

Your Directors would here call your attention to the fact that there are three companies working in Ontario that bear the word "Agricultural" as part of their name, viz., the "Canada Agricultural Insurance Company," whose headquarters are at Montreal; the "Ottawa Agricultural Insurance Company," whose headquarters are at its name imports, and a company in Prince Edward County. From the use of the word "Agricultural," any of these may very readily be mistaken for ours, which your Directors have no wish to be the case. They would, therefore, exhort you, when insuring, to be certain if you wish to be or continue in this Company, that when an agent is approaching you he is acting for the "Agricultural Mutual Assurance Association of Canada," whose headquarters are at London, Ontario, and which Company has, since its formation in 1860, paid out for losses over half a million of dollars, which is the old familiar "Agricultural" among the farmers of Canada.

**RETIRING DIRECTORS.**—Three Directors retire in rotation, they are Angus Campbell, John Hodgson and Malcolm McArthur, Esquires, who are eligible for re-election.

All of which is respectfully submitted.

D. C. MACDONALD,

*Secretary.*

CROWELL WILLSON,

*President.*

## FIRE INSPECTOR'S REPORT.

*To the Directors and Members of the Agricultural Mutual Assurance Association of Canada:*

GENTLEMEN:—

Your Inspector begs to report that during the past year he inspected and reported on 247 claims against the Company, 232 of which (with some reductions on account of overcharges) were paid, amounting in the aggregate to \$59,423.70. Fifteen claims, amounting to \$5,292.10, were rejected; 50 of the above paid losses were caused by lightning, 39 of which were for buildings and their contents, amounting to \$6,909, the balance of 11 claims were for live stock killed in fields, amounting to \$630.33. Among other causes, incendiarism as usual, has been fruitful in its results. It has been pretty clearly ascertained that twenty three and probably many more of the unaccounted for losses have arisen from this cause, 1 of the losses, amounting in the aggregate to \$5,755, have been from running fires, mostly occurring in the Counties of Simcoe, Ontario and Victoria. Probably some of the unaccounted for fires have been in the interest of the insured, but of which no sufficient evidence could be obtained to warrant the Directors in resisting the claims. Appended is a list of the losses that have been paid, showing the cause of the fire as far as ascertained. I would here especially call the attention of members to what I have good reason to believe has been the cause of a large portion of the unaccounted for fires in dwellings, that is, the pernicious practise of many of taking up ashes in tin, iron, and sometimes wooden vessels, allowed them to stand until they are supposed to be cold, then emptied into a wooden box or barrel placed in back kitchen, wood shed, or against the side of the house or fence leading thereto. No doubt the most of those who have been in the habit of disposing of ashes as above, can call to mind some instance during the time of their housekeeping the fact that they have been, or were, near burnt out from the above cause. Members should at once set themselves about the removal of the wooden ash-box or barrel to the distance of at least 20 feet from building, or fence leading thereto, as required by the policy. Should the Directors in the future, as they have expressed a determination to do, require a more strict enforcement of the above rule, members suffering from this cause would only have themselves to blame, as it is unfair for those that paid for the safe keeping of ashes should be required to contribute to those who suffer from their own culpable carelessness. Other pernicious practices might be referred to as prolific causes of fires, such as smoking in and about out-buildings and the use of open lights in such places, the allowing of children access to matches, the burning of stumps near buildings at dry seasons, all of which practices are prohibited in the policies.

All of which is respectfully submitted.

C. G. CODY,  
*Fire Inspector.*