

Interest received in advance of due dates	2,697 17 4
Unclaimed Dividends and Interest	813 12 5
	<hr/>
	44,743 17 7
	<hr/>
	4,813,247 1 4
Life Account, as per Balance Sheet	3,135,063 4 6
West of England Life Fund ditto	689,010 16 4
Hand-in-Hand Fund ditto	3,566,352 7 8
	<hr/>
	£12,203,673 9 10

NOTE.—In addition to the above the Company has a liability under its Act of 1905, in connection with the fusion of the Hand-in-Hand Insurance Society.

ASSETS.

Mortgages on Property within the United Kingdom	£	s.	d.
	27,194	14	11
Mortgages on Property out of the United Kingdom	126,351	17	0
Mortgages on Rates raised under Acts of Parliament	17,187	10	3
Loans upon Life Interests and Reversions	47,600	0	0
Loans upon Personal Security	772	15	8
INVESTMENTS—			
British Government Securities	139,500	15	9
Indian and Colonial Government Securities	293,781	12	2
Colonial Municipal Securities	76,516	11	7
Foreign Government Securities	196,174	2	5
United States Government Securities	187,999	11	8
Do. Railway Bonds	857,536	17	11
Do. Railway Stocks	98,540	0	0
Do. Municipal Securities	192,747	6	8
Railway and other Debentures and Debenture Stocks	410,880	14	11
Railway and other Stocks and Shares	139,948	19	6
Freehold Premises at Home and Abroad, partly occupied as Offices of the Company, and partly producing revenue	£698,783	17	11
Leasehold Premises ditto ditto	20,657	18	6
	<hr/>		
	719,441	16	5
Branch Agency and other Balances	439,795	15	0
Amounts due by other Companies for Reinsurances and Losses	91,023	15	10
Life Department—Temporary Loan	90,717	7	8
Contribution of Expenses due by "West of England Life Fund"	2,433	13	6
OUTSTANDING PREMIUM :			
Fire	£22,870	1	5
Marine	23,910	14	5
Accident	350	5	11
	<hr/>		
	47,131	1	9
Outstanding Interest	7,698	6	0
Bills Receivable	36,469	14	7
Stamps in hand	776	0	4
CASH—On Deposit	£133,284	14	1
With Bankers and in hand	411,741	5	9
	<hr/>		
	545,025	19	10
	<hr/>		
	4,813,247	1	4
Life Investments and Outstanding Accounts	3,135,063	4	6
West of England Life Fund	689,010	16	4
Hand-in-Hand Fund	3,566,352	7	8
	<hr/>		
	£12,203,673	9	10
JOHN TROTTER, } Directors.			
P. B. TROWER, }			
	HENRY MANN,		
	Secretary.		

WE REGRET TO HEAR of the sad ending by cremation of Mr. W. H. Harper, Chatham, Ont., who was burned to death at his summer residence near Chatham on the 21st inst. It would appear that the deceased's cottage caught fire from either a stove or a lamp at the rear of the house. Mr. Harper, besides representing the Commercial Union and several other insurance companies, was also ticket and telegraph agent of the C. P. R. His death in Chatham is deeply deplored, where he was greatly esteemed.

QUERIES' COLUMN.

In order to furnish our readers with information we propose to devote this column to replies to correspondents. Letters should be addressed to "THE CHRONICLE, Enquiry Department, Montreal."

Answers will only be given to such communications as bear the writer's name, not for publication, but as evidence of good faith, and only to questions referring to matters of general interest in regard to which the Editor of Queries' Column will exercise his own discretion.

1559.—H. M., Montreal.—We are unable to advise you on the proposition you mention. On the face of it there seems to be good chances for a fair return on your money, but the market for such a security would naturally be very narrow and the stock might be difficult to dispose of if you wished to sell. There are many well established listed securities to be bought in the open market that will return almost as much as the promised dividend.

1560.—B. J. C., Oshawa.—It is not considered likely that any dividend will be paid on United States Rubber common in the near future. The dividend on the first and second preferred stocks seem well assured.

PERSONALS.

MR. RICHARDSON, director of the Scottish Widows' Fund Life Assurance Society, Edinburgh, is visiting Canada for the first time, and called at "THE CHRONICLE" Office. While in Montreal he visited some of the large financial institutions, and appeared greatly impressed with the appearance of wealth and prosperity of the metropolis of Canada.

The Scottish Widows' Fund's premium income in 1904 was \$5,500,000, while the assets amounted to very nearly \$88,000,000.

MR. J. H. LABELLE, assistant manager of the Royal and Queen insurance companies, will leave to-morrow night on an extended trip to the Pacific Coast, for the purpose of visiting the numerous agencies of both companies in that part of the Dominion.

MR. EDWARD B. FACKLER, managing clerk in the office of Mr. David Parks Fackler, consulting actuary, New York, has passed the examination for the Actuarial Society, and is now a Fellow of that body.

MR. THOMAS J. PARKIN has left the city for New York to attend the Executive Committee of the National Association of Life Underwriters. Mr. Parkin goes as the elected representative of the Life Underwriters' Association of Montreal.

LAW, UNION AND CROWN.—We are informed that the records of the Law, Union and Crown Insurance Company for their San Francisco business were destroyed in the conflagration. Mr. J. E. E. Dickson, manager for Canada, left for the scene of the disaster some days ago.

MR. J. M. JELLETT, accountant at Montreal of the Dominion Bank, has been appointed assistant manager at the Montreal branch. Mr. Jellet has been connected with the bank for many years, and is much esteemed by the customers of the bank for his general courtesy. The appointment has been deemed necessary owing to the growth of the Montreal business.