698 23	
Supplies sold.....	132 00	159 30
Interest and dividends.....	39,285 29	744 61
Guarantee premiums.....	58 75	
District tax.....		420 90
From sick and Funeral Fund.....		1,400 00
All other sources.....	559 51	131 93
Received from investments (not extended), \$33,689.17.		
Total.....	<u>\$ 160,585 83</u>	<u>\$ 11,057 10</u>

IX. Cash Expenditure.

(a) Expenses of Management.

	Supreme Body	Grand Body
Cash paid during 1922 for:		
Per capita tax on levies.....	\$.....	\$ 758 58
Office expenses.....	255 83	
Board fees.....	458 10	
Commission and organization expenses.....	7,750 18	528 20
Investigation of claims.....	291 00	146 60
Registration fees.....	260 00	
Interest.....	57 24	
Expenses of meeting.....	783 14	255 55
Supplies bought.....	458 79	205 37
Travelling expenses.....	112 05	32 90
Rent, light, heat and taxes.....	828 59	300 00
Managing officers' salaries and officers' and auditors fees....	2,179 96	1,900 00
Medical officers' salaries and expenses.....	170 77	
Clerk hire.....	1,676 00	825 00
Official journal.....	1,914 69	
Printing (other than official journal), stationery and advertising	1,195 18	151 10
Postage, telegrams and express.....	681 89	119 72
Premiums for guarantee.....	39 77	6 25
Other management expenses detailed in memo.....	1,540 37	204 30
Total expenses of management.....	\$ 20,653 55	\$ 5,433 57

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments.....	72,742 15	
Cash surrender values.....	13,460 96	
Funeral benefits.....		500 00
Sick benefits.....		3,287 00
All other.....	49 37	
Cash paid for investments, \$98,838.46.		
Grand totals.....	\$ 106,906 03	\$ 9,220 57

Schedule by ages of Membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2		Amount of monthly payments Col. 3		Number of deaths during year Col. 4	Death losses incurred during year Col. 5	
		\$	c.	\$	c.		\$	c.
16-24	184	187,000	00	215	99			
25-29	160	146,500	00	161	98			
30-34	208	211,000	00	250	63	3	3,000	00
35-39	250	248,500	00	315	03	1	1,000	00
40-44	289	293,250	00	433	16	1	1,000	00
45-49	309	306,250	00	512	95	2	1,500	00
50-54	372	391,500	00	821	71	5	5,500	00
55-59	404	471,250	00	1,210	45	8	6,500	00
60-64	381	457,500	00	1,501	11	3	4,000	00
65-69	272	325,000	00	1,394	77	8	12,000	00
70-74	240	315,750	00	1,773	57	17	22,000	00
75-79	98	129,500	00	968	86	7	10,000	00
80-84	38	53,000	00	430	50	4	6,500	00
85 and over	15	15,250	00	112	43	5	6,000	00
Totals.....	3,220	3,551,250	00	10,103	14	64	79,000	00

THE SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 58 RICHMOND STREET EAST, TORONTO.

Organized, 12th December, 1874; incorporated 19th February, 1875.

The executive officers of the Society as at December 31st, 1922, were as follows:

T. J. Roussel, Supreme President.....	Hamilton.
W. H. Clay, Supreme Vice-President.....	Toronto.
T. H. Carter, Past Supreme President.....	St. John, N.B.
D. J. Proctor, Supreme Secretary.....	Toronto.
W. L. Bell, Supreme Treasurer.....	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1922, \$2,681,393.81.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
 (b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Contracts in force 31st December, 1921.....	3,575	\$ c. 2,776,016 81
Add contracts taken during 1922.....	16	12,500 00
Add amount by which various certificates were increased.....		
Gross number and amount of contracts on foot at any time during 1922	3,591	2,788,516 81
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	63	52,856 29
Contracts lapsed in 1922.....	65	54,003 85
Amount by which various certificates still on foot were reduced.....		262 86
Total deductions extended.....	128	107,123 00
Net contracts on foot 31st December, 1922.....	3,463	2,681,393 81
Number of Certificate holders at 31st December, 1922.....	2,937	2,681,393 81

III. Funeral Benefits.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 26,734; juveniles, 3,996.

Number of members of the Society who died during 1922, 263.

The total amount of funeral benefits paid in 1922 was \$26,050.00.

Number of members' wives who died during 1922, 147; and the amount paid in respect thereof was \$7,325.00.

Number of members' children who died during 1922, 20; amount paid in respect thereof was \$300.00.

Number of juvenile members who died during 1922, 5; amount paid in respect thereof, \$125.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1922, was \$30,877.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1922, 3,159.

The total amount of benefits paid during 1922, Supreme Body, \$230.15; Grand Body, \$5,660.15; Subordinate bodies, \$56,229.71; Juvenile Branch, \$947.35.

Number of weeks' sickness experienced in 1922, 17,296 4/7; (no record of the juvenile.)

Amount paid for medical attendance during 1922 was Grand Body, \$3,284.79; Subordinate bodies, \$31,638.89; Juvenile Branch, \$2,961.15.

Total amount of cash outstanding to credit of fund at 31st December, 1922: Grand Body, \$8,193.02; Subordinate bodies, \$243,984.90; Juvenile Branch, \$12,463.63.

V. Assets.

	Supreme Body		Grand Body		Subordinate Bodies		Juvenile Branches	
	\$	c.	\$	c.	\$	c.	\$	c.
Cash value of real estate	37,819	40						
Cash value of mortgages	37,764	54						
Cash value of bonds, debentures, securities ..	77,750	00						
Actual cash in hand, 31st Dec., 1922	222	86						
Cash deposits in the following banks:								
Imperial Bank, Toronto, and sundry banks, sundry places	116,544	46	8,193	02	243,984	90	12,463	63
Interest due and accrued	1,677	65						
Total assets, Life Insurance Fund (not extended)	\$144,376	49						
Supreme Lodge Expense Fund (not extended)	6,088	77						
Total assets, Funeral Fund (not extended)	37,455	54						
Total assets, Guarantee Fund ..	11,217	35						
Total assets, General Fund	79,256	91						
Aggregate of all other assets	10,047	29						
Total assets	281,826	20	8,193	02	243,984	90	12,463	63

VI. Liabilities.

Amount of claims admitted by the Society	\$	12,629	22
Amount of claims supposed or reported or unadjusted		2,710	21
Total liabilities	\$	15,339	43

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society during 1922.

Assessments for the purpose of life insurance are made monthly.

Twelve such assessments were made during 1922, payable first of each month, also extra assessment in July and October.

The books and accounts were duly audited February 16th, 1922.

Books of account kept by the Society: Cash Books, Card Index and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: G. Davenport, C.A., Montreal, Que.; and F. J. Davis, Toronto.

No changes were made during 1922, in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Supreme Secretary, \$3,000.00.

Amount of bond of Supreme Treasurer, \$1,000.00.

Number of certificate holders in Ontario, 2,353.

Number of members in Ontario, 15,606.

Amount of insurance in force in Ontario at 31st December, 1922, \$2,130,674.61.

Number of members in Ontario who died during 1922, 56.

Amount of death benefits paid to Ontario members in 1922, \$47,269.16.

Amount of disability benefits paid to Ontario members in 1922, nil.

Amount of funeral benefits paid to Ontario members during 1922, \$24,870.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), Supreme Lodge, \$101,004.85.		
Cash received during 1922, from:		Supreme Body
Registrations.....	\$	908 90
Dues.....		277 01
Assessments.....		98,752 61
Per capita tax and levies.....		17,904 24
New policies.....		3 00
Supplies sold.....		6,736 15
Interest and dividends.....		9,190 82
Premiums for guarantee of lodge officers.....		442 22
Rents.....		7,343 69
All other sources.....		50 27
Cash received from investments, \$1,522.00		
Total receipts.....		\$ 141,608 91

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		Supreme Body
Commission.....	\$	2,446 94
Law costs.....		350 80
Registration fees and power of attorney.....		230 00
Bank charges.....		157 59
Executive meetings.....		274 35
Medical examiner's salary.....		11 00
Supplies bought.....		5,643 82
Travelling expenses.....		2,259 57
Rent, light, heat and taxes.....		4,300 86
Managing officers' salaries and expenses.....		5,501 57
Clerk hire and janitor.....		5,730 00
Official journal.....		4,800 00
Printing, stationery and advertising.....		996 15
Postage, telegrams and express.....		1,158 33
Premiums for guarantee of lodge officers.....		10 00
Maintenance of building and repairs.....		1,418 85
Insurance.....		259 65
Other management expenses.....		899 77
Total expenses of management.....		\$ 36,449 25

(b) Miscellaneous Expenditure.

Sick benefits.....	230 15
Life insurance payments.....	52,856 29
Funeral benefits.....	33,800 00
Gratuities.....	8 75
For investments (not extended), \$4,024.00.	
Total expenditure.....	\$ 123,344 44

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922:

Attained ages	Number of Members Col. 1	Amount of insurance Col. 2		Amount of monthly payments Col. 3		Number of deaths during year Col. 4	Death losses incurred during year Col. 5	
		\$	c.	\$	c.		\$	c.
16-24	12	10,500	00	10	01			
25-29	34	29,956	13	29	39			
30-34	107	94,818	86	95	82			
35-39	193	164,661	72	183	04	1	976	80
40-44	316	272,768	41	331	46	4	2,662	38
45-49	354	326,267	78	429	40	2	1,892	83
50-54	455	414,518	45	580	48	2	1,991	26
55-59	486	480,151	46	737	65	6	6,208	06
60-64	406	398,091	99	692	17	14	13,158	81
65-69	234	221,662	61	458	93	7	5,571	30
70-74	182	151,107	24	363	73	14	11,700	22
75-79	123	93,603	74	289	86	10	6,805	18
80-84	33	21,891	34	85	99	2	981	39
85 and over	2	1,394	08	8	17	1	908	06
Totals.....	2,937	2,681,393	81	4,296	10	63	52,856	29

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 60 VICTORIA STREET, TORONTO.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The executive officers of the Society at the 31st December, 1922, were as follows:

John Tytler, Grand Chief.....	Toronto.
D. M. Robertson, Grand Chieftain.....	Toronto.
Alex. Fraser, Grand Treasurer.....	Toronto.
F. S. Mearns, Grand Secretary.....	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments, sick or funeral benefits, \$3,436,762.00.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
 (b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Contracts in force 31st December, 1921.....	4,695	\$ 3,295,220 00
Add contracts taken during 1922.....	1,113	516,250 00
Add amount by which various certificates were increased during 1922.....	.....	2,750 00
Gross number and amount of contracts on foot at any time during 1922.....	5,808	3,814,220 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	85	75,458 00
Contracts lapsed in 1922.....	573	301,250 00
Contracts surrendered in 1922.....	.....	.....
Contracts cancelled in 1922.....	.....	.....
Add to deductions amount by which various certificates were reduced during 1922.....	.....	750 00
Total deductions extended.....	658	377,458 00
Net Contracts on foot 31st December, 1922.....	5,150	3,436,762 00

III. Funeral Benefits.—None.

IV. Sick Benefits.

Sick benefits are undertaken under the Grand Camp constitution and by-laws.
 Number of members who received sick benefits in 1922, 35.
 Total amount of benefits paid 1922, in respect of sick members, \$1,378.53.
 Number of weeks' sickness experienced during 1922, 291 5-7.
 Total amount of cash standing to credit of fund, \$3,996.11.

V. Assets.

Cash value of bonds, debentures, etc.....	\$ 862,070	63
Cash on hand.....	2,335	23
Cash on deposit, Bank of Hamilton, Toronto.....	14,448	35
Dues and assessments called, but not yet payable.....	12,855	16
Interest due and accrued.....	12,841	66
Accrued interest on Quebec deposit.....	1,828	73
Premium loans on certificates.....	11,379	30
Quebec deposit.....	5,000	00
Total assets of Life Insurance Fund (not extended).....	\$ 906,444	84
Total assets of Sick Fund (not extended).....	13,818	14
Total assets of General and other funds (not extended).....	2,990	88
All other assets.....		494 80
Total assets.....	\$ 923,253	86

VI. Liabilities.

Amount of claims reported or admitted.....	\$ 11,500	00
Total liabilities.....	\$ 11,500	00

VII. Miscellaneous.

There were no actions or proceedings against the Society in 1922.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1922, payable on the first day of each month.

The Society's accounts were audited January 12th to 15th, 1923. The books of record or account kept for purposes of insurance certificate or benefits: Register of Subordinate Camps, showing particulars of each certificate issued; ledger, cash book.

The names and post office addresses of the auditors of accounts for 1922 were: E. A. MacLaurin, Toronto, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, \$6,000.

No changes were made, during 1922, in the constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1922, 4,589.

Number of members in Ontario who died during 1922, 81.

Amount of death benefits paid to Ontario members during 1922, \$72,268.18.

Amount of insurance in force in Ontario, 31st December, 1922, \$3,063,512.

VIII. Cash Receipts.

Cash balance from 1921, \$19,510.53.	Grand Camp
Initiation fees.....	\$ 987 00
Assessments.....	88,271 76
Per capita tax.....	8,549 60
Supplies sold.....	1,438 67
Interest, dividends.....	43,440 14
Cash received from repayment of loan (not extended), \$22,348.34.	
Total cash receipts.....	\$ 142,687 17

IX. Cash Expenditure.

(a) Expenses of Management.

C. F. A., annual fee.....	Grand Camp
Commission and organization expenses.....	\$ 40 00
Registration fees.....	10,789 13
Rent, light, heat and taxes.....	255 00
Premiums for guarantee of Subordinate Camp officers.....	979 29
Supplies bought.....	106 20
Travelling expenses.....	183 94
Medical examiner's salary and expenses.....	135 85
Salaries, officers', committees' and auditors' fees.....	942 00
Clerk hire.....	2,670 00
Postage, telegrams and express.....	2,170 00
Printing, etc.....	332 92
Committee expenses.....	719 82
Actuarial expenses.....	384 10
Other expenses.....	175 00
	349 97
Total expenses of management.....	\$ 20,233 22

(b) Miscellaneous Expenditure

Life insurance claims other than endowments.....	\$ 75,823 73
Sick benefits.....	1,378 53
All other expenditure.....	17 21
Cash for investments, etc., (not extended), \$70,309.77.	

Total expenditure.....\$ 97,452 69

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col.1	Amount of insurance Col. 2		Amount of monthly payments Col. 3		Number of deaths during year Col. 4	Death losses incurred during year Col. 5	
		\$	c.	\$	c.		\$	c.
16-24	459	241,250	00	278	72	1	1,000	00
25-29	361	186,250	00	239	63			
30-34	520	291,250	00	387	06			
35-39	613	339,000	00	457	20	1	250	00
40-44	652	386,500	00	531	72	5	4,250	00
45-49	567	371,750	00	593	25	4	3,250	00
50-54	428	313,500	00	558	72	4	3,000	00
55-59	465	381,750	00	830	59	6	4,500	00
60-64	408	337,000	00	939	71	12	13,500	00
65-69	277	234,250	00	894	65	12	11,750	00
70-74	183	159,012	00	779	73	6	5,500	00
75-79	149	135,750	00	677	34	24	20,458	00
80-84	52	45,000	00	225	00	6	5,000	00
85 and over	16	14,500	00	72	50	4	3,000	00
Totals.....	5,150	3,436,762	00	7,465	82	85	75,458	00

THE ST. JOSEPH UNION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 325 DALHOUSIE STREET, OTTAWA, ONT.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Tetreault, President.....Sherbrooke, Que.
 Chas. Leclerc, Secretary-Treasurer.....Ottawa, Ont.

II. Movement in Insurance Certificates.

(b) Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.

	Number	Amount
Contracts in force 31st December, 1921.....	22,003	\$ 17,571,065 00
Add contracts taken during 1922 new or renewed.....	1,436	1,219,900 00
Add amount by which various certificates still on foot were increased in 1922.....		
Gross number and amount of contracts on foot at any time during 1922	23,439	18,790,965 00
	Number	Amount
Deductions:		\$ c.
Contracts matured in 1922.....	167	129,610 00
Contracts lapsed in 1922.....	2,445	1,980,650 00
Deduction of certificates.....		4,800 00
Total deductions extended.....	2,612	2,115,060 00
Net contracts on foot at 31st December, 1922.....	20,827	16,675,905 00

III. Funeral Benefits.

No special fund for funeral benefits. They are paid out of Sick Benefit Fund.
 Number of members' wives deceased in 1922, 58.
 Amount paid in respect of deceased wives of members, \$4,325.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who have received sick benefits during 1922, 2,625.
 Amount of sick benefits paid, \$92,933.82.
 Number of weeks' sickness experienced during 1922, 16,707.
 Amount standing to credit of Sick Benefit Fund, \$84,716.41.

V. Assets.

Cash value of real estate, less encumbrances.....	\$ 125,600 00
Cash value of mortgages.....	8,000 00
Bonds, debentures, etc.....	1,865,938 04
Dues and assessments called but not yet payable.....	707 23
Cash in deposit to the Society's credit in the following chartered banks:	
Royal Bank of Canada.....	494 82
Banque Provinciale, Quebec.....	4,494 93
Provincial Treasurer, New Brunswick and Quebec.....	10,000 00
La Banque, Hochelaga.....	67,220 69
Interest due and accrued.....	27,685 00
Total assets, Insurance Fund (not extended) \$2,003,873.27.	
Total assets, Sick and Funeral Fund (not extended) \$84,716.41.	
Total assets, General and other funds (not extended) \$8,337.95.	
All other assets.....	220,934 93
Total assets.....	<u>\$ 2,331,076 24</u>

VI. Liabilities.

Amount of claims admitted by the Society.....	\$ 10,160 00
Amount of claims for death of members' wives.....	200 00
All other.....	20,812 86
Total liabilities.....	<u>\$ 31,172 86</u>

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1922:

Assessments are made monthly.

Twelve assessments were made during 1922, payable 1st of every month.

No changes were made in the organization or management of the Society and in relation to benefits during 1922.

The accounts were audited continuously.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, Auxiliary Books, Members' Registers, Card Index, Social Class Instalment Ledger.

No changes were made in the Constitution and Rules in relation to insurance certificates or benefits.

Names and addresses of auditors: V. Boudreault and H. Legault, Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.

Amount of bond of Cashier, \$2,000.

Number of members in Ontario, 31st December, 1922, 4,412.

Amount of insurance in force in Ontario at 31st December, 1922, \$3,853,325.00.

Number of members in Ontario who died in 1922, 51.

Amount of death benefits paid to Ontario members in 1922, \$33,350.94.

Amount of disability benefits paid to Ontario members in 1922, \$1,325.00.

Amount of sick benefits paid in Ontario in 1922, \$14,445.53.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$58,290.79.

Cash received during 1922 from:

Application fees.....	\$ 1,257 00
Dues and assessments for Benefits.....	356,850 09
Dues and assessments for Expenses.....	85,975 47
Degrees and cards.....	358 90
Supplies sold.....	124 35
Rent.....	9,341 00
Interest and Dividends.....	99,894 02
All other sources (detailed in memo.).....	66,111 42
Cash received from payment of loans or investments (not extended).....	322,410 42

Total receipts..... \$ 619,912 15

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Collection of fees.....	\$ 24,267	59
Commission and organization expenses.....	26,107	20
Law costs.....	261	33
Registration fees.....	366	84
Actuarial fees.....	450	00
Profit and loss account.....	406	77
Travelling expenses.....	1,804	45
Supplies bought.....	401	70
Certificates.....	158	75
Managing officers' salaries, officers' fees.....	6,734	16
Clerk hire.....	15,164	62
Medical examiner's salary.....	3,499	92
Official journal.....	2,544	17
Printing and stationery.....	1,739	90
Postage, telegrams and express.....	1,601	60
Guarantee premiums.....	40	00
Other expenses.....	867	92
Total expenses of management.....	\$ 86,416	92

(b) Miscellaneous Expenditure.

Life insurance claims.....	139,582	64
Old age benefits.....	15,158	73
Sick benefits.....	92,933	82
Members' wives benefits.....	4,325	00
Total disability benefits.....	3,810	00
Oeuvre Centin Collegiate.....	306	23
Expenses, other than foregoing (detailed in memo.).....	73,811	97
For investments (not extended), \$502,140.31.		
Total expenditure.....	\$ 416,345	31

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	2,953	2,359,900 00	2,526 86	10	8,000 00
25-29.....	2,992	2,260,250 00	2,419 11	10	6,000 00
30-34.....	3,210	2,555,600 00	2,858 31	14	9,700 00
35-39.....	3,087	2,520,000 00	3,116 91	25	21,050 00
40-44.....	2,579	2,115,900 00	2,943 21	16	11,300 00
45-49.....	2,131	1,743,450 00	2,800 02	16	12,950 00
50-54.....	1,523	1,227,100 00	2,299 05	22	15,050 00
55-59.....	1,076	875,850 00	1,883 64	18	14,900 00
60-64.....	727	571,950 00	1,409 14	19	15,450 00
65-69.....	445	359,760 00	1,169 44	9	8,600 00
70-74.....	95	79,045 00	272 27	5	4,500 00
75-79.....	7	6,350 00	31 95	3	2,000 00
80-84.....	2	750 00	2 30	1	110 00
85 and over.....					
Totals.....	20,827	16,675,905 00	23,732 21	168	129,610 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODD FELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

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, 1922, were as follows:

Thos. A. Sharp, Grand Master.....	Midland.
W. G. R. Bartram, Deputy Grand Master.....	London.
J. E. Anderson, Grand Warden.....	Lindsay.
William Brooks, Grand Secretary.....	Toronto.
P. T. Coupland, Grand Treasurer.....	St. Mary's.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts in force, 31st December, 1921.—None.
Amount covered by contracts of insurance other than endowments.—None.

II. Movement in Insurance Certificates.

- (a) Contracts of endowments or benefits in the nature thereof.—None.
(b) Contracts for insurance, other than endowments, sick benefits or funeral benefits.

III. Funeral Benefits.

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1922, was 62,424.

The number of deaths in the Society in 1922, 517.

The amount of funeral benefits paid in 1922, in respect to deceased members was \$23,380.38.

Total amount of funeral benefits paid in respect of deceased wives, \$3,894.39.

General Benefit Fund includes sick and funeral benefits and general expense fund, \$3,074,134.47.

Nurse Fund (maintained by a few lodges only), \$15,390.86.

Contingent Fund, applicable to any purpose of the lodge, \$25,394.76.

Widows' and Orphans' Fund, \$20,656.82.

Social Fund, \$1,746.39.

Total standing to credit of General Benefit Fund at 31st December, 1922, \$3,137,323.30.

IV. Sick Benefits.

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1922 was 4,929.

The amount of benefits paid in 1922, in respect to special relief, \$8,400.81, and to sick members \$125,165.30.

The number of weeks' sickness experienced in 1922 was 44,917. Amount paid for medical attendance during 1922, \$19,223.36.

Nursing, \$5,419.86.

Paid for relief of widows and orphans, \$29,736.47.

Amount paid to Home Board for maintenance, etc., \$75,178.83

V. Assets.

	Grand Lodge	Lodges Subordinate
Amount of real estate.....		\$1,105,614 40
Amount of mortgages and securities.....		1,233,804 23
Cash in hands of Grand Secretary and in banks.....	\$ 89 05	328,856 25
Amount of cash in Standard Bank, Toronto.....	214 86	
Amount of cash in Dominion Bank.....	6,466 35	
Amount of cash in Dominion Bank (special relief).....	2,089 41	
Cash in Canada Permanent Mortgage Co.....	5,558 17	
Tax due from lodges.....	33,053.00	
All other assets.....	16,848 07	520,834 56
Total amount of assets.....	\$ 64,318 91	\$3,189,109 44

VI. Liabilities.

Funds at credit of defunct lodges.....	\$ 397 80	
Bonding Fund.....	5,364 95	
Balance of per capita to Home.....	7,998 00	
Per capita and Home Tax to Grand Lodge.....		\$33,053 00
Special relief fund.....	11,939 41	
All other liabilities.....	65 25	51,786 14
	\$ 25,765 41	\$ 84,839 14

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1922, none.

The books and accounts of the Subordinate Lodges were audited in January and July, 1922, and those of the Grand Lodge in May, 1922.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, Brantford, W. E. Gowling, Ottawa.

No changes were, during 1922, 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.

Number of members in Ontario 31st December, 1922, 62,424.

Number of members who died in Ontario during 1922, 517.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1922 (not extended), \$11,374.55.

Cash received during 1922 from:

	Grand Lodge.	Subordinate Lodges
Initiation fees, etc.....	\$.....	\$ 70,223 48
Dues.....		411,827 16
Per capita tax and Home tax.....	62,764 40	
Fines.....	188 00	
Charter fees.....	30 00	
Supplies sold.....	10,250 04	
Rent, interest and dividends.....		184,161 62
Interest.....	432 16	
Bonding charges.....	589 14	
All other sources.....	54,126 17	162,924 33
Investments (not extended)		
Total receipts.....	\$128,379 91	\$829,136 59

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body	Subordinate Bodies.
Cash paid during 1922 for:		
Clerk hire.....	\$ 2,237 92	.....
Per capita tax.....	150 00	.....
Registration fee.....	10 00	.....
Expenses of annual meeting.....	20,146 35	.....
Rent, etc.....	1,500 00	.....
Supplies bought.....	6,488 70	.....
Travelling expenses and appropriations to officers.....	1,950 00	.....
Salaries, officers' and auditors' fees.....	5,000 00	.....
Official journal.....	1,467 36	.....
Printing, stationery and advertising.....	768 63	.....
Postage and express.....	864 25	.....
Law costs.....	100 00	.....
Other management expenses (detailed in memo.).....	4,210 34	\$258,674 52
Total expenses of management.....	\$ 44,893 55	\$258,674 52

(b) Miscellaneous Expenditure.

Funeral benefits.....		27,274 77
Benefits to widows and orphans.....		29,736 47
Sick benefits.....		125,165 30
Medical attendance and nursing.....		24,643 22
Gratuities—Special relief.....		8,400 81
Ontario Odd Fellows' Home, building fund, etc.....	51,446 63	.....
Ontario Odd Fellows' Home, maintenance account.....	23,732 20	.....
All other expenditure.....	5,264 24	217,967 59
Investments (not extended, subordinates),		
Grand total.....	\$ 125,336 62	\$691,862 68

(a) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario,

	Males.	Females.	Total.
Number of members, 31st December, 1921.....	7,758	15,630	23,388
Admitted during 1922.....	810	2,191	3,001
Total.....	8,568	17,821	26,389
Deduct.....	910	993	1,903
Membership, 31st December, 1922.....	7,658	16,828	24,486

Receipts

Dues.....	\$ 36,275 06
Initiations.....	9,243 75
Rents, etc.....	922 48
Miscellaneous.....	19,263 83
Total.....	\$ 65,705 12

Expenditure

Relief of members.....	\$ 464 89
Relief of widowed families.....	55 50
Special relief.....	2,782 10
I.O.O.F. Home.....	1,724 52
Orphans.....	35 85
Total.....	\$ 5,062 86

Miscellaneous

Expenses, lodges.....	\$ 54,922 13
Invested fund of Rebekah Lodges.....	33,672 00
Cash on hand, Rebekah Lodges.....	35,626 51
Working expenses of Assembly.....	11,743 73
Cash in Assembly funds.....	3,695 44
Number of lodges.....	191

(b) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1922.

Number of members as from last report.....	11,379
Initiated during the year ending 31st December, 1922.....	681
Admitted by card during the year ending 31st December, 1922.....	71
Reinstated during the year ending 31st December, 1922.....	32

Total..... 12,163

Deductions:	
Withdrawn by card.....	122
Suspended by non-payment of dues.....	541
Suspended for cause.....	25
Deceased.....	99
Error.....	2
	<u>789</u>

Net membership, 31st December, 1922..... 11,374

Number of Patriarchs relieved in 1922.....	453
Number of weeks for which benefits were paid.....	3,655

Amount paid for burying the dead in 1922.....	\$ 946 01
Amount paid for special relief in 1922.....	539 59
Amount paid for relief of Patriarchs (sick benefits).....	4,835 78
Relief of widowed families.....	142 00

Total amount of relief paid..... \$ 6,463 38

Receipts from all sources.....	\$ 39,173 59
Total funds of subordinate encampments.....	115,389 20
Current expenses (subordinates).....	27,719 10
Cash assets.....	27,688 08
Invested in mortgages and securities.....	43,231 75
Invested in buildings and lands.....	5,225 00
Invested in furniture and regalia.....	28,490 77
All other.....	10,753 60

(c) Record of the Odd Fellows' Mutual Aid Association of the City of London, Ontario.

Number of members died in 1922.....	1
Number of members, 31st December, 1922.....	50
Amount of cash received during the year 1922.....	\$ 35 97
Amount of expenses in management in 1922.....	12 40
Amount paid funeral claims.....	16 50
Amount on hand, 31st December, 1922.....	35 59

(d) The Odd Fellows' Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Receipts (dues and interest) and balance in bank, December 31st, 1922.....	\$ 1,682 99
Expenses of management.....	131 74
Death claims invested.....	300 00
Balance on hand, in bank and invested.....	5,676 25
Membership, 31st December, 1921.....	433
Admitted.....	31
Died.....	3
Suspended and withdrawn.....	8
Total membership 31st December, 1922.....	<u>453</u>

**AMERICAN WATCH CASE COMPANY'S EMPLOYEES' MUTUAL WELFARE
ASSOCIATION.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized April, 1919; incorporated 23rd April, 1919.

The executive officers of the Society at the 31st December, 1922, were as follows:

P. H. Randall, President.....	Toronto.
Wm. Sanderson, Vice-President.....	Toronto.
H. McGowan, Vice-President and Secretary, pro tem.....	Toronto.
J. McKnight, Treasurer.....	Toronto.

I. Funeral Benefits.

Total membership of Society at 31st December, 1922, 94.
No member died and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 22.
Amount of benefits paid in 1922 in respect of sick members, \$354.05.
Number of weeks' sickness experienced during 1922, 42½.
Total amount of cash standing to credit of fund at 31st December, 1922, \$499.27.

III. Assets.

Cash value of bonds.....	\$	500 00
Cash in Imperial Bank, Toronto.....		499 27
Total assets.....	\$	<u>999 27</u>

IV. Liabilities.—None.

V. Miscellaneous.

Six assessments were made during 1922.
The books of the Society were audited January, 1923.
Names and addresses of the auditors for 1922: Chas. Emery and W. Leask, Toronto.
Books kept by the Society : Minute, Due and Cash Book, Members' Register.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$595.77.		
Cash received during 1922 from:		
Application fees.....	\$	1 00
Dues.....		289 05
Interest and dividends.....		27 50
Total receipts.....	\$	<u>317 55</u>

VIII. Cash Expenditure.

(a) Expenses of Management.		
Registration fee.....	\$	10 00
Salaries.....		50 00
Total expenses of management.....	\$	<u>60 00</u>
(b) Miscellaneous Expenditure.		
Sick benefits.....		354 05
Grand total.....	\$	<u>414 05</u>

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, FORESTERS' HALL, JAMES STREET N., HAMILTON, ONTARIO.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The executive officers of the Society at the 31st December, 1922, were as follows:

G. W. Sutcliffe, President.....	Hamilton.
James Ness, Treasurer.....	Hamilton.
Edward P. Wyatt, Secretary.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1922, 153.

Four members died during 1922, and funeral benefits were paid amounting to \$400.00.

Amount standing to credit of Funeral Benefit Fund, \$1,143.69.

II. Sick Benefits.

Amount paid for medical attendance.....	\$	217 87
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III. Assets.

Victory War Loan.....	\$	1,000 00
Cash on hand.....		2 40
Cash deposited with the Hamilton Provident and Loan Society.....		1,141 29
All other assets.....		193 45
Total assets.....	\$	<u>2,337 14</u>

IV. Liabilities.—\$17.80.

V. Miscellaneous.

The Society's accounts were duly audited on 16th January, 1923.

Names and post office addresses of the auditors for 1922: W. Horrocks and A. Wyatt, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger.

Certain changes were made in the by-laws during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,153.47.

Cash received during 1922 from:

Dues.....	\$	536 10
Initiation fees.....		47 00
Ladies Auxiliary.....		400 00
Sale of tickets at Christmas.....		632 30
Donations.....		39 00
Interest.....		79 84
Supplies sold.....		15 45
All other.....		8 00

Total Receipts.....	\$	<u>1,757 69</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Commission.....	\$ 9 75
Registration fee.....	10 00
Supplies bought.....	231 01
Rent.....	21 25
Officers' salaries and officers' and auditors' fees.....	87 11
Printing, etc.....	127 57
Postage.....	56 72
Total management expenses.....	\$ 543 41

(b) Miscellaneous Expenditure.

Funeral benefits.....	400 00
Medical attendance.....	217 87
Gratuities.....	348 55
All other expenses.....	257 64
Total expenditure.....	\$ 1,767 47

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. F. Johns, President.....	Toronto.
A. J. Porter, Vice-President.....	Toronto.
J. M. Burn, Secretary.....	Toronto.
G. H. Youell, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 312.
 Number of members who died during 1922, 2.
 Amount paid for funeral benefits, \$100.00.

II. Sick Benefits.

Number of members who received sick benefits in 1922, none.
 Total amount of benefits paid in 1922, in respect of sick members, nil.

III. Assets.

Cash on hand.....	\$	48
Cash value of bonds.....		2,000 00
Bank of Commerce, Toronto.....		1,563 97
Other assets.....		955 00
Total assets.....	\$	<u>4,519 45</u>

IV. Liabilities.—\$38.40.

V. Miscellaneous.

No assessments are made, monthly payments being required.
 The following books of record are kept: Minute Book, Cash Book and Ledger.
 The accounts were audited July, 1922 and January, 1923.
 The names and addresses of auditors for 1922 were as follows: H. R. Davis, J. McKenna and E. J. Ryan, Toronto.
 Treasurer's bond, \$200.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$973.89.

Cash received during 1922 from:

Rent.....	\$	141 82
Honorary members.....		21 00
Initiation fees.....		74 00
Dues.....		670 10
Supplies sold.....		64 35
Donations.....		378 21
Assessments, Northwest branch.....		144 45
Other sources.....		813 03
Total.....	\$	<u>2,306 96</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Per capita tax.....	\$	8	68
Registration fee.....		10	00
Commission and organization expenses.....		2	27
Supplies bought.....		19	11
Managing officers' salaries.....		141	56
Printing, postage, etc.....		158	11
Rent, light, etc.....		150	00
Postage, telegrams, etc.....		94	22
All other.....		519	50
Premiums.....		1	00
Total expenses of management.....	\$	1,104	45

(b) Miscellaneous Expenditure.

Gratuities.....		472	45
All other.....		139	50
Total expenditure.....	\$	1,716	40

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, WOODSTOCK.

Incorporated 19th January, 1900.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Watson, President.....	Woodstock.
Henry Pearson, Treasurer.....	Woodstock.
Thos. Armstrong, Treasurer.....	Woodstock.

II. Sick Benefits.

Sick benefits are undertaken by the Society, the membership of which is 149.

Number of members who received benefits during 1922, 32.

Total amount of benefits paid in 1922, \$944.00.

Number of weeks' sickness experienced in 1922, 108½.

Total amount of cash standing to credit of Sick Benefit Fund, \$218.90

III. Assets.

Cash in Bank of Commerce, Woodstock.....	\$ 218 90
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IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Eleven such assessments were made during 1922.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited January 5th, 1923.

The names and post office addresses of the auditors for 1922 were as follows: J. S. France and Geo. Coleman, Woodstock.

No changes were made during 1922 in the organization, management or constitution and rules of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended) \$507.01.

Cash received during 1922 from:

Application fees.....	\$ 2 00
Assessments.....	367 75
Interest.....	5 97
Donations.....	369 75
Total receipts.....	<u>\$ 745 47</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Law costs.....	\$ 1 00
Registration fee.....	10 00
Officers' and auditors' salaries.....	54 75
Postage, etc.....	08
Supplies.....	3 75
Total expenses of management.....	<u>\$ 69 58</u>

(b) Miscellaneous Expenditure.

Funeral Wreaths.....	20 00
Sick benefits.....	944 00
Total expenditure.....	<u>\$ 1,033 58</u>

BEAVER SICK AND FUNERAL BENEFIT CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO

Organized April 1st, 1917; incorporated 8th May, 1917.

The executive officers of the Society at the 31st December, 1922, were as follows:

H. Adams, President.....	Toronto.
W. G. Esson, Treasurer.....	Toronto.
E. Savell, Secretary.....	Mt. Dennis.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 236.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid in respect of deceased members, \$100.00.
 Two members' wives died and \$100.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 29.
 Amount of sick benefits paid during 1922, \$405.07.
 Number of weeks' sickness experienced during 1922, 86 1/7.
 Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1922,
 \$275.52.

III. Assets.

Cash in Bank of Hamilton, Toronto.....	\$ 275 52
Total assets.....	<u>\$ 275 52</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made in 1922.
 The Society's accounts were duly audited in June and December, 1922.
 Names and addresses of auditors of accounts for 1921: H. Dennis and W. Whinship,
 Toronto.
 Certain changes were, during 1922, made in the organization and management or in the
 constitution and rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$215.35.	
Cash received during 1922 from:	
Initiation fees.....	\$ 49 00
Dues.....	1,330 00
Per capita tax.....	213 75
Interest.....	16 10
Donations.....	40 73
Total receipts.....	<u>\$ 1,649 58</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee.....	\$	10 00
Rent.....		12 00
Supplies bought.....		16 62
Salaries.....		30 00
Expenses of annual meeting.....		4 92
Total expenses of management.....	\$	<u>73 54</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....		200 00
Sick benefits.....		405 07
Dividends to members.....		910 80
Total expenditure.....	\$	<u><u>1,589 41</u></u>

BRANTFORD CARRIAGE COMPANY LIMITED RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD, ONTARIO.

Incorporated November, 17th, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

Geo. Reeve, President.....	Brantford.
A. McWhirter, Vice-President.....	Brantford.
F. G. Brydges, Secretary.....	Brantford.
W. G. Boyer, Treasurer.....	Brantford.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 95.
 One member of the Society died during 1922.
 Total amount of funeral benefits paid during 1922, \$50.00.

II. Sick Benefits.—None.

Number of members who received sick benefits in 1922, 5.
 Amount of benefits paid in 1922 in respect of sick members, \$143.00.
 Number of weeks' sickness experienced in 1922, 18.
 Total amount of cash standing to credit of fund at 31st December, 1922, \$370.70.

III. Assets.

Cash in Bank of Montreal, Brantford.....	\$ 370 70
Total assets.....	<u>\$ 370 70</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Eleven assessments were made during 1922.

The following books of record are kept by the Society: Assessment Book, Financial Detail Book, Cash Book.

The books of the Society were audited January 5th, 1923.

Names and addresses of the auditors for 1922: A. Alexander and D. Stewart, Brantford.

VII. Cash Receipts.

Cash balance 1921, (not extended), \$403.41.	
Assessments.....	\$ 189 25
Interest.....	10 29
Total receipts.....	<u>\$ 199 54</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Law costs.....	\$ 50
Registration fee.....	10 00
Salaries.....	25 00
Printing.....	3 50
Postage.....	25
Total expenses of management.....	<u>\$ 39 25</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	50 00
Sick benefits.....	108 00
Gratuities.....	35 00
Grand totals.....	<u>\$ 232 25</u>

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The executive officers of the Society at the 31st December, 1922 were as follows:

A. Robertson, President.....	Toronto.
J. L. Rouse, Vice-President.....	Toronto.
John E. Lamb, Secretary.....	Toronto.
Albert Burton, Treasurer.....	Toronto.

II. Sick Benefits.

The total membership of the Society at 31st December, 1922, 62.

Sick benefits are undertaken by the Society. Twelve members received sick benefits during 1922.

Total amount of benefits paid in 1922, in respect of sick members, \$387.67.

Number of weeks' sickness experienced, 64 4-7.

Total amount standing to credit of Sick Fund, \$201.45.

III. Assets.

Victory War Loan.....	\$ 250 00
Cash on hand.....	20 53
Cash in Bank of Commerce, 31st December, 1922.....	109 77
Total assets.....	<u>\$ 380 30</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Payments are made monthly.

The Society's books were audited for 1922 on January 11th, 1923.

Names and addresses of auditors for 1922 were as follows: A. Smyth and J. Mohun. Toronto. Books of record kept by the Society are: Secretary's Cash Books, membership roll, order on Treasurer and Treasurer's Cash Book.

No changes were made in the constitution during 1922.

VII. Cash Receipts.

Cash balance, 31st December, 1921, \$201.45.

Cash received during 1921 from:

Application fees.....	\$ 4 50
Dues.....	166 10
Donation.....	150 00
Interest.....	20 90

Total receipts..... \$ 341 50**VIII. Cash Expenditure.****(a) Expenses of Management.**

Cash paid during 1922 for	
Registration fee.....	\$ 10 00
Expenses of annual meeting.....	3 70
Postage.....	28
Supplies bought.....	5 00
Rent, light, heat and taxes.....	1 00
Law costs.....	5 00
Total expenses of management.....	<u>\$ 24 98</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	387 67
Total expenditure.....	<u>\$ 412 65</u>

BRUNNER MOND MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, AMHERSTBURG, ONTARIO.

Incorporated in Ontario, June 6th, 1918.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. C. Garrels, President	Amherstburg.
F. W. Haas, Vice-President	Amherstburg.
H. M. Stancliff, Secretary-Treasurer	Amherstburg.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 206.
 Number of members who died during 1922, none.
 Amount of funeral benefits paid in 1922, nil.
 Number of members' wives who died during 1922, 3.
 Amount of funeral benefits paid for members' wives in 1922, \$150.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 37.
 Amount of benefits paid in 1921, in respect of sick members, \$1,685.70.
 Number of weeks' sickness experienced during 1922, 168½.
 Amount paid for medical attendance during 1922, \$2,210.00.
 Amount standing to credit of fund at 31st December, 1922, \$2,480.63.

III. Assets.

Cash value of bonds	\$ 4,000 00
Cash value of mortgages	1,589 02
Cash in Imperial Bank, Amherstburg	2,480 63
All other	67 30
Total assets	<u>\$ 8,136 95</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books of record and account are: Journal, Ledger and Cash Book.
 The accounts of the Society were audited 31st December, 1922.
 Names and addresses of the auditors for 1922 were as follows: Fred Wilson and W. W. Eccles, Amherstburg.
 During 1922 no changes were made in the constitution and rules, in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,511.35.	
Cash received during 1922 from:	
Dues	\$ 1,264 51
Interest	632 03
Initiation fees	158 00
All other sources	6 86
Repayment of loan (not extended), \$5,271.52.	
Total	<u>\$ 2,061 40</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Supplies bought (medicine).....	215 09
Printing.....	4 50
Interest.....	82 15
	<hr/>
Total expenses of management.....	311 74

(b) Miscellaneous Expenditure.

Funeral benefits.....	150 00
Sick benefits.....	1,685 70
Medical attendance and hospital.....	2,210 00
Dues and initiation fees refunded.....	6 20
For investments (not extended) \$4,000.00.	
	<hr/>
Total expenditure.....	\$ 4,363 64
	<hr/> <hr/>

CANADA CYCLE AND MOTOR CO., LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, WESTON, ONTARIO.

Organized July 15th, 1918; incorporated in Ontario, August 20th, 1918.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. R. Watson, President.....	Toronto.
D. Davis, Vice-President.....	Toronto.
P. Knight, Secretary-Treasurer.....	Weston.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 367.
 Number of members of the Society who died during 1922, 1.
 Funeral benefits paid during 1922, \$30.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 58.
 Amount paid for sick benefits during 1922, \$983.28.
 Number of weeks' sickness experienced during 1922, 187 1-7.
 Amount paid for medical attendance during 1922, \$464.00.
 Amount of cash standing to the credit of the fund, \$592.31.

III. Assets.

Cash in Bank of Montreal, Weston.....	\$ 592 31
Total.....	<u>\$ 592 31</u>

IV. Liabilities.—Nil.

V. Miscellaneous.

Twenty-six assessments were made during 1922.
 The Society's accounts were duly audited in 1922, January and July.
 The books of record or account kept are: Minute, cash order on Treasurer.
 Names and addresses of auditors for 1922: E. C. Roy and H. C. Higgins, Weston.
 No changes were made in 1922 in the constitution and rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash Balance from 1921 (not extended), \$162.34.	
Cash received 1922 from:	
Assessments.....	\$ 2,072 25
Donations.....	7 50
Total receipts.....	<u>\$ 2,079 75</u>

VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1922:	
Law costs.....	\$ 50
Registration fee.....	10 00
Supplies.....	2 00
Salaries.....	160 00
Total expenses of management.....	<u>\$ 172 50</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	30 00
Sick benefits.....	983 28
Medical attendance.....	464 00
All other.....	.....
Total expenditure.....	<u>\$ 1,649 78</u>

**THE CANADA FURNITURE MANUFACTURERS (LIMITED) EMPLOYEES'
BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, WOODSTOCK, ONTARIO.

Organized, 1895; incorporated, 29th January, 1896.

The executive officers of the Society at the 31st December, 1922, were as follows:

Chas. Berlett, President.....	Woodstock.
W. J. Anderson, Vice-President.....	Woodstock.
Robt. A. Scott, Secretary-Treasurer.....	Woodstock.

I. Funeral Benefits.

Funeral benefits have been discontinued by the Society, the membership of which at 31st December, 1922 was 143.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 13.
 Amount of sick benefits paid during 1922, \$194.50.
 Number of weeks' sickness experienced during 1922, 68 5-7.
 Amount paid for medical attendance, \$325.14.
 Amount of cash standing to credit of fund, \$264.43.

III. Assets.

Canadian Bank of Commerce.....	\$ 49 17
Canada Permanent Mortgage Corporation.....	215 26
Total.....	<u>\$ 264 43</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
 Number of assessments made during 1922, 12.
 No changes were made in the constitution and rules during the year, 1922.
 Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.
 The books of the Society were audited 4th January, 1923. Names of auditors: H. L. Coles and A. Finlay, Woodstock.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$380.86.	
Cash received during 1922 from:	
Assessments.....	\$ 464 50
Interest.....	9 61
Total.....	<u>\$ 474 11</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Postage.....	50
Salary of Secretary.....	35 00
Printing.....	40
Total expenses of management.....	<u>\$ 45 90</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	194 50
Medical attendance.....	325 14
All other expenditure.....	25 00
Total expenditure.....	<u>\$ 590 54</u>

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, LONDON, ONTARIO.

Incorporated in Ontario, June 27th, 1913.

The executive officers of the Society at the 31st December, 1922, were as follows:

L. S. Holmes, M.D., Grand Master.....	London.
T. L. Howe, Deputy Grand Master.....	Windsor.
E. W. J. Griffith, Grand Secretary-Treasurer.....	Windsor.

I. Funeral Benefits.

Sick and funeral benefits are undertaken by the Society with a membership of 57.
 Number of members who died during 1922, 1.
 Total amount of funeral benefits paid during 1922, \$100.00.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 10.
 Total amount paid for sick benefits in 1922, \$214.47.
 Number of weeks' sickness experienced in 1922, 43.
 Balance of credit of fund, 31st December, 1922, \$1,235.89.

III. Assets.

Cash standing to credit in Imperial Bank, Windsor, Ont.....	\$ 1,299 28
Cash on hand.....	83 70
All other.....	125 00
Total assets.....	<u>\$ 1,507 98</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made quarterly. Four such assessments were made in 1922.
 The Society's accounts were audited January, 20th, 1923.
 The books of record kept are a ledger, minute and cash book, bank book, etc.
 During 1922 certain changes were made in the constitution and by-laws of the Society.
 Names and addresses of the auditors for 1922: H. R. Wellington and T. Frickman, Windsor.
 Amount of bond of Secretary, \$500.00.
 Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance, 31st December, 1921, \$1,375.89.	
Cash received during 1922 from:	
Per capita tax and levies.....	\$ 180 78
Dues.....	207 25
Interest.....	36 73
Total receipts.....	<u>\$ 424 76</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10	00
Supplies bought.....		2	75
Printing, etc.....		59	95
Postage.....		9	60
Travelling expenses.....		20	90
			<hr/>
Total management expenses.....	\$	103	20

(b) Miscellaneous Expenditure.

Funeral benefits.....		100	00
Sick benefits.....		214	47
			<hr/>
Total expenditure.....	\$	417	67

CANADIAN ALLIS-CHALMERS, LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE TORONTO, ONTARIO

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Ferguson, President.....	Toronto.
W. J. Hanley, Secretary.....	Toronto.
James E. Ford, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 433.
Two members died during 1922, and funeral benefits amounting to \$150.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 85.
Total amount of sick benefits paid during 1922, \$1,313.03.
Number of weeks' sickness experienced during 1922, 219.
Amount paid for medical attendance during 1922, \$650.25.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1922, \$830.24.

III. Assets.

Cash on hand.....	\$	58 89
Cash in Canadian Bank of Commerce.....		760 26
Cash in Imperial Bank.....		11 09
Total.....	\$	830 24

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made semi-monthly.
Twenty-six assessments were made during 1922, and were payable on the 1st and 15th of each month.
The books of the Society were duly audited June 30th and December 31st, 1922.
The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.
Names and addresses of auditors of accounts for 1922: L. Jordon, F. Pilcher and J. McIntyre, Toronto.
No changes were made during 1922 in the constitution and rules in relation to benefits.
Amount of bond of Secretary, \$300.
Amount of bond of Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$299.18.	
Cash received during 1922 from:	
Assessments.....	\$ 2,898 25
Interest.....	6 48
Total.....	\$ 2,904 73

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	10 00
Officers' salaries, etc.....	209 10
Guarantee bonds.....	13 00
	232 10
Expenses of management.....	\$ 232 10

(b) Miscellaneous Expenditure.

Funeral benefits.....	150 00
Sick and accident benefits.....	1,313 03
Medical attendance.....	650 25
Hospital.....	28 29
	2,373 67
Grand totals.....	<u>\$ 2,373 67</u>

**CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF
CARPENTERS AND JOINERS.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Incorporated in Ontario, 21st September, 1914.

The executive officers of the Society at the 31st December, 1922, were as follows:

Geo. Sellors, President.....	Toronto.
A. Barker, Treasurer.....	Toronto.
William W. Young, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 2,247, (Ontario, 1,427).

Number of members who died during 1922, in Ontario, 11.

Amount of funeral benefits paid in 1922, \$525.00.

Two members' wives died during 1922 and \$60.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 57 (Ontario).

Amount of benefits paid in 1922 in respect of sick members, \$1,334.00.

Number of weeks' sickness experienced in 1922, 388 2-7.

III. Assets.

	Supreme	Subordinate
Cash in hands of treasurer.....	.....	\$ 1,105 05
Cash in various banks.....	\$ 350 09	10,361 81
Total.....	\$ 350 09	\$ 11,466 86

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are payable every two weeks and a special levy quarterly. Four such special assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1922: A. E. Ford and E. Webster, Toronto.

Books of record and account kept: Cash Book and Due Book.

Certain changes were made during 1922, in the organization or management and in the constitution and rules in relation to benefits.

Branch treasurers are bonded to the amount of \$250.00.

VII. Cash Receipts.

Executive Board.

Cash balance from 1920 (not extended) \$2,789.84

Cash received during 1922 from:

Received from branches.....	\$ 3,725 03
Interest.....	24 42
Postage.....	4 50

\$ 3,753 95

VIII. Cash Expenditure.

Cash paid during 1922 for:	
Law costs.....	\$ 36 00
Registration fee.....	10 00
Rent and storage.....	500 00
Postage and express.....	71 92
Special delegations.....	1,548 39
Monthly Journal.....	285 25
Banking expenses.....	4 96
Auditing accounts.....	12 96
Supplies.....	321 89
Salaries.....	336 83
Insurance.....	15 50
Remitted to branches.....	2,900 00
Bonding Treasurer (Branch).....	150 00
	<u>\$ 6,193 70</u>

IX. Cash Receipts.

Branch Accounts.

Cash balance from 1921 (not extended), \$8,922.88.	
Cash received during 1922 from:	
Initiation fees.....	\$ 1,139 50
Dues.....	27,803 23
Supplies.....	704 85
Interest.....	171 07
Executive Board.....	2,900 00
All other.....	144 61
	<u>\$ 32,863 26</u>

X. Expenditure.

Cash paid during 1922 for:	
Special delegations.....	\$ 2,280 51
Meetings.....	115 31
Premiums.....	810 00
Postage.....	309 14
Stationery and printing.....	113 23
Salaries.....	2,024 85
Rent.....	1,902 25
Banking expenses.....	174 86
Auditing accounts.....	234 37
Per capita to U.B.....	1,745 30
Delegates to councils.....	473 25
Sick benefits.....	1,785 77
Funeral benefits.....	760 00
Superannuation.....	3,603 25
Gratuities (to unemployed, etc.).....	7,749 77
Remitted to District Office, Toronto.....	3,725 03
Strike benefit.....	938 81
All other.....	1,573 58
	<u>\$ 30,319 28</u>

CANADIAN HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 26th March, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

M. Fuller, President.....	Toronto.
S. Shapiro, Secretary.....	Toronto.
J. King, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 98.
 Two members' wives died during 1922.
 Funeral benefits paid during 1922, \$88.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 5.
 Amount paid for sick benefits, \$100.00.
 Number of weeks sickness experienced in 1922, 20.
 Amount paid for medical attendance, \$263.30.
 Cash standing to credit of fund, \$1,418.68.

III. Assets.

Cash on hand.....	\$ 131 15
Cash deposited in Bank of Commerce, Toronto.....	1,287 53
Total assets.....	<u>\$ 1,418 68</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made when necessary.
 No assessment was made during 1922.
 The Society's accounts were audited, January 28th, 1923.
 Three books of record are kept.
 Name and post office address of the auditor of accounts of 1922: J. Rosen, Toronto.
 Bond of Treasurer, \$50.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,115.99.	
Cash received during 1922 from:	
Application fees.....	\$ 13 50
Initiation fees.....	30 00
Dues and doctor fees.....	1,352 75
Supplies sold.....	13 75
Donations.....	10 70
Interest and dividends.....	31 50
Total receipt.....	<u>\$ 1,452 20</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Relief fund.....	\$ 92 80
Registration fees.....	10 00
Rent, etc.....	93 30
Hospital Fund.....	92 80
Supplies bought.....	76 36
Cemetery.....	80 50
Printing, etc.....	77 20
Postage.....	36 55
Salaries.....	104 00
All other.....	34 70

Total expenses of management.....	\$ 698 21
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(b) Miscellaneous Expenditure.

Funeral benefits.....	88 00
Medical attendance.....	263 30
Sick benefits.....	100 00

Grand total.....	\$ 1,149 51
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**UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

The executive Officers of the Society at the 31st December, 1922 were as follows:

T. Pouliott, President.....	Hamilton.
A. R. Theoret, Financial Secretary.....	Hamilton.
W. H. Crawford, Treasurer.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Union; membership, 86.
 Number of members who died in 1922, 2.
 Funeral benefits paid in respect of deceased members, \$1,100.00.
 Number of members who received disability allowance, 2.
 Amount paid for disability allowance, \$800.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1922, 21.
 Total amount of sick benefits paid during 1922, \$775.00.
 Number of weeks' sickness experienced in 1922, 110 5/7.

III. Assets.

Cash on hand.....	\$ 99 12
Cash in Bank of Hamilton.....	2,944 46
All other.....	325 48
Total.....	<u>\$ 3,369 06</u>

IV. Liabilities.—None.

Miscellaneous.

Two assessments were made during 1922.
 The Society's accounts were audited monthly during 1922.
 The books kept are Day Book, Ledger and Cash Book.
 Name and post office address of the auditors for 1922: J. Zeigler, Hamilton.
 Amount of bond of Secretary, \$500.00.
 Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,790.94.	
Cash received during 1921 from:	
Initiation fees.....	\$ 18 00
Dues.....	2,367 00
Out of Work Benefits.....	115 20
Assessments.....	120 00
Interest.....	136 78
All other sources.....	66 50
Donation.....	16 00
Sick Benefits returned.....	2 50
Total receipts.....	<u>\$ 2,841 98</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Loan to Union.....	\$ 550 00
Registration fee.....	10 12
Rent, etc.....	120 00
Capita tax to International Union.....	300 00
Per capita tax.....	8 40
Postage, etc.....	26 05
Printing etc.....	60 44
Managing officers' salaries and officers' and auditors' fees.....	367 05

Total expenses of management..... \$ 1,442 06

(b) Miscellaneous Expenditure.

Per capita tax or levies.....	8 55
Sick benefits.....	775 00
Funeral benefits.....	1,100 00
Total disability benefits.....	800 00
Loans on cards.....	8 00
Out of work benefits.....	115 20
Other expenditure.....	15 05

Total expenditure..... \$ 4,263 86

**UNION NO. 27 (TORONTO, ONT.), OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 112 SPRUCE STREET, TORONTO.

Organized 18th May, 1869 and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

N. J. Martin, President.....	Toronto.
J. Taylor, Vice-President.....	Toronto.
J. Pamphilon, Secretary-Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 89.
Number of members of the Society who died during 1922, 4.
Total amount of funeral benefits paid during 1922, \$1,125.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 18.
Total amount paid in respect of sick benefits in 1922, \$736.00.
Number of weeks' sickness experienced in 1922, 105 1/7.

III. Assets.

Cash on hand.....	\$ 13 66
Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto..	3,392 56
Total.....	<u>\$ 3,406 22</u>

IV. Liabilities.—None.

V. Miscellaneous.

Two assessments were made in 1922.
The books and accounts were audited monthly during 1922.
Names of auditors: A. McDonald, J. Taylor and P. Greenbaum, Toronto.
Books kept by the Society are: Day Book and Ledger.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,371.49.	
Cash received during 1922 from:	
Initiation fees.....	\$ 59 00
Dues.....	2,577 90
Assessments.....	206 70
Fines.....	51 55
Interest and dividends.....	91 91
All other.....	15 00
Total receipts.....	<u>\$ 3,002 06</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Per capita tax for management.....	\$	16	20
Registration fee.....		10	00
Rent, fuel, light and taxes.....		76	50
Salaries, officers' and auditors' fees.....		255	73
Printing, stationery and advertising.....		65	50
Postage, telegrams and express.....		24	20
Total expenses of management.....	\$	448	13

(b) Miscellaneous Expenditure.

Funeral benefits.....		1,125	00
Per capita tax or levies.....		600	00
Sick benefits.....		736	00
Gratuities.....		34	20
All other.....		24	00
Total expenditure.....	\$	2,967	33

CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

• HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario 13th July, 1912.

The executive officers of the Society at the 31st December, 1922, were as follows:

T. H. Shepherd, Provincial Chief Ruler	Toronto.
L. Paterson, Provincial Deputy Ruler	Toronto.
Wm. Argyle, Provincial Past Chief Ruler	Toronto.
J. Cairns, Provincial Superintendent of Juveniles	Toronto.
J. M. Tosh, Provincial Treasurer	Toronto.
John E. T. Paterson, Provincial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership: Supreme Body, 16; Subordinate Bodies, 296, Juveniles, 425.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid during 1922, \$100.00.
 Cash to credit of fund at 31st December, 1922: Supreme Body, \$4,712.90.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1922: Subordinate Bodies, 60.
 Amount of benefits paid in 1922, \$810.78.
 Number of weeks' sickness experienced in 1922, 240.
 Amount paid for medical attendance: Subordinate Bodies, \$462.68; Juvenile, \$249.48.
 Cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$11,425.69.

III. Assets.

	Supreme Body	Subordinate Bodies	Juvenile Branches
Cash value of mortgages	\$11,390 00	.....	.....
Cash value of bonds	3,000 00	.....	.....
Cash on hand	323 69	.....	.....
Cash on deposit in Bank of Montreal, Toronto	1,869 26	\$ 346 49	\$ 53 76
Cash on deposit in Imperial Bank, Hamilton .....	.....	109 09	24 23
Total assets	<u>\$ 16,582 95</u>	<u>\$ 455 58</u>	<u>\$ 77 99</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of benefits are made monthly.
 The Society's accounts were duly audited for 1922, on 1st March, 1923.
 Books of record kept by the Society are: Contribution, Register, Account and Secretary's and Treasurer's Cash Book.
 Names and addresses of the auditors for 1922 were as follows: H. J. L. Taylor and W. A. Gordon, Toronto.
 No change was made in the constitution or by-laws of the Society during 1922.

VII. Cash Receipts.

	Supreme Body	Subordinate Bodies	Juvenile Branches
Cash balance from 1921 (not extended), \$14,108.39.			
Cash received during 1922 from:			
Initiation fees.....		\$ 34 00	\$ 10 00
Dues.....	\$ 1,665 65	462 68	249 48
Assessments.....	91 22	510 49	209 96
Per capita tax and levies.....	83 80		
Supplies sold.....	132 01		
Interest and dividends.....	668 89		
All other sources.....	1,686 27		
Totals.....	\$ 4,327 84	\$ 1,007 17	\$ 469 44

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:			
Per capita tax.....	\$ 169 10		\$ 28 80
Registration fee.....	10 00		
Supplies bought.....	85 79	\$ 40 00	20 57
Travelling expenses.....	9 00		
Expenses of meeting.....	27 75		
Rent, light, heat and taxes.....	14 00	200 00	150 00
Officers' salaries.....	152 50	20 00	15 00
Printing, stationery and advertising.....	65 93		
Postage etc.....	52 08		
All other.....	112 86		
Total expenses of management.....	\$ 699 01	\$ 260 00	\$ 214 37

(b) Miscellaneous Expenditure.

Funeral benefits.....	100 00		
Sick benefits.....	810 78		
Medical attendance.....		462 68	249 48
Total expenditure.....	\$ 1,609 79	\$ 722 68	\$ 463 85

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Hon. H. Cockshutt, Honorary President.....	Brantford.
George Dennis, President.....	Brantford.
James Brown, First Vice-President.....	Brantford.
W. H. Kern, Second Vice-President.....	Brantford.
Geo. Carey, Secretary.....	Brantford.
C. Foulds, Treasurer.....	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 345.

Number of members who died during 1922, 5, and funeral benefits were paid amounting to \$500.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1922, \$360.71.

II. Sick Benefits.

Sick benefits are undertaken by the Society. 51 members received sick benefits during 1922, amounting to \$1,868.00.

Number of weeks' sickness experienced in 1922, 311 1/3.

III. Assets.

Cash in Bank of Montreal, Brantford.....	\$ 360 71
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IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, or oftener if necessary. Fourteen assessments were made during 1922.

The Society's accounts were audited January 19th, 1923.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book. The accounts of the Society were duly audited, January 19th, 1923.

Names and post office addresses of the auditors of accounts of 1922: W. J. Epplert and C. R. Stiles, Brantford.

No changes were made in regard to sick benefits during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$605.57.

Cash received during 1922 from:

Assessments.....	\$ 1,191 25
Donation from Cockshutt Plow Co., Ltd.....	1,191 25

Total.....	<u>\$ 2,382 50</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration.....	\$ 10 00
Printing, stationery and advertising.....	12 36
Officers' salaries, etc.....	235 00
Postage and war stamps.....	2 00

Total.....	<u>\$ 259 36</u>
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(b) Miscellaneous Expenditure.

Funeral benefits.....	500 00
Sick benefits.....	1,868 00

Grand total.....	<u><u>\$ 2,627 36</u></u>
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CONSUMERS' GAS COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 26th June, 1918; incorporated in Ontario, July 4th, 1918.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

Wm. Forbes, President.....	Toronto.
Wm. Arnot, Vice-President.....	Toronto.
Chris. J. Kennedy, Secretary.....	Todmorden.
Alfred Johnson, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 521.
 Number of members who died during 1922, 3.
 Amount of funeral benefits paid during 1922, \$468.00.
 Cash to credit of fund at 31st December, 1922, \$62.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1922, 86.
 Amount of benefits paid during 1922, \$1,956 24.
 Number of weeks' sickness experienced in 1922, 391.
 Medical attendance, \$1,100.28.
 Cash to credit of Sick Benefit Fund, \$21.65.

III. Assets.

Cash in Dominion Bank, Toronto.....	\$	84 15
Total.....	\$	<u>84 15</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during 1922.
 The accounts of the Society were duly audited quarterly in 1922.
 Names and addresses of the auditors for the year 1922: W. B. Moss and L. Schoenerfeldt,
 Toronto.
 The books kept are as follows: Cash Book, Day Book, and Ledger.
 No changes were made in the Constitution during 1922.
 Amount of bond of treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance (not extended), \$310.07.	
Cash received during 1922 from:	
Assessments and dues.....	\$ 2,968 40
Interest and dividends.....	4 89
Donation.....	500 00
Total receipts.....	\$ <u>3,473 29</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Law costs.....	\$	15 00
Registration fee.....		10 00
Salaries.....		110 00
Supplies.....		8 00
Printing, etc.....		2 89
All other.....		28 80
Total expenses of management.....	\$	<u>174 69</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....		468 00
Sick benefits.....		1,956 24
Medical attendance.....		1,100 28
Total expenditure.....	\$	<u><u>3,699 21</u></u>

CZENSTOCHOWER AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized July 1st, 1915; incorporated 11th September, 1916.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. Kaplan, President.....	Toronto.
B. Cohen, Secretary.....	Toronto.
J. Wozwiso, Treasurer.....	Toronto.

I. Funeral Benefits.

Total membership 31st December, 1922, 116.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid during 1922, \$150.00.
 Cash standing to the credit of the Fund at 31st December, 1922, \$298.30.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 20.
 Amount of sick benefits paid during 1922, \$320.00.
 Number of weeks' sickness experienced during 1922, 40.
 Amount paid for medical attendance, \$250.00.
 Amount standing to the credit of the Fund at 31st December, 1922, \$920.84.

III. Assets.

Cash value of bonds.....	\$ 500 00
Cash in Union Bank.....	891 25
Total assets.....	\$ 1,391 25

IV. Liabilities.—None.

V. Miscellaneous.

The books and accounts of the Society were duly audited quarterly in 1922.
 The names and addresses of the auditors were as follows: K. Schiff and S. H. Shrott, Toronto.
 No changes were made during 1922 in the Constitution and By-laws.
 Amount of bond of Treasurer, \$100.00.
 Amount of bond of Secretary, \$100.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,391.25.	
Cash received during 1922 from:	
Application fees.....	\$ 10 00
Dues.....	1,094 11
Interest and dividends.....	70 00
Initiation fees.....	8 00
Total receipts.....	\$ 1,182 11

VIII. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Expenses of annual meeting.....		15 00
Rent, light, heat and taxes.....		75 00
Salaries.....		115 00
Printing, etc.....		175 00

 \$ 390 00

(b) Miscellaneous Expenditure.

Funeral benefits.....		150 00
Sick benefits.....		320 00
Medical attendance.....		250 00

 Total expenditure..... \$ 1,110 00

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 88 SIMCOE ST., TORONTO.

Organized 30th November, 1890, and incorporated in Ontario, 6th December, 1893.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

William C. Jex, President, Dominion Express.....Toronto.
W. M. Carruthers Secretary-Treasurer.....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Association. Membership, 1,503.
Number of members who died during 1922, 7.
Amount of funeral benefits paid, 1,050.00.
Cash standing to credit of Funeral Benefit Fund, \$1,099.20.

II. Sick Benefits.

Sick benefits are undertaken by the Association.
Number of members who received sick benefits in 1922, 273.
Total amount of sick benefits paid in 1922, \$7,731.00.
Number of weeks' sickness experienced in 1922, 1,194.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1922, \$4,790.45.

III. Assets.

Cash in Dominion Bank, Toronto.....	\$ 4,790 45
Cash in Dominion Bank, Toronto.....	1,099 20
	<hr/>
Total assets.....	\$ 5,889 65
	<hr/> <hr/>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of benefit certificates monthly.
Twelve such assessments were made during the year 1922.
The Society's books were duly audited on January 16th, 1922.
The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.
The names and post office addresses of the auditors for 1922 were as follows: W. J. Wilson, W. C. Westlick and T. R. J. Plant, Toronto.
Amount of bonds of Secretary-Treasurer, \$500.

VII. Cash Receipts.

Amount of cash on hand, 31st December, 1922, \$5,165.83.
Cash received during 1922 from:

Initiation fees.....	\$ 44 50
Dues.....	8,934 50
Assessments.....	1,467 00
Interest and Dividends.....	129 30
	<hr/>

Total receipts.....	\$ 10,575 30
	<hr/> <hr/>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration.....	\$ 10 00
Salaries, officers' and auditors' fees.....	768 00
Printing, stationery and advertising.....	224 73
Postage.....	32 25
Premiums.....	5 00
Unpaid assessments.....	30 50
Total expenses of management.....	<u>\$ 1,070 48</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	1,050 00
Sick benefits.....	7,731 00
Total expenditure.....	<u><u>\$ 9,851 48</u></u>

DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

Geo. Archer, President.....Toronto.
 C. Stryker, Vice-President.....Toronto.
 L. P. Arlett, Secretary-Treasurer.....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 750.
 Two members died during 1922.
 Funeral benefits paid during 1922, \$60.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 214.
 Amount paid for sick benefits, \$1,974.67.
 Number of weeks' sickness experienced, 493.
 Amount paid for medical attendance, \$1,080.
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922,
 \$920.55.

III. Assets.

Cash on hand.....	\$	47 10
Cash deposited in Bank of Commerce.....		873 45
Total assets.....	\$	<u>920 55</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are semi-monthly.
 The Society's accounts were audited June 30th and December 31st, 1922.
 The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.
 Names and post office addresses of the auditors of accounts of 1922: J. E. Jones and H. J. II. Pole, Toronto.
 No changes were made in regard to sick benefits during 1922.
 Bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$842.83.		
Cash received during 1922 from:		
Assessments.....	\$	3,453 00
Interest.....		22 78
Donations.....		125 00
Total receipts.....	\$	<u>3,600 78</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Expenses of annual meeting.....		134 99
Salaries.....		250 00
Premium for guarantee of lodge officer.....		5 00
Postage, etc.....		8 40

Total expenses of management.....	\$	408 39
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(b) Miscellaneous Expenditure.

Funeral benefits.....		60 00
Sick benefits.....		1,974 67
Medical attendance.....		1,080 00

Grand total.....	\$	<u>3,523 06</u>
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**EMPLOYEES' MUTUAL BENEFIT ASSOCIATION OF THE DOMINION FORGE &
STAMPING CO., LIMITED.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922

HEAD OFFICE, WALKERVILLE, ONT.

Organized 27th April, 1920; incorporated in Ontario, 15th May, 1920.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

J. Mowat, President.....	Windsor.
A. Beck, Vice-President.....	Windsor.
E. A. La Croix, Secretary.....	Windsor.
E. F. Heiden, Treasurer.....	Detroit.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 190.
Number of members who died during 1922, none.
Amount paid for funeral benefits, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 37.
Amount of benefits paid during 1922, \$1,047.00.
Number of weeks' sickness experienced in 1922, 101 5/7.

III. Assets.

Cash in Bank of Montreal, Walkerville	\$ 1,582 74
All other.....	65 99
Total.....	<u>\$ 1,648 73</u>

IV. Liabilities.—\$12.00.

V. Miscellaneous.

Number of assessments made during 1922, none.
Books of record and account kept: Card Records for cash, Receipts, Disbursements, Ledger and Minute Book
Certain changes were made during 1922 in the organization or management or in the Constitution and Rules in relation to benefits.
The books were duly audited February 27th, 1922, by J. Schoeller, P. Wells and L. A. Ronaud, Walkerville.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,187.80.	
Cash received during 1922 from:	
Dues.....	\$ 1,515 75
Interest and dividends.....	32 40
Social and Relief.....	3 80
All other.....	25 00
Total.....	<u>\$ 1,576 95</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Supplies.....	\$	11	00
Registration fee.....		10	00
Postage, etc.....		2	11
Printing.....		20	41
All other.....			50
		<hr/>	
Total expenses of management.....	\$	44	02

(b) Miscellaneous Expenditure.

Sick benefits and accidents.....		1,047	00
		<hr/>	
Total expenditure.....	\$	1,091	02
		<hr/> <hr/>	

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, MEAFORD, ONTARIO.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. F. Kent, President.....	Toronto, Ont.
M. Oliver, Vice-President.....	Meaford, Ont.
H. G. Dillon, Secretary-Treasurer.....	Meaford, Ont.
F. Holloway, Treasurer.....	Meaford, Ont.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 75.
 Number of members who died during 1922. None.
 Amount of funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 25.
 Amount of benefits paid in 1922, in respect to sick members, \$314.57.
 Number of weeks' sickness experienced in 1922, 65.
 Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1922, \$865.99.

III. Assets.

Victory bonds.....	\$ 400 00
Cash in Molson's Bank, Meaford.....	465 99
Total.....	<u>\$ 865 99</u>

IV. Liabilities.—None.**V. Miscellaneous.**

The Society's accounts were audited July, 1922, and December, 1922.
 Names and addresses of the auditors of accounts for 1922: G. Autis, Wm. Stork, Meaford.
 Books of record and account kept: Cash Book and Disbursement Book.
 No changes were made during 1922 in the organization, management or Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 192 (not extended), \$922.29.	
Cash received during 1922 from:	
Dues.....	\$ 259 00
Interest.....	36 27
Total receipts.....	<u>\$ 295 27</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Salaries, officers' and auditors' fees.....	25 00
Postage.....	2 00
Total expenses of management.....	<u>37 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	314 57
Total expenditure.....	<u>\$ 351 57</u>

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized in May, 1912; incorporated in Ontario, 24th September, 1912.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. P. Doyle, President.....	Toronto
G. Wanless, Vice-President.....	Toronto
T. Hopmans, Secretary.....	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 129.

Number of members who died during 1922, none.

Amount paid for funeral benefits, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1922, 27.

Amount of benefits paid during 1922, \$325.00.

Number of weeks' sickness experienced in 1922, 65.

Total amount to credit of Sick Benefit Fund, \$1,016.95.

III. Assets.

Cash on hand.....	\$ 204 35
Cash in Dominion Bank.....	812 00
Total.....	<u>\$ 1,016 95</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Number of assessments made during 1922, 52.

The books of the Society were duly audited January 5th, 1923.

Names and addresses of auditors of accounts of 1922; Wm. Steep and M. R. West, Toronto.

Amount of bond of Secretary-Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$762.00.

Cash received during 1922 from:

Dues.....	\$ 647 10
Initiation fees.....	8 00
Interest.....	80 40

Total receipts.....	<u>\$ 735 50</u>
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VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Expenses of annual meeting.....	31 00
Travelling expenses.....	3 00
Officers' salaries.....	75 00
Supplies bought.....	75
Premiums for guarantee of officers.....	5 00
Rent, light, etc.....	5 00
All others.....	25 80

Total expenses of management.....	<u>\$ 155 55</u>
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(b) Miscellaneous Expenditure.

Sick benefits.....	325 00
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Total.....	<u>\$ 480 55</u>
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GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 137 DUCHESS STREET, TORONTO, ONT.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

F. Renaud, President.....	Toronto.
L. L. Archambault, Secretary.....	Toronto.
A. T. MacEwen, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 35.
 Number of members who died during 1922, none.
 Amount paid for funeral benefits during 1922, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1922, 7.
 Amount paid for sick benefits during 1922, \$137.22.
 Number of weeks' sickness experienced in 1922, 29½.
 Amount paid for medical attendance, nil.
 Total amount of cash standing to the credit of the Sick Benefit Fund, \$985.39.

III. Assets.

Cash in Home Bank of Canada.....	\$ 985 39
Total.....	<u>\$ 985 39</u>

IV. Liabilities.—None.

V. Miscellaneous.

Fifty-two assessments were made during 1922, payable weekly.
 The Society's accounts were audited in February 15, 1923.
 Name and address of the auditor of accounts for 1922: E. Loyer, Toronto.
 Books kept by the Society: Roll Book, Cash Book, Minute Book and Bank Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$957.07.	
Cash received during 1922 from:	
Dues.....	\$ 173 80
Interest.....	29 49
Doctor's fees.....	5 25
Total receipts.....	<u>\$ 208 54</u>

VIII. Cash Expenditure.

Cash paid during 1922 for:	
(a) Expenses of Management.	
Registration fee.....	\$ 10 00
Officers' salaries (Secretary and Treasurer).....	48 00
Law costs.....	3 00
Total expenses of management.....	<u>\$ 61 00</u>
(b) Miscellaneous Expenditure.	
Sick benefits.....	137 22
Total expenditure.....	<u>\$ 198 22</u>

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, YONGE AND MELINDA STREETS, TORONTO.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

H. W. Anderson, President.....	Toronto.	
W. H. Williams, Vice-President.....	Toronto.	
George Cashman, Secretary-Treasurer.....	Toronto.	
H. Abbs.....	} Board of Management..... {	
C. Clark.....	 Toronto.
A. Lillie.....	 Toronto.
W. Girling.....	 Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 132.
 One member died during the year 1922. Amount of funeral benefits paid, \$100.00.
 Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1922, \$1,467.78.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 19.
 The total amount of benefits paid in 1922 was \$240.00.
 Number of week's sickness experienced in 1922, 48.

III. Assets.

Actual amount of cash on hand, 31st December, 1922.....	\$ 1,467 78
Total.....	<u>\$ 1,467 78</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for the purpose of sick and funeral benefits are made monthly.

Ten assessments were made during 1922.

The Society's accounts were audited February 20th, 1923.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.

During 1922 no changes were made in the constitution and rules in relation to sick benefits.

Amount of bond of Secretary-Treasurer, \$1,000.00.

Names and addresses of the auditors for 1922: W. A. Lahey and H. V. Ferguson, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,398.42.

Cash received during 1922 from:

Initiation fees.....	\$ 15 00
Interest and dividends.....	266 41
Assessment.....	544 00

Total.....	<u>\$ 825 41</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Supplies bought.....	70
Travelling expenses.....	17 50
Managing officers' salaries, etc.....	360 00
Premium for guarantee of officers.....	5 00
Postage, etc.....	1 95
All other (regates).....	20 90
Total expenses of management.....	\$ 416 05

(b) Miscellaneous Expenditure.

Funeral benefits.....	100 00
Sick benefits.....	240 00
Grand total.....	\$ 756 05

GOODYEAR RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 4th November, 1919.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. H. Koken, President.....	Toronto.
J. H. Thompson, Secretary.....	Toronto.
John Shannon, Vice-President.....	Toronto.
M. J. Smith, Treasurer.....	Toronto.

I. Funeral Benefits.

Number of members who died during 1922, none.
 Amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 800.
 Number of members who have received sick benefits during 1922, 194.
 Number of weeks' sickness experienced during 1922, 632.
 Amount paid in respect of sick members during 1922, \$3,795.00.
 Total amount of cash standing to credit of fund at 31st December, 1922, \$141.85.

III. Assets.

Cash value of bonds.....	\$ 11,531 11
Cash in Bank of Montreal, New Toronto.....	141 85
Total assets.....	<u>\$ 11,672 96</u>

Liabilities.—None.**V. Miscellaneous.**

Assessments are made quarterly and four assessments were made during 1922.
 The accounts were audited June and December, 1922.
 Names and addresses of auditors: L. W. Blaxill and B. Lang, Mimico.
 Books of account kept: Cash Book, Ledger, Membership and Minute Book.
 No changes were made in the Constitution during 1922.
 Amount of bond of Secretary, \$3,000.00.
 Amount of bond of Treasurer, \$3,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$25.09.	
Cash received during 1922 from:	
Dues.....	\$ 6,759 00
Interest and Dividends.....	562 92
Cash received from repayment of loan (not extended), \$486.66.	
	<u>\$ 7,321 92</u>

VIII. Cash Expenditure.

(a) Expenses of Management.	
Registration fee.....	\$ 10 00
Salaries.....	1,260 00
Premiums.....	24 00
Printing.....	90 32
	<u>\$ 1,384 32</u>
(b) Miscellaneous Expenditure.	
Sick benefits.....	3,795 00
For investments (not extended), \$2,512.50.	
Grand total.....	<u>\$ 5,179 32</u>

GOOLD, SHAPLY, MUIR COMPANY EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD, ONTARIO.

Organized, April 24th, 1913; incorporated in Ontario, 20th May., 1913.

The Executive Officers of the Society at the 31st December, 1921, were as follows:

B. T. Leggett, President.....	Brantford.
E. A. Danby, Treasurer.....	Brantford.
Walter J. Davies, Secretary.....	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 21st December, 1922, 101.
 No members died during 1922.
 Amount of funeral benefits during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 16.
 Amount paid for sick benefits during 1922, \$275.35.
 Number of weeks' sickness experienced during 1922, 69.
 Amount standing to credit of sick benefit fund, \$211.60.

III. Assets.

Cash deposited in Bank.....	\$	211	60
Total assets.....	\$	211	60

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made every four weeks, also special assessments.
 Sixteen assessments were made during 1922.
 The Society's accounts were audited January 20th, 1923.
 The books of record are: Account Book, Minute Book and Financial Assessment Books.
 Name and address of the auditor for 1922: Alex. Grieve, Brantford.
 No changes were made during 1922 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$134.29.		
Cash received during 1921 from:		
Assessments and dues.....	\$	381 35
Donation.....		29 00
All other.....		3 81
Total receipts.....	\$	414 16

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:		
Registration fee.....	\$	10 00
Salaries, auditors' and officers' fees.....		50 00
Postage.....		1 50
Total expenses of management.....	\$	61 50

(b) Miscellaneous Expenditure.

Sick benefits.....		275 35
Total expenditure.....	\$	336 85

GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. Levine, Noble Master.....	Hamilton.
S. Wright, Treasurer.....	Hamilton.
J. J. Freedman, Secretary.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1922, was 136.

Number of members who died in 1922, none.
Number of members' wives died in 1922, 1.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of persons who received sick benefits during 1922, 21.

Amount of sick benefits paid during 1922, \$481.00.

Number of weeks' sickness, 85.

Amount paid for medical attendance, \$126.00.

Amount standing to the credit of the Fund at 31st December, 1922, \$1,768.03.

III. Assets.

Cash value of real estate.....	\$ 2,000 00
Cash value of bonds.....	700 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank.....	1,768 03
Other assets.....	648 54
Total assets.....	<u>\$ 5,116 57</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessment was made during 1922.

No changes were made in the constitution and rules during the year 1922.

Books kept by the Society: Ledger, etc.

The books of the Society were audited August, 1922, and February, 1923. Names of auditors:
D. Kaufman and F. Bohn, Hamilton.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,918.84.

Cash received during 1921 from:

Application fees.....	\$ 10 50
Initiation fees.....	22 50
Dues.....	1,104 92
Assessments.....	69 50
Degrees.....	12 00
Supplies sold.....	1 60
Interest and dividends.....	91 27
All other.....	14 57
Total receipts.....	<u>\$ 1,326 86</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10	00
Printing, etc.....		59	25
Postage.....		72	05
Salaries.....		200	00
Rents, etc.....		88	75
All other expenses.....		68	87

\$ 498 92

(b) Miscellaneous Expenditure.

Sick benefits.....		481	00
Medical attendance.....		126	00
Gratuities.....		50	00
All other expenditure.....		122	67
Investments (not extended), \$199.08.			

Grand totals.....\$ 1,278 59

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized 1st April, 1910; incorporated 11th April, 1910.

The executive officers of the Society at the 31st December, 1922 were as follows:

H. Tansley, President	Hamilton.
S. Henry, Vice-President	Hamilton
F. J. Maw, Treasurer	Hamilton.
G. S. Battram, Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 310.
 Number of members who died during 1922, none.
 Amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 35.
 Amount of benefits paid in 1922, \$394.17.
 Number of weeks' sickness experienced in 1922, 78.
 Cash to credit of fund at 31st December, 1922, \$314.45.

Assets.

Cash in Bank of Hamilton, Hamilton	\$	314	45
Total assets	\$	<u>314</u>	<u>45</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Payments are made monthly if required.
 Five assessments were made during the year 1922.
 The accounts of the Society were duly audited for the year 1922, January 9th, 1923.
 Names and addresses of the auditors for the year 1922: C. Foster and C. Semmens, Hamilton.
 Books of record or account kept: Cash, Record, Dues and Benefit Book.
 No changes were made in regard to sick benefits during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$307.05.		
Cash received during 1922 from:		
Assessments and dues	\$	351 75
Donation by firm		117 25
Total receipts	\$	<u>469 00</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:		
Registration fee	\$	10 00
Managing officers' salary and auditors' fees		52 00
Postage, etc.		1 03
Supplies		4 40
Total expenses of management	\$	<u>67 43</u>

(b) Miscellaneous Expenditure.

Funeral benefits		394 17
Total expenditure	\$	<u>461 60</u>

WM. & J. G. GREY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 6 CHURCH STREET, TORONTO.

Organized 1887; incorporated 11th January, 1899.

The executive officers of the Society at the 31st December, 1922, were as follows:

E. Witmer, President	Toronto.
J. G. Grey, Treasurer	Toronto.
F. D. Hunt, Secretary	Toronto.

II. Sick Benefits.

Number of members in the Society at 31st December, 1922, 71.
Number of members who received sick benefits during 1922, 15.
Total amount of sick benefits paid during 1922, \$212.95.
Number of weeks' sickness experienced during 1922, 53 1-7.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$129.95.

III. Assets.

Cash in Imperial Bank, Toronto	\$ 129 95
Total assets	<u>\$ 129 95</u>

IV. Liabilities.—None.

V. Miscellaneous.

Three members of the Society died in 1922.

Assessments were made for the purpose of benefits monthly, and special assessments when required.

Twelve such assessments were made during the year 1922.

The Society's books were duly audited quarterly during 1922.

The following books of record are kept: Minute book, Secretary's and Treasurer's cash books.

Names and post office addresses of the auditors for 1921, were as follows: J. H. Atkinson and G. H. Hoyles, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$106.32.

Cash received during 1922 from:

Assessments	\$ 215 50
Interest	2 15
Donation from firm	53 93

Total	<u>\$ 271 58</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	\$ 10 00
Secretary	25 00

Total management expenses	<u>\$ 35 00</u>
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(b) Miscellaneous Expenditure.

Sick benefits	<u>212 95</u>
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Total expenditure	<u>\$ 247 95</u>
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**GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated 14th June, 1901.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. W. Patterson, President	Toronto.
A. B. Fisher, Vice-President	Toronto.
S. F. Wrathall, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1922, was 1,013.

Two members died during 1922, and \$300.00 funeral benefits were paid.

II. Sick Benefits.

Number of members, who received sick benefits during 1922, 200.

Total amount of sick benefits paid during 1922, \$2,006.20.

Number of weeks' sickness experienced during 1922, 401.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$1,694.15.

III. Assets.

Victory Bond	\$ 1,000 00
Cash in Secretary's hands	39 65
Cash in Bank of Montreal	654 50
Total assets	\$ 1,694 15

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Twelve such assessments were made during 1922.

The accounts of the Society were duly audited in January and July, 1922.

Name and addresses of auditors for 1922: G. E. Atkinson, E. C. Groves and A. B. Fisher, Toronto.

No changes were made in the constitution during 1922.

Amount of bond of Secretary-Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,611.65.

Cash received during 1922 from:

Dues	\$ 2,470 20
Interest	62 00
Total receipts	\$ 2,532 20

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Charter fees.....	\$	2 00
Registration fee.....		10 00
Postage.....		4 00
Officers' salaries.....		100 00
Printing.....		25 50
Premium for guarantee of lodge officer.....		2 00
	\$	<u>143 50</u>
		(b) Miscellaneous Expenditure.
Funeral benefits.....		300 00
Sick benefits.....		2,006 20
Total expenditure.....	\$	<u><u>2,449 70</u></u>

H. A. MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated in Ontario, 15th June, 1918.

The executive officers of the Society at the 31st December, 1922, were as follows:

John D. Gibb, President	Toronto.
G. Bartholomew, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 802.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid in 1922, \$100.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 281.
 Amount of benefits paid in 1922, in respect of sick members, \$2,570.00.
 Number of weeks' sickness experienced during 1922, 429.
 Amount paid for medical attendance during 1922, \$2,553.50.
 Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1922,
 \$3,164.91.

V. Assets.

Cash in Royal Bank, Toronto	\$ 1,096 49
Deposit Department Harris Abattoir Co., Ltd.	2,068 42
	<u>\$ 3,164 91</u>

VI. Liabilities.—Nil.**VII. Miscellaneous.**

Thirty-eight assessments were made during 1922.
 The Society's accounts were duly audited for 1922 in July, 1922, and January, 1923.
 Names and addresses of auditors: E. Elliott and R. H. Mitchell, Toronto.
 Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.
 Amount of bond of Secretary-Treasurer, \$1,000.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,417.13.
 Cash received during 1921 from:

• Dues	\$ 6,068 35
Medical fees refunded	1,299 20
Donation	27 86
From repayment of loans (not extended) \$81.00.	
Total receipts	<u>\$ 7,395 41</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	\$	10	00
Supplies bought		1,287	98
Managing officers' salaries, etc.		195	50
Postage		17	90
Printing		12	75

Total expenses of management	\$	1,524	13
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(b) Miscellaneous Expenditure.

Funeral benefits		100	00
Sick benefits		2,470	00
Medical attendance		2,553	50

Grand total	\$	6,647	63
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HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized 14th December, 1910; incorporated 29th December, 1910.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. T. James, Chairman	Hamilton.
A. B. TenEyck, Treasurer	Hamilton.
B. McSweeney, Secretary	Hamilton.
R. Aitchison, Committeeman	Hamilton.
J. McHendrie, Committeeman	Hamilton.
J. Hotrum, Committeeman	Hamilton.
H. Cunliffe, Committeeman	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 156.
 Total amount of funeral benefits paid during 1922, nil.
 Number of members who died during 1922, none.

V. Assets.

Cash value of mortgages	\$ 14,000 00
Cash value of bonds, debentures, etc.	126,781 16
Cash on deposit to Society's credit in Bank of Hamilton	1,090 98
Interest due and accrued	1,779 49
All other	345 00
Total	\$143,996 63

IV. Liabilities.—None.

VII. Miscellaneous.

No action was instituted against the Society during 1922.
 Twenty-four assessments were made during 1922.
 The accounts for the year 1922 were duly audited January 23rd, 1923.
 Name and address of auditor: E. A. Dempster, Hamilton.
 No changes were made in the constitution and rules during the year.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$5,131.46.
 Cash received during 1922 from:

Assessments	\$ 17,839 54
Interest	7,692 72
Donations	231 41
Supplies sold	140 16
From investments (not extended), \$26,224.54.	

Total receipts

\$ 25,903 83

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Supplies bought	\$ 134 50
Registration fee	50 00
Clerk hire	135 00
Actuary's fee	225 00
Safety box	20 60
Premium for guarantee	40 00
Telephones	1 50
Printing	38 08
Brokerage on bonds	20 50
Interest accrued	392 65
All other	10 28
Total expenses of management	\$ 1,068 11

(b) Miscellaneous Expenditure.

Gratuities	2,310 74
Pensions	1,055 88
For investments (not extended), \$51,734.12	
	<u>\$ 4,434 73</u>

THE HAMILTON POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized 8th December, 1890; incorporated 13th February, 1891.

The executive officers of the Society at the 31st December, 1922, were as follows:

Wm. McLean, Chairman.....	Hamilton.
James McKay, Secretary.....	Hamilton.
A. Chamberlain, Committeeman.....	Hamilton.
Thos. Rouse, Committeeman.....	Hamilton.
F. Hill, Committeeman.....	Hamilton.
E. Edwards, Committeeman.....	Hamilton.
W. R. Whatley, Treasurer.....	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 122.
 Total amount of funeral benefits paid during 1922, nil.
 Number of members of the Society who died during 1922, one.

V. Assets.

Cash value of mortgages.....	\$ 23,818 20
Bonds, debentures, etc.....	167,912 14
Cash on deposit to Society's credit in Bank of Hamilton.....	5,618 36
Interest due.....	3,694 21
Total.....	<u>\$201,042 91</u>

VI. Liabilities.

Total amount of liabilities at 31st December, nil.

VII. Miscellaneous.

No action was instituted against the Society during 1922.
 Twenty-four assessments were made during 1922.
 The books of record for purposes of insurance certificates are members' register, etc.
 The accounts for the year 1922 were duly audited on March 8th, 1923.
 Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,159.70.
 Cash received during 1922 from:

Assessments.....	\$ 14,111 85
Interest.....	11,422 20
Donations.....	799 96
Repayment of loan, \$6,933.24.	
Total receipts.....	<u>\$ 26,334 01</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	\$	50 00
Salaries and auditors, etc.....		40 00
Printing, etc.....		14 75
Postage.....		15
Other expenses.....		22 86

\$ 127 76

(b) Miscellaneous Expenditure.

Pensions to members.....		8,454 77
For investments (not extended), \$22,226.06.		

Total expenses.....\$ 8,582 53

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. H. Ailles, President.....	Hamilton.
H. P. Heath, Secretary.....	Hamilton.
Olly C. Paton, Treasurer.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 350.
 Three members died during the year 1922.
 Amount of funeral benefits paid during 1922, \$225.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 55.
 Amount paid for sick benefits during 1922, \$847.25.
 Number of weeks' sickness experienced during 1922, 176.
 Amount paid for medical attendance during 1922, \$535.00.
 Amount of cash standing to credit of Sick Fund, \$696.15.

III. Assets.

Bond.....	\$ 696 15
Total.....	\$ 696 15

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid twice a month by the members.
 The books of record and account are: Cash Book and Cheque Book.
 The accounts of the Society were audited quarterly in 1922.
 Names and addresses of the auditors for 1922: P. Erskine and P. R. Dean, Hamilton.
 Certain changes were, during 1922, made in the by-laws in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$483.80.	
Cash received during 1922 from:	
Dues	\$ 2,057 00
Interest.....	61 80
Donation.....	200 00
Total receipts.....	\$ 2,318 80

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10	00
Expenses of annual meeting.....		5	00
Officers' salaries and officers' and auditors' fees.....		323	50
Postage and war tax.....		8	00
Interest.....		43	75

Total expenses of management.....	\$	390	25
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(b) Miscellaneous Expenditure.

Funeral benefits.....		225	00
Medical attendance.....		535	00
Sick benefits.....		847	25
Gratuities to distressed members.....		46	95
Other expenses.....		62	00

Total expenditure.....	\$	2,106	45
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HAMILTON ST. STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE. HAMILTON.

Organized 5th May, 1916; incorporated 31st May, 1916.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Lesniak, President.....	Hamilton.
J. Cludy, Secretary.....	Hamilton.
Frank Pajaczkowski, Treasurer.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 45.
 Number of members who died during 1922, none.
 Amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1922, 10.
 Amount of benefits paid in 1922, \$185.00.
 Number of weeks' sickness experienced in 1922, 37.
 Amount of cash standing to credit of fund, \$1,270.80.

III. Assets.

Cash value of bonds.....	\$ 200 00
Cash in Bank of Hamilton, Hamilton.....	1,070 80
Total assets.....	<u>\$ 1,270 80</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
 The accounts of the Society were duly audited January 7th, 1923.
 Names and addresses of auditors for 1922: P. Bouk and J. Rawski, Hamilton.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,234.19.
 Cash received during 1922 from:

Assessments.....	\$ 230 00
Interest.....	38 01
All other sources.....	3 70
Total receipts.....	<u>\$ 271 71</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Rent, etc.....	25 00
Salaries.....	10 00
Postage.....	3 60
Total expenses of management.....	<u>\$ 48 60</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	185 00
Gratuities.....	1 50
Total expenditure.....	<u>\$ 235 10</u>

HEBREW SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized April 1st, 1917, and incorporated in Ontario, 8th April, 1918.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Geller, President.....	Toronto.
Y. Korenblum, Secretary.....	Toronto.
Louis Better, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 105.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid in 1922, \$154.25.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 16.
 Amount of benefits paid in 1921, in respect of sick members, \$282.00.
 Amount of weeks' sickness experienced during 1922, 47.
 Amount paid for medical attendance during 1922, \$249.50.
 Amount standing to credit of Fund at 31st December, 1922, \$527.82.

III. Assets.

Real estate.....	\$ 9,000 00
Cash in Royal Bank, Toronto.....	527 82
All other.....	500 00
Total assets.....	\$ 10,027 82

IV. Liabilities.—\$6,200.00.

V. Miscellaneous.

The books of record and account are: Recording Ledger and Cash Book.
 The accounts of the Society were audited quarterly during 1922.
 Names and addresses of the auditors for 1922 were as follows: F. Fox and H. Rosenblimi,
 Toronto.
 During 1922 no changes were made in the Constitution and Rules, in relation to sick or
 funeral benefits.
 Amount of bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$253.52.	
Cash received during 1922 from:	
Application fees.....	\$ 4 00
Dues.....	1,480 00
Per capita tax and levies.....	105 00
Degrees and cards.....	9 00
All other.....	30 00
Repayment of loan (not extended), \$93.15.	
Total.....	\$ 1,628 00

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Law costs.....	\$	1	00
Rent, etc.....		300	00
Registration fee.....		10	00
Printing, etc.....		72	87
Postage, etc.....		54	70
Salaries.....		87	88
Travelling expenses.....		3	00
Total expenses of management.....	\$	529	45

(b) Miscellaneous Expenditure.

Funeral benefits.....		154	25
Sick benefits.....		282	00
Medical attendance.....		249	50
Gratuities.....		131	65
All other.....		100	00
Total expenditure.....	\$	1,446	85

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 193-197 YONGE STREET, TORONTO, ONTARIO.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Wm. Benney, President.....	Toronto.
F. Osborne, Vice-President.....	Toronto.
C. Woodburn, Treasurer.....	Toronto.
Thomas H. Kirk, Secretary.....	Toronto.

DIRECTORS.

R. Burbridge.....	West Toronto.
G. Grundler.....	West Toronto.
H. Leahy.....	West Toronto.
A. Bull.....	West Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 202.
 Number of members who died in 1922, none.
 Funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1922, 12.
 Amount of sick benefits paid during 1922, \$195.00.
 Number of weeks' sickness experienced in 1922, 39.
 Total amount to credit of General Fund, from which all claims are paid, \$186.11.

III. Assets.

Cash on deposit in Bank of Hamilton, West Toronto.....	\$ 186 11
Total.....	<u>\$ 186 11</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts for 1922 were audited on February 12th, 1923.
 No changes were made during 1922 in the organization and management and the constitution and rules of the Society in relation to benefits.
 Name of auditor of accounts: F. Kamm, West Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$370.33.	
Cash received during 1922 from:	
Application fees.....	\$ 35 20
Interest.....	10 58
Total receipts.....	<u>\$ 45 78</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Salaries, officers' and auditors' fees.....		<u>25 00</u>
Total expenses of management.....	\$	35 00

(b) Miscellaneous Expenditure.

Sick benefits.....		195 00
Total expenditure.....	\$	<u><u>230 00</u></u>

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

C. J. Foy, Provincial President.....	Perth.
T. H. James, Vice-President.....	Kingston.
Thos. R. Donovan, Provincial Secretary.....	Ottawa.
J. P. Travers, Provincial Treasurer.....	Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 865.
 Number of members of the Society who died during the year, 1922, 6.
 The total amount of funeral benefits paid during 1922, \$1,800.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1922: Subordinate bodies 52.
 Total amount of sick benefits paid during 1922; Subordinate bodies, \$1,710.00.
 Number of weeks' sickness experienced in 1921: Subordinate lodges, 342.
 Amount paid for medical attendance during 1922: Subordinate lodges, \$438.55.

V. Assets.

	Grand Body	Subordinate Bodies..
Cash value of mortgages.....	\$ 14,200 00	.....
Cash value of bonds.....	13,000 00	.....
Cash in Toronto General Trusts Corp.....	760 33	.....
All other.....		\$ 5,593 72
	<u>\$ 27,960 33</u>	<u>\$ 5,593 72</u>

VI. Liabilities—None.

VII. Miscellaneous.

Assessments on account of benefit certificates are made quarterly.
 Four assessments were made during the year 1922, payable 1st of January, April, July and October.

The books and accounts were duly audited February 22nd, 1923.

Names of auditors: Cunningham & Co., Ottawa.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer, \$10,000.00.

Amount of bond of Grand Secretary, \$500.00.

VIII. Cash Receipts.

	Grand Body	Subordinate Bodies
Cash balance from 1921 (not extended), \$31,941.97.		
Cash received during 1921 from:		
Initiation fees.....		.....
Application fees.....		\$ 14 00
Dues.....		4,320 31
Per capita tax.....	\$ 483 95	.....
Assessments.....	2,950 00	2,866 21
Supplies sold.....	31 43	.....
Interest.....	2,166 98	.....
Premiums.....	21 10	.....
All other.....		821 53
Total.....	<u>\$ 5,653 46</u>	<u>\$ 8,022 05</u>

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body	Subordinate Bodies
Cash paid during 1922 for:		
Per capita tax	\$ 90 90	\$ 554 59
Commission and organization	188 75	
Registration fee	25 00	
Medical examiner's salary	100 00	
Printing, etc.	30 00	
Dues		
Supplies bought	87 50	
Rent, light, heat and taxes		809 15
Officers' salaries, auditors' fees	350 00	520 88
Postage, etc.	89 71	50 14
Guarantee Premiums	108 90	15 00
Interest and exchange	39 00	
Expenses of Board Meeting	275 21	99 45
Total expenses of management	\$1,384 97	\$2,049 21

(b) Miscellaneous Expenditure.

Life insurance claims	1,800 00	
Per capita tax or levies		2,953 00
Gratuities		286 87
Sick benefits		1,710 00
Medical attendance		438 55
Other expenditure	300 00	1,140 83
Total expenditure	\$3,484 97	\$8,578 46

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	41	12,300 00	164 00		
25-29	44	13,200 00	176 00		
30-34	43	12,900 00	172 00		
35-39	84	25,200 00	336 00		
40-44	110	33,000 00	440 00		
45-49	118	35,400 00	472 00	1	300 00
50-54	97	29,100 00	388 00		
55-59	81	24,300 00	324 00	2	600 00
60-64	61	18,300 00	244 00	3	900 00
65-69	15	4,500 00	60 00		
70-74					
75-79					
80-84					
85 and over					
Totals...	694	208,200 00	2,776 00	6	1,800 00

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

A. E. Sparrow, President.....	Toronto.
G. Smith, Vice-President.....	Toronto.
G. N. Hill, Secretary-Treasurer.....	Toronto.
J. Stewart, Executive.....	Toronto.
W. McPherson, Executive.....	Toronto.
L. Smith, Executive.....	Toronto.
J. Abbott, Executive.....	Toronto.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 78.
 Number of members who received sick benefits during 1922, 10.
 Amount of sick benefits paid during 1922, \$203.00.
 Number of weeks' sickness experienced during 1922, 40½.
 Amount standing to credit of Sick and Funeral Benefit Fund, \$225.71.

III. Assets.

Cash in Bank of Toronto, Toronto.....	\$ 225 71
---------------------------------------	-----------

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable on the first Friday of the month.
 Twelve assessments were made during 1922.
 The books were duly audited for 1922, July, 1922, and January, 1923.
 Names and addresses of the auditors for 1922: J. Cooper and J. Slocombe, Toronto.
 Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. Cash Receipts.

Cash balance, 31st December, 1922, \$307.78.

Cash received during 1922 from:

Dues.....	\$ 153 30
Interest.....	7 89
Total receipts.....	\$ 161 19

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Secretary's salary.....	29 00
Postage, etc.....	1 26
Total expenses of management.....	\$ 40 26

(b) Miscellaneous Expenditure.

Sick benefits.....	203 00
Total expenditure.....	\$ 243 26

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 205 LESLIE STREET, TORONTO.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

F. G. Reynolds, Grand President..... Hamilton.
 Robert Scollard, Grand Secretary..... Toronto.
 J. H. Barber, Grand Treasurer..... Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1922 was 149.

Number of members who died during 1922, 2.

Total amount of funeral benefits paid during 1922, \$200.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1922, \$1,389.27.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate branches.

Number of members who received sick benefits during 1922, 13.

Total amount of benefits paid in 1922, \$285.00.

Number of weeks' sickness experienced in 1922, 67.

Total amount paid for medical attendance during 1922, \$175.00.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1922, \$581.39.

III. Assets.

	Grand Body	Subordinate Bodies
Actual cash in Treasurer's hands, December 31st, 1922.....		\$ 59 38
Cash in Dominion Bank.....	\$ 970 85	
Cash in Home Bank, Toronto.....	418 42	301 49
Cash in Bank of Hamilton, Hamilton.....		228 44
Furniture, supplies, etc., (\$750.00).		
Total assets.....	\$ 1,389 27	\$ 589 31

IV. Liabilities.—\$25.00.

V. Miscellaneous.

Four assessments were made during the year 1922, payable on the 1st January, April, July and October.

The books were duly audited December, 1922.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1922 no changes were made in the Constitution.

Auditors for the year 1922: W. Boissoin and M. McAuliffe, Toronto.

VII. Cash Receipts.

	Grand Body	Subordinate Bodies
Cash balance from 1921 (not extended), \$1,936.56.		
Cash received during 1921 from:		
Dues.....		\$ 704 65
Initiation fees.....		6 50
Per capita tax.....	\$ 102 50	42 90
Assessments.....	293 00	249 50
Supplies sold.....		6 63
Interest.....	38 02	13 18
All other sources.....		102 25
	\$ 440 15	\$ 1,118 98

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Per capita tax for management.....		\$	102	50
Registration fee.....	\$	10	00	.....
Supplies bought.....		11	75	6 63
Rent, light, heat and taxes.....				130 60
Salaries.....		54	00	69 60
Printing, stationery and postage.....				39 62
Postage, etc.....		5	00	.....
Total expenses of management.....	\$	80	75	\$ 348 95

(b) Miscellaneous Expenditure.

Assessments to Grand Body.....				293 00
Funeral benefits.....		200	00	.....
Gratuities.....				29 00
Sick benefits.....				285 00
Medical attendance.....				175 75
Fire insurance.....				6 36
Other expenditure.....				98 30
Totals.....	\$	280	75	\$1,236 36

ITALO CANADESE BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized April 7th, and incorporated in Ontario, June 18th, 1921.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

G. Bagnato, President.....	Toronto.
P. Carollo, Secretary.....	Toronto.
V. Glionna, Treasurer.....	Toronto.

I. Funeral Benefits.—None.

Total membership of Society at 31st December, 1922, 124.
 No member died during 1921 and no funeral benefits were paid.
 Total cash standing to credit of Funeral Fund, none.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 24.
 Amount of benefits paid in 1922 in respect of sick members, \$631.70.
 Number of weeks' sickness experienced in 1922, 123.
 Amount paid for medical attendance during 1922, \$171.00.
 Total amount of cash standing to credit of fund at 31st December, 1922, \$2,081.79.

III. Assets.

Cash in Bank of Toronto, Toronto.....	\$ 2,081 79
Total assets.....	\$ 2,081 79

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during 1922.
 The Society's accounts were audited, July and December, 1922.
 Names and addresses of the auditors for 1922: G. Attilia, F. Cairo, Toronto.
 No changes were made during 1922 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,764.69.	
Cash received during 1922 from:	
Application fees.....	\$ 34 00
Initiation fees.....	20 00
Dues.....	1,269 00
Supplies sold.....	45 50
Interest and dividends.....	53 15
Total receipts.....	\$ 1,421 65

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10	00
Supplies bought.....		10	65
Officers' salaries.....		100	00
Printing.....		53	20
Rent, etc.....		30	00
All other.....		98	00
		<hr/>	
Total expenses of management.....	\$	301	85

(b) Miscellaneous Expenditure.

Sick benefits.....		631	70
Medical attendance.....		171	00
		<hr/>	
Total expenditure.....	\$	1,104	55

JUDEAN BENEVOLENT AND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Incorporated in Ontario, 25th June, 1919.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Harry Bliss, President.....	Toronto.
I. Hornick, Secretary.....	Toronto.
E. Godfrey, Treasurer.....	Toronto.

I. Funeral Benefits.

Sick and funeral benefits are undertaken by the Society; Membership, 217.
 Number of members' wives who died in 1922, 7; amount paid for funeral benefits, \$105.00.

II. Sick Benefits.

Number of members who received sick benefits, 18.
 Total amount paid in 1922 in respect of sick members, \$511.00.
 Number of weeks' sickness experienced in 1922, 86.
 Amount paid for medical attendance during 1922, \$290.01.
 Total amount of cash standing to credit of fund at 31st December, 1922, \$1,225.51.

Assets.

Victory Bonds.....	\$	500 00
Cash value of real estate.....		2,000 00
Cash in Standard Bank, Toronto.....		1,887 21
Cash in Bank of Commerce.....		144 19
Total assets.....	\$	4,531 40

IV. Liabilities—No information.

V. Miscellaneous.

Three assessments were made during 1922.
 The books and accounts of the Society were duly audited July, 1922 and January, 1923.
 Certain changes were made in the Constitution and By-laws of the Society during 1922.
 The names and addresses of the auditors were as follows: W. Gold, W. Scharf and Dr. Bregman, Toronto.
 Books of record are Cash Book, Ledger, and Minute Books.
 Amount of bond of Secretary, \$500.00.
 Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Balance from 1921 (not extended), \$1,761.72.
 Cash received during 1922 from:

	Grand Body	Subordinate Bodies
Application fees.....	\$ 45 00	\$ 14 00
Initiation fees.....	70 00	29 00
Dues.....	1,330 78	281 92
Assessments.....	100 93	.....
Special tax.....	48 28	.....
Relief dues.....	110 88	.....
Contingent fund.....	.....	154 52
Burial ground dues.....	813 48	.....
Supplies sold.....	48 70	46 95
Hospital dues.....	258 74	.....
Interest and dividends.....	58 67	8 90
Flowers.....	.....	19 81
Total receipts.....	\$ 2,885 46	\$ 555 10

VIII. Cash Expenditures.

(a) Expenses of Management.

Picnics and flowers.....		\$	26 74
Registration fee.....	\$	10 00	.....
Fire insurance.....		4 20	.....
Supplies bought.....	110 98		58 50
Rent, light heat and taxes.....	70 00		30 00
Managing officers' salaries.....	131 37		25 00
Printing, stationery and advertising.....	82 43		5 50
Postage, telephones, etc.....	39 36		17 00
Hospital.....	94 00		.....
Guarantee bonds.....	10 00		.....
Federated societies.....	60 00		.....
Presentations.....	15 00		.....
Bonuses.....	10 00		.....
All other.....			.....
Total expenses of management.....	\$	637 34	162 74

(b) Miscellaneous Expenditure.

Funeral benefits.....	107 00		.....
Sick benefits.....	493 00		18 00
Medical attendance.....	196 25		93 76
Gratuities.....	194 00		.....
Burial ground, etc.....	880 69		9 00
All other.....			23 29
Investments (not extended) \$500.00.			
Grand totals.....	\$	2,508 28	\$ 306 79

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The executive officers of the Society at the 31st December, 1922, were as follows:

K. Horovitz, President.....	Toronto.
J. Gilbert, Vice-President.....	Toronto.
S. Honeft, Financial Secretary.....	Toronto.
M. Levy, Recording Secretary.....	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.
 The total membership at 31st December, 1922, 100.
 Number of members of the Society who died in 1922, 1.
 Amount of funeral benefits paid, \$100.00.
 Cash standing to credit of fund, \$1,500.00.

II. Sick Benefits.

Numbers of members who received sick benefits during 1922, 18.
 Total amount of benefits paid in 1922, \$396.00.
 Number of weeks' sickness experienced in 1922, 66.
 Amount paid for medical attendance, \$367.31.

III. Assets.

Cash on deposit in Bank of Toronto, Toronto.....	\$ 2,126 39
Cash value of real estate.....	2,000 00
Total.....	<u>\$ 4,126 39</u>

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during the year.
 The Society's accounts for 1922 were audited December 31st, 1922.
 The following books of record and account are kept: Cash Book, Ledger and Record Books.
 No changes were made in 1922 in the organization or management of the Society or in relation to benefits.
 Amount of bond of Treasurer, \$150.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,980.84.	
Cash received during 1922 from:	
Application fees.....	\$ 5 00
Dues.....	1,760 82
Per capita tax and levies.....	100 00
All other.....	150 00
Total receipts.....	<u>\$ 2,015 82</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Law costs.....	\$	25 00
Annual meeting.....		80 00
Salaries.....		300 00
Printing, stationery and advertising.....		118 88
Postage, telegrams and express.....		83 08
Rent, etc.....		250 00

\$ 856 96

(b) Miscellaneous Expenditure.

Funeral benefits and expenses.....		150 00
Sick benefits.....		396 00
Medical attendance.....		367 31
Benefits to widows and orphans.....		100 00
Grand total.....	\$	<u>1,870 27</u>

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER. 1922.

HEAD OFFICE, TORONTO.

Organized March, 1904; incorporated in Ontario 14th March, 1904.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Agliaroli, President	Toronto.
S. Boncardo, Vice-President	Toronto.
L. Frasca, Treasurer	Toronto.
G. Frasca, Secretary	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.
 The membership at 31st December, 1922, 12.
 Number of members who died during 1922, none.
 Total amounts paid for funeral benefits, nil.
 Amount standing to the credit of the fund 31st December, 1922, \$520.04.

II. Sick Benefits.

No member received sick benefits during 1922.
 Number of weeks' sickness experienced in 1922, none.

III. Assets.

Cash in deposit in Bank of Montreal, Toronto	\$ 520 04
Total assets	<u>\$ 520 04</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were audited during 1922.
 Name of auditor: G. Frasca, Toronto.
 No changes were made during 1922 in the organization or management or in the Constitution or Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$497.46.	
Cash received during 1922 from:	
Dues	\$ 19 95
Interest	12 63
Total receipts	<u>\$ 32 58</u>

VIII. Cash Expenditure.

(a) Expenses of Management.	
Cash paid during 1922 for:	
Registration fee	\$ 10 00
Total management expenses	<u>\$ 10 00</u>
(b) Miscellaneous Expenditure—None.	

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 12th December, 1888; incorporated 12th June, 1896.

The executive officers of the Society at the 31st December, 1922, were as follows:

Mrs. Flora Burrows, Grand Mistress	Hamilton.
Mrs. Robert Gordon, Grand Secretary	Toronto.
Miss Mary Cullum, Grand Treasurer	Toronto.

I. Funeral Benefits.—None.

Sick benefits are undertaken by the subordinate lodges, with a membership of 8,000.
Funeral benefits paid during 1922, nil.

II. Sick Benefits.

III. Assets.

Cash in Dominion Bank, Toronto	Supreme Body	\$ 2,461 23
Total assets		<u>\$ 2,461 23</u>

IV. Liabilities—No information.

V. Miscellaneous.

The books were audited May 31st, 1922.

Names and addresses of auditors of accounts of 1921: H. Lovelock and R. Bell, Toronto

Amount of bond, Secretary, \$500.00.

Amount of bond, Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1922, \$1,736.36	Grand Lodge.
Cash received during 1922 from:	
Per capita tax and levies	\$ 2,587 20
Charter fees	1,168 05
Supplies sold	1,323 32
Interest	38 70
Total receipts	<u>\$ 5,117 27</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	Grand Lodge.
Charter fees	\$ 244 00
Commission	318 60
Travelling expenses and grant	58 25
Expenses of annual meeting	25 00
Registration fee	10 00
Supplies bought	1,958 95
Postage, telegrams and expenses	161 15
Salaries	918 45
Clerk hire	25 00
Printing	48 00
Total expenses of management	<u>\$ 3,767 40</u>

(b) Miscellaneous Expenditure.

Orphanage	625 00
Total expenditure	<u>\$ 4,392 40</u>

**LAMP BASE AND ELECTRIC SUPPLY WORKS EMPLOYEES'
SICK BENEFIT SOCIETY**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario 21st December, 1920

The executive officers of the Society at the 31st December, 1922, were as follows:

Alfred Partridge, President	Weston.
P. Cockfield, Vice-President	Toronto.
Walter Cotton, Treasurer	Toronto.
H. M. Robinson, Secretary	Toronto.

Funeral benefits are undertaken by the Society, membership.
Number of members who died during 1922, 1.
Funeral benefits paid, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 44; amounting to \$567.70.
Number of weeks' sickness experienced during 1922, 130 $\frac{4}{7}$.
Amount paid for medical attendance in 1922, \$236.25.
Total amount cash standing to credit of General Fund, December, 1922, \$631.84.

III. Assets.

Bank of Commerce	\$ 631 84
Total assets	\$ 631 84

IV. Liabilities.—Nil.

V. Miscellaneous.

Assessments are made every two weeks. Twenty-six such assessments were made during 1922.

The Society's books were duly audited June and January.

The names and post office addresses of the auditors for 1922 were as follows:

F. Larkin, F. Roberts and D. Marie, Toronto.

The following books of record and account are kept: Question Book, Toll Book, Minute Book, Blotter and Ledger.

No changes were made in the constitution, rules or by-laws during 1922.

Bond of secretary, \$1,000.00.

Bond of treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$452.92.

Cash received during 1922 from:

Assessments	\$ 1,045 65
Interest	10 72

Total receipts	\$ 1,056 37
----------------------	-------------

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Salaries.....	\$	11	50
Registration fee.....		10	00
Printing, postage, etc.....		2	00
Total expenses of management.....	\$	23	50

(b) Miscellaneous Expenditure.

Funeral benefits.....		50	00
Sick benefits.....		567	70
Medical attendance.....		236	25
Total expenditure.....	\$	877	45

LINITZER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized October 5th, 1913; incorporated February 1st, 1916.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Capitofsky, President	Toronto.
H. Berman, Vice-President	Toronto.
Z. Volinsky, Treasurer	Toronto.
I. Berman, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 113.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 27.
 Total amount of sick benefits paid during 1922, \$162.00.
 Number of weeks' sickness experienced during 1922, 27.
 Amount paid for medical attendance, \$355.37.
 Amount standing to credit of Sick and Funeral Fund, \$476.85.

III. Assets.

Cash value of real estate	\$ 1,275 00
Cash in Bank of Toronto, Toronto	1,404 69
	\$ 2,679 69

IV. Liabilities.

Due medical officer	\$ 30 00
	\$ 30 00

V. Miscellaneous.

Assessments are made when necessary, and no assessment was made.
 The books of the Society were duly audited January 9th, 1923.
 Three books of record are kept.
 Names and addresses of auditors of accounts of 1922: D. Breslon and A. Book, Toronto.
 No changes were made during 1922 in the Constitution and Rules in relation to benefits.
 Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,223.73.	
Cash received during 1922 from:	
Dues	\$ 1,010 40
Supplies sold	11 90
Interest and dividends	22 65
Donations	42 00
Medical dues	423 30
	\$ 1,510 25

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Law costs.....	\$	1 00
Registration fee.....		10 00
Travelling expenses.....		75
Rent.....		126 00
Salaries.....		115 00
Printing.....		100 52
Postage.....		65 80
Interest.....		63 00
Mortgage.....		150 00
Other management expenses.....		48 50
Expenses of management.....	\$	680 57

(b) Miscellaneous Expenditure.

Sick benefits.....		162 00
Medical attendance.....		355 37
Gratuities.....		80 00
Hospital.....		51 35
Total.....	\$	<u>1,329 29</u>

LONDON POLICE BENEFIT FUND ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, POLICE HEADQUARTERS, LONDON.

Organized 1st January, 1887; incorporated 12th March, 1887.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. McCullough, Chairman.....	London.
W. P. Harpur, Secretary.....	London.
R. Birrell, Treasurer.....	London.

V. Assets.

Bonds, debentures, etc.....	\$ 104,618 35
Cash on deposit to the Association's credit in the Huron & Erie Mortgage Corporation.....	5,211 12
Interest due and accrued.....	360 00
Total assets.....	\$ 110,189 47

VI. Liabilities.

VII. Miscellaneous.

No action or proceeding was instituted or prosecuted by or against the Society.

Assessments are made twice a month. The Society's accounts for 1922 were duly audited, January 18th, 1923.

The books of record or account kept are: Minute Book, Ledger, Journal, Pension Book and Cash Book.

Names and addresses of auditors for 1922: James S. Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution of the Society have been made during the year 1922.

Certain rules were changed in 1922.

Number of members on 31st December, 1922, 55.

Three members died during 1922.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$9,026.82.

Cash receipts for 1922:

Dues.....	\$ 6,601 43
Interest and dividends.....	5,771 63
Donations.....	625 00
From investments (not extended), \$5,000.00.	

Total receipts..... \$ 12,998 06

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration and postage.....	\$ 50 20
Salaries.....	95 00
All other.....	70

Total expenses of management..... \$ 145 90

(b) Miscellaneous Expenditure.

Pensions.....	1,997 24
Benefits to widows and orphans.....	11,160 62
Gratuities.....	307 80
For investments, etc. (not extended), \$8,202.20.	

Total expenditure..... \$ 13,611 56

LOYAL ORDER OF MOOSE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated 14th April, 1917.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. H. Shelly, Grand Dictator.....	St. Catharines.
A. E. Fletcher, Grand Vice-Dictator.....	Hamilton.
N. G. Heyd, Grand Secretary.....	Toronto.
J. J. Jackson, Treasurer.....	Toronto.

I. Funeral Benefits.

Total membership at 31st December, 1922, 3,158.
Six members died during 1922, and \$600.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 360.
Total amount of benefits paid in respect of sick members, \$3,155.00.
Number of weeks' sickness experienced in 1922, 877.
Amount paid for medical attendance during 1922, \$1,016.00.

III. Assets.

Cash value of mortgages.....	\$ 200 00
Cash value of Victory bonds.....	5,179 00
Cash in various banks.....	6,682 71
Total.....	\$ 12,061 71

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1922.
The books were duly audited quarterly in 1922.
Cash books, due book and ledger.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,678.71.	
Cash received during 1922 from:	
Dues.....	\$ 8,797 44
Interest and dividends.....	406 56
Total.....	\$ 9,204 00

VIII. Cash Expenditure.

(a) Expenses of Management.

(b) Miscellaneous Expenditure.

Funeral benefits.....	\$ 600 00
Sick benefits.....	3,155 00
Medical attendance.....	1,016 00
Total.....	\$ 4,771 00

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, PORT PERRY, ONTARIO.

Organized 30th November, 1875; incorporated 28th June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. G. Farley, Grand Master.....	Toronto.
J. B. Moon, Deputy Grand Master.....	Mount Forest.
M. K. Adams, Past Grand Master.....	Picton.
J. A. Stewart, Grand Secretary.....	Toronto.
C. M. Carrie, Grand Treasurer.....	Toronto.

I. Funeral Benefits.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1922, was 9,794.

Total number of members who died during 1922, 48.

Amount of funeral benefits paid in respect of deceased members in 1922, \$1,835.00.

Cash standing at credit of Funeral Fund at 31st December, 1922, \$3,129.68.

II. Sick Benefits.—No information.

III. Assets.

	Grand Body.
Bank of Nova Scotia, Toronto.....	\$ 3,219 82
All other assets.....	1,500 00
Total.....	<u>\$ 4,719 82</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments on account of benefit certificates are made monthly; oftener when necessary.

Twelve assessments were made during the year 1922 payable before the 10th of each month.

The books and accounts were duly audited on August 5th, 1922.

The books of record and account kept by the Society are: Day Book, Ledger, and Register.

Names and addresses of the auditors for 1922: A. T. Mackie, Hamilton, and L. V. Connor, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

No changes were made in the Constitution and Rules during 1922.

VII. Cash Receipts.

	Grand Body.
Cash balances from 1921 (not extended), \$2,850.21.	
Cash received during 1922 from:	
Assessments.....	\$ 2,025 05
Per capita tax and levies and charter fees.....	2,040 51
Charter fees.....	293 00
Supplies sold.....	2,563 33
Interest.....	37 72
Total receipts.....	<u>\$ 6,959 61</u>

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses.....	\$ 143 85
Annual meeting.....	80 00
Supplies bought.....	2,509 98
Travelling expenses.....	34 30
Salaries, officers' and auditors' fees.....	1,028 31
Printing, stationery and advertising.....	717 49
Postage, telegrams and express.....	198 20
Premiums for guarantee of lodge officers.....	5 00
All other.....	37 87
Total management expenses.....	\$ 4,755 00

(b) Miscellaneous Expenditure.

Funeral benefits.....	1,835 00
Total expenditure.....	\$ 6,590 00

**RUSSELL GEAR & MACHINE COMPANY EMPLOYEES' MUTUAL
BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE PART YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated in Ontario, 8th April, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

Arthur Bowman, President.....	Toronto.
Fred B. Sinclair, Secretary.....	Toronto.
Thos. Lenehan, Treasurer.....	Mt. Dennis.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 92.
No member died during 1922.
Amount paid for funeral benefits during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits, 18.
Total amount of benefits paid in 1922 in respect of sick members, \$463.00.
Number of weeks' sickness experienced, 77.
Amount standing to credit of Sick Benefit Fund, 31st December, 1922, \$587.56.

III. Assets.

Cash in Bank of Commerce, Toronto.....	\$ 587 56
Total.....	\$ 587 56

Liabilities.—None.

V. Miscellaneous.

Assessments are made every two weeks.
Twenty-six assessments were made during 1922.
The Society's books were duly audited for 1922, February 28th, 1923.
Names and addresses of auditors: J. H. Rengell and G. W. Suggett, Toronto.

VI. Cash Receipts.

Cash received from 1921 (not extended), \$511.07.	
Cash received during 1922 from:	
Assessments.....	\$ 633 30
Interest.....	17 19
Total receipts.....	\$ 650 49

VII. Cash Expenditure.

(a) Expenses of Management.	
Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Supplies bought.....	1 00
Salaries.....	100 00
Total expenses of management.....	\$ 111 00
(b) Miscellaneous Expenditure.	
Sick benefits.....	463 00
Grand total.....	\$ 574 00

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

E. Hewett, Provincial Grand Master	Toronto.
R. H. Taylor, Deputy Grand Master	Toronto.
G. W. Bull, Treasurer	Toronto.
Jno. T. Tilley, Cor. Secretary	Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1922, 1,723.

Five members died during 1922, and \$500.00 benefits were paid.

Five members' wives died during 1922, and in respect thereof benefits were paid amounting to \$250.00.

Total cash to credit of Funeral Fund, 31st December, 1922, \$25,524.68.

IV. Sick Benefits.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1922, 280.

Amount of benefits paid in 1922, in respect of sick members, \$9,685.90.

Number of weeks' sickness experienced in 1922, 2,072.

Amount paid for medical attendance during 1922, \$2,569.91.

V. Assets.

	District Body	Subordinate Bodies
Mortgages	\$ 17,025 00	\$ 30,716 12
Bonds		5,400 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	8,499 68	
In various banks, in various places		12,957 91
Total assets	\$25,524 68	\$49,074 03

VI. Liabilities.—None.

VII. Miscellaneous.

The Society's books were duly audited for 1922 on July 22nd, 1922, and 25th January, 1923.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and district return sheet.

Names and post office addresses of the auditors for 1922 were as follows: H. D. Knight and W. C. Cook, Toronto.

Certain changes were made in the Constitution and Rules.

Amount of Secretary's bond, \$1,000.00.

Amount of Treasurer's bond, \$1,000.00.

VIII. Cash Receipts.

	District Body.	Subordinate Bodies	Juvenile Branches
Cash balance from 1921 (not extended).			
Grand Body, \$4,339.63. Subordinate.....		\$12,799 24	
Cash received during 1922 from:			
Juveniles.....	\$ 113 76		\$ 168 15
Initiation fees.....		840 00	
Dues.....	3,460 94	19,506 43	
Interest.....	1,510 50	2,353 70	
Dues, etc., (sister lodges).....		3,922 74	
Hospital benefits.....		924 26	
All other.....	960 32	2,324 95	
Cash received from repayment of loans or invest- ments (not extended), Grand Body, \$7,375.00; subordinate bodies, \$4,254.46.			
Total receipts.....	\$ 6,045 52	\$ 29,872 08	\$ 168 15

IX. Cash Expenditure.

(a) Expenses of Management.

	District Body	Subordinate Bodies	Juvenile Branches
Cash paid during 1922 for:			
Hospital cot.....		\$ 925 61	
Per capita tax and levies.....		1,039 81	
Registration fee.....	\$ 10 00		
Expenses of annual or biennial meeting.....	32 50		
Juveniles.....	53 82		\$ 72 83
Supplies bought.....	200 26	185 39	
Travelling expenses.....	13 40		
Rent.....		803 08	
Officers' salaries.....	582 40	1,084 30	
Printing.....	254 00	169 63	
Postage, telegrams and express.....	65 31	401 28	
Premiums for guarantee of lodge officers.....	5 00	28 75	
Insurance.....		20 08	
All other.....			
Total expenses of management.....	\$ 1,216 69	\$ 4,657 93	\$ 72 83

(b) Miscellaneous Expenditure.

Funeral benefits.....	750 00	3,033 11	
Benefits to widows and orphans.....	140 00		
Sick benefits.....	455 75	9,230 15	
Gratuities.....			
Sister.....		4,018 44	
Medical attendance.....		2,569 91	
All other.....	1,898 03	1,596 28	
For investments (not extended), Grand Body, \$4,800.00; Subordinate Bodies, \$8,957.37.			
Total expenditure.....	\$ 4,460 47	\$ 25,105 82	\$ 72 83

MASSEY-HARRIS, LIMITED, BRANTFORD, EMPLOYEES' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE BRANTFORD, ONT.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. F. Johnson, President	Brantford.
A. Davidson, Vice-President	Brantford.
H. Beam, Second Vice-President	Brantford.
C. Tune, Secretary	Brantford.
Franklin Grobb, Treasurer	Brantford.

I. Funeral Benefits.

The Society undertakes funeral benefits.
 The total membership at 31st December, 1922, was 910.
 Number of members of the Society who died in 1922, 8.
 Funeral benefits were paid in 1922, amounting to \$800.00.
 Number of members' wives died in 1922, 4.
 Funeral benefits paid, \$200.00.

II. Sick Benefits.

The Society undertakes sick benefits.
 Number of members who received sick benefits during 1922, 83.
 Total amount of sick benefits paid in 1922, \$1,616.50.
 Number of weeks' sickness experienced in 1922, 270.
 Total amount to credit of the Sick Benefit Fund at 31st December, 1922, \$365.53.

III. Assets.

Cash value of bond	\$ 1,500 00
Cash deposited in Standard Bank, Brantford	365 53
Other assets	12 00
Total assets	<u>\$ 1,877 53</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Thirteen assessments were made in 1922 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1922 were audited January 8th, 1923.

The following books of record and account are kept: Minute Book and Cash Book.

The names and post office addresses of the auditors for 1922 were as follows: S. G. Macklin, and E. E. Uptgrove, Brantford.

No changes were made in 1922 in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$13.53.	
Cash received during 1922 from:	
Dues	\$ 1,615 25
Interest on bond	75 00
Donations	1,615 25
Total receipts	<u>\$ 3,305 50</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Law costs.....	\$	1	00
Registration fee.....		10	00
Officers' and auditors' fees.....		252	00
Printing, stationery, etc.....		25	00
Stamps.....		4	00
Total expenses of management.....	\$	292	00

(b) Miscellaneous Expenditure.

Funeral benefits.....		1,000	00
Sick benefits.....		1,616	50
Gratuities.....		37	00
Medical attendance.....		5	00
All other expenditure.....		3	00
Total expenditure.....	\$	2,953	50

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 915 KING STREET WEST, TORONTO.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

Sidney A. Banks, President	Toronto.
J. Roxburgh, Vice-President	Toronto.
Thomas Carruthers, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1922, 1,300.

Number of members who died during 1922, 6.

Total amount of funeral benefits paid, in 1922, in respect of deceased members \$660.00.

Number of members' wives who died during 1922, 4.

Amount of funeral benefits paid in 1922 in respect of deceased wives, \$240.00.

Amount at the credit of the General Fund at 31st December, 1922, \$3,047.52.

Funeral and sick benefits are paid out of the General Fund.

II. Sick Benefits.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1922, 230.

Total amount of sick benefits paid in 1922, \$4,223.20.

Number of weeks' sickness paid in 1922, 739 2-3.

III. Assets.

Cash value of bonds, etc.	\$ 500 00
Cash in Dominion Bank, Toronto.	3,047 52
Total assets.	<u>\$ 3,547 52</u>

IV. Liabilities.—None.

V. Miscellaneous.

Certain changes were made in 1922, in the organization and management of the Society.

Assessments were made every four weeks.

Thirteen assessments were made during 1922.

The accounts were audited July, 1922, and January, 1923.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1921 were: Joseph Coulter and John Hibbert, Toronto.

Amount of bond of Secretary-Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,752.77.

Cash received during 1922 from:

Assessments	\$ 2,939 75
Interest	84 75
Donation	2,939 75
All other	26 00

Total..... \$ 5,990 25

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee.....	\$	10 00
Postage.....		3 30
Travelling expenses (car tickets).....		64 00
Supplies bought.....		8 00
Managing officers' salaries and officers' and auditors' fees.....		194 00
Representatives' salaries.....		288 00
Premiums for guarantee of lodge officers.....		5 00
		<hr/>
Expenses of management.....	\$	572 30

(b) Miscellaneous Expenditure.

Funeral benefits.....		900 60
Sick benefits.....		4,223 20
		<hr/>
Total expenditure.....	\$	5,695 50
		<hr/> <hr/>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 282 KEEWATIN AVENUE, TORONTO.

Organized 8th November, 1894; incorporated 11th February, 1895.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. Wells, President.....	Toronto.
J. Boddy, Vice-President.....	Toronto.
A. J. Saunders, Secretary-Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 110.
 Number of members who died during 1922, none.
 Amount of funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 26.
 Amount of benefits paid in 1922, \$490.00.
 Number of weeks' sickness experienced in 1922, 102.
 Balance to credit of fund, \$701.14.

III. Assets.

Cash value of bonds.....	\$ 52 75
Cash in Dominion Bank, Toronto.....	659 74
Cash on hand.....	41 40
Total.....	<u>\$ 753 89</u>

IV. Liabilities.—None.**V. Miscellaneous.**

The accounts of the Society were audited 13th January, 1923.
 The books of account kept by the Society are: Cash Book and Record Book.
 Name and address of auditor of accounts for 1922: C. A. Metcalfe, Toronto.
 Assessments are made weekly and are payable each Saturday.
 Number of assessments made during 1922, 39.
 No changes were during 1922, made in the Constitution and Rules in relation to insurance certificates.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$791.64.	
Cash received during 1922 from:	
Dues.....	\$ 450 00
Interest.....	19 50
Total.....	<u>\$ 469 50</u>

IX. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Salaries.....	50 00
Supplies bought.....	10 00
Total expenses of management.....	<u>\$ 70 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	560 00
Total expenditure.....	<u>\$ 630 00</u>

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 24th July, 1905; incorporated, 28th February, 1906.

The executive officers of the Society at the 31st December, 1922, were as follows:

A. Layefsky, Chairman.....	Toronto.
A. Rosenberg, Vice-Chairman.....	Toronto.
H. Rosenberg, Secretary.....	Toronto.
H. Posen, Treasurer.....	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1922, was 182.

Number of members who died during 1922, none.
Amount of funeral benefits paid, nil.
Cash standing to credit of Funeral Fund, \$980.71.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Sixteen members received sick benefits during 1922, amounting to \$829.21.
Number of weeks' sickness experienced during 1922, 86.
Amount paid for medical attendance, \$506.67.
Amount of cash standing to credit of the Fund, \$1,503.98.

III. Assets.

Cash value of real estate, less incumbrances.....	\$ 4,000 00
Cash on hand.....	13 28
Cash in Standard Bank.....	811 15
Cash in Sterling Bank.....	1,600 49
Cash in Union Bank.....	978 07
Cash in Dominion Bank.....	1 00
All other assets.....	2,650 00
Total.....	\$ 10,053 99

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during the year, 1922.
The accounts were duly audited December, 28, 1922.
Names and addresses of the auditors for the year 1922: P. Goodman, O. Rosenblatt, and L. Kamarnar.
Books of record and account kept are: Two Journals, Ledger, Cash Book and Minute Book.
Certain changes were made in the constitution and Rules of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,089.22.	
Cash received during 1922 from:	
Application fees.....	\$ 3 00
Assessments.....	3,995 38
Initiation fees.....	3 00
Interest and dividends.....	36 64
All other sources.....	669 14
Repayment of loan (not extended) \$234.23.	
Total receipts.....	\$ 4,707 16

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Commission organization expenses.....	\$	114 50
Cemetery.....		25 00
Registration fee.....		10 00
Managing officers' salaries.....		345 00
Printing, postage, and all other.....		342 33
Rent, light, heat and taxes.....		126 50
Banquet.....		381 50
		<hr/>
Total expenses of management.....	\$	1,344 83

(b) Miscellaneous Expenditure.

Sick benefits.....		908 21
Medical attendance.....		506 67
Gratuities to distressed members.....		560 75
All other.....		1,332 72
		<hr/>
Total expenditure.....	\$	4,653 18
		<hr/> <hr/>

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 4th March, 1913.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Pillsbury, President.....	Toronto.
S. Dale, Vice-President.....	Toronto.
Harry Hambleton, Secretary.....	Toronto.
G. Cass, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 170.
 Number of members who died during 1922, 1.
 Amount paid for funeral benefits, \$30.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1922, 102.
 Amount of benefits paid during 1922, \$733.15.
 Number of weeks' sickness experienced in 1922, 187 2-7.
 Total amount to credit of Sick Benefit Fund, \$324.85.

III. Assets.

Cash in Standard Bank, Toronto.....	\$ 324 85
Total.....	<u>\$ 324 85</u>

IV. Liabilities.—Nil.

V. Miscellaneous.

Assessments are made weekly.
 Number of assessments made during 1922, 52.
 The Society's accounts were audited June 7th, 1922.
 Names and addresses of the auditors of accounts for 1922: Thos. Fee and D. Senick, Toronto.
 Books of record and account: Cash Book, Minute and Order Books.
 No changes were made during 1922 in the organization or management or in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$59.41.

Cash received during 1922 from:

Dues.....	\$ 1,064 25
Interest.....	75
Total receipts.....	<u>1,065 00</u>

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Supplies bought.....	\$ 3 25
Registration fee.....	10 00
Officers' salary.....	15 00
Postage.....	16
Total management expenses.....	<u>\$ 28 41</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	\$ 30 00
Sick benefits.....	723 15
Gratuities.....	10 00
Total expenditure.....	<u>\$ 791 56</u>

OTTAWA TYPOGRAPHICAL UNION NO. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Organized 1867; incorporated November, 1895.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. W. Jefferson, President.....	Ottawa.
L. Moison, Vice-President.....	Ottawa.
J. K. Peffers, Secretary-Treasurer.....	Ottawa.
J. A. P. Haydon, Corresponding Secretary.....	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the union.
 Total membership of local union, 373.
 Two members of the Society died during 1922.
 Amount paid for funeral benefits, \$900.00.

II. Sick Benefits.

Sick benefits are undertaken by the local body.
 Number of members of the Society who received sick benefits during 1922, 24.
 Total amount of benefits paid in 1922, \$620.00.
 Number of weeks' sickness experienced in 1922, 124.
 Total amount of cash standing to credit of Sick Fund, \$297.62.

III. Assets.

Cash on deposit in Bank of Nova Scotia.....	\$ 297 62
Total.....	<u>\$ 297 62</u>

IV. Liabilities.—None.

V. Miscellaneous.

When were the Society's accounts audited? Quarterly.
 Names and addresses of the auditors for 1922 were: George Ross, C. Rice and J. McCann of Ottawa.
 Books of account kept by the Secretary are: Ledger and Day Book.
 No changes were made in the organization or management of the Society during 1922.
 Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$215.47.	
Cash received during 1922 from:	
Dues.....	\$ 702 15
All other.....	5 30
Total receipts.....	<u>\$ 707 45</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:
 All management expenses are paid by the union.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by headquarters).....	\$ 900 00
Sick benefits.....	620 00
Total expenditure.....	<u>\$ 1,520 00</u>

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922

HEAD OFFICE, BELLEVILLE, ONTARIO..

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

C. A. Lount, Grand Master.....	Morrisburg.
H. A. Graham, Deputy Grand Master.....	Kingston.
W. C. Reid, Grand Treasurer.....	Belleville.
F. M. Clarke, Grand Secretary.....	Belleville.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 125.
No member died during 1922.
Amount of funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Three members received sick benefits during 1922.

Number of weeks' sickness during 1922, 20 3/7.
Sick benefits amounting to \$61.27 were paid.
Cash standing to credit of Sick Fund, \$637.19.

III. Assets.

Cash in Bank of Montreal, Belleville.....	\$ 637 19
Total assets.....	<u>\$ 637 19</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are collected quarterly, in advance.
The Society's accounts were audited March, 22nd, 1923.
The books of record kept are: Membership Register, Record and Cash Book.
The names and post office addresses of the auditors for 1922 was as follows: W. H. Birtch and E. Armstrong, Ottawa.
Amount of bond of Treasurer, \$20,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$611.26.	
Cash received during 1922 from:	
Dues.....	\$ 100 20
Total receipts.....	<u>\$ 100 20</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Officers' salary, etc.....	3 00
Total expenses of management.....	<u>\$ 13 00</u>

(b) Miscellaneous.

Sick benefits.....	61 27
Total expenditure.....	<u>\$ 74 27</u>

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 39 BROWNING AVENUE, TORONTO, ONT.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. A. Gray, Grand Master.....	Toronto.
J. Bailey, Deputy Grand Master.....	Walkerville.
James F. Harper, Grand Treasurer.....	Hamilton.
W. M. Fitzgerald, Grand Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 35,155.
 Number of members of the Society who died during 1922, 328.
 Total amount of funeral benefits paid in 1922, in respect of deceased members, \$953.10.
 Amount standing to the credit of Sick and Funeral Fund, \$43,063.19.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 65.
 Total amount of benefits paid in 1921, in respect of sick members, \$1,501.98.
 Number of weeks' sickness experienced in 1922, 501.
 Amount paid for medical attendance during 1922, \$3,872.96.

III. Assets.

	Grand Lodge.
Cash on deposit, Bank of Hamilton, Hamilton.....	\$ 43,063 19
Total.....	<u>\$ 43,063 19</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited on March 2nd, 1923. The names and addresses of the auditors for 1922: W. H. Taylor, Aurora, and J. B. Moon, Mt. Forest.

Books of account kept by the Society are: Cash Book, Receipt Book and Ledger.
 Amount of bond of Treasurer, \$10,000.00.

VI. Cash Receipts.

Cash balance from 1921 (not extended), \$43,231.00.

Cash received during 1922 from:

Assessments.....	\$ 234 00
Per capita tax and levies.....	47,557 80
Degrees and cards.....	30 50
Interest and dividends.....	555 94
All other sources.....	448 25

Total.....	<u>\$ 48,826 49</u>
------------	---------------------

VII. Cash Expenditure.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1922 for:		
Commission	\$ 3,770 57	.....
Registration fee	10 00	.....
Expenses of annual meeting	1,269 98	.....
Supplies bought	87 27	.....
Travelling expenses	75 40	.....
Rent, light, heat and taxes	50 00	.....
Managing officers' salaries	2,450 00	.....
Printing, stationery and advertising	1,036 69	.....
Postage, telegrams and express	213 36	.....
Premium for guarantee of lodge officers	8 00	.....
Discount	29 03	.....
	<hr/>	<hr/>
Total expenses of management	\$ 9,000 30	.....

(b) Miscellaneous Expenditure.

Per capita tax and levies other than for management	35,994 00	.....
Sick benefits	\$ 1,501 98	.....
Funeral benefits	953 10	.....
Medical attendance	3,872 96	.....
Gratuities to distressed members	800 00	.....
Grants to orphanages	3,200 00	.....
	<hr/>	<hr/>
Totals	\$ 48,994 30	\$ 6,328 04

LOYAL ORANGE YOUNG BRITON LODGE, No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, ORANGE HALL, OTTAWA.

Organized 6th March, 1873, and incorporated in Ontario, 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. R. Maxwell, Worshipful Master.....	Ottawa.
N. Davidson, Recording Secretary.....	Ottawa.
G. H. Evans, Treasurer.....	Ottawa.

I. Funeral Benefits—None.

II. Sick Benefits

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 3.
 Amount paid for sick benefits during 1922, \$57.00.
 Number of weeks' sickness experienced during 1922, 19.
 Amount standing to credit of sick benefit fund, \$579.22.

III. Assets.

Cash deposited in Bank of Nova Scotia, Ottawa.....	\$ 579 22
Victory Bonds.....	300 00
Total assets.....	<u>\$ 879 22</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were audited February 10, 1923.
 The books of record are: Minute Book and Secretary's and Treasurer's Books.
 No changes were made during 1922 in the Constitution and Rules in relation to benefits

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$464.26.	
Cash received during 1922 from:	
Dues.....	\$ 143 30
Dividends and interest.....	28 66
Total receipts.....	<u>\$ 171 96</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

(b) Miscellaneous Expenditure.

Sick benefits.....	\$ 57 00
Total expenditure.....	<u>\$ 57 00</u>

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, OTTAWA.

Organized 1st January, 1917; incorporated in Ontario, 24th February, 1917.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. Lemieux, Chairman.....Ottawa.
 Jas. J. O'Kelly, Secretary.....Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 179.

Number of members who died during 1922, 1.

Amount of funeral benefits paid in 1922, \$1,500.00.

II. Sick Benefits.—None.

V. Assets.

Cash value of bonds.....	\$ 75,235 47
Cash in Royal Bank, Ottawa.....	6,789 88
Total assets.....	<u>\$ 82,025 35</u>

IV. Liabilities—None.

VII. Miscellaneous.

Twenty-four assessments were made during 1922.

The Society's accounts were duly audited, January 23rd, 1923.

Name and address of auditor: E. J. O'Neill, Ottawa.

The books kept are as follows: Cash Book, Bank Books, and Minute Book.

Certain changes were made in the by-laws in relation to insurance of members.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,687.41.

Cash received during 1922 from:

Assessments.....	\$ 11,061 51
Interest and dividends.....	3,148 14
Grant from city.....	8,102 98

Total receipts.....\$ 22,312 63

IX. Cash Expenditure.

(a) Expenses of Management.

Registration fee.....\$ 25 00

\$ 25 00

(b) Miscellaneous Expenditure.

Pensions.....	849 96
Funeral benefits.....	1,500 00
Medical attendance.....	1,045 00
Gratuities.....	347 60
Sick benefits.....	23 50
For investments (not extended), \$15,419.10.	

Grand total.....\$ 3,791 06

OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, OTTAWA, ONT.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. Metrick, President.....	Ottawa.
R. Finkelstein, Vice-President.....	Ottawa.
M. Cooper, Treasurer.....	Ottawa.
I. L. Cohen, Financial Secretary.....	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 180.
 Number of members who died during 1922, none.
 Amount paid for funeral benefits during 1922, nil.

II. Sick Benefits.

Number of members who received sick benefits, 3.
 Total amount of sick benefits paid during 1922, \$52.00.
 Number of weeks' sickness experienced during 1922, 13.
 Amount paid for medical attendance during 1922, \$187.50.
 Cash standing to credit of Fund, \$1,014.02.

III. Assets.

Victory Bonds.....	\$ 500 00
Cash in Nova Scotia, Ottawa.....	1,014 02
Total.....	<u>\$ 1,514 02</u>

IV. Liabilities.—Nil.

V. Miscellaneous.

The accounts were duly audited for 1922, on December 29-31, 1922.
 Names and addresses of auditors: L. Greenberg and H. L. Gettleson, Ottawa.
 Certain changes were made during 1922 in the Constitution and By-laws of the Society.
 Bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$992.49.	
Cash received during 1922 from:	
Initiation fees.....	\$ 43 00
Dues.....	708 50
Supplies sold.....	34 20
Interest and Dividends.....	49 16
All other sources.....	5 00
Total.....	<u>\$ 839 86</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Refunds.....	\$	36	00
Rent, light, heat and taxes.....		57	00
Registration.....		10	00
Managing officers' salaries.....		232	50
Printing and postage.....		103	50
Supplies bought.....		93	45
Telegram, Express, etc.....			78
All other.....		45	70
Total expenses of management.....	\$	578	93

(b) Miscellaneous Expenditure.

Sick benefits.....		52	00
Medical attendance.....		187	50
Total expenditure.....	\$	818	43

POLISH ALLIANCE FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized in 1907; incorporated in Ontario, 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

P. Bilewicz, President	Toronto.
K. Gutowski, Recording Secretary	Toronto.
S. Naploszizye, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 110.
 Number of members who died during 1922, none.
 Amount paid for funeral benefits, nil.
 Amount standing to credit of Fund, \$552.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1922, 21.
 Amount of benefits paid during 1922, \$375.00.
 Number of weeks' sickness experienced in 1922, 77.
 Amount paid for medical attendance during 1922, \$35.50.
 Total amount to credit of Sick Benefit Fund, \$1,000.63.

III. Assets.

Cash value of bonds	\$ 400 00
Cash in Home Bank, Toronto	1,618 63
Total	\$ 2,018 63

IV. Liabilities.—None.

V. Miscellaneous.

Number of assessments made during 1922, twelve.
 The Society's accounts were audited December 30th, 1922.
 Names and addresses of the auditors of accounts for 1922: K. Gutanski, M. Jarorski and
 A. Purat, Toronto.
 Books of record and account kept: Recording and Financial books.
 No changes were made during 1922, in the organization or management or in the Constitu-
 tion and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$913.53.	
Cash received during 1922 from:	
Dues	\$ 618 32
Initiation fees	20 00
Assessments	19 13
Supplies sold	3 40
Interest and dividends	87 39
All other	38 11
From St. Stanislaus Society	652 67
Total receipts	\$ 1,439 02

VIII. Cash Expenditure.

(a) Expenses of management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Law costs.....		15 00
Postage.....		7 80
Rent, light, heat and taxes.....		63 00
Managing officers' salaries.....		25 22
Printing, etc.....		36 40
Total expenses of management.....	\$	157 42

(b) Miscellaneous Expenditure.

Sick benefits.....		375 00
Medical attendance.....		51 50
All other.....		150 00
Total expenditure.....	\$	733 92

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, POST OFFICE, TORONTO.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. Christy, President.....	Toronto.
H. J. Hughes, Treasurer.....	Toronto.
A. C. Alderson, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1922 was 235.

Number of members who died during 1922, 2.

Total amount of funeral benefits paid in 1922, \$300.00.

Cash in Funeral Fund, 31st December, 1922, \$502.71.

II. Sick Benefits.—None.

III. Assets.

Cash on deposit in Imperial Bank.....	\$ 502 71
Total.....	<u>\$ 502 71</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary.

Two assessments were made during 1922.

The Society's accounts were duly audited February, 1923.

Books of record and account kept for purposes of insurance certificates are as follows: Cash book, minute book, treasurer's by-laws and bank book.

No changes were made in relation to insurance certificates in 1922.

Names and addresses of auditors: W. Horton and W. Williams, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$497.26.

Cash received during 1922 from:

Initiation fees.....	\$ 32 50
Dues.....	312 75
Interest.....	12 88
Total.....	<u>\$ 358 13</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Supplies bought.....	2 00
Salaries.....	35 00
Printing.....	4 18
Postage.....	1 50
Total expenses of management.....	<u>\$ 52 68</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	300 00
Total expenditure.....	<u>\$ 352 68</u>

L'UNION ST. JEAN BAPTISTE, OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, OTTAWA.

Organized 10th November, 1887; incorporated 18th September, 1888.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Nelson Bigras, President.....	Ottawa.
E. René Croteau, Recording Secretary.....	Ottawa
Joseph Saint-German, B.A., Treasurer.....	Ottawa

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 340.
 Number of members of the Society who died in 1922, 4.
 Total amount of funeral benefits paid in respect of deceased members was \$1,600.00.
 Number of member's wives deceased in 1922, 4.
 Amount of funeral benefits paid in respect of deceased wives, \$450.00.
 Total cash standing to credit of Funeral Fund at 31st December, 1922, \$4,136.30.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1922, 39.
 Amount of sick benefits paid in 1922, \$1,114.10.
 Number of weeks' sickness experienced in 1922, 278.

III. Assets.

Cash on deposit La Banque Provinciale, Ottawa.....	\$ 2,955 70
Actual cash in hand at 31st December, 1922.....	1,608 31
Other assets.....	545 10
	5,109 11

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly and are payable on the first of the month.
 The Society's accounts were audited monthly and annually.
 The names and addresses of the auditors for 1922 were as follows: A. Lepage, and M. Lorocqui,
 Ottawa.
 Books of account kept by the Society are: Ledger and Cash Book.
 Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,425.16.	
Cash received during 1922 from:	
Interest and dividends.....	\$ 86 06
Per capita tax and levies.....	3,775 30
Degrees and cards.....	4 25
Other sources.....	85 80
	3,951 61
Total receipts.....	\$ 3,951 61

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10	00
Rent, light, heat and taxes.....		90	00
Managing officers' salary, etc.....		233	40
Printing, stationery, etc.....		20	00
Postage, etc.....		11	76
Premiums for guarantee of lodge officers.....		5	00
Total expenses of management.....	\$	370	16

(b) Miscellaneous Expenditure.

Funeral benefits (member's wives).....		450	00
Funeral benefits to members.....		1,600	00
Sick benefits.....		1,114	10
Other expenditure.....		278	50
Grand totals.....	\$	3,812	76

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized, 1905; incorporated, May 29, 1905.

The executive Officers of the society at the 31st December, 1922, were as follows:

B. Altbaum, President.....	Toronto.
Z. Bach, Treasurer.....	Toronto.
S. Steiner, Financial Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1922, was 455.

Number of members who died during 1922, 3.
 Amount of funeral benefits paid during 1922, \$750.00.
 Number of members' wives died during 1922, 1.
 Amount of funeral benefits paid, \$50.00.
 Funeral benefits paid for children and parent of member, \$263.53.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Thirty-one members received sick benefits during 1922, amounting to \$822.00.
 Number of weeks' sickness experienced during 1922, 137.
 Amount paid for medical attendance, \$310.20.
 Amount of cash standing to credit of the fund, \$7,121.28.

III. Assets.

Cash value of real estate.....	\$	4,844	50
Cash value of bonds.....		2,100	00
Cash in Union Bank, Savings.....		4,433	80
Cash in Union Bank, Current.....		2,148	70
Cash in Imperial Bank.....		5,323	76
All other.....		323	81
Total.....	\$	19,174	57

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary. Two assessments were made during 1922.
 The accounts of the Society were audited every quarter during 1922.
 Names and post office addresses of auditors: I. Siderson and H. Sax, Toronto.
 Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

VII. Cash Receipts.

Cash balance from 1921, \$12,608.96.		
Cash received during 1922 from:		
Application fees.....	\$	19 00
Assessments.....		237 50
Initiation fees.....		12 00
Dues.....		5,337 95
Entertainment.....		3,116 23
Donations.....		16 00
Interest.....		393 77
Total.....	\$	9,132 45

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Salaries.....	\$	596	00
Printing, etc.....		320	64
Rent, light, heat, etc.....		285	00
Postage, telephones, telegrams and express.....		238	57
Total management expenses.....	\$	1,440	21

(b) Miscellaneous Expenditure.

Funeral benefits.....		750	00
Funeral benefits in respect of parents and children.....		30	00
Benefits to widows and orphans.....		50	00
Medical attendance.....		310	20
Sick benefits.....		822	00
Other expenditures.....		1,108	93
Total expenditure.....	\$	7,511	34

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Margaret Farrants, Grand President	Toronto.
Eva McCulley, Grand Vice-President	Toronto.
Millie Lee, Grand Past President	Toronto.
Frank H. Revell, Grand Treasurer	Hamilton.
Leonard Cross, Grand Secretary, 9 Ellerbeck Ave.	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge; total membership, 4,493.
 Number of members of the Society who died during 1922, 29.
 Amount of funeral benefits paid during 1922, \$1,395.00.
 Total cash standing to credit of Funderal Fund, 31st December, 1922, \$16,064.02.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate Lodges.

IV. Assets.

Cash value of bonds	\$ 8,903 36
Cash value of mortgages	9,700 00
Actual cash on hand	1,622 11
Cash on deposit, not drawn against, in various banks	22,511 82
All other assets	14,691 75
Subordinates, \$33,368.67; Juveniles, \$2,556.91.	
Total assets	<u>\$ 57,429 04</u>

V. Liabilities.—None.

VI. Miscellaneous.

Payments for the purpose of funeral benefits were made quarterly during 1922.

Four such payments were made during 1922, payable March, June, September, and December.

The Society's books were audited 15th-16th February, 1922.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1922 were as follows: Wm. Walker, Sault Ste. Marie; Ida Poulter, Toronto, and W. E. Miller, Hamilton.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$19,195.66.	Grand Body
Cash received during 1922 from:	
Application fees	\$ 226 40
Initiation fees	3 00
Assessments	1,401 77
Per capita Tax	1,348 82
Supplies sold	1,137 29
Interest and dividends	700 37
Premium for guarantee of lodge officers	162 35
All other	750 00
Total	<u>\$ 5,730 00</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

	Grand Body
Cash paid during 1922 for:	
Per capita Tax.....	
Annual meeting.....	\$ 158 76
Registration fee.....	10 00
Supplies bought.....	1,655 38
Travelling expenses.....	157 03
Salaries, auditors' and officers' fees.....	1,091 00
Postage, telegrams and express.....	194 33
Printing, stationery and advertising.....	40 25
Premium for guarantee of lodge officers.....	3 00
All other.....	18 20
	<hr/>
Total expenses of management.....	\$ 3,327 95

(b) Miscellaneous Expenditure.

Funeral benefits.....	1,395 00
	<hr/>
Totals.....	\$ 4,722 95
	<hr/> <hr/>

THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized 1st February, 1907, and incorporated in Ontario, 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. Brimstin, President	Toronto.
F. Griffiths, Vice-President	Toronto.
W. W. Scott, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Number of members died during 1922, none.
Amount of funeral benefits in 1922, none.

II. Sick Benefits.

The total membership of the Society at 31st December, 1922, was 75.
Sick benefits are undertaken by the Society.
Twenty-six members received sick benefits during 1922.
Total amount of benefits paid in 1922, in respect of sick members, \$547.54.
Number of weeks' sickness experienced, 63.

III. Assets.

Cash value of debentures	\$	900 00
Cash in Bank of Hamilton, 31st December, 1922, Toronto		263 76
Total	\$	<u>1,163 76</u>

IV. Liabilities.—None.

V. Miscellaneous.

Books of record and account kept are as follows: Cash Book, Minute Book.
The Society's books were audited January, 1923.
Names and address of auditors for 1922 were as follows: W. R. Brown and R. J. Craig,
Toronto.
No changes were made in the by-laws of the Society during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$375.76.		
Cash received during 1922 from:		
Dues	\$	415 00
Interest		20 54
Total receipts	\$	<u>435 54</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Law costs	\$	0 50
Registration fees		10 00
Salaries		25 00
Postage, etc.		50
Total expenses of management	\$	<u>36 00</u>

(b) Miscellaneous Expenditure.

Sick benefits		511 54
Total expenditure	\$	<u>547 54</u>

WILLIAM ROGERS MANUFACTURING COMPANY WELFARE SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, NIAGARA FALLS, ONTARIO.

Organized February, 1919; incorporated April 7th, 1919.

The executive officers of the Society at the 31st December, 1922, were as follows:

H. Rader, President.....	Niagara Falls.
M. Sensabough, Secretary.....	Niagara Falls.
J. Holmes, Treasurer.....	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1922, was 54.

No member died during 1922.

Total amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 23.

Number of weeks' sickness experienced during 1922, 79 4-7.

Amount paid for sick benefits during 1922, \$478.00.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$448.76.

III. Assets.

Cash in the Bank of Hamilton, Niagara Falls..... \$ 448.76.

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Twelve such assessments were made during 1922.

The books of the Society were duly audited January 1st, 1923.

Name and address of auditor for 1922: P. M. Dennis.

Certain changes were made in the constitution of the society.

The books kept by the Society are Minute Book, Journal and Cash Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$579.89.

Cash received during 1922 from:

Dues.....	\$ 284 00
Donations.....	71 00
Interest and dividends.....	10 91
All other.....	6 00

Total..... \$ 371 91

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fees.....	\$ 10 00
Premium for guarantee.....	5 00
Postage.....	04
Salaries.....	10 00

Total management expenses..... \$ 25 04

(b) Miscellaneous Expenditure.

Sick benefits..... 478 00

Total expenditure..... \$ 503 04

THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The executive officers of the Society at the 31st December, 1922, were as follows:

G. David, President	Hamilton.
G. Melnik, Secretary	Hamilton.
C. Popescul, Treasurer.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 42.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid during 1922, \$50.00.
 Cash standing to credit of Fund, \$655.56.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1922, 7.
 Amount of benefits paid in 1922, \$85.00.
 Number of weeks' sickness experienced in 1922, 14.
 Amount paid for medical attendance, \$71.00.

III. Assets.

Cash in Molsons Bank, Hamilton.....	\$ 655 56
Total assets.....	<u>\$ 655 56</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessment was made.
 The books of the Society were duly audited in June and December, 1922.
 Name and address of the auditor for 1922: Wm. Nakorink, Hamilton.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$512.43.	
Cash received during 1922 from:	
Dues.....	\$ 375 00
Interest and dividends.....	20 78
Degrees and cards.....	12 50
Supplies sold.....	9 75
All other.....	66 90
Total receipts.....	<u>\$ 484 93</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 15
Expenses of annual meeting.....	18 75
Postage.....	4 75
Printing, etc.....	15 50
Supplies bought.....	86 65
Total expenses of management.....	\$ 135 80

(b) Miscellaneous Expenditure.

Funeral benefits.....	50 00
Sick benefits.....	85 00
Medical attendance.....	71 00
	<u>\$ 341 80</u>

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD, ONTARIO.

Incorporated 2nd September, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Kowatyk, President.....	Brantford.
D. Yorkowez, Secretary.....	Brantford.
M. Sawlyski.....	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 26.
One member of the Society died during 1922.
Amount paid for funeral benefits during 1922, \$75.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 3.
Amount paid for sick benefits, \$50.00.
Number of weeks' sickness experienced during 1922, 10.
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1922,
\$915.42.

III. Assets.

Cash in Bank of Hamilton, Brantford.....	\$ 915 42
Total.....	<u>\$ 915 42</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Number of assessments made during 1922, 12.
The Society's accounts were audited December, 2nd, 1922.
Names and addresses of the auditors of accounts for 1922: A. Myhal and Peter Brankon,
Brantford.
Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$923.89.	
Cash received during 1922 from:	
Dues.....	\$ 153 00
Interest.....	24 22
All other.....	28 31
Total receipts.....	<u>\$ 205 53</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Expenses of meeting.....	\$ 2 19
Organization expenses.....	1 50
Registration fee and postage.....	10 31
Rent, etc.....	25 00
Other expenses.....	50 00
Total expenses of management.....	<u>\$ 89 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	50 00
Funeral benefits.....	75 00
Grand totals.....	<u>\$ 214 00</u>

RYERSON PRESS BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE MONTHS ENDING 31st DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized November 11th, 1921; incorporated in Ontario November 24th, 1921.

The executive officers of the Society at the 31st December, 1922, were as follows:

R. Whittaker, President.....	Toronto.
A. H. Kirby, Vice-President.....	Toronto.
R. W. Belford, Treasurer.....	Toronto.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society, with a total membership of 260.
 Number of members who received sick benefits, 75.
 Total amount paid for sick benefits in 1922, \$1,962.50.
 Number of weeks' sickness experienced in 1922, 223½.
 Amount paid for medical attendance for 1922, nil.
 Balance to credit of Fund, 31st December, 1922, \$989.79.

III. Assets.

Cash standing to credit of the Society.....	\$ 989 79
Total assets.....	<u>\$ 989 79</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made weekly.
 Fifty-two assessments were made during 1922.
 No changes were made in the constitution during 1922.
 The books of the Society were duly audited January 4th, 1923, by A. Roy and J. Francis, Toronto.

VII. Cash Receipts.

Cash balance from 1921, \$401.37.	
Cash received during 1922 from:	
Initiation fees.....	\$ 51 50
Dues.....	2,672 55
Interest.....	7 48
Totals.....	<u>\$ 2,731 53</u>

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registry.....	\$ 10 00
Salaries.....	50 00
Printing.....	120 61
Expenses of management.....	<u>\$ 180 61</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	1,962 50
Total expenditure.....	<u>\$ 2,143 11</u>

**SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT
ASSOCIATION.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

T. Bimson, President	Hamilton.
M. Vansickle, Vice-President	Hamilton.
Thos. Barnes, Secretary	Hamilton.
Thos. Holt, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 178.
Number of members of the Society who died during 1922, 1.
Total amount of funeral benefits paid during 1922, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 45.
Total amount of benefits paid in 1922, \$584.25.
Number of weeks' sickness experienced in 1922, 110.
Total amount of cash standing to credit of Sick Fund at 31st December, 1922, \$458.98.

III. Assets.

Victory bonds	\$ 700 00
Cash in Bank of Hamilton	458 98
	\$ 1,158 98
	\$ 1,158 98

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.
Number of assessments made during 1922, 13.
The accounts of the Society were audited on January 23rd, 1923.
The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.
Names and addresses of the auditors of accounts for 1922: A. Wood and W. Dale, Hamilton.
No changes were, during 1922, made in the Constitution and Rules.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$153.07.	
Cash received during 1922 from:	
Dues	\$ 854 40
Interest and dividends	45 56
Donations	282 60
All other	1 10
	\$ 1,183 66
Total receipts	\$ 1,183 66

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee.....	\$	10 00
Supplies bought.....		1 50
Salaries.....		75 00
Postage.....		2 00
Total expenses of management.....	\$	<u>88 50</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....		50 00
Sick benefits.....		584 25
Gratuities.....		155 00
Total expenditure.....	\$	<u><u>877 75</u></u>

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, RENFREW, ONTARIO.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The executive officers of the Society at the 31st December, 1922, were as follows:

Frank Zyvitsky, President.....	Renfrew.
J. Skebo, Vice-President.....	Renfrew.
John Clemen, Recording Secretary.....	Renfrew.
F. Cybulsky, Treasurer.....	Renfrew.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 56.
Two members died during 1922, and \$100.00 funeral benefits were paid.
No members' wives died during 1922.
Amount paid in respect of deceased wives, nil.
Cash standing to credit of Fund, \$1,115.12.

II. Sick Benefits.

Sick benefits are undertaken by the Society. No members received sick benefit during 1922.
Number of weeks' sickness experienced during 1922, none.
No sick benefits were paid.

III. Assets.

Cash in Bank, Renfrew.....	\$ 1,115 12
Total assets.....	<u>\$ 1,115 12</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
The Society's accounts were audited July 2nd, 1922.
The books of record are: Cash Book, Ledger, Minute and Register.
Names and addresses of the auditors for 1922: D. Lumchick and Peter Rouble, Renfrew.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,045.69.	
Cash received during 1922 from:	
Books.....	\$ 1 80
Assessments (special).....	18 50
Dues.....	144 25
Initiation fees.....	1 00
Interest and dividends.....	31 55
Badges, etc.....	1 00
Arrears.....	8 75
Total receipts.....	<u>\$ 206 85</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Supplies.....	2 42
Rent.....	20 00
Total expenses of management.....	<u>\$ 32 42</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	100 00
All other expenditure.....	5 00
Grand total.....	<u>\$ 137 42</u>

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, KITCHENER, ONTARIO.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. A. Herringer, President.....	Kitchener.
Geo. Lachenbauer, Vice-President.....	Waterloo.
H. W. Young, Recording Secretary.....	Kitchener.
A. L. Hergott, Financial Secretary.....	Kitchener.
Geo. B. Fischer, Treasurer.....	Kitchener.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 380.
Three members of the Society died during 1922.
Amount paid for funeral benefits during 1922, \$90.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 63.
Amount paid for sick benefits, \$1,240.70.
Number of weeks' sickness experienced during 1922, 310.
Total amount of cash standing to credit of the general fund from which benefits are paid,
\$4,692.64.

III. Assets.

Waterloo Loan and Savings Co.....	\$ 4,692 64
All other assets.....	10 50
Total.....	\$ 4,703 14

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid monthly.
The Society's books were duly audited on December 31st, 1922.
The following books of record and account are kept for the purposes of insurance, certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.
The names and post office addresses of the auditors for 1922 were as follows: J. Gies and E. K. Wey, Kitchener.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,353.60.
Cash received during 1922 from:

Initiation fees.....	\$ 20 00
Dues.....	1,601 60
Fines.....	15 20
Supplies sold.....	35
Interest.....	228 64
Total receipts.....	\$ 1,865 79

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Rent.....		25 00
Salaries.....		131 80
Printing.....		17 25
Postage.....		12 00

Total expenses of management.....	\$	196 05
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(b) Miscellaneous Expenditure.

Funeral benefits.....		90 00
Sick benefits.....		1,240 70

Total expenditure.....	\$	<u>1,526 75</u>
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ST. DAVID'S Y.P.U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 30th January, 1914.

The executive Officers of the Society at the 31st December, 1922, were as follows:

A. J. Taylor, President.....	Toronto.
K. B. Paterson, Treasurer.....	Fairbank.
J. B. Whiteley, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 292.
 Two members died during 1922.
 Funeral benefits paid during 1922, \$150.00.
 Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1922,
 \$442.16.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 47.
 Amount paid for sick benefits, \$1,002.88.
 Number of weeks' sickness experienced, 203.
 Amount paid for medical attendance, \$84.75.
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$500.00

III. Assets.

Cash deposited in Bank of Montreal, Toronto.....	\$ 942 16
Total assets.....	\$ 942 16

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
 Twelve assessments were made during 1922.
 The Society's accounts were audited December, 6th, 1922.
 The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.
 Names and post office addresses of the auditors of accounts of 1922: Chas. H. Knight, T. F. Gilbert, Toronto.
 Certain changes were made in regard to sick benefits during 1922.
 Amount of bond of Secretary, \$250.00.
 Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$8,889.57.	
Cash received during 1922 from:	
Application fees.....	\$ 7 75
Assessments.....	1,952 80
Fines.....	3 60
Per capita tax.....	29 50
Degrees and cards.....	15 65
Interest and dividends.....	34 73
Dues (medical attendance).....	84 75
All other.....	36 87
Total receipts.....	\$ 2,165 65

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fees.....	\$	10 00
Expenses of annual meeting.....		12 00
Rent, light, heat and taxes.....		24 00
Salaries.....		119 55
Printing, etc.....		31 75
Postage, etc.....		12 95
Guarantee of lodge officers.....		11 88
		<hr/>
Total expenses of management.....	\$	222 13

(b) Miscellaneous Expenditure.

Funeral benefits.....		150 00
Sick benefits.....		1,002 88
Medical attendance.....		84 75
Dividend.....		606 43
All other.....		46 87
		<hr/>
Grand total.....	\$	<u>2,113 06</u>

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, FORMOSA, ONTARIO.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

Frank Beninger, President.....	Formosa.
Oswald Beingsner, Secretary and Treasurer.....	Formosa.

I. and II. Funeral and Sick Benefits.

Total membership of Society, 69.
 No member died during 1922, and no funeral benefits were paid.
 Number of members who received sick benefits in 1922, 3.
 Number of weeks' sickness experienced in 1922, 8.
 Amount of benefits paid in 1922 to sick members, \$32.00.
 Total amount of cash standing to credit of fund at 31st December, 1922, \$1,453.77.

III. Assets.

War loan.....	\$ 800 00
Actual cash on hand, 31st December, 1922.....	45 33
Cash in bank (Molsons, Formosa).....	608 44
Total assets.....	<u>\$ 1,453 77</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1922.
 The books and accounts of the Society were duly audited January 23rd, 1923.
 The books of record or account kept by the Society are: Ledger and members' roll.
 The names and addresses of the auditors for 1922 were: Anthony Opperman and V. Weiler, Formosa.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$440.69.	
Cash received during 1922 from:	
Application fees.....	\$ 14 75
Dues.....	207 50
Interest.....	54 85
Total receipts.....	<u>\$ 277 10</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Salary of Secretary-Treasurer.....	12 00
Rent, etc.....	6 00
Postage.....	52
Other expenses.....	3 50
Total expenses of management.....	<u>\$ 32 02</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	32 00
Total expenditure.....	<u>\$ 64 02</u>

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

HEAD OFFICE, TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The executive officers of the Association at the 31st December, 1922, were as follows:

F. Siaurukas, President	Toronto.
A. Morkis, Recording Secretary	Toronto.
J. Vasiliauskos, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 17.
No members died during 1922. Amount of funeral benefits paid during 1922, nil.
Cash standing to credit of Funeral Fund at 31st December, 1922, \$802.65.

II. Sick Benefits.

Sick benefits are undertaken by the Society. One member received sick benefits during 1922.
Number of weeks' sickness experienced during 1922, 2.
Sick benefits amounting to \$12.00 were paid.

III. Assets.

Cash on hand	\$	43	38
Cash in Royal Bank of Canada		759	27
Total assets	\$	802	65

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, payable each month.
The Society's accounts were audited 1st January, 1923.
The books of record kept are a Ledger, Minute and Cash Book.
Names and addresses of the auditors for 1922: J. Burinskas and J. Bakszas, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$758.96.			
Cash received during 1922 from:			
Assessments	\$	1	00
Dues		110	50
Interest		26	49
Donation		4	65
All other		3	20
Total receipts	\$	145	84

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Supplies bought.....	\$	1 75
Registration fee.....		10 00
Rent, light, heat and taxes.....		24 00
Annual meeting.....		3 00
Salaries.....		21 00
Printing, etc.....		2 50
Postage, etc.....		2 64
All other.....		25 26

Total expenses of management.....	\$	90 15
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(b) Miscellaneous Expenditure.

Sick benefits.....		12 00
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Total expenditure.....	\$	<u>102 15</u>
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ST JOSEPH MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 11th March, 1889, and incorporated in Ontario, 22nd June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

L. V. Dusseau, President.....	Toronto.
J. B. Ethier, Vice-President.....	Toronto.
J. Bouvier, Secretary.....	Toronto.
J. D. Desaulniers, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 63.
 No member died during 1922.
 Funeral benefits paid during 1922, nil.
 Cash standing to credit of Funeral Benefit Fund, \$829.02.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Seven members received sick benefits during 1922.
 Number of weeks' sickness experienced during 1922, 39.
 Sick benefits amounting to \$117.00 were paid.
 Cash standing to credit of Sick Fund, \$2,668.11.

III. Assets.

Cash value of Victory Bond.....	\$ 500 00
Cash value of mortgages.....	2,000 00
Cash value of note.....	100 00
Cash in Home Bank of Canada.....	893 48
Cash on hand.....	3 65
Total assets.....	<u>\$ 3,497 13</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during 1922.
 The Society's accounts were audited in 1922.
 The books of record kept are a ledger, minute and cash book.
 Name and address of the auditor for 1922, R. Archambault, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,222.10.	
Cash received during 1922 from:	
Dues.....	269 77
Interest.....	179 26
Total receipts.....	<u>\$ 449 03</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Law costs.....	\$ 1 00
Registration fee.....	10 00
Rent, light, heat, etc.....	6 00
Salaries.....	24 00
Postage.....	1 00
Total expenses of management.....	<u>\$ 42 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	117 00
All other expenditure.....	15 00
Total expenditure.....	<u><u>\$ 174 00</u></u>

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, AMHERSTBURG, ONTARIO.

The executive officers of the Society at the 31st December, 1922, were as follows:

F. Lafferty, President.....	Amherstburg.
P. A. Barron, Financial Secretary.....	Amherstburg.
C. Odette, Recording Secretary.....	Amherstburg.
P. J. Reaume, Treasurer.....	Amherstburg.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society. Members, 39.
 Number of members who died in 1922, one; amount paid for funeral benefits, \$25.00.
 Number of members who received sick benefits in 1922, 6.
 Total amount paid for sick benefits in 1922, \$85.16.
 Number of weeks' sickness experienced in 1922, 21 1-7.
 Balance to credit of fund, 31st December, 1922, \$303.63

III. Assets.

Cash on hand.....	\$ 51 00
Cash in Imperial Bank, Amherstburg.....	211 37
Cash in Molsons Bank.....	41 26
Total assets.....	<u>\$ 303 63</u>

IV. Liabilities.—No information.

V. Miscellaneous.

The books of the Society were audited February 17th, 1923.

VII. Cash Receipts.

Balance from 1921 (not extended), \$313.97.	
Cash received during 1922 from:	
Dues.....	\$ 106 25
Interest and dividends.....	7 57
Total.....	<u>\$ 113 82</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Salaries.....	4 00
Total expenses of management.....	<u>\$ 14 00</u>

(b) Miscellaneous Expenditure.

Funeral Benefits.....	25 00
Sick benefits.....	85 16
Total expenditure.....	<u>\$ 124 16</u>

SLINGSBY MANUFACTURING COMPANY, LIMITED, EMPLOYEES' SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER, 1922.

HEAD OFFICE, BRANTFORD.

Incorporated in Ontario 16th March, 1920.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

J. J. Rowcliffe, Vice-President	Brantford.
C. B. Hitchon, Secretary.....	Brantford.
G. Jubber, Treasurer.....	Brantford.

I. Funeral Benefits.

The Society undertakes funeral benefits.
 The membership at 31st December, 1922, 225.
 No member died during 1922.
 Total amount paid for funeral benefits, 1922, nil.

II. Sick Benefits.

The Society undertakes sick benefits.
 Number of members who received sick benefits in 1922, 28.
 Total amount of sick benefits paid in 1922, \$599.97.
 Number of weeks' sickness experienced in 1922, 150.
 Amount of cash standing to credit of fund at 31st December, 1922, \$572.58.

III. Assets.

Cash on deposit in Bank.....	\$ 572 58
Total assets.....	<u>\$ 572 58</u>

IV. Liabilities.—None.

V. Miscellaneous.

Thirteen assessments were made during 1922.
 The books of the Society were duly audited January 22nd, 1923.
 Names and addresses of the auditors: J. Layden and H. Shaw, Brantford.
 No changes were made during 1922 in the organization or management, or in the Constitution or Rules in relation to benefits.
 Books of account kept by Society: Minute Book, Order of Treasurer, Cash, Cheque Book.

VII. Cash Receipts.

Cash balance from 1922 (not extended), \$516.93.	
Assessments.....	\$ 731 25
Interest.....	13 37
Total receipts.....	<u>\$ 744 62</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Salaries.....	75 00
Postage.....	4 00
Total expenses of management.....	<u>\$ 89 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	599 97
Total expenditure.....	<u>\$ 688 97</u>

SOCIETA FIGLI DI MUTUO SOCCORSO ST. ANTONIO DI OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, OTTAWA, ONT.

Organized 27th June 1907; incorporated in Ontario, 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

L. P. Cerceo, President	Ottawa.
L. Scarcella, Secretary	Ottawa.
F. Guzzo, Treasurer	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 111.
No member died in 1922 and no funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 22.
Total amount of sick benefits paid during 1922, \$403.57
Number of weeks' sickness experienced in 1922, 80½.

III. Assets.

Actual cash in Bank of Ottawa, 31st December, 1922	\$ 3,169 46
Mortgage	1,300 00
Total assets	<u>\$ 4,469 46</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were duly audited for 1922, April, August and December.
Name and address of auditor for 1922: V. Cuccoro Vincenzo.
A Day Book, Ledger and Cash Book are kept by the Society.
No changes were made during 1922, in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,418.29.

Cash received during 1922 from:

Application fees	\$ 4 00
Dues	666 50
Donation	5 00
Interest and dividends	178 01
Fines	118 23
All other	7 00
Investments (not extended), \$400.00.	

Total receipts	<u>\$ 978 74</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Rent, etc.....		25 00
Salaries.....		35 00
Supplies bought.....		76 00
Printing, stationery, etc.....		21 50
Annual meeting.....		6 50

Total expenses of management.....	\$	174 00
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(b) Miscellaneous Expenditure.

Sick benefits.....		403 57
All other.....		350 00
Total expenditure.....	\$	927 57

SOCIETA ITALIANA DI M. S. GUGLIELMO MARCONI.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, SAULT STE. MARIE.

Organized May 17th, 1917; incorporated 22nd August, 1917.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

V. Vincenzatto, President.....	Sault Ste. Marie.
D. Greco, Secretary.....	Sault Ste. Marie.
G. Tallarico, Treasurer.....	Sault Ste. Marie.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 62.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid during 1922, \$75.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 12.
 Amount of sick benefits during 1922, \$167.00.
 Number of weeks' sickness experienced during 1922, 28.
 Amount paid for medical attendance during 1922, \$125.00.
 Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, \$683.10.

III. Assets.

Cash value of real estate.....	\$ 2,000 00
Cash in Imperial Bank.....	683 10
All other.....	300 00
	<u>\$ 2,983 10</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
 The books were audited December, 31st, 1922.
 Name and address of the auditor for 1922: A. Dionise, Sault Ste. Marie.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$473.23.

Cash received during 1922 from:

Application fees.....	\$ 30 00
Dues.....	586 00
Rent.....	156 00
All other receipts.....	76 58
Total.....	<u>\$ 848 58</u>

VIII. Cash Expenditures.

(a) Expenses of Management.

Registration fee.....	\$	10	05
Supplies bought.....		64	50
Rent, etc.....		141	06
Law costs.....		29	55
		<hr/>	
Total expenses of management.....	\$	245	11

(b) Miscellaneous Expenditure.

Funeral benefits.....		75	00
Sick benefits.....		167	00
Medical attendance.....		125	00
All other.....		26	60
		<hr/>	
	\$	638	71
		<hr/>	

SOCIETA DI MUTUO SOCCORSO RACALMUTESE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized 1st April, 1918; incorporated 1st January, 1919.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Nicolò Borsellino, President.....	Hamilton.
C. Figliola, Secretary.....	Hamilton.
M. Licato, Treasurer.....	Hamilton.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 76.
One member died but no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 15.
Total amount of benefits paid in 1922 in respect of sick members, \$260.65.
Number of weeks' sickness experienced in 1922, 52.
Amount paid for medical attendance during 1922, \$151.50.
Amount to credit of Fund, \$624.45.

III. Assets.

Cash in Bank of Hamilton, Hamilton.....	\$ 624 45
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IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1922.
The books of the Society were audited for 1922 on 1st January, 1923.
Books kept by the Society: Cash Book, Ledger and Minute Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$395.68.	
Cash received during 1922 from:	
Dues.....	\$ 868 42
Total receipts.....	\$ 868 42

VIII. Cash Expenditure.

(a) Expenses of Management.

Expenses of annual meeting.....	\$ 24 00
Supplies bought.....	25 50
Rent, light, heat and taxes.....	36 25
Postage, etc.....	19 25
Total expenses of management.....	\$ 105 00

(b) Miscellaneous Expenditure.

Benefits to widows and orphans.....	122 50
Sick benefits.....	260 65
Medical attendance.....	151 50
Total.....	\$ 639 65

SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized February 27th, 1914; incorporated in Ontario, 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. Gatto, President.....	Toronto.
M. Calderone, Financial Secretary.....	Toronto.
V. Gassers, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 123.
 Number of members who died during 1922, none.
 Amount of funeral benefits paid during 1922, nil.
 Cash to credit of fund at 31st December, 1922, \$3,665.97.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1922, 11.
 Amount of benefits paid in 1922, \$170.00.
 Number of weeks' sickness experienced in 1922, 34.
 Amount paid for medical attendance during 1922, \$242.00.

III. Assets.

Cash in Bank of Toronto, Toronto.....	\$ 3,665 97
Total assets.....	<u>\$ 3,665 97</u>

IV. Liabilities.—None.

V. Miscellaneous.

Four assessments were made during 1922.
 The accounts of the Society were duly audited January 17th, 1923.
 Names and addresses of the auditors for the year 1922: A. Gatto and W. M. Cutrara,
 Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,330.78.

Cash received during 1922 from:

Dues.....	\$ 677 50
Assessments.....	224 50
Fines.....	3 50
Supplies sold.....	95
Interest and dividends.....	104 14
All other sources.....	10 00

Total receipts.....	<u>\$ 1,020 59</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fees.....	\$	10	00
Supplies bought.....		23	90
Salaries.....		125	00
Rent and heat, etc.....		60	00
Printing.....		26	15
Postage.....		11	85
Total expenses of management.....	\$	256	90

(b) Miscellaneous Expenditure.

Sick benefits.....		170	00
Medical attendance.....		242	00
Gratuities.....		16	50
Total expenditure.....	\$	685	40

SONS OF ABRAHAM BENEFIT SOCIETY.

Organized April 15th, 1919, and incorporated in Ontario July 1st, 1919.

HEAD OFFICE, HAMILTON.

Organized April 15th 1919, and incorporated in Ontario July 1st, 1922.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. Fagan, President	Hamilton.
I. Barroch, Vice-President	Hamilton.
M. Barroch, Secretary	Hamilton.
N. Grunblatt, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 50.
Two members died in 1922.
Funeral benefits paid in 1922, \$160.00.

II. Sick Benefits.

Number of members who received sick benefits, 10.
Total amount of benefits paid in 1922, \$132.00.
Number of weeks' sickness experienced in 1922, 22.
Amount of medical attendance during 1922, \$124.50.

III. Assets.

Cash in Imperial Bank, Toronto	\$	221	19
All other		133	82
Total assets	\$	355	01

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made semi-annually.
The Society's accounts were audited July, 1922, and January, 1923.
The books of record kept are a Cash Book, Minute Book, Ledger and Abstract.
Names and addresses of the auditors for 1922: J. Kudlatz, P. Wright and J. Kohn, Hamilton
Certain changes were made in the Constitution and By-laws during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$294.15.			
Cash received during 1922 from:			
Application and initiation fees	\$	15	00
Dues		479	85
Assessments		75	80
Degrees and cards		13	50
Supplies sold		5	90
Donations		10	00
All other		9	00
Total receipts	\$	609	05

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee.....	\$	10 00
Law costs.....		50
Printing, etc.....		66 70
Rent, light, heat, etc.....		55 00
Postage, etc.....		28 37
Expenses of annual meeting.....		17 14
Officers' salaries.....		62 50
All other.....		5 30
Total expenses of management.....	\$	<u>245 51</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....		180 00
Sick benefits.....		132 00
Medical attendance.....		124 50
Total expenditure.....	\$	<u><u>682 01</u></u>

THE SONS AND DAUGHTERS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

R. G. McIntyre, Past Grand President.....	Toronto.
H. Weir, Grand President.....	Toronto.
S. Vance, Grand Vice-President.....	Toronto.
James Steele, Grand Secretary.....	Toronto.
L. H. Reid, Grand Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1922, was 704.

Number of members who died during 1922, 4.

Total amount of funeral benefits paid during 1922, \$400.00

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits during 1922, 8.

Amount of sick benefits paid in 1922, \$182.12.

Number of weeks' illness experienced in 1922, 45.

Amount paid for medical attendance during 1922, \$541.17.

Amount of cash standing to credit of General Fund, \$4,392.61.

III. Assets.

Cash value of Victory Bonds.....	\$ 2,000 00
Cash, 31st December, 1922, in Imperial Bank, Toronto.....	6,132 68
All other.....	313 95
Total assets.....	<u>\$ 8,446 63</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly.

Four assessments were made during the year 1922, payable March, June, September, and December.

The Society's accounts were duly audited February 18th, 1923.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1922: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1922 in the organization or management of the Society.

No changes were made in the Constitution and Rules, in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), Grand Body, \$4,392.61; Subordinate, nil.

Cash received during 1922 from:		Grand Body
Assessments.....	\$ 1,075 35	
Supplies sold.....	11 10	
Interest.....	148 62	
Donation.....	872 00	
Proceeds from concert.....	1,633 00	
Totals.....	<u>\$ 3,740 07</u>	

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Expenses of meeting.....		46 19
Supplies bought.....		52 75
Postage, etc.....		39 48
Travelling expenses.....		12 00
Printing.....		171 85
Rent, etc.....		15 00
All other.....		938 78

Total expenses of management.....	\$	1,286 05
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(b) Miscellaneous Expenditure.

Funeral benefits.....		400 00
Grand totals.....	\$	<u>1,686 05</u>

SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, NIAGARA FALLS, ONT.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. D'Agostino, President.....	Niagara Falls.
G. Carami, Secretary.....	Niagara Falls.
R. De Lucia, Treasurer.....	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 52.
No member died during 1922, and no funeral benefits were paid.
Amount standing to credit of Fund, \$150.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 8.
Total amount of sick benefits paid during 1922, \$180.00.
Number of week's sickness experienced during 1922, 36.
Amount paid for medical attendance, \$100.00.
Amount standing to credit of Fund, \$525.80.

III. Assets.

Cash in Imperial Bank, Niagara Falls.....	\$ 675 80
Total assets.....	<u>\$ 675 80</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every month. Twelve assessments were made during 1922.
The books of the Society were duly audited January 22nd, 1923.
Three books of record are kept.
Name and address of auditor of accounts for 1922: D. Rocco De Lucia, Niagara Falls.
Lucia, Niagara Falls.
No changes were made during 1922 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$435.38.

Cash received during 1922 from:

Application fees.....	\$ 10 00
Initiation fees.....	5 00
Dues.....	542 00
Interest and dividends.....	12 20
All other.....	10 22
Total.....	<u>\$ 579 42</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fees.....	\$ 10 00
Rent, light, heat, etc.....	42 00
Postage.....	7 00
Expenses of management.....	<u>\$ 59 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	180 00
Medical attendance.....	100 00
	<u>\$ 339 00</u>

SONS OF JACOB BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized 5th August, 1918; incorporated in Ontario, August 7th, 1918.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

H. Bolter, Chairman.....	Toronto.
H. Cohen, Treasurer.....	Toronto.
M. Zimmerman, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1922, 295.

One member died during 1922.

Funeral benefits paid in 1922, \$206.00.

Amount of funeral benefits during 1922, for member's father, \$25.00.

Total amount standing to credit of fund at 31st December, 1922, \$1,197.01.

II. Sick Benefits.

Number of members who received sick benefits, 1922, 10.

Total amount paid in respect of sick members in 1922, \$273.00.

Number of weeks' sickness experienced in 1922, 45½.

Amount paid for medical attendance, \$452.60.

Total amount standing to credit of fund at 31st December, 1922, \$892.90.

III. Assets.

Cash on hand.....	\$	140 09
Cash value of real estate.....		3,058 96
Cash value of bonds etc.....		306 24
Cash in Royal Bank.....		843 05
Cash in Dominion Bank.....		1,106 77
All other.....		412 00

Total assets.....	\$	5,867 11

IV. Liabilities.—\$270.00.

V. Miscellaneous.

Society's books were duly audited quarterly during 1922.

No assessment was made in 1922.

The books of record are: Cash Book, Day Book and Ledger.

Names and addresses of auditors for 1922 were as follows: J. J. Glass, P. Levy and M. Sukopsky, Toronto.

Amount of bond of Secretary, \$100.00.

Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1921, (not extended), \$2,405.08.

Cash received during 1922 from:

	Grand Body	Women's Auxiliary
Application fees.....	\$ 74 00	
Initiation fees.....	215 00	\$ 16 00
Dues.....	1,978 50	338 85
Supplies sold.....	25	9 90
Donations.....	121 00	
Interest and dividends.....	24 12	6 31
All other.....	605 76	876 69

Total.....	\$3,018 63	\$1,247 75

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00	.....
Rent, light, heat and taxes.....	112 50	\$ 32 00
Managing officers' salaries.....	225 00	.....
Printing, stationery and advertising.....	154 91	120 64
Other expenses.....	56 00	.....
Total expenses of management.....	\$ 558 41	\$ 152 64

(b) Miscellaneous Expenditure.

Payment for burial ground.....	204 30	.....
Funeral benefits.....	175 00	101 50
Sick benefits.....	273 00	.....
Medical attendance.....	452 60	.....
Gratuities.....	285 00	100 00
Donations.....	55 35	350 95
All other.....	657 61
For investments \$50.00.		

Total.....	\$2,661 27	\$ 705 09
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SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Maila, President	Toronto.
V. Ciurinskas, Vice-President	Toronto.
J. Petrovitch, Secretary	Toronto.
J. Burniskas, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken, with a membership of 44.

Number of members who died during 1922, one.

Amount of funeral benefits paid during 1922, \$150.00

Two members' wives died and funeral benefits amounting to \$150.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 7.

Amount of sick benefits paid during 1922, \$77.00.

Number of weeks' sickness experienced during 1922, 11.

Amount paid for medical attendance, nil.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, \$364.96.

III. Assets.

Actual cash on hand	\$ 90 71
Cash in Imperial Bank, Toronto	274 25
Total	\$ 364 96

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every month.

Twelve assessments were made during 1922.

Names and addresses of auditors for 1922: A. Morkis and F. Steekus, Toronto

The books of the Society were duly audited 24th February, 1923.

Certain changes were made in the Constitution during 1922.

Bond of Treasurer, \$50.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$440.16.

Cash received during 1922 from:

Initiation fees	\$ 12 00
Dues	251 00
Assessments	93 75
Fines	25
Donations	4 00
Degrees and cards	2 80
Interest and dividends	14 64
All other sources	28 50

Total

\$ 406 94

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Supplies bought.....	\$	10 65
Registration fee.....		10 00
Rent, etc.....		24 00
Expenses of annual meeting.....		5 50
Managing officers' salaries.....		27 50
Postage.....		1 78
All other.....		25 71
		<hr/>
Total expenses of management.....	\$	105 14

(b) Miscellaneous Expenditure.

Funeral benefits.....		300 00
Sick benefits.....		77 00
		<hr/>
Total.....	\$	482 14
		<hr/> <hr/>

**SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF
THE SONS OF TEMPERANCE OF ONTARIO.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. H. Garlick, President	Toronto.
F. C. Ward, Vice-President	Toronto.
R. E. Maxwell-Davis, Secretary	Toronto.

I. Funeral Benefits.

Number of members who died during 1922, none.
Total amount of funeral benefits paid, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 18.
Number of members of the Society who received sick benefits during 1922, 2.
Total amount of benefits paid in 1922, \$30.30.
Number of weeks' sickness experienced in 1922, 6.
Total amount of cash standing to credit of Sick Fund at 31st December, 1922, \$251.96.

III. Assets.

Cash value of bonds, debentures, etc	\$ 1,300 00
Cash in Bank of Montreal, Toronto	251 96
All other	6 60
Total assets	<u>\$ 1,558 56</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly. Twelve such assessments were made in 1922.
The Society's accounts were duly audited on December 22nd, 1922.
Name and address of auditor for 1922: H. J. G. Ferguson, Toronto.
The books of record kept are a Ledger, Minute and Cash Book.

VII. Cash Receipts.

Cash Balance, 31st December, 1922, \$75.69.	
Cash received during 1922 from:	
Assessments	\$ 168 65
Interest and dividends	65 20
All other	6 60
Total receipts	<u>\$ 240 45</u>

VIII. Cash Expenditure.

(a) Expenses of Management.	
Registration fees	\$ 20 00
Total expenses of management	<u>\$ 20 00</u>
(b) Miscellaneous Expenditure.	
Per capita tax	7 28
Sick benefits	30 30
Total expenditure	<u>\$ 57 58</u>

STAR OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, NIAGARA FALLS, ONT.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

T. Zozza, President.....	Niagara Falls.
D. Vecchio, Secretary.....	Niagara Falls.
R. Damato, Treasurer.....	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1922, 103.

One member died during 1922.

Funeral benefits paid during 1922, \$150.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 2.

Amount paid for sick benefits, \$394.45.

Number of weeks' sickness experienced, 79.

Amount paid for medical attendance, \$185.47.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$1,688.62.

III. Assets.

Cash value of real estate.....	\$ 530 00
Cash deposited in bank.....	2,065 19
Total assets.....	<u>\$ 2,595 19</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are monthly.

The Society's accounts were audited quarterly during 1922.

The books of record kept are as follows: Cash Book, Minute Book, Treasurer's Certificate Book, etc.

Names and post office addresses of the auditors of accounts of 1922: Frank Mottollo, J. Polano, G. Giordano, Niagara Falls.

Certain changes were made in regard to sick benefits during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,979.66.

Cash received during 1922 from:

Application fees.....	\$ 98 00
Dues.....	601 89
Assessments.....	179 00
Supplies.....	20 50
Interest.....	45 35
Donation.....	295 36
From investments (not extended), \$240.00.	
Total receipts.....	<u>\$ 1,240 10</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 11 00
Supplies bought.....	60 80
Rent, etc.....	18 00
Other expenses.....	44 85
Total expenses of management.....	<u>\$ 134 65</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	150 00
Sick benefits.....	394 45
Medical attendance.....	185 47
For investment (not extended), \$530.00.	
Grand Total.....	<u>\$ 864 57</u>

STASZOWER BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Head Office, Toronto, Ontario.

Incorporated 8th April. 1918.

The Executive Officers of the Association at the 31st December, 1922, were as follows:

J. Jolowsky, President.....	Toronto.
W. Weinstock, Vice-President.....	Toronto.
Z. Solnik, Treasurer.....	Toronto.
S. Sonenberg, Secretary.....	Toronto.

I. Funeral Benefits.

Total membership at 31st, December, 1922, 65.
 Amount paid for members' wives in 1922, \$35.00.
 Funeral Benefits re children, \$14.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 5.
 Amount of sick benefits paid during 1922, \$126.00.
 Number of weeks' sickness experienced during 1922, 21.
 Medical attendance, \$309.84.
 Total cash standing to the credit of the fund at 31st December, 1922, \$249.34.

III. Assets.

Cash on hand.....	\$	151	03
Cash in Dominion Bank.....		236	88
All other.....		293	39
Total assets.....	\$	681	30

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made when necessary.
 No assessments were made during 1922.
 The books were duly audited 14th May, 1923.
 Name and address of the auditor for 1922: A. Greben, Toronto.
 The following books of record are kept: Cash Book, Day Book and Record Book.
 No changes were made during 1922 in the Constitution and Rules.

VII. Cash Receipts.

Cash balance, 31st December, 1921, \$711.14.	
Cash received during 1922 from:	
Dues.....	\$ 598 13
Total receipts.....	\$ 598 13

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Printing.....	\$ 39 41
Officers' salaries.....	77 55
Postage.....	26 17
Total expenses of management.....	\$ 143 13

(b) Miscellaneous Expenditure.

Funeral Benefits.....	49 00
Sick Benefits.....	126 00
Medical attendance.....	309 84
Grand total.....	\$ 627 97

STEEL COMPANY OF CANADA, LTD., EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. Bramhall, President.....	Hamilton.
F. C. Willis, Vice-President.....	Hamilton.
J. L. Hopkin, Treasurer.....	Hamilton.
G. W. Brent, Secretary.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 1,850.
 Ten members died during 1922.
 Amount paid for funeral benefits during 1922, \$2,000.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 968.
 Amount paid for sick benefits during 1922, \$7,137.20.
 Number of weeks' sickness experienced during 1922, 1,200.
 Amount paid for medical attendance during 1922, \$3,806.20.
 Amount of cash standing to credit of Sick Fund, \$3,709.16.

III. Assets.

Cash value of bond.....	\$	2,000	00
Cash in Royal Bank, Hamilton.....		1,709	16
Total.....	\$	3,709	16

IV. Liabilities.—None.

Amount of unpaid funeral benefits.....	\$	850	00
--	----	-----	----

V. Miscellaneous.

Dues are paid twice a month by the members.
 Number of assessments made during 1922, 24.
 The accounts of the Society were audited every quarter.
 The books of record and account are Minute Book, Cash Book and Journal.
 Names and addresses of the auditors for 1921: J. Love and J. Dill, Hamilton.
 Certain changes were made in the By-laws of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,043 44.			
Cash received during 1922 from:			
Dues.....	\$	16,155	75
Interest and dividends.....		146	58
Donation.....		250	00
Total receipts.....	\$	16,552	33

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Officers' salaries and officers' and auditors' fees.....	430 00
Expenses of annual meeting.....	80 25
Printing.....	112 74
Supplies bought.....	78 58
	<hr/>
Total expenses of management.....	\$ 711 57

(b) Miscellaneous Expenditure.

Hospital.....	1,184 70
Funeral benefits.....	2,000 00
Sick benefits.....	7,137 20
Medical attendance.....	3,806 20
Per capita tax.....	3 50
	<hr/>
	\$ 14,843 17
	<hr/> <hr/>

THEATRICAL MUTUAL ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 472 DOVERCOURT ROAD, TORONTO.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

W. Leake, President.....	Toronto.
S. Y. Meredith, Recording Secretary.....	Toronto.
James Lydon, Treasurer.....	Toronto.
L. Erskin,	} Finance Committee..... Toronto.
T. Hutchinson, Sr.	
Chas. Horsewell,	

I. Funeral Benefits.

Total membership of Society, 160.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid during 1922, \$250.00
 Amount standing to credit of Fund, \$22,904.86.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1922, 11.
 Total amount of sick benefits paid during the year 1922, \$369.00.
 Number of weeks' sickness experienced, 53.
 Medical attendance, \$240.00.
 Amount of cash standing to credit of Sick Benefit Fund, \$76.89.

III. Assets.

Bonds, debentures.....	\$ 22,546 00
Bank of Commerce, Toronto.....	312 02
Canada Permanent Mortgage Corporation.....	358 86
Totals.....	<u>\$ 23,216 88</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited quarterly during 1922.
 Auditor for the year: Arthur Reid, Toronto.
 Certain changes were made in the Constitution and By-Laws during 1922.
 Books of account kept by the Association are: Blotter and Ledger.
 Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,286.40.	
Cash received during 1922 from:	
Application, initiation fees and dues.....	\$ 1,267 04
Interest and dividends.....	1,188 18
All other sources.....	1,525 08
Total receipts.....	<u>\$ 3,980 30</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses.....	\$ 80 00
Registration.....	10 00
Supplies bought.....	.....
Rent, light, heat and taxes.....	36 00
Salaries, officers' and auditors' fees.....	213 00
Printing, stationery and advertising.....	29 12
Postage, etc.....	10 10
Premium for guarantee of lodge officer.....	5 00
All other.....	448 60
Total expenses of management.....	\$ 831 82

(b) Miscellaneous Expenditure.

Funeral benefits.....	250 00
Sick benefits.....	369 00
Medical attendance.....	240 00
Gratuities to distressed members.....	105 00
Expenditure other than foregoing.....	800 00
Total expenditure.....	\$ 2,595 82

For investments (not extended), \$2,000.

THEATRICAL MUTUAL ASSOCIATION OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

Organized 20th February, 1907; incorporated in Ontario, 26th February, 1907.

The Executive Officers of the Association at the 31st December, 1922, were as follows:

F. E. Baldassari, President.....	Hamilton.
H. C. Stroud, Recording Secretary.....	Hamilton.
Alex. Anderson, Treasurer.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 69.
One member died during 1922, and funeral benefits were paid, \$50.00.

II. Sick Benefits.

No. of members who received sick benefits during 1922, 2.
Total amount of sick benefits paid during 1922, \$20.00.
Number of weeks' sickness experienced during 1922, 4.
Amount paid for medical attendance during 1922, \$106.87.
Total amount of cash standing to credit of Fund at 31st December, 1922, \$2,484.68.

III. Assets.

Cash in Molsons Bank, 31st December, 1922.....	\$ 2,484 68
Cash in Dominion Bank, 31st December, 1922.....	53 07
	\$ 2,537 75

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1922.

The books of the Society were duly audited, February 10th, 1923.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1922: W. A. James, Hamilton.

No changes were made during 1922 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$1,500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,076.59.

Cash received during 1922 from:

Application and Initiation fees.....	\$ 100 00
Dues.....	390 50
Interest.....	88 70
Supplies sold.....	8 18
Received from repayment of loan (not extended), \$300.00.	

Total.....	\$ 87 38
------------	----------

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Per capita tax.....	\$	29	50
Registration fee.....		10	00
Rent, light and heat.....		28	00
Supplies bought.....		47	65
Salaries.....		60	00
Postage, etc.....		3	50

Expenses of management.....	\$	178	65
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(b) Miscellaneous Expenditure.

Funeral benefits.....		50	00
Sick benefits.....		20	00
Medical attendance.....		106	87
All other.....		62	70
Flowers.....		8	00

Total expenditure.....	\$	426	22
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TORONTO CIVIC EMPLOYEES BENEVOLENT ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated, July 10th, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. J. Mitchell, President	Toronto.
A. Duncan, Secretary	Toronto.
M. Orr, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken with a membership of 408.
 Number of members who received sick benefits during 1922, 2.
 Amounts of funeral benefits paid during 1922, \$300.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 74.
 Amount of sick benefits paid during 1922, \$837.60.
 Number of weeks' sickness experienced during 1922, 236.
 Amount paid for medical attendance during 1922, \$293.45.
 Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, \$5,855.66.

III. Assets.

Bonds	\$ 7,600 00
Cash in banks	4,242 32
Cash on hand	189 12
Total	\$ 12,031 44

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made on death of a member.
 Two assessments were made during 1922.
 The books of the Society were duly audited quarterly in 1922.
 Names and addresses of the auditors for 1922 were as follows: T. Hilton, R. Iver and A. G. Stanley, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,643.04.
 Cash received during 1922 from:

Initiation fees	\$ 64 25
Dues	1,531 75
Interest	546 36
All other	991 61
Total	\$ 3,133 97

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Salaries.....		293 02
Printing.....		83 57
Postage, telephones, etc.....		21 75
Premium guarantee.....	
Rent, light, heat, etc.....		93 02

Total expenses of management.....	\$	501 36
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(b) Miscellaneous expenditure.

Funeral benefits.....		300 00
Medical attendance.....		293 45
Sick benefits.....		837 60
All other expenditure.....		255 96

Total.....	\$	<u>2,188 37</u>
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TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, CITY HALL, TORONTO, ONT.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Gibbons, Chairman.....	Toronto.
H. G. Swalm, Secretary.....	Toronto.
Geo. H. Ross, Treasurer.....	Toronto.

II. Movement in Insurance Certificates.

Number of members, December 31st, 1922, 595.

III. and IV. Sick and Funeral Benefits.

No sick benefits or funeral benefits are undertaken.

V. Assets.

Cash value of bonds, debentures, etc.....	\$ 649,166 18
Cash in Bank of Toronto, Toronto.....	35,054 06
Interest accrued on bonds.....	8,404 55
Total.....	<u>\$ 692,624 79</u>

VI. Liabilities.—No information.

VII. Miscellaneous.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited by the city auditors, December 31st, 1922: by S. C. Scott, Toronto.

No changes were made in the by-laws during 1922.

VIII. Cash Receipts.

Balance from 1921 (not extended), \$28,066.06.

Cash received during 1922 from:

Assessments.....	\$ 58,843 22
Interest.....	33,756 31
Fines.....	35 00
Donations.....	1,270 00
City grant.....	32,300 00

Total receipts..... \$ 126,204 53

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registry fee.....	\$ 100 00
Clerk hire and sundry expenses.....	500 00
Supplies etc.....	31 34

Total expenses of management..... \$ 631 34

(b) Miscellaneous Expenditure.

Retiring allowances.....	649 51
Benefits to widows.....	1,500 00
Pensions.....	23,114 40
For investments (not extended), \$100,673.02.	

Total expenditure..... \$ 25,895 25

TORONTO HEARTS OF OAK MEDICAL AGENCY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario 7th November, 1919.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. H. Stock, President.....	Toronto.
A. F. Le Brun, Treasurer.....	Toronto.
Francis C. Babbage, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 107.
No funeral benefits were paid during 1922.

II. Sick Benefits.—None.

III. Assets.

Cash on hand.....	\$	14	27
Cash in Dominion Bank, Toronto.....		127	11
Total assets.....	\$	141	38

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1922.
The books of the Society were duly audited for 1922 on January 1st, 1923.
Names and post office address of the auditors for 1922: E. R. Marks and A. T. Chapman,
Toronto.
Books of record kept by the Society: Income and Expenditure Book and Contribution Book.
No changes were made during 1922 in the Constitution of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$174.03.		
Cash received during 1922 from:		
Initiation fees.....	\$	4 50
Dues.....		351 95
Supplies bought.....		2 50
Interest and dividends.....		3 50
Donations.....		16 25
All other.....		17 65
Total receipts.....	\$	396 35

VIII. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee.....	\$	10 00
Law costs.....		1 00
Travelling expenses.....		5 00
Rent, light, heat and taxes.....		51 88
Managing officers' salaries.....		30 00
Printing, stationery, advertising, etc.....		37 00
Postage, telephones, telegrams and express.....		44 75
Supplies bought.....		3 25
Total expenses of management.....	\$	182 88

(b) Miscellaneous Expenditure.

Medical attendance.....		146 00
Gratuities.....		9 50
All other.....		90 62
Grand total.....	\$	429 00

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated 17th February, 1899.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Brody, President.....	Toronto.
B. Skidletsky, Vice-President.....	Toronto.
S. Hyman, Treasurer.....	Toronto.
D. Pullan, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 235.
 One member's wife died during 1922, and funeral benefits were paid amounting to \$40.00.
 Total cash standing to credit of Sick and Funeral Fund, \$3,589.70.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 20.
 Amount paid for sick benefits during 1922, \$426.00.
 Number of weeks' sickness experienced during 1922, 71.
 Amount paid for medical attendance during 1922, \$874.74.

III. Assets.

Cash value of real estate.....	\$ 5,100 00
Cash value of mortgages.....	1,700 00
Cash value of bonds.....	1,000 00
Cash in hands of Treasurer.....	99 20
Cash on deposit in Bank of Nova Scotia, Toronto.....	3,490 50
Total assets.....	\$ 11,389 70

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are paid not more than once a year.
 The Society's accounts were duly audited in November, 1922.
 Books of record kept by the Society are: Cash Book, Ledger and Record Book.
 The auditors of accounts for 1922 were: K. Jaffey and P. Rosenthal, Toronto.
 No changes were made during 1922 in the organization, management, constitution and rules of the Society in relation to benefits.
 Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,201.30.	
Cash received during 1922 from:	
Application fees.....	\$ 51 00
Initiation fees.....	48 00
Dues, doctors' fees and cemetery fees.....	3,369 56
Supplies.....	61 95
Interest and dividends.....	202 63
All other.....	11 10
Total receipts.....	\$ 3,744 24

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Social fund.....	\$ 228 75
Registration fees.....	10 00
Rent, light and heat.....	56 25
Officers' salaries.....	285 00
Printing, stationery, etc.....	191 48
Postage, phones, telegrams and express.....	86 23
Relief Fund.....	291 05
Hospital Fund.....	228 75
Charity.....	139 00
Cemetery Board.....	243 95
All other.....	254 64
Total expenses of management.....	\$ 2,015 10

(b) Miscellaneous Expenditure.

Funeral benefits.....	40 00
Sick benefits.....	426 00
Medical attendance.....	874 74
Total expenditure.....	\$ 3,355 84

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Gordon, President.....	Toronto.
J. Greenspoon, Treasurer.....	Toronto.
H. E. Rockmaker, Financial Secretary.....	Toronto.
P. Feld, Recording Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 145.
Number of members of the Society who died during 1922, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 6.
Amount paid for sick benefits during 1922, \$226.00.
Number of weeks' sickness experienced during 1922, 25.
Amount paid for medical attendance during 1922, \$434.65.

III. Assets.

Real estate.....	\$ 1,500 00
Victory bonds.....	500 00
Cash in Royal Bank.....	1,816 11
Total.....	<u>\$ 3,816 11</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited in 1922, January 14th, 1923.
Names and addresses: H. Einhorn and B. Spiegel, Toronto.
The books of record or account kept are: Record Book, Ledger, etc.
No changes were made in 1921 in the Constitution and Rules of the Society in relation to benefits.
Amount of bond of Secretary, \$100.00.
Amount of bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,767.78.	
Cash received during 1922 from:	
Application fees.....	\$ 30 00
Dues.....	1,335 98
Interest.....	49 00
Total receipts.....	<u>\$ 1,414 98</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	3 00
Salaries.....		200 00
Supplies bought.....		100 00
Rent, light heat and taxes.....		160 00
Printing, stationery and advertising.....		98 00
Postage.....		70 00
		<hr/>
Total expenses of management.....	\$	631 00

(b) Miscellaneous Expenditure.

Sick benefits.....		226 00
Medical attendance.....		434 65
Gratuities.....		75 00
		<hr/>
Total expenditure.....	\$	<u>1,366 65</u>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. E. Jarrott, President Toronto.
 J. Weatherburn, Secretary-Treasurer Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 1,295.
 Numbers of members who died during 1922, 1.
 Amount of funeral benefits paid in 1922, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 28.
 Amount of benefits paid in 1922, in respect of sick members, \$321.00.
 Number of weeks' sickness experienced in 1922, 107.
 Amount of cash to credit of Sick and Funeral Fund, 31st December, 1922, \$3,132.69.

III. Assets.

Cash on hand	\$ 344 23
Cash value of real estate	40,000 00
Cash in Imperial Bank	12,350 86
Furniture, etc.	2,500 00
Total assets	\$ 55,195 09

IV. Liabilities.—\$408.68.

V. Miscellaneous.

Dues are payable quarterly by the members.
 The books of the Society were audited quarterly in 1922.
 Books of record or account kept: Ledger and Blotter and Cash Book.
 The name and post office address of the auditor for 1922 was as follows: Norman B. McLeod,
 Toronto.
 Certain changes were made during 1922 in the Constitution and Laws in relation to benefits.
 Amount of bond Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$12,302.17.	
Cash received during 1922 from:	
Initiation fees	\$ 3,357 50
Dues	7,862 55
Interest and dividends	335 37
Fines	290 00
Supplies sold	99 00
Rent	1,928 00
All other sources	827 70
Repayment of loan (\$16.20).	
Total	\$ 14,700 12

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Expenses of annual meeting.....	\$	40	00
Registration fee.....		10	00
Janitor.....		600	00
Interest.....		130	00
Rent, light, heat and taxes.....		1,531	62
Managing officers' salaries and auditors' fees.....		2,745	00
Printing, etc.....		1,087	32
Travelling expenses (convention).....		495	00
Postage, telegrams, etc.....		273	25
All others.....		1,409	90
Total.....	\$	8,322	09

(b) Miscellaneous Expenditure.

Per capita tax and levies.....	1,171	81	
Sick benefits.....	321	00	
Gratuities.....	81	50	
Total disability benefits.....	365	00	
All other.....	62	00	
Paid for investments (not extended), \$4,000.00.			
Total expenses.....	\$	10,323	40

**TORONTO HYDRO-ELECTRIC SYSTEM EMPLOYEES' MUTUAL
BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, March 5th, 1914.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. J. Rodgers, President	Toronto.
C. Gilliatt, Vice-President	Toronto.
Edward Felton, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1922, 161.

Three members died during 1922.

Funeral benefits paid during 1922, \$120.00.

Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1922,
\$100.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 41.

Amount paid for sick benefits, \$521.19.

Number of weeks' sickness experienced, 137.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922,
\$100.00.

III. Assets.

Cash on hand	\$ 1 46
Cash deposited in Imperial Bank, Toronto	200 00
Total assets	\$ 201 46

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made twice a month.

Twenty-four assessments were made during 1922.

The Society's accounts were audited, December 9th, 1922.

The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.

Names and post office addresses of the auditors of accounts of 1922: R. Manser and W. G. Wildey, Toronto.

No changes were made in the Constitution and By-laws during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$201.15.

Cash received during 1922 from:

Application fees	\$ 10 50
Assessments	972 50
Interest	9 75

Total receipts

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Law costs.....	\$ 1 50
Registration fees.....	10 00
Salaries.....	26 25
Printing.....	20 00
Supplies bought.....	4 75
Total expenses of management.....	<u>\$ 62 50</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	120 00
Sick benefits.....	521 19
Dividends to members.....	288 75
Grand total.....	<u><u>\$ 992 44</u></u>

TRANSPORTATION CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated 12th July, 1917.

The executive officers of the Society at the 31st December, 1922, were as follows:

T. Symington, President	Toronto.
M. Macdonald, Treasurer	Toronto.
W. J. Hotrum, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 166.
 Number of members who died during 1922, none.
 Amount of funeral benefits paid during 1922, nil.
 Cash standing to credit of fund at 31st December, 1922, \$629.61.

II. Sick Benefits.—None.

III. Assets.

Cash in Merchants Bank, Toronto	\$ 656 36
Total assets	<u>\$ 656 36</u>

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during 1922.
 The accounts of the Society were duly audited 20th December, 1922.
 Name and addresses of the auditors for the year 1922: F. R. Clarke and F. R. Caldwell,
 Toronto.
 Books kept by Society: Ledger, Cash Book, Minute and Record Books.
 No changes were made in the Constitution and By-laws of the Society.
 Bond of Treasurer, \$1,000.00.

VI. Cash Receipts.

Cash balance (not extended), \$499.08.

Cash received during 1922 from:

Application fees	\$ 18 00
Dues	720 00
Interest	17 72
All other sources	32 00
Total receipts	<u>\$ 787 72</u>

VII. Cash Expenditure.

Registration fee	\$ 10 00
Printing, Stationery and advertising	33 40
Postage, telephones, telegrams and express	8 60
Guarantee premiums	5 00
Annual outing	420 52
All other	152 92
Total expenses of management	<u>\$ 630 44</u>

TORONTO POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, POLICE HEADQUARTERS, TORONTO.

Organized in January, 1882; incorporated 2nd March, 1882.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. J. Elliott, Chairman.....	Toronto.
D. H. Gordon, Secretary.....	Toronto.
S. J. Dickson, Treasurer.....	Toronto.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof:		
Contracts in force, 31st December, 1922.....		822
New contracts taken during 1922.....		35
		857
Deductions:		
Contracts matured in 1922.....	8	
Contracts cancelled.....	4	
Contracts surrendered.....	24	
Contracts lapsed.....	1	
		37
Net endowment contracts on foot, 31st December, 1921.....		820

V. Assets.

Mortgages.....	\$ 35,000 00
Bonds, debentures, etc.....	1,103,719 92
Cash on deposit in Imperial Bank, Toronto.....	5,720 04
	\$ 1,144,439 96

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1922: None.

Twenty-three assessments were made during the year 1922, payable the 1st and 16th days of each month.

The Society's accounts for the year 1922 were duly audited on the 15th day of January, 1923.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1922 were H. W. Percy, Toronto, and J. M. Matson, Toronto.

No changes were made during the year 1922 in the Constitution and Rules of the Society in relation to assessments and pensions.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$14,555.66.

Cash received during 1922 from:

Assessments.....	\$ 109,395 68
Interest and dividends.....	52,942 57
Fines.....	1,036 88
Donation.....	10,000 00
Criminal justice money.....	1,725 30
Other sources.....	11,569 03

Cash received from investment (not extended), \$810.56.

Total receipts.....	\$ 186,669 46
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Printing, stationery, etc.....	\$	525 10
Total expenses of management.....	\$	525 10

(b) Miscellaneous Expenditure.

Pensions or payments in the nature thereof.....		94,635 94
Benefits to widows and orphans.....		3,283 97
Refund of sick stoppages.....		563 30
Refund criminal justice.....		1,596 75
All other expenditure.....		299 85
For investments (not extended), \$95,410.73.		
Total expenditure.....	\$	100,904 91

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, CHURCH STREET, TORONTO.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893,
re-incorporated in Ontario, 26th April, 1897.

The executive officers of the Society at the 31st December, 1922, were as follows:

B. Merson, President.....	Toronto.
W. D. Robbins, Secretary-Treasurer.....	Toronto.
Jos. Gibbons, Business Agent, (Labor Temple).....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the International body. Membership of local body, 3,131.

Number of members who died during 1922, 18.

Amount of funeral benefits paid in respect of deceased members, \$15,950.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 511.

Total amount of benefits paid in 1922, in respect to sick members, \$8,966.50.

Number of weeks' sickness experienced during 1922, 898 6-7.

Amount paid for medical attendance during 1922, \$1,647.70.

Amount standing to credit of Sick Fund, 31st December, 1922, \$8,046.34.

III. Assets.

Cash in Home Bank of Canada, 31st December, 1921.....	\$	8,046 34
Total.....	\$	<u>8,046 34</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid monthly.

The Society's books were audited quarterly in 1922.

Name and address of the auditor for 1922 was as follows: Geo. Coney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

No changes were made during 1922, in the Constitution and Rules.

Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance, 31st December, 1921 (not extended), \$5,745.54.

Cash received during 1922, from:

Dues.....	\$	12,915 00
International Union.....		15,950 00
Total receipts.....	\$	<u>28,865 00</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

All expenses of management are paid from the general fund.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by International).....	\$	15,950 50
Sick benefits.....		8,966 50
Medical attendance.....		1,647 70
Total expenditure.....	\$	<u>26,564 70</u>

TORONTO TYPOGRAPHICAL UNION, NO. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized in 1884; incorporated in Ontario, 13th September, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

Andrew Gerrard, President	Toronto.
J. Desmond, Vice-President	Toronto.
George Murray, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by this Society, the total membership of which is 1,277.
 Number of members who died during 1922, 13.
 Amount of funeral benefits paid in 1922, \$600.00.
 Total cash standing to credit of Sick and Funeral Fund, 31st December, 1922, \$2,643.20.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 55.
 Amount of sick benefits paid in 1922, \$1,050.00.
 Number of weeks' sickness experienced in 1922, 175.

III. Assets.

War Loan Bonds:	\$ 2,000 00
Sick and Funeral Fund (Imperial Bank)	2,643 20
	<u>\$ 4,643 20</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
 The Society's books were audited during 1922, quarterly.
 Names and addresses of auditors for 1922, were as follows: W. R. Steep, Mr. Myland and F. MacNeillie, Toronto, Ont.
 Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's ledgers, Treasurer's Cash Book and Ledger.
 No changes were made in the rules relating to sick benefits.
 Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,757.98.	
Cash received during 1922 from:	
Dues	\$ 2,457 85
Interest	176 47
Total receipts	<u>\$ 2,634 32</u>

VIII. Cash Expenditure.

(a) Expenses of Management.	
Cash paid during 1922 for:	
All management expenses are paid by the Union.	
(b) Miscellaneous Expenditure.	
Funeral benefits (subordinate)	\$ 600 00
Sick benefits	1,050 00
All other	99 10
Funeral benefits (\$3,397.36 paid by International)	
Total expenditure	<u>\$ 1,749 10</u>

THE VERITY PLOW RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD, ONTARIO.

Organized 24th August, 1899; incorporated 6th September, 1899.

The executive officers of the Society at the 31st December, 1922, were as follows:

Charles F. Verity, Hon. President.....	Brantford.
J. Vanstone, President.....	Brantford.
Geo. Gilloch, First Vice-President.....	Brantford.
J. A. Horning, Second Vice-President.....	Brantford.
Charles Carter, Secretary.....	Brantford.
F. J. Waterson, Treasurer.....	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 240.

Number of members who died during 1922, 1.

Amount paid for funeral benefits, \$60.00.

Four members wives died and \$120.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1922, 54.

Amount of benefits paid during 1922, \$1,125.01.

Number of weeks' sickness experienced in 1922, 215.

Total amount to credit of Sick and Funeral Benefit Fund, \$2,463.90.

III. Assets.

Cash held by Treasurer (Verity Plow Co.).....	\$ 2,463 90
Total.....	<u>\$ 2,463 90</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.

Number of assessments made during 1922, 13.

The Society's accounts were audited January 19th, 1923.

Names and addresses of the auditors of accounts for 1922: H. W. Styles, Echo Place; and S. Batson, Brantford.

Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book. No changes were made during 1922 in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1922 (not extended) \$2,434.53.

Cash received during 1922 from:

Dues.....	\$ 698 25
Interest.....	142 90
Donation (Verity Plow Co., Ltd.).....	<u>698 25</u>

Total..... \$ 1,539 40

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Law costs.....		1 00
Officers' salaries, etc.....		185 00
Printing, stationery and advertising.....		9 02

Total expenses of management.....\$ 205 02

(b) Miscellaneous Expenditure.

Funeral benefits.....		180 00
Sick benefits.....		1,125 01

Grand total.....\$ 1,510 03

WAITRESSES CLUB

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated in Ontario, 9th May, 1922.

The executive officers of the Society at the 31st December, 1922, were as follows:

A. Nicholson, President.....	Toronto.
J. Johns, Business Agent.....	Toronto.
V. Shunck, Treasurer.....	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.
The membership at 31st December, 1922, 95.
Total amount paid for funeral benefits, nil.

II. Sick Benefits.

The Society undertakes sick benefits.
Number of members who received who sick benefits in 1922, 2.
Total amount of sick benefits paid in 1922, \$39.00.
Number of weeks' sickness experienced in 1922, 13.

III. Assets.

Cash on hand.....	\$ 206 97
Total assets.....	<u>\$ 206 97</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were duly audited December 15th, 1922.
Names and addresses of the auditors: M. Pardoe and B. Fletcher, Toronto.
No changes were made in 1922 in the organization or management, or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), nil.	
Cash received during 1922 from:	
Dues.....	\$ 564 50
Initiation fees.....	56 00
Total receipts.....	<u>\$ 620 50</u>

VIII. Cash Expenditures.

Cash paid during 1922 for:	
(a) Expenses of Management.	
Supplies.....	\$ 10 37
Rent, light, etc.....	230 21
Printing, etc.....	39 95
Postage.....	51 45
All other.....	7 00
Donation.....	25 70
Total expenses of management.....	<u>\$ 364 68</u>
(b) Miscellaneous Expenditure.	
Sick benefits.....	39 00
All other.....	5 00
Total expenditure.....	<u>\$ 408 68</u>

WILLYS-OVERLAND EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized March 29th, 1920: incorporated April 7th, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. B. Evans, President.....	Toronto.
J. MacArthur, Secretary-Treasurer.....	Toronto.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 202.
 No member of the Society died during 1922.
 Total amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 94.
 Amount of benefits paid in 1922 in respect of sick members, \$1,499.00.
 Number of weeks' sickness experienced in 1922, 249.
 Total amount of cash standing to credit of fund at 31st December, 1922, \$2,483.57.

III. Assets.

Cash in Bank of Commerce (savings).....	\$ 176 66
Cash in Bank of Commerce (current).....	2,306 91
Total assets.....	<u>\$ 2,483 57</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every two weeks.
 Twenty-five assessments were made during 1922.
 The books of the Society were audited January 4th, 1923.
 Names and addresses of the auditors for 1922: A. Stewart and H. Porter, Toronto.
 Certain changes were made in the By-laws of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,027.66.	
Dues.....	\$ 2,060 10
Interest and dividends.....	58 81
Total receipts.....	<u>\$ 2,118 91</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fees.....	\$ 10 00
Salaries.....	150 00
Postage.....	4 00
	<u>\$ 164 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	1,499 00
	<u>\$ 1,663 00</u>

YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario 2nd June, 1923.

The executive officers of the Society at the 31st December, 1922, were as follows:

I. Gold, President	Toronto.
M. Ross, Vice-President	Toronto.
S. Zaid, Treasurer	Toronto.
Harry Zweig, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 42.
 No members died during 1922.
 Amount of funeral benefits during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 4.
 Amount paid for sick benefits during 1922, \$152.00.
 Number of weeks' sickness experienced during 1922, 19.
 Amount paid for medical attendance during 1922, \$77.50.

III. Assets.

Value of real estate	\$ 450 00
Cash value of bonds	600 00
Cash deposited in Bank of Montreal	878 23
Total assets	<u>\$ 1,928 23</u>

IV. Liabilities.—No information.

V. Miscellaneous.

Assessments are made yearly.
 The Society's accounts were audited January 2nd, 1923.
 The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.
 Names and addresses of the auditors for 1922: D. Fine and M. Ross.
 No changes were made during 1922 in the Constitution and Rules in relation to benefits.
 Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$970.12.	
Cash received during 1922 from:	
Dues	\$ 471 70
Interest and dividends	53 79
Total receipts	<u>\$ 525 49</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid out during 1922 for:	
Per capita tax.....	\$ 18 00
Expenses of annual meeting.....	75 00
Commission and organization expenses.....	10 00
Registration fee.....	10 00
Rent, etc.....	56 18
Salaries, auditors' and officers' fees.....	38 00
Postage, telegrams and express.....	11 90
Printing, stationery and advertising.....	31 20
	<hr/>
Total expenses of management.....	\$ 250 28

(b) Miscellaneous Expenditure.

Sick benefits.....	152 00
Medical attendance.....	77 50
Gratuities.....	37 60
For investments (not extended) \$100.00.....	
	<hr/>
Total expenditure.....	\$ 517 38
	<hr/> <hr/>

ZION BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 1st October, 1910; incorporated in Ontario 23rd October, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Samuels, President	Toronto.
S. Himel, Vice-President	Toronto.
J. Shifman, Treasurer	Toronto.
P. J. Isaacson, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 165.
 Funeral benefits paid for wives and children, \$78.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 13.
 Amount paid for sick benefits, \$207.00.
 Number of weeks' sickness experienced, 34 1-7.
 Amount paid for medical attendance, \$343.01.

III. Assets.

War bonds	\$ 500 00
Cash on deposit to Society's credit in Royal Bank	4,433 90
Total assets	\$ 4,933 90

IV. Liabilities.—No information.

V. Miscellaneous.

The books of the Society were duly audited January, 1923.
 The following books of record are kept: Cash Book, Ledger and Day Book.
 Names and addresses of the auditors of accounts for 1922: J. Rosen, I. Wolfson, S. Himel and J. Shipman, Toronto.
 No changes were made in the Constitution and By-laws during 1921.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,226.34.	
Cash received during 1922 from:	
Application fees	\$ 17 00
Dues	1,630 94
Funeral and cemetery	465 00
Social funds	235 11
Interest	121 02
Hospital fund	166 00
Relief fund	130 60
National fund	239 06
Registration fund	267 25
Contingent fees	136 75
All other	136 75
Total receipts	\$ 3,545 48

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Rent, light, heat, taxes.....		110 00
Salaries.....		135 25
Printing.....		144 65
Postage, telephones, etc.....		66 84
Total.....	\$	466 74

(b) Miscellaneous Expenditure.

Contingent fund.....		80 00
Funeral expenses.....		88 00
Social fund.....		277 82
Hospital fund.....		67 50
Sick benefits.....		207 00
Medical attendance.....		343 01
Relief fund.....		125 00
National fund.....		348 00
Registration fund.....		362 50
Cemetery fund.....		209 85
All other.....		262 50

Grand total.....\$ 2,837 92

COMPARATIVE TABLES

SHOWING

Life Insurance: Sick and Funeral Benefits: Membership: Assets and Liabilities.

Table I.—Life Insurance or Benefits in the nature thereof.

Table II.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1922.		Amount of Insurance in force in Ontario at 31st December, 1922.		Number of Certificates in force anywhere at 31st December, 1922.		Amount of Insurance in force anywhere at 31st December, 1922.		Amount of Insurance Benefits paid in Ontario during 1922, including pensions and gratuities.		Assets in Ontario at 31st December, 1922.		Liabilities in Ontario at 31st December, 1922.		Assets anywhere at 31st December, 1922.		Total Liabilities anywhere at 31st December, 1922.					
	1922.	1921.	\$	¢	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢			
Chosen Friends, Canadian Order.....	21,112	19,461,865	97	¢	25,195	22,600,642	57	373	365,861	89	86,391	30	1,233,227	79	127,783	48	1,233,227	79	131,437	48		
Civil Service Mutual Benefit Society	864	300,000	00	00	884	321,200	00	6	1,900	00	.....	.....	.....	.....	.....	.....	31,077	96	.....	.....
Federated Association of Letter Carriers.....	293	274,750	00	00	739	74,585,500	00	2	2,000	00	.....	.....	.....	.....	.....	.....	21,077	31	.....	.....
Foresters, Canadian Order of.....	37,397	37,501,000	00	00	74,730	74,585,500	00	468	489,226	49	.....	.....	.....	.....	.....	.....	7,564,996	95	207,243	81
Hamilton Firemen's Benefit Fund.....	156	.....	.....	.....	156	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	143,996	63	.....	.....
Hamilton Police Benefit Fund.....	122	.....	.....	.....	122	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	201,042	91	.....	.....
Home Circles, Canadian Order of.....	4,640	5,483,560	00	00	5,052	5,920,760	00	97	116,252	53	(b)	8,454	77	201,042	63	.....	.....	.....	.....
Knights of Malta, Chapter General.....	325	70,000	00	00	168	70,000	00	1	100	00	(b)	1,715	00	1,258,542	17	18,567	59	1,258,542	17	19,567	59	
London Police Benefit Fund.....	55	.....	.....	.....	55	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	19,763	89	.....	.....
Mutual Masonic Compact.....	253	25,300	00	00	261	26,100	00	3	11,160	62	.....	.....	.....	.....	.....	.....	110,189	47	.....	.....
Oddfellows, Canadian Order of.....	2,459	1,860,273	17	00	2,713	2,106,773	17	40	3,300	00	.....	.....	.....	.....	.....	.....	201	75	.....	.....
Oddfellows Relief Association.....	12,149	14,553,750	00	00	21,232	25,861,250	00	149	33,250	00	.....	.....	.....	.....	.....	.....	302,385	36	.....	.....
Ontario Commercial Travellers Association.....	3,496	1,725,810	00	00	3,496	1,725,810	00	31	17,545	00	.....	.....	.....	.....	.....	.....	2,655,261	17	16,000	43
Orange Grand Lodge of British America.....	2,343	3,103,500	00	00	3,541	3,957,500	00	28	30,828	27	.....	.....	.....	.....	.....	.....	545,632	55	3,994	25
Royal Templars of Temperance.....	3,250	2,633,500	00	00	3,220	3,551,250	00	53	45,465	08	.....	.....	.....	.....	.....	.....	440,285	70	11,124	61
Sons of England, Supreme Lodge.....	15,606	2,130,674	61	00	2,937	2,681,393	81	56	47,269	16	11,358	18	276,826	20	13,633	71	757,046	37	11,000	00		
Sons of Scotland Benevolent Association.....	4,589	3,063,512	00	00	5,150	3,436,762	00	81	72,268	18	.....	.....	.....	.....	.....	.....	276,826	20	.....	.....
St. Joseph Union of Canada.....	4,412	3,853,325	00	00	20,827	16,675,905	00	51	33,350	94	.....	.....	.....	.....	.....	.....	921,425	13	10,500	00
Toronto Police Benefit Fund.....	820	.....	.....	.....	820	.....	.....	.....	3,383	97	.....	.....	.....	.....	.....	.....	2,321,076	24	27,272	86
Toronto Firemen's Benefit Fund.....	595	.....	.....	.....	595	.....	.....	.....	1,500	00	.....	.....	.....	.....	.....	.....	1,444,439	96	.....	.....
United Workmen, Ancient Order of.....	10,072	9,769,961	27	00	10,072	9,769,961	27	267	315,984	90	23,114	40	1,938,334	76	19,569	80	692,624	79	.....	.....
Total.....	125,008	105,810,782	02	00	181,965	173,440,807	82	1,720	1,813,688	18	134,864	53	22,579,455	06	466,700	54	545,632	55	22,628,203	86	622,977	17

(a) about (b) pensions

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society	Number of members reported at 31st December 1922.	Number of members who died during 1922.	Number of members' wives; (**Members' children; **Members' mothers.)	Amount paid for funeral benefits during 1922:		Number of members sick during 1922.	Number of weeks' sickness experienced during 1922.	Amount paid for sick benefits during 1922.		Amount paid for medical attendance during 1922.	Amount paid for special relief during 1922.		Assets at 31st December 1922.		Liabilities at 31st December 1922.	
				\$	c.			\$	c.		\$	c.	\$	c.	\$	c.
American Watch Case Co.'s Employees' Mutual Welfare Association.....	94				400 00	22	42 1-2	351 05		217 87	348 55	999 27	2,337 14		17 80	
Army and Navy Veterans of Hamilton.....	153			100 00							472 45	4,519 45	38 40			
Army and Navy Veterans of Toronto.....	312															
Bain Waggon Co., Employees' Mutual Benefit Association.....	149				100 00	32	108 1-2	944 00				218 90				
Beaver Sick and Funeral Benefit Club.....	236			**100 00		29	86 1-7	405 07				275 52	370 70			
Brantford Carriage Co. Limited, Relief Association.....	95			50 00		5	18	143 00			35 00	370 70				
Brown Bys., Limited, Employees' Benefit Society.....	62					12	64 4-7	387 67				380 30				
Brunnel Mond Mutual Benefit Society.....	206			**150 00		37	168 1-2	1,685 70		2,210 00		8,136 95				
Canada, Cycle and Motor Co., Limited, Employees' Benefit Society.....	367			30 00		58	187 1-7	938 28		464 00		592 31				
Canada Fur and Manufacturers, Limited, Employees' Benefit Society.....	143					13	68 5-7	194 00		325 14	25 00	264 43				
Canadian Allis Chalmers, Employees' Mutual Benefit Society.....	443			150 00		85	219	1,313 63		650 25	7,749 77	830 24				
Carpenters and Joiners.....	2,247			525 00		57	388 2-7	1,334 00				11,816 95				
Canadian Hebrew Benevolent Society.....	98			**88 00		5	20	100 00		263 30		1,418 68				
Canadian Order of Rechabites.....	57			100 00		10	43	214 47				1,507 98				
Canadian Order of Rechabites.....	737			100 00		60	240	810 78		712 16		17,116 52*				
Canadian Order of Cuban Friends.....	86			3,000 00		1,113	6,955 2-7	27,829 95			9 06	3,369 06				
Cigar-makers Union No. 55 Hamilton.....	89			1,000 00		21	110 5-7	775 00			115 20	3,406 22				
Cigar-makers Union No. 27 Toronto.....	345			1,125 00		18	105 1-7	736 00			34 20	3,406 22				
Cockshutt Plow Co., Relief Association.....	345			500 00		51	311 1-3	1,868 00				360 71				
Cosmopolitan Gas Co.'s Employees' Mutual Benefit Society.....	521			468 00		86	391	1,956 24		1,100 28		84 15				
Czecho-Slovak Aid Society.....	116			150 00		20	40	320 00		250 00		1,391 25				
Daughters and Maids of England, Grand Lodge.....	3,955			1,370 00								21,503 46				
Daughters and Maids of England, Subordinate.....	538			25 00								33,368 67				
Daughters and Maids of England, Invenile.....	1,503			1,050 00		273	1,104	7,731 00				2,556 91				
Dunlop, Tire and Rubber Goods Employees' Mutual Benefit Society.....	750			60 00		214	493	1,974 67		1,080 00		920 55				
Employees' Mutual Benefit Association of the Dominion Forge and Stamping Co. Limited.....	190					37	101 5-7	1,047 00				1,648 73			12 00	
Employees' Protective League of the Seaman Kent Co. Limited.....	75					25	65	314 57				865 99				
Evening Telegram Employees' Benefit Society.....	129			21,850 00		27	65	325 00				1,016 95				
Foresters, Canadian Order High Court.....	48,982			449		5,391	35,937 2-7	160,942 45			449 55	148,353 20				
Foresters, Canadian Order Subordinate.....				3,618 00				18,694 06		10,518 26						

355	Gendron Mfg. Co.'s Employees' Benefit Society.	1	100 00	71	29 1-2	137 22	985 39
132	Globe Printing Co.'s Employees' Benefit Society.	19	48	19	48	240 00	1,467 78
800	Goodyear Relief Association.	194	632	16	69	3,795 00	11,672 96
101	Good, Shapley and Muir Co., Employees' Relief Assn.	16	69	21	85	275 35	211 60
136	Grand Order of Israel Benefit Society.	21	85	21	85	481 00	5,116 57
1,013	Gutta Percha and Rubber Mfg. Co., Employees' S.B.S.	2	300 00	200	401	2,006 20	1,694 15
310	Greening Wire Co. Ltd., Employees' Benefit Society.	35	78	35	78	394 17	314 45
71	Greensy W. & J. G., Employees' Mutual S.B.S.	15	53	15	53	212 95	129 95
802	H. A. Mutual Benefit Association.	281	429	1-7	1-7	2,370 00	3,164 91
350	Hamilton Rolling Mills Benefit Society.	55	176	176	176	2,553 50	696 15
45	Hamilton St. Stanislaus Mutual Benefit Society.	10	37	185	00	847 25	1,270 80
105	Hebrew Sick Benefit Society.	16	47	16	47	282 00	10,927 82
202	Heintzman Co's, Employees' Benefit Society.	12	39	1,795	00	1,795 00	186 11
694	Hibernians, Ancient Order of	52	342	1,710	00	1,040 00	33,554 05
78	Home Circles, Order of Canadian*	41	260	203	00	438 55	225 71
149	Imperial Varnish and Color Sick Benefit Society.	10	40 1-2	10	40 1-2	203 00	1,389 27
124	Irish Catholic Benevolent Union Grand Body.	13	67	285	00	175 00	589 31
124	Irish Catholic Benevolent Union Subordinate.	24	123	631	70	171 00	2,081 79
217	Judean Benevolent and Friendly Society.	18	86	511	00	290 01	4,531 40
100	Kielzter Sick Benefit Society of Toronto.	18	66	396	00	367 31	4,126 39
168	Knights of Malta, Chapter General of Canada.	26	180	731	12	281 60	15,403 77
3,158	Knights of Malta, Subordinate.	10	25	75	00	66 37	3,514 55
9,794	Knights of Malta, Auxiliary.	10	25	75	00	66 37	845 57
12	La Congregazione della Immacolata Concezione di Maria Santissima.	12					530 04
(a) 5,000	Ladies Orange Benevolent Association.						2,461 23
(a) 75	Lamp Base and Electric Supply, Employees' Sick Benefit Society.	44	130 4-7	567	70	236 25	631 84
113	Linitzer Sick Benefit Society.	8	27	162	00	355 37	2,679 69
58	Loggia D'annunzio Mutual Aid and Benefit Society.	6	7	49	00	74 00	184 55
3,158	Loyal Orange Young Briton, Lodge No. 33	3	19	57	00	57 00	879 22
9,794	Loyal Order of Moose of Ontario.	360	877	3,155	00	1,016 00	12,061 71
340	Loyal True Blue Association.	48	1,835 00	1,600	00		4,719 82
		{**4	{**450 00				
	L'Union St. Jean Baptiste d'Ottawa.	39	278	1,114	10		5,109 11
	MacLean Publishing Co. Limited, Mutual Benefit Association.						
1,300	Massey-Harris, Toronto, Employees' Mutual Benefit Society.	230	739 2-3	4,223	20		3,547 52
910	Massey-Harris, Brantford, Employees' Benefit Society.	83	270	1,616	50		1,877 53
110	Methodist Book and Publishing, Employees' Benefit Society.	26	102	490	00		753 89
182	Mozirer Sick Benefit Society.	16	86	829	21	505 67	10,053 99
170	National Cash Register Co's Employees' Benefit Society.	26	63	547	54		1,163 76
170	National Iron Works Employees' Benefit Society.	102	187 1-2	733	15	10 00	324 85
	Oddfellows, Canadian Order Grand Lodge*.	7	45 1-2	165	76		*
	Oddfellows, Canadian Order, Subordinate.	229	1,301	4,737	90	1,595 49	31,421 16
	Oddfellows, Independent Order, Grand Lodge.	4,929	44,917	125,165	30	8,400 81	64,318 91
62,424	Oddfellows, Independent Order, Subordinate.	280	455 75	455 75			25,765 41
1,723	Oddfellows, Manchester Unity, Grand Lodge.			9,230	15	2,569 91	3,189,109 44
	Oddfellows, Manchester Unity, Subordinate.			61	27		84,839 14
125	Orange Grand Lodge of Ontario East.	3	2,072	9,230	15	2,569 91	49,074 03
			20 3-7	61	27		637 19

TABLE II.—SICK AND FUNERAL BENEFITS.—Concluded.

Short Name of Society	Number of members reported at 31st December, 1922.	Number of members who died during 1922: (**Members' children; **Members' mothers;)	Amount paid for funeral benefits during 1922: (**Members' wives;)	Number of members sick during 1922.	Number of weeks' sickness experienced during 1922.	Amount paid for sick benefits during 1922.		Amount paid for special relief during 1922.		Assets at 31st December, 1922.		Liabilities at 31st December, 1922.	
						\$	c.	\$	c.	\$	c.	\$	c.
Orange Grand Lodge of Ontario West.....	35,155	328	953 10	65	501	1,501 98	3,872 96	800 00	43,063 19				
Ottawa Hebrew Benefit Society.....	180	2	900 00	3	13	52 00	187 50		1,514 02				
Ottawa Typographical Union, No. 102.....	373	1	1,500 00	24	124	620 00	1,045 00	347 60	207 62				
Ottawa Firemen's Supperannation and Benefit Fund.....	179	2		21	77	375 00	35 00		82,025 35				
Polish Alliance Friendly Society.....	110	3	750 00	31	137	822 00	310 20		2,018 63				
Pride of Israel Sick Benefit Society.....	455	**1	**50 00						19,174 57				
Postal Benefit Association of Toronto.....	235	**2	300 00						502 71				
Rogers, Wm., Mfg. Co. Welfare Society.....	54	1		23	79 4-7	478 00			448 76				
Roumanian Aid Association Gloria.....	42	**1	**50 00	7	14	85 00	71 00		655 56				
Royal Templars of Temperance*.....	260	9	500 00	120	658	3,287 00			989 79				
Ryerson Press Benefit Society.....	92	1		75	223 1-2	1,962 50			587 56				
Ruthenian Brotherhood of St. John the Baptist.....	26	1	75 00	18	77	463 00			915 42				
St. Albert Friendly Society.....	36	2	100 00	3	10	50 00			1,115 12				
St. Boniface Benefit Society.....	380	3	90 00	63	310	1,240 70			4,703 14				
St. David's Y. P. U. Sick Benefit Society.....	292	2	150 00	47	203	1,002 88	84 75		943 16				
St. Joseph Aid Society of Formosa.....	69	1		3	8	32 00			1,453 77				
St. Joseph Lithuanian Benefit Society.....	17	1		1	2	12 00			802 65				
St. Joseph Mutual Benefit Society.....	63	**58	**4,325 00	7	39	117 00			3,497 13				
St. Luke Benefit Society of Amherstburg.....	39	1	25 00	6	21 1-7	72,933 82			303 63				
Sawyer-Massey Co., Ltd., Employees' M.B.S.....	178	1	50 00	45	110	584 25		155 00	1,158 98				
Slingsby Mfg. Co., Ltd., Employees' S.B.A.....	225	28		150	150	599 97			572 58				
Societa di Mutuo Soccorso Racalmutese.....	76	1		15	32	260 65	151 50		624 45				
Societa di Mutuo Soccorso La Trinacria.....	123	1		11	34	170 00	242 00	16 50	3,665 97				
Societa Figli d'Italia Mutuo Soccorso St. Antonio.....	111	1	75 00	22	80 1-2	403 57	125 00		4,469 46				
Societa Italiana M.S. Guglielmo Marconi.....	62	1		12	28	167 00			2,983 40				
Sons of Abraham Benefit Society.....	50	2	160 00	10	22	132 00			221 19				
Sons and Daughters of Ireland Protestant Ass'n., G.I.....	704	4	400 00	10	22	132 00			6,446 63				
Sons and Daughters of Ireland Protestant Ass'n., Sub.....		{ 263	26,050 00	8	45	182 12	541 17	8 75					
Sons of England Benefit Society, Supreme*.....		{ **147	**7,325 00	10	85 1-7	230 15							
Sons of England Benefit Society, Subordinate.....				3,149	17,211 3-7	61,959 86			252,177 92				
Sons of England Benefit Society, Juvenile.....						947 35			12,463 63				
Sons of Italy Mutual Aid and Benefit Society.....	52	8	150 00	8	36	180 00			675 80				
Sons of Jacob Benevolent Society.....	295	{ 1	{ 425 00	10	45 1-2	273 00	452 60	285 00	5,867 11				270 00

44	{ **2	1	150 00	7	11	77 00	364 96
18	•	351	**150 00	291 5-7	1,378 53	1,558 56	•
103	•	2	150 00	6	30 30	2,595 19	•
65	**1	5	**35 00	21	126 00	681 30	•
1,850	10	908	2,000 00	1,200	7,137 20	3,709 10	850 00
69	1	2	50 00	4	20 00	2,537 75	•
160	1	11	250 00	53	369 00	23,216 88	•
408	2	74	300 00	236	837 60	3,002 82	•
235	**1	20	**40 00	71	426 00	11,589 70	•
107	1	41	120 00	137	521 19	141 38	•
161	3	6	120 00	25	226 00	201 46	•
145	•	28	15,950 50	107	8,321 00	3,816 11	•
1,295	18	511	15,950 50	898 6-7	8,966 50	53,195 09	408 68
3,131	13	55	5,525 00	175	1,050 00	8,046 34	•
1,277	7	108	210 00	521 3-7	2,262 66	4,643 20	•
166	{ **4	54	60 00	215	1,125 01	656 36	•
240	•	2	**120 00	13	39 00	2,463 90	•
95	•	94	•	249	1,499 00	206 97	•
202	•	4	•	19	152 00	2,483 57	•
42	•	13	•	341	207 00	1,928 23	•
165	•	13	•	•	343 01	4,933 90	•
203,800	2,193	21,386	141,144 23	126,860 3-7	581,844 73	4,376,795 88	119,173 78
Totals					102,315 59	21,901 03	

†Amount, \$25 00. (a) About.

**No. 256. Amount, \$14,188 00.

•Membership, Assets and Liabilities shown in Table No. 1.

Appendix to the Report (1922) of the
Registrar of Friendly Societies

VALUATION OF INSURANCE CERTIFICATES
OF FRIENDLY SOCIETIES

In the following pages are given summaries of the actuarial valuations as of 31st December, 1922, of those Ontario Friendly Societies that transact life insurance in the Province. The Ontario law requires such valuation from societies transacting life insurance with its members, but the requirement does not at present extend to societies granting sick or funeral benefits only, nor to the sick and funeral funds of any other society.

Although extended details of the respective valuations are on file with the Insurance Department, it has been deemed sufficient to publish herein the net results only, and these are incorporated in the form of valuation sheets so as to show in summary form both the assets (present and contingent) and the liabilities (present and contingent). It is thus possible to form a comprehensive idea of the financial position of a society and to ascertain whether it is in a position to provide for the payment of its contracts of insurance upon the basis of rates and benefits now in force, or whether a readjustment of rates or benefits is necessary to enable the society to carry out its promised obligations.

In each case the valuation has been made by an actuary appointed by the society and is certified by such actuary, whose name is appended to the report. The valuation basis is stated in each case. In several cases the table of mortality used is that from which the so-called "Hunter rates" were derived, and for convenience this table is described as the "Ontario" table of mortality.

ANCIENT ORDER OF UNITED WORKMEN OF ONTARIO

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$5,338,200 00	
Accrued Liabilities (deducted from assets).....		\$5,338,200 00

Assets

Present value of future contributions.....	\$3,598,200 00	
Net Life Insurance Assets 31st December, 1922.....	1,886,600 00	\$5,484,800 00

The ratio of Assets to Liabilities was 102.74%.

The valuation basis was Ontario 4%.

The amount of insurance valued was \$9,769,961.27.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

CANADIAN ORDER OF CHOSEN FRIENDS

Valuation Balance Sheet

Class I. Members admitted prior to 1st July, 1915.

Liabilities

Present value of promised benefits.....	\$12,155,858 00	
Investment Reserve Fund.....	53,000 00	\$12,208,858 00

Assets

Present value of future contributions.....	\$3,804,749 00	
Net Life insurance assets 31st December, 1922.....	892,994 00	\$4,697,743 00

Deficiency..... \$7,511,115 00

The ratio of Assets to Liabilities in Class I was 38.5%.

The amount of insurance valued in Class I was \$21,360,893.00.

Class II. Members admitted after 30th June, 1915, under whole life policies with disability benefits.

Liabilities

Present value of promised benefits.....	\$393,347 00	
Investment Reserve Fund.....	3,000 00	\$396,347 00

Assets

Present value of future contributions.....	\$324,669 00	
Net Life Insurance Assets 31st December, 1922.....	55,852 00	\$380,521 00

The ratio of Assets to Liabilities in Class II was 96%.

The amount of insurance valued in Class II was \$1,299,750.00.

Class III. Twenty Payment Life policies without disability.

Liabilities

Present value of promised benefits.....	\$47,526 00	
		\$47,526 00

Assets

Present value of future contributions.....	\$45,165 00	
Net Life Insurance Assets 31st December, 1922.....	2,609 00	\$47,774 00

The ratio of Assets to Liabilities in Class III was 100.5%.

The amount of insurance valued in Class III was \$182,500.00.

Class IV. Children's Insurance.

Liabilities

Present value of promised benefits.....	\$36,662 00	
Special Reserve Fund.....	200 00	
		\$36,862 00

Assets

Present value of future contributions.....	\$32,889 00	
Net Life Insurance assets 31st December, 1922.....	5,117 00	
		\$38,006 00

The ratio of Assets to Liabilities in Class IV was 103.1%.

The amount of insurance valued in Class IV was \$99,259.00.

The valuation bases in the different classes were special death and disability tables recommended by the Actuary with interest at 4%.

The valuation of all classes was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

CANADIAN ORDER OF FORESTERS

Valuation Balance Sheet

Class A. Members admitted prior to 1st August, 1918

Liabilities

Present value of promised benefits.....	\$30,255,538 06	
Accrued Liabilities (death claims).....	192,093 70	
Liabilities against General Fund.....	81,586 99	
		\$30,529,218 75

Assets

Present value of future contributions.....	\$7,871,066 76	
Assets credited to Class A at 31st December, 1922.....	6,714,751 94	
		\$14,585,818 70

Deficiency..... \$15,943,400 05

The ratio of Assets to Liabilities in Class A was 47.78%.

The amount of insurance valued was \$67,978,500.00.

Class B. Members admitted on and after 1st August, 1918.

Liabilities

Present value of promised benefits.....	\$1,785,133 21	
Accrued Liabilities (death claims).....	7,971 43	
Reserve for Contingencies.....	13,950 77	
		\$1,807,055 41

Assets

Present value of future contributions.....	\$1,645,625 51	
Assets credited to Class B at 31st December, 1922.....	171,998 83	
		\$1,817,624 34

The ratio of Assets to Liabilities in Class B was 100.58%.

The amount of insurance valued in Class B was \$6,607,000.

The basis of valuation in Classes A and B was, N.F.C., 4%.

The valuation was made by Abb Landis, Consulting Actuary, Washington, D.C.

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION, LONDON, ONTARIO

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$890,403 07	
Other Liabilities.....	4,117 59	
		\$894,520 66

Assets

Present value of future contributions.....	\$407,570 87	
Life Insurance Assets 31st December, 1922.....	543,986 78	
		\$951,557 65

The ratio of Assets to Liabilities was 106.3%.

The valuation basis was OM(5) 4%.

The amount of insurance valued was \$1,725,810.00.

The valuation was made by J. D. Buchanan, Fellow of the Actuarial Society of America.

ORDER OF CANADIAN HOME CIRCLES

Valuation Balance Sheet

Liabilities

Present value of promised benefits—Whole Life policies.....	\$3,083,400 00	
Net Liabilities under paid-up certificates.....	18,500 00	
Net Liabilities under disability and life expectancy contracts, 20 payment life certificates and temporary insurance.....	32,200 00	
Accrued Liabilities (death claims).....	17,600 00	
		<u>\$3,151,700 00</u>

Assets

Present value of future contributions on Whole Life policies.....	\$1,986,500 00	
Securities with accrued interest.....	1,096,600 00	
Bank balances in cash.....	19,200 00	
Liens on certificates in force.....	115,100 00	
Assessments due and accrued.....	15,200 00	
		<u>\$3,232,600 00</u>

The ratio of Assets to Liabilities was 102.57%.

The valuation basis was Ontario 4%.

The amount of insurance valued was \$5,945,300.00.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

ODDFELLOWS' RELIEF ASSOCIATION

Valuation Balance Sheet

Class A. Members admitted prior to 1st August, 1918.

Liabilities

Present value of promised benefits.....	\$10,795,022 00	
Accrued Liabilities (death claims).....	30,000 00	
		<u>\$10,825,022 00</u>

Assets

Present value of future contributions.....	\$5,611,380 00	
Assets credited to Class A, 31st December, 1922.....	2,547,964 00	
		<u>\$8,159,344 00</u>
Deficiency.....		\$2,665,678 00

The ratio of Assets to Liabilities for Class A Members was 75.4%.

The amount of insurance valued in Class A was \$22,226,750.00.

Class B. Members admitted after 1st August, 1918.

Liabilities

Present value of promised benefits.....	\$1,078,052 00	
Accrued Liabilities (death claims).....	1,000 00	
		<u>\$1,079,052 00</u>

Assets

Present value of future contributions.....	\$980,838 00	
Assets credited to Class B, 31st December, 1922.....	104,691 00	
		<u>\$1,085,529 00</u>

The ratio of Assets to Liabilities for Class B members was 100.6%.

The amount of insurance valued in Class B was \$3,638,500.00.

The valuation basis for both classes was Ontario 4%, except 20 payment life policies which were valued upon N.F.C. 4%.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

CANADIAN ORDER OF ODDFELLOWS

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$1,023,580 00	
		\$1,023,580 00

Assets

Present value of future contributions.....	\$466,291 00	
Net Life Insurance Assets, 31st December, 1922.....	278,023 00	
		\$744,314 00

Deficiency.....		\$279,266 00
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The ratio of Assets to Liabilities was 72.7%.

The valuation basis was Fraternal Experience Table (Pipe) and interest at 4% (with suitable variations for children's policies and disabled member's policies).

The amount of insurance valued was \$2,106,773.00.

The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

KNIGHTS OF MALTA

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$29,009 00	
		\$29,009 00

Assets

Present value of future contributions.....	\$17,407 00	
Life Insurance Fund.....	11,385 41	
		\$28,792 41

Deficiency.....		\$216 59
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Ratio of Assets to Liabilities was 99.3%.

The amount of insurance valued was \$70,000.00.

The valuation basis was the N.F.C. 4%.

The valuation was made by W. R. Hitchens, Fellow of the Actuarial Society of America.

SONS OF ENGLAND BENEFIT SOCIETY

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$1,434,443 00	
		\$1,434,443 00

Assets

Present value of future contributions.....	\$559,545 00	
Net Life Insurance Assets, 31st December, 1922.....	126,143 00	
		\$685,688 00

Deficiency.....		\$748,755 00
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The ratio of Assets to Liabilities was 47.8%.

The amount of insurance valued was \$2,681,393.81.

The valuation basis was Fraternal Experience Table (Pipe).

The valuation was made by S. H. Pipe, Fellow of the Actuarial Society of America.

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$1,617,044 00	
Accrued Liabilities (death claims).....	11,500 00	
Reserve for contingencies.....	30,000 00	
		\$1,658,544 00

Assets

Present value of future contributions.....	\$967,281 00	
Ledger Assets and accrued interest, 31st December, 1922.....	883,657 13	
		\$1,850,938 13

The ratio of Assets to Liabilities was 111.6%.
 The valuation basis was N.F.C. 4%.
 The amount of insurance valued was \$3,436,762.00.
 The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

ROYAL TEMPLARS OF TEMPERANCE.

Valuation Balance Sheet

Liabilities

Net reserve on outstanding insurance.....	\$651,373 00	
Accrued Liabilities (death claims).....	11,000 00	
		\$662,373 00

Assets

Bonds, Debentures.....	\$269,472 32	
Mortgages.....	389,577 00	
Real Estate.....	42,203 71	
Cash in Banks.....	28,611 14	
		\$729,864 17

The ratio of Assets to Liabilities was 110.2%.
 The valuation basis was Ontario 4%, but assuming 4% of the monthly premiums may be required to cover deficiencies in the General Fund and for excess mortality at the older ages.
 The amount of insurance valued was \$3,551,250.
 The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

UNION ST. JOSEPH OF CANADA.

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$6,238,843 00	
Claims payable by instalments.....	20,668 93	
Computed value disability claims.....	1,250 00	
Other liabilities.....	10,160 00	
		\$6,270,921 93

Assets

Present value of future contributions.....	\$4,025,620 00	
Assets applicable to benefits less sickness fund.....	2,043,307 58	
Amounts already paid for sickness and other benefits on policies in force.....	185,989 68	
Present value of \$7,400.00 per year for forty years at 4% from interest earnings over 4%, applied to readjust rates on old members.....	146,466 52	
		\$6,401,383 78

The rate of interest earned in 1922 was 5.18%.
 The ratio of Assets to Liabilities was 102.1%.
 The amount of insurance valued was \$16,675,903.00.
 The valuation basis was N.F.C. 4%.
 The valuation was made by J. B. Mabon, Fellow of the Institute of Actuaries of Great Britain and Fellow of the Actuarial Society of America.

ANCIENT ORDER OF HIBERNIANS.

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$87,294 00	
		\$87,294 00

Assets

Present value of future contributions.....	\$40,590 00	
Life Insurance Assets, 31st December, 1922.....	27,960 33	
		\$68,550 33
Deficiency.....		\$18,743 67

The ratio of Assets to Liabilities was 78.5%.

The basis of valuation was N.F.C. 4%.

The amount of insurance valued was \$208,200.00.

The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

The maximum benefit is \$300.00 and the Order is considering the reduction of same to a funeral benefit basis.

GRAND ORANGE LODGE OF BRITISH AMERICA.

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$1,611,380 00	
Accrued Liabilities (death claims).....	11,200 00	
Other Liabilities.....	224 50	
		\$1,622,804 50

Assets

Present value of future contributions.....	\$1,224,438 00	
Assets, 31st December, 1922.....	440,285 70	
		\$ 1,664,723 70

The ratio of Assets to Liabilities was 102.5%.

The basis of valuation was N.F.C. 4%.

The amount of insurance valued was \$3,957,500.00.

This Order, which was formerly registered as an Ontario friendly society, is now licensed by the Dominion Insurance Department and the foregoing balance sheet is a copy of that furnished by the Order to that Insurance Department.

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report page.	Short name of Society.	When organized, or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
60	American Watch Case Company's Employees' Mutual Welfare Association	1919	Toronto	H. McGowan	Sick and funeral benefits.
63	Army and Navy Veterans, Toronto	1888	Toronto	Thos. M. Burn	Insurance against sickness and death
61	Army and Navy Veterans, Hamilton	1897	Hamilton	E. P. Wyatt	Sick and funeral benefits
65	Bain Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	Thos. Armstrong	Sick and funeral benefits
66	Beaver Sick and Funeral Benefit Club	1917	Mt. Dennis	E. Savall	Sick and funeral benefits
68	Brantford Carriage Co. Ltd., Relief Association	1920	Brantford	F. G. Brydges	Sick and funeral benefits
69	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	J. E. Lamb	Sick and funeral benefits
70	Brunner Mond Mutual Benefit Society	1918	Amherstburg	H. M. Stancell	Sick and funeral benefits
72	Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society	1918	Weston	Percy Knight	Sick and funeral benefits
76	Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society	1897	Toronto	J. E. Ford	Sick and funeral benefits
73	Canada Furniture Manufacturers (Limited) Employees' Benefit Society	1896	Woodstock	R. A. Scott	Sick and funeral benefits
74	Canadian Order of Beavers	1913	London	E. J. W. Griffiths	Sick and funeral benefits
78	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	W. W. Young	Sick and funeral benefits
80	Canadian Hebrew Benevolent Society	1920	Toronto	J. Schein	Sick and funeral benefits
10	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	Ins. against sickness and disability or death
86	Canadian Order of Rechabites	1912	Toronto	J. E. T. Paterson	Sick and funeral benefits
84	Cigarmakers' Union No. 27, Toronto	1894	Toronto	J. Pamphelon	Sick, funeral and out of work benefits
82	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	A. R. Theoret	Sick, funeral and out of work benefits
25	Civil Service Mutual Benefit Society	1893	Ottawa	W. J. Lynch	Insurance against sickness and death
88	Cockshutt Plow Co. Relief Association	1899	Brantford	G. H. Carney	Sick and funeral benefits
89	Consumers Gas Co., Employees' Mutual Benefit Society	1918	Toronto	C. J. Kennedy	Sick and funeral benefits
91	Czenstochow Aid Society	1916	Toronto	J. Potash	Sick and funeral benefits
172	Daughters and Maids of England Benevolent Society	1895	Toronto	W. E. Miller	Sick and funeral benefits
93	Dominion Expressmen's Sick Benefit Association	1893	Toronto	W. M. Carruthers	Insurance against sickness and death

97	Dominion Forge & Stamping Co., Limited, Employees' Mutual Benefit Association.	1920	Walkerville.....	E. A. LaCroix.....	Sick and funeral benefits
95	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society.	1913	Toronto.....	L. P. Arlett.....	Sick and funeral benefits
99	Employees' Protective League of the Seaman Kent Company, Limited.	1912	Meaford.....	Geo. Antis.....	Sick and funeral benefits
100	Evening Telegram Employees' Benefit Society.	1912	Toronto.....	T. Hopmans.....	Sick and funeral benefits
27	Federated Association of Letter Carriers.	1891	Toronto.....	Alex. McMordee.....	Insurance against sickness and death
14	Foresters, Canadian Order of.	1879	Brantford.....	Alf. Van Someren.....	Insurance against sickness and death
101	Gendron Manufacturing Co.'s Employees' Benefit Society.	1894	Toronto.....	R. L. Archambault.....	Sick and funeral benefits
102	Globe Printing Co.'s Employees' Benefit Society.	1896	Toronto.....	George Cashman.....	Sick and funeral benefits
104	Goodyear Relief Association.	1919	Toronto.....	J. H. Thompson.....	Sick and funeral benefits
105	Goold, Shapley and Muir Company Employees' Relief Association.	1913	Brantford.....	W. J. Davics.....	Sick and funeral benefits
106	Grand Order of Israel Benefit Society.	1908	Hamilton.....	J. Freedman.....	Sick and funeral benefits
108	B. Greening Wire Co., Ltd. Employees' Benefit Society.	1910	Hamilton.....	G. S. Battrom.....	Sick and funeral benefits
109	W. & J. C. Greay's Employees' Mutual Sick Benefit Society.	1899	Toronto.....	F. D. Hunt.....	Sick and funeral benefits
110	Gutta Percha and Rubber Man'g Co.'s Employees Sick Benefit Society.	1901	Toronto.....	S. F. Wrathall.....	Sick and funeral benefits
112	H. A. Mutual Benefit Association.	1918	Toronto.....	Geo. Bartholomew.....	Sick and funeral benefits
114	Hamilton Firemen's Benefit Fund.	1910	Hamilton.....	S. McSweeney.....	Insurance against sickness and death; also lifetime benefits
116	Hamilton Police Benefit Fund.	1891	Hamilton.....	James McKay.....	Insurance against death, also lifetime benefits
118	Hamilton Rolling Mills Benefit Society.	1905	Hamilton.....	H. P. Heath.....	Sick and funeral benefits
120	Hamilton St. Stanislaus Mutual Benefit Society.	1916	Hamilton.....	John Chudy.....	Sick and funeral benefits
123	Heintzman & Co.'s Employees' Benefit Society.	1885	Toronto.....	Thos. H. Kirk.....	Sick and funeral benefits
121	Hebrew Sick Benefit Society.	1913	Toronto.....	Chas. M. Gorlicksky.....	Sick and funeral benefits
125	Hibernians, Ancient Order of.	1893	Ottawa.....	T. R. Donovan.....	Insurance against sickness and death
18	Home Circles, Canadian Order of.	1885	Toronto.....	J. M. Foster.....	Insurance against sickness and death, also lifetime benefits (including endowments)
127	Imperial Varnish and Color Sick Benefit Society.	1911	Toronto.....	G. N. Hill.....	Sick benefits
128	Irish Catholic Benevolent Union.	1883	Toronto.....	Robert Scollard.....	Insurance against sickness and death
130	Italo-Canadese Benevolent Society.	1919	Toronto.....	Peter Carollo.....	Sick and funeral benefits
132	Judean Benevolent and Friendly Society.	1919	Toronto.....	I. Hornick.....	Sick and funeral benefits
134	Kietzer Sick Benefit Society of Toronto.	1914	Toronto.....	S. Honeft.....	Sick and funeral benefits
29	Knights of Malta, Chapter General of Canada.	1909	Toronto.....	H. J. Bentley.....	Insurance against sickness and death.
136	La Congregazione de la Immacolata Concezione di Maria Santissima.	1904	Toronto.....	G. Frasca.....	Sick and funeral benefits
137	Ladies' Orange Benevolent Association.	1895	Toronto.....	Mrs. J. Gordon.....	Sick and funeral benefits
138	Lamp-base and Electric Supply Works Employees' Sick Benefit Society.	1920	Toronto.....	H. M. Robinson.....	Sick and funeral benefits

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—Continued

Report date.	Short name of Society	When organized, or incorporated.	Head Office	Name of Secretary	For what insurance contracts registered
140	Limitzer Sick Benefit Society.	1916	Toronto	I. Birman.	Sick and funeral benefits
141	Loggia Dannunzio Mutual Aid & Benevolent Society	1916	Thorold	V. A. Caffo.	Sick and funeral benefits
142	London Police Benefit Fund Association.	1887	London	P. W. Harpur.	Insurance against death, also lifetime benefits
143	Loyal Order of Moose of Ontario.	1917	Toronto	Norman Heyd.	Sick and funeral benefits
161	Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	N. Davidson.	Sick and funeral benefits
144	Loyal True Blue Association.	1893	Toronto	J. A. Stewart.	Insurance against sickness and death
7	MacLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association.	1923	Toronto	O. J. Hutchinson.	Sick benefits
151	Massey-Harris, Toronto, Employees' Mutual Benefit Society.	1883	Toronto	Thos. Carruthers.	Sick and funeral benefits
149	Massey-Harris, Limited, Brantford, Employees' Benefit Association.	1894	Brantford	Clarence Tune.	Sick and funeral benefits
153	Methodist Book and Publishing House Employees' Benefit Society.	1895	Toronto	A. J. Saunders.	Sick and funeral benefits
154	Mozirer Sick Benefit Society.	1906	Toronto	L. Wainer.	Sick and funeral benefits
32	Mutual Masonic Compact.	1893	St. Catharines	H. J. Johnston.	Insurance against death
174	National Cash Register Co.'s Employees' Benefit Society.	1907	Toronto	W. W. Scott.	Sick and funeral benefits
156	National Iron Works Employees' Mutual Benefit Society.	1913	Toronto	H. Hambleton.	Sick and funeral benefits
22	Oddfellows, Canadian Order of.	1882	Toronto	Robert Fleming.	Insurance against sickness and death
56	Oddfellows, Independent Order of.	1875	Toronto	Wm. Brooks.	Insurance against sickness and death
34	Oddfellows' Relief Association.	1874	Kingston	F. C. Evanson.	Insurance against disability or death
147	Oddfellows, Independent Order of, M.U.	1893	Toronto	J. T. Filley.	Insurance against sickness and death
37	Ontario Commercial Travellers' Association.	1880	London	Geo. T. Hair.	Mortuary benefits
158	Orange Grand Lodge of Ontario East.	1894	Belleville	F. M. Clarke.	Sick and funeral benefits
159	Orange Grand Lodge of Ontario West.	1891	Toronto	W. M. Fitzgerald.	Insurance against sickness and death
40	Orange Grand Lodge of B.A.	1890	Toronto	T. H. Bell.	Insurance against sickness and death
162	Ottawa Firemen's Superannuation & Benefit Fund	1917	Ottawa	Jas. J. O'Kelly.	Insurance against death; also lifetime benefits
163	Ottawa Hebrew Benefit Society.	1915	Ottawa	I. L. Cohen.	Sick and funeral benefits

157	Ottawa Typographical Union No. 102.....	Ottawa.....	J. A. P. Haydon.....	Sick and funeral benefits
165	Polish Alliance Friendly Society of Canada.....	Toronto.....	A. Purat.....	Sick and funeral benefits
167	Postal Benefit Association of Toronto.....	Toronto.....	A. C. Alderson.....	Insurance against death
170	Pride of Israel Sick Benefit Society.....	Toronto.....	A. Hoffman.....	Sick and funeral benefits
175	Rogers, Wm., Mfg. Co., Welfare Society.....	Niagara Falls.....	M. Sensabough.....	Sick and funeral benefits
176	Royal Templars of Temperance.....	Hamilton.....	C. Van Norman Emory.....	Insurance against sickness and death
43	Roumanian Aid Association Gloria.....	Hamilton.....	Geo. Melnik.....	Sick and funeral benefits
178	Ruthenian Brotherhood of St. John the Baptist..	Brantford.....	M. Sardynecki.....	Sick and funeral benefits
179	Ryerson Press Benefit Society.....	Toronto.....	T. O. Powrie.....	Sick and funeral benefits
146	Russell Gear & Machine Co. Employees' Mutual Benefit Society.....	Toronto.....	F. B. Sinclair.....	Sick and funeral benefits
180	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association.....	Hamilton.....	T. J. Barnes.....	Sick and funeral benefits
193	Simmons, Ltd., Employees' Mutual Benefit Society.....	Toronto.....	E. Nelson.....	Sick and funeral benefits
193	Slingsby Mfg. Co., Limited, Employees' Benefit Association.....	Brantford.....	C. B. Hitchon.....	Sick and funeral benefits
196	Societa Italiana di M. S. Guglielmo Marconi.....	Sault Ste. Marie..	D. Greco.....	Sick and funeral benefits
198	Societa di Mutuo Soccorso Racalmutes.....	Hamilton.....	G. Giffiolo.....	Sick and funeral benefits.
199	Societa di Mutuo Soccorso la Trinacria di Toronto.....	Toronto.....	M. Calderone.....	Sick and funeral benefits
201	Sons of Abraham Benefit Society.....	Hamilton.....	M. Barrach.....	Sick and funeral benefits
46	Sons of England Benefit Society.....	Toronto.....	D. J. Proctor.....	Insurance against sickness and death
206	Sons of Jacob Benevolent Society.....	Toronto.....	M. Zimmerman.....	Sick and funeral benefits
194	Societa Figli di Mutuo Soccorso St. Antonio di Ottawa.....	Ottawa.....	L. Scorella.....	Sick and funeral benefits
203	Sons and Daughters of Ireland Protestant Association.....	Toronto.....	James Steele.....	Insurance against sickness and death
205	Sons of Italy Mutual Aid and Benevolent Society	Niagara Falls.....	J. Parani.....	Sick and funeral benefits
208	Sons of Lithuania Benefit Society.....	Toronto.....	A. Markes.....	Sick and funeral benefits
49	Sons of Scotland Benevolent Association.....	Toronto.....	F. S. Mearns.....	Insurance against sickness and death
210	Sons of Temperance of Ontario, Sick and Funeral Benefit Department.....	Aurora.....	R. E. Maxwell-Davis ..	Sick and funeral benefits
214	Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society.....	Hamilton.....	G. W. Brent.....	Sick and funeral benefits
182	St. Albert Friendly Society.....	Kenfrew.....	T. J. Freeman.....	Sick and funeral benefits
183	St. Boniface Benefit Society.....	Kitchener.....	A. S. M. Ritz.....	Sick and funeral benefits
185	St. David's Y.P.U. Sick Benefit Society.....	Toronto.....	J. B. Whiteley.....	Sick and funeral benefits
168	St. Jean Baptiste Society.....	Ottawa.....	J. Saint Germain.....	Insurance against sickness and death
187	St. Joseph Aid Society of Formosa.....	Formosa.....	O. Beingsesner.....	Sick and funeral benefits
190	St. Joseph's Mutual Benefit Society.....	Toronto.....	J. D. Desaulniers.....	Sick and funeral benefits
188	St. Joseph Lithuanian Benefit Society.....	Toronto.....	J. Waselaskas.....	Sick and funeral benefits
52	St. Joseph Union of Canada.....	Ottawa.....	Charles Leclerc.....	Insurance against sickness and death
192	St. Luke Benefit Society.....	Amherstburg.....	Charles Odette.....	Sick and funeral benefits
211	Star of Italy Mutual Aid and Benevolent Society	Niagara Falls.....	T. Zazza.....	Sick and funeral benefits

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—Continued.

Report page.	Short name of Society	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
212	Staszow Benefit Society.	1918	Toronto.	S. Sonenberg.	Sick and funeral benefits
220	Toronto Civic Employees' Benevolent Association	1893	Toronto.	A. Duncan.	Insurance against sickness and death
218	Theatrical Mutual Association of Hamilton.	1907	Hamilton.	H. C. Stroud.	Sick and funeral benefits
216	Theatrical Mutual Association of Toronto.	1886	Toronto.	Chas. Leake.	Insurance against sickness and death
222	Toronto Firemen's Benefit Fund.	1893	Toronto.	H. G. Swalm.	Insurance against sickness and death, also lifetime benefits
223	Toronto Hearts of Oak Medical Agency.	1919	Toronto.	Alfred Hinwood.	Medical aid
230	Toronto Hydro-Electric System Employees' Mutual Benefit Society.	1914	Toronto.	Edward Felton.	Sick and funeral benefits
224	Toronto Hebrew Benevolent Society.	1899	Toronto.	D. Pullan.	Sick and funeral benefits
228	Toronto Musical Protective Association.	1887	Toronto.	J. Weatherburn.	Sick and funeral benefits
226	Toronto Independent Benevolent Association.	1911	Toronto.	S. H. Shrott.	Sick and funeral benefits
233	Toronto Police Benefit Fund.	1882	Toronto.	D. H. Gordon.	Insurance against death; also lifetime benefits
235	Toronto Railway Employees' Union.	1897	Toronto.	W. D. Robbins.	Sick and funeral benefits
236	Toronto Typographical Union No. 91	1894	Toronto.	George Murray.	Sick and funeral benefits
232	Transportation Club of Toronto.	1917	Toronto.	W. J. Hotrum.	Sick and funeral benefits
7	United Workmen, Ancient Order of.	1879	Toronto.	W. A. Patterson.	Insurance against sickness and death
237	Verity Plow Company Relief Association.	1899	Brantford.	Charles Carter.	Sick and funeral benefits
239	Waitresses' Club.	1922	Toronto.	Jean Johns.	Sick and funeral benefits
240	Willlys-Overland Employees' Mutual Benefit Society.				
241	Young Men's Hebrew Association.	1920	Toronto.	J. McArthur.	Sick and funeral benefits
243	Zion Benevolent Society.	1912	Toronto.	Harry Zweig.	Sick and funeral benefits
		1911	Toronto.	S. Himel.	Sick and funeral benefits

LOAN AND TRUST CORPORATIONS' STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS
MADE BY

BUILDING SOCIETIES, LOAN CORPORATIONS, LOANING LAND
CORPORATIONS, AND TRUST COMPANIES

FOR THE YEAR ENDED

31st DECEMBER, 1922

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

1923



*To His Honour HENRY COCKSHUTT,
Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Loan Corporations for the year 1923.

Respectfully submitted,

W. F. NICKLE,
Attorney-General.

Toronto, 1st September, 1923.

THE HONOURABLE W. F. NICKLE, K.C., M.P.P.,
Attorney-General of Ontario.

I have the honour to submit herewith the Twenty-sixth Annual Report of the Registrar of Loan Corporations of Ontario.

As is usual, the statements included in this report are arranged alphabetically according to the classes of corporations defined by the Act, namely, Loan Corporations, Loaning Land Corporations and Trust Companies.

The information given in this report is an abstract from sworn statements of the chief officers and auditors of the companies. The Department does not assume responsibility for the correctness of the figures submitted or for the valuation of the securities which compose the assets of the companies.

The content of this report is the same in extent as that of last year. After careful consideration of the desirability of extending or limiting the detail of schedules to be published, and upon taking the advice of representatives of the associated loan and trust companies, the conclusion was reached that the present report includes the maximum amount of detail which can usefully be published. Further information is available to enquirers who are concerned, but it appears that the publication of additional information would not be likely to improve the usefulness of the report, and it might very well result in making it more difficult for the general public to understand the condition of the companies whose affairs are reported upon herein.

OUTSTANDING FEATURES OF LOAN CORPORATION STATEMENTS FOR 1922.

The year under review represents the achievement of substantial progress in the re-adjustment of loan corporations to post-war conditions. Summaries will be found in the schedules to the report which recapitulate the assets and liabilities of the corporations according to the statement classification, and which give summaries also of the revenue and expenditure items. These will repay careful study by those concerned in the business.

The real estate held for sale by both loan and trust companies, combined, shows very little change during the year. This means that actual sales must have kept pace with foreclosures during the course of the year.

The total of mortgage investments of loan corporations and loaning land corporations, as shown by these summaries, now amounts to \$145,737,691, an increase over the preceding year of \$585,479. This increase would have been larger by more than \$2,000,000 if it had not been for the fact that the Crédit Foncier (Franco-Canadien) has continued its policy of withdrawing its mortgage investments from Canada for the purpose of redeeming debentures payable in France. The same special item in the Crédit Foncier statement accounts for a large increase shown in the investments in other bonds, debentures and debenture stocks. This circumstance is similar to that which was noted in the report for last year.

The increase in the amount of Government bonds held by loan companies, amounting as it does to over \$2,000,000, is rather surprising. On investigation it appears that the major portion of this increase is accounted for by the purchase of bonds of the United Kingdom, presumably taken as an investment for sterling funds which the foreign exchange situation prevents being brought to Canada for investment. Otherwise there appears little change in the amount of the Government bonds held by loan companies. There is a substantial decrease of

more than \$1,000,000 in the amount of Canadian municipal debentures held by the loan companies, and this is probably accounted for by the fact of the few offerings which have been available during the past year, and of the increasing prices of first-rate investments. The amount invested in stocks of other corporations is almost unchanged in the total.

There is a very satisfactory increase of more than \$2,400,000 in the total amount of debentures issued by corporations payable in Canada. When this is coupled with the fact that for the first year since 1914 there is a substantial increase in the amount of debentures payable abroad amounting, during this year, to approximately \$2,380,000, we have a very strong and satisfying indication of the extension and growth of the loan companies' business during 1922. There is plenty of evidence that this year marks the turn of the tide of the loan company funds. The following figures indicate the efflux which the companies have suffered since 1914:

	DEBENTURES.	
	Payable in Canada.	Payable abroad.
*1914.....	\$25,988,487	\$77,465,323
*1915.....	28,435,263	77,675,532
*1916.....	28,169,467	73,784,756
*1917.....	28,805,795	69,094,457
1918.....	27,438,420	69,663,965
1919.....	26,224,619	69,991,837
1920.....	29,037,935	64,355,393
1921.....	29,982,858	62,814,676
1922.....	32,394,820	65,197,496

*Interest not included.

The total deposits held by loan and trust corporations show the very substantial increase of about \$2,000,000. The general process of deflation and falling prices continued during 1922, and this increase is, for that reason, all the more satisfactory as an evidence of substantial progress and of growing public confidence in the security of these depositaries.

In the case of trust companies the year was chiefly notable for a substantial increase in the amount of guaranteed funds available for investment, most of which seems to have gone to an increase in mortgage investments. The increase in the latter case amounted to more than \$3,970,000. Attention should also be called to the remarkable increase of more than \$85,000,000 in the value of the estates, trusts and agency funds committed to trust companies for administration.

Probably the feature of the loan and trust company statements which will attract the greatest attention is the showing of arrears of interest on mortgage investment accounts. The general trade conditions of the Dominion have been such that most people would be prepared to see a serious increase in arrears of interest on mortgage investments. My view of the situation, based on a consideration of the figures exhibited in the loan company statements, is bound to be an optimistic one because the increase in the amount of arrears of interest is so comparatively slight. Ontario and the Eastern Provinces have always been conspicuous for the merit of their mortgage investments both as to safety of principal and promptness of interest payment. The tables show that on an investment of approximately \$93,000,000 in mortgages, of which approximately

\$72,000,000 is in Ontario, the total arrears shown in the mortgage accounts of the loan companies is less than 1 per cent. Actual arrears would, of course, be larger than this amount because it is the practice of some loan companies not to include any accrued or overdue interest in their statements. However that may be, the showing is eminently satisfactory.

It is not to be expected that mortgage investments in Western Canada could compare favourably with this Eastern record in view of the very serious times through which agriculture in Western Canada has been passing. Nevertheless, it is a satisfaction to find that the average of overdue interest on Western mortgage investments is only fractionally increased during 1922. The average arrears of interest on Western mortgage investments in 1922 is shown to be approximately 4.5 per cent. on a total investment of approximately \$80,000,000. I have not an average comparison for all the companies, but selecting eight whose investments include the larger portion of this amount (about \$51,000,000) I find that their average arrears of interest for 1922 is 4 per cent., and that in 1921 the same companies showed an average on arrears of 3.7 per cent. It is quite possible that the companies are carrying some accounts without taking credit in their earnings or assets for unpaid interest, and the published statements will not reveal how large a factor this is in the situation. I am inclined to the view, however, that it does not seriously affect the accuracy of the figures quoted.

VICTORIA TRUST AND SAVINGS COMPANY.

At the last session of the Legislature a Private Act was passed converting what was formerly known as The Victoria Loan and Savings Company into a regular trust company under the name Victoria Trust and Savings Company. The new trust company is subject in every particular to the general law respecting trust corporations. This legislation followed the precedent of that of the Waterloo Trust and Savings Company referred to in the annual report of last year.

LEGISLATION.

There was no new general legislation of importance, either in the Dominion Parliament or in the Ontario Legislature, affecting the business of loan and trust corporations. There was, however, an important departure in Manitoba trust company legislation which is worthy of study.

STERLING DEBENTURES.

The improvement in this Department has already been referred to, and figures have been quoted showing the substantial increase in the amount of moneys taken in Great Britain by Canadian loan companies. This has been accompanied by progressive improvement in the rate of sterling exchange. Nevertheless the importation of money for mortgage investments during the year has not been important. Those companies which issued sterling debentures during the year invested the proceeds chiefly in British securities of short terms or a liquid character, holding these for conversion whenever the rate of exchange should have made the transfer of the funds to Canadian investment economical. I have had an opportunity of making some enquiries as to the situation during a recent visit to England, and the best information I can secure leads me to believe that plentiful supplies of British money are available for Canadian loan companies whenever the exchange situation has regained its normal level.

Apparently the unpopularity in Great Britain which at present attaches to Canadian industrial or public investments is not extended to the Canadian loan companies, and, of course, it is the satisfactory record of the investment itself that has saved the popularity of this security. Nevertheless general opinion does not seem to expect that sterling exchange will make any further early marked improvement. The Continental situation has interposed so many elements of uncertainty that the recovery of international confidence is still postponed or delayed, and this is one important element likely to delay the recovery by sterling exchange of pre-war standards. There must therefore be a further fall in the rates of income which British moneys can earn locally and a further reduction of sterling debenture rates of interest before the flow of money to Canadian mortgage investments can be resumed to an important extent.

MORTGAGE LENDING SITUATION IN ONTARIO.

During the year 1923 mortgage lending by loan corporations has been more restricted than in the preceding year. This is not due to any scarcity of supply of moneys, but rather to a conservative policy adopted by the companies generally. Funds have been freely available for completed and occupied properties, but it is well understood that the demand for mortgage moneys comes chiefly in respect of new buildings. The policy of the loan companies toward building loans in urban districts seems to have been predicated upon a situation in which building costs had appreciably advanced over last year's standards while selling prices were lower and buyers fewer. In other words the companies have apparently concluded that the time is not opportune for encouraging speculative building. Accordingly, notwithstanding the accumulation of mortgage funds available, the rate of interest on urban mortgages in Ontario has continued firm. The prevailing rate on completed properties in Toronto is 7 per cent. per annum, and upon building loans $7\frac{1}{2}$ per cent. per annum, with no very definite prospect of a reduction in rate before the end of the present calendar year. During 1923 the life insurance companies, and particularly certain United States insurance companies, have been surveying the Ontario field for mortgage investments, and substantial sums have already been made available through local agencies. The prospect is that there will be an important accretion to the supply of mortgage moneys from those sources in the near future. This, however, has not yet been felt as an important element in competition with loan companies for mortgage loans.

MORTGAGE LENDING SITUATION IN WESTERN CANADA.

At the time of writing this report a more decided feeling of optimism prevails with regard to mortgage investments in Western Canada. The Western harvest which is now being gathered, has been an important reason for this feeling and particularly the fact that this year's crop seems to be plentiful in those districts of Western Canada that have suffered from crop failures for several successive years. The condition of mortgage interest due, previously referred to in regard to the 1922 statements, is likely to be maintained or improved in those of 1923.

Yours faithfully,

V. EVAN GRAY,
Registrar of Loan Corporations.

Parliament Buildings, Toronto, 31st of August, 1923.

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NOTE.

Section 112 of the Loan and Trust Corporations Act (R.S.O. 1914, Chap. 184) provides as follows:—

112.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled make, print, publish, circulate, authorize, or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

I. LOAN CORPORATIONS

A. CORPORATIONS HAVING PERMANENT STOCK ONLY

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO

Head Office, Stratford, Ontario.

OFFICERS

President—J. W. SCOTT, Listowel.

Vice-President—HON. NELSON MONTEITH.

Manager and Secretary—J. A. DAVIDSON.

DIRECTORS

JAMES TROW, Stratford.

DR. J. A. ROBERTSON, Stratford.

THOS. BALLANTYNE, Stratford.

JAMES W. BROWN, Stratford.

Auditors—WM. IRWIN, Stratford. GEO. HAMILTON, Stratford.

CAPITAL

Amount of Capital Stock authorized.....	\$ 5,000,000 00
Amount subscribed—ordinary.....	500,000 00
Amount paid in cash.....	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$	30,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 2,166,774 00	
Interest due.....	14,234 00	
Interest accrued.....	45,170 00	
		<u>2,226,178 00</u>
<i>(See Schedule B.)</i>		
3. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 14,600 00	
(b) Canadian municipalities, school districts and rural telephone companies.....	1,108,051 00	
(c) Other bonds.....	59,408 00	
Interest due.....	1,594 00	
Interest accrued.....	26,758 00	
		<u>1,210,411 00</u>
4. Cash on hand.....		23,075 75
5. Cash on deposit with banks.....		37,463 90
		<u><u>\$ 3,527,128 65</u></u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$ 1,289,633 55	
Interest due and accrued.....	11,085 00	
		<u>\$ 1,300,718 55</u>
2. Amount of money deposited with the corporation.....	\$ 1,168,332 32	
Interest accrued thereon.....	21,642 55	
		<u>1,189,974 85</u>
Total.....		<u><u>\$ 2,490,693 40</u></u>

To Shareholders

3. Reserve funds.....	\$ 500,000 00
4. Dividends to shareholders declared and unpaid.....	30,000 00
5. Paid up capital.....	500,000 00
6. Balance of Profit and Loss Account.....	6,435 25
Total.....	<u>\$ 1,036,435 25</u>
Total Liabilities.....	<u><u>\$ 3,527,128 65</u></u>

REVENUE ACCOUNT

Income

1. Rents earned.....		\$	731	79
2. Interest earned on:				
(a) mortgages and agreements for sale.....	\$	156,905	80	
(b) bonds, debentures and stocks.....		64,328	01	
(c) bank deposits.....		520	97	
				221,754 78
3. Profit on sale of securities and real estate.....				1,806 11
4. Increase in market value of securities and real estate.....				10,000 00
Total.....	\$	234,292	68	

Expenditure

5. Interest incurred during the year on:				
(a) debentures and debenture stock.....	\$	61,558	52	
(b) deposits.....		42,464	33	
				104,022 85
6. Loss on sale of securities and real estate.....				316 45
7. Licenses and taxes other than taxes on real estate:				
(a) Dominion.....	\$	9,239	60	
(b) Provincial.....		1,846	68	
(c) Municipal.....		233	10	
				11,319 38
8. Commission on loans and on sale of debenture and real estate.....				1,985 07
9. All other expenses incurred—Salaries, \$14,190.00; directors' fees, \$1,958.00; votes of shareholders' and auditors' fees, \$1,210.00; subscriptions, \$203.00; insurance, \$228.50; printing and stationery, \$2,091.77; advertising, \$312.89; postage, telegrams, telephones and express, \$900.00; improvements to company's building, \$2,092.82; miscellaneous, \$409.40; total.....				23,596 38
10. Net profit transferred to Profit and Loss Account.....				93,052 55
Total.....	\$	234,292	68	

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	3,382	70
Amount transferred from Revenue Account.....		93,052	55
Total.....	\$	96,435	25
Dividends to shareholders declared during year.....	\$	60,000	00
Amount transferred to Special Reserves and Contingency Accounts.....		30,000	00
Balance of account at December 31st, 1922.....		6,435	25
Total.....	\$	96,435	25

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.79%; (b) On Government Bonds, 5³/₄%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.05%; (d) On all other bonds, 6.10%.
- Average rate of interest per annum paid by the Corporation during the year: on deposits, 3.52%; on debentures, 5%.
- Officers of the Corporation who are under bond for the following amounts: manager, \$5,000.00; W. P. Bradshaw, \$2,000.00; W. F. Nickle, \$2,000.00.
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days: Jan. 2, 1922, at 6%; July 2, 1922, at 6%.
- Date appointed for the Annual Meeting: Jan. 25, 1923. Date of last Annual Meeting, Jan. 26th, 1922.
- Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	137,257	00
(b) interest on bonds and debentures and dividends on stocks.....		68,628	00
(c) revenue from real estate (less disbursements).....		731	79
- Amount of interest permanently capitalized during the year..... 1,533 16

CONSTATING INSTRUMENTS

Incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R. S. O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 V. c. 38 (O), now R.S.O. c. 184.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statute.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid		Total Interest due		Total Interest accrued		Total	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	2,166,774	00	14,234	00	45,170	00	2,226,178	00

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total				
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.	\$	c.		
First mortgages under which no legal proceedings have been taken.....	2,166,774	00	8,180	00	6,054	00	45,170	00	2,226,178	00

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original principal		Additional advances or charges	Interest accrued	Total amount at which carried in Corporation's books			
	\$	c.				\$	c.	
92-4 Adelaide Street West, Toronto.....	52,000	00		975	00	52,975	00	
47 ft. 6 in., King St., Kitchener.....	25,000	00	5,000	00	352	00	30,352	00
294-6 Richmond St., Toronto.....	30,000	00		525	00	30,525	00	
Apartment block, Dundas St., Toronto.....	50,000	00		803	00	48,803	00	
Three storey blk., King St., Kitchener.....	21,400	00	5,000	00	147	00	26,547	00
280 Bloor St. W., Toronto.....	20,000	00		950	00	20,950	00	
Lots 21-22-23, E.S. Gordon Ave., Toronto..	45,000	00		281	00	45,281	00	

THE BROCKVILLE LOAN AND SAVINGS COMPANY

Head Office, Brockville, Ontario

OFFICERS

President—D. W. DOWNEY.
Vice-President—J. GILL GARDNER.

Managing-Director—L. C. DARGAVEL.
Secretary-Treasurer—G. M. LARKE.

DIRECTORS

D. W. DOWNEY.
C. S. COSSETT.
J. W. RIDGEWAY.

J. GILL GARDNER.
ALBERT GILMOUR.
ADAM FULLERTON.

L. C. DARGAVEL.

AUDITORS—C. S. SCOTT & Co., Hamilton.

CAPITAL

Amount of Capital Stock authorized.....	\$	500,000	00
Amount subscribed—ordinary.....		350,000	00
Amount paid in cash:			
On \$350,000 stock, 40% called.....	\$	140,000	00
Paid in advance of calls.....		196,625	50
		336,625	50

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:			
Freehold land (including buildings).....	\$		2,426 60
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	722,698	35
Agreements for sale.....		14,698	26
Interest due.....		2,815	63
Interest accrued.....		13,336	43
		753,548	67
<i>(See Schedule B.)</i>			
3. Book value of bonds, debentures and debenture stocks:			
Canadian municipalities, school districts and rural telephone companies.....	\$	61,796	75
Interest due.....		185	93
Interest accrued.....		934	85
		62,917	53
4. Cash on hand.....			6,582 19
5. Cash on deposit with banks.....			35,079 48
6. All other assets.....			1,031 70
		861,586	17
Total Assets.....	\$		861,586 17

Liabilities

To the Public

1. Amount of money deposited with the corporation.....	\$	331,946	46
Interest accrued thereon.....		12,278	79
		344,225	25
2. Taxes due and accrued (Dom. Gov't. Income Tax).....			3,377 06
3. Salaries, rents and other expenses due and accrued.....			450 00
4. All other liabilities.....			193 36
		348,245	67
Total.....	\$		348,245 67

To Shareholders

5. Reserve funds.....	\$	150,000	00
6. Contingency fund.....			10,000 00
7. Dividends to shareholders declared and unpaid.....			11,722 19
8. Paid up capital.....			336,625 50
9. Balance of Profit and Loss Account.....			4,992 81
		513,340	50
Total.....			513,340 50
Total Liabilities.....	\$		861,586 17

REVENUE ACCOUNT

Income

1. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	59,207	56
(b) bonds, debentures and stocks.....		5,172	50
(c) bank deposits.....		303	17
			<u>\$</u>
			64,683 23
2. All other revenue for year.....			247 50
			<u>\$</u>
Total.....			<u>64,930 73</u>

Expenditure

3. Interest incurred during the year on:			
(a) deposits.....	\$	12,278	79
(b) other borrowed money.....		320	71
			<u>\$</u>
			12,599 50
4. Amount by which assets were written down (furniture and fixtures).....			104 60
5. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	3,982	58
(b) Provincial.....		623	32
(c) Municipal.....		259	00
			<u>\$</u>
			4,864 90
6. Commission on loans and on sale of debentures and real estate.....			856 50
7. All other expenses incurred—Salaries, \$4,976.85; directors' fees, \$1,075.00; auditors' fees, \$450.00; legal fees, \$363.35; rents, \$605.74; travelling expenses, \$24.00; printing and stationery, \$713.19; advertising, \$214.20; postage, telegrams, telephones and express, and war stamps, \$290.97; Christmas Club, \$966.42; miscellaneous, \$1,630.98; total:.....			11,310 70
8. Net profit transferred to Profit and Loss Account.....			35,194 53
			<u>\$</u>
Total.....			<u>64,930 73</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	2,775	88
Amount transferred from Revenue account.....		35,194	53
			<u>\$</u>
Total.....			<u>37,970 41</u>
Dividends to shareholders declared during year.....	\$	22,977	60
Amount transferred to Special Reserves and Contingency Accounts.....		10,000	00
Balance of account at December 31st, 1922.....		4,992	81
			<u>\$</u>
Total.....			<u>37,970 41</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, Municipal, 5%; School, 8%.
2. Loans written off, \$152.83, Co. Pty. Hold.; \$26.58, Co. Pty. Sold.
3. Officers of the Corporation who are under bond for the following amounts: Managing-Director, \$10,000; Secretary-Treasurer, \$5,000.
4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days: 7%, January 2, 1922, and July 3, 1922.
5. Date appointed for the Annual Meeting: February 14, 1923. Date of last Annual Meeting, February 8, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	57,271	43
(b) interest on bonds and debentures and dividends on stocks.....		3,882	84
(c) revenue from real estate (less disbursements).....			2 18

CONSTATING INSTRUMENTS

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of the "Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 V., c. 38 (O), now R.S.O. 1897, c. 205. See R.S.O. 1914, c. 184.

The lending and borrowing powers are derived from the above public General Acts.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Total charges due and unpaid	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	722,082 15	2,291 78	13,101 13	616 20	738,091 26

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken	719,582 71	1,945 92	35 61	13,001 03	734,565 27
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	3,115 64	130 80	179 45	100 10	3,525 99
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage	14,698 26	395 35	128 50	235 30	15,457 41
(b) Aggregate amount of sale price of properties covered by such agreements, \$27,634.69.....					
Total.....	737,396 61	2,472 07	343 56	13,336 43	753,548 67

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.
Lot 35, Block 31, Brockville.....	*15,000 00		132 80	11,242 80
Lots 4-5, Block 31, Brockville.....	16,000 00	3,000 00	439 25	16,439 25
Lots 45-46, Block 31, Brockville.....	15,000 00	15,000 00	92 00	15,092 00
Lot 14, Block 29, Brockville.....	23,000 00		520 15	23,520 15
Lots "B," 3-4, Block 1, Brockville.....	13,000 00		174 50	13,174 50
Lots 149, Elm and Monk Sts., Sudbury.	15,000 00		82 15	12,582 15
Total.....	97,000 00	18,000 00	1,440 85	92,050 85

*Only \$11,110 advanced.

THE CANADA LANDED AND NATIONAL INVESTMENT COMPANY (Limited)

Head Office, Toronto

OFFICERS

President—D. E. THOMSON, K.C., LL.D. Vice-President—F. W. HARCOURT, K.C., LL.D.
 Managing-Director—EDWARD SAUNDERS.

DIRECTORS

D. E. THOMSON, K.C., LL.D. CHARLES J. HOLMAN, K.C., LL.D.
 F. W. HARCOURT, K.C., LL.D. JAMES PLAYFAIR.
 G. TOWER FERGUSSON. EDWARD SAUNDERS, Man.-Director.
 F. LE M. GRASETT, M.B., F.R.C.S., Edin.
 Auditors—T. WATSON SIME, C.A., F.C.A. GEO. U. STIFF, F.C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 4,000,000 00
Amount subscribed—ordinary.....	2,410,000 00
Amount paid in cash—On \$2,410,000 stock 50% called.....	1,205,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:			
Office premises.....	\$ 35,000 00		
Freehold land (including buildings).....	78,062 78		
		—————	\$ 113,062 78
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 4,033,927 92		
Agreements for sale.....	35,503 16		
Interest due.....	58,831 05		
		—————	4,128,262 13
<i>(See Schedule B)</i>			
3. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom	\$ 1,127,401 06		
(b) Canadian municipalities, school districts and rural tele- phone companies.....	846,163 44		
Interest due.....	849 95		
		—————	1,974,414 45
4. Cash on hand.....			940 64
5. Cash on deposit with banks.....			274,102 85
			—————
Total Assets.....			\$ 6,490,782 85

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$ 283,657 50		
Interest due and accrued.....	3,490 00		
		—————	\$ 287,147 50
Payable elsewhere than in Canada.....	\$ 3,344,628 83		
Interest due and accrued.....	24,240 68		
		—————	3,368,869 51
			—————
2. All other liabilities.....			\$ 3,656,017 01
			42,420 96
			—————
Total.....			\$ 3,698,437 97

To Shareholders

3. Depreciation Reserve.....	\$ 50,000 00		
4. Reserve fund.....	1,450,000 00		
5. Dividends to shareholders declared and unpaid.....	45,162 45		
6. Paid up capital.....	1,205,000 00		
7. Balance of Profit and Loss Account.....	42,182 43		
		—————	
Total.....			2,792,344 88
			—————
Total Liabilities.....			\$ 6,490,782 85

REVENUE ACCOUNT

Income

1. Rents earned (including \$5,662.80 on office premises).....	\$	11,964	59
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	302,043	35
(b) bonds, debentures and stocks.....		115,465	72
(c) collateral loans.....		135	62
(d) bank deposits.....		4,812	46
			422,457
3. Profit on sale of real estate.....			3,145
4. All other revenue for year.....			11,192
			82
Total.....	\$	448,760	35

Expenditure

5. Interest incurred during the year on debentures and debenture stock.....	\$	194,301	65
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	23,158	64
(b) Provincial.....		3,078	97
(c) Municipal.....		763	73
			27,001
7. Commission on loans and on sale of debentures and real estate.....			16,302
8. All other expenses incurred—Salaries, \$37,420.56; directors' fees, \$10,000.00; auditors' fees, \$1,512.50; legal fees, \$99.66; rents, \$4,250.00; travelling expenses, \$310.00; printing and stationery, \$1,541.26; advertising, \$1,050.51; postage, telegrams, telephones and express, \$821.82; miscellaneous, \$2,726.90; total.....			59,733
9. Repairs to office premises and expenses on real estate.....			14,207
10. Net profit transferred to Profit and Loss Account.....			137,213
			38
Total.....	\$	448,760	35

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	37,519	05
Amount transferred from Revenue account.....		137,213	38
Total.....	\$	174,732	43
Dividends to shareholders declared during year.....	\$	120,500	00
Bonus, 1%.....		12,050	00
Balance of account at December 31st, 1922.....		42,182	43
Total.....	\$	174,732	43

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.5%; (b) On Government Bonds, 5.55%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.56%.
- Average rate of interest per annum paid by the Corporation during the year on debentures, 5.54%.
- Officers of the Corporation who are under bond for the following amounts respectively: All (except Juniors) for \$1,000 to \$5,000. Amounting in all to \$38,000.
- Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 2nd Jan., 2½%; 1st April, 2½%; 2nd July, 2½%; 1st Oct., 2½%.
- Date appointed for the Annual Meeting: 14th Feb., 1923. Date of last Annual Meeting: 8th Feb., 1922.
- Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	281,045	32
(b) interest on bonds and debentures.....		111,733	03
(c) loans on collateral security. Principal, \$4,300. Interest.....		135	62
- Amount of interest permanently capitalized during the year..... 273 00

CONSTATING INSTRUMENTS

This Company was in 1891 constituted by an amalgamation of (1) The Canada Landed Credit Company with (2) The National Investment Company of Canada (Limited), and the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated:

1. The Canada Landed Credit Company had been incorporated in 1858 by special Act of the Province of Canada, 22 V., c. 133; a special Act of 1859, 22 V., c. 105, increased the capital; the two foregoing Acts were amended by 29-30 V. (1866-7), c. 125. In 1873, an Act of Ontario, 36 V., c. 122, amended 22 V., c. 133, supra; in 1874 the powers of the Company were extended by 38 V., c. 73 (O); in 1875-6 the capital was further increased by 39 V., c. 97 (O); in 1882 the special Acts of 1858 and 1859 supra were amended by 45 V., c. 72 (O). In 1882 the special Act of Canada, 45 V., c. 110, extended the Company's operations to Manitoba and the Northwest Territories. In 1890 the special Act of Ontario, 53 V., c. 128, authorized the Company to issue debenture stock to become amalgamated with other companies, etc. In 1891, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

2. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V., c. 43 (D).

For the powers of the amalgamated Company, see the Letters Patent above cited; see also R.S.O., 1886, secs. 88-98, and sec. 101; see also the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total charges due and unpaid (Included in Principal)	Totals
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	2,205,888 14	9,637 12	563 92	2,215,525 26
Manitoba.....	1,416,704 29	42,101 42	2,529 33	1,458,805 71
Saskatchewan.....	398,285 26	6,358 23	1,969 98	404,643 49
Alberta.....	48,553 39	734 28	59 88	49,287 67
Total.....	4,069,431 08	58,831 05	5,123 11	4,128,262 13

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Total
		Under six months	Six months and over	
	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	4,032,540 06	31,703 47	26,077 70	4,090,321 23
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	1,387 86	101 50	54 50	1,543 86
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	35,503 16	216 48	677 40	36,397 04
(b) Aggregate amount of sale price of properties covered by such agreements, \$52,740.				
Total.....	4,069,431 08	32,021 45	26,809 60	4,128,262 13

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Total amount at which carried in Corporation's books
	\$ c.	\$ c.
Nos. 384-6 Yonge Street, Toronto, five-storey brick store on lot 36 feet 8½ inches by 110 feet.....	60,000 00	54,000 00

CANADA PERMANENT MORTGAGE CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President—W. G. GOODERHAM. Second Vice-President—JOHN MASSEY.
 First Vice-President—E. R. C. CLARKSON. General Manager—GEORGE H. SMITH.
 Secretary—WALTER F. WATKINS.

DIRECTORS

COL. A. E. GOODERHAM, Toronto. F. GORDON OSLER, Toronto.
 WILLIAM MULOCK, K.C., Toronto. WILLIAM STONE, Toronto.
 GEORGE H. SMITH, Toronto. Geo. W. ALLAN, K.C., Winnipeg.
 A. B. CAMPBELL, W. S., Edinburgh.

Auditors—A. E. OSLER, A.C.A. HENRY BARBER, F.C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$20,000,000 00
Amount subscribed—ordinary.....	7,000,000 00
Amount paid in cash.....	7,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:			
Office premises.....	\$	762,874 13	
Freehold land (including buildings).....		531,543 42	
			\$ 1,294,417 55
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$32,519,409 90		
Property brought on hand under Power of Sale.....		265,132 75	
Agreements for sale.....		521,293 71	
Interest due.....		1,041,197 29	
			(See Schedule B.) 34,347,033 65
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$91,190 of the Company's own stock upon which \$91,190 has been paid.)			
Principal.....	\$	203,450 37	
Interest due.....		1,981 47	
			205,431 84
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom \$	2,336,367 43		
(b) Canadian municipalities.....		200,224 17	
			2,536,591 60
5. Book value of stocks owned.....			1,238,000 00
6. Cash on hand.....			96,919 70
7. Cash on deposit with banks.....			1,647,214 02
8. All other assets.....			13,868 40
Total Assets.....			<u>\$41,379,476 76</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	4,714,663 69	
Interest due and accrued.....		77,255 78	
			\$ 4,791,919 47
Payable elsewhere than in Canada.....	14,643,201 60		
Interest due and accrued.....		91,391 90	
			14,734,593 50
			\$19,526,512 97
2. Amount of money deposited with the corporation.....			7,284,884 11
3. Taxes due and accrued.....			5,749 81
4. Salaries, rents and other expenses due and accrued.....			15,593 99
5. All other liabilities.....			2,579 98
Total.....			<u>\$26,835,320 86</u>

To Shareholders

6. Reserve funds (give items and amounts).....	7,000,000 00
7. Dividends to shareholders declared and unpaid.....	210,000 00
8. Paid up capital.....	7,000,000 00
9. Balance of Profit and Loss Account.....	334,155 90
Total.....	<u>14,544,155 90</u>
Total Liabilities.....	<u>\$41,379,476 76</u>

REVENUE ACCOUNT

Income

1. Rents earned (including \$106,816.06 on office premises).....	\$ 106,816 06
2. Interest earned on:	
(a) mortgages and agreements for sale.....	\$ 2,472,367 26
(b) bonds, debentures and stocks.....	175,683 03
(c) collateral loans.....	19,236 40
(d) bank deposits.....	32,945 89
(e) other interest earned.....	20,730 18
	<u>2,720,962 76</u>
3. Profit on sale of securities and real estate.....	106,725 62
4. Amount by which ledger values of assets were written up.....	10,000 00
5. All other revenue for year.....	6,317 30
Total.....	<u>\$ 2,950,821 74</u>

Expenditure

6. Interest incurred during the year on:	
(a) debentures and debenture stock.....	\$ 990,896 36
(b) deposits.....	248,816 14
	<u>\$ 1,239,712 50</u>
7. Loss on sale of securities and real estate.....	6,031 49
8. Amount by which assets were written down.....	5,410 84
9. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 91,229 46
(b) Provincial.....	21,180 94
(c) Municipal.....	4,608 15
	<u>117,018 55</u>
10. Commission on loans and on sale of debentures and real estate.....	96,887 69
11. All other expenses incurred: Salaries, \$324,494.97; directors' fees, \$22,625; auditors' fees, \$15,800.07; legal fees, \$2,355.15; rents, \$42,775; travelling expenses, \$5,744.05; printing and stationery, \$19,210.35; advertising, \$24,875.77; postage, telegrams, telephones and express, \$7,760.48; expenses of Corpn. Bldgs., \$67,844.29; miscellaneous, \$49,256.24; total.....	582,741 37
12. Net profit transferred to Profit and Loss Account.....	903,019 30
Total.....	<u>\$ 2,950,821 74</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 271,136 60
Amount transferred from Revenue account.....	903,019 30
Total.....	<u>\$ 1,174,155 90</u>
Dividends to shareholders declared during year.....	\$ 840,000 00
Balance of account at December 31st, 1922.....	334,155 90
Total.....	<u>\$ 1,174,155 90</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.417%; (b) On Government Bonds, 5.365%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.121%; (d) On stocks owned, 5.565%.

2. Average rate of interest per annum paid by the Corporation during the year: On deposits, 3.717%; On debentures, 5.445%; On debenture stock, 4.09%.
3. Loans written off.....\$ 5,410 84
4. Officers of the Corporation who are under bond for the following sums: All officers and employees holding responsible positions give bonds or security satisfactory to Corporation, \$1,000.00 to \$5,000.00 each.
5. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 3% on 3rd January, 1st April, 3rd July, 2nd October.
6. Date appointed for the Annual Meeting: Jan. 26th, 1923. Date of last Annual Meeting: Jan. 27th, 1922.
7. Amount of actual cash receipts during the year for:
 - (a) interest on mortgage investments.....\$ 2,437,603 31
 - (b) interest on bonds and debentures and dividends on stocks..... 178,738 34
 - (c) loans on collateral security:
 - principal..... 119,831 16
 - interest..... 23,333 77
 - (d) revenue from real estate (less disbursements)..... 38,971 77
8. Maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise..... 5,000 00
Amount owing December 31st, 1922: Nil.

CONSTATING INSTRUMENTS

This Company was under the provisions of the Act special of Ontario 63 V., c. 129, formed by the amalgamation of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and the London and Ontario Investment Company, 63 V., c. 129 (Ont.). See also special Act of Canada, 62 V., c. 101 (D).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid		Total Interest due		Total Interest accrued (Not taken into Assets)		Total charges due and unpaid	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	11,095,038	90	112,771	45	177,425	21		48 38
Manitoba.....	6,888,478	47	237,302	30	83,081	64	2,570	92
British Columbia.....	1,887,495	25	22,564	09	18,162	29		35 00
New Brunswick.....	1,287,523	17	54,463	38	17,175	88		48 50
Alberta.....	3,142,373	51	128,649	93	50,928	00		2,663 10
Saskatchewan.....	6,939,275	06	375,308	49	69,661	69		28,502 00
Nova Scotia.....	1,800,519	25	110,137	65	4,547	08		.....
Total.....	33,040,703	61	1,041,197	29	420,981	79		33,867 90

Mortgage principal.....	\$33,040,703 61
Mortgage interest.....	1,041,197 29
	<hr/>
	\$34,081,900 90
Property on hand for sale.....	265,132 75
	<hr/>
	\$34,347,033 65

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued (Not taken into Assets)	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	32,653,175 29	813,211 00	215,949 43	417,688 15	33,300,023 87
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	131,367 36	846 79	5,438 41	674 59	138,327 15
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	521,293 71	3,824 96	1,926 70	2,619 05	529,664 42
(b) Aggregate amount of sale price of properties covered by such agreements, \$804,487.42.					
Total.....	33,305,836 36	817,882 75	223,314 54	420,981 79	33,968,015 44

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of interest due and unpaid whether capitalized or not	Interest accrued (Not taken into Assets)	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
South side of Wellington St. W., and north side of Front St. W., Toronto, about 430x 215 ft. on each street	175,000 00			3,400 00	136,000 00
South side of Wellington St. W., Toronto, about 140x230 ft....	160,000 00	25 70			143,301 30
139 x 155 ft., east side of Yonge St., Toronto..	60,000 00		304 12		60,304 12
North side Elm St., Sudbury, 90x120 ft. and other properties....	70,000 00		3,579 52		62,545 50
Total.....	465,000 00	25 70	3,883 64	3,400 00	402,150 92

CANADIAN MORTGAGE INVESTMENT COMPANY

Head Office, Toronto

OFFICERS

President—H. S. OSLER, K.C. Managing Director—F. W. G. FITZGERALD.
 Vice-Presidents—JOSEPH HENDERSON and F. W. G. FITZGERALD.
 Secretary—VYVYAN HARRIS.

DIRECTORS

H. S. OSLER, K.C., Toronto. CHARLES W. BEATTY, Toronto.
 JOSEPH HENDERSON, Toronto. GEORGE D. PERRY, Toronto.
 D. B. HANNA, Toronto. F. W. G. FITZGERALD, Toronto.

WALLACE NESBITT, K.C., Toronto

Auditors—PRICE, WATERHOUSE AND COMPANY

CAPITAL

Amount of Capital Stock authorized.....		\$ 5,000,000 00
Amount subscribed—ordinary.....		1,506,300 00
Amount paid in cash:		
On \$988,600.00 stock fully called.....	\$ 988,600 00	
On \$459,300.00 stock 50% called.....	229,650 00	
Dividends applied as additional payments.....	6,028 82	
On \$58,400.00 instalment stock.....	19,461 67	
		<u>1,243,740 49</u>

BALANCE SHEET AS AT 31st DECEMBER, 1922.**Assets**

1. Book value of real estate held by the corporation:			
Office premises.....	\$ 262,597 27		
Freehold land (including buildings).....	193,244 98		
			<u>\$ 455,842 25</u>
2. Rents due, \$2,976.71; reserve, \$700.00.....			2,276 71
3. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 1,126,875 46		
Agreements for sale.....	95,254 97		
Interest due.....	98,586 41		
Interest accrued.....	6,993 51		
			<u>1,327,710 35</u>
			(See Schedule B.)
4. Book value of bonds, debentures and debenture stocks:			
(a) Government—Dominion, Provincial and United Kingdom.....	\$ 125,561 33		
(b) All other bonds.....	90,178 81		
Interest due.....	8,412 39		
Interest accrued.....	1,514 30		
			<u>225,666 83</u>
5. Book value of stocks owned.....	\$ 250,000 00		
Accrued dividends thereon.....	10,500 00		
			<u>260,500 00</u>
6. Cash on hand.....			1,359 92
7. Cash on deposit with banks.....			64,676 31
8. All other assets.....			6,222 37
			<u>\$ 2,344,254 74</u>

Liabilities*To the Public*

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$ 52,830 81		
Interest due and accrued.....	1,307 38		
			<u>\$ 54,138 19</u>
Payable elsewhere than in Canada.....	429,824 00		
Interest due and accrued.....	3,130 27		
			<u>432,954 27</u>
			<u>\$ 487,092 46</u>
2. Taxes due and accrued.....			4,417 18
3. Salaries, rents and other expenses due and accrued.....			2,152 86
4. All other liabilities.....			11,266 63
			<u>\$ 504,929 13</u>

Total..... \$ 504,929 13

To Shareholders

5. Reserve funds.....	500,000 00
6. Investment reserve.....	40,000 00
7. Dividends to shareholders declared and unpaid.....	36,345 00
8. Paid up capital.....	1,243,740 49
9. Balance of Profit and Loss Account.....	19,240 12
Total.....	1,839,325 61
Total Liabilities.....	\$ 2,344,254 74

REVENUE ACCOUNT

Income

1. Rents earned—(including \$10,422.47 on office premises).....	\$ 13,996 37
2. Interest earned on:	
(a) mortgages and agreements for sale.....	\$ 116,357 10
(b) bonds, debentures and stocks.....	17,975 43
(c) bank deposits.....	1,849 99
3. Profit on sale of securities and real estate.....	136,182 52
4. Agency fees and commissions earned.....	1,461 98
5. All other revenue for year.....	2,945 21
	15,092 70
Total.....	\$ 169,678 78

Expenditure

6. Interest incurred during the year on:	
Debentures and debenture stock.....	\$ 25,596 90
7. Loss on sale of securities and real estate.....	1,700 56
8. Amount by which assets were written down and for losses.....	26,128 14
9. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 4,229 00
(b) Provincial.....	1,804 05
(c) Municipal.....	8,945 46
	14,978 51
10. Commission on loans and on sale of debentures and real estate.....	4,422 23
11. All other expenses incurred: Salaries, \$21,556.22; directors' fees, \$3,075.00; auditors' fees, \$1,000.00; legal fees, \$459.75; travelling expenses, \$498.61; printing and stationery, \$1,631.84; advertising, \$135.87; postage, telegrams, telephones and express, \$785.81; miscellaneous, \$1,481.75; total.....	30,624 85
12. Reserve for Property Rents Receivable.....	700 00
13. Net profit transferred to Profit and Loss Account.....	65,527 59
Total.....	\$ 169,678 78

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 28,336 96
Amount transferred from Revenue account.....	65,527 59
Total.....	\$ 93,864 55
Dividends to shareholders declared during year.....	\$ 74,624 43
Balance of account at December 31st, 1922.....	19,240 12
Total.....	\$ 93,864 55

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, $8\frac{1}{2}\%$; (b) On Government Bonds, 5.40%.
- Average rate of interest per annum paid by the Corporation during the year: On debentures, 5.15%.
- Loans written off.....\$ 7,227 22
- Officers of the Corporation who are under bond: All officers and employees concerned with the handling of cash or securities are under bonds in amounts fixed by the Company.

5. Dividend-days of the Corporation in 1922, and rate of dividends declared payable on those days respectively: Jan. 2nd and July 3rd, 6%.
6. Date appointed for the Annual Meeting: Feb. 7th, 1923. Date of last Annual Meeting: Feb. 1st, 1922.
7. In the case of any Company whose Stocks, Bonds, or Debentures are held by the Corporation either directly or indirectly, if such company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans.....\$ 63,674 73
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year..... 8,412 39
8. Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement: The Company has a subscription of \$500,000 in the stock of the Debenture and Securities Corporation of Canada. Of this fully paid shares to the extent of \$250,000 have been taken up. The balance of \$250,000 remains uncalled and unissued.
9. Amount of actual cash receipts during the year for:
(a) interest on mortgage investments.....\$ 113,881 54
(b) interest on bonds and debentures and dividends on stocks..... 9,687 41
(c) revenue from real estate (less disbursements)..... 5,223 84
10. Amount of interest permanently capitalized during the year..... 8,908 40
11. Maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise..... 5,850 46
Amount owing December 31st, 1922..... 5,850 46

CONSTATING INSTRUMENTS

Incorporated under special Act of Canada, 62-3 Vict., c. 103. (Decl. Book II., 92).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
British Columbia..	38,227 08	970 69	116 12	203 49	39,517 38
Alberta.....	382,965 82	50,865 61	2,664 37	10,546 79	447,042 59
Saskatchewan.....	319,180 24	38,700 68	2,523 20	11,875 33	372,279 45
Manitoba.....	38,134 97	1,981 14	222 34	210 65	40,549 10
Ontario.....	198,884 03	3,052 50	1,347 69	1,784 03	205,068 25
Nova Scotia.....	219,822 19	3,015 79	119 79	295 81	223,253 58
Total.....	1,197,214 33	98,586 41	6,993 51	24,916 10	1,327,710 35

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	1,113,467 25	30,751 01	56,590 76	6,081 00	1,206,890 02
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	13,408 21	1,090 55	3,795 99	103 87	18,398 62
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	95,254 97	2,877 18	3,480 92	808 64	102,421 71
Total.....	1,222,130 43	34,718 74	63,867 67	6,993 51	1,327,710 35

CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—E. R. WOOD. Asst. Manager—A. B. FISHER.
 Vice-Presidents—H. C. COX; G. A. MORROW. Secretary—W. J. HASTIE.
 Managing-Director—G. A. MORROW.

DIRECTORS

E. R. WOOD, Toronto. H. C. COX, Toronto.
 G. A. MORROW, Toronto. A. B. FISHER, Toronto.
 A. H. COX, Toronto. E. T. MALONE, K.C., Toronto.
 RICHARD HALL, Peterboro. W. S. HODGENS, Toronto.
 SIR WM. MACKENZIE, Toronto. W. G. MORROW, Peterboro.

Auditors—HARRY VIGEON, F.C.A.; H. FRANK VIGEON, C.A.; JAS. A. HALL.

CAPITAL

Amount of Capital Stock authorized.....	\$ 5,000,000 00
Amount subscribed—ordinary.....	2,500,000 00
Amount paid in cash:	
On \$1,562,500 stock fully called.....	\$ 1,562,500 00
On \$937,500 stock, 20% called.....	187,500 00
	<u>\$ 1,750,000 00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$ 250,000 00	
Real estate held for sale.....	12,763 90	
		<u>\$ 262,763 90</u>
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 1,242,308 21	
Agreements for sale.....	5,359 80	
Interest due.....	8,768 82	
Interest accrued.....	25,223 61	
		<u>1,281,660 44</u>
		<i>(See Schedule B.)</i>
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral, \$98,400 of the Company's own stock upon which \$89,360 has been paid.)		
Principal.....	\$ 1,397,312 15	
Interest accrued.....	29,831 94	
	<u>\$ 1,427,144 09</u>	
Less interest paid before due date.....	4,992 75	
		<u>1,422,151 34</u>
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom.....	\$ 303,387 50	
(b) Canadian municipalities, school districts and rural telephone companies.....	55,031 73	
(c) All other bonds.....	195,744 90	
Interest accrued.....	4,617 10	
		<u>558,781 23</u>
5. Book value of stocks owned.....	\$ 4,033,593 83	
Accrued dividends thereon.....	85,368 50	
	<u>4,118,962 33</u>	
Less special reserve.....	165,681 93	
		<u>3,953,280 40</u>
6. Cash on hand.....		38,602 17
7. Cash on deposit with banks, \$255,310.95; elsewhere, \$19,029.21.....		274,340 16
Total Assets.....		<u><u>\$ 7,791,579 64</u></u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$ 1,799,535 18	
Interest due and accrued.....	40,640 53	
		\$ 1,840,175 71
Payable elsewhere than in Canada.....	934 66	
Interest due and accrued.....	7 02	
		941 68
2. Amount of money deposited with the corporation.....		\$ 1,841,117 39
		2,254,203 21
Total.....		\$ 4,095,320 60

To Shareholders

3. Reserve funds.....	\$ 1,750,000 00
4. Dividends to shareholders declared and unpaid.....	43,750 00
5. Paid up capital.....	1,750,000 00
6. Balance of Profit and Loss Account.....	152,509 04
Total.....	3,696,259 04
Total Liabilities.....	\$ 7,791,579 64

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) mortgages and agreements for sale.....	\$ 86,499 48	
(b) bonds, debentures and stocks.....	276,006 65	
(c) collateral loans.....	72,415 05	
		\$ 434,921 18
2. Profit on sale of securities.....		41,268 68
3. All other revenue for year.....		89 62
Total.....		\$ 476,279 48

Expenditure

4. Interest incurred during the year on:		
(a) debentures.....	\$ 85,559 30	
(b) deposits.....	50,683 73	
(c) other borrowed money.....	1,861 60	
		\$ 138,104 63
5. Licenses and taxes other than taxes on real estate:		
Municipal.....		2,717 22
6. Commission on loans and on sale of debentures.....		8,640 43
7. All other expenses incurred: Salaries, \$48,788.84; directors' fees, \$42,500.00; auditors' fees, \$600.00; legal fees, \$1,135.03; rents, \$3,465.89; travelling expenses, \$607.56; printing and stationery, \$5,404.11; advertising, \$8,938.05; postage, telegrams, telephones and express, \$1,342.75; miscellaneous, \$3,760.31; total.....		116,542 54
8. Net profit transferred to Profit and Loss Account.....		210,274 66
Total.....		\$ 476,279 48

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 128,332 55
Amount transferred from Revenue account.....	210,274 66
Total.....	\$ 338,607 21
Dividends to shareholders declared during year.....	175,000 00
Subscriptions.....	3,192 70
Dominion and Provincial Government Taxes.....	7,905 47
Balance of account at December 31st, 1922.....	152,509 04
Total.....	\$ 338,607 21

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year:
 - (a) On Mortgages of realty, 6.80%; (b) On Government Bonds, 5.52%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.31%; (d) On all other bonds, 8.43%; (e) On stocks owned, 6.076%.
2. Average rate of interest per annum paid by the Corporation during the year: On deposits, 3.124%; On debentures, 5.127%.
3. Officers of the Corporation who are under bond for the following amount: All the officers and staff are covered by a Bankers Blanket Bond for \$25,000.00.
4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: Jan. 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%; Oct. 1st, 2½%.
5. Date appointed for the Annual Meeting: Jan. 17th, 1923. Date of last Annual Meeting: Jan. 18th, 1922.
6. Special General Meeting held during year: Jan. 18th, 1922.
7. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$ 83,391 65
(b) interest on bonds and debentures and dividends on stocks.....	257,360 25
(c) loans on collateral security:	
principal.....	1,626,509 24
interest.....	91,690 67
8. Maximum amount of money loaned or advanced at any time during the year to directors..... 175,482 65
 Amount owing, December 31st, 1922..... 93,718 57

CONSTATING INSTRUMENTS

The former Provincial Company, incorporated 1884, 7th March, L.P. of Ontario. (Lib. 16, No. 67.)

1890, 53 V., c. 129 (O); fixes the capital stock at \$5,000,000, divided into 50,000 shares of \$100 each; (sec. 1), confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited; secs. 2-4 sanction the issue of debenture stock; secs. 5-12 authorize agencies in the United Kingdom; (13) defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the status of a Loan Company (and not the status of a Loaning Land Company) under the Loan and Trust Corporations Act.

Dominion Company of same name incorporated by 61 V., c. 97 (D), assets of Provincial Company transferred to Dominion Company by 63 V., c. 130 (Ontario).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total prin- cipal unpaid	Total inter- est due	Total inter- est accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	1,114,661 02	4,964 47	22,180 08	259 33	1,142,064 90
Manitoba.....	79,694 00	2,654 00	778 32		83,126 32
Alberta.....	53,053 16	1,150 35	2,265 21	50	56,469 22
Total.....	1,247,408 18	8,768 82	25,223 61	259 83	1,281,660 44

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued		Total			
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.	\$	c.		
1. First mortgages under which no legal proceedings have been taken.....	1,239,898	38	4,288	02	4,043	65	25,052	06	1,273,282	11
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	2,150	00			319	50			2,469	50
3. (a) Amount secured by agreement for Sale or Purchase of property not subject to prior mortgage.....	5,359	80			117	65	171	55	5,649	00
(b) Aggregate amount of sale price of properties covered by such agreements, \$13,260.38.										
Total.....	1,247,408	18	4,288	02	4,480	80	25,223	61	1,281,400	61

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original principal		Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books			
					\$	c.		
Property, College and Huron Sts., Toronto.....	60,000	00	832	08	980	96	59,973	88
Home Bank Building, 8 King St. W., Toronto.....	150,000	00			863	00	150,863	00
Canada Metals Coy., plant Fraser Ave., Toronto.....	100,000	00			1,989	04	101,989	04
Total.....	310,000	00	832	08	3,833	00	312,825	92

THE COLONIAL INVESTMENT AND LOAN COMPANY

Head Office, Toronto, Ontario.

OFFICERS

President—A. J. JACKSON.	Manager—A. J. JACKSON.
Vice-Presidents—JAS. H. MITCHELL, WM. R. WHITE, K.C.	Secretary—JAS. H. MITCHELL.

DIRECTORS

A. J. JACKSON, Toronto.	JAS. H. MITCHELL, Toronto.
A. C. McMASTER, K.C., Toronto.	WM. R. WHITE, K.C., Pembroke.

Auditors—ARTHUR J. HARDY; GEOFFREY T. CLARKSON.

CAPITAL

Amount of Capital Stock authorized:		
Permanent preference.....		\$4,900,000 00
Ordinary permanent.....		100,000 00
Amount subscribed:		
Permanent preference.....	\$ 635,290 00	
Ordinary permanent.....	100,000 00	
		<u>735,290 00</u>
Amount paid in cash:		
Permanent Preference.....	\$ 625,988 14	
Ordinary Permanent: On \$100,000.00 stock 22% called.....	22,000 00	
		<u>647,988 14</u>

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Freehold land (including buildings).....	\$ 240,632 90	
Leasehold land (including buildings).....	40,000 00	
		<u>\$ 280,632 90</u>
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 265,247 47	
Agreements for sale.....	356,782 09	
Interest due.....	3,977 76	
Interest accrued.....	12,528 37	
	(See Schedule B.)	<u>638,535 69</u>
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral, \$30,000.00 of the Company's own stock upon which \$30,000.00 has been paid.)		
Principal.....		15,000 00
4. Book value of bonds, debentures and debenture stocks:		
Canadian municipalities, school districts and rural telephone companies.....	\$ 154,160 07	
Interest due.....	2,596 41	
Interest accrued.....	2,681 29	
		<u>159,437 77</u>
5. Book value of stocks owned.....	\$ 146,884 37	
Accrued dividends thereon.....	1,371 61	
		<u>148,255 98</u>
6. Cash on deposit with banks, \$51,757.36; elsewhere, \$117,399.31.....		169,156 67
7. All other assets.....		4,473 03
Total Assets.....		<u><u>\$ 1,415,492 04</u></u>

Liabilities

To the Public

1. All other liabilities.....	\$ 5,082 84
Total.....	<u><u>\$ 5,082 84</u></u>

To Shareholders

2. Reserve fund.....	300,000 00
3. Real Estate Reserve Fund.....	40,675 76
4. Dividends to shareholders declared and unpaid.....	8,336 95
5. Paid up capital.....	647,983 14
6. Provided for redemption of Permanent Preference Stock.....	409,223 21
7. Balance of Profit and Loss Account.....	4,180 14
Total.....	<u>1,410,409 20</u>
Total Liabilities.....	<u>\$ 1,415,492 04</u>

REVENUE ACCOUNT

Income

1. Rents earned.....	\$ 34,080 23
2. Interest earned on:	
(a) mortgages and agreements for sale.....	\$ 56,888 95
(b) bonds, debentures and stocks.....	23,012 03
(c) collateral loans.....	15,584 52
(d) bank deposits.....	1,028 35
	<u>96,513 85</u>
3. Profit on sale of securities and real estate.....	11,803 31
4. Increase in market value of securities.....	11,640 63
5. All other revenue for year.....	1,846 52
Total.....	<u>\$ 155,889 54</u>

Expenditure

6. Loss on sale of securities and real estate.....	\$ 19,005 61
7. Real estate taxes, insurance, etc.....	45,213 96
8. Decrease in market value of securities.....	5,768 75
9. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 3,793 24
(b) Provincial.....	1,204 54
(c) Municipal.....	1,471 93
	<u>6,469 71</u>
10. All other expenses incurred: Salaries, \$14,135.50; directors' fees, \$5,000.00; auditors' fees, \$1,500.00; legal fees, \$547.52; rents, \$3,500.00; travelling expenses, \$1,716.70; printing and stationery, \$1,222.55; postage, telegrams, telephones, H. O. charges, and express, \$1,400.03; miscellaneous, \$4,728.39; total.....	38,750 69
11. Net profit transferred to Profit and Loss Account.....	40,680 82
Total.....	<u>\$ 155,889 54</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 37,986 06
Amount transferred from Revenue account.....	40,680 82
Total.....	<u>\$ 78,666 88</u>
Dividends to shareholders declared during year.....	\$ 74,486 74
Balance of account at December 31st, 1922.....	4,180 14
Total.....	<u>\$ 78,666 88</u>

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages and Sale Agreements of realty, 7.38%; (b) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 7.339%; (c) On collateral loans, 6.500%; (d) On stocks owned, 5.310%.
- Officers of the Corporation who are under bond and for what sums respectively: General manager, \$10,000.00; Secretary, \$10,000.00; Cashier, \$4,000.00.
- Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: June 30, 1922; Dec. 30, 1922; 3%.

4. Date appointed for the Annual Meeting: Feb. 22, 1923. Date of last Annual Meeting: Feb. 24, 1922.	
5. Special General Meeting held during year: Nov. 21, 1922.	
6. Amount of actual cash receipts during the year for:	
(a) interest on mortgage investments.....	\$ 56,314 91
(b) interest on bonds and debentures and dividends on stocks.....	23,030 43
(c) loans on collateral security:	
principal.....	150,170 03
interest.....	14,898 42
interest on Bills Receivable.....	24 00
7. Amount of interest permanently capitalized during the year.....	4,533 51
8. Amount of money loaned or advanced during the year to directors.....	50,558 00
Also amount owing December 31st, 1922.....	15,000 00

CONSTATING INSTRUMENTS

Incorporated under special Act of Canada, 63-4 V., c. 95.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Total		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
MORTGAGES:											
Ontario.....	134,372	18	1,062	87	2,958	13			138,393	18	
Manitoba.....	20,530	46	403	07	532	79	334	39	21,800	71	
Alberta.....	41,564	41	2,973	14	825	40	3,592	05	48,955	00	
Saskatchewan...	50,094	44	2,533	39	1,280	57	9,946	76	63,855	16	
British Columbia	3,871	79	68	96	153	18	940	99	5,034	92	
AGREEMENTS:											
Ontario.....	2,205	01	Cr. 16	95	39	45	29	18	2,256	69	
Manitoba.....	22,732	28	85	19	417	17	182	90	23,417	54	
Alberta.....	130,234	31	13,721	55	1,638	95	3,179	99	148,774	80	
Saskatchewan...	195,046	40	476	28	4,651	54	2,074	25	202,248	47	
British Columbia	1,097	77	1	21	31	19			1,130	17	
Interest on December instalment of Monthly Payments.....				169	05					169	05
	601,749	05	21,477	76	12,528	37	20,280	51	656,035	69	
Less interest reserve.....			17,500	00					17,500	00	
			3,977	76					638,535	69	

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal and charges		Amount of interest due and unpaid		Amount of interest accrued	Total				
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.	\$	c.		
1. First mortgages under which no legal proceedings have been taken . . .	221,771	29	2,862	11	430	27	5,171	20	230,234	87
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	43,476	18	1,213	82	2,537	29	578	87	47,806	16
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.	356,782	09	4,326	54	10,107	73	6,778	30	377,994	66
(b) Aggregate amount of sale price of properties covered by such agreements, \$591,337.81.										
	622,029	56	8,402	47	13,075	29	12,528	37	656,035	69
					8,402	47				
					21,477	76				
Less interest reserve					17,500	00			17,500	00
					3,977	76			638,535	69

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books					
	\$	c.	\$	c.	\$	c.				
Empire Theatre, Saskatoon . . .	70,000	00	5	76	2,542	54	56,549	72		
Apartment Block, Saskatoon . . .	38,000	00			524	76	34,524	76		
Empire Hotel, Saskatoon	105,000	00	137	45	472	04	92,985	72		
Secord Apartments	45,000	00			1,150	64	41,650	64		
Lot 4, N. side of King Street; Lot 4, S. side of Bond Street, Oshawa	50,000	00			1,342	19	41,342	19		
N.W. ¼ 34-5-27-W. 4; W. ½ 27-5-27-W. 4; S.W. ¼ 3-6-27-W. 4.	20,000	00	51	22	4,563	86	24,615	08		
	328,000	00	194	43	4,563	86	6,032	17	291,668	11

CRÉDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal, Quebec

OFFICERS

President—J. E. MORET, Paris, France.
 Vice-President—HON. SIR H. LAPORTE.

Manager—R. DE ROUMEFORT.
 Assistant Manager—J. THEO LECLERC.

DIRECTORS

A. BENAC, Paris, France.
 TANCREDE BIENVENU, Montréal.
 CH. CAHEN-D'ANVERS, Paris, France.
 LE COMTE DE CAMONDO, Paris, France.

M. CHEVALIER, Paris, France.
 A. DENFERT-ROCHEREAU, Paris, France.
 L. ESCOFFIER, Paris, France.
 FREDERICK PERRY, Montréal.

HON. SIR LOMER GOUIN, Montréal.

Auditors—GEO. GONTHIER, Montréal. J. A. RICHARD, Montréal.

Note.—As this Company does not borrow monies in Ontario by the sale of bonds, debentures or other securities or by accepting deposits or other monies for investment (and does not exercise in Ontario any of the powers of a trust Corporation) other than the loaning of money in Ontario, the following particulars are all that are required in filing their Annual Statement with the Department under Section 110, S.S. (5) of the Loan and Trust Corporations Act.

CAPITAL

Amount of Capital Stock authorized (Francs, 50,000,000).....	\$ 9,647,667 19
Amount subscribed—ordinary.....	9,647,667 19
Amount paid in cash:	
Ordinary—on \$9,647,667.19 stock fully called.....	9,647,667 19

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$ 724,622 00	
Freehold land (including buildings).....	668,970 89	
		\$ 1,393,592 89
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$36,373,199 21	
Agreements for sale.....	709,602 59	
Interest due.....	865,072 14	
Interest accrued.....	347,512 68	
		38,295,386 62
(See Schedule B)		
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal.....	\$ 792,352 15	
Interest accrued.....	2,839 82	
		795,191 97
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 1,626,340 17	
(b) Canadian municipalities, school districts and rural telephone companies.....	248,741 96	
(c) All other bonds.....	7,846,535 13	
Interest accrued.....	57,789 04	
		9,779,406 30
5. Cash on hand.....		18,720 60
6. Cash on deposit with banks, \$3,418,008.16; elsewhere, \$1,272,401.50.....		4,690,409 66
Interest accrued.....		5,273 79
7. All other assets.....		478,503 66
Total Assets.....		\$55,456,485 49

Liabilities*To the Public*

1. Amount of debentures and debenture stock issued and outstanding:		
Payable elsewhere than in Canada.....	\$ 37,468 348 62	
Interest due and accrued.....	204,513 53	
	<hr/>	\$37,672,862 15
2. Due on debentures and coupons not yet presented.....		538,757 09
3. Due on loans in process of completion.....		79,642 62
4. General suspense account.....		1,424,401 84
5. All other liabilities.....		817,245 42
	<hr/>	
Total.....		\$ 40,532,909 12

To Shareholders

6. Reserve funds.....	\$ 3,600,958 28
7. Dividends to shareholders declared and unpaid.....	148,847 33
8. Paid up capital.....	9,647,667 19
9. Balance of Profit and Loss Account.....	1,526,103 57
	<hr/>
Total.....	\$ 14,923,576 37
	<hr/>
Total Liabilities.....	\$ 55,456,485 49

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 465,441 09
Amount transferred from Revenue account.....	1,669,662 48
	<hr/>
Total.....	\$ 2,135,103 57
	<hr/>
Amount transferred to Special Reserves and Contingency Accounts.....	\$ 609,000 00
Balance of account at December 31st, 1922.....	1,526,103 57
	<hr/>
Total.....	\$ 2,135,103 57

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.32%; (b) On Government Bonds, 5.58%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 6.03%; (d) On all other bonds, 6.54%.
2. Dividend days of the Corporation in 1921, and rates of dividends declared payable on those days respectively: Once a year (1st June), 20% on Fr. 500.
3. Date of last Annual Meeting, 23rd May, 1922.

CONSTATING INSTRUMENTS

43-4 V., c. 60, Province of Quebec; An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company; See Act of Quebec (1884), 47 V., c. 5, *infra*.

44 V., c. 58, Dominion of Canada, Section 13 defines the Company's borrowing powers. (See also 62-63 Vic., c. 41 (D), s. 20.)

44 V., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 V., c. 84, Province of Quebec, amends 43-4 Vic., c. 60 (Q).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total prin- cipal unpaid	Total inter- est due	Total inter- est accrued	Totals
	\$ c.	\$ c.	\$ c.	\$ c.
Quebec.....	15,839,814 80	82,258 85	.....	15,922,073 65
Ontario.....	4,243,105 89	20,711 60	.....	4,263,817 49
Prince Edward Island.....	996 76	.....	.....	996 76
Manitoba.....	4,066,575 10	75,637 20	.....	4,142,212 30
British Columbia.....	3,543,139 99	14,539 44	.....	3,557,679 43
Alberta.....	4,356,391 02	250,331 71	.....	4,606,722 73
Saskatchewan.....	5,032,778 24	421,593 34	.....	5,454,371 58
	.....	.....	347,512 68	347,512 68
Total.....	37,082,801 80	865,072 14	347,512 68	38,295,386 62

THE CROWN SAVINGS AND LOAN COMPANY

Head Office, Petrolea, Ontario

OFFICERS

President—C. O. FAIRBANK.

Vice-President—ROBERT JACKSON.

Manager—CHARLES EGAN.

DIRECTORS

C. O. FAIRBANK
ROBERT JACKSON
B. P. COREY
WM. MACKESY

W. B. SMITH
A. B. ELLIOTT
THOMAS SIMPSON
CHARLES EGAN

Auditors—R. W. JOHNSON, C.A. W. A. GRAY.

CAPITAL

Amount of Capital Stock authorized.....	\$1,000,000	00
Amount subscribed—ordinary.....	241,050	00
Amount paid in cash.....	241,050	00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$ 10,800	00
Freehold land.....	8,200	00
	\$	19,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 624,616	53
Interest due.....	5,829	07
Interest accrued.....	23,303	59
	\$	653,749 19
<i>(See Schedule B)</i>		
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$7,700.00 of the Company's own stock upon which \$7,700.00 has been paid.)		
Principal.....		7,719 21
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 46,400	00
Interest accrued.....	315	70
(b) *All other bonds.....	7,500	00
	\$	54,215 70
5. Cash on hand.....		5,546 59
6. Cash on deposit with banks.....		16,552 70
Total Assets.....	\$	756,783 39

*Market Value, \$1,130.00

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$ 222,092	00
Interest due and accrued.....	6,125	61
	\$	228,217 61
2. Amount of money deposited with the corporation.....		
Interest accrued thereon.....	\$ 168,530	70
	2,568	09
	\$	171,098 79
Total Assets.....	\$	399,316 40

To Shareholders

3. Reserve funds.....	\$	105,000	00
4. Dividends to shareholders declared and unpaid.....		7,834	12
5. Paid up capital.....		241,050	00
6. Balance of Profit and Loss Account.....		3,582	87
Total.....	\$	357,466	99
Total Liabilities.....	\$	756,783	39

REVENUE ACCOUNT

Income

1. Rents earned.....	\$	173	00
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	42,927	61
(b) bonds, debentures and stocks.....		3,874	52
		46,802	13
3. Amount by which ledger values of assets were written up.....		627	35
Total.....	\$	47,602	48

Expenditure

4. Interest incurred during the year on:			
(a) debentures and debenture stock.....	\$	11,777	86
(b) deposits.....		5,169	90
(c) other borrowed money.....		346	21
	\$	17,293	97
5. Amount by which assets were written down.....		304	78
6. Decrease in market value of securities.....		5,715	70
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	1,989	40
(b) Provincial.....		514	70
(c) Municipal.....		402	63
		2,906	73
8. All other expenses incurred: Salaries, \$4,435.00; directors' fees, \$106.00; auditors' fees, \$100.00; printing and stationery, \$111.72; advertising, \$141.05; postage, telegrams, telephones and express, \$208.96; miscellaneous, \$672.71; total.....		5,775	44
9. Net profit transferred to Profit and Loss Account.....		15,605	86
Total.....	\$	47,602	48

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	7,645	25
Amount transferred from Revenue account.....		15,605	86
Total.....	\$	23,251	11
Dividends to shareholders declared during year.....		15,668	24
Amount transferred to Special Reserves and Contingency Accounts.....		4,000	00
Balance of account at December 31st, 1922.....		3,582	87
Total.....	\$	23,251	11

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 6 $\frac{3}{4}$ %; (b) On Government Bonds, 5 $\frac{3}{4}$ %.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3 $\frac{1}{2}$ %; on debentures, 5%.
3. Officers of the Corporation who are under bond for the following amounts: Manager, \$5,000.00; accountant, \$1,000; teller, \$1,000.

4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: $3\frac{1}{4}\%$ on January 2, 1922; $3\frac{1}{4}\%$ July 2, 1922.
5. Date appointed for the Annual Meeting: February 1, 1923. Date of last Annual Meeting, February 2, 1922.
6. Amount of actual cash receipts during the year for:
- | | |
|---|-------------|
| (a) interest on mortgage investments..... | \$39,352 33 |
| (b) interest on bonds and debentures and dividends on stocks..... | 3,212 61 |

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, R.S.O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and borrowing powers of the Company are now governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

SCHEDULE B

Section A.

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	624,616 53	5,829 07	23,303 59	653,749 19

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	624,616 53	1,943 00	3,886 07	23,303 59	653,749 19

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.00

Short description of property	Original principal	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Lot 14, con. 13, Township of Enniskillen, 200 acres.....	10,000 00	250 00	.....	555 60	9,750 00
West half lot 7, and east half lot 7, con. 12, Township of Moore, 150 acres.....	7,300 00	500 00	110 00	393 64	7,410 00

THE DYMENT SECURITIES, LOAN AND SAVINGS COMPANY

Head Office, Barrie, Ontario.

OFFICERS

President—A. E. DYMENT.

Vice-President—THOS. W. BAKER

Manager—S. DYMENT.

DIRECTORS

A. E. DYMENT
THOS. W. BAKERS. DYMENT
W. E. WISMER

Auditors—JOHN B. BARR, WM. R. KING.

CAPITAL

Amount of Capital Stock authorized	\$ 2,000,000 00
Amount subscribed—ordinary	652,200 00
Amount paid in cash.....	652,200 00

BALANCE SHEET AS AT DECEMBER 31st, 1922.

Assets

1. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 26,758 82	
Agreements for sale.....	366,330 83	
Interest due.....	26,309 84	
Interest accrued.....	374 97	
	(See Schedule B)	\$ 419,774 46
2. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$300,000.00 of the Company's own stock upon which \$300,000.00 has been paid.)		
Principal.....	\$ 192,223 10	
Interest due.....	843 13	
		193,066 23
3. Book value of bonds, debentures and debenture stocks:		
All other bonds.....		77,500 00
4. Book value of stocks owned.....		126,752 02
5. Cash on hand.....		1,014 38
6. Cash on deposit with banks.....		1,075 12
Total Assets.....	\$	<u>819,182 21</u>

Liabilities

To the Public.

1. Amount of money deposited with the corporation.....	\$ 40,237 49	
Interest accrued thereon.....	1,482 97	
		\$ 41,720 46
2. Money borrowed from banks:		
Without security.....		25 00
3. All other liabilities.....		47 40
Total.....	\$	<u>41,792 86</u>

To Shareholders.

4. Dividends to shareholders declared and unpaid.....	\$ 16,305 00	
5. Paid up capital.....	652,200 00	
6. Balance of Profit and Loss Account.....	108,884 35	
Total.....		<u>777,389 35</u>
Total Liabilities.....	\$	<u>819,182 21</u>

REVENUE ACCOUNT

Income

1. Rents earned		\$	700	00
2. Interest earned on:				
(a) mortgages and agreements for sale	\$	24,451	50	
(b) bonds, debentures and stocks		22,200	41	
				<u>46,651 91</u>
Total	\$	47,351	91	

Expenditure

3. Interest incurred during the year on:				
(a) deposits		1,496	32	
(b) other borrowed money		378	58	
				<u>1,874 90</u>
4. Amount by which assets were written down				3,000 00
5. Licenses and taxes other than taxes on real estate:				
(a) Dominion	\$	3,655	14	
(b) Provincial		695	44	
(c) Municipal		49	23	
				<u>4,399 81</u>
6. All other expenses incurred—Salaries, \$1,296.00; auditors fees, \$20.00; printing and stationery, \$4.50; postage, telegrams, telephones and express, \$58.75; total				1,379 25
7. Net profit transferred to Profit and Loss Account				36,697 95
Total	\$	47,351	91	

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	\$	104,796	40
Amount transferred from Revenue account		36,697	95
Total	\$	141,494	35
Dividends to shareholders declared during year		32,610	00
Balance of account at December 31st, 1922		108,884	35
Total	\$	141,494	35

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 6½%; (b) On all other bonds, 6%; (c) On stocks owned, 6%.
- Average rate of interest per annum paid by the Corporation during the year on deposits, 4%.
- Loans written off, \$3,000.00.
- Officers of the Corporation who are under bond and for the following amounts:
Manager, \$5,000.00.
- Dividend days of the Corporation in 1922, and rate or rates of dividends declared payable on those days respectively, January 2nd and July 2nd, at 5%.
- Date appointed for the Annual Meeting, February 12, 1923. Date of last Annual Meeting, February 13, 1922.
- Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	\$	13,939	60
(b) interest on bonds and debentures and dividends on stocks		11,377	50

CONSTATING INSTRUMENTS

Incorporated on 15th May, 1902, by Special Act of the Dominion of Canada, 2 Edward VII., c. 60.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	26,758	82	1,419	20	45	17	28,223	19
Saskatchewan.....	52,355	25	11,058	17	329	80	63,743	22
Alberta.....	619	51	21	99			641	50
Nova Scotia.....	313,356	07	13,810	48			327,166	55
Total.....	393,089	65	26,309	84	374	97	419,774	46

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal		Amount of interest due and unpaid			Amount of interest accrued		Total	
			Under six months	Six months and over					
	\$	c.	\$	c.	\$	c.	\$	c.	
First mortgages under which no legal proceedings have been taken...	26,758	82	1,419	20		45	17	28,223	19
Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	366,330	83	24,890	64		329	80	391,551	27
Total.....	393,089	65	26,309	84		374	97	419,774	46

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Interest accrued	Total amount at which carried in Corporation's books
	\$	\$	\$	\$
	c.	c.	c.	c.
16½ sq. miles coal lands...	300,000	13,356	13,810	327,166
	00	07	48	55

EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY

Head Office, Forest, Ont.

OFFICERS

President—DUNCAN WEIR.

Vice-President—WM. N. IRONSIDE.

Manager—DUNCAN WHYTE.

DIRECTORS

PETER CAIRNS, Forest.
 JOHN McE. SHAW, Forest.
 JOHN N. DOUGLAS, Forest.

WALTER PERCY, Arkona.
 R. S. JARDINE, Camlachie.
 GEORGE L. BAILEY, Watford.

Auditors— A. WILLIAMS. A. JAMIESON.

CAPITAL

Amount of Capital Stock authorized.....	\$	500,000	00
Amount subscribed—ordinary.....		227,150	00
Amount paid in cash.....		227,150	00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:			
Office premises.....	\$	3,000	00
Freehold land (including buildings).....		800	00
			\$ 3,800 00
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	272,438	10
Interest due.....		8,382	70
Interest accrued.....		8,132	24
			288,953 04
(See Schedule B)			
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$9,450.00 of the Company's own stock upon which \$9,450.00 has been paid.)			
Principal.....	\$	7,927	71
Interest due.....		247	20
Interest accrued.....		258	78
			8,433 69
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom	\$	75,502	92
(b) Canadian municipalities, school districts and rural telephone companies.....		162,292	51
Interest due.....		1,516	67
Interest accrued.....		5,816	02
			245,128 12
5. Cash on hand.....			416 91
6. Cash on deposit with banks.....			7,850 34
Total Assets.....	\$	554,582	10

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	112,770	00
Interest due and accrued.....		2,169	15
			\$ 114,939 15
2. Amount of money deposited with the Corporation.....			
			131,620 46
Total.....	\$	246,559	61

To Shareholders

3. Reserve funds.....	\$	74,035	49
4. Dividends to shareholders declared and unpaid.....		6,837	00
5. Paid up capital.....		227,150	00
Total.....		308,022	49
Total Liabilities.....	\$	554,582	10

REVENUE ACCOUNT

Income

1. Rents earned (including \$102.00 on office premises).....	\$	102	00
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	18,705	96
(b) bonds, debentures and stocks.....		15,186	08
		33,892	04
Total.....	\$	33,994	04

Expenditure

3. Interest incurred during the year on:			
(a) debentures and debenture stock.....	\$	5,835	22
(b) deposits.....		4,845	63
(c) other borrowed money.....		698	45
		11,379	30
4. Loss on sale of securities and real estate.....		76	50
5. Amount by which assets were written down.....		662	93
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	1,682	74
(b) Provincial.....		428	96
(c) Municipal.....		184	11
		2,295	81
7. All other expenses incurred: Salaries, \$1,620.00; directors' fees, \$50.00; auditors' fees, \$200.00; legal fees, \$51.50; printing and stationery, \$32.99; advertising, \$94.50; postage, telegrams, telephones and express, \$46.80; miscellaneous, \$375.47; total.....		2,471	26
8. Net profit transferred to Profit and Loss Account.....		17,108	24
Total.....	\$	33,994	04

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	70,536	25
Amount transferred from Revenue account.....		17,108	24
Premium on capital stock sold during year.....		20	00
Total.....	\$	87,664	49
Dividends to shareholders declared during year.....	\$	13,629	00
Balance of account at December 31st, 1922.....		74,035	49
Total.....	\$	87,664	49

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.85%; (b) On Government Bonds, 5.80%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 6.10%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.70%; on debentures, 5.40%.
3. Loans written off, \$662.93.
4. Dividend days of the Corporation in 1922, and rate of dividends declared payable on those days respectively: July 2 and January 2, 6%.
5. Date appointed for the Annual Meeting: February 21st, 1923; date of last Annual Meeting, February 22nd, 1922.

6. Amount of actual cash receipts during the year for:
- (a) interest on mortgage investments.....\$ 18,358 05
 - (b) interest on bonds and debentures and dividends on stocks..... 14,901 56
7. Amount of interest permanently capitalized during the year..... 582 89
8. Amount of money loaned or advanced at any time during the year to directors, \$347.96; amount owing, December 31st, 1922, \$347.96.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total prin- cipal unpaid		Total inter- est due		Total inter- est accrued		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	266,938	10	8,382	70	8,036	32	283,357	12
Alberta.....	900	00			2	93	902	93
Saskatchewan.....	4,600	00			92	99	4,692	99
Total.....	272,438	10	8,382	70	8,132	24	288,953	04

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total				
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.	\$	c.		
First mortgages under which no legal proceedings have been taken.....	272,438	10	2,562	01	5,820	69	8,132	24	288,953	04

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF
2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION
OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	
				\$	c.
Lots 4 and 5, West Williams, 219 acres.	6,400 00	791 00	289 60	7,480 60	
150 acres, Lot W. $\frac{3}{4}$, 2 and 3, Plympton.	7,000 00	455 00	249 58	7,704 58	
Lot 71, L.R.W., Bosanquet, 119 acres..	6,500 00	.....	69 80	6,569 80	
Lot 13, N.E. $\frac{1}{4}$, 12 Bosanquet, 245 acres.	8,500 00	.....	111 13	8,611 13	
Total.....	28,400 00	1,246 00	720 11	30,366 11	

FRONTENAC LOAN AND INVESTMENT SOCIETY

Head Office, Kingston, Ontario

OFFICERS

President—W. F. NICKLE, K.C. Manager—R. C. CARTWRIGHT.
 Vice-President—A. B. CUNNINGHAM, K.C.

DIRECTORS

W. F. NICKLE, Kingston. A. D. CARTWRIGHT, Ottawa.
 A. B. CUNNINGHAM, Kingston. R. C. CARTWRIGHT, Kingston.
 W. H. MONTRAY, Amherst Island.

Auditors—R. EASTON BURNS. J. H. BIRKETT.

CAPITAL

Amount of Capital Stock authorized.....	\$	200,000	00
Amount subscribed—ordinary.....		200,000	00
Amount paid in cash: On \$200,000.00 stock fully called.....		200,000	00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:			
Office premises.....	\$	5,302	73
Freehold land.....		7,464	48
			\$ 12,767 21
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	145,874	12
Second and subsequent mortgages.....		2,860	01
Agreements for sale.....		10,550	78
Interest due.....		4,927	68
			(See Schedule B)
			164,212 59
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$30,500.00 of the Company's own stock upon which \$30,500.00 has been paid.)			
Principal.....	\$	39,231	84
Interest due.....		1,117	89
			40,349 73
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom	\$	40,487	08
(b) All other bonds.....		22,685	80
Interest due.....		390	00
			63,562 88
5. Book value of stocks owned.....	\$	10,793	75
Accrued dividends thereon.....		218	75
			11,012 50
6. Cash on hand.....			242 44
7. Cash on deposit with banks.....			743 45
8. All other assets.....			200 00
Total Assets.....	\$	293,090	80

Liabilities

To the Public

1. Amount of money deposited with the Corporation.....	\$	39,226	17
2. All other liabilities.....			9 75
Total.....	\$	39,235	92

To Shareholders

3. Reserve funds.....	\$	30,000	00
4. Contingency fund.....		17,564	88
5. Dividends to shareholders declared and unpaid.....		6,290	00
6. Paid up capital.....		200,000	00
Total.....		253,854	88
Total Liabilities.....	\$	293,090	80

REVENUE ACCOUNT

Income

1. Rents earned (including \$240.00 on office premises).....	\$	240	00
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	9,159	05
(b) bonds, debentures and stocks.....		5,414	42
(c) collateral loans.....		2,309	62
(d) bank deposits.....		22	60
			<u>16,905 69</u>
3. Profit on sale of securities and real estate.....		477	02
4. All other revenue for year.....		11	11
Total.....	\$	17,633	82

Expenditure

5. Interest incurred during the year on:			
(a) deposits.....	\$	1,041	66
(b) other borrowed money.....		55	95
			<u>1,097 61</u>
6. Loss on sale of securities and real estate.....		40	75
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	763	25
(b) Provincial.....		362	88
(c) Municipal.....		343	10
			<u>1,469 23</u>
8. Commission on loans and on sale of debentures and real estate.....		84	69
9. All other expenses incurred: Salaries, \$3,015.00; directors' fees, \$75.00; auditors' fees, \$250.00; travelling expenses, \$2.00; printing and stationery, \$52.72; advertising, \$21.25; postage, telegrams, telephones and express, \$63.04; miscellaneous, \$179.81; total.....		3,658	82
10. Net profit transferred to Profit and Loss Account.....		11,282	72
Total.....	\$	17,633	82

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$	11,282	72
Total.....	\$	11,282	72
Dividends to shareholders declared during year.....	\$	11,000	00
Amount transferred to Special Reserves and Contingency Accounts.....		282	72
Total.....	\$	11,282	72

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.08%; (b) On Government Bonds, 5.65%; (c) On all other bonds, 6.07%; (d) On stocks owned, 7%.
- Average rate of interest per annum paid by the Corporation during the year on deposits, 3%.
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 4th January, 2½% and 4th July, 2½%.
- Date appointed for the Annual Meeting: 21st March, 1923. Date of last Annual Meeting, 15th March, 1922.
- Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	8,468	03
(b) interest on bonds and debentures and dividends on stocks.....		5,425	53
(c) loans on collateral security:			
Principal.....		400	00
Interest.....		1,435	01
(d) revenue from real estate (less disbursements).....		240	00
- Maximum amount of money loaned or advanced at any time during the year to directors, \$5,797.46; amount owing, December 31st, 1922, \$5,797.46.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Totals	
	\$	c.	\$	c.	\$	c.
Ontario.....	125,797	14	2,296	43	128,093	57
Manitoba.....	33,487	77	2,631	25	36,119	02
Total.....	159,284	91	4,927	68	164,212	59

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Total		
		Under six months	Six months and over			
	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken.....	145,874	12	4,737	04	150,611	16
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken .	2,860	01	12	84	2,872	85
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	10,550	78	121	06	10,728	58
(b) Aggregate amount of sale price of properties covered by such agreements, \$15,800.						
Total.....	159,284	91	133	90	4,793	78
					164,212	59

THE GREAT WEST PERMANENT LOAN COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—W. T. ALEXANDER
Vice-President—E. L. TAYLOR

Manager—W. T. ALEXANDER
Secretary—F. H. ALEXANDER

DIRECTORS

W. T. ALEXANDER, Winnipeg.	J. H. G. RUSSELL, Winnipeg.
F. H. ALEXANDER, Winnipeg.	E. L. TAYLOR, Winnipeg.
A. D. CARSCALLEN, Winnipeg.	S. D. LAZIER, Belleville, Ont.
W. J. BOYD, Winnipeg.	D. E. SPRAGUE, Winnipeg.
COL. THE HON. A. C. RUTHERFORD, Edmonton, Alberta.	

Auditors—D. A. PENDER, SLASOR and COMPANY.

CAPITAL

Amount of Capital Stock authorized.....	\$ 5,000,000 00
Amount subscribed—ordinary.....	2,426,750 00
Amount paid in cash:	
On \$2,413,300.00 stock fully called.....	\$ 2,413,300 00
On \$13,450 instalment stock.....	3,820 65
	<hr/> 2,417,120 65

NOTE: Certain changes have been made in the figures published herewith from those appearing in the returns from the Company to the Department. These changes are indicated by asterisks and explained in the foot notes.

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$ 329,518 97	
Freehold land (including buildings).....	1,189,127 73	
		<hr/> \$ 1,518,646 70
2. Rents due.....		880 10
3. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 3,071,960 17	
Second and subsequent mortgages.....	154,427 71	
Agreements for sale.....	8,604 49	
Interest due.....	331,433 64	
Interest accrued.....	13,084 03	
	<hr/> (See Schedule B.)	3,579,510 04
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$15,500 of the Company's own stock upon which \$15,500 has been paid).		
Principal.....	\$ 92,435 97	
Interest due.....	8,794 05	
Interest accrued.....	182 30	
		<hr/> *101,412 32
5. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 7,200 00	
Interest accrued.....	65 58	
		<hr/> 7,265 58
6. Book value of stocks owned.....	†\$ 183,273 86	
Accrued dividends thereon.....	7,075 33	
		<hr/> 190,349 19
7. Cash on hand.....		58,203 82
8. Cash on deposit with banks, \$516,250.93; elsewhere, †\$637,998 77.....		1,154,249 70
9. All other assets.....		249,943 98
		<hr/> <hr/> \$ 6,860,461 43

*Market value of securities pledged, \$50,117.68.

†Market value, \$117,550.33.

‡At the time of going to the press this amount had been reduced to \$70,822.84, the balance being the major portion of an advance, on the security of a second mortgage, to the special holding company formed in connect on with the Marlborough Hotel.

Liabilities.

To the Public.

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	819,674 70	
Interest due and accrued.....		30,446 86	
		<u>850,121 56</u>	
Payable elsewhere than in Canada.....		1,489,166 22	
Interest due and accrued.....		13,797 92	1,502,964 14
			<u>\$ 2,353,085 70</u>
2. Amount of money deposited with the corporation.....			958,893 80
3. Taxes due and accrued.....			12,508 27
4. All other liabilities.....			584 83
			<u>3,325,072 60</u>

To Shareholders.

5. Reserve funds.....	\$	800,000 00	
6. Contingency fund.....		300,000 00	
7. Dividends to shareholders declared and unpaid.....		773 91	
8. Paid up capital.....		2,417,120 65	
9. Balance of Profit and Loss Account.....		17,494 27	
		<u>3,535,388 83</u>	
Total.....			<u>\$ 6,860,461 43</u>

REVENUE ACCOUNT

Income

1. Rents earned—(including \$5,731.25 on office premises).....	\$	47,328 95	
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	261,931 39	
(b) bonds, debentures and stocks.....		22,027 55	
(c) collateral loans.....		7,145 10	
(d) bank deposits.....		37,064 17	
(e) other interest earned.....		8,494 14	
		<u>336,662 35</u>	
3. All other revenue for year.....		5,712 22	
		<u>\$ 389,703 52</u>	

Expenditure

4. Interest incurred during the year on:			
(a) debentures and debenture stock.....	\$	110,709 06	
(b) deposits.....		32,456 21	
(c) other borrowed money.....		733 13	
		<u>143,898 40</u>	
5. Amount by which assets were written down.....		2,354 76	
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	12,284 26	
(b) Provincial.....		4,156 74	
(c) Municipal.....		2,468 11	
		<u>18,909 11</u>	
7. Commission on loans and on sale of debentures and real estate.....		9,847 67	
8. All other expenses incurred: Salaries, \$101,074.90; directors fees, \$7,400.00; auditors' fees, \$4,444.52; legal fees, \$95.85; rents, \$20,419.41; travelling expenses, \$17,378.06; printing and stationery, \$5,144.55; advertising, \$4,590.24; postage, telegrams, telephones and express, \$3,115.33; miscellaneous, \$4,717.37; total.....			208,380 23
9. Net profit transferred to Profit and Loss Account.....			6,313 35
			<u>\$ 389,703 52</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	11,180	92
Amount transferred from Revenue account.....		6,313	35
Total.....	\$	17,494	27
Balance of account at December, 31st, 1922.....	\$	17,494	27
Total.....	\$	17,494	27

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 8.126%; (b) On Government Bonds, 5.305%; (c) On stocks owned, 5.603%.
- Average rate of interest per annum paid by the Corporation during the year on deposits: 3.295%; on debentures, 5.663%.
- Loans written off, \$74,694.05.
- Officers of the Corporation who are under bond for the following amounts respectively: Employees holding responsible positions bonded for \$1,000.00 to \$10,000.00 in Guarantee Company.
- Dividend-days of the Corporation in 1922 and rates of dividends declared payable on those days respectively: None paid.
- What is the date appointed for the Annual Meeting: 28th February, 1923. Date of last Annual Meeting: 25th February, 1922.
- In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans, \$133,352.35.
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year, \$8,001.14.
- Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	170,239	21
(b) interest on bonds and debentures and dividends on stocks.....		27,130	40
(c) loans on collateral security. Principal \$4,911.89, interest.....		17,041	95
(d) revenue from real estate (less disbursements).....		46,404	67
- Maximum amount of money loaned or advanced at any time during the year to directors, \$169,450.59; amount owing December 31st, 1922, \$140,299.10.

CONSTATING INSTRUMENTS

Incorporated on 19th May, 1909, by Special Act of the Parliament of Canada (9 Edward VII. chap. 89 D), which Act was, on the 16th March, 1910, validated and confirmed by a Special Act of the Legislature of Manitoba (File page 457). For the lending and borrowing powers see the above cited Acts.

For Ontario, see The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	5,444 31				5,444 31
Manitoba.....	1,670,317 33	88,415 94	10,303 65	97,020 24	1,866,057 16
Saskatchewan.....	859,334 23	241,610 54	1,883 57	62,462 58	1,165,290 92
Alberta.....	237,516 08	726 00	392 16	1,005 33	239,639 57
British Columbia....	301,683 74	681 16	504 65	208 53	303,078 08
Total.....	3,074,295 69	331,433 64	13,084 03	160,696 68	3,579,510 04

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken..	2,822,093 73	37,225 48	103,486 99	8,504 30	2,971,310 50
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	154,427 71			3,956 03	158,383 74
3.*Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	249,866 44	130 56	190,590 61	476 32	441,063 93
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	8,604 49			147 38	8,751 87
(b) Aggregate amount of sale price of properties covered by such agreements, \$15,179.95					
Total.....	3,234,992 37	37,356 04	† 294,077 60	13,084 03	3,579,510 04

*This item does not include the Marlborough Hotel property in which case a special holding company was incorporated, but which, in the opinion of the Department, is in substance, though not in form, a case of a mortgagee in possession.

†This column does not include interest capitalized which amounts to \$424,146.38 in addition to the total of this column.

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION, AND IN ANY EVENT IN EXCESS OF \$50,000.00.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried on Corporation's books	Amount of any prior charges or mortgages
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Vacant property, Higgins Avenue, Winnipeg.....	22,500 00	602 40	.....	30,058 45	.....	53,160 85	
Dwelling, 745 Wellington Crescent, Winnipeg.....	50,000 00	350 00	.....	21,161 90	.....	71,511 90	
Boyd Block, Portage Avenue, Winnipeg	100,000 00	.....	.....	.....	2,689 38	102,689 38	235,000 00
44 ft. of vacant property adjoining 445 Portage Avenue, Winnipeg...	80,000 00	.....	.....	.....	2,174 45	82,174 45	.....
Stirling Garage and 2 cottages, Harriet Street, Winnipeg.	36,000 00	619 57	10,738 03	18,838 78	1,508 95	56,967 30	.....
Business Block, N.-W. corner Fort Street and Graham Avenue, Winnipeg	100,000 00	.....	5,000 00	.....	.....	100,000 00	.....
Business block, S.W. cor. Smith and Graham Avenue, Winnipeg.....	75,000 00	.....	75,000 00	.....	98 63	75,098 63	.....
*Marlborough Hotel, Winnipeg.....	350,000 00	219,185 84	.....	471,142 91	.....	1,040,328 75	.....
Canada Building and others, Saskatoon, Sask.....	250,000 00	65,816 82	.....	85,384 59	.....	401,201 41	91,526 27 on part
†Lots 1, 2, 3, Blk. 10, Old Plan, 196, Moose Jaw, Sask.	160,000 00	55,474 35	160,000 00	188,118 45	.....	403,592 80	.....
Total.....	1,223,500 00	342,048 98	250,738 03	814,705 08	6,471 41	2,386,725 55	326,526 27

*Marlborough Hotel Property.—The figures shown in the Annual Statement of the Company filed with the Registrar were: original principal, \$875,159.60; additional charges, \$91,909.64; interest due and unpaid, \$73,259.51. The explanation is that a new mortgage was taken in 1921 consolidating the original advance which was \$350,000, subsequent advances \$127,276.20 and past due interest \$397,883.40. The Department insists that "original principal" means the amount for which the first charge was taken.

At the date of printing this report, the total amount at which the investment in the Marlborough Hotel property stands in the books of the Company is \$1,598,504.68.

†Lots in Moose Jaw.—The Annual Statement of the Company showed original principal \$170,116.66, additional charges \$45,357.69. The difference between this original principal and that shown in the schedule above represents additional charges capitalized.

THE GREY AND BRUCE LOAN COMPANY

Head Office, Owen Sound, Ontario

OFFICERS

President—ROBERT WIGHTMAN.

Vice-Presidents—JOHN PARKER.

GEORGE S. KILBOURN.

Manager and Secretary—WILLIAM M. TELFORD.

DIRECTORS

DR. W. G. DOW.
JAMES GARDNER.
WILLIAM GARDNER.

H. B. SMITH.
W. H. TAYLOR.
W. H. WRIGHT.

Auditors—A. F. ARMSTRONG. H. H. BURGESS.

CAPITAL

Amount of Capital Stock authorized.....	\$	500,000	00
Amount subscribed—ordinary.....		446,100	00
Amount paid in cash:			
On \$443,950.00 stock fully called.....	\$	443,950	00
On \$2,150.00 stock 20% called.....		430	00
		<u>444,380</u>	<u>00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:			
Office premises.....	\$	22,450	00
2. Rents accrued.....		59	99
3. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	601,620	60
Insurance and Sundry Mortgage Charges.....		3,917	37
Interest due.....		27,297	02
Interest accrued.....		13,791	15
		<u>646,626</u>	<u>14</u>
		<i>(See Schedule B)</i>	
4. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$90,350.00 of the Company's			
own stock upon which \$90,350.00 has been paid.)			
Principal.....	\$	89,843	12
Interest due.....		3,451	77
Interest accrued.....		2,039	26
		<u>95,334</u>	<u>15</u>
5. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom	\$	73,784	65
Interest accrued.....		674	63
		<u>74,459</u>	<u>28</u>
6. Cash on hand.....		1,083	88
7. Cash on deposit with banks.....		2,119	04
8. All other assets.....		2,181	24
		<u>844,313</u>	<u>72</u>
Total Assets.....	\$	844,313	72

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	94,089	00
Interest due and accrued.....		1,624	65
		<u>95,713</u>	<u>65</u>
2. Amount of money deposited with the Corporation.....		210,987	56
Total.....	\$	306,701	21

To Shareholders

3. Reserve funds.....	\$	76,000	00
4. Contingency fund.....		3,751	32
5. Dividends to shareholders declared and unpaid.....		13,331	40
6. Paid up capital.....		444,380	00
7. Real Estate pending adjustment.....		149	79
Total.....		537,612	51
Total Liabilities.....	\$	844,313	72

REVENUE ACCOUNT**Income**

1. Rents earned (including \$1,606.22 on office premises).....	\$	1,606	22
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	38,876	96
(b) bonds, debentures and stocks.....		4,482	03
(c) collateral loans.....		5,749	53
(d) bank deposits.....		71	67
		49,180	19
3. Profit on sale of securities and real estate.....		771	35
4. Agency fees and commissions earned.....		47	80
5. All other revenue for year.....		250	21
Total.....	\$	51,855	77

Expenditure

6. Interest incurred during the year on:			
(a) debentures and debenture stock.....	\$	4,566	09
(b) deposits.....		7,067	93
		11,634	02
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	2,359	50
(b) Provincial.....		579	77
(c) Municipal.....		866	45
		3,805	72
8. All other expenses incurred: Salaries, \$3,577.62; directors' fees, \$458.00; auditors' fees, \$80.00; advertising, printing and stationery, \$383.42; postage, telegrams, telephones and express, \$203.63; miscellaneous, \$1,363.55; total.....		6,066	22
9. Net profit transferred to Profit and Loss Account.....		30,349	81
Total.....	\$	51,855	77

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$	30,349	81
Total.....	\$	30,349	81
Dividends to shareholders declared during year.....	\$	26,662	80
Amount transferred to Special Reserves and Contingency Accounts.....		3,687	01
Total.....	\$	30,349	81

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.51%; (b) On Government Bonds, 5.64%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 4.52%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.70%; on debentures, 4.91%.
3. Dividend days of the Corporation in 1922 and rate of dividends declared payable on those days respectively: January 1st and July 1st, 6% per annum.

4. Date appointed for the Annual Meeting: 1st Wednesday in February. Date of last Annual Meeting, February 1st, 1922.
5. Amount of actual cash receipts during the year for:
- | | |
|---|--------------|
| (a) interest on mortgage investments..... | \$ 35,936 88 |
| (b) interest on bonds and debentures and dividends on stocks..... | 4,743 77 |
| (c) loans on collateral security: | |
| Principal..... | 38,636 61 |
| Interest..... | 2,972 60 |
6. Amount of interest permanently capitalized during the year..... 2,803 49
7. Maximum amount of money loaned or advanced at any time during the year to directors, \$1,100.00; amount owing, December 31st, 1922, \$1,100.00.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, as a permanent Building Society under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was by Order-in-Council of Ontario, 15th September, 1897, changed to the Grey and Bruce Loan Company.

The lending and borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	598,188	91	26,987	75	13,618	27	3,842	52	642,637	45
Saskatchewan.....	3,431	69	309	27	172	88	74	85	3,988	69
Total.....	601,620	60	27,297	02	13,791	15	3,917	37	646,626	14

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total			
		Under six months	Six months and over					
	\$	c.	\$	c.	\$	c.		
1. First mortgages under which no legal proceedings have been taken...	586,620	60	7,340	19	16,518	03	13,791 15	624,269 97
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	15,000	00	.....	3,438	80	.....	.....	18,438 80
Total.....	601,620	60	7,340	19	19,956	83	13,791 15	642,708 77

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Amount of any additional advances or charges		Amount of instalments of principal due but unpaid		Amount of interest due and unpaid whether capitalized or not		Interest accrued		Total amount at which carried in Corporation's books		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Lot 10, Poulett St., E., and Lot 10, Scrope St., W., Owen Sound.....	16,500	00			10,000	00				144	90	10,144	90
Parts water lots in front park, Lot 27, south Queen St., Sault Ste Marie and Lot 5, Laird Sub., Plan 71, Summit Ave., Sault Ste Marie.....	15,000	00	3,018	91	15,000	00	3,438	80				21,457	71
Part Lot 18, S.E. corner Avenue Rd. and Yorkville Ave., Toronto.....	30,000	00			29,983	08	5,102	66	1,158	47		36,244	21
Part Lot 11, N. Dundas St., Toronto and Part Lot 3, E. Poulett St., Owen Sound.....	20,000	00			19,887	52	1,422	58	380	43		21,690	53
South half Lot 17, Con. 10, and Lot 12, Con. 10, Twp. Sydenham.....	11,000	00					210	00	54	25		11,264	25
Lots 3, 4, and 5 and parts 11 and 12, E. Poulett St., Owen Sound.....	14,000	00					55	96	425	71		14,481	67
Parts 1 and 2, E. Poulett St., Owen Sound.....	14,396	82	20	00	1,500	00	710	25	263	52		15,390	59
S.W. corner Lot B.E., Water St., S.....	14,000	00							241	64		14,241	64
Total.....	134,896	82	3,038	91	76,370	60	10,940	25	2,668	92		144,915	50

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY

Head Office, Guelph, Ontario

OFFICERS

President—GEORGE D. FORBES. 1st Vice-President and Managing Director—J. E. McELDERRY
 2nd Vice-President—W. E. PHIN. Assistant Manager—J. M. PURCELL.

DIRECTORS

GEORGE D. FORBES.	J. E. McELDERRY.
W. E. PHIN.	J. JAMES SHAW.
T. A. KEATINGE.	J. R. PHIN.
JOHN CROWE.	J. R. HOWITT.

Auditors—J. M. SCULLY, F.C.A., and J. SCULLY.

CAPITAL

Amount of Capital Stock authorized.....		\$ 1,000,000 00
Amount subscribed—ordinary.....		965,200 00
Amount paid in cash:		
On \$965,050.00 stock fully called.....	\$ 965,050 00	
On \$150.00 stock 20% called.....	30 00	
		<u>965,080 00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate (less encumbrances, \$1,986.12) held by the corporation:			
Office premises.....	\$ 30,000 00		
Freehold land (including buildings).....	109,677 23		
			<u>\$ 139,677 23</u>
2. Rents accrued.....			52 00
3. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 2,257,600 44		
Agreements for sale.....	56,246 13		
Interest due.....	142,871 65		
Interest accrued.....	54,411 32		
			<u>2,511,129 54</u>
			<i>(See Schedule B)</i>
4. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$36,200.00 of the Company's own stock upon which \$36,200.00 has been paid.)			
Principal.....	\$ 44,325 38		
Interest due.....	15 43		
Interest accrued.....	1,148 31		
			<u>45,489 12</u>
5. Book value of bonds and debentures:			
(a) Government—Dominion and Provincial.....	\$ 799,845 05		
(b) Canadian municipalities.....	614,068 36		
(c) All other bonds:			
Edmonton, Dunvegan and B. C. Railway Bonds, guaranteed by the Province of Alberta.....	19,205 29		
Interest due.....	5,612 07		
Interest accrued.....	23,635 71		
			<u>1,462,366 48</u>
6. Book value of stocks owned.....	\$ 258,000 00		
Accrued dividends thereon.....	6,450 00		
			<u>264,450 00</u>
7. Cash on hand.....			9,480 19
8. Cash on deposit with banks, \$139,823.96; interest accrued, \$565.82.....			<u>140,389 78</u>
Total Assets.....			<u>\$ 4,573,034 34</u>

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
Payable in Canada.....	1,614,092 25		
Interest due and accrued.....	\$ 36,073 57		
		\$ 1,650,165 82	
Payable elsewhere than in Canada...\$	128,198 15		
Interest due and accrued.....	3,285 18		
		131,483 33	
			\$ 1,781,649 15
2. Amount of money deposited with the corporation.....		\$ 824,162 42	
Interest accrued thereon.....		13,971 43	
			838,133 85
3. Taxes accrued under Special War Revenue Act, 1915.....			874 28
Total.....			\$ 2,620,657 28

To Shareholders

4. Reserve Fund.....	\$ 869,435 00
5. Dividends to shareholders declared and unpaid.....	43,428 60
6. Paid up capital.....	965,080 00
7. Balance of Profit and Loss Account.....	74,433 46
Total.....	1,952,377 06
Total Liabilities.....	\$ 4,573,034 34

REVENUE ACCOUNT

Income

1. Rents earned (including \$356.89 on office premises).....	\$ 356 89
2. Interest earned on:	
(a) mortgages and agreements for sale.....	\$ 172,532 11
(b) bonds, debentures and stocks.....	97,462 54
(c) collateral loans.....	2,610 52
(d) bank deposits.....	3,930 59
	276,535 76
3. Profit on sale of securities and real estate.....	50 54
4. All other revenue for year.....	1,395 18
Total.....	\$ 278,338 37

Expenditure

5. Interest incurred during the year on:	
(a) debentures.....	\$ 90,250 67
(b) deposits.....	28,086 61
	\$ 118,337 28
6. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 8,300 27
(b) Taxes accrued under Special War Revenue Act.....	874 28
(c) Provincial.....	2,161 45
(d) Municipal.....	1,462 35
	12,798 35
7. Commission on loans and on sale of debentures.....	1,196 05
8. All other expenses incurred: Salaries, \$24,127.61; directors' fees, \$3,661.10; auditors' fees, \$1,100.00; legal fees, \$43.00; valuers fees and travelling expenses, \$1,286.48; printing and stationery, \$1,417.65; advertising, \$2,150.01; postage, telegrams, telephones and express, \$625.03; miscellaneous, \$3,288.46; total.....	37,699 34
9. Expended on office improvements.....	1,248 40
10. Net profit transferred to Profit and Loss Account.....	107,058 95
Total.....	\$ 278,338 37

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	54,231	71
Amount transferred from Revenue account.....		107,058	95
Total.....	\$	161,290	66
Dividends to shareholders declared during year.....	\$	86,857	20
Balance of account at December 31st, 1922.....		74,433	46
Total.....	\$	161,290	66

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.00%; (b) On Government Bonds, 5.41%; (c) On Canadian Municipalities debentures, 6.91%; (d) On all other bonds, 5.50%; (e) On stocks owned, 5%.
2. Average rate of interest per annum paid by the Corporation during the year: On deposits, 3.31%; On debentures, 5.08%.
3. Officers of the Corporation who are under bond for the following amounts respectively: Managing Director, \$10,000.00; Assistant Manager, \$6,000.00; Other Officers, \$14,000.00.
4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: Jan. 3rd, 1922, 5% for half year; July 3rd, 1922, 4½% for half year.
5. Date appointed for the Annual Meeting: Feb. 28th, 1923. Date of last Annual Meeting: Feb. 15th, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	157,584	09
(b) interest on bonds and debentures and dividends on stocks.....		92,319	25
(c) loans on collateral security:			
principal.....		9,060	40
interest.....		2,593	54
7. Amount of interest permanently capitalized during the year..... 2,588 46

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Statutes U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	729,322	88	5,354	01	14,842	14	Included		749,519	03
Manitoba.....	64,944	32	3,826	60	990	59	in		69,761	51
Saskatchewan.....	887,178	67	66,707	09	20,996	27	principal		974,882	03
Alberta.....	632,400	70	66,983	95	17,582	32	column		716,966	97
Total.....	2,313,846	57	142,871	65	54,411	32			2,511,129	54

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	2,230,158 07	52,358 72	80,003 08	53,316 17	2,415,836 04
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	27,442 37	168 03	4,519 56	.....	32,129 96
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	56,246 13	1,770 33	4,051 93	1,095 15	63,163 54
(b) Aggregate amount of sale price of properties covered by such agreements, \$80,257.00.					
Total.....	2,313,846 57	54,297 08	88,574 57	54,411 32	2,511,129 54

THE HAMILTON PROVIDENT AND LOAN CORPORATION

Head Office, Hamilton, Ontario

OFFICERS

President—GEORGE HOPE

Vice-President—JOSEPH J. GREENE

General Manager—DONALD M. CAMERON.

DIRECTORS

HENRY L. ROBERTS, Grimsby.

WILLIAM A. WOOD, Hamilton.

STANLEY MILLS, Hamilton

WILLIAM HENDRIE, Hamilton

Auditors—RALPH E. YOUNG, Toronto. G. E. F. SMITH, Hamilton

CAPITAL

Amount of Capital Stock authorized.....	\$ 3,000,000 00
Amount subscribed—ordinary.....	2,000 000,00
Amount paid in cash:	
On \$1,000,000, stock fully called.....	\$ 1,000,000 00
On \$1,000,000, stock 20% called.....	200,000 00
	<u>1,200,000 00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises, Hamilton, Ont.....	\$ 80,000 00	
Office premises, Brandon, Man.....	13,000 00	
		<u>\$ 93,000 00</u>
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 4,146,465 56	
Real Estate held under power of sale.....	12,395 00	
Agreements for sale.....	84,653 90	
Interest due.....	90,923 79	
Interest accrued.....	106,133 65	
		<u>4,440,571 90</u>
		<i>(See Schedule B)</i>
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$19,300.00 of the Company's own stock upon which \$9,380.00 has been paid.)		
Principal.....		7,481 00
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom \$	185,265 30	
(b) Canadian municipalities, school districts and rural telephone companies.....	94,835 05	
		<u>280,100 35</u>
5. Cash on hand.....		7,879 07
6. Cash on deposit with banks, \$78,813.82; elsewhere \$10,470.30.....		89,284 12
		<u>\$ 4,918,316 44</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$ 899,567 60	
Interest due and accrued.....	13,290 00	
		<u>\$ 912,857 60</u>
Payable elsewhere than in Canada.....	372,786 66	
Interest due and accrued.....	2,485 25	
		<u>375,271 91</u>
		<u>\$ 1,288,129 51</u>
2. Amount of money deposited with the corporation.....		927,605 25
3. Taxes due and accrued (Income War Tax).....		20,757 86
4. All other liabilities (balances due borrowers).....		28,542 72
		<u>\$ 2,265,035 34</u>

To Shareholders

6. Reserve funds.....	\$ 1,350,000 00
7. Contingency fund.....	43,281 10
8. Dividends to shareholders declared and unpaid.....	60,000 00
9. Paid up capital.....	1,200,000 00
Total.....	<u>2,653,281 10</u>
Total Liabilities.....	<u>\$ 4,918,316 44</u>

REVENUE ACCOUNT

Income

1. Rents earned,—(Including \$7,987.20 on office premises).....	\$ 7,987 20
2. Interest earned on:	
(a) mortgages and agreements for sale.....	\$ 314,300 23
(b) bonds, debentures and stocks.....	17,232 52
(c) collateral loans.....	524 51
(d) bank deposits.....	4,106. 97
(e) other interest earned.....	
	<u>336,164 23</u>
3. Profit on sale of securities and real estate.....	925 64
4. All other revenue for year.....	1,511 07
Total.....	<u>\$ 346,588 14</u>

Expenditure

5. Interest incurred during the year on:	
(a) debentures and debenture stock.....	\$ 63,558 67
(b) deposits.....	34,961 47
	<u>\$ 98,520 14</u>
6. Amount by which assets were written down.....	2,968 35
7. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 18,832 71
(b) Provincial.....	2,627 37
(c) Municipal.....	1,494 15
	<u>22,954 23</u>
8. Commission on loans and on sale of debentures and real estate.....	7,843 37
9. All other expenses incurred: Salaries, \$25,691.39; directors' fees, \$5,000; auditor's fees, \$1,120; building, \$12,703.22; travelling expenses, \$7,304.15; printing and stationery and advertising, \$2,147.20; postage, telegrams, telephones and express, \$271.05; miscellaneous, \$993.25; total.....	55,230 26
10. Net profit transferred to Profit and Loss Account.....	159,071 79
Total.....	<u>\$ 346,588 14</u>

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$ 159,071 79
Amount transferred from Special Reserves and Contingency Accounts.....	10,928 21
Total.....	<u>\$ 170,000 00</u>
Dividends to shareholders declared during year.....	120,000 00
Amount transferred to Reserves.....	50,000 00
Total.....	<u>\$ 170,000 00</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.49%; (b) On Government Bonds, 6%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 5.6%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.86%; on debentures, 5.5%; on debenture stock, 4%.
3. Loans written off, \$2,968.35.
4. Officers of the Corporation who are under bond for the following amounts: All from \$5,000 down.
5. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 3rd January, 1922 and 2nd July, 1922 at 10% per annum.

6. Date appointed for the Annual Meeting: Last Monday in February. Date of last Annual Meeting: 27th February, 1922.
7. Amount of actual cash receipts during the year for:
- (a) interest on mortgage investments.....\$ 291,135 39
 - (b) interest on bonds and debentures and dividends on stocks..... 15,822 30
 - (c) loans on collateral security.
 - Principal..... 18 35
 - Interest..... 525 51

CONSTATING INSTRUMENTS

1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat. U.C., c. 53), filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V. (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).

1895. Special Act, 58-9 V. c. 85 (D), repealed sec. 6 of 56 V. c. 85 (D), and provided for the registration and cancellation of debenture stock.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	2,148,741	00	19,404	09	51,022	05	1,864	06	2,221,031	20
Manitoba.....	1,362,917	75	49,073	10	37,106	25	4,198	40	1,453,295	50
Saskatchewan.....	723,890	00	22,446	60	18,005	35	1,903	25	766,245	20
Total.....	4,235,548	75	90,923	79	106,133	65	7,965	71	4,440,571	90

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total				
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.				
1. First mortgages under which no legal proceedings have been taken.....	4,146,465	56	45,708	09	43,770	55	104,286	35	4,340,230	55
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	12,395	00							12,395	00
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage... (b) Aggregate amount of sale price of properties covered by such agreements, \$117,657.	84,653	90	821	90	623	25	1,847	30	87,946	35
Total.....	4,243,514	46	46,529	99	44,393	80	106,133	65	4,440,571	90

HURON AND ERIE MORTGAGE CORPORATION

Head Office, London, Ontario.

OFFICERS

President—T. G. MEREDITH, K.C.

Vice-Presidents—HUME CRONYN
F. E. LEONARD

General Manager—HUME CRONYN

Asst. Gen. Manager, M. AYLESWORTH.

Secretary—D. MCEACHERN

Treasurer—C. J. CLARKE.

DIRECTORS

T. G. MEREDITH, K.C.

HUME CRONYN

GEORGE T. BROWN

F. E. LEONARD

A. H. M. GRAYDON

F. R. ECCLES, M.D., LL.D.

H. E. GATES

PHILIP POCOCK

N. R. HOWDEN

Auditors—F. G. JEWELL, F.C.A., J. F. KERN

CAPITAL

Amount of Capital Stock authorized.....	\$10,000,000 00
Amount subscribed—ordinary.....	9,000,000 00
Amount paid in cash:	
On \$4,000,000.00, stock fully called.....	\$ 4,000,000 00
On \$5,000,000.00 stock 20% called.....	1,000,000 00
	<u>5,000,000 00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises.....		\$ 900,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$16,669,215 24	
Agreements for sale.....	77,914 76	
Interest due.....	176,799 48	
Interest accrued.....	588,169 74	
	(See Schedule B)	<u>17,512,099 22</u>
3. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 2,395,842 04	
(b) Canadian municipalities, school districts and rural tele- phone companies.....	1,762,022 35	
(c) All other bonds.....	59,635 18	
Interest due.....	9,644 20	
Interest accrued.....	74,973 23	
		<u>4,302,117 00</u>
4. Book value of stocks owned.....		1,180,110 00
5. Cash on hand.....		94,898 47
6. Cash on deposit with banks, \$806,714.52; elsewhere \$13,242.28.....		819,956 80
7. All other assets.....		358,706 01
Total Assets.....		<u>\$25,167,887 50</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$10,643,632 52	
Interest due and accrued.....	174,265 65	
	<u>\$ 10,817,898 17</u>	
Payable elsewhere than in Canada.....	1,663,361 72	
Interest due and accrued.....	12,505 06	
	<u>1,675,866 78</u>	
		<u>\$12,493,764 95</u>
2. Amount of money deposited with the corporation.....		6,061,379 33
Total.....		<u>\$18,555,144 28</u>

To Shareholders

3. Reserve funds.....	\$ 1,500,000 00
4. Dividends to shareholders declared and unpaid.....	87,500 00
5. Paid up capital.....	5,000,000 00
6. Balance of Profit and Loss Account.....	25,243 22
Total.....	<u>6,612,743 22</u>
Total Liabilities.....	<u>\$25,167,887 50</u>

REVENUE ACCOUNT

Income

1. Rents earned,—(Including \$75,682.83 on office premises).....	\$ 75,682 83
2. Interest earned on:	
(a) mortgages and agreements for sale.....	\$ 1,259,676 08
(b) bonds, debentures and stocks.....	305,611 46
(c) collateral loans.....	475 47
(d) bank deposits.....	12,310 56
(e) other interest earned.....	18,812 77
	<u>\$ 1,596,886 34</u>
3. Profit on sale of securities and real estate.....	54 24
4. All other revenue for year.....	115,366 08
Total.....	<u>\$ 1,787,989 49</u>

Expenditure

5. Interest incurred during the year on:	
(a) debentures and debenture stock.....	\$ 587,350 56
(b) deposits.....	189,593 95
(c) other borrowed money.....	10,793 85
	<u>\$ 787,738 36</u>
6. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 34,613 42
(b) Provincial.....	9,453 36
(c) Municipal.....	31,741 89
	<u>75,808 67</u>
7. Commission on loans and on sale of debentures and real estate.....	46,312 98
8. All other expenses incurred: Salaries, \$162,075.61; director's fees, \$14,492.50; auditors' fees, \$8,875.00; legal fees, \$1,254.11; rents, \$4,199.92; travelling expenses, \$4,380.94; printing and stationery, \$12,820.09; advertising, \$24,697.34; postage, telegrams and telephones, \$7,616.89; miscellaneous, \$116,234.93; total.....	356,647 33
9. Net profit transferred to Profit and Loss Account.....	521,482 15
Total.....	<u>\$ 1,787,989 49</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 53,761 07
Amount transferred from Revenue account.....	521,482 15
Total.....	<u>\$ 575,243 22</u>
Dividends to shareholders declared during year.....	\$ 350,000 00
Amount transferred to Reserve account.....	200,000 00
Balance of account at December 31st, 1922.....	25,243 22
Total.....	<u>\$ 575,243 22</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.76%; (b) On Government Bonds, 6.13%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 6.13%; (d) On all other bonds, 6.13%; (e) On stocks owned, 6.59%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.28%, on debentures, 5.35%.
3. Officers of the Corporation who are under bond for the following amounts: General Manager, \$10,000.00; all other employees, \$353,000.00.

NOTE—These figures include employees of both Huron & Erie and Canada Trust Co., as all are covered under one bond and many are employed by both institutions.

4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2nd, 1922—1½%, and a bonus of ¼ of 1%; April 1st, 1922—1½% and a bonus of ¼ of 1%; July 3rd, 1922—1¾%; October 1st, 1922—1¾%.
5. Date appointed for the Annual Meeting: 14th February, 1923. Date of last Annual Meeting, 8th February, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$ 1,193,903 63
(b) interest on bonds and debentures and dividends on stocks.....	311,788 27
(c) loans on collateral security.	
Principal.....	118,002.00
Interest	626 47
(d) revenue from real estate (less disbursements).....	13,344 03
7. Amount of interest permanently capitalized during the year..... 22,989 80

. CONSTATING INSTRUMENTS

This Company was, under the provisions of the Loan Corporations Act (R.S.O. 1897, c. 205), formed by the amalgamation of The Huron and Erie Loan and Savings Company with the Canadian Savings and Loan Company of London, Canada. See also 6 Edward VII, (1906) c. 110 (D).

Of the above mentioned constituent Companies The Huron and Erie Loan and Savings Company was incorporated by declaration filed under the Building Societies Act (Consol. Stat. U.C., c. 53) with the Clerk of the Peace for the County of Middlesex, 18th March, 1864 (Dec. Book, p. 65). The original corporate name was The Huron and Erie Savings and Loan Society. The corporate name was changed to the Huron and Erie Loan and Savings Company by the Act of Ontario, 39 Vict., c. 95. The lending and borrowing powers of the Company were governed by 59-60 Vict. (1896), c. 49 (D), as amended by 62-3 Vict. (1899), c. 1 15 (D), and by 4-5 Edw. VII. (1905), c. 105 (D).

The Canadian Savings and Loan Company of London, Canada, was incorporated under the Buildings Society's Act (Consolidated Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the county of Middlesex on the 2nd of September, 1875 (Decl. Book I., p. 57). This Company's lending and borrowing powers were governed by the Loan Corporations Act, R.S.O. 1897, c. 205 and amending Acts.

The agreement for the amalgamation of these Companies under the corporate name of The Huron and Erie Loan and Savings Company was executed by both Companies on the 24th October, 1905; was ratified by the shareholders of the respective Companies on the 7th December, 1905; and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 29th day of December, 1905, and was further ratified and confirmed by the Act of the Legislature of the Province of Ontario, 6 Edw. VII., Chapter 130. See also Special Act of Dominion of Canada, 6 Edw. VII., (1906), c. 110 (D).

See Special Acts (Dominion and Ontario), 1915.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	10,114,465 39	54,562 48	243,387 53	1,063 32	10,413,478 72
Manitoba.....	1,234,818 63	16,744 00	54,221 93	2,160 84	1,307,945 40
Saskatchewan.....	4,275,823 80	88,391 00	224,163 02	33,297 26	4,621,675 08
Alberta.....	1,083,972 46	18,649 00	64,850 26	1,528 30	1,169,000 02
Total.....	16,709,080 28	178,346 48	586,622 74	38,049 72	17,512,099 22

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

—	Principal.	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	16,580,828 65	78,676 73	85,696 96	580,915 04	17,326,117 38
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	2,992 00	.....	.....	17 00	3,009 00
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	85,394 59	659 60	7,553 67	5,707 70	99,315 56
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage... (b) Aggregate amount of sale price of properties covered by such agreements, \$129,352.87.	77,914 76	1,323 15	2,889 37	1,530 00	83,657 28
Total.....	16,747,130 00	80,659 48	96,140 00	588,169 74	17,512,099 22

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 1 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Amount of any additional advances or charges		Amount of instalments of principal due but unpaid		Amount of interest due and unpaid whether capitalized or not		Interest accrued		Total amount at which carried in Corporation's books		Amount of any prior charges or mortgages	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
London, 426-450 Talbot St. part Lot 6, north side Carling St., part Lot 6, south side Fullerton St., part Lot 7, north side Carling; part Lot 7 south side, Fullerton.....	60,000	00	2	00					982	00	59,984	00		
Hamilton, 34-40 James St., part Lots 43 and 44, west side James St., 72' frontage.....	67,000	00			500	00	167	50	1,071	00	68,239	00		
Ottawa, Lots 15 and 16 and part 14, south side York St.; part Lots 15 and 16, north side, George, 285' frontage.....	175,000	00							5,261	00	177,261	00		
Ottawa, 171-175 Nepean St.											660	00		
West half 31, all 28, 29, 30; 14-20, W. 2nd, Sask.	60,000	00			5,000	00	7	70	4,400	50	59,408	50		
297-299 Portage Ave., Winnipeg, Man.....	100,000	00									94,000	00	75,679	00 (This item included in 94,000 00)
414-416, west side Jarvis St., Toronto.....	65,000	00							1,844	00	59,000	00		
S.E. corner Sherbourne St. and Wellesley St., Toronto.....	200,000	00			4,000	00			685	00	200,000	00		
188-190-192 Yonge St., Toronto.....	100,000	00							2,498	00	78,000	00		
60-62 Front St.....	150,000	00							3,093	00	144,000	00		
26 and 27, west side, Elm Grove Ave., Toronto....	70,000	00							1,811	00	66,500	00		
699-707 Yonge St., Toronto	137,600	00							4,640	00	131,500	00		
Lots 1 and 2, east side, Avenue Rd., Toronto....	110,000	00							1,377	00	100,000	00		
Lots A to E, Plan 800, Danforth Ave., Toronto....	65,000	00							2,001	00	65,000	00		
Lot C and part B and D, Plan 237E, west side Yonge St., Toronto....	90,000	00					1,095	25	2,663	00	90,000	00		
331-3 Yonge St., Toronto.	100,000	00							2,384	00	97,500	00		
Southwest corner Bloor and Delaware Ave., Toronto.....	127,000	00							1,328	00	125,002	00		
Part Lots 2 and 3, Plan 512, part Lot 16, Plan 457, north side, King St., Toronto.....	125,000	00							1,448	47	115,234	53		
14-16 Queen St., E.....	85,000	00							1,958	00	85,000	00		
Total.....	1,886,600	00	2	00	9,500	00	1,270	45	39,444	97	1,816,289	03	75,679	00

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY

Head Office, Sarnia, Ontario.

OFFICERS

President—JOHN COWAN, K.C.

Vice-Presidents—W. G. WILLOUGHBY

Manager—DUNCAN N. SINCLAIR

JOHN MCFARLANE
Secretary—D. N. SINCLAIR

DIRECTORS

WILLIAM McDONALD, Brigden.

JOHN H. ANDERSON, Oil Springs.

MALCOLM MCGUGAN, Mt. Brydges.

THOMAS PAUL, Sarnia.

WILLIAM G. HALL, Watford.

BYRON STEPHENS, London.

WILLIAM ARMSTRONG, Forest.

Auditors—HENRY CONN, B.A.

THOS. F. TOWERS.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	635,000 00
Amount paid in cash.....	635,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1.	Book value of real estate held by the corporation:	
	Office premises.....	\$ 39,008 14
2.	Amount secured by mortgage on real estate including:	
	First mortgages.....	\$ 2,028,096 45
	Interest due.....	48,327 69
	Interest accrued.....	63,097 69
	<i>(See Schedule B)</i>	2,139,521 83
3.	Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$16,200.00 of the Company's own stock upon which \$16,200.00 has been paid.)	
	Principal.....	\$ 17,761 61
	Interest due.....	22 05
	Interest accrued.....	512 69
		18,296 35
4.	Book value of bonds, debentures and debenture stocks:	
	(a) Government:—Dominion, Provincial and United Kingdom	\$ 174,020 54
	(b) Canadian municipalities, school districts and rural tele- phone companies.....	376,970 26
	Interest due.....	1,397 49
	Interest accrued.....	7,085 87
		559,474 16
5.	Cash on hand.....	15,623 24
6.	Cash on deposit with banks.....	90,966 66
	Total Assets.....	\$ 2,862,890 38

Liabilities

To the Public

1.	Amount of debentures and debenture stock issued and outstanding:	
	Payable in Canada.....	\$ 919,515 25
	Interest due and accrued.....	20,908 46
		\$ 940,423 71
2.	Amount of money deposited with the corporation.....	\$ 772,936 68
	Interest accrued thereon.....	30,144 90
		803,081 58
	Total.....	\$ 1,743,505 29

To Shareholders

3. Reserve funds.....	\$ 455,000 00
4. Dividends to shareholders declared and unpaid.....	28,575 00
5. Paid up capital.....	635,000 00
6. Balance of Profit and Loss Account.....	810 09
Total.....	<u>\$ 1,119,385 09</u>
Total Liabilities.....	<u>\$ 2,862,890 38</u>

REVENUE ACCOUNT

Income

1. Rents earned.....	\$ 981 50
2. Interest earned on:	
(a) mortgages and agreements for sale.....	\$ 141,326 38
(b) bonds, debentures and stocks.....	34,538 88
(c) bank deposits.....	902 25
	<u>176,767 51</u>
Total.....	<u>\$ 177,749 01</u>

Expenditure

3. Interest incurred during the year on:	
(a) debentures and debenture stock.....	\$ 45,615 69
(b) deposits.....	30,440 38
(c) other borrowed money.....	1,066 03
	<u>\$ 77,122 10</u>
4. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 9,977 18
(b) Provincial.....	1,247 09
(c) Municipal.....	1,052 74
	<u>12,277 01</u>
5. Commission on loans and on sale of debentures and real estate.....	2,180 52
6. All other expenses incurred: Salaries, \$9,624.00; director's fees, \$928.00; auditors' fees, \$550.00; travelling expenses, \$260.11; printing and stationery, \$962.22; advertising, \$275.41; postage, telegrams, telephones and express, \$279.03; miscellaneous, \$729.32; total.....	13,608 09
7. Net profit transferred to Profit and Loss Account.....	72,561 29
Total.....	<u>\$ 177,749 01</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 398 80
Amount transferred from Revenue account.....	72,561 29
Total.....	<u>\$ 72,960 09</u>
Dividends to shareholders declared during year.....	\$ 57,150 00
Amount transferred to Special Reserves and Contingency Accounts.....	15,000 00
Balance of account at December 31st, 1922.....	810 09
Total.....	<u>\$ 72,960 09</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.03%; (b) On Government Bonds, 5.93%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 5.72%.
2. Average rate of interest per annum paid by the Corporation during the year: on deposits 3.85%; on debentures, 5.18%.
3. Officers of the Corporation who are under bond and for the following amounts respectively: manager, \$12,000.00; assistant manager, \$6,000.00.

4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2nd, 1922 at 4%; July 2, 1922 at 4½%.
5. Date appointed for the Annual Meeting: No fixed date. Date of last Annual Meeting: January 27th, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$ 126,006 86
(b) interest on bonds and debentures and dividends on stock.....	33,124 04
(c) loans on collateral security.....	1,351 91
(d) revenue from real estate (less disbursements).....	679 85

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid		Total Interest due		Total Interest accrued		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	1,503,320	30	19,104	94	46,877	94	1,569,303	18
Saskatchewan.....	375,556	46	23,338	89	9,806	26	408,701	61
Alberta.....	149,219	69	5,883	86	6,413	49	161,517	04
Total.....	2,028,096	45	48,327	69	63,097	69	2,139,521	83

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid				Amount of interest accrued	Total		
			Under six months		Six months and over					
	\$	c.	\$	c.	\$	c.	\$	c.		
1. First mortgages under which no legal proceedings have been taken...	2,020,993	35	24,630	99	22,949	85	62,995	22	2,131,569	41
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	7,103	10	191	75	555	10	102	47	7,952	42
Total.....	2,028,096	45	24,822	74	23,504	95	63,097	69	2,139,521	83

LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario.

OFFICERS

President—NORMAN S. GURD. Vice-President—DAVID MILNE.
 Manager and Secretary—JOHN B. PARDEE.

DIRECTORS

JOHN D. LIVINGSTON.
 JOHN SCOTT.
 ROBERT MACKENZIE.

JOHN WEBSTER.
 JAMES SMITH.
 HON. F. F. PARDEE.

Auditors—A. F. WADE. ALEX. SAUNDERS.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	789,750 00
Amount paid in cash.....	789,750 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:			
Office premises.....	\$	18,000 00	
Freehold land (including buildings).....		14,337 86	
			\$ 32,337 86
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	3,015,388 24	
Interest due.....		54,864 24	
Interest accrued.....		83,801 00	
			3,154,053 48
(See Schedule B)			
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$28,282.14 of the Company's own stock upon which \$28,282.14 has been paid.)			
Principal.....	\$	71,852 98	
Interest due.....		1,172 61	
Interest accrued.....		2,644 00	
			75,669 59
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom	\$	255,451 37	
(b) Canadian municipalities, school districts and rural telephone companies.....		56,722 57	
Interest accrued.....		3,152 00	
			315,325 94
5. Cash on hand.....			3,752 40
6. Cash on deposit with banks \$34,850.44; elsewhere, \$2,290.73.....			37,141 17
7. All other assets.....			2,500 00
Total Assets.....	\$		<u><u>3,620,780 44</u></u>

Liabilities

To the Public.

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	789,506 42	
Interest due and accrued.....		19,586 80	
			\$ 809,093 22
2. Amount of money deposited with the corporation.....			1,099,576 66
Total.....	\$		<u><u>1,908,669 88</u></u>

To Shareholders.

3. Reserve funds.....	\$ 870,000 00
4. Contingency fund.....	12,873 06
5. Dividends to shareholders declared and unpaid.....	39,487 50
6. Paid up capital.....	789,750 00
Total.....	<u>1,712,110 56</u>
Total Liabilities.....	<u>\$ 3,620,780 44</u>

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) mortgages and agreements for sale.....	\$ 199,294 42	
(b) bonds, debentures and stocks.....	18,005 88	
(c) collateral loans.....	5,291 74	
		<u>\$ 222,592 04</u>
Total.....	\$ 222,592 04	<u><u>04</u></u>

Expenditure

2. Interest incurred during the year on:		
(a) debentures and debenture stock.....	\$ 40,000 00	
(b) deposits.....	40,195 41	
(c) other borrowed money.....	2,891 26	
		<u>\$ 83,086 67</u>
3. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 12,583 44	
(b) Provincial.....	2,226 39	
(c) Municipal.....	1,573 30	
		<u>16,383 13</u>
4. Commission on loans and on sale of debentures and real estate.....		66 45
5. All other expenses incurred—Salaries, \$11,658.42; directors' fees, \$1,400.00; auditors' fees, \$ 1,139.53; travelling expenses, \$949.02; printing and stationery, \$1,196.45; advertising, \$678.12; postage, telegrams, telephones and express, \$740.00; miscellaneous, \$1,739.29; total.....		19,500 83
6. Net profit transferred to Profit and Loss Account.....		103,554 96
Total.....	\$ 222,592 04	<u><u>04</u></u>

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$ 103,554 96
Total.....	<u>\$ 103,554 96</u>
Dividends to shareholders declared during year.....	\$ 78,975 00
Amount transferred to Special Reserves and Contingency Accounts.....	24,579 96
Total.....	<u>\$ 103,554 96</u>

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.45%; (b) On Government Bonds, 5.50%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures 5.65%; (d) On Stocks and Collaterals, 7.29%.
- Average rate of interest per annum paid by the Corporation during the year on deposits 3.72%; on debentures, 5.52%.
- Officers of the Corporation who are under bond and for the following amounts respectively: manager, \$10,000.00; accountant, \$10,000.00; teller, \$10,000.00; ledger keeper, \$5,000.00.

4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 1, 1922, 6%. July 1, 1922, 5%.
5. Date appointed for the Annual Meeting: 4th Wednesday, January. Date of last Annual Meeting: January 25th, 1922.
6. Amount of actual cash receipts during the year for:
- | | |
|---|---------------|
| (a) interest on mortgage investments..... | \$ 189,185 80 |
| (b) interest on bonds and debentures and dividends on stocks..... | 19,201 38 |
| (c) loans on collateral security: | |
| Principal..... | 50,352 50 |
| Interest..... | 4,584 14 |
7. Amount of interest permanently capitalized during the year..... 4,394 58
8. Amount of money loaned or advanced at any time during the year to directors, \$6,440.26; also amount owing December 31st, 1922, \$5,300.50.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, 9 Vict., c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The Society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts all of which became consolidated as chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880, to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total	
	\$	c.	\$	c.	\$	c.	\$	c.
United States.....	9,857	04	.....		212	00	10,069	04
Ontario.....	3,005,531	20	54,864	24	83,589	00	3,143,984	44
Total.....	3,015,388	24	54,864	24	83,801	00	3,154,053	48

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total				
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.	\$	c.		
First mortgages under which no legal proceedings have been taken.....	3,015,388	24	26,407	71	28,456	53	83,801	00	3,154,053	48

THE LANDED BANKING AND LOAN COMPANY

Head Office, Hamilton, Ontario

OFFICERS

President—C. S. SCOTT, F.C.A. Vice-President—ROBERT HOBSON.
 Manager—C. W. CARTWRIGHT.

DIRECTORS

C. S. SCOTT, F.C.A. E. H. AMBROSE.
 ROBERT HOBSON. CHARLES MILLS.
 C. W. CARTWRIGHT. PAUL J. MYLER.

Auditors—RALPH E. YOUNG, F.C.A. G. E. F. SMITH, C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,050,000 00
Amount subscribed—ordinary.....	1,000,000 00
Amount paid in cash—On \$1,000,000.00 stock fully called.....	1,000,000. 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:			
Office premises.....	\$ 75,000 00		
Freehold land (including buildings).....	17,850 00		
		<u>\$</u>	92,850 00
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 2,862,623 65		
Agreements for sale.....	30,631 61		
Interest due.....	119,046 42		
Interest accrued.....	72,019 20		
			<u>3,084,320 88</u>
	<i>(See Schedule B)</i>		
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$6,800.00 of the Company's own stock upon which \$6,800.00 has been paid.)			
Principal.....	\$ 56,248 34		
Interest due.....	7 00		
Interest accrued.....	804 72		
			<u>57,060 06</u>
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 117,054 64		
(b) Canadian municipalities, school districts and rural tele- phone companies.....	59,183 82		
(c) All other bonds.....	126,139 84		
			<u>302,378 30</u>
5. Cash on hand.....			12,560 32
6. Cash on deposit with banks, \$62,706.11; elsewhere, \$514.54.....			63,220 65
			<u>3,612,390 21</u>
Total Assets.....		<u>\$</u>	<u>3,612,390 21</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$ 196,600 77		
Interest due and accrued.....	2,672 48		
		<u>\$</u>	199,273 25
Payable elsewhere than in Canada.....	\$ 352,955 00		
Interest due and accrued.....	2,671 45		
			<u>355,626 45</u>
		<u>\$</u>	<u>554,899 70</u>

2. Amount of money deposited with the corporation.....	\$ 955,530 03
3. Taxes due and accrued.....	11,203 52
4. Salaries, rents and other expenses due and accrued.....	1,133 94
5. All other liabilities.....	90 00
Total.....	<u>\$ 1,522,857 19</u>

To Shareholders

6. Reserve funds.....	\$ 1,000,000 00
7. Dividends to shareholders declared and unpaid.....	45,000 00
8. Paid up capital.....	1,000,000 00
9. Balance of Profit and Loss Account.....	44,533 02
Total.....	<u>2,089,533 02</u>
Total Liabilities.....	<u>\$ 3,612,390 21</u>

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$8,910.00 on office premises.).....	\$ 8,910 00
2. Interest earned on:	
(a) mortgages and agreements for sale.....	\$ 231,225 10
(b) bonds, debentures and stocks.....	19,253 66
(c) collateral loans.....	4,474 32
(d) bank deposits.....	1,905 15
(e) other interest earned.....	254 04
	<u>257,112 27</u>
3. Profit on sale of securities and real estate.....	428 50
4. Amount by which ledger values of assets were written up.....	894 57
5. All other revenue for year.....	1,349 45
Total.....	<u>\$ 268,694 79</u>

Expenditure

6. Interest incurred during the year on:	
(a) debentures and debenture stock.....	\$ 29,271 00
(b) deposits.....	37,609 27
(c) other borrowed money.....	464 67
	<u>\$ 67,344 94</u>
7. Amount by which assets were written down.....	17,455 99
8. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 12,484 48
(b) Provincial.....	2,462 44
(c) Municipal.....	1,425 20
	<u>16,372 12</u>
9. Commission on loans and on sale of debentures and real estate.....	2,367 57
10. All other expenses incurred: Salaries, \$22,975.00; directors' fees, \$4,000.00; auditors' fees, \$700.00; rents, \$300.00; travelling expenses, \$1,013.35; printing and stationery, \$795.08; advertising, \$236.45; postage, telegrams, telephones and express, \$384.00; miscellaneous, \$8,272.53; total.....	38,676 41
11. Net profit transferred to Profit and Loss Account.....	126,477 76
Total.....	<u>\$ 268,694 79</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 8,055 26
Amount transferred from Revenue account.....	126,477 76
Total.....	<u>\$ 134,533 02</u>
Dividends to shareholders declared during year.....	\$ 90,000 00
Balance of account at December 31st, 1922.....	44,533 02
Total.....	<u>\$ 134,533 02</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.585%; (b) On Government Bonds, 6.000%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 6.119%; (d) On all other bonds, 6.188%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.698%; on debentures, 5.467%.
3. Officers of the Corporation who are under bond for the following amounts respectively: managing director, \$10,000.00; accountant and teller, \$5,000.00 each; ledger keeper, inspectors, \$2,000.00 each.
4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 3rd January, 1922, 4%; 3rd July, 1922, 4½%.
5. Date appointed for the Annual Meeting: 1st Monday in February. Date of last Annual Meeting: 6th February, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$ 174,353 88
(b) interest on bonds and debentures and dividends on stocks.....	18,831 66
(c) loans on collateral security:	
Principal.....	52,200 00
Interest.....	5,114 25
(d) revenue from real estate (less disbursements).....	637 47
7. Amount of interest permanently capitalized during the year, \$6,358.36.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Acts Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	1,261,835 87	26,546 08	22,987 72	1,799 11	1,313,168 78
Manitoba.....	1,585,359 76	92,419 52	48,852 92	13,628 91	1,740,261 11
Total.....	2,847,195 63	118,965 60	71,840 64	15,428 02	3,053,429 89

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid				Amount of interest accrued		Total	
			Under six months		Six months and over					
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken...	2,862,623	65	55,725	37	63,240	23	71,840	64	3,053,429	89
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	17,544	95	59	48	225	05	20	52	17,850	00
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	30,631	61	40	46	40	36	178	56	30,890	99
(b) Aggregate amount of sale price of properties covered by such agreements, \$52,763.35.....										
Total.....	2,910,800	21	55,825	31	63,505	64	72,039	72	3,102,170	88

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original principal		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.
118-124 James Street North, Hamilton.....	55,000	00	525	00	42,525	00
40-46 King Street West, Hamilton.....	45,000	00	787	50	45,787	50
Total.....	100,000	00	1,312	50	88,312	50

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA

Head Office, London, Ontario

OFFICERS

President—GEO. G. McCORMICK
2nd Vice-President—WM. E. ROBINSON

1st Vice-President—THOS. BAKER
Manager and Secretary—M. J. KENT

DIRECTORS

GEO. G. McCORMICK
THOS. BAKER

WM. E. ROBINSON
CHAS. R. HUNT

M. J. KENT

Auditors—A. SCREATON, P. D. BALL

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	892,600 00
Amount paid in cash:	
On \$891,000 stock fully called.....	\$ 891,000 00
On \$1,600 instalment stock.....	539 00
	<hr/> 891,539 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$	85,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 1,398,045 81	
Second and subsequent mortgages.....	629,865 20	
Agreements for sale.....	77,977 55	
	<hr/> (See Schedule B)	2,105,888 56
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$37,800.00 of the Company's own stock upon which \$37,800.00 has been paid).		
Principal.....	\$ 33,699 11	
Interest due.....	320 00	
Interest accrued.....	944 00	
	<hr/>	34,963 11
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion.....	\$ 26,377 00	
(b) Canadian municipalities, school districts and rural telephone companies.....	1,922 46	
(c) All other bonds.....	1,585 53	
Interest accrued.....	32 00	
	<hr/>	29,916 99
5. Book value of stocks owned.....	\$ 648,629 33	
Accrued dividends thereon.....	5,972 00	
	<hr/>	654,601 33
6. Cash on hand.....		15,947 30
7. Cash on deposit with banks, \$35,880.75; elsewhere, \$13,218.01.....		49,098 76
8. All other assets.....		2,913 78
		<hr/>
Total Assets.....	\$	<u>2,978,329 83</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$ 464,691	68
Interest due and accrued.....	7,260	59
Payable elsewhere than in Canada.....	431,205	55
Interest due and accrued.....	2,456	26
	<u> </u>	<u> </u>
		\$ 905,614 08
2. Amount of money deposited with the corporation.....		756,425 74
3. All other liabilities.....		115 00
	<u> </u>	<u> </u>
Total.....	\$ 1,662,154	82

To Shareholders

4. Reserve funds.....	\$ 420,000	00
5. Paid up capital.....	891,539	00
6. Balance of Profit and Loss Account.....		4,636 01
	<u> </u>	<u> </u>
Total.....		1,316,175 01
	<u> </u>	<u> </u>
Total Liabilities.....	\$ 2,978,329	83

REVENUE ACCOUNT

Income

1. Rents earned,—(Including \$7,809.17 on office premises).....	\$ 7,809	17
2. Interest earned on:		
(a) mortgages and agreements for sale.....	\$ 53,438	41
(b) bonds, debentures and stocks.....	23,991	66
(c) collateral loans.....	4,331	40
(d) bank deposits.....	3,215	09
(e) other interest earned.....	208	62
	<u> </u>	<u> </u>
		85,185 18
3. Profit on sale of securities and real estate.....		16,238 00
4. Amount by which ledger values of assets were written up.....		66,016 50
5. Agency fees and commissions earned.....		63 93
6. All other revenue for year.....		583 85
	<u> </u>	<u> </u>
Total.....	\$ 175,896	63

Expenditure

7. Interest incurred during the year on:		
(a) debentures and debenture stock.....	\$ 34,619	41
(b) deposits.....	29,825	03
	<u> </u>	<u> </u>
		\$ 64,444 44
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 8,870	16
(b) Provincial.....	1,851	82
(c) Municipal.....	898	06
	<u> </u>	<u> </u>
	\$ 11,620	04
Less reserve for taxes.....	10,467	60
	<u> </u>	<u> </u>
		1,152 44
9. Commission on loans and on sale of debentures and real estate.....		2,563 58
10. All other expenses incurred: Salaries, \$11,861.52; directors' fees, \$6,470.00; auditors' fees, \$1,400.00; legal fees, \$126.41; travelling expenses, \$178.55; printing and stationery, \$1,175.42; postage, telegrams, telephones and express, \$331.60; insurance and repairs to Company's building, \$2,719.30; miscellaneous, \$9,405.48; total.....		33,668 28
11. Net profit transferred to Profit and Loss Account.....		74,067 89
	<u> </u>	<u> </u>
Total.....	\$ 175,896	63

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	\$ 2,971 12
Amount transferred from Revenue Account	74,067 89
Total	\$ 77,039 01
Dividends to shareholders declared during year	\$ 62,403 00
Amount transferred to Special Reserves and Contingency Accounts	10,000 00
Balance of account at December 31st, 1922	4,636 01
Total	\$ 77,039 01

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 6.11%; (b) On Government Bonds, 5½%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 6½%; (d) On all other bonds, 5%; (e) On stocks owned, 3.62%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.472%; on debentures, 5.30%.
3. Officers of the Corporation who are under bond for the following amounts respectively: Manager and Teller, \$10,000 each; other officers, \$2,000 each, in all, \$30,000.00
4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: quarterly, 1¾% 1st April, 1st July, 1st October and December 31st.
5. Date appointed for the Annual Meeting: Second Thursday in February. Date of last Annual Meeting, February 9th, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	\$ 120,802 68
(b) interest on bonds and debentures and dividends on stocks	23,047 80
(c) loans on collateral security.	
Principal	89,834 23
Interest	3,155 91
(d) revenue from real estate (less disbursements)	1,772 44
7. Amount of interest permanently capitalized during the year 1922
8. Amount of money loaned or advanced at any time during the year to directors \$13,257.10. Amount owing December 31st, 1922, \$7,473.40.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario	2,105,888 56	not taken into assets	not taken into assets	2,105,888 56

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Total	
	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken.....	1,398,045	81	1,398,045	81
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken*.....	629,865	20	629,865	20
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	77,977	55	77,977	55
(b) Aggregate amount of sale price of properties covered by such agreements, \$121,790.00.				
Total.....	2,105,888	56	2,105,888	56

*Interest due and accrued has not been taken as an asset in statement.

SCHEDULE B

Section C

MORTGAGES, LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Amount of instalments of principal unpaid		Total amount at which carried in Corporation's books		Amount of any prior charges or mortgages	
	\$	c.	\$	c.	\$	c.	\$	c.
Part Town Lot 1, on north side of Adelaide St., part Town Lot 1, on south side of Richmond St., and part of old Toronto St., Toronto.....	150,000	00	95,000	00	95,000	00	140,000	00
Sundry mortgages in, Toronto, etc.....	250,000	00	100,000	00	100,000	00		
Part of a broken lot, No. 1, No. 37 Yonge St., Toronto	40,000	00	37,000	00	37,000	00		
Parts, Lots 1 and 2, and part Lot 3, N.W. corner Dovercourt Road and College St., Plan D262, Toronto.....	35,000	00	26,000	00	26,000	00	35,000	00
Beach Theatre, Toronto.....	40,000	00	32,500	00	32,500	00	13,300	00
Sundry mortgages.....	25,700	00	25,700	00	25,700	00		
Part Lot B, on south side of Queen St., W., Plan 794, Toronto.....	40,000	00	36,389	00	36,389	00		
South half Lots 102 and 103, north side Cedar St., Block A., Sudbury, Ont.....	62,500	00	60,000	00	60,000	00		
East one-half of C. Lot 206, on north side of Albert St., Lot 46 and part Lot 47, south side of Ontario St.; Part Lot 10 in McCarty's survey and W. 2½', Lot 43 and E. ½, Lot 44, Canada Co., survey; part Lot E, Canada Co. survey; Gordon block and part Lot 47, Canada Co. survey, City of Stratford.....	77,794	00	73,895	00	73,895	00		
Sundry mortgages in Toronto.....	175,000	00	157,390	00	157,390	00	13,000	00
Part Lot 1, on east side of Lyndhurst Ave. and College, 400 fully paid shares of Toronto City Estates, Ltd., and 200,000 Russian [Roubles, etc.....	65,698	00	64,891	96	64,891	96		
Part Lots 5 and 7, north side King St., Kitchener, Ontario.....	60,000	00	60,000	00	60,000	00		
Blocks A and C., west side John St. and Block B on east side of Richmond St., Plan 538E, Toronto, Ont.	110,000	00	110,000	00	110,000	00		
Parts Lots 43, 44 and 45, on the west side Sherbourne St., Plan 132A. Known as The Isabella Mansions, Toronto.....	50,000	00	50,000	00	50,000	00		
Sundry lots, Princess survey, Plan 1801 and Kingsdale Subdivision, Plan 1609, Tp. of York.....	125,000	00	38,984	00	38,984	00		
Total.....	1,306,692	00	967,749	96	967,749	96	201,300	00

To Shareholders

3. Reserve funds.....	\$ 340,000 00
4. Provided for Federal Income Tax.....	3,000 00
5. Dividends to shareholders declared and unpaid.....	19,829 10
6. Paid up capital.....	360,000 00
7. Balance of Profit and Loss Account.....	18,395 87
Total.....	<u>741,224 97</u>
Total Liabilities.....	<u>\$ 1,822,791 29</u>

REVENUE ACCOUNT

Income

1. Rents earned.....	\$ 167 00
2. Interest earned on:	
(a) mortgages and agreements for sale.....	\$ 79,401 29
(b) bonds.....	34,991 47
(c) bank deposits.....	1,773 70
(d) other interest earned.....	249 05
	<u>116,415 51</u>
3. All other revenue for year.....	1,288 37
Total.....	<u>\$ 117,870 88</u>

Expenditure

4. Interest incurred during the year on:	
(a) debentures.....	\$ 35,514 18
(b) deposits.....	10,302 76
	<u>\$ 45,816 94</u>
5. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 1,089 18
(b) Provincial.....	1,069 62
(c) Municipal.....	307 88
	<u>2,466 68</u>
6. Commission on loans and on sale of debentures and real estate.....	738 20
7. All other expenses incurred: Salaries, \$9,372.60; directors fees, \$2,525.00; auditors' fees, \$800.00; travelling expenses, \$108.40; printing and stationery, \$585.29; advertising, \$210.45; postage, telegrams, telephones and express, \$357.88; miscellaneous, \$186.22; total.....	14,145 84
8. Net profit transferred to Profit and Loss Account.....	54,703 22
Total.....	<u>\$ 117,870 88</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 19,870 80
Amount transferred from Revenue account.....	54,703 22
Total.....	<u>\$ 74,574 02</u>
Dividends to shareholders declared during year.....	\$ 34,200 00
Amount transferred to Special Reserves and Contingency Accounts.....	20,000 00
Amount provided for Dominion Government Tax for 1922.....	1,978 15
Balance of account at December 31st, 1922.....	18,395 87
Total.....	<u>\$ 74,574 02</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.54%; (b) On Government Bonds, 5.70% (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.48%; (d) On all other bonds, 5.95%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.62%; on debentures, 5.16%.
3. Officers of the Corporation who are under bond for the following amounts respectively: Manager, \$5,000.00; accountant, \$3,000.00; teller, \$1,660.00; mortgage clerk, \$1,660.00; ledger-keeper, \$1,660.00.
4. Dividend days of the Corporation in 1922, and rate of dividends declared payable on those days respectively: January 3rd, 1922—5%, July 3rd, 1922—4%.
5. Date appointed for the Annual Meeting: February 6th, 1923. Date of last Annual Meeting, February 7th, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$ 79,401 29
(b) interest on bonds.....	34,991 47
7. Amount of interest permanently capitalized during the year..... 403 05
8. Amount of money loaned or advanced during the year to directors, \$2,240.00, amount owing December 31st, 1922: nil.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, Consol. Stat. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book, II, 127).

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (Ibid), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and par value of the share was, pursuant to the Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total prin- cipal unpaid	Total inter- est due	Total inter- est accrued	Total
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	1,215,162 69	728 70	28,377 00	1,244,268 39

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken..	1,214,712 69	728 70	.....	28,370 90	1,243,812 29
2. (a) Amount secured by agreements for Sale or purchase of property not subject to prior mortgage.....	450 00	.....	.....	6 10	456 10
Total.....	1,215,162 69	728 70		28,377 00	1,244,268 39

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.
Benson Hotel block, north side, Kent Street, Lindsay, Ont.....	35,000 00	469 00	26,800 00
Presbyterian Church, Orillia, Ont.....	25,000 00	605 80	25,000 00
Total.....	60,000 00	1,074 80	51,800 00

THE ONTARIO LOAN AND DEBENTURE COMPANY

Head Office, London, Ontario.

OFFICERS

President—ALFRED M. SMART
 Vice-President—CHARLES R. SOMERVILLE
 Manager and Secretary—THOMAS H. MAIN

DIRECTORS

ALFRED M. SMART	CHARLES R. SOMERVILLE
LIEUT.-COL. W. M. GARTSHORE	JOHN M. DILLON
JOHN G. RICHTER	ARTHUR T. LITTLE

Auditors—F. G. JEWELL, F.C.A., J. F. KERN

CAPITAL

Amount of Capital Stock authorized.....	\$ 5,000,000 00
Amount subscribed—ordinary.....	2,550,000 00
Amount paid in cash:	
On \$1,550,000.00 stock fully called.....	\$ 1,550,000 00
On \$1,000,000.00 stock 20% called.....	200,000 00
	1,750,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises (freehold).....	\$ 40,000 00	
Freehold land (including buildings).....	92,321 41	
		\$ 132,321 41
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 4,547,320 37	
Agreements for sale.....	30,557 34	
Interest due.....	47,324 87	
Interest accrued.....	74,588 00	
	(See Schedule B)	4,699,790 58
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$400.00 of the Company's own stock upon which \$400.00 has been paid).		
Principal.....	\$ 24,985 24	
Interest due.....	13 61	
Interest accrued.....	365 90	
		25,364 75
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 1,160,560 88	
(b) Canadian municipalities, school districts and rural tele- phone companies.....	1,040,623 06	
(c) Securities guaranteed by Dominion of Canada and Pro- vinces of Canada.....	674,091 20	
Interest due.....	1,563 26	
Interest accrued.....	36,857 47	
		2,913,695 87
5. Book value of stocks owned.....		3,000 00
6. Cash on deposit with banks.....		229,749 65
Total Assets.....	\$ 8,003,922 26	

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
Payable in Canada.....	\$ 1,570,390	19	
Interest due and accrued.....	24,671	91	
			\$1,595,062 10
Payable elsewhere than in Canada.....	1,167,565	12	
Interest due and accrued.....	13,001	40	
			1,180,566 52
			\$ 2,775,628 62
2. Amount of money deposited with the corporation.....			942,592 65
Total.....			<u>3,718,221 27</u>

To Shareholders

3. Reserve fund.....			\$ 2,425,000 00
4. Dividends to shareholders declared and unpaid, due 2nd January, 1923.....			61,250 00
5. Paid up capital.....			1,750,000 00
6. Balance of Profit and Loss Account.....			49,450 99
Total.....			<u>4,285,700 99</u>
Total liabilities.....			<u>\$ 8,003,922 26</u>

REVENUE ACCOUNT

Income

1. Rents earned.....			\$ 2,617 95
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$ 332,013	46	
(b) bonds, debentures and stocks.....	183,813	22	
(c) collateral loans.....	1,594	55	
(d) bank deposits.....	3,867	93	
			521,289 16
3. Profit on sale of securities and real estate.....			3,037 47
4. Agency fees and commissions earned.....			2 00
5. All other revenue for year.....			12,670 56
Total.....			<u>\$ 539,617 14</u>

Expenditure

6. Interest incurred during the year on:			
(a) debentures.....	\$ 141,491	43	
(b) deposits.....	29,324	62	
			\$ 170,816 05
7. Loss on sale of securities and real estate and on American exchange.....			577 28
8. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$ 23,976	03	
(b) Provincial.....	3,625	49	
(c) Municipal.....	1,077	60	
			28,679 12
9. Commission on loans and on sale of debentures and real estate.....			16,068 06
10. All other expenses incurred: Salaries, \$28,601.10; directors' fees, \$2,800.00; auditors' fees, \$3,000.00; legal fees, \$491.44; rents, \$4,965.84; travelling expenses, \$1,471.89; printing and stationery, \$2,702.50; advertising, \$4,196.49; postage, telegrams, telephones and express, \$1,409.39; miscellaneous, \$3,131.18 total.....			52,769 83
11. Net profit transferred to Profit and Loss Account.....			270,706 80
Total.....			<u>\$ 539,617 14</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 46,244 19
Amount transferred from Revenue account.....	270,706 80
Total.....	<u>\$ 316,950 99</u>

Dividends to shareholders declared during year.....	175,000 00
Bonus to shareholders of 1% for the year.....	17,500 00
Amount transferred to Reserve Fund.....	75,000 00
Balance of account at December 31st, 1922.....	49,450 99
Total.....	<u>\$ 316,950 99</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.541%; (b) On Government Bonds, 5.549%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.290%; (d) On securities guaranteed by Dominion of Canada and Provinces of Canada, 6.247%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.2618%; on debentures, 5.453%.
3. Officers of the Corporation who are under bond for the following amounts respectively: President, \$5,000; manager, \$5,000; accountant, \$5,000; teller, \$5,000; inspectors, \$9,000; other officers and clerks, \$11,000.
4. Dividend days of the Corporation in 1922 and rates of dividends declared payable on those days respectively: 10% for the year, paid quarterly, 1st April, 1922 2½%, 3rd July, 1922, 2½%, 2nd October, 1922, 2½%, 2nd January, 1923, 2½% and bonus of 1% for the year, paid 2nd January, 1923.
5. Date appointed for the Annual Meeting: Second Wednesday in February. Date of last Annual Meeting, 8th February, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$ 326,208 32
(b) interest on bonds and debentures and dividends on stocks.....	158,383 57
(c) loans on collateral security:	
principal.....	31,934.15
interest.....	2,102 51
(d) revenues from real estate held for sale (less disbursements).....	** 3,910 07
7. Amount of interest permanently capitalized during the year..... 1,961 76

**Not taken into Revenue Account as was credited on Capital.

CONSTATING INSTRUMENTS

Incorporated under Building Societies Act, Con. Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The Company as now constituted was formed under the provisions of The Loan Corporations Act of Ontario by the amalgamation of The Ontario Loan and Debenture Company with the Agricultural Savings and Loan Company by virtue of Order-in-Council, dated 10th November, 1911, and operates under The Loan and Trust Corporations Act, R.S.O. 1914, Chapter 184, and its amendments.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total prin- cipal unpaid	Total inter- est due	Total inter- est accrued	Total charges due and un- paid	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	2,857,199 19	4,571 57	63,609 49	1,778 67	2,927,158 92
Manitoba.....	860,175 77	14,871 07	2,671 82	9,530 44	887,249 10
Saskatchewan.....	596,779 66	27,181 61	11,576 38	11,464 38	647,002 03
Alberta.....	237,963 14	700 62	*3,269 69	2,986.46	238,380 53
Total.....	4,552,117 76	47,324 87	74,588 00	25,759 95	4,699,790 58

*Interest paid in advance.

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceed- ings have been taken..	4,514,967 11	23,804 48	21,953 40	74,063 99	4,634,788 98
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	32,353 26	462 22	1,104 77	524 01	34,444 26
3. (a) Amount secured by agreements for sale or Purchase of property not sub- ject to prior mort- gage.....	30,557 34	none	taken into	account	30,557 34
(b) Aggregate amount of sale price of prop- erties covered by such agreements, \$47,900.00.					
Total.....	4,577,877 71	24,266 70	23,058 17	74,588 00	4,699,790 58

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.
Lots 3 and 4, Blk. M, subdvn. Pt. Lot 81, Con. 1. Pt. Lot 1, Blk. G. subdvn. Lot 79, Con. 1. Lot 2, Blk. G, Plan 120, Pt. Pk. Lots 12-13, E.S. Windsor Ave., Plan 96, Windsor.....	60,000	00	1,190	00	52,190	00
Lots 17, 18, 19, 20, Blk 61, D.G.S. 35, St. Boniface Plan 306, Winnipeg, Manitoba.....	70,000	00	.....	.....	61,250	00
Lots 19, 20, Blk. 43, D.G.S. 31 to 35, St. Boniface Plan, 208, Winnipeg, Manitoba.....	70,000	00	.....	.....	61,250	00
Total.....	200,000	00	1,190	00	174,690	00

THE PEOPLES LOAN AND SAVINGS CORPORATION

Head Office, London, Ontario

OFFICERS

President and Manager—ARCHIBALD A. CAMPBELL Vice-President—A. W. PEENE
 Secretary-Treasurer—WILLIAM SPITTAL

DIRECTORS

FREDERICK G. RUMBALL	JAMES GRAY
DR. W. J. STEVENSON	MALCOLM MCGUGAN
JOHN D. ANDERSON	WILLIAM SPITTAL
A. A. CAMPBELL	A. W. PEENE

Auditors—WM. C. BENSON, C.A., W. B. WORTMAN

CAPITAL

Amount of Capital Stock authorized		\$ 5,000,000 00
Amount subscribed—ordinary		500,000 00
Amount paid in Cash:		
On \$493,000.00 stock fully called	\$ 493,000 00	
On \$7,000.00 stock 100% called	3,008 26	
		<u>496,008 26</u>

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:			
Office premises	\$ 44,000 00		
Freehold land (including buildings)	34,326 26		
Real estate held under power of sale	23,488 98		
		<u>\$ 101,815 24</u>	
2. Rents due			295 00
3. Amount secured by mortgage on real estate including:			
First mortgages	\$ 756,854 50		
Interest due	10,461 45		
Interest accrued	17,836 30		
			<u>785,152 25</u>
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$11,800.00 of the Company's own stock upon which \$6,739.04 has been paid).			
Principal	\$ 11,340 45		
Interest accrued	181 49		
			<u>11,521 94</u>
5. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom	\$ 45,024 89		
(b) Canadian municipalities, school districts and rural telephone companies	11,089 87		
			<u>56,114 76</u>
6. *Book value of stocks owned	\$ 72,842 68		
Accrued dividends thereon	401 42		
			<u>73,244 10</u>
7. Cash on hand			11,178 25
8. Cash on deposit with banks \$33,311.74; elsewhere, \$1,500.00			34,811 74
9. All other assets			5,736 88
			<u>73,244 10</u>
Total Assets			<u><u>\$ 1,079,870 16</u></u>

*Market Value, \$58,200.00

Liabilities*To the Public*

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$	109,336 00
Interest due and accrued.....		1,216 13
		<u>\$ 110,552 13</u>
2. Amount of money deposited with the corporation.....		390,113 81
Total.....	\$	<u>500,665 94</u>

To Shareholders

3. Reserve funds.....	\$	77,000 00
4. Contingency fund.....		3,000 00
5. Paid up capital.....		496,008 26
6. Balance of Profit and Loss Account.....		3,195 96
Total.....		<u>579,204 22</u>
Total Liabilities.....	\$	<u>1,079,870 16</u>

REVENUE ACCOUNT**Income**

1. Rents earned—(Including \$2,897.50 on office premises).....	\$	2,897 50
2. Interest earned on:		
(a) mortgages.....	\$	61,382 84
(b) bonds, debentures and stocks.....		9,698 71
(c) collateral loans.....		1,129 80
(d) bank deposits.....		232 60
		<u>72,443 95</u>
3. All other revenue for year.....		1,269 76
Total.....	\$	<u>76,611 21</u>

Expenditure

4. Interest incurred during the year on:		
(a) debentures.....	\$	5,391 15
(b) deposits.....		15,129 66
		<u>\$ 20,520 81</u>
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$	2,636 24
(b) Provincial.....		821 76
(c) Municipal.....		1,722 75
		<u>5,180 75</u>
6. Commission on loans and on sale of debentures and real estate.....		1,361 04
7. All other expenses incurred—Salaries, \$12,217.00; directors' fees, \$540.65; auditors' fees, \$576.40; legal fees, \$244.60; rents, \$481.26; travelling expenses, \$35.35; printing and stationery, \$731.77; advertising, \$769.48; postage, telegrams, telephones and express, \$517.79; miscellaneous, \$980.85; total...		17,095 15
8. Net profit transferred to Profit and Loss Account.....		32,453 46
Total.....	\$	<u>76,611 21</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	3,282 36
Amount transferred from Revenue account.....		32,453 46
Total.....	\$	<u>35,735 82</u>
Dividends to shareholders declared during year.....	\$	24,779 49
Amount transferred to Special Reserves and Contingency Accounts.....		7,000 00
Written off.....		760 37
Balance of account at December 31st, 1922.....		3,195 96
Total.....	\$	<u>35,735 82</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.49%; (b) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 5.81%; (c) On all other bonds, (Victory) 5½%; (d) On stocks owned 7.25%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits 3.96%; on debentures, 4.98%.
3. Loans written off, \$5,000.00.
4. Officers of the Corporation who are under bond for the following amounts respectively: manager \$3,000.00; secretary, \$3,000.00; accountant, \$2,000.00; clerk, \$2,000.00; Windsor manager, \$4,000.00; Miss G. L. Martin, \$1,000.00.
5. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 5%, June 30th, December 31st.
6. Date appointed for the Annual Meeting: February 21st, 1923. Date of last Annual Meeting: February 15th, 1922.
7. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$ 62,881 13
(b) interest on bonds and debentures and dividends on stocks.....	10,581 59
(c) loans on collateral security:	
Interest.....	1,148 26
8. Amount of interest permanently capitalized during the year, 60,342.50.
9. Maximum amount of money loaned or advanced at any time during the year to directors, \$7,309.72; amount owing December 31st, 1922, \$7,309.72.

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Middlesex, on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Alberta.....	1,000	00	162	27	.....	.....	162	27	1,162	27
Saskatchewan.....	1,100	00	88	00	.....	.....	88	00	1,188	00
Ontario.....	754,754	50	10,211	18	17,836	30	28,047	48	782,801	98
Total.....	756,854	50	10,461	45	17,836	30	28,297	75	785,152	25

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
First mortgages under which no legal proceedings have been taken.....	756,854 50	2,921 75	7,539 70	17,836 30	785,152 25

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property.	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.
Lots 22 and 23, Block A, McVicar addition, Main Street, Fort William.....	16,000 00	9 12	16,009 12

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED

Head Office, Toronto, Ontario.

OFFICERS

President—JOHN J. CARRICK. Secretary—J. DE N. KENNEDY.
Treasurer—PERCY C. BAXTER.

DIRECTORS

JOHN J. CARRICK, Toronto. J. DE N. KENNEDY, Toronto.
PERCY C. BAXTER, Toronto. F. H. BLACK, Port Arthur.
NORMAN S. MACDONNELL, Toronto

Auditors—WARWICK, MITCHELL & Co., Toronto.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	585,800 00
Amount paid in cash.....	585,800 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Freehold land (including buildings).....	\$	102,838 82
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 424,114 39	
Second and subsequent mortgages.....	34,984 04	
Agreements for sale.....	12,174 15	
Interest due.....	43,139 18	
Interest accrued.....	4,383 10	
	(See Schedule B)	518,794 86
3. *Amount of loans secured by stocks, bonds and other collateral:		
Principal.....	\$ 3,969 80	
Interest due.....	86 82	
		4,056 62
4. † Book value of bonds, debentures and debenture stocks:		
All other bonds.....		17,550 00
5. Book value of stocks owned.....	\$ 45,000 00	
Accrued dividends thereon.....	1,575 00	
		46,575 00
6. Cash on deposit with banks.....		11,092 97
7. All other assets.....		1,865 24
Total Assets.....	\$	<u>702,773 51</u>

*Market value of security pledged, \$1,800.00

†Market value, \$6,300.00

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable elsewhere than in Canada.....	\$ 69,593 32	
Interest due and accrued.....	869 90	
		\$ 70,463 22
2. Salaries, rents and other expenses due and accrued.....		280 48
Total.....	\$	<u>70,743 70</u>

To Shareholders

3. Reserve funds.....	\$	45,604	81
4. Dividends to shareholders declared and unpaid.....		625	00
5. Paid up capital.....		585,800	00
Total.....	\$	632,029	81
Total Liabilities.....	\$	702,773	51

REVENUE ACCOUNT

Income

1. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	21,672	47
(b) bonds, debentures and stocks.....		3,267	47
	\$	24,939	94
2. Profit on sale of securities and real estate.....		1,088	70
3. Agency fees and commissions earned.....		1,522	38
4. All other revenue for year.....		1,827	38
Total.....	\$	29,378	40

Expenditure

5. Interest incurred during the year on:			
(a) debentures and debenture stock.....	\$	3,479	54
(b) other borrowed money.....		850	21
	\$	4,329	75
6. Amount by which assets were written down.....		12,530	23
7. Decrease in market value of securities and real estate.....		1,161	42
8. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	126	08
(b) Provincial.....		515	42
		641	50
9. All other expenses incurred: Salaries, \$6,437.22; directors' fees, \$80.00; auditors' fees, \$365.00; Trustee fees, \$102.17; rents, \$2,176.19; travelling expenses, \$832.48; printing and stationery, \$174.67; postage, telegrams, telephones and express, \$296.16; miscellaneous, \$251.61; total.....		10,715	50
Total.....	\$	29,378	40

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	13,570	99
Amount transferred from Revenue account.....		12,488	56
Total.....	\$	26,059	55
Amount transferred to Special Reserves and Contingency Accounts.....	\$	26,059	55
Total.....	\$	26,059	55

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 8%; (b) On stocks owned, 7%.
- Average rate of interest per annum paid by the Corporation during the year on debenture stock, 5%.
- Date appointed for the Annual Meeting: February 28th, 1923. Date of last Annual Meeting: February 22nd, 1922.
- Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	16,034	25
(b) interest on bonds and debentures and dividends on stocks.....		1,727	47
(c) revenue from real estate (less disbursements).....		276	91
- Maximum amount of money loaned or advanced at any time during the year to directors, \$86.09; amount owing December 31st, 1922, \$86.09.

CONSTATING INSTRUMENTS

Incorporated by Letters Patent, as a Loan Company, under the Companies Act (Canada), Part III, on the 24th January, 1914.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	471,272	58	43,139	18	4,383	10	518,794	86

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total				
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.				
1. First mortgages under which no legal proceedings have been taken...	424,114	39	4,726	38	31,448	04	3,914	45	464,203	26
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken	14,145	15	307	95	.....		173	80	14,626	90
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	20,838	89	.....		5,279	88	216	00	26,334	77
4. Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	12,174	15	140	87	1,236	06	78	85	13,629	93
Total.....	471,272	58	5,175	20	37,963	98	4,383	10	518,794	86

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Lot 51 and 55 feet of lot 52, W.S. May Street, McKellar addition, Fort William, plan 123.	20,000 00			114 20		19,323 70	
Lot 4, Blk Y, McVicar addition, Port Arthur, plan 579	12,500 00		11,492 60	1,876 90	263 74	13,369 50	
Pcl. 5656 District of Kenora (Lots 89 & 90 S.S. King Street, Sioux Lookout	25,000 00		20,457 70			20,457 70	
Lot 15, Blk O, Oliver Davidson addition, Fort William. Lot 24, north half of lot 25, pt. lot 6, North Van Norman Street. Lots 174-5-6, E.S. May Street, Port Arthur, plan 579A. Lots 57-8-9-60, N. Hester Street. Lot 130, O'Brien addition, plan 516	12,000 00		12,108 00	3,047 15		15,155 15	
Lot 5 W.S. North Water Street. Lots 16 & 17 Blk. B. Lots 25 & 28 Blk M. plan 579, Port Arthur	15,000 00		14,669 08	572 85		15,241 93	
Lots 16 & 17 Blk. B. North West 82 ft. of lot 5 North Water Street. Lots 25 & 29, Blk. T. McVicar addition Port Arthur	10,000 00		9,248 95	385 30		9,634 25	
39 & 40 and 52 & 53 Marks Wiley addition, lots 114 to 120 and 155 to 161 McIntyre plan 525	33,000 00		1,500 00	2,710 59	933 30	28,212 03	
Lots 78 to 81, portion of 82, whole of 83 Blk. 1, Nipigon	13,333 34		10,113 77	4,007 42		14,121 19	
239 lots being a parcel of No. 408, subdivision of lot 1, Con. A.S.S. Red River Row, plan M. 34, Port Arthur	110,000 00		81,701 41	2,690 20		84,391 61	28,750 05
24 acres Blk. J Mining location X Port Arthur	19,000 00		19,000 00	1,377 35		20,377 35	
S.W. Subdivision of sec. 50, Twp. McIntyre	16,000 00	200 00	16,200 00	9,415 23		25,615 23	
Total	285,833 34	200 00	196,491 51	26,197 19	1,197 04	265,899 64	28,750 05

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED

Head Office, Toronto, Ontario.

OFFICERS

President—EDMUND WRAGGE, M.I.C.E. Vice-President—HENRY W. MICKLE, K.C.
 Managing Director—EDWARD L. MORTON.

DIRECTORS

EDMUND WRAGGE, M.I.C.E., Toronto. HENRY W. MICKLE, K.C., Toronto.
 WILLIAM A. COOKE, Toronto. H. WILBERFORCE AIKINS, M.D., Toronto
 EDWARD L. MORTON, Toronto.

Auditors—S. W. BLACK; H. D. LOCKHART GORDON, F.C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 2,000,000 00
Amount subscribed—ordinary.....	500,000 00
Amount paid in cash.....	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:			
Freehold land (including buildings).....	\$	60,774	46
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 928,145	56	
Agreements for sale.....	126,682	33	
Interest due.....	2,948	74	
Interest accrued.....	21,338	39	
	<i>(See Schedule B)</i>		
		1,079,115	02
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$	1,500	00
Interest accrued.....	48	66	
		1,548	66
4. Book value of bonds, debentures and debenture stocks:			
(a) Government—Dominion.....	\$	14,915	80
(b) Canadian municipalities, school districts and rural tele- phone companies.....	109,986	59	
Interest due.....	560	31	
Interest accrued.....	4,648	50	
		130,111	20
5. Cash on hand.....		19,882	57
6. Cash on deposit with banks.....		23,978	50
Total Assets.....	\$	1,315,410	41

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
Payable in Canada.....	\$	53,967	34
Interest due and accrued.....	816	90	
		54,784	24
Payable elsewhere than in Canada.....	424,689	66	
Interest due and accrued.....	3,395	99	
		428,085	65
		482,869	89
2. Amount of money deposited with the corporation (unclaimed deposits).....		257	33
3. Taxes due and accrued.....		4,500	00
4. Salaries, rents and other expenses due and accrued.....		600	00
5. All other liabilities.....		60	00
Total.....	\$	488,287	22

To Shareholders

6. Reserve funds.....	\$	17,533	18
7. Contingency fund and rest.....		285,000	00
8. Dividends to shareholders declared and unpaid.....		18,148	50
9. Paid up capital.....		500,000	00
10. Balance of Profit and Loss Account.....		6,441	51
Total.....		827,123	19
Total Liabilities.....	\$	1,315,410	41

REVENUE ACCOUNT

Income

1. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	82,388	62
(b) bonds, debentures and stocks.....		7,976	74
(c) collateral loans.....		117	10
(d) bank deposits.....		1,555	10
			\$
2. All other revenue for year.....		92,037	56
		4,800	00
Total.....	\$	96,837	56

Expenditure

3. Interest incurred during the year on:			
(a) debentures.....	\$	28,269	99
(b) other borrowed money.....		20	55
			\$
4. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	4,816	05
(b) Provincial.....		1,090	42
(c) Municipal.....		77	61
			\$
5. Commission and expenses on sale of debentures.....		5,984	08
6. All other expenses incurred: Salaries and agents' fees, \$9,248.87; directors' fees, \$1,680; auditors' fees, \$600.00; legal fees, \$17.50; rents, \$1,431.04; printing and stationery, \$422.29; advertising, \$155.76; postage, telegrams, telephones and express, \$210.71; miscellaneous, \$861.02; total.....		2,397	38
7. Net profit transferred to Profit and Loss Account.....		14,627	19
		45,538	37
Total.....	\$	96,837	56

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	5,403	14
Amount transferred from Revenue account.....		45,538	37
Amount transferred from Special Reserves and Contingency Accounts.....		5,000	00
Total.....	\$	55,941	51
Dividends to shareholders declared during year.....	\$	35,000	00
Amount transferred to Special Reserves and Contingency Accounts.....		10,000	00
Reserved for Accrued Dominion Income, etc., Taxation.....		4,500	00
Balance of account at December 31st, 1922.....		6,441	51
Total.....	\$	55,941	51

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.86%; (b) On Government Bonds, 5.07%; (c) On Canadian municipalities, school districts, and rural telephone companies debentures, 5.91%.
2. Average rate of interest per annum paid by the Corporation during the year on debentures, 5.73%.
3. Loans written off, \$4,417.19.
4. Officers of the Corporation who are under bond for the following amount respectively: Managing Director and agents at Winnipeg and Edmonton, \$5,000.00 each.
5. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 3½%, 2nd July, 1922; 3½%, 2nd January, 1923.
6. Date appointed for the Annual Meeting: 14th February, 1923. Date of last Annual Meeting: 15th February, 1922.
7. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$ 83,523 20
(b) interest on bonds and debentures.....	8,651 57
(c) loans on collateral security:	
Principal.....	800 00
Interest.....	145 64
(d) revenue from real estate (less disbursements).....(debit)	1,523 47
(e) Interest on bank accounts.....	1,555 10
8. Amount of interest permanently capitalized during the year..... 1,478 37

CONSTATING INSTRUMENTS

Incorporated under the Building Society's Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company. Decl. Book II, p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies Act, 1877, with the corporate name of The Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was \$2,000,000, being the capital of the said The Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said The Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co's Act, 1877), and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V., c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from \$2,000,000 to \$1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V., c. 184, increasing capital stock to \$2,000,000 in shares of \$100 each par value.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid		Total Interest due		Total Interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	155,821	39	2	73	2,575	18	28	80	158,428	10
Manitoba.....	685,239	89	2,225	27	15,884	77	22,769	21	732,259	47
British Columbia.....	102,416	55	*6,140	33	392	29	1,585	13	2,482	24
Alberta.....	81,551	60	*789	89	328	45	1,293	31	4,518	21
			*811	79	328	45	1,293	31	4,518	21
Total.....	1,025,029	43	2,948	74	21,338	39	29,798	46	1,086,857	03
			*7,742	01						

*Not taken into assets, being due over six months.

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total				
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.				
1. First mortgages under which no legal proceedings have been taken....	887,338	81	2,467	52	*5,562	59	18,274	41	913,643	33
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	40,806	75	90	44	*1,208	82	not taken		42,106	01
3. (a) Amount secured by agreements for sale or Purchase of property not subject to prior mortgage.....	126,682	33	390	78	*970	60	3,063	98	131,107	69
(b) Aggregate amount of sale price of properties covered by such agreements, \$188,864										
Total.....	1,054,827	89	2,948	74	*7,742	01	21,338	39	1,086,857	03

*Not taken into assets.

THE ROYAL LOAN AND SAVINGS COMPANY

Head Office, Brantford, Ontario.

OFFICERS

President—CHRISTOPHER COOK. Vice-President—CHARLES B. HEYD.
 Manager and Secretary—WILLIAM G. HELLIKER.

DIRECTORS

A. J. WILKES, K.C. CHRISTOPHER COOK.
 A. K. BUNNELL, F.C.A. CHARLES B. HEYD.
 FRANKLIN GROBB. EZRA A. MOTT.

Auditors—FRED W. FRANK and CHARLES J. PARKER, C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed.....	600,000 00
Amount paid in cash.....	600,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$ 50,000 00	
Freehold land (including buildings).....	16,173 22	
		\$ 66,173 22
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 1,653,688 55	
Agreements for sale.....	16,789 00	
Interest due.....	21,936 51	
Interest accrued.....	54,448 82	
	(See Schedule B)	1,746,862 88
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$43,350.00 of the Company's own stock upon which \$43,350.00 has been paid.)		
Principal.....	\$ 41,946 70	
Interest due.....	235 17	
Interest accrued.....	679 68	
		42,861 55
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 142,570 29	
(b) Canadian municipalities, school districts and rural tele- phone companies.....	165,824 11	
Interest due.....	104 55	
Interest accrued.....	6,171 53	
		314,670 48
5. Book value of stocks owned.....	\$ 317,320 00	
Accrued dividends thereon.....	8,790 00	
		326,110 00
6. Cash on hand.....		10,583 58
7. Cash on deposit with banks.....		104,863 79
Total Assets.....	\$ 2,612,125 50	

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	644,065	30
Interest due and accrued.....		19,507	05
		<u> </u>	\$ 663,572 35
2. Amount of money deposited with the corporation.....	\$	813,633	46
Interest accrued thereon.....		2,739	98
		<u> </u>	816,373 44
3. All other liabilities.....			4,144 97
Total.....	\$	<u>1,484,090</u>	<u>76</u>

To Shareholders

4. Reserve funds.....	\$	500,000	00
5. Dividends to shareholders declared and unpaid.....		13,500	00
6. Paid up capital.....		600,000	00
7. Balance of Profit and Loss Account.....		14,534	74
Total.....	\$	<u>1,128,034</u>	<u>74</u>
Total Liabilities.....	\$	<u>2,612,125</u>	<u>50</u>

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$1,700.00 on office premises).....	\$	3,262	90
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	117,386	75
(b) bonds, debentures and stocks.....		38,843	66
(c) collateral loans.....		4,689	95
(d) bank deposits.....		841	66
(e) other interest earned.....		764	80
		<u> </u>	162,526 82
3. Profit on sale of securities and real estate.....		5,801	87
4. Amount by which ledger values of assets were written up.....		1,984	75
Total.....	\$	<u>173,576</u>	<u>34</u>

Expenditure

5. Interest incurred during the year on:			
(a) debentures and debenture stock.....	\$	32,472	23
(b) deposits.....		30,133	28
		<u> </u>	\$ 62,605 51
6. Amount by which assets were written down.....			7,891 25
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	5,500	00
(b) Provincial.....		1,588	08
(c) Municipal.....		2,766	74
		<u> </u>	9,854 82
8. Commission on loans and on sale of debentures and real estate.....		2,005	62
9. All other expenses incurred: Salaries, \$10,413.00; directors' fees, \$3,200.00; auditors' fees, \$1,000.00; legal fees, \$411.00; printing and stationery, \$1,122.78; advertising, \$645.00; postage, telegrams, telephones and express, \$436.77; miscellaneous, \$1,618.22; total.....			18,846 77
10. Net profit transferred to Profit and Loss Account.....			72,372 37
Total.....	\$	<u>173,576</u>	<u>34</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	11,162	37
Amount transferred from Revenue account.....		72,372	37
Total.....	\$	83,534	74
<hr/>			
Dividends to shareholders declared during year.....	\$	54,000	00
Added to Reserve Fund.....		15,000	00
Balance of account at December 31st, 1922.....		14,534	74
Total.....	\$	83,534	74

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.25%; (b) On Government Bonds, 5.59%; (c) On Canadian municipalities, school districts, and rural telephone companies debentures, 5.39%; (d) On stocks owned, 6.09%.
2. Average rate of interest per annum paid by the Corporation during the year: on deposits, 4%; on debentures, 5.04%.
3. Officers of the Corporation who are under bond for the following amounts respectively: Manager, \$15,000.00; accountant, \$5,000.00; asst. accountant, \$2,500.00; cashier, \$2,500.00; clerk, \$2,500.00; stenographer, \$1,000.00; messenger, \$1,500.00.
4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 2¼%; April 1st, 2¼%; July 3rd, 2¼%; October 1st, 2¼%.
5. Date appointed for the Annual Meeting: February 14th, 1923. Date of last Annual Meeting: February 8th, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	115,873	59
(b) interest on bonds and debentures and dividends on stocks.....		40,062	61
(c) loans on collateral security:			
Principal.....		76,004	37
Interest.....		4,909	08
(d) revenue from real estate (less disbursements).....		1,700	00

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876 (Decl. Book 1, 3).

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals
	\$	c.	\$	c.	\$	c.	\$	c.	
Manitoba.....	4,275	82	136	29	56	94	161	92	4,630 97
Saskatchewan.....	257,474	44	4,672	56	12,039	42	4,499	51	278,685 93
Alberta.....	465,215	65	13,984	63	26,652	27	4,259	19	510,111 74
Ontario.....	934,434	31	3,143	03	15,700	19	156	71	953,434 24
Total.....	1,661,400	22	21,936	51	54,448	82	9,077	33	1,746,862 88

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	1,653,688 55	6,429 94	15,027 56	53,857 19	1,729,003 24
2. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	16,789 00	197 18	281 83	591 63	17,859 64
(b) Aggregate amount of sale price of properties covered by such agreements, \$26,623.00.					
Total.....	1,670,477 55	6,627 12	15,309 39	54,448 82	1,746,862 88

SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES

Head Office, St. Catharines, Ontario

OFFICERS

President—HENRY J. TAYLOR
 Vice-President—J. H. INGERSOLL, K.C.
 Manager and Secretary—FRANK BLAIKIE

DIRECTORS

HENRY J. TAYLOR
 J. H. INGERSOLL, K.C.
 DR. W. H. MERRITT

JABEZ NEWMAN
 HARRY SOUTHCOTT
 E. F. DWYER

ALBANY W. MOORE

Auditors—J. ALBERT PAY, STANLEY G. SMITH

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	534,700 00
Amount paid in cash.....	534,700 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$	21,100 00
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 1,071,159 08	
Second and subsequent mortgages.....	1,450 00	
Interest due.....	3,205 96	
Interest accrued.....	17,039 66	
	(See Schedule B)	1,092,854 70
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$8,700.00 of the Company's		
own stock upon which \$8,700.00 has been paid).		
Principal.....	\$	5,877 95
Interest accrued.....		151 34
		6,029 29
4. Book value of bonds, debentures and debenture stocks:		
Government:—Dominion, Provincial and United Kingdom..	\$	80,723 75
Interest accrued.....		676 58
		81,400 33
5. Cash on hand.....		2,452 69
6. Cash on deposit with banks.....		43,819 13
7. All other assets.....		1,825 67
Total Assets.....	\$	1,249,481 81

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$	112,145 00
Interest due and accrued.....		1,411 22
		\$ 113,556 22
2. Amount of money deposited with the corporation.....	\$	370,616 02
Interest accrued thereon.....		5,670 84
		376,286 86
3. All other liabilities.....		4,654 09
Total.....	\$	494,497 17

To Shareholders

4. Reserve funds.....	\$	200,000	00
5. Dividends to shareholders declared and unpaid.....		18,700	86
6. Paid up capital.....		534,700	00
7. Balance of Profit and Loss Account.....		1,583	78
Total.....		754,984	64
Total Liabilities.....	\$	1,249,481	81

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$801.00 on office premises).....	\$	801	00
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	78,468	18
(b) bonds, debentures and stocks.....		4,534	17
(c) bank deposits.....		420	55
		83,422	90
3. Profit on sale of securities and real estate.....		1,098	45
4. All other revenue for year.....		7	50
Total.....	\$	85,329	85

Expenditure

5. Interest incurred during the year on:			
(a) debentures and debenture stock.....	\$	4,460	31
(b) deposits.....		12,418	96
(c) other borrowed money.....		441	70
	\$	17,320	97
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	5,500	00
(b) Provincial.....		876	00
(c) Municipal.....		964	41
		7,340	41
7. All other expenses incurred: Salaries, \$7,080.00; directors' fees, \$2,000.00; auditors' fees, \$400.00; legal fees, \$202.40; travelling expenses, \$114.85; printing and stationery, \$352.88; advertising, \$217.27; postage, telegrams, telephones and express, \$184.53; miscellaneous, \$1,123.23; total.....		11,675	16
8. Net profit transferred to Profit and Loss Account.....		48,993	31
Total.....	\$	85,329	85

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	4,582	46
Amount transferred from Revenue account.....		48,993	31
Premium on capital stock sold during year.....		480	00
Total.....	\$	54,055	77
Dividends to shareholders declared during year.....	\$	37,334	24
Amount transferred to Special Reserves and Contingency Accounts.....		15,000	00
Balance 1921 Income Tax.....		137	75
Balance of account at December 31st, 1922.....		1,583	78
Total.....	\$	54,055	77

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.36%; (b) On Government Bonds, 5.45%; (c) On Canadian municipalities, school districts, and rural telephone companies debentures, 5.44%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.32%; on debentures, 5.067%.
3. Officers of the Corporation who are under bond for the following amounts respectively: Manager and secretary, \$10,000.00; accountant, \$5,000.00; assistant, \$2,000.00.
4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 3½%; July 3rd, 3½%.
5. Date appointed for the Annual Meeting: Third Thursday in February. Date of last Annual Meeting: February 16th, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	77,554 92
(b) interest on bonds and debentures and dividends on stocks.....		5,008 70
7. Amount of interest permanently capitalized during the year..... 120 18

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53), by declaration filed with the Clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The Corporate name was changed to The Security Loan and Savings Company, St. Catharines, in 1876 by 39 V., c. 64 (D); and also by Order-in-Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Total charges due and unpaid	Total
Ontario.....	\$ c. 1,072,167 54	\$ c. 3,205 96	\$ c. 17,039 66	\$ c. 441 54	\$ c. 1,092,854 70

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	1,071,159 08	183 11	3,022 85	17,006 01	1,091,371 05
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	1,450 00	.....	.....	33 65	1,483 65
Total.....	1,072,609 08	183 11	3,022 85	17,039 66	1,092,854 70

SCHEDULE B.

Section C.

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property.	Original Principal	Interest accrued	Total amount at which carried in Corporation's books.
	\$ c.	\$ c.	\$ c.
Brick block of 3 stores, Queen Street, St. Catharines, Ontario; 8 Houses and lots, subdivision St. Catharines.....	20,000 00	36 98	20,036 98
Oddfellows Temple, Queen Street, Niagara Falls, Ontario.....	30,000 00	261 37	26,761 37
Church, gymnasium, Sunday school and manse—St. Catharines, Ontario.....	25,000 00	610 85	22,210 85
34 acres Stamford Township; 9 lots, Grantham Township, double brick house, St. Catharines.....	15,000 00	402 21	15,402 21
Three-storey Brick Block, Queen Street, Niagara Falls, Ontario.....	27,000 00	170 95	26,170 95
Two and half-storey brick building, St. Paul Street, St. Catharines, Ontario.....	16,000 00	92 05	16,092 05
Two and half storey house, 3-family apartment house, Ontario Street, St. Catharines—16 acres, Grantham Township.....	15,000 00	46 23	15,046 23
Total.....	148,000 00	1,620 64	141,720 64

THE SOUTHERN LOAN AND SAVINGS COMPANY

Head Office, St. Thomas, Ontario

OFFICERS

President—GEORGE K. CROCKER Vice-Presidents—ROBERT KAINS, JAMES A. BELL
 Manager and Secretary—J. W. STEWART

DIRECTORS

JAS. H. HOPKINS
 C. W. MARLATT

E. A. MILLER
 W. L. WICKETT

Auditors—R. W. JOHNSON, C.A., E. H. CAUGHELL

CAPITAL

Amount of Capital Stock authorized.....	\$	900,000	00
Amount subscribed—ordinary.....		900,000	00
Amount paid in cash.....		900,000	00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:			
Office premises.....	\$	26,000	00
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	2,245,592	77
Agreements for sale.....		19,046	56
Interest due.....		16,285	08
Interest accrued.....		61,017	40
			(See Schedule B)
			2,341,941 81
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$	17,478	48
Interest accrued.....		766	92
			18,245 40
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom	\$	215,800	00
(b) Canadian municipalities, school districts and rural tele- phone companies.....		35,102	24
Interest accrued.....		2,075	33
			252,977 57
5. Cash on hand.....			7,613 98
Total Assets.....	\$	2,646,778	76

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	806,933	00
Interest due and accrued.....		22,048	00
			\$ 828,981 00
2. Amount of money deposited with the corporation.....	\$	538,182	93
Interest accrued thereon.....		9,357	44
			547,540 37
3. All other liabilities.....			2,581 58
Total.....	\$	1,379,102	95

To Shareholders

4. Reserve funds.....	\$ 315,000 00
5. Dividends to shareholders declared and unpaid.....	36,000 00
6. Paid up capital.....	900,000 00
7. Balance of Profit and Loss Account.....	16,675 81
Total.....	<u>1,267,675 81</u>
Total Liabilities.....	<u>\$ 2,646,778 76</u>

REVENUE ACCOUNT

Income

1. Rents earned—(on office premises).....	\$ 1,286 62
2. Interest earned on:	
(a) mortgages and agreements for sale.....	\$ 152,149 17
(b) bonds, debentures and stocks.....	15,596 10
(c) collateral loans.....	1,765 15
	<u>169,510 42</u>
3. All other revenue for year.....	1,017 33
Total.....	<u>\$ 171,814 37</u>

Expenditure

4. Interest incurred during the year on:	
(a) debentures and debenture stock.....	\$ 42,996 66
(b) deposits.....	18,975 48
(c) other borrowed money.....	1,347 49
	<u>\$ 63,319 63</u>
5. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 7,908 48
(b) Provincial.....	1,666 63
(c) Municipal.....	1,336 80
	<u>10,911 91</u>
6. Commission on loans and on sale of debentures and real estate.....	2,480 05
7. All other expenses incurred: Salaries, \$9,483.92; directors' fees, \$1,050.00; auditors' fees, \$600.00; rents, \$500.00; travelling expenses, \$344.35; printing and stationery, \$388.74; advertising, \$369.20; postage, telegrams, telephones and express, \$270.47; miscellaneous, \$461.49; total.....	13,468 17
8. Net profit transferred to Profit and Loss Account.....	81,634 61
Total.....	<u>\$ 171,814 37</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 14,041 20
Amount transferred from Revenue account.....	81,634 61
Total.....	<u>\$ 95,675 81</u>
Dividends to shareholders declared during year.....	\$ 63,000 00
Amount transferred to Reserves.....	15,000 00
Written off office premises.....	1,000 00
Balance of account at December 31st, 1922.....	16,675 81
Total.....	<u>\$ 95,675 81</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 6.91%; (b) On Government Bonds, 5.50%; (c) On Canadian municipalities, school districts, and rural telephone companies debentures, 5.08%; (d) on all other bonds, 5.88%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.52%; on debentures, 5.47%.
3. Officers of the Corporation who are under bond for the following amounts respectively: Manager, \$14,000; accountant, \$8,000; teller, \$5,000; ledger keeper, \$2,000; stenographer, \$1,000.
4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 2nd January, 4%; 2nd July, 3%; (7% per annum).
5. Date appointed for the Annual Meeting: 15th February, 1923. Date of last Annual Meeting: 16th February, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$ 140,291 75
(b) interest on bonds and debentures and dividends on stocks.....	13,513 11
(c) loans on collateral security.	
Principal.....	12,783 78
Interest.....	988 23
(d) revenue from real estate (less disbursements).....	1,286 62
7. Amount of interest permanently capitalized during the year..... 5,646 67
8. Maximum amount of money loaned or advanced at any time during the year to directors, \$5,574.86.
Amount owing December 31st, 1922: Nil.

CONSTATING INSTRUMENTS

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of the Southern Loan and Savings Company, The South-Western Farmers' and Mechanics' Savings and Loan Society and The Star Loan Company.

The agreement for the amalgamation of these Companies under the name of The Southern Loan and Savings Company was duly executed by the said several Corporations on the twenty-third day of September, A.D. 1903, and duly ratified by the shareholders of the said respective Corporations on the seventeenth day of November, A.D. 1903, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated twenty-fifth day of November, A.D. 1903.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act. R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
Ontario.....	\$ c. 2,264,639 33	\$ c. 16,285 08	\$ c. 61,017 40	\$ c. 2,341,941 81

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	2,232,335 10	4,497 54	11,309 52	60,234 08	2,308,376 24
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	13,257 67	87 75	269 17	404 48	14,019 07
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	19,046 56	116 30	4 80	378 84	19,546 50
(b) Aggregate amount of sale price of properties covered by such agreements, \$22,977.00					
Total.....	2,264,639 33	4,701 59	11,583 49	61,017 40	2,341,941 81

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.
Lots 16 and 17, Con. 12, Tilbury East.....	25,000 00	1,000 00	1,304 12	26,304 12

TORONTO MORTGAGE COMPANY

Head Office, Toronto, Ontario

OFFICERS

resident—WELLINGTON FRANCIS, K.C. Vice-President—HERBERT LANGLOIS.
 Manager and Secretary—WALTER GILLESPIE.

DIRECTORS

WALTER GILLESPIE GEO. S. HENRY, M.P.P.
 EDW. R. GREIG A. M. M. KIRKPATRICK

THOS H. WOOD.

Auditors—E. R. C. CLARKSON, A. J. HARDY.

CAPITAL

Amount of Capital Stock authorized.....	\$	1,445,860 00
Amount subscribed.....		724,550 00
Amount paid in cash.....		724,550 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$	45,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$	1,734,301 16
Interest due.....		1,763 68
		1,736,064 84
<i>(See Schedule B)</i>		
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal.....		102,881 57
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$	602,940 72
(b) Canadian municipalities and school districts.....		607,875 32
(c) All other bonds.....		57,275 78
		1,268,091 82
5. Book value of fully paid stocks owned.....		58,200 00
6. Cash on hand.....		3,166 09
7. Cash on deposit with banks.....		84,500 49
		\$ 3,297,904 81

Liabilities

To the Public

1. Amount of debentures issued and outstanding:		
Payable in Canada.....	\$	236,867 65
Interest due and accrued.....		4,859 18
		\$ 241,726 83
Payable elsewhere than in Canada.....	\$	1,421,535 58
Interest due and accrued.....		13,101 10
		1,434,636 68
		\$ 1,676,363 51
2. Amount of money deposited with the corporation.....		88,685 70
3. Taxes accrued.....		10,435 37
		\$ 1,775,484 58

To Shareholders

4. Reserve funds.....	\$	725,000	00
5. Unclaimed dividends.....		150	75
6. Dividends to shareholders declared and unpaid.....		18,113	75
7. Paid up capital.....		724,550	00
8. Balance of Profit and Loss Account.....		54,605	73
Total.....		1,522,420	23
Total Liabilities.....	\$	3,297,904	81

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$5,029.15 on office premises).....	\$	5,029	15
2. Interest earned on:			
(a) mortgages.....	\$	127,104	63
(b) bonds, debentures and stocks.....		81,402	44
(c) collateral loans.....		7,882	88
(d) bank deposits.....		2,060	56
		218,450	51
	\$	223,479	66

Expenditure

3. Interest incurred during the year on:			
(a) debentures at par of exchange.....	\$	89,807	36
(b) deposits.....		3,054	04
	\$	92,861	40
4. Licenses and taxes other than taxes on real estate:			
(d) Dominion.....	\$	8,292	49
(b) Provincial.....		1,288	59
(c) Municipal.....		578	65
(d) British.....		390	31
		10,550	04
5. Commission on loans and on sale of debentures.....		7,155	78
6. All other expenses incurred—Salaries, \$15,102.19; directors' fees, \$5,000.00; auditors' fees, \$1,200.00; rents, \$1,272.00; miscellaneous, \$2,051.89; total....		24,626	08
7. Net profit transferred to Profit and Loss Account.....		88,286	36
Total.....	\$	223,479	66

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	38,774	37
Amount transferred from Revenue account.....		88,286	36
Total.....	\$	127,060	73
Dividends to shareholders declared during year.....	\$	72,455	00
Balance of account at December 31st, 1922.....		54,605	73
Total.....	\$	127,060	73

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.224%; (b) On Government Bonds, 5.985%; (c) On Canadian Municipalities and School Districts debentures, 6.664%; (d) On all other bonds, 7%; (e) On stocks owned, 8.453%.
2. Average rate of interest per annum paid by the Corporation during the year: on deposits, 3.504%; on debentures, 5.499%.
3. Officers of the Corporation who are under bond for the following amounts respectively: All in sums of \$1,000 to \$5,000.
4. Dividend days of the Corporation in 1922, and rate of dividends declared payable on those days respectively: 10% per annum; 1st April, 1922; 1st July, 1st October, 1st January, 1923.

5. Date appointed for the Annual Meeting, 14th February, 1923. Date of last Annual Meeting, 8th February, 1922.
6. Amount of actual cash receipts during the year for:
- | | |
|---|---------------|
| (a) interest on mortgage investments..... | \$ 127,203 07 |
| (b) interest on bonds and debentures and dividends on stocks..... | 81,402 44 |
| (c) loans on collateral security: | |
| Principal..... | 78,555 90 |
| Interest..... | 7,882 88 |
| (d) revenue from real estate (less disbursements)..... | 5,029 15 |
| (e) bank interest..... | 2,060 56 |

CONSTATING INSTRUMENTS

This Company was, under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company.

The agreement for the amalgamation of these Companies under the new Corporate name of The Toronto Mortgage Company was executed by both Companies on the 27th September, 1899; was ratified by the shareholders of the respective Companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 15th December, 1899.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922 CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total charges due and unpaid	Total
Ontario.....	\$ c. 1,734,002 25	\$ c. 1,763 68	\$ c. 298 91	\$ c. 1,736,064 84

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Total
		Under six months	Six months and over	
First mortgages under which no legal proceedings have been taken.....	\$ c. 1,734,301 16	\$ c. 1,763 68	\$ c.	\$ c. 1,736,064 84

SCHEDULE B

Section C

MORTGAGE LOANS IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Total amount at which carried in Corporation's books
Bloor Street East, 86 by 200 feet.....	\$ c. 40,905 55	\$ c. 40,905 55

THE VICTORIA LOAN AND SAVINGS COMPANY

Head Office, Lindsay, Ontario

OFFICERS

President—WILLIAM FLAVELLE

Vice-Presidents—R. J. McLAUGHLIN, K.C.

W. H. CLARKE, M.D.

W. H. STEVENS, B.A.

Manager—C. E. WEEKS.

DIRECTORS

H. J. LYTLE, Lindsay

J. B. BEGG, Lindsay.

T. H. STINSON, Lindsay.

W. WALDEN, Lindsay.

Auditors—MESSRS. RUTHERFORD WILLIAMSON and HAROLD A. SHIACH.

CAPITAL

Amount of Capital Stock authorized.....	\$	1,000,000 00
Amount subscribed—ordinary.....		746,800 00
Amount paid in cash:		
On \$742,085.73 stock fully called.....		742,085 73

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises.....	\$	24,522 24
Freehold land (including buildings).....		63,655 08
		88,177 32
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$	2,550,510 13
Interest due.....		53,065 92
Interest accrued.....		50,084 49
		2,653,660 54
<i>(See Schedule B.)</i>		
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$104,900.00 of the company's own stock upon which \$104,900.00 has been paid).		
Principal.....	\$	41,423 89
Interest accrued.....		576 10
		41,999 99
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$	117,184 46
(b) Canadian municipalities, school districts and rural telephone companies.....		650,308 32
(c) All other bonds.....		*10,447 00
Interest due.....		9,077 17
Interest accrued.....		32,250 13
		819,267 08
5. Book value of stocks owned.....		
Accrued dividends thereon.....	\$	7,700 00
		7,770 00
6. Cash on hand.....		
		41,882 08
8. Cash on deposit with banks.....		
		69,004 62
Total Assets.....		\$ 3,721,761 63

*Market value \$5,470.

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$ 1,344,145	21	
Interest due and accrued.....	50,733	78	
			\$ 1,394,878 99
Payable elsewhere than in Canada.....	10,074	00	
Interest due and accrued.....	75	80	
			10,149 80
			<u>\$1,405,028 79</u>
2. Amount of money deposited with the corporation.....			1,053,068 61
3. All other liabilities.....			25,142 80
Total.....	\$ 2,483,240	20	

To Shareholders

4. Reserve funds.....	\$ 472,000	00
5. Unclaimed dividends.....	82	50
6. Dividends to shareholders declared and unpaid.....	16,548	15
7. Paid up capital.....	742,085	73
8. Balance of Profit and Loss Account.....	7,805	05
Total.....	1,238,521	43
Total Liabilities.....	\$ 3,721,761	63

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$233.00 on office premises).....	\$ 320	00
2. Interest earned on:		
(a) mortgages and agreements for sale.....	\$ 179,263	74
(b) bonds, debentures and stocks.....	62,505	02
(c) bank deposits.....	1,673	18
(d) other interest earned.....	3,763	26
		247,205 20
3. Profit on sale of securities and real estate.....	5,395	55
4. All other revenue for year.....	1,616	36
Total.....	\$ 254,537	11

Expenditure

5. Interest incurred during the year on:		
(a) debentures and debenture stock.....	\$ 70,065	10
(b) deposits.....	40,596	23
(c) other borrowed money.....	8,315	66
		118,976 99
6. Loss on sale of securities and real estate.....	407	11
7. Decrease in market value of securities and real estate.....	2,000	00
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 7,228	24
(b) Provincial.....	1,762	69
		8,990 93
9. Commission on loans and on sale of debentures and real estate.....	627	07
10. All other expenses incurred—Salaries, \$12,256.26; directors' fees, \$4,500.00; auditors' fees, \$466.66; guarantee bonds and insurance premiums, \$308.28; rents, \$25.00; travelling expenses, \$464.65; printing and stationery, \$965.55; advertising, \$581.76; postage, telegrams, telephones and express, \$717.25; exchange, \$21.38; fuel, water, light, \$170.81; association fees and property taxes, \$919.54; donations and repairs, \$327.18; total.....		21,724 32
11. Net profit transferred to Profit and Loss Account.....		101,810 69
Total.....	\$ 254,537	11

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	6,142 31
Amount transferred from Revenue account.....		101,810 69
Premium on capital stock sold during year.....		15,407 75
Total.....	\$	<u>123,360 75</u>

Dividends to shareholders declared during year.....	\$	65,555 70
Amount transferred to Special Reserves and Contingency Accounts.....		50,000 00
Balance of account at December 31st, 1922.....		7,805 05
Total.....	\$	<u>123,360 75</u>

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.465%; (b) On Government Bonds, 5.50%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 7.36%; (d) On all other bonds, 5%; (e) On stocks owned, 5.45%.
- Average rate of interest per annum paid by the Corporation during the year on deposits, 4%; on debentures, 5.55%.
- Officers of the Corporation who are under bond for the following amounts respectively: Manager, \$4,000.00; assistant manager, \$4,000.00; teller, \$5,000.00; accountant, \$4,000.00; accountant and stenographer, \$4,000.00; junior, \$3,000.00.
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 1st, 1922, 3%; April 1st, 1922, 2½%; July 1st, 1922, 2½%; October 1st, 1922, 2¼%.
- Date appointed for the Annual Meeting: First Tuesday in February. Date of last Annual Meeting: February 6th, 1923.
- Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	166,331 99
(b) interest on bonds and debentures and dividends on stocks.....		59,117 33
(c) loans on collateral security:		
Principal.....		26,054 67
Interest.....		2,899 36
- Amount of interest permanently capitalized during the year..... 9,986 61
- Amount of money loaned or advanced during the year to directors..... 6,925 00
Amount owing December 31st, 1922..... 5,916 93

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, 1887, c. 169, as amended by 56 V., c. 31 (O), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 V. c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	1,647,088 25	7,907 92	16,240 04	1,671,236 21
Saskatchewan.....	903,421 88	45,158 00	33,844 45	982,424 33
Totals.....	2,550,510 13	53,065 92	50,084 49	2,653,660 54

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	2,550,510 13	33,132 94	19,932 98	50,084 49	2,653,660 54

II. LOAN CORPORATIONS

B. HAVING TERMINATING AS WELL AS PERMANENT STOCK OR HAVING TERMINATING STOCK ONLY

(See 4 Edw VII. (1904), Chapter, 17, Section 6)

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE HOME BUILDING AND SAVINGS ASSOCIATION

Head Office, Ottawa, Ontario

OFFICERS

President—ENOCH B. BUTTERWORTH. Manager—A. H. FITZSIMMONS.
Vice-President—D. M. FINNIE.

DIRECTORS

F. K. CHRYSLER, K.C. R. A. SPROULE,
GEO. L. SNELLING. JOHN C. SCOTT.
WALTER M. ROSS.

Auditors—ARTHUR A. CRAWLEY, C.A.; A. MURRAY MILNE, C.A.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount paid in cash:	
On instalment stock.....	151,925 20

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:			
Freehold land (including buildings).....	\$		39,948 34
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	158,468 42	
Interest due.....		4,751 81	
Interest accrued.....		217 52	
		<u> </u>	163,437 75
		<i>(See Schedule B)</i>	
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$18,000.00 of the Company's own stock upon which \$9,101.50 has been paid.)			
Principal.....			5,275 00
4. Cash on deposit with banks.....			25,541 25
5. All other assets.....			1,110 16
			<u> </u>
Total Assets.....	\$		<u>235,312 50</u>

Liabilities

To the Public

1. Money borrowed:			
With security.....	\$	35,000 00	
Interest due and accrued thereon.....		530 28	
		<u> </u>	\$ 35,530 28
2. All other liabilities.....			3,980 96
			<u> </u>
Total.....	\$		<u>39,511 24</u>

To Shareholders

3. Contingency fund.....	\$	3,650 00	
4. Bonus and interest paid in advance on mortgage.....		302 40	
5. Paid up capital, instalments paid on stock.....		152,624 80	
6. Balance of Profit and Loss Account, capitalized.....		39,224 06	
		<u> </u>	195,801 26
Total.....			195,801 26
Total Liabilities.....	\$		<u>235,312 50</u>

REVENUE ACCOUNT

Income

1. Rents earned.....	\$		3,290 77
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	12,711 98	
(b) collateral loans.....		438 00	
(c) bank deposits.....		85 58	
			13,235 56
3. All other revenue for year.....			227 24
Total.....	\$		<u>16,753 57</u>

Expenditure

4. Interest incurred during the year on:			
Other borrowed money.....	\$		2,382 89
5. Interest on stock matured or withdrawn.....			2,051 41
6. Licenses and taxes other than taxes on real estate:			
(a) Provincial.....	\$	40 00	
(b) Municipal.....		12 72	
			52 72
7. All other expenses incurred—Salaries, \$1,800.00; auditors' fees, \$100.00; legal fees, \$16.09; printing and stationery, \$131.40; postage, telegrams, telephones and express, \$15.60; miscellaneous, \$25.00; total.....			2,088 09
8. Real estate, taxes and maintenance.....			1,270 02
9. Net profit transferred to Profit and Loss Account.....			8,908 44
Total.....	\$		<u>16,753 57</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	30,315 62
Amount transferred from Revenue account.....		8,908 44
Total.....	\$	<u>39,224 06</u>
Balance of account at December 31st, 1922.....		39,224 06
Total.....	\$	<u>39,224 06</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty and stock loans, 7.4%.		
2. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$5,000.00.		
3. Date appointed for the Annual Meeting: Third Friday in January. Date of last Annual Meeting: Jan. 19th, 1923.		
4. Amount of actual cash receipts during the year for:		
(a) interest on mortgage investments.....	\$	13,789 83
(b) loans on collateral security—interest.....		438 00
(c) revenue from real estate (less disbursements).....		2,020 75
5. Maximum amount of money loaned or advanced at any time during the year directors.....		1,200 00
Amount owing December 31st, 1922.....		1,200 00

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890. (Decl. Book II, 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but these words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
Ontario.....	\$ c. 158,468 42	\$ c. 4,751 81	\$ c. 217 52	\$ c. 163,437 75

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
First mortgage under which no legal proceedings have been taken.....	\$ c. 158,468 42	\$ c. 878 68	\$ c. 3,873 13	\$ c. 217 52	\$ c. 163 437 75

NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION

Head Office, Niagara Falls, Ontario

OFFICERS

President—ROBERT P. SLATER. Vice-President—WALLACE W. ROBERTSON.
 Manager and Secretary—BELLE M. BENSON.

DIRECTORS

ROBERT P. SLATER.	JAMES H. MCGARRY, M.D.
WALLACE W. ROBERTSON.	JAMES HARRIMAN.
BELLE M. BENSON.	JOHN MUIR.
JOSEPH C. CADHAM.	F. W. SWANNELL.

Auditors—THOS. J. ROBERTSON and WM. J. MCMURRAY.

CAPITAL

Amount of Capital Stock authorized.....\$ 260,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Amount secured by mortgage on real estate including:	
First mortgages.....	\$ 1,048,190 00
<i>(See Schedule B)</i>	
2. Cash on hand.....	1,166 20
3. All other assets.....	800 00
	<hr/>
Total Assets.....	\$ 1,050,156 20
	<hr/>

Liabilities

To the Public

1. Instalment stock.....	\$ 154,547 22
2. Mortgage stock.....	253,378 65
	<hr/>
Total.....	\$ 407,925 87
	<hr/>

To Shareholders

3. Reserve funds.....	\$ 37,987 47
4. Dividends to shareholders declared and unpaid.....	86,712 86
5. Paid up capital.....	515,970 00
6. Loans in process of completion.....	1,560 00
	<hr/>
Total.....	642,230 33
	<hr/>
Total Liabilities.....	\$ 1,050,156 20
	<hr/>

REVENUE ACCOUNT

Income

1. Interest earned on:	
Mortgages and agreements for sale.....	\$ 61,723 82
2. All other revenue for year.....	12,712 52
3. Net loss.....	7,346 37
	<hr/>
Total.....	\$ 81,782 71
	<hr/>

Expenditure

4. Interest incurred during the year on:			
(a) debentures and debenture stock.....	\$	32,958 72	
(b) deposits.....		31,645 19	
		<u> </u>	\$ 64,603 91
5. Licenses and taxes other than taxes on real estate:			
Dominion, Provincial and Municipal.....			7,851 60
6. All other expenses incurred—Salaries, \$4,130.00; directors' fees, \$2,370.00; auditors' fees, \$200.00; rents, \$550.00; printing and stationery, \$300.00; advertising, \$45.00; office equipment, coal, cleaning, etc., postage, telegrams, telephones and express, \$910.20; rebates, \$822.00; total.....			9,327 20
Total.....	\$		<u><u>81,782 71</u></u>

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$	74,436 34
Amount transferred from Special Reserves and Contingency Accounts.....		7,346 37
Total.....	\$	<u><u>81,782 71</u></u>
Dividends to shareholders declared during year.....	\$	64,603 91
Management expense, tax, etc.....		17,178 80
Total.....	\$	<u><u>81,782 71</u></u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: On Mortgages of realty, 8%.
2. Average rate of interest per annum paid by the Corporation during the year: On deposits, 8%; On debentures, 6%.
3. Loans written off.....\$ 129,610 00
4. Officers of the Corporation who are under bond and for the following amounts respectively: Solicitor, \$2,000.00; Secretary-Treasurer, \$2,000.00.
5. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: June 30th, Dec. 31st., Instalment Stock, 8%; Paid up Stock, 6%.
6. Date appointed for the Annual Meeting: Mar. 6th, 1923. Date of last Annual Meeting: Feb. 21st, 1922.
7. Special General Meetings held during the year: Dates, regular meeting of directors each week.
8. Amount of actual cash receipts during the year for: Interest on mortgage investments.....\$ 61,723 82

CONSTATING INSTRUMENTS

Declaration of Incorporation filed with the Clerk of the Peace for the County of Welland, on the 5th March, 1894. (Decl. Book 1, 29.)

Incorporated under the Building Societies' Act, R.S.O., 1887, c. 169, s. 2, as amended by 56 V. c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s. 8 (4) has the effect of limiting the operations of the Association to the County of Welland.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
First mortgages under which no legal proceedings have been taken.....	1,048,190 00				1,048,190 00

OWEN SOUND LOAN AND SAVINGS COMPANY

Head Office, Owen Sound, Ontario

OFFICERS

President—M. FORHAN.

Vice-President—N. P. HORTON.

Manager and Secretary—C. A. FLEMING.

DIRECTORS

F. H. KILBOURN, Owen Sound.

N. P. HORTON, Owen Sound.

M. FORHAN, Owen Sound.

R. W. BISHOP, Owen Sound.

W. G. McLAUCHLAN, Owen Sound.

C. A. FLEMING, Owen Sound.

CHAS. JULYAN, Owen Sound.

E. J. HARRISON, Owen Sound.

G. E. SHARPE, Owen Sound.

J. C. KENNEDY, Owen Sound.

Auditors—A. F. ARMSTRONG and C. L. VAN WYCK.

CAPITAL

Amount of Capital Stock authorized.....		\$ 1,000,000 00
Amount subscribed—ordinary.....		146,600 00
Amount paid in cash:		
On \$146,600.00 stock, partly called.....	129,104 50	
On \$18,800.00 Terminating Withdrawable Stock.....	4,652 50	
		\$ 133,757 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:			
Office premises.....		\$ 16,671 23	
2. Rents due.....			59 25
3. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 160,082 45		
Agreements for sale.....	425 73		
Interest due.....	8,224 67		
Interest accrued.....	2,736 31		
			171,469 16

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral, \$14,300.00 of the Company's own stock upon which \$11,999.37 has been paid.)			
Principal.....	\$ 9,585 87		
Interest due.....	125 15		
Interest accrued.....	317 90		
			10,028 92
5. Book value of bonds, debentures and debenture stocks:			
(a) Government—Dominion, Provincial and United Kingdom.....	\$ 14,800 00		
(b) Canadian municipalities, school districts and rural telephone companies.....	480 00		
(c) All other bonds.....	6,593 36		
Interest accrued.....	273 99		
			22,147 35
6. Cash on hand.....			2,005 42
7. Cash on deposit with banks.....			16,210 86
8. All other assets.....			1,100 00
Total Assets.....		\$ 239,692 19	

LIABILITIES

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	24,218 95	
Interest due and accrued.....		454 56	
		<u> </u>	\$ 24,673 51
2. Amount of money deposited with the corporation.....	\$	73,427 64	
Interest accrued thereon.....		145 20	
		<u> </u>	73,572 84
3. All other liabilities.....			40 00
Total.....	\$		<u>98,286 35</u>

To Shareholders

4. Contingency fund.....			6,718 22
5. Dividends to shareholders declared on Terminating Withdrawable Stock and unpaid.....			930 72
6. Paid up capital.....			129,104 50
7. Terminating Withdrawable Stock.....			4,652 40
Total.....			<u>141,405 84</u>
Total Liabilities.....	\$		<u>239,692 19</u>

REVENUE ACCOUNT

Income

1. Rents earned.....			\$ 862 81
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	11,612 68	
(b) bonds, debentures and stocks.....		1,435 20	
(c) collateral loans.....		632 71	
(d) bank deposits.....		234 60	
		<u> </u>	13,915 19
3. All other revenue for year.....			75 05
Total.....	\$		<u>14,853 05</u>

Expenditure

4. Interest incurred during the year on:			
(a) debentures.....	\$	1,245 42	
(b) deposits.....		2,172 06	
		<u> </u>	\$ 3,417 48
5. Amount by which assets were written down.....			88 35
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	670 12	
(b) Provincial.....		184 04	
(c) Municipal.....		803 08	
		<u> </u>	1,657 24
7. All other expenses incurred: Salaries, \$1,000.00; directors' fees, \$30.00; auditors' fees, \$50.00; printing and stationery, \$137.79; advertising, \$6.50; postage, telegrams, telephones and express, \$108.00; miscellaneous, \$147.72; total.....			1,480 01
8. Net profit transferred to Profit and Loss Account.....			8,209 97
Total.....	\$		<u>14,853 05</u>

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$	8,209 97
Total.....	\$	<u>8,209 97</u>
Dividends to shareholders declared during year.....	\$	8,054 80
Amount transferred to Special Reserves and Contingency Accounts.....		155 17
Total.....	\$	<u>8,209 97</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.14%; (b) On Government Bonds, 5.5%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.5%; (d) On all other bonds, 5.31%.
2. Average rate of interest per annum paid by the Corporation during the year: On deposits, 4%; On debentures, 5%.
3. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$1,000.00.
4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: June 30 and Dec. 31, 6% per annum.
5. Date appointed for the Annual Meeting: Mar. 13, 1923. Date of last Annual Meeting: Feb. 3, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	10,165	60
(b) interest on bonds and debentures and dividends on stocks.....		1,626	20
(c) loans on collateral security:			
principal.....		10,105	50
interest.....		431	71
(d) revenue from real estate (less disbursements).....		390	78
7. Amount of money loaned or advanced at any time during the year to directors... 14,993 55
 Amount owing December 31st, 1922..... 14,818 85

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
Ontario.....	\$ 160,508 c. 18	\$ 8,224 c. 67	\$ 2,736 c. 31	\$ 171,469 c. 16

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total				
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.				
1. First mortgages under which no legal proceedings have been taken.....	160,082	45	1,462	70	6,761	97	2,736	31	171,043	43
2. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	425	73							425	73
Total.....	160,508	18	1,462	70	6,761	97	2,736	31	171,469	16

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation' books						
							\$	c.	\$	c.	\$	c.
Farm, 100 acres, Lot 27, Con. C., Tp. Sydenham.....	4,500	00	1,000	00	216	65	4,216	65				
5 brick residences 7th St., E., one carriage factory, 8th St., E., Owen Sound	7,200	00	7,200	00	1,288	95	62	90	8,551	85		
Stores and Apt. House, Owen Sound.....	4,500	00	150	00	156	50	31	00	4,687	50		
Three-storey brick store, Owen Sound...	9,000	00	9,000	00			270	00	9,270	00		
Chair factory, Owen Sound.....	20,000	00					23	35	4,023	35		
Brick theatre, Owen Sound.....	3,000	00	3,000	00			93	75	3,093	75		
Two-storey brick store, Owen Sound.....	6,000	00			300	00	110	50	6,410	50		
Two-storey brick residence, Owen Sound.	3,000	00					17	50	3,017	50		
Three-storey brick residence, Owen Sound	3,000	00	10	50	200	00	105	35	3,152	05		
Farm lots 39-40, Con. C., Tp. Sydenham	3,400	00	200	00			39	65	3,439	65		
Three-storey brick block, Owen Sound...	7,500	00	996	20	8,496	20	257	61	131	33	8,885	14
Two-storey brick bakery, Owen Sound...	2,000	00	1,979	94	105	80	36	50	2,122	24		
Total.....	73,100	00	1,006	70	31,226	14	2,214	21	1,069	33	60,870	18

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY

Head Office, Peterborough, Ont.

OFFICERS

President—JAMES LYNCH. Vice-Presidents—JAMES GARROW.
 Manager and Secretary—JOHN CORKERY.

DIRECTORS

JAMES LYNCH.
 JAMES GARROW.
 JAMES MURTY.
 JOHN CORKERY.

EDWARD A. PECK.
 RICHARD SHEEHY.
 GEORGE BALL.
 JOHN R. CORKERY.

FRANK FAIREN.

Auditor—JAMES DRAIN.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary Terminating and Withdrawable Stock.....	256,700 00
Amount paid in cash:	
On \$256,700.00 instalment stock.....	68,905 20

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 58,617 00	
Interest due.....	1,233 08	
Interest accrued.....	165 95	
	(See Schedule B)	\$ 60,016 03
2. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$66,000.00 of the Company's own stock upon which \$21,293.00 has been paid.)		
Principal.....	\$ 13,485 00	
Interest due.....	251 40	
Interest accrued.....	34 34	
		13,770 74
3. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom.....	\$ 11,000 00	
Interest accrued.....	100 83	
		11,100 83
4. Cash on deposit with banks.....		1,121 09
5. All other assets.....		293 75
Total Assets.....	\$	<u>86,302 44</u>

Liabilities

To Shareholders

1. Contingency fund.....	\$ 91 24
2. Paid up capital.....	68,905 20
3. Balance of Profit and Loss Account.....	17,108 79
4. All other liabilities.....	197 21
Total Liabilities.....	\$ <u>86,302 44</u>

REVENUE ACCOUNT

Income

1. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	3,627 75	
(b) bonds, debentures and stocks.....		848 66	
(c) collateral loans.....		646 01	
(d) bank deposits.....		13 12	
		<u>5,135 54</u>	
2. Amount by which ledger values of assets were written up.....			50 00
3. All other revenue for year.....			263 35
Total.....	\$		<u><u>5,448 89</u></u>

Expenditure

4. Interest incurred during the year on:			
Borrowed money (bank overdraft).....	\$		42 90
5. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	277 61	
(b) Provincial.....		40 00	
		<u>317 61</u>	
6. All other expenses incurred: Salaries, \$300.00; auditors' fees, \$40.00; printing and stationery, \$25.60; postage, telegrams, telephones and express, \$1.80; total.....			367 40
7. Net profit transferred to Profit and Loss Account.....			4,720 98
Total.....	\$		<u><u>5,448 89</u></u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	17,013 60
Amount transferred from Revenue account.....		4,720 98
Total.....	\$	<u><u>21,734 58</u></u>
Dividends to shareholders declared during year on matured stock.....	\$	4,369 05
Amount transferred to Special Reserves and Contingency Accounts.....		2 53
Interest paid to shareholders on stock withdrawn.....		86 78
Interest on instalments on shares paid in advance.....		167 43
Balance of account at December 31st, 1922.....		17,108 79
Total.....	\$	<u><u>21,734 58</u></u>

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.529%; (b) On Government Bonds, 5½%. (c) On loans on stock, 6%.
- Officers of the Corporation who are under bond for the following amounts respectively: Treasurer, \$1,000.00; Secretary, \$1,000.00.
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: Shares matured in March and September and Society paid a profit or dividend to shareholders whose shares matured at rate of 7.2768%.
- Date appointed for the Annual Meeting: The first Wednesday after the second Monday of February. Date of last Annual Meeting, February 14th, 1923.
- Amount of actual cash receipts during the year for:
 - interest on mortgage investments..... \$ 3,301 43
 - interest on bonds and debentures and dividends on stocks..... 931 16
 - loans on collateral security, interest..... 759 23
- Maximum amount of money loaned or advanced at any time during the year to directors, \$5,250.00; amount owing, December 31st, 1922, \$5,010.00.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough, on the 17th January, 1889. (Decl. Book I., 47.)

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	58,617 00	1,233 08	165 95	60,016 03

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
First mortgages under which no legal proceedings have been taken.....	58,617 00	95 73	1,137 35	165 95	60,016 03

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
				\$ c.
114 Stewart Street, Peterborough, and large public garage adjoining.....	2,600 00	14 00	7 00	2,621 00
588 Harvey Street, Peterborough.....	2,000 00	.....	4 00	2,004 00
561 Homewood Avenue, Peterborough.	1,600 00	338 36	4 33	1,942 69
555 Weeler Street, Peterborough.....	3,000 00	.....	8 13	3,008 13
576 Homewood Avenue, Peterborough.	2,500 00	.....	6 53	2,506 53
535 King Street, Peterborough.....	3,400 00	53	9 20	3,409 73
372 Rubidge Street, Peterborough.....	2,200 00	102 80	6 00	2,308 80
173 Lock Street, Peterborough.....	2,000 00	.....	4 83	2,004 83
House on S. side McGill Street, in Township of North Monaghan.....	2,100 00	.....	6 12	2,106 12
555 King Street, Peterborough.....	2,700 00	15 75	7 88	2,723 63
531 Bolivar Street, Peterborough.....	2,600 00	10	7 58	2,607 68
134 Sophia Street, Peterborough.....	2,000 00	.....	5 85	2,005 85
420 Donegal Street, Peterborough.....	2,700 00	.....	7 88	2,707 88
Total.....	31,400 00	471 54	85 33	31,956 87

III.
LOANING LAND CORPORATIONS

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—D. B. HANNA.

Vice-President—A. J. MITCHELL.

Secretary—I. C. HALL.

DIRECTORS

D. B. HANNA, Toronto, Ontario.

R. G. O. THOMSON, Toronto, Ontario.

A. J. MITCHELL, Toronto, Ontario.

T. BLUNDELL BROWN, London, England.

NOEL MARSHALL, Toronto, Ontario.

E. F. O. GASCOIGNE, London, England.

C. A. MASTEN, Toronto, Ontario.

Auditors—ROBERTSON, ROBINSON, ARMSTRONG & COMPANY.

CAPITAL

Amount of Capital Stock authorized.....	\$ 5,000,000 00
Amount subscribed—ordinary.....	1,500,000 00
Amount paid in cash.....	1,500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:		
Freehold land.....	\$	143,595 21
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$	175,861 30
Second and subsequent mortgages.....		3,000 00
Agreements for sale.....		562,541 67
Interest due.....		77,385 76
Interest accrued.....		92,046 70
		910,835 43
		<i>(See Schedule B)</i>
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$80,210.00 of the Company's own stock upon which \$80,210.00 has been paid.)		
Principal.....	\$	431,920 09
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$	1,744,179 23
(b) Canadian municipalities, school districts and rural telephone companies.....		143,953 59
(c) All other bonds.....		285,497 12
Interest accrued.....		20,902 93
		2,194,532 87
5. Cash on deposit with banks, \$145,625.36; elsewhere, \$62,514.07.....		208,139 43
6. All other assets.....		15,557 28
		15,557 28
Total Assets.....	\$	3,904,580 31

Liabilities

To the Public

1. All other liabilities.....	\$	1,792 28
Total.....		1,792 28

To Shareholders

2. Reserve funds.....	\$ 1,500,000 00
3. Contingency fund.....	58,539 64
4. Dividends to shareholders declared and unpaid.....	75,000 00
5. Paid up capital.....	1,500,000 00
6. Balance of Profit and Loss Account.....	769,248 39
Total.....	<u>3,902,788 03</u>
Total Liabilities.....	<u>\$ 3,904,580 31</u>

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) mortgages and agreements for sale.....	\$ 38,491 27	
(b) bonds, debentures and stocks.....	112,021 79	
(c) collateral loans.....	41,950 01	
(d) bank deposits.....	1,748 38	
(e) other interest earned.....	2,138 67	
		<u>\$ 196,350 12</u>
2. Profit on sale of securities and real estate.....		19,057 35
3. Agency fees and commissions earned.....		7 55
4. All other revenue for year.....		31,670 14
Total.....		<u>\$ 247,085 16</u>

Expenditure

5. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 12,174 06	
(b) Provincial.....	1,631 75	
(c) Municipal.....	145 58	
		<u>\$ 13,951 39</u>
6. Commission on loans and on sale of debentures and real estate.....		3,105 37
7. All other expenses incurred: Salaries, \$18,280.85; directors' fees, \$3,223.34; auditors' fees, \$500.00; legal fees, \$501.32; rents, \$3,403.66; travelling expenses, \$592.75; miscellaneous, \$5,649.94; total.....		32,151 86
8. Taxes on unsold lands.....		14,196 26
9. Registration fees (land titles).....		2,274 97
10. Net profit transferred to Profit and Loss Account.....		181,405 31
Total.....		<u>\$ 247,085 16</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 762,843 08
Amount transferred from Revenue account.....	181,405 31
Total.....	<u>\$ 944,248 39</u>
Dividends to shareholders declared during year.....	\$ 150,000 00
Amount transferred to Special Reserves and Contingency Accounts.....	25,000 00
Balance of account at December 31st, 1922.....	769,248 39
Total.....	<u>\$ 944,248 39</u>

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.22%; (b) On Government Bonds, 5.47%; (c) On Canadian municipalities, school districts, and rural telephone companies debentures, 8.38%; (d) On all other bonds, 7.12%.
2. Officers of the Corporation who are under bond for the following amounts respectively: Secretary, \$5,000.00; Treasurer, \$5,000.00; Western Manager, \$5,000.00; two Accountants, \$5,500.00.
3. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 15th, 5%; July 15th, 5%.
4. Date appointed for the Annual Meeting: Fourth Wednesday in January. Date of last Annual Meeting: May 15th, 1922.
5. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$ 12,054 47
(b) interest on bonds and debentures and dividends on stocks.....	116,609 88
(c) loans on collateral security:	
Principal.....	371,512 90
Interest.....	41,971 35
(d) revenue from real estate (less disbursements).....	66,494 44

CONSTATING INSTRUMENTS

Incorporated by Letters Patent of Ontario, issued under The Ontario Companies Act and bearing date 30th May, 1905.

The Company was, by Supplementary Letters Patent, issued under The Loan Corporations Act, bearing date 2nd March, 1909, given the additional powers of a Loaning Land Company, except the power of taking deposits, and was on the 27th May, 1910, granted registry on the Loaning Land Company Register.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Alberta.....	375 50	27 51	2 65		405 66
Ontario.....	171,475 00	384 44	2,157 16		174,016 60
Saskatchewan.....	6,322 34	1,022 33	201 99	688 46	8,235 12
Total.....	178,172 84	1,434 28	2,361 80	688 46	182,657 38

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken...	175,861 30	681 12	753 16	2,256 51	179,552 09
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	3,000 00			105 29	3,105 29
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	562,541 67	14,235 29	61,716 19	89,684 90	728,178 05
(b) Aggregate amount of sale price of properties covered by such agreements, \$789,059.97.					
Total.....	741,402 97	14,916 41	62,469 35	92,046 70	910,835 43

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.
Part Town Lot No. 2, north side Adelaide Street W., Toronto.....	55,000 00	485 21	55,485 21

THE PROVIDENT INVESTMENT COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—HERBERT C. COX.
Vice-President—ALFRED H. COX.

Managing Director—ALFRED H. COX.
Secretary—P. CADE BROWNE.

DIRECTORS

HERBERT C. COX, Oakville, Ontario.
ALFRED H. COX, Toronto, Ontario.

T. G. MCCONKEY, Toronto, Ontario.
F. T. STANFORD, Toronto, Ontario.

FRANK W. COX, Clarkson's, Ontario.

Auditors—MESSRS. WELCH, CAMPBELL & LAWLESS.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,800,000 00
Amount subscribed—ordinary.....	500,000 00
Amount paid in cash on \$500,000.00 stock fully called.....	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1.	Book value of real estate held by the Corporation:	
	Freehold land (including buildings).....	\$ 611,846 89
2.	Amount secured by mortgage on real estate including:	
	First mortgages.....	\$ 7,140 00
	Second and subsequent mortgages.....	21,093 16
	Agreements for sale.....	26,853 75
	Interest due.....	382 42
	Purchasers' charges.....	32 55
	Interest accrued.....	441 25
	<i>(See Schedule B)</i>	55,943 13
3.	Amount of loans secured by stocks, bonds and other collateral:	
	Principal.....	\$ 143,146 67
	Interest accrued.....	99 40
		143,246 07
4.	Book value of bonds, debentures and debenture stocks:	
	All other bonds.....	\$ 264,001 00
	Interest accrued.....	1,424 90
		265,425 90
5.	Book value of stocks owned.....	\$ 1,058,306 21
	Accrued dividends thereon.....	23,011 00
		1,081,317 21
6.	Cash on deposit with banks, \$3,162.26; elsewhere, \$802.74.....	3,965 00
	Total Assets.....	\$ 2,161,744 20

Liabilities

To the Public

1.	Money borrowed from banks:	
	With security.....	\$ 1,192,925 13
	Interest due and accrued thereon.....	8,534 08
		\$ 1,201,459 21
2.	Agency funds and investments.....	119 56
	Total.....	\$ 1,201,578 77

To Shareholders

3. Reserve funds.....	\$	375,000	00
4. Paid up capital.....		500,000	00
5. Balance of Profit and Loss Account.....		85,165	43
Total.....		960,165	43
Total Liabilities.....	\$	2,161,744	20

REVENUE ACCOUNT

Income

1. Rents earned.....	\$	240	00
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	2,002	12
(b) bonds, debentures and stocks.....		100,843	60
(c) collateral loans.....		8,739	74
		111,585	46
3. Profit on sale of securities and real estate.....		21,603	79
4. Amount by which ledger values of assets were written up.....		4,472	20
5. Agency fees and commissions earned.....		3,108	22
Total.....	\$	141,009	67

Expenditure

6. Interest incurred during the year on:			
Other borrowed money.....	\$	78,594	67
7. Amount by which assets were written down.....		5,650	09
8. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	900	67
(b) Provincial.....		917	68
(c) Municipal.....		653	18
		2,471	53
9. Commission on sale of real estate.....		1,790	65
10. All other expenses incurred: Salaries, \$13,782.84; auditors' fees, \$240.00; legal fees, \$536.03; rents, \$2,000.00; travelling expenses, \$1,283.53; printing and stationery, \$312.78; postage, telegrams, telephones, \$300.92; taxes, \$13,026.69; miscellaneous, \$620.90; total.....		32,103	69
11. Net profit transferred to Profit and Loss Account.....		20,399	04
Total.....	\$	141,009	67

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	64,766	39
Amount transferred from Revenue account.....		20,399	04
Total.....	\$	85,165	43
Balance of account at December 31st, 1922.....	\$	85,165	43
Total.....	\$	85,165	43

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, about 7%; (b) On all other bonds, about 6%; (c) On stocks owned, about 8%.
- Loans written off, \$1,398.03.
- Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: No dividends were declared in 1922.
- Date appointed for the Annual Meeting: Third Wednesday in January. Date of last Annual Meeting: January 17th, 1923.
- Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	2,046	73
(b) interest on bonds and debentures and dividends on stocks.....		108,777	62
(c) loans on collateral security, principal and interest.....		10,005	74
(d) revenue from real estate (less disbursements).....		240	00

CONSTATING INSTRUMENTS

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies Act (R.S.O., 1887, c. 157).

For the lending and borrowing powers see the Letters Patent (which contain special limitations).

By Letters Patent of Ontario, dated January 9th, 1912, the Company renounced its borrowing powers and accepted those provided in the Loan Corporations Act (R.S.O., 1897, c. 205), and amending Acts.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Total	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	55,086	91	382	42	441	25	32	55	55,943	13

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid			Amount of interest accrued		Totals		
			Under six months		Six months and over					
	\$	c.	\$	c.	\$	c.	\$	c.		
1. First mortgages under which no legal proceedings have been taken...	7,140	00					90	75	7,230	75
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	21,093	16			382	42	28	00	21,503	58
3. (a) Amount secured by agreements for sale or Purchase of property subject to prior mortgage or other charges.....	26,853	75					322	50	27,176	25
(b) Aggregate amount of sale price of properties covered by such agreements, \$31,663.25.										
Total.....	55,086	91			382	42	411	25	55,910	58

TORONTO SAVINGS AND LOAN COMPANY

Head Office, Peterborough, Ontario

OFFICERS

President—HERBERT C. COX. Vice-Presidents—W. G. MORROW.
 Manager—W. G. MORROW. RICHARD HALL.
 Secretary—A. W. MORPHET.

DIRECTORS

E. R. WOOD, Toronto. E. T. MALONE, K.C., Toronto.
 A. H. COX, Toronto. D. W. DUMBLE, K.C., Peterborough.

Auditors—JAMES A. HALL, F. J. A. HALL.

CAPITAL

Amount of Capital Stock authorized.....	\$ 2,000,000 00
Amount subscribed—ordinary.....	1,000,000 00
Amount paid in cash.....	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:		
Office premises.....	\$ 20,000 00	
Freehold land (including buildings).....	1,056,979 75	
Leasehold land (including buildings).....	40,000 00	
		\$ 1,116,979 75
2. Rents due, \$8,523.69; accrued, \$12,510.36.....		21,034 05
3. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 212,737 66	
Second and subsequent mortgages.....	43,986 25	
Agreements for sale.....	35,920 31	
Interest accrued.....	1,821 08	
	(See Schedule B)	294,465 30
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal.....	\$ 139,731 30	
5. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom.....	\$ 78,672 42	
(b) Canadian municipalities, school districts and rural telephone companies.....	11,000 00	
Interest accrued.....	709 70	
		90,382 12
6. Book value of stocks owned.....	\$ 2,387,022 97	
Accrued dividends thereon.....	15,046 25	
		2,402,069 22
7. Cash on hand.....		11,545 67
8. Cash on deposit with banks.....		196,578 59
9. All other assets.....		5,247 70
Total Assets.....		\$ 4,278,033 70

Liabilities*To the Public*

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada.....	\$	531,890 00	
Interest due and accrued.....		11,834 50	
		<u>543,724 50</u>	
Payable elsewhere than in Canada.....	\$	843,350 95	
Interest due and accrued.....		6,391 43	
		<u>849,742 38</u>	
			\$ 1,393,466 88
2. Amount of money deposited with the Corporation.....	\$	639,064 74	
Interest accrued thereon.....		12,925 49	
			651,990 23
3. All other liabilities.....			2,650 89
			<u>2,048,108 00</u>

To Shareholders

4. Reserve funds.....	\$	1,100,000 00	
5. Dividends to shareholders declared and unpaid.....		50,000 00	
6. Paid up capital.....		1,000,000 00	
7. Balance of Profit and Loss Account.....		79,925 70	
		<u>2,229,925 70</u>	
Total.....			\$ 4,278,033 70

REVENUE ACCOUNT**Income**

1. Rents earned.....	\$	129,464 59	
2. Interest earned on:			
(a) mortgages and agreements for sale.....	\$	17,103 12	
(b) bonds, debentures and stocks.....		194,251 09	
(c) collateral loans.....		15,491 56	
		<u>226,845 77</u>	
3. Profit on sale of securities and real estate.....		18,878 55	
4. Agency fees and commissions earned.....		4,813 25	
		<u>380,002 16</u>	

Expenditure

5. Interest incurred during the year on:			
(a) debentures and debenture stock.....	\$	67,961 43	
(b) deposits.....		25,562 94	
(c) other borrowed money.....		30 73	
		<u>93,555 10</u>	
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	3,670 96	
(b) Provincial.....		2,523 23	
		<u>6,194 19</u>	
7. Commission on loans and on sale of debentures and real estate.....		5,994 58	
8. All other expenses incurred: Salaries, \$77,663.15; directors' fees, \$2,500.00; auditors' fees, \$300.00; legal fees, \$443.09; fuel and rents, \$6,450.18; travelling expenses, \$221.15; printing and stationery, \$735.50; advertising, \$1,330.47; postage, telegrams, telephones and express, \$955.80; repairs to property owned, \$12,323.42; insurance on property owned, \$10,670.93; taxes on property owned, \$14,773.05; ground rent, leasehold property, \$1,500.00; miscellaneous, \$140.00; total.....			130,006 74
9. Net profit transferred to Profit and Loss Account.....			144,251 55
			<u>380,002 16</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	75,674	15
Amount transferred from Revenue account.....		144,251	55
Total.....	\$	219,925	70
Dividends to shareholders declared during year.....	\$	140,000	00
Balance of account at December 31st, 1922.....		79,925	70
Total.....	\$	219,925	70

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.52%; (b) On Government Bonds, 5.50%; (c) On Canadian municipalities, school districts, and rural Telephone companies debentures, 5.50%; (d) On stocks owned, 8.053%.
- Average rate of interest per annum paid by the Corporation during the year: On deposits, 4.078%; on debentures, 5.374%.
- Officers of the Corporation who are under bond for the following amounts respectively: Managing Director, \$5,000.00; Secretary, \$3,000.00; Accountant, \$2,000.00; Cashier, \$5,000.00.
- Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 1, April 1, July 1, and October 1, 3% each, and bonus of 2% payable. January 1, 1923.
- Date appointed for the Annual Meeting: 26th January 1923. Date of last Annual Meeting: 27th January, 1922.
- Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....	\$	31,642	00
(b) interest on bonds and debentures and dividends on stocks.....		194,016	73
(c) loans on collateral security:			
principal.....		563	70
interest.....		9,842	41
(d) revenue from real estate (less disbursements).....		103,289	10
- Maximum amount of money loaned or advanced at any time during the year to directors..... 140,295 00
Amount owing December 31st, 1922..... 139,731 30

CONSTATING INSTRUMENTS

Incorporated as "The Toronto Real Estate Investment Company" by Letters Patent of Ontario (June 15th, 1885), issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (29th December, 1887), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889) were issued under the last mentioned Act, increasing the capital stock from \$400,000 to \$2,000,000. Further Supplementary Letters Patent of Ontario (30th March, 1891) were issued under the same Act, conferring agency powers on the Company. The Corporate name was by Order-in-Council (2nd April, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, c. 150; R.S.O. 1887, c. 157; R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest accrued	Total
Ontario.....	\$ c. 292,644 22	\$ c. 1,821 08	\$ c. 294,465 30

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest accrued	Total
	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....	212,737 66	834 98	213,572 64
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	43,986 25	334 85	44,321 10
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	35,920 31	651 25	36,571 56
(b) Aggregate amount of sale price of properties covered by such agreements, \$64,818.33.			
Total.....	292,644 22	1,821 08	294,465 30

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.
Blocks U, V, W and X, Plan M315; Lot 4, Block 21, Plan M10, Block T, Plan M315 (Part Tp. Lot 3, 1st Con. from Bay, Twp. of York), Glen Stewart property.....	303,195 00	149,212 66	271 23	149,483 89

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED

Head Office, Walkerville, Ontario

OFFICERS

President—HARRINGTON E. WALKER.
Vice-President—HIRAM H. WALKER.
J. A. McDougall.

Manager—J. A. McDougall.
Secretary—R. L. DANIELS.

DIRECTORS

HARRINGTON E. WALKER.
HIRAM H. WALKER.
J. A. McDougall.

F. CALDWELL WALKER.
W. H. ISAACS.
RALPH STONE.

R. L. DANIELS.

Auditors—E. M. McLEAN; C. B. WORTLEY.

CAPITAL

Amount of Capital Stock authorized	\$ 1,000,000 00
Amount subscribed—ordinary.....	1,000,000 00
Amount paid in cash:	
On \$1,000,000.00 stock 50% called.....	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Freehold land (including buildings).....	\$ 1,485,268 11	
2. Rents due.....		1,477 69
3. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 17,872 63	
Agreements for sale.....	424,139 91	
Interest due.....	2,538 90	
Interest accrued.....	3,946 32	
	<i>(See Schedule B)</i>	448,497 76
4. Book value of bonds, debentures and debenture stocks:		
(a) Government: Dominion, Provincial and United Kingdom.....	\$ 10,265 00	
Interest accrued.....	92 67	
		10,357 67
5. Cash on hand.....		300 00
6. Cash on deposit with banks.....		25,916 29
7. All other assets.....		116,215 24
Total Assets.....	\$ 2,088,032 76	

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada.....	\$ 700,000 00	
2. All other liabilities.....		29,941 40
Total.....	\$ 729,941 40	

To Shareholders

3. Reserve funds.....	\$ 2,006 01
4. Paid up capital.....	500,000 00
5. Balance of Profit and Loss Account.....	856,085 35
Total.....	1,358,091 36
Total Liabilities.....	\$ 2,088,032 76

REVENUE ACCOUNT

Income

1. Rents earned.....		\$	175,083	52
2. Interest earned on:				
(a) mortgages and agreements for sale.....	\$	29,719	19	
(b) bonds, debentures and stocks.....		1,137	20	
(c) bank deposits.....		332	75	
(d) other interest earned.....		3,322	59	
				34,511 73
3. Profit on sale of securities and real estate.....				37,440 65
4. Agency fees and commissions earned.....				346 72
5. All other revenue for year.....				218 12
Total.....		\$	247,600	74

Expenditure

6. Interest incurred during the year on:				
(a) debentures and debenture stock.....	\$	31,500	00	
(b) other borrowed money.....		662	47	
				32,162 47
7. Licenses and taxes other than taxes on real estate:				
(a) Provincial.....	\$	710	14	
(b) Municipal.....		585	22	
				1,295 36
8. All other expenses incurred: Salaries, \$14,565.00; auditors' fees, \$100.00; legal fees, \$500.03; rents, \$6,999.99; travelling expenses, \$63.40; printing and stationery, \$303.79; advertising, \$93.75; postage, telegrams, telephones and express, \$195.45; miscellaneous, \$114,241.73; total.....				137,063 14
9. Net profit transferred to Profit and Loss Account.....				77,079 77
Total.....		\$	247,600	74

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	782,380	60
Amount transferred from Revenue account.....		77,079	77
Total.....	\$	859,460	37
Income tax, 1921.....	\$	3,261	03
Bad debts and rents uncollectable.....		113	99
Balance of account at December 31st, 1922.....		856,085	35
Total.....	\$	859,460	37

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.7%; (b) On Government Bonds, 5.5%.
- Average rate of interest per annum paid by the Corporation during the year: On debentures, 4½%.
- Date appointed for the Annual Meeting: Second Tuesday in February. Date of last Annual Meeting: February 13, 1923.
- Special General Meeting held during year: November 17, 1922.
- Amount of actual cash receipts during the year for:

(a) interest on mortgage and contract investments.....	\$	27,806	08
(b) interest on bonds and debentures and dividends on stocks.....		1,401	11
(c) revenue from real estate (less disbursements).....		77,286	38
- Amount of interest permanently capitalized during the year..... 418 20

CONSTATING INSTRUMENTS

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O. 1887, c. 157.

For the lending and borrowing powers see the above instrument and Act, also R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....	442,012	54	2,538	90	3,946	22	448,497	76

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid			Amount of interest accrued	Total	
			Under six months		Six months and over			
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken....	17,872	63					17,872	63
2. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	424,139	91	2,236	56	302	34	3,946	32
(b) Aggregate amount of sale price of properties covered by such agreements, \$626,453.04.								
Total.....	442,012	54	2,236	56	302	34	3,946	32

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
35.882 acres of land, Walkerville.....	\$ 53,823	\$ 207	\$ 17,502
	c. 00	c. 12	c. 12

IV. TRUST COMPANIES

DETAILED REPORTS OF THE SEVERAL COMPANIES

THE BANKERS TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—H. B. MACKENZIE.
 Manager—G. T. BOGERT.

Vice-Presidents—R. MACCULLOCH.
 R. P. JELLETT.

Secretary—C. D. CORNELL.

DIRECTORS

H. B. MACKENZIE.
 R. MACCULLOCH.
 R. P. JELLETT.
 G. T. BOGERT.
 R. CLARKSON.

C. V. HEWORD.
 M. S. L. RICHEY.
 A. R. SCOBLE.
 L. A. SEWELL.
 C. W. ISMAY.

Auditors—RIDDELL, STEAD, GRAHAM AND HUTCHISON.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	250,000 00
Amount paid in cash.....	250,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount of loans secured by stocks, bonds and other collateral:		
Principal with interest to date.....	\$ 10,961 44	
2. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	48,468 75	
(b) Canadian municipalities, school districts and rural tele- phone companies.....	44,962 50	
(c) All other bonds.....	20,033 50	
Interest accrued.....	2,121 78	
	<hr/>	115,586 53
3. Cash on hand.....		120 70
4. Advances to estates, trusts, etc., under administration.....		36 15
5. All other assets.....		278,596 10
		<hr/>
Total Company Funds.....	\$ 405,300 92	

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 1,734,191 85
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Summary

Company Funds.....	\$ 405,300 92
Estates, Trusts and Agency Funds.....	1,734,191 85
	<hr/>
Grand Total of Assets.....	\$ 2,139,492 77

Liabilities

Company Funds

1. Salaries, rents and other expenses due and accrued.....	\$ 1,269 03
2. All other liabilities.....	273,229 73
3. Paid up capital.....	250,000 00
	<hr/>
	\$ 524,498 76
4. Balance of Profit and Loss Account (debit).....	119,197 84
	<hr/>
Total Company Funds.....	\$ 405,300 92

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 1,734,191 85
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Summary

Company Funds.....	\$ 405,300 92
Estates, Trusts and Agency Funds.....	1,734,191 85
Grand Total of Liabilities.....	<u>\$ 2,139,492 77</u>

REVENUE ACCOUNT

Income

1. Interest earned:		
(a) on mortgages.....	\$ 133 30	
(b) on bonds, debentures and stocks.....	6,643 37	
(c) on collateral loans.....	1,626 54	
(d) on bank deposits.....	304 66	
	<u>8,707 87</u>	
2. Refund of over payment, 1920 Income Tax.....		846 48
3. Agency fees and commissions earned.....		23,665 91
4. Other revenue for the year.....		114 30
5. Loss transferred to Profit and Loss Account.....		137,415 41
Total.....	<u>\$ 170,749 97</u>	

Expenditure

6. Interest incurred.....	\$ 7,046 43
7. Loss on sale of securities and real estate owned absolutely by the Corporation..	115,134 01
8. Amount by which ledger values of assets were written down.....	15,845 64
9. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 927 90
(b) Provincial.....	2,128 42
(c) Municipal.....	979 76
	<u>4,036 08</u>
10. 1921 Fees refunded.....	21 00
11. All other expenses incurred: Salaries, \$19,662.18; directors' fees, \$420.00; auditors' fees, \$485.00; legal fees, \$543.91; rents, \$3,546.08; travelling expenses, \$522.39; printing and stationery, \$551.85; advertising, \$529.57; postage, telegrams, telephones and express, \$835.01; miscellaneous, \$1,570.82; total...	28,666 81
Total.....	<u>\$ 170,749 97</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 18,217 57
Balance of account at 31st December, 1922 (debit).....	119,197 84
Total.....	<u>\$ 137,415 41</u>
Amount at Dr. Revenue Account transferred.....	\$ 137,415 41
Total.....	<u>\$ 137,415 41</u>

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: All officers, one for \$5,000.00; others, \$2,000.00 each.
2. Date appointed for the Annual Meeting: Third Wednesday in February. Date of last Annual Meeting: March 1st, 1922.
3. Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments.....\$	133 30
(b) interest on bonds and debentures and dividends on stocks.....	4,521 59
(c) loans on collateral security.....	56,940 14

CONSTATING INSTRUMENTS

Incorporated 20th May, 1905, by special Act of the Legislature of Quebec, 5 Edward VII., chap. 78.

Amendments to charter, 9 Edward VII, chap. 114, 7th May, 1909; 5th George V, chap. 125, 5th March, 1915. 7th George V, chap. 102, 22nd Dec., 1916. 9 George V, chap. 125, 4th March, 1919.

THE BRANTFORD TRUST COMPANY

Head Office, Brantford, Ontario

OFFICERS

President—C. B. HEYD.
Manager—W. G. HELLIKER.Vice-President—A. K. BUNNELL, F.C.A.
Secretary—W. G. HELLIKER.

Estates Manager—G. H. MUIRHEAD.

DIRECTORS

C. B. HEYD.
A. K. BUNNELL, F.C.A.
CHRISTOPHER COOK.A. J. WILKES, K.C.
E. A. MOTT.
FRANKLIN GROBB.

Auditors—F. W. FRANK, Brantford; C. J. PARKER, C.A., Brantford.

CAPITAL

Amount of Capital Stock authorized.....	\$	300,000	00
Amount subscribed—ordinary.....		300,000	00
Amount paid in cash.....		300,000	00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	271,191	93
Interest due.....		2,899	29
Interest accrued.....		3,801	66
		<i>(See Schedule B)</i>	
			\$ 277,892 88
2. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom	\$	15,000	00
(b) Canadian municipalities, school districts and rural telephone companies.....		21,032	71
Interest due.....		36	00
Interest accrued.....		927	41
			36,996 12
3. Cash on deposit with banks.....			19,048 34
Total Company Funds.....	\$	333,937	34

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	1,386,864	94
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Summary

Company Funds.....	\$	333,937	34
Estates, Trusts and Agency Funds.....		1,386,864	94
Grand Total of Assets.....	\$	1,720,802	28

Liabilities

Company Funds

1. Reserve Fund.....	\$	20,000	00
2. All other liabilities.....		1,788	34
3. Dividends to shareholders declared and unpaid.....		9,000	00
4. Paid up capital.....		300,000	00
5. Balance of Profit and Loss Account.....		3,149	00
Total Company Funds.....	\$	333,937	34

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 1,386,864 94
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Summary

Company Funds.....	\$ 333,937 34
Estates, Trusts and Agency Funds.....	1,386,864 94
Grand Total of Liabilities.....	\$ 1,720,802 28

REVENUE ACCOUNT**Income**

1. Interest earned:			
(a) on mortgages.....	\$	19,409 39	
(b) on bonds, debentures and stocks.....		2,361 53	
(c) on bank deposits.....		128 63	
		-----	\$ 21,899 55
2. Agency fees and commissions earned.....			2,962 86
Total.....			\$ 24,862 41

Expenditure

3. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	2,500 00	
(b) Provincial.....		828 18	
		-----	\$ 3,328 18
4. Commission on loans and on sale of debentures and real estate.....			211 25
5. All other expenses incurred: Salaries, \$2,540.00; directors' fees, \$120.00; auditors' fees, \$400.00; legal fees, \$5.00; printing and stationery, \$127.34; advertising, \$249.20; postage, telegrams, telephones and express, \$136.39; miscellaneous, \$29.05; total.....			3,606 98
6. Net profit transferred to Profit and Loss Account.....			17,716 00
Total.....			\$ 24,862 41

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 3,433 00
Amount transferred from Revenue account.....	17,716 00
Total.....	\$ 21,149 00

Dividends to shareholders declared during year.....	\$ 18,000 00
Balance of account at December 31st, 1922.....	3,149 00
Total.....	\$ 21,149 00

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$15,000.00; Accountant, \$2,500.00; in Blanket Policy covering officers of Royal Loan & Savings Co. and Brantford Trust Co., Ltd.
- Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 1922, 3%; July 2nd, 1922, 3%.
- Date appointed for the Annual Meeting: February 14th, 1923. Date of last Annual Meeting: February 8th, 1922.
- Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments.....	\$ 18,503 03
(b) interest on bonds and debentures and dividends on stocks.....	2,351 35

CONSTATING INSTRUMENTS

The Brantford Trust Company was incorporated by Letters Patent of Ontario, bearing date 16th December, 1907. See The Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Total charges due and unpaid	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	271,151 75	2,899 29	3,801 66	40 18	277,892 88

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceed- ings have been taken...	271,191 93	1,636 53	1,262 76	3,801 66	277,892 88

THE CANADA TRUST COMPANY

Head Office, London, Ontario

OFFICERS

President—T. G. MEREDITH, K.C. Vice-Presidents—F. R. ECCLES, M.D., LL.D.
 General Manager—HUME CRONYN. GEORGE T. BROWN.
 Assistant General Manager—M. AYLSWORTH. Secretary—D. MCEACHERN.
 Treasurer—C. J. CLARKE.

DIRECTORS

T. G. MEREDITH, K.C.	F. R. ECCLES, M.D., LL.D.
GEO. T. BROWN.	HUME BLAKE.
GEO. H. BELTON.	I CAMPBELL, K.C.
H. S. BLACKBURN.	HUME CRONYN.
JOHN COWAN, K.C.	H. E. GATES.
J. B. DAVIDSON, K.C.	A. H. M. GRAYDON.
N. R. HOWDEN.	J. G. KERR, K.C.
F. E. LEONARD.	PHILIP POCOCK.

Auditors—F. G. JEWELL, F.C.A., London; J. F. KERN, London.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,100,000 00
Amount subscribed—ordinary.....	1,048,900 00
Amount paid in cash:	
Ordinary—	
On \$986,900.00 stock fully called.....	\$ 986,900 00
On \$52,000.00 stock 25% called.....	13,000 00
On \$10,000.00 stock 1% called.....	100 00
	1,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 1,102,643 90	
Agreements for sale.....	1,998 00	
Interest due.....	10,386 00	
Interest accrued.....	40,462 93	
	(See Schedule B)	\$ 1,155,490 83
2. Amount of loans secured by stocks, bonds and other collateral:		
Principal.....	\$ 68,900 23	
Interest due.....	5 47	
Interest accrued.....	1,103 30	
	\$	70,009 00
3. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom\$	35,128 07	
(b) Canadian municipalities, school districts and rural telephone companies.....	277,180 39	
Interest due.....	4,171 28	
Interest accrued.....	8,172 26	
	324,652 00	
4. Cash on hand.....		20,588 49
5. Cash on deposit with banks.....		180,015 10
6. Advances to estates, trusts, etc., under administration.....		1,255 82
	Total Company Funds.....	\$ 1,752,011 24

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages.....	\$ 1,722,520	22
Agreements for sale.....	12,445	20
Interest due.....	37,901	10
Interest accrued.....	63,700	73
	(See Schedule B)	\$ 1,836,567 25
2. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 10,000	00
(b) Canadian municipalities, school districts and rural tele- phone companies.....	876,653	89
Interest due.....	6,903	46
Interest accrued.....	42,942	65
		936,500 00
3. Cash on deposit with banks.....		160,665 45
Total Guaranteed Funds.....		<u>\$ 2,933,732 70</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 8,532,003 39
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Summary

Company Funds.....	\$ 1,752,011 24
Guaranteed Funds.....	2,933,732 70
Estates, Trusts and Agency Funds.....	8,532,003 39
Grand Total of Assets.....	<u>\$13,217,747 33</u>

Liabilities*Company Funds*

1. Reserve Fund.....	\$ 700,000 00
2. Dividends to shareholders declared and unpaid.....	39,996 00
3. Paid up capital.....	1,000,000 00
4. Balance of Profit and Loss Account.....	12,015 24
Total Company Funds.....	<u>\$ 1,752,011 24</u>

Guaranteed Funds

1. Principal guaranteed.....	\$ 2,882,644 83
2. Interest due and accrued.....	51,087 87
Total Guaranteed Funds.....	<u>\$ 2,933,732 70</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 8,532,003 39
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Summary

Company Funds.....	\$ 1,752,011 24
Guaranteed Funds.....	2,933,732 70
Estates, Trusts and Agency Funds.....	8,532,003 39
Grand Total of Liabilities.....	<u>\$13,217,747 33</u>

REVENUE ACCOUNT

Income

1. Interest earned:			
(a) on mortgages.....	\$	73,768	77
(b) on bonds, debentures and stocks.....		24,230	20
(c) on collateral loans.....		6,475	57
(d) on bank deposits.....		1,378	76
(e) other interest earned.....		12,753	12
			<u>118,606 42</u>
2. Profit in guaranteed funds.....			45,707 69
3. Agency fees and commissions earned.....			819 20
4. Other revenue for the year.....			73,464 11
Total.....	\$	238,597	42

Expenditure

5. Interest incurred.....	\$		685 55
6. Loss on sale of securities and real estate owned absolutely by the Corporation			38,081 35
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	11,928	51
(b) Provincial.....		4,510	20
(c) Municipal.....		1,916	96
			<u>18,355 67</u>
8. Commission on loans and on sale of debentures and real estate.....			42 25
9. All other expenses incurred: Salaries, \$67,185.37; directors' fees, \$3,287.50; auditors' fees, \$4,500.00; legal fees, \$2,112.01; rents, \$5,000.00; travelling expenses, \$281.63; printing and stationery, \$2,014.99; advertising, \$4,572.67; postage, telegrams, telephones and express, \$2,044.67; miscellaneous, \$6,805.02; total.....			97,803 86
10. Net profit transferred to Profit and Loss Account.....			83,628 74
Total.....	\$	238,597	42

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	8,378	50
Amount transferred from Revenue account.....			83,628 74
Total.....	\$	92,007	24
Dividends to shareholders declared during year.....	\$	79,992	00
Balance of account at December 31st, 1922.....			12,015 24
Total.....	\$	92,007	24

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively: General Manager, \$10,000.00; all other officers, \$353,000.00.
- NOTE.—These figures include employees of both Huron & Erie and Canada Trust Co., as all are covered under one bond, and many are employed by both institutions.
- Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 1922, 4%; July 3rd, 1922, 4%.
 - Date appointed for the Annual Meeting: February 13th, 1923. Date of last Annual Meeting: February 7th, 1922.
 - Amount of actual cash receipts during the year, excluding Trust Account receipts, for:

(a) interest on mortgage investments (Company Funds).....	\$	65,848	72
(b) interest on bonds and debentures and dividends on stocks.....		35,616	89
(c) loans on collateral security (interest).....		6,328	16
 - Amount of interest permanently capitalized during the year..... 1,333 54

CONSTATING INSTRUMENTS

Incorporated on the 23rd July, 1894, by special Act of the Dominion of Canada, 57-8 Vict. (1894), chap. 115, under the name of The General Trusts Corporation of Canada.

By a subsequent special Act, 62-3 Vict., chap. 111 (D), passed on the 11th August, 1899, the corporate name was changed to The Canada Trust Company, and certain other amendments were made in the incorporating Act.

The powers of the Company are defined by sections of the incorporating Act, which powers are (section 4) to be deemed subject to the laws of the Province.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>					
Ontario.....	803,207 46	1,458 00	21,033 65	80 00	825,779 11
Manitoba.....	9,850 95	88 00	1,153 00	.....	11,091 95
Saskatchewan.....	125,717 09	2,970 00	8,012 02	574 66	137,273 77
Alberta.....	164,829 80	5,845 00	10,289 26	381 94	181,346 00
Total.....	1,103,605 30	10,361 00	40,487 93	1,036 60	1,155,490 83
<i>Guaranteed Funds:</i>					
Ontario.....	486,272 00	3,355 10	16,738 90	16 00	506,382 00
Manitoba.....	139,270 30	14,558 00	9,025 26	3,944 44	166,798 00
Saskatchewan.....	1,102,354 07	19,988 00	37,936 57	3,108 61	1,163,387 25
Total.....	1,727,896 37	37,901 10	63,700 73	7,069 05	1,836,567 25

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued		Total	
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:								
Company Funds	1,100,306	90	1,397	00	8,886	50	40,324	93
Guaranteed Funds . . .	1,715,214	64	11,874	29	23,403	65	63,228	73
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):								
Company Funds	2,337	00	52	00	25	50	138	00
Guaranteed Funds . . .	7,305	58	414	00	657	35	124	00
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:								
Company Funds . . .	1,998	00			25	00		
Guaranteed Funds . .	12,445	20	590	81	961	00	348	00
(b) Aggregate amount of sale price of properties covered by such agreements:								
Company Funds . . \$	4,000.00.							
Guaranteed Funds \$	18,625.00.							
Total Company Funds . .	1,104,641	90	1,449	00	8,937	00	40,462	93
Total Guaranteed Funds	1,734,965	42	12,879	10	25,022	00	63,700	73
							1,155,490	83
							1,836,567	25

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>						
Ottawa, Pt. Lots E and D, N. side Rideau St.; Pt. Lot D, S. side George St., 43 feet 3 inches fronting Rideau, and 59 feet fronting George.....	225,000	00	5,166	00	190,166	00
Lot 24, both S. side Sparks and N. side Queen.....	150,000	00	2,135	00	148,635	00
Ottawa, Lots F and G, S. side Sparks; Pt. Lots E and F, N. side Queen St.....	125,000	00	3,792	00	116,792	00
Windsor, Pt. Lots 10 and 11, N. side Sandwich St. and Br. American Blk.....	74,500	00	104	00	68,204	00
<i>Guaranteed Funds:</i>						
Ottawa, Westerly 33 feet, Lot 23, S. side Sparks St..	50,000	00	1,540	50	50,538	00
12, 613 Acres in Townships 10, 12, 13, 14 and 15, in Ranges 17, 18, 19, West of the 2nd Meridian, Sask.	369,848	18	970	00	370,818	18
36-40 N. side Maitland St., Toronto.....	100,000	00	2,946	00	91,000	00
Total Company Funds.....	574,500	00	11,197	00	523,797	00
Total Guaranteed Funds.....	519,848	18	5,456	50	512,356	18

THE CANADA PERMANENT TRUST COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—W. G. GOODERHAM.
 Vice-President—E. R. C. CLARKSON.

General Manager—GEORGE H. SMITH.
 Secretary—WALTER F. WATKINS.

DIRECTORS

W. G. GOODERHAM.
 WILLIAM MULOCK, K.C.
 F. GORDON OSLER.
 COL. A. E. GOODERHAM.

JOHN MASSEY.
 E. R. C. CLARKSON.
 GEORGE ALLAN, K.C.
 GEORGE H. SMITH.

WILLIAM STONE.

Auditors—HENRY BARBER, Toronto; A. E. OSLER, Toronto.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed.....	1,000,000 00
Amount paid in cash.....	1,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount secured by mortgage on real estate including:

First mortgages.....	\$ 950,058 35	
Agreements for sale.....	7,677 54	
Interest due.....	6,813 99	
Interest accrued.....	14,032 90	
		\$ 978,582 78

(See Schedule B)

2. Amount of loans secured by stocks, bonds and other collateral:

Principal.....	\$ 7,731 24	
Interest due.....	1 85	
Interest accrued.....	32 70	
		7,765 79

3. Book value of bonds, debentures and debenture stocks:

(a) Government:—Dominion, Provincial and United Kingdom	\$ 56,720 50	
(b) Canadian municipalities, school districts and rural telephone companies.....	4,957 50	
(c) All other bonds.....	75,000 00	
Interest accrued.....	1,875 00	
		138,553 00

4. Cash on hand.....	118 36
5. Cash on deposit with banks, \$3,192.49; elsewhere, \$16,075.78.....	19,268 27
6. Advances to estates, trusts, etc., under administration.....	376 57
7. All other assets.....	31,495 73

Total Company Funds.....\$ 1,176,160 50

Guaranteed Funds

1. Amount secured by mortgages on real estate including:			
First mortgages.....	\$	75,839 60	
Second and subsequent mortgages.....		850 00	
		(See Schedule B)	\$ 76,689 60
2. Cash on deposit with banks, \$410.40; elsewhere, \$1,614.36.....			2,024 76
Total Guaranteed Funds.....	\$		<u>78,714 36</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	<u>4,375,832 12</u>
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Summary

Company Funds.....	\$	1,176,160 50
Guaranteed Funds.....		78,714 36
Estates, Trusts and Agency Funds.....		4,375,832 12
Grand Total of Assets.....	\$	<u>5,630,706 98</u>

Liabilities*Company Funds*

1. Reserve Fund.....	\$	160,000 00
2. All other liabilities.....		1,984 20
3. Dividends to shareholders declared and unpaid.....		12,625 00
4. Paid up capital.....		1,000,000 00
5. Balance of Profit and Loss Account.....		1,551 30
Total Company Funds.....	\$	<u>1,176,160 50</u>

Guaranteed Funds

1. Principal guaranteed.....	\$	77,100 00
2. Interest due and accrued.....		1,614 36
Total Guaranteed Funds.....	\$	<u>78,714 36</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	<u>4,375,832 12</u>
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Summary

Company Funds.....	\$	1,176,160 50
Guaranteed Funds.....		78,714 36
Estates, Trusts and Agency Funds.....		4,375,832 12
Grand Total of Liabilities.....	\$	<u>5,630,706 98</u>

REVENUE ACCOUNT**Income**

1. Interest earned:			
(a) on mortgages.....	\$	68,489 28	
(b) on bonds, debentures and stocks.....		9,112 34	
(c) on collateral loans.....		352 99	
(d) on bank deposits.....		1,950 64	
			\$ 79,905 25
2. Profit on sale of securities and real estate.....			3,266 00
3. Profit in guaranteed funds.....			1,950 16
4. Agency fees and commissions earned.....			43,411 74
5. Other revenue for the year.....			5,267 98
Total.....	\$		<u>133,801 13</u>

Expenditure

6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	\$	8,147 95
(b) Provincial		3,714 54
(c) Municipal		342 63
		<u>12,205 12</u>
7. Commission on loans and on sale of debentures and real estate		1,065 95
8. All other expenses incurred: Salaries, \$27,347.13; directors' fees, \$1,850.00; auditors' fees, \$1,300.00; legal fees, \$791.03; rents, \$4,950.00; travelling expenses, \$148.75; printing and stationery, \$2,018.24; advertising, \$6,227.11; postage, telegrams, telephones and express, \$593.58; miscellaneous, \$4,470.87; total		49,696 71
9. Net profit transferred to Profit and Loss Account		70,833 35
		<u>133,801 13</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	\$	717 95
Amount transferred from Revenue account		70,833 35
		<u>71,551 30</u>
Total	\$	71,551 30
Dividends to shareholders declared during year	\$	50,000 00
Amount transferred to Special Reserves and Contingency Accounts		20,000 00
Balance of account at December 31st, 1922		1,551 30
		<u>71,551 30</u>

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$5,000; Chief Clerk, \$3,000; Manager, Real Estate, \$2,000; Accountant, \$2,000; Assistant Accountant, \$1,000; Teller, \$2,000; Vault Officer, \$2,000; Stenographer, \$1,000; Branch Manager, \$2,000.
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 1922, 1¼%; April 1st, 1922, 1¼%; July 3rd, 1922, 1¼%; October 2nd, 1922, 1¼%.
- Date appointed for the Annual Meeting: January 31st, 1923. Date of last Annual Meeting: February 8th, 1922.
- Amount of actual cash receipts during the year, excluding Trust Account receipts for:

(a) interest on mortgage investments	\$	64,889 88
(b) interest on bonds and debentures and dividends on stocks		8,888 95
(c) loans on collateral security		242 97
- Amount of interest permanently capitalized during the year

CONSTATING INSTRUMENTS

The Canada Permanent Trust Company was incorporated in 1913 by a special Act of the Parliament of the Dominion of Canada.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act, R.S.O., 1914, c. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>					
Prince Edward Island...	25,573 94	924 56	703 86	1,243 50	27,202 36
Nova Scotia.....	36,636 98	1,424 55	167 30	178 25	38,228 83
Alberta.....	5,894 92	.....	135 36	.....	6,030 28
Ontario.....	883,052 05	4,307 49	12,886 91	819 24	900,246 45
Manitoba.....	6,578 00	157 39	139 47	3 00	6,874 86
Total.....	957,735 89	6,813 99	14,032 90	2,243 99	978,582 78
<i>Guaranteed Funds:</i>					
Ontario.....	76,689 60	.....	.....	52 00	76,689 60

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken:					
Guaranteed Funds...	75,839 60	.....	.....	.....	75,839 60
Company Funds.....	949,024 89	6,696 85	22 56	13,993 30	969,737 60
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken:					
Guaranteed Funds...	850 00	.....	.....	.....	850 00
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):					
Guaranteed Funds...	1,033 46	75 42	.....	12 94	1,121 82
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgages:					
Guaranteed Funds	7,677 54	19 16	.....	26 66	7,723 36
Total Guaranteed Funds...	76,689 60	.....	.....	.....	76,689 60
Total Company Funds....	957,735 89	6,791 43	22 56	14,032 90	978,582 78

SCHEDULE B

Section C

MORTGAGE LOANS ON AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Estate, west side Yonge St., Toronto.	26,000 00				140 00	24,000 00
Property, north side Wellington St., W., Toronto.	30,000 00			455 00		26,455 00
Property, south side Victoria St., Fort William	45,000 00	272 92	9,800 00	710 78	610 70	45,983 70
Property, west side Yonge St., Toronto	135,000 00				2,446 87	135,000 00
Church, County Grenville	50,000 00				906 25	50,000 00
Property, west side Glen Rd. and Heath St., Toronto	60,000 00				314 57	50,362 57
Residence, north side, St. Clair Ave., Toronto	50,000 00				694 67	50,000 00
Estate, north side, Victoria St., Fort William:						
Guaranteed Funds						28,000 00
Company Funds	45,000 00					2,000 00
Property, east side Yonge St., Toronto:						
Guaranteed Funds						24,000 00
Company Funds	65,000 00				1,143 75	37,000 00
Total Guaranteed Funds						52,000 00
Total Company Funds	506,000 00	272 92	9,800 00	1,165 78	6,265 81	420,801 27

CAPITAL TRUST CORPORATION, LIMITED

Head Office, Ottawa, Ontario

OFFICERS

Honorary President—HON. M. J. O'BRIEN.	Vice-Presidents	{	A. W. ROBERTSON.
President—J. J. LYONS.			R. P. GOUGH.
• Manager—Dr. B. G. CONNOLLY.			A. E. PROVOST.
Secretary—E. T. B. PENNEFATHER.			E. W. TOBIN, M.P.

DIRECTORS

T. P. PHELAN, Toronto.	HUGH DOHENY, Montreal.
J. E. BROWN, Toronto.	J. J. MCFADDEN, Renfrew.
W. H. MCAULIFFE, Ottawa.	J. A. O'BRIEN, Ottawa.
A. W. ROBERTSON, Montreal.	COL. D. R. STREET, Ottawa.
COL. L. T. MARTIN, Renfrew.	J. B. DUFORD, Ottawa.
GORDON GRANT, C.E., Ottawa.	F. J. B. RUSSELL, Toronto.
P. V. BYRNES, Hamilton.	J. J. SEITZ, Toronto.

Auditor—JAS. F. CUNNINGHAM, Ottawa.

CAPITAL

Amount of Capital Stock authorized.....	\$ 2,000,000 00
Amount subscribed—ordinary.....	850,500 00
Amount paid in cash:.....	580,578 44

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the Corporation:		
Freehold land (including buildings).....	\$	2,821 80
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 215,834 00	
Interest due.....	581 73	
Interest accrued.....	3,756 50	
	(See Schedule B)	220,172 23
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$30,700.00 of the Company's own stock upon which \$30,700.00 has been paid.)		
Principal.....	\$ 30,452 17	
Interest due.....	684 56	
Interest accrued.....	57 43	
		31,194 16
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom and securities guaranteed by such Governments.....	\$ 97,889 99	
(b) Canadian municipalities, school districts and rural telephone companies.....	154,512 04	
(c) All other bonds.....	41,879 76	
Interest due.....	6,531 72	
Interest accrued.....	3,512 18	
		304,325 69
5. Cash on hand.....		9,756 79
6. Cash on deposit with banks.....		50,215 55
7. Advances to estates, trusts, etc., under administration.....		1,045 70
8. Accrued fees and charges for administering estates.....		4,075 00
9. All other assets.....		16,212 86
Total Company Funds.....	\$	639,819 78

Guaranteed Funds

1. Amount secured by mortgages on real estate including:			
First mortgages.....	\$	764,687	11
Interest due.....		1,608	52
Interest accrued.....		15,414	05
		(See Schedule B)	
	\$		781,709 68
2. Book value of bonds, debentures and debenture stocks:			
(a) Government—Dominion, Provincial and United Kingdom.....	\$	343,373	47
(b) Canadian municipalities, school districts and rural telephone companies.....		53,350	04
(c) All other bonds.....		11,217	90
Interest accrued.....		4,074	53
			412,015 94
3. Cash on hand.....			5,944 16
4. Cash on deposit with banks.....			73,795 43
5. Other assets.....			8,863 16
			<u>8,863 16</u>
Total Guaranteed Funds.....	\$	1,282,328	37
			<u>1,282,328 37</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	3,688,337	91
			<u>3,688,337 91</u>

Summary

Company funds.....	\$	639,819	78
Guaranteed funds.....		1,282,328	37
Estates, Trusts and Agency Funds.....		3,688,337	91
			<u>3,688,337 91</u>
Grand Total of Assets.....	\$	5,610,486	06
			<u>5,610,486 06</u>

Liabilities*Company Funds*

1. Contingency fund.....	\$	25,000	00
2. Paid up capital.....		580,578	44
3. Balance of Profit and Loss Account.....		34,241	34
			<u>34,241 34</u>
Total Company Funds.....	\$	639,819	78
			<u>639,819 78</u>

Guaranteed Funds

1. Principal guaranteed.....	\$	1,245,564	11
2. Interest due and accrued.....		36,764	26
			<u>36,764 26</u>
Total Guaranteed Funds.....	\$	1,282,328	37
			<u>1,282,328 37</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	3,688,337	91
			<u>3,688,337 91</u>

Summary

Company Funds.....	\$	639,819	78
Guaranteed Funds.....		1,282,328	37
Estates, Trusts and Agency Funds.....		3,688,337	91
			<u>3,688,337 91</u>
Grand Total of Liabilities.....	\$	5,610,486	06
			<u>5,610,486 06</u>

REVENUE ACCOUNT

Income

1. Interest earned:	-		
(a) on mortgages.....	\$	10,602	35
(b) on bonds, debentures and stocks.....		19,500	61
(c) on collateral loans.....		1,610	28
(d) on bank deposits.....		1,000	87
			<hr/>
	\$	32,714	11
2. Profit on sale of securities and real estate.....		12,663	33
3. Profit in guaranteed funds.....		26,494	45
4. Agency fees and commissions earned.....		46,730	31
5. Other revenue for the year.....		4,641	69
			<hr/>
Total.....	\$	123,243	89

Expenditure

6. Amount by which ledger values of assets were written down.....	\$	36,563	37
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	1,237	36
(b) Provincial.....		1,642	00
(c) Municipal.....		1,498	20
			<hr/>
		4,377	56
8. All other expenses incurred: Salaries, \$47,825.71; auditors' fees, \$958.87; legal fees, \$280.10; rents, \$11,547.70; travelling expenses, \$1,903.38; printing and stationery, \$3,187.75; advertising, \$4,505.10; postage, telegrams, telephones and express, \$1,716.03; miscellaneous, \$4,034.36; total.....		75,959	00
9. Net profit transferred to Profit and Loss Account.....		6,343	96
			<hr/>
Total.....	\$	123,243	89

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	37,897	38
Amount transferred from Revenue account.....		41,293	96
Premium on capital stock sold during year.....		50	00
			<hr/>
Total.....	\$	79,241	34
			<hr/>
Amount transferred to Special Reserves and Contingency Accounts.....	\$	10,000	00
Amount written off Debentures and Securities.....		35,000	00
Balance of account at December 31st, 1922.....		34,241	34
			<hr/>
Total.....	\$	79,241	34

MISCELLANEOUS

Officers of the Corporation who are under bond and for the following amounts respectively:
 Ottawa Office—Managing Director, \$5,000.00; Assistant Gen. Manager, \$5,000.00; Estates Officer, \$5,000.00; Assistant Secretary, \$10,000.00; Assistant Secretary, \$5,000.00; Accountant, \$2,000.00; Asst. Estates Officer, \$3,000.00; Clerk, \$1,000.00; Clerk, \$3,000.00; Clerk, \$3,000.00; Clerk, \$1,000.00; Clerk, \$1,000.00; Stenographer, \$1,000.00; Clerk, \$1,000.00; Clerk, \$1,000.00—\$48,000.00. Toronto Office—Manager, \$5,000.00; Assistant Secretary, \$5,000.00; Assistant Secretary, \$5,000.00; Clerk, \$1,000.00; Clerk, \$1,000.00; Clerk, \$5,000.00—\$22,000.00. Buckley Estate Office, Prescott—Manager, \$5,000.00. Total, \$75,000.00.

2. Date appointed for the Annual Meeting: Feb. 13th, 1923. Date of last Annual Meeting: Feb. 14th, 1922.
3. Amount of actual cash receipts during the year, excluding Trust Account receipts, for:

(a) interest on mortgage investments.....	\$	8,505	56
(b) interest on bonds and debentures and dividends on stocks.....		19,500	61
(c) loans on collateral security.....		1,080	07

CONSTATING INSTRUMENTS

The Capital Trust Corporation, Limited, was incorporated in 1912 by special Act of the Parliament of the Dominion of Canada (2 Geo. V., C. 81).

Registered on the Trust Companies' Register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of the Loan and Trust Corporations Act.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Ontario.....	193,255	00	581	73	3,157	42	29	00	197,023	15
Quebec.....	22,550	00			599	08			23,149	08
	215,805	00	581	73	3,756	50	29	00	220,172	23
<i>Guaranteed Funds:</i>										
Ontario.....	706,800	46	1,530	09	14,570	71	246	12	723,147	38
Saskatchewan.....	57,542	93	78	43	843	34	97	60	58,562	30
	764,343	39	1,608	52	15,414	05	343	72	781,709	68

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total
			Under six months	Six months and over		
	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken....:						
Guaranteed Funds.....	759,687	11	1,225	24	15,340	08
Company Funds.....	215,834	00	581	73	3,756	50
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):						
Guaranteed Funds.....	5,000	00	195	61	73	97
Total.....	980,521	11	2,002	58	19,170	55
					1,001,881	91

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Guaranteed Funds</i>						
Lots 1 to 4, 20 to 23, Block 17; Lots 22 to 25, Block 92, Moose Jaw, Sask.	50,000 00	97 60	.....	78 43	633 75	41,352 71
Lot 34, S. side Nepean St., and Lot 3, W. side Bank St., and Lot 34 N. side Lisgar St., Ottawa, Ont.	20,000 00	.....	.....	.....	659 73	20,659 73
Lot 12, E. side Bank St., Ottawa.....	30,000 00	.....	.....	.....	866 82	30,366 82
Lots 14 and 15, N. side George St., Ottawa.....	15,000 00	.....	.....	.....	226 30	14,976 30
W. pt. Lot 6, S. side Wellington St., and W. pt. Lot 6, N. side Sparks St., Ottawa, Ont.....	45,200 00	.....	.....	.....	1,560 32	46,760 32
Lots 1 to 6, Inc. Block 11, W. of 3rd Mer., Tp. of Allen, Sask.....	17,000 00	.....	.....	.....	209 59	17,209 59
Lots 17 and 18, Essex Ave., Plan 388, pt. Lot 19, S. side Essex Ave., Toronto.....	30,000 00	.....	.....	.....	1,047 12	31,047 12
Pt. Lot 12, Broken Front, Con. of Credit, Indian Reserve, Tp. of York.....	28,000	.....	.....	.....	507 26	28,507 26
Pt. Block B, Plan D 153, Toronto, Ont.	15,000 00	.....	.....	.....	242 04	15,242 04
Total.....	250,200 00	97 60	.....	78 43	5,952 93	246,121 89

CHARTERED TRUST AND EXECUTOR COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—HON. W. A. CHARLTON.
General Manager—JOHN J. GIBSON.
Secretary—E. W. McNEILL.

Vice-Presidents—NOEL MARSHALL.
W. K. GEORGE.
W. S. MORDEN, K.C.

DIRECTORS

W. R. HOBBS.
J. B. TUDHOPE.
S. CASEY WOOD, K.C.
R. WADE.
D. H. MACLAREN.
J. A. MARTIN.
J. C. BREITHAUPT.

D. B. HANNA.
F. R. LALOR.
J. F. M. STEWART.
J. J. GIBSON.
F. McLAUGHLIN.
A. BAUER.
S. C. TWEED.

JAMES VALENTINE.

Auditors—THOS. JENKINS, Toronto; A. J. HARDY, Toronto.

CAPITAL

Amount of Capital Stock authorized		\$ 1,000,000 00
Amount subscribed—ordinary.....		617,800 00
Amount paid in cash:		
On \$499,400.00 stock fully called.....	\$ 485,437 42	
On \$115,900.00 stock 20% called.....	29,544 72	
On \$2,500.00 stock 25% called.....	574 80	
		515,556 94

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1.	Book value of real estate held by the corporation. Freehold land (including buildings)		\$ 307 71
2.	Amount secured by mortgage on real estate including: First mortgages.....	\$ 197,119 76	
	Second and subsequent mortgages.....	8,725 00	
	Agreements for sale.....	3,405 42	
	Interest due.....	1,735 81	
	Interest accrued.....	3,006 84	
	<i>(See Schedule B)</i>		213,992 83
3.	Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$16,300.00 of the Company's own stock upon which \$16,240.00 has been paid.)		
	Principal.....	\$ 42,949 62	
	Interest due.....	345 67	
	Interest accrued.....	72 93	
			\$ 43,368 22
4.	Book value of bonds, debentures and debenture stocks:		
	(a) Government—Dominion, Provincial and United Kingdom.....	\$ 65,814 47	
	(b) Canadian municipalities, school districts and rural tele- phone companies.....	21,826 52	
	(c) All other bonds.....	33,909 58	
	Interest due.....	2,370 00	
	Interest accrued.....	1,168 77	
			125,089 34
5.	Book value of stocks owned.....		34,869 12
6.	Cash on hand.....		1,795 79
7.	Cash on deposit with banks.....		12,203 32
8.	Advances to estates, trusts, etc., under administration.....		121,745 56
9.	Accrued fees and charges for administering estates.....		58,162 51
10.	All other assets.....		17,462 88
	Total Company Funds.....		\$ 628,997 28

Guaranteed Funds

1. Amount secured by mortgages on real estate including:			
First mortgages.....	\$	175,078	38
Second and subsequent mortgages.....		963	66
Interest due.....		206	33
Interest accrued.....		4,058	29
		<i>(See Schedule B)</i>	
			\$ 180,306 66
2. Book value of bonds, debentures and debenture stocks:			
(a) Government—Dominion, Provincial and United Kingdom \$		23,252	32
(b) Canadian municipalities, school districts and rural telephone companies.....		289,023	64
Interest due.....		65	71
Interest accrued.....		4,266	65
			316,608 32
3. Cash on hand.....			50,203 87
4. Cash on deposit with banks.....			19,182 96
5. Other assets.....			130,706 58
			<u>697,008 39</u>
Total Guaranteed Funds.....	\$		697,008 39

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	6,774,072	72
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Summary

Company Funds.....	\$	628,997	28
Guaranteed Funds.....		697,008	39
Estates, Trusts and Agency Funds.....		6,774,072	72
			<u>8,100,078 39</u>
Grand Total of Assets.....	\$	8,100,078	39

Liabilities*Company Funds*

1. Taxes other than taxes on real estate.....	\$	2,867	59
2. Reserve fund.....		70,000	00
3. All other liabilities.....		20,738	24
4. Dividends to shareholders declared and unpaid.....		8,997	51
5. Paid up capital.....		515,556	94
6. Balance of Profit and Loss Account.....		10,837	00
			<u>628,997 28</u>
Total Company Funds.....	\$	628,997	28

Guaranteed Funds

1. Principal guaranteed.....	\$	691,768	69
2. Interest due and accrued.....		5,239	70
			<u>697,008 39</u>
Total Guaranteed Funds.....	\$	697,008	39

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	6,774,072	72
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Summary

Company Funds.....	\$	628,997	28
Guaranteed Funds.....		697,008	39
Estates, Trusts and Agency Funds.....		6,774,072	72
			<u>8,100,078 39</u>
Grand Total of Liabilities.....	\$	8,100,078	39

REVENUE ACCOUNT

Income

1. Interest earned:			
(a) on mortgages.....	\$	11,483	28
(b) on bonds, debentures and stocks.....		7,037	95
(c) on collateral loans.....		6,223	45
(d) on bank deposits.....		810	91
			\$ 25,555 59
2. Profit on sale of securities and real estate.....			1,939 05
3. Profit in guaranteed funds.....			7,146 06
4. Agency fees and commissions earned.....			94,285 01
5. Other revenue for the year.....			10,045 95
Total.....	\$	138,971	66

Expenditure

6. Loss on sale of real estate owned absolutely by the Corporation.....	\$		486 96
7. Licenses and taxes other than taxes on real estate:			
(a) Provincial.....	\$	2,113	94
(b) Municipal.....		2,482	32
			4,596 26
8. All other expenses incurred: Salaries, \$52,168.01; directors' fees, \$2,730.00; auditors' fees, \$2,925.00; rents, \$6,935.00; travelling expenses, \$209.60; printing and stationery, \$2,873.90; advertising, \$5,002.64; postage, telegrams, telephones and express, \$1,740.76; miscellaneous, \$8,572.68; total.....			83,157 59
9. Net profit transferred to Profit and Loss Account.....			50,730 85
Total.....	\$	138,971	66

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	4,207	60
Amount transferred from Revenue account.....		50,730	85
Premium on capital stock sold during year.....		6,037	75
Total.....	\$	60,976	20
Dividends to shareholders declared during year.....	\$	35,184	06
Amount transferred to Special Reserves and Contingency Accounts.....		14,955	14
Balance of account at December 31st, 1922.....		10,837	00
Total.....	\$	60,976	20

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts: Branch Manager, \$10,000.00.
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: $1\frac{3}{4}\%$ on Jan. 3, 1922; April 1st, 1922; July 3, 1922 and Oct. 2, 1922.
- Date appointed for the Annual Meeting: Feb. 26, 1923. Date of last Annual Meeting: Feb. 27, 1922.
- In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is.....\$ 1,740 00
The amount of interest due and unpaid, whether capitalized or not..... 19 97
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year..... 153 79
- Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement.
The Company has a certain contingent liability under its Guarantees of Titles to land, given when the Company was issuing Guarantees of Titles. This business was discontinued eight years ago and no claim has been made during that time, and the outstanding Guarantees of Title are constantly diminishing in number through expiration. The liability at the worst is only nominal.

6. Amount of actual cash receipts during the year, excluding Trust Account receipts, for:	
(a) interest on mortgage investments	\$ 11,914 88
(b) interest on bonds and debentures and dividends on stocks	7,578 95
(c) loans on collateral security.....	6,115 49
7. Maximum amount of money loaned or advanced at any time during the year to directors.....	18,907 36
Amount owing, December 31, 1922.....	15,262 26

CONSTATING INSTRUMENTS

The Title and Trust Company was incorporated in 1905, by Special Act of the Parliament of Canada, 4-5 Edward VII., Chapter 162 (Royal Assent 20th July, 1905). By Section 19 of this Act the Company was required to make an initial deposit with the Receiver-General of Canada to carry on the business of Title Insurance, the said deposit to be increased to \$75,000.00 within two years from the date of the issue of such license, and to be further increased as the Treasury Board may from time to time require.

In 1907, by Special Act of the Province of Ontario, 7 Edward, VII, Chap. 118, the Company was upon the conditions therein specified made admissible to registry under The Loan Corporations Act, and initial registry was granted on the 30th August, 1907.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>				
Ontario.....	206,850 18	1,329 92	2,965 73	211,145 83
Alberta.....	2,400 00	405 89	41 11	2,847 00
<i>Guaranteed Funds:</i>				
Ontario.....	176,042 04	206 33	4,058 29	180,306 66
Total.....	385,292 22	1,942 14	7,065 13	394,299 49

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total		
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:								
Company Funds.....	197,119	76	588	05	2,910	50	201,760	77
Guaranteed Funds.....	175,078	38	206	33	4,017	38	179,302	09
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken:								
Company Funds.....	8,725	00	5	30	92	96	8,823	26
Guaranteed Funds.....	963	66			40	91	1,004	57
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:								
Company Funds...	3,405	42			3	38	3,408	80
Total.....	385,292	22	799	68	7,065	13	394,299	49

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Interest accrued	Total amount at which carried in Corporation's books		
	\$	c.	\$	c.		
Property, 6 Oriole Gardens, Toronto	13,500	00	69	91	13,500	00
Allan Gardens Apt., Toronto:						
Guaranteed.....			1,839	66	63,950	00
Company.....	80,000	00	1	44	50	00
52 Wellington St. W., Toronto:						
Guaranteed.....			1,058	02	46,780	89
Company.....	26,000	00	26,000	00	27	57
Total.....	119,500	00	2,996	60	125,500	00

CONSOLIDATED TRUSTS CORPORATION

Head Office, London, Ontario

OFFICERS

President—GEORGE G. McCORMICK.	Manager—H. R. CLEWES.
Vice-Presidents—THOMAS BAKER, WILLIAM E. ROBINSON.	Secretary—H. R. CLEWES.

DIRECTORS

THOMAS W. SCANDRETT, London.	H. P. MACMAHON, London.
CHARLES R. HUNT, London.	D. M. WRIGHT, Stratford.
M. J. KENT, London.	WM. KENNY, Sarnia.
C. ST. C. LEITCH, K.C., St. Thomas.	FRANK A. McCORMICK, London.
E. A. MILLER, Aylmer, Ont.	WILLIAM WRIGHT, London.

Auditors—A. SCREATON, London; P. D. BALL, London.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	285,150 00
Amount paid in cash:	
On \$249,600.00 stock fully called.....	\$ 249,600 00
On \$35,550 instalment stock.....	7,612 77
	257,212 77

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount secured by mortgage on real estate including: First mortgages.....	\$ 97,229 02
<i>(See Schedule B)</i>	
2. Book value of bonds, debentures and debenture stocks: All other bonds.....	* 129,816 84
3. Book value of stocks owned.....	† 73,493 00
4. Cash on deposit with banks.....	17,455 48
5. Advances to estates, trusts, etc., under administration.....	576 51
	\$ 318,570 85

* Market value, \$126,810 00.

† Market value, \$65,268 00.

Guaranteed Funds

1. Amount secured by mortgages on real estate including: First mortgages.....	\$ 21,665 00
<i>(See Schedule B)</i>	
2. Cash on deposit with banks.....	1,000 00
	\$ 22,665 00

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 736,220 28
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Summary

Company Funds.....	\$ 318,570 85
Guaranteed Funds.....	22,665 00
Estates, Trusts and Agency Funds.....	736,220 28
	\$ 1,077,456 13

Liabilities

Company Funds

1. Taxes other than taxes on real estate (Reserve for Taxes).....	\$	1,200	00
2. Reserve Fund.....		55,000	00
3. All other liabilities.....		383	33
4. Paid up capital.....		257,212	77
5. Balance of Profit and Loss Account.....		4,774	75
Total Company Funds.....	\$	318,570	85

Guaranteed Funds

1. Principal guaranteed.....	\$	22,665	00
Total Guaranteed Funds.....	\$	22,665	00

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	736,220	28
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Summary

Company Funds.....	\$	318,570	85
Guaranteed Funds.....		22,665	00
Estates, Trusts and Agency Funds.....		736,220	28
Grand Total of Liabilities.....	\$	1,077,456	13

REVENUE ACCOUNT

Income

1. Interest earned:			
(a) on mortgages.....	\$	5,500	31
(b) on bonds, debentures and stocks.....		4,570	13
(c) on bank deposits.....		1,157	98
	\$	11,228	42
2. Profit on sale of securities and real estate.....		4,240	12
3. Profit in guaranteed funds.....		164	70
4. Agency fees and commissions earned.....		4,156	65
5. Other revenue for the year.....		26	36
Total.....	\$	19,816	25

Expenditure

6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	754	43
(b) Provincial.....		636	83
	\$	1,391	26
Less Reserve for Taxes from 1921 earnings.....		800	00
	\$	591	26
7. Commission on loans and on sale of debentures and real estate.....		109	25
8. All other expenses incurred: Salaries, \$2,661.58; directors' fees, \$1,308.33; auditors' fees, \$335.00; rents, \$83.33; travelling expenses, \$5.85; printing and stationery, \$260.13; advertising, \$110.94; postage, telegrams, telephones and express, \$115.74; miscellaneous, \$668.31; total.....		5,549	21
9. Net profit transferred to Profit and Loss Account.....		13,566	53
Total.....	\$	19,816	25

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 2,408 22
Amount transferred from Revenue account.....	13,566 53
Total.....	\$ 15,974 75
Amount transferred to Special Reserves and Contingency Accounts.....	\$ 11,200 00
Balance of account at December 31st, 1922.....	4,774 75
Total.....	\$ 15,974 75

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively:
 Manager, \$10,000.00; Accountant, \$5,000.00; Bookkeeper, \$2,000.00.
2. Date appointed for the Annual Meeting: Feb. 5th, 1923. Date of last Annual Meeting:
 Feb. 24th, 1922.
3. Special General Meetings held during year: Jan. 9th, 1922.
4. Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments.....	\$ 6,418 72
(b) interest on bonds and debentures and dividends on stocks.....	4,570 13

CONSTATING INSTRUMENTS

The Consolidated Trusts Corporation was incorporated June 25th, 1903 by special Act, chapter 10, 3 Edward 7.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	*Total interest accrued	Total
	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>			
Ontario.....	97,229 02	.....	97,229 02
<i>Guaranteed Funds:</i>			
Ontario.....	21,665 00	.....	21,665 00
Total.....	118,894 02	.....	118,894 02

*Not taken into assets.

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
First mortgages under which no legal proceedings have been taken.....	97,229 02	.....	.....	.....	97,229 02

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF
2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION
OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Total amount at which car- ried in Cor- poration's books
	\$ c.	\$ c.
<i>Company Funds:</i>		
Part of Lot 8, Plan No. 116, Wallaceburg, Ont.....	10,000 00	10,000 00
W. ½ Lot 19, north side Dundas St., City of London, Ont.....	7,500 00	7,500 00
Lot 38, Daly St., Ottawa, Ont.; Lots 38 and 39, Slater St., Ottawa; Lot 2, north side, Gladstone Ave., Ottawa.....	30,000 00	25,500 00
Part Lot 16 (50 acres) Plan M407, Tp. of York, Ontario.....	31,000 00	25,455 48
Total.....	78,500 00	68,455 48

THE FIDELITY TRUSTS COMPANY OF ONTARIO

Head Office, London, Ontario

OFFICERS

President—THOMAS H. PURDOM, K.C.
Vice-President—ALEXANDER PURDOM.

Manager—W. J. HARVEY.
Secretary—W. J. HARVEY.

DIRECTORS

THOMAS H. PURDOM, K.C.
ALEXANDER PURDOM.
LLEWELLYN PURDOM.

THOMAS A. ROWAT.
JOHN MILNE.
NATHANIEL MILLS.

Auditors—WM. C. BENSON, London; F. W. RAYMOND, London.

CAPITAL

Amount of Capital Stock authorized.....	\$	500,000	00
Amount subscribed—ordinary.....		300,000	00
Amount paid in cash:			
On \$105,000.00 stock fully called.....	\$	105,000	00
On \$195,000.00 stock 10% called.....		19,500	00
		<u>124,500</u>	00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount secured by mortgage on real estate including: Second and subsequent mortgages.....	\$	5,867	52
Interest due.....		275	41
Interest accrued.....		109	50
		<u>6,252</u>	43
		<i>(See Schedule B)</i>	
2. Amount of loans secured by stocks, bonds and other collateral: Principal.....	\$	6,000	40
Interest due.....		190	80
Interest accrued.....		180	00
		<u>6,371</u>	20
3. Book value of bonds, debentures and debenture stocks: (a) Government—Dominion, Provincial and United Kingdom.....	\$	971	66
(b) Canadian municipalities, school districts and rural telephone companies.....		1,429	46
(c) †All other bonds.....		11,000	00
		<u>13,401</u>	12
4. *Book value of stocks owned.....	\$	101,050	00
Accrued dividends thereon.....		24	88
		<u>101,074</u>	50
5. Cash on deposit with banks.....		10,477	93
6. All other assets.....		10,068	75
		<u>147,645</u>	93
Total Company Funds.....	\$		

†Market value, \$7,929.00.

*Market value, \$44,134.00.

Guaranteed Funds

1. Amount secured by mortgages on real estate including: First mortgages.....	\$	173,281	50
Interest due.....		752	16
Interest accrued.....		4,519	88
		<u>178,553</u>	54
		<i>(See Schedule B)</i>	
2. Cash on deposit with banks.....		1,822	43
Total Guaranteed Funds.....	\$	180,375	97

Estates, Trust and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 411,420 36
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Summary

Company Funds.....	\$ 147,645 93
Guaranteed Funds.....	180,375 97
Estates, Trusts and Agency Funds.....	411,420 36
Grand Total of Assets.....	\$ 739,442 26

Liabilities*Company Funds*

1. Reserve Fund.....	\$ 20,000 00
2. Paid up capital.....	124,500 00
3. Balance of Profit and Loss Account.....	3,145 93
Total Company Funds.....	\$ 147,645 93

Guaranteed Funds

1. Principal guaranteed.....	\$ 176,566 45
2. Interest due and accrued.....	3,809 52
Total Guaranteed Funds.....	\$ 180,375 97

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 411,420 36
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Summary

Company Funds.....	\$ 147,645 93
Guaranteed Funds.....	180,375 97
Estates, Trusts and Agency Funds.....	411,420 36
Grand Total of Liabilities.....	\$ 739,442 26

REVENUE ACCOUNT**Income**

1. Interest earned:		
(a) on mortgages.....	\$ 109 50	
(b) on bonds, debentures and stocks.....	1,621 78	
(c) on collateral loans.....	337 55	
(d) on bank deposits.....	602 72	
	\$ 2,671 55	
2. Profit in guaranteed funds.....		1,863 46
3. Agency fees and commissions earned.....		4,425 87
4. Other revenue for the year.....		19 50
Total.....		\$ 8,980 38

Expenditure

5. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 531 72	
(b) Provincial.....	435 64	
(c) Municipal.....	77 75	
	\$ 1,045 11	
6. All other expenses incurred: Salaries, \$2,030.00; auditors' fees, \$100.00; legal fees, \$18.50; rents, \$100.00; printing and stationery, \$159.28; advertising, \$93.04; postage, telegrams, telephones and express, \$97.08; registration fee, \$100.00; excise stamps, \$62.50; miscellaneous, \$130.78; total.....		2,891 18
7. Net profit transferred to Profit and Loss Account.....		5,044 09
Total.....		\$ 8,980 38

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	\$	19,658 09
Amount transferred from Revenue account		5,044 09
Total	\$	24,702 18
Dividends to shareholders declared during year	\$	1,556 25
Amount transferred to Special Reserves and Contingency Accounts		20,000 00
Balance of account at December 31st, 1922		3,145 93
Total	\$	24,702 18

MISCELLANEOUS

- Officers of the Corporation who are under bond and for what sums respectively: Manager, \$10,000.00; Accountant, \$5,000.00.
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2nd, 1¼%; April 1st, 1¼%.
- Date appointed for the Annual Meeting: Such date in February as Directors may appoint. Date of last Annual Meeting: February 24th, 1922.
- In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans..... \$ 1,750 00
The amount of interest due and unpaid, whether capitalized or not..... 275 41
The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities..... 13,500 00
- Amount of actual cash receipts during the year excluding Trust Account receipts for:
 - interest on bonds and debentures and dividends on stocks..... 2,500 02
 - loans on collateral security..... 88 55

CONSTATING INSTRUMENTS

Incorporated on the 23rd of March, 1910, by Letters Patent of Ontario, issued under The Loan Corporations Act, R.S.O. 1897, chap. 205.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
<i>Guaranteed Funds:</i>								
Ontario	173,281	50	752	16	4,519	88	178,553	54
<i>Company Funds:</i>								
Ontario	4,117	52			109	50	4,227	02
Saskatchewan	1,750	00	275	41			2,025	41
Total	179,149	02	1,027	57	4,629	38	184,805	97

SCHEDULE B
Section B
LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued		Total		
			Under six months	Six months and over					
	\$	c.	\$	c.	\$	c.	\$	c.	
1. First mortgages under which no legal proceedings have been taken: Guaranteed Funds...	171,276	50	272	74	339	42	4,394	23	176,282 89
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken: Company Funds.....	5,867	52			275	41	109	50	6,252 43
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession): Guaranteed Funds...	2,005	00			140	00	125	65	2,270 65
Total.....	179,149	02	272	74	754	83	4,629	38	184,805 97

SCHEDULE B
Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages			
							\$	c.	\$
<i>Guaranteed Funds:</i>									
Pt. Lot 16 S. King St., London	14,000	00		136	50	8,536 50			
Pt. Lot 16 S. King St. London.	5,900	00		68	80	5,968 80			
Lot 1, N. Emery St., London.	3,300	00		112	85	3,337 85			
Lot 11 N. King St., London..	65,000	00		1,950	00	66,950 00			
W. ½ Lot 5, Con. 4, Tp. West Zorra.....	5,472	00		90	10	5,562 10			
E. ½ Lot 12, N. York St., London.....	4,000	00		45	00	3,045 00			
W. ½ Lot 12, N. York St., London.....	4,000	00		43	35	4,043 35			
Lot 1, Con. 6, Tp. Gosfield N. Lots 184 to 188, Plan 448, Tp. of Westminster.....	4,154	86	153	41	225	04	4,533 61		
W. ½ Lot 32, Broken Front Con., City of Toronto.....	3,625	10		37	90	3,537 90			
	4,739	00		185	00	4,924 00			
<i>Company Funds:</i>									
Land, W. Pt. Lot 41, E. Colborne St., London.....	3,650	00	467	52	109	50	4,227 02	1,000 00	
Total.....	117,840	96	620	93	3,004	04	114,666	13	1,000 00

Note.—The directors have by resolution decided not to receive moneys on deposit or funds for guaranteed investment, and to limit trust business for which security would be required, in the case of individuals, to estates of \$10,000 and under.

THE GUELPH TRUST COMPANY

Head Office, Guelph, Ontario

OFFICERS

President—W. E. PHIN.	2nd Vice-President and
First Vice-President—GEORGE D. FORBES.	Managing Director } J. E. McELDERRY.
	Assistant Manager—J. M. PURCELL.

DIRECTORS

GEORGE D. FORBES.	JOHN CROWE.
J. E. McELDERRY.	J. R. PHIN.
W. E. PHIN.	J. R. HOWITT.
T. A. KEATINGE.	J. JAMES SHAW.

Auditors—J. M. SCULLY, F.C.A., Kitchener; J. SCULLY, Kitchener.

CAPITAL

Amount of Capital Stock authorized.....		\$ 1,000,000 00
Amount subscribed—ordinary.....		379,500 00
Amount paid in cash:		
On \$258,000.00 stock fully called.....	\$ 258,000 00	
On \$121,500.00 stock 33½% called.....	40,500 49	
		298,500 49

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1.	Amount secured by mortgage on real estate including:		
	First mortgages.....	\$ 228,998 59	
	Interest due.....	11,140 02	
	Interest accrued.....	6,533 84	
	(See Schedule B)		\$ 246,672 45
2.	Book value of bonds and debentures:		
	(a) Government:—Dominion and Provincial.....	\$ 44,923 02	
	(b) Canadian municipalities.....	14,204 78	
	Interest accrued.....	523 39	
			59,651 19
3.	Cash on hand.....		4,655 26
4.	Cash on deposit with banks.....		29,999 69
5.	All other assets.....		14,794 77
	Total Company Funds.....		\$ 355,773 36

Guaranteed Funds

1.	Amount secured by mortgages on real estate including:		
	First mortgages.....	\$ 239,418 79	
	Interest due.....	5,606 52	
	Interest accrued.....	4,610 76	
	(See Schedule B)		\$ 249,636 07
2.	Cash on hand.....		1,082 50
3.	Cash on deposit with banks.....		8,333 05
	Total Guaranteed Funds.....		\$ 259,051 62

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....		\$ 251,499 33
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Summary

Company Funds.....	\$ 355,773 36
Guaranteed Funds.....	259,051 62
Estates, Trusts and Agency Funds.....	251,499 33
Grand Total of Assets.....	<u>\$ 866,324 31</u>

Liabilities*Company Funds*

1. Taxes other than taxes on real estate (War Taxes accrued under the Special War Revenue Act, 1915).....	\$ 135 69
2. Reserve Fund.....	40,600 00
3. Dividends to shareholders declared and unpaid.....	7,462 51
4. Paid up capital.....	298,500 49
5. Balance of Profit and Loss Account.....	9,074 67
Total Company Funds.....	<u>\$ 355,773 36</u>

Guaranteed Funds

1. Principal guaranteed.....	\$ 238,036 76
2. Interest due and accrued.....	6,240 11
3. Balance (due The Guelph Trust Co., Company Funds).....	14,774 75
Total Guaranteed Funds.....	<u>\$ 259,051 62</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	<u>\$ 251,499 33</u>
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Summary

Company Funds.....	\$ 355,773 36
Guaranteed Funds.....	259,051 62
Estates, Trusts and Agency Funds.....	251,499 33
Grand Total of Liabilities.....	<u>\$ 866,324 31</u>

REVENUE ACCOUNT**Income**

1. Interest earned:		
(a) on mortgages.....	\$ 19,349 92	
(b) on bonds and debentures.....	3,712 71	
(c) on bank deposits.....	37 51	
		<u>\$ 23,100 14</u>
2. Profit in guaranteed funds.....		5,151 91
3. Agency fees and commissions earned.....		2,678 42
4. Other revenue for the year.....		865 99
Total.....		<u>\$ 31,796 46</u>

Expenditure

5. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 2,458 31	
War Taxes accrued under Special War Revenue Act.....	135 69	
(b) Provincial Taxes and registration fees.....	615 34	
(c) Municipal.....	171 11	
		<u>\$ 3,380 45</u>
6. Commission paid on Guaranteed Investment Receipts.....		39 28
7. All other expenses incurred: Salaries, \$1,000.00; legal fees, \$10.00; printing and stationery, \$280.55; advertising, \$40.32; postage, telegrams, telephones and express, \$111.30; exchange, \$11.53; miscellaneous, \$91.68; total.....		1,545 38
8. Net profit transferred to Profit and Loss Account.....		26,831 35
Total.....		<u>\$ 31,796 46</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	7,150	26
Amount transferred from Revenue account.....		26,831	35
Premium on capital stock sold during year.....		300	00
Total.....	\$	34,281	61
<hr/>			
Dividends to shareholders declared during year.....	\$	14,906	94
Amount transferred to Reserve Fund.....		10,300	00
Balance of account at December 31st, 1922.....		9,074	67
Total.....	\$	34,281	61

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively: Managing Director, \$10,000.00; Assistant Manager, \$6,000.00; other officers, \$14,000.00.
- Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd and July 3rd, 5% per annum.
- Date appointed for the Annual Meeting: February 28th, 1923. Date of last Annual Meeting: February 15th, 1922.
- Amount of actual cash receipts during the year excluding Trust Account receipts for:
 - interest on mortgage investments.....\$ 19,257 61
 - interest on bonds and debentures..... 3,992 22
- Amount of interest permanently capitalized during the year..... 107 70
- Dates and amounts of any sums loaned or advanced to Guaranteed Account:
The only sums advanced to Guaranteed Account during the year 1922 were: January, 1922, \$4,116.31; July, 1922, \$1,508.64. These amounts were in connection with the half-yearly payments of interest on the Guaranteed Investment Receipts issued.

CONSTATING INSTRUMENTS

Incorporated on the 26th day of May, 1917, by Letters Patent of Ontario, issued under the Loan and Trusts Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>				Included in principal column	
Ontario.....	8,300 00	48 80	100 98		8,449 78
Saskatchewan.....	213,498 59	9,340 67	6,313 52		229,152 78
Alberta.....	7,200 00	1,750 55	119 34		9,069 89
Total Company Funds..	228,998 59	11,140 02	6,533 84	.....	246,672 45
<i>Guaranteed Funds:</i>				Included in principal column	
Ontario.....	40,938 42	29 24	261 85		41,229 51
Saskatchewan.....	198,480 37	5,577 28	4,348 91		208,406 56
Total Guaranteed Funds.	239,418 79	5,606 52	4,610 76		249,636 07

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid				Amount of interest accrued		Total	
			Under six months		Six months and over					
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:										
Company Funds.....	228,998	59	6,777	19	4,362	83	6,533	84	246,672	45
Guaranteed Funds....	239,418	79	3,755	06	1,851	46	4,610	76	249,636	07
Total.....	468,417	38	10,532	25	6,214	29	11,144	60	496,308	52

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books				
	\$	c.	\$	c.	\$	c.				
<i>Company Funds</i>										
S. ¼ 14 and S.E. ¼ 15-19-11, W. 2, Sask.	9,565	00		600	00	674	26			
All 11-30-14, W. 3, Sask.....	10,000	00	30	02	7	40	56	82		
N.W. 26 and E. ¼-34-14-23, W. 4, Alt.	7,200	00		2,800	00	1,750	55			
Total.....	26,765	00	30	02	3,407	40	2,424	81	877	43

THE IMPERIAL TRUSTS COMPANY OF CANADA

Head Office, Toronto, Ontario

OFFICERS

President—BRIG.-GEN. JAS. H. MITCHELL. Vice-President—ARTHUR J. JACKSON.
 Manager—JOHN A. WITHROW.

DIRECTORS

BRIG. GEN. JAS. H. MITCHELL. E. J. B. DUNCAN.
 A. J. JACKSON. A. W. MARQUIS, K.C.
 A. C. McMASTER, K.C. THE HON. GEO. LYNCH-STANTON, K.C.
 SIGMUND SAMUEL.

Auditors—STIFF BROS. AND SIME, Toronto; RIDDELL, STEAD, GRAHAM
 AND HUTCHISON, Toronto.

CAPITAL

Amount of Capital Stock authorized	\$ 500,000 00
Amount subscribed—ordinary	400,000 00
Amount paid in cash:	
On \$400,000.00 stock 50% called	238,183 79

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate (less encumbrances, \$4,700.00) held by the Corporation:			
Office premises	\$ 85,093 75		
Freehold land (including buildings)	3,300 00		
		\$	88,393 75
2. Amount secured by mortgage on real estate including:			
First mortgages	\$ 26,000 00		
Second and subsequent mortgages	20,575 00		
Agreements for sale	102,050 00		
Interest accrued	1,004 28		
	<i>(See Schedule B)</i>		149,629 28
3. Book value of stocks owned			76,838 56
4. Cash on hand			12 09
5. Cash on deposit with banks, \$19,851.99; elsewhere, \$105.62			19,957 61
6. Advances to estates, trusts, etc., under administration			785 51
7. All other assets			8,724 23
		\$	344,341 03

Guaranteed Funds

1. Amount secured by mortgages on real estate including:			
First mortgages	\$ 191,396 40		
Second and subsequent mortgages	30,000 00		
Agreements for sale	8,130 51		
Interest due	7 53		
Interest accrued	3,280 40		
	<i>(See Schedule B)</i>		232,814 84
2. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom	\$ 135,987 24		
(b) Canadian municipalities, school districts and rural tele- phone companies	71,417 41		
Interest due	339 86		
Interest accrued	4,113 80		
		\$	211,858 31
3. Cash on hand			16,971 93
4. Cash on deposit with banks, \$160,959.54; elsewhere, \$12,372.42			173,331 96
5. Other assets			238,719 19
		\$	873,696 23

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 3,850,299 65
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Summary

Company Funds.....	\$ 344,341 03
Guaranteed Funds.....	873,696 23
Estates, Trusts and Agency Funds.....	3,850,299 65
Grand Total of Assets.....	<u>\$ 5,068,336 91</u>

Liabilities*Company Funds*

1. Salaries, rents and other expenses due and accrued.....	\$ 1,648 10
2. Reserve Fund.....	50,000 00
3. Contingency Fund.....	16,466 21
4. All other liabilities.....	2,609 35
5. Dividends to shareholders declared and unpaid.....	7 50
6. Paid up capital.....	238,183 79
7. Balance of Profit and Loss Account.....	35,426 08
Total Company Funds.....	<u>\$ 344,341 03</u>

Guaranteed Funds

1. Principal guaranteed.....	\$ 864,904 67
2. Interest due and accrued.....	8,791 56
Total Guaranteed Funds.....	<u>\$ 873,696 23</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 3,850,299 65
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Summary

Company Funds.....	\$ 344,341 03
Guaranteed Funds.....	873,696 23
Estates, Trusts and Agency Funds.....	3,850,299 65
Grand Total of Liabilities.....	<u>\$ 5,068,336 91</u>

REVENUE ACCOUNT**Income**

1. Rents earned (including \$8,500.00 on office premises).....	\$ 21,182 66
2. Interest earned:	
(a) on mortgages and agreements of sale.....	\$ 7,250 77
(b) on bonds, debentures and stocks.....	23 92
(c) on bank deposits.....	40 97
	<u>7,315 66</u>
3. Profit in guaranteed funds.....	51,050 63
4. Agency fees and commissions earned.....	19,078 13
5. Other revenue for the year.....	5,778 96
Total.....	<u>\$ 104,406 04</u>

Expenditure

6. Real estate expenditure	\$	10,133	90
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion	\$	936	10
(b) Provincial		1,542	09
(c) Municipal		1,471	96
		3,950	15
8. All other expenses incurred: Salaries, \$25,919.37; directors' fees and salaries, \$16,249.70; auditors' fees, \$1,600.00; legal fees, \$44.15; rents, \$8,500.00; printing and stationery, \$1,356.38; advertising, \$1,173.75; postage, \$421.49; miscellaneous, \$3,625.02; total		58,889	86
9. Net profit transferred to Profit and Loss Account		31,432	13
Total	\$	104,406	04

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	\$	22,644	96
Amount transferred from Revenue account		31,432	13
Total	\$	54,077	09
Dividends to shareholders declared during year	\$	13,665	28
Amount transferred to Special Reserves and Contingency Accounts (depreciation)		3,096	62
Office furniture and fixtures written off		1,889	11
Balance of account at December 31st, 1922		35,426	08
Total	\$	54,077	09

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively:
Manager, \$20,000.00.
- Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: December 31st, 1922, 6 % per annum.
- Date appointed for the Annual Meeting: February 21st, 1923. Date of last Annual Meeting: February 14th, 1922.
- In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is \$ 201,500 00
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year
 7,698 | 74 |
- The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities
 31,500 | 00 |
- Amount of actual cash receipts during the year excluding Trust Account receipts for:
 - interest on mortgage investments and agreement of sale
 6,972 | 84 |
 - interest on bonds and debentures and dividends on stocks
 5,569 | 73 |
 - net revenue from real estate
 2,548 | 76 |

CONSTATING INSTRUMENTS

Incorporated on the 23rd day of June, 1887, by Special Act of the Dominion of Canada, 50-51 Vic., chap. 115 (D), which in 1890 was amended by 53 Vic., chap. 101 (D).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid		Total Interest due		Total interest accrued		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>								
First mortgages, Ontario	26,000	00			458	90	26,458	90
Second mortgage, Ontario	20,575	00				84	20,575	84
Agreement of Sale, Ontario	98,000	00			402	74	98,402	74
Agreement of Sale, Alberta	4,050	00			141	80	4,191	80
<i>Guaranteed Funds:</i>								
First mortgages, Ontario	191,396	40			2,971	82	194,368	22
Second mortgages, Ontario	30,000	00				92 05	30,092	05
Agreement of Sale, Alberta	8,130	51		7 53	216	53	8,354	57
Total	378,151	91		7 53	4,284	68	382,444	12

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued		Total	
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:								
Company Funds	26,000	00				458 90	26,458	90
Guaranteed Funds	191,396	40				2,971 82	194,368	22
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken:								
Company Funds	20,575	00				84	20,575	84
Guaranteed Funds	30,000	00				92 05	30,092	05
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:								
Company Funds	4,050	00				141 80	4,191	80
Guaranteed Funds	8,130	51		7 53		216 53	8,354	57
5. (a) Amount secured by agreements for sale or purchase of property subject to prior mortgage or other charges:								
Company Funds	98,000	00				402 74	98,402	74
(b) Amount of such prior mortgage or charges, \$19,000.00.								
(c) Aggregate amount of sale price of properties covered by such agreements, \$139,911.00.								
Total	378,151	91		7 53		4,284 68	382,444	12

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF
2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION
OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Interest accrued		Total amount at which carried in Corporation's books		Amount of any prior charges or mortgages	
	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>								
Melbourne Mansions (Apartment House) ... (See also under Guaranteed Funds)	60,000	00	377	57	18,750	00		
32 Laburnum Ave.....	7,250	00	81	33	7,250	00		
Parliament and Dundas Sts. (leasehold property).....	19,000	00			18,875	00		
Agreement of Sale, 19-23 Richmond St. W. . .	98,000	00	402	74	98,000	00	19,000	00
<i>Guaranteed Funds:</i>								
160 Huron St.....	75,000	00	1,282	72	73,500	00		
1543 Bloor St. W.....	30,000	00	92	05	30,000	00	*12,500	00
606-8 Ontario St.....	16,000	00	145	18	14,400	00		
126 St. George St.....	11,000	00	143	45	11,000	00		
Melbourne Mansions..... (See also under Company Funds)			755	14	37,500	00		
Total.....	316,250	00	3,280	18	309,275	00	31,500	00

*Held by The Imperial Trusts Company on Mortgage Account.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED

Head Office, London, Ontario

OFFICERS

President—ARTHUR T. LITTLE.
 Manager—JOHN S. MOORE.

Vice-Presidents—COL. T. S. HOBBS.
 HON. C. S. HYMAN.

DIRECTORS

G. B. HARRIS, London.
 A. M. SMART, London.
 GEO. MAIR, Windsor.
 C. R. SOMERVILLE, London.
 JOHN PRINGLE, London.
 JOHN M. DILLON, London.

GEO. C. GUNN, London.
 GEO. M. REID, London.
 GORDON J. INGRAM, London.
 GEO. G. MONCRIEFF, Petrolia.
 COLIN M. DUFFIELD, London.
 W. M. GARTSHORE, London.

Auditors—F. G. JEWELL, London; ANDREW DALE, London.

CAPITAL

Amount of Capital Stock authorized.....	\$	500,000	00
Amount subscribed—ordinary.....		500,000	00
Amount paid in cash:			
On \$500,000.00 stock fully called.....		500,000	00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the Corporation:			
Office premises, less amount reserved for depreciation.....	\$	120,000	00
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$	390,831	18
Agreements for sale.....		3,229	90
Interest due.....		3,244	29
Interest accrued.....		8,264	94
<i>(See Schedule B)</i>			
			405,570 31
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$	79,716	11
Interest due.....		310	67
Interest accrued.....		1,567	41
			81,594 19
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom\$		130,189	37
(b) Canadian municipalities, school districts and rural tele- phone companies.....		4,074	80
(c) All other bonds.....		5,301	87
Interest accrued.....		1,165	28
			140,731 32
5. Cash on deposit with banks.....			49,199 51
Total Company Funds.....	\$	797,095	33

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	12,260,262	01
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Summary

Company Funds.....	\$	797,095	33
Estates, Trusts and Agency Funds.....		12,260,262	01
Grand Total of Assets.....	\$	13,057,357	34

Liabilities*Company Funds*

1. Reserve Fund.....	\$ 275,000 00
2. All other liabilities.....	1,960 74
3. Dividends to shareholders declared and unpaid.....	8,750 00
4. Paid up capital.....	500,000 00
5. Balance of Profit and Loss Account.....	11,384 59
Total Company Funds.....	<u>\$ 797,095 33</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	<u>\$12,260,262 01</u>
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Summary

Company Funds.....	\$ 797,095 33
Estates, Trusts and Agency Funds.....	12,260,262 01
Grand Total of Liabilities.....	<u>\$13,057,357 34</u>

REVENUE ACCOUNT**Income**

1. Rents earned (including \$300.00 on office premises).....	\$ 300 00
2. Interest earned:	
(a) on mortgages.....	\$ 31,508 28
(b) on bonds, debentures and stocks.....	17,845 10
(c) on collateral loans.....	9,021 50
(d) on bank deposits.....	1,712 77
	<u>60,087 65</u>
3. Profit on sale of securities and real estate.....	4,593 07
4. Amount by which ledger values of assets were written up (amounts previously written down and since recovered).....	46,052 69
5. Profit in guaranteed funds.....	495 85
6. Agency fees and commissions earned.....	46,387 58
7. Other revenue for the year.....	2,251 42
Total.....	<u>\$ 160,168 26</u>

Expenditure

8. Interest incurred.....	\$ 1,101 75
9. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 3,712 73
(b) Provincial.....	2,299 01
(c) Municipal.....	2,116 76
	<u>8,128 50</u>
10. Commission on loans and on sale of debentures and real estate.....	2,034 46
11. All other expenses incurred: Salaries, \$29,828.40; directors' fees, \$1,178.20; auditors' fees, \$3,000.00; legal fees, \$500.00; travelling expenses, \$97.00; printing and stationery, \$2,150.90; advertising, \$1,997.85; postage, telegrams, telephones and express, \$1,160.33; miscellaneous, \$6,829.88; total.....	46,742 56
12. Net profit transferred to Profit and Loss Account.....	102,160 99
Total.....	<u>\$ 160,168 26</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 5,628 48
Amount transferred from Revenue account.....	102,160 99
Total.....	<u>\$ 107,789 47</u>

Dividends to shareholders declared during year.....	\$ 35,000 00
Amount transferred to Special Reserves and Contingency Accounts.....	55,000 00
Reserve for office building and equipment depreciation.....	6,404 88
Balance of account at December 31st, 1922.....	11,384 59
Total.....	\$ 107,789 47

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively:

Manager.....	\$ 5,000 00
Accountant.....	5,000 00
Trusts Officer.....	5,000 00
Second Trusts Officer.....	5,000 00
Inspector.....	2,000 00
Clerk.....	3,000 00
Teller.....	2,000 00
Ledger Keeper.....	2,000 00
Clerk.....	5,000 00
Clerk.....	1,000 00
Clerk.....	1,000 00
Clerk.....	1,000 00
Clerk.....	1,000 00
Total.....	\$ 38,000 00
- Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2nd, 1922; April 1st, 1922; July 2nd, 1922; October 1st, 1922, 7% per annum in each case.
- Date appointed for the Annual Meeting: February 15th, 1923. Date of last Annual Meeting: February 16th, 1922.
- Amount of actual cash receipts during the year excluding Trust Account receipts for:
 - interest on mortgage investments.....\$ 23,795 22
 - interest on bonds and debentures and dividends on stocks.....9,442 80
 - loans on collateral security.....8,728 87
- Amount of interest permanently capitalized during the year..... 23 14

CONSTATING INSTRUMENTS

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1887, chap. 157. See also Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Ontario.....	390,739	68	3,244	29	8,264	94	3,321	40	405,570	31

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid			Amount of interest accrued		Total	
			Under six months	Six months and over					
	\$	c.	\$	c.	\$	c.	\$	c.	
<i>Company Funds:</i>									
1. First mortgages under which no legal proceedings have been taken.....	390,831	18	1,497	56	1,644	25	8,213	37	402,186 36
2. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	3,229	90	102	48	.....		51	57	3,383 95
(b) Aggregate amount of sale price of properties covered by such agreements, \$5,200.00.									
Total.....	394,061	08	1,600	04	1,644	25	8,264	94	405,570 31

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books				
	\$	c.	\$	c.	\$	c.	\$	c.		
Subdivision of Park Lot 5, South of Van Norman St., Plan 115, Lots 6, 7, 8, 9, 10, 13, E. 120 feet of 11 and 12, E. 20 feet of 23, Port Arthur, Ontario.....	15,000	00	9	07	15,000	00	1,626	27	175 00	16,810 34

MERCANTILE TRUST COMPANY OF CANADA, LIMITED
Head Office, Hamilton, Ontario

OFFICERS

President—CYRUS A. BIRGE.
 Vice-Presidents—HENRY L. ROBERTS.
 JAMES TURNBULL.

Manager—S. C. MACDONALD.
 Secretary—S. C. MACDONALD.

DIRECTORS

F. F. DALLEY.
 C. C. DALTON.
 T. C. HASLETT, K.C.
 SIR JOHN S. HENDRIE.
 J. F. KAVANAGH.
 JOHN I. MCLAREN.

D'ARCY MARTIN, K.C.
 W. H. MERRITT.
 HON. S. C. MEWBURN.
 STANLEY MILLS.
 C. S. WILCOX.
 W. A. WOOD.

Auditors—C. S. SCOTT, F.C.A., Hamilton; G. E. F. SMITH, C.A., Hamilton

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	500,000 00
Amount paid in cash.....	500,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate (less encumbrances) held by the corporation:			
Office premises.....	\$ 89,500 00		
Freehold land (including buildings).....	19,874 69		
		\$ 109,374 69	
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 471,128 36		
Agreements for sale.....	45,171 93		
Interest due.....	32,567 69		
Interest accrued.....	15,331 41		
	<i>(See Schedule B)</i>	\$ 564,199 39	
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$ 32,115 15		
Interest due.....	124 31		
		\$ 32,239 46	
4. Book value of bonds, debentures and debenture stocks:			
(a) Government: Dominion, Provincial and United Kingdom	\$ 7,539 22		
(b) Canadian municipalities, school districts and rural telephone companies.....	1,547 86		
(c) All other bonds.....	2,995 79		
		\$ 12,082 87	
5. Cash on hand.....		900 00	
6. Advances to estates, trusts, etc., under administration.....		12,635 63	
		\$ 731,432 04	

Guaranteed Funds

1. Amount secured by mortgages on real estate including:			
First mortgages.....	\$ 251,401 22		
Interest due.....	1,014 17		
Interest accrued.....	4,189 60		
	<i>(See Schedule B)</i>	\$ 256,604 99	
2. Book value of bonds, debentures and debenture stocks:			
All other bonds.....		9,000 00	
3. Cash on deposit with banks.....			850 37
		\$ 266,455 36	

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$ 6,189,291 15

Summary

Company Funds.....	\$ 731,432 04
Guaranteed Funds.....	266,455 36
Estates, Trusts and Agency Funds.....	6,189,291 15
Grand Total of Assets.....	<u>\$ 7,187,178 55</u>

Liabilities*Company Funds*

1. Taxes other than taxes on real estate.....	\$ 3,500 00
2. Reserve Fund.....	150,000 00
3. Contingency fund.....	25,000 00
4. All other liabilities.....	34,484 12
5. Dividends to shareholders declared and unpaid.....	7,500 00
6. Paid up capital.....	500,000 00
7. Balance of Profit and Loss Account.....	10,947 92
Total Company Funds.....	<u>\$ 731,432 04</u>

Guaranteed Funds

1. Principal guaranteed.....	\$ 263,032 93
2. Interest due and accrued.....	3,422 43
Total Guaranteed Funds.....	<u>\$ 266,455 36</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....\$ 6,189,291 15

Summary

Company Funds.....	\$ 731,432 04
Guaranteed Funds.....	266,455 36
Estates, Trusts and Agency Funds.....	6,189,291 15
Grand Total of Liabilities.....	<u>\$ 7,187,178 55</u>

REVENUE ACCOUNT**Income**

1. Rents earned (including office premises).....	\$ 900 00
2. Interest earned:	
(a) on mortgages.....	\$ 38,324 88
(b) on bonds, debentures and stocks.....	4,130 46
(c) on collateral loans.....	3,632 14
	<u>46,087 48</u>
3. Profit on sale of securities and real estate.....	2,524 78
4. Profit in guaranteed funds.....	3,804 28
5. Agency fees and commissions earned.....	44,318 77
6. Other revenue for the year.....	4,447 53
Total.....	<u>\$ 102,082 84</u>

Expenditure

7. Interest incurred.....	\$		5,228 88
8. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	1,894 48	
(b) Provincial.....		2,689 42	
(c) Municipal.....		975 45	
		5,559 35	
9. Commission on loans and on sale of debentures and real estate.....			616 50
10. All other expenses incurred: Salaries, \$25,178.70; directors' fees, \$2,360.00; auditors' fees, \$1,036.90; legal fees, \$18.30; travelling expenses, \$833.40; printing and stationery, \$1,706.91; advertising, \$4,571.79; postage, telegrams, telephones and express, \$1,023.78; miscellaneous, \$5,332.03; total.....			42,061 81
11. Net profit transferred to Profit and Loss Account.....			48,616 30
		\$	102,082 84

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$		6,831 62
Amount transferred from Revenue account.....			48,616 30
		\$	55,447 92
Dividends to shareholders declared during year.....	\$		30,000 00
Amount transferred to Special Reserves and Contingency Accounts.....			14,500 00
Balance of account at December 31st, 1922.....			10,947 92
		\$	55,447 92

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, \$15,000.00; Accountant, \$10,000.00; Trust Officer, \$10,000.00; Sundry members of staff for amounts aggregating another \$13,500.00.
2. Dividend-days of the Corporation in 1922, and rate or rates of dividends declared payable on those days respectively: January 2, 1½%; April 1, 1½%; July 2, 1½%; October 1, 1½%.
3. Date appointed for the Annual Meeting: None appointed. Date of last Annual Meeting: February 19, 1923.
4. Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments.....	\$		23,665 00
(b) interest on bonds and debentures and dividends on stocks.....			4,603 23
(c) loans on collateral security.....			3,939 92
5. Dates and amounts of any sums loaned or advanced to Guaranteed Account, Sept. 30th, 1922.....

CONSTATING INSTRUMENTS

The Mercantile Trust Company of Canada, Limited, was incorporated by Letters Patent of the Dominion of Canada, bearing date 12th November, 1906.

Authorized by special Act of the Legislature of Ontario, 7 Edw. VII., chap. 115, to transact business therein as specified in section 1 (3) of the said Act, which enacts as follows:

"(3) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Trust Companies Act, and shall be subject to the general provisions of the said Act, and of the general public law of the said Province relating to trust companies and trusts."

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Alberta.....	206,861	83	26,040	83	9,550	69	1,663	41	244,116	76
British Columbia...	26,089	74	387	15	568	18	2	18	27,047	25
Manitoba.....	23,041	30	691	13	49	67	4	25	23,786	35
Ontario.....	237,856	68	2,819	13	4,239	06	28	94	244,943	81
Saskatchewan.....	20,339	08	2,629	45	923	81	412	88	24,305	22
Total.....	514,188	63	32,567	69	15,331	41	2,111	66	564,199	39
<i>Guaranteed Funds:</i>										
Alberta.....	26,858	63	168	54	1,123	59	31	26	28,182	02
Ontario.....	224,500	63	845	63	3,066	01	10	70	228,422	97
Total.....	251,359	26	1,014	17	4,189	60	41	96	256,604	99

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid			Amount of interest accrued		Total		
			Under six months	Six months and over						
	\$	c.	\$	c.	\$	c.	\$	c.		
<i>Company Funds:</i>										
1. First mortgages under which no legal proceedings have been taken.....	471,128	36	8,005	10	20,386	46	15,103	24	514,623	16
2. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	45,171	93	2,021	53	2,154	60	228	17	49,576	23
(b) Aggregate amount of sale price of properties covered by such agreements, \$66,775.00.										
Total.....	516,300	29	10,026	63	22,541	06	15,331	41	564,199	39
<i>Guaranteed Funds:</i>										
1. First mortgages under which no legal proceedings have been taken.....	251,401	22	1,014	17	.....	.....	4,189	60	256,604	99

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Amount of any additional advances or charges		Amount of instalments of principal due but unpaid		Amount of interest due and unpaid whether capitalized or not		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds</i>												
E. $\frac{1}{2}$ 24-16-27, W. 4, Alta; E $\frac{1}{2}$ 14-16-27, W. 4, Alta.....	13,000	00			4,000	00			1,037	15	14,037	15
Sections 6 and 7-17-26, W. 4, Alta... S.W. cor. Park and King Sts., Hamilton, 46 ft. 4 in. x 137 ft.....	15,000	00			6,000	00			1,196	71	16,196	71
N.W. cor. 14th and Assiniboine Ave., Brandon, Man.....	13,799	24							12	22	13,758	11
	25,375	00	50		5,000	00	691	13	3	65	19,736	58
Lot 20, S. side Main St. W., Hamilton	15,000	00							221	51	15,221	51
Lot 6, Con. 1, Glanford, 140 acres....	13,000	00					453	75	182	00	13,635	75
15 James St. N., and 533 York St., Hamilton.....	25,000	00							378	77	25,378	77
Pt. Lot 1, King and James Sts., Hamilton, 22 ft.....	35,000	00							1,140	13	36,140	13
No. 694 2,000 ft. on siding, Davenport, and sundry other properties.....	26,133	39					1,606	90	429	29	28,169	58
	181,307	63	50		15,000	00	2,751	78	4,601	43	182,274	29
<i>Guaranteed Funds</i>												
Lots 44-45, Con. 3, Ancaster.....	25,000	00							120	21	25,120	21
Pt. Lots 21-22, E. side Hughson St. S., Hamilton.....	23,000	00			18,000	00			136	11	18,136	11
Lots 174-5-6-183-4, N. pt. 185, Block-Robinson, Bay, Park and Charlton Sts., Hamilton.....	17,000	00			17,000	00			87	31	17,087	31
Lot 27, N. pt. Agnes St., Toronto, Ont.	17,978	75					271	25	56	65	18,306	65
Total.....	82,978	75			35,000	00	271	25	400	28	78,650	28

MONTREAL TRUST COMPANY

Head Office, Montreal, Quebec.

OFFICERS

President—SIR H. S. HOLT
 Vice-President—A. J. BROWN, Esq., K.C.

General Manager—F. G. DONALDSON
 Manager and Secretary—W. S. GREENE

DIRECTORS

SIR H. S. HOLT.
 A. J. BROWN, Esq., K.C.
 ROBERT ADAIR.
 HUGH PATON.
 J. E. ALDRED.
 JAMES REDMOND.
 GEORGE CAVERHILL.
 F. W. ROSS.
 HON. N. CURRY.
 G. H. DUGGAN.

A. HAIG SIMS.
 HON. R. DANDURAND.
 F. P. JONES.
 WM. MOLSON MACPHERSON.
 C. E. NEILL.
 E. L. PEASE.
 F. W. MOLSON.
 F. G. DONALDSON.
 HON. SMEATON WHITE.
 C. B. McNAUGHT.

SIR WM. PRICE.

Auditors—DELOITTE, PLENDER, GRIFFITHS and Co., Montreal.

CAPITAL

Amount of Capital Stock authorized.....	\$ 1,000,000 00
Amount subscribed—ordinary.....	1,000,000 00
Amount paid in cash.....	1,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922.

Assets

Company Funds.

1. Book value of real estate held by the corporation:		
Office premises.....	\$ 409,458 28	
Freehold land (including buildings).....	32,705 26	
		\$ 442,163 54
2. Rents due.....		5,774 19
3. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 279,814 18	
Second and subsequent mortgages.....	155,500 00	
Interest due.....	4,742 42	
Interest accrued.....	3,567 09	
	(See Schedule B.)	443,623 69
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal and interest.....		877,111 13
5. Book value of bonds, debentures and debenture stocks:		
(a) Canadian municipalities, school districts and rural tele- phone companies.....	\$ 5,000 00	
(b) All other bonds.....	134,699 24	
Interest accrued.....	2,904 57	
		142,603 81
6. Book value of stocks owned.....		1,354,371 25
7. Cash on hand.....		1,098 91
8. Cash on deposit with banks.....		17,592 80
10. Deposits with Provincial Governments.....		435,000 00
11. All other assets.....		115,678 60
Total Company Funds.....		\$ 3,835,017 92

Guaranteed Funds.

1. Call Loans secured by stocks, bonds, etc.....	\$ 3,746,736 13
Total Guaranteed Funds.....	\$ 3,746,736 13

Estates, Trusts and Agency Funds.

Total Estates, Trusts and Agency Funds.....\$92,682,260 48

Summary.

Company Funds.....	\$ 3,835,017 92
Guaranteed Funds.....	3,746,736 13
Estates, Trusts and Agency Funds.....	92,682,260 48
Grand Total of Assets.....	<u>\$100,264,014 53</u>

Liabilities*Company Funds.*

1. (a) Money borrowed from banks:	
With security.....	\$ 542,279 00
(b) Money borrowed elsewhere:	
Without security.....	687,008 83
2. Taxes other than taxes on real estate.....	14,959 69
3. Reserve Fund.....	1,000,000 00
4. Contingency Fund Reserve.....	154,758 36
5. All other liabilities.....	52,377 11
6. Dividends to shareholders declared and unpaid.....	30,000 00
7. Paid up capital.....	1,000,000 00
8. Balance of Profit and Loss Account.....	353,634 93
Total Company Funds.....	<u>\$ 3,835,017 92</u>

Guaranteed Funds.

1. Principal guaranteed.....	\$ 3,746,736 13
Total Guaranteed Funds.....	<u>\$ 3,746,736 13</u>

Estates, Trusts and Agency Funds.

Total Estates, Trusts and Agency Funds.....\$92,682,260 48

Summary.

Company Funds.....	\$ 3,835,017 92
Guaranteed Funds.....	3,746,736 13
Estates, Trusts and Agency Funds.....	92,682,260 48
Grand Total of Liabilities.....	<u>\$100,264,014 53</u>

REVENUE ACCOUNT**Income**

1. Rents earned—(Including \$62,765.90 on office premises).....	\$ 62,765 90
2. Interest earned:	
(a) on mortgages.....	\$ 16,854 42
(b) on bonds, debentures and stocks.....	90,238 99
(c) on collateral loans.....	44,046 50
(d) on bank deposits, etc.....	9,641 15
3. Agency fees and commissions earned.....	160,781 06
4. Other revenue for the year.....	51,022 43
4. Other revenue for the year.....	139,434 75
Total.....	<u>\$ 414,004 14</u>

Expenditure

5. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 217 97
(b) Provincial.....	3,666 91
(c) Municipal.....	14,026 15
	<u>\$ 17,911 03</u>

6. All other expenses incurred: Salaries, \$93,673.85; directors' fees, \$10,000; auditors fees, \$2,900; legal fees, \$825.89; rents & light, \$10,257.16; fuel and power, \$8,933.06; printing and stationery, \$5,793.15; advertising, \$6,389.75; postage, telegrams, telephones and express, \$3,036.61; miscellaneous, \$15,509.-31; total.....	\$	157,318	78
7. Net profit transferred to Profit and Loss Account.....		238,774	33
Total.....	\$	414,004	14

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	252,691	90
Amount transferred from Revenue account.....		238,774	33
Total.....	\$	491,466	23
Dividends to shareholders declared during year.....	\$	120,000	00
Dominion Income Tax.....		15,831	30
Subscription to McGill University, Centennial Fund.....		2,000	00
Balance of account at December 31st, 1922.....		353,634	93
Total.....	\$	491,466	23

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively: All the officers of the Company for a total of \$159,500.00.
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 15th January, April, July, October (3% quarterly), 12% per annum.
- Date appointed for the Annual Meeting: Any day in January at the will of directors. Date of last Annual Meeting: January 17th, 1922.
- In the case of any Company whose stocks, bonds or debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans, \$66,155.77.
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year, \$3,866.35.
- Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement, \$294,000.00.
- Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments.....	\$	17,109	69
(b) interest on bonds and debentures and dividends on stocks.....		103,268	41
(c) loans on collateral security.....		1,723,339	30
(d) net revenue from real estate.....		17,929	78
- Maximum amount of money loaned or advanced at any time during the year to directors, \$15,300.00; amount owing December 31, 1922, \$15,300.00.

CONSTATING INSTRUMENTS

The Montreal Trust Company was incorporated on the 21st day of March, 1889, by special Act of the Province of Quebec, 52 Vic., c. 72 (Q.) and subsequent special amending Act, under the name of the Montreal Safe Deposit Company.

By special Acts the name was changed in 1895 to the Montreal Trust and Deposit Company (59 Vic., c. 70 (Q.)), and again in 1909 to the Montreal Trust Company (9 Edw. VII, c. 115 (Q.)).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered on the Trust Companies Register, 21st January, 1913.

The Company has a deposit with the Province of Ontario, amounting to \$200,000.00.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid.		Total interest due		Total interest accrued.		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds.</i>								
Quebec.....	279,450	00			2,581	80	282,031	80
British Columbia.....	73,301	09	2,195	81	52	15	75,549	05
Nova Scotia.....	7,000	00			69	04	7,069	04
Alberta.....	30,763	09					30,763	09
Manitoba.....	2,000	00			29	92	2,029	92
Saskatchewan.....	15,000	00			429	04	15,429	04
Newfoundland.....	25,000	00	2,546	61	405	14	27,951	75
Ontario.....	2,800	00					2,800	00
Total.....	435,314	18	4,742	42	3,567	09	443,623	69

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued		Total	
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds.</i>								
1. First mortgages under which no legal proceedings have been taken....	279,814	18	2,666	10	2,076	32	3,567	09
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	*155,500	00						155,500
Total.....	435,314	18	2,666	10	2,076	32	3,567	09

*At December 31st 1922, the Company held \$6,000.00 Victory Bonds as Collateral Security in respect of \$5,500.00 of these Mortgages and absolute valid guarantees in respect of the balance. The Loans have since been repaid.

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	\$ c.	\$ c.	\$ c.	\$ c.
Land situated St. Catherine and Mountain Streets, Montreal, Lots 1704/5 St. Antoine Ward.....	50,000 00	* 100,000 00	150,000 00	250,000 00

*At December 31st 1922, the Company held valid guarantees in regard to this item. Loan has since been repaid.

NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—SIR JOSEPH FLAVELLE, BART.
 Vice-Presidents—E. R. WOOD,
 W. E. RUNDLE
 HERBERT C. COX,

General Manager—W. E. RUNDLE.
 Assistant Manager—J. C. BRECKENRIDGE.
 Secretary—E. CASSIDY.
 Assistant Secretary—C. HUCKVALE.

DIRECTORS

SIR JOSEPH FLAVELLE, BART, Toronto.
 W. E. RUNDLE, Toronto.
 H. H. FUDGER, Toronto.
 CHESTER D. MASSEY, LL.D., Toronto.
 HON. F. H. PHIPPEN, K.C., Toronto.
 H. B. WALKER, Montreal.
 T. B. MACAULAY, Montreal.
 SIR JOHN AIRD, Toronto.
 SIR THOMAS WHITE, K.C., M.G., Toronto
 MILLER LASH, K.C., Toronto.
 A. McT. CAMPBELL, Winnipeg.
 GEORGE W. ALLAN, K.C., Winnipeg.
 LEIGHTON MCCARTHY, K.C., Toronto.
 W. H. McWILLIAMS, Winnipeg.

E. R. WOOD, Toronto.
 HERBERT C. COX, Toronto.
 HON. SIR EDWARD KEMP, K.C., M.G., Toronto.
 J. H. PLUMMER, Toronto.
 E. M. SAUNDERS, Toronto.
 H. J. FULLER, New York.
 W. M. BIRKS, Montreal.
 JAMES RYRIE, Toronto.
 HARRINGTON E. WALKER, Walkerville
 NORMAN J. DAWES, Montreal.
 KENNETH MACKENZIE, Winnipeg.
 EDWARD FITZGERALD, Winnipeg.
 CARL RIORDON, Montreal.
 GEORGE W. McLAUGHLIN, Oshawa.
 W. G. MORROW, Peterborough.

Auditors—GEORGE EDWARDS, F.C.A., LL.D.; THOMAS P. GEGGIE, C.A.

Capital

Amount of capital stock authorized.....	\$ 2,000,000 00
Amount subscribed, ordinary.....	2,000,000 00
Amount paid in cash.....	2,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the corporation:			
Office premises and Safe Deposit Vaults at Toronto, Montreal, Winnipeg, Edmonton, Saskatoon and Regina.....	\$ 439,458 47		
Freehold land (including buildings).....	142,924 75		
		\$ 582,383 22	
2. Rents due (including vaults).....			5,269 77
3. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 2,304,933 12		
Second and subsequent mortgages.....	18,200 00		
Agreements for sale.....	76,700 50		
Interest due.....	81,295 33		
Interest accrued.....	71,932 57		
			(See Schedule B)
		2,553,061 52	
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal.....	\$ 341,365 74		
Interest due and accrued.....	1,151 77		
			342,517 51
5. Book value of bonds, debentures and debenture stocks:			
(a) Canadian municipalities, school districts and rural tele- phone companies.....	\$ 52,397 23		
(b) All other bonds.....	184,131 20		
Interest accrued.....	1,730 91		
			238,259 34
6. Book value of stocks owned.....			313,002 88
7. Cash on hand.....			53,133 58
8. Cash on deposit with banks.....			101,432 05
9. Advances to estates, trusts, etc., under administration.....			152,658 30
Total Company Funds.....		\$ 4,341,718 17	

Guaranteed Funds

1. Amount secured by mortgages on real estate including:			
First mortgages.....	\$ 4,196,206	45	
Interest due.....	130,957	40	
Interest accrued.....	114,851	99	
	(See Schedule B)		\$ 4,442,015 84
2. Book value of bonds, debentures and debenture stocks:			
(a) Government: Dominion, Provincial and United Kingdom..	\$ 481,576	71	
(b) Canadian municipalities, school districts and rural tele- phone companies.....	537,657	67	
(c) All other bonds.....	7,325	96	
Interest accrued.....	8,874	80	
			1,035,435 14
3. Cash on hand.....			27,425 63
4. Cash on deposit with banks.....			324,862 55
5. Other assets.....			112,100 00
			<u>\$ 5,941,839 16</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$102,259,850 76
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Summary

Company Funds.....	\$ 4,341,718 17
Guaranteed Funds.....	5,941,839 16
Estates, Trusts and Agency Funds.....	102,259,850 76
	<u>\$ 112,543,408 09</u>

Liabilities*Company Funds*

1. Taxes other than taxes on real estate.....	\$ 21,550 94
2. Reserve Fund (including \$50,000.00, Special Reserve for new branches.....)	2,050,000 00
3. All other liabilities.....	52,286 73
4. Dividends to shareholders declared and unpaid.....	60,000 00
5. Paid up capital.....	2,000,000 00
6. Balance of Profit and Loss Account.....	157,880 50
	<u>\$ 4,341,718 17</u>

Guaranteed Funds

1. Principal guaranteed.....	\$ 5,917,387 69
2. Interest due and accrued.....	24,451 47
	<u>\$ 5,941,839 16</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$ 102,259,850 76
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Summary

Company Funds.....	\$ 4,341,718 17
Guaranteed Funds.....	5,941,839 16
Estates, Trusts and Agency Funds.....	102,259,850 76
	<u>\$ 112,543,408 09</u>

REVENUE ACCOUNT**Income**

1. Rents earned—(including \$71,266.65 on office premises and \$15,294.92 Safe Deposit Vaults).....	\$ 100,223 27
2. Interest earned:	
(a) on mortgages.....	\$ 199,668 20
(b) on bonds, debentures and stocks.....	51,092 67
(c) on collateral loans.....	28,710 37
(d) on bank deposits.....	867 70
	<u>280,338 94</u>

3. Profit on sale of securities and real estate.....	\$	2,061 18
4. Profit in guaranteed funds.....		124,156 26
5. Agency fees and commissions earned.....		545,366 54
6. Other revenue for the year.....		7,179 91
Total.....	\$	<u>1,059,326 10</u>

Expenditure

7. Licenses and taxes other than taxes on real estate:		
(a) Dominion.....	\$	1,986 35
(b) Provincial.....		16,273 07
(c) Municipal.....		10,994 31
	\$	<u>29,253 73</u>
8. Commission on loans.....		7,851 06
9. All other expenses incurred: Salaries, \$461,174.64; directors' fees, \$17,780.00; auditors' fees, \$12,040.00; legal fees, \$2,521.48; rents, \$68,259.41; travelling expenses, \$5,684.32; inspection expenses, \$8,535.43; printing and stationery, \$15,397.20; advertising, \$27,233.36; postage, telegrams, telephones and express, \$9,289.68; building operating expenses, \$32,907.95; taxes on real estate, \$27,999.75; miscellaneous, \$38,799.93; total.....		727,623 15
10. Net profit transferred to Profit and Loss Account.....		294,598 16
Total.....	\$	<u>1,059,326 10</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	121,282 34
Amount transferred from Revenue account.....		294,598 16
Total.....	\$	<u>415,880 50</u>
Dividends to shareholders declared during year.....	\$	240,000 00
To provide for Dominion Income War Tax.....		18,000 00
Balance of account at December 31st, 1922.....		157,880 50
Total.....	\$	<u>415,880 50</u>

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively: Blanket bond for \$50,000.00 covering all officers and staff at all offices.
- Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2nd, April 1st, July 2nd and October 1st, at the rate of 12% per annum.
- Date appointed for the Annual Meeting: January 30th, 1923. Date of last Annual Meeting: February 2nd, 1922.
- Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement: The Company has undertaken in common with other Companies to protect the Huron and Erie Mortgage Corporation in certain eventualities with respect to their purchase during 1922 of the Dominion Savings and Investment Society. The extent of the Company's liability under the undertaking is confined to.....\$ 10,000 00
- Amount of actual cash receipts during the year, excluding Trust Account receipts, for:
 - interest on mortgage investments..... 201,033 65
 - interest on bonds and debentures and dividends on stocks..... 52,613 61
 - loans on collateral security:
 - principal..... 399,105 00
 - interest..... 27,558 60
 - net revenue from real estate..... 24,527 30
- Amount of interest permanently capitalized during the year..... 18,635 32

CONSTATING INSTRUMENTS

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies Act (R.S.O. 1887, c. 191), subject to the provisions of the Ontario Trust Companies Act (R.S.O. 1897, c. 206). See the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Ontario.....	66,275	00	256	40	921	03	20	33	67,472	76
Quebec.....	26,000	00	227	50	521	26			26,748	76
Manitoba.....	87,225	42	8,859	81	1,235	65	15,859	82	113,180	70
Saskatchewan...	1,312,091	19	52,258	44	20,875	89	33,548	85	1,418,774	37
Alberta.....	957,138	33	19,693	18	48,378	74	7,398	41	1,032,608	66
Total.....	2,448,729	94	81,295	33	71,932	57	56,827	41	2,658,785	25
Less amount at credit of Contingent Account.....									105,723	73
									2,553,061	52
<i>Guaranteed Trust Funds:</i>										
Ontario.....	173,285	00			2,818	03			176,103	03
Quebec.....	76,400	00		88	1,495	40			77,896	28
Manitoba.....	2,496,504	73	77,373	21	67,202	96	42,342	14	2,683,423	04
Saskatchewan...	954,564	25	37,247	29	18,315	89	34,767	14	1,044,894	57
Alberta.....	414,078	80	16,336	02	25,019	71	4,264	39	459,698	92
Total.....	4,114,832	78	130,957	40	114,851	99	81,373	67	4,442,015	84

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total					
		Under six months	Six months and over							
	\$	c.	\$	c.	\$	c.				
<i>Company Funds</i>										
1. First mortgages under which no legal proceedings have been taken.....	2,355,335	82	41,402	09	21,483	96	68,616	36	2,486,838	23
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	18,200	00	1,463	00	306	75	239	33	20,209	08
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	55,321	03	6,516	55	5,270	37	1,305	94	68,413	89
4. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	76,700	50	1,864	00	2,988	61	1,770	94	83,324	05
(b), Aggregate amount of sale price of properties covered by such agreements, \$105,000.....										
Total.....	2,505,557	35	51,245	64	30,049	69	71,932	57	2,658,785	25
Less amount at credit of Contingent Account.....									105,723	73
									2,553,061	52
<i>Guaranteed Funds</i>										
1. First mortgages under which no legal proceedings have been taken.....	4,041,424	72	59,104	24	41,963	24	107,510	62	4,250,002	82
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	154,781	73	10,027	35	19,862	57	7,341	37	192,013	02
Total.....	4,196,206	45	69,131	59	61,825	81	114,851	99	4,442,015	84

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Guaranteed Funds</i>						
Lot 6, D.G.S., River Lots, St. James. . .	51,207 00	8,802 28	60,009 28	1,737 60	367 15	62,114 03
N.W. $\frac{1}{4}$ 22, Fr. Sec. 19-20-21-27-28-31-33; all Secs. 30-32, Twp. 50, Rge. 11, W. 4; Fr. Sec. 24-25-36 in Twp. 50, Rge. 12, W. 4, 5,075 acres. . .	50,000 00	263 39	15,000 00	12,230 50	4,995 95	67,489 84
Total.....	101,207 00	9,065 67	75,009 28	13,968 10	5,363 10	129,603 87

THE PREMIER TRUST COMPANY

Head Office, London, Ontario.

OFFICERS

President—SENATOR JOHN MILNE

Vice-Presidents—JOHN M. MOORE

WALTER BOUG

Manager—ARCHIBALD A. CAMPBELL

Secretary-Treasurer—WILLIAM SPITTAL

DIRECTORS

SENATOR JOHN MILNE.
C. E. A. M. HAMILTON.
WALTER BOUG
A. W. PEENE
LT. COL. WM. SPITTAL
W. R. ROOME.
JOHN D. ANDERSON
P. A. THOMSON.

JOHN M. MOORE.
JOHN DEARNESS, M.A.
LT. COL. A. A. CAMPBELL.
F. G. RUMBALL.
HARRY LENDON.
MALCOLM MCGUGAN
LT. COL. W. G. COLES.
DR. W. J. STEVENSON.

Auditors—W. B. WORTMAN, London. WM. C. BENSON, C.A., London.

CAPITAL

Amount of Capital Stock authorized.....		\$ 1,000,000 00
Amount subscribed—ordinary.....		300,000 00
Amount paid in cash:		
On \$77,000.00 stock fully called.....	\$ 77,000 00	
On \$200,000.00 stock 25% called.....	50,000 00	
On \$23,000.00 stock 45% called.....	8,237 93	
		<u>135,237 93</u>

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds.

1. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 96,702 95		
Interest due.....	139 99		
Interest accrued.....	2,710 10		
	(See Schedule B.)		<u>\$ 99,553 04</u>
2. Book value of bonds, debentures and debenture stocks:			
(a) Canadian municipalities, school districts and rural telephone companies.....	\$ 16,032 51		
(b) All other bonds.....	*26,666 00		
Interest accrued.....	841 54		
			<u>43,540 05</u>
3. Book value of stocks owned.....			†4,213 00
4. Cash on hand.....			1,490 16
5. Accrued fees and charges for administering estates.....			4,258 00
6. All other assets.....			2,826 51
Total Company Funds.....			<u>\$ 155,880 76</u>

*Market value, \$20,733.00.

†Market value, \$3,817.00.

Guaranteed Funds

1. Amount secured by mortgages on real estate including:			
First mortgages.....	\$ 66,765 01		
Interest due.....	224 99		
	(See Schedule B.)		<u>\$ 66,990 00</u>
Total Guaranteed Funds.....			<u>\$ 66,990 00</u>

Estates, Trusts and Agency Funds.

Total Estates, Trusts and Agency Funds.....			<u>\$ 706,449 81</u>
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Summary.

Company Funds.....	\$ 155,880 76
Guaranteed Funds.....	66,990 00
Estates, Trusts and Agency Funds.....	706,449 81
Grand Total of Assets.....	<u>\$ 929,320 57</u>

Liabilities*Company Funds.*

1. Money borrowed from banks without security.....	\$ 6,555 87
2. Reserve Fund.....	14,000 00
3. Paid up capital.....	135,237 93
4. Balance of Profit and Loss Account.....	86 96
Total Company Funds.....	<u>\$ 155,880 76</u>

Guaranteed Funds.

1. Principal guaranteed.....	\$ 66,990 00
Total Guaranteed Funds.....	<u>\$ 66,990 00</u>

Estates, Trusts and Agency Funds.

Total Estates, Trusts, and Agency Funds.....	<u>\$ 706,449 81</u>
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Summary.

Company Funds.....	\$ 155,880 76
Guaranteed Funds.....	66,990 00
Estates, Trusts and Agency Funds.....	706,449 81
Grand Total of Liabilities.....	<u>\$ 929,320 57</u>

REVENUE ACCOUNT**Income**

1. Interest earned on:		
(a) mortgages.....	\$ 10,101 90	
(b) bond, debentures and stocks.....	3,258 83	
(c) collateral loans.....	193 59	
		<u>\$ 13,554 32</u>
2. Agency fees and commissions earned.....		3,037 51
3. Other revenue for the year.....		343 36
Total.....		<u>\$ 16,935 19</u>

Expenditure

4. Interest incurred.....	\$ 2,806 93
5. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 383 01
(b) Provincial.....	588 43
(c) Municipal.....	120 00
	<u>1,091 44</u>
6. Commission on loans and on sale of debentures and real estate.....	688 05
7. All other expenses incurred: Salaries, \$1,100.00; directors' fees, \$295.95; auditors' fees, 227.15; Insurance, \$110.00; rents, \$1,500.00; travelling expenses, \$17.00; printing and stationery, \$260.78; advertising, \$37.32; postage, telegrams, telephones and express, \$46.19; miscellaneous, \$33.70; total.....	3,628 09
8. Net profit transferred to Profit and Loss Account.....	8,720 68
Total.....	<u>\$ 16,935 19</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 321 37
Amount transferred from Revenue account.....	8,720 68
Total.....	<u>\$ 9,042 05</u>

Dividends to shareholders declared during year.....	\$	6,955	09
Amount transferred to Special Reserves and Contingency Accounts.....		2,000	00
Balance of account at December 31st, 1922.....			86 96
Total.....	\$	9,042	05

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for what sums respectively: A. A. Campbell, \$3,000.00; William Spittal, \$3,000.00; J. L. Miller, \$4,000.00; Miss G. L. Martin, \$1,000.00
2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 5%, June 30th, Dec. 31st, 5½%.
3. What is the date appointed for the Annual Meeting: Feb. 21st, 1923, Date of last Annual Meeting: Feb. 15th, 1922.
4. The amount of actual cash receipts during the year excluding trust account receipts for:
 - (a) interest on mortgage investments.....\$ 10,241 89
 - (b) interest on bonds and debentures and dividends on stocks..... 3,258 83
 - (c) loans on collateral security..... 193 59
5. Amount of interest permanently capitalized during the year..... 10,004 80

CONSTATING INSTRUMENTS

Incorporated April 2nd, 1913, under Chap. 179, Parliament of Canada, 3-4 Geo. V, Extended Mar. 24th, 1915. Registered in Ontario, Nov. 20th, 1918. No. 282, Fol. 27.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31st, 1922. CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
<i>Company Funds</i>	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	96,702 95	139 99	2,710 10	99,553 04
<i>Guaranteed Funds</i>				
Ontario.....	66,765 01	224 99		66,990 00
Total.....	163,467 96	364 98	2,710 10	166,543 04

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
First mortgages under which no legal proceedings have been taken.....					
(a) Company Funds.....	96,702 95	139 99		2,710 10	99,553 04
(b) Guaranteed Funds....	66,765 01	224 99			66,990 00
Total.....	163,467 96	364 98		2,710 10	166,543 04

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Brick veneer bldg., Windsor.....	3,800 00				97 46	3,397 46
Two-storey brick bldg., Windsor.....	8,400 00				39 97	6,552 76
Dwelling, 22 Cathcart St., London.....	4,000 00				101 25	3,621 09
6 ft. of lot 177 and 34 ft. of lot 176, E. S. Victoria Ave., Windsor.....	5,500 00				212 51	5,622 29
Two storey dwelling and garage, Windsor.....	4,000 00		100 00	50 00	156 05	4,206 05
Lot 330, E.S. Dougal Ave., plan 581, Windsor.....	4,500 00				92 71	4,592 71
Lot 9 Queen St., Hynes subdivision, plan 9 Sault Ste. Marie.....	6,500 00				120 26	6,620 26
Residence, S.E. cor. Wyandotte and Pellissier Street Windsor.....	7,000 00					6,600 00
Brick Bldg., 206-208 Queen Street, Sault Ste. Marie.	5,000 00				51 51	5,051 51
Lot 1, E. S. Dougal Ave., Windsor.....	3,500 00				16 03	3,516 03
Building 212-214 Wolseley St., Port Arthur.....	6,000 00	132 51			19 66	6,152 17
Total.....	58,200 00	132 51	100 00	50 00	907 41	55,932 33

THE PRUDENTIAL TRUST COMPANY LIMITED

Head Office, Montreal, Quebec.

OFFICERS

President and Manager—B. HAL BROWN. Secretary-Treasurer—FRANK S. TAYLOR.
Vice-President—J. P. STEEDMAN.

DIRECTORS

B. HAL BROWN.	HON. FRANK CARREL
J. P. STEEDMAN.	A. GOURDEAU.
W. G. ROSS.	COL. D. M. ROBERTSON.
PAUL GALIBERT.	LIEUT.-COL. C. F. SMITH.

Auditors—RIDDELL, STEAD, GRAHAM & HUTCHISON, Montreal.

CAPITAL

Amount of Capital Stock authorized.....	\$ 2,000,000 00
Amount subscribed.....	\$ 1,126,900 00
Less forfeited for non-payment of calls.....	71,600 00
	1,055,300 00
Amount paid in cash:	
On \$91,900.00 stock fully called.....	\$ 91,830 00
On \$43,800.00 stock 60% called.....	43,800 00
On \$919,600.00 stock 60% called.....	551,285 00
	686,915 00

BALANCE SHEET AS AT DECEMBER 31ST, 1922

Assets

Company Funds

1. Book value of real estate (less encumbrances, \$44,000.00) held by the Corporation:		
Office premises.....	\$ 70,054 75	
Freehold land (including buildings).....	155,107 41	
		\$ 225,162 16
2. Amount secured by mortgage on real estate including:		
First mortgages.....	\$ 88,325 02	
Second and subsequent mortgages.....	84,629 86	
Interest due.....	2,275 95	
Interest accrued.....	1,622 45	
		176,853 28
	<i>(See Schedule B)</i>	
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal.....	\$ *70,309 31	
Interest due.....	4,533 98	
		74,843 29
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom..	\$ 85,872 75	
(b) Canadian municipalities, school districts and rural telephone companies.....	50,253 95	
(c) All other bonds.....	41,061 28	
Interest accrued.....	3,208 15	
		180,396 13
5. Book value of stocks owned.....		33,300 00
6. Cash on hand.....		248 67
7. Cash on deposit with banks.....		16,509 99
8. Advances to estates, trusts, etc., under administration.....		18,827 07
9. Accrued fees and charges for administering estates.....		9,402 70
10. All other assets.....		183,239 34
		\$ 918,782 63
Total Company Funds.....		

*Market value, \$65,309.31.

Guaranteed Funds

1. Amount secured by mortgages on real estate including: First mortgages.....	\$ 2,250 00
<i>(See Schedule B)</i>	
2. Cash on deposit with banks.....	1,954 64
3. Other assets.....	† 159,434 67
Total Guaranteed Funds.....	<u>\$ 163,639 31</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	<u>\$ 3,439,565 79</u>
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Summary

Company Funds.....	\$ 918,782 63
Guaranteed Funds.....	163,639 31
Estates, Trusts and Agency Funds.....	3,439,565 79
Grand Total of Assets.....	<u>\$ 4,521,987 73</u>

†Market value of security pledged, \$6,384.12.

Liabilities*Company Funds*

1. Salaries, rents and other expenses due and accrued.....	\$ 1,329 60
2. Contingency fund.....	179,022 38
3. All other liabilities.....	51,432 95
4. Dividends to shareholders declared and unpaid (unclaimed).....	82 70
5. Paid up capital.....	686,915 00
Total Company Funds.....	<u>\$ 918,782 63</u>

Guaranteed Funds

1. Principal guaranteed.....	\$ 163,639 31
Total Guaranteed Funds.....	<u>\$ 163,639 31</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	<u>\$ 3,439,565 79</u>
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Summary

Company Funds.....	\$ 918,782 63
Guaranteed Funds.....	163,639 31
Estates, Trusts and Agency Funds.....	3,439,565 79
Grand Total of Liabilities.....	<u>\$ 4,521,987 73</u>

REVENUE ACCOUNT**Income**

1. Interest earned:		
(a) on mortgages.....	\$ 11,319 70	
(b) on bonds, debentures and stocks.....	12,609 15	
(c) on collateral loans.....	4,500 86	
(d) on bank deposits.....	61 65	
	<u>\$</u>	28,491 36
2. Profit on sale of securities and real estate.....		4,332 85
3. Agency fees and commissions earned.....		60,000 45
4. Other revenue for the year.....		5,696 44
5. Net loss.....		3,713 75
Total.....	<u>\$</u>	<u>102,234 85</u>

Expenditure

6. Amount by which ledger values of assets were written down.....	\$	643	85
7. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	735	45
(b) Provincial.....		4,110	11
(c) Municipal.....		679	66
			5,525 22
8. All other expenses incurred: Salaries and commissions, \$58,117.25; directors' fees and travelling expenses, \$811.80; office building expense and auditors' fees, \$2,188.14; legal fees, \$2,005.54; rents, \$8,365.67; exchange, \$3.22; printing and stationery and office supplies, \$2,161.87; advertising, \$4,148.45; postage, telegrams, telephones and express, \$1,562.76; expense real estate dept., \$1,173.17; taxes and insurance, \$3,728.16; automobile expense, \$644.45; St. John & Quebec Railway, \$6,529.86; travelling expense; \$1,934.87; miscellaneous, \$2,750.57; total.....			96,065 78
	\$	102,234	85

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account.....	\$	98,521	10
Balance at December 31st, 1922.....		3,713	75
Total.....	\$	102,234	85
Amount transferred from Charges Account.....	\$	102,234	85
Total.....	\$	102,234	85

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively:
All officers bonded.
- Date appointed for the Annual Meeting: Second Wednesday in March. Date of last Annual Meeting: March 8, 1922.
- Special General Meeting held during year: Date, April 10th, 1922.
- Amount of actual cash receipts during the year excluding Trust Account receipts for

(a) interest on mortgage investments.....	\$	9,238	04
(b) interest on bonds and debentures and dividends on stocks.....		12,728	61
(c) loans on collateral security.....		4,903	04
(d) net revenue from real estate.....		1,269	31
- Dates and amounts of any sums loaned or advanced to Guaranteed Account, December 31, 1922..... 259 85
(To cover Dr. balance in interest account.)

CONSTATING INSTRUMENTS

The Prudential Trust Company, Limited, was incorporated in 1909 by a special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII., Chapter 124.

Authorized in 1911 by special Act of the Legislature, 1 Geo. V., Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to Trust Companies by any public Act or Order of the Lieutenant-Governor-in-Council of the said Province, and shall be subject to the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$50,000.00.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid
<i>Company Funds:</i>	\$ c.	\$ c.	\$ c.	\$ c.
Quebec.....	92,669 26	926 78	283 78	15 00
Alberta.....	41,427 62	*3,705 35	1,040 99	513 26
Manitoba.....	7,139 14	133 25	45 54	
British Columbia.....	18,300 00		91 86	
Nova Scotia.....	7,500 00		160 28	
Saskatchewan.....	5,390 60			
	172,426 62	4,765 38	1,622 45	528 26
*Deduct int. not taken in to accounts.....		2,489 43		
		2,275 95		
<i>Guaranteed Funds:</i>				
Quebec.....	2,250 00			
Total Company Funds.....	172,426 62	2,275 95	1,622 45	528 26
Total Guar. Funds.....	2,250 00			

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>					
1 First mortgages under which no legal proceedings have been taken...	83,396 36	1,326 10	268 07	1,622 45	86,612 98
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	84,629 86	681 78			85,311 64
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).....	4,928 66	202 00	2,287 43		7,418 09
	172,954 88	2,209 88	2,555 50		179,342 71
Deduct interest not taken into account.....		202 00	2,287 43		2,489 43
Total Company Funds.....	172,954 88	2,007 88	268 07	1,622 45	176,853 28
Total Guaranteed Funds.....	2,250 00				2,250 00

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of of property	Original Principal		Amount of any additional advances or charges		Amount of instalments of principal due but unpaid		Amount of interest due and unpaid whether capitalized or not		Interest accrued		Total amount at which carried in Corporation's books		Amount of any prior charges or mortgages	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Second mortgage on Lot 1474, St. Georges Ward, Montreal, and interest in second mort- gage, S.W. cor. of Bleury and St. Catherine Sts.....	50,000	00	.....	.....	36,998	69	.....	.....	.....	.....	36,998	69	175,000	00
Interest in second mortgage, S.W. cor. of Bleury and St. Catherine Sts., Montreal...	63,179	61	1,750	86	20,498	66	.....	.....	.....	.....	20,498	66	1,260,000	00
Lots 1-2, Blk. 28, River Lots 12 and 14, Edmonton.....	20,000	00	351	00	.....	.....	765	91	800	00	20,351	00	(Same mtge. as above)	.....
S.E. cor. Duluth and City Hall Aves., Montreal.....	21,000	00	.....	.....	.....	.....	681	78	.....	.....	21,000	00	7,500	00
Total.....	154,179	61	2,101	86	57,497	35	1,447	69	800	00	98,848	35	1,442,500	00

THE ROYAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—SIR VINCENT MEREDITH, BART. General Manager—H. B. MACKENZIE.
 Vice-President—HUNTLY R. DRUMMOND. Assistant General Manager—R. P. JELLET.
 Secretary—M. S. L. RICHEY.

DIRECTORS

HUGH A. ALLAN.	SIR LOMER GOUIN, K.C.M.G.
HON. C. C. BALLANTYNE.	A. E. HOLT.
E. W. BEATTY, K.C.	C. R. HOSMER.
C. W. DEAN.	HOWARD G. KELLEY.
SIR CHARLES GORDON, G.B.E.	EUGENE LAFLEUR, K.C.
WILLIAM McMASTER.	LT.-COL. HERBERT MOLSON, C.M.G., M.C.
SIR AUGUSTUS M. NANTON.	LORD SHAUGHNESSY, K.C.V.O.
SIR FREDERICK WILLIAMS TAYLOR.	

Auditor—JAMES HUTCHISON, C.A., Montreal.

CAPITAL

Amount of Capital Stock authorized	\$ 5,000,000 00
Amount subscribed—ordinary	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the Corporation:		
Office premises	\$ 261,711 34	
Freehold land (including buildings)	21,885 41	
		\$ 283,596 75
2. Amount secured by mortgage on real estate including:		
First mortgages	\$ 567,394 64	
Agreements for sale	11,255 71	
Interest due	15,508 58	
Interest accrued	11,569 02	
		605,727 95
		(See Schedule B)
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 609,379 34	
Interest accrued	6,253 05	
		615,632 39
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 2,508,736 28	
(b) Canadian municipalities, school districts and rural telephone companies	177,807 73	
(c) All other bonds	461,947 19	
Interest accrued	35,091 85	
		3,183,583 05
5. Book value of stocks owned	\$ 508,389 11	
Accrued dividends thereon	3,783 00	
		512,172 11
6. Cash on hand		370 00
7. Advances to estates, trusts, etc., under administration		643,344 28
8. Accrued fees and charges for administering estates		135,278 23
9. All other assets		523,562 28
Total Company Funds		\$ 6,503,267 04

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	\$ 515,489 25	
Interest due	27,234 86	
Interest accrued	5,734 25	
		548,458 36
		(See Schedule B)

2. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 109,925 38	
(b) Canadian municipalities, school districts and rural telephone companies	68,510 84	
(c) All other bonds	39,000 00	
Interest accrued	1,427 98	
		\$ 218,864 20
3. Cash on deposit with banks		82,177 59
4. Other assets		840,612 63
Total Guaranteed Funds		\$ 1,690,112 78

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds		\$ 325,065,692 22
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Summary

Company Funds		\$ 6,503,267 04
Guaranteed Funds		1,690,112 78
Estates, Trusts and Agency Funds		325,065,692 22
Grand Total of Assets		\$ 333,259,072 04

Liabilities*Company Funds*

1. Taxes other than taxes on real estate	\$ 49,781 48
2. Salaries, rents and other expenses due and accrued	6,950 72
3. Reserve Fund	2,000,000 00
4. All other liabilities	3,148,622 01
5. Dividends to shareholders declared and unpaid	40,000 00
6. Paid up capital	1,000,000 00
7. Balance of Profit and Loss Account	257,912 83
Total Company Funds	\$ 6,503,267 04

Guaranteed Funds

1. Principal guaranteed	\$ 1,511,489 20
Indemnity, Surety and Guarantee Bonds	143,036 10
2. Interest due and accrued	7,160 54
Interest advanced by The Royal Trust Company	28,426 94
Total Guaranteed Funds	\$ 1,690,112 78

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	\$ 325,065,692 22
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Summary

Company Funds	\$ 6,503,267 04
Guaranteed Funds	1,690,112 78
Estates, Trusts and Agency Funds	325,065,692 22
Grand Total of Liabilities	\$ 333,259,072 04

REVENUE ACCOUNT**Income**

1. Interest earned:		
(a) on mortgages	\$ 46,176 05	
(b) on bonds, debentures and stocks	214,355 10	
(c) on collateral loans	109,483 55	
(d) on bank deposits	91,523 84	
		\$ 461,538 54
2. Profit on sale of securities and real estate		1,358 06
3. Profit in guaranteed funds		9,483 99
4. Agency fees and commissions earned		736,985 38
5. Other revenue for the year		44,592 86
Total		\$ 1,253,958 83

Expenditure

6. Interest incurred.....	\$	142,964	65
7. Amount by which ledger values of assets were written down and Reserves....		71,592	56
8. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	35,609	37
(b) Provincial.....		10,579	03
(c) Municipal.....		10,023	90
			56,212 30
9. All other expenses incurred: Salaries, \$459,137.16; directors' fees, \$19,370.00; auditors' fees, \$18,903.46; legal fees, \$3,182.77; rents, \$111,465.68; travelling expenses, \$2,892.35; printing and stationery, \$23,635.20; advertising, \$7,266.12; postage, telegrams, telephones and express, \$14,873.89; miscellaneous, \$89,689.03; total.....		750,415	66
10. Net profit transferred to Profit and Loss Account.....		232,773	66
Total.....	\$	1,253,958	83

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	225,139	17
Amount transferred from Revenue account.....		232,773	66
Total.....	\$	457,912	83
Dividends to shareholders declared during year.....	\$	200,000	00
Balance of account at December 31st, 1922.....		257,912	83
Total.....	\$	457,912	83

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively: Eight officers are bonded for \$5,000 each and all other officers and employees of the Company, except stenographers and elevator men, are bonded for \$2,000 each, a total of \$460,000.00
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: March 31st, 4%; June 30th, 4%; September 30th, 4% and Bonus of 4%; December 31st, 1922, 4%.
- Date appointed for the Annual Meeting: Second Tuesday in November. Date of last Annual Meeting: November 14th, 1922.
- In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is..... \$ 31,500 00
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year..... 1,606 25
- Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement..... 800,000 00
- Amount of actual cash receipts during the year excluding Trust Account receipts for:
 - interest on mortgage investments..... 41,805 77
 - interest on bonds and debentures and dividends on stocks..... 213,200 70
 - loans on collateral security..... 2,156,599 59
- Maximum amount of money loaned or advanced at any time during the year to directors, \$37,273.00; amount owing, December 31st, 1922, \$37,567.11.
- Amounts of any sums loaned or advanced to Guaranteed Account, \$28,426.94.

CONSTATING INSTRUMENTS

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q), and by 59 Vict. (1895), chap. 67 (Q), and by 63 Vict. (1900), chap. 76 (Q), 6 Ed. VII., chap. 73.

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII., chap. 103, to transact business therein as specified in section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect to all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to the Ontario Trusts Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$200,000.00.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Quebec.....	296,369	88	168	91	7,085	44			303,624	23
Manitoba.....	48,598	08			1,296	00			49,894	08
Alberta.....	29,079	89			711	17		74 35	29,865	41
British Columbia.....	25,000	00	375	00	123	29			25,498	29
Nova Scotia.....	14,000	00			118	14			14,118	14
Ontario.....	38,000	00			686	59			38,686	59
Saskatchewan.....	185,486	80	14,964	67	1,316	78	2,520	34	204,288	59
Saskatchewan, Agreements for Sale.....	11,255	71			231	61			11,487	32
	647,790	36	15,508	58	11,569	02	2,594	69	677,462	65
Less Suspense Account..	71,734	70							71,734	70
Total.....	576,055	66	15,508	58	11,569	02	2,594	69	605,727	95
<i>Guaranteed Funds:</i>										
Manitoba.....	76,446	88	1,008	80	1,931	89			79,387	57
Saskatchewan.....	398,151	48	25,259	25	3,254	01	6,409	44	433,074	18
Alberta.....	34,294	72	966	81	548	35	186	73	35,996	61
Total.....	508,893	08	27,234	86	5,734	25	6,596	17	548,458	36

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total
			Under six months	Six months and over		
	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:						
Company Funds.....	635,831	95	5,684	04	9,204	09
Guaranteed Funds.....	495,994	95	9,170	14	15,508	71
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):						
Company Funds.....	3,297	39	82	25	538	20
Guaranteed Funds.....	19,494	30	705	90	1,850	11
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:						
Company Funds.....	11,255	71			231	61
Less Suspense Account (Company Funds).....	71,734	70				
Total Company Funds.....	578,650	35	5,766	29	9,742	29
Total Guaranteed Funds.....	515,489	25	9,876	04	17,358	82
					11,569	02
					5,734	25
						605,727
						95
						548,458
						36

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF
2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION
OR IN EXCESS OF \$50,000.

Short description of property	Original Principal		Interest accrued		Total amount at which carried in Corporation's books	
	\$	c.	\$	c.		\$
Residence, 34 Macgregor St., Montreal, known as Lot 1726-0, St. Antoine Ward.....	100,000	00	2,332	90	100,000	00
Lots 162-7, 8-163-1-128, 131, 132, 134, 134, 150 and un- subdivided part of Lot 163, Cote des Neiges, Montreal.	98,634	88	3,196	84	98,634	88
Total.....	198,634	88	5,529	74	198,634	88

THE STERLING TRUSTS CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President—W. H. WARDROPE, K.C. Vice-Presidents—A. W. BRIGGS, K.C.
 Manager—CHAS. BAUCKHAM NORMAN SOMMERVILLE, K.C.
 Secretary—L. H. COOMBES

DIRECTORS

W. H. WARDROPE, K.C. J. W. RUTHERFORD, M.D.
 NICOL JEFFREY JOHN HALLAM
 J. W. SCOTT CHAS. BAUCKHAM
 A. W. BRIGGS, K.C. J. H. MONTGOMERY
 NORMAN SOMMERVILLE, K.C. L. H. COOMBES
 W. A. BOYS, K.C., M.P. COL. J. A. CROSS
 LORNE JOHNSON

Auditors—MARWICK MITCHELL and COMPANY, Toronto

CAPITAL

Amount of Capital Stock authorized.....		\$ 1,000,000 00
Amount subscribed—ordinary.....	\$ 1,000,000 00	
Less forfeited for non-payment of calls.....	120,500 00	
		879,500 00
Amount paid in cash:		
On \$879,500 stock, 30% called.....		509,716 40

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

Company Funds.

1. Book value of real estate held by the corporation:			
Office premises (represented by total stock of Trust Securities, Limited).....	\$ 51,000 00		
Freehold land (including buildings).....	5,909 03		
		\$	56,909 03
2. Amounts secured by mortgage on real estate including:			
First mortgages.....	\$ 86,238 23		
Second and subsequent mortgages.....	18,746 73		
Agreements for sale.....	121,300 27		
Interest due.....	24,357 02		
Interest accrued.....	1,875 36		
	(See Schedule B.)		252,517 61
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$460,200.00 of the Company's own stock upon which \$182,528.90 has been paid).			
Principal.....	71,212 76		
Interest accrued.....	403 85		
			71,616 61
4. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom \$	2,200 00		
(b) All other bonds.....	4,844 06		
Interest accrued.....	77 09		
			7,121 15
5. Book value of stocks owned.....			2,138 02
6. Cash on hand.....			2,154 73
7. Cash on deposit with banks.....			17,856 49
8. Advances to estates, trusts, etc., under administration.....			37,255 04
9. Accrued fees and charges for administering estates.....			19,211 95
10. All other assets.....			130,331 73
Total Company Funds.....		\$	597,112 36

Guaranteed Funds.

1. Amount secured by mortgages on real estate including:			
First mortgages.....	\$	55,736	90
Interest due.....		1,189	13
Interest accrued.....		1,399	77
			(See Schedule B.)
	\$		58,325 80
2. Cash on deposit with banks.....			12,272 29
3. Other assets.....			303,233 33
Total Guaranteed Funds.....	\$		<u>373,831 42</u>

Estates, Trusts and Agency Funds.

Total Estates, Trusts and Agency Funds.....	\$	3,393,788	78
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Summary.

Company Funds.....	\$	597,112	36
Guaranteed Funds.....		373,831	42
Estates, Trusts and Agency Funds.....		3,393,788	78
Grand Total of Assets.....	\$	<u>4,364,732</u>	<u>56</u>

Liabilities*Company Funds.*

1. Taxes other than taxes on real estate.....	\$	2,282	10
2. Salaries, rents and other expenses due and accrued.....		8,475	61
3. Reserve Fund.....		50,000	00
4. Reserve fund for deferred profits.....		10,944	36
5. Paid up capital.....		509,716	40
6. Balance of Profit and Loss Account.....		15,693	89
Total Company Funds.....	\$	<u>597,112</u>	<u>36</u>

Guaranteed Funds.

1. Principal guaranteed.....	\$	357,991	33
2. Interest due and accrued.....		4,898	22
3. Due capital account.....		10,941	87
Total Guaranteed Funds.....	\$	<u>373,831</u>	<u>42</u>

Estates, Trusts and Agency Funds.

Total Estates, Trusts and Agency Funds.....	\$	3,393,788	78
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Summary.

Company Funds.....	\$	597,112	36
Guaranteed Funds.....		373,831	42
Estates, Trusts and Agency Funds.....		3,393,788	78
Grand Total of Liabilities.....	\$	<u>4,364,732</u>	<u>56</u>

REVENUE ACCOUNT**Income**

1. Rents earned—(including \$78.00 on office premises).....	\$		78	00
2. Interest earned:				
(a) on mortgages.....	\$	25,416	68	
(b) on bonds, debentures and stocks.....		755	21	
(c) on collateral loans.....		6,688	02	
(d) on bank deposits.....		637	00	
				33,496 91
3. Agency fees and commissions earned.....				86,460 82
Total.....	\$			<u>120,035 73</u>

Expenditure

4. Interest incurred.....	\$	4,687	13
5. Amount by which ledger values of assets were written down.....		3,048	27
6. Licenses and taxes other than taxes on real estate:			
(a) Dominion.....	\$	3,108	73
(b) Provincial.....		1,582	66
(c) Municipal.....		2,419	40
			7,110 79
7. Commission on loans and on sale of debentures and real estate.....		37,305	49
8. All other expenses incurred: Salaries, \$31,114.00; directors' fees, \$554.00; auditors' fees, \$1,359.00; legal fees, \$3,010.34; rents, \$3,459.90; travelling expenses, \$787.67; printing and stationery, \$1,530.55; advertising, \$1,900.04; postage, telegrams, telephones and express, \$1,148.41; miscellaneous, \$1,567.91 total.....		46,431	82
9. Net profit transferred to Profit and Loss Account.....		21,452	23
Total.....	\$	120,035	73

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	30,344	84
Amount transferred from Revenue account.....		21,452	23
Profit on shares forfeited.....		4,591	00
Reinstatement portion of advances previously written off.....		10,000	00
Total.....	\$	66,388	07
Amount transferred to Special Reserves and Contingency Accounts.....	\$	50,000	00
Adjustment 1918 Income War Tax.....		694	18
Balance of account at December 31st, 1922.....		15,693	89
Total.....	\$	66,388	07

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively: Managing-director \$5,000.00; secretary, branch manager, two accountants and cashier \$2,500.00 each, inspector, \$2,000.00.
- Date appointed for the Annual Meeting: 26th February, 1923. Date of last Annual Meeting: 27th February, 1922.
- In the case of any company whose stocks, bonds or debentures are held by the corporation either directly or indirectly, if such company is otherwise indebted to the corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans, \$55,037.99.

CONSTATING INSTRUMENTS

The Sterling Trusts Corporation was incorporated by Special Act of Parliament of Canada, 1-2 Geo. V, chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trusts Companies' Register, 1st December, 1913.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
<i>Guaranteed Funds</i>					
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	7,809 00	55	161 39	17 55	7,988 49
Alberta.....	1,552 70	266 92	53 84	21 00	1,894 46
Saskatchewan.....	46,336 65	921 66	1,184 54	.....	48,442 85
	55,698 35	1,189 13	1,399 77	38 55	58,325 80
<i>Company Funds</i>					
Ontario.....	11,876 71	795 16	185 64	.....	12,857 51
Saskatchewan.....	266,579 67	23,561 86	3,253 89	.....	293,395 42
Total.....	334,154 73	25,546 15	4,839 30	38 55	364,578 73

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of Interest accrued	Total
		Under six months	Six months and over		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1. First mortgages under which no legal proceedings have been taken.....		*38 55			
Guaranteed Funds..	55,698 35	518 58	670 55	1,399 77	58,325 80
Company's Funds...	99,157 03	4,333 91	3,128 64	1,207 55	107,827 13
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....					
Company Funds....	18,746 73	1,365 66	3,045 56	136 92	23,294 87
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	{ 2,192 00	156 60	418 70	13 83	2,781 13
	{ 89,010 87	3,966 81	2,994 68	1,137 34	97,109 70
(b) Aggregate amount of sale price of properties covered by such agreements, \$194,558.00.					
4. (a) Amount secured by agreements for sale or purchase of property subject to prior mortgage or other charges	69,349 75	2,700 00	2,246 46	943 89	75,240 10
(b) Amount of such prior mortgage or charges, \$17,845.50					
(c) Aggregate amount of sale price of properties covered by such agreements, \$114,000.00.					
Total.....	334,154 73	13,080 11	12,504 59	4,839 30	364,578 73
Less Hold back under agreements.....	40,816 52				} 53,735 32
Less Trust mortgages....	12,918 80				
	280,419 41	13,080 11	12,504 59	4,839 50	310,843 41

*Charges.

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OR OF IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
Office bldg., and vacant lot on Scarth Street, Regina.....	50,000 00	5,037 99	686 09	55,037 99	50,000 00

THE TORONTO GENERAL TRUSTS CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President—HON. FEATHERSTON OSLER, K.C., D.C.L. General Manager—A. D. LANGMUIR.
 Vice-Presidents { HAMILTON CASSELS, K.C., LL.D.
 { BRIG. GEN. SIR J. M. GIBSON, K.C.M.G., LL.D.
 Secretary—T. J. MAGUIRE.

DIRECTORS

HON. FEATHERSON OSLER, K.C., D.C.L., Toronto.	HAMILTON CASSELS, K.C., LL.D., Toronto.
WELLINGTON FRANCIS, K.C., Toronto.	BRIG. GEN. SIR JOHN M. GIBSON, K.C.M.G., LL.D., Hamilton.
SENATOR A. C. HARDY, Brockville.	J. BRUCE MACDONALD, Toronto.
LT.-COL. R. W. LEONARD, St. Catharines.	LT.-COL. JOHN F. MICHIE, Toronto.
HON. SIR DANIEL H. McMILLAN, K.C.M.G., Winnipeg.	E. T. MALONE, K.C., Toronto.
SIR EDMUND B. OSLER, Toronto.	J. G. SCOTT, K.C., Toronto.
SIR EDMUND WALKER, C.V.O., LL.D., Toronto.	H. H. WILLIAMS, Toronto
ROBERT HOBSON, Hamilton.	THOMAS BRADSHAW, Toronto.
WILMOT L. MATTHEWS, Toronto.	C. S. BLACKWELL, Toronto.
E. C. WHITNEY, Ottawa.	A. D. LANGMUIR, Toronto.

Auditors { ARTHUR J. HARDY, Toronto.
 { CLARKSON, GORDON AND DILWORTH, Toronto.

CAPITAL

Amount of Capital Stock authorized	\$ 2,000,000 00
Amount subscribed—ordinary	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the Corporation:			
Office premises	\$ 1,000,000 00		
Freehold land (including buildings)	196,596 43		
		<u> </u>	\$ 1,196,596 43
2. Rents due			5,469 49
3. Amount secured by mortgage on real estate including:			
First mortgages	\$ 2,256,821 35		
Second and subsequent mortgages	42,596 19		
Agreements for sale	183,874 80		
Interest due	62,958 36		
Interest accrued	44,775 40		
	<i>(See Schedule B)</i>	<u> </u>	2,591,026 10
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal	\$ 306,413 00		
Interest accrued	3,011 29		
		<u> </u>	309,424 29
5. Book value of bonds, debentures and debenture stocks:			
(a) Government:—Dominion, Provincial and United Kingdom \$	40,020 00		
(b) Canadian municipalities, school districts and rural tele- phone companies	2,932 00		
(c) All other bonds	44,670 58		
Interest accrued	699 43		
		<u> </u>	88,322 01
6. Cash on hand			275 00
7. Cash on deposit with banks			184,399 09
8. Advances to estates, trusts, etc., under administration			337,875 00
9. All other assets			69,070 93
		<u> </u>	88,322 01
Total Company Funds		<u> </u>	<u>\$ 4,782,458 34</u>

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages.....	\$ 6,372,947	31
Second and subsequent mortgages.....	11,850	45
Agreements for sale.....	32,252	27
Interest due.....	295,165	88
Interest accrued.....	112,626	70
	(See Schedule B)	
		\$ 6,824,842 61
2. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 520,691	25
(b) Canadian municipalities, school districts and rural telephone companies.....	846,497	98
		1,367,189 23
3. Cash on deposit with banks.....		202,284 42
4. Other assets.....		239,187 10
		<u>8,633,503 36</u>
Total Guaranteed Funds.....		<u>\$ 8,633,503 36</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	<u>\$115,681,079 72</u>
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Summary

Company Funds.....	\$ 4,782,458 34
Guaranteed Funds.....	8,633,503 36
Estates, Trusts and Agency Funds.....	115,681,079 72
	<u>129,097,041 42</u>
Grand Total of Assets.....	<u>\$129,097,041 42</u>

Liabilities*Company Funds*

1. Taxes other than taxes on real estate.....	\$ 28,110 77
2. Reserve Fund.....	2,500,000 00
3. Contingency fund.....	75,000 00
4. Dividends to shareholders declared and unpaid.....	60,000 00
5. Paid up capital.....	2,000,000 00
6. Balance of Profit and Loss Account.....	119,347 57
	<u>4,782,458 34</u>
Total Company Funds.....	<u>\$ 4,782,458 34</u>

Guaranteed Funds

1. Principal guaranteed.....	\$ 8,560,203 30
2. Interest due and accrued.....	73,300 06
	<u>8,633,503 36</u>
Total Guaranteed Funds.....	<u>\$ 8,633,503 36</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	<u>\$115,681,079 72</u>
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Summary

Company funds.....	4,782,458 34
Guaranteed Funds.....	8,633,503 36
Estates, Trusts and Agency Funds.....	115,681,079 72
	<u>129,097,041 42</u>
Grand Total of Liabilities.....	<u>\$129,097,041 42</u>

REVENUE ACCOUNT

Income

1. Rents earned (including \$64,393.04 on office premises).....	\$	64,393	04
2. Interest earned:			
(a) on mortgages.....	\$	180,007	26
(b) on bonds, debentures and stocks.....		8,802	18
(c) on collateral loans.....		13,402	85
(d) on bank deposits.....		902	47
			<u>203,114 76</u>
3. Profit on sale of securities and real estate.....		11,650	32
4. Profit in guaranteed funds.....		134,311	12
5. Agency fees and commissions earned.....		435,775	13
6. Other revenue for the year.....		29,988	66
Total.....	\$	<u>879,233</u>	<u>03</u>

Expenditure

7. Loss on sale of securities and real estate owned absolutely by the Corporation \$	1,000	00	
8. Amount by which ledger values of assets were written down.....	20,502	88	
9. Licenses and taxes other than taxes on real estate:			
(a) Provincial.....	\$	11,912 02	
(b) Municipal.....		8,879 35	
		<u>20,791 37</u>	
10. Commission on loans and on sale of debentures and real estate.....		693 75	
11. All other expenses incurred: Salaries, \$304,570.61; directors' fees, \$28,350.00; auditors' fees, \$11,200.00; legal fees, \$927.60; rents, \$59,645.82; travelling expenses, \$1,984.47; printing and stationery, \$13,636.37; advertising, \$40,136.41; postage, telegrams, telephones and express, \$8,413.07; miscellaneous, \$26,656.75; total.....		495,521 10	
12. Net profit transferred to Profit and Loss Account.....		340,723 93	
Total.....	\$	<u>879,233</u>	<u>03</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	200,378	45
Amount transferred from Revenue account.....		340,723	93
Total.....	\$	<u>541,102</u>	<u>38</u>
Dividends to shareholders declared during year.....	\$	240,000	00
Amount transferred to Special Reserves and Contingency Accounts.....		25,000	00
Provision for Federal Income Tax.....		30,000	00
Amount written off Corporation's Office Buildings and Safe Deposit Vaults, etc..		126,754	81
Balance of account at December 31st, 1922.....		119,347	57
Total.....	\$	<u>541,102</u>	<u>38</u>

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively: All officers and members of the staff are under bond, aggregating \$268,000.00.
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 1922, 3%; April 1st, 3%; July 3rd, 3%; October 2nd, 3%.
- Date appointed for the Annual Meeting: First Wednesday in February. Date of last Annual Meeting: February 1st, 1922.
- Amount of actual cash receipts during the year excluding Trust Account receipts for:
 - interest on mortgage investments.....\$ 648,396 51
 - interest on bonds and debentures and dividends on stocks..... 52,989 82
 - loans on collateral security..... 16,137 24
 - net revenue from real estate..... 63,462 84
- Amount of interest permanently capitalized during the year..... 16,747 96

6. Maximum amount of money loaned or advanced at any time during the year to directors, \$7,496.13; amount owing, December 31st, 1922, \$5,500.00.

7. Dates and amounts of any sums loaned or advanced to Guaranteed Account:

	Dr.	Amount repaid by Guaranteed during 1922
Jan. 1, balance.....	\$ 325,000 00	
" 24.....		\$200,000 00
Mar. 7.....		25,000 00
" 24.....		25,000 00
April 22.....		25,000 00
May 8.....		50,000 00

CONSTATING INSTRUMENTS

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vict. (2), chap. 109, amalgamating into one Company under the above name. (1) The Toronto General Trusts Company, and (2) The Trusts Corporation of Ontario.

By an agreement made under the Loan Corporations Act in two indentures dated respectively 13th and 30th July, 1903, approved by Order-in-Council (Ontario), 11th September, 1903, the Toronto General Trusts Corporation acquired the assets and assumed the liabilities and duties of the Ottawa Trusts and Deposit Company. See also special Act of the Province of Quebec (2nd June, 1904), 4 Edw. VII., chap. 93.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Ontario.....	1,426,149	55	1,661	81	23,651	90	149	25	1,451,612	51
Manitoba.....	499,098	74	17,221	90	10,709	00	11,664	63	538,694	27
Saskatchewan.....	362,340	00	34,099	92	6,838	37	6,345	71	409,624	00
Alberta.....	118,304	05	9,974	73	3,099	00	825	34	132,203	12
British Columbia.....	77,400	00			477	13	8	00	77,885	13
	2,483,292	34	62,958	36	44,775	40	18,992	93	2,610,019	03
<i>Guaranteed Funds:</i>										
Ontario.....	1,297,989	35	1,696	47	17,329	70	255	23	1,317,270	75
Manitoba.....	1,986,189	48	84,383	67	38,722	00	6,817	10	2,116,112	25
Saskatchewan.....	3,068,203	56	204,126	53	54,896	00	34,829	77	3,362,055	86
Alberta.....	64,667	64	4,959	21	1,679	00			71,305	85
	6,417,050	03	295,165	88	112,626	70	41,902	10	6,866,744	71

SCHEDULE B
Section B
LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total	
		Under six months	Six months and over		\$	c.
<i>Company Funds:</i>						
1. First mortgages under which no legal proceedings have been taken.....	\$ 2,230,075 56	\$ 22,067 84	\$ 27,498 95	\$ 41,306 79	\$ 2,320,949 14	
2. Second or subsequent mortgages (where prior mortgages are held by the Corporation as Investments for Trust Estates) under which no legal proceedings have been taken.....	40,346 19	152 36	.....	500 91	40,999 46	
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	26,745 79	306 72	3,185 12	115 32	30,352 95	
4. (a) Amount secured by Agreements for sale or purchase of property not subject to prior mortgage.....	183,874 80	2,798 28	6,949 09	2,826 38	196,448 55	
(b) Aggregate amount of sale price of properties covered by such agreements, \$251,691.20.....	.....	.....	.....	.....	.....
5. (a) Amount secured by agreements for sale or purchase of property subject to prior mortgage or other charges..	2,250 00	.....	.....	26 00	2,276 00	
(b) Amount of such prior mortgage or charges, \$4,400.....	.....	.....	.....	.....	.....
(c) Aggregate amount of sale price of properties covered by such Agreements, \$16,000.....	.....	.....	.....	.....	.....
	2,483,292 34	25,325 20	37,633 16	44,775 40	2,591,026 10	
<i>Guaranteed Funds:</i>						
1. First mortgages under which no legal proceedings have been taken.....	6,270,959 71	154,749 13	121,875 04	112,184 00	6,659,767 88	
2. Second or subsequent mortgages (where prior mortgages are held by the Corporation as Investments for Trust Estates) under which no legal proceedings have been taken.....	11,850 45	.....	.....	126 73	11,977 18	
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	101,987 60	2,926 77	13,967 91	7 97	118,890 25	
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	32,252 27	673 70	973 33	308 00	34,207 30	
(b) Aggregate amount of sale price of properties covered by such agreements, \$51,950.....	.....	.....	.....	.....	.....
	6,417,050 03	158,349 60	136,816 28	112,626 70	6,824,842 61	

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF
2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION
OR IN EXCESS OF \$50,000

Short description of property	Original Principal		Amount of any additional advances or charges		Amount of instalments of principal due but unpaid		Interest accrued		Total amount at which carried in Corporation's book	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Sub-division Town of Hastings, Vancouver	125,000	00					477	13	77,400	00
120 Elgin St., Ottawa	62,500	00					75	18	56,000	00
63-5 Queen St. W., Toronto	90,000	00					2,051	51	90,000	00
$\frac{1}{4}$ Int., 130-132 Yonge St., Toronto ..	51,600	00					1,222	14	51,600	00
Cor. Poplar Plains Rd. and Davenport Rd., Toronto; Sundry Securities	249,500	00			249,500	00	1,762	87	249,500	00
30-34 King E., Toronto	70,000	00	20,000	00			1,802	20	90,000	00
589-95 Yonge St., Toronto	50,000	00					1,264	38	50,000	00
472-84 Yonge St., Toronto	60,000	00					1,517	26	60,000	00
113-15 Sparks St., Ottawa	50,000	00	411	00			1,084	93	50,411	00
Lots 89-90-91-92, Block 4, D.G.S. 1, St. John, Plan 129, Winnipeg ..	90,000	00			10,000	00	622	00	70,000	00
283-9 Bank St., Ottawa, \$50,000. Portion held for Guaranteed Account, \$44,000	6,000	00					41	43	6,000	00
	904,600	00	20,411	00	259,500	00	11,921	03	850,911	00
<i>Guaranteed Funds:</i>										
137-9 Yonge St., Toronto; 74 Victoria St., Toronto	140,000	00			140,000	00	2,872	87	140,000	00
61-3 Sparks St., Ottawa	90,000	00					1,213	40	57,000	00
126-30 Wellington St., W., Toronto ..	82,750	00			82,750	00	396	75	82,750	00
99-107 Bank St., Ottawa	60,000	00					122	84	58,229	59
Lot 209, Block 3, D.G.S 1, St. John, Plan 129, (except W. $3\frac{1}{2}$ "') Winnipeg	80,000	00					2,327	00	74,500	00
283-9 Bank St., Ottawa, 50,000.00 Portion held for capital account (see Schedule) \$6,000.00	44,000	00					188	71	44,000	00
	496,750	00	222,750	00			7,121	57	456,479	59

Guaranteed Funds

1. Amount secured by mortgages on real estate including:			
First mortgages.....	\$ 3,438,427	01	
Interest due.....	109,347	49	
Interest accrued.....	64,363	29	
	(See Schedule B)		3,612,137 79
2. Book value of bonds, debentures and debenture stocks:			
(a) Government—Dominion, Provincial and United Kingdom..	\$ 362,895	72	
(b) Canadian municipalities, school districts and rural tele- phone companies.....	711,105	07	
(c) All other bonds.....	559,380	00	
Interest due.....	8,143	35	
Interest accrued.....	29,478	02	
			1,671,002 16
3. Cash on hand.....			16,242 48
4. Cash on deposit with banks.....			183,356 66
5. Other assets.....			293,903 42
Total Guaranteed Funds.....	\$ 5,776,642	51	

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$19,931,584	72
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Summary

Company Funds.....	\$ 1,869,723	06
Guaranteed Funds.....	5,776,642	51
Estates, Trusts and Agency Funds.....	19,931,584	72
Grand Total of Assets.....	\$27,577,950	29

*Liabilities**Company Funds*

1. Money borrowed from banks:		
With security.....	\$ 100,000	00
2. Reserve Fund.....	2,000	00
3. Contingency fund.....	7,191	89
4. All other liabilities.....	2,622	13
5. Dividends to shareholders declared and unpaid.....	42,343	29
6. Paid up capital.....	1,427,443	97
7. Balance of Profit and Loss Account.....	288,121	78
Total Company Funds.....	\$ 1,869,723	06

Guaranteed Funds

1. Principal guaranteed.....	\$ 5,763,692	84
2. Interest due and accrued.....	12,949	67
Total Guaranteed Funds.....	\$ 5,776,642	51

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$19,931,584	72
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Summary

Company Funds.....	\$ 1,869,723	06
Guaranteed Funds.....	5,776,642	51
Estates, Trusts and Agency Funds.....	19,931,584	72
Grand Total of Liabilities.....	\$27,577,950	29

REVENUE ACCOUNT

Income

1. Interest earned:			
(a) on mortgages.....	\$	3,759 62	
(b) on bonds, debentures and stocks.....		43,221 60	
(c) on collateral loans.....		1,074 38	
(d) on bank deposits.....		169 21	
		<u>48,224 81</u>	
2. Profit on sale of securities.....		10,561 93	
3. Profit in guaranteed funds.....		76,944 37	
4. Agency fees and commissions earned.....		218,771 53	
5. Other revenue for the year.....		5,454 08	
Total.....	\$	<u>359,956 72</u>	

Expenditure

6. Interest incurred.....	\$	8,689 03
7. Amount by which ledger values of assets were written down.....		13,162 43
8. Licenses and taxes other than taxes on real estate:		
(a) Provincial.....	\$	602 00
(b) Municipal.....		2,620 35
		<u>3,222 35</u>
9. All other expenses incurred: Salaries, \$127,077.26; directors' fees, \$5,130.00; auditors' fees, \$1,800.00; legal fees, \$2,462.84; rents, \$45,980.98; travelling expenses, \$1,292.82; printing and stationery, \$8,343.50; advertising, \$7,168.11; postage, telegrams, telephones and express, \$3,862.41; miscellaneous, \$17,669.85 total.....		220,787 77
10. Net profit transferred to Profit and Loss Account.....		114,095 14
Total.....	\$	<u>359,956 72</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	275,151 44
Amount transferred from Revenue account.....		114,095 14
Total.....	\$	<u>389,246 58</u>
Dividends to shareholders declared during year.....	\$	84,667 21
Dominion of Canada, Income, Special, War Revenue and Provincial Government Taxes.....		16,457 59
Balance of account at December 31st, 1922.....		288,121 78
Total.....	\$	<u>389,246 58</u>

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: All officers and staff under Schedule Bond, \$117,000.00.		
2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 1st, 1922 and July 1st, 1922, 6% per annum.		
3. Date appointed for the Annual Meeting: Second Wednesday in February. Date of last Annual Meeting: February 14th, 1923.		
4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is.....	\$	192,911 69
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year.....		14,172 96
5. Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement.....		600,000 00
(Bonds of the Trusts Buildings, Ltd., all the stock of which Company is owned by the Trust Company.)		
6. Amount of actual cash receipts during the year, excluding Trust Account receipts, for :		
(a) interest on mortgage investments.....		4,233 12
(b) interest on bonds and debentures and dividends on stocks.....		3,849 63
7. Amount of interest permanently capitalized during the year:		
Capital Funds.....		2,040 42
Guaranteed Funds.....		170 44

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which car- ried in Cor- poration's books.
Part of Lot 3, north side Wellington St., Toronto.....	\$ c. 75,000 00	\$ c. 534 25	\$ c. 50,000 00
Lands in Plan 569E, Toronto, 43¼ acres.....	92,425 27	1,296 44	92,425 27
Total.....	167,425 27	1,830 69	142,425 27

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages.....	\$ 3,824,466	36
Second and subsequent mortgages.....	2,500	00
Agreements for sale.....	32,271	77
Interest due.....	80,611	88
Interest accrued.....	74,284	22
	(See Schedule B)	\$ 4,014,134 23
2. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial.....	\$ 275,329	17
(b) Canadian municipalities.....	41,276	92
(c) All other bonds.....	459,954	15
Interest accrued.....	11,183	51
		\$ 787,743 75
3. Cash on hand.....		29,422 32
4. Cash on deposit with banks.....		162,982 25
5. Other assets.....		94,276 30
		<u>\$ 5,088,558 85</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	<u>\$ 6,538,975 53</u>
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Summary

Company Funds.....	\$ 1,674,222 78
Guaranteed Funds.....	5,088,558 85
Estates, Trusts and Agency Funds.....	6,538,975 53
	<u>\$13,301,757 16</u>

Liabilities*Company Funds*

1. Taxes other than taxes on real estate.....	\$ 6,301 08
2. Other expenses accrued.....	877 45
3. Reserve Fund.....	450,000 00
4. Contingency fund.....	50,000 00
5. All other liabilities.....	6,706 93
6. Dividends to shareholders declared and unpaid (due Jan. 2, 1923).....	17,500 00
7. Paid up capital.....	1,000,000 00
8. Balance of Profit and Loss Account.....	142,837 32
	<u>\$ 1,674,222 78</u>

Guaranteed Funds

1. Principal guaranteed.....	\$ 5,088,558 85
	<u>\$ 5,088,558 85</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	<u>\$ 6,538,975 53</u>
---	------------------------

Summary

Company Funds.....	\$ 1,674,222 78
Guaranteed Funds.....	5,088,558 85
Estates, Trusts and Agency Funds.....	6,538,975 53
	<u>\$13,301,757 16</u>

REVENUE ACCOUNT

Income

1. Rents earned—(Including \$20,425.50 on office premises).....	\$		23,736	41
2. Interest earned:				
(a) on mortgages.....	\$	36,938	93	
(b) on bonds, debentures and stocks.....		36,953	54	
(c) on collateral loans.....		5,570	40	
(d) on bank deposits.....		2,040	55	
				81,503
3. Profit on sale of securities.....				46
4. Profit in guaranteed funds.....				102,946
5. Agency fees and commissions earned.....				43,351
6. Other revenue for the year.....				03
				3,438
				59
Total.....	\$	267,333	20	

Expenditure

7. Licenses and taxes other than taxes on real estate:				
(a) Dominion.....	\$	6,200	00	
(b) Provincial.....		4,404	87	
(c) Municipal.....		2,553	41	
				13,158
				28
8. Commission on loans.....				1,241
				50
9. All other expenses incurred: Salaries, \$66,738.29; directors' fees, \$5,580.76; auditors' and inspection committee fees, \$2,400.12; legal fees, \$469.82; rents, \$14,700.00; travelling expenses, \$1,388.15; printing and stationery, \$4,774.90; advertising, \$15,582.23; postage, telegrams, telephones and express, \$3,269.01; miscellaneous, \$42,257.32; total.....				157,160
				60
10. Net profit transferred to Profit and Loss Account.....				95,772
				82
Total.....	\$	267,333	20	

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$	117,064	50
Amount transferred from Revenue account.....		95,772	82
Total.....	\$	212,837	32
Dividends to shareholders declared during year.....	\$	70,000	00
Balance of account at December 31st, 1922.....		142,837	32
Total.....	\$	212,837	32

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively: General Manager, \$5,000.00; Secretary, \$5,000.00; Trust Officer, \$5,000.00; two Assistant Secretaries, \$5,000.00 each and other members of staff for various amounts.
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3, 1 $\frac{3}{4}$ %; April 1, 1 $\frac{3}{4}$ %; July 2, 1 $\frac{3}{4}$ %; October 1, 1 $\frac{3}{4}$ %.
- Date appointed for the Annual Meeting: Second Thursday in February. Date of last Annual Meeting: February 9th, 1922.
- In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is..... \$ 30,000 00
The aggregate amount of instalments of principal in arrears..... 16,000 00
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year..... 2,041 35
- Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement..... 3,000 00
- Amount of actual cash receipts during the year excluding Trust Account receipts for:
 - interest on mortgage investments..... 311,772 80
 - interest on bonds and debentures and dividends on stocks..... 88,252 62
 - loans on collateral security..... 8,678 22
 - net revenue from real estate..... 149 84
- Amount of interest permanently capitalized during the year..... 12,923 13

CONSTATING INSTRUMENTS

Incorporated by Letters Patent of Ontario, dated 7th August, 1901. The Letters Patent authorized the Company to acquire and take over the assets, business and goodwill of the Provincial Trust Company of Ontario, Limited.

The Authorized Capital Stock of the Union Trust Company was at first \$2,000,000 (F. p. 106) then, by Supplementary Letters Patent of 27th December, 1905, was increased to \$2,500,000 (F. p. 205); finally, by Supplementary Letters Patent of 25th November, 1908, was decreased to \$1,000,000 (F. p. 393).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Company Funds:</i>										
Ontario.....	179,468	45	Cr. 219	92	1,262	95	10	25	180,521	73
Manitoba.....	273,443	06	4,085	36	1,901	37	856	51	280,286	30
Saskatchewan...	230,291	59	19,622	34	1,159	01	1,578	06	252,651	00
Alberta.....	246,032	49	30,325	91	999	29	129	40	277,487	09
Total.....	929,235	59	53,813	69	5,322	62	2,974	22	990,946	12
<i>Guaranteed Funds:</i>										
Ontario.....	1,829,858	10	1,219	83	31,635	97	288	31	1,863,002	21
Manitoba.....	994,597	37	18,011	91	12,366	18	1,382	69	1,026,358	15
Saskatchewan...	898,288	24	53,836	47	24,224	80	3,041	45	979,390	96
Alberta.....	93,148	05	7,543	67	4,968	82	863	30	106,523	84
British Columbia.	37,770	62	.....	.....	1,088	45	.....	.....	38,859	07
Total.....	3,853,662	38	80,611	88	74,284	22	5,575	75	4,014,134	23

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid			Amount of interest accrued	Total		
		Under six months		Six months and over				
		\$	c.				\$	c.
<i>Company Funds:</i>								
1. First mortgages under which no legal proceedings have been taken.....	81,577	78	724	16	1,106	12	83,408	06
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	349,431	55	.....	.....	2,167	64	351,599	19
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgage is in possession)	38,154	16	2,617	40	5,330	57	46,102	13
4. Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	462,646	32	10,262	11	34,879	45	2,048	86
Total.....	931,809	81	13,603	67	40,210	02	5,322	62
<i>Guaranteed Funds:</i>								
1. First mortgages under which no legal proceedings have been taken.....	3,824,466	36	46,158	70	33,131	12	73,418	39
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.....	2,500	00	.....	.....	16	25	2,516	25
3. Amount secured by agreements for sale or purchase of property not subject to prior mortgage.....	32,271	77	668	68	653	38	849	58
Total.....	3,859,238	13	46,827	38	33,784	50	74,284	22

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>						
S.E. cor. Yonge and Richmond Sts., Toronto	60,000 00	60,000 00			60,000 00	100,000 00
Cor. Broad and 3rd Sts., Richmond, W. Va., U.S.A.	100,000 00			630 14	95,000 00	200,000 00
Office Bldg., cor. Main and Lombard Sts., Winnipeg	240,000 00			1,436 56	189,981 55	450,000 00
Sec. 19-25, E. 27-31-33 and 35, Twp. 40, Range 8, W. 4, Alberta	53,345 80	16,115 54	6,071 90		32,495 88	
	453,345 80	76,115 54	6,071 90	2,066 70	377,477 43	750,000 00
<i>Guaranteed Funds:</i>						
Farm, Twp. of Woodhouse, Ont.	58,300 00	2,500 00		655 94	54,000 00	
18-22 King St., Hamilton	80,000 00	5,000 00		692 81	45,000 00	
Cor. Bloor St. and Dovercourt Rd., Toronto	75,000 00			267 12	75,000 00	
Lots 161-162, Block 3, and part Lot 1, St. Johns, Winnipeg	85,000 00			3,187 50	85,000 00	
Office Bldg., cor. Main and Lombard Sts., Winnipeg	450,000 00			61 65	450,000 00	
Lot 4, Block 28, Vancouver, B.C.	50,000 00			1,064 00	36,500 00	
Waldron Court, Lots 1 and 2, St. Johns, Winnipeg	85,000 00			852 66	57,000 00	
Total	883,300 00	7,500 00		6,781 68	802,500 00	

THE WATERLOO TRUST AND SAVINGS COMPANY

Head Office, Waterloo, Ontario

OFFICERS

President—THOMAS HILLIARD, Waterloo, Ont. Manager and Secretary—P. V. WILSON.
 Vice-President—EDWARD F. SEAGRAM, Waterloo, Ont.

DIRECTORS

THOMAS HILLIARD, Waterloo, Ont.	H. J. SIMS, Kitchener, Ont.
E. F. SEAGRAM, Waterloo, Ont.	J. M. SCULLY, Kitchener, Ont.
F. S. KUMPF, Waterloo, Ont.	GEO. D. FORBES, Hespeler, Ont.
S. B. BRICKER, Waterloo, Ont.	J. H. GUNDY, Toronto.
FRED HALSTEAD, Waterloo, Ont.	A. J. KIMMEL, Cobourg, Ont.
W. L. HILLIARD, Waterloo, Ont.	GEORGE DOBBIE, Galt.
P. V. WILSON, Waterloo, Ont.	LOUIS L. LANG, Kitchener, Ont.

Auditors—J. SCULLY, Kitchener; J. F. SCULLY, Kitchener.

CAPITAL

Amount of Capital Stock authorized.....		\$ 2,000,000 00
Amount subscribed—ordinary.....		742,800 00
Amount paid in cash:		
On \$722,600 stock fully called.....	\$ 705,110 00	
On \$20,200.00 instalment stock.....	2,810 00	
		<u>707,920 00</u>

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the corporation:			
*Office premises.....	\$ 84,000 00		
Freehold land (including buildings).....	45,507 00		
			<u>\$ 129,507 00</u>
2. Amount secured by mortgage on real estate including:			
First mortgages.....	\$ 530,982 58		
Agreements for sale.....	17,406 39		
Interest due.....	1,117 54		
Interest accrued.....	9,817 12		
			<u>559,323 63</u>
			<i>(See Schedule B)</i>
3. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$24,000.00 of the Company's own stock upon which \$24,000.00 has been paid.)			
Principal.....	\$ 51,985 00		
Interest due.....	158 46		
			<u>52,143 46</u>
4. Book value of bonds, debentures and debenture stocks:			
(a) Government—Dominion, Provincial and United Kingdom..	\$ 35,384 08		
(b) Canadian municipalities, school districts and rural telephone companies.....	104,728 53		
(c) All other bonds.....	53,100 00		
Interest accrued.....	3,618 89		
			<u>196,831 50</u>
5. Cash on hand.....		1,849 09	
6. Cash on deposit with banks.....		8,463 35	
7. All other assets.....		1,732 29	
			<u>\$ 949,850 32</u>

*Includes office fixtures.

Guaranteed Funds

1. Amount secured by mortgages on real estate including:			
First mortgages.....	\$ 626,148 16		
Agreements for sale.....	2,095 00		
Interest due.....	31,274 16		
Interest accrued.....	9,638 42		
			<u>\$ 669,155 74</u>
			<i>(See Schedule B)</i>

2. Book value of bonds, debentures and debenture stocks:			
(a) Government—Dominion, Provincial and United Kingdom..	\$	313,035	94
(b) Canadian municipalities, school districts and rural tele- phone companies.....		788,032	93
(c) All other bonds.....		115,981	87
Interest due.....		16,555	31
Interest accrued.....		31,288	13
			<u>1,264,894 18</u>
3. Cash on hand.....			34,946 58
4. Cash on deposit with banks.....			91,697 94
Total Guaranteed Funds.....	\$	2,060,694	<u>44</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	73,647	<u>97</u>
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Summary

Company Funds.....	\$	949,850	32
Guaranteed Funds.....		2,060,694	44
Estates, Trusts and Agency Funds.....		73,647	97
Grand Total of Assets.....	\$	3,084,192	<u>73</u>

Liabilities*Company Funds*

1. Money borrowed:			
Without security.....	\$	50,000	00
2. Reserve Fund.....		150,000	00
3. Contingency fund.....		10,000	00
4. All other liabilities.....		5,219	80
5. Dividends to shareholders declared and unpaid.....		22,889	10
6. Paid up capital.....		707,920	00
7. Balance of Profit and Loss Account.....		3,821	42
Total Company Funds.....	\$	949,850	<u>32</u>

Guaranteed Funds

1. Principal guaranteed.....	\$	2,053,313	83
2. Interest due and accrued.....		7,380	61
Total Guaranteed Funds.....	\$	2,060,694	<u>44</u>

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds.....	\$	73,647	<u>97</u>
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Summary

Company Funds.....	\$	949,850	32
Guaranteed Funds.....		2,060,694	44
Estates, Trusts and Agency Funds.....		73,647	97
Grand Total of Liabilities.....	\$	3,084,192	<u>73</u>

REVENUE ACCOUNT**Income**

1. Rents earned (Including \$4,850 on office premises).....	\$		5,402 35
2. Interest earned:			
(a) on mortgages.....	\$	90,650	60
(b) on bonds, debentures and stocks.....		92,755	94
(c) on collateral loans.....		3,839	38
(d) on bank deposits.....		1,005	35
			<u>188,251 27</u>

3. Profit on sale of securities and real estate.....	8,303 01
4. Agency fees and commissions earned.....	2,221 32
Total.....	<u>\$ 204,177 95</u>

Expenditure

5. Interest incurred.....	\$ 87,345 64
6. Licenses and taxes other than taxes on real estate:	
(a) Dominion.....	\$ 5,696 40
(b) Provincial.....	1,305 65
(c) Municipal.....	1,024 77
7. Commission on loans and on sale of debentures and real estate.....	8,026 82
8. All other expenses incurred: Salaries, \$21,477.66; directors' fees, \$1,154.55; auditors' fees, \$700.00; legal fees, \$283.62; rents, \$4,814.07; travelling expenses, \$338.19; printing and stationery, \$1,833.20; advertising, \$3,355.45; postage, telegrams, telephones and express, \$455.26; Trust organization expense, \$4,000.00; miscellaneous, \$1,464.20; total.....	9,919 61
9. Net profit transferred to Profit and Loss Account.....	39,876 20
	59,009 68
Total.....	<u>\$ 204,177 95</u>

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year.....	\$ 9,011 86
Amount transferred from Revenue account.....	59,009 68
Premium on capital stock sold during year.....	2,535 00
Total.....	<u>\$ 70,556 54</u>
Dividends to shareholders declared during year.....	\$ 44,986 95
Amount transferred to Special Reserves and Contingency Accounts.....	20,410 67
Written off office premises.....	1,337 50
Balance of account at December 31st, 1922.....	3,821 42
Total.....	<u>\$ 70,556 54</u>

MISCELLANEOUS

- Officers of the Corporation who are under bond and for the following amounts respectively:
Six officers, \$5,000.00 each.
- Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2, 1922, 3%; July 2, 1922, 3¼%.
- Date appointed for the Annual Meeting: February 8, 1923. Date of last Annual Meeting: February 9, 1922.
- Special General Meetings held during year: Dates, June 15, 1922.
- Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments.....	\$ 88,493 22
(b) interest on bonds and debentures and dividends on stocks.....	87,193 97
(c) loans on collateral security.....	3,734 57
(d) net revenue from real estate.....	5,402 35
- Maximum amount of money loaned or advanced at any time during the year to directors..... 600 00
Amount owing December 31, 1922..... 600 00

CONSTATING INSTRUMENTS

Originally incorporated as a Loan Corporation by Letters Patent, 7th April, 1913, under the Loan and Trust Corporations Act, 2 George V., 1912, chap. 34, now R.S.O. 1914, chap. 184. The original corporate name was, The Waterloo County Loan and Savings Company.

By a Special Act of the Legislature of Ontario, dated 4th May, 1922, the company was granted the powers of a trust company and the name was changed to the Waterloo Trust and Savings Company.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid		Total interest due		Total interest accrued		Total charges due and unpaid		Totals		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Ontario:											
Company Funds.	341,707	90			6,096	41		5	70	347,810	01
Guar. Funds.....	136,750	00			1,764	40				138,514	40
Manitoba:											
Company Funds	186,025	51	770	34	3,461	91	969	86		191,227	62
Saskatchewan:											
Company Funds	19,680	00	347	20	258	80				20,286	00
Guar. Funds.....	477,157	22	31,274	16	7,874	02	14,335	94		530,641	34
Total.....	1,161,320	63	32,391	70	19,455	54	15,311	50		1,228,479	37

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal		Amount of interest due and unpaid		Amount of interest accrued	Total		
			Under six months	Six months and over				
	\$	c.	\$	c.	\$	c.	\$	c.
1. First mortgages under which no legal proceedings have been taken:								
Company Funds.....	530,982	58	866	76	9,606	43	541,455	77
Guaranteed Funds.....	611,515	79	16,788	67	9,409	89	649,270	64
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession.)								
Guaranteed Funds.....	14,632	37	1,206	95	1,404	05	190	77
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.								
Company Funds.....	17,406	39	250	78	210	69	17,867	86
Guaranteed Funds....	2,095	00	157	85	160	35	37	76
(b) Aggregate amount of sale price of properties covered by such agreements, \$42,825.00.....								
Total.....	1,176,632	13	19,271	01	13,120	69	19,455	54
Total.....								
	1,228,479	37						

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF \$50,000.

Short description of property.	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which car- ried in Cor- poration's books
	\$ c.	\$ c.	\$ c.	\$ c.
<i>Company Funds:</i>				
Apt. House, Block, 15, 16, Winnipeg....	40,000 00	1,000 00	506 34	39,006 34
Store and office Block, King St., Kit- chener.....	40,000 00	2,000 00	463 73	39,463 73
Office building, London, Ont.....	20,000 00	.....	35 62	20,035 62
Total.....	100,000 00	3,000 00	1,005 69	98,505 69
<i>Guaranteed Funds:</i>				
Block in Kitchener.....	30,000 00	.....	875 00	25,875 00
Farm lands with buildings, Leask, Sask.	25,000 00	.....	276 16	21,276 16
Walper Block, Kitchener.....	40,000 00	.....	.....	40,000 00
Garage and Land, Kitchener.....	20,000 00	.....	467 94	20,467 94
Total.....	115,000 00	.....	1,619 10	107,619 10

Orders-in-Council granted, empowering the Courts to appoint trust corporations as trustee, administrator, guardians, etc., without securities.

Name of Company.

1. Toronto General Trusts Corporation, 10th March, 1882¹
2. Trusts and Guarantee Company, Limited, 19th March, 1897.
3. National Trust Company, Limited, 22nd November, 1898.
4. Canada Trust Company, 7th February, 1901.
5. Union Trust Company, Limited, 22nd April, 1902.
6. Royal Trust Company, 24th February, 1905.
7. Imperial Trusts Company of Canada, 9th February, 1906.
8. Mercantile Trust Company of Canada, Limited, 29th May, 1908.
9. Chartered Trust and Executor Company, 6th April, 1910.
10. Canada Permanent Trust Company, 13th May, 1913.
11. Sterling Trusts Corporation, 20th May, 1914.
12. Capital Trusts Corporation, Limited, 16th September, 1914.
13. London and Western Trusts Company, Limited, 29th June, 1917.
14. Guelph Trust Company, 30th August, 1917.
15. Brantford Trust Company, 29th October, 1918.
16. Premier Trust Company, 17th July, 1919.
17. Waterloo Trust and Savings Company, 1st August, 1922.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees.

Name of Corporation.

1. Canada Landed and National Investment Company, Limited.
2. Toronto Savings and Loan Company.
3. British Mortgage Loan Company of Ontario.
4. Midland Loan and Savings Company.
5. London Loan and Savings Company of Canada.
6. Toronto Mortgage Company.
7. Crown Savings and Loan Company.
8. Canadian Mortgage Investment Company.

List of Loan Corporations whose debentures have been authorized by Order-in-Council for purposes of investment by trustees and with whom trustees may deposit trust funds. R.S.O. 1897, c. 130, as amended by 62 V. (2nd sess.), c. 11, s. 32, and by 1 Edw. VII, c. 14, s. 1, and by 3 Edw. VII, c. 7, s. 25, and by 7 Edw. VII, c. 28, s. 1, and by 1 Geo. V. c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

Name of Corporation.

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. Industrial Mortgage and Savings Company.
4. Victoria Loan and Savings Company.
5. Landed Banking and Loan Company.
6. Hamilton Provident and Loan Corporation.
7. The Huron and Erie Mortgage Corporation.
8. Central Canada Loan and Savings Company.
9. East Lambton Farmers' Loan and Savings Company.
10. Lambton Loan and Investment Company.
11. Ontario Loan and Debenture Company.
12. Royal Loan and Savings Company.
13. Southern Loan and Savings Company.
14. Grey and Bruce Loan Company.

Statement of Assets of Loan Corporations Registered in Ontario, as at 31st December, 1922.

Name of Corporation	Office Premises		Real Estate held for sale		Mortgages on Real Estate		Loans on Stocks and Bonds		United Kingdom, Dominion of Canada, Provinces of Canada Securities		Canadian Municipals, School Districts, Rural Telephone Debentures	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
British Mortgage Loan Company of Ontario.....	30,000	00			2,226,178	00			15,020	00	1,135,682	00
Brockville Loan and Savings Company.....			2,426	60	753,548	67					62,917	53
Canada Landed and National Investment Company, Ltd	35,000	00	78,062	78	4,128,262	13			1,127,401	06	847,013	39
Canada Permanent Mortgage Corporation.....	762,874	13	531,543	42	34,347,033	65			2,336,367	43	200,224	17
Canadian Mortgage Investment Company.....	262,597	27	193,244	98	1,327,710	35			135,488	02		
Canadian Northern Prairie Lands Company, Ltd.....			143,595	21	910,835	43			1,761,250	76	146,412	82
Central Canada Loan and Savings Company.....	250,000	00	12,763	90	1,281,660	44			4,222,151	34	55,323	04
Colonial Investment and Loan Company.....			280,632	00	638,535	69			306,646	43	159,437	77
Credit Foncier Franco-Canadien.....	724,622	00	668,970	89	38,295,386	62			1,626,340	17	248,741	96
Crown Savings and Loan Company.....	10,800	00	8,200	00	653,749	19			46,715	70		
Dynnet Securities Loan and Savings Company.....			419,774	46	419,774	46			77,500	00		
East Lambton Farmers' Loan and Savings Company.....	3,000	00	800	00	288,953	04			76,942	77	168,185	35
Frontenac Loan and Investment Society.....	5,302	73	7,464	48	164,212	59			40,487	08		
Great West Permanent Loan Company.....	329,518	97	1,189,127	73	3,579,510	04			101,412	32		
Grey and Bruce Loan Company.....	22,450	00			646,626	14			7,265	58		
Guelph and Ontario Investment and Savings Society.....	30,000	00	109,729	23	2,511,129	54			806,977	99	635,977	76
Hamilton Provident and Loan Corporation.....	93,000	00	12,395	00	4,428,176	90			45,489	12	94,835	05
Home Building and Savings Association of Ottawa.....			39,948	34	163,437	75			185,265	30		
Huron Erie Mortgage Corporation.....	900,000	00			17,512,099	22			2,409,999	00	1,832,017	00
Industrial Mortgage and Savings Company.....	39,008	14			2,139,521	83			176,460	34	383,013	82
Lambton Loan and Investment Company.....	18,000	00	14,337	86	3,154,053	48			256,748	37	58,577	57
Landed Banking and Loan Company.....	75,000	00	17,850	00	3,084,320	88			117,054	64	59,183	82
London Loan and Savings Company of Canada.....	85,000	00			2,105,888	56			26,377	00	1,922	46
Midland Loan and Savings Company.....					1,244,268	39			237,114	44	192,582	29
Niagara Falls Building, Savings and Loan Association.....					1,048,190	00						
Ontario Loan and Debenture Company.....	40,000	00	92,321	41	4,699,790	58			1,170,708	93	1,059,700	39
Owen Sound Loan and Savings Company.....	16,671	23			171,469	16			14,899	03	480	00
People's Loan and Savings Corporation.....	44,000	00	57,815	24	785,152	25			45,024	89	11,089	87
Peterborough Workington's Building and Savings Soc.					60,016	03			11,100	83		
Port Arthur and Fort William Mortgage Company, Ltd.			102,838	82	518,794	86			4,056	62		
Provident Investment Company.....			611,846	89	55,943	13			143,246	07		
Real Estate Loan Company of Canada.....			60,774	46	1,079,115	02			15,050	64	115,060	56
Royal Loan and Savings Company Ltd.....	50,000	00			1,746,862	88			144,178	30	170,492	18
Security Loan and Savings Company, St. Catharines.....	21,100	00	16,173	22	1,092,854	70			81,400	33		
Southern Loan and Savings Company.....	26,000	00			2,341,941	81			217,237	26	35,740	31
Toronto Mortgage Company.....	45,000	00			1,736,064	84			602,940	72	607,875	32
Toronto Savings and Loan Company.....	20,000	00	1,096,979	75	294,465	30			79,382	12	11,000	00
Victoria Loan and Savings Company.....	24,522	24	63,655	08	2,653,660	54			117,972	21	690,790	87
Walkerville Land and Building Company.....			1,485,268	11	448,497	76			10,357	67		
Totals.....	3,968,466	71	6,898,766	30	144,737,691	85			14,358,134	29	8,984,277	30
Totals previous year.....	4,143,227	00	7,113,521	97	144,152,212	94			11,973,532	58	10,148,904	99

Statement of Assets of Loan Corporations Registered in Ontario, as at 31st December, 1922—Continued.

Name of Corporation.	Other Bonds Debenture Stocks		Stocks		Cash in Banks and other Institutions		Other Assets		Total Assets		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
British Mortgage Loan Company of Ontario.....	59,709	00			60,539	65			3,527,128	65	
Brockville Loan and Savings Company.....					41,751	97		941	40	861,586	17
Canada Landed and National Investment Company, Ltd.....			1,238,000	00	275,043	49			6,490,782	85	
Canada Permanent Mortgage Corporation.....			260,500	00	1,744,133	72		13,868	40	41,379,476	76
Canadian Mortgage Investment Company.....	90,178	81			66,036	23			2,344,254	74	
Canadian Northern Prairie Lands Company, Ltd.....	286,869	29			208,139	43		15,557	28	3,904,580	31
Central Canada Loan and Savings Company.....	196,811	76	3,953,280	40	312,942	33			7,791,579	64	
Colonial Investment and Loan Company.....			148,255	98	169,156	67		4,473	03	1,415,492	04
Credit Foncier Franco-Canadien.....	7,904,324	17			4,714,404	05		478,503	66	55,456,485	49
Crown Savings and Loan Company.....	7,500	00			22,099	29			756,783	39	
Dymont Securities Loan and Savings Company.....			126,752	02	2,089	50			819,182	21	
East Lambton Farmers' Loan and Savings Company.....			11,012	50	8,267	25			554,582	10	
Frontenac Loan and Investment Society.....	23,075	80	190,349	19	985	89		200	00	293,090	80
Great West Permanent Loan Company.....					1,212,453	52		250,824	08	6,860,461	43
Grey and Bruce Loan Company.....			264,450	00	3,202	92		2,241	23	844,313	72
Guelph and Ontario Investment and Savings Society.....	19,410	73			149,869	97				4,573,034	34
Hamilton Provident and Loan Corporation.....					97,163	19				4,918,316	44
Home Building and Savings Association of Ottawa.....					25,541	25		1,110	16	235,312	50
Huron Erie Mortgage Corporation.....	60,101	00	1,180,110	00	914,855	27		358,706	01	25,167,887	50
Industrial Mortgage and Savings Company.....					106,589	90		2,500	00	2,862,890	38
Lambton Loan and Investment Company.....					40,893	57				3,620,780	44
Landed Banking and Loan Company.....	126,139	84			75,780	97				3,612,390	21
London Loan and Savings Company of Canada.....	1,617	53	654,601	33	65,046	06		2,913	78	2,978,329	83
Midland Loan and Savings Company.....	17,857	03			122,862	99		85	15	1,822,791	29
Niagara Falls Building, Savings and Loan Association.....					1,166	20		800	00	1,050,156	20
Ontario Loan and Debenture Company.....	683,286	55	3,000	00	229,749	65				8,003,922	26
Owen Sound Loan and Savings Company.....	6,768	32			18,216	28		1,159	25	239,692	19
People's Loan and Savings Corporation.....			73,244	10	45,989	99		6,031	88	1,079,870	16
Peterborough Workmen's Building and Savings Society.....					1,121	09		293	75	86,302	44
Port Arthur and Fort William Mortgage Company, Ltd.....	17,550	00	46,575	00	11,092	97		1,865	24	702,773	51
Provident Investment Company.....			1,346,743	11	3,965	00				2,161,744	20
Real Estate Loan Company of Canada.....			326,110	00	43,861	07				1,315,410	41
Royal Loan and Savings Company, Ltd.....					115,447	37				2,612,125	50
Security Loan and Savings Company, St. Catharines.....					46,271	82		1,825	67	1,249,481	81
Southern Loan and Savings Company.....					7,613	98				2,646,778	76
Toronto Mortgage Company.....	57,275	78	58,200	00	87,666	58				3,297,904	81
Toronto Savings and Loan Company.....			2,402,069	22	208,124	26		26,281	75	4,278,033	70
Victoria Loan and Savings Company.....	10,504	00	7,770	00	110,886	70				3,721,761	63
Walkerville Land and Building Company.....					26,216	29		117,692	93	2,088,032	76
Totals.....	9,568,979	61	12,291,022	85	11,397,238	33		1,296,373	73	217,625,503	57
Totals previous year.....	9,332,656	83	12,286,627	34	10,101,643	41		9,211,131	86	214,404,732	84

*Unrealized assets of the Dominion Savings and Investment Society.

Statement of Liabilities to the Public of Loan Corporations Registered in Ontario as at 31st December, 1922

Name of Corporation	Debt Stock		Debtures		Deposits		Money Borrowed		Other Liabilities		Total Liabilities to the Public		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
British Mortgage Loan Company of Ontario.....			1,300,718	55	1,189,974	85			4,020	42	2,490,693	40	
Brockville Loan and Savings Company.....			3,656,017	01	344,225	25			42,420	96	348,245	67	
Canada Landed and National Investment Company, Ltd.			18,685,270	31	7,284,884	11			23,923	78	3,698,437	97	
Canada Permanent Mortgage Corporation.....	841,242	66	487,092	46					17,836	67	26,835,320	86	
Canadian Mortgage Investment Company.....			1,841,117	39	2,254,203	21			1,792	28	504,929	13	
Canadian Northern Prairie Lands Company, Ltd.											1,792	28	
Central Canada Loan and Savings Company.....			38,211,619	24					5,082	84	4,095,320	60	
Colonial Investment and Loan Company.....			228,217	61	171,098	79			2,321,289	88	5,082	84	
Credit Foncier Franco-Canadien.....			114,939	15	41,720	46		25	47	40	399,316	40	
Crown Savings and Loan Company.....			2,353,085	70	39,226	17					246,559	61	
Dymont Securities Loan and Savings Company.....			95,713	65	938,893	80			13,093	10	39,235	92	
East Lambton Farmers' Loan and Savings Company.			1,781,649	15	210,987	56					3,325,072	60	
Frontenac Loan and Investment Society.....			912,857	60	838,133	85					306,701	21	
Great West Permanent Loan Company.....			375,271	91	927,605	25					2,620,657	28	
Grey and Bruce Loan Company.....					6,061,379	33					2,265,035	34	
Guelph and Ontario Investment and Savings Society.					803,081	58					39,511	24	
Hamilton Provident and Loan Corporation.....			12,493,764	95	1,099,576	66					18,555,144	28	
Home Building and Savings Association of Ottawa.			809,093	22	955,530	03					1,743,505	29	
Huron and Erie Mortgage Corporation.....			554,899	70	756,425	74					1,908,669	88	
Industrial Mortgage and Savings Company.....			905,614	08	323,013	15					1,522,857	19	
Lambton Loan and Investment Company.....			758,553	17							1,662,154	82	
Landed Banking and Loan Company.....			2,775,628	62	942,592	65					1,081,566	32	
London Loan and Savings Company of Canada.....			24,673	51	73,572	84					409,485	87	
Midland Loan and Savings Company.....			110,552	13	390,113	81			40	00	3,718,221	27	
Niagara Falls Building, Savings and Loan Association.											98,286	35	
Ontario Loan and Debenture Company.....			70,463	22							500,665	94	
Owen Sound Loan and Savings Company.....											70,743	70	
People's Loan and Savings Corporation.....											1,201,578	77	
Peterborough Workingmen's Building and Savings Society											488,287	22	
Port Arthur and Fort William Mortgage Company, Ltd.								1,201,459	21		1,484,090	76	
Provident Investment Company.....			482,869	89	257	33					4,654	09	
Real Estate Loan Company of Canada.....			663,572	35	816,373	44					850	00	
Royal Loan and Savings Company, Ltd.....			113,556	22	376,286	86					10,435	37	
Security Loan and Savings Company, St. Catharines.			828,981	00	547,540	37					1,775,484	58	
Southern Loan and Savings Company.....			1,676,363	51	88,685	70		1,731	58		2,048,108	00	
Toronto Mortgage Company.....			1,393,466	88	651,990	23					2,483,240	20	
Toronto Savings and Loan Company.....			1,405,028	79	1,053,068	61					729,941	40	
Victoria Loan and Savings Company.....			700,000	00									
Walkerville Land and Building Company.....													
Totals.....	1,286,977	79	96,305,339	55	29,332,062	09		1,238,746	07	2,989,120	79	131,152,246	29
Totals previous year.....	1,287,286	96	91,510,247	98	29,964,631	54		• 1,526,419	38	2,780,728	07	127,075,313	93

Statement of Liabilities to the Public of Loan Corporations Registered in Ontario as at 31st December, 1922—Continued

Name of Corporation	Capital Stock		Reserve Funds		Dividends Unpaid		Profit and Loss		Total Liabilities to Shareholders	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
British Mortgage Loan Company of Ontario.....	500,000	00	500,000	00	30,000	00	6,435	25	1,036,435	25
Brockville Loan and Savings Company.....	336,625	50	160,000	00	11,722	19	4,992	81	513,340	50
Canada Landed and National Investment Company, Limited..	1,205,000	00	1,500,000	00	45,162	45	42,182	43	2,792,344	88
Canada Permanent Mortgage Corporation.....	7,000,000	00	7,000,000	00	210,000	00	334,155	90	14,544,155	90
Canadian Mortgage Investment Company.....	1,243,740	49	540,000	00	36,345	00	19,240	12	1,839,325	61
Canadian Northern Prairie Lands Company, Limited.....	1,500,000	00	1,588,539	64	75,000	00	769,248	39	3,902,788	03
Central Canada Loan and Savings Company.....	1,750,000	00	1,750,000	00	43,750	00	152,509	04	3,696,259	04
Colonial Investment and Loan Company.....	647,983	14	749,903	97	8,336	95	4,180	14	1,410,409	20
Credit Foncier Franco-Canadien.....	9,647,667	19	3,600,958	28	148,847	33	1,526,103	57	14,923,576	37
Crown Savings and Loan Company.....	241,050	00	105,000	00	7,834	12	3,582	87	357,466	99
Dymott Securities Loan and Savings Company.....	652,200	00	.....	.....	16,305	00	108,884	35	777,389	35
East Lambton Farmers Loan and Savings Company.....	227,150	00	74,035	49	6,837	00	308,022	49	308,022	49
Frontenac Loan and Investment Society.....	200,000	00	47,564	88	6,290	00	.....	.....	253,854	88
Great West Permanent Loan Company.....	2,417,120	65	1,100,000	00	773	91	17,494	27	3,535,388	83
Grey and Bruce Loan Company.....	444,380	00	13,331	32	13,331	40	149	79	537,612	51
Guelph and Ontario Investment and Savings Society.....	965,080	00	869,435	00	43,428	60	74,433	46	1,952,377	06
Hamilton Provident and Loan Corporation.....	1,200,000	00	1,393,281	10	60,000	00	.....	.....	2,653,281	10
Home Building and Savings Association of Ottawa.....	152,624	80	3,952	40	.....	.....	39,224	06	195,801	26
Huron and Erie Mortgage Corporation.....	5,000,000	00	1,500,000	00	87,500	00	6,612,743	22	6,612,743	22
Industrial Mortgage and Savings Company.....	635,000	00	455,000	00	28,575	00	25,243	22	1,119,385	09
Lambton Loan and Investment Company.....	789,750	00	882,873	06	39,487	50	810	09	1,712,110	56
Landed Banking and Loan Company.....	1,000,000	00	1,000,000	00	45,000	00	44,533	02	2,089,533	02
London Loan and Savings Company of Canada.....	891,539	00	420,000	00	.....	.....	4,636	01	1,316,175	01
Midland Loan and Savings Company.....	360,000	00	343,000	10	19,829	10	18,395	87	741,224	97
Niagara Falls Building, Savings and Loan Association.....	515,970	00	37,987	47	86,712	86	.....	.....	640,670	33
Ontario Loan and Debenture Company.....	1,750,000	00	2,425,000	00	61,250	00	49,450	99	4,285,700	99
Owen Sound Loan and Savings Company.....	133,756	90	6,718	22	930	72	3,195	96	579,204	22
People's Loan and Savings Corporation.....	496,008	26	80,000	00	.....	.....	17,108	79	86,302	44
Peterborough Workmen's Building and Savings Society.....	68,905	20	288	45	.....	.....	85,165	43	632,029	81
Port Arthur and Fort William Mortgage Company, Limited..	585,800	00	45,604	81	625	00	960,165	43	960,165	43
Provident Investment Company.....	500,000	00	375,000	00	.....	.....	827,123	19	1,28,034	74
Real Estate Loan Company of Canada.....	500,000	00	302,533	18	18,148	50	6,441	51	1,128,034	74
Royal Loan and Savings Company, Limited.....	600,000	00	500,000	00	13,500	00	14,534	74	754,984	64
Security Loan and Savings Company, St. Catharines.....	534,700	00	200,000	00	18,700	86	1,583	78	1,267,675	81
Southern Loan and Savings Company.....	900,000	00	315,000	00	36,000	00	16,675	81	1,522,420	23
Toronto Mortgage Company.....	724,550	00	725,000	00	18,264	50	54,605	73	2,229,925	70
Toronto Savings and Loan Company.....	1,000,000	00	1,100,000	00	50,000	00	79,925	70	2,238,521	43
Victoria Loan and Savings Company.....	742,085	73	472,000	00	16,630	65	7,805	05	1,358,091	36
Walkerville Land and Building Company.....	500,000	00	2,006	01	.....	.....	856,085	35	856,085	35
Totals.....	48,558,691	86	32,220,433	28	1,305,118	64	4,389,013	50	86,473,257	28
Totals previous year.....	50,695,791	18	31,244,227	04	1,295,407	04	4,093,993	65	87,329,418	91

Assets of Trust Companies Registered in Ontario as at 31st December, 1922
Company Funds

Name of Company	Office Premises		Real Estate held for sale		Mortgages on Real Estate		Loans on Stocks and Bonds		United Kingdom, Dominion of Canada, Provinces of Canada Securities		Canadian Municipal School District, Rural Telephone Debentures	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Bankers Trust Company.....												
Brantford Trust Company, Limited.....					277,892	88	10,961	26	49,260	26	45,789	76
Canada Trust Company.....					1,155,490	83	70,009	00	15,068	75	21,927	37
Canada Permanent Trust Company.....					978,582	78	7,765	79	35,431	00	289,221	00
Capital Trust Corporation.....			2,821	80	220,172	23	31,194	16	56,720	50	4,957	50
Chartered Trust and Executor Company.....			307	71	213,992	83	43,368	22	98,777	03	163,479	94
Consolidated Trusts Corporation.....					97,229	02			66,421	70	22,567	97
Fidelity Trusts Company of Ontario.....					6,252	43	6,371	20	971	66	1,429	46
Guelph Trust Company.....					246,672	45			45,380	66	14,270	53
Imperial Trusts Company of Canada.....	85,093	75			149,629	28						
London and Western Trusts Company, Limited.....	120,000	00	3,300	00	405,570	31	81,594	19	131,257	58	4,085	50
Mercantile Trust Company of Canada, Limited.....	89,500	00	19,874	69	564,199	39	32,239	46	7,539	22	1,547	86
Montreal Trust Company.....	409,458	28	38,479	45	443,623	69	877,111	13				
National Trust Company, Limited.....	439,458	47	142,924	75	2,553,061	52	342,517	51				
Premier Trust Company.....					99,553	04						
Prudential Trust Company, Limited.....	70,054	75	155,107	41	176,853	28	74,843	29	87,490	88	16,874	05
Royal Trust Company.....	261,711	34	21,885	41	605,737	95	615,632	39	2,529,653	27	181,414	89
Sterling Trusts Corporation.....	51,000	00	5,909	03	252,517	61	71,616	61	7,121	15		
Toronto General Trusts Corporation.....	1,000,000	00	196,596	43	2,591,026	10	309,424	29	40,381	64		
Trusts and Guarantee Company, Limited.....	245,084	77	141,623	73	59,415	93	23,462	56	2,300	00		
Union Trust Company, Limited.....			152,770	47	955,608	91	54,733	26	3,027	50		
Waterloo Trust and Savings Company.....	84,000	00	45,507	40	559,323	63	52,143	46	35,728	89	107,741	24
Totals.....	2,855,361	36	927,107	88	12,612,396	09	2,704,987	96	3,212,531	69	982,363	75
Totals previous year.....	2,618,850	80	653,338	20	10,802,142	36	3,041,123	37	3,962,375	41	989,131	79

Assets of Trust Companies Registered in Ontario as at 31st December, 1922—Continued
Company Funds

Name of Company	All Other Bonds		Stocks		Cash		Other Assets		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Bankers Trust Company.....					120	70	278,632	25	405,300	92
Brantford Trust Company.....					19,048	34			333,937	34
Canada Trust Company.....					200,603	59	1,255	82	1,750,011	24
Canada Permanent Trust Company.....					19,386	63	31,872	30	1,176,160	50
Capital Trust Corporation.....	76,875	00			59,972	34	21,333	56	639,819	78
Chartered Trust and Executor Company.....	36,099	67	34,869	12	13,999	11	197,370	95	628,997	28
Consolidated Trusts Corporation.....	129,816	84	73,493	00	17,455	48	576	51	318,570	85
Fidelity Trusts Company of Ontario.....	11,000	00	101,074	50	10,477	93	10,068	75	147,645	93
Guelph Trust Company.....					34,654	95	14,794	77	355,773	36
Imperial Trusts Company of Canada.....			76,838	56	19,969	70	9,509	74	344,341	03
London and Western Trusts Company, Limited.....	5,388	24			49,199	51			797,095	33
Mercantile Trust Company of Canada, Limited.....	2,995	79			900	00	12,635	63	731,432	04
Montreal Trust Company.....	139,699	24	1,354,371	25	18,691	71	553,583	17	3,835,017	92
National Trust Company, Limited.....	185,075	27	313,002	88	154,565	63	157,928	07	4,341,718	17
Premier Trust Company.....	26,666	00	4,213	00	1,490	16	7,084	51	155,880	76
Prudential Trust Company, Limited.....	41,904	64	33,300	00	16,758	66	211,469	11	918,782	63
Royal Trust Company.....	472,514	89	512,172	11	370	00	1,302,184	79	6,503,267	04
Sterling Trusts Corporation.....			2,138	02	20,011	22	186,798	72	597,112	36
Toronto General Trusts Corporation.....	45,008	37			184,674	09	412,415	42	4,782,458	34
Trusts and Guarantee Company, Limited.....	682,728	90	284,288	10	60,113	76	370,705	31	1,869,723	06
Union Trust Company, Limited.....	50,449	85	184,983	00	53,202	12	219,447	67	1,674,222	78
Waterloo Trust and Savings Company.....	53,361	37			10,312	44	1,732	29	949,850	32
Totals.....	2,022,249	30	2,974,743	54	965,978	07	4,001,399	34	33,259,118	98
Totals previous year.....	2,290,010	05	3,250,548	83	1,190,756	48	4,275,625	35	33,073,902	64

Assets of Trust Companies Registered in Ontario as at 31st December, 1922

Guaranteed Funds

Name of Company	Mortgages on Real Estate		Loans on Stocks and Bonds		United Kingdom, Dominion of Canada, Provinces of Canada Securities		Canadian Municipal, School District and Rural Telephone Debentures	
	\$	c.	\$	c.	\$	c.	\$	c.
Bankers Trust Company.....								
Brantford Trust Company, Limited.....								
Canada Trust Company.....	1,836,567	25			10,092	00	926,408	00
Canada Permanent Trust Company.....	76,689	60						
Capital Trust Corporation.....	781,709	68	8,863	16	346,156	92	54,182	92
Chartered Trust and Executor Company.....	180,306	66	121,486	17	23,473	13	293,135	19
Consolidated Trusts Corporation.....	21,665	00						
Fidelity Trusts Company of Ontario.....	178,553	54						
Guelpf Trust Company.....	249,636	07						
Imperial Trusts Company of Canada.....	232,814	84	87,653	25	138,211	86	73,646	45
London and Western Trust Company, Limited.....	256,604	99						
Mercantile Trust Company of Canada, Limited.....			3,746,736	13				
Montreal Trust Company.....	4,442,015	84	112,100	00	485,384	97	542,724	21
National Trust Company, Limited.....	66,990	00						
Premier Trust Company.....	2,250	00	159,434	67			69,399	17
Prudential Trust Company, Limited.....	548,458	36	697,576	53	110,465	03		
Royal Trust Company.....	58,325	80						
Sterling Trusts Corporation.....	6,824,842	61	231,240	18	525,397	12	849,739	03
Toronto General Trusts Corporation.....	3,612,137	79	254,293	11	364,824	93	746,109	73
Trusts and Guarantee Company, Limited.....	4,014,134	23			278,282	69	42,191	07
Union Trust Company, Limited.....	669,155	74			316,810	98	829,570	71
Waterloo Trust and Savings Company.....								
Totals.....	24,052,858	00	5,419,383	20	2,599,099	63	4,427,106	48
Totals previous year.....	22,192,672	13	4,305,840	03	1,874,225	21	3,574,076	90

Assets of Trust Companies Registered in Ontario as at 31st December, 1922—Continued
Guaranteed Funds

Name of Company	Other bonds		Cash		Other Assets		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.
Bankers Trust Company.....							2,933,732	70
Brantford Trust Company, Limited.....			160,665	45			78,714	36
Canada Trust Company.....			2,024	76			1,282,338	37
Canada Permanent Trust Company.....	11,676	10	79,739	59			697,008	39
Capital Trust Corporation.....			69,386	83	9,220	41	22,665	00
Chartered Trust and Executor Company.....			1,000	00			180,375	97
Consolidated Trusts Corporation.....			1,822	43			259,051	62
Fidelity Trusts Company of Ontario.....			9,415	55			873,696	23
Guelph Trust Company.....			190,303	89	151,065	94		
Imperial Trusts Company of Canada.....							266,455	56
London and Western Trust Company, Limited.....	9,000	00	850	37			3,746,736	13
Mercantile Trust Company.....							5,941,839	16
Montreal Trust Company.....	7,325	96	325,288	18			66,990	00
National Trust Company, Limited.....							163,639	31
Prudential Trust Company.....					1,954	64	1,690,112	78
Royal Trust Company.....	39,000	00	82,177	59	143,036	10	373,831	42
Sterling Trusts Corporation.....			12,272	29	303,233	33	8,633,503	36
Toronto General Trusts Corporation.....			202,284	42			5,776,642	51
Trusts and Guarantee Company, Limited.....	560,067	50	199,599	14	39,610	31	5,088,558	85
Union Trust Company, Limited.....	467,269	99	192,404	57	94,276	30	2,060,694	44
Waterloo Trust and Savings Company.....	118,512	49	126,644	52				
Totals.....	1,212,852	04	1,684,834	22	740,442	39	40,136,575	96
Totals previous year.....	1,193,279	75	1,236,729	43	1,777,694	81	36,154,518	26

Liabilities of Trust Companies Registered in Ontario as at 31st December, 1922
Company Funds

Name of Company	Capital		Reserves		Other Liabilities		Profit and Loss		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Bankers Trust Company.....	130,802	16			274,498	76			405,300	92
Brantford Trust Company, Limited.....	300,000	00	20,000	00	10,788	34	3,149	00	333,937	34
Canada Trust Company.....	1,000,000	00	700,000	00	39,996	00	12,915	24	1,752,011	24
Canada Permanent Trust Company.....	1,000,000	00	160,000	00	14,609	20	1,551	30	1,176,160	50
Capital Trust Corporation.....	580,578	44	25,000	00			34,241	34	639,819	78
Chartered Trust and Executor Company.....	515,556	94	82,500	00	20,103	34	10,837	00	628,997	28
Consolidated Trusts Corporation.....	257,212	77	55,000	00	1,583	33	4,774	75	318,570	85
Fidelity Trusts Company of Ontario.....	124,500	00	20,000	00			3,145	93	147,645	93
Guelph Trust Company.....	298,500	49	40,600	00	7,598	20	9,074	67	355,773	36
Imperial Trusts Company of Canada.....	238,183	79	66,466	21	4,264	95	35,426	08	344,341	03
London and Western Trust Company, Limited.....	500,000	00	275,000	00	10,710	74	11,384	59	797,095	33
Mercantile Trust Company of Canada, Limited.....	500,000	00	175,000	00	45,484	12	10,947	92	731,432	04
Montreal Trust Company.....	1,000,000	00	1,154,758	36	1,326,624	63	353,634	93	3,835,017	92
National Trust Company, Limited.....	2,000,000	00	2,050,000	00	133,837	67	157,880	50	4,341,718	17
Premier Trust Company.....	135,237	93	14,000	00	6,555	87	86	96	155,880	76
Prudential Trust Company, Limited.....	686,915	00	179,022	38	52,845	25			918,782	63
Royal Trust Company.....	1,000,000	00	2,000,000	00	3,245,354	21	257,912	83	6,503,267	04
Sterling Trusts Corporation.....	509,716	40	50,000	00	21,702	07	15,693	89	597,112	35
Toronto General Trusts Corporation.....	2,000,000	00	2,575,000	00	88,110	77	119,347	57	4,782,458	31
Trusts and Guarantee Company, Limited.....	1,427,443	97	7,191	89	146,965	42	288,121	78	1,869,733	06
Union Trust Company, Limited.....	1,000,000	00	500,000	00	31,385	46	142,837	32	1,674,222	78
Waterloo Trust and Savings Company.....	707,920	00	160,000	00	78,108	90	3,821	42	949,850	32
Totals.....	15,912,567	89	10,309,538	84	5,561,127	23	1,475,885	02	33,259,118	98
Totals previous year.....	15,158,438	12	9,945,958	10	6,628,276	35	1,341,230	07	33,073,902	64

Liabilities of Trust Companies Registered in Ontario as at 31st December, 1922—Continued
Guaranteed Funds

Name of Company	Principal Guaranteed		Interest due and accrued		Totals		Estates, Trusts, and Agency Funds	
	\$	c.	\$	c.	\$	c.	\$	c.
Bankers Trust Company.....							1,734,191	85
Brantford Trust Company, Limited.....							1,386,864	94
Canada Trust Company.....	2,882,644	83	51,087	87	2,933,732	70	8,532,003	39
Canada Permanent Trust Company.....	77,100	00	1,614	36	78,714	36	4,375,832	12
Capital Trust Corporation.....	1,245,564	11	36,764	26	1,282,328	37	3,688,337	91
Chartered Trust and Executor Company.....	691,768	69	5,239	70	697,008	39	6,774,072	72
Consolidated Trusts Corporation.....	22,665	00			22,665	00	736,220	28
Fidelity Trusts Company of Ontario.....	176,566	45	3,809	52	180,375	97	411,420	36
Guelph Trust Company.....	252,811	51	6,240	11	259,051	62	251,499	33
Imperial Trusts Company of Canada.....	864,904	67	8,791	56	873,696	23	3,850,299	65
London and Western Trust Company, Limited.....							12,260,262	01
Mercantile Trust Company of Canada, Limited.....	265,032	93	3,422	43			6,189,291	15
Montreal Trust Company.....	3,746,736	13					92,682,260	48
National Trust Company, Limited.....	5,917,387	69	24,451	47	5,941,839	16	102,259,850	76
Premier Trust Company.....	66,990	00			66,990	00	706,449	81
Prudential Trust Company, Limited.....	163,639	31			163,639	31	3,439,565	79
Royal Trust Company.....	1,682,952	24	7,160	54	1,690,112	78	325,065,692	22
Sterling Trusts Corporation.....	368,933	20	4,898	22	373,831	42	3,393,788	78
Toronto General Trusts Corporation.....	8,560,203	30			8,633,503	36	115,681,079	72
Trusts and Guarantee Company, Limited.....	5,763,692	84	12,949	67	5,776,642	51	19,931,584	72
Union Trust Company, Limited.....	5,088,558	85			5,088,558	85	6,538,975	53
Waterloo Trust and Savings Company.....	2,053,313	83	7,380	61	2,060,694	44	73,647	97
Totals.....	39,889,465	58	247,110	38	40,136,575	96	719,873,191	49
Totals previous year.....	35,809,651	64	254,866	62	36,154,518	26	634,355,995	60

COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF LOAN AND TRUST CORPORATIONS

Assets and Liabilities	Loan Corporations		Loaning Land Corporations		Trust Companies		Grand Totals	
	1922		1921		1922		1921	
	\$	C.	\$	C.	\$	C.	\$	C.
Capital Stock								
Capital subscribed	54,865,757 19	47,193,791 18	52,530,207 19	45,058,691 86	4,000,000 00	3,500,000 00	17,590,250 00	15,153,438 12
Capital paid in cash	4,123,227 00	3,715,526 68	3,561,076 34	1,483,027,950 23	4,000,000 00	3,500,000 00	18,009,450 00	15,912,567 89
	47,193,791 18	44,909,317 68	45,058,691 86	1,483,027,950 23	3,500,000 00	3,500,000 00	65,854,229 30	64,471,259 75
ASSETS								
1. Office premises	4,123,227 00	3,715,526 68	3,948,466 71	3,409,655 14	20,000 00	20,000 00	2,618,850 80	2,855,361 36
2. Real estate held for sale	3,715,526 68	142,493,982 01	3,561,076 34	1,483,027,950 23	3,337,689 96	1,709,741 62	653,338 20	927,107 88
3. Mortgages on real estate	142,493,982 01	3,103,435 72	143,027,950 23	3,409,655 14	1,658,230 93	1,709,741 62	10,802,142 36	12,612,396 00
Company Funds							22,192,672 13	24,052,858 00
Guaranteed Funds							3,041,123 37	3,041,123 37
Loans on stocks and bonds	3,103,435 72	10,455,921 96	3,409,655 14	12,507,143 74	714,897 46	1,850,990 55	4,305,840 03	11,973,532 58
Company Funds							3,962,375 41	3,212,531 69
Guaranteed Funds							1,874,225 21	2,599,099 63
5. Dominion, Provincial and United Kingdom securities	10,455,921 96	10,029,507 25	12,507,143 74	8,826,864 48	1,517,610 62	1,850,990 55	3,962,375 41	1,874,225 21
Company Funds							1,874,225 21	2,599,099 63
Guaranteed Funds							1,874,225 21	2,599,099 63
6. Canadian municipalities, School Districts and Rural Telephone debentures	10,029,507 25	8,826,864 48	8,826,864 48	119,397 74	157,412 82	157,412 82	989,131 79	982,363 75
Company Funds							3,574,076 90	4,427,106 48
Guaranteed Funds							3,574,076 90	4,427,106 48
7. All other bonds	8,826,864 48	8,826,864 48	9,282,110 32	511,149 64	286,869 29	286,869 29	2,290,010 05	2,022,249 30
Company Funds							1,193,279 75	1,212,852 04
Guaranteed Funds							1,193,279 75	1,212,852 04
8. Stocks	8,794,600 16	8,794,600 16	8,542,210 52	3,492,027 18	3,748,812 33	3,748,812 33	3,250,348 83	2,974,743 54
Company Funds							10,148,904 99	8,984,227 30
Guaranteed Funds							10,148,904 99	8,984,227 30
9. Cash	9,720,903 52	10,950,793 35	10,950,793 35	380,739 89	446,444 98	446,444 98	1,190,756 48	965,978 07
Company Funds							1,236,729 43	1,684,834 22
Guaranteed Funds							1,236,729 43	1,684,834 22
10. All other assets	752,874 80	1,136,841 77	1,136,841 77	168,257 06	159,531 96	159,531 96	4,275,625 35	4,001,399 34
Company Funds							1,777,694 81	1,777,694 81
Guaranteed Funds							740,442 39	740,442 39
Total Assets	202,010,886 31	205,193,112 60	205,193,112 60	12,393,846 53	12,432,390 97	12,432,390 97	283,633,153 74	291,021,198 51

COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF LOAN AND TRUST CORPORATIONS

Assets and Liabilities	Loan Corporations				Loaning Land Corporations				Trust Companies				Grand Totals			
	1921		1922		1921		1922		1921		1922		1921		1922	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
LIABILITIES																
<i>To the Public.</i>																
1. Debentures payable in Canada	28,718,206	79	31,151,095	97	1,264,651	22	1,243,724	50					29,982,858	01	32,394,820	47
2. Debentures payable elsewhere	62,055,268	40	64,347,754	49	759,408	53	849,742	38					62,814,676	93	65,197,496	87
3. Deposits	29,314,034	10	28,680,071	86	650,597	44	651,990	23					29,964,631	54	29,332,062	09
4. Money borrowed from banks	181,904	20	1,756	58	1,286,019	60	1,201,459	21					6,642,942	74	5,308,386	52
5. Money borrowed elsewhere	58,495	58	35,530	28									734,078	35	772,539	11
6. All other liabilities	2,728,736	43	2,954,616	66	57,991	64	34,504	13					3,184,223	09	3,340,914	85
Total Liabilities to Public	123,056,645	50	127,170,825	84	4,018,668	43	3,981,420	45					133,323,410	66	136,346,219	91
<i>To Shareholders.</i>																
1. Capital Stock, Permanent	46,839,462	14	44,678,661	74	3,500,000	00	3,500,000	00					65,497,900	26	64,091,229	63
2. Capital Stock, Terminating	356,329	04	380,030	12									356,329	04	380,030	12
3. Reserve Fund	28,179,713	16	29,184,887	63	3,064,513	88	3,035,545	65					41,190,185	14	42,529,972	12
4. Dividends declared and unpaid	1,170,407	04	1,180,118	64	125,000	00	125,000	00					380,179	62	1,675,586	66
5. Profit and Loss	2,408,329	43	2,598,588	63	1,685,664	22	1,790,424	87					5,435,223	72	5,864,898	52
6. Other liabilities																
Total Liabilities to Shareholders	78,954,240	81	78,022,286	76	8,375,178	10	8,450,970	52					114,155,224	82	114,538,402	64
Grand total to Public and Shareholders	202,010,886	31	205,193,112	60	12,393,846	53	12,432,390	97					283,633,153	74	291,021,198	51
Estates, Trusts and Agency Funds													634,355,995	60	719,873,191	49

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922

Name of Corporation	Income		Interest earned					Other interest earned		
	Rents earned		On mortgages		On bonds, debentures and stock		On collateral loans		On bank deposits	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
<i>Loan Corporations</i>										
British Mortgage Loan Company of Ontario.....	731	79	156,905	80	64,328	01	520	97		
Brockville Loan and Savings Company.....			59,207	56	5,172	50	303	17		
Canada Landed and National Investment Company, Ltd	11,964	59	302,043	35	115,465	72			4,812	46
Canada Permanent Mortgage Corporation.....	106,816	06	2,493,097	44	175,683	03	19,236	40	32,945	89
Canadian Mortgage Investment Company.....	13,996	37	116,357	10	17,975	43			1,849	99
Central Canada Loan and Savings Company.....			86,499	48	276,006	65	72,415	05		
Colonial Investment and Loan Company.....	34,080	23	56,888	95	23,012	03	15,584	52	1,028	35
Credit Foncier Franco-Canadien.....			42,927	61	3,558	82				315
Crown Savings and Loan Company.....	173	00	24,451	50	22,200	41				70
Dyment Securities Loan and Savings Company.....			18,705	96	15,186	08				
East Lambton Farmers' Loan and Savings Company.....	102	00	9,159	05	5,414	42	2,309	62	22	60
Frontenac Loan and Investment Society.....	240	00	261,931	39	22,027	55	7,145	10	37,064	17
Great West Permanent Loan Company.....	47,328	95	38,876	96	4,482	03	5,749	53	71	67
Grey and Bruce Loan Company.....	1,606	22	172,532	11	97,462	54	2,610	52	3,930	59
Guelph and Ontario Investment and Savings Society.....	356	89	314,300	23	17,232	52	524	51		
Hamilton Provident and Loan Corporation.....	7,987	20	12,711	98			438	00	85	58
Home Building and Savings Association of Ottawa.....	3,290	77	1,259,676	08	305,611	46	475	47	12,310	56
Huron and Erie Mortgage Corporation.....	75,682	83	141,326	38	34,538	88			902	25
Industrial Mortgage and Savings Company.....	981	50	18,905	88	5,291	74				
Lambton Loan and Investment Company.....	199,294	42	231,225	10	19,253	66	4,474	32	1,905	15
Landed Banking and Loan Company.....	8,910	00	53,438	41	23,991	66	4,331	40	3,215	09
London Loan and Savings Company of Canada.....	7,809	17	79,401	29	34,991	47			1,773	70
Midland Loan and Savings Company.....	167	00	61,723	82						
Niagara Falls Building, Savings and Loan Association.....			332,013	46	183,813	22	1,594	55	3,867	93
Ontario Loan and Debenture Company.....	2,617	95	11,612	68	1,435	20	632	71	234	60
Owen Sound Loan and Savings Company.....	862	81	61,382	84	9,698	71	1,129	80	232	60
People's Loan and Savings Corporation.....	2,897	50								
Peterborough Workingmen's Building and Savings Society.....							646	01	13	12
Port Arthur and Fort William Mortgage Company, Ltd.....			3,627	75	848	66				
Real Estate Loan Company of Canada, Limited.....	21,672	47	82,388	62	7,976	74	117	10	1,555	10

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued
Income

Name of Corporation	Rents earned	Interest earned				Other interest earned
		On mortgages	On bonds, debentures and stocks	On collateral loans	On bank deposits	
<i>Loan Corporations</i>						
Royal Loan and Savings Company, Limited.....	\$ 3,262 90	\$ 117,386 75	\$ 38,843 66	\$ 4,689 95	\$ 841 66	\$ 764 80
Security Loan and Savings Company, St. Catharines..	801 00	78,468 18	4,534 17	.....	420 55	.....
Southern Loan and Savings Company.....	1,286 62	152,149 17	15,596 10	1,765 15	.....	.....
Toronto Mortgage Company.....	5,029 15	127,104 63	81,402 44	7,882 88	2,060 56	.....
Victoria Loan and Savings Company.....	320 00	179,263 74	62,505 02	.....	1,673 18	3,763 26
Grand Totals.....	538,596 92	7,178,463 72	1,698,808 00	153,888 21	113,641 49	36,969 35
<i>Loaning Land Corporations</i>						
Canadian Northern Prairie Lands Company, Ltd.....	.....	38,491 27	112,021 79	41,950 01	1,748 38	2,138 67
Provident Investment Company.....	240 00	2,002 12	100,843 60	8,739 74	.....	.....
Toronto Savings and Loan Company.....	129,464 59	17,103 12	194,251 09	15,491 56	.....	.....
Walkerville Land and Building Company.....	175,083 52	29,719 19	1,137 20	.....	332 75	3,322 59
Grand Totals.....	304,788 11	87,315 70	408,253 68	66,181 31	2,081 13	5,461 26

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued

Income

Name of Corporation	Profit on sale of securities and real estate		Ledger value of assets written up		Increase in market value of securities and real estate		Agency fees and commissions earned		All other revenue for year		Totals	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Loan Corporations</i>												
British Mortgage Loan Company of Ontario.....	1,806	11			10,000	00			247	50	234,292	68
Brockville Loan and Savings Company.....	3,145	79							11,192	82	64,930	73
Canada Landed and National Investment Company, Ltd	106,725	62			10,000	00			6,317	30	448,760	35
Canada Permanent Mortgage Corporation.....	1,461	98					2,945	21	15,092	70	2,950,821	74
Canadian Mortgage Investment Company.....	41,268	68							89	62	169,678	78
Central Canada Loan and Savings Company.....	11,808	31			11,640	63			1,846	52	476,279	48
Colonial Investment and Loan Company.....											155,889	54
Credit Foncier Franco-Canadien.....												
Crown Savings and Loan Company.....			627	35					700	00	47,602	48
Dynmont Securities Loan and Savings Company.....											47,351	91
East Lambton Farmers' Loan and Savings Company.....											33,994	04
Frontenac Loan and Investment Society.....	477	02									17,633	82
Great West Permanent Loan Company.....							47	80	5,712	22	389,703	52
Grey and Bruce Loan Company.....	771	35							250	21	51,855	77
Guelph and Ontario Investment and Savings Society..	50	54							1,395	18	278,338	37
Hamilton Provident and Loan Corporation.....	925	64							1,511	07	346,588	14
Home Building and Savings Association of Ottawa.....									227	24	16,753	57
Huron and Eric Mortgage Corporation.....	54	24							115,366	08	1,787,989	49
Industrial Mortgage and Savings Company.....											177,749	01
Lambton Loan and Investment Company.....	428	50									222,592	04
Landed Banking and Loan Company.....	16,238	00									268,694	79
London Loan and Savings Company of Canada.....			66,016	50					1,349	45	175,896	63
Midland Loan and Savings Company.....							63	93	583	85	117,870	88
Niagara Falls Building, Savings and Loan Association.									1,288	37	81,782	71
Ontario Loan and Debiture Company.....	3,037	47					2	00	*20,058	89	539,617	14
Owen Sound Loan and Savings Company.....									12,670	56	14,853	05
People's Loan and Savings Corporation.....									75	05		
Peterborough Workingmen's Building and Savings Society.....			50	00					1,269	76	76,611	21
Port Arthur and Fort William Mortgage Company, Ltd	1,088	70									263	35
							1,522	38	1,827	38	29,378	40

*Includes net loss \$7,436.34

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued
Income

Name of Corporation	Profit on sale of securities and real estate	Ledger value of assets written up	Increase in market value of securities and real estate	Agency fees and commissions earned	All other revenue for year	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Loan Corporations</i>						
Real Estate Loan Company of Canada, Limited.....	5,801 87	1,984 75			4,800 00	96,837 56
Royal Loan and Savings Company, Limited.....	1,098 45					173,576 34
Security Loan and Savings Company, St. Catharines..					7 50	85,329 85
Southern Loan and Savings Company.....					1,017 33	171,814 37
Toronto Mortgage Company.....	5,395 55					223,479 66
Victoria Loan and Savings Company.....					1,616 36	254,537 11
Grand Totals.....	201,583 82	69,573 17	31,640 63	4,581 32	206,787 42	10,234,534 05
<i>Loaning Land Corporations</i>						
Canadian Northern Prairie Lands Company Ltd.....	19,057 35			7 55	31,670 14	247,085 16
Provident Investment Company.....	21,603 79	4,472 20		3,108 22		141,009 67
Toronto Savings and Loan Company.....	18,878 55			4,813 25		380,002 16
Walkerville Land and Building Company.....	37,440 65			346 72	218 12	247,600 74
Grand Totals.....	96,980 34	4,472 20		8,275 74	31,888 26	1,015,697 73

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922

Expenditure

Name of Corporation	Interest incurred on				Loss on sale of securities and real estate	Amount by which assets were written down	Decrease in market value of securities and real estate		
	Debitures and debenture stock		Deposits					Other borrowed money	
	\$	c.	\$	c.				\$	c.
<i>Loan Corporations</i>									
British Mortgage Loan Co. of Ontario.....	61,558	52	42,464	33	316	45			
Brockville Loan and Savings Company.....			12,278	79			104 60		
Canada Landed and National Investment Company, Limited.....	194,301	65							
Canada Permanent Mortgage Corporation.....	990,896	36	248,816	14	6,031	49	5,410 84		
Canadian Mortgage Investment Company.....	25,596	90			1,700	56	26,128 14		
Central Canada Loan and Savings Co.....	85,559	30	50,683	73					
Colonial Investment and Loan Company.....					19,005	61	5,768 75		
Credit Foncier Franco-Canadien.....									
Crown Savings and Loan Company.....	11,777	86	5,169	90			304 78		
Dyment Securities Loan and Savings Co.....			1,496	32			3,000 00		
East Lambton Farmers' Loan and Savings Company.....	5,835	22	4,845	63	698	45	662 93		
Frontenac Loan and Investment Society.....	110,709	06	1,041	66	55	95			
Great West Permanent Loan Company.....	4,566	09	32,456	21	733	13	2,354 76		
Grey and Bruce Loan Company.....			7,067	93					
Guelph and Ontario Investment and Savings Society.....	90,250	67	28,086	61					
Hamilton Provident and Loan Corporation.....	63,558	67	34,961	47			2,968 35		
Home Building and Savings Association of Ottawa.....									
Huron and Erie Mortgage Corporation.....	587,350	56	189,593	95	4,434	30			
Industrial Mortgage and Savings Company.....	45,615	69	30,440	38	10,793	85			
Lambton Loan and Investment Company.....	40,000	00	40,195	41	1,066	03			
Landed Banking and Loan Company.....	29,271	00	37,609	27	2,891	26	17,455 99		
London Loan and Savings Company of Canada.....	34,619	41	29,825	03	464	67			
Midland Loan and Savings Company.....	35,514	18	10,302	76					
Niagara Falls Building, Savings and Loan Association.....	32,958	72	31,645	19					
Ontario Loan and Debenture Company.....	141,491	43	29,324	62	577	28			

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued

Expenditure

Name of Corporation	Debitures and debenture stock		Interest incurred in		Loss on sale of securities and real estate		Amount by which assets were written down		Decrease in market value of securities and real estate		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
<i>Loan Corporations</i>											
Owen Sound Loan and Savings Company	1,245	42	2,172	06							
People's Loan and Savings Corporation	5,391	15	15,129	66							
Peterborough Workmen's Building and Savings Society					42	90					
Port Arthur and Fort William Mortgage Company, Limited	3,479	54			850	21					
Real Estate Loan Company of Canada, Ltd	28,269	99			20	55			12,530	23	
Royal Loan and Savings Company, Ltd.	32,472	23	30,133	28							
Security Loan and Savings Company	4,460	31	12,418	96	441	70			7,891	25	
Southern Loan and Savings Company	42,996	66	18,975	48	1,347	49					
Toronto Mortgage Company	89,807	36	3,084	04							
Victoria Loan and Savings Company	70,065	10	40,596	23					407	11	
Grand Totals	2,869,619	05	990,785	04	35,063	25	28,155	75	78,900	22	
<i>Loaning Land Corporations</i>											
Canadian Northern Prairie Lands Co. Ltd.											
Provident Investment Company					78,594	67					
Toronto Savings and Loan Company	67,961	43	25,562	94	30	73			5,650	09	
Walkerville Land and Building Company, Limited	31,500	00			662	47					
Grand Totals	99,461	43	25,562	94	79,287	87			5,650	09	
										14,645	87

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued
Expenditure

Name of Corporation.	Licenses and taxes other than taxes on real estate			Commissions on loans and on sale of debentures and real estate	All other expenses incurred	Net profit transferred to Profit and Loss Account	Totals
	Provincial		Municipal				
	\$	c.	\$				
<i>Loan Corporations</i>							
British Mortgage Loan Company of Ontario...	9,239	60	233	1,985	38	93,052	234,292
Brockville Loan and Savings Company...	3,982	58	259	856	70	35,194	64,930
Canada Landed and National Investment Co. Ltd	23,158	64	3,078	16,302	83	137,213	448,760
Canada Permanent Mortgage Corporation...	91,229	46	21,180	96,887	69	582,741	2,950,821
Canadian Mortgage Investment Company...	4,229	00	1,804	4,422	23	65,527	169,678
Central Canada Loan and Savings Company...	3,793	24	1,204	8,640	43	210,274	476,279
Colonial Investment and Loan Company...			1,471			40,680	155,889
Credit Foncier Franco-Canadien...	1,989	40	402			15,605	47,602
Crown Savings and Loan Company...	3,655	14	695			36,697	47,351
Dymont Securities Loan and Savings Company	1,682	74	184			17,108	33,994
East Lambton Farmers' Loan and Savings Co...	763	25	343	84	69	11,282	17,633
Frontenac Loan and Investment Society...	12,284	26	2,468	9,847	67	208,380	389,703
Great West Permanent Loan Company...	2,359	50	866			6,066	30,349
Grey and Bruce Loan Company...	9,174	55	1,462	1,196	05	38,947	278,338
Guelph and Ontario Investment and Savings Society...	18,832	71	1,494	7,843	37	55,230	346,588
Hamilton Provident and Loan Corporation...							
Home Building and Savings Association of Ottawa...			12			3,358	16,753
Huron and Erie Mortgage Corporation...	34,613	42	31,741	46,312	98	521,482	1,787,989
Industrial Mortgage and Savings Company...	9,977	18	1,247	2,180	52	72,561	177,749
Lambton Loan and Investment Company...	12,583	44	1,573	66	45	103,554	222,592
Landed Banking and Loan Company...	12,484	48	1,425	2,367	57	38,676	268,694
London Loan and Savings Company of Canada	1,152	44		2,563	58	74,067	175,896
Midland Loan and Savings Company...	1,089	18		738	20	54,703	117,870
Niagara Falls Building, Savings and Loan Association...			307				
Ontario Loan and Debenture Company...	23,976	03	7,851	16,068	06	9,327	81,782
			1,077			52,769	539,617

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued

Expenditure

Name of Corporation	Licenses and taxes other than taxes on real estate						Commission on loans and on sale of debentures and real estate	All other expenses incurred	Net profit transferred to Profit and Loss Account	Totals				
	Dominion		Provincial		Municipal									
	\$	c.	\$	c.	\$	c.								
<i>Loan Corporations</i>														
Owen Sound Loan and Savings Company.....	670	12	184	04	803	08								
People's Loan and Savings Corporation.....	2,636	24	821	76	1,722	75								
Peterborough Workmen's Building and Savings Society.....	277	61	40	00										
Port Arthur and Fort William Mortgage Co.Ltd.	126	08	515	42										
Real Estate Loan Company of Canada, Ltd....	4,816	05	1,090	42	77	61								
Royal Loan and Savings Company, Limited....	5,500	00	1,588	08	2,766	74								
Security Loan and Savings Company.....	7,908	48	876	00	964	41								
Southern Loan and Savings Company.....	8,292	49	1,666	63	1,336	80								
Toronto Mortgage Company.....	7,228	24	1,288	59	578	65								
Victoria Loan and Savings Company.....			1,762	69										
Grand Totals.....	325,205	55	71,223	83	79,561	69	234,390	83	1,922,048	84	3,584,934	13	10,234,534	05
<i>Loaning Land Corporations</i>														
Canadian Northern Prairie Lands Company,Ltd	12,174	06	1,631	75	145	58	3,105	371	48,623	091	181,405	31	247,085	16
Provident Investment Company.....	900	67	917	68	653	18	1,790	65	32,103	69	20,399	04	141,009	67
Toronto Savings and Loan Company.....	3,670	96	2,523	23			5,994	58	130,006	74	144,251	55	380,002	16
Walkerville Land and Building Company, Ltd.			710	14	585	22			137,063	14	77,079	77	247,600	74
Grand Totals.....	16,745	69	5,782	80	1,383	98	10,890	60	347,796	66	423,135	67	1,015,697	73

REVENUE ACCOUNT OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922

Income

Name of Company	Rents earned		Interest earned				Profit on sale of securities and real estate	
	\$	c.	On mortgages	On bonds, debentures and stocks	On collateral loans	On bank deposits	\$	c.
Bankers Trust Company.....	114	30	133 30	6,643 37	1,626 54	304 66		
Branford Trust Company, Limited.....			19,409 39	2,361 53		128 63		
Canada Trust Company.....			73,768 77	36,983 32	6,475 57	1,378 76		
Canada Permanent Trust Company.....			68,489 28	9,112 34	352 90	1,950 64	3,266 00	
Capital Trust Corporation.....			10,602 35	19,500 61	1,610 28	1,000 87	12,663 33	
Chartered Trust and Executor Company.....			11,483 28	7,037 95	6,223 45	810 91	1,939 05	
Consolidated Trusts Corporation.....			5,500 31	4,570 13		1,157 98	4,240 12	
Fidelity Trusts Company of Ontario.....			109 50	1,621 78	337 55	602 72		
Guelph Trusts Company.....			19,349 92	3,712 71		37 51		
Imperial Trusts Company of Canada.....	21,182	66	7,250 77	23 92		40 97		
London and Western Trust Company, Limited.....	300	00	31,508 28	17,845 10	9,021 50	1,712 77	4,593 07	
Mercantile Trust Company of Canada, Limited.....	900	00	38,324 88	4,130 46	3,632 14		2,524 78	
Montreal Trust Company.....	62,765	90	16,854 42	90,238 99	44,046 50	9,641 15		
National Trust Company, Limited.....	100,223	27	199,668 20	51,092 67	28,710 37	867 70	2,061 18	
Premier Trust Company.....			10,101 90	3,258 83	193 59			
Prudential Trust Company, Limited.....			11,319 70	12,609 15	4,500 86	61 65	4,332 85	
Royal Trust Company.....			46,176 05	214,355 10	109,483 55	91,523 84	1,358 06	
Sterling Trusts Corporation.....	78	00	25,416 68	755 21	6,688 02	637 00		
Toronto General Trusts Corporation.....	64,393	04	180,007 26	8,802 18	13,402 85	902 47	11,650 32	
Trusts and Guarantee Company, Limited.....	23,736	41	3,759 62	43,221 60	1,074 38	169 21	10,561 93	
Union Trust Company, Limited.....	5,402	35	36,938 93	36,953 54	5,570 40	2,040 55	12,357 46	
Waterloo Trust and Savings Company.....			90,650 60	92,755 94	3,839 38	1,005 35	8,303 01	
Grand Totals.....	279,095	93	906,823 39	667,586 43	246,789 92	115,975 34	79,851 16	

REVENUE ACCOUNT OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued

Income

Name of Company	Amount by which ledger values of assets were written up		Increase in market value of securities and real estate owned absolutely by the corporation		Profit in guaranteed funds		Agency fees and commissions earned		Other revenue for the year		Totals			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Bankers Trust Company.....							23,665	91			846	48	170,749	97
Brantford Trust Company, Limited.....							2,962	86			†137,415	41	24,862	41
Canada Trust Company.....					45,707	69	819	20			73,464	11	238,597	42
Canada Permanent Trust Company.....					1,980	16	43,411	74			5,267	98	133,801	13
Capital Trust Corporation.....					26,494	45	46,730	31			4,641	69	123,243	89
Chartered Trust and Executor Company.....					7,146	06	94,285	01			10,045	95	138,971	66
Consolidated Trusts Corporation.....							164	70			26	36	19,816	25
Fidelity Trusts Company of Ontario.....							1,863	46			4,425	87	8,980	38
Guelph Trusts Company.....							5,151	91					31,796	46
Imperial Trusts Company of Canada.....					51,050	63	19,078	13			5,778	96	104,406	04
London and Western Trust Company, Limited.....							495	85			2,251	42	160,168	26
Mercantile Trust Company of Canada, Limited.....					46,052	69	46,318	58			4,447	53	102,082	84
Montreal Trust Company.....							3,804	28					414,004	14
National Trust Company.....							51,022	43			139,434	75	1,059,326	10
Premier Trust Company.....							124,156	26			7,179	91	16,935	19
Prudential Trust Company, Limited.....							3,037	51			343	36	60,000	45
Royal Trust Company.....											5,696	44	102,234	85
Sterling Trusts Corporation.....							9,483	99			*3,713	75	1,253,958	83
Toronto General Trusts Corporation.....							86,460	82			44,592	86	120,035	73
Trusts and Guarantee Company, Limited.....					134,311	12	435,775	13			29,988	66	879,233	03
Union Trust Company, Limited.....					76,944	37	218,771	53			5,454	08	359,956	72
Waterloo Trust and Savings Company.....					102,946	29	43,351	03			3,438	59	267,333	20
Grand Totals.....	46,052	69			591,671	22	2,515,912	59			484,913	78	5,934,672	45

*Net loss, \$3,713.75.

†Net loss, \$137,415.41.

REVENUE ACCOUNT OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922

Expenditure

Name of Company	Interest incurred	Loss on sale of securities and real estate wholly by the corporation	Amount by which ledger values of assets were written down	Decrease in market value of securities and real estate	Licenses and taxes other than taxes on real estate		Commission on loans and on sale of debentures and real estate		All other expenses incurred	Net profit transferred to Profit and Loss account	Totals
					\$	c.	\$	c.				$	c.
Bankers Trust Company.....	7,046 43	115,134 01	15,845 64		4,036 08	28,687 81	211 25	3,606 98	17,716 00	170,749 97	
Brantford Trust Company, Limited.....					3,328 18	3,606 98	42 25	97,803 86	83,628 74	24,862 41	
Canada Trust Company.....	685 55	38,081 35			18,355 67	42 25	1,065 95	49,696 71	70,833 35	238,597 42	
Canada Permanent Trust Company.....					12,205 12			75,959 00	6,343 96	133,801 13	
Capital Trust Corporation.....			36,563 37		4,377 56			83,157 59	50,730 85	123,243 89	
Chartered Trust and Executor Co.....		486 96			4,596 26			5,549 21	13,566 53	138,971 66	
Consolidated Trusts Corporation.....					1,045 11			2,891 18	5,044 09	19,816 25	
Fidelity Trusts Company of Ontario.....					3,380 45		39 28	1,545 38	26,831 35	8,980 38	
Guelph Trust Company.....					3,950 15			69,023 76	31,432 13	31,796 46	
Imperial Trust Company of Canada.....										104,406 04	
London and Western Trust Company, Limited.....	1,101 75				8,128 50		2,034 46	46,742 56	102,160 99	160,168 26	
Mercantile Trust Company of Canada, Limited.....					5,559 35		616 50	42,061 81	48,616 30	102,082 84	
Montreal Trust Company.....	5,228 88				17,911 03			157,318 78	238,774 33	414,004 14	
National Trust Company, Limited.....					29,253 73		7,851 06	727,623 15	294,598 16	1,059,326 10	
Premier Trust Company.....	2,806 93				1,091 44		688 05	3,628 09	8,720 68	16,935 19	
Prudential Trust Company, Limited.....					5,325 22			96,065 78	232,773 66	102,234 85	
Royal Trust Company.....	142,964 65		643 85		5,212 30			750,415 66	1,253,958 83	1,253,958 83	
Scotcher Trusts Corporation.....	4,687 13		71,592 29		7,110 79		37,305 49	46,431 62	21,452 23	120,035 73	
Stirling Trusts Corporation.....		1,000 00	3,048 27		20,791 37		693 75	495,521 10	340,723 93	879,233 03	
Toronto General Trusts Corporation.....	8,689 03		20,502 88		3,222 35			220,787 77	114,095 14	359,956 72	
Trusts and Guarantee Company, Ltd.....			13,162 43		13,158 28			157,160 60	95,772 82	95,772 82	
Union Trust Company, Limited.....	87,345 64				8,026 82		9,919 61	39,876 20	59,009 68	204,177 95	
Waterloo Trust and Savings Company.....											
Grand Totals.....	260,555 99	154,702 32	161,359 00		231,857 02		61,818 40	3,201,554 80	1,862,824 92	5,934,672 45	

REVENUE ACCOUNT

EXPENSES OF MANAGEMENT OF LOAN CORPORATIONS FOR THE YEAR ENDING 31st DECEMBER, 1922

Name of Corporation	Salaries		Directors' Fees.		Auditors' Fees.		Legal Fees		Rents		Travelling Expenses	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Loan Corporations</i>												
British Mortgage Loan Company of Ontario.....	14,190	00	1,958	00	1,210	00	363	35	605	74	310	00
Brockville Loan and Savings Company.....	4,976	85	1,075	00	450	00	99	66	4,250	00	24	00
Canada Landed and National Investment Company, Ltd.	37,420	56	10,000	00	1,512	50	2,355	15	42,775	00	5,744	05
Canada Permanent Mortgage Corporation.....	324,494	97	22,625	00	15,800	07	459	75	3,465	89	498	61
Canadian Mortgage Investment Company.....	21,556	22	3,075	00	1,000	00	1,135	03	8,500	00	607	56
Central Canada Loan and Savings Company.....	48,788	84	42,500	00	600	00	547	52	1,716	70		
Central Investment and Loan Company.....	14,135	50	5,000	00	1,500	00						
Credit Foncier Franco-Canadien.....					100	00						
Crown Savings and Loan Company.....	4,435	00	106	00	20	00						
Dymont Securities Loan and Savings Company.....	1,296	00			200	00	51	50				
East Lambton Farmers' Loan and Savings Company.....	1,620	00	50	00	200	00					2	00
Frontenac Loan and Investment Society.....	3,015	00	75	00	250	00						
Great West Permanent Loan Company.....	101,074	90	7,400	00	4,444	52	95	85	20,419	41	17,378	06
Grey and Bruce Loan Company.....	3,577	62	458	00	80	00					1,286	48
Guelph and Ontario Investment and Savings Society.....	24,127	61	3,661	10	1,100	00	43	00			7,304	15
Hamilton Provident and Loan Corporation.....	25,691	39	5,000	00	1,120	00					4,380	94
Huron and Erie Mortgage Corporation.....	162,075	61	14,492	50	8,875	00	1,254	11	4,199	92		
Home Building and Savings Association of Ottawa.....	1,800	00			100	00	16	09				
Industrial Mortgage and Savings Company.....	9,624	00	928	00	550	00					260	11
Lambton Loan and Investment Company.....	11,658	42	1,400	00	1,139	53					949	02
Landed Banking and Loan Company.....	22,975	00	4,000	00	700	00			300	00	1,013	35
London Loan and Savings Company.....	11,861	52	6,470	00	1,400	00	126	41			178	55
Midland Loan and Savings Company.....	9,372	60	2,525	00	800	00					108	40
Niagara Falls Building, Savings and Loan Association.....	4,130	00	2,370	00	200	00						
Ontario Loan and Debenture Company.....	28,601	10	2,800	00	3,000	00	491	44	4,965	84	1,471	89
Owen Sound Loan and Savings Company.....	1,000	00	30	00	50	00						
People's Loan and Savings Corporation.....	12,217	00	540	65	576	40	244	60	491	26	35	35
Peterborough Workingmen's Bldg. and Savings Society.....	300	00			40	00						
Port Arthur and Fort William Mortgage Company, Ltd.	6,437	22	80	00	365	00	102	17	2,176	19	832	48
Real Estate Loan Company.....	9,248	87	1,680	00	600	00	17	50	1,431	04		
Royal Loan and Savings Company.....	10,413	00	3,200	00	1,000	00	411	00				

REVENUE ACCOUNT
EXPENSES OF MANAGEMENT OF LOAN CORPORATIONS FOR THE YEAR ENDING 31ST DECEMBER, 1922—Continued

Name of Corporation	Salaries	Directors' Fees.	Auditors' Fees.	Legal Fees.	Rents	Travelling Expenses
<i>Loan Corporations</i>						
Security Loan and Savings Company, St. Catharines.....	\$ 7,080 00	\$ 2,000 00	\$ 400 00	\$ 202 40	\$ 500 00	\$ 114 85
Southern Loan and Savings Company.....	9,483 92	1,050 00	600 00	.....	1,272 00	344 35
Toronto Mortgage Company.....	15,102 19	5,000 00	1,200 00	.....	25 00	.....
Victoria Loan and Savings Company.....	12,256 26	4,500 00	466 66	.....	.....	464 65
Grand totals.....	976,037 17	156,049 25	51,449 68	8,016 53	95,917 29	45,025 55
<i>Lending Land Corporations</i>						
Canadian Northern Prairie Lands Company, Ltd.....	18,280 85	3,223 34	500 00	501 32	3,403 66	592 75
Provident Investment Company.....	13,782 84	.....	240 00	536 03	2,000 00	1,283 53
Toronto Savings and Loan Company.....	77,663 15	2,500 00	300 00	443 09	6,450 18	221 15
Walkerville Land and Building Company, Ltd.....	14,565 00	.....	100 00	500 03	6,999 99	63 40
Grand totals.....	124,291 84	5,723 34	1,140 00	1,980 47	18,853 83	2,160 83

REVENUE ACCOUNT

EXPENSES OF MANAGEMENT OF LOAN CORPORATIONS FOR THE YEAR ENDING 31st DECEMBER, 1922—Continued

Name of Corporation	Printing and Stationery		Advertising		Postage, Telegrams, Telephones & Express.		Miscellaneous		Totals.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
<i>Loan Corporations</i>										
British Mortgage Loan Company of Ontario.....	2,091	77	312	89	900	00	840	50	21,503	16
Brockville Loan and Savings Company.....	713	19	214	20	290	97	2,597	40	11,310	70
Canada Landed and National Investment Company, Ltd.....	1,541	26	1,050	51	821	82	16,934	84	73,941	15
Canada Permanent Mortgage Corporation.....	19,210	35	24,875	77	7,760	48	117,100	53	582,741	37
Canadian Mortgage Investment Company.....	1,631	84	135	87	785	81	2,181	75	31,324	85
Central Canada Loan and Savings Company.....	5,404	11	8,938	05	1,342	75	3,760	31	116,542	54
Colonial Investment and Loan Company.....	1,222	55			1,400	03	4,728	39	38,750	69
Credit Foncier Franco-Canadien.....	111	72	141	05						
Crown Savings and Loan Company.....	4	50			208	96	672	71	5,775	44
Dymont Securities Loan and Savings Company.....	32	99	94	50	58	75			1,379	25
East Lambton Farmers Loan and Savings Company.....	52	72	21	25	46	80	375	47	2,471	26
Frontenac Loan and Investment Society.....	5,144	55	4,590	24	63	04	179	81	3,658	82
Great West Permanent Loan Company.....	383	42			3,115	33	44,717	37	208,380	23
Grey and Bruce Loan Company.....	1,417	65	2,150	01	203	63	1,363	55	6,066	22
Guelph and Ontario Investment and Savings Society.....	2,147	20			625	03	4,536	86	38,947	74
Hamilton Provident and Loan Corporation.....	12,820	09	24,697	34	271	05	13,696	47	55,230	26
Huron and Erie Mortgage Corporation.....	131	40			7,616	89	116,234	93	356,647	33
Home Building and Savings Association of Ottawa.....	962	22	275	41	15	60	1,295	02	3,358	11
Industrial Mortgage and Savings Company.....	1,196	45	678	12	279	03	729	32	13,608	09
Lambton Loan and Investment Company.....	795	08	236	45	740	00	1,739	29	19,500	83
Landed Banking and Loan Company.....	1,175	42			384	00	8,272	53	38,676	41
London Loan and Savings Company.....	585	29	210	45	331	60	12,124	78	33,668	28
Midland Loan and Savings Company.....	300	00	45	00	357	88	186	22	14,145	84
Niagara Falls Building, Savings and Loan Association.....	2,702	50	4,196	49	910	20	822	00	9,327	20
Ontario Loan and Debenture Company.....	137	79	6	50	1,409	39	3,131	18	52,769	83
Owen Sound Loan and Savings Company.....	731	77	769	48	108	00	147	72	1,480	01
People's Loan and Savings Corporation.....	25	60			517	79	980	85	17,095	15
Peterborough Workmen's Bldg. and Savings Society.....	174	67			1	80			367	40
Port Arthur and Fort William Mortgage Company, Ltd.....	422	29	155	76	296	16	251	61	10,715	50
Real Estate Loan Company.....	1,122	78	645	00	210	71	861	02	14,627	19
Royal Loan and Savings Company.....	352	88	217	27	436	77	1,618	22	18,846	77
Security Loan and Savings Company, St. Catharines.....					184	53	1,123	23	11,675	16

Southern Loan and Savings Company.....	388 74	369 20	270 47	461 49	13,468 17
Toronto Mortgage Company.....	965 55	581 76	717 25	2,051 89	24,626 08
Victoria Loan and Savings Company.....				1,747 19	21,724 32
Grand totals.....	66,100 34	75,608 57	32,682 52	367,464 45	1,874,351 35
<i>Loaning Land Corporations</i>					
Canadian Northern Prairie Lands Company, Ltd.....	312 78			22,121 17	48,623 09
Provident Investment Company.....	735 50		300 92	620 90	19,077 00
Toronto Savings and Loan Company.....	303 79	1,330 47	955 80	39,407 40	130,006 74
Walkerville Land and Building Company, Ltd.....		93 75	195 45	114,241 73	137,063 14
Grand totals.....	1,352 07	1,424 22	1,452 17	176,391 20	334,769 97

REVENUE ACCOUNT

EXPENSES OF MANAGEMENT OF TRUST COMPANIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company.	Salaries		Directors' Fees.		Auditors' Fees.		Legal Fees.		Rents		Travelling Expenses.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Bankers Trust Company.....	19,662	18	420	00	485	00	543	91	3,546	08	522	39
Brantford Trust Company, Ltd.....	2,540	00	120	00	400	00	5	00				
Canada Trust Company.....	67,185	37	3,287	50	4,500	00	2,112	01	5,000	00	281	63
Canada Permanent Trust Company.....	27,347	13	1,850	00	1,300	00	791	03	4,950	00	148	75
Capital Trust Corporation.....	47,825	71			958	87	280	10	11,547	70	1,903	38
Chartered Trust and Executor Company.....	52,168	01	2,730	00	2,925	00			6,935	00	209	60
Consolidated Trusts Corporation.....	2,661	58	1,308	33	335	00			83	33	5	85
Fidelity Trusts Company of Ontario.....	2,030	00			100	00	18	50	100	00		
Guelph Trust Company.....	1,000	00					10	00				
Imperial Trusts Company of Canada.....	25,919	37	16,249	70	1,600	00	44	15	8,500	00		
London and Western Trusts Company, Ltd.....	29,828	40	1,178	20	3,000	00	500	00			97	00
Mercantile Trust Company of Canada, Ltd.....	25,178	70	2,360	00	1,036	90	18	30			833	40
Montreal Trust Company.....	93,673	85	10,000	00	2,900	00	825	89	10,257	16		
National Trust Company, Ltd.....	461,174	64	17,780	00	12,040	00	2,521	48	68,259	41	5,684	32
Premier Trust Company.....	1,100	00	295	95	227	15			1,500	00	17	00
Prudential Trust Company, Ltd.....	58,117	25	811	80	2,128	14	2,005	54	8,365	67	1,934	87
Royal Trust Company.....	459,137	16	19,370	00	18,903	46	3,182	77	111,465	68	2,892	35
Sterling Trust Corporation.....	31,114	00	554	00	1,359	00	3,010	34	3,459	90	787	67
Toronto General Trusts Corporation.....	304,570	61	28,350	00	11,200	00	927	60	59,645	82	1,984	47
Trusts and Guarantee Company, Ltd.....	127,077	26	5,130	00	1,800	00	2,462	84	45,980	98	1,292	82
Union Trust Company, Ltd.....	66,738	29	5,580	76	2,400	12	469	82	14,700	00	1,388	15
Waterloo Trust and Savings Company.....	21,477	66	1,154	55	700	00	283	62	4,814	07	338	19
Grand totals.....	1,927,527	17	118,530	79	70,298	64	20,012	90	369,110	80	20,321	84

REVENUE ACCOUNT

EXPENSES OF MANAGEMENT OF TRUST COMPANIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.—Continued

Name of Company.	Printing and Stationery		Advertising		Postage, Telegrams, Telephone & Express		Miscellaneous		Totals.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Bankers Trust Company.....	551	85	529	57	835	01	1,570	82	28,666	81
Brantford Trust Company, Ltd.....	127	34	249	20	136	39	29	05	3,606	98
Canada Trust Company.....	2,014	99	4,572	67	2,044	67	6,805	02	97,803	86
Canada Permanent Trust Company.....	2,018	24	6,227	11	593	58	4,470	87	49,696	71
Capital Trust Corporation, Ltd.....	3,187	75	4,505	10	1,716	03	4,034	36	75,959	00
Chartered Trust and Executor Company.....	2,873	90	5,002	64	1,740	76	8,572	68	83,157	59
Consolidated Trusts Corporation.....	260	13	110	94	115	74	668	31	5,549	21
Fidelity Trusts Company of Ontario.....	159	28	93	04	97	08	293	28	2,891	18
Guelph Trust Company.....	280	55	40	32	111	30	91	68	1,533	85
Imperial Trusts Company of Canada.....	1,356	38	1,173	75	421	49	3,625	02	58,889	86
London and Western Trusts Company, Ltd.....	2,150	90	1,997	85	1,160	33	6,829	88	46,742	56
Mercantile Trust Company of Canada, Ltd.....	1,706	91	4,571	79	1,023	78	5,332	03	42,061	81
Montreal Trust Company.....	5,793	15	6,389	75	3,036	61	24,442	37	157,318	78
National Trust Company, Ltd.....	15,397	20	27,233	36	9,289	68	108,243	06	727,623	15
Premier Trust Company.....	260	78	37	32	46	19	143	70	3,628	09
Prudential Trust Company, Ltd.....	2,161	87	4,148	45	1,562	76	14,829	43	96,065	78
Royal Trust Company.....	23,635	20	7,266	12	14,873	89	89,689	03	750,415	66
Sterling Trust Corporation.....	1,530	55	1,900	04	1,148	41	1,567	91	46,431	82
Toronto General Trusts Corporation.....	13,636	37	40,136	41	8,413	07	26,656	75	495,521	10
Trusts and Guarantee Company, Ltd.....	8,343	50	7,168	11	3,862	41	17,669	85	220,787	77
Union Trust Company, Ltd.....	4,774	90	15,882	23	3,269	01	42,257	32	157,160	60
Waterloo Trust and Savings Company.....	1,833	20	3,355	45	455	26	5,464	20	39,876	20
Grand totals.....	94,054	94	142,291	22	55,953	45	373,286	62	3,191,388	37

REVENUE ACCOUNT

SUMMARY OF INCOME AND EXPENDITURE FOR THE YEAR ENDING
31st DECEMBER, 1922.

	Loan Corporations	Loaning Land Corporations	Trust Companies	Totals
Income.				
Rents earned.....	538,596 92	304,788 11	279,095 93	1,122,480 96
Interest earned on mortgages, bonds, stocks, etc.....	9,181,770 77	569,293 08	1,937,175 08	11,688,238 93
Profit on sale of securities and real estate.....	201,583 82	96,980 34	79,851 16	378,415 32
Ledger value of assets written up....	69,573 17	4,472 20	46,052 69	120,098 06
Increase in market value of securities and real estate owned.....	31,640 63	.....	.....	31,640 63
Profit in Guaranteed Funds.....	.....	.....	591,671 22	591,671 22
Agency fees and commissions earned	4,581 32	8,275 74	2,515,912 59	2,528,769 65
All other revenue for year.....	206,787 42	31,888 26	484,913 78	723,589 46
Total.....	10,234,534 05	1,015,697 73	5,934,672 45	17,184,904 23
Expenditure.				
Interest incurred during the year...	3,895,467 34	204,312 24	260,555 99	4,360,335 57
Loss on sale of securities and real estate.....	28,155 75	.....	154,702 32	182,858 07
Ledger value of assets written down	78,900 22	5,650 09	161,359 00	245,909 31
Decrease in market value of secur- ities and real estate.....	14,645 87	.....	.....	14,645 87
Licenses and taxes other than taxes on real estate.....	475,991 07	23,912 47	231,857 02	731,760 56
Commission on loans and sale of de- bentures and real estate.....	234,390 83	10,890 60	61,818 40	307,099 83
Cost of management.....	1,922,048 84	347,796 66	3,201,554 80	5,471,400 30
Dividends to shareholders.....	2,980,447 20	290,000 00	1,284,913 78	4,555,360 98
Profit and Loss.....	604,486 93	133,135 67	577,911 14	1,315,533 74
Total.....	10,234,534 05	1,015,697 73	5,934,672 45	17,184,904 23

MORTGAGE LOANS ON REAL ESTATE AS AT 31st DECEMBER, 1922, CLASSIFIED AS TO PROVINCE
Loan Corporations

Name of Corporation	Eastern Provinces						Total interest due				
	Maritime		Ontario		Quebec			Totals			
	\$	c.	\$	c.	\$	c.		\$	c.		
British Mortgage Loan Company of Ontario.....			2,166,774	00			2,166,774	00	14,234	00	
Brockville Loan and Savings Company.....			722,082	75			722,082	75	2,291	78	
Canada Landed and National Investment Company, Limited.....			2,205,888	14			2,205,888	14	9,637	12	
Canada Permanent Mortgage Corporation.....	3,088,042	42	11,095,038	90			14,183,081	32	277,372	48	
Canadian Mortgage Investment Company.....		219,822	19	198,884	03		418,706	22	6,068	29	
Canadian Northern Prairie Lands Company, Limited.....			171,475	00			171,475	00	384	44	
Central Canada Loan and Savings Company.....			1,114,661	02			1,114,661	02	4,964	47	
Colonial Investment and Loan Company.....			136,577	19			136,577	19	1,045	92	
Credit Foncier Franco-Canadien.....		996	76	4,243,105	89	15,839,814	80	20,083,917	45	103,070	45
Crown Savings and Loan Company.....				624,616	53			624,616	53	5,289	07
Dymont Securities Loan and Savings Company.....				26,758	82			26,758	82	340,114	89
East Lambton Farmers' Loan and Savings Company.....		313,356	07	266,938	10			266,938	10	8,382	70
Frontenac Loan and Investment Society.....				125,797	14			125,797	14	2,296	43
Great West Permanent Loan Company.....				5,444	31			5,444	31		
Grey and Bruce Loan Company.....				598,188	91			598,188	91	26,987	75
Guelph and Ontario Investment and Savings Society.....				729,322	88			729,322	88	5,354	01
Hamilton Provident and Loan Corporation.....				2,148,741	00			2,148,741	00	19,404	09
Home Building and Savings Association of Ottawa.....				158,468	42			158,468	42	4,751	81
Huron and Erie Mortgage Corporation.....				10,114,465	39			10,114,465	39	54,562	48
Industrial Mortgage and Savings Company.....				1,503,320	30			1,503,320	30	19,104	94
Lambton Loan and Investment Company.....				3,005,531	20			3,005,531	20	54,864	24
Landed Banking and Loan Company.....				1,261,835	87			1,251,835	87	26,546	08
London Loan and Savings Company of Canada.....				2,105,888	56			2,105,888	56		
Midland Loan and Savings Company.....				1,215,162	69			1,215,162	69	728	70
Niagara Falls Building, Savings and Loan Association.....				1,048,190	00			1,048,190	00		
Ontario Loan and Debenture Company.....				2,857,199	19			2,857,199	19		
Owen Sound Loan and Savings Company.....				160,508	18			160,508	18	4,571	57
People's Loan and Savings Corporation.....				754,754	50			754,754	50	8,224	67
Peterborough Workmen's Building and Savings Society.....				58,617	00			58,617	00	10,211	18
Port Arthur and Fort William Mortgage Company, Limited.....				471,272	58			471,272	58	1,233	08
Provident Investment Company.....				55,086	91			55,086	91	43,139	18
Real Estate Loan Company of Canada, Limited.....				155,821	39			155,821	39	382	42
Royal Loan and Savings Company, Limited.....				934,434	31			934,434	31	2	73
Security Loan and Savings Company, St. Catharines.....				1,072,167	54			1,072,167	54	3,143	03
Southern Loan and Savings Company.....				2,264,639	33			2,264,639	33	3,205	96
										16,285	08

*Does not include \$9,857.04 in United States.

MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31st, 1922, CLASSIFIED AS TO PROVINCE—Continued
 Loan Corporations

Name of Corporation	Eastern Provinces					Total interest due
	Maritime	Ontario.	Quebec	Totals	Total interest due	
Toronto Mortgage Company.....	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ 1,763 68
Toronto Savings and Loan Company.....	.....	1,734,002 25	.....	1,734,002 25	.....	.....
Toronto Loan and Savings Company.....	.....	292,644 22	.....	292,644 22	.....	.....
Victoria Loan and Savings Company.....	.....	1,647,088 25	.....	1,647,088 25	.....	7,907 92
Walkerville Land and Building Company, Limited.....	.....	442,012 54	.....	442,012 54	.....	2,538 90
Totals.....	3,622,217 44	59,893,404 63	15,839,814 80	79,355,436 87	.....	765,180 33

MORTGAGE LOANS ON REAL ESTATE AS AT 31st DECEMBER, 1922, CLASSIFIED AS TO PROVINCE—Continued
 Loan Corporations

Name of Corporation	Western Provinces								Total interest due					
	Alberta		British Columbia		Manitoba		Saskatchewan		Totals					
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.				
Provident Investment Company.....														
Real Estate Loan Company of Canada, Limited.	81,551	60			685,239	89			869,208	04			10,688	02
Royal Loan and Savings Company, Limited.	465,215	65		102,416	55	4,275	82	257,474	44				18,793	48
Security Loan and Savings Company, St. Catharines..														
Southern Loan and Savings Company.....														
Toronto Mortgage Company.....														
Toronto Savings and Loan Company.....														
Victoria Loan and Savings Company.....								903,421	88				45,158	00
Walkerville Land and Building Company, Limited.														
Totals.....	11,045,869	95	5,877,932	17	20,034,386	61	21,881,928	06	58,840,116	79	2,610,216	53		

MORTGAGE LOANS ON REAL ESTATE AS AT 31st DECEMBER, 1922, CLASSIFIED AS TO PROVINCE—Continued
Trust Companies—Company Funds

Name of Company	Western Provinces											
	Alberta		British Columbia		Manitoba		Saskatchewan		Totals		Total interest due	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Bankers Trust Company.....											\$	c.
Brantford Trust Company, Limited.....												
Canada Trust Company.....	164,829	80			9,850	95	125,717	09	300,397	84	8,903	00
Canada Permanent Trust Company.....	5,894	92			6,578	00			12,473	92	157	39
Capital Trust Corporation, Limited.....												
Chartered Trust and Executor Company.....	2,400	00							2,400	00	405	89
Consolidated Trusts Corporation.....												
Fidelity Trusts Company of Ontario.....	7,200	00							1,750	00	275	41
Guelph Trust Company.....	4,050	00							213,498	59	11,091	22
Imperial Trusts Company of Canada.....												
London and Western Trusts Company, Limited.....												
Mercantile Trust Company of Canada, Limited.....	206,861	83	26,089	74	23,041	30	20,339	08	276,331	95	29,747	96
Montreal Trust Company.....	30,763	09	73,301	09	2,000	00	15,000	00	121,064	18	2,195	81
National Trust Company, Limited.....	957,138	33			87,225	42	1,312,091	19	2,356,454	94	80,811	43
Premier Trust Company.....												
Prudential Trust Company, Limited.....	41,427	62	18,300	00	7,139	14	5,390	60	72,257	36	3,838	60
Royal Trust Company.....	29,079	89	25,000	00	48,598	08	196,742	51	299,420	48	15,339	67
Sterling Trusts Corporation.....									266,579	67	23,561	86
Toronto General Trusts Corporation.....	118,304	05	77,400	00	499,098	74	362,340	00	1,057,142	79	61,296	55
Trusts and Guarantee Company, Limited.....	52,036	44							52,036	44	3,790	92
Union Trust Company, Limited.....	246,032	49			273,443	06	230,291	59	749,767	14	53,933	61
Waterloo Trust and Savings Company.....					186,025	51	19,680	00	205,705	51	1,117	54
Total.....	1,866,018	46	220,090	83	1,143,000	20	2,769,420	32	5,998,529	81	296,466	86

MORTGAGE LOANS ON REAL ESTATE AS AT 31st DECEMBER, 1922, CLASSIFIED AS TO PROVINCE—Continued
Trust Companies—Guaranteed Funds

Name of Company	Eastern Provinces						Total interest due					
	Maritime		Ontario		Quebec			Total				
	\$	c.	\$	c.	\$	c.		\$	c.			
Bankers Trust Company.....												
Brantford Trust Company, Limited.....			486,272	00			486,272	00			3,355	10
Canada Trust Company.....			76,689	60			76,689	60				
Canada Permanent Trust Company.....			706,800	46			706,800	46			1,530	09
Capital Trust Corporation, Limited.....			176,042	04			176,042	04			206	33
Chartered Trust and Executor Company.....			21,665	00			21,665	00				
Consolidated Trusts Corporation.....			173,281	50			173,281	50			752	16
Fidelity Trusts Company of Ontario.....			40,938	42			40,938	42			29	24
Guelph Trust Company.....			221,396	40			221,396	40				
Imperial Trusts Company of Canada.....			224,500	63			224,500	63			845	63
London and Western Trusts Company, Limited.....			173,285	00			173,285	00				
Mercantile Trust Company of Canada, Limited.....			66,765	01			66,765	01			224	99
Montreal Trust Company.....							2,250	00				
National Trust Company.....												
Premier Trust Company.....												
Prudential Trust Company, Limited.....												
Royal Trust Company.....			7,809	00			7,809	00				
Sterling Trusts Corporation.....			1,297,989	35			1,297,989	35			1,696	47
Toronto General Trusts Corporation.....			1,828,386	43			1,828,386	43			9,166	71
Trusts and Guarantee Company, Limited.....			1,829,858	10			1,829,858	10			1,219	83
Union Trust Company, Limited.....			136,750	00			136,750	00				
Waterloo Trust and Savings Company.....												
Totals.....			7,468,428	94			78,650	00			7,547,078	94

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 31st MARCH, 1922

Name of Corporation	Total deposits	Cash on hand or in bank of Canada	Dominion or Provincial bonds or guarantees	Ontario municipal debentures	Demand loans on similar securities	Total cash and securities and loans	Percentage of the total of cash securities and loans to deposits
	\$	\$	\$	\$	\$	\$	%
British Mortgage Loan Company of Ontario.	1,117,766	165,930	14,600	774,126		954,656	85.40
Brockville Loan and Savings Company.	314,148	2,215	1,840	70,983		75,038	23.88
Canada Permanent Mortgage Corporation.	6,592,646	1,088,880	1,097,150	247,152	2,475	2,435,657	35.02
Central Canada Loan and Savings Company.	1,696,467	123,173	276,987	35,031	138,820	574,011	33.83
Crown Savings and Loan Company.	158,357	3,776	45,200			48,976	30.92
Dominion Savings and Investment Society.	551,990	1,974	2,316		1,456	5,746	1.04
East Securities Loan and Savings Company	42,997	105			165		.38
East Lambton Farmers Loan and Savings Co.	131,265	*16,340	75,405	58,904		117,969	89.87
Frontenac Loan and Investment Society.	40,668	1,996	57,620	2,985		62,601	153.93
Great West Permanent Loan Company.	954,358	226,509			50	226,559	23.73
Grey and Bruce Loan Company.	182,030	6,803	75,563		11,795	94,161	51.72
Guelpth and Ontario Investment and Savings Society.	825,071	202,786	824,701	608,742	240	1,636,469	198.34
Hamilton Provident and Loan Corporation.	904,460	125,227	190,000	93,006		408,227	45.13
Huron and Erie Mortgage Corporation.	6,075,927	858,880	1,513,791	30,543	200,000	2,603,214	42.84
Industrial Mortgage and Savings Company.	823,708	86,663	217,681	336,070		640,414	77.74
Lambton Loan and Investment Company.	1,121,409	7,390	226,600	64,096		298,080	26.57
Landed Banking and Loan Company.	1,109,694	166,998	148,921	38,803	11,895	366,617	33.03
London Loan and Savings Company.	891,827	79,611	24,330	2,088	1,509	107,538	12.05
Midland Loan and Savings Company.	302,772	94,086	251,057	229,481		574,624	189.78
Ontario Loan and Debenture Company.	930,791	213,324	1,732,098	396,150	200	2,341,772	251.58
Owen Sound Loan and Savings Company.	54,400	12,763	22,625		5,393	40,781	74.97
People's Loan and Savings Corporation.	400,787	32,812	34,303	11,510		78,625	19.61
Royal Loan and Savings Company.	760,528	68,209	157,138	117,375	167	342,889	45.08
Security Loan and Savings Company.	397,811	40,161	60,000	13,908		114,069	28.67
Southern Loan and Savings Company.	538,175	*19,784	210,000	35,627		225,843	41.96
Toronto Mortgage Company.	87,465	56,553	564,383	460,793	10,600	1,092,329	1,248.87
Toronto Savings and Loan Company.	638,702	27,338				27,338	4.28
Victoria Loan and Savings Company.	1,059,483	100,626	167,922	5,864	10,365	284,777	26.87
Waterloo County Loan and Savings Company	1,301,187	93,036	310,400	120,074	10,700	534,210	41.05
Capital Trust Corporation, Limited.	Return not received.						
Imperial Trusts Company of Canada.	516,815	26,103	42,236	21,030	51,075	140,444	27.17
National Trust Company, Limited.	2,623,243	318,113	144,150	291,651	180,700	934,614	35.62
Trusts and Guarantee Company, Limited.	1,065,910	58,956	115,813	19,850	217,980	412,599	38.78
Union Trust Company, Limited.	1,246,058	85,133	147,225	30,488	115,950	378,796	30.39
Chartered Trust and Executor Company.	85,933	6,054	56,391	16,973	5,600	85,018	98.93
Totals.	35,444,854	4,346,119	8,808,446	4,133,291	976,970	18,264,826	51.53

*Bank overdraft.

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 30th JUNE, 1922

Name of Corporation	Total deposits	Cash on hand or in Bank of Canada	Dominion or Provincial bonds or guarantees	Ontario municipal debentures	Demand loans on similar securities	Total Cash and securities and loans	Percentage of the total of cash securities and loans to-deposits
British Mortgage Loan Company of Ontario.	\$ 1,178,493	\$ 55,049	\$ 14,600	\$ 777,380	\$	\$ 847,029	71.87
Brockville Loan and Savings Company	337,128	19,856	1,840	69,920	.....	91,616	27.18
Canada Permanent Mortgage Corporation	6,668,712	987,383	912,500	244,152	2,475	2,146,510	32.18
Central Canada Loan and Savings Company	1,747,370	138,034	303,875	35,031	129,080	606,020	34.68
Crown Savings and Loan Company	160,729	9,745	46,400	.....	.....	56,145	34.93
East Securities Loan and Savings Company	40,356	1,984	.....	.....	.....	1,984	4.91
East Lambton Farmers Loan and Savings Co.	135,690	*1,549	75,461	57,890	.....	131,802	97.13
Frontenac Loan and Investment Society	41,283	2,588	57,620	2,985	.....	63,193	153.07
Great West Permanent Loan Company	922,784	277,449	8,000	.....	1,700	287,149	31.11
Grey and Bruce Loan Company	188,308	18,847	76,710	.....	7,366	102,923	54.66
Guelph and Ontario Investment and Savings Society	868,423	211,753	819,710	589,939	.....	1,621,402	186.70
Hamilton Provident and Loan Corporation	958,961	80,302	190,000	93,000	.....	369,302	38.51
Huron and Erie Mortgage Corporation	5,941,820	434,374	1,175,341	30,513	50,000	1,690,228	28.45
Industrial Mortgage and Savings Company	774,808	21,098	227,321	361,944	.....	610,363	78.77
Lambton Loan and Investment Company	1,054,886	14,773	209,747	62,383	.....	286,903	27.20
Landed Banking and Loan Company	1,116,138	134,641	148,921	38,803	13,175	335,540	30.06
London Loan and Savings Company	862,481	25,830	37,081	2,088	1,347	66,346	7.69
Midland Loan and Savings Company	315,502	84,775	251,171	226,573	.....	562,519	178.29
Ontario Loan and Debenture Company	867,060	164,690	1,766,058	447,704	3,537	2,381,989	274.72
Owen Sound Loan and Savings Company	71,458	23,648	21,393	.....	5,170	50,211	70.27
People's Loan and Savings Corporation	403,393	65,673	21,564	11,218	.....	98,455	24.40
Royal Loan and Savings Company	810,619	64,160	179,657	117,467	2,207	363,491	44.84
Security Loan and Savings Company	374,584	7,544	80,000	12,908	.....	100,452	26.81
Southern Loan and Savings Company	531,874	19,520	210,000	35,102	.....	264,622	49.75
Toronto Mortgage Company	92,439	68,559	563,840	475,756	10,200	1,118,355	1,209.83
Toronto Savings and Loan Company	637,123	46,783	52,300	.....	.....	99,083	15.55
Victoria Loan and Savings Company	1,050,025	58,973	101,475	6,757	7,715	174,920	16.65
Waterloo Trust and Savings Company	1,340,691	67,014	405,209	142,803	.....	615,026	45.89
Capital Trust Corporation, Limited	673,224	26,719	258,152	11,520	5,598	301,989	44.86
Imperial Trusts Company of Canada	515,783	44,360	68,837	7,199	15,297	135,693	26.31
National Trust Company, Limited	2,859,554	128,713	334,070	252,755	235,000	950,538	33.41
Trusts and Guarantee Company, Limited	1,066,886	60,118	158,889	34,002	90,363	343,372	32.19
Union Trust Company, Limited	1,242,295	160,225	50,650	30,488	.....	241,363	19.43
Chartered Trust and Executor Company	113,779	21,862	16,200	43,979	21,900	103,941	91.35
Totals	35,964,689	3,551,493	8,844,592	4,222,259	602,130	17,220,474	47.88

*Bank overdraft.

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 30th SEPTEMBER, 1922

Name of Corporation	Total deposits	Cash on hand or in Bank of Canada	Dominion or Provincial bonds or guarantees	Ontario municipal debentures	Demand loans on similar securities	Total cash and securities and loans	Percentage of the total of cash securities and loans to deposits
	\$	\$	\$	\$	\$	\$	%
British Mortgage Loan Company of Ontario.	1,183,392	81,295	14,600	695,928		791,823	66.92
Brookville Loan and Savings Company.....	331,937	21,029	2,761	69,338		93,128	28.08
Canada Permanent Mortgage Corporation....	6,579,142	991,468	657,200	235,762	335	1,884,765	28.64
Central Canada Loan and Savings Company..	1,779,329	162,698	303,387	33,042	174,957	674,084	37.88
Crown Savings and Loan Company.....	163,080	* 3,821	46,400			42,579	26.11
Dymont Securities Loan and Savings Company	29,385	1,555				1,555	5.29
East Lambton Farmers Loan and Savings Co..	128,268	* 79	79,650	57,498		137,069	106.94
Frontenac Loan and Investment Society.....	40,865	4,262	52,252	2,985		59,499	145.59
Great West Permanent Loan Company.....	892,058	490,154	8,000	1,700		499,854	56.03
Grey and Bruce Loan Company.....	198,792	8,415	75,705		12,327	96,447	48.52
Guelph and Ontario Investment and Savings Society.....	847,207	110,146	819,710	576,315	125	1,506,296	177.79
Hamilton Provident and Loan Corporation...	912,651	*24,422	190,000	93,001		258,579	28.33
Huron and Erie Mortgage Corporation.....	5,510,343	471,805	958,637	30,514		1,460,956	26.51
Industrial Mortgage and Savings Company..	772,925	7,842	187,321	361,421		556,584	72.01
Lambton Loan and Investment Company.....	1,070,210	17,892	205,409	59,764		283,065	26.45
Landed Banking and Loan Company.....	933,876	3,871	148,921	38,534	11,500	202,826	21.71
London Loan and Savings Company.....	834,197	53,415		2,088	1,245	56,748	6.80
Midland Loan and Savings Company.....	305,841	63,092	251,291	169,611		483,994	158.25
Ontario Loan and Debenture Company.....	852,079	75,503	1,747,694	452,949	3,787	2,279,933	267.57
Owen Sound Loan and Savings Company....	64,335	15,769	21,393		5,100	42,262	65.69
People's Loan and Savings Corporation.....	354,771	16,583	33,416	11,218		61,217	17.20
Royal Loan and Savings Company.....	759,108	23,052	163,257	107,468		296,146	39.01
Security Loan and Savings Company.....	338,997	3,648	80,000			83,648	24.67
Southern Loan and Savings Company.....	529,606	*33,935	210,950	35,102		212,117	40.05
Toronto Mortgage Company.....	81,748	43,659	538,553	495,141		1,087,553	1,330.37
Toronto Savings and Loan Company.....	598,424	54,017	53,735	11,000	10,200	118,752	19.82
Victoria Loan and Savings Company.....	1,056,117	49,594	86,434	6,758	9,585	152,371	14.42
Waterloo Trust and Savings Company.....	1,314,404	69,777	375,215	140,612		596,304	45.36
Capital Trust Corporation, Limited.....	672,688	24,831	200,861		35,763	261,455	38.87
Imperial Trusts Company of Canada.....	453,167	23,726	35,548	4,390		100,662	22.21
National Trust Company, Limited.....	2,712,365	331,473	233,121	301,275	115,600	981,469	36.18
Trusts and Guarantee Company, Limited....	1,089,359	86,139	158,804	34,002	21,325	300,270	27.47
Union Trust Company, Limited.....	1,221,926	111,680	41,000	30,489		183,169	14.99
Chartered Trust and Executor Company.....	84,002	13,852	16,201	14,040	26,443	70,536	83.97
Totals.....	34,696,574	3,369,985	7,997,426	4,070,245	480,059	15,917,705	45.88

*Bank overdraft.

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 31st DECEMBER, 1922

Name of Corporation	Total deposits	Cash on hand or in Bank of Canada	Dominion or Provincial bonds or guarantees	Ontario municipal debentures	Demand loans on similar securities	Total cash and securities and loans	Percentage of the total of cash, securities and loans to deposits
	\$	\$	\$	\$	\$	\$	%
British Mortgage Loan Company of Ontario	1,189,975	60,540	14,600	647,609		722,749	60.74
Brookville Loan and Savings Company	344,014	41,661	1,750	55,259		98,670	28.68
Canada Permanent Mortgage Corporation	7,284,884	1,744,134	1,083,838	200,224	1,135	3,029,331	41.58
Central Canada Loan and Savings Company	2,254,203	297,493	303,387	33,042	280,262	914,184	40.55
Crown Savings and Loan Company	171,099	22,364	46,400			68,764	40.20
Dywidoff Securities Loan and Savings Company	41,720	2,100				2,100	5.03
East Lambton Farmers Loan and Savings Co.	131,620	7,850	75,503	58,268		141,621	107.60
Frontenac Loan and Investment Society	39,226	985	42,273	2,985		46,243	117.89
Great West Permanent Loan Company	958,894	574,376	7,200		1,650	583,226	60.82
Grey and Bruce Loan Company	210,988	3,203	73,785		11,725	88,713	42.05
Guelpch and Ontario Investment and Savings Society	838,134	149,304	819,050	567,594	1,125	1,537,073	183.39
Hamilton Provident and Loan Corporation	927,605	86,693	190,000	86,492		363,185	39.15
Huron and Eric Mortgage Corporation	6,061,379	912,400	2,015,058	29,173		2,956,631	48.78
Industrial Mortgage and Savings Company	803,082	106,590	231,240	325,998		663,828	82.64
Lambton Loan and Investment Company	1,099,377	40,894	255,451	56,723		353,068	32.11
Landed Banking and Loan Company	955,530	75,781	139,090	37,148	7,050	259,069	27.11
London Loan and Savings Company	756,426	65,046	26,377	1,922	870	94,215	12.45
Midland Loan and Savings Company	322,138	122,863	251,291	169,451		543,605	168.75
Ontario Loan and Debenture Company	942,593	221,779	1,721,155	438,350	2,937	2,384,221	252.93
Owen Sound Loan and Savings Company	73,098	18,216	21,393		4,041	43,650	59.74
People's Loan and Savings Corporation	390,114	44,490	45,025	11,068		100,583	25.78
Royal Loan and Savings Company	813,633	115,447	140,867	94,854		353,919	43.49
Security Loan and Savings Company	376,287	46,272	80,000			126,272	33.58
Southern Loan and Savings Company	547,540	5,882	215,000	35,102		255,984	46.77
Toronto Mortgage Company	88,686	87,667	530,123	488,355	2,200	1,108,345	1,249.85
Toronto Savings and Loan Company	651,990	206,163	78,500	11,000		295,663	45.50
Victoria Loan and Savings Company	1,053,069	110,887	117,184	41,164	5,115	274,350	26.05
Waterloo Trust and Savings Company	1,363,565	106,227	399,712	116,116		622,055	45.62
Capital Trust Corporation, Limited	762,344	47,405	205,790		4,080	257,275	33.74
Imperial Trusts Company of Canada	624,417	171,127	5,997	3,689		268,453	42.99
National Trust Company, Limited	2,980,533	449,527	466,108	311,930		1,339,665	44.94
Trusts and Guarantee Company, Limited	1,298,480	171,461	149,355	38,355		512,512	39.47
Union Trust Company, Limited	1,260,860	177,688	94,224	31,916		303,828	24.09
Chartered Trust and Executor Company	259,584	41,778	15,151	62,248	109,993	229,170	88.28
Totals	37,877,287	6,336,293	9,861,877	3,956,035	788,015	20,942,220	55.29

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 31st MARCH, 1922

Name of Company	Trust deposits		Specific guaranteed investments		General guaranteed investments		Total		Cash		Dominion of Canada, Provinces of Canada, bonds and securities guaranteed by those governments		United Kingdom, bonds or securities guaranteed by that government	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canada Trust Company.....							3,263,966	76	3,263,966	76	106,821	23	201,882	64
Canada Permanent Trust Company.....							72,000	00	72,000	00	411	85		
Capital Trust Corporation, Limited.....			1,111,242	29					1,111,242	29	82,112	16	523,301	99
Chartered Trust and Executor Company.....	85,933	26	583,977	78					669,911	04	12,348	17	148,328	64
Fidelity Trusts Company of Ontario.....			178,146	01			2,920	44	181,066	45	2,920	44		
Guelph Trust Company.....							188,091	13	188,091	13	4,770	70		
Imperial Trusts Company of Canada.....							215,803	10	215,803	10	21,458	46	42,348	03
Mercantile Trust Company of Canada Ltd.....							268,783	63	268,783	63				
National Trust Company, Limited.....	2,623,243	98					804,230	32	5,345,010	60	273,750	16	161,847	17
Premier Trust Company.....			1,917,536	30					53,990	00				
Royal Trust Company.....			53,990	00										
Sterling Trusts Corporation.....			1,325,142	12			21,330	70	1,346,472	82	21,330	70		
Toronto General Trusts Corporation.....			57,258	00			482,186	52	539,444	52				
Trusts and Guarantee Company, Limited.....	1,065,910	90	7,442,262	99					7,442,262	99	91,424	72		
Union Trust Company, Limited.....	1,246,058	70	2,452,496	72			2,035,035	38	5,553,443	00	71,120	64	209,722	54
			3,632,550	00			251,573	65	5,130,182	35	89,638	26	309,705	67
Totals.....	5,537,962	69	18,754,602	21	7,606,521	63	31,899,086	53	778,298	91	1,597,136	68	355,006	36

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF
31st MARCH, 1922—Continued

Name of Company	Canadian municipals including public school debentures	Western Canada school districts and rural telephone debentures	First mortgages on real estate	Demand loans on any of the securities mentioned in this schedule	Other securities not authorized as trustee investments	Total cash and securities and loans
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Canada Trust Company	87,985 60	1,151,823 44	1,687,257 10	180,700 00	28,196 75	3,263,966 76
Canada Permanent Trust Company			68,867 60		3,320 55	72,600 00
Capital Trust Corporation, Limited	95,726 07		345,105 96	8,393 15	56,602 96	1,111,242 29
Chartered Trust and Executor Company	274,297 30		117,326 53	116,445 90		669,911 04
Fidelity Trusts Company of Ontario			178,146 01		1,164 50	181,066 45
Guelph Trust Company			183,320 43			188,091 13
Imperial Trusts Company of Canada	44,676 17		158,355 31	54,823 89		732,618 95
Mercantile Trust Company of Canada, Limited		23,831 60	268,783 63			268,783 63
National Trust Company, Limited	531,147 12		4,197,566 15	180,700 00		5,345,010 60
Premier Trust Company			53,990 00			53,990 00
Royal Trust Company			528,918 33	737,723 79	58,500 00	1,346,472 82
Sterling Trusts Corporation			69,392 72		469,860 38	539,444 52
Toronto General Trusts Corporation	695,585 05		6,655,253 22			7,442,202 99
Trusts and Guarantee Company, Limited	286,336 68	421,857 51	3,286,233 63	229,836 52	798,022 98	5,553,443 00
Union Trust Company, Limited		40,235 37	3,960,185 83	175,250 00	555,167 22	5,130,182 35
Totals	2,015,753 99	1,637,747 92	21,758,702 45	1,503,173 25	2,253,266 97	31,899,086 53

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 30th JUNE, 1922

Name of Company	Trust deposits		Specific guaranteed investments		General guaranteed investments		Total funds		Cash		Dominion of Canada, Provinces of Canada, bonds and securities guaranteed by those governments		United Kingdom bonds or securities guaranteed by that government	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canada Permanent Trust Company.....					71,600 00		71,600 00		157 40					
Canada Trust Company.....	673,224 24		480,333 95		3,003,001 39		3,003,001 39		39,024 34		201,902 35			
Capital Trust Corporation, Limited.....	113,779 53		520,932 06				1,153,558 19		44,653 20		442,345 01			
Chartered Trust and Executor Company.....			16,210 00				634,711 59		35,513 33		39,818 52			
Consolidated Trusts Corporation.....			180,860 01		206 44		16,210 00		206 44					
Fidelity Trust Company of Ontario.....					208,089 50		181,066 45		3,624 47					
Guelph Trust Company.....	515,783 63				233,651 37		208,089 50		38,185 82		88,710 02			
Imperial Trusts Company of Canada.....					262,160 16		749,435 00							
Mercantile Trust Company of Canada, Ltd.....	2,859,554 53		1,965,906 56		766,252 59		262,160 16		228,839 07		361,784 67			
National Trust Company, Limited.....							5,591,713 68							
Premier Trust Company.....							62,990 00							
Royal Trust Company.....							62,990 00		29,127 12					
Sterling Trusts Corporation.....							1,330,859 30		29,127 12					
Toronto General Trusts Corporation.....							57,258 00		482,186 52					
Trusts and Guarantee Company, Limited.....	1,066,886 28		6,218,744 68		1,567,947 97		7,786,692 65		150,540 92		103,600 00			
Union Trust Company, Limited.....	1,242,295 61		2,401,030 33		2,039,053 61		5,506,970 22		62,470 29		202,798 96			
Waterloo Trust and Savings Company.....	1,340,691 78		3,408,200 00		253,151 65		4,903,647 26		127,760 82		219,329 17			
			544,908 15		78,962 00		1,904,561 93		91,788 03		405,209 06			
Totals.....	7,812,215 60		17,188,233 04		8,995,390 32		33,995,838 96		852,263 86		2,065,497 76			216,166 27

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 30th JUNE, 1922—Continued

Name of Company	Canadian municipals, public school debentures or securities guaranteed by Ontario municipalities		Western Canadian school districts and rural telephone debentures		First mortgages on real estate		Demand loans on trustee securities		Securities not authorized as trustee investments		Total investments	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Canada Permanent Trust Company					70,567	60			875	00	71,600	00
Canada Trust Company	78,276	75			1,527,774	27			28,148	08	2,989,947	51
Capital Trust Corporation, Limited	95,025	72	1,114,821	72	551,207	58	9,593	15	10,733	53	1,153,558	19
Chartered Trust and Executor Company	336,253	60			150,586	53	71,495	90	1,043	71	634,711	59
Consolidated Trusts Corporation					16,210	00					16,210	00
Fidelity Trusts Company of Ontario					180,860	01					181,066	45
Guelph Trust Company					208,088	63					211,713	01
Imperial Trusts Company of Canada	37,708	56	24,971	34	206,009	91	19,430	25	276,099	62	757,281	79
Mercantile Trust Company of Canada, Limited	539,859	95			259,764	50					259,764	50
National Trust Company, Limited					4,226,229	99					5,591,713	68
Premier Trust Company					62,990	00					62,990	00
Royal Trust Company					531,790	43					1,359,986	42
Sterling Trusts Corporation					69,750	55					57,500	00
Toronto General Trusts Corporation	763,949	09			6,621,102	64					482,186	52
Trusts and Guarantee Company, Limited	295,193	69	422,816	03	3,485,154	95	147,500	00			7,786,092	65
Union Trust Company, Limited			40,099	59	3,963,069	49	101,219	02			5,506,970	22
Waterloo Trust and Savings Company	667,385	03	201,083	52	599,096	29					553,390	30
Totals	2,813,652	39	1,803,792	20	22,730,253	37	1,325,807	19	2,197,294	04	34,004,727	08

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 30th SEPTEMBER, 1922

Name of Company	Trust deposits		Specific guaranteed investments		General guaranteed investments		Total funds		Cash		Dominion of Canada, Provinces of Canada, bonds and securities guaranteed by those governments		United Kingdom bonds or securities guaranteed by that government	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canada Permanent Trust Company.....					73,600 00		73,600 00		407 40					
Canada Trust Company.....					2,845,050 13		2,845,050 13		52,957 47			61,881 33		
Capital Trust Corporation.....	672,688 05		477,164 29				1,149,852 34		40,536 57			343,352 88		
Chartered Trust and Executor Company.....	84,002 11		469,041 48				553,043 59		42,372 67			30,227 36		
Consolidated Trusts Corporation.....			22,690 00				22,690 00							
Fidelity Trusts Company.....			175,515 73		1,050 72		176,566 45		1,050 72					
Guelph Trust Company.....					225,896 18		225,896 18		2,524 74					
Imperial Trusts Company of Canada.....	453,166 87				239,769 85		692,936 72		24,226 25			73,285 76		
Mercantile Trust Company of Canada, Ltd.					261,324 76		261,324 76		2,743 21					
National Trust Company, Limited.....	2,712,365 05		1,966,603 97		880,102 30		5,559,071 32		353,202 54			258,934 67		
Premier Trust Company.....			1,462,093 08		61,490 00		61,490 00							
Royal Trust Company.....			54,758 00		19,164 12		1,481,257 20		19,164 12			59,800 00		
Sterling Trusts Corporation.....			6,412,536 80		482,186 52		536,944 52							
Toronto General Trusts Corporation.....	1,089,339 39		2,464,177 39		1,953,642 61		8,366,179 41		74,548 94			530,013 76		
Trusts and Guarantee Company, Limited.....	1,221,925 91		3,372,600 00		1,966,828 87		5,520,345 65		87,988 24			252,713 76		
Union Trust Company, Limited.....	1,314,404 00		430,102 65		266,425 56		4,860,951 47		104,474 42			219,329 17		
Waterloo Trust and Savings Company.....					219,320 51		1,963,827 16		91,377 48			375,214 63		
Totals.....	7,547,891 38		17,307,283 39		9,495,852 13		34,351,026 90		897,574 77			2,204,753 32		235,367 68

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF
30th SEPTEMBER, 1922

Name of Company	Canadian municipals, public school debentures or securities guaranteed by Ontario municipalities		Western Canada school districts and rural telephone debentures		First mortgages on real estate		Demand loans on trustee securities		Securities not authorized as trustee investments		Total investments	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canada Permanent Trust Company					72,317	60			875	00	73,600	00
Canada Trust Company	78,276	75	1,111,542	58	1,511,935	05			28,456	95	2,845,050	13
Capital Trust Corporation, Limited	64,543	83			638,419	01	61,132	55	1,867	50	1,149,852	34
Chartered Trust and Executor Company	245,511	51			162,451	12	72,480	93			553,043	59
Consolidated Trusts Corporation					22,690	00					22,690	00
Fidelity Trusts Company of Ontario					175,515	73					176,566	45
Guelph Trust Company					224,229	89					226,754	63
Imperial Trusts Company of Canada	67,858	14	7,750	58	199,833	00	39,761	12	194,854	19	692,936	72
Mercantile Trust Company of Canada, Limited					255,414	50					258,157	71
National Trust Company, Limited	538,134	44			4,293,199	67	115,600	00			5,559,071	32
Premier Trust Company					61,490	00					61,490	00
Royal Trust Company	67,510	42			531,638	89	764,143	77	39,000	00	1,481,257	20
Sterling Trusts Corporation					66,740	22			482,186	52	548,926	74
Toronto General Trusts Corporation	849,307	88			6,783,908	83	128,400	00			8,366,179	41
Trusts and Guarantee Company, Limited	295,785	09	422,140	57	3,551,096	81	43,869	72	716,751	46	5,520,345	65
Union Trust Company, Limited			39,849	59	3,959,632	99			537,665	30	4,860,951	47
Waterloo Trust and Savings Company	666,201	03	203,211	57	627,822	45					1,963,827	16
Totals	2,873,129	09	1,784,494	89	23,138,335	76	1,225,388	09	2,001,656	92	34,360,700	52

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF
31st DECEMBER, 1922

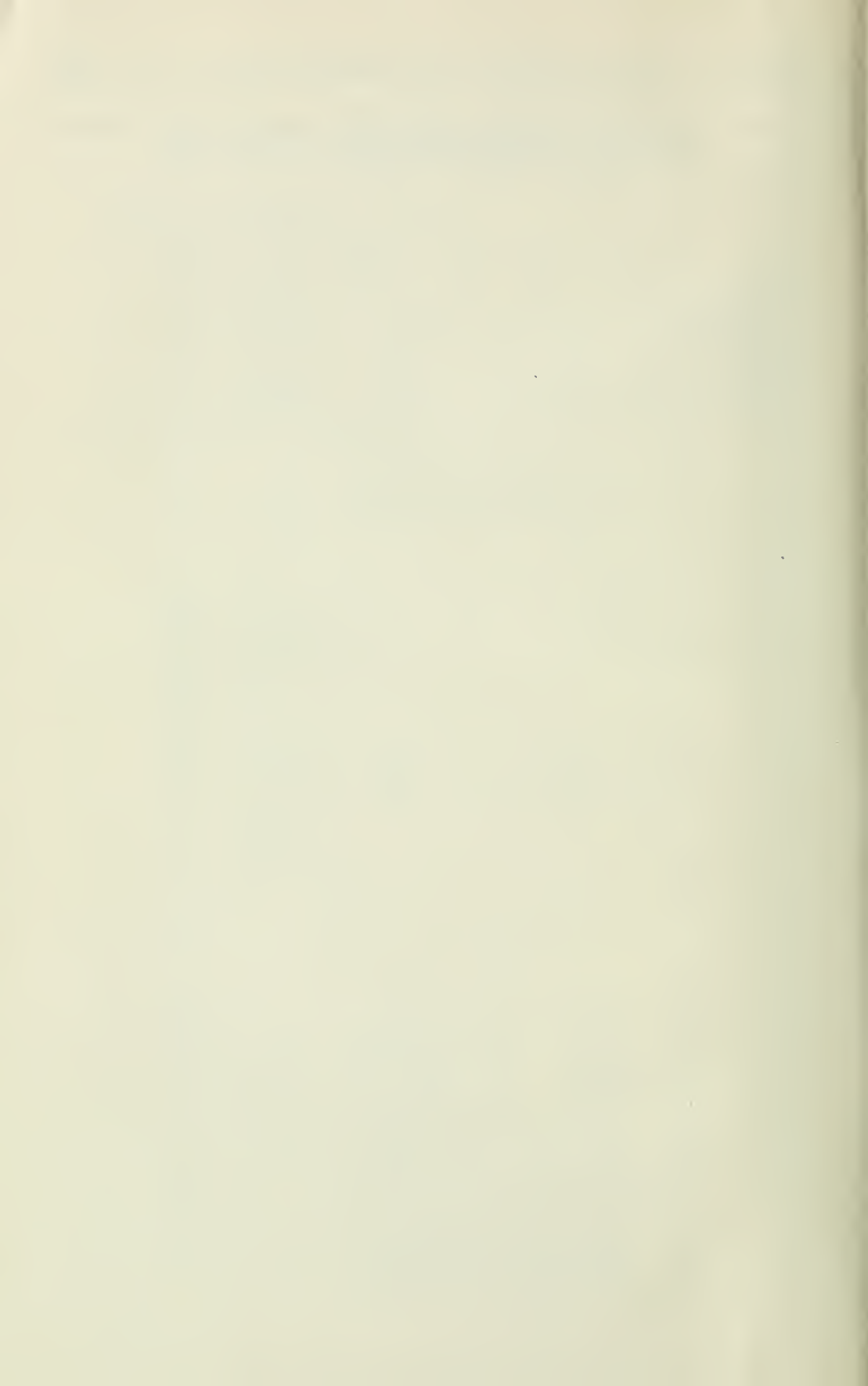
Name of Company	Trust deposits		Specific guaranteed investments		General guaranteed investments		Total funds		Cash		Dominion of Canada, Provinces of Canada, bonds and securities guaranteed by those governments		United Kingdom bonds or securities guaranteed by that government	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canada Permanent Trust Company.....					77,100 00				77,100 00	410 40				
Canada Trust Company.....					2,933,591 16				2,933,591 16	132,06 96		10,000 00		
Capital Trust Corporation.....	762,344 22		519,984 15						1,282,328 37	78,111 63		346,156 92		
Chartered Trust and Executor Company ..	259,584 16		429,991 27						689,575 43	69,805 80		25,277 99		
Consolidated Trusts Corporation.....			22,665 00						22,665 00					
Fidelity Trusts Company of Ontario.....			176,566 45						176,566 45	3,284 95				
Guelph Trust Company.....					238,036 76				238,036 76	9,415 55				
Imperial Trusts Company of Canada.....	624,417 47				227,987 20				852,404 67	177,931 47		44,795 83		88,085 00
Mercantile Trust Company of Canada, Ltd			9,000 00		254,032 93				263,032 93	850 37		9,000 00		
National Trust Company, Limited.....	2,980,533 12		2,099,067 04		862,239 00				5,941,839 16	352,288 18		495,528 96		
Premier Trust Company.....					66,890 00				66,890 00					
Royal Trust Company.....			1,379,081 87		82,508 25				1,461,590 12	82,508 25		59,525 38		
Sterling Trusts Corporation.....			54,758 00		303,233 33				357,991 33					
Toronto General Trusts Corporation.....			6,648,551 17		1,984,952 19				8,633,503 36	202,284 42		520,691 25		
Trusts and Guarantee Company, Limited..	1,298,479 80		2,297,093 58		2,181,069 13				5,766,642 51	199,599 14		364,824 93		
Union Trust Company, Limited.....	1,260,860 36		3,356,000 00		303,265 56				4,920,125 92	191,437 75		316,553 04		
Waterloo Trust and Savings Company.....	1,363,565 07				697,129 37				2,060,694 44	126,644 52		399,712 14		
Totals.....	8,549,784 20		16,992,758 53		10,212,034 88				35,754,577 61	1,626,639 99		2,592,066 44		88,085 00

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF
31st DECEMBER, 1922

Name of Company	Canadian municipals, public school debentures or securities guaranteed by Ontario municipalities		Western Canadian school districts and rural telephone debentures		First mortgages on real estate		Demand loans on trustee securities		Securities not authorized as trustee investments		Total investments	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canada Permanent Trust Company					75,830	00			850	00	77,100	00
Canada Trust Company	73,430	20	853,069	80	1,836,567	25			28,450	05	2,088,591	10
Capital Trust Corporation, Limited	65,839	02			781,709	68	6,863	16	3,027	06	1,282,328	37
Chartered Trust and Executor Company	289,908	46			173,278	38	131,304	80			689,575	43
Consolidated Trusts Corporation					22,665	00					22,665	00
Fidelity Trusts Company of Ontario					173,281	50					176,566	45
Guelph Trust Company					230,418	79					248,834	34
Imperial Trusts Company of Canada	67,426	84	7,876	11	215,297	81	87,653	25	163,338	36	852,404	07
Mercantile Trust Company of Canada, Limited					251,359	26					261,209	63
National Trust Company, Limited	542,724	21			4,439,197	81	112,100	00			5,941,839	16
Premier Trust Company					66,890	00					66,890	00
Royal Trust Company	68,510	84			515,489	25	606,556	40	39,000	00	1,401,590	12
Sterling Trusts Corporation					57,193	33			303,233	33	360,426	66
Toronto General Trusts Corporation	846,497	68			6,834,030	01	230,000	00			8,665,508	36
Trusts and Guarantee Company, Limited	330,095	83	407,013	90	5,612,137	79	175,982	65	677,988	27	8,476,642	51
Union Trust Company, Limited			41,276	02	3,339,238	13			511,620	08	4,920,135	92
Waterloo Trust and Savings Company	609,673	07	247,953	30	676,711	41					2,000,694	44
Totals	2,903,126	13	1,557,190	03	23,830,305	00	1,440,460	26	1,728,114	95	35,765,987	22

AVERAGE RATES OF INTEREST EARNED OR INCURRED AND AVERAGE
DIVIDENDS PAID BY LOAN AND TRUST CORPORATIONS
FOR THE YEAR 1922.

	Loan Corporations.	Loaning Land Corporations.	Trust Companies.
Average rate earned on:			
Mortgages of realty.....	6.92	6.21	....
Collateral Loans.....	5.83	6.81	....
Bonds, Debentures and Stocks.....	5.72	7.00	....
Average rate paid on:			
Deposits.....	3.42	3.93	....
Debentures and Debenture Stocks...	5.23	4.83	....
Average rate of dividend.....	8.41	8.29	8.08



LIST OF
LOAN AND TRUST CORPORATIONS

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.
1	British Mortgage Loan Company of Ontario.....	Stratford.....
4	Brockville Loan and Savings Company.....	Brockville.....
8	Canada Landed and National Investment Company, Limited.....	Toronto.....
12	Canada Permanent Mortgage Corporation.....	Toronto.....
16	Canadian Mortgage Investment Company.....	Toronto.....
134	Canadian Northern Prairie Lands Company, Limited.....	Toronto.....
20	Central Canada Loan and Savings Company.....	Toronto.....
24	Colonial Investment and Loan Company.....	Toronto.....
28	Credit Foncier Franco-Canadien.....	Toronto.....
31	Crown Savings and Loan Company.....	Petrolia.....
	Dominion Savings and Investment Society (a).....	London.....
34	Dyment Securities Loan and Savings Company.....	Barrie.....
37	East Lambton Farmers' Loan and Savings Company.....	Forest.....
41	Frontenac Loan and Investment Society.....	Kingston.....
44	Great West Permanent Loan Company.....	Toronto.....
49	Grey and Bruce Loan Company.....	Owen Sound.....
53	Guelph and Ontario Investment and Savings Society.....	Guelph.....
57	Hamilton Provident and Loan Corporation.....	Hamilton.....
120	Home Building and Savings Association of Ottawa.....	Ottawa.....
60	Huron and Erie Mortgage Corporation.....	London.....
65	Industrial Mortgage and Savings Company.....	Sarnia.....
68	Lambton Loan and Investment Company.....	Sarnia.....
71	Landed Banking and Loan Company.....	Hamilton.....
75	London Loan and Savings Company of Canada.....	London.....
79	Midland Loan and Savings Company.....	Port Hope.....
123	Niagara Falls Building, Savings and Loan Association.....	Niagara Falls.....
83	Ontario Loan and Debenture Company.....	London.....
125	Owen Sound Loan and Savings Company.....	Owen Sound.....
88	People's Loan and Savings Corporation.....	London.....
129	Peterborough Workingmen's Building and Savings Society.....	Peterborough.....
92	Port Arthur and Fort William Mortgage Company, Limited.....	Toronto.....
138	Provident Investment Company.....	Toronto.....
96	Real Estate Loan Company of Canada, Limited.....	Toronto.....
100	Royal Loan and Savings Company, Limited.....	Brantford.....
	Scottish American Investment Company, Limited (b).....	Toronto.....
104	Security Loan and Savings Company, St. Catharines.....	St. Catharines.....
108	Southern Loan and Savings Company.....	St. Thomas.....
112	Toronto Mortgage Company.....	Toronto.....
141	Toronto Savings and Loan Company.....	Peterborough.....
115	Victoria Loan and Savings Company.....	Lindsay.....
145	Walkerville Land and Building Company, Limited.....	Walkerville.....

(a) By an agreement dated 15th June, 1922, and approved by the Lieutenant-Governor-in-Council on August 29th, 1922, the assets of the Dominion Savings and Investment Society were sold to the Huron and Erie Mortgage Corporation which assumed the liabilities of the Society to depositors and debenture holders, with provision for the transfer of any surplus resulting from the realization of assets to a trustee for the Shareholders. The Canada Trust Company was appointed trustee of the residue for the Shareholders.

CORPORATIONS

Manager, Secretary or *Chief Agent.	President.	When incorporated.	
J. A. Davidson.....	J. W. Scott.....	5th October,	1877
L. C. Dargavel.....	D. W. Downey.....	11th May,	1885
Edward Saunders.....	D. E. Thomson, K.C., LL.D.....	12th February,	1891
Geo. H. Smith.....	W. G. Gooderham.....	1st March,	1855
F. W. G. Fitzgerald.....	H. S. Osler, K.C.....	11th August,	1899
I. C. Hall.....	D. B. Hanna.....	30th May,	1905
G. A. Morrow.....	E. R. Wood.....	7th March,	1884
A. J. Jackson.....	A. J. Jackson.....	14th June,	1900
*William E. Long.....	J. E. Moret.....	24th July,	1880
Charles Egan.....	C. O. Fairbank.....	30th January,	1882
Nathaniel Mills.....	Thomas H. Purdom, K.C.....	20th April,	1872
S. Dymant.....	A. E. Dymant.....	15th May,	1902
Duncan Whyte.....	Duncan Weir.....	19th December,	1891
R. C. Cartwright.....	W. F. Nickle, K.C.....	13th August,	1863
*M. R. Grant.....	W. T. Alexander.....	19th May,	1909
Wm. M. Telford.....	Robert Wightman.....	10th May,	1889
John E. McElderry.....	George D. Forbes.....	19th January,	1876
Donald M. Cameron.....	George Hope.....	6th June,	1871
A. H. Fitzsimmons.....	E. B. Butterworth.....	24th June,	1890
Hume Cronyn.....	T. G. Meredith, K.C.....	18th March,	1864
Duncan N. Sinclair.....	John Cowan, K.C.....	20th August,	1889
John B. Pardee.....	Norman S. Gurd.....	27th March,	1847
C. W. Cartwright.....	C. S. Scott, F.C.A.....	16th December,	1876
M. J. Kent.....	G. G. McCormick.....	2nd May,	1877
Walter J. Helm.....	Thomas Wickett.....	5th July,	1872
B. M. Benson.....	Robert P. Slater.....	5th March,	1894
Thomas H. Main.....	Alfred M. Smart.....	26th September,	1870
C. A. Fleming.....	M. Forhan.....	1st April,	1889
A. A. Campbell.....	A. A. Campbell.....	22nd June,	1892
John Corkery.....	James Lynch.....	17th January,	1889
John de N. Kennedy.....	John J. Carrick.....	24th January,	1914
A. H. Cox.....	H. C. Cox.....	3rd November,	1893
E. L. Morton.....	Edmund Wragge, M.I.C.E.....	17th September,	1879
W. G. Helliker.....	Christopher Cook.....	24th March,	1876
*Wm. Henry Lockhart Gordon.....	P. W. Campbell.....	29th March,	1873
Frank Blaikie.....	Henry J. Taylor.....	12th March,	1870
J. W. Stewart.....	George K. Crocker.....	25th November,	1903
Walter Gillespie.....	Wellington Francis, K.C.....	15th December,	1899
W. G. Morrow.....	Herbert C. Cox.....	15th June,	1885
C. E. Weeks.....	William Flavelle.....	4th September,	1897
J. A. McDougall.....	Harrington E. Walker.....	22nd October,	1890

(b) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario and for this purpose is registered under Section 140 of the Loan and Trust Corporations Act. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1922 shows the assets of the Company then in Ontario at \$20,441.97, consisting of Loans secured by Mortgages of land, \$19,875, sale agreement and mortgages given for balance of purchase money, \$450. Cash on hand or in Bank, \$116.97, that the Company had then no liabilities in Ontario.

LIST OF TRUST

Page	Name of Company.	Chief Office in Ontario.
150	Bankers Trust Company.....	Toronto.....
153	Brantford Trust Company, Limited.....	Brantford.....
156	Canada Trust Company.....	London.....
162	Canada Permanent Trust Company.....	Toronto.....
167	Capital Trust Corporation.....	Ottawa.....
172	Chartered Trust and Executor Company.....	Toronto.....
177	Consolidated Trusts Corporation.....	London.....
181	Fidelity Trusts Company of Ontario.....	London.....
185	Guelph Trust Company.....	Guelph.....
189	Imperial Trusts Company of Canada.....	Toronto.....
194	London and Western Trusts Company, Limited.....	London.....
198	Mercantile Trust Company of Canada, Limited.....	Hamilton.....
203	Montreal Trust Company.....	Toronto.....
208	National Trust Company, Limited.....	Toronto.....
213	Premier Trust Company.....	London.....
217	Prudential Trust Company, Limited.....	Toronto.....
222	Royal Trust Company.....	Toronto.....
227	Sterling Trusts Corporation.....	Toronto.....
233	Toronto General Trusts Corporation.....	Toronto.....
239	Trusts and Guarantee Company, Limited.....	Toronto.....
244	Union Trust Company, Limited.....	Toronto.....
249	Waterloo Trust and Savings Company.....	Waterloo.....

COMPANIES

Manager, Secretary or *Chief Agent.	President.	When incorporated.
Bruce L. Smith.....	H. B. Mackenzie.....	20th May, 1905
W. G. Helliker.....	C. B. Heyd.....	16th December, 1907
Hume Cronyn.....	Thomas G. Meredith, K.C.....	23rd July, 1894
Geo. H. Smith.....	W. G. Gooderham.....	7th March, 1913
B. G. Connolly.....	Hon. M. J. O'Brien.....	1st April, 1912
John J. Gibson.....	Hon. W. A. Charlton.....	20th July, 1905
H. R. Clewes.....	G. G. McCormick.....	25th June, 1903
William J. Harvey.....	T. H. Purdom, K.C.....	23rd March, 1910
J. E. McElderry.....	W. E. Phin.....	26th May, 1917
J. A. Withrow.....	Brig.-Gen. James H. Mitchell, D.S.O.	23rd June, 1887
John S. Moore.....	Arthur T. Little.....	17th September, 1896
S. C. Macdonald.....	Cyrus A. Birge.....	12th November, 1906
*John F. Hobkirk.....	Sir Herbert S. Holt.....	21st March, 1889
W. E. Rundel.....	Sir Joseph Flavelle, Bart.....	12th August, 1898
A. A. Campbell.....	Senator John Milne.....	2nd April, 1913
*E. V. Barthe.....	B. Hal Brown.....	19th May, 1909
*Bruce L. Smith.....	Sir Vincent Meredith, Bart.....	24th June, 1892
Charles Bauckham.....	W. H. Wardrope, K. C.....	19th May, 1911
A. D. Langmuir.....	Hon. Featherston Osler, K.C., D.C.L.....	1st April, 1899
Edward B. Stockdale.....	James J. Warren.....	24th February, 1897
James K. Pickett.....	Henry F. Gooderham.....	7th August, 1901
P. V. Wilson.....	Thomas Hilliard.....	4th May, 1922

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