

securities, are stated considerably below what it "would be possible to put them at."

As a result of the year's trading, there are now 25,452 Assurances in force for \$43,148,595, and 195 Annuities securing \$93,735 per annum; moreover, the Funds in hand have increased by \$850,000 and now amount to \$13,631,693, this total being heavily in excess of all liabilities valued on the strict net premium method by the Hm. Mortality Table with interest at 5 per cent. The next bonus distribution falls to be made at the close of the present year, and it may fairly be expected that the solid and steady prosperity of the Company, with its strong reserves and low cost of working, will result in the disclosure of another increase in the bonus yielding power of the Company.

The Canadian business of the Company is reported to have been highly satisfactory.

The net amount of the new policies issued and paid for was \$128,225 in excess of the previous year. The proportion of the sums assured under new policies issued, to the amounts applied for, was only 63 per cent. The average amount of the new policies issued was \$3,667. The cost of the business was the lowest since the Company commenced operations in Canada, nearly 20 years ago, and the rate of interest earned during the year on the funds, invested and uninvested, showed an increase of nearly 1-3rd of 1 per cent. over the previous year.

From every aspect, the good quality of the business is apparent, and points to satisfactory future bonuses for the with-profit policyholders in Canada, a condition of things which must be pleasing to Mr. Stancliffe, the managing director, and reflecting great credit upon Mr. A. McDougald, the indefatigable manager of the Canadian branch of the British Empire Mutual Life Assurance Company.

FIRE, MARINE AND TORNADO BUSINESS IN KENTUCKY DURING THE YEAR 1898.

NAME OF COMPANY.	Premiums Received.	Losses Paid.	Losses Incurred.
Kentucky Companies.			
Kentucky Stock Companies.....	\$ 111,083	\$ 75,845	\$ 72,574
do do Marine, etc.	1,787	1,264	1,264
Kentucky Mutual Companies.....	31,539	18,051	16,183
Kentucky Assessment Companies..	71,398	37,935	41,511
Stock Companies of other States.			
Aetna.....	115,261	64,748	71,241
do Marine, etc.....	1,397	15	50
Agricultural.....	9,884	5,080	5,173
do Marine, etc.....	798	191	191
American, Mass.....	2,613	145	145
American, N.Y.....	5,426	703	1,903
American, Pa.....	17,800	6,528	8,961
American Central.....	12,725	9,487	7,510
Boston.....	6,141	2,292	292
Buffalo, German.....	9,380	6,607	9,314
Caledonian-American.....	2,260	32	8
Citizens, Mo.....	9,464	4,154	4,404
Citizens, Pa.....	6,338	1,853	1,578
Commerce.....	2,240	.....	1
Commercial Union.....	2,024	112	117
Connecticut.....	34,794	15,200	17,291
do Marine, etc.....	1,811	611	1,428
Continental.....	110,486	57,909	66,338
do Marine, etc.....	12,167	1,360	1,303
Delaware.....	10,875	1,867	2,492

Detroit Fire and Marine.....	3,487	4,480	4,480
Equitable Fire and Marine.....	2,870	752	1,405
Erie.....	769	1,010	1,010
Fire Association.....	48,138	17,798	24,138
Fireman's Fund.....	23,791	29,293	31,020
do Marine, etc.....	1,216	100	100
Fire Ins. Co. of County of Phila... 1,358	.....	.....	300
Franklin.....	5,092	1,088	2,913
German Alliance.....	3,350	2,419	2,424
German-American.....	40,243	19,760	28,007
do Marine, etc.....	80	4	.....
Germania, N.Y.....	9,672	5,241	5,978
Glens Falls.....	16,451	12,622	12,646
Greenwich.....	22,092	13,447	15,832
do Marine, etc.....	9,656	4,321	3,306
Hanover.....	21,419	15,090	18,236
Hartford.....	190,603	123,270	134,111
Home.....	145,932	48,902	52,921
Indemnity Fire.....	420	.....	.....
Insurance Co. of North Am.....	64,744	33,298	35,759
do do Marine, etc.	8,814	3,669	3,669
Mercantile F. and M.....	3,648	2,246	1,800
Merchants, N.J.....	13,102	15,384	15,802
do Marine, etc.....	487	49	49
Merchants, R.I.....	2,870	752	1,405
Michigan F. and M.....	6,097	2,578	2,700
Milwaukee Fire.....	10,848	40	45
Milwaukee Mechanics.....	24,981	23,994	28,269
National Fire.....	56,077	26,556	27,543
New Hampshire Fire.....	19,034	10,284	15,639
Niagara.....	14,588	17,022	14,080
North Western National.....	15,800	10,869	13,693
do do Marine, etc.	1,388	109	109
Norwalk.....	7,432	4,481	6,959
Orient.....	38,183	35,786	27,542
Pacific Fire.....	9,638	7,907	9,734
Pennsylvania Fire.....	32,478	22,586	28,246
Phoenix.....	66,972	58,705	62,385
Phoenix.....	51,880	37,540	37,240
do Marine, etc.....	1,018	170	179
Providence, Washington.....	10,270	5,590	8,327
do do Marine, etc.	8,385	4,225	1,372
Queen.....	57,863	37,142	49,483
Reading.....	2,437	1,196	1,196
Reliance.....	4,968	3,654	5,361
Rochester, German.....	7,121	1,686	1,445
St. Paul F. and M.....	9,484	4,543	6,091
do Marine, etc.....	6,429	1,623	4,643
Security.....	2,519	1,100	1,100
Springfield F. and M.....	26,523	16,418	12,918
do Marine, etc.....	787	190	190
Sun, La.....	4,693	1,632	1,632
Teutonia.....	15,502	10,026	14,206
Traders.....	20,331	7,767	9,366
Union, Pa.....	4,316	1,630	764
United Firemen's.....	4,127	1,943	2,119
United States.....	5,891	1,757	1,724
Victoria.....	1,500	11,468	7,559
Westchester.....	15,225	8,240	8,610
Williamsburgh City.....	3,845	5,098	5,098

Total Stock Cos. of others States... 1,582,908 919,280 1,005,732

U.S. Branch Foreign Companies.

Aachen & Munich.....	4,732	3,404	3,404
Atlas.....	15,109	5,720	5,720
Baloise.....	4,132	318	328
British America.....	11,716	9,401	9,283
Caledonian.....	39,679	25,026	25,256
Commercial Union Assurance....	39,333	24,583	30,198
do do Marine, etc.	911	625	625
Hamburg Bremen.....	35,074	15,369	14,679
Helvetia Swiss.....	4,144	.....	.....
Imperial.....	19,789	19,227	20,235
Lancashire.....	46,600	30,797	32,785
Law Union and Crown.....	2,217	13,769	9,852
Lion.....	13,099	9,928	7,543
Liverpool & London & Globe....	96,784	72,534	72,559
London & Lancashire.....	49,184	32,307	35,604
London Assurance.....	10,067	2,978	6,972
Magdeburg.....	17,457	2,926	2,540
Manchester.....	33,056	19,434	18,088
Netherlands.....	6,586	5,791	5,791
North British America.....	42,733	19,633	19,347
do do Marine, etc.	12	.....	.....
Northern Assurance.....	27,540	36,382	10,810
North German.....	7,285	5,177	5,180
Norwich Union.....	32,209	16,194	22,314
Palatine.....	19,866	9,677	9,281