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MONTREAL NOVELTY Co., MONTREAL, P. Q.

COMMERCIAL UNION ASSURANCE CO.,

19 & 20 CORNHILL, LONDON, E.C.

The Directors have much pleasure in submitting to the Shareholders their Fifteenth Annual Report, with the Audited Accounts.

FIRE BRANCH.

The Account for the year 1875 has resulted in a satisfactory surplus; in view, however, of the increasing business of this Branch, the Directors consider an equivalent increase of the Fire Fund to be essential, and £30,000 only is therefore carried to the Profit and Loss Account.

The net premiums received during the year 1876 (after deductions for returns and re-assurances) amounted to £557.332, being an increase of £53,538 on the amount of the previous year. The Losses paid and outstanding were £330,725, being 59 per cent, of the premiums.

After allowing for all outstanding ciaims and deducting the £30,000 carried to the Profit and Loss Account, the Fire Fund stood on the 31st December last at £329,361, as against £53,332 at the corresponding date of the previous year.

vious year.

The increasing business of the Department has necessitated the appointment of a Sub-Manager, and the Directors have selected Mr. DAVID MARSHALL LANG, for several years the Company's District Manager at Glasgow, to all the company of the company's District Manager at Glasgow, to

LIFE BRANCH.

The Assurances completed during the year amounted to £406,013 under 485 Policies, and the new premiums were £15,689 as compared with £12,402 in 1875.

The addition of £64,746 to the Life Fund is the largest increase in any year since the establishment of the Branch.

The Directors make a special appeal to the Shareholders to aid them in securing equally satisfactory results for 1877, as the Third Quiuquennial Valuation will be made at the close of the present year.

BALANCE SHEET.

31st December, 1876.

Dr.	£ 5. d.	CR	2	5. (.1
Shareholders' Capital	250,000 0 0	By Life Investments an Outstanding Ac-		5. (и.
General Reserve Fund	110,000 0 0	counts as per separate Balance			
Investment Reserve Fund	3,564 17 5	Sheet	528,420	j	1
Fire Fund	322,361 0 3	Mortgages on Property within the			
Life Account as per separate Balance		United Kingdom	168,140	5	8
Sheet	528,420 1 1	INVESTMENTS-			
Marine Fund	234,275 3 11	British Government Securities	92,246	16	1
Profit and Loss Account	60,340 18 9	Indian and Colonial Government Se-			•
Bills Payable	2,365 11 8 83 5 0		41,520	12	66
Unclaimed Dividends	83 5 0 176 16 6				
Fire Deposits	133 10 0	The state of the s	31,487		
Suspense Account	133 10 0	Indian Railway Stock, Guaranteed	25,435		
		Pailway and other Dehentures und			
	1,518,721 5 0	Debenture Stocks	84,648	13	G
Outstanding Fire Losses 84.221 0 0		Railway and other Stocks and Shares			
Fire Commission 6,838-19-1		(Preference and Ordinary)	101.686		
Marine Losses 10,535 0 0	101.612 19 1	Freehold Others	100,000		
	101,014 15 1	Loans upon rersonal seconds	13.(37		
		Branch and Agency Balances	108,687	3	ti
		Fire Losses due from other Com-		_	
	Leer, Tr.	panies	5,366	*	v
1, E.	411 " 16'5"	Outstanding— Fire Premiums	6.864	15	-3
1, 4, 101	- 111	Marine Premiums, due 8th January,	0.001	***	-
O M. aile	100	1877	15,930	14	11
C CF 7"	Street.	Interest		13	
710. A				-	
17 . L and		Cash—On Deposit 105,200 0 0			
War it		In hand and on Cur-			
13 7 E. al.		rent Accounts 18,711 17 0	123.911	17	- 0
3 7 6 Th 13. 1		Bills Receivable			
, C, x,,		Stamps in hand		14	
•		Companiament.	.,,,,		
Marine Losses 10.535 6 0 A CENT IN THE ACT	£1,620,334 4	1	1,620,33	4	. 3

Examined and found correct.

WILLIAM MILNES, ROBERT PORTER, CHARLES J. WYLIE,



Le Those wishing to avail themselves of the above offer will please communicate direct with the FLORENCE JEWELRY CO., Pittsburgh, Pa., as the proprietors of this paper are not responsible for the promises therein made.