

Statement for year ending December 31, 1868.
Cash Account.

RECEIPTS.	
Balance from 1867.....	\$22,374 55
Repayment on loans.....	71,152 88
Interest from bank, etc.....	1,956 25
Interest on arrears.....	1,464 53
Accumulating stock.....	23,773 05
Permanent stock.....	65,850 00
Savings Branch deposits.....	98,860 53
	\$285,431 79
DISBURSEMENTS.	
Advances on mortgages.....	\$142,086 79
Savings Branch deposits repaid.....	96,648 72
Interest on deposits repaid.....	4,381 74
Accumulating stock withdrawn.....	11,369 67
Interest on stock withdrawn.....	2,112 97
Interest on mortgage payments in advance.....	148 59
Expenses for year.....	3,949 29
Dividends on Permanent stock.....	16,215 56
Petty ledger—excess of payments.....	1,292 23
Balance to 1869.....	7,226 23
	\$285,431 75

Statement of Books.

Mortgages and interest.....	\$587,168 38
Real estate.....	322 70
Government debentures and interest.....	4,075 00
Office furniture.....	240 00
Balance cash on hand and in bank.....	7,226 23
Balance—petty ledger.....	262 72
	\$599,295 03
Interest on loans.....	\$194,580 17
Deposits in Savings Branch and interest.....	91,425 15
Accumulating stock and interest.....	78,205 75
Permanent stock.....	214,250 00
Contingent fund.....	833 92
Reserve fund.....	20,000 00
	\$599,295 03

Assets and Liabilities.

ASSETS.	
Cash value of mortgages.....	\$392,588 22
Real estate.....	322 70
Government debentures and interest.....	4,075 00
Office furniture.....	240 00
Balance petty ledger.....	262 72
Balance cash.....	7,226 23
	\$404,714 86
LIABILITIES.	
Deposits in Savings Bank and interest.....	\$91,425 15
Accumulating stock and interest.....	78,205 79
Permanent stock.....	214,250 00
Contingent fund.....	833 92
Reserve fund.....	20,000 00
	\$404,714 86

Profit and Loss Account.

Interest on Savings Branch deposits.....	\$ 4,394 59
Dividends on accumulating stock.....	5,811 35
Dividends on permanent stock.....	16,215 56
Expense account.....	3,949 29
Real estate—balance of loss.....	143 20
Contingent fund.....	833 92
Reserve fund.....	4,000 00
	\$35,348 00
General interest account.....	\$ 1,798 54
Interest on arrears.....	1,464 53
Interest on mortgages.....	32,084 93
	\$35,348 00

The losses on mortgages amounted to \$629 52, which have been written off thus: \$486 23 to a contingent fund set aside at December 31, 1867, and \$143 29 to profit and loss account as above. A portion of these losses was on mortgages taken from the London Permanent Building Society, but for which an allowance was made by that Society.

QUEBEC MARINE AND FIRE INSURANCE COMPANY.—The annual general meeting of the above Company was held on Monday, at its office, in Quebec, when the report and statements for the year were read and adopted, and the following gentlemen elected Directors:—Messrs. W. Withall, A. Joseph, Ed. Burstall, Jas. G. Ross, J. Gaudry, J. B. Renaud, M. G. Mountain, D. C. Thomson and Thomas Becket.

—At the general meeting of the Directors of the St. Lawrence Navigation Company, held on the 24th instant, the Hon. Louis Renaud, Messrs. C. L. Rodier, L. Haineault, H. Cote, J. Bte. Auger, A. Rimmer, A. Shannon, M. McKenzie, and M. Cuvillier, were elected Directors for the ensuing year. The new Board met the same afternoon, and elected the following officers for the next year:—Hon Louis Renaud, President; C. L. Rodier, Vice-President; F. A. Trudel, Secretary; J. Bte. Auger, General Manager; and John McMartin, Agent.

—At the general annual meeting of the Saint John Mutual Insurance Company, held at their office in Wiggins building, Princess street, on Monday, February 1, 1869, the following gentlemen were elected for the current year, viz: John Smith, President; C. H. Estabrooks, W. K. Reynolds, James Harris, Robert J. Leonard, Directors; A. Ballentine, Barrister and Solicitor, and J. Woodward, Secretary. A dividend of forty-five per cent was declared on the business of 1867.

—A meeting has been called at Laurent, Jacques Cartier Co., Province of Quebec, for the 29th Feb., to organize a mutual fire insurance company.

Insurance.

FIRE RECORD.—Ottawa, Feb. 27.—A fire broke out in the rear of a saloon occupied by John Cahill, just opposite the Russell House, caused, it is supposed, by some defect in the chimney. Cahill lost all his furniture and stock of liquors, with the exception of some bar fixtures. His loss is but partially covered by an insurance of \$1,000 in the Imperial. The building adjoining, occupied by Rebertson & Lawrence, merchant tailors, was also destroyed. They had a large stock of cloths and ready-made clothing on hand, principally saved. Insured for \$1,000 in the British America; will more than cover the damage sustained. The upper flat of the same building was occupied by Mrs. Greenwood as a boarding-house. A portion of the furniture saved. No insurance. Owing to the exertions of the hook and ladder company, the great quantity of snow on the roofs, and the arrival after a long time of a few barrels of water, the fire was checked at the west building, owned by Messrs. Durie & Son, and occupied by them as a book-store. The roof of the building was partially burned; \$1,200 insurance in the British America on building. The stock saved; the insurance on stock, \$2,000 in Western and Home. The flat above the book-store was occupied by Mr. Peckett, dentist; loss not large; insured for \$500 in the Western of Canada. The buildings totally destroyed were owned by Alderman James, and insured in the Liverpool and London for \$2,000. They were wooden buildings and old. Total loss estimated at over \$10,000. Mr. Orme is insured in the North British and Mercantile; loss very slight.

February 21.—Mr. Charles Mathews, lot 21, first concession, south of the Egremont road, had his dwelling house and furniture totally destroyed by fire. Loss of house and furniture, \$1,000; insured in the Agricultural Mutual—building \$300 and furniture \$150. The fire is supposed to have occurred by a defect in the chimney.

Brock Township, Ont., Feb. 22.—The barn, stables, sheds and other buildings of a farmer named Quin; near to Vroomanton, Brock, were consumed, including everything in and around

the barn, grain, hay, straw stacks, etc. We have failed to learn particulars.

Fredericton, N. B., Feb. 16.—The billiard room and bowling alley belonging to F. W. Miles, was discovered to be on fire. The new steam fire-engine was on the spot soon after the alarm was given; and speedily extinguished the flames, but not before considerable damage had been done to both building and furniture, which, however, were partly insured.

Normanby Township, Ont., Feb. —Barn of Robert Hopkins, with contents, comprising a quantity of hay, wheat and other farm produce, was totally consumed by fire on Thursday night last. The origin of the fire is unknown. No insurance.

King Township, Feb. 22.—The dwelling house and woodshed of Abram Carley, on lot No. 7, in the 6th concession, was burned with contents. The family had barely time to escape with their lives. The house was insured for \$400; loss about \$1,000. The origin of the fire is supposed to be accidental.

Strathroy, Feb. 30.—The dwelling house of Wm. Matthews, lot 21, 2d concession, Adelaide, was destroyed by fire, supposed to have originated in the chimney. Mr. Matthews and his family had barely time to escape, and saved very little of their effects.

Belleville, Feb. —A fire broke out in the building formerly used as a malthouse, adjoining the "Tiger" Brewery, Bridge street, but lately occupied as a storehouse, grinding mill and stables. The building burned contained a large quantity of hops, oats, hay, etc., valued at about \$900, the greater part of which was destroyed. L. J. Williams, the owner, we understand, is insured in the Western for \$600. The building was owned by F. McAnnaman, and was insured in the Provincial. The origin of the fire is a mystery, as no fire had been used in the building for a year past.

Sarnia, Feb. 24.—The dwelling house of Mrs. Gilbert, situated on the River road, between Corunna and Moore, was destroyed by fire. The fire originated, it is said, from a defective chimney. Furniture partly saved. The building is said to be insured for \$200, but this will fall far short of covering the loss.

Digby, N. S., Mar. 1.—A telegram says, that six houses were destroyed by fire; no insurance.

Roxton, Pond, Prov. of Quebec, July 11.—Kimpton's store and contents were totally destroyed. The stock was fully insured in the Home, of New Haven.

PHENIX OF LONDON.—The following shows the results of the business of the Phoenix Insurance Co. of London, in Canada, for the year ended 30th November, 1868:—Premiums received \$84,562.15; number of policies issued, 1,069; amount of same, \$4,159,188.00; amount at risk, \$9,202,098.00; number of policies that have become claims, 41; amount of same, \$358,375.00; losses, \$37,988.49; losses in suspense and waiting further proof, \$1,500.00; losses, the payment of which is resisted, none; premiums earned, \$84,562.15.

WRECKS OF AMERICAN VESSELS FROM 1858 TO 1868.

Year.	No.	Value.
1858.....	355	\$8,897,665
1859 (nine months).....	300	8,389,271
1860 (eleven months).....	405	12,011,030
1861.....	558	17,367,100
1862.....	452	12,765,060
1863.....	452	20,531,800
1864.....	495	20,449,850
1865.....	502	33,794,300
1866.....	471	31,056,100
1867.....	536	21,742,200
1868 (nine months).....	257	11,698,500
Total, 10 years 5 mo's.....	4,883	\$198,702,876