APPENDIX No. 1

The total amount is \$1,735,668, of which \$715,049 was received from 1885 to 1894, and \$1,020,619 from 1895 to 1903. For the purpose of this comparison, however, the expenses of the first period are placed at \$641,329, and of the second at \$1,094,339, the division being made on the basis of actual expenses to proportionate Canadian expenses before determined.

Year.		Year.	,	
1885	\$5 05	1895		\$5 93
1886	5 83	1896		4 61
1887	5 11	1897		4 52
1888	4 91	1898		5 29
1889	4 86	1899		5 49
1890	5 02	1900		 5 92
1891	5 27	1901		 8 31
1892	5 34	1902		 8 27
1893	5 89	1903		7 89
1894	6 20	,		
Totals	\$5 45	Totals		 \$5 66

By the Hon. Mr. Lougheed:

Q. From what date do you consider the present management begun ?—A. From the 1st January, 1895.

By Mr. Coster, K.C., Counsel for the Company:

- Q. When did you join the company ?-A. I went with the company in 1894.
- Q. And when did Mr. Burnham go with it ?—A. My impression is, in 1890.
- Q. Was it not in 1889 ?—A. My impression is it was in 1890 as counsel.

By Mr. Geoffrion, Counsel for the Company:

Q. He entered as president only in 1895?—A. He became president in 1895. This statement gives simply the expenses per thousand of insurance.

By Mr. Coster, K.C., Counsel for the Committee:

- Q. Are the head office expenses and everything taken into that ?—A. All expenses are taken into consideration. This is the total amount per thousand dollars insurance.
- Q. In the States ?—A. This is the share of each thousand dollars of insurnace carried in Canada in all the expenditures of the company for each year.

By Mr. Geoffrion, Counsel for the Company :

Q. The remark is made about it representing at least the total difference between the amount contributed by the members and the amount returned to them and the amount deposited?—A. It is the distribution of the entire amount of \$1,735,669 which the Canadian policy-holders have contributed towards the entire expenses of the company. It runs from 1884 to 1895, one division, and 1895 to 1903, both inclusive, in the other. The average expenses are \$5.45 from 1885 to 1894, and \$5.66 from 1895 to 1903, and it shows in each year.

Q. Exhibit 53c is taken from the blue-books, and is correct?—A. These are the figures returned to the Canadian department year by year of income and outgo, &c.,

as determined from these ratios.

By Mr. Coster, K.C., Counsel for the Committee:

- Q. Those figures are not shown in the books ?—A. Oh, no.
- Q. You made those up yourself ?—A. All those figures I made up myself.

ELDRIDGE