

6 Thedford, Ont.,	Contents Gen. Store,	6,900	6,000
6 Quebec,	Dwelling and Contents,	1,200	1,200
6 Mitchell,	Farm Outbldgs.,	800	800
7 Chippawa,	Car Barn and Con-		
	tents,	22,000	22,000
10 Serpant River,	Bldg. and Contents,	553	365
11 Westville, N.S.,	Plant Coal Co.,	2,000	2,000
12 Neepawa,	Contents Dwelling,	500	300
13 St. Johns, Que.,	Bldg. Contents, Hay		
	Store,	6,500	6,500
14 Baie St Paul,	Bldg. Hospital,	4,000	4,000
16 Hamilton,	Bldg. Store and Con-	1,418	1,418
16 Orangeville,	Bldg. Church,	743	743
17 Gaspé,	Stores and Dwelling,	6,250	6,250
17 Thorold,	Bldg. and Dwelling,	400	400
18 St. John, N.B.,	Stores and Contents,	27,250	27,250
18 Cornwall,	Cotton Mills,	25,000	25,000
19 St. Vincent de Paul,	Bldg. Dwelling,	400	400
21 Sturgeon Falls,	Bldg. and Contents,	26,800	26,800
21 Cannington, Ont.,	Bldg. and Contents,		
	Power House,	7,200	7,200
21 Ste. Agathe des Mts.,	Sanitarium,	12,000	10,200
21 Lindsay,	Stores and Dwellings,	9,018	9,018
25 Hintonburg,	Bldg. General Store,	3,500	3,500
29 Brantford,	Starch Works,	38,000	38,000
		\$254,818	232,620
			46,524
Add 20 p.c. for unreported,			
Losses, and losses under \$1,000,			\$279,144

INSURANCE INSTITUTE OF TORONTO.

The third annual meeting of the above Institute was held on the 30th ult. in its rooms in the London and Lancashire building, when the annual report of council and statement of the treasurer were read and approved. The reports indicate that the Institute has had a very prosperous year, and is in a very flourishing condition. During the year several interesting and instructive papers were prepared and read, as follows:—

"The Ethics of Life Insurance," T. Hilliard, Managing director Dominion Life; "Sprinkler Equipment," J. T. Naylor, jun., Factory Improvement expert, Canadian Fire Underwriters' Association; "The Value of Doubtful Lives in Life Insurance," Dr. Grasett and Dr. Scadding, Medical directors, Canada Life; "Fire Insurance Schedule Rating of Mercantile Risks," J. B. Laidlaw, manager Norwich Union Fire Insurance Society.

The following officers for the ensuing year were elected:—

President, T. Bradshaw, Imperial Life Assurance Co.

Vice-President, P. H. Sims, British America Assurance Co.

Secretary, J. K. Pickett, Imperial Life Assurance Co.

Treasurer, L. Goldman, North American Life Assurance Co.

Curator, C. C. Foster, Western Assurance Co.

COUNCILLORS

W. E. Fudger, British America Assurance Co.

J. B. Laidlaw, Norwich Union Fire Insurance Society

J. K. Macdonald, Confederation Life Association.

A. L. Eastmure, Ontario Accident Assurance Co.

A. Wright, London and Lancashire Fire Insurance Co.

R. Junkin, Manufacturers Life Insurance Co.

F. Sanderson, Canada Life Assurance Co.

A pleasing feature of the meeting was the presentation of a gold watch and chain, suitably engraved, to Mr. W. E. Fudger. The presentation was made on behalf of the Institute by Mr. P. H. Sims, vice-president, who expressed high appreciation of the valuable and faithful services rendered by Mr. Fudger, and regret that he found it necessary to resign. In replying, Mr. Fudger assured the members that although he was resigning from this office it did not indicate that his interest in the institute would in any way diminish. Mr. Fudger was subsequently elected a member of the council.

The council of the Institute now has under consideration a programme for the coming year which promises to be of unusual interest.

ORDINARY AND INDUSTRIAL LIFE INSURANCE IN 20 STATES.

The record of life insurance in the States below, as given by "The Insurance Herald," shows the new insurance written and the gains in amount at risk for ordinary and industrial business separately in 1901:—

	Written in 1901.	In Force 1901.	In Force 1900.
New York	\$225,411,194	\$1,165,654,387	\$1,079,184,012
Industrial	115,656,273	420,777,383	284,154,975
Massachusetts	79,301,586	439,073,523	388,108,492
Industrial	45,489,002	141,661,210	127,228,196
Connecticut	16,496,963	113,190,689	106,958,211
Industrial	14,340,433	48,118,315	43,877,206
Ohio	77,253,311	431,895,029	398,127,160
Industrial	30,046,418	82,176,497	72,662,867
Indiana	35,449,619	159,652,677	143,555,600
Industrial	18,778,703	38,078,415	32,640,160
*Michigan	35,586,485	175,672,423	158,174,154
*Iowa	39,089,280	147,220,562	144,296,439
Minnesota	25,431,187	131,051,272	114,237,797
Industrial	2,943,482	5,487,560	4,655,56
Kentucky	37,135,265	165,221,815	153,326,822
Industrial	7,760,126	17,790,731	15,018,852
Tennessee	21,940,014	88,825,831	85,579,583
Industrial	4,992,760	10,117,568	8,847,835
Missouri	45,378,394	231,105,401	212,586,544
Industrial	24,320,862	60,189,159	52,268,370
Arkansas	10,910,951	43,438,375	36,868,291
Industrial	899,980	635,432	384,356
*Texas	44,135,135	165,397,706	146,477,757
Maryland	25,912,095	137,550,786	126,035,381
Industrial	9,077,881	22,368,449	19,476,929
Pennsylvania	154,281,868	783,295,218	714,480,027
Industrial	78,136,677	262,785,287	238,443,387
New Hampshire	6,046,553	38,904,708	36,070,229
Industrial	2,702,470	7,625,006	6,732,151
California	32,950,280	176,800,625	157,035,151
Industrial	18,237,327	13,644,260
Vermont	6,401,581	41,310,796	41,890,988
Industrial	1,110,157	2,568,662	2,112,656
*Colorado	18,676,013	77,928,280	70,171,171
New Jersey	41,569,398	217,098,962	202,726,079
Industrial	40,450,938	160,895,499	152,132,848

* Includes industrial business.