

GUARDIAN

Fire and Life Assurance Company, Limited.

Head Office:

11 LOMBARD STREET, LONDON, E. C.

Established by Deed of Settlement in 1821, and Registered under the Joint Stock Companies Acts in 1893.

THE Seventy-seventh Annual Meeting of this Company was held on Friday, June 2nd, 1899, when the Directors' Report for the year ending December 31st, 1898, was presented.

The following summaries are taken from it:—

FIRE DEPARTMENT.

The **Fire Premiums**, after deducting Re-insurances, amounted to **\$1,819,405**, as against **\$1,710,800** in 1897, showing an increase of **\$103,605** and the **Losses**, after making the same deduction to **\$1,045,960**, as against **\$1,169,240** in 1897.

The **Premium Reserve Fund**, to cover unexpired Policies, will stand at **\$819,000**, and the **Fire General Reserve Fund** at **\$1,850,000**. There will be, therefore, an aggregate fund (apart from the Proprietor's Capital) of **\$2,669,000**, to meet Fire claims.

LIFE DEPARTMENT.

The total number of Policies in force on 31st December last was **10,401**, assuring, with Bonuses **\$39,411,420**. Of this sum \$3,454,035 was re-assured with other Offices, thus reducing the ultimate liability of the Company to \$35,957,390.

The amount of the **Life Funds** at the same date, including the Investment Reserve Fund of **\$150,000** amounted to **\$14,794,995**.

THE PRESENT POSITION OF THE "GUARDIAN" IS AS FOLLOWS:

Capital Subscribed,	-	-	\$10,000,000	Total Assets,	-	-	-	\$24,075,000
Capital Paid-up,	-	-	5,000,000	Annual Income, over	-	-	-	3,798,000

NOTE.—In the above, \$5.00 is taken as the equivalent of £1.Stg.

Directors:

JOHN HUNTER, Esq., *Chairman.*

HON. EVELYN HUBBARD, M.P., *Deputy-Chairman.*

HENRY BONHAM CARTER, Esq.

RICHARD M. HARVEY, Esq.

HENRY JOHN NORMAN, Esq.

WILLIAM HILL DAWSON, Esq.

REGINALD E. JOHNSTON, Esq.

AUGUSTUS PREVOST, Esq.

GRANVILLE F. R. FARQUHAR, Esq.

GEORGE LAKE, Esq.

RODERICK PRYOR, Esq.

HON. ALBAN G. H. GIBBS, M.P.

EDWARD H. LOYD, Esq.

RIGHT HON. G. J. SHAW-LEFEVRE.

JOHN J. HAMILTON, Esq.

BEAUMONT W. LUBBOCK, Esq.

RIGHT HON. JOHN G. TALBOT, M.P.

EDWARD NORMAN, Esq.

Actuary and Secretary—T. G. C. BROWNE.

Manager of Fire Department—A. J. RELTON.

Sub-Manager Home Fire Department—R. G. COCHRANE.

HEAD OFFICE FOR CANADA:

GUARDIAN ASSURANCE BUILDING, MONTREAL.

Trustees for Canada:

W. M. RAMSAY, Esq.

R. WILSON SMITH, Esq.

J. O. GRAVEL, Esq.

W. H. BEATTY, Esq.

HON. ALPH. DESJARDINS.

E. P. HEATON, Resident Manager.