

MAY, 1884.

# INSURANCE SOCIETY

## SOCIETY NOTES.

The Royal Canadian Insurance Company and P. E. I. Board of F.U.—The P. E. I. business of this Company has heretofore been under the supervision of the Halifax Board of the Company, but it is now under the direct control of the Montreal head office, and we are glad that Manager McHenry took immediate steps to get the Company to join the Charlottetown Board, and thus put an end to one "rate cutter" on the Island. Now that the Royal Canadian has come into line, we hope that the rates, which are very inadequate, will at once be increased. Most companies have had to pay very dearly for their experience in P. E. I. The moral hazard is said to be very bad and the water supply deficient.

(ESTABLISHED 1853)

## AGRICULTURAL INSURANCE CO'Y.

OF WATERTOWN, N. Y.

CAPITAL,	\$500,000.00
ASSETS,	1,713,101.54
GOVERNMENT DEPOSIT,	120,000.00
LOSSES PAID,	4,020,676.52

Non-hazardous Property only Insured.

Agents Wanted in all unrepresented Localities,

DEWEY & BUCKMAN, General Agents

For Eastern Ont. and Province of Quebec,

Brockville, Ont.

## T. D. LEDYARD,

### REAL ESTATE AND MINING BROKER.

23½ CHURCH STREET, TORONTO.

Prince Arthur's Landing a Specialty

## FAIRBANKS & CO'

### STANDARD SCALES.

Warehouse, 377 ST. PAUL STREET,

MONTREAL,

SCALES OF EVERY DESCRIPTION ON HAND.

BUY ONLY THE GENUINE

## FIRE HOSE OF EVERY DESCRIPTION

For Mills, Factories and Fire Brigades.

## FENWICK & SCLATER,

229 & 231 COMMISSIONERS STREET, MONTREAL.

# PATENTS

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## 34th ANNUAL STATEMENT

OF THE

# Etna Life Insurance Co.

JANUARY 1st, 1884.

ASSETS, January 1, 1883, at cost..... \$26,756,069.56

### Receipts.

Premiums in 1883.....	\$2,721,289.28	
Interest, and from other sources in 1883.....	1,767,098.17	4,488,387.45
		\$31,244,467.01

### Disbursements.

Death Claims.....	\$1,254,872.70	
Matured Endowments.....	705,549.00	
Dividends to Policy-holders, and for Surrendered Policies.....	827,406.46	
Re-Insurance.....	2,665.10	
Commissions.....	272,734.52	
Agency Expenses, Medical Examinations, and all other expenses.....	191,586.70	
Dividend on Stock, earned in Stock Department.....	87,500.00	
Taxes.....	81,518.19	
Profit and Loss.....	5,636.59	3,429,469.26
		\$27,814,987.75

ASSETS, December 31, 1883, at cost.....

### Assets.

Real Estate.....	\$447,200.79	
Cash on hand and in Banks.....	1,743,784.21	
U. S. Bonds.....	952,675.00	
Railroad and other Stocks and Bonds.....	1,343,514.13	
Bank Stocks.....	1,025,478.04	
State, County, City, and Town Bonds.....	5,423,111.31	
Mortgages secured by Real Estate, valued at \$45,000,000.00	13,959,006.21	
Loans on Collaterals (Market value, \$755,765.00.).....	554,093.31	
Loans on Personal Security....	20,724.69	
Loans on existing Policies, the present value of which exceeds \$6,500,000.00.....	2,343,786.78	
Cash Balances due from Agents..	1,613.28	
		\$27,814,987.75

ASSETS, December 31, 1883, at cost.....

Interest due and accrued, December 31, 1883.....	\$383,931.14	
Premiums in course of collection.	70,371.09	
Quarterly and Semi-Annual Premiums.....	131,045.70	
Market Value of Securities over cost.....	680,220.31	1,265,568.24

GROSS ASSETS, January 1, 1884..... \$29,080,555.99

### Liabilities.

Losses and claims awaiting further proof, and not yet due.....	\$372,497.00	
Dividends to Policy-holders not due	55,685.38	
Premiums paid in advance.....	3,029.30	
Reserve for Re-Insurance on existing Policies, Actuaries' four per cent Standard \$23,914,843.90		
Less value of Policies of Re-Insurance.....	\$53,511.50	23,861,332.40
Loading on Deferred and Unpaid Premiums, 20 per cent.....	40,283.25	\$24,332,827.43

SURPLUS AS REGARDS POLICY-HOLDERS : 6,200,000.00

Agents wanted with or without experience. Terms Liberal.  
Apply either to

J. ALXANDER. or T. H. CHRISTMAN.

Manager Montreal District Branch.

Manager Eastern Canada Branch.