

Cash surplus to policy-holders by Hm. 4 p.c.	
Standard	345,108 65
Capital paid-up	\$ 62,500 00
Net surplus over all liabilities and capital stock	282,608 65
	<u>\$345,108 65</u>
The net surplus according to the Government Standard is	<u>\$595,902 02</u>
The surplus to policy-holders, including subscribed but un called capital, according to Government Standard is	<u>\$1,083,402 02</u>
	<u>\$3,388,144 66</u>

LEGAL REPORT.

J. A. GOTH. AGAINST THOS. L. NAGLE.

Heard on 5th April, before P. Struthers and C. Sinclair, Esqs., Magistrates, Carleton Place, Ont. Messrs. Pickup and Small, for Prosecutor. Messrs. Patterson and Findlay, for Defendant.

The following is the Court record of the above important case:—

"The Defendant is charged with having, on the 5th day of March, A.D. 1897, at Carleton Place in the County of Lanark, contrary to the provisions of Section 22 of the Insurance Act of Canada, Chap. 124, delivered to one A. R. G. Peden a policy of fire insurance on behalf of a Company without a license under said Act. H. C. Small appears for the Prosecutor.

"On the information being read, R. Patterson appears as Solicitor for the Defendant, and pleads guilty to the charges in the information.

"The Defendant is convicted to pay a fine of \$20.00 and to pay a further sum of \$3.20 for costs.

(Signed, P. STRUTHERS, J. P.

(Signed, C. SINCLAIR, J. P.

"The Defendant's Solicitor paid \$23.20 in full of fine and costs. Returned conviction on the 5th April, 1897.

"Paid Prosecutor's Solicitor \$10.00 for one-half of fine, April 6th, 1897. Paid The Hon. The Finance Minister of Canada at Ottawa \$10.00, for other half of fine, by registered letter, April 8th, 1897."

PERSONALS

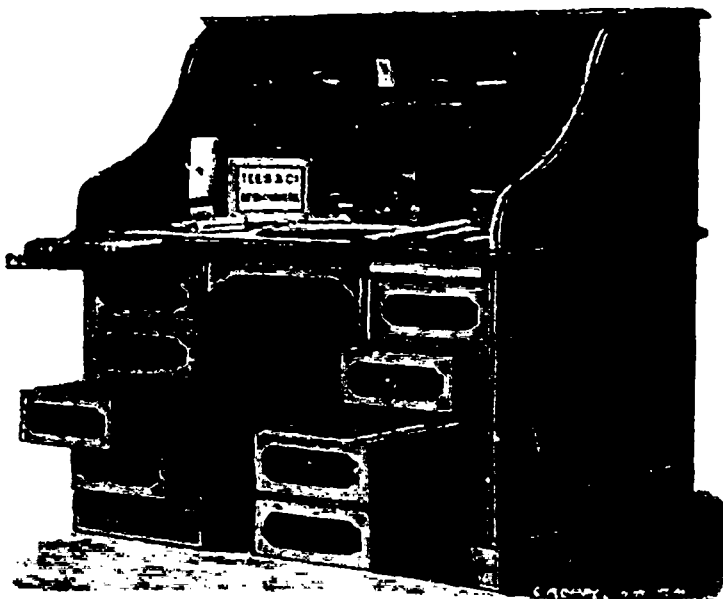
WE HAD THE PLEASURE OF A CALL recently from Mr. Fitzgerald, Publisher, New York; Mr. Alfred Wright, Manager London & Lancashire Fire, Toronto; Mr. Thos. Kerr, Inspector, Standard Life, Toronto; Mr. A. K. Backader, Insurance Department, Ottawa.

MR. W. A. HIGINBOTHAM, who for past ten years has successfully represented the Sun Life of Canada, at Valparaiso, Chili, South America, recently paid us a pleasant visit. Mr. Higinbotham is about to take charge of the Company's affairs in Richmond, U.S., as Manager for Virginia.

MR. J. G. THOMPSON, Toronto, Manager of the Lancashire Insurance Company, has recently called on us while on a visit to this city for the purpose of reorganizing the staff here, in connection with which a change in the firm of Bamford & Carson has taken place, to which we refer elsewhere.

Fire Insurance.—A gentleman of experience, who also adjusts building losses, desires an office position in a reliable Company, or would act as Inspector. References furnished on application. Address, A.B., care of Insurance & Finance Chronicle.

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