The Directors are satisfied that the Company was never in a stronger or more prosperous condition than now; and they look forward with confidence to the results of the quinquennial period just entered upon to justify the support the Company has received, and hopes to receive from the insuring public.

By order of the Board,
G. H. RYAN,
General Manager, London, Eng.
A. McDOUGALD,
Manager for Canada.

12th *March*, 1902.

REVENUE ACCOUNT of THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY, *for the year ending 31st December, 1901.*

Amount of Funds at the beginning of the year	$ 14,567,781 60
Premiums (less Re-Assurances)	1,364,169 70
Consideration for Annuities	69,937 55
Interest (less Tax)	562,992 05
Fines and Fees	370 50
	$16,565,252 00
Claims	$ 870,330 55
Endowments matured	161,785 90
Surrenders	94,805 50
Annuities	71,274 10
Commission	66,187 90
Expenses of Management	154,479 85
Cash Bonus	6,832 50
Bonus reduction of Premiums	11,483 45
Amount written off Securities	53,371 20
Amount of Funds at the end of the year (as per Balance Sheet)	15,074,701 05
	$16,565,252 00

BALANCE SHEET of THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY, *on the 31st December, 1901.*

LIABILITIES.

Assurance Fund	$ 14,812,502 30	
Reserve Fund	262,198 75	
		$ 15,074,701 05
Claims admitted or announced		298,935 00
Outstanding Accounts and Commission		20,978 45
		$15,394,614 50

ASSETS.

Mortgages on Property within the United Kingdom	$ 3,702,469 65
Mortgages on Property out of the United Kingdom	1,432,440 00
Loans on Reversions	394,997 90
Loans on Life Interests	1,667,383 20
Loans on the Company's Policies and on Positive Notes	940,971 75
Loans on Personal Security (with Life Policies and other collateral securities)	169,075 50
Investments:—	
British Government Securities	189,760 00
Indian Government Securities	1,154,608 40
Colonial Government Securities	490,495 00
Municipal Securities	93,240 00
Foreign Government Securities	72,430 00
Railway Debentures and Debenture Stocks	1,994,071 15
Railway Stock and other Stocks (Preference and Ordinary)	643,345 25
House Property and Land	851,928 25
Ground Rents	473,914 90
Reversions	262,959 95
Life Interests	15,988 35
Furniture and Fixtures at Head Office and Branches	3,358 00
Agents' Balances	50,335 90
Outstanding Premiums payable in January)	219,175 55
Outstanding Interest	66,506 55
Accrued Interest	149,633 25
Cash:—On Deposit	121,250 00
Cash:—In Hand and on Current Account	234,276 00
	$15,394,614 50

ADVANCES IN RATES were decided on at the New York insurance exchange meeting recently. Among them our New York namesake gives the following:—

Alcohol and apothecaries	$0 60 to $1 00
Aniline dyes	60 to 75
Auction goods, general	1 00 to 1 25
Bakeries, retail	50 to 75
Bakeries, steam, bread and pie	1 00 to 1 25
Bakeries, steam, cracker	1 50 to 1 75
Boathouses	2 00 to 3 00
Building materials and coal pockets	1 00 to 1 50
Candy factories, stock	1 50 to 2 00
Cleaning and dyeing	1 50 to 2 00
Cooperage	60 to 1 00
Delicatessen	40 to 60
Dressmakers	40 to 80
Essential oils	60 to 1 00
Foundries, brick buildings and contents	75 to 1 00
Grain warehouses, with elevators attached	75 to 1 00
Graded grain in series	75 to 1 25
Instruments, scientific and mathematical	60 to 1 00
Steam laundries	1 00 to 2 00
Machine shops, brick and contents	75 to 1 00
Milliners, wood and willoware	1 00 to 1 25
Paper hanging factories and contents	1 25 to 2 00
Liquor saloons	40 to 60
Storage stores, exclusively for grain, other than elevators	60 to 1 25

THE NUMBER OF DEATHS CAUSED BY LIGHTNING in the United States is stated by United States Weather Bureau to be 700 to 800. Of the 713 fatal cases reported in 1900, 291 persons were killed in the open, 158 in houses, 57 under trees and 56 in barns. The circumstances attending the death of the remaining 151 were not reported. This seems, says "The Medical News," to dispose of the old superstition that the safest place to be in during a thunderstorm is the open country and the most dangerous, under a tree.

Standard Life Assurance Company.

THE 76TH ANNUAL GENERAL MEETING OF THE STANDARD LIFE ASSURANCE COMPANY was held at EDINBURGH, on *Tuesday, the 2nd April*, 1902.

The following results for the year ending 15th November, 1901, were reported:—

4446 Policies were issued dured the year, assuring	**$9,919,726.66**
The Total Existing Assurances in force at 15th November, 1901 amounted to	**$127,759,139.59**
The Claims by Death during the year amounted, including Bonus Additions, to	**$3,036,520.73**
The Claims under Endowments matured during the year amounted, including Bonus Additions, to	**$269,686.33**
The Revenue for the year from Premiums and Interest amounted to	**$6,393,802.32**
The Accumulated Funds at the same date amounted to	**$50,135,197.92**

Showing an increase during the year of **$1,743,546.59.**

The average rate of interest returned from the Funds, including unproductive balances, was reported to be **4 1-16** per cent. A Report of the Proceedings will be issued shortly.