

## Merchants Fire Insurance Company.

The Ninth Annual General Meeting of the Shareholders of this Company was held at the Company's Head Office, 4 East Richmond-street, Toronto, Thursday, Feb. 14, 1907.

### DIRECTORS' REPORT

Your Directors in submitting the usual Statement of the Company's affairs for the year ending Dec. 31, 1906, consider that the results of the Company's operations, and the position which it has attained, are cause for congratulation. The new business transacted, the premium income, and the increase in assets are substantially greater than in any previous year.

The gross premiums were \$109,275.05, showing an increase of \$17,222.17 over 1905.

The net amount at risk has been augmented in the past year by \$2,064,418, and now stands at \$13,292,710.

The profit on the year's business is \$19,045.79, or 19.80 per cent. on the paid-up Capital Stock, out of which the payment of two dividends at the rate of 5 per cent. per annum was made.

The General Expense Ratio for 1906 was 37.45 per cent., as against 37.51 per cent. in 1905.

The General Loss Ratio for 1906 was 41.30 per cent., as against 39.17 per cent. in 1905.

The Government Deposit has been increased from \$50,000 to \$52,500, thus giving the Merchants the largest Government Deposit of any Provincial Fire Insurance Company.

All adjusted losses for the year have been promptly paid, and for unadjusted claims an appropriation of only \$1,421.38 was required.

The Company has a thorough organization, and with careful underwriting, and judging by the past success, a record year may be looked for in 1907.

Respectfully submitted,

GEO. H. HEES, President.

JOHN H. C. DURHAM, General Manager.

### Revenue Account, December 31st, 1906.

EXPENDITURE.	INCOME.
Fire claims and adjustment expenses.....\$7,004.13	Gross premium income.....\$109,275.05
Rebates and re-insurance.....24,634.03	Interest.....2,340.92
Profit for the year.....19,045.79	Brokerage commission.....110.82
\$111,906.66	\$111,906.66

### Balance Sheet, December 31st, 1906.

LIABILITIES.	ASSETS.
Capital stock (paid, \$35,615.20).....\$35,615.20	Capital stock liable to call.....\$284,334.90
Re-insurance premiums.....1,102.37	Good's plans.....2,064.20
Provision for reported fire losses.....1,406.02	Office furniture and fittings.....1,181.65
Re-insurance reserve.....63,710.96	Balance by Agents.....10,156.36
	City of Toronto, Sterling Debentures.....36,499.99
	City of Toronto, Currency Debentures.....7,500.00
	Central Canada Debentures.....2,500.00
	Huron and Erie Debentures.....5,833.24
	National Trust Co., Limited.....10,000.00
	Deposit receipt Union Bank.....5.00
	Cash on deposit Union Bank.....13,779.85
	On hand.....72,130.29
	Profit and loss account.....\$446,219.25
	\$446,219.25

We have duly examined the Revenue Account, Profit and Loss Account and Balance Sheet, with the Books of the Company, and do hereby certify that they are correct.

We have also examined the Vouchers for the various payments, together with the Securities, Bank and Cash Balances, and found them correct.

GEO. CLAY, A.C.A.; ALBERT J. WALKER, A.C.A., Auditors.

Toronto, Jan. 28, 1907.

**Security to Policyholders.**

Debentures.....\$62,500.00

Cash in Union Bank.....13,779.85

Other assets.....10,156.36

Subscribed Capital uncalled.....\$24,334.80

\$87,580.67

The following gentlemen are the Directors for 1907: George H. Hees, Ralph E. Gibson, Dr. George Sterling Ryerson, Hon. D. McMillan, Bloss P. Corey, Thos. Kinneer, R. A. Wood, Thomas Foster, John Patterson and John H. C. Durham.

At a subsequent meeting of the Board of Directors the following were re-elected: Mr. George H. Hees, President; Mr. Ralph E. Gibson, First Vice-President; Dr. George Sterling Ryerson, Second Vice-President; John H. C. Durham, General Manager.

## FRATERNAL INSURANCE

Continued From Page 1.

It so, had supervised, an equitable scale should be devised.

**Right Increase Rates.**

W. H. Hoyle objected that the vast interests involved would operate, in the event of an attempt to impose government rates, to defeat the proposed object. There were societies and societies, some of them in a sound condition, and others in a state of decay.

A different condition. The application of the resolution to these would possibly result in the increase of rates to old members, so as practically to exclude them. He concluded with a warning that any attempt to compel the adoption of government rates would end in disaster.

Allan Stuchdome thought that Mr. Hoyle's contention that old members might be squeezed was one of the best reasons for requiring government rates. It should be done now.

He might call such interference with the business of the fraternal societies a "tax" on the part of the government.

The debate was continued by D. J. McDougall, who disagreed with Mr. Hoyle.

J. J. Craig thought the government should either supervise the rates or should not seem to do so. The old men in the societies had been getting insurance for years below cost, and now when fair rates were proposed they should be satisfied.

J. A. Auld supported the motion, and joined in the opposition to Mr. Hoyle's views.

**Important, Says Mr. Foy.**

Hon. J. J. Foy said the government did not regret the motion had come up, since it dealt with an important question. With over \$300,000,000 at stake and in view of other statements made, important interests were shown to be involved, and the material advantage of many depended upon it.

There were two points in the motion. One referred to the vast interests requiring a government inquiry. The time for that was not now, but many years ago. When the friends of the mover of the resolution were in power they did nothing to correct the rates. If anything could be done now the government would only be too glad to take it into consideration and remedy the wrong. But they would have to be careful.

In trying to devise a remedy they might do greater harm than if no steps were taken. If a fixed minimum rate were insisted upon for adoption it might render some companies insolvent by putting people in the position of being unable to keep up with their payments. These things would be done against in what might be done.

Minimum figures had been set forth in schedule A of the Insurance Act, in

what is known as the Hunter rate. The annual insurance reports and comments thereon were having some effect in making the companies adopt better rates.

He asked the house the whole question would be looked into by the government and meanwhile would ask the honorable member not to press his motion at the present time.

**For Educational Purposes.**

Hon. Mr. Graham said his object was not to press the motion on the government unduly, but rather to educate the societies, and possibly some members of the government, on the magnitude of the question. He accepted the assurance of the attorney-general and withdrew his motion.

An interim vote of \$254,000 was asked for certain special purposes.

Col. Matheson stated that the formation of the vote had not been exhausted, but the provincial auditor took a stricter view of his duties than had formerly prevailed, and he required specific sums for purposes of the government.

The former, provisional estimates. The sums required were \$300,000 for the revenue, \$400,000 for the maintenance of the government, \$500,000 for the maintenance of the government, \$600,000 for the maintenance of the government, \$700,000 for the maintenance of the government, \$800,000 for the maintenance of the government, \$900,000 for the maintenance of the government, \$1,000,000 for the maintenance of the government, \$1,100,000 for the maintenance of the government, \$1,200,000 for the maintenance of the government, \$1,300,000 for the maintenance of the government, \$1,400,000 for the maintenance of the government, \$1,500,000 for the maintenance of the government, \$1,600,000 for the maintenance of the government, \$1,700,000 for the maintenance of the government, \$1,800,000 for the maintenance of the government, \$1,900,000 for the maintenance of the government, \$2,000,000 for the maintenance of the government, \$2,100,000 for the maintenance of the government, \$2,200,000 for the maintenance of the 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