

travelling expenses, directors' fees, and work generally, amount to but 64 cents on each Policy issued on the three years.

AGENTS.—The Agents, as a body, are a reliable class of men, and much of the success of the Association is owing to their exertions. Mr. A. Macdonald has had charge of the Agents, and for the past year has been employed re-allotting the territories, and has generally had control of the Agents, a position which he is eminently fitted for, from his long experience and connection with the Company since its formation.

VACANCIES AT THE BOARD.—Two vacancies occurred during the past year. Donald Seaton was carried away, after a short illness, by the hands of death; and John W. VanWormer, in consequence of the melancholy loss of his wife by drowning, was led to retire. Both Mr. Seaton and Mr. VanWormer had long been connected with the Board, and have been sadly missed. The vacancies were filled up by the appointment of Samuel Eccles, Esq., of St. Thomas (an old member of the Board), and Malcolm McArthur, Esq., of the Township of Lobo.

Three Directors now retire by rotation. They are Richard Biddulph, Moses Springer, M. P. P., and James Armstrong, Esqs., 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 232 claims against the Company, 218 of which were passed by the Board, 11 were rejected, and 3 are awaiting proof; 46 of the above claims were caused by lightning, amounting in the aggregate to \$3,784.52, of these 18 were for live stock, killed in fields, for which was paid \$594.32, a very considerable falling off from this cause as compared with 1873 when there were 48 claims, covering \$5,141.51 paid; live stock was paid for under 20 claims amounting to \$561.26. A large portion of losses for the current year arises from running fires caused and nurtured no doubt by the extreme drouth which prevailed over the greater part of Ontario. Foul chimnies are the cause of many fires occurring to dwelling houses, particularly so in the months immediately succeeding the opening of spring, at which season the fibrous portion of the outside of the shingles, having been worked upon by the frost, stands ready and eager to embrace the sparks which fall therefrom. Chimnies should be swept at least twice a year—spring and fall—it is not a matter of much trouble to do it, a bunch of withes fitted tightly, forced down and drawn up half a dozen times would suffice. Another preventative against such disasters is the laying of shingles in mortar, the additional (I may say almost certain) security against ignition on roof, under all but extraordinary circumstances, its preservative qualities to timber, saying nothing of the sanitary effects of the lime, and its exclusion of noxious vermin, will amply repay the trifling additional expense.

For many losses no cause can be assigned, yet I am under the impression a number of them arise from incendiarism.

I would desire to impress upon our members that smoking, lighting of matches, unprotected lights, or the carrying of lighted coals, in or about outbuildings, should be positively forbidden; and that the greatest supervision should be exercised over burning stumps and fallows. A secure ash house should be as necessary as a dwelling house.

I find that tin thimbles with holes perforated around where the stove-pipe passes floors, ceilings and partitions are very commonly used—my experience shows them to be very unsafe—I would strongly recommend in their stead, stone or concrete.

I would reiterate, what has been my practice of informing members throughout, that our Company claims the right of the legal time for paying losses in. The efforts of designing men to defraud the Company are curtailed. The honest loser cannot in general suffer from short delay.