

1 From fire works.....	330 00
1 From electric wire.....	280 00
1 From oiled rags.....	175 00
1 From brick kiln.....	100 00
5 From gas jets.....	70 92
1 From a cigar.....	10 00
1 From spontaneous combustion.....	6 65

\$119,160 46

Of the above losses \$1 were on commercial business.....\$ 37,053 84
We received from re-insurance..... 2,617 63

Unknown causes head the list, but with a large falling off from 1899, and defective chimneys, stoves and pipes a still greater decrease.

Lightning was heavier, mainly due to severe storms in Eastern Ontario, the west having less than the usual amount. More care seems to have been taken with lamps and lanterns, the amount being only about one-third of the loss in the year previous. Our persistent warnings seem to have had a good effect in this particular. The tramp has again come to the front as a factor in the year's losses.

We would again call the attention of the agents and members to the fact that a careful inspection of chimneys and pipes will still further reduce our losses, and prevent the loss of valuable property and, in some cases, lives.

The year 1900 has been a disastrous one to most companies, but we have pleasure in congratulating you on having another prosperous year.

All of which is respectfully submitted.

LAUCHLIN LEITCH,
D. WEISMILLER, Inspectors.

BALANCE SHEET YEAR ENDING 31st DECEMBER, 1900.

Assets.	
Amount available of premium notes.....	\$265,728 70
Due on assessment No. 38.....	1,142 80
Due on assessment No. 39.....	28,933 41
Due on assessment No. 40.....	14,961 33
Agents' balances.....	9,005 64
Office furniture, plans, etc.....	2,000 00
Bills receivable.....	964 50
City of St. Thomas debentures.....	23,956 00
Town of Tilsonburg debentures.....	7,182 50
Ontario Loan and Debenture Co. debentures.....	13,460 00
Huron and Erie Loan Co. debentures.....	13,260 00
Interest accrued.....	256 42
Office premises.....	16,000 00
Cash in Bank of Toronto.....	26,787 03
etaoinetaoin	\$423,698 51
Liabilities.	
Capital stock paid up.....	\$ 10,000 00
Losses adjusted but not due.....	3,015 50
	13,015 50
Balance.....	\$410,683 01
Security available for policy-holders:	etaoinetao
Balance as above.....	\$410,683 01
Uncalled capital.....	90,000 00
etaoinetaoinetaoin	
Total.....	\$500,683 01

Audited, compared with the books, and found correct as above set forth. etao

JOHN OVERELL, Auditor.
London, February 20th, 1901.

The revenue account of the Company showed receipts aggregating \$236,234.54, while the expenditure showed \$237,709.40; this latter sum included the purchase of a large number of new agencies, the business from which is daily increasing, and from which it is anticipated that the income of the Company will be increased during the current year to the extent of at least \$100,000.

The three retiring Directors were re-elected, Hon. John Dryden taking his seat to represent the policy-holders, and the Rev. G. I. Taylor and Mr. James Gunn to represent the shareholders.

At a subsequent meeting of the Board, the Hon. John Dryden was re-elected President, Mr. George Gillies, Vice-President, and Mr. H. Waddington, Managing Director for the present year.

IMPERIAL LIFE ASSURANCE COMPANY

CANADA.

O. MOWAT,
President.

F. C. COX,
Managing Director.

STATEMENT FOR THE YEAR ENDING 31st DEC., 1900.

RECEIPTS.

To Net Ledger Assets as on Dec. 31, 1899.....	\$857,248 94
To Net Assurance and Annuity Premiums, Interest, Dividends, etc.....	295,156 14
	\$1,152,405 08

DISBURSEMENTS.

By claims under policies, payments to Annuitants and Expenses.....	\$145,387 93
By Balance Net Ledger Assets.....	1,007,017 15
	\$1,152,405.03

ASSETS.

By First Mortgages on Real Estate.....	\$394,703 62
By Government Stock and Municipal Debentures.....	223,962 13
By other Stocks and Debentures.....	226,776 59
By Loans on Bonds and Debentures.....	30,000 00
By Loans on Policies and Policies Purchased.....	4,766 28
By Cash in Banks.....	119,244 90
By Cash at Head Office and other Offices.....	7,563 63

Net Ledger Assets.....\$1,007,017 15

By Net Quarterly and Semi-Annual Premiums not yet due and Premiums in course of transit (full reserve thereon included in liabilities).....	\$75,314 83
By Accrued Interest on investments, etc.....	19,760 26

\$1,102,092 24

LIABILITIES.

Reserves (3½ per cent.) on assurances and annuities, including Special Reserves (1) for immediate payment of Death Claims, and (2) for suspended mortality.....	\$597,488 00
All other Liabilities.....	15,404 63
Surplus on Policyholders' account.....	489,199 61

\$1,102,092 24

TOTAL INSURANCE IN FORCE.

On Dec. 31st, 1897.....	\$1,185,725
On Dec. 31st, 1898.....	4,169,125
On Dec. 31st, 1899.....	7,142,625
On Dec. 31st, 1900.....	9,226,350

T. BRADSHAW,
Actuary.

E. S. MILLER, Provincial Manager,
Bank of Toronto Chambers, 263 St. James St., MONTREAL.