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In Sessional paper No. 4, Report of the Superintendent of Insurance ...  
December 31, 1899, pages lxxvii & lxxxii are incorrectly numbered pages ixvii  
& ixxxii.

In Sessional paper No. 4a, page 23 is incorrectly numbered pages 3.

# SESSIONAL PAPERS

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FIFTH SESSION OF THE EIGHTH PARLIAMENT

OF THE

DOMINION OF CANADA

SESSION 1900



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891052

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*Arranged in Numerical Order, with their Titles at full length; the Dates when Ordered and when Presented to the Houses of Parliament; the Name of the Member who moved for each Sessional Paper, and whether it is ordered to be Printed or Not Printed.*

### CONTENTS OF VOLUME 1.

(This volume is bound in two parts.)

1. Report of the Auditor General, for the year ended 30th June, 1899. Presented (in part) 6th February, 1900, by Hon. W. S. Fielding. Presented (in part) 27th February, 1900.  
*Printed for both distribution and sessional papers.*

### CONTENTS OF VOLUME 2.

2. Public Accounts of Canada, for the fiscal year ended 30th June, 1899. Presented 5th February, 1900, by Hon. W. S. Fielding. . . . . *Printed for both distribution and sessional papers.*
- 2a. Estimates of sums required for the service of Canada, for the year ending on the 30th June, 1901. Presented 27th February, 1900, by Hon. W. S. Fielding.  
*Printed for both distribution and sessional papers.*
- 2b. Supplementary Estimates for the year ending 30th June, 1900. Presented 1st May, 1900, by Hon. W. S. Fielding. . . . . *Printed for both distribution and sessional papers.*
- 2c. Further Supplementary Estimates for the year ending 30th June, 1900. Presented 15th May, 1900, by Hon. W. S. Fielding. . . . . *Printed for both distribution and sessional papers.*
- 2d. Further Supplementary Estimates for the year ending 30th June, 1900. Presented 22nd May, 1900, by Hon. W. S. Fielding . . . . . *Printed for both distribution and sessional papers.*
- 2e. Supplementary Estimates for the year ending 30th June, 1901. Presented 26th June, 1900, by Hon. W. S. Fielding. . . . . *Printed for both distribution and sessional papers.*
- 2f. Further Supplementary Estimates for the year ending 30th June, 1901. Presented 10th July, 1900, by Hon. W. S. Fielding. . . . . *Printed for both distribution and sessional papers.*
3. List of Shareholders of the Chartered Banks of the Dominion of Canada, as on 31st December, 1899, Presented 4th May, 1900, by Hon. W. S. Fielding. *Printed for both distribution and sessional papers.*
- 3a. Report of dividends remaining unpaid, and unclaimed balances in the Chartered Banks of Canada, for five years and upwards, prior to 31st December, 1899. Presented 29th May, 1900, by Hon. W. S. Fielding. . . . . *Printed for both distribution and sessional papers.*

### CONTENTS OF VOLUME 3.

4. Report of the Superintendent of Insurance, for the year ended 31st December, 1899.  
*Printed for both distribution and sessional papers.*
- 4a. Abstract of Statements of Insurance Companies in Canada, for the year ended 31st December, 1899. Presented 23rd April, 1900, by Hon. W. S. Fielding.  
*Printed for both distribution and sessional papers.*



## CONTENTS OF VOLUME 4.

5. Report of the Department of Trade and Commerce, for the fiscal year ended 30th June, 1899. Presented 6th April, 1900, by Hon. J. Sutherland. . . . . *Printed for both distribution and sessional papers.*

## CONTENTS OF VOLUME 5.

6. Tables of the Trade and Navigation of Canada, for the fiscal year ended 30th June, 1899. Presented 27th February, 1900, by Hon. W. Paterson. . . . . *Printed for both distribution and sessional papers.*

## CONTENTS OF VOLUME 6.

7. Inland Revenues of Canada. Excise, etc., for the fiscal year ended 30th June, 1899. Presented 26th February, 1900, by Sir Henri Joly de Lotbinière.  
*Printed for both distribution and sessional papers.*
- 7a. Inspection of Weights, Measures, Gas and Electric Light, for the fiscal year ended 30th June, 1899. Presented 26th February, 1900, by Sir Henri Joly de Lotbinière.  
*Printed for both distribution and sessional papers.*
- 7b. Report on Adulteration of Food, for the fiscal year ended 30th June, 1899. Presented 26th February, 1900, by Sir Henri Joly de Lotbinière. . . . . *Printed for both distribution and sessional papers.*
8. Report of the Minister of Agriculture, for the year ended 31st October, 1899. Presented 15th May, 1900, by Hon. A. S. Fisher. . . . . *Printed for both distribution and sessional papers.*
- 8a. Report of the Director and Officers of the Experimental Farms, for the year 1899. Presented 29th May, 1900, by Hon. S. A. Fisher. . . . . *Printed for both distribution and sessional papers.*

## CONTENTS OF VOLUME 7.

- 8b. Criminal Statistics for the year 1899. . . . . *Printed for both distribution and sessional papers.*
- 8c. Report on Canadian Archives, 1899. Presented 1st June, 1900, by Hon. S. A. Fisher.  
*Printed for both distribution and sessional papers.*

## CONTENTS OF VOLUME 8.

9. Annual Report of the Minister of Public Works, for the fiscal year ended 30th June, 1899. Presented 17th May, 1900, by Hon. W. Mulock . . . . . *Printed for both distribution and sessional papers.*
10. Annual Report of the Department of Railways and Canals, for the fiscal year ended 30th June, 1899. Presented 2nd May, 1900, by Hon. A. G. Blair.  
*Printed for both distribution and sessional papers.*

## CONTENTS OF VOLUME 9.

11. Annual Report of the Department of Marine and Fisheries (Marine), for the fiscal year ended 30th June, 1899. Presented 7th March, 1900, by Sir Louis Davies.  
*Printed for both distribution and sessional papers.*
- 11a. Annual Report of the Department of Marine and Fisheries (Fisheries), for the fiscal year ended 30th June, 1899. Presented 12th March, 1900, by Sir Louis Davies.  
*Printed for both distribution and sessional papers.*
- 11b. Report of Harbour Commissioniers, etc., 1899. . . . . *Printed for both distribution and sessional papers.*

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12. Report of the Postmaster General, for the year ended 30th June, 1899. Presented 26th April, 1900, by Hon. W. Mulock..... *Printed for both distribution and sessional papers.*
13. Annual Report of the Department of the Interior, for the year 1899. Presented 1st May, 1900, by Hon. J. Sutherland..... *Printed for both distribution and sessional papers.*

## CONTENTS OF VOLUME 11.

- 13a. Summary Report of the Geological Survey Department, for the year 1899. Presented 5th June, 1900, by Hon. J. Sutherland..... *Printed for both distribution and sessional papers.*
14. Annual Report of the Department of Indian Affairs, for the year ended 30th June, 1899. Presented 28th March, 1900, by Hon. J. Sutherland. *Printed for both distribution and sessional papers.*
- 14a. Supplementary Crop Returns, for the year ended 31st December, 1899. *Printed for both distribution and sessional papers.*

## CONTENTS OF VOLUME 12.

15. Report of the Commissioner of the North-West Mounted Police Force, 1899. Presented 10th May, 1900, by Sir Wilfrid Laurier..... *Printed for both distribution and sessional papers.*
16. Report of the Secretary of State of Canada, for the year ended 31st December, 1899. Presented 2nd May, by Sir Wilfrid Laurier..... *Printed for both distribution and sessional papers.*
- 16a. Civil Service List of Canada, 1899. Presented 12th February, 1900, by Sir Wilfrid Laurier. *Printed for both distribution and sessional papers.*
- 16b. Report of the Board of Civil Service Examiners, for the year ended 31st December, 1899. Presented 2nd May, 1900, by Sir Wilfrid Laurier.... *Printed for both distribution and sessional papers.*
- 16c. Annual Report of the Department of Public Printing and Stationery, for the year ended 30th June, 1899. Presented 5th July, 1900, by Hon. S. A. Fisher. *Printed for both distribution and sessional papers.*
17. Report of the Joint Librarians of Parliament, for the year 1899. Presented 1st February, 1900, by the Hon. The Speaker..... *Printed for sessional papers.*

## CONTENTS OF VOLUME 13.

18. Report of the Minister of Justice as to Penitentiaries of Canada, for the year ended 30th June, 1899. Presented 1st May, 1900, by Sir Wilfrid Laurier. *Printed for both distribution and sessional papers.*
- 18a. Statement of the action of the government in respect to the manufacture and sale of twine produced by convict labour. Presented 2nd April, 1900, by Sir Wilfrid Laurier. *Printed for both distribution and sessional papers.*
- 18b. Report of the Commissioner appointed to investigate the affairs of the Dorchester Penitentiary. Presented 6th July, 1900, by Hon. C. Fitzpatrick. *Printed for both distribution and sessional papers.*
19. Report of the Department of Militia and Defence of Canada, for the year ended 31st December, 1899. Presented 1st May, 1900, by Hon. F. W. Borden. *Printed for both distribution and sessional papers.*
20. Correspondence relating to the despatch of colonial military contingents to South Africa. Presented 5th February, 1900, by Sir Wilfrid Laurier. *Printed for sessional papers.*
- 20a. Supplementary to No. 20. Presented 5th February, 1900, by Sir Wilfrid Laurier. *Printed for sessional papers.*
21. Copy of an order in council relative to the issue of licenses to United States fishing vessels. Presented 5th February, 1900, by Sir Louis Davies..... *Not printed.*

CONTENTS OF VOLUME 13—*Continued.*

22. Statement of all superannuations and retiring allowances in the civil service during the year ended 31st December, 1899, showing name, rank, salary, service and cause of retirement of each person superannuated or retired, also whether vacancy filled by promotion or by new appointment, and salary of any new appointee. Presented 5th February, 1900, by Hon. W. S. Fielding.  
*Printed for sessional papers.*
23. Statement in pursuance of section 17 of the Civil Service Insurance Act, for the year ending 30th June, 1899. Presented 5th February, 1900, by Hon. W. S. Fielding.  
*Printed for sessional papers.*
24. Return of over-rulings by the treasury board of the auditor-general's decisions between the sessions of 1899 and 1900. Presented 5th February, 1900, by Hon. W. S. Fielding. . . . . *Not printed.*
25. Return showing the expenditure on account of unforeseen expenses from the 1st July, 1899, to the 1st February, 1900. Presented 5th February, 1900, by Hon. W. S. Fielding. . . . . *Not printed.*
26. Statement of Governor General's Warrants issued since the last session of parliament, on account of the fiscal year 1899-1900. Presented 6th February, 1900, by Hon. W. S. Fielding.  
*Not printed.*
27. Return to an address of the House of Commons, dated 10th July, 1899, for a copy of the treaty of 1825 between Great Britain and Russia, respecting Alaska, and for copies of the projects, protocols, and correspondence between the imperial government and the government of Russia respecting the said treaty, and subsequent thereto, and copies of the correspondence between the imperial government and the British ambassador at St. Petersburg during the negotiations for the said treaty. Presented 6th February, 1900.—*Mr. McCarthy*. . . . . *Printed for sessional papers.*
28. Return to an order of the House of Commons, dated 19th April, 1899, for copies of all letters or reports (official) addressed to or in possession of the department of agriculture or any departments of the government on the subject of freight rates from Canadian or other ocean ports on this continent to any part of Europe; also of all letters or reports on the subject of freight rates from Chicago and other points to ocean ports, to Montreal, New York or elsewhere; also of all letters or reports on the subject of freight rates from Chicago or other points to Liverpool. Presented 6th February, 1900.—*Mr. Davin*. . . . . *Not printed.*
29. Detailed statement of all bonds or securities registered in the department of the secretary of state of Canada, since last return, 29th March, 1899, submitted to the parliament of Canada under section 23, chapter 19 of the Revised Statutes of Canada. Presented 13th February, 1900, by Hon. C. Fitzpatrick. . . . . *Not printed.*
30. General rules and orders of the Exchequer Court of Canada, 1899. Presented 13th February, 1900, by Hon. C. Fitzpatrick. . . . . *Not printed.*
31. Return to an address of the Senate, dated 26th July, 1899, for a copy of the report of the delegate sent by the government of Canada to the medical congress on tuberculosis, held at Berlin, Germany, in the month of May last. Presented 6th February, 1900.—*Hon. Mr. Power*. . . . . *Not printed.*
32. Copy of regulations in connection with the Public Works (Health) Act, 1899. Presented 9th February, 1900, by Sir Wilfrid Laurier. . . . . *Not printed.*
33. Return to an order of the House of Commons, dated 19th April, 1899, for copies of all communications, orders and instructions issued by the department of the interior to the administrator, or any of his officials, in the Yukon district, with the dates of their despatch. Presented 12th February, 1900.—*Mr. Foster*. . . . . *Not printed.*
- 33a. Supplementary return to an order of the House of Commons, dated 24th April, 1899, for copy of all reports to the minister of the interior, or to the department of the interior, or to any officer of that department from William Ogilvie, or from the council of the Yukon district, or from any member of such council relating to the administration of the said Yukon district or relating to any matter connected with the administration of the said district. Presented 12th February, 1900.—*Mr. Borden (Halifax)*. . . . . *Not printed.*
- 33b. Return to an order of the House of Commons, dated 8th May, 1899, of copies of all reports, letters and telegrams from Mr. Ogilvie, the commissioner for the Yukon territory, to any member of the government, or any department thereof, and all replies thereto and instructions thereon. Presented 12th February, 1900.—*Sir Charles Hibbert Tupper*. . . . . *Not printed.*

CONTENTS OF VOLUME 13—*Continued.*

- 33c. Return to an order of the House of Commons, dated 8th May, 1899, for copies of all reports, letters and telegrams from Major Walsh, when commissioner for the Yukon territory, to any member of the government, or any department thereof, and all replies thereto or instructions thereon. Presented 14th February, 1900.—*Sir Charles Hibbert Tupper*.....*Not printed.*
- 33d. Ordinances of the Yukon territory for 1898, pursuant to 61 Victoria, chapter 6, section 7. Presented 16th February, 1900, by Sir Wilfrid Laurier.....*Not printed.*
- 33e. Return to an order of the House of Commons, dated 10th May, 1899, for copies of all particulars, applications, correspondence and grants respecting two and one-half miles of Hunker Creek, Klondike mining division, Yukon district, for the purpose of hydraulicing the same. Presented 26th March, 1900.—*Sir Charles Hibbert Tupper*.....*Not printed.*
- 33f. Return to an address of the House of Commons, dated 19th March, 1900, showing the number of gold claims in the Yukon which have been given in compensation for claims alleged to have been lost through mistakes of officials or otherwise, with all papers, correspondence, reports and orders in connection therewith and any regulations or instructions in relation thereto. Presented 5th April, 1900.—*Mr. Foster*.....*Not printed.*
- 33g. Return to an order of the House of Commons, dated 7th February, 1900, for a tabular statement of all contracts and agreements for mail service between Victoria and Vancouver and the Yukon district for the year 1898-9, the names of the parties thereto, the routes covered, amounts paid or to be paid for such service, and a similar return for the year 1899 and 1900 so far as they are current. Presented 17th April, 1900.—*Mr. Foster*.....*Not printed.*
- 33h. Return to an address of the House of Commons, dated 19th March, 1900, for all liquor permits for the Yukon district granted by government, or by the commissioner in council of the Yukon council, since July, 1898; amount, and to whom granted. Presented 24th April, 1900.—*Mr. Foster*.....*Not printed.*
- 33i. Return to an order of the House of Commons, dated 7th February, 1900, for copies of instructions to Mr. F. C. Wade not already brought down and referred to on page 15 of Further Report of William Ogilvie, Esq., laid before parliament, 1899. The tenders and papers respecting the same referred to on page 16 of said report not already brought down, and any note or memorandum of approval of the Department of the Interior at Ottawa referred to on page 19 of the said report. Presented 24th April, 1900.—*Sir Charles Hibbert Tupper*.....*Not printed.*
- 33j. Supplementary return to No. 33g. Presented 24th April, 1900.—*Mr. Foster*.....*Not printed.*
- 33k. Return to an order of the House of Commons, dated 25th April, 1900, for copies of petitions, correspondence, etc., on the subject of granting representation in the House of Commons of Canada to the Yukon territory. Presented 25th April, 1900.—*Sir Wilfrid Laurier*...*Not printed.*
- 33l. Return to an order of the House of Commons, dated 10th May, 1899, showing the dates upon which mails for Dawson were despatched from Vancouver or Victoria since 1st July, 1898, to the present, and the dates of the arrival of them at Dawson respectively, and the routes by which they were despatched; also the dates on which mails were despatched from Dawson since 1st July, 1898, and when these reached Vancouver or Victoria and by what routes.—Presented 4th May, 1900.—*Mr. Foster*.....*Not printed.*
- 33m. Ordinances of the Yukon territory for the year 1899, pursuant to 61 Victoria, chapter 6, section 7. Presented 7th May, 1900, by Sir Wilfrid Laurier.....*Not printed.*
- 33n. Return to an order of the House of Commons, dated 8th May, 1899, for copies of all reports, letters, and telegrams from any member of the council for the Yukon territory to any member of the government, or any department thereof, and all replies thereto or instructions thereon. Presented 7th May, 1900.—*Sir Charles Hibbert Tupper*.....*Not printed.*
- 33o. Supplementary return to an order of the House of Commons, dated 19th April, 1899, for copies of all communications, orders and instructions issued by the department of the interior to the administrator, or any of his officials, in the Yukon district, with the dates of their despatch. Presented 15th May, 1900.—*Mr. Foster*.....*Not printed.*
- 33p. Return to an order of the House of Commons, dated 22nd May, 1900, for correspondence with the department of customs in *re* steamship *Yukoner*. Presented 22nd May, 1900.—*Mr. Paterson*.  
*Printed for distribution.*

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- 33q.** Return to an order of the House of Commons, dated 30th May, 1900, for a statement of the royalty paid by Alex. McDonald, of the Yukon territory. Presented 30th May, 1900.—*Mr. Sutherland.*  
*Not printed.*
- 33r.** Return to an order of the House of Commons, dated 30th May, 1900, for copies of correspondence and papers relative to certain applications of J. M. Guerin, of Montreal, for leases to dredge certain rivers in the Yukon territory for minerals. Presented 30th May, 1900.—*Mr. Sutherland.*  
*Not printed.*
- 33s.** Return to an order of the House of Commons, dated 7th February, 1900, for an itemized statement of the number of gallons of spirituous and malt liquors taken into the Yukon district since the period covered by Return 63g, 1899, the number of permits issued therefor, names and post office addresses of those persons or companies to whom permits were granted and the amount paid therefor, and all correspondence in connection therewith. Presented 5th June, 1900.—*Mr. Foster.*  
*Tabular matter printed.*
- 33t.** Return to an address of the House of Commons, dated 19th March, 1900, for a statement of the living allowance scale now in effect with relation to Yukon officials, and for all orders in council in connection therewith. Presented 7th June, 1900.—*Mr. Foster.* . . . . .*Not printed.*
- 33u.** Return to an order of the House of Commons, dated 7th June, 1900, for a copy of the report of Mr. William Ogilvie, commissioner of the Yukon territory in connection with the administration of affairs in that region. Presented 7th June, 1900.—*Hon. J. Sutherland.*  
*Printed for both distribution and sessional papers.*
- 33v.** Copies of certain resolutions passed at a mass meeting of British subjects of the Yukon territory, held in Dawson city on the 23rd March, 1900, and copies of certain petitions from the citizens' committee, praying for representation in the council of the Yukon territory, and also representation in the federal parliament. Presented 11th June, 1900, by Sir Wilfrid Laurier. . . . .*Not printed.*
- 33w.** Return to an address of the House of Commons, dated 7th February, 1900, for copies of all reports, papers, telegrams and correspondence not already brought down relating to the closing (so called) and opening (so called) of Dominion Creek, referred to on page 79, Yukon Evidence Blue-book, including (a) minutes or notes of meetings or of council, such as referred to on pp. 79, 81, 85, 88, 89, 112 (Yukon Blue-book Evidence). (b) Report of Mr. Fawcett referred to, p. 80. (c) Type-written statement, p. 100. (d) Order of Major Walsh, p. 110. (e) Returns, memoranda and reports of Corporal Wilson and other officers respecting inspection of mines and collection of royalties, p. 121. (f) The letter from Mrs. Koch to Major Walsh, p. 128. (g) The permit to Mrs. Koch, pp. 127, 128. Presented 13th June, 1900.—*Sir Charles Hibbert Tupper* . . . . .*Not printed.*
- 33x.** Supplementary return to No. 33f. Presented 30th June, 1900. . . . .*Not printed.*
- 34.** Statement in reference to fishing bounty payments for the year 1898-1899. Presented 13th February, 1900, by Sir Louis Davies. . . . .*Not printed.*
- 35.** Return to an address of the Senate, dated 9th February, 1900, for 1. A copy of the statement of the case submitted to English council for their opinion as to the competency of the Canadian parliament to alter, by legislation, the electoral divisions of the Dominion, except upon the recurring occasions of the decennial proportionate readjustment of the representation provided for by the British North America Act, 1867, after the taking of each census. 2. A copy of the opinion so given by such counsel. 3. A statement of the fees or emoluments paid or granted to such counsel for such opinion. 4. Copies of all correspondence by the government, or any member of the government, or any person on behalf of the government or any member thereof, with said counsel or either of them with reference to such statement of case, or the opinion founded thereon; with copies of all messages, memoranda or documents made, had, submitted or taken with reference to said statement of case and said opinion. 5. The names of the counsel to whom application was made for such opinion, the date of such application, and the names of the parties by whom the application was made. Presented 1st March, 1900.—*Hon. Sir Mackenzie Bowell* . . . . .*Not printed.*
- 36.** Supplementary return to an address of the House of Commons, dated 15th May, 1899, for copies of all complaints, referred to on page 3 of the report of the deputy minister of the interior (Annual Report of the Department of the Interior for the year 1897), minutes of council, commission instructions and report of Mr. Archer Martin, the commissioner, respecting the New Westminster crown timber office. (Notes of evidence.) Presented 14th February, 1900.—*Sir Charles Hibbert Tupper.* . . . . .*Not printed.*

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37. Return showing reductions and remissions made under section 141 as added to the Indian Act by section 8, chapter 35, 58-59 Victoria, for the year ended 30th June, 1899. Presented 15th February, 1900, by Hon. C. Sifton . . . . . *Not printed.*
38. Return of correspondence, etc., respecting the affairs of the Canadian Pacific Railway Company, which the department of the interior has had since the previous return was presented to parliament under the resolution of the 20th February, 1882. Presented 15th February, 1900, by Hon. C. Sifton. . . . . *Not printed.*
39. Return of orders in council which have been published in the *Canada Gazette*, between 1st January and 31st December, 1899, in accordance with the provisions of clause 91 of the Dominion Lands Act, chapter 54 of the Revised Statutes of Canada, and its amendments. Presented 23rd February, 1900, by Hon. C. Sifton. . . . . *Not printed.*
40. Return of orders in council which have been published in the *Canada Gazette*, between 1st January and 31st December, 1899, in accordance with the provisions of section 46, the North-west Irrigation Act, being 57-58 Victoria, chapter 30, etc. Presented 23rd February, 1900, by Hon. C. Sifton. . . . . *Not printed.*
- 40a. Supplementary return to No. 40. Presented 31st May, 1900, by Hon. J. Sutherland. . . . . *Not printed.*
41. Return of orders in council which have been published in the *Canada Gazette* and in the *British Columbia Gazette*, between 1st January and 31st December, 1899, in accordance with the provisions of subsection (d) of section 38 of the regulations for the survey, administration, disposal and management of Dominion lands within the 40-mile railway belt in the province of British Columbia. Presented 23rd February, 1900, by Hon. C. Sifton. . . . . *Not printed.*
42. Return to an order of the House of Commons, dated 12th February, 1900, for a statement of all sums paid to the *Leader Company, Ltd.*, of Regina, N.W.T., or to N. F. Davin, M.P., managing director of said company, in the years 1894 and 1895, showing the services for which such sums were paid. Also for copies of all letters, telegrams and correspondence between said N. F. Davin and the government in connection with such payments. Presented 23rd February, 1900.—*Mr. Davis.* . . . . . *Not printed.*
43. Return to an order of the House of Commons, dated 12th February, 1900, for copies of all letters, reports, entries and other documents in reference to the homesteading or sale of the south-east and the south-west quarters of section twenty-five of township one in the third range east of the first principal meridian, in the province of Manitoba. Presented 23rd February, 1900.—*Mr. La Rivière.* . . . . . *Not printed.*
44. Statement of affairs of the British Canadian Loan and Investment Company (Limited), for the year ended 31st December, 1899. Also a list of the shareholders on 31st December, 1899. Presented (Senate) 1st March, 1900, by the Hon. The Speaker. . . . . *Not printed.*
45. Return to an address of the Senate, dated 2nd August, 1899, calling for copies of all specifications and advertisements issued in May, 1896, for tenders for supply of lubricating and signal oils for the Intercolonial Railway. 2. All tenders received in response to said advertisements. 3. Analyst's report on sample submitted. 4. Notices to successful tenderers. 5. Order in council authorizing minister to notify successful tenderers that contracts would not be executed with them. 6. Any subsequent tender made by the Galena Oil Company, with analyst's report on samples furnished. 7. Contracts made with the Galena Oil Company and bearing date the 17th of September and the 23rd of September, 1896, respectively. Also a return showing the car mileage on the Intercolonial Railway for each of the years 1895, 1896, 1897 and 1898, each year to be computed from the 1st day of November to the 31st of October following. Also a statement of amounts deducted, with dates of such deductions from the accounts of the Galena Oil Company to cover the guarantee in the contract. Presented 1st March, 1900.—*Hon. Mr. Ferguson.* . . . . . *Not printed.*
46. Return to an address of the Senate, dated 30th May, 1899, for a statement showing: 1. Names and residences of all parties filing claims against the crown in the exchequer court from July, 1893, to May, 1899. 2. Dates of filing and nature of claim and amounts claimed. 3. Dates of hearing each case. 4. Dates when judgment was recorded, and amounts allowed; amount of costs awarded. 5. Dates when award and amount was paid. 6. A statement showing appeals to supreme and other courts, from decision of exchequer court. 7. Names and residences of parties,

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- with dates of claims so appealed, with amounts originally claimed. 8. Result of appeals and amounts allowed in cases appealed. 9. Amount of costs allowed in appeal cases. 10. When such amounts so recovered in appeal were paid, and the amounts thereof. Presented 1st March, 1900.—*Hon. Mr. Clew* ..... *Not printed.*
47. Return to an order of the House of Commons, dated 7th February, 1900, for copies of all correspondence in the possession of the government relating to the offer of Major General Hutton to serve in the South African war; and also all correspondence between the department of militia and defence and Major-General Hutton relating to the organization of the Canadian contingents despatched to Africa. Presented 2nd March, 1900.—*Mr. Bourassa*..... *Printed for sessional papers*
48. Return to an order of the House of Commons, dated 19th February, 1900, for copies of all telegrams, letters, reports and documents of every description, between the department of militia and defence, or any member of the government, and J. H. Wilson, M.D., ex-M.P., or any person or persons on his behalf regarding the military parade-ground at St. Thomas, Ontario, and for which a large sum of money was placed in the Estimates of last year. Presented 2nd March, 1900.—*Mr. Ingram*..... *Not printed.*
- 48a. Supplementary return to No. 48. Presented 20th July, 1900..... *Not printed.*
49. Copies of orders in council, general orders, appointments to office and militia orders affecting the contingents, in connection with the despatch of the colonial military force to South Africa. Presented 5th March, 1900, by Hon. F. W. Borden..... *Printed for sessional papers.*
50. Return to an order of the House of Commons, dated 26th February, 1900, for a copy of the regulations under which bounties on silver lead ore (58-59 Vic., C. 7) are paid. Presented 6th March, 1900.—*Mr. Foster*..... *Not printed.*
51. Return to an order of the House of Commons, dated 19th February, 1900, for a copy of the report of Mr. Coste, the engineer lately in the employ of the department of public works, respecting the Teslin Lake railway route. Presented 6th March, 1900.—*Mr. Davin* ..... *Not printed.*
52. Return of all lands sold by the Canadian Pacific Railway Company, from the 1st October, 1898, to the 1st October, 1899. Presented 6th March, 1900, by Hon. J. Sutherland... .. *Not printed.*
53. Return to an order of the House of Commons, dated 7th February, 1900, for copies (1) of any correspondence between Mr. James Ross, M.L.A., minister of public works in the North-west Territories government, on the subject of the desirability of the department of agriculture of the Dominion handling wheat in the same manner as dairying is handled, so as to secure that the highest grade of North-west wheat should reach the English market. (2.) Copies of letters inclosed in the aforesaid correspondence which had passed between Mr. A. J. Hunter, farmer, Assiniboia, N.W.T., and a Plymouth miller, respecting a certain sample of wheat. Presented 7th March, 1900.—*Mr. Davin* ..... *Not printed.*
54. Return to an order of the House of Commons, dated 26th February, 1900, for copies of forms used in the census of the respective years of 1871, 1881 and 1891, with regard to the place of birth, origin and nationality. Presented 7th March, 1900.—*Mr. La Rivière*..... *Not printed.*
55. Return to an order of the House of Commons, dated 8th March, 1900, for copies of certain letters and cablegrams relating to the Pacific cable scheme. Presented 8th March, 1900.—*Hon. W. Mulock* ..... *Printed for both distribution and sessional papers.*
- 55a. Return to an address of the House of Commons, dated 26th February, 1900, for copies of all correspondence with the imperial government, any of the colonies or any individuals, not already brought down, on the subject of the Pacific cable, and all papers, letters, telegrams and reports relating to the delays which have arisen in connection with the establishment of the undertaking. Presented 14th March, 1900.—*Sir Charles Tupper*..... *Printed for both distribution and sessional papers.*
- 55b. Return to the Senate, of certain papers relating to the subject of the Pacific cable. Presented 26th June, 1900, by Hon. R. W. Scott..... *Printed for both distribution and sessional papers.*

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56. Return to an order of the House of Commons, dated 24th April, 1899, showing the number of (a) passenger, (b) sleeping or parlour, (c) freight, (d) other cars purchased by the government for the Intercolonial Railway or other government railways since the first day of January, 1898. 2. The number of locomotive engines purchased by the government for the said railways during the said period. 3. The names, residence and place of business of the company, firm or person from whom each such engine and car was purchased. 4. The price paid for each such engine and car respectively. Presented 12th March, 1900.—*Mr. Pope*.....*Not printed.*
- 56a. Return to an order of the House of Commons, dated 12th February, 1900, For (a) the number of all first-class tickets issued at the Sydney and North Sydney stations respectively over the Intercolonial Railway from the 1st day of September, 1899, to the 31st January, 1900. (b) The number of first-class tickets that were issued to each of these stations respectively during the said period. (c) The number of parlour car tickets issued to and from each of these stations respectively during the stated period. (d) The number of cars of freight and the aggregate number of tons of freight that were shipped from and arrived at each of these stations respectively during the period stated. (e) The aggregate amount earned at or received from each of these stations respectively for all passenger rates and fares and for all freight during the period stated. Presented 12th March, 1900.—*Mr. Gillies*.....*Printed for sessional papers.*
- 56b. Return to an order of the House of Commons, dated 10th May, 1899, for (1) copies of all local and other tariffs and of all supplements thereto in force on the 1st day of July, A.D. 1898, on the Intercolonial Railway and on all railways leased, used or operated by the government in connection with the Intercolonial Railway; (2) copies of all such local and other tariffs and supplements thereto in force on the said Intercolonial Railway and other railways on the 1st day of April, A.D. 1899; (3) a complete list, statement and return, giving full and complete particulars of all special rates or other concessions to any merchants, traders, manufacturers or other persons for or in respect of the carriage of freight on the said Intercolonial Railway and other railways aforesaid, which were in force or effect on the following dates respectively: (a) the 1st day of July, A.D. 1898; (b) the 1st day of April, A.D. 1899. (4) Copies of all letters, reports, telegrams and communications in writing during the year 1898 from Mr. A. H. Harris as general traffic manager of the Intercolonial Railway to the general manager of the said railway respecting or relating to or concerning the re-arrangement or revision of tariffs on the Intercolonial Railway, or of the rules and regulations governing the carriage of either passengers or freight on the said railway. Presented 2nd April, 1900.—*Mr. Pope*.....*Not printed.*
- 56c. Return (in part) to an order of the House of Commons, dated 29th May, 1899, for: 1. Copies of all claims presented to the government for lands purchased or expropriated for the construction or connected with the operation of St. Charles Branch of the Intercolonial Railway; also a statement showing the amount of each claim, the names of those whose claims have been settled for land purchased or expropriated. 2. For land and other damages, and the names and amounts of claimants whose claims are still unpaid, and the bills presented for legal or other expenses and the amount paid to each person or firm. Presented 2nd May, 1900.—*Mr. McMullen*....*Not printed.*
- 56d. Return to an address of the Senate, dated 3rd April, 1900, for: 1. Copies of all notices issued by the Intercolonial Railway since May, 1896, calling for tenders for the supply of oil for the said railway, and also copies of all tenders received in reply to said advertisement and contracts entered into, as a result of such call for tenders. 2. A return showing the locomotive, passenger and freight car mileage on the Intercolonial Railway for the year ended the 31st day of October, 1899. 3. Also a return showing the total net amount paid for oils for the Intercolonial Railway for the year ended the 31st day of October, 1899, giving the names of the parties to whom such payments were made. Presented 10th May, 1900.—*Hon. Mr. Ferguson*.....*Not printed.*
- 56e. Return to an order of the House of Commons, dated 7th May, 1900, for: 1. The total amounts of the freight charges mutually accounted for between the Intercolonial Railway and the Canadian Pacific Railway for the year ending the 30th day of June, 1897, and with respect to freight interchanged (1) at St. John, N.B., (2) at Montreal; (b) with respect to through freight bonded over (1) at St. John, N.B., (2) at Montreal; the said amounts for the year ending 30th June, 1899. 2. The total amounts, respectively, allotted to the Intercolonial and Canadian Pacific Railways in the division of passenger fares in connection with through passengers (a) via Montreal, (b) via St. John, N.B., for the year ending the 30th day of June, 1897. 3. The said amounts for the year ending 30th day of June, 1899. Presented 16th May, 1900.—*Mr. Foster*.....*Not printed.*



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- 56f. Return to an order of the House of Commons, dated 7th May, 1900, showing the total amounts of freight and charges and passenger fares collected by the Canadian Pacific Railway and accounted for by the Canadian Pacific Railway to the Intercolonial Railway for the year ending the 30th June, A.D. 1897, and the amounts of said charges and fares for the year ending the 30th day of June, 1899. Presented 16th May, 1900.—*Mr. Powell*..... *Not printed.*
- 56g. Return to an order of the House of Commons, dated 7th February, 1900, for copies of all correspondence between the minister of railways or any of the officers of the department, and the Canadian Pacific Railway Company, in reference to traffic arrangements over the Intercolonial Railway, and all reports, agreements and instructions in connection therewith. Presented 7th June, 1900.—*Mr. Foster*..... *Not printed.*
- 56h. Return to an order of the House of Commons, dated 8th June, 1900, showing what rails, rolling stock or other material, if any, have been sold or otherwise parted with by the Intercolonial Railway each year since the 1st day of July, 1896, to whom were the same sold or otherwise parted with, and whether the sales were made by public contract or tender. Presented 8th June, 1900. *Mr. Blair*..... *Not printed.*
57. Return to an order of the House of Common, dated 7th February, 1900, for copies of papers, correspondence, telegrams and memoranda and agreement entered into between or on behalf of the governments of Canada and Prince Edward Island relating to the construction of a railway and traffic bridge across the Hillsborough river, in the province of Prince Edward Island. Presented 12th March, 1900.—*Mr. Martin*..... *Printed for sessional papers.*
58. Return to an address of the House of Commons, dated 26th February, 1900, for a copy of the order in council of the 3rd August, 1898, appointing Joseph Eno Girouard to the position of registrar of the Yukon territory. Presented 12th March, 1900.—*Mr. Bergeron*..... *Not printed.*
59. Return to an address of the House of Commons, dated 12th February, 1900, for copies of all despatches, papers and correspondence respecting the salaries of county court judges in the province of British Columbia, not already brought down. Presented 13th March, 1900.—*Sir Charles Hibbert Tupper*..... *Not printed.*
60. Return to an order of the House of Commons, dated 26th February, 1900, for copies of all correspondence, petitions and other documents relating to the application for subsidy for rebuilding that portion of the Montreal, Portland and Boston Railway, now the Montreal and Province Line Railway, from Farnham via Stanbridge East and Frelighsburg to the Province Line in the county of Missisquoi. Presented 13th March, 1900.—*Mr. Moore*..... *Not printed.*
61. Return to an order of the House of Commons, dated 12th February, 1900, for a statement of the number of permits to cut timber, fuel, or both, issued during the year 1899 by Martin Jérôme, or, upon his recommendation, by the crown timber inspector, or by any officer of the crown timber office at Winnipeg; the dates of such permits, the amount of fees collected or due, and the dates of payment, whole or part; also the names of the respective parties to whom these permits were issued. Presented 13th March, 1900.—*Mr. LaRivière*..... *Not printed.*
62. Return to an order of the House of Commons, dated 19th February, 1900, for copies of all correspondence, reports, telegrams or papers which have passed between the government, or any member thereof, and the president of the Montreal conference of the methodist church in Canada, or any member of the missionary committee of that church, who was approached to investigate the grievances of the methodist Fox Bay settlers of the island of Anticosti. Presented 13th March, 1900.—*Mr. Taylor*..... *Not printed.*
63. Return to an order of the House of Commons, dated 12th February, 1900, for reports, correspondence and papers relating to the ss. 'John C. Barr' admitted to the Canadian registry of shipping at Dawson. Presented 13th March, 1900.—*Sir Charles Hibbert Tupper*... *Printed for distribution.*
- 63a. Supplementary return to No. 63. Presented 19th April, 1900..... *Printed for distribution.*
- 63b. Further supplementary return to No. 63. Presented 10th May, 1900..... *Printed for distribution.*
64. Return to an order of the House of Commons, dated 26th February, 1900, for copies of all letters, telegrams, evidence, reports, documents and papers in reference to or in connection with the dismissals of Isaac Dick and Bartholomew Brown as special fishery guardians in the county of Charlotte, New Brunswick. Presented 13th March, 1900.—*Mr. Ganong*... *Not printed.*

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- 64a. Supplementary return to an address of the House of Commons, dated 14th March, 1898, for copies of all orders in council, papers, depositions, reports, evidence, correspondence and documents in relation or reference to any charges made against Peter S. Archibald, lately chief engineer of the Intercolonial Railway, or to the dismissal of the said Peter S. Archibald from his position or office as such chief engineer, or the grounds or reasons for such dismissal, or in relation or reference to any claim of the said Peter S. Archibald for superannuation allowance or otherwise in relation or reference to the retirement or dismissal of the said Peter S. Archibald from the service of the Intercolonial Railway. Presented 14th March, 1900.—*Mr. Borden (Halifax)*.....*Not printed.*
- 64b. Return to an address of the Senate, dated 28th April, 1899, for names of all commissioners appointed by order in council or otherwise since 9th April, 1897, to inquire into and report upon charges preferred against any employee of the government, whether permanent or temporary, of offensive partisanship, or of any misconduct whatever. 2. The reports of said commissioners, or of commissioners previously appointed, not already brought down, and a statement showing the action taken by the government thereon. 3. The amounts paid each commissioner since the 9th April, 1897, in fees *per diem* allowance, travelling expenses and incidentals of all kinds. 4. The names, ages, offices and salaries of all employees in the inside or outside service of the government, whether temporary or permanent, who since the 9th April, 1897, have been removed from office by dismissal, superannuation or otherwise, whether on a report of a commission or otherwise, specifying in each case the grounds of dismissal, and the amount of superannuation or gratuity granted if any; also the age, office, salary or remuneration of any and every person appointed in the place of, or as a consequence of any such removal. Presented 20th March, 1900.—*Hon. Sir Mackenzie Bowell*.....*Printed in abstract form.*
- 64c. Supplementary return to 64b (Department of Marine and Fisheries). Presented 29th March, 1900.  
*See 64b.*
- 64d. Return to an order of the House of Commons, dated 2nd April, 1900, for copies of all correspondence, telegrams and reports in regard to the dismissal of Mr. E. H. Jones, late postmaster of Kamloops, B.C. Presented 25th April, 1900.—*Mr. Prior*.....*Not printed.*
- 64e. Return to an order of the House of Commons, dated 19th March, 1900, for copies of all papers, petitions, affidavits, reports, charges and correspondence between the government and any person or persons in connection with the dismissal of R. W. Miller, postmaster of Actinolite, Hastings County. Presented 25th April, 1900.—*Mr. Carscallen*.....*Not printed.*
- 64f. Return to an order of the House of Commons, dated 28th March, 1900, for copies of all correspondence, telegrams, memorials or petitions with the signatures thereto, in possession of the government or any member or official thereof, relating to the dismissal of Mr. R. K. Brace as inspector of gas meters in the province of Prince Edward Island. Presented 2nd May, 1900.—*Mr. Martin*.  
*Not printed.*
- 64g. Supplementary return to 64b. Presented (Senate) 11th May, 1900.....*See 64b.*
- 64h. Return to an order of the House of Commons, dated 16th May, 1900, for copy of the report of post office inspector W. W. McLeod into certain charges of offensive political partisanship against Mr. C. A. Gass, postmaster of Moosejaw, West Assiniboia. Presented 16th May, 1900.—*Mr. Mulock*.  
*Not printed.*
- 64i. Return to an order of the House of Commons, dated 23rd April, 1900, for copies of all papers, letters, telegrams, etc., between the post office department or any member of the government, and any persons whatsoever, in connection with the dismissal of D. McLeod Vince from the postmastership of Woodstock, N.B. Also for the report of the commission which inquired into the case, and the evidence taken. Presented 4th June, 1900.—*Mr. Hale*.....*Not printed.*
- 64j. Return to an address of the House of Commons, dated 23th March, 1900, showing the total amount paid since July, 1896, for all commissions and investigations authorized by the government, distinguishing between payments for services and expenses, and detailed so far as to show amount for each commission or investigation. Presented 11th June, 1900.—*Mr. Foster*. .....*See 64b.*

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- 64k. Return to an address of the House of Commons, dated 28th March, 1900, showing: The amounts paid from 1st July, 1896, to date, for investigations into the cases of alleged partisanship against government employees, to whom paid, and how much to each commissioner for services and expenses respectively; the amount of money paid since 1st July, 1896, to date, for investigating the affairs of penitentiaries, to whom paid, and how much to each for services and expenses respectively; the amount paid to date since 1st July, 1896, for services and expenses respectively, and to whom, on account of commission for investigating and securing information concerning the tariff; and the similar expenditures for similar purposes paid from July, 1890, to July, 1896. Presented 11th June, 1900.—*Mr. Foster*.....*See 65b.*
- 64l. Return to an order of the House of Commons, dated 9th April, 1900, for copies of all correspondence, charges, investigations, reports and other papers in connection with the dismissal of J. P. Alexander from the position of sub-collector of customs at Deloraine. Presented 12th June, 1900.—*Mr. Rutherford*.....*Not printed.*
- 64m. Return to an address of the House of Commons, dated 14th February, 1900, for copies of all letters, telegrams, evidence, reports, documents and papers in reference to or in connection with the investigation and dismissal of Henry Hall from the customs department. Presented 13th June, 1900.—*Mr. Tisdale*.....*Not printed.*
- 64n. Supplementary return (to complete the return) dated 28th March, 1900, showing the number of employees dismissed or retired from the service of the government on account of alleged partisanship since 1st July, 1896, and the number for each department, and in how many cases the dismissal or retirement was preceded by an official investigation. Presented 9th July, 1900.—*Mr. Foster*.....*See 64b.*
65. Return to an address of the House of Commons, dated 26th June, 1899, for copies of the evidence of Collingwood Schreiber, E. H. Parent, G. F. Desbarats and L. G. Papineau, taken before the royal commission appointed to inquire into the construction of the Wellington street and Grand Trunk bridges across the Lachine canal at Montreal. Presented 14th March, 1900.—*Mr. McInerney*.....*Not printed.*
66. Return to an address of the House of Commons, dated 26th February, 1900, for a statement of commissions of inquiry and investigation appointed or current since July 1, 1899, under the headings of (1) names of commissioners, (2) pay and expenses of the same, and (3) other expenses of the commission. Presented 15th March, 1900.—*Mr. Foster*.....*See 64b.*
67. Return to an order of the House of Commons, dated 14th February, 1900, showing all correspondence, investigations, reports and departmental action taken in connection with the case of H. A. Lemieux, assistant inspector of customs at Montreal, alleged to have taken part in the 1896 election in Magdalen Islands under the assumed name of H. A. Lamirande. Presented 15th March, 1900.—*Mr. Foster*.....*Not printed.*
- 67a. Supplementary return to No. 67. Presented 11th April, 1900.....*Not printed.*
68. Return to an order of the House of Commons, dated 26th February, 1900, showing the monthly statements of paid up capital, circulation and deposits of the Ville Marie Bank from 1st July, 1892. Presented 15th March, 1900.—*Mr. Foster*.....*Not printed.*
- 68a. Return to an order of the House of Commons, dated 7th February, 1900, for copies of all correspondence between the department of finance and the directors and officials of the Ville Marie Bank since January 1, 1890, and of reports upon the situation of the said bank by the officers of the department of finance. Also a statement of all sums paid by the government, and of claims made upon the government in connection with the prosecution of directors and officials of said bank since its suspension. Presented 15th March, 1900.—*Mr. Monk*.....*Not printed.*
69. Return to an address of the House of Commons, dated 7th February, 1900, for copies of all correspondence by letter or telegram, and all reports respecting the inquiry under royal commission dated 7th October, 1898; including references to or connected with the following subjects: (a) The limitation of the scope of the inquiry referred to in the blue-book of evidence, 1899, re Yukon affairs, at pp. 12, 13, 34, 35, 72, 73, 74, 75, 76, 85, 131, 132, 133, 134, 135, 196, etc. (b) Mr. Ogilvie's request for another commission, or an extension of the above, referred to on pp. 72, 74, 75, 76, of the above blue-book. Presented 15th March, 1900. *Sir Charles Hibbert Tupper*.  
*Not printed.*

CONTENTS OF VOLUME 13—*Continued.*

70. Return to an order of the House of Commons, dated 14th February, 1900, for copies of all correspondence, telegrams, reports or papers that have passed between the government, or any member thereof, and any person or persons or corporation in regard to a grant or grants of land, or minerals, or both, adjacent to White Horse Rapids, Yukon territory, during the last six months. Presented 15th March, 1900.—*Mr. Prior*..... *Not printed.*
71. Return to an order of the House of Commons, dated 26th February, 1900, for a copy of the report of the agent of the marine and fisheries department at St. John, New Brunswick, regarding necessity for the erection of a light at the 'Narrows' near Seal Cove, Grand Manan, New Brunswick. Presented 15th March, 1900.—*Mr. Ganong*..... *Not printed.*
72. Return to an order of the House of Commons, dated 26th February, 1900, for copies of all letters, telegrams, reports and other papers in reference to or in connection with the application of Goff & Batson for a weir privilege on the eastern side of Frye's Head, Campobello, in the early part of the year 1898. Presented 16th March, 1900.—*Mr. Ganong*..... *Not printed.*
- 72a. Return to an order of the House of Commons, dated 19th March, 1900, for copies of all papers, letters, or other communications, between the department of marine and fisheries, or any other department of the government, and any person or persons, relating to the application of Goff and Batson for a weir license on the eastern side of Frye's Head, Campobello, New Brunswick, or relating to the refusal to grant such license in the years 1897 and 1898. Presented 4th April, 1900.—*Mr. Ganong*..... *Not printed.*
73. Return to an address of the House of Commons, dated 12th February, 1900, for copies of orders in council, reports and correspondence relating to the coasting laws on the Pacific coast of Canada and the United States not already brought down. Presented 19th March, 1900.—*Sir Charles Hibbert Tupper*..... *Printed for sessional papers.*
74. Return to an order of the House of Commons, dated 7th February, 1900, showing in tabulated form all tenders, accepted tenders and departmental agreements for supply of steel rails for the government railways, detailing quantities and price, dates, places of delivering and quantities delivered from July 1, 1896, to date. Presented 20th March, 1900.—*Mr. Foster*..... *Not printed.*
75. Return to an order of the House of Commons, dated 26th February, 1900, for copies of all petitions or other papers in the possession of the government on behalf of the Caughnawaga Indians, asking for a return to the tribal form of government for such Indians. Presented 20th March, 1900.—*Mr. Quinn*..... *Not printed.*
76. Return to an address of the House of Commons, dated 7th February, 1900, for copies of all reports, orders in council, papers and correspondence relating to the admission of United States vessels to coasting privileges on the Canadian lakes in the year 1899. Presented 20th March, 1900.—*Mr. Foster*..... *Printed for both distribution and sessional papers.*
- 76a. Copy of an order in council of the 16th October, 1899, and other papers respecting the suspension of the coasting laws; United States vessels permitted to carry cargoes between Fort William or Port Arthur, Ontario, and any other port in Canada, for the remainder of the year 1899. Presented 14th May, 1900, by Sir Wilfrid Laurier... *Printed for both distribution and sessional papers.*
77. Return to an order of the House of Commons, dated 19th February, 1900, for copies of all correspondence, telegram, and cablegrams that may have passed between Major-General Hutton and Lieut.-Col. Samuel Hughes, M.P., or between these officers and any member of the government of Canada, or others, touching the conduct of Lieut.-Col. Hughes, M.P., in connection with his volunteering for active service in South Africa; these papers to include all letters, cablegrams and telegrams sent to South Africa, England or elsewhere, and replies received. Also any report or reports made by Major-General Hutton on the conduct of Lieut.-Col. Samuel Hughes, M.P., in connection with such offer or offers for active service. Presented 22nd March, 1900.—*Mr. Domville*..... *Printed for distribution.*
- 77a. Return to an order of the House of Commons, dated 7th February, 1900, for copies of all correspondence between all members of the government, the militia department, General Hutton, or any other officers of the department, and Colonel Hughes in reference to the contingent sent to South Africa; also all correspondence between the Dominion and Imperial governments on the same subject, if any. Presented 22nd March, 1900.—*Mr. Corby*..... *Printed for distribution.*

CONTENTS OF VOLUME 13—*Continued.*

- 77b. Return to an address of the House of Commons, dated 28th March, 1900, for copies of all papers, correspondence, telegrams and cablegrams, relating to the removal of Major-General Hutton from the command of the Canadian militia, including all orders in council, minutes of council and communications with the Imperial government appertaining thereto. Also a copy of his resignation, with the date of its receipt by the government and the date of its acceptance. Presented 9th April, 1900.—*Mr. Prior*..... *Not printed.*
78. Return to an order of the House of Commons, dated 19th February, 1900, for copies of all correspondence, telegrams and papers in any way relating to the claim of Henry Haloro, of Prince Albert, N.W.T., for compensation for losses incurred during the North-west rebellion of 1885. Presented 22nd March, 1900.—*Mr. Davis*..... *Not printed.*
79. Return to an order of the House of Commons, dated 26th February, 1900, for copies of all letters, petitions, reports and other documents in reference to the opening for homestead entries of odd number sections in townships 7, 8 and 9, ranges 7, 8 and 9, east of the first principal meridian in the province of Manitoba. Presented 22nd March, 1900.—*Mr. LaRivière*..... *Not printed.*
80. Return to an order of the House of Commons, dated 29th May, 1899, for a copy of the report of W. H. Lynch, referred to by the honourable the minister of the interior (*Hansard*, page 1896, April 19th, 1899). Presented 26th March, 1900.—*Sir Charles Hilbert Tupper*..... *Not printed.*
- 80a. Supplementary return to No. 80. Presented 13th June, 1900..... *Not printed.*
81. Return to an address of the House of Commons, dated 19th March, 1900, for copies of the order in council on which the royal commission on the shipment and transportation of grain was issued, of the commission, and of the letter of the minister of the interior to the late Judge Senkler, the chairman of said commission, respecting its issuance. Presented 26th March, 1900.—*Mr. Davin*.  
*Printed for both distribution and sessional papers.*
- 81a. Return (in part) to an order of the House of Commons, dated 19th March, 1900, for a copy of the report and evidence of the royal commission on the shipment and transportation of grain. Presented 4th April, 1900.—*Mr. Larivière*..... *Printed for both distribution and sessional papers.*
- 81b. Supplementary return to No. 81a. Presented 25th April, 1900..... *Not printed.*
82. Return to an order of the House of Commons, dated 19th March, 1900, showing the number of envelopes and the kind supplied to the department of trade and commerce, or to any officer or employee thereof, from 1st August, 1899, until 1st January, 1900. Presented 27th March, 1900.—*Mr. Taylor*..... *Not printed.*
83. Return to an order of the House of Commons, dated 19th March, 1900, for copies of all correspondence between the department of marine and fisheries and persons in the province of Prince Edward Island, during the year 1898-9, relative to the removing of the range light from Savage Island to the sand-hills at Cascumpec harbour in that province. Presented 27th March, 1900.—*Mr. Martin*.  
*Not printed.*
84. Return to an address of the House of Commons, dated 19th March, 1900, for copies of all papers, reports, correspondence and cablegrams between the Imperial government and the Dominion government, and of all orders in council passed by the Dominion government in regard to the repatriation of the 100th regiment. Presented 28th March, 1900.—*Mr. Prior*..... *Not printed.*
85. Return to an address of the House of Commons, dated 12th February, 1900, for copies of all correspondence and telegrams between the Dominion government and the Provincial government of British Columbia, also between the Dominion government and the Imperial government, or any other persons, in regard to the offer of the British Columbia government to raise and equip a contingent of mounted men in that province for service in South Africa. Presented 28th March, 1900.—*Mr. Prior*..... *Not printed.*
86. Return to an address of the House of Commons, dated 26th February, 1900, for copies of orders in council passed in 1898 and 1899 to enable the department of the interior to grant permits to cut timber on Dominion lands in Manitoba, and of all orders in council cancelling the same; copy of all applications made for cutting timber under such orders in council, and the conditions attached to any grants made for the same. Presented 28th March, 1900.—*Mr. Davin*..... *Not printed.*

CONTENTS OF VOLUME 13—*Continued.*

87. Return to an address of the House of Commons, dated 19th March, 1900, for copies of all correspondence, telegrams and reports between the government and the provincial government of British Columbia, or their agents, since 1st June, 1899, in regard to anti-Chinese and anti-Japanese legislation. Presented 2nd April, 1900.—*Mr. Prior* . . . . . *Printed for sessional papers.*
- 87a. Supplementary return to No. 87. Presented 15th May, 1900. . . . . *Not printed.*
88. Return to an order of the House of Commons, dated 26th June, 1899, for the contract with A. Onderdonk, or a copy thereof for the construction of the Canadian Pacific Railway, with the several awards made by the arbitrators chosen to value the rolling stock, and all letters and telegrams referring to the purchase of said rolling stock from the said Onderdonk; together with any opinion or opinions given by the justice department as to the obligations of the crown to take over the said rolling stock, together with the cheques given in settlement of said rolling stock, and all other papers and documents relating to the purchase of said rolling stock. Presented 2nd April, 1900.—*Mr. McMullen*. . . . . *Not printed.*
89. Return to an address of the House of Commons, dated 24th April, 1899, for: (a.) Copy of tenders for the letting of sections one and two of the Soulanges canal; also a copy of advertisement of the same, and a statement of the tenders moneyed out. (b.) A copy of the tenders for the reletting of sections one and two of the Soulanges canal; also a copy of advertisement for the same, and a statement of the tenders moneyed out. (c.) A copy of all correspondence, or orders in council, directly or indirectly relating to the letting or reletting of the above sections. Presented 2nd April, 1900. *Mr. Bergeron*. . . . . *Not printed.*
90. Return to an order of the House of Commons, dated 12th February, 1900, for copies of all and any reports of surveys that may have been made since last session, as well as all petitions and applications from all and any source whatsoever in connection with the Montreal, Ottawa and Georgian Bay canal project. Presented 2nd April 1900.—*Mr. Poupore*. . . . . *Not printed.*
91. Return to an order of the House of Commons, dated 26th February, 1900, of all papers and correspondence, etc., in connection with the selection of officers of the Canadian militia for the course of instruction in the duties of general staff now being carried out at Kingston. Presented 2nd April, 1900.—*Mr. Foster*. . . . . *Printed for sessional papers.*
92. Return to an order of the House of Commons, dated 12th February, 1900, showing the dates of the different trips of the steamer *Lunenburg* to the Magdalen Islands in 1899, under the contract with Robt. J. Leslie, of Halifax, for carrying mails, passengers and freight, and setting forth the hours of arrival at and departure from the Magdalen Islands, and arrival at and departure from Pictou, N.S. Presented 2nd April, 1900.—*Mr. Macdonald (King's)* . . . . . *Not printed.*
93. Return to an address of the House of Commons, dated 19th March, 1900, for copies of all correspondence between this government and the provincial government of British Columbia, or their respective agents, in regard to the removal of the Indians from the Songhees Indian reserve, since the return on the same subject brought down to the house last session. Presented 2nd April, 1900.—*Mr. Prior* . . . . . *Not printed.*
94. Return to an order of the House of Commons, dated 7th February, 1900, of names of all clerks in the civil service who received statutory or other increase of salary during the year 1898-9, and the first half of the year 1899-1900, and the amount of increase paid. Presented 2nd April, 1900.—*Mr. Foster* . . . . . *Not printed.*
- 94a. Supplementary return to No. 94 Presented 9th April, 1900. . . . . *Not printed.*
- 94b. Further supplementary return to No. 94. Presented 24th April, 1900. . . . . *Not printed.*
95. Return to an order of the House of Commons, dated 19th March, 1900, showing the amount of wharfage collected at Tignish, Prince Edward Island, in 1899. Presented 3rd April, 1900.—*Mr. Macdonald (King's)* . . . . . *Not printed.*
96. Return to an order of the House of Commons, dated 19th March, 1900, for copies of all letters and memorials of the town council of Moosejaw to the government, or the department of the interior on the subject of the Moosejaw town site and certain lots claimed by certain parties to be exempt from taxation, and the replies sent thereto. Presented 6th April, 1900.—*Mr. Davin* . . . . . *Not printed.*

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97. Return to an order of the House of Commons, dated 19th March, 1900, for details included in the \$4,744.25 collected by Clement, Pattullo & Ridley, on account of Dawson Water Front, H—107, Auditor General's Report; also of fines, \$23,861, collected as per Auditor General's Report, H—107. Presented 4th April, 1900.—*Mr. Foster*..... *Not printed.*
98. Return to an order of the House of Commons, dated 26th February, 1900, for copies of advertisements or the terms calling for tenders for printing for the North-west Territories government from 1890 to 1899 inclusive, or at least until the audit of North-west expenditure passed out of the hands of the auditor general; the price at which the contract for each of the above years was let; when, and to whom it was given. Presented 4th April, 1900.—*Mr. Davin*..... *Not printed.*
99. Return to an address of the House of Commons, dated 19th March, 1900, for reports of the engineers sent to ascertain the cost basis of the subsidy to be paid to the Restigouche Railroad Company for the first ten miles of its line, and the reports and orders in Council relating to the payment of the same. Presented 5th April, 1900.—*Mr. Foster*..... *Not printed.*
100. Return to an order of the House of Commons, dated 19th March, 1900, for copies of all correspondence, telegrams, reports of engineers and other papers relating to, or in any way appertaining to the contract between the public works department and Messrs. Brennan and Ramsey, for repairs to the breakwater at Souris East, Prince Edward Island, entered on in the year 1898. Presented 9th April, 1900.—*Mr. McLellan*..... *Not printed.*
101. Return to an order of the House of Commons, dated 28th March, 1900, for copies of all correspondence between the government and their agents and any other person in regard to the omission of the lighthouse-keeper on Egg Island Light to show a light for some days during last winter. Presented 9th April, 1900.—*Mr. Prior*..... *Not printed.*
102. Return to an order of the House of Commons, dated 2nd April, 1900, showing the amount of the rebate paid on agricultural implements exported from Canada for the fiscal years ending 30th June, 1896, 1897, 1898 and 1899, specifying the amount paid to each firm in each of the above years. Presented 9th April, 1900.—*Mr. Clarke*..... *Printed for sessional papers.*
103. Return to an order of the House of Commons, dated 26th February, 1900, for all tenders, contracts and correspondence relating to mail service between Hopewell Cape and Hopewell, Albert county, New Brunswick, since July 1, 1896. Presented 10th April, 1900.—*Mr. Foster*..... *Not printed.*
104. Return to an address of the House of Commons, dated 19th March, 1900, for copies of all petitions and representations forwarded to the department of marine and fisheries, and of all correspondence, orders in council and memorials, in relation to the incorporation of the pilots between Montreal and Kingston. Presented 11th April, 1900.—*Mr. Talbot*..... *Not printed.*
105. Return to an order of the House of Commons, dated 7th February, 1900, for copies of all correspondence, applications, grants and other papers relating to the area of and any part thereof covered by the following applications (and including the said applications and papers connected therewith) mentioned in Return 83, 3rd session, 8th parliament, 61 Victoria, 1893: W. J. Lindsay, Brandon, Stewart River; P. C. Mitchell; A. E. Philp, Klondike; F. Burnett, Vancouver, Hootalinqua; F. Burnett, Colborne, Indian River; J. G. Burnett, Edmonton, Peace River; F. Burnett, Colborne, Teslin River; A. E. Philp, Ottawa, S. Fork Stewart; G. Philp, London, L. Salmon; A. E. Philp, Ottawa, Indian River; A. D. Cameron, Ottawa, Indian River; F. A. Philp, Ottawa, Teslin River; W. L. Parish, Ottawa, Felly River. Presented 11th April, 1900.—*Sir Charles Hubbert Tupper*..... *Printed for distribution.*
106. Return to an order of the House of Commons, dated 14th February, 1900, showing: 1. The amount paid each year for printing for the government of the North-west Territories, namely, from 1889 until 1899 inclusive, for ten years or at least until the audit of the North-west Government expenditure passed out of the hands of the auditor general. 2. The amount paid for advertising each year of the same period and for the same behalf. 3. The names of persons or officers or companies to which payment for each of these annual services was made. Presented 11th April, 1900.—*Mr. Davin*..... *Not printed.*

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107. Return to an order of the House of Commons, dated 17th May, 1899, showing the information asked for by Sir Charles Hibbert Tupper respecting United States boats registered at Dawson, the said information (as per *Hansard* of May 8th, 1899) being required to state the names and tonnage of United States boats built which have been given Canadian registry by the collector of customs at Dawson from July 1st, 1898, to latest date known at Ottawa, the duty paid, the amount of valuation of each vessel, and by whom such valuation was made, and the names of British owners of the same. Presented 18th April, 1900.—*Sir Charles Hibbert Tupper*..... *Not printed.*
108. Return to an order of the House of Commons, dated 19th March, 1900, for copies of all correspondence, telegrams and reports since 1st September, 1899, between the honourable the minister of militia, or his agents, and the district officer commanding military district No. 11, or any other person, in regard to the rifle range at Clover Point, Victoria, B.C. Presented 18th April, 1900.—*Mr. Prior*..... *Not printed.*
109. Return to an order of the House of Commons, dated 28th March, 1900, of all complaints made since 1st January, 1890, to the honourable the minister of agriculture or the commissioner or deputy commissioner of patents, of excessive charges demanded by the Auer light patentees for the use of the patent article under the provisions of section 37, subsection 'A' of the Patent Act, and of all correspondence with the minister or commissioner or deputy commissioner in respect of complaints. Presented 18th April, 1900.—*Mr. Gibson*..... *Not printed.*
110. Return to an order of the House of Commons, dated 9th April, 1900, for copies of all letters and documents of every description between the department of the interior, or any member of the government, and D. H. Macdowall, ex-M.P., or any other person, respecting the claim of John C. McNevin, of Kirkpatrick, Saskatchewan, for compensation for losses incurred during the North-west rebellion of 1885. Presented 18th April, 1900.—*Mr. Davis*..... *Not printed.*
111. Return to an address of the House of Commons, dated 28th March, 1900, for copies of all statements, memorials, claims, memoranda, correspondence, telegrams, etc., with the government of Prince Edward Island and a delegation from that province, in the month of February, consisting of the Hon. Donald Farquharson, premier of the province, Hon. D. A. McKinnon, attorney-general, and Hon. Benjamin Rogers, in regard to all questions at issue between the government of Prince Edward Island and Canada. Presented 23rd April, 1900.—*Mr. Martin*... . *Not printed.*
112. Return to an order of the House of Commons, dated 23rd April, 1900, for a copy of the correspondence respecting trade with Trinidad. Presented 23rd April, 1900.—*Sir Louis Davies*.  
*Printed for both distribution and sessional papers.*
113. Return to an order of the House of Commons, dated 9th April, 1900, for copies of all correspondence between George Hood and others and the minister of the interior or other members of the government in reference to the rising of the waters in Lake Dauphin. Presented 24th April, 1900.—*Mr. Roche*..... *Not printed.*
114. Return to an order of the House of Commons, dated 28th March, 1900, for copies of all letters addressed, since the 1st January, 1899, to the minister of the interior, or any officer of the department of the interior, with regard to advances made by any person or company, to settlers on lands in Manitoba or the North-west Territories, under the provisions of clause 44 (as amended) of the Dominion Lands Act, and of the replies thereto; copies of all letters, circulars, schedules or other papers mailed by the said minister or any officer of the department of the interior, to any person or company, since the same date, upon the same subject, and of all replies thereto or other communications in any way concerning such subject, received by the department of the interior; also copies of all schedules prepared by the department of the interior since the above mentioned date, of lands in Manitoba or the North-west Territories so encumbered, giving the name of the settler, the usual description of the land encumbered, the amount of the encumbrance and rate of interest, the name of the person or company by whom the advance was made, the name of the assignee where the encumbrance has been assigned, and the name of the patentee, and date of patent where the land has been patented. Presented 24th April, 1900.—*Mr. Douglas*.. *Not printed.*



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115. Return to an address of the House of Commons, dated 9th April, 1900, for copies of all correspondence between any member or members of the executive of the North-west Territories, or any member or members of the legislative council or legislative assembly, and any member or members of the Dominion government, respecting the amount of subsidy voted for the carrying on of the government of the North-west Territories, and the amount which should be voted during the last two years. 2. Also copies of all memorials from the North-west council or the legislative assembly of the North-west Territories, to the governor general in council on the subject of the said subsidy. Presented 24th April, 1900.—*Mr. Davin*..... *Not printed.*
116. Return to an order of the House of Commons, dated 19th March, 1900, for copies of all correspondence, specifications, plans, tenders received, and contract or contracts entered into by, or on behalf of, the government relating to the straightening of about two miles of the Prince Edward Island Railway between Colville and Loyalist. Presented 1st May, 1900.—*Mr. Martin*.  
*Not printed.*
117. Return to an address of the House of Commons, dated 19th March, 1900, for copies of all contracts, petitions of right, memorials, letters, correspondence, orders in council and other papers and documents relating to or connected with the claims of John W. Broderick, Elliot H. Fuller, Lewis A. Dickie, W. B. Harrison, Charles W. McDormand, Margaret Chapman, Thomas D. Curtis, James Barclay Havelock, H. Mosher, James Hernigas, D. Sauntry, Jerome Scott, William Neville, Graham Timmons, George W. Stone, George Moffatt, Peter S. Rose, Samuel Sloan, Samuel Squires, Elizabeth Coke, Albert H. Hagen, E. J. Smith, Jos. W. Riun and John Medd Coulson, respectively, against her majesty upon or in respect of contracts or renewals thereof entered into by the said respective persons for the carriage of mails, or by reason of the breach or rescission by the postmaster general of any such contract. Presented 26th April, 1900.—*Mr. Borden (Halifax)*..... *Not printed.*
118. Return to an order of the House of Commons, dated 26th February, 1900, for copies of all petitions or other communications received by the department of public works since June, 1896, relative to the building of a public wharf or breakwater at Grand Manan, New Brunswick. Also copies of reports and estimates made by E. T. P. Shewen, the resident engineer at St. John, New Brunswick, or any other officer of the department for this work. Presented 1st May, 1900.—*Mr. Ganong*..... *Not printed.*
119. Papers on the subject of commissions in the imperial army. Presented 1st May, 1900, by Sir Wilfrid Laurier..... *Not printed.*
120. Return to an order of the House of Commons, dated 19th March, 1900, showing: 1. Names of all officials in interior department, including Indian department, in Manitoba and Assiniboia. 2. The whereabouts of those officials between the dates November 15, 1899, and December 15, 1899, and the particular work in which they were engaged. Presented 1st May, 1900.—*Mr. Roche*..... *Not printed.*
121. Return to an address of the House of Commons, dated 12th June, 1899, for copies of all petitions, applications, correspondence, charter and reports with reference to the Toronto and Georgian Bay Ship Canal Company. Presented 2nd May, 1900.—*Mr. Wallace*..... *Not printed.*
122. Return to an address of the House of Commons, dated 19th April, 1899, for copies of all letters or notices sent to the contractors by the minister of railways and canals, or the chief engineer, with relation to the re-letting of the work on the several sections on the Soulanges canal, and the replies made thereto by the contractors. Presented 2nd May, 1900.—*Mr. Taylor*..... *Not printed.*
123. Return to an order of the House of Commons, dated 19th March, 1900, showing: 1. Names or official number of boys reprieved from the Penetanguishene reformatory and of girls reprieved from the industrial refuge for girls at Toronto during the two years previous to the 1st February, 1900. 2. The date when the petitions or applications were received by the department of justice asking for a reprieve. 3. When the report of judge (if any) was received. 4. When the report of the superintendent was received. 5. When the reprieve was granted. Presented 2nd May, 1900.—*Mr. Clarke*..... *Not printed.*

CONTENTS OF VOLUME 13—*Continued.*

124. Return to an order of the House of Commons, dated 7th February, 1900, for copies: 1. Of all correspondence which has passed between the minister of the interior or any of the officers of his department, and any persons in the North-west Territories or in Manitoba on the working of the act respecting securities for seed grain indebtedness passed in 1899. 2. More particularly all correspondence respecting the claim of any homesteader to get his patent and which claim may have been refused because of the homesteader being bondsman for the seed grain indebtedness of other parties, including the application of the homesteader and the letters refusing his application. Presented 2nd May, 1900.—*Mr. Davin*. . . . . *Not printed.*
125. Return to an order of the House of Commons, dated 19th March, 1900, showing all regulations passed with respect to the sale of liquors in military canteens since 1890, denoting those now in force. And all correspondence had with the militia department, or any of its officers, since 1896 in relation to the carrying out of the existing regulations at the military camps. Presented 2nd May, 1900.—*Mr. Foster*. . . . . *Not printed.*
126. Return to an address of the Senate, dated 25th April, 1900, for copies of all papers, correspondence, orders in council and communications of every kind to date, relating in any way to the claim of E. J. Walsh, C.E., against the Dominion government, the department of the secretary of state for the colonies, and the government of the Leeward Islands, for professional services rendered the government of the said Leeward Islands; also copies of any papers or correspondence in the department of railways and canals, or in the hands of the deputy minister of railways and canals, relating to the engagement or otherwise of the said E. J. Walsh, C.E. Presented 2nd May, 1900. —*Hon. Sir Mackenzie Bowell*. . . . . *Not printed.*
127. Return to an order of the House of Commons, dated 23rd April, 1900, for copies of all correspondence between the chief analyst of the department of inland revenue, or any other officer or persons in the department, and the Canadian representative or agents of the chemical works (late H. & E. Albert). Presented 3rd May, 1900.—*Mr. Donville*. . . . . *Not printed.*
128. Return to an order of the House of Commons, dated 14th February, 1900, showing the applications made for the appointment on the official staff of the various contingents of Canadian troops sent to or now being collected for South Africa, the names, age and address and qualifications as to service and course of instruction of each, and the names of the successful applicants. Presented 4th May, 1900.—*Mr. Foster*. . . . . *Not printed.*
129. Return to an order of the House of Commons, dated 23rd April, 1900, for a statement showing total amount of money paid by years since 1st July, 1892, to the 30th June, 1899, on each of the following accounts: 1. Salary of governor general. 2. Travelling expenses of governor general. 3. Expenditure on Rideau Hall, on capital account; maintenance; grounds, on capital account; grounds, maintenance. 4. Expenditure on furnishings of all kinds for Rideau Hall. 5. Allowance to governor general for fuel and light. 6. Expenditure on any other account in connection with the office of governor general. 7. Expenditure on any other account in connection with Rideau Hall and grounds. 8. Total expenditure of every kind since 1st July, 1892, in connection with the office of governor general. 9. Total expenditure of every kind in connection with Rideau Hall and grounds for same period. Presented 4th May, 1900.—*Mr. Wilson*. . . . . *Printed for sessional papers.*
130. Return to an order of the House of Commons, dated 9th April, 1900, for copies of all correspondence, memorials, petitions, etc., in possession of the government, or any member or official thereof, relating to the resignation of Mr. John McPhee as postmaster at Murray Harbour Road, in Prince Edward Island, and the appointment of his successor. Presented 4th May, 1900.—*Mr. Martin*. . . . . *Not printed.*
131. Return to an address of the Senate, dated 2nd April, 1900, showing: 1. The number and names of all persons to whom commissions have been granted in the mounted police force of Canada since June, 1896. 2. The length of time each person to whom commissions have been issued served in said force. 3. If no service had been rendered in said force by the person or persons so commissioned, the qualification they possessed for such commission or commissions. Presented 7th May, 1900.—*Hon. Sir Mackenzie Bowell*. . . . . *Not printed.*

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132. Return to an order of the House of Commons, dated 7th February, 1900, for copies of specifications, plans and tenders received and contracts entered into by the government, relating to the construction of ten miles of railway known as the Belfast and Murray Harbour Railway, in the province of Prince Edward Island. Presented 9th May, 1900.—*Mr. Martin*. . . . . *Not printed.*
133. Return to an address of the House of Commons, dated 2nd April, 1900, for copies of all orders in council, memoranda, reports and statements concerning the sale of timber on the ordnance lands of Point Pelée, in the county of Essex, and present standing of accounts between purchaser and government. Presented 9th May, 1900.—*Mr. Cowan* . . . . . *Not printed.*
134. Return to an order of the House of Commons, dated 19th March, 1900, for copies of all correspondence, telegrams, memoranda and all papers in the hands of the government, or any member or official thereof, relating to the admission of Newfoundland into the confederation of Canada. 2. Also all similar documents relating to any proposals for the establishment of reciprocal trade relations between Newfoundland and Canada. Presented 9th May, 1900.—*Mr. Martin*. *Not printed.*
135. Return to an address of the Senate, dated 23rd March, 1900, for: 1. A copy of the correspondence exchanged between the members for Montmagny, at different periods, and the government on the construction of a post office in the town of Montmagny. 2. A copy of each communication on this subject made to the government by the town council, or by any person belonging to the town of Montmagny. 3. A copy of the deeds passed for this purpose by the government and the seminary of Quebec for the sale of the land on which the post office of Montmagny was built; and also of all deeds forming the titles of the property in question. Presented 9th May, 1900.—*Hon. Mr. Landry* . . . . . *Not printed.*
136. Return to an address of the Senate, dated 25th April, 1900, showing in detail the cost and nature of all repairs and alterations made to the steamer "Minto" since her arrival in Canadian waters. The said return to show the names of the parties who were employed in making these repairs and alterations, and the amount paid to each. Presented 9th May, 1900.—*Hon. Mr. Ferguson*.  
*Not printed.*
137. Return (in part) to an address of the House of Commons, dated 28th March, 1900, for copies of all correspondence, telegrams and reports since 1894, between the government and their agents in British Columbia or any other person, in regard to the necessity that exists for the employment of another vessel to work in conjunction with the ss. "Quadra" in the lighthouse, customs and fishery protection services on the coast of British Columbia. Presented 10th May, 1900.—*Mr. Prior*. . . . . *Not printed.*
138. Return to an order of the House of Commons, dated 23rd April, 1900, for copies of all correspondence, reports and papers between the marine and fisheries department, or any other department or minister of the government, and any person or persons in connection with the prohibition of exportation of fish caught in the waters of Lakes Manitoba and Winnipegosis during the summer months. Presented 10th May, 1900.—*Mr. Roche* . . . . . *Not printed.*
- 138a. Return to an order of the House of Commons, dated 15th May, 1900, for copies of all correspondence, reports and papers relating to the prohibition of exportation of fish caught in Lakes Winnipegosis and Manitoba, since date of return moved for 23rd April, 1900, to present time. Presented 23rd May, 1900.—*Mr. Roche* . . . . . *Not printed.*
139. Return to an address of the House of Commons, dated 10th May, 1900, for copies of orders in council and correspondence relative to the admission of the inscribed stock of Canada to the list of securities in which trustees in Great Britain are authorized to invest trust funds in their hands. Presented 10th May, 1900.—*Hon. W. S. Fielding*. *Printed for both distribution and sessional papers*
140. Return to an address of the Senate, dated 25th April, 1900, showing the expenses and earnings of the steamer "Stanley," while engaged on the winter service between Prince Edward Island and the mainland, for the years 1892, 1893, 1894, 1895, 1896, 1897, 1898 and 1899. And also a similar return for the steamer "Minto" for the winter of 1900. The above statement of expenses not to include repairs to either steamer. Presented 11th May, 1900.—*Hon. Mr. Ferguson*. *Not printed.*
141. Return of the names and salaries of all persons appointed to, or promoted in the civil service during the calendar year 1899. Presented 14th May, 1900, by Sir Wilfrid Laurier. . . . . *Not printed.*

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142. Return to an order of the House of Commons, dated 19th March, 1900, for copies of all accounts rendered by Captain S. M. Hatfield, fishery overseer for Yarmouth, and a return showing all amounts paid to him for salary, and all amounts paid to him for travelling expenses in each year since his appointment. Presented 14th May, 1900.—*Mr. Borden (Halifax)*..... *Not printed.*
143. Return to an address of the Senate, dated 25th April, 1900, showing the amount, in detail, of compensation paid or tendered to landholders as damages to property or for land taken for the Charlottetown or Murray Harbour Railway; said statement to show the quantity of land taken from each owner. Presented 14th May, 1900.—*Hon. Mr. Ferguson*..... *Not printed.*
144. Return to an order of the House of Commons, dated 26th February, 1900, for copies of all petitions or other communications received by the department of public works since June, 1896, relative to the repairing and extension of the breakwater at Wilson's Beach, New Brunswick; also for copies of all estimates and reports made by the government engineers for the above named work. Presented 21st May, 1900.—*Mr. Ganong*..... *Not printed.*
145. Return to an order of the House of Commons, dated 9th April, 1900, for copies of all papers, petitions, correspondence and reports, relating to a request made to the authorities of St. Vincent de Paul penitentiary, for the carting of waste stone along the banks of Rivière des Prairies, in St. Vincent de Paul, to prevent damage being caused by said river to the public highway, in said locality. Presented 22nd May, 1900.—*Mr. Fortin*..... *Not printed.*
146. Report of the commissioner relating to miners and mining conditions in British Columbia. Presented 23rd May, 1900, by Sir Richard Cartwright..... *Not printed.*
- 146a. Second report of the commissioner relating to miners and mining conditions in British Columbia. Presented 6th June, 1900, by Sir Wilfrid Laurier..... *Not printed.*
147. Return to an order of the House of Commons, dated 29th May, 1900, for a copy of papers respecting purchase of boots for the mounted police. Presented 29th May, 1900.—*Sir Wilfrid Laurier*.  
*Not printed.*
148. Return to an order of the House of Commons, dated 1st June, 1900, for copies of correspondence respecting the securing of tonnage for the shipment of hay and other produce, from St. John to South Africa ports. Presented 1st June, 1900.—*Hon. S. A. Fisher*..... *Not printed.*
- 148a. Return to an order of the House of Commons, dated 23rd April, 1900, for copies of all correspondence had by the government with the British authorities, and with all parties in Canada relating to the purchase of hay for the troops in South Africa. Presented 29th June, 1900.—*Mr. Hale*.  
*Not printed.*
149. Return to an order of the House of Commons, dated 26th February, 1900, of all letters, telegrams, petitions and representations made by the town council of the town of Sydney, Cape Breton and of the Cape Breton board of trade, and of all persons to or with the department of railways, or any member of the government, remonstrating and protesting against the present arrangement of running the whole express train twice every day from North Sydney Junction to the wharf at North Sydney, a distance of about six miles each way, when on its way to and from the west to the terminus of the railway at Sydney. Presented 4th June, 1900.—*Mr. Gillies*..... *Not printed.*
150. Return to an order of the House of Commons, dated 23rd April, 1900, for copies of all correspondence, letters and reports between the marine and fisheries department and Mr. W. W. Stumbles, the agent of that department, in connection with his late visit to British Columbia. Presented 4th June, 1900.—*Mr. Prior*..... *Not printed.*
151. Copy of an order in council appointing a commission to investigate election frauds. Presented 4th June, 1900, by Sir Wilfrid Laurier..... *Printed for both distribution and sessional papers.*
152. Return to an order of the House of Commons, dated 2nd April, 1900, of all correspondence, papers, report or reports in connection with the application for the establishment of a post office at Lavelle, in the township of Devlin, Rainy River district. Presented 4th June, 1900.—*Mr. Sproule*..... *Not printed.*
153. Return to an address of the Senate, dated 7th May, 1900, showing: 1. The number of cars that have arrived at Halifax and St. John respectively, previous to the 10th April last, and which had not been unloaded at that date. 2. The dates upon which such cars arrived. 3. The names of the consignees of such cars. 4. The stations where such cars were loaded. 5. The names of the shippers. 6. The dates of shipment. Presented 6th June, 1900.—*Hon. Mr. Wood*.  
*Not printed.*

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154. Return to an address of the Senate, dated 15th May, 1900, for copies of all petitions, memorials or other communications received by the government since 1895, in regard to the construction of branch railways in Prince Edward Island. Presented 6th June, 1900.—*Hon. Sir Mackenzie Bowell*..... *Not printed.*
155. Return to an address of the Senate, dated 10th May, 1900, for a copy of the report of Captain Smith in regard to the loss of the steamer "Portia" off Sambro, Nova Scotia, on the 10th July, 1899; together with the evidence taken at the investigation subsequently held regarding the loss of the said steamer. Presented 6th June, 1900.—*Hon. Mr. Ferguson*..... *Not printed.*
156. Return to an address of the Senate, dated 7th May, 1900, for a copy of the communication of J. L. P. O'Hanly, C.E., to the governor in council on the dangerous state of the railroad bridge over the Lachine canal at Wellington street, Montreal. Presented 6th June, 1900.—*Hon. Mr. O'Donohoe*..... *Not printed.*
157. Return to an address of the Senate, dated 1st March, 1900, for copies of all orders in council disallowing acts which had been passed by any of the legislatures of the provinces of the Dominion, or by the legislative assembly of the North-West Territories, since the first day of August, 1896, together with all correspondence between the federal and any of the provincial governments relating to any suggestions of changes or amendments to any local act which may have been passed by such local legislatures, and the action taken thereon. Presented 6th June, 1900.—*Hon. Sir Mackenzie Bowell*..... *Not printed.*
158. Return to an order of the House of Commons, dated 12th June, 1900, for copies of correspondence, etc., respecting emergency rations. Presented 12th June, 1900.—*Hon. F. W. Borden*..... *Not printed.*
159. Return to an order of the House of Commons, dated 7th February, 1900, for copies of all correspondence between any officer of the interior department and any officer of the North-West mounted police in the inside service at Ottawa, respecting the giving of contracts for supplies for the North-West mounted police since 23rd June, 1896. Copies of all correspondence between Mr. Fred. White, comptroller of the North-West mounted police, and Col. Herchmer or any officer of the North-West mounted police respecting the giving of contracts for or the buying of supplies for the North-West mounted police since 23rd June, 1896. Copies of correspondence which passed between Walter Scott of Regina and the minister of the interior or any officer of his department in 1899, respecting the purchase of large quantities of teas at the hands of a Regina merchant. Presented 12th June, 1900.—*Mr. Davin*..... *Not printed.*
160. Return to an address of the Senate, dated 2nd May, 1900, for : 1. Copies of specifications used in making contracts for the construction of the steamer "Minto." 2. Copies of all notices calling for tenders for offers to build said steamer. 3. Copies of all tenders received for the same. 4. Statement showing actual cost of said steamer, contract price and extras being stated separately. 5. Statement of extras, showing their nature in detail. Presented 11th June, 1900.—*Hon. Mr. Ferguson*..... *Not printed.*
161. Return to an address of the House of Commons, dated 23rd April, 1900, for a copy of the contract between the government of Canada and the Beaver Steamship Line for the carriage of mails between Canada and England, and all orders in council in relation thereto. Also statement showing the length of each voyage of the steamships of said line between Liverpool and Halifax, and Halifax and Liverpool, during the winter season of 1899-1900. Presented 13th June, 1900.—*Sir Adolph Caron*..... *Not printed.*
162. Return to an order of the House of Commons, dated 28th March, 1900, for copies of all papers and correspondence relating to claim of J. Wilson for services rendered marine and fisheries department in connection with Egg Island lighthouse, province of British Columbia. Presented 22nd June, 1900.—*Sir Charles Hibbert Tupper*..... *Not printed.*
163. Return to an order of the House of Commons, dated 22nd June, 1900, for copies of correspondence between the department of finance and the Canadian Bank of Commerce respecting the government banking business in the Yukon district. Presented 22nd June, 1900.—*Hon. W. S. Fielding*..... *Not printed.*

CONTENTS OF VOLUME 13—*Continued.*

164. Return to an address of the Senate, dated 15th May, 1900, for copies of all petitions, memorials or other communications received by the government since 1895, in regard to the construction of branch railways in Prince Edward Island. Presented 19th June, 1900.—*Hon. Sir Mackenzie Bowell*.....*Not printed.*
- 164a. Supplementary return to No. 164. Presented 25th June, 1900.....*Not printed.*
165. Return to an address of the Senate, dated 26th April, 1900, for a copy of all letters and correspondence exchanged between the government or any of its members, and the interested parties, on the subject of the Baie des Chaleurs Railway, of the Atlantic and Lake Superior Railway, of the projected railway known under the name of the Short Line Railway of Gaspé, and of the South Shore Railway Company in connection with the granting, or payment of subsidies to any of the said companies or the granting of any privileges to any of them ; as well as a copy of all requests, petitions, resolutions, or other documents relating to any of these lines. Presented 21st June, 1900.—*Hon. Mr. Landry*.....*Not printed.*
166. Return to an address of the Senate, dated 25th April, 1899, for : 1. The number of acres of land set apart for the purpose of education in the province of Manitoba and in the North-west Territories, respectively, under the authority of chapter 54, Revised Statutes of Canada, section 23. 2. The number of acres sold in Manitoba and the North-west Territories, the amount received in payment therefor, and the amount now due thereon. 3. The total sum now at the credit of said fund held by the dominion of Canada, how invested, and the rate of interest paid thereon. 4. The amount advanced out of said principal sum in aid of education in the province of Manitoba and the North-west Territories. 5. The sum recouped to the said principal out of the proceeds of the sale of lands set apart for the purpose of education, and the amount now due to said principal sum. 6. And all correspondence relating to any further advance or advances out of said school fund, either to Manitoba or the North-west council. Presented 21st June, 1900.—*Hon. Sir Mackenzie Bowell*.....*Not printed.*
167. Return to an address of the Senate, dated 8th March, 1900, for a copy of the supplementary report of J. L. P. O'Hanly, C.E., on the effect of the Chicago Drainage canal on the levels of the great lakes. Presented 25th June, 1900.—*Hon. Mr. O'Donohoe*.....*Not printed.*
168. Return to an order of the House of Commons, dated 28th March, 1900, giving the quantities of scrap iron, and at what dates and for what prices, sold by the department of railways, since 1st July, 1896. To what persons the sales were made, and whether on tender after public advertisement, or otherwise. And where by tender, giving the several tenders received and prices offered in each. Presented 27th June, 1900.—*Mr. Foster*.....*Not printed.*
169. Return to an order of the House of Commons, dated 23rd April, 1900, showing all tenders, contracts and correspondence in reference to the purchase of locomotives and rolling stock for Canadian government railways from 15th July, 1896, until 15th April, 1900. Presented 27th June, 1900.—*Mr. Haggart*.....*Not printed.*
170. Return to an order of the House of Commons, dated 28th June, 1900, for copies of all correspondence and reports of post office inspectors in connection with alleged irregularities at the post office, Kinnear's Mills, Quebec. Presented 28th June, 1900.—*Hon. W. Mulock*.....*Not printed.*
171. Return to an address of the House of Commons, dated 28th March, 1900, for copies of all reports, papers, correspondence and orders relating to the retirement of Lieut-Col. Domville from the active militia service of Canada. Presented 30th June, 1900.—*Mr. Foster*.....*Not printed.*
172. Return to an order of the House of Commons, dated 3rd July, 1900, for a statement of dredging at Rivière du Loup (*en haut*) during the fiscal year 1899-1900. Presented 3rd July, 1900.—*Hon. W. Mulock*.....*Not printed.*
- 172a. Return to an order of the House of Commons, dated 3rd July, 1900, for a copy of the memorandum to the hon. the acting minister of public works *re* dredging Miller's Landing, Sumas, Fraser River, B.C. Presented 3rd July, 1900.—*Hon. W. Mulock*.....*Not printed.*
173. Return to an order of the House of Commons, dated 3rd July, 1900, for a statement showing the prices of timber bought in connection with the reconstruction of booms on the St. Maurice River works. Presented 3rd July, 1900.—*Hon. W. Mulock*.....*Not printed.*

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- 174.** Return to an address of the Senate, dated 3rd July, 1900, for copies of all correspondence which has taken place between the premier, secretary of state or any other member of the government and the lieutenant governor of British Columbia, having reference to the dismissal of Premiers Turner and Semlin by the said lieutenant governor, and the calling upon Mr. Robert Beaven, Mr. Joseph Martin or any other person to form a cabinet; together with all reports, orders in council, or other documents referring to the said dismissals and formation of such cabinets. Presented 7th July, 1900.—*Hon. Sir Mackenzie Bowell*.....*Printed for both distribution and sessional papers.*
- 175.** Return to an address of the Senate, dated 14th June, 1900, calling for copies of all plans, specifications, profiles, estimates of cost and all other papers relating to the construction of the proposed bridge over the Hillsborough river at Charlottetown, P.E.I., said papers to include the contract entered into between the government of Canada and that of Prince Edward Island regarding the said bridge; also all correspondence on the said subject between the two governments; and also any order in council or of the department of railways settling the site of the said bridge. Presented 10th July, 1900.—*Hon. Mr. Ferguson*.....*Not printed.*
- 176.** Return to an address of the Senate, dated 20th June, 1900, for a statement showing in detail the work undertaken, expenditure incurred and results obtained in the experimental operation carried on last year in regard to orcharding in Prince Edward Island; giving the names of all persons employed to carry on the work and the amount paid to each, and stating on whose recommendation such persons were employed. Presented 13th July, 1900.—*Hon. Mr. Ferguson*.....*Not printed.*

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED DECEMBER 31

1899

*PRINTED BY ORDER OF PARLIAMENT*



OTTAWA

PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST  
EXCELLENT MAJESTY

1900





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OFFICE OF THE SUPERINTENDENT OF INSURANCE,  
OTTAWA, July 3, 1900.

To the Honourable

W. S. FIELDING,  
Minister of Finance.

SIR,—I have the honour herewith to submit the statements in detail of Insurance Companies for the year 1899, together with such an abstract and analysis of them as appeared proper to exhibit the progress of the business and the condition of the companies.

FIRE AND INLAND MARINE INSURANCE, 1899.

During the year 1899 the business of fire insurance in Canada was carried on by 36 companies; of these 7 were Canadian, 21 British and 8 American. Inland marine insurance was also transacted by 5 of them (2 Canadian, 1 British and 2 American), and ocean marine by 2 of them (both Canadian). This list of companies differs from that of the previous year by the addition of 1 Canadian, 1 British and 1 American company. One British company (the British and Foreign Marine) carried on the business of inland marine insurance and the business of insuring registered mail matter in transit from place to place in Canada.

Since the close of the year 1899, one Fire Insurance Company, the Ottawa Fire has received a license

FIRE PREMIUMS AND LOSSES IN CANADA IN 1899.

The cash received for premiums during the year in Canada has amounted to \$7,910,492, being greater than that received in 1898 by \$560,361; and the amount paid for losses has been \$5,182,038, which is greater than that paid in 1898 by \$397,551. The ratio of losses paid to premiums received is shown in the following table:—

FIRE Insurance in Canada in 1899.

	Paid for Losses.	Received for Premiums.	Rate of Losses Paid per cent of Premiums Received.	The same for 1898.
	\$	\$		
Canadian companies .....	637,101	1,183,739	53·82	52·38
British " .....	3,867,212	5,652,223	68·42	68·10
American " .....	677,725	1,074,525	63·07	63·66
Total .....	5,182,038	7,910,492	65·51	65·09

63 VICTORIA, A. 1900

The corresponding results for the thirty-one years over which our records extend, are given below :—

## FIRE Insurance in Canada.

	Premiums Received.	Losses Paid.	Rate of Losses Paid per cent of Premiums Received.
	\$	\$	
1869..	1,785,539	1,027,720	57.56
1870..	1,916,779	1,624,837	84.77
1871..	2,321,716	1,549,199	66.73
1872..	2,628,710	1,909,975	72.66
1873..	2,968,416	1,682,184	56.67
1874..	3,522,303	1,926,159	54.68
1875..	3,594,764	2,563,531	71.31
1876..	3,708,006	2,867,295	77.33
1877..	3,764,005	8,490,919	225.58
1878..	3,368,430	1,822,674	54.11
1879..	3,227,488	2,145,198	66.47
1880..	3,479,577	1,666,578	47.90
1881..	3,827,116	3,169,824	82.83
1882..	4,229,706	2,664,986	63.01
1883..	4,624,741	2,920,228	63.14
1884..	4,980,128	3,245,323	65.16
1885..	4,852,460	2,679,287	55.22
1886..	4,932,335	3,301,388	66.93
1887..	5,244,502	3,403,514	64.90
1888..	5,437,263	3,073,822	56.53
1889..	5,588,016	2,876,211	51.47
1890..	5,836,071	3,266,567	55.97
1891..	6,168,716	3,905,697	63.31
1892..	6,512,327	4,377,270	67.22
1893..	6,793,595	5,052,090	74.37
1894..	6,711,369	4,589,363	68.38
1895..	6,943,382	4,993,750	71.92
1896..	7,075,850	4,173,501	58.98
1897..	7,157,661	4,701,833	65.69
1898..	7,350,131	4,784,487	65.09
1899..	7,910,492	5,182,038	65.51
Totals	148,461,594	101,638,048	68.46

Taking the totals for the same thirty-one years, according to the nationalities of the companies, the following are the results :—

## FIRE Insurance in Canada for the thirty-one years—1869-1899.

	Premiums Received.	Losses Paid.	Rate of Losses Paid per cent of Premiums Received.
	\$	\$	
Canadian companies	34,926,611	24,545,110	70.28
British "	97,819,297	66,559,731	68.04
American "	15,715,686	10,533,207	67.02
Totals	148,461,594	101,638,048	68.46

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If we had excluded from these tables the year of the disastrous fire in St. John (1877), the average loss rate would have come out 64.37.

Obtaining an approximation to the losses incurred during the year, by excluding the payments for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 57.75 per cent, which is 16.62 per cent less than the 74.37 of the previous year and is 6.46 per cent less than the average for the last fifteen years (64.21). The following are the rates of incurred losses from 1885:—

	1899.	1898.	1897.	1896.	1895.	1894.	1893.	1892.	1891.	1890.	1889.	1888.	1887.	1886.	1885.
Canadian.....	53.20	55.22	69.06	69.50	65.87	72.47	72.45	73.33	71.79	63.07	56.64	65.14	69.97	65.24	56.10
British.....	58.80	79.12	63.50	59.50	69.32	67.76	76.57	66.36	62.00	56.29	48.35	53.08	64.62	68.01	56.62
American.....	57.25	71.05	64.32	61.72	73.11	68.84	74.40	73.86	61.26	62.08	48.39	52.84	72.41	58.44	57.45
Totals.....	57.75	74.37	64.41	61.31	69.31	68.69	75.55	68.64	63.95	58.25	50.09	55.57	66.40	66.62	56.56

FIRE Insurance in Canada, 1899.

The gross amount of policies, new and renewed, taken during the year by fire companies was \$756,257,098, which is greater by \$75,096,409 than the amount taken in 1898. The premiums charged thereon amounted in 1899 to \$9,316,685.36, being \$752,561.60 greater than the amount charged the previous year. The rate of premiums (1.232) and the rate of loss (65.51) do not differ to any material extent from those of 1898 (1.257 and 65.09 respectively). The loss rate is only 1.14 per cent greater than the average loss rate (64.37) for the past thirty-one years, the year 1877 being excluded.

The rate per cent of premiums charged upon risks taken is shown in the following table:—

	Gross Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1898.	The same for 1897.	The same for 1896.	The same for 1895.
	\$	\$ cts.					
Canadian companies.....	130,509,195	1,662,415 52	1.27	1.36	1.32	1.31	1.22
British ".....	524,980,342	6,420,883 61	1.22	1.23	1.23	1.24	1.25
American ".....	100,767,561	1,233,386 23	1.22	1.27	1.27	1.24	1.21
Totals.....	756,257,098	9,316,685 36	1.23	1.26	1.25	1.25	1.23

The increase in the amounts taken in 1899 as compared with 1898 among Canadian companies, is \$19,502,974. Among British companies there is an increase of \$43,575,889, and among American companies there is an increase of \$12,017,546.

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The details of the increase and decrease for the individual companies are as follows:—

## CANADIAN COMPANIES.

*Increase.*—British America, \$1,835,229; Canadian Fire, \$3,743,357; London Mutual, \$1,664,902; Victoria-Montreal, \$5,847,903; Western, \$7,821,737. Total, \$20,913,128.

*Decrease.*—Mercantile, \$743,869; Quebec, \$666,285. Total, \$1,410,154. Total increase, \$19,502,974.

## BRITISH COMPANIES.

*Increase.*—Atlas, \$413,648; Caledonian, \$2,617,124; Commercial Union, \$1,409,441; Guardian, \$2,157,876; Imperial, \$2,711,372; Lancashire, \$1,550,835; Law Union and Crown, \$3,135,969; Liverpool and London and Globe, \$1,681,165; London and Lancashire Fire, \$436,179; London Assurance, \$21,931; Manchester Fire, \$2,558,391; National of Ireland, \$413,648; North British and Mercantile, \$701,907; Northern, \$2,457,371; Phoenix of London, \$9,400,830; Royal, \$5,143,494; Scottish Union and National, \$1,727,123; Sun Fire, \$57,306; Union Assurance, \$5,113,439. Total, \$43,709,049.

*Decrease.*—Alliance, \$130,729; Norwich Union, \$2,431. Total, \$133,160. Total increase, \$43,575,889.

## AMERICAN COMPANIES.

*Increase.*—Ætna Fire, \$1,266,237; American Fire, \$3,921,259; Connecticut Fire, \$637,637; Hartford, \$1,160,975; Insurance Co. of North America, \$1,925,399; Phoenix of Brooklyn, \$753,389; Queen, \$2,718,991. Total, \$12,383,887.

*Decrease.*—Phoenix of Hartford, \$366,341. Total increase, \$12,017,546.

## PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premium charged on each \$1,000 of risks taken in 1899 is \$12.319 as against \$12.573, which was the corresponding rate in 1898. The individual rates for the different companies will be found in the annexed table, and will be seen to vary a good deal, as might naturally be expected, considering the varieties of the business done by the companies.

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of \$4.99 per \$1,000 current risk. The corresponding rates for 1882—3—4—5—6—7—8—9—90—1—2—3—4—5—6—7—8 were \$5.68, \$5.56, \$5.37, \$4.54, \$5.48, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33, \$5.61, \$6.17, \$5.50, \$5.75, \$5.15, \$5.38 and \$6.20, respectively.

The losses, are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis; where, for

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convenience of comparison, the corresponding rates for 1898 are appended within parentheses:—

London Mutual, \$2.51 (\$2.32); Mercantile, \$2.98 (\$4.26); London Assurance, \$3.16, (\$9.21); Alliance, \$3.51 (\$5.69); Law Union and Crown, \$3.63 (. . . . .); Western, \$3.71 (\$3.98); Canadian Fire, \$4.09 (\$10.15); London and Lancashire Fire, \$4.12 (\$10.13); Caledonian, \$4.23 (\$6.17); British America, \$4.32 (\$5.43); Royal, \$4.44 (\$5.58); Scottish Union and National, \$4.48 (\$5.92); Guardian, \$4.63 (\$5.60); Northern, \$4.78 (\$5.71); Liverpool and London and Globe, \$4.95 (\$4.68); North British and Mercantile, \$5.06 (\$5.82); Hartford, \$5.29 (\$8.59); American Fire, \$5.37 (. . . . .); Insurance Co. of North America, \$5.38 (\$8.69); Phenix of Brooklyn, \$5.41 (\$6.37); Queen, \$5.42 (\$4.68); Imperial, \$5.75 (\$5.65); Lancashire, \$5.83 (\$6.24); Aetna Fire, \$5.85 (\$5.51); Phenix of London, \$5.86 (\$7.49); Norwich Union, \$5.94 (\$7.52); Atlas, \$6.01 (\$10.79); National of Ireland, \$6.01 (\$10.79); Commercial Union, \$6.17 (\$7.59); Manchester Fire, \$6.37 (\$5.91); Phenix of Hartford, \$6.40 (\$8.47); Union Assurance, \$6.50 (\$8.45); Connecticut Fire, \$6.59 (\$11.49); Sun Fire, \$6.88 (\$7.72); Victoria—Montreal, \$7.45 (. . . . .); Quebec, \$8.65 (\$4.98).

The annexed table gives the gross amount of risks taken by the several companies during the year, and the premiums charged thereon, and also the distribution of losses, with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses to those received for premiums during the year. For convenience of comparison the rates of 1898 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risks taken by each company during the year.



## FIRE INSURANCE Done in Canada in 1899.

	Gross Amount of Risks taken during the Year.	Premiums Charged thereon.	Rate of Premium charged per cent of Risks taken.	The same for 1898.	Net Cash Paid during the Year for Losses.	Net Cash Received during the Year for Premiums.	Rate of Losses paid per cent of Premiums received.	The same for 1898.
	\$	\$ cts.			\$ cts.	\$ cts.		
<i>Canadian Companies.</i>								
British America.....	31,619,429	401,542 65	1 27	1 30	162,872 82	347,188 13	46 91	52 28
Canadian Fire.....	6,773,243	113,013 62	1 67	2 70	19,539 97	79,661 62	24 53	53 89
London Mutual.....	20,724,400	280,953 87	1 40	1 36	120,541 79	197,777 76	60 95	56 75
Mercantile.....	6,412,280	76,944 20	1 20	1 16	34,292 98	69,698 45	49 20	62 78
Quebec.....	10,423,624	138,385 30	1 33	1 35	104,916 02	99,308 91	105 65	46 70
Victoria-Montreal.....	5,847,903	80,614 88	1 38	.....	8,136 50	41,852 62	19 44	.....
Western.....	48,708,316	570,961 00	1 17	1 33	186,800 16	348,251 30	53 64	49 40
Totals.....	130,509,195	1,662,415 52	1 27	1 36	637,100 24	1,133,738 79	53 82	52 38
<i>British Companies.</i>								
Alliance.....	18,967,096	200,145 76	1 10	1 11	106,732 33	184,326 02	57 90	63 58
Atlas.....	12,965,107	167,876 95	1 29	1 29	107,556 39	150,158 55	71 63	97 65
Caledonian.....	20,394,730	228,221 94	1 12	1 14	144,855 12	209,221 82	69 23	55 84
Commercial Union.....	32,608,354	411,032 92	1 26	1 28	287,269 29	343,388 13	83 66	80 32
Guardian.....	29,647,249	367,099 20	1 24	1 25	216,100 25	320,833 22	67 35	56 71
Imperial.....	23,656,690	309,159 87	1 31	1 30	199,057 26	275,459 90	72 26	50 21
Lancashire.....	28,335,861	366,255 13	1 29	1 27	243,328 57	327,885 62	74 21	49 94
Law Union and Crown.....	3,135,969	37,184 07	1 19	.....	3,535 39	26,858 83	13 16	.....
Liverpool, Lond'n & Globe	33,309,313	398,531 43	1 20	1 20	280,405 84	349,263 56	80 28	60 79
London & Lancashire Fire	18,342,814	232,401 99	1 27	1 30	106,306 67	207,095 31	51 33	108 40
London Assurance.....	15,658,150	154,429 97	0 99	1 04	77,269 39	131,420 28	58 79	119 16
Manchester.....	20,129,689	257,789 10	1 28	1 29	147,384 39	219,727 15	67 08	56 76
National of Ireland.....	12,965,107	167,876 95	1 29	1 29	107,556 40	150,158 55	71 63	97 65
North British.....	43,290,331	503,006 12	1 16	1 16	345,245 27	450,854 75	76 58	63 22
Northern.....	23,003,408	274,004 16	1 19	1 23	158,868 19	258,007 58	61 57	55 91
Norwich Union.....	23,578,530	315,736 12	1 34	1 29	171,355 75	279,969 48	61 20	72 49
Phoenix of London.....	42,875,029	583,899 38	1 36	1 35	318,356 16	502,604 12	63 34	57 08
Royal.....	61,911,035	690,248 57	1 11	1 15	416,076 38	613,665 74	67 80	67 59
Scottish Union & National	17,853,959	214,409 12	1 20	1 24	106,629 57	185,416 60	57 51	67 00
Sun Fire.....	15,478,790	201,721 17	1 30	1 32	144,113 00	177,679 14	81 11	65 51
Union Assurance.....	26,873,131	330,853 69	1 23	1 29	179,213 29	288,231 61	62 18	75 96
Totals.....	524,980,342	6,420,883 61	1 22	1 23	3,867,214 90	5,652,226 16	68 42	68 10
<i>American Companies.</i>								
Ætna Fire.....	15,984,613	196,771 36	1 23	1 24	106,455 48	175,643 42	60 61	61 64
American Fire.....	3,921,269	45,873 28	1 17	.....	5,206 63	33,216 55	15 67	.....
Connecticut Fire.....	5,223,786	65,063 96	1 25	1 23	38,774 28	57,215 09	67 77	98 26
Hartford Fire.....	16,416,337	203,720 51	1 24	1 28	111,646 81	185,804 39	60 09	66 79
Insurance Co. of North America.....	13,360,126	146,805 87	1 10	1 20	77,243 93	122,924 65	62 84	79 84
Phenix, of Brooklyn.....	7,426,901	86,847 32	1 17	1 24	46,329 29	77,287 73	59 94	64 30
Phenix, of Hartford.....	10,797,592	139,863 75	1 30	1 34	106,456 81	119,606 12	89 01	85 02
Queen, of America.....	27,636,947	348,440 18	1 26	1 29	185,611 61	302,828 32	61 29	41 17
Totals.....	100,767,561	1,233,386 23	1 22	1 27	677,724 84	1,074,526 27	63 07	63 66
Grand totals.....	756,257,098	9,316,685 36	1 23	1 26	5,182,039 98	7,910,491 22	64 24	65 10

## BRITISH FIRE COMPANIES

The total cash receipts from premiums were \$5,652,244, being an increase of \$428,899 as compared with the previous year; the payments for losses were \$3,867,214, being \$310,092 greater than for 1898; while the general expenses amounted to

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\$1,615,924, being \$90,311 greater than in 1898, thus leaving a balance of \$169,106 in favour of the companies. In the previous year there was a balance of \$140,610 favourable to the companies.

Paid for losses.....	\$ 3,867,214
do general expenses.....	1,615,924
Total.....	<u>\$ 5,483,138</u>
Received for premiums.....	5,652,244
Balance in favour.....	<u>\$ 169,106</u>

The following detail gives the balances for the different companies :—

*Balances in favour.*—Alliance, \$24,734 ; Caledonian, \$5,871 ; Guardian, \$569 ; Law Union and Crown, \$8,916 ; London and Lancashire Fire, \$45,428 ; London Assurance, \$13,284 ; Manchester, \$4,963 ; Northern, \$31,600 ; Norwich Union, \$23,622 ; Phoenix of London, \$48,611 ; Royal, \$33,265 ; Scottish Union and National, \$29,463 ; Union Assurance, \$30,520. Total, \$300,846.

*Adverse balances.*—Atlas, \$1,289 ; Commercial Union, \$38,521 ; Imperial, \$6,662 ; Lancashire, \$9,364 ; Liverpool and London and Globe, \$33,501 ; National of Ireland, \$1,400 ; North British and Mercantile, \$19,701 ; Sun, \$21,302. Total, \$131,740.

Total balance in favour, \$169,106.

For every \$100 of premiums received there were spent, on the average \$68.42 in payment of losses and \$28.59 for general expenses.

In 1898 the loss rate was \$68.10, and the general expenses \$29.21 for every \$100 of premiums received.

For the fire business the rate of premium was \$12.231 per \$1,000 of risks taken, as against \$12.326 in 1898.

Hence these companies have done a larger volume of business than in 1899, at a somewhat lower rate of premium, a slightly lower rate of expense, and at nearly the same rate of loss.

Collecting the result for the twenty-five years from 1875 to 1899, as regards the receipts for premiums and the expenditure of the British companies, we find :—

Paid for losses (1875-1899).....	\$ 60,837,368
do general expenses.....	23,799,004
Total payments.....	<u>\$ 84,636,372</u>
Received for premiums.....	89,666,352
Excess of receipts over expenses.....	<u>\$ 5,029,980</u>

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year--when the losses paid by British companies amounted to almost five millions of dollars ; that such adverse balance was reversed at the end of the year 1887, when a

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favourable balance of \$341,938 was shown, and that this favourable balance increased thereafter, from year to year (with the exception of the year 1893) up to the close of 1899 when it amounted to \$5,029,980,

Year.	Balance.	Year.	Balance.
	\$		\$
1875.....	+ 51,765		
1876.....	+ 89,015	1875 to 1876	+ 140,780
1877.....	- 4,210,951	1875 to 1877	- 4,070,171
1878.....	+ 676,458	1875 to 1878	- 3,393,713
1879.....	+ 210,430	1875 to 1879	- 3,183,283
1880.....	+ 727,389	1875 to 1880	- 2,455,894
1881.....	+ 161,162	1875 to 1881	- 2,294,732
1882.....	+ 481,511	1875 to 1882	- 1,813,221
1883.....	+ 439,797	1875 to 1883	- 1,373,424
1884.....	+ 443,919	1875 to 1884	- 929,505
1885.....	+ 674,984	1875 to 1885	- 254,521
1886.....	+ 237,216	1875 to 1886	- 17,305
1887.....	+ 359,243	1875 to 1887	+ 341,938
1888.....	+ 752,956	1875 to 1888	+ 1,094,894
1889.....	+ 918,128	1875 to 1889	+ 2,013,022
1890.....	+ 712,981	1875 to 1890	+ 2,726,003
1891.....	+ 470,014	1875 to 1891	+ 3,196,017
1892.....	+ 452,941	1875 to 1892	+ 3,648,968
1893.....	- 205,430	1875 to 1893	+ 3,443,528
1894.....	+ 172,105	1875 to 1894	+ 3,615,633
1895.....	+ 39,223	1875 to 1895	+ 3,654,856
1896.....	+ 709,118	1875 to 1896	+ 4,363,974
1897.....	+ 356,290	1875 to 1897	+ 4,720,264
1898.....	+ 140,610	1875 to 1898	+ 4,861,874
1899.....	+ 169,106	1875 to 1899	+ 5,029,980

+ Favourable.      - Adverse.

As the reports of the general business of the British companies, which are appended to their several statements, are made up in a form not readily understood, except by an expert, I have this year, as in previous years, made an approximate analysis of them which will be found on page lxxvii. Only two or three of these companies profess to make any special provision for the liability under the head of "Unearned Premiums," but they set aside a certain sum under the title of "Fire Fund," which is held to meet future contingencies, and is charged against the company as a liability. I have taken 60 per cent of the annual revenue from premiums as a fair approximation to the exact *pro rata* of the premiums on unexpired risks, which forms the basis of the item in our returns for Canadian business. Also, in cases where life insurance is combined with fire (the assets of these branches being required by the Imperial statute to be kept separately) I have omitted the life business entirely, considering that the life funds are more than sufficient to cover the liabilities in this branch, and thus making the results, as regards paid-up capital, less favourable to the companies.

#### AMERICAN FIRE COMPANIES.

The receipts for premiums (including the inland marine business of the *Ætna Fire*) were \$1,081,397; the payments for losses \$677,776; and the general expenses \$302,881. Hence for every \$100 of premiums received there were spent on the average \$62.68 in payment of losses, and \$28.01 in general expenses.

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The following detail gives the balances for the different companies :—

*Balances in favour.*—*Ætna*, \$31,593 ; *American Fire*, \$11,768 ; *Connecticut Fire*, \$3,379 ; *Hartford Fire*, \$24,355 ; *Insurance Co. of North America*, \$8,511 ; *Phenix of Brooklyn*, \$9,961 ; *Queen*, \$35,493 Total, \$125,060.

*Adverse Balances.*—*Phenix of Hartford*, \$24,320.

Total balance in favour, \$100,740.

The results of the total business of these companies, from 1875 to 1899 inclusive, are as follows :—

Paid for losses (1875-99).....	\$ 9,845,895
do general expenses.....	3,903,870
	-----
Total payments.....	\$13,749,765
Received for premiums.....	14,710,833
	-----
Excess of receipts over payments.....	\$ 961,068

The table given below shows the result of the business of each year from 1875 to 1899 inclusive, and the total results from year to year during the same period.

Year.	Balance.	Years inclusive.	Balance.
	\$		\$
1875.....	+ 58,841		
1876.....	+ 97,919	1875 to '76	+ 156,760
1877.....	— 396,468	1875 to '77	— 239,708
1878.....	+ 47,399	1875 to '78	— 192,309
1879.....	+ 32,894	1875 to '79	— 159,415
1880.....	+ 56,316	1875 to '80	— 103,099
1881.....	+ 53,747	1875 to '81	— 49,352
1882.....	+ 62,244	1875 to '82	+ 12,892
1883.....	+ 102,135	1875 to '83	+ 115,027
1884.....	+ 91,136	1875 to '84	+ 206,163
1885.....	+ 100,784	1875 to '85	+ 306,947
1886.....	+ 91,096	1875 to '86	+ 398,043
1887.....	— 49	1875 to '87	+ 397,994
1888.....	+ 102,288	1875 to '88	+ 500,282
1889.....	+ 97,488	1875 to '89	+ 597,770
1890.....	+ 54,404	1875 to '90	+ 652,174
1891.....	+ 72,378	1875 to '91	+ 724,552
1892.....	— 16,487	1875 to '92	+ 708,065
1893.....	— 42,205	1875 to '93	+ 665,860
1894.....	+ 7,392	1875 to '94	+ 673,252
1895.....	— 53,047	1875 to '95	+ 620,205
1896.....	+ 96,621	1875 to '96	+ 716,826
1897.....	+ 51,695	1875 to '97	+ 768,521
1898.....	+ 91,807	1875 to '98	+ 860,328
1899.....	+ 100,740	1875 to '99	+ 961,068

+ Favourable. — Adverse.

## CANADIAN FIRE COMPANIES.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their whole marine business must be taken into account, inasmuch as a separation of expense between these branches has not been made.

The following table gives the distribution of fire business between Canada and elsewhere, for the four companies transacting business outside of Canada and shows that the home business has been, on the whole, more favourable to the companies than the foreign business.

## FIRE INSURANCE, 1899.

COMPANIES.	IN CANADA.				IN OTHER COUNTRIES.			
	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of Premiums received.	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of Premiums received.
	\$	\$	\$	%	\$	\$	\$	%
British America.....	31,619,429	347,188	162,873	46 91	120,589,204	864,200	617,640	71 47
Quebec.....	10,423,624	99,309	104,916	105 65	1,718,869	28,024	25,000	89 21
Victoria—Montreal..	5,847,903	41,853	8,137	19 44	2,420,111	20,438	10,582	51 78
Western.....	48,708,316	348,251	186,800	53 64	198,762,815	1,352,215	915,274	67 69
Total.....	96,599,272	836,601	462,726	55 31	323,490,999	2,264,877	1,568,496	69 25

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The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies, during the years 1878 to 1899 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business has been more favourable to the companies than the business transacted in other countries :—

YEAR.	IN CANADA.			IN OTHER COUNTRIES.		
	Premiums received	Losses paid.	Rate per cent of losses paid as compared with premiums received.	Premiums received	Losses paid.	Rate per cent of losses paid as compared with premiums received.
	\$	\$		\$	\$	
1878.	591,495	241,545	40·84	1,251,923	737,430	58·90
1879.	552,090	287,729	52·12	1,309,902	923,242	70·48
1880.	459,653	219,954	47·85	1,377,310	885,293	64·28
1881.	428,795	304,488	71·01	1,439,085	1,085,846	75·45
1882.	543,126	334,000	61·50	1,413,989	1,137,399	80·44
1883.	606,557	436,800	72·01	1,483,941	1,136,380	76·58
1884.	550,188	376,969	68·52	1,401,051	1,122,882	80·15
1885.	983,555	518,633	52·73	1,485,078	1,051,090	70·78
1886.	996,562	655,534	65·78	1,499,840	1,049,575	69·98
1887.	1,002,817	661,682	65·98	1,496,712	1,037,123	69·29
1888.	1,002,109	655,191	65·38	1,453,410	1,008,509	69·39
1889.	1,014,314	586,164	57·79	1,527,909	1,012,624	66·28
1890.	1,018,226	604,846	59·40	1,584,879	910,511	57·45
1891.	1,102,237	780,862	70·84	1,662,538	1,165,583	70·11
1892.	629,708	485,446	77·09	1,907,652	1,191,545	62·46
1893.	621,135	427,349	68·80	2,356,413	1,560,592	66·23
1894.	626,768	423,777	67·61	2,303,219	1,442,596	62·63
1895.	785,416	499,472	63·59	2,566,980	1,462,849	56·99
1896.	782,956	460,236	58·78	2,487,459	1,446,314	58·14
1897.	725,775	529,597	72·97	2,399,542	1,263,368	52·65
1898.	783,326	392,821	50·15	2,260,724	1,464,544	64·78
1899.	836,601	462,726	55·31	2,264,877	1,568,496	69·25
Totals.....	16,643,409	10,345,821	62·16	38,934,433	25,663,791	65·92

The assets of the seven Canadian companies doing fire business amounted, at the end of the year, to \$5,003,819, covering a total amount of insurance of all kinds of \$521,658,920, being at the rate of \$9.59 for every \$1,000 of insurance in force ; they have also a reserve of subscribed capital not called up, amounting to \$2,021,695 making a total security of \$13.47 for every \$1,000 insured. The liabilities of the same companies amounted to \$3,280,752, made up as follows :—

Unsettled losses.....	\$ 353,888
Unearned premiums.....	2,839,735
Sundry.....	87,129
<b>Total.....</b>	<b>\$ 3,280,752</b>

The unearned premiums are here taken to be the *pro rata* proportions of the gross premiums for the time unexpired in the cases of Fire and Inland Marine insurance, and the whole premium in the case of a current Ocean risk. The surplus of assets over

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liabilities available for the protection of policy-holders, independent of the reserve of subscribed capital not called up, amounts to \$1,716,979.

The capital stock of these companies paid up or in course of payment, amounts to \$2,105,105.

The following table gives the condition at the end of 1899 of all the Canadian stock companies in reference to the surplus on account of policy-holders.

FIRE and Marine Insurance companies, December 31, 1899.

	Subscribed Capital.	Capital paid up.	Surplus on policy - holders Account.	Reserve of Subscribed Capital not Called-up.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America.....	750,000 00	750,000 00	468,138 34	None.
Canadian Fire .....	484,900 00	96,080 00	132,626 68	388,820 00
Mercantile Fire .....	250,000 00	50,000 00	141,790 21	200,000 00
Quebec.....	225,000 00	+ 100,000 00	121,008 64	125,000 00
Victoria—Montreal.....	416,900 00	109,025 00	46,844 27	307,875 00
Western.....	2,000,000 00	1,000,000 00	778,131 99	1,000,000 00
Total.....	4,126,800 00	2,105,105 00	1,688,535 13	2,021,695 00

† As reduced by Act of Parliament.

A comparison of this with the figures for the previous year shows the following results :—

Gain or improvement during 1899 :—

London Mutual, \$2,624.98 ; Mercantile Fire, \$32,165.34 ; Canadian Fire, \$22,983.22

Loss or deterioration during 1899 :—British America, \$72,711.36 ; Quebec Fire, \$48,867.17 ; Western, \$150,276.78.

Including the whole business of the mixed companies, as well outside as within the Dominion, it appears that the Canadian companies have received during the year 1899 a total cash income of \$4,564,561.33, which is made up as follows :—

	1899.	The same in 1898.	The same in 1897.	The same in 1896.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Premiums .....	4,430,792 71	4,157,139 74	4,007,110 65	4,168,663 62
Interest and dividends.....	128,389 00	184,006 75	128,385 56	132,581 92
Sundry.....	5,379 62	5,897 89	6,886 91	6,289 09
Total.....	4,564,561 33	4,297,044 38	4,141,883 12	4,307,534 63

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In the same way the cash expenditure during 1899 has been \$4,755,207.29, distributed into:—

	1899.	The same in 1898.	The same in 1897.	The same in 1896.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses paid .....	3,063,716 43	2,700,774 91	2,529,432 31	2,777,327 97
General expenses .....	1,524,637 05	1,394,742 19	1,402,470 67	1,417,637 39
Dividends to stockholders .....	166,853 81	164,092 45	162,438 28	162,610 10
Total .....	4,755,207 29	4,259,609 55	4,094,341 26	4,357,575 46

Thus it appears that for every \$100 of income there has been spent \$104.18, namely: for losses, \$67.12; for general expenses, \$33.40; and for dividends to stockholders \$3.66. Hence, also, for every \$100 of premiums received there has been paid out \$69.15 for losses, \$34.41 for expenses, and \$3.77 for dividends to stockholders.

The total cash income received by the Canadian companies during the twenty-five years from 1875 to 1899 inclusive, is \$92,911,822.21. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1899.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876.....	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877.....	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878.....	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879.....	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880.....	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881.....	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882.....	3,007,132 65	153,878 46	27,388 28	3,188,397 39
1883.....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884.....	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885.....	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886.....	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887.....	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888.....	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889.....	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890.....	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891.....	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892.....	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893.....	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894.....	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895.....	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896.....	4,168,603 92	132,581 62	6,289 09	4,307,534 63
1897.....	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898.....	4,157,139 74	134,006 75	5,097 89	4,297,044 38
1899.....	4,430,792 71	128,389 00	5,379 62	4,564,561 33
Total .....	88,589,239 55	3,713,706 24	608,076 42	92,911,822 21

\* Of this amount \$197,500 was premium upon the new stock issued by the British America and Western.



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The expenditure of the same companies during the same period of twenty-five years amounted in the aggregate to the sum of \$94,285,311.75, thus showing an excess of expenditure over income to the amount of \$1,373,489.54. The amounts expended in the respective years, and their distribution under proper headings, are given in the following table :—

## EXPENDITURE FOR THE YEARS 1875 TO 1899.

Year.	Losses Paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	<i>e</i> Excess of Income over Expenditure.	
					<i>d</i> The Reverse.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875	1,694,885 99	985,926 28	159,608 88	2,840,421 15	<i>c</i>	627,577 67
1876	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	<i>e</i>	74,422 70
1877	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	<i>d</i>	1,178,084 36
1878	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	<i>d</i>	4,408 78
1879	1,966,854 83	938,436 79	159,233 74	3,064,545 36	<i>d</i>	5,276 02
1880	2,236,943 54	889,409 73	164,650 50	3,291,003 77	<i>e</i>	116,485 07
1881	2,398,045 45	901,679 10	145,137 85	3,944,862 40	<i>d</i>	612,842 23
1882	2,294,212 90	917,526 03	110,813 47	3,322,552 40	<i>d</i>	134,155 01
1883	2,291,429 02	925,970 41	110,480 00	3,327,879 43	<i>d</i>	159,369 01
1884	2,165,708 63	871,037 06	102,675 50	3,139,421 19	<i>d</i>	14,459 84
1885	1,985,256 67	917,879 59	99,896 73	3,003,032 99	<i>e</i>	209,544 44
1886	2,128,942 82	926,299 50	114,809 02	3,170,051 34	<i>e</i>	60,022 96
1887	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	<i>d</i>	72,611 52
1888	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	<i>d</i>	2,897 14
1889	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	<i>e</i>	63,626 33
1890	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	<i>e</i>	248,284 64
1891	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	<i>d</i>	199,476 88
1892	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	<i>d</i>	243,233 21
1893	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	<i>e</i>	61,993 82
1894	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	<i>d</i>	7,171 85
1895	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	<i>d</i>	45,751 22
1896	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	<i>d</i>	50,040 83
1897	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	<i>c</i>	47,541 86
1898	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	<i>e</i>	37,434 83
1899	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	<i>d</i>	190,645 96
Total	62,042,762 70	28,720,425 87	3,522,123 18	94,285,311 75	<i>d</i>	1,373,489 54

## OTTAWA-HULL CONFLAGRATION.

The following are the amounts of loss sustained in Hull and Ottawa by the various companies in the disastrous conflagration which occurred on April 26, 1900. It originated in a wooden building in Hull, but in consequence of a high wind, which prevailed all day, soon extended to Ottawa, destroying everything in its path. The figures given below have been furnished by the companies and may be regarded as quite accurate. It is satisfactory to note the ability of every licensed company to meet promptly all proper demands upon it in respect of the fire, and also the fact that many of the companies, in addition to payment of the legal claims against them, made handsome contributions to the fund raised for the relief of the sufferers.

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LOSSES INCURRED—OTTAWA AND HULL CONFLAGRATION.

Name of Company.	Losses incurred, less reinsurances in Licensed Companies.	Name of Company.	Losses incurred, less reinsurances in Licensed Companies.
<i>Canadian Companies.</i>			
	\$ cts.		\$ cts.
Anglo-American.....	23,907 10	National of Ireland.....	76,049 00
British America.....	98,261 76	North British.....	254,575 43
Canadian Fire.....	13,230 00	Northern.....	51,778 25
London Mutual.....	13,609 06	Norwich Union.....	148,952 45
Mercantile Fire.....	19,501 47	Phoenix of London.....	191,579 24
Ottawa Fire.....	29,881 49	Royal.....	198,752 00
Quebec Fire.....	34,258 47	Scottish Union and National.....	63,372 90
Victoria-Montreal.....	27,159 00	Sun.....	50,451 73
Western.....	164,683 00	Union Assurance.....	179,800 00
Total.....	424,531 35	Total.....	2,525,871 59
<i>British Companies.</i>		<i>American Companies.</i>	
Alliance.....	153,000 00	Ætna Fire.....	181,976 46
Atlas.....	57,731 00	American Fire.....	15,017 48
Caledonian.....	175,090 00	Connecticut Fire.....	24,461 17
Commercial Union.....	98,075 00	Hartford Fire.....	183,726 10
Guardian.....	170,719 69	Insurance Co. of North America.....	97,747 40
Imperial.....	96,000 00	Phenix of Brooklyn.....	34,801 05
Lancashire.....	99,226 00	Phenix of Hartford.....	38,305 85
Law Union and Crown.....	17,258 56	Queen.....	135,660 00
Liverpool and London and Globe.....	118,288 56	Total.....	711,695 51
London and Lancashire.....	89,859 75	Grand total.....	3,662,098 45
London Assurance.....	71,833 68		
Manchester.....	163,568 35		

In prosperous times it is well to prepare for the day of adversity. Conflagrations such as that above referred to must be looked for, at irregular intervals of course, and probably widely separated from each other as regards both time and space. Such disasters are experienced in every country. The recent fire was the most destructive one which has occurred in the Dominion since the St. John, N.B., fire in June, 1877, but there have been in the interim several of minor importance, for example that at Windsor, N.S., on October 17, 1897, and that at New Westminster, B.C., September 10, 1898.

The possibility, indeed the probability, of such disasters, constitutes a liability on the part of the fire insurance companies for which provision should be made by the creation of special funds, varying according to the nature of the business transacted, and to the many conditions and circumstances to which the business of each company is subject, but which it would be impossible to enumerate.

Such a liability cannot be accurately estimated, but it should always be regarded as substantial in amount, and the fund created to meet it should be looked upon as an actual liability and not treated as surplus.

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## INLAND NAVIGATION AND OCEAN INSURANCE, 1899.

Including the Canadian inland marine business of the British and Foreign Marine, the London Assurance, the Ætna, and the Insurance Company of North America, and the whole inland marine and ocean insurance business done by the two Canadian companies, the following are the results of the year.

*Inland Navigation.*

Premiums received, \$549,854; losses incurred, \$406,359, of which were paid \$378,499, leaving a balance of \$27,860 of them still unsettled. There was also paid during the year the sum of \$118,197 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$496,696, while the total outstanding or unsettled losses at the end of the year were \$27,860.

*Ocean Marine.*

Premiums received, \$450,783; losses incurred, \$361,334, of which were paid \$334,046, leaving a balance of \$27,288 of them still unsettled. There was also paid during the year \$27,430 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$361,476, while the total outstanding or unsettled losses at the end of the year were \$27,956.

The marine business has been, on the whole, less unfavourable than the year previous. The losses incurred in the inland marine business amounted to 73·90 per cent of the premiums received, while last year the rate was 79·02.

In the ocean business the rate of losses incurred to premiums received was 80·16 per cent, while last year it was 97·88. The bulk of the ocean business is transacted by companies which are not required to be licensed, and do not report to this department.

An abstract of the inland marine business will be found on page lxxvi and details of this and the ocean business for the individual companies on pages lxxiv and lxxv.

## LIFE INSURANCE, 1899.

The business of life insurance was transacted by thirty-five active companies of which seventeen are Canadian, eight British and ten American.

In June, 1899, a license was granted to the National Life Assurance Company of Canada, and on October 18, 1899, one was granted to the Norwich Union Life Assurance Society, which did not, however, commence business in Canada prior to December 31.

*Insurances Effected During the Year.*

The total amount of policies in Canada taken during the year 1899, was \$67,400,733, which is greater than the amount taken in 1898 by \$12,052,430. The Canadian companies show an increase in 1899 of \$6,511,316, whilst in 1898 they had an increase of \$4,692,161; the American companies have an increase of \$5,116,094, while in 1898 they had an increase of \$1,260,250; and the British companies have an increase of \$425,020, whilst in 1898 they had an increase of \$544,597, the total increase in 1899 being \$12,052,430, as above stated.

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The respective amounts effected are :—

Canadian companies.. . . . .	\$42,138,128
British " . . . . .	3,748,127
American " . . . . .	21,514,478

So that the amount taken by native companies exceeds that taken by the British and American together by more than \$16,875,000. The details of the increase or decrease among the respective companies are given on pages xcii and xciii.

*Life Insurance in Force in 1899.*

The total amount of insurance in force at the close of the statements was \$404,170,873, which shows the large increase of \$34,262,008 over that of the previous year, being distributed as follows :—

	Total in force.	Increase.
Canadian companies.....	\$252,201,716	\$24,607,200
British " . . . . .	38,025,948	1,419,753
American " . . . . .	113,943,209	8,235,055
<b>Total . . . . .</b>	<b>\$404,170,873</b>	<b>\$34,262,008</b>

The following tables will enable the progress of the total business to be traced during the past twenty-five years, both as regards the amount of insurances effected from year to year, and the total amount in force :—

AMOUNTS of Insurance effected in Canada during the respective Years 1875-1899.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,633,357	6,740,804	13,840,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,696	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	*44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	28,089,437	2,967,855	14,145,555	45,202,847
1894.....	28,970,364	3,214,216	17,640,677	49,825,257
1895.....	27,909,072	3,337,638	13,093,888	44,341,198
1896.....	26,171,630	2,869,971	13,562,769	42,624,570
1897.....	30,351,021	2,778,510	15,136,134	48,267,665
1898.....	35,043,182	3,323,107	16,398,384	54,764,673
1899.....	42,138,128	3,748,127	21,514,478	67,400,733
<b>Totals . . . . .</b>	<b>481,657,388</b>	<b>74,960,231</b>	<b>267,298,748</b>	<b>823,916,367</b>

\* Including 20 months' business of the Canada Life.

AMOUNTS of Insurance in force in Canada, 1875-1899.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,656,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,390	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,092	36,266,249	103,290,932
1882.....	53,855,051	22,329,368	38,857,629	115,042,048
1883.....	59,213,609	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,595	135,453,726
1885.....	74,591,139	25,930,272	49,440,736	149,962,146
1886.....	88,181,859	27,225,607	55,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,034,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,348,392	231,963,702
1890.....	135,218,990	31,613,730	81,599,847	248,424,567
1891.....	143,368,817	32,407,937	85,698,475	261,475,229
1892.....	154,709,077	33,692,706	90,708,482	279,110,265
1893.....	167,475,872	35,543,884	94,602,966	295,622,722
1894.....	177,511,846	33,911,885	96,737,705	308,161,436
1895.....	188,326,057	34,341,172	96,590,352	319,257,581
1896.....	195,303,042	34,837,448	97,660,009	327,800,499
1897.....	208,655,459	35,293,134	100,063,684	344,012,277
1898.....	226,209,636	36,006,195	105,708,154	368,523,985
1899.....	252,201,516	38,025,948	113,943,209	404,170,673

Amount of Insurance terminated in 1899.

The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was \$7,526,150, which is greater by \$868,683 than the corresponding amount in the previous year; and the amount terminated by surrender and lapse was \$27,808,707, being greater than in the previous year by \$2,970,516.

Relatively to the amounts at risk the amounts so terminated are greater than those of the previous year giving for every \$1,000 of current risk \$18.65, terminated in natural course and \$68.90 by surrender and lapse, making a total of \$87.55. In the year 1898 these rates were \$17.93 and \$66.88 respectively, making a total of \$84.81, thus giving a difference of \$2.74 for each \$1,000 at risk.

The following table exhibits the rates for the last five years:—

TERMINATED out of each \$1,000 current risk.

	Naturally.					Surrender and Lapse.				
	1895.	1896.	1897.	1898.	1899.	1895.	1896.	1897.	1898.	1899.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian companies.....	10 83	13 16	14 97	13 47	13 74	84 25	74 53	70 46	63 58	64 94
British ".....	17 10	23 85	19 73	21 44	21 76	67 26	56 79	44 27	45 25	25 37
American ".....	25 08	26 97	28 14	26 03	28 09	109 58	107 52	99 10	81 14	88 43

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The total termination amounts to about 52.42 per cent of the amount of new policies. The actual amounts of termination were distributed as follows :—

	Naturally.	By Surrender and Lapse.
	\$	\$
Canadian companies.....	3,416,889	16,148,791
British ".....	837,496	1,361,217
American ".....	3,271,765	10,298,699
Total.....	7,526,150	27,808,707

The details of the individual companies will be found on page cvi.

*Canadian Policies in Force.*

Omitting the industrial policies of the London Life and the Metropolitan, the thrift policies of Sun Life, the monthly policies of the Excelsior and the provident policies of the North American, the following table gives the numbers and amounts of policies in Canada and the average amount of a policy in force at the date of the statements :—

	Number.	Amount.	Average Amount of a Policy.
	\$	\$	\$
Canadian companies.....	157,535	246,994,835	1,568
British ".....	19,178	38,025,948	1,983
American ".....	57,095	104,669,253	1,833
Total.....	233,808	389,690,036	1,667

The average amount of *new* policies is, for Canadian companies \$1,520 ; for British companies, \$1,848 ; and for American, \$1,817. The corresponding amounts last year were \$1,478, \$2,058 and \$1,824.

DEATH RATE.

In the calculation of the death rate this year, as in previous years, the mean number of policies in force, and the number of policies terminated by death during the year have been admitted as approximations to the mean number of lives exposed to risk, and the number of deaths during the year, respectively. It is believed that the

results arrived at, represent the actual mortality among insured lives in Canada as accurately as can be gathered from the returns of the companies.

	1899.		1899.	1898.	1897.	1896.	1895.	1894.	1893.	1892.	1891.	1890.
	Number of lives exposed to risk.	Number of deaths.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.
Active companies...	343,622	3,688	10·733	10·549	10·907	10·095	11·166	10·327	10·176	10·676	10·178	10·148
Assessment companies.....	99,837	734	7·352	7·818	7·507	6·798	8·654	8·101	9·407	8·946	9·345	8·475
Retired companies	3,918	140	35·733	33·560	26·747	32·969	30·235	26·449	22·574	26·512	20·109	21·417
Total .....	447,377	4,562	10·197	10·113	10·205	9·261	11·092	10·340	10·364	10·860	10·335	10·340

PREMIUM-INCOME during the respective Years 1875-1899.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,068,316	3,251,593	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,137,366	3,452,205	10,292,354
1896.....	6,075,454	1,137,607	3,389,605	10,602,666
1897.....	6,598,012	1,174,732	3,443,074	11,215,818
1898.....	7,107,073	1,210,601	3,676,490	11,994,164
1899.....	7,806,174	1,276,229	3,957,304	13,038,707
Totals.....	33,120,015	21,930,852	58,548,926	163,599,793

\* Including 20 months' business of the Canada Life.

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The total amount paid to policy-holders during 1899 was as follows :—

Death claims (including bonus additions) .....	\$ 4,604,416	59
Matured endowments do .....	1,382,916	18
Annuitants .....	104,717	69
Paid for surrendered policies .....	720,384	22
Dividends to policy-holders .....	868,524	17
<b>Total .....</b>	<b>\$ 7,680,958</b>	<b>85</b>

The distribution of payments among the different companies will be found on page cv.

Hence, for every \$100 premiums received, there has been paid to policy-holders \$53.01, leaving \$46.99 to be carried to reserve, expense and profits.

Including the business done outside of Canada by the Canadian companies, the following table shows the total premium income and payments to policy-holders of all companies, other than assessment companies, doing life insurance business in Canada, for the last twenty-one years, and also the ratio of payments to policy-holders to premiums received.

Year.	Premium Income.	Payments to Policy-holders	Rate of Payments to Policy-holders per cent of Premiums.
	\$	\$	
1879.....	2,606,756	1,301,480	49.93
1880.....	2,691,128	1,389,986	51.65
1881.....	3,094,689	1,879,240	60.72
1882.....	3,544,603	1,946,444	54.91
1883.....	3,861,179	2,201,152	57.01
1884.....	4,195,726	2,073,895	49.42
1885.....	4,684,409	2,544,101	54.31
1886.....	5,298,596	2,851,981	53.83
1887.....	6,105,474	3,235,205	52.99
1888.....	6,655,762	3,440,729	51.70
1889.....	8,336,167	3,942,590	47.30
1890.....	8,131,852	4,445,668	54.67
1891.....	8,667,609	4,911,485	56.66
1892.....	9,347,131	5,452,151	58.33
1893.....	9,962,833	5,133,284	51.58
1894.....	10,345,919	5,516,929	53.32
1895.....	10,887,501	5,862,447	53.85
1896.....	11,469,040	6,506,096	56.73
1897.....	12,197,626	7,076,962	58.02
1898.....	13,190,742	6,782,006	51.41
1899.....	14,490,102	7,680,959	53.01
<b>Total .....</b>	<b>159,754,844</b>	<b>86,174,290</b>	<b>53.94</b>

Collecting the results for the twenty-one years, 1879 to 1899, we find that the total payments to policy-holders amount to 53.94 per cent of the premium-income during the said period.



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The subjoined table shows the total premium-income and payments to policy-holders, during the last twenty-one years, of the life insurance companies which have ceased to do new business in Canada, and also the ratio of payments to policy-holders to premiums received.

Year.	Premium Income.	Payments to Policy-holders.	Rate of Payments to Policy-holders per cent of Premiums.
1879..	\$ 490,688	\$ 396,053	80·71
1880..	447,910	317,531	70·89
1881..	441,393	489,370	110·87
1882..	412,436	376,811	91·36
1883..	371,570	450,678	121·29
1884..	343,179	454,906	132·56
1885..	321,566	395,851	123·10
1886..	278,108	342,049	122·99
1887..	262,445	423,747	161·46
1888..	237,559	395,466	166·47
1889..	216,730	337,829	155·88
1890..	191,101	363,519	190·22
1891..	181,905	319,246	175·51
1892..	175,340	329,963	188·18
1893..	163,723	368,887	225·31
1894..	178,467	435,802	244·23
1895..	163,366	367,132	224·73
1896..	150,395	377,949	251·30
1897..	174,155	449,423	258·06
1898..	163,918	358,968	219·00
1899..	152,534	376,018	246·51
Total.....	5,518,488	8,127,260	147·27

Collecting the results for twenty-one years, 1879 to 1899, it will be seen that the total payments to policy-holders made by said retired companies exceeds by 47·27 per cent the total premium-income during the same period.

#### Canadian Companies.

The assets and liabilities, income and expenditure, of the Canadian Life Companies will be found exhibited in the statements under their respective headings at pages xcvi, xcvi, xcvi and civ. The tables of mortality employed by the various companies in the calculation of their reinsurance reserve are shown in the table on page xcix.

From the tables on pages ciii and civ referred to, it will be seen that the Canadian Companies have received an income of \$11,458,701·42 drawn from the following sources:—

Premiums and annuity sales.....	\$ 9,256,569 69
Interest and dividends.....	2,061,098 72
Sundry.....	141,033 01
Total.....	\$ 11,458,701 42

And they expended \$6,506,549·92 under the following items:—

Paid to policy-holders and annuitants.....	\$ 3,801,088 98
General expenses.....	2,616,951 34
Dividends to stockholders.....	88,509 60
Total.....	\$ 6,506,549 92

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Hence out of every \$100 of income they have expended in payment to policy-holders \$33.17; in general expenses, \$22.84, and in dividends to stockholders \$0.77, leaving \$43.22 to be carried to reserve.

By reference to the table at page xcvi it will be seen that the total assets at the 31st December, 1899, of the Canadian life companies other than assessment companies (including \$2,906,016.26 outstanding and deferred premiums, interest and rents due and accrued which have not as yet gone into income) amount to \$53,755,206.07, an increase over the corresponding amount at the end of the year 1889 of \$35,019,995.39.

The amount of risks in force have increased from \$127,621,376 in 1889 to \$282,848,921, a gain of \$155,227,545, and the reserves have increased from \$15,432,520 in 1889 to \$47,691,550 in 1899, an increase of \$32,259,030.

The following table gives the premium and other income of the Canadian companies other than assessment companies, during the past twenty-one years, and also the payments to policy-holders, for general expenses and for dividends to stockholders during the same period.

Year.	Premiums	Interest and other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stock-holders.	Total Expenditure.
	\$	\$	\$	\$	\$	\$	\$
1879.....	919,344	280,375	1,199,719	331,118	247,885	33,351	612,354
1880.....	1,039,342	325,581	1,364,923	412,230	272,689	32,311	717,230
1881.....	1,291,027	389,819	1,680,846	683,595	350,973	76,122	1,110,690
1882.....	1,562,085	387,218	1,949,303	719,656	396,398	66,459	1,182,513
1883.....	1,738,973	477,346	2,216,319	777,355	459,329	40,856	1,277,540
1884.....	1,932,506	499,074	2,431,580	671,448	508,573	48,821	1,228,842
1885.....	2,157,338	585,066	2,742,404	934,750	527,371	36,769	1,498,890
1886.....	2,482,113	672,547	3,154,660	1,316,175	659,938	109,450	2,085,563
1887.....	2,922,526	768,480	3,691,006	1,405,686	736,846	70,202	2,212,734
1888.....	3,260,800	777,266	4,038,066	1,416,516	874,657	52,651	2,343,824
1889*.....	4,570,918	1,234,146	5,805,064	2,001,150	1,091,027	65,411	3,157,588
1890.....	4,236,746	985,915	5,222,661	2,081,236	1,006,698	121,005	3,208,939
1891.....	4,508,834	1,097,710	5,606,544	2,036,711	1,093,215	55,465	3,185,391
1892.....	5,006,717	1,174,010	6,180,727	2,438,040	1,210,501	57,010	3,705,551
1893.....	5,476,059	1,281,031	6,757,090	2,265,703	1,432,144	57,994	3,755,841
1894.....	5,871,677	1,423,932	7,295,609	2,567,454	1,560,229	59,908	4,187,591
1895.....	6,297,930	1,508,649	7,806,579	3,070,440	1,723,309	132,112	4,925,861
1896.....	6,941,328	1,577,222	8,519,050	3,244,495	1,778,627	76,031	5,099,153
1897.....	7,579,816	1,992,213	9,572,029	3,641,627	2,119,437	83,774	5,844,838
1898.....	8,303,650	2,066,907	10,370,557	3,542,393	2,391,527	87,885	6,021,805
1899.....	9,256,570	2,202,132	11,458,702	3,801,089	2,616,951	88,510	6,506,550
Total.....	87,356,799	21,706,639	109,063,438	39,358,867	23,058,324	1,452,097	63,869,288

\*Including 20 months' business of the Canada Life.

## VALUATION OF LIFE POLICIES IN CANADA.

The following are the results of the valuation of the policies of a number of the licensed life insurance companies completed since the issue of the last report.

The valuation is made on the basis of the H.M. Mortality Table of the Institute of Actuaries, at  $4\frac{1}{2}$  per cent interest, the pure premiums only being valued :—

## ÆTNA LIFE.

*Valuation as at December 31, 1899.*

*Policies issued previous to March 31, 1878.*—Number of policies, 2,776 ; amount, \$2,896,494 ; value, \$1,317,629.

*Policies issued subsequent to March 31, 1878.*—Number of policies, 8,660 ; amount, \$11,964,141 ; value, \$3,822,796.

Total number of policies in force, 11,436 ; total amount in force, \$14,860,635 ; total value, \$5,140,425.

## BRITISH EMPIRE MUTUAL LIFE.

*Valuation as at December 31, 1899.*

Number of policies, 2,647 ; amount, \$6,093,338.49 ; value, \$1,440,238.18 ; amount of bonuses, \$303,148.71 ; value, \$145,941.61 ; value of annuities, \$32,504.08 ; total amount in force, \$6,396,487.20 ; total value, including annuities, \$1,618,683.87 ; amount reinsured, \$273,175.60 ; value, \$86,561.44. Total net amount in force, \$6,123,311.60 ; value, \$1,532,122.43.

## COMMERCIAL UNION.

*Valuation as at December 31, 1899.*

*Policies issued previous to March 31, 1878.*—Number, 137 ; amount, \$264,440.07 ; value, \$140,547.26 ; amount of bonuses, \$75,916.84 ; value, \$49,979.74. Total amount, \$340,356.91 ; total value, \$190,527.

*Policies issued subsequent to March 31, 1878.*—Number, 111 ; amount, \$269,535.80 ; value, \$50,635.96 ; amount of bonuses, \$15,824.45 ; value, \$5,255.49. Total amount, \$285,360.25 ; total value, \$55,891.45.

Total number of policies in force, 248 ; total amount, \$625,711.13 ; total value, \$246,418.45.

## LIVERPOOL AND LONDON AND GLOBE.

*Valuation as at December 31, 1899.*

Number of policies, 121 ; amount, \$173,974.64 ; value, \$74,605.78 ; amount of bonuses, \$42,104.01 ; value, \$25,756.39 ; value of annuities, \$6,383.79. Total amount in force, \$216,078.65 ; total value (including annuities), \$106,745.96.

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## LONDON ASSURANCE.

*Valuation as at December 31, 1899.*

Number of policies, 7; amount, \$27,253.33; value, \$10,363.11; amount of bonuses, \$5,932.71; value, \$3,934.70. Total amount in force, \$33,186.04; value, \$14,297.81.

## LONDON LIFE.

*Valuation as at December 31, 1898.*

Number of general policies, 2,232; amount, \$2,074,667.38; value, \$339,902.50; number of industrial policies, 34,094; amount, \$3,140,601.90; value, \$320,948.65. Total number of policies, 36,326; total amount, \$5,215,269.28; total value, \$660,851.15. Amount reinsured, \$5,000; value, \$2,206.85. Total net amount, \$5,210,269.28; value, \$658,644.30.

## MANUFACTURERS LIFE.

*Valuation as at December 31, 1898.*

Number of policies, 8,432; amount, \$13,055,677.90; value, \$1,355,699.37.

## NATIONAL LIFE.

*Valuation as at December 31, 1899.*

Number of policies, 128; amount, \$117,193.10; return premiums, \$2,520.30. Total amount, \$119,713.40; value, \$65,017.43.

## ONTARIO MUTUAL LIFE.

*Valuation as at December 31, 1898.*

Number of policies, 16,982; amount, \$23,629,676; value, \$3,629,786.09; value of annuities, \$35,023. Total value, \$3,664,809.09.

## ROYAL INSURANCE COMPANY.

*Valuation as at December 31, 1899.*

*Policies issued previous to March 31, 1878.*—Number of policies, 146; amount, \$352,115.84; value, \$191,200.79; amount of bonuses, \$92,928.77; value, \$70,317.57. Total amount, \$445,044.61. Total value, \$261,518.36.

*Policies issued since March 31, 1878.*—Number, 163; amount, \$324,686.76; value, \$125,471.15; amount of bonuses, \$44,532.44; value, \$27,846.38. Total amount, \$369,149.20. Total value, \$153,317.53.

Total number of policies in force, 309; amount, \$676,802.60; value, \$316,671.94; total amount of bonuses, \$137,461.21; value, \$98,163.95. Total amount in force, \$814,263.81. Total value, \$414,835.89.

## ROYAL VICTORIA.

*Valuation as at December 31, 1899.*

Number of policies, 1,129; amount, \$1,707,807; value, \$69,018.27; value of annuities, \$1,962.75; total value, \$70,981.02. Amount of policies reinsured, \$50,000; value, \$713.29; net amount in force, \$1,653,807; value, \$70,267.73.

## CANADIAN LIFE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian Life Insurance Companies carry on business outside Canada in the several countries, states, &c., set opposite their respective names, viz. —

Name of Company.	Name of Countries, States, &c.
Canada Life Assurance Company.....	The States of Illinois, Michigan, Minnesota, Ohio and Pennsylvania in the United States of America; the Bahamas and Newfoundland.
Confederation Life Association.....	Newfoundland.
Manufacturers' Life Insurance Company.....	Bermuda, British Honduras, British West Indies, Costa Rica, Porto Rico, Newfoundland, Singapore, Treaty Ports, China, Venezuela.
Mutual Life Assurance Co. of Canada (formerly the Ontario Mutual).....	Newfoundland.
North American Life Assurance Co....	The States of Illinois, Michigan and Minnesota in the United States of America, the Bahamas, Bermuda.
Sun Life Assurance Co. of Canada....	Bahamas, Belgium, Bermudas, British Guiana, Burma, Ceylon, Central America, China, Chile, Egypt, France, Great Britain, Honolulu, Hong Kong, Japan, Newfoundland, Philippines, Singapore, several states of the United States of America, Venezuela, West Indies.

## ASSESSMENT LIFE INSURANCE, 1899.

The business of life insurance upon the assessment plan has been transacted by seven companies, of which five are Canadian and two American.

The total amount of policies taken in Canada during the year 1899, was \$11,022,000, which is less than the amount taken in 1898 by \$4,695,825, and the net amount in force at the end of the year was \$129,805,877, which is less than the amount in force at the end of 1898 by \$2,375,097.

The amount of insurance terminated by death was \$1,049,000, and by surrender and lapse, \$13,739,500.

The total terminations amount to 134.17 per cent of the amount of new policies.

The amounts of terminations were distributed as follows:—

	By death.	By Surrender and Lapse.
Canadian companies .....	\$ 762,500	\$ 5,890,500
American do .....	286,500	7,849,000
Total.....	\$ 1,049,000	\$ 13,739,500

The details of individual companies will be found on page cvii.

The total amount paid by members for membership fees, annual dues, assessments, &c., was \$1,650,862, and the amount paid for death claims was \$1,131,059.

Details of the assets and liabilities, income and expenditure will be found on pages cx, cxi and cxii.

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### ACCIDENT AND GUARANTEE INSURANCE IN CANADA, 1899.

The business of accident insurance was transacted by ten companies, viz. : 5 Canadian (1 of which combined it with life insurance, 1 with plate glass insurance, 4 with sickness insurance and 1 with guarantee business,) 1 American (also combined with life), and 4 British, (2 of which combined it with guarantee business, and 1 with sickness insurance.)

The list of companies does not differ from that of the previous year.

The total accident premiums received in Canada were \$606,989, insuring an amount of \$109,746,785, and the sum of \$301,258 was paid for claims, with \$73,320 claims not settled.

An abstract will be found on page cxvi.

The guarantee business was conducted by five companies—two Canadian, two British and one American.

The list does not differ from that of the previous year.

The premiums received were \$92,204, guaranteeing an amount of \$21,332,394, and the net amount paid for claims was \$25,117 with \$9,904 claims not settled.

The Guarantee Company of North America transacts business outside of the Dominion, which is not included in the above.

### PLATE GLASS INSURANCE IN CANADA, 1899.

The business of plate glass insurance was transacted by three incorporated companies, viz. : 2 Canadian (1 of which combined it with accident insurance), and 1 American, and by one firm of individual underwriters, having their chief place of business in the city of Montreal.

Since the close of the year a license has been granted to the New York Plate Glass Insurance Company, which has taken over and reinsured the business of the individual underwriters above mentioned.

The companies and the individual underwriters above referred to, having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were \$69,415, being greater than the amount received the previous year by \$13,918, and the total losses incurred were \$30,618 being \$3,470 greater than the amount incurred in 1898. An abstract will be found at page cxvi.

### BURGLARY GUARANTEE INSURANCE, 1899.

This branch of insurance which is transacted to a considerable extent in Great Britain, was introduced into Canada seven years ago. On June 14, 1893, a license was issued to the Dominion Burglary Guarantee Company (Limited), whose head office is at the city of Montreal, to transact the business of guaranteeing against loss or damage

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by reason of burglary or housebreaking, and guaranteeing against loss of jewellery, bullion and other movable property deposited with it for safekeeping. This company which was incorporated by an Act of Parliament of Canada, assented to on April 1, 1893, is the only company licensed by this department to carry on the business of burglary guarantee insurance in Canada. A table showing the premiums received by it, the number of policies issued, the amount insured thereby, the number and amount of policies in force at the end of the year, the amount of claims paid, &c., will be found at page cxvii.

At the present time there are one hundred and three (103) companies under the supervision of this office. The nature of the business transacted by them is as follows :

Number of companies doing life insurance.....	47
“ “ “ assessment plan.....	6
“ “ fire insurance.....	37
“ “ inland marine insurance.....	6
“ “ ocean marine.....	2
“ “ accident insurance.....	9
“ “ guarantee insurance.....	5
“ “ steam boiler insurance.....	1
“ “ plate glass insurance.....	4
“ “ burglary guarantee insurance.....	1
“ “ registered mail, &c., insurance.....	3
“ “ sickness insurance.....	8

The deposits for the protection of policy-holders, held by the Honourable the Receiver General, in trust for these companies, at July 3, 1900, amounted to \$27,975,974.55 in securities, as follows :—

Canada Government securities.....	\$ 4,079,946 93
Canada Provincial securities.....	3,657,326 71
United States bonds.....	1,496,000 00
Swedish Government bonds.....	58,400 00
British Government securities.....	657,000 00
British Colonial securities.....	777,693 36
Bank deposit receipts.....	110,000 00
Montreal Harbour bonds.....	370,000 00
Municipal securities.....	14,672,019 61
Bank stocks.....	23,633 33
Loan companies debentures.....	234,921 27
Railway Companies' guaranteed bonds.....	1,509,833 34
Ceylon stock.....	29,200 00
Massachusetts bonds.....	300,000 00
Total.....	\$27,975,974 55

There was also deposited with Canadian trustees, in conformity with the Act, \$10,759,530, making a total of \$38,735,504.55 for the protection of policy-holders, being an increase since last report of \$2,002,512.69

The distribution of the total sum of \$38,735,504.55 held, as above mentioned, for the protection of policy-holders among the different classes, is as follows :—

Fire and inland marine.....	\$ 6,658,213 20
Life.....	31,093,686 73
Accident, guarantee, plate glass, &c.....	983,604 62
	<hr/>
	\$38,735,504 55

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The total amount of premiums received in Canada for all forms of insurance was \$23,958,874, of which \$11,019,800 was received by Canadian companies, and \$12,939,074 by British and American. The following summary shows the distribution of the premiums to the various classes :—

PREMIUMS, 1899.

Fire .....	\$ 7,910,492
Inland Marine .....	42,686
Ocean .....	340,917
Life .....	13,038,707
Life (Assessment) .....	1,650,862
Accident .....	606,989
Guarantee .....	92,204
Plate Glass .....	69,415
Steam Boiler .....	30,637
Burglary Guarantee .....	19,406
Sickness .....	139,003
Inland Transit .....	17,556
<b>Total .....</b>	<b>\$23,958,874</b>

Or dividing them according to the nationalities of the companies : —

PREMIUMS, 1899.

	Canadian Companies.	British Companies.	American Companies.
	\$	\$	\$
Fire .....	1,183,739	5,652,228	1,074,525
Inland Marine .....	28,581	7,235	6,870
Ocean .....	340,917		
Life .....	7,805,174	1,276,220	3,957,304
Life (Assessment) .....	1,139,197		461,665
Accident .....	216,695	305,414	84,880
Guarantee .....	36,129	46,139	9,936
Plate Glass .....	30,322		39,098
Steam Boiler .....	30,637		
Burglary Guarantee .....	19,406		
Sickness .....	139,003		
Inland Transit .....		17,556	
<b>Total .....</b>	<b>11,019,800</b>	<b>7,304,801</b>	<b>5,634,273</b>



RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF  
SECURITIES OFFERED FOR DEPOSIT BY INSURANCE  
COMPANIES, &c., &c.

The following extracts from Orders in Council, Minutes of the Treasury Board, &c., (most of which have been previously published) are here collected for convenience of reference :

*Particulars of Securities offered for Deposit.*—‘ All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz. :—

‘ Date, date of maturity, place of payment of principal, rate of interest, how payable, *i. e.*, yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

‘ Also, as regards municipalities whose bonds or debentures are offered :

‘ The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

‘ The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration.’ (T.B., Nov. 9, 1888.)

*Railway Debentures.*—‘ The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian Government.’ (T.B., Oct. 27, 1890.)

*Loan Companies’ Bonds.*—‘ The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies’ association of the province of Ontario to have the debentures of loan companies accepted by the Government as deposits on behalf of insurance companies, in which he reports that the said Association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees ; that the loan companies which compose the said association may be divided into the following classes :—

I. ‘ Companies incorporated under the provisions of the statute of the province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, now included in chapter 169 of the last Revised Statutes of Ontario (1887), and commonly known as the Building Societies’ Act.

II. ‘ Companies incorporated under the ‘ Canada Joint Stock Companies’ Act, 1877,’ now known as the ‘ Companies Act,’ being chapter 119 of the Revised Statutes of Canada (1886).

III. ‘ Companies incorporated under special Acts of the Legislature of the Province of Canada or of the Parliament of the Dominion of Canada.

IV. ‘ Companies incorporated under the ‘ Ontario Joint Stock Companies’ Letters Patent Act, 1874, being chapter 150 of the former and chapter 157 of the last Revised Statutes of Ontario.

V. ‘ Companies incorporated under the English Companies’ Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, being chapter 125 of the Revised Statutes of Canada.

The board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them, not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value, or 90 per cent of the market value, when the market value is less than the par value.

The requirements above referred to are as follows :—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.

2. It shall have a paid-up capital of at least \$500,000.

3. It shall have been in successful operation as a loan company for not less than ten years.

4. It shall have a reserve fund amounting to not less than 25 per cent of its paid-up capital.

5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided, shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the board, all necessary particulars, including a statement of the borrowing powers and powers of

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investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1896).

*No assurance of acceptance of Bonds by the Treasury Board.*—The Superintendent asks the decision of the board upon the following question, viz.:

'Will the board inform a company desirous of purchasing certain bonds or securities whether they will be, accepted or not as a deposit in the event of their being purchased?'

'The board, after deliberation, are of opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased.' (T.B., April 1, 1889.)

*Deposit Receipts.*—'The board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company.' (T.B., January 25, 1888.)

*Bank Stock, &c.*—'Bank stock or shares in any private company will not be accepted.' (O.C., January 17, 1876.)

*Registered Bonds as Deposits.*—'When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this department, be registered thus—in the name of 'the Receiver General of Canada in trust for (giving the name of the company) being part of the deposit made by the company with said Receiver General in pursuance of the statutes of Canada in that behalf.' (T.B., July 13, 1891.)

*Foreign Municipal Securities.*—'The board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act.' (T.B., January 30, 1894.)

*Exchange of Securities deposited with the Receiver General.*—The board establishes the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the board. (T.B., October 28, 1899.)

*Municipal and other Securities as deposits.*—The board on the report of the Superintendent of Insurance, direct as follows:—

(1.) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States State securities and loan companies' debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par.

(2.) That all securities of the classes mentioned in the preceding clause (1) which have been heretofore deposited and are still in the hands of the Dominion Government at Ottawa or in the hands of the Bank of Montreal, London, England, on behalf of the government, be revalued upon the basis set out in said clause (1).

(3.) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent, schedules thereof giving the full particulars of such securities, including their par and market values such par and market values to be certified to by a competent valuator or appraiser' (T.B., June 14, 1900.)

## LEGAL DECISIONS.

The following digest of recent legal decisions will be found useful by those engaged in the business of insurance:—

1. LIFE INSURANCE FOR THE BENEFIT OF WIVES, CHILDREN, &C., INSURABLE INTEREST, WAGERING POLICY, DEATH IN A FOREIGN COUNTRY, ACCOUNT OF PROFITS, DAMAGES FOR NON-PAYMENT OF PREMIUM, INTERPLEADER, &C.

(a.) A devise by a testator of all his life insurance policies in favour of 'preferred beneficiaries' as defined by the Ontario Insurance Act, R.S.O., chapter 203, is sufficient under section 160 of the Act to vary a policy or declaration or apportionment previously made without specifically identifying the policies by number, name, date or amount insured.

Such a devise does not affect a policy issued after the date of the will. (December 16, 1897. Mr. Justice Ferguson, re Cheesborough, 30 Ontario Report, p. 639.)

(b.) Where a policy of insurance was effected by a wife in her husband's name without his knowledge or consent, contrary to the rule of the insurance company, but subsequently, and after acquiring such knowledge, the husband procured two other policies to be issued in his name in the same company, signing the applications therefor, and acquiescing in the payment of the premiums on the three policies, and on these policies lapsing for default in payment of the premiums he revived the first policy, he was held estopped from denying its validity.

Where the name of a person interested in a policy of insurance is not inserted therein, but is set out in the application therefor, which is made part of the policy, and incorporated therewith, it is sufficient under 14 Geo. III. ch. 48, secs. 1 and 2, and R. S. O. ch. 203, sec. 150 (I).

An insurance in a New York Company, effected by a mother on the life of her child under age, is valid, whether governed by the Ontario or New York law, the R.S.O., ch. 203, sec. 150, sub-sec. 5, making such insurance valid in Ontario, whether effected before or after the passing of that Act; while the American decisions, referred to in the case, show its validity according to the law of the State of New York—(May 19, 1899, Divisional Court, *Wakman v. Metropolitan Life*, 30 Ontario Reports, p. 705.)

(c.) In consequence of its importance the following judgment of the Privy Council, dealing with the questions of *insurable interest*, *wagering policies* and the *incontestable clause* in life policies, is given in full.

An appeal from the Supreme Court of Canada.

Present: Lord Watson, Lord Macnaghten and Sir Henry Strong.

The judgment of their Lordships was delivered by

LORD WATSON. This action was brought by the appellant, Joseph Napoléon Antcil, against the respondent company, for recovery of the contents of a policy of insurance issued by the company on May 12, 1894, on the life of one Antoine Pettigrew. The amount of the insurance, which was for \$2,000, was by the policy made payable to the appellant, his executors, administrators, and assigns, under deduction of the premium for the current year, upon its being proved, to the satisfaction of the office, that the death of the assured had taken place whilst the policy was still current.

One of the conditions of the policy which has led to the present controversy, was in the following terms: 'Après que cette police aura été en vigueur une année entière, elle sera incontestable par rapport à quelque motif que ce soit, pourvu que les primes ici mentionnées aient été payées promptement, et que l'âge de l'assuré ait été admis.' It is unnecessary for the purposes of this appeal to refer to the other conditions, or bénéfices, as they are termed, which are incorporated with the policy, which expressly bears that these conditions are applicable: 'Ainsi que les dispositions au verso de cette police, font aussi complètement partie de ce contrat que s'ils étaient énumérés au-dessus des signatures ci-dessus apposées.' Antoine Pettigrew died on October 6, 1895, when the policy had been current for more than a year, and the premiums had been regularly paid. The present action was raised by the appellant on December 19, 1895.

In answering the proposals and queries submitted by the agent of the appellant company, which were thus referred to and made to form the basis of the contract of insurance, Antoine Pettigrew, in reply to the eighth question, which required him to give the name and address of the party who was to have the benefit of the contract, stated 'Joseph Napoléon Antcil, Riviere-du-Loup station.' To the ninth question, which had reference to the relation between him and that person, he replied, 'Mon protecteur, si toutefois j'en ai besoin.' To the tenth question, which made the inquiry to whom he desired the benefit of the contract to accrue on the expiry of the period of dotation, which was at the end of fifteen years from the date of the policy, Antoine Pettigrew answered, 'A moi-même.'

It was argued for the appellant that the effect of the tenth answer was to give Antoine Pettigrew a proprietary interest in the policy. That may be so, but his interest was contingent upon his surviving the date of the policy for a period of fifteen years. In the event of his death at any time during that period the sole owner of the policy was the appellant, Antcil.

By art. 2590 of the Civil Code of Lower Canada it is enacted in regard to life assurance: 'The insured must have an insurable interest in the life upon which the assurance is effected.

'He has an insurable interest in the life:—

- '1. Of himself.
- '2. Of any person upon whom he depends wholly or in part for support or education.
- '3. Of any person under legal obligation to him for the payment of money, or respecting the property or services which death or illness might defeat or prevent the performance of.
- '4. Of any person upon whose life any estate or interest in the insured depends.'

The only insurable interest which the appellant had in the life of Antoine Pettigrew, as stated in the proposals for insurance, was that the appellant was the protector of Pettigrew, whenever he stood in need of protection, which, if true, was an interest the very reverse of what is required by art. 2590 of the Code.

The action led to a considerable amount of litigation. It was tried in the Supreme Court before Cimon J. and a jury, who returned a verdict in the shape of answers to no less than twenty questions submitted to them by the learned judge. The verdict was then reported to the Superior Court, sitting in review for judgment in his favour whilst the respondent company, consisting of Caron, Andrews, and Cimon J.J. The appellant moved the court for judgment non obstante veredicto, or for a new trial. Caron and Andrews J.J. (dissentiente Cimon) refused the appellant's motion, and granted a new trial on the ground (1.) that, although the 'incontestable' clause of the policy was a good answer to innocent misrepresentations, nevertheless (2.) it was not a good answer to the allegation that the policy was a wager policy; and (3.) that the policy was a wager policy, in which the appellant, the payee, had no insurable interest.

An appeal was taken by the present appellant to the Court of Queen's Bench for Lower Canada, when five learned judges unanimously reversed the judgment of the Superior Court sitting in review, and entered judgment for the appellant, on the ground that (1.) 'the one year clause' was a good

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answer to alleged innocent misrepresentations, and (2.) that the jury had found on the evidence that the policy had been taken out by Pettigrew, and not by the appellant.

The respondent company then appealed to the Supreme Court of Canada, who, on December 9, 1897 (Sedgwick J. dissenting) reversed the order of the Queen's Bench, dismissed the appellant's action, and entered judgment for the respondent company. The learned judges of the Supreme Court were of opinion (1.) that the policy was null and void, having been entered into with the appellant in his own name, for his own benefit, and he having no insurable interest in the life of Pettigrew; (2.) that the 'one year clause' was contrary to public law and order; and that the respondents were not estopped, by 'the one year clause,' or otherwise, from disputing the validity of the policy.

Their Lordships have now to determine whether the judgment of the Supreme Court of Canada ought to be affirmed simpliciter, or whether there ought to be judgment entered for the appellant, or the case sent back for a new trial. In considering these two last questions, it is legitimate to refer to the evidence laid before the jury, for the purpose of ascertaining whether, on a second trial, the facts found by the jury, bearing upon the insurable interest of the appellant, are capable of substantial or any modification. Their Lordships are satisfied that, were a new trial allowed, these findings would be strengthened as against the appellant, but could not be modified in his favour. They have also arrived at the conclusion that the facts as found by the jury are, in the circumstances of this case, sufficient to show that the appellant had no insurable interest in the life of Antoine Pettigrew.

In the first place, it must be observed that, although the terms of the policy, and of the proposals upon which it is based, are such as to cast upon him the onus of proving that he had an insurable interest, the appellant has not in his pleadings alleged, and has not attempted to establish by proof, that he possessed any such interest as is required by art. 2590 of the Code. The only contribution, if it can be so called, to that inquiry made by the testimony of the appellant consisted in the assertion that his wife's grandmother was the cousingerman of Antoine Pettigrew. That is the evidence upon which the jury, in answer to question 8 (b), found that there was 'distant relationship' between Pettigrew and the appellant.

The jury in answer to question 2 (a), found that all the premiums in the policy had been regularly paid up to the death of Antoine Pettigrew; in answer to question 5, that Pettigrew was, at the time of the policy, and since, a poor man without any means whatsoever; and, in answer to question 6 (d), that it was the appellant who paid all the premiums. In answer to question 3 (a) and (b), they found that Pettigrew had signed the application for the policy with his mark of a cross, in presence of Hélène Ouellet, as witness, she being the wife of the appellant. In his evidence the appellant explains that, at the foot of the application, he wrote the signature 'Antoine Pettigrew,' on either side of the mark made by Pettigrew, who could not write. The most important findings of the jury are contained in their answers to question 15. These are to the effect that: (1.) Before the issuing of the policy sued on, the respondent company had, upon the same application, issued another payable to Antoine Pettigrew and his representatives; (2.) that Antoine Pettigrew and the appellant refused the first policy, having in lieu and place thereof exacted the policy sued on; and (3) that it was the appellant, and not Antoine Pettigrew, who refused the first policy and exacted the second. In his evidence the appellant thus explains his reasons for declining the first policy—'Parce qu'elle était payable à Pettigrew ou ses héritiers'; and also his reason for exacting the second—'que si la compagnie défenderesse voulait émaner une police payable à moi directement, que j'en paierais les primes, autrement que je n'en voulais pas.'

Their Lordships are of opinion, with the majority of the learned judges of the Supreme Court, that the findings of the jury are in themselves sufficient to establish that the appellant is not a lawful holder of the policy in question within the meaning of art. 2590 of the Code. The question remains, whether that clause of the policy which provides that the instrument shall become 'incontestable' on the lapse of a period of a year or upwards, during which premiums are regularly paid, furnishes a good answer to the objection founded on the terms of the Code. Upon that point their Lordships concur in the opinion expressed by the majorities of the Supreme Court and of the Superior Court sitting in review. The rule of the Code appears to them to be one which rests upon general principles of public policy or expediency, and which cannot be defeated by the private convention of the parties. Any other view would lead to the sanction of wager policies.

Their Lordships will, therefore, humbly advise Her Majesty to affirm the judgment appealed from and to dismiss the appeal. The appellant must pay to the respondent company their costs of this appeal. (July 28, 1899—*Anctil vs. The Manufacturers' Life Insurance Company*, Law Reports (English) Appeal Cases, 1899, p. 604.)

(d) The company, having its head office in Ontario, insured the life of a person then domiciled in Ontario, by two policies, one for \$2,000 and the other for \$3,000, payable to his executors or administrators at his death, at such head office. These policies were assigned by the insured to certain persons in Ontario, and an agreement in writing was subsequently made between the insured and these persons, by which his indebtedness to them was settled by his giving two promissory notes for \$500 each, and by which it was also provided that the policies should be reassigned to the insured 'upon the payment \* \* \* of the first of the said \$500 promissory notes, and shall in the meantime be held as collateral security for the payment of the said \$500 note. \* \* \* And the said (insured) shall be bound to keep up all premiums in the meantime, and if not paid when due, the said premiums may be paid by (the assignees), and the payments so made shall be added to the said (insured's) indebtedness, to which said policies shall remain as collateral security therefor

The insured died in a foreign country where he had been for some time domiciled, having in his actual possession, at the time of his death, one of the policies.

Letters of administration to his estate were granted by a court in the country where he died to a person there, and also by a surrogate court in Ontario to one of the assignees of the policies:—

*Held*, that, although the locality of a specialty is where it is conspicuous at the time of the death, that means, where it is rightly conspicuous, and, as the assignees were entitled in law to the possessing the policy, it was conspicuous, not where it actually was at the death, but where it rightly ought to have been; and the rule that the locality of a specialty is the jurisdiction in which letters of administration are to be granted is subject to this qualification—if the specialty can be recovered and enforced in the country where it is found at the death; and, assuming that letters were properly granted by the foreign court, the policy could not have been enforced and the moneys payable thereby recovered in the foreign country, for the insurance company, being as to that country a foreign corporation and not doing business therein, could not be sued there.

The appointment of an administrator in Ontario was, therefor, necessary; and the insurance company having paid the insurance moneys into court, they should be handed over to that administrator to be administered.

*Held*, also, that, upon the true construction of the agreement, the assignees were entitled only to the amount of the first one of the promissory notes, with interest from its maturity, and to the amount of the premiums paid by them since the date of the agreement, with interest.

(June 23, 1899.—Divisional Court, *re* Ontario Mutual Life Assurance Company and Fox, 30 Ontario Reports, p. 666.)

(e.) The question as to the right of a policy-holder to an account of profits in an action against a life insurance company has several times arisen; the latest case upon the subject of which the Superintendent is aware is that of *Greeff vs. The Equitable Life Assurance Society of the United States* (decided by the Court of Appeals in favour of the company), in which the following judgment was rendered on October 3, 1899. Vid. 160, New York Reports, p. 19.

*Martin, J.* The question of the sufficiency of the plaintiff's complaint has been certified to this court by the Appellate Division and presents the only question to be determined upon this appeal. The importance of this case requires a careful and studious consideration of that question and of the principles involved in its determination. Its importance arises not so much from the amount at issue in this particular case, although it is large, as from the principles to be established by its decision. The determination of the principles involved will not only affect existing contracts amounting to many million dollars, but may disturb the methods and basis upon which vast business transactions have hitherto been conducted, and create confusion and disorder in a system under which an important branch of business has been transacted for at least a half century.

The defendant was organized in 1859, under an act of the legislature providing for the incorporation of life insurance companies, passed June 24, 1853, with a capital stock of one hundred thousand dollars, upon which, under its charter, its holders might receive not to exceed seven per cent per annum, and the earnings and receipts of the company over the dividends, losses and expenses, were to be accumulated by it. Its corporate powers were vested in a board of directors who were authorized to select from among their number a president and vice-president and to appoint a secretary and such other officers as they might deem requisite. They were given power to enact by-laws, rules and regulations for the government of the officers and agents of the company and for the management of its affairs, to determine the rates of premiums, the amount to be insured upon any one life and the terms of such insurance.

The charter also provided that the insurance business of the company should be conducted on the mutual plan, and that all premiums should be payable in cash. In case a policy holder should omit to pay any premium due from him, or should violate any other condition of the policy, the board of directors might forfeit his policy and apply all previous payments to the benefit of the company. It also provided: 'The officers of the company, within sixty days from the expiration of the first five years, from December 31, 1859, and within the first sixty days of every subsequent period of five years, shall cause a balance to be struck of the affairs of the company, which shall exhibit its assets and liabilities, both present and contingent, and also the net surplus, after deducting a sufficient amount to cover all outstanding risks and other obligations. Each policy-holder shall be credited with an equitable share of the said surplus. Such equitable share, after being ascertained, shall be applied to the purchase of an additional amount of insurance (payable at death or with the policy itself), expressing the reversionary value of such equitable share, at such interest as the directors may designate, or, if any policy holder so direct, such equitable share of surplus shall be applied to the purchase of an annuity, at such rate of interest as the directors shall designate, to be applied in the reduction of his or her future premiums. In case of death, the amount standing to the credit of the party insured, at the last preceding striking of balance as aforesaid, shall be paid over to the person entitled to receive the same; and the proportion of surplus equitably belonging to him or her, at the next subsequent striking of balance, shall also be paid, when the same shall have been ascertained and declared.'

In 1868, by chapter 118 of the laws of that year, a statute was enacted which provided that any

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domestic insurance corporation, which, by its charter or articles of association, is restricted to making a dividend only once in two or more years, may hereafter, notwithstanding anything to the contrary in such charter or articles, make and pay over dividends annually, or at longer intervals, in the manner and proportions, and among the parties, provided for in such charter or articles.

Chapter 100 of the laws of 1872 provided that 'it shall be lawful for any life insurance company organized under the laws of this state, to ascertain at any given time, and from time to time, the proportion of surplus accruing to each policy from the date of the last to the date of the next succeeding premium payment, and to distribute the proportion found to be equitable either in cash, in reduction of premium, or in reversionary insurance, payable with the policy, and upon the same conditions as therein expressed at the next succeeding date of such payment; anything in the charter of any such company to the contrary notwithstanding.'

On the first day of July, 1882, the plaintiff entered into a written contract of insurance with the defendant whereby it, in consideration of the statements contained in the plaintiff's application and the payment of the premium mentioned therein, promised to pay to the plaintiff or his representatives on May 2, 1897, or upon his death, if it occurred before then, the sum of twenty thousand dollars. Among the provisions and requirements indorsed upon and made a part of the policy, and relying upon which it was issued and received, was the following: 'This policy, during its continuance, shall be entitled to participate in the distribution of the surplus of this society, by way of increase to the amount insured, according to such principles and methods as may from time to time be adopted by this society for such distribution; which principles and methods are hereby ratified and accepted by and for every person who shall have or claim any interest under this contract; but the society may at any time before a forfeiture, upon request of the person holding the absolute legal title to this policy, substitute a cash payment to be fixed by said society in lieu of the said increase to the amount insured, to be used in reduction of subsequent premiums.'

All the conditions of the policy were kept and performed by the plaintiff on his part. The defendant annually, within sixty days from the thirty-first day of December in each year, from 1882 to 1896, both inclusive, caused a balance to be struck of the affairs of the society, exhibiting its assets and liabilities, both present and contingent, and also the net surplus after deducting a sufficient amount to cover all outstanding risks and other obligations. Such net surplus ascertained and declared by the defendant in each of the several years was for the year 1882, \$8,078,495, and in each subsequent year a larger amount, until 1896, when the amount was \$43,277,179.

During the years mentioned the defendant distributed to the plaintiff in reversionary insurance, payable with the policy and on the conditions therein expressed, as the plaintiff's proportion of surplus accruing from the date of the last to the date of the next succeeding payment, amounts varying from \$243 to \$328, making a total of \$3,932.

The several divisions of surplus distributed to the plaintiff were from sums received in excess of the several amounts mentioned as the balance of the surplus for each year, so that each distribution of surplus has been from profits accruing during the year without diminishing the surplus on hand at the end of the preceding year, and the plaintiff has received no portion of the net surplus of \$43,277,179 ascertained and declared by the defendant as the amount on hand December 31, 1896.

According to the principles and methods adopted by the defendant for distribution of surplus, there was distributed to the plaintiff in the year 1895, \$328 as his portion of a distribution of surplus amounting to \$2,002,954.23, and the proportion due the plaintiff of the \$43,277,179, net surplus ascertained on December 31, 1896, according to the same principles and methods, which were the principles and methods in force during the life of the plaintiff's policy, is \$7,087.38, in addition to the amount of surplus actually awarded of \$3,932, making a total of \$11,019.38 of surplus, and twenty thousand dollars of principal.

On June 23, 1897, the defendant paid to the plaintiff the sum of \$23,932, and certain interest thereon, and an agreement was then and there made between them, that such payment should not prejudice the right of the plaintiff to claim that he is entitled, under his policy, to a further and greater sum by way of surplus or profits, and there still remains due from the defendant to the plaintiff, under and by virtue of said policy, the aforesaid sum of \$7,087.38, and interest thereon from the second day of May, 1897, no part of which has been paid, although payment thereof was duly demanded prior to the commencement of this action.

The foregoing are all the material averments of the complaint, and include the provisions of the policy, the charter and the various statutes so far as they apply to the policy in suit or are referred to in the complaint.

This examination discloses that after alleging the incorporation of the defendant, the provisions of its charter, the statutes relating to the subject, the issuing of the policy, its provisions, the plaintiff's performance of all its conditions, and after eliminating the conclusions and inferences of the pleader, there remain in the complaint the allegations as to the surplus for each year from 1882 to 1896, the amount which was distributed to the plaintiff during those years from profits other than were included in such surplus, the distribution to the plaintiff in 1895 of \$328, as his proportion of a surplus of \$2,002,954.23, and that his proportion of the \$43,277,179 surplus in 1896 would be \$7,087.38, if it was distributed in the same manner.

The defendant demurred to the complaint upon the ground that it did not state facts sufficient to constitute a cause of action. By interposing this demurrer, it admitted all the facts alleged and such inferences as could be fairly drawn from them. (*Moss v. Cohen*, 158 N.Y. 240; *Coatsworth v. Lehigh Valley R. Co.*, 156 N.Y. 451; *Sanders v. Soutter*, 126 N.Y. 193; *Marie v. Garrison*, 83 N.Y. 14; *Flynn v. Brooklyn City R. R. Co.*, 158 N.Y. 493, 503; *Sage v. Culver*, 147 N.Y. 241, 245; *Kley v. Healy*, 127 N.Y. 555.) But it admitted none of the conclusions averred, nor any

construction put upon the contract by the pleader. Nor did it admit the correctness of any inference drawn by the pleader from the facts alleged. The contract having been set forth, the rights of the parties must be determined by the terms of that instrument, so far as they are dependent upon it. (*Buffalo Catholic Institute v. Bitter*, 87 N.Y. 250; *Borgardus v. N. Y. Life Ins. Co.*, 101 N.Y. 323.)

At the threshold of this examination, it is proper to observe that, under the provisions of section 56 of the Insurance Law, (Laws, 1898, ch. 690), the plaintiff cannot maintain an action or proceeding for an accounting or enjoining, restraining or interfering with the prosecution of the business of the defendant or for the appointment of a receiver, except upon the application or approval of the attorney-general. That statute declares: 'No order, judgment or decree providing for an accounting or enjoining, restraining or interfering with the prosecution of the business of any domestic insurance corporation or appointing a temporary or permanent receiver thereof shall be made or granted otherwise than upon the application of the attorney-general, on his own motion or after his approval of a request in writing thereof of the Superintendent of Insurance, except in an action by a judgment creditor or in proceedings supplementary to execution.' This Act was doubtless passed to firmly establish and effectuate the decision of this court in *Uhlman v. N. Y. Life Ins. Co.* (109 N.Y. 421). In *Swan v. Mutual Reserve Fund Life Assn.* (155 N.Y. 9), we held that the action was for an accounting; that it would result in an interference with the prosecution of the business of the corporation, and was within the prohibition of the foregoing statute. It was also held that a policy-holder had no legal capacity to maintain such an action since the adoption of that statute; that it must be brought, if at all, by the attorney-general, and that the statute did not violate any constitutional rights of a policy-holder or member. Therefor, if this action is to be regarded as an action for an accounting or as interfering with the prosecution of the defendant's business, it is prohibited by statute, as there is no allegation, claim or pretense of any application or approval by the attorney-general.

In considering whether the complaint states facts sufficient to constitute a cause of action, the point to be determined is whether the facts stated are sufficient to entitle the plaintiff to recover in an action at law upon the policy as an instrument for the payment of money, or to recover against the defendant for a breach of its contract. This renders necessary a somewhat critical examination of the provisions of the policy relating to the defendant's surplus and the manner of its distribution.

The contract provides that the plaintiff's policy, during its continuance, shall be entitled to participate in the distribution of the surplus of the society according to such principles and methods as may from time to time be adopted by it for such distribution, and these principles and methods were expressly accepted and ratified by the plaintiff for himself or any other person having an interest in the policy. Thus, by the terms of the plaintiff's contract, he expressly ratified and accepted the principles and methods which were from time to time adopted by the defendant for the distribution of such surplus.

The plaintiff's claim that the whole surplus should be distributed cannot be sustained if it is in conflict with the provisions of the contract between the parties without making a new contract for them, which the court will not do. Therefore, this question depends for its solution upon a proper interpretation of the provisions of the policy. The parties agreed that the plaintiff should participate in the distribution of the surplus according to the methods and principles adopted by the company. It is to be observed that the agreement was that the plaintiff should participate, not in the whole surplus, but in the distribution of the surplus, or, in other words, in the surplus which, according to the defendant's methods and principles, was to be distributed. We find nothing in the record to sustain the suggestion of the learned Appellate Division to the effect that the minds of the parties did not meet as to that provision in the contract. It was clearly a part of it, which was presumptively understood and deliberately entered into by them. Surely there is nothing in the complaint to indicate that any of the provisions of the policy was not fully understood by the plaintiff and intended to be an effective part of it.

The principles and methods by which the defendant distributed its surplus are set forth in the complaint. It discloses that the defendant has never divided among its policy-holders its entire surplus, but has uniformly, since 1882, retained a portion thereof in its own hands. The purpose for which it was retained does not appear. It may have been to insure the defendant's continued solvency and thereby to more fully protect the holders of its policies, or because the fund so retained was dedicated to other classes of insurance, or to its annuity fund. Presumptively, it was for some proper and lawful purpose.

It is manifest that by the terms of the plaintiff's policy the only right he acquired was to share in an equitable distribution of the accumulated surplus.

Until a distribution was made by the officers or managers of the defendant, the plaintiff had no such title to any part of the surplus as would enable him to maintain an action at law for its recovery. We think the principles which control the disposition of the surplus earnings of a stock corporation are applicable here. In those cases it has often been held that until dividends have been declared a stockholder has no right of action at law to recover any part of the fund applicable to that purpose, and that when directors have exercised their discretion in regard thereto, the courts will not interfere unless there is bad faith, or wilful neglect, or abuse of such discretion. (*Cook on stock and stockholders* §542, note 5, §§272, 542, 545; *Williams v. W.U.T. Co.*, 93 N.Y. 162; *McNab v. McNab & Harlin Mfg. Co.*, 62 Hun, 18; *Park v. Grant Locomotive Works*, 40 N.J. Eq., 114; *Boardman v. Lake Shore & Mich. S. Ry. Co.*, 84 N.Y. 157; *Thomas v. N.Y. & G.L. Ry. Co.*, 139 N.Y. 163; *Day v. O. & L.C.R.R. Co.*, 107 N.Y. 129; *Fuller v. Met. Life Ins. Co.* 70 Conn. 647.) Those principles were recognized by Goodrich, P. J., in his dissenting opinion in this case. He says: 'In general, only the directors of any corporation have the power to decide what amount or share

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of its earnings is to be applied in dividends, and I can see no different principle which limits the authority of the directors of this society to decide what part of the net surplus is to be distributed to the policy-holders at any particular period.' As there is in the complaint in this case no allegation of bad faith, wilful neglect or abuse of discretion by the defendant or its officers, it seems clear that under the principle of these authorities this action cannot be maintained.

The learned Appellate Division, while it admitted that the defendant had a large discretion in determining the amount of its surplus, and that it might increase its reserve fund for the security of its policy-holders and to cover any contingent liabilities that might arise, taking such steps and adopting such principles and methods as were demanded by a wise and prudent management to insure the prompt payment of losses and to successfully carry on and extend its business, still held that as the fund remaining in the defendant's hands had been denominated by it as surplus, instead of a reserve fund, all the usual powers and authority of its directors and managers to determine how and when it should be distributed, and all their discretion as to the manner of its disposition, were spent, and, hence, they were required, as matter of law, to distribute the entire amount among its policy-holders. We are not disposed to agree with that conclusion. We think this case should not be decided upon any such narrow or technical ground. It should be determined upon a fair interpretation of the intent and purpose of the provisions of the policy, and not by giving to a single word an undue, unusual or exaggerated effect. In a sense, all the funds in the possession of a mutual insurance company, over and above its immediate and present liabilities, may be regarded as surplus, yet it is not for that reason understood as belonging to, or to be immediately distributed among the policy-holders, either by them or by the company. If the same exaggerated meaning were to be given to the word 'liabilities' when applied to demands against the company, as was given to the word 'surplus,' it would include the full face amount of all its outstanding risks or policies, and no surplus would ever exist. The word 'surplus,' like the word 'liabilities,' has acquired a special meaning in this branch of the insurance business. Under the provisions of this policy it is plain that the surplus and the distributable surplus are regarded as two distinct and separate funds. The liabilities of a life insurance company are calculated upon rules based upon experience, which are dependant upon various contingencies. As applied in that class of insurance, the liabilities of a company do not represent the full amount of outstanding policies. So the word 'surplus' is used to designate the amount of funds in the hands of the company after deducting its liabilities as ascertained by certain rules adopted by the insurance department for determining the value of each risk. Obviously, the word 'surplus' was not used in the defendant's charter or policy to designate the amount of money in the company's hands which was to be distributed among its policy-holders, but to represent the amount which should remain after certain calculated liabilities were deducted. When that amount was ascertained, it became the duty of the officers of the defendant to determine the portion of such surplus which should be distributed and the portion which should be retained for the benefit and security of the company and its members. We find nothing in the policy which requires the defendant to distribute its entire surplus among its policy-holders. It is only required to credit to each policy an equitable share of the surplus, after deducting an amount sufficient to cover all outstanding risks and obligations. Under that provision the defendant had the right to retain out of its surplus an amount sufficient to insure the security of the policy-holders, in the future as well as at present, and to cover any contingencies that might arise or be fairly anticipated. Obviously, it could not have been the intent of this provision to require the defendant to distribute its entire surplus, so that any depreciation in its investments or increase of its liabilities by some unusual condition, or any change of the rate of interest in calculating its reserve, would, of necessity, render it insolvent. The policy-holder is to be credited only with an equitable share of such surplus, which must, we think, be regarded such a share as might, with due regard to the safety of all its policy-holders, the security of its business, and in the exercise of a proper discretion, be thus credited. The adoption of principles or methods for the distribution of its surplus by which it was all distributed each year would not only place in jeopardy the security of every existing policy, but its tendency would be to prevent any increase of its business by obtaining new policies, and thus diminish its future receipts. It was essential to the prosperity of the defendant, and, consequently, to the security of its policy-holders, that its business in the future should be increased, or at least maintained, as upon its maintenance its continued solvency and ability to pay future losses principally depended. No prudent person would be inclined to take a policy in a company which had so improvidently conducted its affairs that it only retained a fund barely sufficient to pay its present liabilities, and, therefore, was in a condition where any change by the reduction of interest upon, or depreciation in, the value of its securities, or any increase of mortality would render it insolvent and subject to be placed in the hands of a receiver. The evident purpose of the provisions of the defendant's charter and policy relating to this subject was to vest in the directors of the corporation a discretion to determine the proportion of its surplus which should be divided each year. Assuming, then, that a discretion as to the amount of the surplus which should be distributed rested in the officers of the defendant, it cannot be said that the plaintiff is entitled, as matter of law, to recover the amount claimed in his complaint. While the complaint alleges that the defendant declared its surplus to be more than forty-three million dollars, there is no allegation as to the amount of its outstanding policies or the proportion which the surplus bears to the amount of its existing insurance. Nor does it show that the surplus is in any way disproportionate or unnecessary to the proper security of the amount of such outstanding insurance. If, as was stated upon the agreement, the amount is one thousand million dollars, the surplus would be only about four and three-tenths per cent of the amount of its contingent liabilities. Therefore, there is nothing in the complaint to show that the surplus is more than should be retained by a prudent management for the security and benefit of its policy-holders.



It is said that the charter provides for a distribution of the entire surplus when ascertained. We find no such provision in it. What it does provide is that when ascertained each policy-holder shall be credited with an equitable share of the surplus, to be determined and applied in the manner stated, and that the earnings and receipts over and above the dividends, losses and expenses shall be accumulated. Hence, if we assume that the charter, and not the contract, is to control (which we by no means hold), then the question at once arises, who is to determine what an equitable distribution of the surplus is? Or, in other words, the question is, who is to determine how much of the surplus shall be distributed to the policy-holders and how much shall be accumulated and retained for the security of the society and its members? Manifestly, that question is to be decided by the officers and managers of the defendant, who are to exercise their discretion in determining it, having in view the present and future contingencies of the business. In the absence of any allegation of wrong-doing or mistake by them, their determination of the question must be treated as proper, and their apportionment of the surplus *prima facie* to be regarded as equitable. (*Uhlman v. N. Y. Life Ins. Co.*, 109 N. Y. 421.)

There is no allegation that the amount of the fund held by the defendant is greater than is required by a prudent management to meet the possible and probable emergencies of its business, nor that the plaintiff has been inequitably treated as between himself and the defendant's other policy-holders. Whether the discretion exercised by the defendant's officers was or was not equitable, could not be determined by the court unless an accounting by the defendant was had, and after a full investigation and ascertainment of the exact situation and condition of its affairs. Confessedly, that was not the purpose of this action.

Moreover, when the plaintiff obtained his policy, he knew or, at least, could have easily ascertained, what principles and methods the defendant adopted in the distribution of its surplus, and that they were the same as were employed by all the successful mutual insurance companies doing business in this state. Presumptively, the plaintiff knew that the defendant had an undistributed surplus amounting to more than eight million dollars at the time his policy was issued, and that it was an added security thereto. That fact may very well have been an inducement to him to take a policy in the defendant's company. Thus, it is quite evident, not only that the plaintiff knew that the society accumulated a portion of its surplus each year, but that, independently of the provisions of the policy, he understood and consented to the principles and methods adopted and carried out by the defendant in its distribution.

Furthermore, the facts alleged fail to show that the plaintiff was entitled to any portion of the undistributed fund. The substance of his allegations as to that fund and its distribution is that by the defendant's distribution of a portion of its surplus in 1895, his proportion of \$2,002,954.23 was \$328, and that if the fund of \$43,277,179 was distributed in the same manner, \$7,087.38 would be placed to the credit of his policy. He, however, fails to allege any facts which show that any surplus which was not credited to his policy was available for or could properly or equitably be thus employed. The remaining fund may have equitably belonged to other policy-holders who held a different kind of policy and who belonged to a separate class to which it was properly dedicated. This fund may have been, and doubtless was, necessary to the proper security of the various holders of the defendant's policies and to the proper and successful transaction of its business. The plaintiff avers no facts which disclose that under the provisions of his policy he acquired any interest in that portion of the surplus which represented the accumulation of a part of the defendant's earnings for forty years, and which remained after it paid the plaintiff the portion which its officers had from time to time determined as equitably belonging to him. Before the plaintiff was entitled to recover he was required to show that under his contract he had some legal title to or interest in the fund in the defendant's possession. His allegation is that if that fund was divided as an amount in which he had an interest was previously divided, he would be entitled to receive the sum mentioned in the complaint. That allegation in no way shows that he had any interest in that fund, or that he was entitled to receive from the defendant the amount claimed or any other amount. The requirements of a valid complaint are that it shall contain a plain and concise statement of the facts which constitute a cause of action. That requirement has not been fulfilled in this case. As we have already seen, the plaintiff has failed to state sufficient facts to disclose that he has any right or interest in the fund of which he seeks to recover a part.

The contract between the parties, the defendant's charter and the statute of 1872 are all to the effect that the distribution of its surplus by the defendant was to be based upon principles of equity and controlled by the discretion of the defendant's officers. Under the policy it was only the proportion of the surplus which equitably belonged to it that was to be credited to it and paid to the plaintiff. Therefore, before any amount of the surplus was available as a credit upon the plaintiff's policy, the proportion which equitably belonged to him, or should be credited to his policy, must be ascertained and determined. Until that was done no action at law to recover any portion of it could be maintained. Such an ascertainment and determination was a condition precedent to the right of recovery. It may be that if the defendant had failed or refused to ascertain and distribute the proportion of the surplus which equitably belonged to the plaintiff he could compel it to act and determine the amount. Still, until that was done no action at law for its recovery could be maintained.

These considerations render it manifest that upon the facts alleged in his complaint the plaintiff is not entitled to recover. Eliminating from it the conclusions, inferences and construction of the pleader, and considering only the averments of fact, it fails to show any right in the plaintiff to maintain this action. No facts are alleged which show that the plaintiff, under his policy, had any actual interest in the fund of which he seeks to recover a part. By its terms he possessed no legal

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right to any part of the defendant's surplus, except in that portion which its officers determined to distribute among the holders of its policies, and an action at law could not be maintained until that determination was made.

It follows that the order and interlocutory judgment of the Appellate Division reversing the interlocutory judgment entered upon a decision of the Special Term should be reversed, that the interlocutory judgment of the Special Term should be affirmed, with costs to the appellant in all the courts, and that the question certified to this court should be answered in the negative.

All concur, except Vann, J., not voting.

Judgment accordingly.

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(f) Under the Ontario Judicature Act the performance of conditions precedent to a right of action must still be alleged and proved by the plaintiff.

(Nov. 29, 1899.—Randall v. The Home Life Association, 30 Reports Supreme Court of Canada, p. 97.)

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(g) By an application for a policy of insurance on the defendant's life he bound himself to pay the first premium on the presentation of the policy; but it was also agreed that the company should not incur any liability until the premium had been actually paid and received by the company. The application was accepted by the company and a policy issued and tendered to the applicant, who refused to accept it:—

*Held*, that the company could not claim the whole amount of the premium as liquidated damages, but were entitled to such damages only as had been occasioned by the defendant's refusal to accept the policy.

(January 10, 1900.—Divisional Court, Royal Victoria Life Insurance Company v. Richards, 31 Ontario Reports, p. 483.)

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(h) Where two clauses in a statute cannot be reconciled the later must prevail over the earlier one.

By sec. 151 of the Ontario Insurance, R.S.O. (1897) ch. 203, the assured may by an instrument in writing substitute a new beneficiary in a life policy, provided that he does not divert the benefit of any person who is a beneficiary for value. By section 160 he may in like manner transfer the benefit to his wife alone, although the policy is expressed to be for his mother's benefit, unless the policy expressly states that the original beneficiary is a beneficiary for value.

A person having effected an insurance on his life in favour of his mother as beneficiary, the policy not expressly stating that she was a beneficiary for value, subsequently transferred the benefit of it to his wife alone:—

*Held*, that section 160 must govern and that the wife was entitled to the policy moneys.

(January 11, 1900.—Mr. Justice Rose, Potts v. Potts, 31 Ontario Reports, p. 452.)

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(i) Certain moneys were payable by an insurance company under several life policies in favour of the assured, his executors, administrators or assigns. The moneys were claimed by the executors, who resided in Manitoba, where the assured died, and who were threatening suit there, and also by the widow, who resided in Quebec, and had brought an action against the company there. The company's head office was in Ontario, and they launched an application in the High Court for a summary interpleader order:—

*Held*, reversing the decision of a Divisional Court, 19 P.R. 16, and restoring that of Meredith, C.J., *ib.*, that the company were entitled to avail themselves of the provisions of rule 1103(a), as persons under liability for a debt in respect of which they were, or expected to be, sued by two or more persons; and service out of Ontario of the company's notice of motion for the interpleader order was properly allowed under rule 162(3). (January 25, 1900.—Court of Appeal *re* Confederation Life Association and Cordingly, 19 Ontario Practice Reports, p. 89.)

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(j) A life policy was issued June 27, 1894, for \$5,000, an annual premium of \$84.50 being payable on March 20, in each year. The second premium was paid March 20, 1895, but the third was not paid, the insured giving a note dated March 20, 1896, at ninety days instead, the note providing that if it was not paid at maturity the policy should become null and void, but subject, on subsequent payment, to reinstatement under the rules for lapsed policies. Payments on account of the note were made, and in February, 1898, the insured died.

*Held*, in an action by the beneficiary that the giving of the note was not a payment of the premium such as would entitle the insured to the extended insurance allowed in case three full annual premiums had been paid.

(March 3, 1900.—Mr. Justice Irving, Supreme Court, British Columbia, Tilley vs. Confederation Life Association, 36 Canada Law Journal, p. 247.)

## 2. BENEFIT SOCIETIES, ASSESSMENT LIFE INSURANCE, MISREPRESENTATION AS TO AGE, SUSPENSION OF MEMBER, ONTARIO INSURANCE ACT, &amp;c.

(k) A Canadian beneficiary association, in which the assured held certificates of insurance, transferred its assets and business to an American Association, who issued new certificates, sealed with its seal and signed in the United States by the president and treasurer, which were sent to, but were not to be operative until countersigned by, the Canadian agent, and delivered to the insured on payment of the premiums, all of which was done.

The claimants sought to prove claims on the certificates in winding up proceedings, and the master found on the evidence, in one case consisting partly of an entry in an alleged family Bible containing a record of births, that misrepresentations as to age had been made in both cases by the assured and disallowed the claims and that as the contracts had been made with a friendly society previous to the passing of 55 Vic., ch. 39 (O.), the Insurance Corporations Act, 1892, the claimants were not entitled to the benefit of section 34 of that Act, under which misstatements as to age made in good faith do not avoid the contract, and following *Cerri v. Ancient Order of Foresters* (1898), 25 A. R. 22, the misrepresentation being material was fatal to the contracts :—

*Held*, on appeal, that there was a novation and a new contract between the American association and the assured, which came into existence after the above Act came into force, as the association were validly doing business in Canada by license under sec. 39 of R.S.C., ch. 124: that the contract being completed in Canada was subject to statutory conditions imposed for the benefit of the public and that the claimants were entitled to the benefit of sections 33 and 34 of 55 Vic., ch. 39 (O.).

(May 12, 1899.—Divisional Court, *re* Massachusetts Benefit Life Association, 30 Ontario Reports, p. 716.)

(l) A benevolent society, incorporated under R.S.O. 1877, ch. 167, attached to the declaration which they filed under section 2 (5), a printed book stated to contain a copy of the constitution and by-laws by which the said society was to be governed :—

*Held*, that the constitution and by-laws thus included in the declaration became by virtue of section 2 (1), (R.S.O., ch. 211, sec. 3 (1)), a part of the organic law of the society, and changes made in the by-laws in accordance with the provisions of such constitution, were valid and binding.

*Held*, also, that the mere fact of a person being a member of such a society so constituted or of its beneficiary department, raises no implied contract that he will pay the dues and assessment which according to the rules of the society afterwards become due; and that in the absence of such a contract on his part, there is no obligation to pay for breach of which action against him will lie.

No such contract is implied in an agreement by an applicant for a beneficiary certificate, contained in his application, that compliance on his part with all the laws, regulations, and requirements which were or might be thereafter enacted by the order was the express condition on which he was to be entitled to participate in the beneficiary fund.

Liabilities may be imposed upon members by changes in the constitution and by-laws of the society, which did not exist when they became members.

R.S.O., ch. 203, sec. 164, does not create a personal liability to pay assessments where none exists apart from it.

*Held*, also, that a suspended member is none the less a member of the society; and where there is a personal liability on his part to pay dues or assessments, that liability continues notwithstanding the suspension, not only as to dues and assessments payable at that time, but also as to those which become payable during the suspension and before, by the operation of the rules, his default results in his ceasing to be a member.

*Held*, also, that all conditions prescribed by the constitution in order to withdraw from membership must be rigorously observed.

Notice to members of an assessment is not sufficiently proved by the fact that the official paper of the society was distributed by a distributing agency, without proof of delivery by the latter to the individual members.

Certain clauses in the constitution of the society construed.

(July 20, 1899.—Chief Justice Meredith, *re* The Ontario Insurance Act and the Supreme Legion Select Knights of Canada, 31 Ontario Reports, p. 154.)

(m) A certificate of life insurance issued to a member of a benefit society stated on its face that it was subject to the provisions of the by-laws, rules, and regulations of the society. One of the by-laws provided for the payment of the insurance money to any person nominated by indorsement, which indorsement might be revoked. The member, by indorsement on the certificate, directed that all moneys accruing upon it should be paid to his wife upon his death; but, subsequently, by will directed that only a portion of it should be paid to her, and the balance to his half-brothers and sisters :—

*Held*, that the insurance was subject to the provisions of the Ontario Insurance Act, R.S.O., ch. 203; and the by-laws and rules of the benefit society, in so far as they were inconsistent with such provisions, were to be regarded as modified and controlled by them. The statute provided in effect that when the indorsement was in favour of the wife of the member, he could not revoke it, and the by-law was in this respect modified and controlled by the statute.

*Mingaud v. Packer* (1891-2), 21 O. R., 267, 19 A. R., 290, applied and followed.  
(January 4, 1900.—Divisional Court, *re* Harrison, 31 Ontario Reports, p. 314.)

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## 3. FIRE INSURANCE, MISREPRESENTATION, CONDITION PRECEDENT, WAIVER, MACHINERY AND FIXTURES, RIGHTS OF FIRST AND SECOND MORTGAGEES.

(n) A condition indorsed on a policy of insurance against fire provided that if the application for insurance was referred to in the policy it would be considered a part of the contract and a warranty by the insured, and that any false representation by the assured of the condition, situation and occupancy of the property, or any omission to make known a fact material to the risk would avoid the policy. In the application for said policy the insured stated that he was sole owner of the property to be insured, and of the land on which it stood, whereas it was to his knowledge, and that of the sub-agent who secured the application, situated upon the public highway.

*Held*, reversing the judgment of the Supreme Court of New Brunswick, that as the application was more than once referred to in the policy it was a part of the contract of insurance, and that the misrepresentation as to the ownership of the land avoided the policy under the above condition.

(May 30, 1899.—Norwich Union Fire vs. Le Bell, 29 Reports of Supreme Court of Canada, p. 470.)

(o) Certain conditions of a policy of fire insurance required proofs, &c., within fourteen days after the loss, and provided that no claim should be payable for a specified time after the loss should have been ascertained and proved in accordance with this condition. There were two subsequent clauses providing respectively that *until* such proofs were produced, no money should be payable by the insurer and for forfeiture of all rights of the insured if the claim should not, for the space of three months after the occurrence of the fire, be in all respects verified in the manner aforesaid.

*Held*, (reversing the judgment of the Supreme Court of Nova Scotia noted at page XXXIV of the report of the Superintendent of Insurance issued in 1899) that the condition as to the production of proofs within fourteen days was a condition precedent to the liability of the insurer; that the force of the word 'until' in the subsequent clause could not give to the omission to produce such proofs, within the time specified, the effect of postponing recovery merely until after their production, and that the clause as to forfeiture after three months did not apply to the conditions specially required to be fulfilled within any lesser period.

Neither the local agent for soliciting risks nor an adjuster sent for the purpose of investigating the loss under a policy of fire insurance, has authority to waive compliance with conditions precedent to the insurer's liability or to extend the time thereby limited for their fulfilment, and as the policy in question specially required it, there could be no waiver unless by indorsement in writing upon the policy signed as therein specified.

(June 5, 1899.—Commercial Union Assurance Company vs. Margeson, 29 Reports of Supreme Court of Canada, p. 601.)

(p) A condition in a policy of insurance against fire provided that the assured is to deliver within fifteen days after the fire, in writing, as particular an account of the loss as the nature of the case permits.

*Held*, following Employers' Liability Assurance Corporation vs. Taylor (29 Can. S. C. R. 104), that compliance with this provision was a condition precedent to an action on the policy.

*Held*, also, that a person not an officer of the insurance company, appointed to investigate the loss and report thereon to the company, was not an agent of the latter, having authority to waive compliance with such condition, and if he had such authority he could not, after the fifteen days had expired, extend the time without express authority from his principal.

*Held*, further, that compliance with the condition could not in any case be waived unless such waiver was clearly expressed in writing signed by the company's manager in Montreal, as required by another condition in the policy.

(June 5, 1899.—Atlas Assurance Company vs. Brownell, 29 Reports Supreme Court of Canada, p. 537.)

This judgment reversed the judgment of the Supreme Court of Nova Scotia, noted at page xxxiii. of the report of the Superintendent for the year 1898.

(q) The owner of a mill property mortgaged it, together with all the machinery, which was declared to be fixtures. Subsequently a second mortgage was executed by the mortgagor on the same property. Both mortgages were made under the Short Form Act, and contained covenants to insure, but the insurance moneys, under the policies effected on the property and machinery, were made payable to the first mortgagee. Afterwards the mortgagor, with the consent of the second, but without that of the first mortgagee, made a contract with the plaintiffs under which they placed new machinery in the mill, using, as the contract provided, such of the old machinery as was necessary to complete the equipment, and taking and removing such of the old as was not required, the mortgagor agreeing with the plaintiffs to insure the machinery and assign the insurance to them. On the mill and machinery being destroyed by fire and the insurances adjusted, the second mortgagee paid off the first mortgagee's claim, and procured from him an assignment of his mortgage, as well as of his interest in the policies:—

*Held*, that the plaintiffs could not claim, by reason of their betterment of the machinery, which, prior to its reconstruction, was deemed of substantial value, that they were entitled to the insurance

moneys thereon to the detriment of the claim on the first mortgage; but that they were so entitled as against the second mortgage, and, therefore, after the claim of the assignee of the first mortgage was satisfied, the plaintiffs were entitled as against the second mortgage to be subrogated to the mortgagee's rights thereunder to the insurance moneys to the extent of the insurable value of the machinery put in by them. *Hobson vs. Goringe* (1897), 1 Ch. 192, remarked on with reference to its effect on the decisions in this province of Ontario as to fixtures.

(July 14, 1899.—Chief Justice Meredith, *Goldie vs. The Bank of Hamilton*, 31 Ontario Reports, p. 142.)

(*r*) The conditions in a policy of fire insurance provided that 'if the premises insured become untenanted or vacant and so remain for more than ten days without notifying the company,' &c., 'the policy will be void,' is a reasonable condition, and the word 'untenanted' therein must be read as synonymous with 'unoccupied.'

Where, therefore, the occupant of a house left it for several weeks, but left furniture and clothing therein, while a person went there to feed the pigs and chickens and water the flowers, and on two occasions the insured's husband slept in the house, it was held that the house was untenanted and vacant within the meaning of the condition.

(December 28, 1899.—*Boyd, C., Spahr vs. North Waterloo Insurance Company*, 31 Ontario Reports, p. 525.)

(*s*) The fact that a dwelling house is unoccupied is not *per se* a 'change material to the risk,' within statutory condition 3 in a fire policy on household furniture therein.

(December 28, 1899.—*Boyd, C., Boardman v. North Waterloo Insurance Company*, 31 Ontario Reports, p. 525.)

(*t*) The judgment of Sir John Boyd, in *Morrow v. Lancashire Insurance Company*, noted at page xxxii, of the report of the Superintendent issued in 1899, was affirmed by the Court of Appeal, vid 26 Ontario Appeal Reports, p. 173.

#### 4. ACCIDENT INSURANCE, AUTHORITY OF AGENT TO ALTER POLICY.

(*u*) A local agent of an English insurance company, without authority from any one, upon the request of the assured, and after some correspondence with the chief agent for the company in Ontario as to other changes, which had been refused to the knowledge of the assured, altered an employers' liability policy which had been sent to him for delivery to the assured by making it comprehend the workmen at a place other than those named in the policy, and then handed it to the assured, who paid him the premium. He then sent the premium to the chief agent for Ontario, and advised him at the same time of the alteration made. The power to make any change in the policy did not rest in the local agents, nor in the chief agent for Ontario, but only in the manager and attorney for Canada, who was not notified of the alteration :—

*Held*, that the company could not be held to have authorized the alteration and were not bound by the contract as altered.

(May 9, 1900.—*Mr. Justice Rose, Pigott vs. Employers' Liability Assurance Corporation*, 31 Ontario Reports, p. 666.)

#### 5. MARINE INSURANCE, TOTAL LOSS, INSURANCE DURING NAVIGATION AGAINST FIRE.

(*v*) Appeal from the judgment of the Supreme Court of Nova Scotia *en banc*, affirming the judgment of the trial court in favour of the plaintiff in a case reported at page 32 of the report of the Superintendent of Insurance for the year 1897.

After hearing counsel for both parties the court reserved judgment, and on a subsequent day allowed the appeal with costs in the Supreme Court of Canada and in the Supreme Court of Nova Scotia, and ordered that a new trial should be granted on payment of the costs of the former trial by the appellants within thirty days after taxation, otherwise that the appeal should stand dismissed with costs.

(November 21, 1898.—*Insurance Company of North America vs. McLeod*, 29 Reports Supreme Court of Canada, p. 449.)

(*w*) Plaintiff's steamer, while on a voyage from Halifax to Havana with a cargo of fish and potatoes, was disabled by the breaking of her shaft, and towed into Hamilton, Bermuda. It was found impossible to repair the ship in time to enable her to carry the cargo forward, and at the request of the shippers the cargo was returned to them and brought back to Halifax. The ship was sold and towed to Philadelphia, where she was repaired, and plaintiff brought action against the defendant company to recover the amount insured on freight to be earned. The jury found in answer to questions submitted to them, that the ship could not have been repaired at Bermuda in time to have carried the cargo forward to Havana without material deterioration of the cargo or its becoming worthless, and that the shaft was broken by perils of the sea :—

*Held*, dismissing the appeal, that plaintiff was entitled to recover, the cargo being one that required to be carried forward to its destination without delay, and the object of the voyage having been wholly frustrated by a peril insured against; and that the venture having been made of no effect by a peril insured against, there was a constructive total loss of the freight.

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(May 18, 1899.—Supreme Court Nova Scotia, *en banc*, *Musgrave vs. Manheim Insurance Company*, 35 Canada Law Journal, p. 506.)

(x) A policy issued in 1895 insured against fire the hull of the ss. *Baltic* including engines, &c., whilst running on the inland lakes, rivers and canals during the season of navigation. To be laid up in a 'place of safety during winter months from any extra hazardous building.' The *Baltic* was laid up in 1893 and was never afterwards sent to sea. In 1896 she was destroyed by fire :

*Held*, reversing the judgment of the Court of Appeal for Ontario, 25 Ont. Appeal R. 393 (noted at page xxxv. of the report of the Superintendent issued in 1899) that the policy never attached ; that the steamship was only insured while employed on inland waters during the navigation season or laid up in safety during the winter months.

*Held*, also, that the above stipulation was not a condition but rather a description of the subject matter of the insurance and did not come within sec. 115 of the Ontario Insurance Act relating to variations from statutory conditions.

(June 5, 1899.—London Assurance Corporation *vs.* Great Northern Transit Company, 29 Reports Supreme Court of Canada, p. 577.)

## LEGISLATION.

## 1. DOMINION LEGISLATION.

The following Acts relating to insurance companies were passed by the Parliament of Canada at the Session of 1900, 63 and 64 Vic. :—

(1) An Act to incorporate the Crown Life Insurance Company. This Act contains the usual provisions of a life insurance company's charter. The head office is to be at the city of Toronto.

(2) An Act to incorporate the Royal Marine Insurance Company. This Act authorizes the company to carry on the business of ocean marine insurance, and upon compliance with the provisions of the Insurance Act, the business of inland-marine insurance also. Its head office is to be at the city of Montreal.

(3) An Act respecting the Ontario Mutual Life Assurance Company and to change its name to 'The Mutual Life Assurance Company of Canada.' This Act changes also the date of the company's annual meeting.

(4) An Act to incorporate the Accident and Guarantee Company of Canada. The head office of the company is to be in the city of Montreal.

## 2. ONTARIO LEGISLATION.

Statutes of 1900, Chapter 6.

*An Act respecting the Supplementary Revenues of the Province of Ontario.*

(Assented to April 30, 1900.)

Her Majesty, by and with the advice and consent of the Legislative Assembly of the province of Ontario, enacts as follows :—

1. The *Act to Supplement the Revenues of the Crown in the province of Ontario*, passed at the second session held in the 62nd year of Her Majesty's reign, may be known and cited as *The Supplementary Revenue Act, 1899*, and this Act may be known and cited as *The Supplementary Revenue Act, 1900*.

2. (1) Paragraph number 6 in section 1 of *The Supplementary Revenue Act, 1899*, is amended by striking out the words 'year 1898,' in the 11th line and inserting in lieu thereof the words 'preceding year.'

3. Clause (b) of subsection 2 of section 2 of the said Act is hereby repealed and the following clause substituted therefor :—

(b) 'Where a life insurance company has its head office elsewhere than in the province of Ontario, and has an annual income of less than twenty thousand dollars from premiums on policies on the lives of persons resident in the said province; and where such company lends money on the security of lands in the said province such company shall pay a tax of one per cent calculated on the gross premiums received by said company from such policies during the preceding year, and of one-quarter of one per cent on the gross annual income received by such company during the same year from loans on policies and on lands or securities on lands in the said province.'

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7. The said Act is further amended by adding thereto the following section :—

30. In case any doubt or dispute arises as to the liability of any company to pay a tax or any portion of a tax demanded under this Act, or where owing to special circumstances it is deemed inequitable to demand payment of the whole amount imposed under this Act, the treasurer may compromise the matter by the acceptance of such amount as he may deem proper, and in case the tax claimed has been paid under protest he may refund the same or any part thereof to the company making such payment.

8. Section 14 of the said Act is repealed and the following substituted therefor :—

14. The said tax shall be payable on the 1st day of October in each and every year.

9. Section 15 of the said Act is amended by adding thereto the following subsection :—

(4) In the case of extra provincial companies which have no officers within the province of Ontario excepting a chief agent, the statement and information required by this section may be made and furnished by and under the oath of such chief agent alone.

10. Subsection 1 of section 15 of the said Act is amended by striking out all the words in the first two lines and inserting in lieu thereof the words 'on or before the 1st day of June in each year'; and by adding at the end of the said subsection the words 'and in the case of any class of companies the said statement shall contain such other particulars as the Lieutenant-Governor in Council may from time to time require.'

11. Subsection 3 of section 18 of the said Act is amended by inserting after the word 'company' in the first line the words 'or in the case of an extra-provincial company the chief agent of such company in Ontario under *The Ontario Insurance Act.*'

12. The taxes imposed by the said Act shall be deemed to accrue and to be a debt due to the Crown, on, from and after the first day of January of the year in which the same are payable.

13. This Act shall be read with and as part of the said Act to *Supplement the Revenues of the Crown in the province of Ontario*, and save as to sections 8 and 10 shall be construed as applying to the taxes which became due and were payable in the year 1899, as well as to all taxes payable in future under the said Act.

Statutes of 1900, Chapter 17.

*An Act to amend the Statute Law.*

(Assented to 30th April, 1900.)

Her Majesty, by and with the advice and consent of the Legislative Assembly of the province of Ontario, enacts as follows :—

27. Section 149 of *The Ontario Insurance Act* is amended by adding thereto the following subsection :

'(6.) This section shall apply not only to any future application for, or contract of, insurance, but also to any application heretofore taken and to any contract heretofore made.'

28. Subsection 6 of section 159 of *The Ontario Insurance Act* is amended by striking out the words 'as if this Act had not been passed,' in the sixth and seventh lines of the said subsection, and by substituting therefor the words, 'as in the case of a beneficiary not belonging to the preferred class.' Provided that nothing in this section contained shall affect any action now pending.

### 3.—QUEBEC LEGISLATION.

Statutes of 1900, Chapter 13.

*An Act to amend the law respecting taxes upon Commercial Corporations and Companies.*

(Assented to March 23, 1900.)

Her Majesty, by and with the advice and consent of the legislature of Quebec, enacts as follows :

1. Article 1144 of the Revised Statutes, as enacted by the Act 59 Victoria, chapter 15, section 1, is amended by replacing the fourth clause by the following :

'Insurance company' comprises life, fire, ocean marine, inland transit, accident, sickness, health, live-stock, plate-glass, steam-boiler, burglary, registry and identification, guarantee and employers' liability, and any other kind of insurance companies or associations issuing policies in their own name or through an agent or broker, whether under the assessment system or otherwise, but does not include mutual insurance companies recognized by or established under the seventeenth and eighteenth sections of chapter third of title eleventh of the Revised Statutes.

'Premium' means any sum payable as consideration for insurance, and includes the first premium payable upon a policy of insurance and the annual or other premiums thereafter payable thereon, whether for renewals or otherwise and 'gross premiums' mean such premiums after deduction of return premiums and cancellations.

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2. Article 1145 of the Revised Statutes, as enacted by the Act 59 Victoria, chapter 15, section 1, is amended by replacing the third division thereof, respecting insurance companies, by the following:—

## III.—INSURANCE COMPANIES.

With the exception of the mutual insurance companies exempted under article 1144 and of marine insurance companies, on every life insurance company, which transacts business in this province, a tax of one per cent, and on every other insurance company of two-thirds of one per cent, calculated, in both instances, upon the gross amount of premiums whether received or become due for insurance effected or renewed by such company, in the province, during the preceding calendar year, provided that in no case shall the said tax be less than two hundred and fifty dollars; but, in the case of mutual fire insurance companies, which receive premiums in cash, the tax shall be calculated upon the gross premiums received in cash in respect of insurance transacted on the cash plan in the province by the company during the preceding calendar year, whether on new policies issued or on renewals.

Insurance companies so receiving premiums on policies issued in favour of any person domiciled in this province or respecting any property in this province, shall pay the said tax upon the full amount of such premiums, whether for original insurance or for reinsurance. In the case of reinsurance, however, the principal company shall be exempt from the tax imposed by this Act on the portion of the premium paid to the reinsuring company, if the latter does business in this province, and, if such reinsuring company does not do business therein, the principal company shall be liable for the tax on the full amount of the premium.

Where insurance is effected through an agent or broker, with any company not subject to taxation under this Act, such agent or broker shall be obliged to pay the same tax and shall incur the same penalties as if the insurance effected through him were effected by a company doing business in the province.

In the case of marine insurance, on every person, firm or company engaged in carrying on the business of marine insurance as principal, agent or broker, a tax of two hundred and fifty dollars on such business.

A tax of three per cent on the gross premium on fire insurance effected on property in the province of Quebec with companies not having representatives or agents therein, and not paying any tax under the other provisions of this Act.

The money collected under this article shall form part of the Consolidated Revenue Fund of the province.

3. Article 1148 of the Revised Statutes, as enacted by the Act 59 Victoria, chapter 15, section 1, and amended by the Act 61 Victoria, chapter 15, section 1, is replaced by the following:—

1148. On or before the first day of May in each year, every commercial corporation or company doing business in the province, in its own name or through an agent, shall, without awaiting any notice or demand to that effect from the government, forward, in duplicate, to the provincial treasurer, a detailed statement, in which shall be set forth, in so far as required, in view of the collection of such taxes, by that part of article 1145 referring to each class of commercial corporations and companies, the name of the corporation or company, its nature, the amount of its capital paid up, the number and situation of each and all of its offices, places of business, agencies, stations, factories and workshops, and, in the case of railway and tramway companies, the number of miles in operation in the province, and, in the case of companies doing business in the province by either leasing or hiring sleeping, dining, parlour or buffet cars to any railway company, or when sleeping, dining, parlour or buffet cars run upon the track or line of, or are used by any railway company in this province, such vouchers respecting the number of such cars and the amount of capital invested therein by any such company as may be required by the provincial treasurer.

Such detailed statement shall be attested under oath by the president or vice-president, and by the manager having personal knowledge of the affairs of the company, and, in the case of companies incorporated outside of the province, by the manager or chief agent of the company in the province, and by the accountant or secretary thereof or by such other persons connected with the company as the provincial treasurer may require; and such statement shall be drawn up according to such form as may be determined by the provincial treasurer.

Every insurance company shall keep a separate book or register, in such form as may be determined by the provincial treasurer, in which shall be correctly entered the premiums earned by the company in respect of or accruing from business done by the company wholly or in part in the province, and, in default thereof, and also in default of compliance with article 1145, the company shall pay the tax upon the total gross income of the company, as established by the report of the Superintendent of Insurance of the Dominion of Canada, or by the Provincial Insurance Inspector, as the case may be.

The said register shall at all times be open to the examination of the comptroller of provincial revenue.

Any person acting as a broker for one or more insurance companies, which do not carry on the business of insurance in this province and have no office or place of business therein, shall furnish the same statements and information, keep the same kind of registers and make similar entries therein as if he were acting for companies doing business in this province.

Every year also, on or before the first day of May, every person or firm carrying on business under a corporate name, without being incorporated, shall notify the provincial treasurer thereof,



without awaiting a notice or demand from the government, and so as to satisfy the government that such person or firm is not liable to the payment of taxes imposed by this section.

If the provincial treasurer, in order to enable him to determine whether a statement furnished is correct, desires to obtain further information, he may, by registered letter addressed to the president, manager, secretary or agent of the company, require a further statement attested under oath to be furnished within thirty days under a penalty of five hundred dollars.'

4. Article 1149 of the Revised Statutes, as enacted by the said Act 59 Victoria, chapter 15, section 1, is amended by replacing the words 'marine insurance companies, described in the preceding article,' in the fourth and fifth lines, by the words: 'insurance companies which do not carry on the business of insurance in this province.'

5. This Act shall come into force on the day of its sanction.

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Statutes of 1900, Chapter 35.

*An Act to amend the Law regarding the inspection of Insurance Companies.*

(Assented to March 23, 1900.)

Her Majesty, by and with the advice and consent of the legislature of Quebec, enacts as follows:—

1. Article 5382 of the Revised Statutes is replaced by the following articles:—

'5382. Once in every five years, or oftener at the discretion of the provincial treasurer, the inspector shall himself value, or procure to be valued under his supervision all the policies of companies, and the first inspection shall be made after the first day of January, 1901; and such valuation shall, as to policies issued on or after the first day of January, 1901, and bonus additions or profits accrued or declared in respect thereof, be based on the mortality tables of the Institute of Actuaries of Great Britain, and on a rate of interest of three and one-half per centum per annum.'

The word 'policies' applies to annuity contracts as well.

'5382a. If it appear to the inspector that the liabilities of any company, including matured claims and the full reserve or reinsurance value for outstanding policies estimated or computed on the basis mentioned in the next preceding article, exceed its assets, or that its assets are insufficient to justify its continuance of business, or that it is unsafe for the public to effect insurance with it, he shall report the fact to the provincial treasurer.'

2. The following articles are added after article 5394 of the Revised Statutes:—

'5394a. In computing or estimating the reserve necessary to be held in order to cover the liability to policy-holders, each company may, as to policies issued on or after the first day of January, 1900, and bonus additions or profits accrued or declared in respect thereof, employ any of the standard tables of mortality as used by it in the construction of its tables and any rate of interest not exceeding three and one-half per centum per annum; but if it appear to the inspector that such reserve falls below that computed on the basis stated in article 5382 of these Revised Statutes, he shall so report to the provincial treasurer, who may thereupon direct the inspector to compute or to procure to be computed under his supervision the reserve on the basis therein mentioned; and the amount so computed, if it differ materially from the return made by the company may be substituted in the annual statement of assets and liabilities; and in such case the company shall furnish to the inspector, on application, the full particulars of each of its policies necessary for such computation, and shall pay to the inspector an amount at the rate of three cents for each policy or bonus addition so computed, which amount he shall pay over to the provincial treasurer.

'5394b. This act shall not apply to business transacted before the first of January, 1901.'

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Statutes of 1900, Chapter 44.

*An Act to authorize Guarantee Companies to become Sureties before the Courts.*

(Assented to March 23, 1900.)

Her Majesty, by and with the advice and consent of the legislature of Quebec, enacts as follows:—

1. Whenever any person is obliged by law, a judgment or order to make a deposit to pay costs or to furnish security before the courts, he may, in place of making such deposit or furnishing the surety or sureties required, furnish security by an incorporated surety or guarantee company which has an office in the province, and which is especially authorized by the Lieutenant-Governor in Council to become surety before the courts.

2. The surety may be contested:

(a) If the company do not come within the conditions set forth by section 1, or if the formalities prescribed by sections 9 and 10 of this Act have not been complied with;

(b) If it be insufficient.

3. The solvency of the company is estimated only with regard to its property in Canada.

4. The company may sign the bond through one or more of its officers authorized for that purpose by a resolution of the board of management, a copy whereof is annexed to the bond.

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5. The bond entails imprisonment against the president, vice-president, secretary or manager of the company, and further, if a foreign company, against the agent in the province.
6. In all other respects, the bonds given by surety or guarantee companies before the court, as well as their reception, are subject to the ordinary rules governing securities before the courts.
7. It is lawful for the Lieutenant-Governor in Council to grant the authorization mentioned in section 1 of this act, if the company :
  1. Deposit in the office of the provincial secretary a duly certified copy of its charter, articles of association or other incorporating act ;
  2. Establish that it is incorporated in this province, with power to become surety before the courts, or is empowered to grant bonds by way of indemnity and is licensed to carry on the business of surety or guarantee insurance in Canada by the Treasury Board of the Dominion ;
  3. Deposit in the offices of the provincial secretary, if its head office be outside the province, a power of attorney constituting an agent in the province to receive services in all suits and proceedings taken against the company, and declaring where its office in the province is established ;
  4. Establish to the satisfaction of the Lieutenant-Governor in Council the solvency of the company.
  8. The Lieutenant-Governor in Council may, according to circumstances, before granting the authorization applied for, require the company to deposit with the provincial treasurer such sum of money as he may deem necessary to insure the carrying out of its undertakings, which sum may be increased or diminished, if the Lieutenant-Governor in Council, from time to time, deems it expedient.
  9. Notice that the authorization has been granted is published in the *Quebec Official Gazette*, and, from the date of such publication, the company may become surety before the courts without being obliged to produce a copy of such notice in the case in which it gives the security.
  10. If a foreign company change its office or its agent in the province, it shall transmit to the provincial secretary a notice of such change and a copy of the new power of attorney concerning the same, and notice thereof shall be given in the *Quebec Official Gazette*.
  11. It shall be lawful for the Lieutenant-Governor in Council at any time, summarily to cancel, for reasons which he deems sufficient, the authorization granted under this Act.
  - Notice of such revocation shall be published in the *Quebec Official Gazette*, and, from and after the publication of the notice, the company shall no longer become surety before the courts.
  12. This Act shall come into force on the day of its sanction.

## 4. MANITOBA LEGISLATION.

## Statutes of 1899.

*An Act to amend Cap. 25 of 61 Vic., being 'An Act respecting Life Assurance for the benefit of Wives and Children.'*

(Assented to July 21, 1899.)

Her Majesty, by and with the advice and consent of the Legislative Assembly of the province of Manitoba, enacts as follows :—

1. Section 12 of chapter 88 of the Revised Statutes of Manitoba, as enacted by section 1 of chapter 25 of 61 Victoria, is hereby repealed and the following substituted therefor :—
12. In case of a policy of insurance heretofore or hereafter effected by a man or woman on the face of it expressed to be for the benefit of, or has been heretofore or shall be hereafter appropriated under this Act for the benefit of his wife or her husband, or his wife and children, or her husband and children, or his or her father, mother, sisters and brothers, or any one or more of them, or any other person or persons whomsoever, then the insured may by an instrument in writing attached to or endorsed on or identifying the policy by its number or otherwise, absolutely revoke the benefit or declaration or appropriation previously made and apportion the insurance money, or by like instrument from time to time, re-apportion the same, or alter or revoke the benefits, or add or substitute new beneficiaries, or divert the insurance money wholly or in part to himself or his estate, provided that the assured shall not alter or revoke or divert the benefit of any person who is a beneficiary for value.
2. This Act shall be considered retroactive, and it is declared that the same shall apply and shall be deemed to have always applied to policies of insurance heretofore and hereafter effected, and whether effected before or after marriage.
3. This Act shall come into force on the day it is assented to.

## 5. NOVA SCOTIA LEGISLATION.

## Statutes of 1899, Chapter 30.

*The Fire Insurance Policy Act.*

(Passed March 30, A.D. 1899.)

Be it enacted by the Governor, Council, and Assembly, as follows :—

1. This Act may be cited as 'The Fire Insurance Policy Act'
2. The conditions set forth in this section shall, as against the insurers, be deemed to be part of every contract, whether sealed, written or oral, of fire insurance hereafter entered into or renewed,

or otherwise in force, in Nova Scotia with respect to any property therein or in transit therefrom or thereto, and shall be printed on every such policy, with the heading, Statutory Conditions; and no stipulation to the contrary, or providing for any variation, addition or omission, shall be binding on the assured, unless evidenced in the manner prescribed by sections 4 and 5 of this Act.

(1) If any person or persons insures his or their buildings or goods, and causes the same to be described otherwise than as they really are, to the prejudice of the insurer, or misrepresents or omits to communicate any circumstance which is material to be made known to the insurer, in order to enable it to judge of the risk it undertakes, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made.

(2) After application for insurance, it shall be deemed that any policy sent to the assured is intended to be in accordance with the terms of the application, unless the insurer points out in writing the particulars wherein the policy differs from the application.

(3) Any change material to the risk, and within the control or knowledge of the assured, shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the insurer or its local agent; and the insurer when so notified may return the premium for the unexpired period and cancel the policy, or may demand in writing an additional premium, which the assured shall, if he desires the continuance of the policy, forthwith pay to the insurer; and if he neglects to make such payment forthwith after receiving such demand, the policy shall be no longer in force.

3. (a) Notwithstanding anything in the contract between the assured and the insurer, the question of materiality as to any representation in the application shall be a question for the court; provided, however, that such question shall be decided by the judge or judges trying or hearing the cause, and not by the jury.

4. If the property assured is assigned without a written permission endorsed thereon by an agent of the insurer duly authorized for such purpose, the policy shall thereby become void; but this condition does not apply to change of title by succession, or by the operation of the law, or by reason of death.

5. When the property insured is only partially damaged no abandonment of the same will be allowed unless by the consent of the insurer or its agent; and in the case of the removal of property to escape conflagration, the insurer will contribute to the loss and expenses attending such act of salvage proportionately to the respective interests of the insurer or insurers and the assured.

6. Money, books of account, securities for money and evidences of debt or title, are not insured.

7. Plate, plate glass, plated ware, jewelry, medals, paintings, sculptures, curiosities, scientific and musical instruments, bullion, works of art, articles of virtu, frescoes, clocks, watches, trinkets and mirrors, are not insured unless mentioned in the policy.

8. The insurer is not liable for loss if there is any prior insurance in any other company, unless the insurer's assent thereto appears herein or is endorsed hereon, nor if any subsequent insurance is effected by any other insurer unless and until the insurer assents thereto, or unless the insurer does not dissent in writing within two weeks after receiving written notice of the intention or desire to effect the subsequent insurance, or does not dissent in writing after that time and before the subsequent or further insurance is effected.

9. In the event of any other insurance on the property herein described having been assented to as aforesaid, then this insurer shall, if such other insurance remains in force, on the happening of any loss or damage, only be liable for the payment of a ratable proportion of such loss or damage, without reference to the dates of the different policies.

10. The insurer is not liable for the losses following, that is to say:

(a) For loss of property owned by any other party than the assured, unless the interest of the assured is stated in or upon the policy.

(b) For loss caused by invasion, insurrection, riot, civil commotion, military or usurped power.

(c) Where the insurance is upon buildings or their contents, for loss caused for the want of good and substantial brick or stone chimneys; or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels; or by stoves or stovepipes being, to the knowledge of the assured, in an unsafe condition or improperly secured.

(d) For loss or damage to goods destroyed or damaged while undergoing any process in or by which the application of fire heat is necessary.

(e) For loss or damage occurring to buildings or their contents while the buildings are being repaired by carpenters, joiners, plasterers or other workmen, and in consequence thereof, unless permission to execute such repairs had been previously granted in writing, signed by a duly authorized agent of the insurer. But in dwelling houses fifteen days are allowed in each year for incidental repairs without any such permission.

(f) For loss or damage occurring while petroleum, rock, earth or coal oil, camphene, gasoline, burning fluid, benzine, naphtha or any liquid products thereof, or any of their constituent parts (refined coal oil for lighting purposes only not exceeding five gallons in quantity, or lubricating oil, not being crude petroleum nor oil of less specific gravity than required by law for illuminating purposes, not exceeding five gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder, is or are stored or kept in the building insured, or containing the property insured, unless permission is given in writing by the insurer.

11. The insurer will make good loss caused by the explosion of coal gas in a building not forming part of gas works, and loss by fire caused by any other explosion, or by lightning.

12. Proof of loss must be made by the assured, although the loss be payable to a third party.

13. Any person entitled to make a claim under this policy is to observe the following directions:—

(a) He is forthwith after loss to give notice in writing to the insurer.

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- (b) He is to deliver, as soon after as practicable, as particular an account of the loss as the nature of the case permits ;
- (c) He is also to furnish therewith a statutory declaration declaring :—
- (1) That the said account is just and true.
  - (2) When and how the fire originated, so far as the declarant knows or believes.
  - (3) That the fire was not caused by his wilful act, or neglect, procurement, means or contrivance.
  - (4) The amount of other insurances.
  - (5) All liens and incumbrances on the subject of insurance.
  - (6) The place where the property insured, if movable, was deposited at the time of the fire.
  - (d) He is in support of his claims, if required and if practicable, to produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers ; to furnish copies of the written portion of all policies ; to separate as far as reasonably may be the damaged from the undamaged goods, and to exhibit for examination all that remains of the property which was covered by the policy.
- (e) He is to produce, if required, a certificate under the hand of a magistrate, notary public, commissioner for taking affidavits, or municipal clerk, residing in the vicinity in which the fire happened, and not concerned in the loss or related to the assured or sufferers, stating that he has examined the circumstances attending the fire, loss or damage alleged, that he is acquainted with the character and circumstances of the assured or claimant, and that he verily believes that the assured has by misfortune and without fraud or evil practice sustained loss and damage on the subject assured to the amount certified.
14. The above proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for.
15. Any fraud or false statement in a statutory declaration, in relation to any of the above particulars shall vitiate the claim.
16. If any difference arises as to the value of the property insured, of the property saved, or of amount of the loss, such value and amount, and the proportion thereof (if any) to be paid by the insurer, shall, whether the right to recover on the policy is disputed or not, and independently of all other questions, be submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person then to two persons, one to be chosen by the party assured and the other by the insurer, and a third to be appointed by the persons so chosen, or, on their failing to agree, then by the county court judge of the county wherein the loss has happened, and such references shall be subject to the provisions of the laws applicable to references in actions ; and the award shall, if the company is in other respects liable, be conclusive as to the amount of the loss and the proportion to be paid by the company. Where the full amount of the claim is awarded the costs shall follow the event ; and in other cases, all questions of costs shall be in the discretion of the arbitrators.
17. The loss shall not be payable until sixty days after the completion of the proofs of loss, unless otherwise provided for by the contract of insurance,
18. The insurer, instead of making payment, may repair, rebuild, or replace within a reasonable time, the property damaged or lost, giving notice of their intention within fifteen days after receipt of the proofs herein required.
19. The insurance may be terminated by the insurer by giving notice to that effect, and by tendering therewith a ratable proportion of the premium for the unexpired term, calculated from the termination of the notice. In the case of personal service of the notice, five days' notice excluding Sunday, shall be given. Notice may be given by any insurer having an agency in Nova Scotia by registered letter addressed to the assured at his last post office address notified to the company, and where no address notified, then to the post office of the agency from which the application was received, and where such notice is by letter, then seven days from the arrival at any post office in Nova Scotia shall be deemed good notice. And the policy shall cease after such tender and notice aforesaid, and the expiration of the five or seven days as the case may be.
- (a) The insurance may also be terminated by the assured by giving written notice to that effect to the insurer or its authorized agent, in which case the insurer may retain the customary short rate for the time the insurance has been in force, and shall repay to the assured the balance of the premium paid.
20. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the insurer unless the waiver is clearly expressed in writing, signed by an agent of the insurer.
21. An officer or agent of the insurer who assumes on behalf of the insurer to enter into any written agreement relating to any matter connected with the insurance, shall be deemed *prima facie* to be the agent of the insurer for the purpose.
22. Every action or proceeding against the insurer for the recovery of any claim under or by virtue of this policy, shall be absolutely barred, unless commenced within the term of one year next after the loss or damage occurs.
23. Any written notice to an insurer for any purpose of the statutory conditions where the mode thereof is not expressly provided, may be by letter delivered at the head office of the insurer in Nova Scotia, or by registered post letter addressed to the insurer, its manager or agent, at such head office, or by such written notice given in any other manner to an authorized agent of the insurer.

24. If the insurer desires to vary the said conditions, or to omit any of them, or to add new conditions, there shall be added to the instrument of contract containing the printed statutory conditions words to the following effect, printed in conspicuous type, and in ink of a different colour :—

‘ VARIATIONS IN CONDITIONS. ’

‘ This policy is issued on the above statutory conditions with the following variations and additions :—

‘ These variations (or as the case may be) are, by virtue of the Nova Scotia statute in that behalf in force, so far as by the court or judge, before whom a question is tried relating thereto, they shall be held to be just and reasonable to be exacted by the insurer. ’

25. No such variation, addition or omission shall, unless the same is distinctly indicated and set forth in the manner or to the effect aforesaid, be legal and binding on the assured ; and no question shall be considered as to whether any such variation, addition or omission is under the circumstances just and reasonable, but on the contrary the policy shall, as against the insurer, be subject to the statutory conditions only, unless the variations, additions or omissions are distinctly indicated and set forth in the manner or to the effect aforesaid ; provided it shall be optional with the insurers to pay or allow claims which are void under the 3rd, the 4th, or the 8th statutory condition, in case the said insurers think fit to waive the objections mentioned in the said conditions.

26. In case a policy is entered into or renewed containing or including any condition other than or different from the condition set forth in section 2 of this Act, if the said condition so contained or included is held by the court or judge before whom a question relating thereto is tried to be not just and reasonable, such condition shall be null and void.

27. (1.) Where by reason of necessity, accident or mistake, the conditions of any contract of fire insurance on property in this province as to the proof to be given to the insurer after the occurrence of a fire, have not been strictly complied with ; or where, after a statement or proof of loss has been given in good faith by or on behalf of the assured in pursuance of any proviso or condition of such contract, the insurer, through its agent or otherwise, objects to the loss upon other grounds than for imperfect compliance with such conditions, or does not within a reasonable time after receiving such statement or proof notify the assured in writing that such statement or proof is objected to, and what are the particulars in which the same is alleged to be defective, and so from time to time ; or where, for any other reason, the court or judge before whom a question relating to such insurance is tried or inquired into, considers it inequitable that the insurance should be deemed void or forfeited by reason of imperfect compliance with such conditions, no objection to the sufficiency of such statement or proof or amended supplemental statement or proof (as the case may be) shall, in any of such cases, be allowed as a discharge of the liability of the company on such contract of insurance wherever entered into.

(2.) If in any action or proceeding upon a contract of fire insurance, the assured, being plaintiff in such action or proceeding, has, in the opinion of the court or judge, wilfully neglected or unreasonably refused to furnish necessary information respecting the property for which the insurance money is claimed, and if as a consequence of such neglect or refusal, the defendant insurer has been at expense in obtaining information or evidence, the court or judge may, in disposing of costs, take into consideration the expenses so incurred by the defendant insurer.

28. The decision of a court or judge under this Act shall be subject to review or appeal to the same extent as a decision by such court or judge in other cases.

29. (1.) Any justice of the peace or any one having lawful authority to administer an oath or affirmation in any legal proceedings, may examine on oath or solemn affirmation any party or person who comes before him to give evidence touching any loss by fire in which any fire insurance company is interested, and may administer any oath or affirmation required under this Act.

(2.) On receiving a written request from any officer or agent of an insurer, with security for the expenses of an investigation, any justice may at once proceed to hold an investigation as to the origin or cause of any fire that has happened within his county or district, and as to the persons, if any, profiting thereby.

(3.) The justice of the peace shall have the power to send for persons and papers and to examine all persons that appear before him on solemn oath or affirmation, and he shall keep a record of all such proceedings, and of all matters received in evidence before him.

(4.) Any director or officer of the insurer, or the assured, or any person claiming under the policy or any person prejudicially affected by any of the evidence so far received, shall have the right to attend, personally and by counsel, the investigations or proceedings as party thereto, and to call, examine, cross-examine or re-examine witnesses, as the case may be.

(5.) No director or officer of the insurer, nor any other person interested as hereinbefore mentioned, shall act as magistrate in any fire investigation ; nor shall he act for the magistrate as clerk, reporter or otherwise, in taking down or recording the depositions or evidence.

(6.) For purposes of any investigation held under this last section, a justice of the peace may summon and bring before him any person whom he deems capable of giving information or evidence touching or concerning the fire, and may examine such persons on oath ; and he shall reduce such examination to writing, and return the same to the prothonotary of the supreme court for the county within which they have been taken.

(7.) For purposes of any investigation under this section, the justice of the peace shall have the same power and authority to require and compel the attendance of witnesses, and the production of documents, and the giving of evidence, as a justice of the peace has under articles 580, 581, 582, 583, 584 and 585 of the Criminal Code, 1892.

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## Statutes of 1899, Chapter 31.

*An Act to Amend an Act of the Present Session Entitled 'The Fire Insurance Policy Act.'*

(Passed March 30, 1899.)

Be it enacted by the Governor, Council and Assembly, as follows :—

1. The Act of the present session, entitled 'The Fire Insurance Policy Act,' is hereby amended by adding thereto the following section :—

'This Act shall take effect on the first day of July, 1899.'

## Statutes of 1899, Chapter 33.

*An Act concerning Incorporated Sureties for Officials.*

(Passed March 30, 1899.)

Be it enacted by the Governor, Council and Assembly, as follows :—

1. In this Act, unless the context otherwise requires, the expression 'guarantee company' means an incorporated company empowered to grant guarantee bonds or policies for the integrity and faithful accounting of public officers or other officials, servants or persons occupying positions of trust or for other like purposes, and approved of for such purposes by the Governor in Council.

2. When any public officer is required to give security for the performance of his duty, or of any obligation undertaken towards the Crown, the bond or policy of any guarantee company may be accepted as such security upon such terms as are determined by the Governor in Council; and the provisions of law with reference to the legal effect of such securities when given by individuals, to the filing thereof, and to the mode of proceeding thereon, shall apply to the security to be given by every such company.

3. Notwithstanding the provisions of any Act of the legislature of Nova Scotia with respect to any benevolent society, building society, incorporated insurance company, or municipal or other corporation, the bonds or policies of guarantee of any guarantee company may be accepted instead of or in addition to the bond or security required by the Act of incorporation, charter, by-law or rule of such society, company or corporation, to be given by any official or servant thereof, where the persons directed or authorized to take such bond or security see fit to take the bond or policy of such guarantee company, and approve the terms and conditions thereof.

4. All the provisions in any such Act, charter, by-law or rule relating to such security to be given by any such official or servant or his sureties, shall apply to the bonds or policies of guarantee of such guarantee company.

5. Notwithstanding the provisions of any Act of the legislature of Nova Scotia, the bonds or policies of guarantee of any guarantee company may be accepted by a judge or other person authorized or required to take security for the due performance of any duty, instead of or in addition to the bond or security of a surety or sureties, if such judge or other person sees fit to accept such bond or policy as aforesaid, and approves of the conditions and terms thereof.

6. All the provisions in any such Act relating to the security to be given by any person to whom any duty is committed or his surety or sureties, shall apply to the bonds or policies of guarantee of a guarantee company.

7. The bonds or policies of guarantee of any guarantee company may be taken instead of or in substitution for any existing securities, if the persons directed or authorized to take such securities see fit, whereupon the existing securities shall be delivered up to be cancelled.

8. The interim receipt of a guarantee company may be accepted instead of the formal security, but such formal security shall be completed within one month from the date of the interim receipt.

9. Chapter 82 of the Revised Statutes, 5th series, is hereby repealed.

## 6. PRINCE EDWARD ISLAND LEGISLATION.

## Statutes of 1897, Chapter 5.

*An Act respecting Surety and Guarantee Companies.*

(Assented to May 1, 1897.)

Be it enacted by the Lieutenant-Governor and Legislative Assembly as follows :—

1. That whenever any bond, undertaking, recognizance, or other obligation is by law or the charter, ordinances, rules or regulations of any municipality board, body organization, court, judge or public officer, required or permitted to be made, given, tendered or filed with surety or sureties and whenever the performance of any act, duty or obligation or the refraining from any act is required or permitted to be guaranteed, such bond, undertaking, obligation, recognizance or guarantee, may be executed by a surety company qualified as hereinafter provided; and such execution by such company of such bond, undertaking, obligation, recognizance or guarantee, shall be in all respects a full and complete compliance with every requirement of every law, charter, ordinance, rule or regulation, that such bond, undertaking, obligation, recognizance or guarantee shall be executed by

one surety or by one or more sureties, or that such sureties shall be residents or householders, or freeholders or either or both, or possess any other qualification and all courts, judges, heads of departments, boards, bodies, municipalities, and public officers of every character may, if they see fit, accept and treat such bond, undertaking, obligation, recognizance, or guarantee, when so executed by such company, as conforming to and fully and completely complying with every such requirement of every such law, charter, ordinance, rule or regulation.

2. That such company to be qualified to so act as surety or guarantor must comply with the requirements of every law of this province applicable to such company doing business therein, must be authorized under the laws of the province or state where incorporated and under its charter to become security upon such bond, undertaking, obligation, recognizance or guarantee, must have a fully paid up and safely invested and unimpaired capital of at least two hundred and fifty thousand dollars, must have good available assets exceeding its liabilities, which liabilities for the purposes of this Act shall be taken to be its capital stock, its outstanding debts and a premium reserve at the rate of fifty per centum of the current annual premiums on each outstanding bond, undertaking, recognizance, and obligation, of like character in force, must file with the provincial secretary a written application to be authorized to do business under this Act, and also with such application, and in each year thereafter, a statement verified under oath, made up to December thirty-first, preceding, stating the amount of its paid up cash capital particularizing each item of investment, the amount of premiums upon existing bonds, undertakings, recognizances and obligations of like character in force upon which it is surety, the amount of liability for unearned portion thereof estimated at the rate of fifty per centum of the current annual premiums on each such bond, undertaking, recognizance, and obligation in force, stating also the amount of its outstanding obligations of all kinds, and such further facts as may be by the laws of this province required of such company in transacting business therein; must also appoint an attorney in this province upon whom process of law can be served, which appointment shall continue until revoked or another attorney substituted, and must file with the provincial secretary evidence of such appointment, which shall state the residence and office of such attorney.

3. That the provincial secretary upon due proof by any such company of its possessing the qualifications in this Act specified, shall issue to such company a certificate setting forth that such company has qualified and is authorized for the ensuing year to do business under this Act, which said certificate shall be evidence of such qualification of such company and of its authorization to become and to be accepted as sole surety on all bonds, undertakings, recognizances and obligations required or permitted by law or the charter ordinances, rules or regulations of any municipality, board, body, organization, or public officer.

4. That from and after the passage of this Act the surety or the representative of any surety, upon the bond of any trustee, committee, guardian, assignee receiver, executor or administrator, or other fiduciary, may apply by petition to the court wherein said bond is directed to be filed or which may have jurisdiction of such trustee, committee, guardian, assignee, receiver, executor or administrator, praying to be relieved from further liability as such surety for the acts or omissions of the trustee, committee, guardian, assignee, receiver, executor or administrator or other fiduciary, which may occur after the date of the order relieving such surety to be granted as herein provided for and to require such trustee, committee, guardian, assignee, receiver, executor or administrator, or other fiduciary, to show cause why he should not account, and said surety be relieved from such further liability as aforesaid and said principal be required to give a new bond, and thereupon, upon filing of said petition, said court shall issue such order returnable at such time and place and to be served in such a manner as said court shall direct, and may restrain in such trustee, committee, guardian, assignee, receiver, executor or administrator, or other fiduciary, from acting except in such manner as it may direct to preserve the trust estate; and upon the return of such order to show cause if the principal in the bond account in due form of law and file a new bond duly approved, then said court must make an order releasing said surety, filing the petition as aforesaid from liability upon the bond for any subsequent act or default of the principal; and in default of said principal thus accounting and filing such new bond said court shall make an order directing such trustee, committee, guardian, assignee, receiver, executor or administrator, or fiduciary to account in due form of law within thirty days, and that if the trust fund or estate shall be found or made good and paid over or properly secured, such surety shall be discharged from any and all further liability as such for the subsequent acts or omissions of the trustee, committee, guardian, assignee, receiver, executor or administrator, or fiduciary after the date of such surety being so relieved or discharged and discharging such trustee, committee, guardian, assignee, receiver, executor or administrator, or fiduciary.

5. That any receiver, assignee, guardian, trustee, committee, executor, administrator or curator or other fiduciary required by law or the order of any court or judge to give a bond or other obligation as such, may include as part of the lawful expense of executing his trust such reasonable sum paid a company authorized under the laws of this province so to do, for becoming his surety on such bond as may be allowed by the court in which or a judge before whom he is required to account, not exceeding one per centum per annum on the amount of such bond; and in all actions and proceedings a party entitled to recover disbursements therein shall be allowed and may tax and recover such sum paid such a company for executing any bond, recognizance, undertaking, stipulation or other obligation therein, not exceeding, however, one per cent on the amount of the liability upon such bond, recognizance, undertaking, stipulation or other obligation during each year the same has been in force

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Statutes of 1899, Chapter 16.

An Act to Amend 'An Act relating to Life Assurance.'

(Assented to May 19, 1899.)

Be it enacted by the Lieutenant-Governor and Legislative Assembly of the province of Prince Edward Island, as follows:—

In case a policy of insurance heretofore or hereafter effected by a married man, on the face of it is expressed to be for the benefit of his wife, or of his child or children, or of his wife and children, or any of them, or in case a policy of insurance heretofore or hereafter issued has been heretofore or shall be hereafter appropriated for the benefit of his wife or of his child or children, or of his wife and children, or any of them, and the wife for whose sole benefit it exists, either by the policy or appropriation, or by operation of law, predeceases her husband with or without issue, or the child for whose benefit it was effected or appropriated, or the surviving child for whose benefit solely it exists, dies before the person insured, then the policy reverts to the insured, and the insured may deal therewith as if the insurance had been effected and been always held for his own benefit.

STATEMENT CONCERNING INSOLVENT ASSESSMENT LIFE INSURANCE COMPANIES  
IN THE HANDS OF LIQUIDATORS.

1. THE MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

The Canadian Liquidator under date June 27, 1900, furnishes a statement from which the following figures are taken.

RECEIPTS.		\$	cts.	\$	cts.
Proceeds of sale of bonds deposited with the government.....		111,840	00		
Interest thereon less \$139.10 due the government in respect of insurance superintendence.....		8,860	90		
				120,700	90
Proceeds of sale of real estate.....		10,650	27		
Less commission, mortgage and taxes due thereon.....		1,514	83		
				9,135	44
Mortgages collected.....				4,927	24
Proceeds of sale of Western Assurance stock.....		1,215	50		
Less paid to American Receiver by order of court.....		586	75		
				628	75
Interest on mortgages and bank account.....		1,349	55		
Premiums collected.....		1,378	58		
Rents collected.....		182	77		
Law costs collected.....		19	00		
Office furniture sold.....		26	00		
Cash received from association.....		2	33		
				2,958	23
				138,350	56
DISBURSEMENTS.		\$	cts.	\$	cts.
Liquidator's fees fixed by court.....		5,851	96		
Fees and disbursements of solicitors of liquidator as taxed and allowed by court...		12,182	96		
Costs directed by court to be paid to creditors or their solicitors.....		1,169	37		
Advertising.....		105	58		
Printing.....		134	00		
Travelling expenses.....		709	35		
Valuator's fees.....		44	25		
Medical Examiner's fees.....		230	05		
Office expenses, clerk, telephone and stationery.....		1,296	85		
Rent of office.....		562	21		
Exchange on cheques.....		15	36		
Postage.....		158	12		
				22,450	06
Paid into court <i>re</i> Peloquin case.....				545	72
Preferred claim, salary of employee.....				13	50
Dividends (being at the rate of 70 <sup>1</sup> / <sub>10</sub> per cent) on:—					
Death and disability claims.....		105,623	41		
Values of current policies.....		8,645	69		
Other claims.....		381	31		
				114,650	41
Balance reserved by order of court to cover disbursements to be made by liquidator subsequent to April, 25, 1900.....				690	87
				138,350	56



## 2. THE COLONIAL MUTUAL LIFE ASSOCIATION.

The liquidators, under dates June 16 to 20, 1900, furnish statements from which the following figures and particulars are extracted :—

## RECEIPTS.

From calls on subscriptions to the mortuary-guarantee fund only, there being no other assets .....	\$ 6,032 50	
Interest on deposits .....	\$32 40	
Less exchange on outside cheques .....	5 46	
		26 94
Total receipts to February 17, 1900 .....	\$ 6,059 44	

## DISBURSEMENTS.

Legal expenses .....	\$ 1,077 02	
Printing .....	80 69	
Travelling expenses .....	157 00	
Assistance of late officials of the association in making up books, statements, &c. ....	247 73	
		1,562 44
Liquidators fees, March 20, 1899, to February 20, 1900 .....		1,100 00
Dividend of 20 per cent upon the amount of death claims proved, viz .....	\$ 7,354 89	1,470 97
McGill claim for \$3,000 compromised at .....		600 00
Reserved pending the adjustment of cases in court .....		1,326 03
		\$6,059 44

The above-mentioned dividend of 20 per cent was paid on March 6, 1900, since which time the sum of \$50 only has been received by the liquidators. There are suits pending against contributories for sums amounting in the aggregate to \$2,967.50, in addition to which are claims against contributories and others amounting together to \$8,094.27, but it is uncertain what amount will be realized therefrom.

## 3. THE COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS.

By an order of the United States Circuit Court of the northern district of Illinois, dated May 11, 1900, it was ordered that Stewart Goodrell be appointed receiver of the estate and property, real and personal, things in action, equitable interests and other effects of the Covenant Mutual Life Association of Illinois, and which belong to or were held in trust for it at the commencement of the suit wherein said order was made and of the real estate owned and possessed by said association wherever situated and the rents, issues, income and profits thereof, with the usual powers and duties of a receiver, upon the said receiver executing and filing with the clerk of said court, a bond in the usual form in the penal sum of \$200,000 with sureties to be approved by said court. And it was further ordered that the said association assign and deliver to said receiver all such property, real and personal, things in action, equitable interests and other effects, and that it deliver to said receiver all bills, notes, contracts, books of account, etc., relating thereto, and that said association execute and deliver to said receiver a general assignment of such property and effects, etc., etc.

Subsequently, on May 25, 1900, orders were made by the High Court of Justice for Ontario declaring the said association to be insolvent and ordering it to be wound up under the provisions of the Winding Up Act and appointing a provisional or interim liquidator, which orders are as follows :

## IN THE HIGH COURT OF JUSTICE.

BEFORE THE HONOURABLE  
MR. JUSTICE ROSE  
IN CHAMBERS. }

FRIDAY, the 25th day of May, 1900.

In the matter of the Covenant Mutual Life Association of Illinois, and in the matter of the Revised Statutes of Canada, chapter 129, entitled 'The Winding up Act' and amendments thereto and the Revised Statutes of Canada, chapter 124, entitled 'The Insurance Act' and amendments thereto.

Upon the petition of Elizabeth Seyler, a creditor of the above named The Covenant Mutual Life Association of Illinois, presented unto this Court, the 15th day of May, 1900, by her counsel James McBride in presence of counsel for the said The Covenant Mutual Life Association of Illinois, and being adjourned at the request of the said Association to Chambers on the 18th day of May, and being again adjourned at like request to the 21st day of May, when it was again adjourned at like request to this date for final disposition, and upon this date in the presence of counsel for the said petitioner and for the said The Covenant Mutual Life Association of Illinois, upon hearing read the

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petition and the affidavits of Elizabeth Seyler and James McBride filed and the exhibits therein referred to, and upon hearing what was alleged by counsel aforesaid :

1. It is adjudged and declared that the above named The Covenant Mutual Life Association of Illinois is an incorporated company and is insolvent within the meaning of the said Acts and amendments thereto.

2. It is ordered that the said The Covenant Mutual Life Association of Illinois and the business thereof be wound up by this court under the provisions of said Acts and amendments thereto so far as the assets and business of the said The Covenant Mutual Life Association of Illinois which are within the Dominion of Canada or over which this Court has any control are concerned.

3. It is further ordered that the costs of all parties to the said petition and to this order be taxed and be paid to them by the permanent liquidator hereafter to be appointed out of the assets of the said association which may come to the hands of the said permanent liquidator.

' F. ARNOLDI, ' C.C.

## IN THE HIGH COURT OF JUSTICE.

IN CHAMBERS  
BEFORE THE HONOURABLE }  
MR. JUSTICE ROSE.

FRIDAY, the 25th day of May, 1900.

In the matter of The Covenant Mutual Life Association of Illinois, and in the matter of the Revised Statutes of Canada, chapter 129, entitled 'The Winding up Act' and amendments thereto and the Revised Statutes of Canada, chapter 124, entitled, 'The Insurance Act' and amendments thereto.

Upon the petition of Elizabeth Seyler, a creditor of the above named The Covenant Mutual Life Association of Illinois, presented unto this court the 15th day of May, 1900, by her counsel James McBride in presence of the counsel for the said The Covenant Mutual Life Association of Illinois, and being adjourned at the request of the said Association to Chambers on the 18th day of May, and being again adjourned at like request to the 21st day of May, when it was again adjourned at the request of the said Association to this day for final disposition, and upon this date in the presence of counsel for the said petitioner and for the said The Covenant Mutual Life Association of Illinois, upon hearing read the said petition of the said Elizabeth Seyler and the affidavits of Elizabeth Seyler and James McBride filed herein and the exhibits therein referred to and the order made herein of this date declaring the said Association to be insolvent and directing the winding up thereof under the provisions of the said Acts and amendments thereto, and upon hearing what was alleged by counsel aforesaid :

1. It is ordered that Addison Henry Hoover, of the city of Toronto, in the county of York, insurance manager, be and he is hereby appointed receiver of the property, assets and effects of the said association situate in the Dominion of Canada until the further order of this court and also appointed provisional or interim liquidator of the property, assets and effects of the said association under the provisions of the said Acts and amendments thereto until a permanent liquidator is appointed as is hereinafter provided, upon his giving security to the satisfaction of the master in ordinary of this court for the due and proper performance of his duties as such receiver and liquidator.

2. And it is further ordered that all moneys belonging to the said association which shall come into the hands of the said Addison Henry Hoover as such receiver or liquidator be deposited by the said receiver or liquidator in a duly chartered bank at Toronto to the credit of the said liquidator.

3. And it is further ordered that it be referred to the master in ordinary of the Supreme Court of Judicature for Ontario to appoint a permanent liquidator or liquidators of the said estate and effects of the said association under the said Acts and amendments thereto and to fix the amount of the security to be given by the said liquidator or liquidators, which security is to be furnished by the said liquidator or liquidators to the satisfaction of the said master in ordinary.

4. And it is further ordered that it be referred to the said master in ordinary to give all necessary directions for the service of such notices on the creditors, contributories, shareholders and members of the said association as to him may seem proper and to settle the list of contributories and take all necessary accounts and make all necessary inquiries and reports for the winding up of the affairs of the said The Covenant Mutual Life Association of Illinois, under the said Acts and amendments thereto.

5. And it is further ordered that the said receiver do pass his accounts before the said master in ordinary at such time and place as he shall direct, and pay the balance which may from time to time be certified to be in his hands into court to the credit of this matter.

6. And it is further ordered that the said master in ordinary do fix and determine the remuneration to be paid to the said provisional or interim liquidator or liquidators to be appointed as aforesaid.

7. And it is further ordered that for the purpose of dealing with the matters hereinbefore mentioned and in relation to the winding up of the said The Covenant Mutual Life Association of Illinois, the said master in ordinary do have as full and ample powers as under the said Acts are conferred upon a judge of the High Court.

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8. And it is further ordered that for the purpose of winding up the business of the said association in Canada the said master in ordinary shall have all the powers conferred upon the High Court by the Winding up Act and any Acts amending the same.

9. And it is further ordered that the costs of all parties to the said petition and of the appointment of the said permanent liquidator or liquidators be taxed down to the appointment of the said permanent liquidator and be paid to them forthwith after taxation out of the assets of the said association which may come to the hands of the said permanent liquidator.

' F. ARNOLDI, C. C. '

It is understood that a considerable portion of the current policies of the association have been transferred to and reinsured by the Home Life Association of Canada. The adjustment of outstanding death claims and other claims against the society in Canada has not yet been proceeded with before the court.

I have the honour to be, sir,

Your obedient servant,

W. FITZGERALD,  
Superintendent of Insurance.

# ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS  
OF FIRE OR INLAND MARINE INSURANCE IN CANADA  
FOR THE YEAR 1899, IN ACCORDANCE  
WITH THE INSURANCE ACT.

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## GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE.  
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.  
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.  
PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

ABSTRACT FOR THE YEAR 1899.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-insurance, return Premiums, &c.	Gross cash received for Premiums.	Gross amount of policies, new and renewed.	Net amount at risk at date.	Net losses incurred during the year.	Net amount paid for losses.	Unsettled Claims.	
								Not registered.	Registered.
British America.....	\$ 347,188	\$ 96,207	\$ 443,395	\$ 31,619,429	\$ 37,300,594	\$ 151,511	\$ 162,873	\$ 16,891	\$ 3,659
Canadian Fire.....	79,662	37,799	117,461	6,773,243	5,394,791	18,290	19,540	None.	None.
London Mutual.....	197,778	8,254	206,032	20,724,400	52,314,753	129,195	120,542	17,695	4,840
Mercantile.....	69,688	8,640	78,328	6,412,280	9,828,380	30,411	34,283	443	None.
Quebec.....	99,309	40,426	139,735	10,423,624	11,993,685	102,218	104,916	6,560	2,500
Victoria-Montreal.....	41,853	20,287	62,140	5,847,903	3,420,439	12,737	8,137	4,600	None.
Western.....	348,251	213,559	561,810	48,708,316	49,625,207	185,425	186,800	22,303	2,750
Totals for 1899.....	1,183,739	425,172	1,608,911	130,569,195	169,792,859	629,787	637,101	68,512	13,749
Totals for 1898.....	1,121,927	321,442	1,443,369	111,006,221	159,927,706	619,510	587,705	84,476	7,200

BRITISH COMPANIES.

Alliance.....	184,326	25,648	209,974	18,967,096	23,571,532	82,307	106,732	1,747	None.
Atlas.....	150,159	17,718	167,877	12,965,107	15,380,711	90,494	107,556	4,534	None.
Caledonian.....	209,222	75,401	224,623	20,394,730	25,801,287	192,743	144,855	7,000	11,000
Commercial Union.....	343,388	61,675	405,063	32,608,354	41,120,690	252,328	287,269	13,652	None.
Guardian.....	320,833	43,182	364,015	29,647,249	38,337,294	176,794	216,100	15,223	None.
Imperial.....	275,460	29,909	305,369	23,656,690	29,435,110	164,077	199,057	12,782	None.
Lancashire.....	327,886	35,259	363,145	28,335,861	31,940,343	191,468	243,329	6,350	None.
Law Union and Crown.....	26,839	9,829	36,668	3,135,969	1,946,872	3,535	3,535	None.	None.
Liverpool and London and Globe.....	349,264	36,824	386,088	33,309,313	52,048,251	254,288	280,406	6,177	2,000
London and Lancashire.....	207,045	25,084	232,179	18,342,814	23,944,342	98,272	106,307	12,925	None.
London Assurance.....	131,420	26,959	158,379	15,658,150	17,904,544	77,269	77,269	3,310	None.
Manchester.....	219,727	37,934	257,661	20,129,689	23,080,301	141,186	147,384	9,168	5,000
National, of Ireland.....	150,159	17,718	167,877	12,965,107	15,380,711	90,494	107,556	4,534	None.
North British.....	450,855	54,026	504,881	43,290,331	58,913,242	289,278	345,245	8,589	873
Northern.....	258,008	281,156	539,164	23,003,408	28,476,566	131,762	138,868	3,761	None.
Norwich Union.....	279,969	33,562	313,531	23,578,530	30,145,318	173,781	171,356	15,922	4,771
Phoenix, of London.....	502,504	83,351	585,855	42,875,029	47,754,881	262,045	318,356	13,790	None.

PROFESSIONAL PAPER No. 4

Royal.....	613,666	76,910	690,576	61,911,085	81,145,167	362,688	416,076	22,574	1,746
Scottish Union and National.....	185,417	28,992	214,409	17,853,959	21,999,279	94,698	106,680	10,340	2,000
Sun Insurance Office.....	177,079	27,613	205,292	15,478,780	18,224,663	125,895	144,113	8,889	2,700
Union Assurance.....	288,232	35,244	323,476	26,873,131	28,338,927	171,087	179,213	10,619	4,725
Totals for 1899.....	5,652,228	755,986	6,408,214	524,980,342	554,890,000	3,323,449	3,867,212	191,831	38,315
Totals for 1898.....	5,223,345	651,654	5,874,999	481,404,453	629,768,638	4,132,745	3,857,122	766,532	44,123

AMERICAN COMPANIES.

Ætna Fire.....	175,643	21,128	196,771	15,984,613	19,704,209	111,899	106,455	6,110	None.
American Fire.....	33,216	10,197	43,413	3,921,259	2,404,590	6,457	5,207	250	1,000
Connecticut Fire.....	57,215	7,849	65,064	5,223,786	5,524,495	34,417	38,774	1,930	None.
Hartford.....	185,904	17,916	203,720	16,416,337	19,082,235	96,910	111,647	8,197	None.
Insurance Company of North America.....	122,925	23,881	146,806	13,369,126	13,162,386	66,779	77,244	447	5,000
Phoenix, of Brooklyn.....	77,288	9,559	86,847	7,426,901	7,968,447	42,910	46,329	170	None.
Phoenix of Hartford.....	119,606	18,072	137,678	10,797,592	13,430,342	88,414	106,467	1,550	None.
Queen, of America.....	302,828	41,820	344,648	27,636,947	30,910,095	167,371	185,612	4,295	3,655
Totals for 1899.....	1,074,525	150,422	1,224,947	100,767,561	112,186,809	615,157	677,725	22,949	9,655
Totals for 1898.....	1,004,859	121,739	1,126,598	88,750,015	103,697,763	713,963	639,660	93,517	7,603

RECAPITULATION.

Canadian Companies.....	1,183,739	425,172	1,608,911	130,509,195	169,792,859	629,787	637,101	68,512	13,749
British Companies.....	5,652,228	755,986	6,408,214	524,980,342	654,890,000	3,323,449	3,867,212	191,831	38,315
American Companies.....	1,074,525	150,422	1,224,947	100,767,561	112,186,809	615,157	677,725	22,949	9,655
Totals for 1899.....	7,910,492	1,331,580	9,242,072	756,257,098	936,869,668	4,568,393	5,182,038	283,292	61,719
Totals for 1898.....	7,350,131	1,094,835	8,444,966	681,160,689	895,394,107	5,466,218	4,784,487	944,525	58,926

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

	Premiums Received.											Total.	
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.		1880.
<i>Canadian Companies.</i>													
British America.....	113,833	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,895	1,956,746
Canada Agricultural.....	.....	.....	.....	.....	.....	109,892	131,639	115,897	97,468	118,055	141,378	167,609	454,896
Canada Fire.....	.....	.....	.....	.....	.....	.....	94,788	133,625	136,653	91,971	89,718	97,041	655,455
Citizens'.....	.....	.....	.....	.....	.....	.....	244,363	244,363	136,653	27,175	58,308	70,388	779,639
Domimon.....	.....	.....	.....	.....	.....	.....	.....	80,448	96,136	88,441	92,987	106,602	155,871
*London Mutual Fire.....	60,702	71,135	78,072	62,807	73,614	74,377	60,333	86,088	96,812	60,070	44,046	.....	945,654
National Fire.....	.....	.....	.....	.....	.....	.....	7,947	64,882	86,174	36,838	.....	.....	194,861
Ottawa Agricultural.....	.....	.....	.....	.....	.....	.....	7,947	179,236	72,495	66,012	60,600	62,559	1,434,350
Provincial.....	99,913	97,633	171,514	161,158	190,857	244,331	217,213	82,203	80,042	145,773	116,754	128,298	888,531
Quebec.....	72,234	72,725	73,602	77,508	75,169	79,453	86,424	260,678	196,014	82,819	63,695	+107,879	1,553,902
Royal Canadian.....	.....	.....	.....	.....	.....	.....	312,951	92,656	95,117	.....	.....	.....	740,931
†Sovereign.....	.....	.....	.....	.....	55,623	83,250	80,091	201,429	276,395	270,716	268,935	272,758	490,488
Stadacona.....	154,680	180,730	227,698	282,206	256,698	254,049	252,355	232,431	.....	.....	.....	.....	2,909,551
Western.....	.....	.....	.....	.....	.....	.....	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
<i>British Companies.</i>													
Commercial Union.....	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,696	174,249	195,590	190,264	231,607	1,472,258
Guardian.....	3,156	8,780	17,392	32,947	54,387	51,295	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial.....	64,522	82,004	85,915	102,760	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,445	1,469,098
Lancashire.....	40,487	34,615	33,561	43,967	66,733	43,967	101,116	101,116	142,109	161,828	161,064	184,145	1,084,177
Liverpool and London and Globe.....	286,398	273,303	263,696	260,262	258,632	219,948	178,455	106,771	129,083	146,024	157,617	155,880	2,398,094
London and Lancashire.....	55,931	55,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,448	9,448
London Assurance.....	141,822	168,500	208,724	235,290	309,234	322,516	292,563	265,910	288,943	282,475	282,508	253,871	715,185
North British.....	18,115	25,252	50,682	69,905	72,339	76,397	60,830	59,737	68,799	75,040	68,628	75,175	3,027,356
Northern.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,507	20,507
Phoenix, of London.....	86,081	82,649	80,133	108,215	158,403	188,503	162,030	151,223	157,844	171,410	160,898	162,369	1,659,722
Queen.....	94,048	106,616	122,609	150,530	179,562	183,329	160,594	153,273	198,087	193,664	182,042	195,063	1,899,423
Royal.....	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,450	376,932	359,006	343,317	417,150	4,000,389
Scottish Commercial.....	.....	.....	.....	.....	.....	.....	37,446	46,774	76,932	82,240	80,516	19,513	343,421
Scottish Imperial.....	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,330	51,503	52,044	538,710
	1,119,011	1,185,308	1,260,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

SESSIONAL PAPER No. 4

American Companies.	107,635	114,121	153,751	177,949	183,929	163,147	152,835	130,658	113,640	118,901	110,533	103,175	1,640,268
Etms.	6,431	68,361	73,613	64,641	78,207	86,618	80,184	83,332	86,618	83,191	83,191	83,191	286,615
Agricultural, of Watertown	57,531	75,229	80,687	103,686	15,506	20,090	213,830	213,830	211,594	211,594	223,512	241,140	31,431
Andes													976,529
Hartford													68,529
Home													
Phenix, of Brooklyn	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	223,512	241,140	3,003,372
Canadian Companies.	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	18,444,901
British	1,119,011	1,185,398	1,299,846	1,493,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,893,154	2,048,408	19,837,460
American	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	223,512	241,140	3,003,372
Grand totals	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

RECAPITULATION.

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for reinsurance of risks of the National has not been included.

‡ This is exclusive of \$63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.



SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Premiums Received.											Totals for 1869 to 1891.
	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
<i>Canadian Companies.</i>												
British America.....	146,386	127,951	121,071	152,920	197,317	207,629	211,585	197,723	203,489	204,476	196,812	3,924,106
Canada Agricultural.....	454,896											454,895
Canada Fire.....	192,894	32,984										881,333
Citizens.....	779,639	137,941	181,393	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	2,834,626
Dominion.....	34,371											881,333
Eastern.....									27,938	99,777	119,364	247,079
* London Mutual Fire.....	122,189	104,893	110,830	118,246	124,324	111,148	119,618	129,882	131,696	131,881	128,367	2,277,728
National Fire.....	284,026											284,026
Ottawa Agricultural.....	194,861											194,861
Provincial.....	1,434,350											1,434,350
Quebec.....	888,531	49,287	64,434	66,720	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,775,528
Royal Canadian.....	1,563,902	154,585	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,533,410
†Sovereign.....	740,931	123,476	88,443									1,055,404
Stadacona.....	490,488											490,488
Western.....	2,969,551	282,409	332,609	330,548	330,904	331,096	338,010	340,858	333,592	335,190	333,152	6,510,540
	13,444,901	1,206,470	1,091,301	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
<i>British Companies.</i>												
Atlas.....												256,672
Caledonian.....			71,047	90,947	88,281	92,531	103,539	106,886	107,905	103,689	100,936	867,761
City of London.....		127,100	149,665	171,502	170,338	170,317	160,215	153,789	143,490	140,758	144,256	1,531,430
Commercial Union.....		307,967	294,508	312,381	302,985	299,911	285,071	286,903	305,678	318,697	359,153	4,823,347
Employers' Liability Fire Insurance Association.....												278,603
Glasgow and London.....		43,296	108,316	134,109	126,497	147,145	137,419	117,721	109,642	113,900	103,367	1,243,401
				+ 128,261	161,630	205,251	304,578	319,829	311,610	188,574		1,619,733
Guardian.....		71,095	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,007	180,565	2,071,205
Imperial.....		170,466	199,062	206,142	186,778	182,141	195,650	213,440	218,135	211,895	206,524	3,636,871
Lancashire.....		208,539	210,159	226,468	208,454	194,767	192,695	212,992	223,197	253,229	254,233	3,466,890
Liverpool & London & Globe.....		151,565	195,902	213,133	207,456	224,050	232,994	253,446	257,922	279,594	287,909	4,868,907

SESSIONAL PAPER No. 4

London and Lancashire.....	2,448	30,984	108,197	95,269	93,115	89,974	93,042	102,841	123,183	153,149	167,622	173,204	1,286,107
London Assurance.....	715,186	62,402	66,576	76,969	63,415	60,932	65,966	72,312	75,883	72,673	87,537	90,564	1,510,384
Manchester.....	.....	.....	.....	32,528	46,969	54,082	71,432	73,840	73,413	77,053	83,158	96,300	149,376
National, of Ireland.....	.....	.....	.....	293,579	323,171	308,382	303,808	304,199	312,663	307,680	313,247	338,016	577,571
North British.....	3,027,356	271,375	273,516	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,377,004
Northern.....	721,919	95,525	132,259	169,577	193,755	181,260	146,406	154,106	170,111	170,604	179,523	174,564	2,489,608
Norwich Union.....	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,026	101,378	968,766
Phoenix, of London.....	1,659,722	173,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,643	3,972,211
Queen.....	1,899,423	194,162	207,111	216,314	226,932	222,047	210,447	213,406	228,850	253,175	262,485	219,742	4,354,634
Royal.....	4,000,389	503,233	569,431	609,373	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,899,902
Scottish Commercial.....	343,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial.....	535,710	52,072	72,314	12,759	51,033	60,507	79,141	100,695	115,916	114,598	123,755	134,247	672,855
Scottish Union and National.....	.....	.....	37,627	50,400	.....	.....	.....	.....	.....	.....	4,717	77,941	867,919
Union Assurance Society.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	82,658
United Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	183,862
<i>American Companies.</i>	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,603,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
<i>Ætna.</i>	1,640,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Agricultural, of Watertown.....	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Andes.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Connecticut.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hartford.....	976,529	87,616	103,355	131,133	135,369	131,177	124,597	127,371	128,510	128,255	128,684	149,422	36,638
Home.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	215,561
Insurance Co. of N. America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix, of Brooklyn.....	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	46,150	75,827
Phoenix, of Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	676,481
Queen, of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	175,850
Grand totals.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,909	42,800

RECAPITULATION.

Canadian Companies.....	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British.....	19,337,490	2,353,238	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,603,992	3,863,282	3,970,632	4,072,133	4,189,171	58,340,768
American.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,909	7,577,403
Grand totals.....	36,285,763	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,006,787

\* Formerly the Agricultural Mutual + Formerly the Isolated Risk. † Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Company.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1899, inclusive.

	PREMIUMS RECEIVED.										Totals, for 1869 to 1899.	
	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>												
British America.....	3,924,105	202,076	220,398	276,294	288,119	286,273	302,255	347,188	6,029,122			
Canada Agricultural.....	454,896								454,896			
Canada Fire.....	881,333								881,333			
Canadian Fire.....						42,376	56,508	79,662	178,546			
Citizens'.....	22,385								2,856,961			
Dominion.....	190,242								190,242			
Eastern.....	190,663	264,511	164,115	27,826					894,194			
*London Mutual Fire.....	128,513	122,772	155,762	184,519	171,331	183,394	210,304	197,778	3,632,101			
Mercantile.....	2,277,728	129,379	161,649	153,365	107,568	69,671	71,789	69,698	861,704			
National Fire.....	284,026								284,026			
Ottawa Agricultural.....	194,861								194,861			
Provincial.....	1,434,350								1,434,350			
Quebec.....	3,533,410	90,631	86,522	90,259	98,792	86,369	106,512	99,309	2,544,490			
Royal Canadian.....	1,775,528	111,578							1,055,404			
Sovereign.....	4,613								490,488			
Stadacona.....	1,055,404								490,488			
Victoria-Montreal.....	490,488								41,863			
Western.....	6,510,540	323,340	319,848	418,863	396,045	343,143	375,559	348,251	9,364,017			
	26,088,616	1,052,041	1,137,797	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	84,926,611			
<i>British Companies.</i>												
SAIbion Fire Insurance Association	1,243,401	105,216	119,693	169,589	155,115	181,141	187,036	184,326	1,468,310			
Alliance.....		172,368	203,641	175,016	169,589	155,115	187,036	184,326	1,428,232			
Atlas.....	258,672	92,890	100,301	115,078	128,282	139,859	144,123	150,159	1,259,065			
Caledonian.....	867,761	112,084	139,021	147,031	158,810	161,718	171,777	209,222	2,118,593			
City of London.....	1,531,430	56,824							1,688,254			
Commercial Union.....	4,823,347	357,747	364,276	373,555	362,375	352,964	342,317	343,388	7,705,616			
Employers' Liability.....	278,603	76,958	9,128						364,689			
Glasgow and London.....	1,619,733								1,619,733			
Guardian.....	2,071,205	236,617	294,310	287,175	322,355	313,722	300,025	320,833	4,436,249			
Imperial.....	3,636,871	201,177	189,962	186,055	200,828	214,030	236,373	275,460	6,326,568			
Lancashire.....	3,466,890	285,920	259,563	260,854	275,227	287,045	307,238	327,886	5,749,328			
Law Union and Crown.....									26,859			
Liverpool and London and Globe.....	4,868,807	812,472	923,872	930,175	953,996	952,228	843,981	849,264	7,588,336			
London and Lancashire.....	1,286,107	190,308	194,053	181,436	195,260	214,128	209,023	207,085	2,797,882			
London Assurance.....	1,510,394	104,206	107,918	118,754	134,996	128,400	131,713	131,420	2,489,134			
Manchester.....	149,376	121,223	118,940	190,006	186,969	196,416	198,857	219,727	1,551,811			

National, of Ireland.....	577,671	590,476	100,801	115,078	128,283	131,701	139,559	144,123	150,159	1,577,550
North British.....	6,377,004	580,353	363,663	386,615	322,021	462,927	431,053	431,314	450,886	9,705,886
Northern.....	2,480,608	170,128	172,523	161,571	181,064	192,090	197,622	224,111	258,008	4,046,725
Norwich Union.....	968,766	118,339	142,281	137,557	187,824	213,605	270,584	270,860	279,969	2,589,845
Phoenix, of London.....	3,972,211	250,285	260,576	260,506	304,805	319,317	362,427	403,622	502,604	6,636,353
Queen.....	4,354,694	.....	.....	.....	604,284	616,175	600,107	583,260	613,666	4,354,694
Royal.....	9,883,692	967,387	594,631	568,972	.....	.....	.....	.....	.....	14,638,084
Scottish Commercial.....	343,421	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial.....	672,855	.....	.....	.....	.....	.....	.....	.....	.....	672,855
Scottish Union and National.....	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,705	185,417	2,103,432
Sun Insurance Office.....	37,131	37,131	93,809	127,494	164,509	175,496	181,170	175,800	177,679	1,133,097
Union Assurance Society.....	82,658	104,398	135,047	192,300	213,306	244,584	271,727	248,018	288,232	1,780,270
United Fire.....	183,862	173,044	187,934	156,450	18,927	.....	.....	.....	.....	718,477
<i>American Companies.</i>	86,340,768	4,455,474	4,628,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	97,819,297
Ætna.....	2,928,258	139,084	143,836	138,191	137,258	141,215	163,847	167,998	175,643	4,135,350
Agricultural, of Watertown.....	1,073,187	61,923	51,585	48,930	36,188	33,229	4,058	.....	.....	1,369,100
American Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	33,216
Andes.....	31,431	.....	32,509	32,811	38,633	41,253	44,657	51,129	57,215	31,431
Connecticut.....	215,561	33,054	138,504	144,480	156,537	157,980	162,970	178,307	185,804	546,822
Hartford.....	2,351,998	144,483	.....	.....	.....	.....	.....	.....	.....	3,621,063
Home.....	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	815,580
Insurance Co. of North America.....	676,481	88,426	89,314	89,542	100,185	91,969	59,922	75,132	77,288	1,348,069
Phoenix, of Brooklyn.....	175,850	211,876	238,319	192,951	197,867	155,162	149,928	127,584	119,606	1,569,143
Phoenix, of Hartford.....	42,800	271,081	272,214	275,504	282,261	286,057	282,753	290,364	302,823	2,305,882
Queen, of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand totals.....	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	15,715,686

RECAPITULATION.

Canadian Companies.....	26,068,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	34,926,611
British.....	58,340,768	4,455,474	4,628,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	97,819,297
American.....	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	15,715,686
Grand totals.....	92,006,787	6,512,327	6,798,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	148,461,594

\* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,273 for reinsurance of risks of the Sovereign Fire Insurance Company. § Formerly the Fire Insurance Association.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

	Losses Paid.											Total.	
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.		1880.
<i>Canadian Companies.</i>													
British America .....	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,068,943
Canada Agricultural .....	None.					41,317	63,437	102,036	83,291				290,101
Canada Fire .....							35,088	134,715	134,715	78,517	102,582	129,711	472,221
Citizens' .....							62,632	168,608	309,010	69,599	71,197	55,975	736,720
Dominion .....								64,166	68,353	67,599	34,024	48,975	98,673
*London Mutual .....	42,317	64,078	55,048	50,165	47,273	45,047	59,423	42,889	167,447	48,944	28,502	75,084	723,603
National Fire .....							280	14,362	52,748	40,779			287,732
Ottawa Agricultural .....								163,020	61,622				108,164
Provincial .....	81,431	68,006	100,344	119,791	106,512	117,386	139,134	105,753	37,747	15,304	19,511	28,807	957,146
Quebec .....	28,990	152,076	17,582	60,630	57,606	27,840	61,658	332,977	590,179	55,147	54,597	63,473	1,546,450
Royal Canadian .....								66,201	59,988	65,351	98,777	86,941	453,479
+Sovereign .....			2,132	10,074	20,249	37,210	44,546	243,016	286,070	189,755			773,695
Stadacona .....	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794	1,733,503
Western .....													
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,180,162	828,069	687,353	701,639	9,888,984
<i>British Companies.</i>													
Commercial Union .....	38,223	45,035	85,232	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian .....	None.	1,300	3,923	22,910	77,859	34,465	105,275	11,940	442,675	22,081	40,661	23,638	706,617
Imperial .....	27,587	71,589	67,986	80,985	71,295	68,886	24,942	55,946	650,979	67,230	82,762	49,903	1,411,070
Lancashire .....	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe .....	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,063	78,429	54,703	2,204,635
London and Lancashire .....													465
London Assurance .....	66,274	33,221	36,034	94,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British .....	47,829	115,967	140,757	119,606	110,154	157,391	220,639	171,265	1,052,976	118,497	168,880	119,861	2,543,711
Northern .....	6,609	2,781	24,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union .....													1,415
Phoenix of London .....	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	79,313	47,778	147,524	53,408	947,041
Queen .....	31,800	56,251	99,558	101,478	123,729	126,903	136,038	866,975	856,975	111,769	115,064	73,914	1,927,781
Royal .....	124,328	272,622	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,084,275
Scottish Commercial .....							9,977	39,048	14,247	37,401	46,439	29,617	177,329
Scottish Imperial .....	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	890,571	1,275,540	855,423	16,948,076

American Companies.	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Etna .....	82,299	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural, of Watertown .....	100	13,168	33,616	28,204	28,204	.....	.....	.....	1,196	34,325	33,527	144,136
Andes .....	.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Hartford .....	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932
Home .....	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Phenix, of Brooklyn .....	.....	.....	.....	.....	.....	2,558	15,719	77,044	2,451	5,626	672	104,070
Grand totals .....	172,188	212,460	263,339	227,219	143,583	181,713	99,369	586,452	114,034	182,305	109,516	2,439,259

RECAPITULATION.

Canadian Companies .....	276,116	414,339	510,469	487,649	662,470	1,082,206	1,589,048	2,186,162	823,069	687,353	701,639	9,888,934
British Companies .....	579,416	1,024,362	1,136,167	967,316	1,120,106	1,259,612	1,168,858	5,718,305	880,571	1,275,540	865,423	16,948,076
American Companies .....	172,188	212,460	263,339	227,219	143,583	181,713	99,369	586,452	114,034	182,305	109,516	2,439,259
Grand totals .....	1,027,720	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,285	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

SUMMARY OF LOSSES PAID FOR FIRE INSURANCE IN CANADA BY ALL COMPANIES, FOR THE YEARS 1869 TO 1891, INCLUSIVE.

	Losses Paid.										Totals for 1869 to 1891.	
	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.		1891.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>												
British America .....	1,098,943	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145
Canada Agricultural .....	290,101											290,101
Canada Fire .....	472,221	73,838										698,133
Citizens .....	736,720	119,581	135,613	148,551	120,488	134,782	170,235	146,337	121,802	148,688	186,202	2,258,637
Dominion .....	93,673	54,582										148,255
Eastern .....									200	35,237	73,162	108,659
*London Mutual Fire .....	723,603	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,660,284
National Fire .....	287,732											287,732
Ottawa Agricultural .....	108,164											108,164
Provincial .....	957,146											957,146
Quebec .....	613,504	42,338	49,056	34,829	39,360	46,033	61,254	57,976	68,762	50,499	75,094	1,531,137
Royal Canadian .....	1,546,450	103,328	117,806	161,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102	2,980,644
+Sovereign .....	453,479	78,811	96,884									736,216
Stadacona .....	773,695											773,695
Western .....	1,733,503	174,478	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,657
	9,888,931	733,843	760,490	762,737	597,189	739,364	764,321	750,448	678,732	736,095	940,734	18,689,605
<i>British Companies.</i>												
Atlas .....												166,134
Caledonian .....			18,631	67,032	48,046	72,624	71,996	69,500	72,645	73,415	84,273	578,162
City of London .....		66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,048	66,237	934,518
Commercial Union .....	1,167,734	238,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527	3,404,249
Employers' Liability .....							11,838	30,892	28,567	37,012	42,420	150,729
Fire Insurance Association .....		7,453	96,797	83,231	88,437	93,807	117,097	89,472	57,397	61,930	67,426	843,615
Glasgow and London .....				109,609	104,043	144,330	216,999	219,775	269,489	163,100		1,167,345
Guardian .....	705,617	58,965	38,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	154,623	1,727,445
Imperial .....	1,411,070	130,320	92,834	129,330	80,292	129,743	95,584	85,557	91,828	101,411	91,773	2,588,997
Lancashire .....	1,017,755	141,313	124,343	151,256	115,642	149,066	93,548	104,728	116,750	136,195	180,579	2,453,651
Liverpool & London & Globe .....	2,204,688	134,130	166,126	122,211	110,871	136,032	159,460	121,360	96,579	166,640	166,640	3,041,633

SESSIONAL PAPER No. 4

	465	9,379	30,537	70,622	57,974	64,933	43,218	65,226	42,890	40,284	163,102	71,457	606,200
<i>London and Lancashire</i> .....													
<i>London Assurance</i> .....	488,101	24,283	35,707	51,289	40,626	40,119	47,855	52,333	28,605	24,178	39,100	33,379	911,475
<i>Manchester</i> .....				6,472	24,700	38,094	76,134	53,554	43,823	37,437	67,000	47,525	54,225
<i>National, of Ireland</i> .....				168,409	190,535	155,896	186,642	190,752	165,952	199,990	174,988	60,242	391,228
<i>North British</i> .....	2,543,711	263,794	179,488									246,459	4,636,555
<i>Northern</i> .....	920,382	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,009	101,001	2,078,967
<i>Norwich Union</i> .....	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	66,618	54,650	68,405	521,276
<i>Phoenix, of London</i> .....	947,041	121,359	123,946	145,025	176,594	91,904	150,107	112,280	96,786	88,548	110,201	138,527	2,302,618
<i>Queen</i> .....	1,927,781	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	117,068	3,325,321
<i>Royal</i> .....	3,034,275	324,667	315,855	418,241	360,084	295,008	207,443	307,772	284,209	227,111	294,526	366,376	6,495,567
<i>Scottish Commercial</i> .....	177,329												177,329
<i>Scottish Imperial</i> .....	400,765	21,821	39,893	21,229									483,408
<i>Scottish Union and National</i> .....			8,318	13,569	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	352,265
<i>Union Assurance Society</i> .....											1,125	33,275	34,400
<i>United Fire</i> .....												79,965	79,965
<i>American Companies.</i>													
<i>American Companies.</i>	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
<i>Ætna</i> .....	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,184,433
<i>Agricultural, of Watertown.</i>	144,136	29,316	20,271	28,965	33,740	38,053	49,976	54,946	47,337	70,273	44,920	67,015	629,558
<i>Andes</i> .....	5,668												5,668
<i>Connecticut</i> .....	671,932	71,227	56,554	71,415	85,534	68,868	7,704	23,546	23,238	10,117	13,822	13,462	91,889
<i>Hartford</i> .....	60,691						69,043	65,544	58,558	57,552	169,018	108,034	1,493,279
<i>Home</i> .....													60,691
<i>Insurance Co. of N. America.</i>											11,866	21,104	32,970
<i>Phoenix, of Brooklyn</i> .....	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,683	26,034	32,558	27,297	46,323	46,323
<i>Phoenix, of Hartford</i> .....											9,346	73,474	82,890
<i>Queen, of America</i> .....												7,394	7,394
<i>Grand totals</i> .....	2,439,259	163,661	162,639	167,127	191,998	186,923	223,860	304,159	228,969	228,922	300,916	411,801	5,010,234

RECAPITULATION.

<i>Canadian Companies</i> .....	9,888,934	1,336,758	733,843	760,430	762,737	597,169	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
<i>British</i> .....	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
<i>American</i> .....	2,439,259	163,661	162,639	167,127	191,998	186,923	223,860	304,159	228,969	228,922	300,916	411,801	5,010,234
<i>Grand totals</i> .....	29,276,269	3,169,834	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,408,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.



SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1899.

	LOSSES PAID.										Totals from 1869 to 1899.		
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.		1879.	
<b>Canadian Companies.</b>													
British America.....	\$ 2,408,145												\$ 3,685,995
Canada Agricultural.....	290,101												290,101
Canada Fire.....	698,133												698,133
Canadian Fire.....													63,556
Citizens'.....	2,258,637	712											2,287,870
Donimon.....	148,255												148,255
Eastern.....	119,835	188,314	151,672	64,481									632,961
*London Mutual Fire.....	96,262	99,088	126,632	117,940	125,638	131,415	119,357	120,542					2,597,058
Mercantile.....	82,370	81,686	99,890	125,110	127,692	44,214	45,066	34,293					640,321
National Fire.....	287,732												287,732
Ottawa Agricultural.....	108,164												108,164
Provincial.....	957,146												957,146
Quebec.....	1,531,137	71,592	63,311	53,727	66,734	101,507	49,279	104,916					2,126,335
Royal Canadian.....	2,980,644	8,306											2,986,792
†Sovereign.....	736,216												736,216
Stadacona.....	773,695												773,695
Victoria-Montreal.....													8,137
Western.....	3,742,657	226,440	211,637	272,888	227,781	251,354	185,527	186,800					5,516,543
	18,689,606	792,219	801,871	807,003	713,566	718,891	587,705	637,101					24,545,110
<b>British Companies.</b>													
†Albion Fire Insurance Association	843,615												1,016,766
Alliance.....	99,724	82,427	162,232	124,330	106,319	94,831	118,921	106,792					1,006,697
Atlas.....	115,369	177,903	65,669	71,814	77,705	85,491	140,729	107,556					844,929
Caledonian.....	53,611	76,220	102,019	93,696	99,723	101,706	95,913	144,865					1,373,552
City of London.....	59,888	97,590											977,455
Commercial Union.....	3,404,249	253,659	241,680	298,272	224,423	255,943	276,668	287,269					5,531,968
Employers' Liability.....	150,729	53,423											255,801
Glasgow and London.....	1,167,345												1,167,345
Guardian.....	1,727,445	172,147	217,304	218,756	188,995	240,995	170,135	216,100					3,344,906
Imperial.....	2,538,997	161,072	106,669	109,880	104,225	121,872	118,173	199,057					3,552,984
Lancashire.....	2,453,651	173,592	167,654	223,166	165,504	206,372	158,455	243,329					3,972,021
Law Union and Crown.....													3,535
Liverpool and London and (Globe).	3,647,633	292,829	215,783	249,608	204,133	259,826	209,097	280,406					5,550,652
London and Lancashire.....	606,200	106,277	108,756	162,376	89,008	105,652	226,586	106,307					1,606,570
London Assurance.....	911,475	47,823	75,179	109,385	62,386	100,147	156,950	77,269					1,616,090
Manchester.....	54,225	79,519	143,745	155,586	107,187	149,540	112,983	147,384					1,064,671

ABSTRACT OF STATEMENTS.

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National of Ireland.....	391,298	61,719	77,817	65,741	71,814	77,705	85,401	140,720	107,556	1,079,794
North British.....	4,656,555	240,402	336,358	225,264	240,028	209,733	332,504	272,694	345,245	6,868,843
Northern.....	2,078,967	101,738	121,612	113,862	156,332	132,853	110,389	125,905	158,868	3,059,946
Norwich Union.....	521,276	74,582	91,212	114,258	131,346	123,332	172,310	191,340	171,356	1,536,012
Phoenix, of London.....	2,302,618	135,355	163,667	162,357	149,890	138,331	193,552	230,305	318,356	3,795,901
Queen.....	3,327,321	391,616	446,332	402,695	439,127	389,995	377,278	394,200	416,076	3,325,321
Royal.....	6,495,567	.....	.....	.....	.....	.....	.....	.....	.....	9,722,796
Scottish Commercial.....	177,329	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial.....	483,408	.....	.....	.....	.....	.....	.....	.....	.....	483,408
Scottish Union and National.....	352,265	94,038	109,741	81,758	124,046	96,187	73,179	114,408	106,630	1,151,252
Sun Insurance Office.....	34,400	7,717	58,177	88,469	116,304	105,069	150,728	115,180	144,113	785,757
Union Assurance Society.....	79,965	47,227	91,849	117,321	127,577	143,141	118,861	188,401	179,213	1,047,980
United Fire.....	.....	153,570	165,277	121,534	28,994	.....	.....	.....	.....	549,440
<b>American Companies.</b>	40,083,277	2,878,149	3,493,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	66,559,731
<b>Ætna</b> .....	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	2,952,927
Agricultural, of Watertown.....	620,558	47,990	43,037	55,666	42,230	36,693	2,104	.....	5,207	857,278
American Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,068
Andes.....	5,658	.....	.....	.....	.....	.....	.....	.....	.....	315,170
Connecticut Fire.....	91,889	15,990	20,198	13,619	20,468	21,491	33,503	50,238	38,774	2,286,277
Hartford.....	1,493,279	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	60,691
Home.....	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....
Insurance Company of North America.....	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	548,180
Phoenix, of Brooklyn.....	420,332	73,286	63,214	62,606	98,536	56,806	35,176	48,300	46,329	905,194
Phoenix, of Hartford.....	82,820	169,316	229,819	145,013	140,935	113,092	120,858	108,471	106,457	1,216,781
Queen, of America.....	7,934	191,160	171,608	184,881	188,687	169,841	160,539	119,542	185,612	1,379,834
<b>Grand totals.</b>	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	10,533,207

RECAPITULATION.

Canadian Companies.....	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	24,545,110
British.....	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	66,559,731
American.....	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	10,533,207
<b>Grand totals.</b>	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	101,638,048

\* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Formerly the Fire Insurance Association.

SUMMARY of Fire Insurance in Canada, for the Years 1869 to 1899, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at Date of Statement.	Losses paid.
<b>CANADIAN COMPANIES.</b>				
1869.	\$ 501,362	\$ 41,000,604	\$ 59,340,916	\$ 276,116
1870.	536,600	54,637,315	59,523,641*	453,414
1871.	707,418	68,921,494	68,465,914*	414,339
1872.	796,847	76,499,542	72,203,784*	510,469
1873.	842,896	71,775,952	91,032,187*	487,649
1874.	1,453,781	126,588,965	126,705,337*	662,470
1875.	1,646,654	168,896,111	190,284,543	1,082,206
1876.	1,881,641	198,509,113	231,834,162	1,599,048
1877.	1,622,955	168,935,723	217,745,048	2,186,162
1878.	1,161,896	127,288,165	171,430,720	828,069
1879.	1,102,822	124,652,727	158,824,631	687,353
1880.	1,190,029	131,079,789	154,403,173	701,639
1881.	1,206,470	140,331,152	153,436,408	1,336,758
1882.	1,033,433	124,123,715	152,564,079	733,843
1883.	1,091,801	122,302,460	149,930,173	760,430
1884.	1,140,428	118,747,547	147,968,945	762,737
1885.	1,107,879	111,162,914	143,759,390	597,189
1886.	1,107,710	114,543,806	142,685,145	739,364
1887.	1,121,435	109,206,925	154,165,902	764,321
1888.	1,131,991	120,158,592	159,070,684	750,448
1889.	1,173,948	122,965,987	158,883,612	678,752
1890.	1,249,884	135,145,294	178,691,762	736,095
1891.	1,278,736	135,943,674	177,785,359	940,734
1892.	1,032,641	112,566,165	148,557,131	792,219
1893.	1,137,797	123,785,683	154,614,280	797,149
1894.	1,108,294	121,562,165	150,241,967	801,871
1895.	1,151,126	130,567,693	143,697,862	807,003
1896.	1,061,855	114,379,430	141,251,862	713,566
1897.	1,021,216	107,268,258	154,231,897	718,891
1898.	1,121,927	111,006,221	159,927,706	587,705
1899.	1,183,739	130,509,195	169,792,859	637,101
Totals.	34,926,611	3,665,152,377	...	24,545,110
<b>BRITISH COMPANIES.</b>				
1869.	1,119,011	120,747,515	115,222,003	579,416
1870.	1,185,398	131,570,928	120,903,017	1,024,362
1871.	1,290,846	148,147,966	132,731,241	922,400
1872.	1,499,620	174,361,395	145,790,486	1,136,167
1873.	1,773,265	172,531,126	147,602,019	967,316
1874.	1,809,473	177,346,240	155,088,455	1,120,106
1875.	1,683,715	166,953,268	154,835,931	1,299,612
1876.	1,597,410	178,725,453	153,885,268	1,168,858
1877.	1,927,220	206,713,932	184,304,318	5,718,305
1878.	1,994,940	213,127,414	202,702,743	880,571
1879.	1,899,154	213,131,295	208,265,359	1,275,540
1880.	2,048,408	227,537,306	229,745,985	855,423
1881.	2,353,258	271,044,719	277,721,299	1,669,405
1882.	2,908,458	321,466,183	339,520,054	1,768,444
1883.	3,178,850	350,993,028	380,613,572	1,992,671
1884.	3,472,119	354,458,616	413,441,198	2,290,588
1885.	3,376,401	337,216,878	421,205,014	1,895,175
1886.	3,429,012	349,109,117	393,166,340	2,338,164
1887.	3,693,992	377,690,654	424,314,264	2,335,034
1888.	3,859,282	376,540,072	434,941,955	2,094,467
1889.	3,970,632	403,297,656	468,379,580	1,968,535
1890.	4,072,133	427,931,692	474,884,419	2,229,556
1891.	4,189,171	411,748,053	497,550,395	2,553,162
1892.	4,455,474	466,900,791	549,223,123	2,873,149
1893.	4,623,196	458,254,364	563,044,318	3,496,112
1894.	4,602,747	435,237,770	567,948,304	3,094,861
1895.	4,750,290	436,765,579	575,683,150	3,402,337
1896.	5,006,047	459,959,398	591,656,008	2,845,994
1897.	5,165,202	470,466,620	611,840,429	3,334,667
1898.	5,223,345	481,404,453	629,768,638	3,557,122
1899.	5,652,228	524,980,343	654,890,000	3,867,212
Totals.	97,819,297	9,846,359,824	...	66,559,731

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SUMMARY of Fire Insurance in Canada, &c.—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at Date of Statement.	Losses paid.
<b>AMERICAN COMPANIES.</b>				
	\$	\$	\$	\$
1869.	165,166*	9,702,356*	13,796,890*	172,188
1870.	194,781	12,893,827*	11,167,928*	147,061
1871.	314,452	27,367,712*	27,256,629*	212,460
1872.	332,243	26,526,334*	33,818,670	263,339
1873.	352,255	26,788,850	40,120,629	227,219
1874.	259,049	25,243,769	25,050,427	143,583
1875.	264,395	17,357,605	19,300,555	181,713
1876.	228,955	23,914,181	18,888,750	99,389
1877.	213,830	21,013,457	18,293,315	586,452
1878.	211,594	19,432,178	35,766,238	114,034
1879.	225,512	22,920,397	40,267,995	182,305
1880.	241,110	25,434,766	27,414,113	109,516
1881.	267,388	30,040,366	31,053,261	163,661
1882.	287,815	52,454,518	34,772,345	162,699
1883.	354,090	40,284,814	41,720,296	167,127
1884.	367,581	40,777,215	44,097,646	191,998
1885.	368,180	37,623,116	46,830,075	186,923
1886.	395,613	42,099,984	50,921,537	223,860
1887.	429,075	45,859,509	56,287,171	304,159
1888.	445,990	44,881,343	56,722,420	228,909
1889.	443,436	46,518,461	57,275,186	228,922
1890.	514,054	57,646,959	67,103,440	300,916
1891.	700,809	75,726,695	84,266,437	411,801
1892.	1,004,812	107,708,732	123,629,818	706,902
1893.	1,032,602	105,564,192	124,028,459	759,429
1894.	1,000,328	96,789,493	117,876,931	692,631
1895.	1,041,966	100,305,776	118,491,852	784,410
1896.	1,007,948	94,949,822	112,666,482	613,941
1897.	971,243	85,963,431	102,449,891	648,275
1898.	1,004,859	88,750,015	105,697,763	639,660
1899.	1,074,525	100,767,561	112,186,809	677,725
Totals.....	15,715,686	1,533,307,434	.....	10,533,207

TOTALS FOR ALL YEARS FROM 1869 TO 1899, INCLUSIVE.

Canadian Companies.....	34,926,611	3,665,152,377	.....	24,545,110
British ".....	97,819,297	9,846,359,824	.....	66,559,731
American ".....	15,715,686	1,533,307,434	.....	10,533,207
Grand totals.....	148,461,594	15,044,819,635	.....	101,638,048

\* These returns are imperfect.

**ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine or Inland Transit business done by Companies combining these branches, for 1899.**

**BRITISH AMERICA ASSURANCE COMPANY, TORONTO.**

Nature of Insurance.	Net Cash received for Premiums.	Gross Amount of Policies New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	UNSETTLED CLAIMS:		Net Amount of Losses incurred during the Year.	Remarks.
					Not Re-isted.	Re-isted.		
	\$	\$	\$	\$	\$	\$	\$	
Fire Insurance .....	1,211,388	152,208,633	165,433,387	780,513	97,916	9,374	781,882	} In all countries, Dec. 31, 1899.
Inland Marine .....	203,059	36,686,815	1,832,641	191,168	14,397	125	153,027	
Ocean Marine .....	176,496	16,642,610	2,990,497	124,591	9,587	None.	121,690	
	1,590,943	205,538,058	170,256,525	1,096,272	121,900	9,499	1,056,599	

**WESTERN ASSURANCE COMPANY.**

Fire Insurance .....	1,700,467	247,471,131	258,594,606	1,102,075	137,652	11,323	1,092,448	} In all countries, Dec. 31, 1899.
Inland Marine .....	328,334	54,455,353	3,515,763	305,474	13,339	None.	253,281	
Ocean Marine .....	274,287	44,528,573	3,092,291	236,885	17,235	1,134	239,644	
	2,303,088	346,455,057	265,202,570	1,644,434	168,226	12,457	1,585,373	

**THE QUEBEC FIRE ASSURANCE COMPANY.**

In Canada .....	99,309	10,423,624	11,993,685	104,916	6,580	2,500	105,746	} Fire insurance, Dec. 31, 1899.
In other Countries .....	28,024	1,718,869	1,563,599	25,000	4,500	None.	26,000	
Total .....	127,333	12,142,493	13,557,284	129,916	11,080	2,500	131,746	

**VICTORIA MONTREAL FIRE INSURANCE COMPANY.**

In Canada .....	41,853	5,847,993	3,420,439	8,137	4,600	None.	12,737	} Fire insurance, Dec. 31, 1899.
In other Countries .....	20,438	2,420,111	1,769,168	10,582	650	None.	11,232	
Total .....	62,291	8,268,014	5,189,607	18,719	5,250	None.	23,969	

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ÆTNA INSURANCE COMPANY.

Fire Insurance .....	175,643	15,984,613	19,704,200	106,455	6,110	None.	111,899	} In Canada, Nov. 30, 1899.
Inland .....	5,079	1,636,467	None.	51	None.	None.	51	
	180,722	17,621,080	19,704,200	106,506	6,110	None.	111,950	

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY.

Inland Marine .....	7,218	8,019,650	None.	None.	7,500	None.	7,500	} In Canada, Dec. 31, 1899.
Inland Transit .....	11,574	42,617,132	None.	None.	None.	None.	None.	
	18,792	50,636,782	None.	None.	7,500	None.	7,500	

THE INSURANCE COMPANY OF NORTH AMERICA.

Fire Insurance .....	122,925	13,360,126	13,162,396	77,244	447	5,000	66,779	} In Canada, Dec. 31, 1899.
Inland Marine .....	1,791	686,103	None.	None.	None.	None.	None.	
	124,716	14,046,229	13,162,396	77,244	447	5,000	66,779	

LONDON ASSURANCE.

Fire Insurance .....	131,420	15,658,150	17,904,544	77,269	3,310	None.	58,334	} In Canada, Dec. 31, 1899.
Inland Marine .....	17	7,744	None.	None.	None.	None.	None.	
	131,437	15,665,894	17,904,544	77,269	3,310	None.	58,334	

INLAND Marine Insurance Business in Canada, 1899.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Net Amount of Losses incurred during the Year.
					Not Registered.	Registered.	
CANADIAN COMPANIES.							
British America .....	\$ 13,223	\$ 4,628,981	None.	\$ 11,913	\$	\$	\$ 9,229
Western .....	15,368	2,889,833	None.	39,481	194	None.	37,068
Totals .....	28,591	7,518,814	None.	51,394	485	None.	46,297
BRITISH COMPANIES.							
British and Foreign Marine .....	7,218	8,019,650	None.	None.	7,500	None.	7,500
London Assurance .....	17	7,744	None.	None.	None.	None.	None.
Totals .....	7,235	8,027,394	None.	None.	7,500	None.	7,500
AMERICAN COMPANIES.							
Atlas .....	5,079	1,636,467	None.	51	None.	None.	51
Insurance Co. of North America .....	1,791	686,103	None.	None.	None.	None.	None.
Totals .....	6,870	2,322,570	None.	51	None.	None.	51

RECAPITULATION.

Canadian Companies .....	28,591	7,518,814	None.	51,394	485	None.	46,297
British Companies .....	7,235	8,027,394	None.	None.	7,500	None.	7,500
American Companies .....	6,870	2,322,570	None.	51	None.	None.	51
Totals for 1899 .....	42,696	17,868,778	None.	51,445	7,985	None.	53,848
Totals for 1898 .....	38,342	17,966,833	None.	19,455	4,700	None.	14,629

STATEMENT of General Fire Assets and Liabilities of British Companies, December 31, 1899.

Companies.	Assets.		LIABILITIES.				Surplus of Assets over Liabilities.	Capital Paid up.	Reserve of Capital Uncalled.
	\$	%	*Unearned Premiums.	Out-standing Losses.	Sundry.	Total Liabilities.			
Alliance.....	1,576,520		322,371	49,184	4,981	376,536	1,199,984	\$ 4,450,000	
Atlas.....	688,083		249,618	55,595	14,073	319,286	368,797	1,056,000	
Caledonian.....	665,523		227,842	42,976	7,141	277,959	387,564	430,000	
Commercial Union.....	2,161,581		707,397	145,805	128,787	981,989	1,179,592	2,250,000	
Guardian.....	1,705,599		225,884	13,253	37,872	277,009	1,428,590	1,000,000	
Imperial.....	1,812,975		398,548	96,902	83,350	578,800	1,234,175	900,000	
Lancashire.....	613,420		420,021	73,055	12,129	565,205	108,215	2,456,874	
Law Union and Crown.....	675,584		95,867	6,766	7,876	116,509	565,075	373,360	
Liverpool and London and Globe.....	3,661,117		974,996	147,594	54,887	1,177,477	2,483,640	2,45,640	
London and Lancashire Fire.....	1,468,969		504,725	81,570	66,969	653,264	815,645	1,914,750	
London Assurance.....	1,660,215		231,015	41,414	19,005	292,094	1,368,181	448,275	
Manchester.....	997,652		556,453	117,283	18,927	768,350	229,302	200,000	
National of Ireland.....	321,204		229,586	93,963	342,476	1,241,635	2,550,770	900,000	
North British.....	3,792,405		867,913	155,717	218,005	589,430	3,202,972	2,062,500	
Northern.....	1,946,957		425,514	77,468	86,448	690,797	1,357,527	2,700,000	
Norwich Union Fire.....	1,354,859		576,936	86,968	26,893	690,797	654,083	968,000	
Phoenix, of London.....	1,797,305		712,563	209,073	575	922,211	845,094	2,413,320	
Royal.....	4,079,558		1,261,273	146,291	47,961	1,455,525	2,624,033	2,068,978	
Scottish Union and National.....	979,065		325,195	66,500	19,089	410,784	568,311	300,000	
Sun Fire.....	2,330,838		616,582	108,963	94,610	820,155	1,510,683	2,280,000	
Union Assurance.....	772,695		375,871	77,561	30,670	484,102	288,593	180,000	
	35,032,125		10,306,170	1,893,901	1,075,462	13,275,533	21,756,592	6,558,593	

\*The reserve of unearned premiums is here calculated by taking 60 per cent of the net premiums received for the year, and is an approximation to the exact *pro rata* of the premiums on unexpired risks which forms the basis of the item in the statement of the Canadian business. (See foot-note on page lxxix.)



TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.  
CANADIAN COMPANIES—ASSETS—1899.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America.....	150,468 92	10,000 00	1,060,692 31	None.	162,074 16	12,435 03	9,791 67	41,444 26	1,476,906 35	Fire, Inland and Ocean.
Canadian Fire. . . . .	None.	None.	113,740 00	None.	7,998 28	61,070 21	1,134 61	None.	183,943 10	Fire.
London Mutual Fire	16,000 00	None.	58,361 25	None.	* 313,049 50	28,261 89	402 67	2,000 00	418,075 31	"
Mercantile.....	None.	None.	167,551 41	None.	2,440 80	23,714 56	1,771 86	None.	195,478 63	"
Quebec.....	32,000 00	None.	191,047 00	None.	17,049 17	12,728 28	1,632 00	3,888 59	258,345 04	"
Victoria-Montreal...	None.	None.	50,555 26	None.	28,088 04	19,497 98	1,021 91	2,831 74	101,994 93	"
Western.....	65,000 00	32,550 00	1,452,306 81	None.	618,825 36	120,239 71	8,239 50	65,327 00	2,362,988 38	Fire, Inland and Ocean.
Total.....	263,468 92	42,550 00	3,124,754 04	None.	1,149,525 31	277,947 66	23,994 22	115,491 59	4,997,731 74	

\* Including \$302,766.32 premium notes.

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TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—LIABILITIES—1899.

Companies.	Unsettled Losses.	* Reserve of unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America .....	131,399 01	872,359 88	5,009 12	1,008,768 01	468,138 34	750,000 00	Fire, Inland and Ocean.
Canadian Fire .....	None.	51,316 42	None.	51,316 42	132,626 68	96,080 00	Fire.
London Mutual Fire .....	22,534 64	367,096 57	None.	389,631 21	28,444 10	None.	Fire.
Mercantile .....	442 50	53,245 92	None.	53,688 42	141,790 21	50,000 00	Fire.
Quebec .....	13,580 00	88,269 60	35,491 80	137,341 40	121,063 64	100,000 00	Fire.
Victoria-Montreal .....	5,250 00	44,498 29	5,402 37	55,150 66	46,844 27	109,025 00	Fire.
Western .....	180,682 35	1,362,948 51	41,225 53	1,584,856 39	778,131 99	1,000,000 00	Fire, Inland and Ocean
Total .....	353,888 50	2,839,735 19	87,128 82	3,290,752 51	1,716,979 23	2,105,105 00	

\* The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1899, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

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TABLE III.—Showing the Assets in Canada of British and American

## BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance .....	March 1, 1892 .....	None.	None.	213,809 00
Atlas .....	" 7, 1887 .....	None.	None.	111,592 66
British and Foreign Marine .....	May 16, 1888 .....	None.	None.	117,000 00
Caledonian .....	February, 1883 .....	None.	None.	159,058 70
Commercial Union .....	September 11, 1863 .....	None.	2,000 00	342,443 00
Guardian .....	May 1, 1869 .....	100,000 00	None.	394,319 00
Imperial .....	1864 .....	377,178 17	None.	197,440 67
Lancashire .....	July, 1864 .....	40,000 00	None.	217,101 91
Law Union and Crown .....	April, 1899 .....	198,476 87	391,689 90	184,800 00
Liverpool and London and Globe .....	June 4, 1851 .....	88,000 00	1,376,150 00	1,659,346 77
London and Lancashire .....	April 1, 1880 .....	None.	None.	181,880 00
London Assurance .....	March 1, 1862 .....	None.	None.	170,340 00
Manchester .....	May 20, 1890 .....	None.	None.	173,432 00
National, of Ireland .....	April 2, 1883 .....	None.	None.	105,169 05
North British .....	1862 .....	103,000 00	2,060,550 30	2,797,985 16
Northern .....	1867 .....	None.	None.	211,700 00
Norwich Union .....	April 1, 1880 .....	None.	None.	198,000 00
Phoenix, of London .....	1804 .....	None.	None.	325,902 15
Royal .....	1851 .....	245,000 00	None.	700,245 34
Scottish Union and National .....	February, 1882 .....	None.	250,000 00	145,305 00
Sun Fire .....	June 3, 1892 .....	None.	None.	233,444 19
Union Assurance Society .....	November, 1890 .....	None.	None.	265,354 50
Total .....		1,151,655 04	4,080,390 20	9,105,669 10

## AMERICAN

Ætna .....	1821 .....	None.	None.	133,650 00
American Fire .....	January, 1899 .....	None.	None.	110,000 00
Connecticut Fire .....	1886 .....	None.	None.	102,000 00
Hartford .....	November, 1836 .....	None.	None.	162,902 12
Insurance Co. of North America .....	November 1, 1889 .....	None.	None.	122,100 00
Phoenix, of Brooklyn .....	May 1, 1874 .....	None.	None.	114,000 00
Phoenix, of Hartford .....	" 20, 1890 .....	None.	None.	247,434 00
Queen, of America .....	November 2, 1891 .....	None.	None.	288,142 00
Total .....		None.	None.	1,280,228 12

ABSTRACT OF STATEMENTS.

1888

SESSIONAL PAPER No. 4

Companies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1898.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	12,110 04	9,658 99	None.	None.	235,578 03	Fire.
None.	20,967 13	12,434 86	None.	3,500 00	148,494 65	"
None.	5,479 83	None.	None.	None.	122,479 83	Inland Marine and Inland Transit.
None.	14,664 02	53,459 85	None.	6,000 00	233,182 57	Fire.
None.	40,617 00	5,835 10	None.	5,000 00	395,895 10	"
None.	34,242 71	14,611 11	1,491 50	698 80	545,363 12	"
None.	35,089 66	6,610 48	None.	5,310 78	623,250 56	"
None.	24,101 21	10,790 26	1,389 42	5,000 00	298,382 80	"
None.	496 12	10,876 05	12,593 00	1,677 68	800,609 62	"
5,233 60	38,095 56	28,252 02	20,033 56	2,500 00	3,217,611 51	" and Life.
None.	13,141 19	13,669 36	None.	4,000 00	212,690 55	"
None.	10,916 43	8,281 35	None.	250 00	189,787 78	Inland Marine and Life.
None.	5,413 95	39,438 05	None.	3,500 00	221,784 00	"
None.	11,707 24	13,554 06	None.	3,500 00	133,930 35	"
116,800 00	43,248 22	192,375 62	59,917 07	2,500 00	5,376,376 37	" and Life.
None.	16,695 55	12,261 61	None.	6,500 00	247,157 16	"
None.	10,816 33	47,995 82	None.	4,500 00	261,312 15	"
None.	18,318 16	None.	2,468 19	None.	346,688 50	"
32,256 81	46,692 17	8,174 22	None.	9,338 55	1,041,707 09	" and Life.
None.	14,910 62	81,641 53	None.	None.	491,857 15	"
None.	21,265 40	18,400 74	None.	6,471 73	279,582 06	"
None.	21,045 05	32,674 77	844 67	3,924 70	323,843 69	"
154,290 41	460,033 59	620,995 85	98,737 41	74,172 24	15,747,564 64	

COMPANIES.

None.	10,002 31	None.	None.	None.	143,652 31	Fire and inland marine.
None.	2,461 78	11,768 13	None.	None.	124,229 91	Fire.
None.	6,080 29	None.	None.	None.	108,080 29	"
None.	21,327 33	27,841 27	None.	None.	212,070 72	"
None.	None.	20,245 03	None.	None.	142,345 03	"
None.	3,268 28	None.	None.	None.	117,268 28	"
None.	19,592 47	612 47	2,707 00	6,688 59	277,034 53	" and inland marine.
None.	16,270 17	20,372 27	None.	150 00	324,934 44	"
None.	79,002 63	80,839 17	2,707 00	6,838 59	1,449,615 51	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1899.

BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	Excess of Assets over Liabilities of The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Alliance . . . . .	1,717 00	131,811 43		None.	133,528 43	e 102,019 60	Fire.
Atlas . . . . .	4,531 45	102,639 85		None.	107,234 30	e 41,260 35	"
British and Foreign Marine . . . . .	7,500 00	None.		None.	7,500 00	e 114,979 83	Inl. Marine & Inl. Transit.
Caledonian . . . . .	18,000 00	142,539 99		2,566 20	163,106 19	e 70,076 38	Fire.
Commercial Union . . . . .	13,631 65	263,224 32		262 26	277,138 23	e 118,756 87	"
Guardian . . . . .	15,223 36	231,434 26		None.	246,657 62	e 298,705 50	"
Imperial . . . . .	12,781 84	190,747 28		210 64	203,739 76	e 419,510 80	"
Lancashire . . . . .	9,849 66	214,288 94		None.	224,138 60	e 74,244 20	"
Law Union and Crown . . . . .	None.	16,717 22		None.	16,717 22	e 783,892 40	and Life.
Liverpool and London and Globe . . . . .	8,177 00	309,998 60	106,745 96	500 00	425,421 56	e 2,792,189 95	"
London and Lancashire . . . . .	12,925 20	154,806 24		None.	167,731 44	e 44,959 11	"
London Assurance . . . . .	3,310 00	92,461 12	14,297 81	None.	110,071 93	e 79,715 85	and Life.
Manchester . . . . .	14,108 41	154,457 73		2,410 41	171,086 55	e 50,747 45	"
National, of Ireland . . . . .	4,534 45	102,639 85		None.	107,234 30	e 26,636 05	"
North British . . . . .	9,462 02	345,379 42	585,081 50	5,572 15	945,493 09	e 4,430,878 28	and Life.
Northern . . . . .	3,750 38	175,821 69		None.	179,572 67	e 67,584 49	"
Norwich Union . . . . .	20,692 38	204,584 61		None.	225,276 91	e 36,035 16	"
Phoenix, of London . . . . .	13,790 03	333,097 24		None.	347,487 27	d 798 77	"
Royal . . . . .	24,369 88	465,454 47		2,607 46	915,911 37	e 125,795 72	and Life.
Scottish Union and National . . . . .	12,845 27	126,821 53	423,479 56	None.	139,166 80	e 352,690 26	"
Sun Insurance Office . . . . .	11,539 26	121,870 23		145 83	133,555 32	e 146,026 74	"
Union Assurance . . . . .	15,344 06	198,805 80		None.	214,149 86	e 109,693 83	"
Total . . . . .	237,636 90	4,080,324 82	1,129,607 83	14,274 95	5,461,904 50	e10,285,660 14	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1899—*Concluded*.

AMERICAN COMPANIES.

Companies.	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	<i>e</i> Excess of Assets over Liabilities. — <i>d</i> The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Aetna Fire..	6,109 58	118,429 87	.....	None.	124,539 45	<i>e</i> 19,112 86	Fire and Inland Marine.
American Fire . .	1,250 00	18,027 66	.....	469 73	19,747 39	<i>e</i> 104,482 52	Fire.
Connecticut Fire ..	1,930 40	37,206 14	.....	None.	39,136 54	<i>e</i> 68,943 75	"
Hartford .....	8,197 21	119,848 76	.....	None.	128,045 97	<i>e</i> 84,024 75	"
Insurance Company of North America .	5,446 96	78,723 90	.....	None.	84,170 86	<i>e</i> 58,174 17	Fire and Inland Marine.
Phenix, of Brooklyn .....	169 70	49,315 60	.....	None.	49,485 30	<i>e</i> 67,782 98	Fire.
Phenix, of Hartford ..	1,550 07	89,973 18	.....	None.	91,523 25	<i>e</i> 185,511 28	"
Queen Insurance Company of America..	7,949 73	200,965 16	.....	2,378 36	211,293 25	<i>e</i> 113,641 19	"
Total .....	32,603 65	712,490 27	.....	2,848 09	747,942 01	<i>e</i> 701,673 50	

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies  
Canada and British American

## CANADIAN COMPANIES—INCOME

## INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America.....	1,590,942 58	38,316 82	3,307 20	1,632,566 60	None
Canadian Fire.....	79,661 62	4,018 49	None.	83,680 11	18,580 00
London Mutual.....	197,777 76	3,367 42	530 65	201,675 83	None.
Mercantile.....	69,698 45	5,705 43	None.	75,403 88	None.
Quebec.....	127,333 32	9,417 00	1,541 77	138,292 09	None.
Victoria-Montreal.....	62,291 39	266 61	None.	62,558 00	109,025 00
Western.....	2,303,087 59	67,297 23	None.	2,370,384 82	None.
Total.....	4,430,792 71	128,389 00	5,379 62	4,564,561 33	127,605 00

## BRITISH

Alliance.....	184,326 02	9,334 26	None.	193,660 28	
Atlas.....	150,158 55	3,830 46	None.	153,989 01	
British and Foreign Marine.....	18,791 78	4,680 00	None.	23,471 78	
Caledonian.....	269,221 82	6,628 27	None.	215,850 09	
Commercial Union.....	344,388 13	12,159 56	None.	355,547 69	
Guardian.....	320,833 22	14,969 03	3,093 61	338,895 86	
Imperial.....	275,459 90	7,139 12	5,441 40	288,040 42	
Lancashire.....	327,885 82	8,185 33	None.	336,071 15	
Law Union and Crown.....	26,858 83	23,611 11	8,435 23	58,905 17	
Liverpool and London and Globe.....	349,263 56	75,302 05	1,707 26	426,272 87	
London and Lancashire.....	207,095 31	6,179 13	None.	213,274 44	
London Assurance.....	131,437 51	6,680 00	None.	138,117 51	
Manchester.....	219,727 15	6,197 24	None.	225,924 39	
National, of Ireland.....	150,158 55	4,089 58	None.	154,248 13	
North British.....	459,854 75	190,462 86	3,310 48	644,628 09	
Northern.....	258,007 58	11,497 50	None.	269,505 08	
Norwich Union.....	279,969 48	7,436 86	None.	287,406 34	
Phoenix, of London.....	502,604 12	11,948 05	None.	514,552 17	
Royal.....	613,665 74	23,046 56	6,914 01	643,626 31	
Scottish Union and National.....	185,416 60	16,754 79	None.	202,171 39	
Sun Insurance Office.....	177,679 14	340 89	None.	178,020 03	
Union Assurance.....	288,231 61	8,750 34	None.	296,981 95	
Total.....	5,671,035 17	459,222 99	28,901 99	6,139,160 15	

## AMERICAN

Ætna.....	180,722 46	6,239 17	None.	186,961 63	
American Fire.....	33,216 55	3,000 00	None.	36,216 55	
Connecticut Fire.....	57,215 09	4,000 00	None.	61,215 09	
Hartford Fire.....	185,804 39	8,752 87	None.	194,557 26	
Insurance Co. of North America.....	124,715 95	4,440 00	None.	129,155 95	
Phenix, of Brooklyn.....	77,287 73	4,000 00	None.	81,287 73	
Phoenix, of Hartford.....	119,606 10	10,511 05	None.	130,117 15	
Queen Insurance Co. of America.....	302,828 32	11,881 24	None.	314,709 56	
Total.....	1,081,396 59	52,824 33	None.	1,134,220 92	

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doing Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Companies in those Branches.

AND EXPENDITURES, 1899.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	<i>e</i> Excess of Premiums over Losses Paid. <i>d</i> The Reverse.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1,096,272 03	522,095 57	52,335 50	1,670,703 10	<i>e</i> 494,670 55	<i>d</i> 38,136 50	Fire, Inland and Ocean.
19,539 97	21,986 87	7,009 11	48,535 95	<i>e</i> 60,121 65	<i>e</i> 35,144 16	Fire.
120,541 79	65,410 20	None.	185,951 99	<i>e</i> 77,235 97	<i>e</i> 15,723 84	"
34,292 98	19,717 68	None.	54,010 66	<i>e</i> 35,405 47	<i>e</i> 21,393 22	"
129,916 50	51,046 08	7,551 20	188,513 78	<i>d</i> 2,583 18	<i>d</i> 50,221 69	"
18,718 88	82,956 48	None.	101,675 36	<i>e</i> 43,572 51	<i>d</i> 39,117 36	"
1,644,434 28	761,424 17	99,958 00	2,505,816 45	<i>e</i> 658,653 31	<i>d</i> 135,431 63	Fire, Inland and Ocean.
3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	<i>e</i> 1,367,076 28	<i>d</i> 190,645 96	

COMPANIES.

106,732 33	52,859 78	.....	159,592 11	<i>e</i> 77,593 69	<i>e</i> 34,068 17	Fire.
107,556 39	43,891 55	.....	151,447 94	<i>e</i> 42,602 16	<i>e</i> 2,541 07	"
None.	1,807 64	.....	1,807 64	<i>e</i> 18,791 78	<i>e</i> 21,664 14	Inland Marine and Inland Transit.
144,855 12	58,496 32	.....	203,351 44	<i>e</i> 64,366 70	<i>e</i> 12,498 65	Fire.
287,269 29	94,639 80	.....	381,909 09	<i>e</i> 56,118 84	<i>d</i> 26,361 40	"
216,100 25	104,163 66	.....	320,263 91	<i>e</i> 104,732 97	<i>e</i> 18,631 95	"
199,057 26	83,064 70	.....	282,121 96	<i>e</i> 76,402 64	<i>e</i> 5,918 46	"
243,328 57	93,921 70	.....	337,250 27	<i>e</i> 84,557 25	<i>d</i> 1,179 12	"
3,535 39	14,407 16	.....	17,942 55	<i>e</i> 23,323 44	<i>e</i> 40,962 62	"
280,405 84	102,359 13	.....	382,764 97	<i>e</i> 68,857 72	<i>e</i> 43,507 90	"
106,306 67	55,360 44	.....	161,667 11	<i>e</i> 100,788 64	<i>e</i> 51,607 33	"
77,269 39	40,883 88	.....	118,153 27	<i>e</i> 54,168 12	<i>e</i> 19,964 24	"
147,384 39	67,379 87	.....	214,764 26	<i>e</i> 72,342 76	<i>e</i> 11,160 13	"
107,556 40	44,001 12	.....	151,557 52	<i>e</i> 42,602 15	<i>e</i> 2,690 61	"
345,245 27	125,310 90	.....	470,556 17	<i>e</i> 105,609 48	<i>e</i> 174,071 92	"
158,868 19	67,539 97	.....	226,408 16	<i>e</i> 99,139 39	<i>e</i> 43,096 92	"
171,355 75	84,991 34	.....	256,347 09	<i>e</i> 108,613 73	<i>e</i> 31,059 25	"
318,356 16	135,636 66	.....	453,992 82	<i>e</i> 184,247 96	<i>e</i> 60,559 35	"
416,076 38	164,325 06	.....	580,401 44	<i>e</i> 197,589 36	<i>e</i> 63,224 87	"
106,629 57	49,324 76	.....	155,954 33	<i>e</i> 78,787 03	<i>e</i> 46,217 06	"
144,113 00	54,868 46	.....	198,981 46	<i>e</i> 33,566 14	<i>d</i> 20,961 43	"
179,213 29	78,498 99	.....	257,712 28	<i>e</i> 109,018 32	<i>e</i> 39,269 67	"
3,867,214 90	1,617,732 89	.....	5,484,947 79	<i>e</i> 1,803,820 27	<i>e</i> 674,212 36	

COMPANIES.

106,506 15	42,623 15	.....	149,129 30	<i>e</i> 74,216 31	<i>e</i> 37,832 33	Fire and Inland Marine.
5,206 63	16,241 79	.....	21,448 42	<i>e</i> 28,009 92	<i>e</i> 14,768 13	Fire.
38,774 28	15,061 38	.....	53,835 66	<i>e</i> 18,440 81	<i>e</i> 7,379 43	"
111,646 81	49,802 24	.....	161,449 05	<i>e</i> 74,157 58	<i>e</i> 33,108 21	"
77,243 93	38,961 42	.....	116,205 35	<i>e</i> 47,472 02	<i>e</i> 12,950 60	" and Inland Marine.
46,329 29	20,998 05	.....	67,327 34	<i>e</i> 30,958 44	<i>e</i> 13,960 39	Fire.
106,456 81	37,469 65	.....	143,926 46	<i>e</i> 13,149 29	<i>d</i> 13,809 31	"
185,611 61	81,723 58	.....	267,335 19	<i>e</i> 117,216 71	<i>e</i> 47,374 37	"
677,775 51	302,881 26	.....	980,656 77	<i>e</i> 403,621 08	<i>e</i> 153,564 15	



TABLE VI.—Showing the Rate of Losses Paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Marine Insurance during 1899, also the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of dividend or Bonus to Stockholders per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of Assets per cent of Amount of Insurance in force.
						\$	\$	cts.	\$	\$	cts.
<i>Canadian Companies.</i>											
British America	Fire, Inland and Ocean.	68.91	32.82	3.29	102.34	205,538,058	1,998,019.00	0.97	170,256,525	1,476,906.35	0.87
Canadian Fire	Fire	24.53	27.60	8.80	58.00	6,773,243	113,013.62	1.67	5,309,791	183,943.10	3.46
London Mutual Fire	"	60.95	33.07	None.	92.20	20,724,400	280,953.87	1.40	52,314,753	418,075.31	0.80
Mercantile	"	49.20	28.29	None.	71.63	6,412,280	76,944.20	1.20	9,828,390	195,478.63	1.99
Quebec	"	102.03	40.09	6.93	136.32	12,142,493	164,851.26	1.36	13,557,284	258,345.04	1.91
Victoria-Montreal	"	30.05	133.17	None.	162.53	8,268,014	118,606.99	1.43	6,189,607	101,994.93	1.97
Western	Fire, Inland and Ocean.	71.40	33.06	4.34	105.71	346,455,057	3,295,304.10	1.04	265,202,570	2,362,988.38	0.89

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TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1899, also the Rates of Premiums charged per cent of Amounts insured.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
					\$	\$	cts.
<i>British Companies.</i>							
Alliance	Fire	57.90	28.68	86.58	18,967,096	209,145.76	1.10
Atlas	"	71.63	20.23	100.86	12,965,107	167,876.95	1.29
British and Foreign Marine	Inl. Mar. & Inl. Transit.	0.00	9.62	9.62	50,636,782	18,791.78	0.04
Caledonian	Fire	69.23	27.96	97.19	20,391,730	228,221.94	1.12
Commercial Union	"	83.66	32.47	111.22	32,608,354	411,032.92	1.26
Guardian	"	67.35	30.15	99.82	20,647,249	367,009.20	1.24
Imperial	"	72.26	30.15	102.41	23,656,690	309,159.87	1.31
Lancashire	"	74.21	28.64	102.85	28,335,861	366,255.13	1.29
Law Union and Crown	"	13.16	53.64	66.80	3,135,969	37,184.07	1.19
Liverpool and London and Globe	"	80.28	29.31	109.59	33,309,313	398,631.43	1.20
London and Lancashire	"	51.33	26.73	78.06	18,342,814	232,401.99	1.27
London Assurance	Fire and Inland Marine.	58.79	31.10	89.89	15,665,924	154,447.20	0.99
Manchester	Fire	67.08	30.66	97.74	20,129,689	257,789.10	1.28
National, of Ireland	"	71.63	29.30	100.93	12,965,107	167,876.95	1.29
North British	"	76.58	27.79	104.37	43,290,331	503,006.12	1.16
Northern	"	61.57	26.18	87.75	23,003,408	274,004.16	1.19
Norwich Union	"	61.20	30.36	91.56	23,578,530	315,736.12	1.34
Phoenix, of London	"	63.34	26.99	90.33	42,875,029	583,899.33	1.36
Royal	"	67.80	26.78	94.58	61,911,035	690,248.57	1.11
Scottish Union and National	"	57.51	26.60	84.11	17,853,969	204,409.12	1.10
Sun Insurance Office	"	81.11	30.88	111.99	15,478,790	201,721.17	1.30
Union Assurance Society	"	62.18	27.23	89.41	26,873,131	330,853.69	1.23
Totals		68.19	28.53	96.72	575,624,898	6,439,692.62	1.12
<i>American Companies.</i>							
Aetna Fire	Fire and Inland Marine.	58.93	23.58	82.52	17,621,080	201,850.40	1.15
American Fire	Fire	15.67	48.90	64.57	3,921,250	45,873.28	1.17
Connecticut Fire	"	67.77	26.32	94.09	6,223,786	66,063.96	1.25
Hartford Fire	"	60.09	26.80	86.89	16,416,337	203,720.51	1.24
Insurance Co. of North America	Fire and Inland Marine.	61.94	31.24	93.18	14,046,229	148,597.17	1.06
Phoenix, of Brooklyn	Fire	59.94	27.17	87.11	7,428,901	86,847.32	1.17
Phoenix, of Hartford	"	89.01	31.33	120.34	10,797,592	139,863.75	1.30
Queen Insurance Co., of America	"	61.29	26.99	88.28	27,636,947	348,440.18	1.26
Totals		62.68	28.01	90.69	103,090,131	1,240,256.57	1.20



ABSTRACT OF STATEMENTS

OF

LIFE, ACCIDENT, GUARANTEE, PLATE GLASS

AND

OTHER INSURANCE COMPANIES

IN

CANADA

FOR THE YEAR 1899

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1899.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount become Claims.	Claims Paid (including Matured Endowments.)	Unsettled Claims		Date of Returns.
									Not Registered	Registered	
<i>Canadian Companies.</i>											
Canada Life (Canadian business)	1,875,758	1,878	3,800,917	83,891	71,020,255	450	1,090,189	1,029,467	102,639	None.	Dec. 31, 1898.
Confederation	990,468	2,594	3,839,479	21,072	31,159,605	241	406,988	379,924	37,453	12,000	"
Dominion Life	100,014	690	1,000,208	2,836	3,588,879	14	16,543	13,501	3,591	None.	"
Excelsior (Ordinary)	91,146	785	884,121	2,896	3,184,479	11	12,000	12,514	500	None.	"
Excelsior (Monthly)	11,788	3,216	442,602	2,514	317,434	26	2,743	2,743	None.	None.	"
Federal	383,775	1,034	2,415,960	7,549	11,147,370	47	107,000	93,830	20,250	None.	"
Great West	289,887	2,017	2,756,050	6,821	10,111,959	32	52,728	48,978	None.	None.	"
Home Life	26,727	1,336	1,494,130	1,336	1,494,130	11	12,500	7,486	5,200	None.	"
Imperial Life	296,617	1,380	3,549,000	2,739	6,151,125	9	16,403	8,000	None.	None.	"
London Life (Ordinary)	64,954	488	480,775	2,442	2,291,067	25	16,283	18,395	1,080	None.	"
London Life (Industrial)	161,632	12,822	1,232,147	38,137	3,487,355	532	40,917	41,166	1,465	None.	"
Manufacturers (Canadian business)	451,860	1,889	2,995,310	8,718	12,925,166	62	109,857	99,134	20,242	None.	"
National Life	16,834	331	607,000	330	544,000	1	2,000	2,000	None.	None.	"
N. American (Can. business) (General)	734,904	3,167	4,651,305	16,079	22,600,923	104	248,825	206,019	39,500	1,000	"
N. American (Can. business) (Provident, &c)	3,839	975	183,200	1,218	221,830	7	1,115	733	None.	None.	"
Northern Life	37,747	930	1,188,780	1,328	1,587,700	4	4,000	4,000	None.	None.	"
Ontario Mutual (Canadian business)	851,634	2,427	3,965,505	18,761	26,720,532	186	292,966	223,616	80,333	None.	"
Royal Victoria	60,240	567	882,230	1,120	1,653,807	1	1,000	2,000	None.	None.	"
Sun Life (Can. business) (General)	1,076,329	2,545	3,692,299	21,400	31,163,029	201	324,391	315,444	15,609	None.	"
Sun Life (Can. business) (Thrift)	51,265	2,086	364,650	9,765	1,179,862	108	8,517	5,812	238	None.	"
Temperance and General	215,756	2,198	2,653,750	8,289	9,350,800	45	49,062	44,043	8,306	500	"
Totals for 1899	7,805,174	46,250	42,138,128	209,259	252,201,716	2,117	2,755,967	2,534,671	238,692	13,500	"
Totals for 1898	7,130,197	44,492	35,626,812	189,742	227,594,516	1,872	2,321,512	2,353,126	204,953	4,500	"
Increase, i; decrease, d.	674,977	1,757	6,511,316	19,517	24,607,200	245	434,455	201,545	93,739	9,000	"
<i>British Companies.</i>											
British Empire	223,964	124	446,750	2,647	6,123,312	45	180,898	158,376	12,522	None.	"
Commercial Union	16,207	2	22,000	248	625,717	9	15,797	18,426	3,942	None.	"
*Edinburgh Life	5,338	None.	None.	89	249,653	2	4,044	7,772	None.	None.	"
*Life Association of Scotland	33,027	None.	None.	792	1,342,947	30	58,524	57,874	28,521	None.	April 5, 1899.
Liverpool and London and Globe	5,926	2	10,000	121	216,079	3	2,851	7,718	None.	None.	Dec. 31, 1899.
London and Lancashire	265,571	684	1,100,945	5,061	8,265,801	76	113,755	111,204	19,276	3,000	"
*London Assurance	1,108	None.	None.	7	33,186	None.	None.	None.	None.	None.	"
North British	25,565	6	15,762	428	1,037,126	22	57,373	65,275	9,107	None.	"

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*Reliance Mutual.....	4,665	None.	170	207,492	4	6,909	6,465	None.	None.	"
Royal.....	17,313	5,973	369	814,264	14	35,772	30,478	8,644	8,644	"
*Scottish Amicable.....	4,764	None.	91	245,253	5	9,373	3,509	5,864	5,864	Dec. 31, 1899.
*Scottish Provident.....	2,064	None.	51	138,462	3	16,131	16,131	None.	None.	"
Standard.....	648,997	2,055,697	8,883	18,110,093	143	321,651	344,374	20,688	2,000	Nov. 15, 1899.
Star.....	21,520	91,000	281	616,563	3	7,897	7,897	None.	None.	Dec. 31, 1899.
Totals for 1899.....	1,276,229	3,748,127	19,178	38,025,948	359	830,975	835,499	102,564	5,000	
Totals for 1898.....	1,210,601	3,323,107	18,308	36,606,195	342	773,116	752,159	117,628	5,000	
Increase, $\pm$ ; decrease, $d$ .....	$\pm$ 65,628	$\pm$ 425,020	$\pm$ 870	$\pm$ 1,419,753	$\pm$ 17	$\pm$ 57,859	$\pm$ 83,340	$\pm$ 15,064	None.	
<i>American Companies.</i>										
Ætna Life.....	512,357	808,407	11,436	14,860,635	413	558,811	545,609	26,684	None.	Dec. 31, 1898.
*Connecticut Mutual.....	28,894	None.	686	1,346,866	54	93,108	93,168	11,500	None.	"
Equitable.....	706,841	2,178,775	9,280	20,082,603	123	460,715	487,115	15,168	None.	"
Germania.....	10,134	1,000	225	235,071	3	3,536	3,536	None.	None.	"
Metropolitan (General.....)	334,384	1,494,477	2,227	2,139,810	10	7,050	7,862	500	500	"
Metropolitan (Industrial.....)	848,702	6,338,774	75,652	9,273,956	1,017	59,124	58,748	217	250	"
Mutual Life.....	1,485	3,460,000	8,386	20,361,178	94	291,527	197,263	87,783	10,000	"
*National Life.....	932,577	None.	128	119,714	5	3,987	3,982	87	None.	"
New York.....	2,674	4,588,100	14,085	26,840,096	170	512,915	510,047	44,946	None.	"
*North-western.....	12,407	None.	291	384,579	5	6,222	6,222	None.	None.	"
*Phoenix Mutual.....	15,704	None.	717	722,459	19	38,000	40,932	None.	None.	"
Provident Savings.....	129,068	591,815	1,852	4,047,562	16	33,000	32,500	3,000	None.	"
Travelers.....	211,857	789,044	2,723	5,859,071	94	139,332	130,602	18,120	None.	"
Union Mutual.....	163,280	962,796	3,631	5,482,319	67	98,619	110,153	11,134	None.	"
United States.....	49,614	301,290	918	1,587,290	10	17,050	32,800	4,250	None.	"
Totals for 1899.....	3,957,304	21,514,478	132,747	113,943,209	2,100	2,323,066	2,260,569	223,339	10,750	
Totals for 1898.....	3,676,490	16,398,384	112,032	116,708,154	1,882	1,855,322	1,812,259	166,836	None.	
Increase, $\pm$ ; decrease, $d$ .....	$\pm$ 280,814	$\pm$ 5,116,094	$\pm$ 20,715	$\pm$ 8,235,055	$\pm$ 218	$\pm$ 467,744	$\pm$ 448,310	$\pm$ 56,503	$\pm$ 10,750	

RECAPITULATION.

Canadian Companies.....	7,805,174	42,138,128	209,259	252,201,716	2,117	2,755,967	2,554,671	288,692	13,500	
British Companies.....	1,276,229	3,748,127	19,178	38,025,948	359	830,975	835,499	102,564	5,000	
American Companies.....	3,957,304	21,514,478	132,747	113,943,209	2,100	2,323,066	2,260,569	223,339	10,750	
Totals for 1899.....	13,038,707	67,400,733	361,184	404,170,873	4,576	5,910,008	5,650,739	624,595	29,250	
Totals for 1898.....	12,017,298	55,348,303	320,082	369,908,865	4,096	4,949,950	4,917,544	489,417	9,500	
Increase, $\pm$ ; decrease, $d$ .....	$\pm$ 1,021,419	$\pm$ 12,052,430	$\pm$ 41,102	$\pm$ 34,262,008	$\pm$ 480	$\pm$ 960,053	$\pm$ 733,195	$\pm$ 135,178	$\pm$ 19,750	

\* These companies have ceased doing new business in Canada.

INCREASE or DECREASE of Items of Life Insurance in Canada, among the Active Companies, for 1899 compared with 1898.

CANADIAN COMPANIES.

Increase (i)—Decrease (d)	Premiums of the Year.	Number of Policies new and taken up.	Amount of Policies new and taken up.	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	\$		\$		\$		\$	\$
Canada Life (Canadian business)	d 33,493	i 124	i 961,021	i 1,859	i 3,636,598	i 52	i 132,481	i 56,729
Confederation (Canadian business)	i 34,957	i 394	i 732,919	i 1,306	i 1,857,298	i 47	i 95,127	i 73,370
Dominion Life	i 21,973	i 196	i 380,958	i 486	i 644,998	i 1	i 4,660	i 1,167
Excelsior { Ordinary	i 13,184	i 70	i 135,546	i 396	i 417,173		i 1,550	i 3,519
Monthly	i 6,022	i 409	i 87,640	i 343	i 40,777		i 1,674	i 1,738
Federal	i 26,139	i 413	i 394,315	i 759	i 764,064	i 17	i 5,175	i 7,953
Great West	i 61,565	i 455	i 567,217	i 1,423	i 1,850,082	i 18	i 6,316	i 13,415
Home Life	i 3,668	i 162	i 89,370	i 155	i 109,250	i 7	i 8,500	i 225
Imperial Life	i 141,670	i 12	i 360,600	i 1,101	i 2,382,000	i 4	i 1,403	i 7,497
London Life { Ordinary	i 4,052	i 61	i 72,775	i 210	i 221,150	i 2	i 12,241	i 8,154
{ Industrial	i 16,019	i 1,067	i 91,773	i 4,043	i 346,953	i 111	i 7,671	i 9,015
Manufacturers (Canadian business)	i 48,739	i 37	i 101,195	i 711	i 1,135,341	i 6	i 21,755	i 16,407
National Life	i 16,834	i 331	i 607,000	i 330	i 544,000	i 1	i 2,000	
North American (Canadian business), General	i 95,037	i 609	i 1,044,505	i 1,868	i 2,604,639	i 6	i 107,272	i 48,726
Provident, &c.	i 1,553	i 500	i 111,850	i 101	i 1,289	i 3	i 460	i 433
Ontario Life	i 19,010	i 359	i 492,830	i 588	i 747,750	i 4	i 4,000	i 4,000
Ontario Mutual (Canadian business)	i 117,230	i 51	i 95,544	i 1,816	i 3,134,856	i 31	i 8,908	i 940
Royal Victoria	i 36,005	i 225	i 289,330	i 578	i 766,250	i 1	i 2,000	
Sun Life (Canadian business), General	i 15,537	i 152	i 318,338	i 1,538	i 2,013,193	i 3	i 51,259	i 1,278
Thrift	i 913	i 3,010	i 300,034	i 1,327	i 75,265	i 27	i 5,618	i 2,592
Temperance and General	i 28,438	i 556	i 737,000	i 1,263	i 1,447,441	i 10	i 4,503	i 65
Total, Increase or Decrease	i 674,977	i 1,767	i 6,511,316	i 19,517	i 24,607,200	i 245	i 434,455	i 201,545

BRITISH COMPANIES.

British Empire	i 5,511	i 8	i 28,375	d 7	i 124,062	i 1	i 76,765	i 49,711
Commercial Union	d 360	i 5	i 31,567	d 8	i 3,648	i 1	i 3,400	i 4,268
Liverpool and London and Globe	i 330	i 2	i 10,000	d 3	i 2,417	d 2	i 6,297	i 3,437
London and Lancashire	i 20,187	i 118	i 30,945	i 312	i 362,643	i 0	i 43,438	i 36,780
North British	d 2,182	i 5	i 13,680	d 20	d 64,880	d 6	d 23,821	d 541
Royal	i 1,134		d 3,760	i 12	i 31,040	i 5	i 21,366	i 13,509

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Standard.....	i	43,068	i	267	i	325,847	i	642	i	1,086,354	i	23	i	30,902	i	70,609
Star.....	i	2,729	i	17	i	51,500	i	15	i	33,932	d	8	d	2,373	d	3,373
Total, Increase or Decrease.....	i	68,179	i	412	i	425,020	i	919	i	1,517,136	i	20	i	49,704	i	98,840

AMERICAN COMPANIES.

Ætna Life.....	d	3,933	i	61	i	194,354	d	88	i	21,084	d	67	d	34,287	d	47,563
Equitable.....	i	13,229	i	224	d	582,430	i	380	i	881,909	d	14	d	100,067	i	153,673
Germania.....	d	1,423	i	913	i	1,093	d	2	d	1,543	d	1	d	3,313	d	3,313
Metropolitan.....	i	86,594	i	5,169	i	827,563	i	1,051	i	1,029,897	i	198	d	1,892	i	362
{ General.....	i	12,213	i	685	i	296,901	i	16,626	i	917,557	i	18	i	14,303	i	13,352
{ Industrial.....	i	78,178	i	826	i	1,911,633	i	832	i	2,303,994	i	48	i	100,794	i	375
Mutual Life.....	i	11,891	d	66	d	1,855,400	i	1,623	d	2,541,447	i	48	i	235,634	i	242,584
New York.....	i	63,841	i	56	d	63,185	i	4	d	102,580	d	3	d	15,000	d	27,412
Provident Savings.....	i	21,270	i	115	d	60,375	i	356	i	28,427	i	14	i	54,154	i	53,264
Travelers.....	i	4,442	i	10	i	185,943	i	30	i	464,644	i	10	i	19,817	i	30,827
Union Mutual.....	i	286,332	i	7,993	i	93,790	i	20,812	i	63,970	i	209	i	25,430	i	5,300
United States.....	i		i		i		i		i		i		i	i	i	420,619
Total, Increase or Decrease.....	i		i		i	5,116,094	i		i	8,401,896	i		i	444,767	i	

RECAPITULATION.

Canadian Companies.....	i	674,977	i	1,767	i	6,511,316	i	19,517	i	24,607,200	i	245	i	434,455	i	201,545
British Companies.....	i	68,179	i	412	i	425,020	i	919	i	1,517,136	i	20	i	49,704	i	98,840
American Companies.....	i	286,332	i	7,993	i	5,116,694	i	20,812	i	8,401,896	i	209	i	444,767	i	420,619
Total, Increase or Decrease.....	i	1,029,488	i	10,172	i	12,052,430	i	41,248	i	34,526,142	i	474	i	928,926	i	721,001



ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion for the Year 1899.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.	
									Not Registered.	Registered.
In Canada	\$ 1,875,758	1,878	\$ 3,800,917	33,891	\$ 71,020,245	450	\$ 1,094,180	\$ 1,023,457	\$ 102,639	\$ None.
In other Countries	288,029	766	1,728,784	3,209	8,471,215	25	69,239	70,727	1,000	None.
Total	2,163,787	2,644	5,529,701	37,100	79,691,460	475	1,159,428	1,100,194	103,639	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada	990,408	2,594	3,839,469	21,072	31,159,605	241	406,988	379,924	37,453	12,000
In other Countries	9,543	26	34,400	207	247,804	None.	None.	None.	None.	None.
Total	1,000,011	2,620	3,873,869	21,279	31,407,409	241	406,988	379,924	37,453	12,000

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada	451,860	1,889	2,995,310	8,718	12,925,166	62	109,857	99,194	20,242	None.
In other Countries	58,701	224	392,631	579	1,017,140	3	11,440	11,440	None.	None.
Total	510,561	2,113	3,387,941	9,297	13,942,306	65	121,297	110,574	20,242	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	738,743	4,142	4,834,505	17,297	22,822,753	111	249,940	206,752	39,500	1,000
In other Countries	6,123	3	8,135	105	222,650	None.	None.	None.	1,000	None.
Total	744,866	4,145	4,842,640	17,402	23,045,403	111	249,940	206,752	40,500	1,000

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ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

In Canada .....	851,634	2,427	3,965,505	18,761	26,720,532	186	232,906	223,616	30,333	None.
In other Countries .....	2,253	28	42,500	57	77,600	None.	None.	None.	None.	None.
Total .....	853,887	2,455	4,008,005	18,818	26,798,032	186	232,906	223,616	30,333	None.
SUN LIFE ASSURANCE COMPANY OF CANADA.										
In Canada .....	1,127,594	5,531	3,946,859	31,171	32,342,890	309	332,908	321,256	15,847	None.
In other Countries .....	1,086,749	7,570	5,779,450	17,754	20,411,096	206	248,869	254,403	47,716	None.
Total .....	2,214,343	13,101	9,746,309	48,925	52,753,986	515	581,777	575,659	63,563	None.

INCREASE or decrease of Items of Life Insurance done by Canadian Companies which do business outside of the Dominion for 1899 compared with 1898.

CANADA LIFE ASSURANCE COMPANY

Increase (i)—Decrease (d).	Premiums of the year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in force at Date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims paid.
	\$		\$		\$		\$	\$
In Canada	d 33,493	i 124	i 961,921	i 1,859	i 3,636,598	i 52	i 132,481	i 56,729
In other Countries	i 29,791	i 52	d 51,427	i 518	i 1,305,341	i 13	i 48,337	i 49,825
Total	d 3,792	i 176	i 906,594	i 2,377	i 4,941,939	i 65	i 180,818	i 106,554

CONFEDERATION LIFE ASSOCIATION.

In Canada	i 34,957	i 394	i 742,919	i 1,306	i 1,857,299	i 47	i 95,127	i 75,370
In other Countries	d 572	i 26	i 34,400	i 23	i 28,921			
Total	i 34,385	i 420	i 767,319	i 1,329	i 1,886,220	i 47	i 95,127	i 75,370

MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada	i 48,739	i 37	i 101,195	i 711	i 1,135,341	i 6	i 21,755	i 16,407
In other Countries	i 21,328	i 75	i 104,519	i 157	i 199,971	i 3	i 11,440	i 3,224
Total	i 70,067	i 112	i 205,714	i 868	i 1,335,312	i 9	i 33,195	i 19,631

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	i 96,540	i 109	i 932,655	i 1,969	i 2,003,370	d 3	i 107,732	i 49,159
In other Countries	d 1,475	i 3	i 8,135		i 2,735			
Total	i 95,115	i 112	i 940,790	i 1,969	i 2,606,105	d 3	i 107,732	i 49,159

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ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

In Canada.....	117,230	d	51	i	95,544	i	1,816	i	3,134,856	i	31	i	8,908	d	940
In other Countries.....	1,482	i	1	i	10,500	i	20	i	33,500	i		i			
Total.....	118,712	d	50	i	106,044	i	1,836	i	3,168,356	i	31	i	8,908	d	940

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	16,450	d	3,162	d	618,373	i	211	i	1,937,927	d	24	i	45,642	d	4,271
In other Countries.....	204,266	d	489	d	316,276	i	1,861	i	1,176,703	i	24	d	10,423	i	13,086
Total.....	220,716	d	3,651	d	934,649	i	2,072	i	3,114,630	i		i	35,219	i	8,815

CANADIAN Life Companies—Assets, 1899.

Companies.	Real Estate. \$ cts.	Loans on Real Estate. \$ cts.	Loans on Collaterals. \$ cts.	Cash Loans and Premium Obligations on Policies in Force. \$ cts.	Stocks, Bonds and Debentures. \$ cts.	Cash on hand and in Banks. \$ cts.	Agents' Balances and Bills Receivable. \$ cts.	Interest and Rents Due and Accrued. \$ cts.	Out-standing and Deferred Premiums. \$ cts.	Other Assets. \$ cts.	Total Assets. \$ cts.
Canada Life.....	1,513,548 50	3,647,707 45	4,154,501 78	2,566,127 18	8,361,726 15	197,153 46	None.	326,323 80	590,197 05	6,776 00	21,364,062 06
Confederation.....	1,498,451 18	2,945,751 49	120,106 61	823,244 49	1,512,370 00	107,717 84	None.	1,30,057 95	234,064 43	11,477 89	7,373,141 88
Dominion Life.....	None.	287,163 64	None.	9,191 10	73,875 61	3,560 57	2,122 04	10,418 22	23,790 71	775 36	415,897 25
Excelsior.....	16,000 00	163,144 13	300 00	14,497 61	60,081 60	20,999 22	1,356 16	2,982 51	38,598 14	4,246 55	328,205 92
Federal.....	34,000 00	492,855 18	8,973 50	226,541 69	94,072 84	74,927 64	6,369 41	15,438 83	99,372 95	8,108 76	1,060,660 80
Great West.....	17,000 00	513,783 84	None.	24,944 96	63,009 00	903 78	13,433 64	9,544 55	74,321 64	6,247 60	728,189 13
Home Life.....	None.	3,497 12	None.	None.	54,263 33	30,284 43	7,605 33	736 35	5,509 22	1,404 46	103,400 24
Imperial Life.....	None.	268,367 95	None.	None.	473,649 64	106,270 52	None.	5,557 23	62,876 13	7,721 81	930,443 28
London Life.....	502 76	604,362 87	20,097 30	44,357 25	142,820 00	23,326 77	None.	22,035 12	17,320 86	None.	873,422 92
Manufacturers' Life.....	37,255 26	902,793 74	180,350 00	113,142 98	383,573 83	63,427 74	1,528 69	23,345 53	95,916 14	8,171 26	1,809,505 17
National.....	None.	None.	35,000 00	None.	50,686 77	11,504 48	975 57	161 33	4,021 03	2,655 17	105,004 35
North American.....	334,651 79	1,416,243 56	194,821 42	214,429 67	1,139,932 99	28,705 96	None.	35,074 75	137,298 24	7,924 82	3,508,083 20
Northern Life.....	None.	31,527 94	None.	None.	56,000 00	112,512 25	5,404 03	379 14	26,481 32	1,381 01	233,685 69
Ontario Mutual.....	131,114 93	2,097,117 59	4,000 00	570,876 26	1,469,719 28	98,378 41	4,375 16	102,773 54	169,262 87	None.	4,647,818 07
Royal Victoria.....	None.	None.	100,000 00	None.	72,599 66	27,037 73	5,112 93	732 23	23,090 18	4,043 91	232,616 64
Sun Life.....	940,545 22	3,834,176 64	3,000 00	764,871 01	2,914,319 27	217,129 90	None.	189,717 33	343,265 24	38,640 00	9,247,964 61
Temperance and General.....	None.	232,457 53	4,400 00	50,867 29	394,662 72	13,173 84	2,673 93	11,471 45	83,279 47	1,519 43	794,505 66
Total.....	4,523,069 64	17,440,950 57	4,825,550 61	5,426,091 51	17,329,262 69	1,137,214 57	56,956 89	876,750 05	2,029,266 21	111,094 03	53,755,206 87

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CANADIAN Life Companies—Liabilities, &c., 1899.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Basis of Reserve.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Canada Life Confederation	103,689 47 49,491 70	419,464,390 00 6,751,812 00	292,319 74 103,965 91	19,770,349 21 6,905,269 61	1,693,712 85 497,872 27	125,000 00 100,000 00	Actuaries 4 p. c. H.M. 4½ and H.M. 3½ for policies issued since Dec. 31, 1896.
Dominion Life	3,591 16	325,753 41	1,942 66	331,287 23	85,610 02	64,400 00	H.M. 4½ and 4 for policies issued since Jan. 1, 1896, and all bonuses.
Excelsior	500 00	273,414 20	1,203 40	276,117 60	53,088 32	52,635 00	H.M. 4½ and H.M. 4 for 1898, and 1899 policies and for all monthly policies.
Federal	20,260 00	922,292 03	13,318 92	956,860 95	104,793 85	91,000 00	H.M. 4½
Great West	None.	562,476 38	17,603 58	600,079 96	123,103 17	100,000 00	Actuaries 4 p. c.
Home Life	7,486 63	\$2,276 24	9,418 36	13,180 23	84,120 01	95,888 64	American Experience, 3½ p. c.
Imperial Life	8,000 00	434,112 00	6,556 07	443,668 07	481,775 21	450,000 00	H.M. 3½
London Life	2,544 74	787,064 27	11,517 41	801,126 42	74,266 50	50,000 00	H.M. 4 for 1898 and 1899. Actuaries 4 for Industrial, and Ordinary policies, previous to 1898.
Manufacturers' Life	20,242 00	1,622,012 00	6,175 16	1,648,429 16	161,076 01	127,320 00	H.M. 4½ and H.M. 4 for policies issued since Jan. 1, 1896, and for foreign policies.
National Life	2,000 00	15,582 96	643 51	18,226 47	86,777 88	86,585 00	H.M. 3½
North American	41,500 00	2,929,552 00	11,007 35	2,982,059 35	527,023 85	*60,000 00	H.M. 4½ and H.M. 4 for policies issued since Jan. 1, 1897.
Northern Life	None.	51,379 00	1,364 76	52,743 76	180,941 93	208,850 00	H.M. 4½ p. c.
Ontario Mutual	30,333 34	4,324,080 64	6,284 19	4,360,698 17	287,119 90	None.	Actuaries 4 for Assurances, and Br. Govt. 4 for life annuities.
Royal Victoria Sun Life	None. 63,663 71	70,267 73 8,456,522 61	None. 43,445 88	70,267 73 8,563,532 20	162,348 91 684,132 41	200,000 00 105,000 00	H.M. 4½ and H.M. 3½ for policies issued since Dec. 31, 1897.
Temperance and General	8,806 00	678,563 00	3,774 29	691,143 29	103,362 37	*60,000 00	H.M. 4½ and H.M. 4 for policies issued since Jan. 1, 1897.
Total	361,947 75	47,691,550 47	440,541 19	48,494,039 41	5,261,167 46	1,976,578 64	

\*The capital of these companies is guaranteed capital, liable to be paid off out of surplus. † With special provision for immediate payment of death claims and for suspended or deferred mortality. ‡ Including a special appropriation of \$500,000 to reserve on policies towards a higher valuation standard. § Under level premium contracts.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1899.

Companies.	Com- menced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Govern- ment.	Agents' Balances and Bills Re- ceivable.	Interest and Rents Due and Accrued.	Out- standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>												
British Empire	Feb. 7, '83	261,121 38	1,232,834 28	None.	133,190 27	171,879 73	36,034 64	6,928 62	23,253 62	42,485 74	6,920 00	1,914,648 28
Commercial Union	Sept 11, '63	None.	311,709 95	None.	17,171 54	156,200 55	3,689 41	None.	2,255 45	4,072 85	None.	495,089 75
Edinburgh Life	1857	None.	None.	None.	14,955 28	161,666 67	2,136 50	None.	431 52	66 42	None.	179,236 39
Life Association of Scotland	Sept., '37	None.	150,501 52	None.	102,391 62	171,691 01	9,214 86	None.	5,080 80	10,962 31	None.	450,442 12
*Liverpool and Lon- don and Globe	June 4, '51											
Livdon & Lancashire	1863	198,468 58	571,684 42	50,000 00	186,328 31	1,331,658 15	67,228 30	4,769 81	29,588 40	81,178 50	1,173 00	2,474,067 50
*London Assurance.	Mar. 1, '62											
*North British	1862											
Norwich Union Life.	Oct. 18, '39	None.	None.	None.	None.	73,467 19	None.	None.	None.	None.	None.	73,467 19
Reliance Mutual	Aug. 1, '68	None.	None.	None.	None.	121,666 67	615 18	None.	None.	None.	None.	122,281 85
*Royal	1851											
Scottish Amicable	1846	None.	None.	None.	15,684 09	205,093 36	None.	None.	48 06	132 20	None.	220,937 71
Scottish Provident		None.	None.	None.	14,069 17	2,204,802 21	None.	None.	29,106 80	123 09	None.	2,248,091 27
Standard	1847	408,935 87	5,208,197 33	None.	428,731 07	7,901,477 39	125,676 02	None.	16,746 82	112,167 09	None.	14,201,931 59
Star	Nov. 6, '68	125,000 00	761,146 10	None.	18,275 76	154,273 44	19,921 11	3,090 92	39,566 63	3,632 30	None.	1,124,906 26
Totals		993,515 88	8,236,073 60	50,000 00	882,787 11	12,653,876 40	284,516 02	14,789 35	146,678 10	254,820 50	8,093 00	23,505,149 91

\*These companies also do fire business. For their Assets and Total Liabilities in Canada see pages lxxx and lxxxii.

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TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for the Year 1899.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>												
Aetna Life.....	1866.....	None.	None.	None.	284,076 21	4,496,097 51	7,541 23	None.	304 50	28,588 06	None.	4,796,907 50
Connecticut Mutual..	Aug. 1, '68	None.	None.	None.	None.	115,500 00	None.	None.	None.	None.	None.	115,500 00
Equitable.....	Oct. — '68	None.	None.	None.	38,104 63	7,228,142 00	21,028 60	None.	None.	97,461 00	None.	7,384,736 23
Germania.....	Nov. — '87	None.	None.	None.	945 00	104,750 00	None.	None.	986 10	546 96	None.	107,238 06
Metropolitan .....	" — '72	17,559 60	None.	None.	7,196 88	345,352 77	None.	None.	2,405 50	26,721 16	None.	399,235 91
Mutual Life .....	Sept. 1, '85	None.	None.	None.	120,086 00	4,892,888 70	126,178 04	None.	None.	76,831 48	None.	5,215,884 22
National Life .....	June 11, '69	None.	None.	None.	None.	None.	110,000 00	None.	None.	94 60	None.	110,094 60
New York .....	About 1868.	350,000 00	300,000 00	None.	385,652 26	4,215,940 00	56,892 99	224 51	28,153 07	73,404 80	None.	5,410,267 63
North-western.....	Nov. — '71	None.	None.	None.	17,975 00	113,250 00	None.	None.	None.	1,013 14	None.	132,238 14
Phoenix Mutual.....	Oct. — '66	None.	None.	None.	None.	135,247 00	None.	None.	None.	535 28	None.	135,782 28
Provident Savings....	Mar. — '89	None.	None.	None.	15,446 92	150,000 30	6,761 10	5,985 02	1,848 53	13,283 78	None.	193,925 65
Travelers .....	July 1, '65	None.	521,634 00	None.	98,070 00	905,268 06	None.	None.	28,664 48	32,002 16	None.	1,585,638 70
Union Mutual.....	Oct. 12, '68	None.	None.	None.	4,295 00	885,740 11	14,925 82	102 50	4,457 49	23,456 07	84 30	933,061 29
United States.....	Aug. 8, '73	None.	None.	None.	10,233 97	191,741 60	None.	None.	2,680 39	7,905 49	None.	212,461 45
Total .....	.....	367,569 60	821,634 00	None.	962,031 87	23,779,868 05	343,327 78	6,312 03	69,400 06	381,843 97	84 30	26,732,061 66



TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1899.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	<sup>e</sup> Excess of Assets over Liabilities. — <sup>d</sup> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
British Empire.....	12,522 00	1,532,122 43	1,964 60	1,546,609 03	<sup>e</sup> 368,039 25
Commercial Union.....	3,941 75	246,418 45	None.	250,360 20	<sup>e</sup> 244,739 55
Edinburgh Life.....	None.	144,491 43	None.	144,491 43	<sup>e</sup> 34,764 96
Life Association of Scotland... ..	28,521 06	1,001,953 92	None.	1,030,474 98	<sup>d</sup> 580,032 86
Liverpool & London & Globe ..	None.	106,745 96	None.	106,745 96	
London and Lancashire.. ..	16,275 62	1,980,000 00	3,402 59	1,999,678 21	<sup>e</sup> 474,389 29
London Assurance .. ..	None.	14,297 81	None.	14,297 81	
North British.....	9,107 40	575,000 00	977 10	585,084 50	
Norwich Union Life .. ..	None.	None.	None.	None.	<sup>c</sup> 73,467 19
Reliance.....	None.	95,000 00	None.	95,000 00	<sup>e</sup> 27,281 85
Royal .. ..	8,643 67	414,835 89	None.	423,479 56	
Scottish Amicable.....	5,864 33	136,266 67	None.	142,131 00	<sup>e</sup> 78,826 71
Scottish Provident .. ..	None.	88,461 40	None.	88,461 40	<sup>e</sup> 2,159,629 87
Standard.....	22,688 26	4,942,314 00	32,139 00	4,997,141 26	<sup>e</sup> 9,204,790 33
Star.....	None.	150,000 00	None.	150,000 00	<sup>e</sup> 974,906 26
Totals... ..	107,564 09	11,427,907 9c	38,483 29	11,573,955 34	<sup>e</sup> 11,931,194 57
<i>American Companies.</i>					
Ætna Life .. ..	26,684 00	5,140,425 00	5,678 35	5,172,787 35	<sup>d</sup> 376,179 85
Connecticut Mutual.....	11,500 00	700,000 00	None.	711,500 00	<sup>d</sup> 596,000 00
Equitable.....	15,168 00	5,443,796 00	14,865 75	5,473,829 75	<sup>e</sup> 1,910,906 48
Germania.....	None.	103,091 00	None.	103,091 00	<sup>e</sup> 4,137 06
Metropolitan.....	1,466 50	376,379 00	2,970 44	380,815 94	<sup>e</sup> 18,419 97
Mutual Life.....	97,730 33	4,586,957 00	None.	4,684,687 33	<sup>e</sup> 531,196 89
National Life .. ..	87 00	65,017 43	None.	65,104 43	<sup>e</sup> 44,990 17
New York.....	44,945 84	5,180,344 00	3,332 55	5,228,622 39	<sup>e</sup> 181,645 24
North-western.....	None.	160,826 00	None.	160,826 00	<sup>d</sup> 28,587 86
Phoenix Mutual .. ..	None.	275,000 00	None.	275,000 00	<sup>d</sup> 139,217 72
Provident Savings.....	3,000 00	147,829 00	None.	150,829 00	<sup>e</sup> 42,496 65
Travelers.....	18,120 00	1,295,506 00	16,492 00	1,330,118 00	<sup>e</sup> 255,520 70
Union Mutual.....	11,133 58	887,851 00	259 83	899,244 41	<sup>e</sup> 33,816 88
United States.....	4,250 00	195,881 00	75 00	200,206 00	<sup>e</sup> 12,255 45
Totals .. ..	234,085 25	24,558,502 43	43,673 92	24,836,661 60	<sup>e</sup> 1,895,400 06

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TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

INCOME (CASH), 1899.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life .....	2,163,786 50	None.	829,475 42	15,172 50	3,008,434 42
Confederation .....	965,309 67	34,701 60	275,956 81	29,639 08	1,305,607 16
Dominion Life .....	99,614 15	400 00	17,226 31	53 05	117,293 51
Excelsior .....	102,933 88	None.	11,315 64	1,118 43	115,367 95
Federal .....	383,743 06	2,032 00	39,977 21	1,326 71	427,078 98
Great West .....	297,940 89	1,946 58	31,741 81	512 00	332,141 28
Home Life .....	26,726 85	None.	504 87	15,935 50	43,167 22
Imperial Life .....	296,417 08	200 00	24,906 12	None.	321,523 20
London Life .....	226,585 86	None.	41,554 35	None.	268,140 21
Manufacturers' Life .....	508,560 52	2,000 00	71,305 12	713 30	582,578 94
National Life .....	16,833 61	None.	1,794 21	21,890 00	40,517 82
North American .....	725,540 47	19,325 11	133,119 71	15,537 10	893,522 39
Northern Life .....	37,746 85	None.	7,346 31	80 00	45,173 16
Ontario Mutual .....	808,254 98	45,632 15	193,169 55	4,345 99	1,051,402 67
Royal Victoria .....	53,133 56	7,106 20	7,503 82	None.	67,743 58
Sun Life .....	2,070,500 82	143,841 73	346,989 26	34,709 35	2,596,041 16
Temperance and General .....	215,755 57	None.	27,212 20	None.	242,967 77
Totals .....	8,999,384 32	257,185 37	2,061,098 72	141,033 01	11,458,701 42
<i>British Companies.</i>					
British Empire .....	223,963 79	None.	61,943 67	14 53	285,921 99
Commercial Union .....	16,207 06	None.	9,741 86	None.	25,948 92
Edinburgh Life .....	5,537 79	None.	1,017 52	None.	6,555 31
Life Association of Scotland .....	33,027 39	None.	13,042 22	None.	46,069 61
Liverpool & London & Globe .....	5,925 98	None.	None.	None.	5,925 98
London and Lancashire .....	265,570 82	None.	93,550 70	3,192 87	362,314 39
London Assurance .....	1,108 44	None.	None.	None.	1,108 44
North British .....	25,564 97	None.	None.	None.	25,564 97
Reliance .....	4,665 23	None.	197 19	None.	4,862 42
Royal .....	17,313 13	None.	1,824 19	None.	19,137 32
Scottish Amicable .....	4,764 08	None.	775 82	None.	5,539 90
Scottish Provident .....	2,034 24	None.	98,556 36	None.	100,620 60
Standard .....	639,624 55	9,372 85	621,129 97	7,199 38	1,277,326 75
Star .....	21,519 85	None.	None.	5,500 00	27,019 85
Totals .....	1,266,857 32	9,372 85	901,779 50	15,906 78	2,193,916 45
<i>American Companies.</i>					
Ætna Life .....	512,356 56	None.	161,755 61	None.	674,112 17
Connecticut Mutual .....	28,894 06	None.	4,750 00	None.	33,644 06
Equitable .....	702,988 17	3,853 00	200,164 69	415 83	907,421 69
Germania .....	10,133 90	None.	4,050 87	None.	14,184 77
Metropolitan .....	334,383 86	None.	8,431 24	1,343 50	344,158 60
Mutual Life .....	832,745 03	15,957 02	157,490 08	None.	1,006,192 13
National Life .....	1,484 94	None.	None.	None.	1,484 94
New York Life .....	932,354 65	222 10	200,118 16	5,810 47	1,138,505 38
North-western .....	12,406 54	None.	None.	None.	12,406 54
Phoenix Mutual .....	15,704 10	None.	5,307 90	None.	21,012 00
Provident Savings .....	129,067 77	None.	5,091 94	None.	134,159 71
Travelers .....	186,372 55	25,484 04	55,288 31	None.	267,144 90
Union Mutual .....	163,279 93	None.	27,129 84	None.	190,409 77
United States .....	49,614 07	None.	3,009 88	None.	52,623 95
Totals .....	3,911,786 13	45,516 16	832,578 62	7,569 80	4,797,450 61

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TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch.

## EXPENDITURE (CASH), 1899.

	Payments to Policyholders.	General Expenses.	Dividends to Stockholders	Total Expenditure.	<sup>e</sup> Excess of Income over Expenditure. — <sup>d</sup> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life...	1,321,875 14	450,666 29	25,000 00	1,797,541 43	<sup>e</sup> 1,210,892 99
Confederation.	523,778 02	226,273 53	15,000 00	765,051 55	<sup>e</sup> 540,555 61
Dominion Life.	15,656 41	34,686 50	3,864 00	54,206 92	<sup>e</sup> 63,086 59
Excelsior	18,415 04	57,937 51	None.	76,352 55	<sup>e</sup> 39,015 40
Federal.	123,483 89	116,874 98	5,460 00	245,818 87	<sup>e</sup> 181,260 11
Great West.	57,075 54	120,287 47	None.	177,363 01	<sup>e</sup> 154,778 27
Home Life.	5,200 00	32,766 10	None.	37,966 10	<sup>e</sup> 5,201 12
Imperial Life.	9,123 16	91,267 28	None.	100,390 44	<sup>e</sup> 221,132 76
London Life.	67,756 15	93,800 35	4,250 00	165,806 50	<sup>e</sup> 102,333 71
Manufacturers' Life.	132,177 98	144,951 16	10,185 60	287,314 74	<sup>e</sup> 295,264 20
National Life.	None.	28,683 58	None.	28,683 58	<sup>e</sup> 11,834 24
North American	303,081 50	225,182 32	6,000 00	534,263 82	<sup>e</sup> 359,258 57
Northern Life	4,000 00	37,382 34	None.	41,382 34	<sup>e</sup> 3,790 82
Ontario Mutual.	359,030 84	193,287 68	.....	552,318 51	<sup>e</sup> 499,084 16
Royal Victoria.	2,300 00	46,089 32	None.	48,389 32	<sup>e</sup> 19,354 26
Sun Life.	803,972 65	627,964 63	15,750 00	1,447,687 28	<sup>e</sup> 1,148,353 88
Temperance and General	54,162 66	88,850 30	3,000 00	146,012 96	<sup>e</sup> 96,954 81
Totals.	3,801,088 98	2,616,951 34	88,509 60	6,506,549 92	<sup>e</sup> 4,952,151 50
<i>British Companies.</i>					
British Empire	172,198 84	35,340 09	.....	207,538 93	<sup>e</sup> 78,383 06
Commercial Union.	18,875 67	1,817 48	.....	20,693 15	<sup>e</sup> 5,255 77
Edinburgh Life.	8,114 94	534 40	.....	8,649 34	<sup>d</sup> 2,094 03
Life Association of Scotland.	70,331 17	1,935 62	.....	72,266 79	<sup>d</sup> 26,197 18
Liverpool and London and Globe	9,467 49	345 59	.....	9,813 08	<sup>d</sup> 3,887 10
London and Lancashire	129,658 75	65,268 88	.....	194,927 63	<sup>e</sup> 167,386 76
London Assurance.	None.	2 81	.....	2 81	<sup>e</sup> 1,105 63
North British	69,756 93	4,299 37	.....	74,056 30	<sup>d</sup> 48,491 33
Reliance Mutual.	6,619 85	401 57	.....	7,021 42	<sup>d</sup> 2,159 00
Royal	32,130 20	778 30	.....	32,968 50	<sup>d</sup> 13,831 18
Scottish Amicable.	3,630 54	69 85	.....	3,700 39	<sup>e</sup> 1,839 51
Scottish Provident.	16,131 05	None.	.....	16,131 05	<sup>e</sup> 84,489 55
Standard.	363,442 88	142,139 54	.....	505,582 42	<sup>e</sup> 771 744 33
Star.	13,494 81	4,604 05	.....	18,098 86	<sup>e</sup> 8,920 99
Totals.	913,913 12	257,537 55	.....	1,171,450 67	<sup>e</sup> 1,022,465 78
<i>American Companies.</i>					
Ætna Life	680,620 58	51,899 54	.....	732,520 12	<sup>d</sup> 58,407 95
Connecticut Mutual	107,822 96	215 00	.....	108,037 96	<sup>d</sup> 74,393 90
Equitable.	683,060 54	108,858 78	.....	791,919 32	<sup>e</sup> 115,502 37
Germania.	4,026 59	30 73	.....	4,057 32	<sup>e</sup> 10,127 45
Metropolitan	78,782 02	195,669 55	.....	274,451 57	<sup>e</sup> 69,707 03
Mutual Life	237,202 76	154,103 77	.....	391,306 53	<sup>e</sup> 614,875 60
National Life.	3,982 00	64 75	.....	4,046 75	<sup>d</sup> 2,561 81
New York Life.	737,813 93	173,120 57	.....	910,934 50	<sup>e</sup> 227,570 88
North-western	11,041 36	.....	.....	11,041 36	<sup>e</sup> 1,365 18
Phoenix Mutual	46,397 20	.....	.....	46,397 20	<sup>d</sup> 25,385 20
Provident Savings	45,580 82	32,040 44	.....	77,621 26	<sup>e</sup> 56,538 45
Travelers	162,572 16	27,593 77	.....	190,075 93	<sup>e</sup> 77,068 97
Union Mutual.	126,726 98	48,251 34	.....	174,978 32	<sup>e</sup> 15,431 45
United States.	40,326 85	15,126 45	.....	55,453 30	<sup>d</sup> 2,829 35
Totals.	2,965,956 75	806,884 69	.....	3,772,841 44	<sup>e</sup> 1,024,609 17

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PAYMENTS TO POLICY HOLDERS, 1899.

Companies.	Death Claims.	Matured Endowments	Paid to Annuitants	Paid for Surrendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life.....	946,118 36	154,076 00	None.	90,237 80	131,442 98	1,321,875 14	2,163,786 50
Confederation.....	215,805 30	164,118 50	14,773 51	50,587 72	78,492 99	523,778 02	1,000,011 27
Dominion Life.....	11,050 00	2,000 00	1,162 74	439 70	1,003 97	15,656 41	100,014 15
Excelsior.....	15,279 31	None.	300 00	2,835 73	None.	18,415 04	102,933 88
Federal.....	94,830 00	1,000 00	2,572 07	3,621 30	21,460 52	123,483 89	385,775 06
Great West.....	48,977 82	None.	1,431 14	2,887 62	2,778 96	57,075 54	299,887 47
Home Life.....	5,200 00	None.	None.	None.	None.	5,200 00	26,726 85
Imperial Life.....	6,603 44	None.	2,519 72	None.	None.	9,123 16	296,617 08
London Life.....	51,541 25	8,020 00	None.	3,454 64	4,740 26	67,756 15	226,585 86
Manufacturers Life.....	109,573 50	1,000 00	616 40	16,862 83	4,125 25	182,177 98	510,560 52
National Life.....	None.	None.	None.	None.	None.	None.	16,833 61
North American.....	148,716 83	58,035 00	7,222 46	41,640 52	47,466 69	303,081 50	744,865 58
Northern Life.....	4,000 00	None.	None.	None.	None.	4,000 00	37,746 85
Ontario Mutual.....	169,174 71	54,441 00	3,980 15	54,584 70	76,850 28	359,030 84	853,887 13
Royal Victoria.....	2,000 00	None.	300 00	None.	None.	2,300 00	60,239 76
Sun Life.....	525,521 01	50,138 32	26,597 58	141,974 99	59,740 75	803,972 65	2,214,342 55
Temperance and General	38,542 58	5,500 00	300 00	7,852 64	1,967 44	54,162 66	215,755 57
Totals.....	2,392,934 11	498,328 82	61,775 77	417,980 19	430,070 09	3,801,088 98	9,256,569 69
<i>British Companies.</i>							
British Empire.....	113,278 65	45,097 00	4,770 27	8,267 09	785 83	172,198 84	223,963 79
Commercial Union.....	17,704 84	721 00	None.	330 74	119 09	18,875 67	16,207 06
Edinburgh Life.....	7,772 08	None.	None.	342 86	None.	8,114 94	5,537 79
Life Association of Scot- land.....	54,268 11	3,605 67	None.	7,684 11	4,773 28	70,331 17	33,027 39
Liverpool and London and Globe.....	7,717 87	None.	1,418 40	None.	331 22	9,467 49	5,925 98
London and Lancashire	86,294 25	24,909 75	None.	13,368 48	5,086 27	129,658 75	265,570 32
London Assurance.....	None.	None.	None.	None.	None.	None.	1,108 44
North British.....	61,638 51	3,636 90	807 34	3,674 18	None.	69,756 93	25,564 97
Reliance Mutual.....	5,357 95	1,107 40	None.	154 50	None.	6,619 85	4,665 23
Royal.....	30,478 44	None.	269 69	1,442 07	None.	32,190 20	17,313 13
Scottish Amicable.....	3,508 87	None.	None.	121 67	None.	3,630 54	4,764 08
Scottish Provident.....	16,131 05	None.	None.	None.	None.	16,131 05	2,064 24
Standard.....	304,260 39	40,114 01	5,759 19	10,736 68	2,572 61	363,442 88	648,997 40
Star.....	6,502 09	1,395 06	119 30	2,820 34	2,658 02	13,494 81	21,519 85
Totals.....	714,913 10	120,586 79	13,144 19	48,942 72	16,326 32	913,913 12	1,276,230 17
<i>American Companies.</i>							
Aetna Life.....	253,146 95	292,552 38	None.	8,697 39	126,223 86	680,620 58	512,356 56
Connecticut Mutual.....	73,042 00	20,126 00	None.	2,125 00	12,529 96	107,822 96	28,894 06
Equitable.....	328,138 62	158,976 58	3,674 50	73,261 66	119,009 18	683,060 54	706,841 17
Germania.....	3,536 35	None.	None.	427 35	62 89	4,026 59	10,133 90
Metropolitan.....	66,609 70	None.	None.	5,813 34	6,358 98	78,782 02	394,383 86
Mutual Life.....	183,188 17	14,014 51	15,638 86	11,432 50	12,928 72	237,202 76	848,702 05
National Life.....	3,982 00	None.	None.	None.	None.	3,982 00	1,484 94
New York Life.....	318,886 79	191,160 53	8,928 80	103,405 60	115,432 21	737,813 93	932,576 75
North-western.....	5,222 00	1,000 00	None.	1,166 81	3,652 55	11,041 36	12,406 54
Phoenix Mutual.....	35,230 00	5,702 00	None.	1,550 00	3,915 20	46,397 20	15,704 10
Provident Savings.....	32,500 00	None.	None.	1,949 03	11,131 79	45,580 82	129,067 77
Travelers.....	59,581 00	71,021 00	1,502 66	30,467 50	None.	162,572 16	211,856 59
Union Mutual.....	101,705 80	8,447 57	52 91	8,353 28	8,167 42	126,726 86	168,279 93
United States.....	31,800 00	1,000 00	None.	4,811 85	2,715 00	40,326 85	49,514 07
Totals.....	1,496,569 38	764,000 57	29,797 73	253,461 31	422,127 76	2,965,956 75	3,957,302 29

AMOUNT of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse during the Year 1899.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Canada Life .....	919,438	151,888	426,186	839,670	1,265,856
Confederation .....	244,250	370,772	388,016	822,719	1,210,735
Dominion Life.....	14,543	33,020	17,397	240,250	266,647
Excelsior .....	14,744	None.	65,727	773,302	839,029
Federal.....	106,000	276,500	61,495	1,258,450	1,319,945
Great West .....	52,728	None.	117,560	611,333	728,893
Home Life.....	12,500	None.	None.	545,750	545,750
Imperial Life.....	16,403	2,000	None.	426,500	426,500
Loudon Life.....	48,101	9,100	50,959	1,031,715	1,082,674
Manufacturers Life.....	126,242	1,000	173,842	1,649,362	1,823,204
National Life.....	2,000	None.	None.	None.	None.
North American.....	191,905	68,035	24,300	1,455,500	1,689,800
Northern Life.....	4,000	None.	None.	338,230	338,230
Ontario Mutual.....	178,590	93,816	272,101	852,974	1,125,075
Royal Victoria.....	1,000	None.	None.	221,500	221,500
Sun Life .....	289,233	139,519	593,917	1,494,369	2,088,286
Temperance and General	43,562	6,000	161,197	1,002,970	1,164,167
Totals for 1899.....	2,265,239	1,151,650	2,562,697	13,573,594	16,136,291
" 1898.....	1,933,156	1,117,547	2,893,966	12,020,458	14,914,424
Increase (i); decrease (d).....	i 332,083	i 34,103	d 331,269	i 1,553,136	i 1,221,867
<i>British Companies.</i>					
British Empire .....	123,279	52,619	78,630	96,680	175,310
Commercial Union .....	15,076	721	2,954	587	3,541
Edinburgh Life .....	4,044	None.	1,376	None.	1,376
Life Association of Scotland .....	53,524	None.	696	None.	696
Liverpool and London and Globe .....	2,851	None.	None.	None.	None.
London and Lancashire .....	94,370	19,385	119,170	330,905	450,075
London Assurance.....	None.	None.	None.	None.	None.
North British .....	53,737	3,637	26,541	3,158	29,699
Reliance Mutual .....	5,822	1,107	500	None.	500
Royal.....	35,772	None.	2,205	None.	2,205
Scottish Amicable.....	9,373	None.	487	None.	487
Scottish Provident.....	16,131	None.	None.	None.	None.
Standard.....	281,537	46,614	124,718	495,022	619,740
Star.....	6,502	1,395	64,588	13,000	77,588
Totals for 1899.....	712,018	125,478	421,865	939,352	1,361,217
" 1898.....	628,571	163,576	544,671	1,127,677	1,672,348
Increase (i); decrease (d).....	i 83,447	d 38,098	d 122,806	d 188,325	d 311,131
<i>American Companies.</i>					
Ætna Life .....	265,629	293,182	84,948	120,430	205,378
Connecticut Mutual.....	73,042	20,126	10,500	None.	10,500
Equitable .....	307,589	233,977	278,033	586,164	864,197
Germania .....	3,536	None.	1,859	None.	1,859
Metropolitan .....	67,050	None.	130,155	5,695,372	5,825,527
Mutual Life.....	260,902	34,219	125,091	744,680	869,771
National Life .....	3,987	None.	None.	None.	None.
New York Life.....	323,986	259,727	437,637	1,090,346	1,528,033
North-western .....	5,222	1,981	4,415	None.	4,415
Phoenix Mutual .....	31,000	7,000	7,600	4,000	11,600
Provident Savings.....	33,000	643,658	24,281	215,838	240,119
Travelers .....	68,311	88,021	82,231	94,500	176,731
Union Mutual.....	95,997	116,673	43,884	268,415	312,299
United States.....	16,050	28,000	28,040	220,230	248,270
Totals for 1899.....	1,555,301	1,726,464	1,258,724	9,039,975	10,298,699
" 1898.....	1,308,284	1,509,233	1,503,294	7,281,125	8,784,419
Increase (i); decrease (d).....	i 247,017	i 217,231	d 244,570	i 1,758,850	i 1,514,280

ASSESSMENT SYSTEM.  
 ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1899.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as Taken.	Amount of Certificates New and Taken up.	Number of Certificates in Force at date.	Net Amount in Force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS.		Date of Return.	
									Not Resisted	Resisted		
<b>CANADIAN COMPANIES.</b>												
Catholic Mutual Benefit Association	\$ 193,991	1,548	1,769,000	13,403	\$ 19,521,000	104	171,500	\$ 171,067	\$ 9,350	None.	Dec. 31, 1899.	
Commercial Travellers' Mutual Benefit Association	27,682	332	332,000	2,639	2,639,000	27	27,000	22,000	5,000	None.	"	
Independent Order of Foresters (Canadian business)	905,301	6,481	5,787,000	67,151	78,591,000	429	524,000	562,528	84,271	None.	"	
Woodmen of the World	62,223	1,390	1,401,500	5,499	7,025,500	29	40,000	38,469	9,100	None.	"	
Totals for 1899	1,189,197	9,751	9,289,500	88,692	107,776,500	589	762,500	794,064	1107,721	None.		
*Totals for 1898	1,107,762	12,379	13,666,000	81,416	100,636,500	581	712,274	746,778	92,616	4,900		
<b>AMERICAN COMPANIES.</b>												
Covenant Mutual	45,311	27	43,000	1,283	2,117,750	21	39,500	32,875	10,125	None.	"	
Mutual Reserve Fund	416,354	725	1,689,500	9,931	19,911,627	124	256,000	304,120	81,900	None.	"	
Totals for 1899	461,665	752	1,732,500	11,214	22,029,377	145	286,500	336,995	92,025	None.		
Totals for 1898	503,474	1,071	2,051,825	15,899	31,744,474	176	368,500	343,688	151,050	2,000		

RECAPITULATION.

Canadian companies.	1,189,197	9,751	9,289,500	88,692	107,776,500	589	762,500	794,064	107,721	None.
American companies.	461,665	752	1,732,500	11,214	22,029,377	145	286,500	336,995	92,025	None.
Totals for 1899	1,650,862	10,503	11,022,000	99,906	129,805,877	734	1,049,000	1,131,059	199,746	None.
*Totals for 1898	1,611,236	13,450	15,717,825	97,345	132,180,974	757	1,089,771	1,090,816	243,666	6,900

\*Excluding from the totals of 1898 the figures of the Home Life Association, which has been transferred from 'Assessment Life' to 'Life' Abstract.

ASSESSMENT SYSTEM.

SUPREME COURT—INDEPENDENT ORDER OF FORESTERS, 1899.

Life and Endowment Department.

	Total Amount Paid by Members.	Number of Certificates reported as Taken.	Amount of Certificates New and Taken up.	Number of Certificates in Force at date.	Net Amount in Force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	Unsettled Claims including Disability.	
									Not Registered.	Registered.
In Canada.....	\$ 905,301	6,481	5,787,000	67,151	78,591,000	429	524,000	532,528	\$	\$
In other countries.....	1,297,282	19,606	18,630,000	94,308	116,201,500	501	645,500	683,214	84,271	None.
Totals.....	2,202,583	26,087	24,417,000	161,459	194,792,500	930	1,169,500	1,255,742	145,861	20,500

Sick Relief Department.

In Canada.....	138,424	1,885	.....	22,985	.....	.....	.....	125,617	940	None.
In other countries.....	51,894	1,203	.....	8,991	.....	.....	.....	47,595	643	None.
Totals.....	190,318	3,088	.....	31,976	.....	.....	.....	173,212	1,583	None.

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ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1899.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>			
	\$	\$	\$
Catholic Mutual Benefit Association.....	171,500	231,000	402,500
Commercial Travellers' Mutual Benefit Society.....	27,000	49,000	76,000
Independent Order of Foresters (Canadian business).....	524,000	5,006,000	5,530,000
Woodmen of the World.....	40,000	604,500	644,500
Totals for 1899.....	762,500	5,890,500	6,653,000
*Totals for 1898.....	711,000	6,794,500	7,505,500
<i>American Companies.</i>			
Covenant Mutual.....	30,500	315,500	346,000
Mutual Reserve Fund.....	256,000	7,523,500	7,789,500
Totals for 1899.....	286,500	7,849,000	8,135,500
Totals for 1898.....	368,500	6,997,375	7,365,875

RECAPITULATION.

Canadian Companies.....	762,500	5,890,500	6,653,000
American ".....	286,500	7,849,000	8,135,500
Totals for 1899.....	1,049,000	13,739,500	14,788,500
*Totals for 1898.....	1,079,500	13,791,875	14,871,375

\*Excluding from the 1898 totals the figures of the Home Life Association which has been transferred from 'Assessment Life' to 'Life' abstract.



TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan, and the Assets in Canada of American Companies doing business of Assessment Life Insurance in Canada.

CANADIAN COMPANIES—ASSETS, 1899.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest due and Accrued.	Due from Members.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	Feb. 10, 1880	None.	None.	None.	98,992 66	None.	None.	15,898 67	450 00	115,341 33
Commercial Travellers.....	July — 1881	None.	13,000 00	18,290 32	5,933 73	None.	272 50	None.	444 10	37,910 65
Independent Order of Foresters	" 1, 1881	389,197 25	2,495,767 54	485,136 54	400,783 60	None.	71,426 19	None.	120,947 87	3,963,259 08
Woodmen of the World. . . . .	" — 1883	None.	3,000 00	12,600 00	7,482 13	None.	None.	6,819 43	565 00	30,466 56
Total.....	.....	389,197 25	2,511,767 54	515,996 86	513,192 21	None.	71,698 69	22,718 10	122,406 97	4,146,977 62

AMERICAN COMPANIES—ASSETS, 1899.

Covenant Mutual. . . . .	Sept. 20, 1890	None.	None.	54,612 84	654 08	None.	771 05	None.	None.	56,038 57
Mutual Reserve Fund.....	April — 1884	None.	730 11	271,746 01	51,913 48	None.	2,867 76	35,536 56	10,585 72	373,379 64
Total.....	.....	None.	730 11	326,358 85	52,568 16	None.	3,638 81	35,536 56	10,585 72	429,418 21

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ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1899.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities (not including reserve.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	9,350 00	None.	None.	9,350 00
Commercial Travellers.....	5,000 00	33 11	None.	5,033 11
Independent Order of Foresters.....	169,444 71	2,021 21	31,027 21	202,493 13
Woodmen of the World.....	9,100 00	1,563 52	4,575 00	15,238 52
Totals.....	192,894 71	3,617 84	35,602 21	232,114 76

AMERICAN COMPANIES—LIABILITIES IN CANADA, 1899.

(EXCLUDING RESERVE.)

Covenant Mutual.....	10,125 00	None.	None.	10,125 00
Mutual Reserve Fund.....	81,900 00	2,019 80	305 69	*84,225 49
Totals.....	92,025 00	2,019 80	305 69	94,350 49

\*In addition to this amount the Company returns a reserve liability of \$103,696.72.

ASSESSMENT LIFE COMPANIES, 1899.

INCOME, 1899.

	Member- ship Fees.	Annual Dues, &c.	Medical Ex- aminers' Fees.	Assessments	Interest and other Receipts.	Total Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>						
Catholic Mutual.....	1,666 17	11,845 00	655 00	179,825 17	2,650 83	196,642 17
Commercial Travellers.....	562 00	3,682 00	95 00	23,343 05	1,566 04	29,248 09
* Independant Order of Foresters..	22,870 72	217,438 13	.....	2,152,592 08	143,920 41	2,536,821 34
Woodmen of the World.....	1,390 00	8,514 74	1,390 00	50,928 30	674 30	62,897 34
Totals.....	26,488 89	241,479 87	2,140 00	2,406,688 60	148,811 58	2,825,608 94
<i>American Companies.</i>						
Covenant Mutual.....	None.	None.	None.	45,310 84	1,623 78	46,934 62
Mutual Reserve Fund.....	None.	81,350 80	None.	335,004 03	10,306 50	426,661 33
Totals.....	None.	81,350 80	None.	380,314 87	11,930 28	473,595 95

EXPENDITURE, 1899.

	Paid for Claims.	General Expenses.	Interest paid to Guarantors.	Total Expenditure	<sup>e</sup> Excess of Income over Expenditure.  <sup>d</sup> The reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Catholic Mutual.....	171,066 66	13,752 30	None.	184,818 96 <sup>e</sup>	11,823 21
Commercial Travellers.....	22,000 00	4,930 95	None.	26,930 95 <sup>e</sup>	2,317 14
* Independant Order of Foresters....	1,428,953 36	444,351 70	None.	1,873,305 06 <sup>e</sup>	663,516 28
Woodmen of the World.....	38,469 32	12,359 96	None.	50,829 28 <sup>e</sup>	12,068 06
Totals.....	1,660,489 34	475,394 91	None.	2,135,884 25 <sup>e</sup>	689,724 69
<i>American Companies.</i>					
Covenant Mutual.....	32,875 00	4,934 18	.....	37,809 18 <sup>e</sup>	9,125 44
Mutual Reserve Fund.....	304,120 29	73,403 03	.....	377,523 32 <sup>e</sup>	49,138 01
Totals.....	336,995 29	78,337 21	.....	415,332 50 <sup>e</sup>	58,263 45

\* Including the sick and funeral department.

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TABLE showing Total Assets, and their Nature, of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee or Steam Boiler Insurance.

CANADIAN COMPANIES—ASSETS, 1899.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection .....	None.	13,600 00	80,371 92	None.	3,520 37	24,125 75	1,379 03	815 00	128,812 07	Steam boiler, &c.
Canada Accident .....	None.	None.	80,619 97	None.	3,904 05	5,865 78	1,046 50	543 85	91,980 15	Accident, Plate Glass and Sick-
Canadian Railway Accident .....	None.	5,000 00	26,287 87	None.	24,361 55	10,430 60	233 33	1,415 80	67,669 15	ness.
Dominion Burglary Guarantee Co. ....	None.	None.	28,980 00	None.	1,432 67	18,938 05	None.	31,555 66	80,906 38	Accident and Sick-
Dominion Plate Glass .....	None.	None.	16,347 00	None.	2,775 90	2,595 15	None.	4,072 32	26,790 37	Burglary guar-
Guarantee .....	71,081 34	1,000 00	814,502 67	None.	13,495 10	99,571 23	8,624 90	3,589 80	1,011,865 04	antee.
Dominion of Canada Guarantee and Accident .....	None.	13,818 66	93,369 68	None.	16,633 16	2,641 25	2,132 42	678 69	129,273 86	Plate Glass.
Ontario Accident .....	None.	None.	44,977 36	None.	12,465 29	11,404 94	287 33	855 51	69,960 43	Guarantee and Accident and
Totals .....	71,081 34	38,418 66	1,185,396 47	None.	78,588 69	175,572 75	13,673 51	43,526 63	1,606,257 45	Sickness.

TABLE showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

CANADIAN COMPANIES—LIABILITIES, 1899.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection .....	None.	35,846 15	4,003 75	39,849 90	88,962 17	75,075 00	Steam boiler, &c.
Canada Accident.....	3,697 09	25,186 13	420 16	29,303 38	62,676 77	43,320 00	Accident. Plate Glass and Sickness.
Canadian Railway Accident.....	8,164 00	36,322 78	None.	44,486 78	23,182 37	35,000 00	Accident and Sickness.
Dominion Burglary Guarantee .....	None.	9,570 31	7,013 52	16,583 83	64,322 55	60,000 00	Burglary Guarantee.
Dominion Plate Glass.....	None.	20,430 83	None.	20,430 83	5,359 54	10,000 00	Plate Glass.
Guarantee.....	57,357 37	86,565 90	7,136 42	151,059 69	860,805 35	304,600 00	Guarantee.
Dominion of Canada G'tee and Accident .....	7,578 70	36,512 14	25,841 77	69,932 61	59,341 25	106,830 00	Accident. Guarantee and Sickness.
Ontario Accident.....	4,400 00	27,460 00	852 48	32,712 48	37,247 95	41,700 00	Accident and Sickness.
Totals.....	81,197 16	277,894 24	45,268 10	404,359 50	1,201,897 95	676,525 00	

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TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Inspection.

INCOME, 1899.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	30,637 15	4,980 49	799 39	36,417 03	20,020 00
Canada Accident.....	36,794 18	2,593 09	None.	39,387 27	10,830 00
Canadian Railway Accident.....	63,667 98	1,143 29	None.	64,811 27	None.
Corneille & Sharpe.....	3,882 09	229 08	None.	4,111 17	None.
Dominion Burglary.....	19,406 43	1,449 59	None.	20,856 02	None.
Dom. of Canada Guarantee & Accident.	72,624 51	3,194 87	None.	75,823 38	11,870 00
Dominion Plate Glass.....	15,628 71	823 00	None.	16,451 71	None.
Guarantee.....	142,305 37	42,063 82	None.	184,369 19	None.
Ontario Accident.....	61,917 02	1,687 81	None.	63,604 83	175 00
	446,867 44	58,165 04	799 39	505,831 87	42,895 00

EXPENDITURE, 1899.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	None.	25,690 67	23,923 90	49,514 57	Steam boilers, &c.
Canada Accident.....	13,250 26	20,769 32	928 60	34,948 18	Accident, Sickness & Plate Glass.
Canadian Railway Accident...	28,326 33	32,122 13	None.	60,448 46	Accident & Sickness.
Corneille & Sharpe.....	1,451 42	955 04	None.	2,406 46	Plate Glass.
Dominion Burglary.....	6,335 29	9,471 23	3,600 00	19,406 52	Burglary Guarantee.
Dom. of Canada G'ttee & Acc't	27,529 15	42,495 92	None.	70,025 07	Guarantee, Accident and Sickness.
Dominion Plate Glass.....	6,561 20	6,296 32	2,625 00	15,482 52	Plate Glass.
Guarantee.....	37,890 86	104,919 31	24,368 00	167,178 17	Guarantee.
Ontario Accident.....	27,906 56	30,641 84	1,309 80	59,858 20	Accident & Sickness.
	149,251 07	273,361 78	56,755 30	479,268 15	

ABSTRACT of Guarantee Business in Canada for the Year 1899.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not Resisted	Resisted
	\$		\$		\$	\$	\$	\$	\$
American Surety.....	9,936	1,303	2,243,230	1,141	2,178,574	2,542	2,442	100	None.
Dominion of Canada Guarantee & Accident.	7,089	633	2,133,472	603	1,896,672	448	48	400	None.
Employers Liability. ...	15,045	2,515	3,225,765	2,414	3,028,065	4,601	2,573	2,028	3,000
Guarantee.....	29,040	.....	8,158,130	.....	6,958,058	4,938	5,074	681	None.
London Guarantee and Accident.....	31,094	2,073	5,561,797	1,924	5,329,897	5,817	14,980	2,695	1,000
Totals.....	92,204	.....	21,322,394	.....	19,391,266	18,346	25,117	5,904	4,000

ABSTRACT of Accident Business in Canada for the Year 1899.

Canada Accident.....	25,404	2,497	5,510,900	2,180	4,639,321	9,059	10,278	2,974	None.
Canadian Railway.....	63,668	9,719	10,468,014	8,771	9,034,648	36,490	28,326	6,164	2,000
Employers Liability.....	53,342	1,195	6,084,500	1,153	5,836,500	27,859	22,668	18,144	None.
London Guarantee and Accident.....	55,614	4,862	12,935,066	4,811	12,795,466	37,664	40,073	4,345	5,000
Dominion of Canada Guarantee & Accident.	65,540	5,579	14,138,364	5,380	13,317,264	25,880	26,875	6,179	1,000
Norwich and London....	1,036	95	248,000	90	235,500	68	75	None.	None.
Ocean Accident and Guarantee.....	195,422	7,186	33,857,933	6,871	30,084,633	100,480	109,261	15,739	None.
Ontario Accident.....	61,917	3,735	11,238,075	3,633	7,978,125	25,852	24,240	3,500	None.
Sun.....	166	None.	None.	34	9,000	10	10	None.	None.
Travelers.....	84,880	5,961	15,265,933	5,065	13,130,903	39,989	38,852	8,275	None.
Totals.....	606,989	40,829	109,746,785	37,988	97,061,360	303,351	301,258	65,320	8,000

ABSTRACT of Plate Glass Insurance in Canada for the Year 1899.

Canada Accident.....	10,811	828	.....	1,658	.....	3,362	2,972	723	None.
Corneille & Sharpe.....	3,882	386	.....	767	.....	1,451	1,451	None.	None.
Dominion Plate Glass....	15,629	1,382	.....	2,693	.....	6,561	6,561	None.	None.
Lloyds Plate Glass.....	39,093	4,009	.....	7,402	.....	19,244	19,394	57	None.
Totals.....	69,415	6,605	.....	12,520	.....	30,618	30,378	780	None.

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ABSTRACT of Accident and Guarantee Business done by Canadian Companies which do Business outside of the Dominion of Canada for 1899.

THE GUARANTEE COMPANY OF NORTH AMERICA.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
In Canada .....	29,040		8,158,130		6,958,058	4,938	5,074	681	None.
In other Countries.....	113,265		45,403,042		36,324,896	35,210	32,817	19,337	37,339
Total.....	142,305		53,561,172		43,282,954	40,148	37,891	20,018	37,339

ABSTRACT of Sickness Insurance in Canada for the year 1899.

Canada Accident.....	579					None.	None.	None.	None.
Canadian Railway.....						96	96	None.	None.
Dominion of Canada Guarantee.....						606	606	None.	None.
Ontario Accident.....						3,426	3,666	500	None.
Independent Order of Foresters.....	138,424	1,885		22,985		125,617	125,617	940	None.
Ocean Accident and Guarantee.....						8,287	6,453	2,865	None.
Total.....						138,032	136,438	4,305	None.

ABSTRACT of Burglary Guarantee Business in Canada for the year 1899.

Dominion Burglary Guarantee Company.....	19,406	2,276	2,400,358	2,145	2,249,566	5,548	6,335	None.	None.
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ABSTRACT of Steam Boiler Insurance in Canada for the year 1899.

Boiler Inspection and Insurance Company.....	30,637	725	2,228,425	1,147	4,115,775	None.	None.	None.	None.
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ABSTRACT of Inland Transit Insurance in Canada for the year 1899.

British and Foreign Marine.....	11,574	2,078	42,617,132	None.	None.	None.	None.	None.	None.
Marine Insurance Co....	5,982					None.	None.	None.	None.
Ocean Marine.....	None.								
Totals.....	17,556								



**ABSTRACT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business.**  
**THE CANADA ACCIDENT ASSURANCE COMPANY.**

Nature of Business.	Net Cash received for Premiums.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	UNSETTLED CLAIMS.		Remarks.
							Claims Paid.	Not Registered. Registered.	
Accident .....	\$ 25,404	\$ 2,497	\$ 5,510,900	\$ 2,150	\$ 4,639,321	\$ 9,059	\$ 2,974	\$ None.	} Total business.
Sickness .....	579	828	.....	1,658	.....	None.	None.	None.	
Plate Glass .....	10,811	.....	.....	.....	.....	3,362	723	None.	
Totals .....	36,794	3,325	.....	3,838	.....	12,421	3,697	None.	

**THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.**

Accident .....	63,668	9,719	10,468,014	8,771	9,084,648	{ 35,688	28,230	6,164	2,000	} Total business.
Sickness .....	.....	.....	.....	.....	.....	96	96	None.	None.	
Totals .....	63,668	9,719	10,468,014	8,771	9,084,648	35,784	28,326	6,164	2,000	

**THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.**

Guarantee .....	7,089	633	2,133,472	603	1,896,672	448	48	400	None.	} Total business.
Accident .....	65,540	5,579	14,138,364	5,380	13,317,264	{ 25,880	26,875	6,179	1,000	
Sickness .....	.....	.....	.....	.....	.....	606	606	None.	None.	
Totals .....	72,629	6,212	16,271,836	5,983	15,213,936	26,934	27,529	6,579	1,000	

**THE EMPLOYERS LIABILITY ASSURANCE CORPORATION.**

Guarantee .....	15,045	2,515	3,225,765	2,414	3,028,065	4,601	2,573	2,028	3,000	} Canadian business.
Accident .....	53,342	1,195	6,084,500	1,133	5,836,500	27,859	22,668	18,144	None.	
Totals .....	68,387	3,710	9,310,265	3,507	8,864,565	32,460	25,241	20,172	3,000	

THE LONDON GUARANTEE AND ACCIDENT COMPANY.

Guarantee .....	31,094	2,073	5,561,797	1,924	5,329,897	5,819	14,980	2,695	1,000
	55,614	4,862	12,935,066	4,811	12,795,466	37,664	40,673	4,345	5,000
Accident .....									
Totals .....	86,708	6,935	18,496,863	6,735	18,125,363	43,482	55,653	7,040	6,000

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Accident .....	195,422	7,186	33,857,933	6,871	30,084,633	{ 100,480	109,261	15,739	None.
						8,287	6,453	2,865	None.
Sickness .....									
Totals .....	195,422	7,186	33,857,933	6,871	30,084,633	108,767	115,714	18,604	None.

THE ONTARIO ACCIDENT INSURANCE COMPANY.

Accident .....	61,917	3,735	11,238,075	3,633	7,978,125	{ 25,352	24,240	3,000	None.
						3,426	3,056	500	None.
Sickness .....									
Totals .....	61,917	3,735	11,238,075	3,633	7,978,125	28,778	27,906	3,500	None.

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at July 3, 1900.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par value.	Accepted Value.	
The Aena Insurance Co., Hartford, Connecticut . . . . .	F. W. Evans, General Agent, Montreal . . . . .	\$ 138,000	\$ 131,100	Fire and Inland Marine.
The Atma Life Insurance Co., Hartford, Connecticut . . . . .	Win. H. Orr, Manager, Toronto . . . . .	3,987,785	3,850,032	Life.
The Alliance Assurance Company, London, Eng . . . . .	P. M. Wickham, Chief Agent, Montreal . . . . .	213,809	213,809	Fire.
The American Fire Insurance Co . . . . .	James Boomor, Chief Agent, Toronto . . . . .	100,000	100,000	Fire.
The American Surety Company of New York . . . . .	Alex. Dixon, Chief Agent, Toronto . . . . .	50,000	50,000	Guarantee.
The Atlas Assurance Company, London, Eng . . . . .	Matthew C. Hinshaw, Chief Agent, Montreal . . . . .	107,067	104,779	Fire.
The Boiler Inspection and Insurance Company of Canada . . . . .	W. B. McMurrich, Agent, Toronto . . . . .	54,724	51,988	Steam Boiler, &c.
*The British Empire Mutual Life Ass. Co., London, Eng . . . . .	Alfred McDougald, Chief Agent, Montreal . . . . .	135,691	130,354	Life.
The British America Assurance Company . . . . .	P. H. Sims, Secretary, Toronto . . . . .	62,000	58,900	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited . . . . .	E. L. Bond, Chief Agent, Montreal . . . . .	117,000	111,150	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company, Edinburgh, Scotland . . . . .	Lansing Lewis, Manager, Montreal . . . . .	145,772	138,727	Fire.
The Canada Accident Assurance Company . . . . .	T. H. Hudson, Chief Agent, Montreal . . . . .	38,035	36,677	Accident, Sickness and Plate Glass.
The Canada Life Assurance Company . . . . .	Hon. Geo. A. Cox, President, Toronto . . . . .	61,000	57,950	Life.
The Canadian Railway Accident Insurance Co . . . . .	John Emo, Chief Agent, Ottawa . . . . .	25,431	25,403	Accident and Sickness, limited to typhoid fever, typhus fever, scarlet fever, small pox and diphtheria.
The Canadian Fire Insurance Co . . . . .	R. T. Riley, Chief Agent, Winnipeg . . . . .	50,000	50,000	Fire.
The Commercial Union Ass. Co. (Limited), London, Eng . . . . .	James McGregor, Chief Agent, Montreal . . . . .	492,020	486,180	Fire, Inland Marine & Life.
The Confederation Life Association . . . . .	J. K. Macdonald, Managing Director, Toronto . . . . .	84,500	80,275	Life.
The Connecticut Fire Insurance Company, Hartford, Conn . . . . .	Robert Hampson & Son, Chief Agents, Montreal . . . . .	100,000	100,000	Fire.
The Dominion Burglary Guarantee Co. (Limited) . . . . .	Charles W. Hagar, Chief Agent, Montreal . . . . .	28,000	26,600	Burglary Guarantee.
The Dominion Life Assurance Company . . . . .	Thos. Hilliard, Managing Director, Waterloo, Ont . . . . .	56,419	53,598	Life.
The Dominion of Canada Guarantee and Accident Insurance Co . . . . .	J. E. Roberts, Chief Agent, Toronto . . . . .	87,133	83,776	Guarantee and Accident and Sickness.
The Dominion Plate Glass Insurance Company . . . . .	Alexander Ramsay, Chief Agent, Montreal . . . . .	16,000	15,450	Plate Glass.
The Employers Liability Assurance Corporation (Limited) . . . . .	Richard J. Griffin, Chief Agent, Montreal . . . . .	91,250	91,250	Guarantee and Accident and Sickness.
†The Equitable Life Assurance Society of the United States . . . . .	Seargent P. Stearns, Manager, Montreal . . . . .	1,909,225	1,839,425	Life.
The Excelsior Life Insurance Company . . . . .	Edwin Marshall, Chief Agent, Toronto . . . . .	54,000	52,300	Life.

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The Federal Life Assurance Company of Canada.....	David Dexter, Managing Director, Hamilton.....	57,703	54,818	Life.
The Germania Life Insurance Company.....	C. R. G. Johnson, Chief Agent, Montreal.....	100,000	97,500	Life.
The Great West Life Assurance Company.....	J. H. Brock, Managing Director, Winnipeg, Man.....	56,000	53,200	Life.
The Guarantee Company of North America.....	Edward Rawlings, Manager, Montreal.....	58,400	55,600	Guarantee.
The Hartford Fire and Life Ass. Co. (Limited), London, Eng.....	E. F. Heaton, Chief Agent, Montreal.....	263,233	263,233	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.....	Peter A. McCallum, Chief Agent, Toronto.....	126,040	141,036	Fire.
The Home Life Association of Canada.....	A. T. Pattison, Chief Agent, Toronto.....	58,400	57,913	Life.
The Imperial Insurance Company (Limited), London, Eng.....	G. R. Kearley, Chief Agent, Montreal.....	192,720	184,021	Life.
The Imperial Life Assurance Co. of Canada.....	F. G. Cox, Manager, Toronto.....	229,500	229,500	Life.
The Insurance Co. of North America, Philadelphia, Pa.....	Robert Hampson & Son, Chief Agents, Montreal.....	111,000	106,460	Fire and Inland Marine.
The Lancers Fire Insurance Company, Manchester, Eng.....	J. G. Thompson, Chief Agent, Toronto.....	211,800	211,800	Fire.
The Law Union and Crown Insurance Co.....	J. E. E. Dickson, Chief Agent Montreal.....	184,100	174,019	Fire.
The Liverpool and London and Globe Insurance Company, Liverpool, Eng.....	G. F. C. Smith, Chief Agent, Montreal.....	452,649	445,734	Fire and Life.
The Lloyd's Plate-Glass Insurance Company, New York.....	Easture & Lightbourne, Chief Agents, Toronto.....	47,198	47,238	Plate-glass.
The London Assurance, London, Eng.....	E. A. Lilly, Chief Agent, Montreal.....	187,000	158,650	Fire, Life & Inland Marine.
The London Guarantee and Accident Co. (Limited), London, Eng.....	D. W. Alexander, Chief Agent, Toronto.....	83,220	80,582	Guarantee and Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.....	Alfred Wright, Chief Agent, Toronto.....	170,600	170,600	Fire.
The London and Lancashire Life Assurance Co., London, Eng.....	B. Hal. Brown, Manager, Montreal.....	126,421	120,100	Life.
The London Mutual Fire Ins. Co. of Canada.....	D. C. Macdonald, Secretary, London, Ont.....	55,820	53,029	Fire.
The London Life Insurance Co.....	J. G. Richter, Manager, London, Ont.....	60,000	57,000	Life.
The Manchester Assurance Co., Manchester, Eng.....	James Boomer, Manager, Toronto.....	162,200	162,200	Fire.
The Manufacturers' Life Insurance Co.....	J. F. Junkin, Chief Agent, Toronto.....	121,000	114,950	Life.
The Marine Insurance Co. (Limited).....	Jno. W. Molson, Chief Agent, Montreal.....	102,200	102,200	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Metropolitan Life Insurance Co., New York.....	John Tilton, Chief Agent, Ottawa.....	444,762	432,606	Life.
The Mercantile Fire Insurance Company.....	Alfred Wright, Chief Agent, Toronto.....	111,834	109,662	Fire.
The Mutual Life Insurance Co. of New York.....	Fayette Brown, Manager, Montreal.....	2,359,333	2,298,567	Life.
The Mutual Reserve Fund Life Association, New York.....	W. J. Murray, Chief Agent, Toronto.....	265,067	253,045	Life, on the Assessment Plan.
The National Assurance Co. of Ireland.....	Matthew C. Hinchlaw, Chief Agent, Montreal.....	100,161	100,161	Fire.
The National Life Assurance Co. of Canada.....	R. H. Matson, Chief Agent, Toronto.....	50,000	50,000	Life.
The New York Life Insurance Co., New York.....	William F. Smith, Chief Agent, Montreal.....	1,342,500	1,279,375	Life.
The New York Plate Glass Insurance Co.....	Gustave Fauteux, Chief Agent, Montreal.....	10,000	10,000	Plate Glass.
The North American Life Assurance Co.....	Win. McCabe, Managing Director, Toronto.....	60,551	53,775	Life.
The North British and Mercantile Insurance Co., London, Eng.....	Thos. Davidson, Managing Director, Montreal.....	806,093	769,693	Fire and Life.
The Northern Assurance Co., Aberdeen and London.....	Robt. W. Tyre, Manager, Montreal.....	211,700	206,128	Fire.
The Northern Life Assurance Company of Canada.....	John Milne, Chief Agent, London, Ont.....	56,000	53,200	Life.
The Norwich and London Accident Insurance Association, Norwich, Eng.....	Scott & Wainsley, General Agents, Toronto.....	58,400	58,400	Accident.
The Norwich Union Fire Insurance Society, Norwich, Eng.....	John B. Laidlaw, Manager, Toronto.....	198,000	196,750	Fire.
The Norwich Union Life Insurance Society.....	J. Cassie Hutton, Attorney, Montreal.....	72,513	68,888	Life.
The Ocean Accident and Guarantee Corporation (Limited).....	Francis F. Rolland, Chief Agent, Montreal.....	107,247	105,997	Accident and Sickness.
The Ontario Accident Insurance Co.....	A. L. Eastmure, Chief Agent, Toronto.....	32,367	31,373	Accident and Sickness.

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act—Concluded.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Ocean Marine Insurance Co. (Limited).....	C. E. Gault, Chief Agent, Montreal.....	\$ 121,667	\$ 121,667	Inland Marine, and Insuring Postal and Express packt. in transit in Can. Life.
The Ontario Mutual Life Assurance Co.....	Geo. Wegenaast, Manager, Waterloo.....	108,500	108,675	Life.
The Ottawa Fire Insurance Co.....	A. B. Powell, Chief Agent, Ottawa.....	56,000	53,200	Fire.
The Phoenix Insurance Co. of Brooklyn.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.....	100,000	100,000	Fire and Inland Marine.
The Phoenix Insurance Co. of Hartford, Conn.....	J. W. Tatley, Chief Agent, Montreal.....	185,000	176,950	Fire.
The Phoenix Assurance Co.....	Paterson & Son, General Agents, Montreal.....	317,674	314,800	Fire.
The Provident Savings Life Assurance Society of New York.....	Geo. A. Kingston, Chief Agent, Toronto.....	137,483	131,394	Life.
The Quebec Fire Assurance Co.....	William R. Dean, President, Quebec.....	59,500	64,675	Fire.
The Queen Insurance Co. of America, New York.....	Geo. Simpton, Chief Agent, Montreal.....	268,283	263,458	Fire.
The Reliance Mutual Life Assurance Society, London, Eng.....	J. Cassie-Hutton, Attorney, Montreal.....	121,667	115,583	Life.
The Royal Insurance Co., Liverpool, Eng.....	Geo. Simpsen, Chief Agent, Montreal.....	689,533	689,533	Fire and Life.
The Royal Victoria Life Insurance Company.....	David Burke, Manager, Montreal.....	72,033	71,449	Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland.....	Walter Kavanagh, Agent, Montreal.....	131,493	129,785	Fire.
The Standard Life Assurance Co., Edinburgh, Scotland.....	W. M. Ramsay, Manager, Montreal.....	3,859,550	3,666,923	Life.
The Star Life Assurance Society, London, Eng.....	Alf. W. Briggs, Chief Agent, Toronto.....	146,000	146,000	Life.
The Sun Insurance Office, London, Eng.....	H. M. Blackburn, Chief Agent, Toronto.....	220,810	214,272	Fire.
The Sun Life Assurance Co. of Canada.....	R. Macaulay, Managing Director, Montreal.....	64,000	60,800	Life.
The Supreme Court of the Independent Order of Foresters.....	Dr. Orunhyatekha, Chief Agent, Toronto.....	100,000	100,000	Life, disability and sickness ins. on the Assess. Plan.
The Subsidiary High Court of the Ancient Order of Foresters.....	William Williams, Chief Agent, Toronto.....	.....	.....	Life and Sickness.
The Temperance and General Life Assurance Co. of N. A.....	Henry Sutherland, Chief Agent, Toronto.....	103,155	50,000	Life.
††The Travelers' Insurance Co., Hartford, Conn.....	Frank F. Parkins, Chief Agent, Toronto.....	856,965	820,829	Life and Accident.
The Union Mutual Life Insurance Co., Portland, Maine.....	Henry E. Morin, Attorney, Montreal.....	818,426	802,431	Life.
The Union Assurance Society, London, Eng.....	T. L. Morrisey, Chief Agent, Montreal.....	250,667	245,433	Fire.
The United States Life Insurance Co. in the City of New York.....	Lewis A. Stewart, Chief Agent, Toronto.....	211,280	207,250	Life.
The Victoria-Montreal Fire Insurance Co.....	Thomas A. Temple, Chief Agent, Montreal.....	51,587	51,587	Fire.
The Western Assurance Co.....	J. J. Kenny, Managing Director, Toronto.....	57,767	55,122	Fire and Inland Marine.

\* This Company has also \$1,057,500 vested in Canadian Trustees under the Insurance Act. † This Company has also \$1,570,000 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$2,290,000 vested in Canadian Trustees under the Insurance Act. ††† This Company has also \$3,230,000 vested in Canadian Trustees under the Insurance Act. †††† This Company has also \$392,000 vested in Canadian Trustees under the Insurance Act.

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The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to Receive Process.	Amount to Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford, Conn. ....	F. W. Evans, General Agent, Montreal. ....	\$ 111,500	\$ 106,500	Life.
The Edinburgh Life Assurance Company, Edinburgh, Scotland. ....	David Higgins, Chief Agent, Toronto. ....	161,667	156,017	Life.
The Life Association of Scotland, Edinburgh, Scotland. ....	Charles M. Holt, Attorney, Montreal. ....	174,957	167,995	Life.
The National Life Insurance Company of the U. S. of America, Washington, D. C. ....	Charles Powis, Chief Agent, Hamilton. ....	110,000	110,000	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis. ....	William Angus, Attorney, Montreal. ....	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn. ....	C. R. G. Johnson, Chief Agent, Montreal. ....	129,280	127,780	Life.
The Scottish Amicable Life Assurance Society, Glasgow, Scotland. ....	Charles J. Fleet, Attorney, Montreal. ....	137,957	189,497	Life.
The Scottish Provident Institution, Edinburgh, Scotland. ....	John Dunlop, Attorney, Montreal. ....	100,000	95,000	Life.

NOTE.—By a winding-up order dated May 25, 1900, made by the High Court of Justice for Ontario, it was directed that the Covenant Mutual Life Association of Illinois, and the business thereof be wound up by said Court under the provisions of the Statutes in that behalf so far as the Assets and business of said Association which are within the Dominion of Canada, or over which the said Court has control, are concerned.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agent to Receive Process.
The Canadian Order of the Woodmen of the World. ....	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society. ....	B. H. Scott, Chief Agent, Toronto.
The Grand Council of the Catholic Mutual Benefit Association of Canada. ....	Samuel R. Brown, Chief Agent, London, Ont.

STATEMENTS

OF

FIRE AND INLAND MARINE

INSURANCE COMPANIES





## LIST OF COMPANIES

BY WHICH THE BUSINESS OF **FIRE INSURANCE** WAS TRANSACTED IN THE  
DOMINION DURING THE YEAR ENDED DECEMBER 31, 1899.

The Ætna Insurance Company, Hartford, Conn.  
 The American Fire Insurance Company of New York.  
 The Alliance Assurance Company.  
 The Atlas Assurance Company.  
 The British America Assurance Company, Toronto.  
 The Caledonian Insurance Company.  
 The Canadian Fire Insurance Company.  
 The Commercial Union Assurance Company (Limited), London, England.  
 The Connecticut Fire Insurance Company, Hartford Conn.  
 The Guardian Fire and Life Assurance Company (Limited), London, England.  
 The Hartford Fire Insurance Company, Hartford, Conn.  
 The Imperial Insurance Company (Limited), London, England.  
 The Insurance Company of North America.  
 The Lancashire Insurance Company.  
 The Law Union and Crown Insurance Company.  
 The Liverpool and London and Globe Insurance Company.  
 The London and Lancashire Fire Insurance Company.  
 The London Assurance.  
 The London Mutual Fire Insurance Company of Canada, London, Ont.  
 The Manchester Assurance Company.  
 The Mercantile Fire Insurance Company.  
 The National Assurance Company of Ireland.  
 The North British and Mercantile Insurance Company.  
 The Northern Assurance Company.  
 The Norwich Union Fire Insurance Society.  
 The Phenix Insurance Company.  
 The Phoenix Assurance Company, London, England.  
 The Phoenix Insurance Company, Hartford, Conn., U.S.  
 The Quebec Fire Assurance Company.  
 The Queen Insurance Company of America.  
 The Royal Insurance Company.  
 The Scottish Union and National Insurance Company.  
 The Sun Insurance Office, London, England.  
 The Union Assurance Society, London, England.  
 The Victoria-Montreal Fire Insurance Company.  
 The Western Assurance Company, Toronto.

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## LIST OF COMPANIES

BY WHICH THE BUSINESS OF **INLAND MARINE INSURANCE** WAS TRANSACTED  
IN THE DOMINION DURING THE YEAR ENDED DECEMBER 31, 1899.

The Ætna Insurance Company, Hartford, Conn.  
 The British America Assurance Company, Toronto.  
 The British and Foreign Marine Insurance Company (Limited).  
 The Insurance Company of North America.  
 The London Assurance.  
 The Western Assurance Company, Toronto.



## THE ÆTNA INSURANCE COMPANY, HARTFORD, CONN., U. S.

STATEMENT FOR THE YEAR ENDING NOVEMBER 30, 1899.

President—WM. B. CLARK.

Principal Office—Hartford, Conn.

Secretary—W. H. KING.

Head Office in Canada—Montreal.

Chief Agent in Canada—F. W. EVANS.

(Incorporated, June 5, 1819. Commenced business in Canada, 1821.)

## CAPITAL.

Amount of capital authorized.....	\$ 5,000,000 00
" subscribed for and paid up in cash.....	<u>4,000,000 00</u>

## ASSETS IN CANADA.

Stocks, bonds, &amp;c., in deposit with the Receiver General, viz:—

	Par value.	Market value.
Montreal Corporation stock .....	\$ 19,000 00	\$ 19,950 00
Montreal Harbour bonds.....	4,000 00	4,000 00
Canadian Pacific Land Grant bonds.....	94,000 00	103,400 00
Winnipeg City bonds.....	6,000 00	6,300 00
Total par and market values .....	<u>\$123,000 00</u>	<u>\$133,650 00</u>

Carried out at market value.....	\$ 133,650 00
Cash in hands of agents in Canada.....	10,002 31
Total assets in Canada.....	<u>\$ 143,652 31</u>

## LIABILITIES IN CANADA.

Net amount of fire losses adjusted, but not due .....	\$ 6,109 58
Total net amount of unsettled claims for fire losses in Canada.....	\$ 6,109 58
Reserve of unearned premiums for all outstanding fire risks in Canada.....	118,429 87
Total liabilities in Canada.....	<u>\$ 124,539 45</u>

## INCOME IN CANADA.

*For Fire Risks in Canada.*

Gross cash received for premiums.....	\$ 196,771 36
Deduct reinsurance, rebate, abatement and return premiums.....	21,127 94
Net cash received for said premiums .....	<u>\$ 175,643 42</u>

*For Inland Marine Risks in Canada.*

Net cash received for premiums.....	\$ 5,079 04
Total net cash received for premiums in Canada.....	\$ 180,722 46
Received for interest and dividends.....	6,239 17
Total cash income in Canada.....	<u>\$ 186,961 63</u>

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## ÆTNA—Continued.

## EXPENDITURE IN CANADA.

*For Fire Risks in Canada.*

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$1,785 00).....	\$	665 68
Paid for fire losses occurring during the year.....		105,789 80
<b>Total net amount paid during the year for fire losses in Canada.....</b>	<b>\$</b>	<b>106,455 48</b>

*For Inland Marine Risks in Canada.*

Amount paid for inland marine losses during the year.....	\$	50 67
<b>Total net amount paid during the year for fire and inland marine losses.....</b>	<b>\$</b>	<b>106,506 15</b>
Paid for commission or brokerage in Canada.....		33,334 16
" salaries, fees, &c.....		3,486 40
" taxes in Canada.....		2,803 09
" general expenses, viz.:—Stationery and printing, \$379.76; postage, express, telegraph and exchange, \$689.55; advertising, \$102.62; travelling expenses, \$394.15; maps, \$128.05; legal expenses, \$118.08; Association expenses, \$823.67; sundry payments, \$363.62.....		2,999 50
<b>Total cash expenditure in Canada.....</b>	<b>\$</b>	<b>149,129 30</b>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement..	9,164	\$ 18,599,070	\$ 215,512 00
Taken during the year, new and renewed.....	8,061	15,984,613	196,771 36
<b>Total.....</b>	<b>17,225</b>	<b>\$ 34,583,683</b>	<b>\$ 412,283 36</b>
Deduct terminated.....	5,623	14,823,624	179,520 24
<b>Gross in force at date.....</b>	<b>11,602</b>	<b>\$ 19,760,059</b>	<b>\$ 232,763 12</b>
Deduct reinsured.....		55,850	543 06
<b>Net in force on November 30, 1899..</b>	<b>11,602</b>	<b>\$ 19,704,209</b>	<b>\$ 232,220 06</b>
<i>Inland Marine Risks in Canada.</i>			
Taken during the year.....	604	\$ 1,636,467	\$ 5,079 04
Deduct terminated.....	604	1,636,467	5,079 04
<b>Total number of policies in force in Canada at November 30, 1899, 11,602.</b>			
<b>Total net amount in force.....</b>			<b>\$ 19,704,209 00</b>
<b>Total premiums thereon.....</b>			<b>232,220 06</b>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## LEDGER ASSETS.

Book value of real estate, unencumbered.....	\$	298,059 35
Mortgage loans on real estate.....		15,600 00
Cash on hand and in bank.....		705,916 24
Agents' debit balances.....		379,697 03
Loans secured by pledge of bonds, stocks and other collaterals.....		11,100 00
Book value of stocks and bonds.....		9,136,640 02
<b>Total.....</b>	<b>\$</b>	<b>10,547,012 64</b>
Deduct agents' credit balances.....		155,946 58
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>10,391,066 06</b>

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ÆTNA—Continued.

NON LEDGER ASSETS.

Interest accrued.....	\$	725 58
Market value of bonds and stocks over book value.....		2,283,973 83
Net amount of uncollected premiums.....		428,269 99
		<hr/>
Gross assets.....	\$	13,104,035 46
Deduct assets not admitted.....		84,624 26
		<hr/>
Total admitted assets.....	\$	13,019,411 20
		<hr/> <hr/>

LIABILITIES.

Net amount of unpaid losses.....	\$	411,633 33
Amount of unearned premiums.....		3,212,271 54
Amount reclaimable on perpetual fire insurance policies.....		66,583 28
Commission, brokerage and other charges due agents on premiums paid.....		107,067 49
Return premiums and reinsurance premiums.....		64,240 49
		<hr/>
Total liabilities except capital stock.....	\$	3,861,796 13
		<hr/> <hr/>
Capital stock paid up in cash.....	\$	4,000,000 00
Divisible surplus.....		5,157,615 07
		<hr/> <hr/>

INCOME.

Net cash received for premiums other than perpetuals.....	\$	3,929,652 86
Deposit premiums received on perpetual risks.....		4,398 18
Received for interest and dividends.....		511,656 61
Received for rents.....		4,949 69
Difference in estimate, Dec. 1898 and Dec. 1899, premiums in course of collection..		4,507 77
		<hr/>
Total cash income.....	\$	4,455,165 11
		<hr/> <hr/>

EXPENDITURE.

Net amount paid for losses.....	\$	2,443,335 18
Cash dividends paid stockholders.....		720,000 00
Commission or brokerage.....		631,610 84
Deposit premiums returned.....		1,323 25
Loss on sales or maturity of ledger assets.....		18,287 99
Salaries, fees, &c., of officers clerks and other employees.....		286,958 16
Taxes, licenses and Insurance Department fees.....		115,911 25
Miscellaneous.....		314,929 26
		<hr/>
Total expenditure.....	\$	4,532,355 93
		<hr/> <hr/>

RISKS AND PREMIUMS.

Amount of policies taken during the year—Fire.....	\$	407,465,549 00
Premiums thereon.....		4,537,066 43
Amount of policies terminated—Fire.....		374,316,392 00
Premiums thereon.....		4,282,879 44
Net amount in force at end of year—Fire.....		532,014,033 00
Premiums thereon.....		6,026,160 33
		<hr/> <hr/>

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*ÆTNA—Concluded.*

Amount of policies taken during the year—Inland Marine.....	\$ 140,823,106 00
Premiums thereon.....	390,598 89
Amount of policies terminated—Inland Marine.....	140,142,938 00
Premiums thereon.....	365,051 41
Net amount in force at end of year—Inland Marine.....	5,662,372 00
Premiums thereon.....	152,614 59

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Perpetual risks written during the year.....	\$ 183,250 00
Deposits thereon.....	4,398 18
Perpetual risks cancelled.....	80,400 00
Deposits thereon.....	1,327 00
Perpetual risks in force at end of year.....	3,028,128 00
Deposits thereon.....	70,087 65

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THE ALLIANCE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—Rt. Hon. Lord ROTHSCHILD. | Secretary—ROBERT LEWIS.

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada— | Head Office in Canada—  
P. M. WICKHAM. | 157 St. James St., Montreal.

(Established, August 4, 1824. Commenced business in Canada, March 1, 1892.)

CAPITAL.

Amount of capital authorized and subscribed for .....	\$ 24,333,333 33
Amount paid up in cash .....	2,676,666 67

ASSETS IN CANADA.

Stocks, bonds, &c., in deposit with the Receiver General :—

	Par value.	
Canada 3 per cent stock .....	\$ 213,309 00	
Carried out at par value .....	\$	213,809 00
Cash at head office in Canada .....		552 44
Cash in Bank of Montreal .....		9,106 55
Cash in hands of agents in Canada .....		12,110 04
Total assets in Canada .....	\$	235,578 03

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted .....	\$ 1,747 00
Total net amount of unsettled claims for fire losses in Canada .....	\$ 1,747 00
Reserve of unearned premiums for all outstanding fire risks in Canada .....	131,811 43
Total liabilities in Canada .....	\$ 133,558 43

INCOME IN CANADA.

Gross cash received for premiums .....	\$ 209,974 05
Deduct reinsurance, rebate, abatement and return premiums .....	25,648 03
Net cash received for premiums .....	\$ 184,326 02
*Received for interest on stock .....	9,334 26
Total income in Canada .....	\$ 193,660 28

\* Paid direct to head office, London, England.

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## ALLIANCE—Continued.

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$30,532.55).....	\$ 43,941 53	
Deduct amount received for reinsurance and Savings and Salvage....	17,769 17	
Net amount paid during the year for the said losses.....	\$ 26,172 36	
Amount paid for losses occurring during the year.....	80,656 48	
Deduct amount received for reinsurance.....	96 51	
Net amount paid during the year for the said losses.....	\$ 80,559 97	
Net amount paid during the year for losses in Canada.....	\$	106,732 33
Commission or brokerage in Canada.....		28,798 30
Salaries, fees and other charges of officials in Canada.....		11,422 79
Taxes in Canada.....		4,262 71
Miscellaneous payments, viz. :—		
Rents, \$1,500 ; postage, \$1,113.95 ; stationery, \$1,445.61 ; advertising, \$425.60 ;		
travelling expenses, \$1,388.24 ; general office expenses, \$1,633.88 ; agency		
disbursements, \$701.28 ; cables and telegrams, \$167.42.....		8,375 98
Total expenditure in Canada.....	\$	159,592 11

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Policies in force at date of last statement.....	\$ 23,558,788	\$ 259,707 31
Policies taken during the year, new and renewed.....	18,967,096	209,145 76
Total.....	\$ 42,525,884	468,853 07
Deduct terminated.....	18,582,328	204,032 24
Gross in force at the end of year.....	\$ 23,943,556	\$ 264,820 83
Deduct reinsured.....	372,024	3,589 59
Net in force at December 31, 1899.....	\$ 23,571,532	\$ 261,231 24
Number of policies in force at date. (No return.)		
Total net amount in force.....	\$	23,571,532 00
Total premiums thereon.....		261,231 24



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ALLIANCE ASSURANCE COMPANY—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

FIRE ACCOUNT.

	£	s.	d.	£	s.	d.	
Amount of Fire Insurance Fund at the beginning of the year.....	787,372	18	8				
Premiums received, after deduction of reinsurance premiums.....	537,284	14	3	Losses by fire after deduction of amounts recovered under reinsurance.....	260,086	16	7
Interest and dividends.....	£30,988	10	6	Commission.....	79,028	16	7
Less income tax.....	870	5	4	Expenses of management.....	106,887	3	11
				Bad debts.....	84	1	5
				Transferred to profit and loss account.....	79,301	11	4
				Amount of fire insurance fund at the end of the year, as per balance sheet.....	829,377	8	3
					<u>£1,354,725</u>	<u>18</u>	<u>1</u>

LEASEHOLD AND INVESTMENT POLICIES ACCOUNT.

	£	s.	d.	£	s.	d.	
Amount of leasehold and investment policies fund at the beginning of the year.....	86,485	14	7	Commission.....	1,015	2	8
Premiums received.....	28,448	1	6	Surrender of policies.....	302	12	1
Interest and dividends.....	£4,113	19	11	Expenses of management.....	100	0	0
Less income tax.....	119	6	3	Amount of leasehold and investment policies fund at the end of the year, as per balance sheet.....	117,510	15	0
					<u>£118,928</u>	<u>9</u>	<u>9</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.	
Balance of last year's account.....	90,298	13	2	Dividend to members.....	100,000	0	0
Members' share of the quinquennial profit on the life account, transferred from life assurance account.....	62,000	0	0	Income tax (excluding income tax on interest and dividends).....	2,186	5	1
Interest and dividends not carried to other accounts.....				Expenses not charged to other accounts.....	9,320	11	6
Less income tax.....	£23,507	15	8	Balance as per balance sheet.....	142,978	1	8
Transferred from fire account.....	22,834	13	9				
	79,301	11	4				
	<u>£254,484</u>	<u>18</u>	<u>3</u>				

ALLIANCE ASSURANCE COMPANY—*Concluded.*

BALANCE SHEET ON DECEMBER 31, 1899.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
Capital, £5,000,000, of which is paid	550,000 0 0	Mortgages on property within the United Kingdom	844,788 10 5
Life assurance fund	3,081,265 18 5	Mortgages on property out of the United Kingdom	7,869 3 2
Annuity fund	279,968 13 5	Loans on the company's life policies	136,723 15 9
Fire insurance fund	829,877 8 3	Investments—	
Leasehold and investment policies fund	117,510 15 0	In British government securities	208,406 9 4
Profit and loss account	142,978 1 8	Colonial government securities	100,092 11 0
	£5,000,980 16 7	Foreign government securities	384,487 7 3
Claims under life policies admitted but not yet paid	£12,547 2 0	Railway and other debentures and debenture stocks	1,042,074 10 9
Claims announced but not yet admitted, owing to		Railway and other stocks and shares (preference & ordinary)	682,763 2 6
proof of death not having been furnished	28,760 7 4	Bank of England stock	62,000 0 0
	£41,307 9 4	8,624 Alliance Assurance Company shares purchased and held	
Outstanding fire losses	49,183 13 11	under powers conferred by the laws and regulations of	
Outstanding dividends	442 8 0	the company	79,600 0 0
Accrued commission and expenses	4,538 19 4	Bank preference-shares (fully paid-up) and stock	4,330 0 0
		House property	338,873 1 8
	95,472 10 7	Landed property	4,429 14 4
		Loans to counties, towns and unions in Great Britain on the	
		security of rates and property	397,386 11 6
		Loans on the security of rent charges	252,519 5 7
		Loans on debentures, stocks, shares, and on life, reversionary	
		and other interests in real and personal property	190,249 9 5
		Deposits with sundry banks (including £30,000 on temporary	
		deposit at the company's bankers)	41,274 0 0
		Loans on personal security, coupled with life policies	16,000 0 0
		Agents' balances, and balances due from other offices	156,228 19 8
		Outstanding premiums	20,938 8 6
		Outstanding interest and dividends	5,581 5 4
		Cash:—	
		In hand (£3,459 18s. 0d.), and on current accounts (£55,674	
		14s 3d.)	59,134 13 3
		Bills receivable	6,760 12 10
		Interest and dividends accrued to December 31, 1899, but not	
		payable until 1900	44,961 14 11
			£5,096,453 7 2

THE AMERICAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—GEO. S. A. YOUNG. | Secretary—WALTER S. ALLEY.

Principal Office—New York.

Chief Agent in Canada—JAMES BOOMER. | Head Office in Canada—Toronto.

(Incorporated April 30, 1857. Commenced business in Canada, January 16, 1899.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . . \$ 400,000 00

ASSETS IN CANADA.

U. S. Government bonds deposited with the Receiver General, par value, \$100,000 ; market value. . . . .	\$	110,000 00
Cash at Head Office in Canada. . . . .		28 05
Cash in Molsons Bank. . . . .		11,740 08
Amount of cash in the hands of agents in Canada. . . . .		2,461 78
Total assets in Canada. . . . .	\$	124,229 91

LIABILITIES IN CANADA.

Net amount of losses in Canada reported or supposed but not claimed. . . . .	\$	250 00
Net amount of losses resisted, not in suit. . . . .		1,000 00
Total net amount of unsettled claims for fire losses in Canada. . . . .	\$	1,250 00
Reserve of unearned premiums for all outstanding fire risks in Canada. . . . .		18,027 66
Amount due for reinsurance, &c. . . . .		469 73
Total liabilities in Canada. . . . .	\$	19,747 39

INCOME IN CANADA.

Gross cash received for premiums. . . . .	\$	43,413 53
Deduct reinsurance, rebate, abatement and return premiums. . . . .		10,196 98
Net cash received for fire premiums. . . . .	\$	33,216 55
Received for interest and dividends on bonds (paid direct to head office). . . . .		3,000 00
Total income in Canada. . . . .	\$	36,216 55

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## AMERICAN FIRE—Continued.

## EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year in Canada.....	\$ 5,261 69	
Deduct amount received for reinsurance from other companies.....	55 06	
Net amount paid during the year for fire losses in Canada.....		\$ 5,206 63
Commission or brokerage.....		7,245 51
Salaries, fees and other charges of officials in Canada.....		2,098 55
Taxes in Canada.....		1,495 52
Miscellaneous payments, viz:—Office expenses, \$419.36; stationery and printing, \$1,278.79; postages, telegrams, &c., \$415.56; advertising and newspaper subscriptions, \$1,162.57; Underwriters' Association, \$106.66; travelling and surveys, \$909.39; rent, \$356.68; maps and plans, \$576.20; furniture, \$177...		5,402 21
Total expenditure in Canada.....	\$	21,448 42

## RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at beginning of year...	None.	None.
Taken during the year.....	\$3,921,259	\$ 45,873 28
Deduct terminated.....	1,087,566	8,192 06
Gross in force at end of year.....	\$ 2,833,693	\$ 37,681 22
Deduct reinsured.....	429,103	6,366 10
Net in force at December 31, 1899.....	\$ 2,404,590	\$ 31,315 12
Total number of policies in force in Canada at date.....		No return.
Total net amount in force.....	\$	2,404,590 00
Total premiums thereon.....		31,315 12

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## ASSETS.

Loans on mortgage.....	\$	14,500 00
Interest due and accrued.....		3,540 08
Stocks and bonds owned, par value, \$1,003,600; market value.....		1,032,340 00
Loans on stocks hypothecated to the company as collateral security, of par value, \$5,500, market value, \$59,500; amount loaned.....		25,000 00
Cash on hand and in banks.....		120,352 29
Gross premiums in course of collection.....		246,682 42
Due from other companies for reinsurance on losses already paid.....		9,419 25
Total assets.....	\$	1,451,834 04

## LIABILITIES.

Net amount of unpaid losses.....	\$	107,683 09
Reserve of unearned premiums.....		549,222 73
All other liabilities.....		63,088 01
Total liabilities.....	\$	719,993 83
Joint stock capital paid up in cash.....	\$	400,000 00
Surplus beyond capital and all other liabilities.....	\$	331,840 21

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AMERICAN FIRE—*Concluded.*

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$	794,166 85
Interest and dividends.....		37,093 90
Total income.....	\$	<u>831,260 75</u>

EXPENDITURE DURING THE YEAR.

Net amount paid during the year for losses.....	\$	486,140 16
Paid for commission or brokerage.....		154,760 54
Paid for salaries, fees and all other charges of officials.....		58,374 83
Taxes.....		23,743 78
All other expenditure.....		53,500 56
Total expenditure.....	\$	<u>776,519 87</u>

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$	165,463,094 00
Premiums thereon.....		1,200,235 17
Amount of fire risks terminated during the year.....		125,580,506 00
Premiums thereon.....		842,956 12
Amount of fire risks in force at December 31, 1899.....		139,238,165 00
Premiums thereon.....		<u>1,038,748 39</u>

## THE ATLAS ASSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

*Secretary*—SAMUEL J. PIPKIN.*Chief Agent in Canada*—M. C. HINSHAW.*Principal Office*—LONDON, ENGLAND.*Head Office in Canada*—MONTREAL.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£	1,200,000
Amount paid up in cash.....		144,000
		<u>144,000</u>

## ASSETS IN CANADA.

Stocks and bonds :—

	Par Value.	Market Value.	
Canada 3½ per cent inscribed stock.....	\$ 82,733 33	\$ 86,042 66	
New South Wales 3½ per cent inscribed stock..	24,333 33	25,550 00	
Total par and market values.....	<u>\$ 107,066 66</u>	<u>\$ 111,592 66</u>	
Carried out at market value.....		\$ 111,592 66	
(The above being on deposit with the Receiver General.)			
Cash in bank of British North America.....		12,434 86	
Amount of cash in hands of agents in Canada.....		20,967 13	
Office furniture and plans.....		3,500 00	
Total assets in Canada.....		<u>\$ 148,494 65</u>	

## LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....	\$	4,534 45
Total net amount of unsettled claims for losses in Canada.....	\$	4,534 45
Reserve of unearned premiums for all outstanding risks in Canada.....		102,699 85
Total liabilities in Canada.....	\$	<u>107,234 30</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	167,876 95
Deduct reinsurance, rebate, abatement and return premiums.....		17,718 40
Net cash received for premiums.....	\$	150,158 55
Received for interest on bonds.....		3,747 33
Interest from bank.....		83 13
Total income in Canada.....	\$	<u>153,989 01</u>

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ATLAS ASSURANCE COMPANY—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$27,988.58).....	\$	21,596 33
Amount paid for losses occurring during the year.....	\$	86,397 84
Deduct amount received for reinsurance.....		437 78
Net amount paid during the year for said losses.....	\$	85,960 06
Total net amount paid during the year for losses in Canada.....	\$	107,556 39
Commission or brokerage.....		27,621 35
Salaries, fees and all other charges of officials.....		5,840 13
Taxes in Canada.....		2,740 51
Miscellaneous payments, viz. :—		
Office charges, \$913.79; stationery and printing, \$839.61; advertising, \$1,013.98; maps and block plans, \$908.50; postage, express and telegrams, \$291.02; travelling, \$930.83; office rent and taxes, \$1,021.99; agents' charges, \$1,017.87; law charges, \$10; Board of Underwriters, \$741.97.....		7,689 56
Total expenditure in Canada.....	\$	151,447 94

RISKS AND PREMIUMS.

<i>Fire risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 14,832,498	\$ 192,808 95
Taken during the year—new and renewed.....	12,965,107	167,876 95
Total.....	\$ 27,797,605	\$ 360,685 90
Deduct terminated.....	12,205,506	157,776 08
Gross in force at end of year.....	\$ 15,592,099	\$ 202,909 82
Deduct reinsured.....	211,388	1,905 54
Net in force December 31, 1899.....	\$ 15,380,711	\$ 201,004 28
Number of policies in force at date.....	(No return.)	
Total net amount in force.....		\$ 15,380,711 00
Total premiums thereon.....		201,004 28

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

In the Fire Department the net premiums were £416,029 3s. 10d., and the losses amounted to £261,421 3s. 5d., being 62·8 % of the premiums.

The surplus for the year, being balance of profit and loss account, is..... £ 34,717 3

which the directors have resolved to apply as follows :—

In payment of a dividend for the year of 24s. per share (being 24 per cent on the original paid-up capital), free of income tax, which will absorb the sum of.....	£	28,800 0 0
and of which, as an interim dividend, £6,000 or 5s. per share was paid September 28 last; the balance of 19s. per share will be payable on and after the 28th instant.		
In adding to the fire fund, bringing it up to £ 397,000 0 0, the sum of.....		5,000 0 0
In adding to the reserve fund, bringing it up to £ 54,614 15 8, the sum of.....		917 3 8
	£	34,717 3 8

The fire and reserve funds will then stand at..... £ 451,614 15 8

The total assets of the company now amount to..... £2,373,276 5 11

ATLAS ASSURANCE COMPANY—Continued.

REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account (1898) .....	385,000	0	0	261,421	3	5
Carried from profit and loss account, 1898 .....	7,000	0	0	72,388	17	0
Amount of fire insurance fund at the beginning of the year .....				63,734	12	1
Premiums received after deduction of reinsurance premiums.....				6,785	5	0
				52	2	8
Amount of fire insurance fund at end of the year.....	416,029	3	10	11,647	3	8
				392,000	0	0
	£ 808,029	3	10	£ 808,029	3	10

FIRE DEPARTMENT.

Losses by fire, after deduction of reinsurance.....	£ 808,029	3	10
Commission .....			
Expenses of management.....			
State and municipal taxes (foreign).....			
Bad debts.....			
Surplus for the year carried to profit and loss account.....			
Amount of fire insurance fund at end of the year.....			

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account (1898).....	30,343	10	0	7,000	0	0
Interest, dividends, &c., not carried to other accounts.....	16,985	15	1	543	10	0
Amount transferred from fire account.....	11,647	3	8	22,800	0	0
Amount transferred from life account.....	4,208	13	9			
Transfer fees .....	25	0	0			
Profit on investments.....	1,850	11	2	34,717	3	8
				6,000	0	0
				28,717	3	8

Application of surplus:

Balance of dividend payable 28th inst .....	£22,800	0	0
Addition to fire fund.....	5,000	0	0
Addition to reserve fund.....	917	3	8

Less—Interim dividend paid Sept. 28, 1899.....

£ 65,060 13 8

£ 65,060 13 8



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BALANCE SHEET, DECEMBER 31, 1899.

LIABILITIES.

Proprietors.

Paid-up capital.....	£	s.	d.
Bonuses added out of profits since 1847.....	120,000	0	0
Reserve fund.....	24,000	0	0
Fire fund.....			
Profit and loss.....	55,594	15	1
Outstanding fire losses.....	797	3	2
" " commission.....	904	0	8
" " accounts.....	11,385	9	10
Due to other offices for re-assurances.....	1,036	15	0
Sundry unclaimed dividends.....			

ASSETS.

Proprietors.

Mortgages on county, board and corporation rates property within the United Kingdom.....	£	s.	d.
INVESTMENTS—			
In Indian and Colonial Government securities.....	108,066	1	4
Foreign Government securities.....	97,724	11	5
Indian railway guaranteed stock.....	20,319	13	6
Railway and other debentures, and debenture stocks.....	65,988	2	3
Railway and other stocks and shares (preference and ordinary).....	68,239	8	6
State and municipal bonds (foreign).....	65,919	15	7
Freeholds and other property.....	89,220	15	9
Loan on personal security.....	102,867	2	9
Branch and agency balances.....	6,272	2	4
Due by other offices for re-assurances.....	9,148	18	9
Outstanding premiums.....	£3,027	13	8
" interest due.....	1,581	8	4
" accrued.....	4,609	2	0
Cash (on deposit).....	23,233	4	3
Cash (in hand and on current account).....	16,025	18	0

Certain investments are under local laws specifically deposited in various colonies and foreign countries as security for holders of policies issued there.

ATLAS—Concluded.

BALANCE SHEET, DECEMBER 31, 1899.—Continued.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
			<i>Life.</i>
Life assurance fund	1,646,210 19 4	Mortgages on county, board and corporation rates	353,462 18 1
Life investments reserve fund	4,037 2 2	Mortgages on property within the United Kingdom	322,512 7 11
Claims under life policies, announced but not yet paid	34,945 5 0	Advances on rent charges	78,355 6 4
		Loans on life interest and reversions	83,950 0 0
		INVESTMENTS—	
		In Indian and Colonial Government securities	100,948 18 5
		Indian railway guaranteed stock	22,230 1 9
		Railway and other debentures and debenture stocks	174,049 12 8
		Railway and other stocks and shares (preference and ordinary)	270,589 0 8
		Freeholds and other property	2,146 19 10
		Ground rents	16,676 6 0
		Life interests and reversions	146,015 12 10
		Loans on the company's policies	71,267 16 0
		Loans on securities coupled with personal guarantees	2,200 0 0
		Loans on personal securities	1,000 0 0
		Branch and agency balances	13,019 13 8
		Outstanding premiums	7,113 6 8
		" " accrued	£ 2,939 2 2
		" " accrued	16,758 0 9
		Cash (on deposit)	19,697 2 11
		Cash (in hand and on current account)	1,544 12 2
			4,413 10 7
			1,685,193 6 6

£ 2,373,276 5 11

£ 2,373,276 5 11

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THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—Hon. GEO. A. COX.

Secretary—P. H. SIMS.

Principal Office—18, 20 and 22 Front St. East, Toronto.

(Incorporated, February 13, 1833. Commenced business in Canada, June 19, 1833.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash..... \$ 750,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company, viz.:-

Company's premises, corner Front and Scott Streets, Toronto, occupied as warehouses and offices, \$150,000, and lot No. 7, plan 125 M. south side of John Street, in the town of Toronto Junction, 50 by 95 feet, \$468.92..... \$

150,468 92  
10,000 00

Loans secured by mortgages.....

Stocks and bonds owned by company :-

United States and State bonds :-

	Par value.	Market value.
United States bonds .....	\$ 275,000 00	\$ 313,500 00
Georgia State " .....	25,000 00	30,500 00
Total.....	<u>\$ 300,000 00</u>	<u>\$ 344,000 00</u>

Municipal bonds and debentures :-

	Bonds.	\$		\$
City of London, Ont.		\$ 159,000 00	\$	169,419 90
" Toronto	"	40,000 00		40,480 00
" Winnipeg, Man.	"	23,000 00		30,030 40
" Kingston, Ont.	"	37,000 00		40,312 95
" Richmond, Va.	"	26,300 00		27,321 06
" Toledo, Ohio.	"	50,000 00		57,190 00
" " "	"	10,000 00		11,562 00
" Columbus "	"	50,000 00		54,500 00
" Riverside, Cal.	"	25,000 00		27,937 50
" Brooklyn, N. Y.	"	30,000 00		33,225 00
" Colorado Springs, Col.	"	25,000 00		26,500 00
" Montreal, Que.	"	5,000 00		5,531 50
" St. Catharines, Ont.	"	15,000 00		15,516 00
		<u>\$ 500,300 00</u>		<u>\$ 539,526 31</u>

Railway bonds :-

New York and West Shore 1st Mortgage				
	Bonds	\$	12,000 00	\$
Rochester Railway Company	"		25,000 00	\$
Canadian Pacific Railway Company	"		1,000 00	1,200 00
		<u>\$</u>	<u>38,000 00</u>	<u>\$</u>
				<u>41,420 00</u>

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## BRITISH AMERICA—Continued.

*Loan Company and other Bonds and Stocks :—*

Toronto Electric Light Co's. Bonds.....	\$ 20,000 00	\$ 20,606 00	
Freehold Loan and Savings Co. Stock.....	12,000 00	9,960 00	
Dominion Savings and Investment Society Stock.....	5,500 00	4,180 00	
Central Canada Loan and Savings Company Debentures.....	107,000 00	107,000 00	
British American Insurance Co. Stock.....	16,000 00	24,000 00	
	<u>\$ 160,500 00</u>	<u>\$ 165,746 00</u>	
Total par and market values.....	<u>\$ 998,800 00</u>	<u>\$ 1,090,692 31</u>	
Carried out at market value.....			\$ 1,090,692 31
Cash in hand at head office.....			37 23
Cash in banks namely—			
Canadian Bank of Commerce, New York.....	\$ 15,694 02		
" " Toronto—overdraft.....	3,358 72		
Total.....			12,335 30
Special deposit C.F.U.A.....			62 50
Interest due and unpaid on stock, &c.....			8,065 00
" accrued ".....			1,726 67
Agents' balances.....			160,356 00
Bills receivable (amount of same overdue, \$1,638.82).....			3,356 98
Sundry, viz :—			
Office furniture and plans.....	\$ 41,044 13		
Rents due and accrued.....	400 13		
			<u>41,444 26</u>
Total.....			\$ 1,478,545 17
Amount which should be deducted from above assets on account of bad or doubtful bills receivable.....			1,638 82
Total assets.....			<u>\$ 1,476,906 35</u>

## LIABILITIES.

1. *Liabilities in Canada.**For Fire Risks.*

Net amount of fire losses adjusted but not due.....	\$ 11,792 95	
" claimed but not adjusted.....	5,097 66	
" resisted—in suit.....	3,000 00	
" resisted—not in suit.....	659 00	
Total amount of unsettled claims for fire losses in Canada (of which \$1,000 accrued previous to 1899).....		\$ 20,549 61

*For Inland Marine Risks.*

Net amount of inland marine losses claimed but not adjusted.....	\$ 194 30	
Total net amount of unsettled claims for inland marine losses in Canada.....		194 30

*For Marine (Ocean) Risks.*

Net amount of ocean losses claimed but not adjusted.....	\$ 3,913 84	
" adjusted but not due.....	488 37	
Total net amount of unsettled claims for ocean losses in Canada (\$500 of which accrued in previous years).....		4,402 21
Total net amount of unsettled claims for losses in Canada.....		\$ 25,146 12

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BRITISH AMERICA—Continued.

*Liabilities in Canada—Continued.*

Reserve of unearned premiums for all outstanding risks in Canada :—		
Fire.....	\$ 241,045 61	
Inland marine.....	13,932 41	
Ocean.....	3,156 22	
Total reserve of unearned premiums for risks in Canada.....	\$	258,134 24
Dividends declared and due but unpaid.....		5,009 12
Total liabilities, excluding capital stock, in Canada.....	\$	288,289 48

2. *Liabilities in other Countries.*

Net amount of fire losses adjusted but not due.....	\$ 23,704 87	
"          "          claimed but not adjusted.....	57,320 92	
"          "          resisted—in suit.....	5,715 20	
Total unsettled fire losses (of which \$4,510.29 accrued previous to 1899).....	\$	86,740 99
Net amount of inland marine losses adjusted but not due.....	\$ 1,853 38	
"          "          claimed but not adjusted.....	12,348 92	
"          "          resisted—in suit (accrued in previous years).....	125 00	
Total unsettled inland marine losses.....	\$	14,327 30
Net amount of ocean losses adjusted but not due.....	\$ 334 60	
"          "          claimed but not adjusted.....	4,850 00	
Total unsettled ocean losses.....	\$	5,184 60
Total net amount of unsettled claims for losses in other countries.....	\$	106,252 89
Reserve of unearned premiums, viz :—		
Fire.....	\$ 591,071 88	
Inland marine.....	20,227 00	
Ocean.....	2,926 76	
Total.....		614,225 64
Total liabilities in other countries.....	\$	720,478 53
Total liabilities (excluding capital stock) in all countries.....	\$	1,008,768 01
Surplus on policy-holders' account.....	\$	468,138 34

INCOME.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 443,394 73	\$ 1,086,666 76
Deduct reinsurance, rebate, abatement and return premiums.....	96,206 60	222,467 25
Net cash received for fire premiums.....	<u>\$ 347,188 13</u>	<u>\$ 864,199 51</u>
<i>For Inland Marine Risks.</i>		
Gross cash received for premiums.....	\$ 27,605 75	\$ 264,372 79
Deduct reinsurance, rebate, abatement and return premiums.....	14,382 84	74,536 54
Net cash received for inland marine premiums.....	<u>\$ 13,222 91</u>	<u>\$ 189,836 25</u>

63 VICTORIA, A. 1900

## BRITISH AMERICA—Continued.

<i>For Ocean Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 122,506 82	\$ 62,192 98
Deduct reinsurance, &c.....	8,013 91	190 11
Net cash received for ocean premiums .....	<u>\$ 114,492 91</u>	<u>\$ 62,002 87</u>
Total net cash received for premiums.....	<u>\$ 474,903 95</u>	<u>\$ 1,116,038 63</u>
Total net cash received for premiums in all countries.....		\$ 1,590,942 58
Received for interest on bonds and mortgages .....		38,316 82
Received for rents .....		3,307 20
Total cash income.....		<u>\$ 1,632,566 60</u>

## EXPENDITURE.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$115,403.38).....	\$ 50,867,93	\$ 74,525 86
Deduct savings and salvage.....	\$ 10,991 51	
Deduct amount received for reinsurance..	13,990 68	
Total deductions.....	<u>19,956 00</u>	<u>5,026 19</u>
Net amount paid during the year for said losses.....	<u>\$ 30,911 93</u>	<u>\$ 69,499 67</u>
Paid for losses occurring during the year.....	\$ 164,196 03	\$ 589,114 12
Deduct savings and salvage.....	\$ 2,396 67	
Deduct amount received for reinsurance..	70,812 25	
Total deductions.....	<u>32,235 14</u>	<u>40,973 78</u>
Net amount paid for said losses.....	<u>\$ 131,960 89</u>	<u>\$ 548,140 34</u>
Total net amount paid during the year for fire losses..	<u>\$ 162,872 82</u>	<u>\$ 617,640 01</u>

*For Inland Marine Risks.*

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$52,737.25).....	\$ 4,825 90	\$ 71,536 32
Deduct savings and salvage.....	\$ 2,204 34	
Deduct amount received for reinsurance..	21,494 19	
Total deductions.....	<u>1,947 50</u>	<u>21,751 03</u>
Net amount paid during the year for said losses.....	<u>\$ 2,878 40</u>	<u>\$ 49,785 29</u>
Paid for losses occurring during the year.....	\$ 17,938 31	\$ 157,831 80
Deduct savings and salvage.....	\$ 3,535 79	
Deduct reinsurance.....	33,729 66	
Total deductions.....	<u>8,903 40</u>	<u>28,362 05</u>
Net amount paid for said losses.....	<u>\$ 9,034 91</u>	<u>\$ 129,469 75</u>
Total net amount paid during the year for inland marine losses.....	<u>\$ 11,913 31</u>	<u>\$ 179,255 04</u>

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BRITISH AMERICA—Continued.

Total net amount paid during the year for fire and inland marine losses, viz. :—	
In Canada.....	\$ 174,786 13
In other countries.....	796,895 05
Total.....	\$ 971,681 18
Net amount paid during the year for ocean losses (\$668.47 of which accrued in previous year).....	124,590 85
Paid for dividends on capital stock at 7 per cent.....	52,335 50
Commission or brokerage.....	267,431 68
Salaries, fees and all other charges of officials.....	73,609 29
Taxes.....	46,861 95
Miscellaneous payments, viz. :—Exchange, \$2,041.48; board expenses and fire patrol, \$16,202.68; postage, \$11,446.19; advertising, \$8,569.45; office furniture, maps, &c., \$5,853.32; office expenses, rent, &c., \$13,117.96; auditors and trustees, \$1,068.35; travelling, \$2,384.35; directors' compensation, \$4,200.; printing and stationery, \$6,333.06; specials, \$57,397.77; telegraph and express, \$2,479.30; legal, \$1,843.73; repairs to building, \$1,214 80; various, \$40.21...	134,192 65
Total cash expenditure.....	\$ 1,670,703 10

CASH ACCOUNT.

1898.	<i>Dr.</i>	
Dec. 31.	To balance on hand and in banks at this date.....	\$ 48,571 53
1899.		
Dec. 31.	To income as above.....	1,632,566 60
	Received from realization of investments.....	10,000 00
		\$ 1,691,138 13
1899.	<i>Cr.</i>	
Dec. 31.	By expenditure during the year as above.....	\$ 1,670,703 10
	Investments.....	8,000 00
	Balance in hand and in banks at this date.....	12,435 03
		\$ 1,691,138 13

BRITISH AMERICA—*Concluded.*

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement...	37,046,787	485,830 59	113,097,370	1,124,420 70	150,144,157	1,610,251 29
Taken during the year—new and renewed.....	31,619,429	401,542 65	120,589,204	1,113,385 13	152,208,633	1,514,927 78
Total .....	68,666,216	887,373 24	233,686,574	2,237,805 83	302,352,790	3,125,179 07
Deduct terminated.....	27,320,063	367,305 49	98,161,392	1,018,751 19	125,481,455	1,386,056 68
Gross in force at end of year .....	41,346,153	520,067 75	135,525,182	1,219,054 64	176,871,335	1,739,122 39
Deduct reinsured.....	4,045,559	60,085 59	7,392,389	78,504 63	11,437,948	138,590 22
Net in force at December 31, 1899 .....	37,300,594	459,982 16	128,132,793	1,140,550 01	165,433,387	1,600,532 17
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement...			24,873	13,450 00	24,873	13,450 00
Taken during the year....	4,628,981	27,493 08	32,057,834	253,905 02	36,686,815	281,398 10
Total .....	4,628,981	27,493 08	32,082,707	267,355 02	36,711,688	294,848 10
Deduct terminated .....	4,628,981	27,493 08	30,250,066	234,605 16	34,879,047	262,098 24
Gross and net in force at December 31, 1899.....			1,832,641	32,749 86	1,832,641	32,749 86
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement...	2,889,825	14,449 12	732,659	4,443 71	3,622,484	18,892 83
Taken during the year....	10,903,883	141,252 67	5,738,727	60,440 45	16,642,610	201,693 12
Total .....	13,793,708	155,701 79	6,471,386	64,884 16	20,265,094	220,585 95
Deduct terminated .....	11,382,239	124,680 74	5,892,358	54,253 26	17,274,597	178,934 00
Gross and net in force at December 31, 1899. ....	2,411,469	31,021 05	579,028	10,630 90	2,990,497	41,651 95

Total number of policies in force ..... (No return.)

Total net amount in force..... \$ 170,256,525 00

Total premiums thereon..... 1,674,933 98



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THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Chairman—THOMAS CHILTON.  
Principal Office—Liverpool, Eng.  
Chief Agent in Canada—EDWARD L. BOND.

Underwriter—JOHN DAVIES.  
Secretary—ARTHUR McNEILL.  
Head Office in Canada—Montreal.

(Organized, 1863 ; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

**CAPITAL.**

Amount of joint stock capital authorized and subscribed for.....	£ 1,340,000—	\$ 6,521,333 37
" paid up in cash.....	268,000—	1,304,266 63

**ASSETS IN CANADA.**

Stocks and bonds in deposit with the Receiver General, viz:—

	Par value.	
City of Montreal 4 per cent debentures.....	\$ 117,000 00	
Carried out at par value.....	\$ 117,000 00	
Cash in hands of agents in Canada.....	5,479 83	
Total assets in Canada.....	\$ 122,479 83	

**LIABILITIES IN CANADA.**

Net amount of inland marine losses unadjusted (estimated).....	\$ 7,500 00
--	-------------

**INCOME IN CANADA.**

Net cash received for inland marine premiums.....	\$ 7,217 69
" " " transit premiums.....	11,574 09
Received for interest on bonds in Canada.....	4,680 00
Total income in Canada.....	\$ 23,471 78

**EXPENDITURE IN CANADA.**

Cash paid for losses.....	\$ Nil.
Commission or brokerage.....	1,807 64
Total expenditure in Canada.....	\$ 1,807 64

**RISKS AND PREMIUMS.**

<i>Inland Marine Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year.....	165	\$ 8,019,650	\$ 7,217 69
Deduct terminated.....	165	8,019,650	7,217 69
<i>Inland Transit Risks in Canada.</i>			
Policies taken during the year.....	2,078	\$ 42,617,132	\$ 11,574 09
Deducted terminated.....	2,078	42,617,132	11,574 09

BRITISH AND FOREIGN MARINE—Concluded.  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

DR.	PROFIT AND LOSS ACCOUNT.		Cr.	
	£	s. d.	£	s. d.
To balance December 31, 1898.....	200,952	17 11		
Less dividend and bonus for 2nd half of year 1898.....	40,200	0 0	265,574	16 1
Balance underwriting account, 1898.....	160,752	17 11	25,000	0 0
Interest account, 1899.....	249,573	18 8		
Profit on sale of investments.....	45,285	15 8		
	27,250	14 4		
	72,536	10 0		
	£ 482,863	6 7	£ 482,863	6 7

UNDERWRITING ACCOUNT.		£		s. d.	
	£	s. d.	£	s. d.	
To premiums 1899, less returns, reinsurances, foreign taxes and agents' charges.....	514,895	19 1	279,486	17 9	
			25,000	0 0	
Directors' remuneration—Liverpool and London.....					254,486 17 9
Auditors'.....					7,195 6 8
General expenses:—Liverpool.....					328 15 0
London.....					17,240 10 5
New York.....					14,208 17 1
Balance carried down.....					16,314 16 9
	£ 514,895	19 1	£ 514,895	19 1	

BALANCE SHEET, DECEMBER 31, 1899.		£		s. d.	
	£	s. d.	£	s. d.	
To capital—67,000 shares at £20 per share. £ 1,340,000.....					
Reserve fund.....	268,000	0 0	1,066,875	19 7	
Balance profit and loss account, brought down.....	725,000	0 0	67,500	0 0	
Less interim dividend paid July 1, 1899, and income tax for previous year.....	192,288	10 6	17,751	15 1	
	27,508	4 0	23,445	0 0	
Balance underwriting account.....	164,780	6 6			1,175,573 14 8
Reinsurance account.....	205,120	15 5			992 12 2
Dividends unpaid.....	22,084	5 6			69,308 13 10
Transfer fees reserved.....	531	15 0			16,696 8 4
Accounts due by the company.....	478	12 6			161,490 6 11
	40,612	7 11			2,547 6 11
	£ 1,426,608	2 10	£ 1,426,608	2 10	

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THE CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

*President and General Manager,*  
DAVID DEUCHAR, F. I. A. & F. F. A.

*Secretary,*  
D. F. SURENNE.

*Principal Office—Edinburgh.*

*Manager in Canada—LANSING LEWIS.*

*Head Office in Canada—Montreal.*

(Organized in 1805 ; Incorporated, June 18, 1846 ; Commenced business in  
Canada, September, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000 . . . . .	\$ 4,866,666 67
Amount subscribed for, £537,500 . . . . .	2,615,833 33
Amount paid up in cash, £107,500 . . . . .	523,166 67

ASSETS IN CANADA.

Stocks and bonds :—

	Par Value.	Market Value.
City of Toronto, 6 per cent (1904) . . . . .	\$ 29,200 00	\$ 31,974 00
"    4 per cent (1913) . . . . .	7,300 00	7,665 00
Canada, 4 per cent reduced . . . . .	4,866 67	5,280 33
City of Montreal, debenture stock . . . . .	12,166 67	13,322 49
City of Toronto, 4 per cent (1924) . . . . .	13,972 19	15,124 90
"    "    (1925) . . . . .	38,933 33	42,145 32
City of Quebec, 5 per cent (1913) . . . . .	24,333 33	27,496 66
Montreal R. C. School bonds maturing in 1926 . . . . .	15,000 00	16,050 00
Total par and market values . . . . .	\$ 145,772 19	\$ 159,058 70

Carried out at market value . . . . . \$ 159,058 70

(The above being on deposit with the Receiver General.)

Cash in banks, viz. :—

Molsons Bank, Montreal . . . . .	\$ 8,378 70
"    "    (on deposit) . . . . .	45,081 15

Total . . . . .	53,459 85
Cash in hands of agents in Canada . . . . .	14,664 02
Insurance maps and plans . . . . .	5,000 00
Office furniture . . . . .	1,000 00
Total assets in Canada . . . . .	\$ 233,182 57

## CALEDONIAN—Continued.

## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 7,000 00
"          resisted—in suit (accrued in previous years)....	11,000 00
Total net amount of unsettled claims for losses in Canada.....	\$ 18,000 00
Reserve of unearned premiums for all outstanding risks in Canada.....	142,539 99
Commission on uncollected premiums in agents' hands.....	2,566 20
Total liabilities in Canada.....	\$ 163,106 19

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 234,622 95
Deduct reinsurance, rebate, abatement and return premiums.....	25,401 13
Net cash received for premiums.....	\$ 209,221 82
Received for interest and dividends on bonds and stocks.....	6,500 00
Interest on bank account.....	128 27
Total income in Canada.....	\$ 215,850 09

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$51,126.)....	\$ 49,112 10
Net amount paid for losses occurring during the year.....	95,743 02
Total net amount paid during the year for losses in Canada.....	\$ 144,855 12
Commission or brokerage.....	35,344 30
Salaries, fees and all other charges of officials in Canada.....	11,375 65
Paid for taxes in Canada.....	3,700 07
Miscellaneous payments, viz.:—Printing and stationery, \$983.83; travelling expenses, \$550.30; advertising, \$466.94; postage and exchange, \$1,117.50; rent, \$1,516.64; plans, \$611.05; charges and law costs, \$1,349.65; board expenses, \$1,032.99; office furniture, \$624.50; total, \$8,253.40; less endorsement fees, \$177.10.....	8,076 30
Total expenditure in Canada.....	\$ 203,351 44

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies at date of last statement.....	16,579	\$23,094,290	\$ 257,326 76
Policies taken during the year (new).....	5,642	12,149,613	131,178 54
"          "          (renewed).....	4,457	8,245,117	97,043 40
Total.....	26,678	\$ 43,489,020	\$ 485,548 72
Deduct terminated.....	5,886	17,264,403	202,620 70
Gross in force at end of year.....	20,792	\$ 26,224,617	\$ 282,928 02
Deduct reinsured.....		423,360	5,422 41
Net in force on December 31, 1899.....	20,792	\$25,801,257	\$277,505 61
Total number of policies in force in Canada.....	20,792		
Total net amount in force.....			\$ 25,801,257 00
Total premiums thereon.....			277,505 61



## CALEDONIAN—Concluded.

GENERAL BALANCE SHEET AS AT DECEMBER 31, 1899.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Shareholders' capital, £537,500 in 21,500 shares of £25, with £5 paid on each, total amount paid.....	107,500	0 0	Mortgages on property within the United Kingdom.....	130,038	1 2
Life assurance and annuity fund..	1,764,837	15 0	Mortgages on property out of the United Kingdom.....	33,880	12 8
Fire insurance funds.....	437,083	0 0	Loans secured over public rates...	70,229	0 4
Profit and loss account.....	70,821	17 4	Loans on the company's life policies	88,949	9 0
	£2,380,242	12 4	Investments—		
Claims under life policies admitted but not paid.....	29,528	10 1	Colonial Government securities.	115,775	4 9
Outstanding fire losses.....	42,976	8 8	Indian and Colonial Government guaranteed railway stock....	18,682	4 7
Shareholders' dividends outstand- ing.....	2,090	15 6	United States Government securi- ties.....	70,229	18 9
Sundry balances due by the com- pany.....	5,050	6 6	Other foreign government securi- ties.....	30,615	6 0
			Colonial municipal securities... United States municipal securi- ties.....	108,058	0 0
			Other foreign municipal securi- ties.....	67,261	14 3
			Colonial harbour bonds.....	17,821	3 2
			Foreign harbour bonds.....	4,126	0 0
			Railway and other debentures and debenture stocks (including United States railroad bonds, £308,930).....	1,738	13 4
			Railway and other stocks and shares (preference & ordinary).	646,755	2 1
			Sums on deposit with Colonial Banks.....	231,047	10 9
			Feu-duties and ground rents....	8,482	12 10
			House property.....	178,192	10 8
			Life interests and reversions pur- chased.....	134,959	1 1
			Loans on life interests and rever- sions.....	152,489	1 8
			Loans on personal security.....	155,716	14 0
			Agents' balances (receipts in course of collection).....	13,465	16 8
			Outstanding premiums.....	67,662	19 5
			Outstanding interest.....	3,088	3 11
			Interest accrued but not due....	729	2 7
			Cash on deposit.....	18,502	2 6
			Cash in hand and on current ac- count.....	44,525	3 11
			Office furniture and maps.....	43,086	19 10
			Stamps.....	3,694	14 6
				85	8 8
				£2,459,888	13 1
				£2,459,888	13 1

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THE CANADIAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JAS. H. ASHDOWN.  
Chief Agent—R. T. RILEY.

Secretary—F. K. FOSTER.  
Head Office—Winnipeg, Man.

(Incorporated by Act of the Legislature of the Province of Manitoba, Chapter 53 of the Statutes of 1887, amended by Chapter 49 of the Statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, Chapter 76. Licensed to transact business in Canada, September 1st, 1897.)

CAPITAL.

Amount of joint stock capital authorized .....	\$	500,000 00
Amount subscribed for .....		484,900 00
Amount paid up in cash .....		96,080 00

(For List of Stockholders, see Appendix.)

ASSETS.

Stocks and bonds owned by the company :—

	Par value.	Market value.
*Canada, 4 per cent stock .....	\$ 26,000	\$ 27,040 00
* " " .....	24,000	24,800 00
Western Canada Loan Co., debentures .....	20,000	20,000 00
Central Canada Loan Co., " .....	10,000	10,000 00
Canada Landed and National Loan Co., debentures .....	10,000	10,000 00
Canada Permanent Loan and Savings Co. " .....	20,000	20,000 00
Swan Lake School District, debentures .....	300	300 00
St. Vital " " .....	1,500	1,600 00
Total par and market values .....	\$ 111,800	\$ 113,740 00

Carried out at market value .....	\$	113,740 00
Cash on hand at head office .....		1,868 96
Cash in banks, viz :—		
Union Bank of Canada, Winnipeg .....	\$ 23,872 03	
" " Toronto .....	140 47	
Bank of Ottawa, Winnipeg .....	35,188 75	
Total .....		59,201 25
Interest accrued and unpaid on stock .....		1,134 61
Agents' balances .....		7,998 28
Total assets .....	\$	183,943 10

LIABILITIES.

Reserve of unearned premiums .....	\$	51,316 42
Total liabilities .....	\$	51,316 42
Surplus on policy-holders' account .....	\$	132,626 68

\* In deposit with the Receiver General.

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## CANADIAN FIRE—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 117,460 99	
Deduct reinsurance, rebate, abatement and return premiums.....	37,799 37	
Net cash received for premiums.....		\$ 79,661 62
Cash received for interest and dividends.....		4,018 49
Total.....		\$ 83,680 11
Received for calls on capital.....	\$ 3,000 00	
" increased capital.....	15,580 00	
		18,580 00
Total cash income.....	\$	102,260 11

## EXPENDITURE.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$1,250).....	\$ 1,250 00	
Amount paid for losses occurring during the year.....	\$ 23,906 26	
Less amount received for reinsurances.....	5,619 29	
Net amount paid for said losses.....	\$ 18,289 97	
Total net amount paid during the year for losses.....		\$ 19,539 97
*Amount of dividends paid during the year at 6 per cent.....		7,009 11
Paid for commission or brokerage.....		8,154 50
" salaries, fees and all other charges of officials.....		8,858 00
" taxes.....		74 34
Sundry payments:—Printing and stationery, \$935.32; postage and telegrams \$482.32; charges, \$469.47; advertising, \$225.; rent, \$550; travelling expenses, \$594.50; legal expenses, \$7.; licenses and fees, \$753.27; adjustment fees, \$391.11; office furniture and fixtures, \$985.51; total, \$5,393.50; less sundry amounts owing, \$493.47.....		4,900 03
Total cash expenditure.....	\$	48,535 95

## CASH ACCOUNT.

1898.	<i>Dr.</i>	
Dec. 31.	To balance on hand and in banks.....	\$ 38,786 05
1899.		
Dec. 31.	To Income as above.....	102,260 11
	Received from realization of investments.....	460 00
		\$ 141,506 16
1899.	<i>Cr.</i>	
Dec. 31.	By Expenditure as above.....	\$ 48,535 95
	Investments.....	31,900 00
	Balance on hand and in bank.....	61,070 21
		\$ 141,506 16

\* Three half-yearly dividend



SESSIONAL PAPER No. 4

CANADIAN FIRE—*Concluded.*

RISKS AND PREMIUMS.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	4,029	\$ 4,285,668	\$ 80,221 46
Taken during the year, new	2,564	4,589,422	67,285 12
" " renewed	2,934	2,183,821	45,728 50
<b>Total</b>	<b>9,527</b>	<b>\$ 11,058,911</b>	<b>\$ 193,235 08</b>
Deduct terminated	4,029	4,285,668	70,382 26
Gross in force at end of year	5,498	\$ 6,773,243	\$ 122,852 82
Deduct reinsured		1,463,452	24,430 44
Net in force at December 31, 1899	5,498	\$ 5,309,791	\$ 98,422 38
Number of policies in force at date			5,498
Net amount in force			\$ 5,309,791 00
Premiums thereon			98,422 38

THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED),  
LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—Gen. Sir HENRY W. NORMAN, G.C.B.,  
Principal Office—London, England.

Secretary—HENRY MANN.  
Chief Agent in Canada—JAS. MCGREGOR.  
Head Office in Canada—Montreal.

(Established, September 28, 1861. Commenced business in Canada, September 11, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for.....	£2,500,000 stg. =	\$ 12,166,666 67
Amount of capital paid up in cash.....	250,000 stg. =	<u>1,216,666 67</u>

ASSETS IN CANADA (FIRE AND MARINE DEPARTMENT).

Amount of loans in Canada secured by bonds, stocks or other marketable collaterals.. \$ 2,000 00

Stocks, bonds, &c., in deposit with the Receiver General, viz. :—

	Par value.	Market value.
Canada 4 per cent stock.....	\$106,580 00	\$111,909 00
Queensland 4 per cent loan, 1878.....	73,000 00	75,190 00
Swedish 3½ per cent bonds.....	58,400 00	54,896 00
British consolidated stock.....	48,667 00	47,693 66
Canada 3 per cent stock.....	24,333 00	23,846 34
Ceylon Government 3 per cent stock.....	29,200 00	28,908 00

Total par and market values.....	<u>\$340,180 00</u>	<u>\$342,443 00</u>
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Carried out at market value.....	342,443 00
Cash on hand at head office in Canada.....	<u>433 11</u>

Cash in banks, viz. :—

Bank of British North America, Winnipeg.....	\$ 3,758 38
Bank of British North America, Montreal.....	<u>1,393 61</u>

5,151 99

Cash deposit with C. F. U. A.....

250 00

Agents' balances.....

40,302 80

Bills receivable.....

314 20

Approximate value of block plans.....

4,000 00

Office furniture at Montreal.....

1,000 00

Total assets in Canada (exclusive of assets of life branch).....	<u>\$ 395,895 10</u>
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LIABILITIES IN CANADA (FIRE AND MARINE DEPARTMENT).

Net amount of fire losses in Canada, claimed but not adjusted..... \$ 13,651 65

Total net amount of unsettled claims for fire losses in Canada.....	\$ 13,651 65
(Of this amount \$1,836.06 accrued previous to 1899.)	

Reserve of unearned premiums for fire losses in Canada..... 263,224 32

Due for reinsurance and other accounts..... 262 26

Total liabilities in Canada (exclusive of liabilities, life branch)....	<u>\$ 277,138 23</u>
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SESSIONAL PAPER No. 4

COMMERCIAL UNION—Continued.

INCOME IN CANADA.

*For Fire Risks in Canada.*

Gross cash received for fire premiums.....	\$ 405,063 50	
Deduct reinsurance, rebate, abatement and return premiums.....	61,675 37	
Net cash received for premiums.....		\$ 343,388 13
(Bills and notes received during the year for premiums and remaining unpaid, \$314.20.)		
Received for dividends paid direct to head office, England.....		12,159 56
Total cash income in Canada.....		<u>\$ 355,547 69</u>

EXPENDITURE IN CANADA.

*For Fire Risks in Canada.*

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$50,023.56).....	\$ 61,916 24	
Less amount received for reinsurance and saving and salvage.....	15,159 08	
Net amount paid during the year for said losses.....	<u>\$ 46,757 16</u>	
Paid for losses occurring during the year.....	\$ 254,236 63	
Less amount received for reinsurance.....	13,724 50	
Net amount paid for said losses.....	<u>\$ 240,512 13</u>	
Total net amount paid during the year for fire losses.....		\$ 287,269 29
Commission or brokerage.....		58,802 20
Salaries, fees and other charges of officials in Canada.....		15,466 07
Taxes in Canada.....		5,152 63
Miscellaneous payments, viz. :—Rent, \$1,419.83; travelling and surveys, \$2,800.30; stationery and printing, \$1,820.21; advertising and subscriptions, \$780.37; postage, telegrams, &c., \$1,730.48; office expenses, \$2,571.54; legal expenses, \$191.67; underwriters' associations, \$1,793.35; block plans, \$1,275.15; sun- dries, \$836.....		15,218 90
Total cash expenditure in Canada.....		<u>\$ 381,909 09</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	30,602	\$ 42,952,846	\$ 542,388 72
Taken during the year—new.....	9,619	16,229,858	188,455 05
Taken during the year—renewed.....	9,614	16,378,496	222,577 87
Total.....	49,835	\$ 75,561,200	\$ 953,421 64
Deduct terminated.....	19,031	32,000,334	400,577 47
Gross in force at end of year.....	30,804	\$ 43,560,866	\$ 552,844 17
Deduct reinsured.....		2,440,176	32,090 39
Net in force at December 31, 1899.....	<u>30,804</u>	<u>\$ 41,120,690</u>	<u>\$ 520,753 78</u>
Total number of policies in force in Canada at date.....	30,804		
Total net amount in force.....			\$ 41,120,690 00
Total premiums thereon.....			<u>520,753 78</u>

## COMMERCIAL UNION—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## FIRE DEPARTMENT.

DR.	£	s.	d.	By losses paid and outstanding after	£	s.	d.
To amount of fire fund at the beginning of the year . . . . .	1,203,178	13	10	deduction of reinsurances . . . . .	678,354	2	3
Premiums, after deduction of reinsurances . . . . .	1,149,694	9	7	Commission and brokerage . . . . .	162,970	6	9
Interest . . . . .	38,585	17	9	Contributions to fire brigades . . . . .	7,651	18	5
				State charges, foreign . . . . .	20,500	8	10
				Expenses of management . . . . .	185,975	5	8
				Bad debts . . . . .	267	2	4
				Amount to profit and loss . . . . .	70,000	0	0
				Amount of fire fund at the end of the year . . . . .	1,265,739	16	11
	<u>£2,391,459</u>	<u>1</u>	<u>2</u>		<u>£2,391,459</u>	<u>1</u>	<u>2</u>

## MARINE DEPARTMENT.

DR.	£	s.	d.	By losses paid and outstanding, after	£	s.	d.
To amount of marine fund at the beginning of the year . . . . .	331,446	2	10	deduction of reinsurances . . . . .	117,322	1	8
Premiums, after deduction of reinsurances, discounts, and returns . . . . .	222,244	13	7	Subscriptions to Lloyd's and Register books . . . . .	658	10	0
Interest . . . . .	10,545	18	0	Expenses of management . . . . .	32,420	3	8
				Underwriters' and managers' commissions . . . . .	2,478	13	6
				Bad debts . . . . .	225	16	5
				Amount to profit and loss . . . . .	50,000	0	0
				Amount of marine fund at the end of the year . . . . .	361,131	9	2
	<u>£ 564,236</u>	<u>14</u>	<u>5</u>		<u>£ 564,236</u>	<u>14</u>	<u>5</u>

## PROFIT AND LOSS.

DR.	£	s.	d.	By	£	s.	d.
To balance of last year's account . . . . .	147,122	19	3	dividend paid May 3 . . . . .	50,000	0	0
Interest and dividends not carried to departmental accounts . . . . .	31,842	0	5	Interim dividend paid Nov. 3 . . . . .	31,250	0	0
Amount transferred from fire department . . . . .	70,000	0	0	Interest on 'West of England' debenture stock . . . . .	11,600	0	0
Amount transferred from marine department . . . . .	50,000	0	0	Remuneration to directors and auditors . . . . .	8,472	10	0
Transfer fees and sundry receipts . . . . .	40	17	6	Expenses not carried to departmental accounts . . . . .	12,502	14	3
				Income tax on profits . . . . .	4,855	8	0
				Guarantee and pension fund . . . . .	10,000	0	0
				Furniture and fittings at head office and branches—expenditure during the year . . . . .	1,296	4	3
				Alterations and repairs at head office and branches—expenditure during the year . . . . .	2,687	10	0
				Amount written off freehold and leasehold offices . . . . .	10,000	0	0
				Cost of business acquired . . . . .	2,671	8	9
				Balance carried to next year's account . . . . .	153,670	1	11
	<u>£ 299,005</u>	<u>17</u>	<u>2</u>		<u>£ 299,005</u>	<u>17</u>	<u>2</u>



## THE CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—J. D. BROWNE.

Secretary—CHARLES R. BURT.

Chief Agents in Canada—ROBERT HAMPSON &amp; SON.

Principal Office—Hartford, Conn.

Head Office in Canada—Montreal.

(Incorporated, June, 1850. Commenced business in Canada, 1886.)

## CAPITAL

Amount of capital authorized, subscribed for and paid up in cash.....	\$ 1,000,000 00
---	-----------------

## ASSETS IN CANADA.

Canada 4 per cent stock in deposit with Receiver General—Par value, \$100,000 ; market value, .....	\$ 102,000 00
Agents' balances in Canada.....	6,080 29
Total assets in Canada.....	\$ 108,080 29

## LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....	\$ 570 40
" reported or supposed but not claimed .....	1,360 00
Total net amount of unsettled claims for fire losses in Canada....	\$ 1,930 40
Reserve of unearned premiums for all outstanding risks in Canada.....	37,206 14
Total liabilities in Canada .....	\$ 39,136 54

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 65,063 96
Deduct reinsurances, rebate, abatement and return premiums.....	7,848 87
Net cash received for premiums.....	\$ 57,215 09
Received for interest or dividends on stock.....	4,000 00
Total income in Canada.....	\$ 61,215 09

SESSIONAL PAPER No. 4

THE CONNECTICUT FIRE—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$6,244.90) .....	\$ 6,287 22	
Amount paid for losses occurring during the year .....	\$ 32,579 00	
Deduct amount received for reinsurance .....	91 94	
Net amount paid during the year for the said losses .....	\$ 32,487 06	
Net amount paid during the year for losses .....	\$	38,774 28
Commission or brokerage .....		10,934 95
Taxes .....		2,428 56
Miscellaneous payments, viz:—Postage, express, telegraph, exchange, &c., \$306.32; adjustment and travelling expenses, \$671.94; advertising, \$55.00; underwriters' associations, \$360.45; printing and stationery, \$242.08; signs, \$21.00; rent, \$33.33; maps, \$7.75 .....		1,697 87
Total expenses in Canada .....	\$	<u>53,835 66</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums therein.	
Gross policies in force at date of last statement .....		\$ 5,010,589	\$ 64,880 67	
Policies taken during the year—new .....	2,236	3,804,675	48,817 69	
"                    "                    renewed .....	860	1,419,111	16,246 27	
Total .....		\$ 10,234,375	\$ 129,944 63	
Deduct terminated .....		4,655,547	56,450 38	
Gross in force at end of year .....		\$ 5,578,828	\$ 73,494 25	
Deduct reinsurance .....		54,333	521 03	
Net in force at December 31, 1899 .....		<u>\$ 5,524,495</u>	<u>\$ 72,573 22</u>	
Number of policies in force at date .....				No return.
Total net amount in force .....				\$ 5,524,475 00
Total premiums thereon .....				<u>72,973 22</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

LEDGER ASSETS.

Book value of real estate unencumbered .....	\$ 221,700 00
Mortgage loans on real estate .....	1,100,840 00
Loans secured by pledge of bonds, stocks or other collaterals .....	50,000 00
Book value of stocks and bonds .....	1,990,900 32
Cash on hand and in banks .....	224,656 65
Bills receivable and agents' debit balances .....	90,956 10
Total .....	<u>\$ 3,679,053 07</u>

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value .....	106,998 68
Net amount of uncollected and deferred premiums .....	83,400 00
Total assets .....	<u>\$ 3,869,451 75</u>

63 VICTORIA, A. 1900

THE CONNECTICUT FIRE—*Concluded.***LIABILITIES.**

Net amount of unpaid losses.....	\$	200,714	90
Unearned premiums.....		1,599,897	14
		<hr/>	
Total liabilities, excluding capital stock.....	\$	1,800,612	04
		<hr/>	
Joint stock capital paid up in cash.....	\$	1,000,000	00
Divisible surplus.....		1,068,839	71
		<hr/> <hr/>	

**INCOME.**

Net cash received for premiums.....	\$	1,857,854	79
Interest and dividends.....		153,022	35
Profit on sale or maturity of ledger assets during the year over book values.....		27,008	83
		<hr/>	
Total cash income.....	\$	2,037,885	97
		<hr/> <hr/>	

**EXPENDITURE.**

Net amount paid for losses.....	\$	1,061,967	15
Dividends to stockholders.....		100,000	00
Commission or brokerage.....		343,464	80
Rents.....		8,615	87
Salaries, fees and all other charges of officials.....		158,385	77
Taxes, licenses and insurance department fees.....		62,704	06
Miscellaneous.....		145,982	87
		<hr/>	
Total cash expenditure.....	\$	1,881,120	52
		<hr/> <hr/>	

**RISKS AND PREMIUMS.***Fire Risks.*

Written or renewed during the year.....	\$	188,995,838	00
Premiums thereon.....		2,167,825	75
Terminated during the year.....		158,885,513	00
Premiums thereon.....		1,881,339	23
Net in force, December 31, 1899.....		264,193,583	00
Premiums thereon.....		3,069,585	00
		<hr/> <hr/>	



SESSIONAL PAPER No. 4

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—JOHN HUNTER, ESQ.  
 Manager Fire Dept.—A. J. BELTON.  
 Head Office in Canada—Montreal.

Principal Office—London, England.  
 Chief Agent in Canada—E. P. HEATON.

(Established, December 17, 1821.—Commenced business in Canada May 1, 1869)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£2,000,000 stg.....	\$9,733,333 33
Amount paid up in cash.....	1,000,000 ".....	4,866,666 67

ASSETS IN CANADA.

Value of real estate (unencumbered) in Canada (building 181 St. James Street, Montreal).....	\$	100,000 00
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Stocks, bonds or debentures owned by the company, viz. :—

	Par Value.	Market Value.
* Canada 4 per cent guaranteed loan (1910).....	\$ 138,700 00	\$151,183 00
* Intercolonial Railway 5 per cent guaranteed loan (1903).....	53,533 33	57,816 00
* Dominion of Canada 4 per cent inscribed stock.....	73,000 00	78,110 00
City of Winnipeg 5 per cent bonds.....	14,000 00	16,940 00
St. Louis du Mile End 4 per cent bonds.....	10,000 00	10,700 00
Brantford 4 per cent bonds.....	10,000 00	10,400 00
Maisonneuve 5 per cent bonds.....	7,000 00	8,470 00
St. Henry 4½ per cent bonds.....	6,000 00	6,750 00
Montreal R. C. School 4 per cent bonds.....	15,000 00	16,200 00
Town of St. Louis bonds.....	10,000 00	10,750 00
Town of Côte St. Antoine (Westmount) bonds.....	25,000 00	27,000 00
Total par and market values.....	\$ 362,233 33	\$ 394,319 00

Carried out at market value.....	394,319 00
Cash on hand at head office in Canada.....	2,724 73

Cash in banks, viz. :—

Molsons Bank, general account.....	\$ 3,942 87
Bank of British North America.....	2,736 51
Special deposit—Bank of British North America.....	5,101 03
Molsons Bank—Manager's account.....	105 97

Total.....	11,886 38
Cash in hands of agents in Canada.....	34,242 71
Interest accrued.....	1,491 50
Furniture, maps and plans.....	84 64
Special deposit with C. F. U. A.....	250 00
Rents accrued.....	364 16

Total assets in Canada.....	\$ 545,363 12
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\* Deposited with the Receiver General.

63 VICTORIA, A. 1900

## GUARDIAN FIRE AND LIFE--Continued.

## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 15,223 36	
Total amount of unsettled claims for losses in Canada.....	\$ 15,223 36	
Reserve of unearned premiums for all outstanding fire risks in Canada.....	231,434 26	
Total liabilities in Canada.....	\$ 240,657 62	

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 364,015 32	
Deduct reinsurance, rebate, abatement and return premiums.....	43,182 10	
Net cash received for fire premiums.....	\$ 320,833 22	
*Received for interest on stocks and bonds deposited with the Receiver General. . .	11,104 65	
Interest on debentures.....	3,864 38	
Rent.....	3,093 61	
Total cash income in Canada.....	\$ 338,895 86	

## EXPENDITURE IN CANADA.

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$56,062.09).....	\$ 70,352 34	
Deduct amount received for savings and salvage and for reinsurance.....	15,823 02	
Net amount paid during the year for said losses.....	\$ 54,529 32	
Paid for losses occurring during the year.....	\$ 163,526 14	
Deduct amount received for savings and salvage and for reinsurance..	1,955 21	
Net amount paid during the year for said losses....	\$ 161,570 93	
Net amount paid during the year for fire losses.....	\$ 216,100 25	
Commission or brokerage.....	57,660 41	
Salaries, fees, and all other charges of officials in Canada.....	25,781 73	
Taxes.....	3,658 56	
Miscellaneous payments, viz:—		
Dominion Government assessment, \$148.62; travelling expenses, \$2,055.10; tariff association charges, \$1,483.02; advertising, \$1,659.93; postage, telegrams, telephones, express charges and exchange, \$1,764.62; printing and stationery, \$2,586.05; maps and plans, \$2,232.21; office furniture, \$287.08; rents, 3,419.90; gas, water, light, &c., \$218.62; sundries, \$892.51; legal expenses, \$70.30; commercial agencies, \$225.....		17,062 96
Total cash expenditure in Canada.....	\$ 320,263 91	

\*Paid direct to the head office in London.

SESSIONAL PAPER No. 4

GUARDIAN FIRE AND LIFE—Continued.

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement . .	26,068	\$ 39,105,208	\$ 464,362 36
Taken during the year—new . . . . .	8,833	15,219,483	178,202 31
Taken during the year—renewed . . . . .	7,961	14,427,766	188,896 89
<b>Total . . . . .</b>	<b>42,862</b>	<b>\$ 68,752,457</b>	<b>\$ 831,461 56</b>
Deduct terminated . . . . .	17,104	29,012,551	359,630 66
<b>Gross in force at end of year . . . . .</b>	<b>25,758</b>	<b>\$ 39,739,906</b>	<b>\$ 471,830 90</b>
Deduct reinsured . . . . .		1,402,612	14,605 54
<b>Net in force at December 31, 1899 . . . . .</b>	<b>25,758</b>	<b>\$ 38,337,294</b>	<b>\$ 457,225 36</b>
Total number of policies in force in Canada at date . . . . .			25,758
Total net amount in force . . . . .			\$ 38,337,294 00
Total premiums thereon . . . . .			457,225 36

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

FIRE DEPARTMENT.

The fire premiums, after deducting reinsurances amounted to £376,473 13s. 8d., as against £363,880 16s. 11d. in 1898, showing an increase of £12,592 16s. 9d., and the losses after making the same deduction, to £211,069 6s. 5d., as against £209,191 11s. 10d. in 1898.

The percentage of the losses upon the premiums for 1899 was 56·06, as against 57·49 per cent. in 1898. The expenses and commission together amounted to £128,294 18s. 10d., being 34·08 per cent. on the premiums, as compared with 34·54 per cent in 1898.

After providing for losses and expenses, income tax and bad debts, and for the premium reserve to cover the unexpired liability on policies current at the end of the year, there was a profit on the trading account of £32,111 4s. 10d. The interest on the fire fund amounts to £21,711 19s. 3d. and adding to this sum the above profit, there results a total profit of £53,823 4s. 1d., to be transferred to profit and loss. The general fire reserve fund remains at £370,000, and the premium reserve fund, calculated according to the usual method amounts to £168,600, making the total fire fund £538,600.

FIRE INSURANCE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year, viz.—				Losses by fire, after deduction of re-insurances . . . . .	211,069	6	5
Premium reserve due to policies unexpired on December 31, 1898 . . . . .	£163,800	0	0	Expenses of management . . . . .	79,299	18	11
General fire reserve fund . . . . .	370,000	0	0	Commission . . . . .	48,994	19	11
				Income tax on profits . . . . .	180	10	6
Premiums received, after deduction of reinsurance premiums . . . . .	376,473	13	8	Agents' bad debts . . . . .	17	13	1
Interest and dividends (less income tax) . . . . .	21,711	19	3	Transfer to profit and loss account . . . . .	53,823	4	1
				Amount of fire insurance fund at the end of the year, viz.:—			
				Premium reserve due to policies unexpired on December 31, 1899 . . . . .	£168,600	0	0
				General fire reserve fund . . . . .	370,000	0	0
					538,600	0	0
				<b>£931,985</b>	<b>12</b>	<b>11</b>	
					<b>£931,985</b>	<b>12</b>	<b>11</b>

63 VICTORIA, A. 1900

## GUARDIAN—Concluded.

## PROFIT AND LOSS ACCOUNT.

## (PROPRIETORS' REVENUE ACCOUNT.)

	£	s.	d.		£	s.	d.	
Balance brought forward from last year.....	107,699	16	4	Interim dividend to proprietors paid in January, 1899....	£25,000	0	0	
Interest and dividends (less income tax) on proprietors' capital.....	39,283	1	2	Dividend to proprietors paid in July, 1899.....	60,000	0	0	
Transfer fees.....	67	15	0					
Transfer from fire revenue account, as above.....	53,823	4	1	Balance.....		85,000	0	0
						115,873	16	7
	<u>£200,873</u>	<u>16</u>	<u>7</u>			<u>£200,873</u>	<u>16</u>	<u>7</u>

## BALANCE SHEET.

## FIRE DEPARTMENT.

LIABILITIES.			ASSETS.					
	£	s.	d.		£	s.	d.	
Fire insurance fund, at the end of the year, as per fire insurance revenue account.....	538,600	0	0	Mortgages on property in Cape Town Investments—	15,950	0	0	
Fire losses outstanding.....	13,253	0	0	British Government securities...	48,342	7	0	
Reinsurance premiums due to other companies.....	29,381	17	5	Indian and colonial government securities.....	78,581	3	10	
Expenses of management due.....	1,989	14	3	United States government registered bonds.....	15,092	2	7	
Bills payable.....	5,080	14	3	Colonial corporation securities...	49,024	12	11	
Balance of United States liquidation account outstanding.....	905	6	5	Foreign government securities...	11,049	15	8	
Interest prepaid.....	514	15	5	Foreign government and other securities, deposits for licence to transact fire insurance.....	37,601	15	11	
Profit and loss: balance due to proprietors.....	53,823	4	1	Railway and other debentures and debenture stocks.....	183,453	12	2	
				Railway preference stocks.....	19,734	12	4	
				Indian railway stocks (guaranteed by Indian government)...	40,785	11	3	
				Salvage corps (share of houses)...	4,798	7	0	
				House property (leasehold offices)	93	0	6	
				Furniture and plans in offices abroad.....	16	18	7	
				Outstanding premiums.....	11,655	6	11	
				Agents' balances.....	46,347	14	8	
				Reinsurance premiums due from other companies.....	4,468	16	6	
				Outstanding interest—				
				Accrued, but not payable.....	£6,025	18	6	
				In arrear.....	60	0	0	
						6,085	18	6
				Cash—				
				On deposit.....	33,000	0	0	
				In hand and on current account.....	29,789	2	1	
						62,789	2	1
				Bills receivable—agents' remittances, &c.....		7,677	13	5
	<u>£643,548</u>	<u>11</u>	<u>10</u>			<u>£643,548</u>	<u>11</u>	<u>10</u>

SESSIONAL PAPER No. 4

THE HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—GEO. L. CHASE.

Secretary—P. C. ROYCE.

Principal Office—Hartford, Conn., U.S.

Chief Agent in Canada—Peter A. McCallum.

Head Office in Canada—Toronto.

(Incorporated, May, 1810. Commenced business in Canada, November, 1836.)

CAPITAL.

Amount of capital authorized.....	\$ 3,000,000 00
Subscribed for and paid up in cash.....	<u>1,250,000 00</u>

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General—

	Par value.	Market value.
Montreal corporation, 4 per cent bonds.....	\$ 62,500 00	\$ 67,500 00
Ontario bank stock, 36½ shares.....	3,613 34	4,697 33
Bank of Montreal stock, 100 shares.....	20,000 00	50,000 00
City of Toronto debentures.....	39,906 66	40,704 79
	<u>\$ 126,020 00</u>	<u>\$ 162,902 12</u>

Carried out at market value.....	\$ 162,902 12
Cash in Imperial Bank, Toronto.....	27,841 27
Cash in hands of agents in Canada.....	21,327 33
Total assets in Canada.....	<u>\$ 212,070 72</u>

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, adjusted but not due.....	\$ 8,197 21
Total net amount of unsettled claims for fire losses in Canada.....	\$ 8,197 21
Reserve of unearned premiums for all outstanding fire risks in Canada.....	119,848 76
Total liabilities in Canada.....	<u>\$ 128,045 97</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 203,720 51
Deduct reinsurance, rebate, abatement and return premiums.....	17,916 12
Net cash received for fire premiums.....	\$ 185,804 39
"    "    interest and dividends.....	8,752 87
Total cash income in Canada.....	<u>\$ 194,557 26</u>

63 VICTORIA, A. 1900

HARTFORD FIRE INSURANCE COMPANY—*Continued.*

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$24,456).....	\$ 22,934 35	
Paid for fire losses occurring during the year.....	88,712 46	
Total net amount paid during the year for fire losses.....		\$ 111,646 81
Commission or brokerage.....		32,482 27
Salaries, fees, &c.....		5,363 42
Taxes in Canada.....		3,686 30
Miscellaneous payments, viz.:—Local board expenses, \$317; advertising, \$217.25; supervision of agencies, \$894.13; adjustment expenses, \$634.39; rent, \$675.50; postage, \$750.63; stationery, \$139.50; duty on supplies, \$174.29; telegrams, \$68.37; exchange, \$46.64; expenses, Winnipeg office, \$2,850.00; Insurance maps, revisions and sundry items, \$724.51; general board expenses, C.F.U.A., \$650.70; advertising in Canadian publications, \$127.34.....		8,270 25
Total expenditure in Canada.....	\$	161,449 05

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 17,627,423	\$ 219,101 10
Taken during the year, new and renewed.....	16,416,337	203,720 51
Total.....	\$ 34,043,760	\$ 422,821 61
Deduct terminated.....	14,932,025	186,622 18
Gross in force at end of year.....	\$ 19,111,735	\$ 236,199 43
Deduct reinsured.....	29,500	350 00
Net in force at December 31, 1899.....	\$ 19,082,235	\$ 235,849 43
Total number of policies in force in Canada at date.....		No return.
Total net amount in force.....		\$ 19,082,235 00
Total premiums thereon.....		235,849 43

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## LEDGER ASSETS.

Book value of real estate unencumbered.....	\$ 780,631 94
Loans on mortgages of real estate.....	1,225,700 00
Loans secured by pledge of bonds, stocks or other collaterals.....	14,800 00
Stocks and bonds, book value, excluding interest.....	6,300,573 43
Cash in hand and in banks.....	604,627 42
Agents' debit balances.....	705,624 88
Printing plant.....	24,175 15
Total net ledger assets.....	\$ 9,656,132 82

## NON LEDGER ASSETS.

Interest due and accrued.....	34,920 46
Rents due and accrued.....	1,271 79
Market value of real estate over book value.....	30,368 06
Market value of bonds and stocks over book value.....	789,105 96
Net amount of uncollected premiums.....	467,500 00
Reinsurance due on losses already paid.....	23,288 93
Total assets.....	\$ 11,002,588 02

SESSIONAL PAPER No. 4

HARTFORD FIRE INSURANCE COMPANY—*Concluded.*

LIABILITIES.

Net amount of unpaid losses .....	\$ 655,583 90
Unearned premiums .....	5,286,799 62
Total liabilities .....	<u>\$ 5,942,383 52</u>
Capital stock paid up in cash .....	\$ 1,250,000 00
Divisible surplus .....	3,810,204 50

INCOME.

Net cash received for premiums .....	\$ 6,224,178 52
Interest and dividends .....	405,102 81
Rents .....	14,082 73
Profit on sale or maturity of ledger assets .....	10,268 62
From all other sources .....	37,323 23
Total cash income .....	<u>\$ 6,690,955 91</u>

EXPENDITURE.

Net amount paid for losses .....	\$ 4,113,095 42
Interest or dividends to stockholders .....	400,000 00
Commission or brokerage .....	1,049,458 81
Salaries, fees, and other charges of officers, clerks and other employees .....	470,265 76
Taxes, licenses and insurance department fees .....	167,090 33
Miscellaneous .....	933,095 50
Total cash expenditure .....	<u>\$ 7,133,005 82</u>

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year .....	\$ 694,749,682 00
Premiums thereon .....	7,989,050 77
Amount terminated during the year .....	618,080,565 00
Premiums thereon .....	7,288,572 10
Net amount in force, December 31, 1899 .....	923,000,670 00
Premiums thereon .....	10,399,321 48

## THE IMPERIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—JOHN SAUNDERS GILLIAT. | General Manager—E. COZENS-SMITH.

Principal Office—London, England.

Resident Manager in Canada—G. R. KEARLEY. | Head Office in Canada—Montreal.

(Established February 12, 1803. Commenced business in Canada, 1864.)

## CAPITAL.

Amount of joint stock capital authorized (including £400,000 capitalized profits).....	£1,600,000 stg.	\$ 7,786,666 67
Amount subscribed for .....	1,200,000 "	5,840,000 00
Amount paid up in cash .....	300,000 "	1,460,000 00

## ASSETS IN CANADA.

Real estate in Canada owned by the company, viz. :—

Building and ground situate corner St. James Street and Place d'Armes Hill, Montreal, occupied by the company and tenants as offices.....	\$	359,838 78
Building and ground situate corner Prince William Street and Market Square, St. John, N. B.....		17,339 39

Total real estate..... \$ 377,178 17

Stocks and bonds on deposit with the Receiver General, viz. :—

	Par value.	Market value.
Canada 4 per cent inscribed stock.....	\$ 100,253 33	\$ 105,266 00
" 3½ " .....	29,200 00	28,908 00
British Columbia 3 per cent inscribed stock....	63,266 67	63,266 67

Total par and market values..... \$ 192,720 00 \$ 197,440 67

Carried out at market value.....		197,440 67
Cash on hand at head office in Canada.....		384 50
Cash in banks, viz. :—		
Bank of Montreal, St. John, N. B.....	\$ 841 41	
" British North America, Montreal.....	5,384 57	
Total carried out.....		6,225 98
Outstanding premiums.....		35,089 66
Rents due.....		1,620 80
Office furniture and plans.....		5,000 00
Deposit bills C. F. U. A.....		250 00
Due from reinsuring companies.....		60 78

Total assets in Canada..... \$ 623,250 56



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IMPERIAL—Continued.

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but unpaid.....	\$	10,751	84
Net amount claimed but not adjusted.....		2,030	00
<hr/>			
Total net amount of unsettled claims for fire losses in Canada.....	\$	12,781	84
Reserve of unearned premiums for all outstanding fire risks in Canada.....		190,747	28
Sundry liabilities.....		210	64
<hr/>			
Total liabilities in Canada.....	\$	203,739	76

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$	305,369	43
Deduct reinsurance, rebate, abatement and return premiums.....		29,909	53
<hr/>			
Net cash received for fire premiums.....	\$	275,459	90
*Dividends on stocks deposited with Receiver General.....		7,139	12
Received for rents.....		5,441	40
<hr/>			
Total cash income in Canada.....	\$	288,040	42

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$47,525.74)....	\$	52,819	72
Deduct amount received for reinsurance and for savings and salvage..		5,057	24
<hr/>			
Net amount paid for said losses.....	\$	47,762	48
Paid for fire losses occurring during the year.....		151,294	78
<hr/>			
Total net amount paid during the year for fire losses in Canada.....	\$	199,057	26
Paid for commission or brokerage.....		43,797	86
" salaries, fees, &c.....		19,145	74
" taxes in Canada.....		4,766	77
Miscellaneous payments, viz. :—Postage, express and telegrams, \$1,765.10; advertising, \$605.50; printing and stationery, \$1,478.73; travelling expenses, \$2,440.23; rent, \$3,181.96; sundries, \$1,915.51; underwriters' associations, \$1,577.18; maps and plans, \$1,369.61; auditing of accounts, \$375; light, \$173.81; exchange, \$471.70.....		15,354	33
<hr/>			
Total cash expenditure in Canada.....	\$	282,121	96

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	17,448	\$ 28,189,650	\$ 350,443 72
Taken during the year—new.....	6,535	13,108,838	160,050 23
" renewed.....	6,021	10,547,852	146,109 64
<hr/>			
Total.....	30,004	\$ 51,846,340	\$ 659,603 59
Deduct terminated.....	12,177	22,006,178	279,566 30
<hr/>			
Gross in force at end of year.....	17,827	\$ 29,840,162	\$ 380,037 29
Deduct reinsurance.....		405,032	4,976 82
<hr/>			
Net in force at December 31, 1899.....	17,827	\$ 29,435,110	\$ 375,060 47
<hr/>			
Total number of policies in force in Canada at date.....	17,827		
Total net amount in force.....			\$ 29,435,110 00
Total premiums thereon.....			375,060 47

\*These are paid direct to the head office in London.

## IMPERIAL—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

The net premiums of 1899 amounted to £664,245 (£51,701 more than those of 1898), and the losses paid and outstanding to £403,838, being 60·79 per cent thereon, against a loss ratio of 62·85 in the previous year.

The directors have pleasure in recommending a dividend for 1899 of £1 5s. a share, free of income tax, and 10s. having been paid as interim dividend on January 5 last, it is proposed that the balance of 15s. a share be forwarded to the members by post on Wednesday, July 4 ensuing.

After providing for the payment of that dividend, which absorbs £75,000, the funds of the company stand as follows:—

Paid-up capital.....	£	300,000	0	0
Special reserve.....		400,000	0	0
General reserve.....		636,308	2	10
Reserve for unexpired risks.....		221,415	6	3
Total.....		<u>£ 1,557,723</u>	<u>9</u>	<u>1</u>

## REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
General reserve fund brought forward.....	653,192	17	7	Losses after deduction of reinsurance.....	403,838	1	10
Reserve for unexpired risks brought forward.....	204,181	10	2	Expenses of management.....	116,873	10	8
Premiums received after deduction of reinsurance.....	664,245	18	9	Commission and brokerage.....	121,383	16	10
Interest and dividends (less tax)... ..	54,563	17	6	Transferred to profit and loss account.....	76,365	5	7
				Reserve for unexpired risks carried forward.....	221,415	6	3
				General reserve fund carried forward.....	636,308	2	10
	<u>£1,576,184</u>	<u>4</u>	<u>0</u>		<u>£1,576,184</u>	<u>4</u>	<u>0</u>

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....	75,000	0	0	Interim dividend of 10s. a share on 60,000 shares*, paid January 5, 1899.....	30,000	0	0
Transferred from revenue account.	76,365	5	7	Dividend of 15s. a share on 60,000 shares, paid July 5, 1899.....	45,000	0	0
Transfer fees.....	29	12	6	Income tax on profits.....	1,206	8	4
				Bad debts.....	188	9	9
				Balance at the end of the year.....	75,000	0	0
	<u>£ 151,394</u>	<u>18</u>	<u>1</u>		<u>£ 151,394</u>	<u>18</u>	<u>1</u>

\*NOTE.—The former 12,000 shares of £100 were on registration subdivided into 60,000 shares of £20 each, as appears in the following balance sheet.

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IMPERIAL—*Concluded.*

BALANCE SHEET.

<i>Capital and Liabilities.</i>			<i>Property and Assets.</i>		
	£	s. d.		£	s. d.
Capital subscribed on 60,000 shares of £20 each.....	£1,200,000	0 0	Mortgages on property within the United Kingdom.....	14,500	0 0
Paid up on 60,000 shares at £5 each.	300,000	0 0	Investments:—		
Special reserve fund ..	400,000	0 0	In British Government securities	184,348	10 0
General reserve fund.....	636,308	2 10	Indian, Colonial and Provincial Government securities.	207,179	8 2
Reserve for unexpired risks.....	221,415	6 3	Foreign Government and State securities .....	136,741	7 7
Profit and loss account.....	75,000	0 0	Railway and other debentures and debenture stocks .....	198,195	13 5
	£1,632,723	9 1	Railway and other stocks and shares (guaranteed, preference and ordinary).....	285,913	2 4
Outstanding losses..	£96,902	0 0	House property—freehold offices, £397,076 8s. 11d.; leasehold, £4,767 6s. 0d....	401,843	14 11
Term premiums paid in advance, less commission and expenses.....	49,532	7 6	Fire brigade and salvage corps securities.....	5,111	5 10
Outstanding commission and agents' expenses .....	17,190	0 0	Corporation and county bonds and stocks .....	133,974	7 6
Bills payable.....	5,578	0 10	Bank stocks.....	75,950	6 3
Unclaimed dividends	3,431	11 6		£1,643,757	16 0
Leasehold rents reserve.....	2,391	18 6	Branch and agents' balances .....	146,622	8 9
Sundry accounts.....	1,098	7 6	Cash at bankers.....	15,489	16 9
Other companies' balances for reinsurances and losses....	4,127	13 4	Bills receivable.....	6,919	18 11
			Stamps and cash in hand.....	185	7 10
		180,251 19 2			
		£1,812,975 8 3			
				£1,812,975	8 3

63 VICTORIA, A. 1900

## THE INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

*President*—CHARLES PLATT.*Secretary*—GREVILLE E. FRYER.  
*Chief Agents in Canada.*  
ROBERT HAMPSON AND SON.*Principal Office*—Philadelphia.  
*Head Office in Canada*—Montreal.

(Incorporated April 14, 1792. Commenced business in Canada, November 7, 1889.)

**CAPITAL.**Amount of joint stock capital authorized, subscribed for and paid up in cash ..... \$3,000,000 00**ASSETS IN CANADA.**

Bonds, in deposit with the Receiver General, viz. :

	Par value.	Market value.	
City of Montreal 4 per cent bonds.....	\$ 111,000 00	\$ 122,100 00	
Carried out at market value.....			\$ 122,100 00
Cash in banks, viz. :—			
Bank of Montreal, Montreal.....		\$ 9,072 24	
"    St. John, N.B.....		2,752 89	
"    Halifax, N.S.....		8,419 96	
			<u>20,245 03</u>
Total assets in Canada.....			\$ <u>142,345 03</u>

**LIABILITIES IN CANADA.**

Net amount of fire losses in Canada claimed but not adjusted.....	\$ 200 00
"    "    reported or supposed but not claimed.....	246 96
"    "    resisted—in suit (accrued in pre- vious year).....	<u>5,000 00</u>
Total net amount of unsettled claims for fire losses in Canada.....	\$ 5,446 96
Reserve of unearned premiums for all unexpired fire risks in Canada.....	<u>78,723 90</u>
Total liabilities in Canada.....	\$ <u>84,170 86</u>

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THE INSURANCE COMPANY OF NORTH AMERICA.—Continued.

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$146,805 87	
Deduct reinsurance, rebate, abatement and return-premiums.....	23,881 22	
Net cash received for fire premiums.....		\$ 122,924 65
Net cash received for inland marine premiums.....		1,791 30
Interest on bonds, paid direct to head office.....		4,440 00
Total income in Canada .....		<u>\$ 129,155 95</u>

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$11,215.76).	\$ 11,669 97	
Deduct savings and salvage and reinsurance.....	758 00	
Net amount paid for said losses.....		\$ 10,911 97
Amount paid for fire losses occurring during the year.....	\$ 69,857 06	
Deduct amount received for reinsurance .....	\$ 3,425 10	
Deduct savings and salvage.....	100 00	
Total deductions.....		3,525 10
Net amount paid during the year for said losses .....		\$ 66,331 96
Net amount paid during the year for fire losses in Canada.....		\$ 77,243 93
Paid for commission or brokerage.....		30,305 61
Taxes in Canada.....		2,319 08
Miscellaneous payments, viz.:—Advertising, \$333.82; maps and plans, \$954.20; postage, telegrams, &c., \$1,374.77; stationery and printing, \$654.44; travelling expenses, \$835.99; underwriters' associations, \$738.35; sundries, \$1,329.26; office expenses, \$7.50; mercantile agencies, \$108.40.....		6,336 73
Total expenditure in Canada.....		<u>\$ 116,205 35</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 12,208,079	\$ 146,603 97
Taken during the year—new and renewed.....	13,360,126	146,805 87
Total.....	\$ 25,568,205	\$ 293,409 84
Deduct terminated.....	11,835,767	132,185 04
Gross in force at end of year.....	\$ 13,732,438	\$ 161,224 80
Deduct reinsured.....	570,042	5,998 45
Net in force at December 31, 1899.....	<u>\$ 13,162,396</u>	<u>\$ 155,226 35</u>
<i>Inland Marine Risks in Canada.</i>		
Taken during the year.....	\$ 686,103	\$ 1,791 30
Deduct terminated.....	686,103	1,791 30
Total number of policies in force in Canada at date.....	(No return.)	
Total net amount in force.....		\$ 13,162,396 00
Total premiums thereon.....		<u>155,226 35</u>

63 VICTORIA, A. 1900

## THE INSURANCE COMPANY OF NORTH AMERICA--Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## LEDGER ASSETS.

Book value of real estate, unencumbered.....	\$	825,477	03
Mortgage loans on real estate.....		1,855,929	20
Book value of bonds and stocks owned by the company.....		4,393,270	00
Amount of loans secured by pledge of bonds, stocks or other collaterals.....		34,500	00
Cash on hand and in banks.....		771,860	05
Reinsurance claims on marine losses paid.....		7,687	44
Book debts due the company.....		45,968	61
Bills receivable.....		49,069	83
Agents' debit balance.....		555,578	02
<b>Total.....</b>	<b>\$</b>	<b>8,539,340</b>	<b>18</b>
Deduct ledger liabilities.....		30,352	82
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>8,508,987</b>	<b>36</b>

## NON-LEDGER ASSETS.

Interest due and accrued.....		25,234	90
Market value of bonds and stocks over book value.....		408,462	00
Net amount of uncollected and deferred premiums.....		288,000	00
<b>Gross assets.....</b>	<b>\$</b>	<b>9,230,684</b>	<b>26</b>
Deduct assets not admitted.....		36,816	13
<b>Total admitted assets.....</b>	<b>\$</b>	<b>9,193,868</b>	<b>13</b>

## LIABILITIES.

Net amount of unpaid losses.....	\$	575,386	35
Total unearned premiums.....		3,186,344	67
Amount reclaimable by the insured on perpetual fire policies, being 90 and 95 per cent of the premium or deposit received.....		772,172	69
<b>Total liabilities.....</b>	<b>\$</b>	<b>4,533,903</b>	<b>71</b>
Joint stock capital paid up in cash.....	\$	3,000,000	00
Divisible surplus.....		1,696,780	55

## INCOME DURING THE YEAR.

Net cash received for premiums other than perpetuals, fire, marine and inland....	\$	6,012,259	32
Deposit premiums received on perpetual risks.....		18,326	86
Received for interest and dividends.....		381,190	39
Rents.....		19,972	88
Profit on sale or maturity of ledger assets during the year over book values.....		79,916	85
From all other sources.....		7,921	94
<b>Total income.....</b>	<b>\$</b>	<b>6,519,588</b>	<b>24</b>

## EXPENDITURE DURING THE YEAR.

Net amount paid for losses, fire, marine and inland.....	\$	4,396,375	60
Deposit premiums returned on perpetual risks.....		23,823	95
Paid stockholders for interest or dividends.....		360,000	00
Commission or brokerage.....		1,028,387	00
Salaries and allowances to agents.....		60,865	23
Rents.....		18,946	98
Salaries, fees, and all other charges of officials.....		267,834	06
Taxes, licenses and insurance department fees.....		171,654	35
Profit and loss.....		53,170	51
All other expenditure.....		248,774	27
<b>Total expenditure.....</b>	<b>\$</b>	<b>6,629,831</b>	<b>95</b>

SESSIONAL PAPER No. 4

THE INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

MISCELLANEOUS.

Amount of fire risks written or renewed during the year.....	\$ 531,065,576 00
Premiums thereon.....	4,738,516 17
Amount of marine and inland risks written or renewed during the year.....	392,422,764 00
Premiums thereon.....	2,255,894 32
Amount of fire risks terminated.....	519,578,392 00
Premiums thereon.....	4,522,401 97
Amount of marine and inland risks terminated.....	392,811,637 00
Premiums thereon.....	2,286,300 12
Net amount of fire risks in force on December 31, 1899.....	600,884,390 00
Premiums thereon.....	5,870,405 07
Net amount of marine and inland risks in force on December 31, 1899.....	4,947,925 00
Premiums thereon.....	224,215 33

PERPETUAL RISKS.

Amount of risks written during the year.....	\$ 667,436 12
Deposits thereon.....	18,326 86
Amount of risks terminated.....	938,961 12
Deposits.....	23,823 95
Amount in force on December 31, 1899.....	33,641,661 50
Deposits.....	848,860 53

## THE LANCASHIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—EDWARD COWARD.  
 Manager in Canada—J. G. THOMPSON.

Principal Office—Manchester, England.  
 General Manager—DIGBY JOHNSON.

Head Office in Canada—59 Yonge Street, Toronto.

(Established, June 19, 1852. Commenced business in Canada, July, 1864.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 14,600,000 00
Amount subscribed for.....	13,283,318 67
Paid up in cash.....	1,328,531 87

## ASSETS IN CANADA.

Value of real estate held by the company (company's building, 27 and 29 Wellington Street, E., Toronto)..... \$ 40,000 00

Stock and bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada stock.....	\$ 97,333 33	\$ 100,394 91
" 4 per cent bonds, loan, 1883.....	95,000 00	97,375 00
Consolidated 2½ per cent annuities.....	19,466 67	19,332 00
Total par and market values.....	\$ 211,800 00	\$ 217,101 91

Carried out at market value.....	217,101 91
Cash on hand at head office.....	338 55
Cash in Dominion bank.....	10,451 71
Interest accrued.....	1,389 42
Cash in hands of agents in Canada.....	24,101 21
Office furniture and insurance plans.....	5,000 00
Total assets in Canada.....	\$ 298,382 80

## LIABILITIES IN CANADA.

Net amount of fire losses in Canada reported or supposed but not claimed (\$40 of which accrued in previous year).....	\$ 6,349 66
Net amount of fire losses in Canada resisted, in suit (\$1,000 of which accrued in previous years).....	3,500 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 9,849 66
Reserve of unearned premiums for all outstanding fire risks in Canada.....	214,288 94
Total liabilities in Canada.....	\$ 224,138 60



SESSIONAL PAPER No. 4

LANCASHIRE INSURANCE COMPANY—Continued.

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 363,144 56	
Less reinsurance, rebate, abatement and return premiums.....	35,258 74	
Net cash received for premiums.....	\$	327,885 82
Received for interest and dividends on stock, &c.....		7,968 33
Bank interest.....		217 00
Total income in Canada.....	\$	<u>336,071 15</u>

EXPENDITURE IN CANADA.

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$58,944.96).....	\$ 60,670 86	
Amount paid for losses occurring during the year.....	\$ 183,216 53	
Deduct amount received for reinsurance, &c.....	558 82	
Net amount paid for said losses.....	\$ 182,657 71	
Total net amount paid during the year for fire losses in Canada.....	\$	243,328 57
Paid for commission or brokerage.....		60,188 02
Paid for salaries, fees and other charges of officials in Canada.....		15,340 97
Paid for taxes in Canada.....		4,475 37
Miscellaneous payments, viz.:—		
* Advertising, printing and stationery, \$2,792.65; express, postage and telegrams, \$2,038.43; rent and office furnishings, \$2,333.18; insurance plans, \$1,039.80; legal expenses and mercantile and fire reports, \$352.99; underwriters' associations and fees, \$1,955.83; Dominion Insurance Department assessment, \$152.20; remittance charges, \$397.33; travelling expenses, \$2,215.42; sundries, \$639.51.....		13,917 34
Total cash expenditure in Canada.....	\$	<u>337,250 27</u>

RISKS AND PREMIUMS.

<i>Fire risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	22,912	\$ 33,823,013	\$ 416,849 86
Taken during the year—new.....	8,675	16,256,221	196,204 59
"    "    renewed.....	7,159	12,079,640	170,050 54
Total.....	38,746	\$ 62,158,874	\$ 783,104 99
Deduct terminated.....	16,589	30,062,568	357,942 48
Gross in force at end of year.....	22,157	\$ 32,096,306	\$ 425,162 51
Deduct reinsured.....		155,963	2,724 04
Net in force, December 31, 1899.....	<u>22,157</u>	<u>\$ 31,940,343</u>	<u>\$ 422,438 47</u>
Total number of policies in force at date.....	22,157		
Total net amount in force.....		\$	<u>31,940,343 00</u>
Total premiums thereon.....			<u>422,438 47</u>

63 VICTORIA, A. 1900

LANCASHIRE INSURANCE COMPANY—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## FIRE DEPARTMENT.

The fire premium income, after deducting reinsurances, amounted to £674,542 3s. 1d., being a decrease on that of the preceding year of £31,245 19s. 5d. The claims for loss and damage by fire, including outstanding losses, amounted to £498,661 19s. 11d., and, after providing for these and commission, and expenses and foreign state taxes, there was a debit balance of £85,814 0s. 10d.

This adverse result is entirely attributable to the United States of America and the continent of Europe; in the former field the conditions of fire insurance business during the past year have been altogether abnormal, and at the same time a considerable volume of business has been advisedly discontinued; also, in pursuance of the settled policy of recent years, a considerable further reduction of reinsurance contracts on the continent of Europe has been made. This policy has told adversely upon the figures of the year, but the directors felt it better under existing circumstances to curtail operations for the time being rather than to keep up, or to increase, the immediate business at the expense of future profit. In other parts of the world, and especially at home, the business of the company has been both satisfactory and progressive. The new year commences with a greatly reduced liability in the places, and on the classes of risk, which, at present, seem undesirable; there are evidences, however, that the low rates and unfavourable conditions, which have, during the year, contributed to the unfavourable experience of this and other companies are tending to improvement.

SESSIONAL PAPER No. 4

LANCASHIRE INSURANCE COMPANY - Continued.

FIRE ACCOUNT.

	£	s.	d.	£	s.	d.
Premiums received after deduction of reassurances	674,542	3	1	498,661	19	11
Balance carried to profit and loss account	85,814	0	10	120,910	18	2
				124,968	18	2
				15,814	7	8
	£ 760,356	3	11	£ 760,356	3	11
Losses by fire (after deduction of reassurances)						
Expenses of management						
Commission						
Foreign state taxes						

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance from last year	18,090	1	8	13,649	6	0
Fire insurance and general reserve funds at beginning of the year	318,000	0	0	85,814	0	10
Interest and dividends	14,980	10	1	1,369	18	2
Surplus from employers' liability business	5,012	10	7	250,000	0	0
				5,249	17	4
	£ 356,083	2	4	£ 356,083	2	4
Dividends to shareholders—						
Amount paid on November 15, 1899						
Amount payable May 28, 1900						
Balance of fire account						
Income tax						
Fire and employers' liability insurance and general reserve funds						
Balance carried forward						



THE LAW UNION AND CROWN INSURANCE COMPANY

STATEMENT FOR THE 9 MONTHS ENDING DECEMBER 31, 1899.

Chairman—G. M. ARNOLD.  
 Manager in Canada—J. E. DICKSON.

General Manager—A. MACKAY.  
 Head Office in Canada—Montreal.

Principal Office—London, England.

(Incorporated, 1825 ; commenced business in Canada, April 1, 1899.)

CAPITAL.

Amount of joint stock capital authorized.....	\$	9,733,333
Amount subscribed for.....		7,300,000
Amount paid up in cash.....		438,000
Amount of debenture capital paid up.....		<u>1,379,019</u>

ASSETS IN CANADA.

Value of real estate (less encumbrances) held by the company in Canada, including various lots and buildings in Vancouver, Victoria and New Westminster, B.C., and Calgary, N.W.T.....	\$	198,476	87
Amount of mortgage loans on real estate in Canada, first liens.....		391,689	90
Bonds owned by the company and deposited with Receiver General, viz. :—			
		Par value.	Market value.
City of Toronto 4 per cent bonds.....	\$	12,166 67	\$ 12,750 00
"    "    3½    "    ".....		24,333 33	25,500 00
"    Victoria, B.C., 5 per cent bonds.....		60,000 00	66,000 00
Province of Quebec 3 per cent inscribed stock.....		87,600 00	80,550 00
Total par and market values.....	\$	<u>184,100 00</u>	<u>\$184,800 00</u>
Carried out at market value.....			184,800 00
Cash at head office in Canada.....			223 00
Cash deposited in Dominion bank.....			10,653 05
Interest due and accrued.....			12,593 00
Amount of cash in the hands of agents in Canada.....			496 12
Office furniture.....			554 13
Insurance maps.....			1,123 55
*Total assets in Canada.....	\$		<u>800,609 62</u>

\*In addition to the above assets the following Canadian stocks and bonds are held at the head office :—

		Par value.	Market value.
Village of Parkdale 6 per cent bonds.....	\$	33,932 38	\$ 42,415 00
Makusp and Sloean Railway 4 per cent sterling bonds...		7,800 00	8,034 00
New Brunswick first mortgage bonds.....		25,000 00	30,000 00
Ontario and Quebec Railway 6 per cent stock.....		30,000 00	45,750 00
Total.....	\$	<u>96,732 38</u>	<u>\$126,199 00</u>

63 VICTORIA, A. 1900

LAW UNION AND CROWN—*Continued.*

## LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding fire risks in Canada. ....	\$	16,717	22
Total liabilities in Canada. ....	\$	16,717	22

## INCOME IN CANADA.

Gross cash received for premiums in Canada. ....	\$	36,687	95
Deduct reinsurance, rebate, abatement and return premiums. ....		9,829	12
Net cash actually received for fire premiums. ....	\$	26,858	83
Received for interest on bonds and mortgages in Canada. ....		16,646	78
Received for interest or dividends on deposit with Receiver General. ....		6,964	33
Received for rent. ....		8,435	23
Total income in Canada. ....	\$	58,905	17

## EXPENDITURE IN CANADA.

Amount paid for fire losses occurring during the nine months. ....	\$	4,497	00
Deduct amount received for reinsurance from other companies. ....		961	61
Net amount paid during the nine months for fire losses. ....	\$	3,535	39
Paid or allowed for commission or brokerage in Canada. ....		4,434	62
Salaries, fees and all other charges of officials in Canada. ....		3,218	45
Taxes in Canada. ....		1,770	69
Miscellaneous expenditure, viz. :—Advertising, \$604 ; exchange, \$20.20 ; postages, telegrams and express, \$359.11 ; travelling, \$682.53 ; stationery, \$933.51 ; fire insurance boards, \$113.47 ; auditors' fees, \$60 ; rent, \$230 ; office expenses, \$302.90 ; office furniture, \$554.13 ; insurance maps, \$1,123.55. ....		4,983	40
Total expenditure in Canada. ....	\$	17,942	55

## RISKS AND PREMIUMS.

<i>For fire risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies taken during the 9 months. ....	1,521	\$ 3,135,969	\$ 37,184 07
Deduct policies terminated. ....	198	758,726	4,308 60
Gross in force at end of year. ....	1,323	\$ 2,377,243	\$ 32,875 47
Deduct policies reinsured. ....		430,371	6,077 57
Net in force at December 31, 1899. ....	1,323	\$ 1,946,872	\$ 26,797 90

SESSIONAL PAPER No. 4

LAW UNION AND CROWN—Continued.  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

FIRE ACCOUNT.	
£	s. d.
General fire reserve fund at December 31, 1898..	110,000 0 0
Premium reserve for unexpired risks ..	45,000 0 0
Premiums received, less reinsurance.	.....
Brought from profit and loss account as addition to reserve for unexpired risks .....	8,700 0 0
As addition to general fire reserve fund .....	36,300 0 0
	<hr/>
	45,000 0 0
	<hr/>
	£ 359,777 11 8

PROFIT AND LOSS ACCOUNT.	
£	s. d.
Balance at the beginning of the year .....	29,901 9 7
Interest and dividends not carried to other accounts .....	22,902 9 3
Profit realized (fire account) .....	26,639 15 1
Fees on transfers of shares .....	41 10 0
Profit on investments realized .....	19,875 0 0
Shareholders' proportion of life profits for the five years ended December 31, 1899.....	85,868 2 8
	<hr/>
	£ 87,000 0 0
	To reserve fund for unexpired risks.....
	To general fire reserve fund .....
	36,300 0 0
	<hr/>
	45,000 0 0
	<hr/>
	87,582 6 7
	<hr/>
	£ 185,028 6 7

£	s. d.
Losses by fire (paid and outstanding), after deduction of reinsurance.	79,404 3 1
Expenses of management, including government and state taxes	28,670 15 9
Commission .....	24,338 0 7
Metropolitan and other fire brigades .....	724 17 2
Amount carried to profit and loss account .....	26,639 15 1
Fire reserve fund at the end of the year, as per balance-sheet .....	200,000 0 0
	<hr/>
	£ 359,777 11 8

## LAW UNION AND CROWN—Concluded.

BALANCE-SHEET, DECEMBER 31, 1899.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
Share capital and debenture stock.....	373,360 0	Mortgages on property within the United Kingdom.....	1,489,013 12 1
Life assurance fund.....	3,864,664 11 2	Mortgages on property out of the United Kingdom.....	249,805 15 4
Fire reserve funds.....	200,000 0 0	Loans on the company's policies.....	120,325 11 10
Accident and employers' liability account.....	6,272 5 1	Investments—	
Profit and loss account.....	87,582 6 7	British Government securities.....	£ 124,040 18 0
	£4,531,879 2 10	Indian and Colonial Government securities.....	58,287 5 9
Claims under life policies admitted but not paid. £	53,981 8 4	Colonial corporation securities.....	83,056 4 4
Outstanding fire losses.....	6,765 14 10	Foreign government securities.....	288,176 5 8
Outstanding accident claims.....	2,285 12 0	Foreign municipal securities.....	70,497 3 4
Balances due to other offices on reinsurance pre-		Railway and other debentures and debenture	
mium accounts.....	5,158 5 5	stocks.....	694,887 10 4
Annuities due and unpaid.....	535 6 3	Ordinary and preference shares.....	662,175 10 6
Proprietors' dividends outstanding.....	990 2 6	Freehold and leasehold property.....	216,770 11 3
Auditors' fees.....	210 0 0	County, borough, and other rent charges.....	100,093 14 5
Interest accrued on debenture capital.....	962 2 0	Reversions.....	214,614 17 5
	70,908 11 4	Life interest purchased.....	25,801 18 6
		Loans on personal security.....	2,536,381 19 6
		Agents' balances.....	5,700 0 0
		Outstanding premiums (head office).....	89,216 14 5
		Outstanding interest due and accrued to December 31, 1899, less	17,916 5 10
		tax.....	52,531 5 10
		Cash:—On deposit.....	26,750 13 2
		In hand and on current accounts.....	13,145 16 2
			<u>£4,602,787 14 2</u>



SESSIONAL PAPER No. 4

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—S. SANDBACK PARKER. | General Manager and Secretary—JOHN M. DOVE.  
 Chief Agent in Canada—G. F. C. SMITH.  
 Principal Office—Liverpool, England. | Head Office in Canada—Montreal.  
 (Organized, May 21, 1836. Commenced business in Canada, June 4, 1851.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for. . . . .	£ 2,000,000	stg.	\$ 9,733,333 33
" paid up in cash. . . . .	245,640	"	<u>1,195,448 00</u>

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada held by the company, viz:—  
 The company's buildings, St. James Street, corner of Place d'Armes Square,  
 Montreal. . . . . \$ 88,000 00  
 Loans secured by bonds and mortgages on real estate in Canada (first liens). . . . . 1,376,150 00

Stocks and bonds, viz:—	Par value.	Market value.
Canada 4 per cent inscribed stock (reduced). . . . .	\$ 97,333 33	102,199 99
" 4 " stock of 1883. . . . .	100,000 00	102,000 00
do do stock of 1883. . . . .	116,800 00	122,640 00
Montreal Board of Trade, second mortgage bonds, 1922. . . . .	1,000 00	800 00
Montreal city debentures, 6 per cent, viz:—		
Protestant School Board bonds, Montreal, Jan., 1896. . . . .	10,000 00	11,250 00
Montreal Harbour—July, 1896. . . . .	10,000 00	11,050 00
City of Montreal consolidated 4 per cent bonds of 1881	40,000 00	42,400 00
Province of Quebec bonds. . . . .	194,666 66	204,399 99
City of Sherbrooke bonds. . . . .	30,000 00	30,900 00
City of Ottawa bonds. . . . .	18,000 00	18,495 00
Town of St. Henri bonds. . . . .	50,000 00	54,750 00
Town of Outremont bonds. . . . .	50,000 00	51,000 00
City of Winnipeg bonds. . . . .	117,233 00	122,727 51
United Counties of Stormont, Dundas and Glengarry bonds. . . . .	13,000 00	13,452 78
Canadian Pacific Railway 3½ per cent land grant bonds	48,666 66	50,613 33
" 5 p. c. first mortgage bonds. . . . .	73,000 00	82,855 00
Grand Trunk Railway 4 p. c. perpetual debentures. . . . .	121,666 70	126,837 53
" 5 " stock	97,333 33	132,373 32
Great Western Railway of Canada 5 per cent perpetual debentures stock. . . . .	92,466 66	120,668 99
City of Toronto 6 per cent W. W. bonds. . . . .	243,333 33	257,933 33
Total par and market values. . . . .	<u>\$1,524,499 67</u>	<u>\$1,659,346 77</u>

Carried out at market value (\$452,649.33 par value being deposited with Receiver General on account of fire and life). . . . .	1,659,346 77
Loans on life policies, being within the amount of their surrender value when the loans were made. . . . .	5,233 60
Cash on hand at head office in Canada and in trust. . . . .	1,872 66

63 VICTORIA, A. 1900

LIVERPOOL AND LONDON AND GLOBE—*Continued.*ASSETS IN CANADA—*Concluded.*

Cash in banks, viz. :—		
Bank of Montreal, Montreal.....	\$ 24,612 63	
"    Victoria, B.C.....	1,199 94	
"    St. John, N.B.....	566 79	
Total.....		26,379 36
Interest accrued.....		20,033 56
Cash in the hands of agents in Canada.....		38,095 56
Office furniture, public clock, maps, plans, &c., at Montreal office, and St. John, N.B., branch offices (estimated).....		2,500 00
Total assets in Canada.....	\$	<u>3,217,611 51</u>

## LIABILITIES IN CANADA.

Net amount of losses in Canada due and unpaid.....	\$ 155 00	
"    "    "    claimed but not adjusted.....	6,022 00	
"    "    "    resisted—in suit.....	2,000 00	
Total net amount of fire losses in Canada unsettled.....	\$	8,177 00
Reserve of unearned premiums for all outstanding fire risks in Canada.....		309,998 60
Reinsurance fund under the life insurance department in Canada.....		106,745 96
Due and accrued for salaries, rent and general expenses.....		500 00
Total liabilities.....	\$	<u>425,421 56</u>

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 386,088 03	
Deduct reinsurance, rebate, abatement and return premiums.....	36,824 47	
Net cash received for fire premiums.....	\$	349,263 56
Received for interest on bonds and mortgages.....		54,171 67
"    and dividends on stocks and all other sources.....		21,130 38
Income from other sources (rents).....		1,707 26
Total cash income in Canada.....	\$	<u>426,272 87</u>

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$34,941.48).....	\$ 37,743 13	
Deduct savings and salvage.....	3,448 53	
Net amount paid during the year for said losses.....	\$	34,294 60
Paid for losses occurring during the year.....	\$ 257,855 24	
Deduct amount received for reinsurance.....	11,744 00	
Net amount paid for said losses.....	\$	<u>246,111 24</u>
Total net amount paid during the year for fire losses in Canada.....	\$	280,405 84
Commission or brokerage.....		58,458 83
Salaries, fees and all other charges of officials.....		23,149 17
Taxes in Canada.....		5,222 17
Miscellaneous payments, viz. :—Advertising, \$2,279.85; rent, \$2,851; repairs, \$81.56; coal and gas, \$248.32; travelling expenses, \$1,111.88; printing and stationery, \$1,358.58; fire commissioner, \$154.95; postage and telegrams, \$1,674.03; exchange, \$734.88; office expenses, \$1,854.50; surveys, \$999.17; underwriters, \$1,658.84; insurance superintendence, \$170.40; auditor, \$300; law expenses, \$51.....		15,528 96
Total expenditure in Canada.....	\$	<u>382,764 97</u>

SESSIONAL PAPER No. 4

LIVERPOOL AND LONDON AND GLOBE—Continued.

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	26,815	\$ 51,675,591	\$ 599,973 60
Taken during the year—new	9,663	14,957,900	169,667 25
"    "    renewed	11,379	18,351,413	228,864 18
Total	47,859	\$ 84,984,904	\$ 998,505 03
Deduct terminated	18,662	32,097,581	382,190 51
Gross in force at end of year	29,197	\$ 52,887,323	\$ 616,314 52
Deduct reinsured		839,072	9,715 53
Net in force at December 31, 1899	29,197	\$ 52,048,251	\$ 606,598 99
Total number of policies in force in Canada at date			29,197
Total net amount in force			\$ 52,048,251 00
Total premiums thereon			606,598 99

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

FIRE REVENUE ACCOUNT.

£	s.	d.		£	s.	d.
Amount of fire reinsurance fund at the beginning of the year	740,000	0	0	Losses by fire after deduction of reinsurances	993,982	4 8
Premiums received after deduction of reinsurances	1,509,038	6	7	Expenses of management	245,123	8 5
Transfer from profit and loss	22,740	1	11	Commission	245,811	1 0
				Other payments, viz. :—		
				Contributions to fire brigades at home and abroad	£14,725	7 8
				State taxes (foreign)	32,136	6 9
					46,861	14 5
				Amount of fire reinsurance fund at end of the year, as in balance sheet	740,000	0 0
					£2,271,778	8 6
					£2,271,778	8 6

PROFIT AND LOSS ACCOUNT.

£	s.	d.		£	s.	d.
Balance of last year's account	1,221,312	4	4	Amount paid to Globe six p. cent perpetual annuitants in 1899	£ 49,626	0 0
Interest and dividends not carried to other accounts	174,495	15	5	Less income tax	1,654	4 0
Transfer fees	23	1	0		47,971	16 0
				Balance of dividend for 1898, paid May 23, 1899	135,102	0 0
				Exchange	619	6 5
				Transfer to fire account	22,740	1 11
				Balance—		
				Interim dividend for the year 1899, paid Nov. 22	£ 85,974	0 0
				*Carried to next year's account	1,103,423	16 5
					1,189,397	16 5
					£1,395,831	0 9
					£1,395,831	0 9

\*The above balance will be reduced to £968,321 16s. 5d. by payment of balance of 1899 dividend on May 22.





## THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—DUNCAN GRAHAM.

Manager—F. W. P. RUTTER.

Principal Office—Liverpool, England.

Chief Agent in Canada—ALFRED WRIGHT.

Head Office in Canada—Toronto.

(Established, December 10, 1861. Commenced business in Canada, April, 1880.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 12,166,666 67
Amount subscribed for.....	10,353,833 33
Amount paid up in cash.....	<u>1,035,383 33</u>

## ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General :—

	Par value.	
Canada 4 per cent stock.....	\$ 107,066 67	
" 3 " .....	29,200 00	
Niagara Falls Park debentures.....	24,333 33	
Carried out at par value.....		\$ 160,600 00
British Columbia bonds—par \$20,000—Market value.....		21,280 00
Cash at head office in Canada and in transit.....		4,801 51
Cash in Dominion Bank, Toronto.....		8,867 85
Amount of cash in hands of agents in Canada.....		13,141 19
Special deposit with Farmers' Loan and Savings Company.....		4,000 00
Total assets in Canada.....		<u>\$ 212,690 55</u>

## LIABILITIES IN CANADA.

Net amount of losses due and yet unpaid (accrued in previous years)..	\$ 65 00
" " reported or supposed, but not claimed (\$600 of which accrued in previous year).....	12,860 20
Total net amount of unsettled claims for fire losses in Canada.....	\$ 12,925 20
Reserve of unearned premiums for outstanding risks in Canada.....	154,806 24
Total liabilities in Canada.....	<u>\$ 167,731 44</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 232,179 40
Deduct reinsurance, rebate, abatement and return premiums.....	25,084 09
Net cash received for premiums.....	\$ 207,095 31
Cash received for interest.....	1,020 46
Interest on deposit paid direct to head office.....	5,158 67
Total income in Canada.....	<u>\$ 213,274 44</u>

SESSIONAL PAPER No. 4

LONDON AND LANCASHIRE FIRE—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$20,750.68)..	\$ 20,294 92	
Amount paid for losses occurring during the year.....	\$ 86,698 17	
Deduct amount received for reinsurance.....	686 42	
Net amount paid during the year for said losses in Canada.....	\$ 86,011 75	
Total net amount paid during the year for fire losses in Canada.....	\$	106,306 67
Commission or brokerage, including commission on profits.....		37,089 63
Salaries, fees and all other charges of officials in Canada.....		7,316 03
Taxes.....		2,511 59
All other payments in Canada, viz.:—Advertising, \$251.03; rent, \$847.53; maps and plans, \$720.01; inspection and travelling expenses, \$1,908.15; stationery and printing, \$951.79; postage, telegrams and express, \$1,306.08; underwriters' associations, \$1,097.13; office expenses, \$364.31; duty, \$330.01; furniture, \$28.11; sundries, \$275.12; legal expenses, \$363.92.....		8,443 19
Total expenditure in Canada.....	\$	<u>161,667 11</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	15,879	\$ 24,491,988	\$ 305,899 40
Policies taken during the year—new.....	5,264	10,264,350	109,238 24
"    "    renewed ..	5,445	8,078,464	123,163 75
Total.....	26,588	\$ 42,834,802	\$ 538,301 39
Deduct terminated.....	8,521	18,193,351	224,828 96
Gross in force at end of year.....	18,067	\$ 24,641,451	\$ 313,472 43
Deduct reinsured.....		697,109	7,746 23
Net in force at December 31, 1899...	<u>18,067</u>	<u>\$ 23,944,342</u>	<u>\$ 305,726 20</u>
Total number of policies in force in Canada at date.....	18,067		
Total net amount in force.....			\$ 23,944,342 00
Total premiums thereon.....			<u>305,726 20</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

The net premiums, after deducting those paid to other companies in reduction of this company's liabilities, amounted to £841,208 5s. 3d.

The net fire losses incurred, including full estimates for all those remaining unadjusted at the closing of the books, amounted to £449,751 6s. 0d.

The surplus on the working of the business, after making full provision for all commissions, expenses, depreciations, bad debts and other charges, amounts to £90,298 0s. 0d. Adding thereto £39,611 4s. 6d. for interest on investments, there results a total credit balance for the year of £129,909 4s. 6d.

This amount, in addition to the balance of £394,730 15s. 6d. brought forward from the previous account, but deducting the interim dividend of £17,020 paid in November last, makes an available total of £507,620.

The directors propose:—

To transfer to the reserve and reinsurance fund the sum of £150,000, thereby raising that fund from £600,000 to £750,000.

To pay on the 4th proximo, a dividend of 8s. per share, free of income tax, making, with the interim dividend already paid, a total distribution for the year of £51,060, or 12s. per share.

And to carry forward the remaining balance of £323,580, to the next account.

The financial position of the company will then stand as follows:—

Capital fully subscribed.....	£2,127,500	0	0
Of which is paid-up.....		212,750	0
Reserve and reinsurance fund.....	£750,000	0	0
Balance carried forward.....	323,580	0	0
	<u>£1,073,580</u>	<u>0</u>	<u>0</u>





THE LONDON ASSURANCE

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Governor—HENRY J. B. KENDALL. | Manager Fire Dep't.—JAMES CLUNES.

Principal Office—No. 7 Royal Exchange, London, E. C., England.

Chief Agent and Manager—E. A. LILLY. Head Office in Canada—Montreal.

(Incorporated, 22nd June, 1720. Commenced business in Canada, 1st March, 1862.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$ 4,363,210 00
Amount paid up in cash.....	<u>2,181,605 00</u>

ASSETS IN CANADA.

	Par value.	Market value.	
*Montreal Corporation stock .....	\$ 167,000 00	\$ 170,340 00	
Carried out at market value.....			\$ 170,340 00
Cash on hand at head office in Canada.....			2,759 63
Cash in Union Bank of Canada.....			5,521 72
Cash deposit with C. F. U. A.....			250 00
Agents' balances in Canada.....			10,916 43
Total assets in Canada .....			<u>\$ 189,787 78</u>

LIABILITIES IN CANADA.

Net amount of fire losses adjusted but not due.....	\$ 2,810 00
"    "    claimed but not adjusted.....	<u>500 00</u>
Total amount of unsettled claims for losses in Canada.....	\$ 3,310 00
Reserve of unearned premiums for all outstanding risks in Canada.....	92,464 12
Reinsurance reserve under life department.....	14,297 81
Total liabilities in Canada.....	<u>\$ 110,071 93</u>

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 158,379 61
Deduct reinsurance, rebate, abatement and return premiums.....	<u>26,959 33</u>
Net cash received for fire premiums.....	\$ 131,420 28
Net cash received for inland marine premiums.....	17 23
Interest on deposit with Receiver General, \$167,000, paid direct to head office, England .....	6,680 00
Total cash income in Canada.....	<u>\$ 138,117 51</u>

\* Deposited with Receiver General ; \$50,000 being on account of life branch.

## THE LONDON ASSURANCE—Continued.

## EXPENDITURE IN CANADA.

Net amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$23,500)....	\$	22,245	49
Paid for fire losses occurring during the year.....	\$	58,013	20
Less savings and salvage and reinsurance.....		2,989	30
Net amount paid during the year for said losses.....	\$	55,023	90
Total net amount paid during the year for fire losses in Canada.....	\$	77,269	39
Paid for commission or brokerage.....		20,360	02
Paid for salaries, fees and all other charges of officials in Canada.....		8,533	40
Paid for taxes in Canada.....		3,654	66
All other payments in Canada, viz. :— Rent, \$1,860; office expenses, \$792.68; postage, express and telegrams, \$1,084.41; printing and stationery, \$759.57; tariff expenses, \$753.36; maps, \$899.00; travelling expenses, \$1,342.09; advertising, \$842.97; commissions, Marine Department, \$1.72. ....		8,335	80
Total cash expenditure in Canada.....	\$	118,153	

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 19,738,554	\$ 202,102 13
Taken during the year—new.....	7,788,429	70,896 71
"    "    renewed.....	7,869,721	83,533 26
Total.....	\$ 35,396,704	\$ 356,532 10
Deduct terminated.....	16,352,535	165,208 10
Gross in force at end of year.....	\$ 19,044,169	\$ 191,324 00
Deduct reinsurance.....	1,139,625	11,481 30
Net in force at 31st December, 1899.....	\$ 17,904,544	\$ 179,842 70
<i>Inland Marine Risks in Canada.</i>		
Gross policies taken during the year.....	\$ 7,744	\$ 17 23
Deduct terminated.....	7,744	17 23
Total number of policies in force in Canada at date.....		No return
Total net amount in force.....		\$ 17,904,544 00
Total premiums thereon.....		179,842 70

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## FIRE DEPARTMENT.

The premium income of the year, after deduction of reinsurance and returns, amounted to £385,025 5s. 8d., and the losses, inclusive of all claims to December 31, 1899, to £211,074 4s. 3d.

The balance at the credit of the fire fund, after transferring £50,000 to profit and loss account, amounted on December 31, 1899, to £684,657 17s. 2d.

## MARINE DEPARTMENT.

The net premiums received during the year amounted to £254,058 17s. 3d. The losses paid and outstanding for 1899 and former years amounted to £287,008 13s. 8d. The balance at the credit of the marine fund amounted on December 31, 1899, to £110,333 2s. 5d.

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THE LONDON ASSURANCE—Continued.

		FIRE ACCOUNT.		
	1898.	£	s. d.	1897.
Dec. 31	Amount of fire insurance fund at this date.....	675,051	18 5	Dec. 31 211,074 4 3
1899.				
Dec. 31	Premiums after deduction of reassurances and returns..	385,025	5 8	74,161 1 1
	Interest and dividends .....	£ 23,742	19 8	63,418 0 5
	Less income tax.....	506	18 9	2 2 1
		23,236	0 11	50,000 0 0
				684,657 17 2
		£1,083,313	5 0	£1,083,313 5 0

		MARINE ACCOUNT.		
	1898.	£	s. d.	1897.
Dec. 31	Amount of marine insurance fund at this date.....	181,310	10 7	Dec. 31 287,008 13 8
1899.				
Dec. 31	Premiums after deduction of brokerage, discount, reasur- ances and returns .....	254,058	17 3	32,623 14 6
	Interest and dividends .....	£ 6,377	1 4	9,710 0 9
	Less income tax.....	136	3 1	1,934 14 9
		6,240	18 3	110,333 2 5
		£ 441,610	6 1	£ 441,610 6 1

		PROFIT AND LOSS ACCOUNT.		
	1898.	£	s. d.	1897.
Dec. 31.	Balance of account at this date .....	133,026	11 1	Dec. 31. 89,655 0 0
1899.				
Dec. 31.	Interest and dividends not carried to other accounts .....	£ 33,950	18 2	Income tax..... 1,186 10 8
	Less income tax.....	669	6 6	Balance, as per balance sheet .....
		33,281	11 8	141,294 5 4
	Transferred from life assurance accounts— Non-participating .....	£ 10,607	1 5	
	Participating .....	5,159	4 4	
	Transferred from fire account .....	15,766	5 9	
	Transfer fees .....	50,000	0 0	
		31	7 6	
		£ 232,105	16 0	£ 232,105 16 0

## THE LONDON ASSURANCE—Concluded.

BALANCE-SHEET, DECEMBER 31, 1899.

LIABILITIES.		ASSETS.	
	£	s.	d.
Shareholders' capital £886,550, of which is paid up.....	448,275	0	0
General reserve fund.....	323,000	0	0
Life assurance funds—			
Non-participating.....	£ 643,500	19	3
Participating.....	1,506,970	18	5
Fire fund.....	£ 984,657	17	2
Marine fund.....	110,335	2	5
Joint fire and marine funds.....	794,990	19	7
Profit and loss.....	141,264	5	4
	£3,860,002	2	7
Outstanding life claims.....	£ 41,275	19	0
" fire losses.....	41,414	0	0
" marine losses.....	1,611	14	6
" dividends to shareholders.....	4,785	0	0
" income tax.....	560	8	5
Fire premiums due to other companies.....	14,259	2	9
Marine premiums due to other companies.....	6,787	11	1
Clerks' savings fund.....	7,625	9	11
	118,299	5	8
Agents' balances, viz. :—			
Life.....	£ 13,041	1	6
Fire.....	66,822	16	5
Marine.....	63,234	3	10
Loans upon personal security.....	143,098	1	9
Outstanding premiums.....	607	17	1
" interest.....	47,204	14	4
Fire premiums due by other companies.....	3,893	6	6
Cash :—	4,116	12	2
On deposit.....	£ 71,000	0	0
In hand and on current accounts.....	38,866	13	5
Bills receivable.....	109,866	13	5
Policy stamps.....	7,535	11	1
	355	8	1
	£ 3,978,301	8	3
	£ 3,978,301	8	3

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—THOMAS E. ROBSON.

Secretary and Chief Agent—D. C. MACDONALD.

Principal Office—London, Ontario.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being Cap. 52 of the Consolidated Statutes of Upper Canada; amended in 1863, 27 Vic., Cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., Cap. 40; amended in 1899 by 62-63 Vic., Cap. 118. Organized and commenced business in Canada, 1859.)

CAPITAL.

The company has no stockholders, but merely members who are insured, and who are only bound to the extent of their premium notes given for insurance.

ASSETS.

Value of real estate (less encumbrances) held by company .....	\$	16,000	00
Municipal and loan companies' debentures owned by the company, viz,—			
	Par value.	Market value.	
* City of St. Thomas debentures.....	\$ 22,600 00	\$ 24,577 50	
* Town of Tilsonburg debentures.....	6,500 00	7,263 75	
* Ontario Loan and Debenture Company debentures.....	13,260 00	13,260 00	
* Huron and Erie Loan and Savings Company debentures.....	13,260 00	13,260 00	
Total par and market values.....	\$ 55,620 00	\$ 58,361 25	
Carried out at market value.....		58,361	25
Cash on hand at head office.....		720	36
Cash in Molsons bank.....		27,541	53
Accrued interest on debentures.....		402	67
Agents' balances.....		9,343	15
Bills receivable.....		940	03
Premium notes on hand.....	\$ 460,571	90	
Deduct amount paid thereon.....		157,805	58
		302,766	32
(Total assessments on premium notes, \$205,821.52.)			
Office furniture and safe.....		2,000	00
Total assets.....	\$	418,075	31

\* Deposited with the Receiver General.

## LONDON MUTAL FIRE—Continued.

## LIABILITIES.

Net amount of fire losses adjusted but not due.....	\$	11,621	34
"    "    claimed but not adjusted.....		6,073	30
	\$	17,694	64
Net amount of losses resisted, in suit (\$3,000 of which accrued in previous year).....	\$	3,300	
"    "    not in suit.....		1,540	4,840 00
Total net amount of unsettled claims for losses in Canada.....	\$	22,534	64
Reserve of unearned premiums for all outstanding risks in Canada.....		367,096	57
Total liabilities.....	\$	389,631	21
Surplus on policy-holders' account.....	\$	28,444	10

## INCOME.

Gross premiums received in cash.....	\$	117,041	99
Gross cash received on bills and notes taken for premiums.....		88,989	94
Gross cash received for premiums.....	\$	206,031	93
Deduct reinsurance, rebate, abatement and return premiums.....		8,254	17
Net cash received for premiums.....	\$	197,777	76
Received for interest and dividends on stocks, and all other sources.....		3,367	42
Sundries, viz.:—Transfer fees, \$395.15; steam thresher licenses, \$1; rent, \$134.50.		530	65
Total cash income.....	\$	201,675	83

## EXPENDITURE.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement, \$14,031.91).....	\$	13,881	91
Paid for losses occurring during the year.....	\$	110,455	99
Deduct savings and salvage, \$122, and reinsurance, \$3,674.11.....		3,796	11
Net amount paid for said losses.....	\$	106,659	88
Total net amount paid during the year for fire losses.....	\$	120,541	79
Commission or brokerage.....		34,665	43
Taxes.....		1,179	95
Salaries, fees and all other charges of officials.....		19,377	09
Miscellaneous payments, viz.:—Bank commission, \$92.52; law expenses, \$2,608.56; postage, \$1,920.05; printing and advertising, \$1,707.68; Dominion Government inspection, \$104.18; interest, \$211.93; water, fuel and light, \$174.65; Ontario Government license, \$150; rewards and gratuities, \$60; Goad's plans, \$44; expenses, \$1,559.18; stationery, \$1,126.08; agency inspection, \$428.90.....		10,187	73
Total cash expenditure.....	\$	185,951	99

## CASH ACCOUNT.

DR.			CR.
1898.		1899.	
Dec. 31.—To balance in hand and in banks at this date.....	\$	15,741	02
1899.		Dec. 31.—By expenditure during the year, as above.....	\$
Dec. 31.—Income as above.....	201,675	Borrowed money returned.....	4,000
Bills receivable.....	797	Balance in hand and in banks this date.....	28,261
	\$		88
	\$		\$
	218,213		218,213
	88		88

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LONDON MUTUAL FIRE—*Concluded.*

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	45,324	\$ 51,280,423	\$ 688,505 97
Taken during the year—new and renewed....	18,832	20,724,400	280,953 87
Total.....	64,156	\$ 72,004,823	\$ 969,459 84
Deduct terminated.....	15,236	19,167,497	253,473 64
Gross in force at end of year.....	48,920	\$ 52,837,326	\$ 715,986 20
Deduct reinsured.....		522,573	6,067 69
Net in force at December 31, 1899.....	48,920	\$ 52,314,753	\$ 709,918 51
Total number of policies in force at date .....	48,920		
Total net amount in force .....			\$ 52,314,753 00
Total premiums thereon.....			709,918 51

## THE MANCHESTER ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—THOMAS BARHAM FOSTER. | Manager and Secretary—WILLIAM LEWIS.

Principal Office—Manchester, England.

Chief Agent in Canada—JAMES BOOMER. | Head Office in Canada—TORONTO.

(Established, June 21, 1824 ; commenced business in Canada, May 20, 1890.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$	9,733,333	33
"    "    paid up in cash.....		973,333	33

## ASSETS IN CANADA.

Stocks, bonds and debentures in deposit with the Receiver General :—

	Par value.	Market value.
Canada, 3½ per cent stock.....	\$ 102,200	\$ 108,332
"    4    "    .....	60,000	65,100
Total par and market values.....	\$ 162,200	\$ 173,432

Carried out at market value.....	\$	173,432	00
Cash at head office in Canada (and in transit.).....		18,104	55
Cash in banks, viz. :—Molsons bank.....		21,333	50
Cash in hands of agents in Canada.....		5,413	95
Block plans.....		3,000	00
Office furniture and fixtures.....		500	00
Total assets in Canada.....	\$	221,784	00

## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$	3,166	00
"    adjusted but not due.....		4,898	00
"    reported or supposed but not claimed.....		1,104	41
"    resisted, in suit (accrued in previous years).....		5,000	00
Total net amount of unsettled claims.....	\$	14,168	41
Reserve of unearned premiums upon all unexpired fire risks in Canada.....		154,457	73
Due for reinsurance and other accounts.....		2,410	41
Total liabilities in Canada.....	\$	171,036	55

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	257,661	39
Deduct reinsurance, rebate, abatement and return premiums.....		37,934	24
Net cash received for premiums.....	\$	219,727	15
Interest on deposit with Receiver General, paid direct to head office in England...		5,977	00
Interest on bank deposits.....		220	24
Total income in Canada.....	\$	225,924	39



SESSIONAL PAPER No. 4

MANCHESTER—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$16,420.02)..	\$ 23,822 32	
Deduct savings and salvage.....	8,455 33	
Net amount paid for said losses.....	\$ 15,366 99	
Amount paid for losses occurring during the year.....	\$ 135,075 68	
Deduct savings and salvage and reinsurance.....	3,058 28	
Net amount paid during the year for said losses.....	\$ 132,017 40	
Total net amount paid during the year for fire losses in Canada.....	\$	147,384 39
Commission or brokerage in Canada.....		39,439 28
Salaries, fees, and all other charges in Canada.....		11,512 79
Taxes in Canada.....		4,227 62
Miscellaneous, viz.:—Stationery and printing, \$1,204.89; travelling, \$1,975.54; advertising and subscriptions, \$1,741.04; postage, telegrams and express, \$1,558.89; office expenses, \$893.27; legal expenses, \$111.65; maps and plans, \$1,721.88; underwriters' associations, \$1,159.50; rents, \$1,537.49; auditors' fees, \$296.03.....		12,200 18
Total expenditure in Canada.....	\$	214,764 26

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 21,759,011	\$ 279,897 60
Policies taken during the year—new.....	11,980,454	143,563 86
"    "    renewed.....	8,149,235	114,225 24
Total.....	\$ 41,888,700	\$ 537,686 70
Deduct terminated.....	17,370,316	219,307 64
Gross in force at end of year.....	\$ 24,518,384	\$ 318,379 06
Deduct reinsured.....	1,438,083	18,280 94
Net in force on December 31, 1899.....	\$ 23,080,301	\$ 300,098 12
Total number of policies in force at date.....		(No return.)
Total net amount in force.....		\$ 23,080,301 00
Total premiums thereon.....		300,098 12

63 VICTORIA, A. 1900

## MANCHESTER—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

REVENUE ACCOUNT.		EXPENDITURE.	
	£ s. d.		£ s. d.
<b>INCOME.</b>		<b>Fire Department.</b>	
Net premiums.....	927,421 7 5	Fire losses paid and outstanding.....	593,960 18 5
Interest and dividends.....	25,867 6 1	Agents' commissions and expenses.....	175,501 15 2
Profit on securities realized, after deducting amounts written off ledger value of company's properties.....	8,657 15 3	Home, foreign and colonial state taxes.....	16,886 0 3
		Expenses of management—head office and branches at home and abroad.....	133,604 18 10
<b>Accident Department.</b>		<b>Accident Department.</b>	
Net premiums.....	12,563 10 1	Claims paid and outstanding.....	£1,995 7 2
		Expenses of management, including commission, &c.....	4,397 4 6
			6,392 11 8
		Balance carried to funds.....	£ 926,436 4 4
			48,078 14 6
			£ 974,509 18 10
			£ 974,509 18 10



## THE MERCANTILE FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Vice-President—JOHN SHUH.  
Principal Office—Waterloo, Ont.

Secretary and Chief Agent—  
ALFRED WRIGHT.

Business Office—Toronto.

(Incorporated by Ontario Act, 37 Vic., Cap. 87, 1874; amended by 55 Vic., Cap. 101 (Ontario), 1892.  
Commenced business in Canada, November 1, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	500,000 00
Amount subscribed for.....		250,000 00
Amount paid up in cash.....		50,000 00

(For List of Shareholders see Appendix.)

## ASSETS.

Stocks, bonds and debentures, in deposit with the Receiver General, viz. :—

	Par value.	Market value.
Thorold debentures.....	\$ 4,665 69	\$ 4,947 87
Leamington debentures.....	8,663 72	9,178 28
Arthur ".....	5,000 00	5,265 58
Thamesville ".....	3,278 00	3,377 59
Markdale ".....	3,665 84	3,881 62
Markham ".....	12,191 92	13,312 79
Berlin ".....	4,664 00	4,954 48
Guelph ".....	4,400 00	4,580 10
Canada 3 per cent stock.....	58,400 00	60,709 32
" 4 ".....	10,000 00	10,469 84
Total par and market values.....	\$ 114,929 17	\$ 120,677 47

Carried out at market value.....	\$	120,677 47
Bonds held by the company, viz. :—		
British Columbia bonds.....	\$ 10,000 00	\$ 10,727 45
Canada bonds.....	12,000 00	12,563 81
Great North of Scotland 4 per cent Pref. B. stock.....	18,396 00	23,582 68
Total par and market values.....	\$ 40,396 00	\$ 46,873 94

Carried out at market value.....		46,873 94
Cash on hand at head office.....		2,088 78
Cash in Bank of Montreal.....		21,625 78
Interest accrued and unpaid on debentures.....		1,771 86
Agents' balances.....		2,308 71
Bills receivable (overdue).....		132 09
Total assets.....	\$	195,478 63

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MERCANTILE FIRE--Continued.

LIABILITIES.

Net amount of losses claimed but not adjusted.....	\$	442 50
Total net amount of unsettled claims for fire losses.....	\$	442 50
Reserve of unearned premiums for all outstanding risks in Canada.....		53,245 92
Total liabilities (excluding capital stock).....	\$	53,688 42
Surplus on policy holders's account.....	\$	141,790 21

INCOME.

Gross premiums received in cash.....	\$	78,283 13
Gross cash received on bills or notes taken for premiums.....		55 22
Gross cash received for premiums.....	\$	78,338 35
Deduct reinsurance, rebate, abatement and return premiums.....		8,639 90
Net cash received for premiums.....	\$	69,698 45
Total net cash received for premiums.....	\$	69,698 45
Received for interest on bonds.....		5,705 43
Total cash income.....	\$	75,403 88

EXPENDITURE.

Amount paid for fire losses occurring in previous years (which losses were estimated in the last statement at \$4,526.86).....	\$	4,324 57
Amount paid for losses occurring during the year.....	\$	30,143 88
Deduct amount received for reinsurance.....		175 47
Net amount paid during the year for said losses.....	\$	29,968 41
Total net amount paid during the year for fire losses.....	\$	34,292 98
Commission or brokerage.....		11,117 70
Salaries, fees and all other charges of officials.....		3,097 99
Taxes.....		865 92
Miscellaneous payments, viz.:—Postage, telephone, telegraph and express, \$776.24; stationery and printing, \$610.66; advertising, \$597.68; rent, \$280; travelling expenses, \$301.69; office expenses, \$178.26; inspection, \$1,149.72; maps, \$156.96; sundries, \$252.88; legal expenses, \$28.03; board of fire underwriters, \$303.95.....		4,636 07
Total cash expenditure.....	\$	54,010 66

CASH ACCOUNT.

DR.		CR.
1898.		1899.
Dec. 31.—To balance in hand and in banks at this date.....	\$ 20,235 24	Dec. 31.—By Expenditure as above... \$ 54,010 66
1899.		Investments..... 17,913 90
Dec. 31.—Income as above.....	75,403 88	Balance in hand and in banks at this date.... 23,714 56
	\$ 95,639 12	\$ 95,639 12

63 VICTORIA, A. 1900

MERCANTILE FIRE—*Concluded.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	11,154	\$ 10,916,806	\$118,525 99
Taken during the year—new.....	2,398	2,993,515	36,149 57
"    "    renewed.....	3,289	3,418,765	40,794 63
Total!.....	16,841	\$ 17,329,086	\$195,470 19
Deduct terminated.....	6,294	7,375,995	89,339 84
Gross in force at end of year.....	10,547	\$ 9,953,091	\$106,130 35
Deduct reinsurance... ..		124,701	1,633 42
Net in force at December 31, 1899.....	10,547	\$ 9,828,390	\$104,496 93
Total number of policies in force at date .....	10,547		
Total amount in force.....		\$ 9,828,390 00	
Total premiums thereon.....			104,496 93

SESSIONAL PAPER No. 4

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Secretary—C. CHEVALLIER CREAM. | Principal Office—Dublin.  
 Chief Agent in Canada—MATTHEW C. HINSHAW. | Head Office in Canada—Montreal.

(Incorporated November 10, 1828. Commenced business in Canada, April 2, 1883.)

CAPITAL.

Amount of joint stock capital authorized.....	£ 2,000,000	\$ 9,733,333 33
" subscribed for.....	1,000,000	4,866,666 67
" paid up in cash.....	100,000	486,666 67
		<u>                    </u>

ASSETS IN CANADA.

Stock in deposit with Receiver General, viz.:

	Par value.	Market value.	
Canada 4 per cent stock.....	\$ 100,161 00	\$ 105,169 05	
Carried out at market value.....			\$ 105,169 05
Cash in Bank of British North America.....			13,554 06
Amount of cash in the hands of agents in Canada.....			11,707 24
Office furniture, including maps, plans, books, &c.....			3,500 00
Total assets in Canada.....			<u>\$ 133,930 35</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada, adjusted but not due.....	\$ 4,534 45	
Total net amount of unsettled claims for fire losses in Canada.....		\$ 4,534 45
Reserve of unearned premiums for all outstanding risks in Canada.....		102,699 85
Total liabilities in Canada.....		<u>\$ 107,234 30</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 167,876 95	
Deduct reinsurance, rebate, abatement and return premiums.....	17,718 40	
Net cash received for premiums.....		\$ 150,158 55
*Interest on deposit.....		4,006 44
Interest from bank.....		83 14
Total cash income in Canada.....		<u>\$ 154,248 13</u>

\*Paid direct to head office, Dublin.

## NATIONAL OF IRELAND—Continued.

## EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$27,988.58).....	\$ 21,596 33
Amount paid for losses occurring during the year.....	\$ 86,397 84
Deduct amount received for reinsurance.....	437 77
Net amount paid during the year for said losses....	\$ 85,960 07
Total net amount paid during the year for fire losses.....	\$ 107,556 40
Commission or brokerage in Canada.....	27,621 35
Salaries, fees and all other charges of officials in Canada.....	5,840 12
Taxes in Canada.....	2,740 51
Miscellaneous expenditure, viz.: Office charges, \$1,086.39; stationery and printing, \$839.61; advertising, \$1,013.98; maps and block plans, \$908.51; postage, express and telegrams, \$291.01; travelling, \$867.84; office rent and taxes, \$1,021.99; agents' charges, \$1,017.85; law charges, \$10; Board of Underwriters, \$741.96.....	7,799 14
Total cash expenditure in Canada.....	\$ 151,557 52

## RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 14,832,498	\$ 192,808 95
Policies taken during the year—new and renewed.....	12,965,107	167,876 95
Total.....	\$ 27,797,605	\$ 360,685 90
Deduct terminated.....	12,205,506	157,776 08
Gross in force at end of the year.....	\$ 15,592,099	\$ 202,909 82
Deduct reinsured.....	211,388	1,905 54
Net in force at December 31, 1899....	\$ 15,380,711	\$ 201,004 28
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....		15,380,711 00
Total premiums thereon.....		201,004 28

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## FIRE DEPARTMENT.

The premiums, less reassurances, for the year amounted to £377,992 11s. 2d.; the fire claims were £256,850 4s. 5d.; and the commission and expenses of management were £119,033 7s. 7d.

## PROFIT AND LOSS ACCOUNT.

The balance of the profit and loss account, after deducting the final dividend of 3 per cent for 1898, and the interim dividend of 2 per cent for 1899, paid in August last, will be £8,870 18s. 1d., out of which the directors recommend the payment of a further dividend of 3 per cent, being 1s. 6d. per share, making together 5 per cent for the year, after payment of which £5,870 18s. 1d. will be carried forward to next year's account.



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NATIONAL OF IRELAND—Continued.

FIRE ACCOUNT.

1899.	£	s.	d.	1899.	£	s.	d.
Jan. 1. To amount of reserve fund at beginning of the year....	91,073	12	1	Dec. 31. Fire claims (after deduction of amounts recovered by reinsurances).....	256,850	4	5
Dec. 31. Premiums received (after deduction of reinsurances)	377,992	11	2	Commission.....	75,634	3	10
Balance transferred from accident account.....	288	0	4	Expenses of management.	43,399	3	9
Amount transferred from profit and loss account..	3,000	0	0	Amount of reserve fund at end of year.....	96,470	11	7
	<u>£ 472,354</u>	<u>3</u>	<u>7</u>		<u>£ 472,354</u>	<u>3</u>	<u>7</u>

PROFIT AND LOSS ACCOUNT.

1899.	£	s.	d.	1899.	£	s.	d.
Jan. 1. Balance of last year's account.....	8,988	10	0	Dec. 31. Dividend to shareholders, being final dividend for year 1898..	£3,000	0	0
Dec. 31. Interest and dividend not carried to other accounts	6,881	5	3	Interim dividend for year 1899..	2,000	0	0
Amount transferred from life fund No. 1.....	165	17	8	Expenses of management not charged to other accounts.....	1,588	2	6
Profit on realization of investments.....	4,923	7	8	Amount transferred to investment fluctuation, reserve life fund No. 2....	2,500	0	0
				Amount transferred to fire account.....	3,000	0	0
				Balance at end of the year	8,870	18	1
	<u>£ 20,959</u>	<u>0</u>	<u>7</u>		<u>£ 20,959</u>	<u>0</u>	<u>7</u>

NATIONAL OF IRELAND—Continued.

BALANCE SHEET, ON DECEMBER 31, 1899.

LIABILITIES.

	National Assurance Company General Account			Liberal Annuity Company of Dublin Trust Account.			Dublin Widows Trust Account.			Great Britain Trust Account.			Total.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Shareholders' capital, £1,000,000, of which is paid up.....	100,000	0	0												
Fire reserve fund.....	96,470	11	7												
Profit and loss.....	8,870	18	1												
Reserve for fluctuations in investments, general fund.....	3,033	7	0												
Life assurance fund, No. 1.....	2,639	19	0												
" " No. 2.....	108,739	1	11												
Reserve for fluctuations in investments, life fund No. 2.....	3,687	1	9												
Annuity fund.....	10,634	19	6												
Total funds.....	334,135	18	10	29,040	5	10	12,455	17	6	85,120	19	3	460,762	1	5
Late Royal Exchange Insurance Company of Dublin.....	1,868	12	6										1,868	12	6
Dividends and bonuses unclaimed.....	2,111	15	0										2,111	15	0
Loan and interest account.....	16,815	5	0										16,815	5	0
Outstanding fire and accident losses and expenses.....	93,963	1	4										93,963	1	4
Claims under life policies, admitted, but not paid.....	1,038	13	3										3,513	0	0
Due to Great Britain policy holders' trustees.....	134	18	5										52	10	0
Due to National Assurance Company of Ireland by trust accounts, and included in those accounts.....				2,802	14	8	1,576	2	3				4,468	16	11
Total.....	450,068	4	4	31,933	0	6	14,031	19	9	88,695	9	3	584,728	13	10

SESSIONAL PAPER No. 4

BALANCE SHEET ON DECEMBER 31, 1899—Concluded.

ASSETS.

	Amount of Stock.			National Assurance Co. General Account.			Liberal Annuity Co. of Dublin Trust Account.			Dublin Widows' Trust Account.			Great Britain Trust Account.			Total.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Mortgages on property within the United Kingdom.....																		
Loans on the company's life policies .....				113,791	18	0										113,791	18	0
Investments:—				6,906	3	0										14,572	15	7
Indian and colonial government securities.....	40,458	3	8	22,513	17	9	3,447	11	6						19,584	4	0	
United States state and municipal bonds.....	20,000	0	0	31,700	14	10									6,313	8	11	
Foreign government securities.....	6,240	0	0	50,808	13	10				14,004	0	0			19,727	14	2	
Railway and other debentures and debenture stocks.....	74,210	0	0	13,305	17	4	25,508	5	0						24,080	0	0	
Railway and other stocks and shares (preference and ordinary guaranteed).....	45,474	3	4	25,028	12	7									7,200	0	0	
Landed and house property (freehold and leasehold).....	1,000	0	0	1,680	0	0									1,580	0	0	
Bank of England st. ck.....	10,021	12	1	28,898	18	9	2,887	4	0						31,786	2	9	
Bank of Ireland stock.....				4,629	6	4									170	10	5	
Advances on government stock, pensions, annuities and personal security.....				1,473	0	5												
Agents' balances on life account.....				141,272	2	11												
Agents' and re-assurance balances on fire and accident accounts, including outstanding premiums.....				547	6	11				27	19	9			895	9	7	
Outstanding life premiums.....				2,097	14	0									934	14	9	
Outstanding interest.....																		
Due to National Assurance Company of Ireland by Dublin Widows Trust Account.....				1,576	2	3												
Due to National Assurance Company of Ireland by Liberal Annuity Company of Dublin Trust Account.....				2,892	14	8												
Due by National Assurance Company of Ireland to Great Britain Trust Fund.....				855	0	9												
Cash in hand, and on current account.....																		
<b>Total</b> .....	206,403	19	1	450,068	4	4	31,933	0	6	14,031	19	9	88,695	9	3	584,728	13	10

## THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

*Chairman*—QUINTIN HOGG.*Manager*—PHILIP R. D. MACLAGAN*Chief Agent and Managing Director in Canada*—THOMAS DAVIDSON.*Principal Office*—Edinburgh.*Head Office in Canada*—Montreal.

(Established, 1809. Commenced business in Canada, 1862.)

## CAPITAL.

Amount of joint stock capital authorized, £3,000,000.....	\$ 14,600,000 00
Amount subscribed for, £2,750,000.....	13,383,333 33
Amount paid up in cash, £687,500.....	3,345,333 33

## ASSETS IN CANADA.

Real estate (less encumbrances) in Canada, held by the company, viz. :—

Four-story building, situated N. W. corner St. François-Xavier and Hospital streets, Montreal, occupied by the company and tenants as offices.....	\$ 60,000 00
Three-story building, 26 Wellington street, Toronto, occupied by the company and tenants as offices.....	23,000 00
Two and a half story building, Montreal, occupied by tenants as warehouses.....	20,000 00

\$ 103,000 00

Loans secured by bonds or mortgages constituting a first lien upon real estate..... 2,060,550 30

Amounts of loans secured by bonds, stocks or other marketable collaterals..... 116,800 00

Stocks and bonds, viz. :—

*Deposited with Receiver General* :—

	Par value.
Montreal Harbour bonds.....	\$ 124,000 00
County of Carleton bonds.....	10,000 00
Montreal Corporation stock.....	14,000 00
County of Middlesex bonds.....	73,000 00
Province of Manitoba bonds.....	31,146 67
Province of New Brunswick bonds.....	25,000 00
Township of York bonds.....	19,000 00
Town of Owen Sound bonds.....	95,000 00
Town of St. Henri bonds.....	100,000 00
Victoria Government bonds.....	50,613 33
Queensland bonds.....	97,333 33
Town of Welland bonds.....	32,000 00
City of Brantford bonds.....	20,000 00
City of Belleville bonds.....	50,000 00
Town of Goderich bonds.....	65,000 00

Total in deposit with Receiver General..... \$ 806,093 33

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NORTH BRITISH AND MERCANTILE—Continued..

<i>Other Investments entirely in control of the Company:—</i>	Par value.
City of Halifax stock .....	15,000 00
Town of Lindsay bonds .....	69,000 00
Town of Windsor bonds .....	20,000 00
Town of Acton, P.Q., bonds .....	20,000 00
City of Belleville bonds .....	15,000 00
Town of Brockville waterworks bonds .....	16,000 00
Town of Brockville local improvement bonds .....	8,021 95
City of Brantford bonds .....	50,000 00
Town of Chatham bonds .....	6,000 00
Central Canada Loan and Savings Company bonds .....	25,000 00
Township of Colchester bonds .....	209 00
Côte St. Antoine bonds .....	100,000 00
Town of Cobourg bonds .....	3,500 00
Town of Cornwall bonds .....	26,893 23
City of Hamilton bonds .....	61,463 00
City of Halifax bonds .....	30,000 00
City of Halifax bonds .....	14,000 00
City of Hamilton Roman Catholic separate school bonds .....	16,000 00
City of Hamilton Roman Catholic school bonds .....	9,913 72
Village of Kingsville bonds .....	16,695 79
Town of Kincardine bonds .....	3,051 70
City of London bonds .....	20,000 00
City of London bonds .....	35,000 00
City of London bonds .....	25,000 00
Town of Lachine bonds .....	35,000 00
Town of Longueuil bonds .....	25,000 00
Lachine dissentient school debentures .....	8,636 15
Town of Leamington bonds .....	4,348 10
City of Montreal stock .....	34,700 00
Montreal Board of Trade .....	5,000 00
Montreal Protestant school bonds .....	18,000 00
Montreal Protestant school bonds .....	40,000 00
Montreal Roman Catholic school bonds .....	55,000 00
Montreal Cotton Company bonds .....	50,000 00
City of New Westminster bonds .....	58,700 00
City of Nelson, B.C., bonds .....	26,000 00
City of Ottawa bonds .....	50,000 00
Province of Ontario annuities .....	4,978 88
Town of Parkdale bonds .....	27,860 00
Town of Petrolia bonds .....	7,698 28
Town of Petrolia bonds .....	9,732 82
Town of Picton bonds .....	11,153 03
Prince Edward Island bonds .....	25,000 00
Province of Quebec bonds .....	51,000 00
Township of Romney bonds .....	8,446 34
Township of Rochester bonds .....	251 79
Township of Richmond, B.C., bonds .....	40,000 00
Township of Richmond, B.C., bonds .....	10,000 00
City of St. Catharines bonds .....	15,000 00
St. Cunegonde of Montreal City Water and Power Company's bonds .....	75,000 00
City of St. Henri bonds .....	20,000 00
City of St. Henri bonds .....	80,000 00
St. James Cathedral debentures .....	58,107 26
City of Three Rivers bonds .....	25,000 00
Town of Trenton bonds .....	30,000 00
City of Three Rivers bonds .....	18,000 00
City of Victoria, B.C., bonds .....	126,000 00
Town of Woodstock bonds .....	35,000 00
Town of Woodstock bonds .....	25,000 00
Town of Windsor bonds .....	3,472 00
Town of Windsor bonds .....	9,000 00
Village of Wallaceburg debentures .....	1,292 51
City of Winnipeg local improvement bonds .....	3,000 00
City of Winnipeg local improvement bonds .....	14,556 00
City of Winnipeg local improvement bonds .....	5,730 00
City of Winnipeg bonds .....	39,203 01

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## NORTH BRITISH AND MERCANTILE—Continued.

## ASSETS—Continued.

<i>Other Investments entirely in control of the Company :—Concluded.</i>		Par value.
Town of Wallaceburg bonds.....		15,177 27
West Toronto Junction bonds.....		31,300 00
Windsor Hotel Company bonds.....		100,000 00
Winnipeg Electric Street Railway Company bonds.....		50,000 00
Total stocks and bonds, par value.....		\$ 2,797,985 16-
Cash in bank of Montreal, Montreal.....		192,375 62
Interest accrued.....		59,917 07
Balance due by agents in Canada.....		43,248 22
Office furniture and supplies in Montreal, Toronto and St. John, N.B.....		2,500 00-
Total assets in Canada.....		\$ 5,376,376 37

## LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed, but not adjusted.....	\$ 8,589 08
Net amount of fire losses in Canada resisted—in suit (accrued in previous years).....	872 94
Total net amount of unsettled claims for fire losses in Canada.....	\$ 9,462 02-
Reserve of unearned premiums for all outstanding fire risks in Canada.....	345,379 42
Reinsurance fund, under the life insurance branch.....	583,977 10-
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....	5,572 15
Total liabilities in Canada.....	\$ 944,390 69

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 504,880 54
Deduct reinsurance, &c.....	54,025 79
Net cash received for fire premiums.....	\$ 450,854 75-
Received for interest on bonds and mortgages in Canada.....	188,016 99-
Received for interest on bank deposits, &c.....	2,445 87
Rents (net).....	3,310 48-
Total cash income in Canada.....	\$ 644,628 09-

## EXPENDITURE IN CANADA.

Net amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$65,311.74).....	\$ 58,556 58
Paid for fire losses occurring during the year.....	\$ 291,685 19
Less savings and salvage and reinsurance.....	4,996 50
Net amount paid for said losses.....	\$ 286,688 69
Total net amount paid during the year for fire losses in Canada.....	\$ 345,245 27
Commission or brokerage.....	72,152 36-
Salaries, fees and all other charges of officials in Canada.....	27,537 91
Taxes in Canada.....	5,557 98-
All other expenses in Canada, viz. :—Advertising, newspapers and directories, \$735.53 ; calendars and memo. books, \$1,200.54 ; retiring allowances, \$1,500 ; bookbinding, printing, stationery and office supplies, \$2,064.54 ; heating, lighting and water, \$305.92 ; Underwriters' Association, \$2,429.99 ; travelling expenses, \$2,895.61 ; office furniture and expenses, \$371 94 ; auditors' fees and legal expenses, \$567.76 ; rents, \$4,090 ; insurance superintendence, \$213.65 ; postage, express, bank charges and telegrams, \$2,832 35 ; plans, \$1,334.80 ; freight and duty, \$89.56 ; telephone and tolls, \$229.94 ; fire commissioners, \$37.25 ; fire marshal's salary, \$187.10 ; miscellaneous, \$476.17. Total, \$21,562.65 ; Less proportion of expenses chargeable to life branch, \$1,500.....	20,062 65-
Total cash expenditure.....	\$ 470,556 17

SESSIONAL PAPER No. 4

NORTH BRITISH AND MERCANTILE—Continued.

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	35,752	\$ 60,163,416	\$ 687,178 37
Taken during the year—new and renewed.	22,170	43,290,331	503,006 12
Total	57,922	\$ 103,453,747	\$ 1,190,184 49
Deduct terminated	21,467	41,981,202	486,621 67
Gross in force at end of year	36,455	\$ 61,472,545	\$ 703,562 82
Deduct reinsured		2,559,303	28,875 33
Net in force at December 31, 1899.	36,455	\$ 58,913,242	\$ 674,687 49
Total number of policies in force at date			36,455
Total net amount in force			\$ 58,913,242 00
Total premiums thereon			674,687 49

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

FIRE REVENUE ACCOUNT—YEAR 1899.

	£	s.	d.		£	s.	d.
Reserve at December 31, 1898.	1,550,000	0	0	Losses less reinsurances.	930,446	9	1
Premium reserve at December 31, 1898.	569,703	7	0	Commission	234,044	4	2
Premiums received in 1899, less reinsurances.	1,446,521	1	7	Expenses of management.	*257,223	5	11
				Premium reserve at December 31, 1899.	578,608	8	7
				Reserve at December 31, 1899.	1,550,000	0	0
				Balance, being profit of 1899, carried to profit and loss	15,902	0	10
	<u>£3,566,224</u>	<u>8</u>	<u>7</u>		<u>£3,566,224</u>	<u>8</u>	<u>7</u>

\*DETAILS OF EXPENSES OF MANAGEMENT.

	£	s.	d.
Salaries at home and abroad, including directors's fees.	179,583	11	5
Foreign and colonial government taxes and licenses, rents, and sundry office expenses.	59,158	14	1
Agents' charges and travelling expenses, including visits to United States and Canada.	21,902	13	2
Books, advertising, postage, telegrams, &c.	27,698	3	1
Retiring allowances.	6,483	11	4
Law expenses.	1,978	17	1
Salvage corps, &c.	5,806	16	4
	<u>£302,612</u>	<u>6</u>	<u>6</u>
Deduct—Applicable to the life department.	45,389	0	7
	<u>£257,223</u>	<u>5</u>	<u>11</u>

PROFIT AND LOSS—YEAR 1899.

	£	s.	d.		£	s.	d.
Balance from 1898.	645,756	0	11	Dividend and bonus to shareholders for 1898, paid-up in May and November, 1899.	165,000	0	0
Profit of year 1899	15,902	0	10	Superannuation fund.	1,000	0	0
Interest and dividends, less income tax	112,372	11	0	Irrecoverable balances.	1,333	2	5
Transfer fees.	109	0	0	Income tax.	4,231	5	4
				Balance at December 31, 1899.	602,575	5	0
	<u>£774,139</u>	<u>12</u>	<u>9</u>		<u>£774,139</u>	<u>12</u>	<u>9</u>

NORTH BRITISH AND MERCANTILE—*Concluded.*

GENERAL BALANCE SHEET, DECEMBER 31, 1899.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
<b>CAPITAL.</b>			
Subscribed—110,000 shares of £25 each	£ 2,750,000	British Government securities	515,000 0 0
Called up—£9 5s. per share		Colonial Government securities	243,287 16 5
Profit and loss		Guaranteed and other Indian railway stock	164,538 8 0
Dividends unclaimed		Guaranteed Indian Railway debentures	19,900 0 0
Superannuation fund		East Indian Railway annuities	70,697 0 3
		Foreign government and state securities	578,849 10 11
		Colonial municipal securities	71,050 10 7
		Foreign municipal securities	82,967 8 5
<b>FIRE DEPARTMENT.</b>			
Premium reserve	£ 578,608 8 7	Railway and other debentures and debenture stocks	121,381 2 3
General reserve	1,550,000 0 0	Railway and other stocks and shares	99,975 2 7
		Foreign railway bonds	709,616 17 3
		Foreign railway preference shares	924 18 2
		Mortgages—Property in United Kingdom	72,552 14 11
		Feu duties and feuing ground	14,533 0 11
		Loans in London on security	12,500 0 0
Outstanding liabilities	£2,128,608 8 7	Loans in Edinburgh, London, &c., partly occupied as offices of company, and partly let	508,869 15 7
	286,769 17 10	Salvage corps premises	11,257 9 5
		Bills receivable	29,958 4 6
Outstanding losses	£ 155,717 5 1	Agents' balances	264,802 7 6
Bills payable	5,783 2 5	Outstanding premiums	70,485 13 11
Reinsurance	111,631 10 3	Outstanding interest	10,647 4 6
Sundry outstanding balances	13,483 12 3	Cash in hand and current account abroad	79,600 0 9
Due to annuity branch	145 7 10	Cash on deposit abroad	9,937 10 0
		Cash in hand and on current account at home	28,658 10 8
		Due by life branch	1,403 14 10
			£3,792,405 2 4
<b>LIFE DEPARTMENT.</b>			
Life branch :—		Life branch :—	
Life fund	£ 8,149,481 12 7	Assets of life branch per separate balance sheet	8,319,795 10 5
Outstanding liabilities	170,313 17 10	Annuity branch :—	
		Assets of annuity branch per separate balance sheet	2,848,208 9 6
			£14,960,409 2 3



SESSIONAL PAPER No. 4

THE NORTHERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman--W. W. WALKINSHAW.

General Manager--H. E. WILSON.

Principal Offices--London and Aberdeen.

Head Office in Canada--Montreal

Chief Agent in Canada--ROBERT W. TYRE.

(Established June 2, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 3,000,000	\$ 14,600,000 00
Amount paid up in cash.....	300,000	1,460,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General:--

	Par value.	
British Columbia bonds.....	\$ 100,253 33	
City of Toronto bonds.....	111,446 67	
Total par value.....	\$ 211,700 00	
Carried out at par value.....		\$ 211,700 00
Cash in hand.....		4,571 95
Cash in banks, viz. :--		
Bank of Montreal, Montreal.....	\$ 6,402 24	
" British North America, Victoria.....	902 43	
" Nova Scotia, St. John, N.B.....	384 99	
Total.....		7,689 66
Cash deposit with C. F. U. A.....		250 00
Cash in hands of agents in Canada.....		16,445 55
Insurance maps and plans.....		4,000 00
Office fixtures and furniture.....		2,500 00
Total assets in Canada.....		\$ 247,157 16

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted.....	\$ 3,750 98	
Total net amount of unsettled claims for losses in Canada.....		\$ 3,750 98
Reserve of unearned premiums for all outstanding fire risks in Canada.....		175,821 69
Total liabilities in Canada.....		\$ 179,572 67

## NORTHERN—Continued.

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 281,155 68	
Deduct reinsurance, rebate, abatement and return premiums.....	23,148 10	
Net cash for fire premiums.....	\$	258,007 58
* Interest and dividends on stock and all other sources.....		11,497 50
Total cash income in Canada.....	\$	<u>269,505 08</u>

## EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$29,839.63) ..	\$ 45,051 66	
Deduct savings and salvage.....	14,194 61	
Net amount paid for said losses.....	\$ 30,857 05	
Paid for fire losses occurring during the year.....	\$ 128,679 67	
Deduct reinsurances and savings and salvage.....	668 53	
Net amount paid for said losses.....	\$ 128,011 14	
Total net amount paid during the year for fire losses in Canada.....	\$	158,868 19
Commission or brokerage in Canada.....		41,328 74
Salaries, fees and all other charges of officials in Canada.....		11,546 47
Taxes in Canada.....		3,507 56
Miscellaneous payments, viz. :—Maps and plans, \$613.33; postage, \$1,482.46; underwriters' associations, \$1,317.82; rents, \$1,871.68; stationery and printing, \$1,529.22; travelling expenses, \$1,298.22; advertising, \$1,030.74. office expenses, \$1,336.77; legal expenses, \$0.50; sundries, \$676.46.....		11,157 20
Total expenditure in Canada.....	\$	<u>226,408 16</u>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	17,917	\$ 27,154,936	\$ 322,239 35
Taken during the year—new.....	6,802	13,713,326	149,000 47
" " renewed.....	5,195	9,290,082	125,003 69
Total.....	29,914	\$ 50,158,344	\$ 596,243 51
Deduct terminated.....	11,455	21,273,015	251,362 72
Gross in force at end of year.....	18,459	\$ 28,885,329	\$ 344,880 79
Deduct reinsured.....		408,764	4,214 60
Net in force at December 31, 1899.....	18,459	\$ 28,476,565	\$ 340,666 19

Total number of policies in force in Canada at date.....	18,459	
Total net amount in force.....	\$ 28,476,565 00	
Total premiums thereon.....		<u>340,666 19</u>

\* Interest on deposit paid direct to head office, London.

SESSIONAL PAPER No. 4

NORTHERN—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

FIRE DEPARTMENT.

The premiums received last year amounted to £709,190 7s. 4d., showing, in comparison with the premiums of the previous year, an increase of £27,401 5s. 10d.

The losses incurred amounted to £403,221 6s. 10d., or 56·9 per cent of the premiums. The general average of the experience of the company from the beginning is now 58·6 per cent, or, including its provision for losses on current risks, 60·2 per cent.

The expenses of management (including commission to agents and charges of every kind) came to £245,523 6s. 8d., or 34·6 per cent of the premiums, which is 5 less than the ratio of the previous year.

After crediting the account with £272,715 12s. 7d., the amount set aside in 1898 as provision for 'current risks,' and charging it with £283,676 2s. 11d., being 40 per cent of the premiums for 1899, as a similar provision for the latter year, there remains a credit balance of £49,485 3s. 6d., which, as usual, has been transferred to the profit and loss account.

FIRE ACCOUNT FOR THE YEAR ENDING DECEMBER 31, 1899.

Amount of fire fund at the beginning of the year .....	£ 1,000,000 0 0	Losses by fire paid and outstanding (after deduction of reinsurances) .....	£403,221 6 10
Proportion of premiums set aside to meet liability under current policies at Dec. 31, 1898. . . . .	£272,715 12 7	Commission .....	103,293 9 2
Premiums received (after deduction of reinsurances) .....	709,190 7 4	Expenses of management .....	142,229 17 6
		Proportion of premiums set aside to meet liability under current policies, being 40 per cent of the revenue for 1899 ..	283,676 2 11
		Balance of revenue transferred to profit and loss account. . . . .	49,485 3 6
		Amount of fire fund at the end of the year, as per balance sheet .....	£ 1,000,000 0 0
	<u>£981,905 19 11</u>		<u>£981,905 19 11</u>
	<u>£1,000,000 0 0</u>		<u>£1,000,000 0 0</u>

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING DECEMBER 31, 1899.

Balance brought forward from last year .....	£ 192,804 0 2	Amount transferred to staff pension fund in terms of resolution of general meeting held June 9, 1899. . . . .	£ 5,000 0 0
Balance of interest account after deducting the amounts due to the life, annuity, and staff funds, respectively .....	60,519 8 4	Dividend and bonus declared June 9, 1899 .....	60,000 0 0
Amount transferred from fire account .....	49,485 3 6	Dividend declared Nov. 16, 1899. . . . .	30,000 0 0
		Income tax .....	5,322 1 4
		Allowances to retired officers of the company, and to families of deceased officers ..	1,063 10 0
		Company's moiety of assurance premiums of staff .....	939 2 4
		Agents' and other balances irrecoverable .....	893 3 2
		Loss on exchange .....	226 9 9
		Balance at credit of this account, as per balance sheet ..	199,364 5 5
	<u>£ 302,808 12 0</u>		<u>£ 302,808 12 0</u>



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THE NORWICH UNION FIRE INSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—Major F. ASTLEY CUBITT. | Secretary—C. A. BATHURST BIGNOLD.

Principal Office—Norwich, England.

Chief Agent in Canada—JOHN B. LAIDLAW. | Head Office in Canada—Toronto.

(Organized and commenced business, 1797. Commenced business in Canada in April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 1,100,000	\$ 5,353,333	33
Amount of capital paid up in cash.....	132,000	642,400	00

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz:—

	Par value.	
Canada 4 per cent stock.....	\$ 100,000	00
Canada 3 per cent stock.....	24,333	33
Western Canada Loan and Savings Co., debentures.....	25,000	00
British Consolidated 2½ per cent stock.....	48,666	67
Total par value.....	\$ 198,000	00
Carried out at par value.....	\$	198,000
Cash on hand at head office in Canada.....		328
Cash in banks, viz:—		
Bank of Montreal, Toronto (current account).....	\$ 12,393	41
" " (special account).....	27,561	84
" Montreal.....	7,712	03
Total.....		47,667
Agents' balances.....		10,816
Goad's plans.....		4,500
Total assets in Canada.....	\$	261,312
		15

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....	\$ 7,275	60
" " claimed but not adjusted (\$700 of which accrued in previous year).....	8,646	12
" " resisted—in suit.....	1,178	00
" " resisted—not in suit.....	3,592	66
Total net amount of unsettled claims for fire losses.....	\$	20,692
Reserve of unearned premiums for all outstanding risks in Canada.....		204,584
Total liabilities in Canada.....	\$	225,276
		99

63 VICTORIA, A. 1900

NORWICH UNION—*Continued.*

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 313,530 72	
Deduct reinsurance, rebate, abatement and return premiums.....	33,561 24	
Net cash received for premiums.....		\$ 279,969 48
Received for interest on stocks, &c.....		7,068 35
Interest on bank deposits.....		368 51
Total income in Canada.....		\$ 287,406 34

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$17,845.33).....	\$ 17,763 66	
Deduct amount received for savings and salvage and reinsurance....	196 90	
Net amount paid during the year for said losses.....	\$ 17,566 76	
Amount paid for losses occurring during the year.....	\$ 153,852 22	
Less amount received for reinsurance.....	63 23	
Net amount paid during the year for said losses.....	\$ 153,788 99	
Total net amount paid during the year for fire losses.....		\$ 171,355 75
Commission or brokerage and bonus on profits in Canada.....		69,328 65
Salaries, fees and other charges of officials.....		2,899 57
Taxes in Canada.....		4,353 98
Miscellaneous payments, viz. :—		
Stationery, \$1,640.48; postage and telegrams, \$9.50; advertising, \$379.20; travelling expenses, \$2,580.45; maps and plans, \$1,025.68; legal expenses, \$111.38; sundry charges, \$984.64; board expenses, \$1,677.81.....		8,409 14
Total cash expenditure in Canada.....		\$ 256,347 09

## RISKS AND PREMIUMS.

<i>Fire risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	22,814	\$ 28,676,809	\$ 368,326 47
Policies taken during the year—new.....	7,374	11,977,222	153,881 49
"    "    —renewed.....	7,639	11,601,308	161,854 63
Total.....	37,827	\$ 52,255,339	\$ 684,062 59
Deduct terminated.....	14,317	21,883,281	283,418 27
Gross in force at end of year.....	23,510	\$ 30,372,058	\$ 400,644 32
Deduct reinsured.....		226,740	2,594 95
Net in force at December 31, 1899.....	23,510	\$ 30,145,318	\$ 398,049 37
Total number of policies in force in Canada at date.....	23,510		
Total net amount in force.....			\$ 30,145,318 00
Total premiums thereon.....			398,049 37

SESSIONAL PAPER No. 4

NORWICH UNION—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

REVENUE ACCOUNT FOR THE YEAR ENDING DECEMBER 31, 1899.

	£	s.	d.		£	s.	d.
Premiums .....	961,558	11	4	Losses by fire .....	599,438	2	9
Interest .....	37,994	17	2	Commission .....	191,037	2	7
Profit on sale of stock .....	10,710	17	3	Expenses of management, &c. ....	140,604	7	0
Transfer fees .....	28	15	0	Balance .....	79,213	8	5
	<u>£ 1,010,293</u>	<u>0</u>	<u>9</u>		<u>£ 1,010,293</u>	<u>0</u>	<u>9</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance disposable, 1898 .....	273,621	2	8	Dividends and bonus to proprietors	55,000	0	0
Reserve on current policies, 1898 ..	313,670	5	11	Clerks' superannuation benefit fund	1,000	0	0
Balance of revenue account .....	79,212	8	5	Decreased value of investments. . .	21,534	14	3
				Reserve on current policies, 1899. . .	320,519	10	5
				Balance disposable .....	268,450	12	4
	<u>£ 666,504</u>	<u>17</u>	<u>0</u>		<u>£ 666,504</u>	<u>17</u>	<u>0</u>

BALANCE SHEET.

	£	s.	d.		£	s.	d.
Paid-up capital .....	132,000	0	0	British Government securities. ....	99,000	0	0
Fire Insurance Fund—				Bank of England stock .....	99,450	0	0
Reserve fund. .... £520,000 0 0				Railway debenture stock. ....	71,885	0	0
Reserve on current				Colonial government, railway and			
policies. .... 320,519 19 5				other securities .....	97,659	16	8
Balance disposable 268,450 12 4				United States Government securi-			
	<u>1,108,970</u>	<u>2</u>	<u>9</u>	ties .....	129,875	0	0
Retained for losses outstanding. . .	86,967	12	6	United States railway and municip-			
Expenses unpaid, estimated at. . .	3,000	0	0	pal securities .....	310,165	16	8
Bills payable .....	1,480	0	0	European government securities. . .	25,948	0	0
Clerks' superannuation benefit fund	22,318	9	7	South American Government secur-			
Unclaimed dividends .....	94	2	0	ities .....	38,818	2	3
				South African Republic Govern-			
				ment securities. ....	4,775	0	0
				Investment funds, municipal stocks,			
				&c. ....	68,511	13	4
				Mortgage .....	8,000	0	0
				Real Estate .....	57,263	9	2
				Salvage corps, building funds. ....	5,264	8	4
				Interest accrued .....	10,349	2	11
				Bills receivable .....	8,139	14	10
				Bankers' balance, English. ....	49,495	10	5
				Bankers' balances, foreign and colo-			
				nial. ....	114,483	14	7
				Premiums in course of collection			
				(since collected), less commis-			
				sion .....	70,548	10	4
				Agents' balances .....	85,097	7	4
				Cash in office .....	100	0	0
	<u>£1,354,830</u>	<u>6</u>	<u>10</u>		<u>£1,354,830</u>	<u>6</u>	<u>10</u>

## THE OCEAN MARINE INSURANCE COMPANY (LIMITED).

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—HENRY J. JOURDAIN.

Secretary—A. PRICE.

Principal Office—London, England.

Chief Agent in Canada—C. E. GAULT.

Head Office in Canada—Montreal.

(Organized, 1829 ; incorporated, 1888. Commenced business in Canada, 1898.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	£ 1,000,000	\$ 4,866,666 67
Amount of capital paid up in cash.....	100,000	486,666 67
	<u>                    </u>	<u>                    </u>

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
New South Wales Government 4 p.c. debentures..	\$ 121,666 67	\$ 122,396 67
	<u>                    </u>	<u>                    </u>
Carried out at market value.....		\$ 122,396 67
Total assets in Canada.....		\$ 122,396 67
		<u>                    </u>

The company has not accepted any risks in Canada for inland marine or for inland transit.



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OCEAN MARINE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

BALANCE SHEET FOR THE YEAR ENDING DECEMBER 31, 1899.

	£	s.	d.	£	s.	d.
Capital—40,000 shares of £25 each, upon which £2 10s. per share has been paid.....	100,000	0	0	361,059	6	0
Reserve.....	150,000	0	0	25,453	13	5
Sundry creditors.....	5,948	2	4	1,000	0	0
Securities re-valuation account.....	2,683	12	6			
Reserve underwriting account.....	34,519	15	11			
Balance of underwriting account.....	113,801	3	4			
" profit and loss account.....	60,801	10	11			
	<u>£ 467,757</u>	<u>5</u>	<u>0</u>			
				388,522	19	5
				34,000	0	0
				4,341	1	10
				421	7	5
				<u>40,471</u>	<u>16</u>	<u>4</u>
				<u>£ 467,757</u>	<u>5</u>	<u>0</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Dividend and bonus of 7s. 6d. per share on 40,000 shares.....	15,000	0	0			
Balance carried down.....	45,401	16	4			
	<u>£ 60,401</u>	<u>16</u>	<u>4</u>			
				60,401	16	4
Interim dividend of 2s. 6d. per share paid in July.....	5,000	0	0			
Income tax.....	451	6	8			
Balance carried to balance sheet.....	60,801	10	11			
				45,401	16	4
				12,249	15	8
				522	18	0
				2,740	0	0
				14	17	6
				<u>1</u>	<u>14</u>	<u>11</u>
Balance brought down.....						
Interest received and accrued on investments.....						
Profit on investments realized.....						
Rent of freehold premises.....						
Transfer fees.....						
Bad debts recoveries.....						
Balance of underwriting account, 1898, as per last account.....				£ 126,336	9	5
Less losses, averages and returns paid in 1899.....				96,074	14	3
Transferred to reserve underwriting account.....				£ 30,321	15	2
				25,000	0	0
				<u>5,321</u>	<u>15</u>	<u>2</u>
				<u>£ 66,252</u>	<u>17</u>	<u>7</u>

OCEAN MARINE—Concluded.

UNDERWRITING ACCOUNT, 1899.

	£	s.	d.	£	s.	d.	£	s.	d.
Losses and averages, less salvages and recoveries under reinsurance.....									
Directors' remuneration.....	4,500	0	0						
Office salaries.....	8,500	0	2						
General office charges and expenses.....	2,289	1	2						
Subscriptions to Lloyd's registers, &c.....	651	18	11						
Rates, taxes, &c.....	1,270	13	11						
Amount charged as rent for company's offices.....	1,500	0	0						
Retiring officer's allowance.....	100	0	0						
Balance carried to balance sheet.....				18,811	14	2			
				113,804	3	4			
				<hr/>					
				£ 188,372	14	9			
				<hr/>					
							188,372	14	9

Net premiums for 1899, after deducting returns and reinsurances.

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THE PHENIX INSURANCE COMPANY, BROOKLYN, N. Y.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—GEORGE P. SHELDON. | Secretary—WM. A. WRIGHT.

Principal Office—16 Court Street, Brooklyn, N. Y.

Chief Agent in Canada—A. M. M. KIRKPATRICK. | Head Office in Canada—Toronto.

(Incorporated, September 10, 1853. Charter renewed, September 9, 1893, for thirty years.

Commenced business in Canada, May 1, 1874.)

CAPITAL.

Amount authorized, subscribed for, and paid up in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

United States bonds on deposit with Receiver General, viz:—

	Par value.	Market value.	
United States, 4 per cent, registered.....	\$ 100,000 00	\$114,000 00	
Carried out at market value.....			\$ 114,000 00
Cash in hands of agents in Canada.....			3,268 28
Total assets in Canada.....			<u>\$ 117,268 28</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted.....	\$ 169 70
Reserve of unearned premiums for all outstanding fire risks in Canada.....	49,315 60
Total liabilities in Canada.....	<u>\$ 49,485 30</u>

INCOME IN CANADA.

Gross cash received for fire premiums in Canada.....	\$ 86,847 32
Deduct reinsurance, rebate, abatement and return premiums.....	9,559 59
Total net cash received for premiums.....	\$ 77,287 73
Interest on bonds and mortgages in Canada (paid direct to head office).....	4,000 00
Total cash income in Canada.....	<u>\$ 81,287 73</u>

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$4,204.78.)..	\$ 3,600 21
Deduct savings and salvage.....	11 62
Net amount paid for said losses.....	<u>\$ 3,588 59</u>
Amount paid for losses occurring during the year.....	\$ 42,768 83
Deduct amount received for reinsurance.....	28 13
Net amount paid during the year for the said losses.....	<u>\$ 42,740 70</u>

63 VICTORIA, A. 1900

## PHENIX, OF BROOKLYN—Continued.

## EXPENDITURE IN CANADA—Continued.

Total net amount paid during the year for fire losses in Canada.....	\$	46,329 29
Commission or brokerage.....		15,834 57
Taxes in Canada.....		2,260 56
General expenses:—postage, \$359.36; telegrams, \$43.34; express, \$43.43; exchange, \$46.80; duty on supplies, \$66.78; board expenses, \$687.50; advertising, \$45.25; printing, \$215.43; sundries, \$1,395.03.....		2,902 92
Total cash expenditure in Canada.....	\$	67,327 34

## RISKS AND PREMIUMS.

<i>Fire risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 8,613,426	\$ 104,413 89
Taken during the year—new and renewed.....	7,426,901	86,847 32
Total.....	\$ 16,040,327	\$ 191,261 21
Deduct terminated.....	7,915,925	91,551 44
Gross in force at end of year.....	\$ 8,124,402	\$ 99,709 77
Deduct reinsured.....	155,955	1,831 37
Net in force December 31, 1899.....	\$ 7,968,447	\$ 97,878 40
Total number of policies in force in Canada at date.....		No return.
Total net amount in force.....	\$	7,968,447 00
Total premiums thereon.....		97,878 40

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## ASSETS.

Real estate.....	\$	543,000 00
Loans on mortgage upon which not more than one year's interest is due.....		76,600 00
Interest accrued on said mortgage loans.....		1,236 63
Stocks and bonds—par value, \$3,004,500; market value.....		4,182,410 00
Interest due and accrued on bonds not included in market value.....		6,766 66
Cash on hand and in banks.....		486,385 18
Gross premiums in course of collection.....		522,766 88
Other assets—rents due and accrued.....		3,710 82
Total assets.....	\$	5,822,876 17

## LIABILITIES.

Net amount of unpaid losses.....	\$	208,637 86
Unearned premiums.....		2,936,770 33
Due and accrued for salaries, rent, &c.....		2,166 67
All other claims.....		145,839 93
Total liabilities, except capital stock.....	\$	3,293,414 79
Capital stock paid up in cash.....	\$	1,000,000 00
Surplus beyond liabilities and capital stock.....		1,529,461 38

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PHENIX OF BROOKLYN—*Concluded.*

INCOME.

Net cash received for premiums .....	\$	2,998,159 39
Interest and dividends .....		165,473 61
Income from all other sources (rents) .....		10,992 74
		<hr/>
Total cash income .....	\$	3,174,625 74
		<hr/>

EXPENDITURE.

Net amount paid for losses .....	\$	1,859,511 04
Dividends to stockholders .....		100,000 00
Commission or brokerage .....		557,139 78
Salaries, fees, &c. ....		321,096 10
Taxes .....		91,583 41
Miscellaneous .....		330,977 94
		<hr/>
Total cash expenditure .....	\$	3,260,308 27
		<hr/>

RISKS AND PREMIUMS.

Fire risks—written or renewed during the year—amount .....	\$	343,415,424 00
Premiums thereon .....		3,614,873 27
Terminated during the year .....		334,089,594 00
Premiums thereon .....		3,612,908 65
Net amount in force, December 31, 1899 .....		523,989,883 00
Premiums thereon .....		5,905,670 92
		<hr/>

## THE PHENIX INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—D. W. C. SKILTON | Secretary—EDWARD MILLIGAN.  
 Chief Agent in Canada—J. W. TATLEY.  
 Principal Office—Hartford, Conn. | Head Office in Canada—Montreal.  
 (Incorporated, May 31, 1854. Commenced business in Canada, May 20, 1890.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
" subscribed for and paid up in cash.....	2,000,000 00
	<u>2,000,000 00</u>

## ASSETS IN CANADA.

Stocks and bonds owned by the company, viz. :—

	Par value.	Market value.
City of Guelph bonds.....	\$ 24,000 00	\$ 28,680 00
" of Brantford bonds.....	25,000 00	27,875 00
" of Victoria bonds.....	20,000 00	24,400 00
Town of St. Henry bonds.....	75,000 00	82,875 00
Province of New Brunswick bonds.....	5,000 00	5,550 00
Canadian Pacific Railway land grant bonds.....	44,000 00	48,950 00
(The above are deposited with the Receiver General.)	\$193,000 00	\$218,330 00
Imperial bank stock.....	13,300 00	29,104 00
	<u>\$206,300 00</u>	<u>\$247,434 00</u>

Total carried out at market value.....	\$ 247,434 00
Cash at head office in Canada.....	612 47
Cash in hands of agents in Canada.....	19,592 47
Interest accrued.....	2,707 00
Maps and plans.....	5,622 19
Office furniture.....	1,066 40
Total assets in Canada.....	<u>\$ 277,034 53</u>

## LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....	\$299 95
" " claimed but not adjusted.....	355 00
" " reported or supposed, but not claimed.....	895 12
Total net amount of unsettled claims for fire losses in Canada.....	\$ 1,550 07
Reserve of unearned premiums for all outstanding fire risks in Canada.....	89,973 18
Total liabilities in Canada.....	<u>\$ 91,523 25</u>

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PHENIX OF HARTFORD—Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 137,677 56	
Deduct reinsurance, rebate, abatement and return premiums.....	18,071 46	
Net cash received for premiums.....		\$ 119,606 10
*Received for interest on bonds and mortgages in Canada.....		9,225 00
Received for interest and dividends on stocks, &c.....		1,286 05
Total income in Canada.....		<u>\$ 130,117 15</u>

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$20,505.47).....	\$ 23,615 45	
Less amount received for reinsurance and salvage.....	4,022 37	
Net amount paid during the year for said losses.....		\$ 19,593 08
Amount paid for losses occurring during the year.....	\$ 94,583 44	
Deduct amount received for insurance.....	7,719 71	
Net amount paid during the year for said losses.....		\$ 86,863 73
Total net amount paid during the year for fire losses in Canada.....		\$ 106,456 81
Commission or brokerage.....		20,309 68
Salaries, fees and all other charges of officials in Canada.....		6,130 26
Taxes in Canada.....		3,575 26
Miscellaneous payments, viz:—Travelling expenses, \$984.76; underwriters' associations, \$938.27; postage and telegrams, \$965.98; stationery and printing, \$703.88; maps and insurance plans, \$524.23; customs and express, \$184.12; rents, \$2,007.50; advertising, \$475.03; exchange, \$237.54; subscriptions, \$158; sundries, \$316.14. Total, \$7,495.45. Less office furniture sold, \$41.....		7,454 45
Total expenditure in Canada.....		<u>\$ 143,926 46</u>

RISKS AND PREMIUMS.

<i>Fire risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date at last statement	13,397	\$ 14,877,393	\$ 197,668 63
Taken during the year, new.....	6,871	8,593,854	109,708 94
"    "    renewed.....	1,653	2,203,738	30,154 81
Total.....	21,921	\$ 25,674,985	\$ 337,532 38
Deduct terminated.....	9,325	11,662,557	150,107 39
Gross in force at end of year.....	12,596	\$ 14,012,428	\$ 187,424 99
Deduct reinsured.....		582,085	6,687 93
Net in force at December 31, 1899....	12,596	\$ 13,430,342	\$ 180,737 06

Total number of policies in force in Canada at date.....	12,596	
Total net amount in force.....		\$ 13,430,342 00
Total premiums thereon.....		180,737 06

\*Paid direct to home office.

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PHENIX, OF HARTFORD—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## LEDGER ASSETS.

Book value of real estate, unincumbered, owned by the company . . . . .	\$	508,927	41
Loans on mortgage on real estate, first liens . . . . .		101,523	18
Book value of stocks and bonds owned by the company . . . . .		3,227,248	37
Loans on stocks, bonds or other collaterals . . . . .		9,000	00
Cash on hands and in banks . . . . .		118,845	91
Agents' debit balances . . . . .		270,466	83
Total . . . . .	\$	4,236,011	70
Deduct agent's credit balances . . . . .		684	51
Total net ledger assets . . . . .	\$	4,235,327	19

## NON-LEDGER ASSETS.

Interest due and accrued . . . . .		20,345	16
Market value of bonds and stocks over book value . . . . .		1,094,793	13
Rents due and accrued . . . . .		4,695	90
Due from other companies for reinsurance . . . . .		2,612	24
Net amount of uncollected and deferred premiums . . . . .		212,285	00
Gross assets . . . . .	\$	5,570,058	62
Deduct assets not admitted . . . . .		46,408	92
Total admitted assets . . . . .	\$	5,523,649	70

## LIABILITIES.

Net amount of unpaid losses . . . . .	\$	271,196	59
Total unearned premiums . . . . .		2,029,575	53
Total liabilities, not including capital stock . . . . .	\$	2,300,772	12
Capital stock paid up in cash . . . . .	\$	2,000,000	00
Divisible surplus . . . . .	\$	1,222,877	58

## INCOME DURING THE YEAR.

Net cash received for premiums . . . . .	\$	2,678,166	92
Received for interest and dividends . . . . .		211,987	63
Rents . . . . .		20,697	17
Profit on sale or maturity of ledger assets during the year over book value . . . . .		26,940	47
Total income . . . . .	\$	2,937,792	19

## EXPENDITURE DURING THE YEAR.

Net amount paid during the year for losses . . . . .	\$	1,796,329	27
Dividends paid to stockholders . . . . .		280,000	00
Commission or brokerage . . . . .		483,110	48
Rents . . . . .		19,142	53
Salaries, fees and all other charges of officials . . . . .		192,938	38
Taxes, licenses and insurance department fees . . . . .		84,593	35
All other payments and expenditures . . . . .		319,770	79
Total expenditure . . . . .	\$	3,175,884	80

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year . . . . .	\$	314,735,773	00
Premiums thereon . . . . .		3,063,205	38
Amount of policies terminated . . . . .		301,528,356	00
Premiums thereon . . . . .		3,055,167	22
Net amount in force on 31 December, 1899 . . . . .		374,153,345	00
Premiums thereon . . . . .		3,955,016	50



PHENIX ASSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Secretary—FRANCIS B. MACDONALD.

Principal Office—19 Lombard Street, London, E. C.

Chief Agents in Canada—PATERSON & SON. | Head Office in Canada—Montreal.

(Organized A. D. 1782. Commenced business in Canada, A. D. 1804.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$ 2,688,800	\$ 13,085,493 33
Amount paid up in cash.....	268,880	<u>1,308,549 33</u>

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General, viz. :—

	Par value.	Market value.
Canadian Pacific Railway Land Grant bonds.....	\$ 57,500 00	\$ 59,800 00
Canada 4 per cent reduced stock.....	50,126 67	53,134 27
Canada 3½ per cent stock.....	132,181 21	132,181 21
Canada 4 per cent inscribed stock.....	48,666 67	51,586 67
British consolidated 2½ per cent stock.....	29,200 00	29,200 00
Total par and market values.....	\$ 317,674 55	\$325,902 15

Carried out at market value.....	\$ 325,902 15
Cash in hands of agents in Canada.....	9,373 30
Unpaid premiums (Vancouver).....	8,944 86
Interest accrued and unpaid on stocks, &c.....	2,468 19
Total assets in Canada.....	\$ <u>346,688 50</u>

LIABILITIES IN CANADA.

Net amount of fire losses due and unpaid.....	\$ 1,177 35
"    "    reported or supposed but not claimed.....	12,612 68
Total net amount of unsettled claims for fire losses in Canada.....	\$ 13,790 03
Reserve of unearned premiums for all outstanding fire risks in Canada.....	333,697 24
Total liabilities in Canada.....	\$ <u>347,487 27</u>

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 585,955 01
Less reinsurance, rebate, abatement and return premiums.....	83,350 89
Net cash received for fire premiums.....	\$ 502,604 12
Add interest on the deposit with Receiver General, paid direct to the head office in London.....	11,948 05
Total cash income in Canada.....	\$ <u>514,552 17</u>

## PHENIX, OF LONDON—Continued.

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$69,096 09).....	\$ 70,678 19	
Deduct reinsurance.....	577 26	
Net amount paid during the year for said losses .....	\$ 70,100 93	
Paid for fire losses occurring during the year .....	\$ 257,947 01	
Deduct amount received for savings and salvage and reinsurance.....	9,691 78	
Net amount paid during the year for said losses.....	\$ 248,255 23	
Total net amount paid during the year for fire losses.....	\$ 318,356 16	
Commission or brokerage.....	124,119 56	
Taxes in Canada.....	4,890 99	
Miscellaneous payments, viz.:—		
Canada sundries.....	\$ 3,992 12	
Vancouver, B.C., sundries.....	2,168 28	
Victoria, B.C., ".....	465 71	
		6,626 11
Total cash expenditure in Canada.....	\$ 453,992 82	

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	20,739	\$ 42,770,681	\$ 565,131 50
Taken during the year—new.....	9,434	27,584,337	375,878 93
" " renewed.....	7,253	15,290,692	208,020 45
Total.....	37,426	\$ 85,645,710	\$1,149,030 88
Deduct terminated.....	14,079	36,452,050	505,717 43
Gross in force at end of year.....	23,347	\$ 49,193,660	\$ 643,313 45
Deduct reinsured.....		1,438,779	16,353 82
Net in force, December 31, 1899.....	23,347	\$ 47,754,881	\$ 626,959 63
Total number of policies in force at date.....			23,347
Total net amount in force.....			\$ 47,754,881 00
Total premiums thereon.....			626,959 63

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

The premiums received during the year, less reinsurances, amount to £1,187,604 18s. 10d.

The expenses and losses (paid and outstanding) amount to £1,150,200 4s. 3d.

The result of the year's working, including interest and balance brought forward from the last account, and allowing for interim dividend, leaves a balance at the credit of profit and loss of £209,944 19s. 11d., out of which the directors propose to declare the usual dividend of 23s. per share, to be paid on the 30th proximo. This, with the interim dividend of 12s. per share paid in last October, makes the total of 35s. per share for the year.

The funds of the office on December 31, 1899, were as under:

Capital paid up.....	£	s.	d.
Reserve for unexpired risks.....	268,880	0	0
Investment reserve.....	475,041	19	6
General Reserve Fund.....	30,000	0	0
Balance at credit of profit and loss account.....	573,790	2	7
	209,944	19	11
	£1,557,657	2	0

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PHENIX OF LONDON—Continued.

REVENUE ACCOUNT FOR THE YEAR ENDING DECEMBER 31, 1899.

Reserve for outstanding risk from 1898.....	£	s.	d.	£	s.	d.
Premiums (less reinsurance).....	453,398	0	3	778,539	9	7
Income from investments (less income tax).....	1,187,694	18	10			
	46,740	18	3			
Losses (less reinsurance).....				£264,243	12	2
Commissions.....				107,417	2	6
General expenses.....						
Reserve for outstanding risk at December 31, 1899.....						
Balance carried to profit and loss account.....						
	£1,687,743	17	4	£1,687,743	17	4

PROFIT AND LOSS ACCOUNT.

Balance from last account.....	£	s.	d.	£	s.	d.
Less dividend paid, 25s. a share on 53,776 shares.....	£228,831	11	2	3,821	1	4
Increase in value of property and investments.....	61,842	8	0	2,918	11	3
Balance from revenue account.....				32,245	12	0
				209,944	19	11
	£ 248,950	4	6	£ 248,950	4	6

LIABILITIES.

Capital, £2,688,800—53,776 shares of £50 each, £5 paid.....	£	s.	d.	£	s.	d.	
Investment reserve.....	268,880	0	0	96,313	10	0	
Reserve for outstanding risk.....	30,000	0	0	Two-and-a-half per cents.....	96,500	0	0
General reserve.....	473,041	19	6				
Balance at credit of profit and loss account.....	573,790	2	7				
	£1,557,657	2	0				
Unpaid dividends.....	574	12	0				
Outstanding losses.....	209,073	0	0				

ASSETS.

British Government securities—Consols.....	£	s.	d.	£	s.	d.
Two-and-a-half per cents.....	96,500	0	0	297,569	17	0
The company's offices and other property in London, also branch offices at Liverpool, Manchester, Birmingham and Hamburg.....				167,860	8	11
Branch and agency balances at home and abroad.....				160,970	12	1
United States government bonds.....				143,269	0	0
Colonial government securities.....						
On deposit and current account and other investments in the United States.....				136,477	9	9
State of Massachusetts bonds.....				112,886	12	0
New York City 3½ per cent gold bonds.....				78,494	16	11
United States railway bonds.....				76,851	10	11
Mortgages on property in the United Kingdom.....				75,875	3	8
Other foreign government securities.....				68,613	14	2
Metropolitan two-and-a-half per cents.....				36,400	0	0
Cash at bankers and petty cash in hand.....				24,203	7	7
New York City three per cent bonds.....				20,644	6	6
Bills receivable.....				19,490	10	9
Interest and dividends due.....				12,663	1	2
Canadian Pacific railway land grant bonds.....				12,096	11	3
The company's share in various salvage corps premises.....				11,224	1	4
London trust company debentures.....				10,000	0	0
India two-and-a-half per cents.....				8,900	0	0
	£1,767,304	14	0	£1,767,304	14	0

## THE QUEBEC FIRE ASSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—HON. P. GARNEAU.

Secretary—WILLIAM W. WELCH.

Principal Office—QUEBEC.

(Organized April 2, 1818, and incorporated by Act of L. C., 9 George IV., cap. 58, amended by 18 Vic., cap. 12, and by 29-30 Vic., cap. 27, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business, 1818.)

## CAPITAL.

Amount of stock authorized and subscribed for.....	\$	225,000 00
Amount paid up in cash.....		100,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Real Estate—A lot of ground in the City of Quebec, situated on the westerly side of St. Peter Street, in the rear by Sault-au-Matelot Street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Co., with a cut stone building thereon erected, and known as 'The Quebec Fire Office'.....	\$	32,000 00
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\* Stocks and bonds held by the company :—

	Par Value.	Market Value.
Quebec Steamship Co., mortgage.....	\$ 2,500 00	\$ 2,500 00
City of Quebec corporation bonds.....	39,000 00	40,350 00
Dorchester bridge debentures.....	6,000 00	6,000 00
New Brunswick ".....	10,000 00	11,000 00
City of Hull ".....	10,000 00	10,250 00
City of Three Rivers ".....	10,000 00	10,000 00
Province of Quebec ".....	12,500 00	13,760 00
" registered stock.....	4,000 00	4,600 00
Quebec Bank stock.....	50,000 00	62,500 00
La Banque Nationale stock.....	15,750 00	14,175 00
Union Bank stock.....	13,200 00	15,912 00
Total par and market values.....	\$ 172,950 00	\$ 191,047 00

\* Of these there are deposited with the Receiver General :—

City of Quebec debentures.....	\$ 33,000 00
New Brunswick ".....	10,000 00
Province of Quebec ".....	12,500 00
" registered stock.....	4,000 00

Total..... \$ 59,500 00

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QUEBEC—Continued.

ASSETS—Continued.

Carried out at market value.....	\$	191,047 00
Cash on hand at head office.....		344 87
Cash in banks, viz. :—		
La Banque Nationale, Quebec.....	\$	1,310 63
"    dividend account.....		341 80
"    savings account.....		39 47
Bank of Montreal, Quebec.....		1,780 25
"    Toronto.....		767 04
"    special deposit.....		7,500 00
"    New York.....		134 22
"    St. John.....		510 00
Total.....		12,383 41
Interest accrued and unpaid on stocks.....		1,632 00
Agents' balances.....		17,049 17
Balances due for losses reinsured.....		3,528 00
Quinton farm property.....		360 59
Total assets.....	\$	258,345 04

LIABILITIES.

(1) Liabilities in Canada.

Claims for fire losses due and yet unpaid.....	\$	6,580 00
"    resisted—in suit (Eaton suit).....		2,500 00
Total net amount of unsettled claims for fire losses.....	\$	9,080 00
Total reserve of unearned premiums for fire losses.....		77,138 76
Dividends declared and due but not paid.....		1,591 80
Amount of money borrowed.....		33,900 00
Total liabilities in Canada except capital stock.....	\$	121,710 56

(2) Liabilities in other Countries.

Net amount of fire losses adjusted but not due.....	\$	4,500 00
Total net amount of fire losses unsettled.....	\$	4,500 00
Total reserve of unearned premiums for fire risks in other countries.....		11,130 84
Total liabilities in other countries.....	\$	15,630 84
Total amount of liabilities in all countries, except capital stock.....	\$	137,341 40
Surplus on policy-holders' account.....	\$	121,003 64

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums.....	\$ 139,734 51	\$ 34,181 44	
Deduct reinsurance, rebate, abatement and return premiums.....	40,425 60	6,157 03	
Net cash received for premiums.....	\$ 99,308 91	\$ 28,024 41	
Net cash received for premiums in all countries.....			\$ 127,333 32
Received for interest on bonds and mortgages and stocks.....			9,417 00
Received for rent.....			1,541 77
Total cash income.....			\$ 138,292 09

## QUEBEC—Concluded.

## EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$11,750).....	\$ 5,750 00	\$ 3,500 00	
Amount paid for losses occurring during the year.....	\$ 142,525 28	\$ 26,000 48	
Deduct savings and salvage and reinsurance.....	43,359 26	4,500 00	
Net amount paid for said losses.....	\$ 99,166 02	\$ 21,500 48	
Total.....	\$ 104,916 02	\$ 25,000 48	
Total net amount paid during the year for fire losses.....			\$ 129,916 50
Amount of dividends paid during the year at 8 per cent.....			7,551 20
Commission or brokerage.....			22,488 44
Salaries, fees, &c.....			8,497 72
Taxes.....			1,663 68
Miscellaneous payments, viz.:—			
Fuel, \$325.00; law costs, \$375.00; petty expenses, \$2,523.36; printing, \$1,150.25; Canadian Fire Underwriters' Association, \$355.85; Inspector, St. John, \$1,687.37; Montreal Agency charges, \$818.28; Winnipeg Agency charges, \$427.61; Ontario Agency charges, \$1,523.98; rent, salaries, &c., St. John Agency, \$4,172.28.....			13,358 98
Improvement of building.....			5,037 26
Total cash expenditure.....			\$ 188,513 78

## CASH ACCOUNT.

1898.		DR.	1899.		CR.	
Dec. 31.	Balance in hand and in banks at this date.....	\$ 29,410 56	Dec. 31.	Expenditure as above.....	\$ 188,513 78	
1899.	Dec. 31.	Income as above.....	138,292 09	Investments.....	360 59	
	Dec. 31.	Money borrowed.....	33,900 00	Balance on hand and in banks at end of year.....	12,728 28	
			\$ 201,602 65		\$ 201,602 65	

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.....	13,360,081	177,102 75	3,130,253	39,825 33	16,490,334	216,928 08
Taken during the year—new.....	5,046,193	61,557 34	1,718,869	26,465 96	6,765,062	88,023 30
"    "—renewed.....	5,377,431	76,827 96			5,377,431	76,827 96
Total.....	23,733,705	315,488 05	4,849,122	66,291 29	28,632,827	381,779 34
Deduct terminated.....	10,050,825	138,227 90	3,179,028	41,065 95	13,229,853	179,293 85
Gross in force at end of year.....	13,732,880	177,260 15	1,670,094	25,225 34	15,402,974	202,485 49
Deduct reinsured.....	1,739,195	26,185 51	106,495	2,008 10	1,845,690	28,193 61
Net in force, 31st Dec., 1899....	11,993,685	151,074 64	1,563,599	23,217 24	13,557,284	174,291 88

Total number of policies in force at date..... No return.  
Total net amount in force..... \$ 13,557,284 00  
Total net premiums thereon..... 174,291 88

SESSIONAL PAPER No. 4

THE QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—J. A. MACDONALD.

Secretary—G. W. BURCHELL.

Principal Office—New York.

Agent in Canada—GEORGE SIMPSON.

Head Office in Canada—1709 Notre Dame St., Montreal.

(Incorporated September 11, 1891. Commenced business in Canada, November 2, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash..... \$ 500,000 00

ASSETS IN CANADA.

Stocks and bonds owned by the company, viz. :—

	Par value.	Market value.	
United States 4 per cent bonds .....	\$ 100,000	\$ 119,242	
City of Halifax 5 per cent stock.....	60,000	66,000	
New Zealand 4 per cent.....	48,667	49,000	
Province of Quebec 5 per cent bonds.....	30,417	24,500	
Province of Manitoba 5 per cent bonds.....	29,200	29,400	
Total par and market value.....	\$ 268,284	\$ 288,142	
Carried out at market value .....			\$ 288,142 00
Cash at head and branch offices in Canada.....			1,301 27
Cash in banks, viz. :—			
Molsons Bank, Montreal.....	\$ 73	73	
Bank of British North America, Halifax.....	1,535	18	
Merchants Bank of Halifax, Montreal .....	17,462	09	
Total.....			19,071 00
Cash in the hands of agents in Canada.....			16,270 17
Sundry .....			150 00
Total assets in Canada.....			\$ 324,934 44

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 1,495	00	
" due and unpaid.....	2,800	00	
" resisted—in suit.....	900	00	
" resisted—not in suit.....	2,754	73	
Total net amount of unsettled claims for fire losses in Canada.....	\$ 7,949	73	
Reserve of unearned premiums for all outstanding fire risks in Canada.....	200,965	16	
Due and accrued for salaries, and other miscellaneous expenses in Canada.....	1,497	12	
Due Royal Insurance Company.....	881	24	
Total liabilities in Canada.....	\$ 211,293	25	

63 VICTORIA, A. 1900

QUEEN INSURANCE COMPANY OF AMERICA—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 344,648 58	
Deduct reinsurance, &c.....	41,820 26	
Net cash received for fire premiums.....		\$ 302,828 32
Interest and dividends.....		11,881 24
Total cash income in Canada.....		<u>\$ 314,709 56.</u>

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$27,708.00)	\$ 29,855 09	
Deduct savings and salvage.....	3,664 51	
Net amount paid for said losses.....	\$ 26,190 58	
Amount paid for losses occurring during the year.....	\$ 168,086 76	
Less amount received for reinsurance.....	8,665 73	
Net amount paid during the year for said losses.....	\$ 159,421 03	
Total net amount paid during the year for fire losses in Canada.....		\$ 185,611 61
Commission or brokerage in Canada.....		49,832 04
Salaries, fees and all other charges of officials in Canada.....		15,695 06
Taxes in Canada.....		4,543 23
Miscellaneous payments, viz.:—Postage and exchange charges, \$1,632.17; printing and stationery, \$1,692.36; advertising, \$1,279.70; underwriters' association, \$1,632.78; rent, \$2,511.35; general expenses, \$1,665.90; maps and plans, \$314.58; legal expenses, \$27; office furniture, \$118.59; travelling expenses, \$778.82.....		11,653 25
Total cash expenditure in Canada.....		<u>\$ 267,335 19.</u>

## RISKS AND PREMIUMS.

<i>Fire Risks and Premiums.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 31,743,563	\$ 399,753 11
Policies taken during the year—new.....	15,078,288	173,563 14
"    "    renewed.....	12,558,659	174,877 04
Total.....	\$ 59,380,510	\$ 748,193 29
Deduct terminated.....	27,250,981	338,246 78
Gross in force at end of year.....	\$ 32,129,529	\$ 409,946 51
Deduct reinsured.....	1,219,434	15,367 24
Net in force at December 31, 1899.....	<u>\$ 30,910,095</u>	<u>\$ 394,579 27</u>
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....		\$ 30,910,095 00.
Total premiums thereon.....		<u>394,579 27</u>



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QUEEN INSURANCE COMPANY OF AMERICA—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

ASSETS.

Real estate owned by the company.....	\$	720,164	73
Stocks and bonds owned by the company of par value, \$3,025,000; market value...		3,467,644	48
Cash in hand and in banks.....		108,404	58
Interest due and accrued.....		45,015	43
Premiums in course of collection.....		317,121	82
Bills receivable.....		193	50
All other property belonging to the company.....		3,784	50
		<hr/>	
Total assets.....	\$	4,662,329	04
		<hr/> <hr/>	

LIABILITIES.

Net amount of unpaid losses.....	\$	190,237	95
Total unearned premiums.....		1,499,647	97
Due and accrued for rent, salaries, &c.....		9,253	00
Sundry.....		127,721	00
		<hr/>	
Total liabilities, not including capital stock.....	\$	1,826,859	86
		<hr/>	
Capital stock paid up in cash.....	\$	500,000	00
		<hr/>	
Surplus beyond liabilities, including capital stock.....	\$	2,335,469	18
		<hr/> <hr/>	

INCOME.

Net cash received for premiums.....	\$	1,805,441	05
Interest and dividends.....		129,375	38
Rents.....		7,677	88
		<hr/>	
Total income.....	\$	1,942,494	31
		<hr/> <hr/>	

EXPENDITURE.

Net amount paid during the year for losses.....	\$	1,233,370	28
Cash dividends paid stockholders.....		100,000	00
Commission or brokerage.....		287,883	28
Salaries, fees and other charges of officials.....		180,300	29
Taxes.....		61,285	41
All other payments and expenditures.....		114,875	52
		<hr/>	
Total expenditure.....	\$	1,977,714	78
		<hr/> <hr/>	

RISKS AND PREMIUMS.

Fire risks written or renewed during the year.....	\$	238,258,657	00
Premiums thereon.....		2,416,026	28
Amount terminated during the year.....		217,647,004	00
Premiums thereon.....		2,332,801	39
Net amount in force at December 31, 1899.....		295,227,289	00
Premiums thereon.....		2,967,353	84
		<hr/> <hr/>	

## THE ROYAL INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—M. H. MAXWELL

Manager—CHAS. ALCOCK.

Principal Office—Liverpool, England.

Head Office in Canada—Montreal.

Chief Agent in Canada—GEO. SIMPSON.

(Established, 31st May, 1845. Commenced business in Canada, 1851.)

## CAPITAL.

Joint stock capital authorized, £3,000,000 sterling.....	\$ 14,600,000 00
Capital stock subscribed for £2,504,680 sterling.....	12,189,442 67
Amount paid up in cash, £375,702 sterling.....	<u>1,828,416 40</u>

## ASSETS IN CANADA.

Real estate in Canada held by the company.....	\$ 245,000 00
Stocks and bonds held by the company:	
*Canada 4's.....	Par value.    Market value.
*Consols.....	\$ 178,533 34    \$ 189,245 34
	511,000 00    511,000 00
	<u>\$ 689,533 34    \$700,245 34</u>
Carried out at market value.....	700,245 34
Loans on security of the company's policies (life department) in Canada.....	32,256 81
Cash at head office in Canada.....	341 71
Cash in Banks, viz.:	
Bank of Nova Scotia, Halifax.....	\$ 1,761 41
Molsons Bank, Montreal.....	116 67
Bank of Hamilton, Toronto.....	1,058 92
Merchants Bank of Halifax, Montreal.....	4,895 51
Total.....	<u>7,832 51</u>
Cash in hands of agents in Canada.....	46,692 17
Rents due and accrued.....	1,457 31
Office furniture and fixtures throughout Montreal and Toronto buildings; also furniture at Quebec, Hamilton and other agencies, including supplies, block plans, &c.....	7,000 00
Queen Insurance Company, proportion of general expenses.....	881 24
Total assets in Canada.....	<u>\$ 1,041,707 09</u>

## LIABILITIES IN CANADA.

Net amount of fire losses adjusted but not due.....	\$ 2,014 00
"    "    claimed but not adjusted.....	50 00
"    "    reported or supposed but not claimed (\$100 of which accrued in previous years).....	20,560 00
"    "    resisted, in suit (accrued in previous years)...	<u>1,745 88</u>
Total net amount of unsettled claims for fire losses in Canada.....	\$ 24,369 88
Reserve of unearned premiums on all outstanding fire risks.....	465,454 47
Liability under life branch in Canada.....	423,479 56
Due and accrued for commission, &c.....	<u>2,607 46</u>
Total liabilities in Canada.....	<u>\$ 915,911 37</u>

\*Deposited with Receiver General on account of fire and life.

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ROYAL—Continued.

INCOME IN CANADA (FIRE BRANCH).

Gross cash received for fire premiums .....	\$ 690,575 38	
Deduct reinsurance, &c.....	76,909 64	
Net cash received for fire premiums .....		\$ 613,665 74
Interest and dividends on stock, &c.....		23,046 56
Rents .....		6,914 01
Total cash income in Canada.....	\$	<u>643,626 31</u>

EXPENDITURE IN CANADA (FIRE BRANCH).

Amount paid during the year for fire losses occurring in previous years (estimated in last statement at \$83,050).....	\$ 115,511 28	
Deduct amount received for reinsurance and savings and salvage.....	39,493 80	
Net amount paid during the year for said losses.....	\$ 76,017 48	
Paid for losses occurring during the year.....	\$ 340,504 49	
Less amount paid for reinsurance and savings and salvage.....	445 59	
Net amount paid for said losses.....	\$ 340,058 90	
Total net amount paid during the year for fire losses in Canada.....	\$	416,076 38
Paid for commission or brokerage.....		102,662 79
Paid for salaries, fees and all other charges of officials in Canada.....		29,522 66
Taxes in Canada.....		6,126 83
Miscellaneous payments, viz. :—Printing and stationery, \$3,573.02; inspection and travelling expenses, \$1,609.18; underwriters' associations, \$2,775.43; advertising, \$2,588.59; rents, \$4,960.03; postage and exchange, \$2,680.55; maps and plans, \$910.80; office furniture, \$68.11; legal expenses, \$142; general expenses, \$6,705.07.....		26,012 78
Total cash expenditure in Canada.....	\$	<u>580,401 44</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement .....	\$ 82,824,885	\$ 925,964 74
Taken during the year—new.....	32,432,213	334,614 67
"    "    renewed.....	29,478,822	355,633 90
Total.....	\$ 144,735,920	\$ 1,616,213 31
Deduct terminated.....	62,244,052	696,929 85
Gross in force at end of year.....	\$ 82,491,868	\$ 919,283 46
Deduct reinsured.....	1,346,701	14,510 58
Net in force, December 1899.....	\$ 81,145,167	\$ 904,772 88
Total number of policies in force in Canada.....		No return.
Total net amount in force .....	\$	81,145,167 00
Total premiums thereon.....		<u>904,772 88</u>

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## ROYAL—Continued.

## GENERAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire fund at the beginning of the year.....	928,000	0	0	Losses by fire after deduction of re-insurances. ....	1,263,056	8	1
Premiums received after deduction of reinsurances.....	2,026,553	9	8	Commission .....	282,164	12	5
				Expenses of management.....	423,513	19	10
				Amount carried to profit and loss..	57,818	9	4
				Amount of fire fund at the end of the year as per balance sheet....	928,000	0	0
	<u>£ 2,954,553</u>	<u>9</u>	<u>8</u>		<u>£ 2,954,553</u>	<u>9</u>	<u>8</u>

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....	908,943	17	8	Interim dividend for 1899.....	112,710	12	0
Less balance of dividend for 1898.....	125,234	0	0	Income tax.....	7,807	7	7
	<u>£ 783,709</u>	<u>17</u>	<u>8</u>	Balance carried forward.....	953,869	8	8
Interest and dividends not carried to other accounts. £113,823	1	9					
Less interest to Superannuation fund	1,505	6	6				
Transfer fees.....		41	6				
Amount from the fire account.....	57,818	9	4				
Shareholders' life profits realized..	120,000	0	0				
	<u>£ 1,073,887</u>	<u>8</u>	<u>3</u>		<u>£ 1,073,887</u>	<u>8</u>	<u>3</u>

## BALANCE SHEET ON DECEMBER 31, 1899.

LIABILITIES.			£	s.	d.	ASSETS.			£	s.	d.	
Shareholders' capital.....			375,702	0	0	Mortgages on freehold and leasehold property within the United Kingdom:—						
Reserve fund.....			1,582,393	11	7	City property,						
Life assurance fund.....			5,581,529	11	2	England.....	£ 664,471	10	2			
Annuity fund .....			374,941	4	8	City property,						
Fire fund .....			928,000	0	0	Scotland.....	159,416	15	0			
Perpetual insurance account.....			45,341	3	9	Landed property						
Superannuation fund.....			51,683	3	11	England.....	828,274	0	0			
Profit and loss (subject to dividend payable June 19 next) .....			953,869	8	8	Landed property						
			<u>£ 9,893,460</u>	<u>3</u>	<u>9</u>	Scotland.....	250,000	0	0			
Claims under life policies, admitted but not paid.....	£ 64,297	0	2							1,902,162	5	2
Outstanding fire losses.....	146,291	6	4		Mortgages on freehold property out of the United Kingdom.....					84,091	4	1
Unclaimed dividends .....	15,033	5	0		Reversions and life interests.....					133,517	10	6
Outstanding accounts (since paid)	14,739	8	0		Loans on the company's life policies within their surrender value.....					302,933	19	8
Bills payable (since paid).....	18,187	19	9		Investments:—							
			<u>258,548</u>	<u>19</u>	<u>3</u>	British government securities .....	255,663	10	6			
					Colonial government securities..	119,934	0	8				
					Foreign government securities..	34,257	14	9				
					United States government securities .....					312,974	18	10
					United States railways mortgage bonds .....					694,927	7	10
					United States railways guaranteed stocks.....					112,345	8	0
					Colonial provincial bonds.....					11,000	0	0
					Colonial municipal bonds.....					24,669	7	9
					State bonds in the United States					12,204	1	8
					Municipal bonds in the United States.....					308,995	12	3
					Railway debenture stocks:—							
					England.....	£ 320,679	4	9				
					Scotland.....	27,672	5	1				
					Wales.....	11,188	11	8				
					Foreign .....	2,034	7	6				
										<u>361,574</u>	<u>9</u>	<u>0</u>

ROYAL—*Concluded.*

BALANCE SHEET ON THE 31ST DECEMBER, 1898—*Concluded.*

Railway guaranteed and preference stocks :—			
England.....£	1,760,555	9	0
Scotland.....	136,051	15	1
Wales.....	35,734	6	1
Indian and colonial.....	101,300	6	7
			2,033,641 16 9
Railway ordinary and preferred ordinary stocks :—			
England.....£	215,343	15	6
Scotland.....	118,400	13	6
			333,744 9 0
Gas and dock companies' bonds.			404,629 14 6
Bonds of other incorporated companies.....			178,528 11 2
Stock of other incorporated companies.....			14,612 4 10
Freehold ground rents, England and Scotland.....			34,849 5 2
Freehold buildings :—			
England.....£	601,361	5	3
Scotland.....	64,774	6	6
Ireland.....	7,000	0	0
India and colonies.....	167,216	2	3
United States	567,809	0	0
Other foreign countries ..	75,762	1	9
			1,483,922 15 9
Leasehold buildings, England...			109,978 3 0
Loans, to various towns and townships on security of the rates :—			
England.....£	253,316	11	7
Scotland.....	8,868	17	1
			262,185 8 8
Loans, on English and Scottish railway and other securities, with margins.....			150,573 15 10
Agents' balances (since received)..			139,341 9 10
Outstanding premiums " ..			29,421 0 10
Outstanding interest " ..			89,418 10 0
Cash in hand and on current account with bankers.....			215,910 7 0
			<u>£10,152,009 3 0</u>
			<u>£10,152,009 3 0</u>

THE SCOTTISH UNION AND NATIONAL COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

*President*—ALEXANDER DUNCAN. | *Secretary*—J. K. MACDONALD.  
*Principal Office*—Edinburgh, Scotland.  
*Chief Agent in Canada*—WALTER KAVANAGH. | *Head Office in Canada*—Montreal.  
 (Organized, 1824. Incorporated, June 26, 1833. Commenced business in Canada,  
 February, 1882.)

CAPITAL.

Amount of capital authorized.....	\$ 29,200,000 00
“ subscribed for.....	24,066,542 60
“ paid up in cash.....	1,460,000 00

ASSETS IN CANADA.

Amount secured by way of loans on real estate in Canada by bond or mortgage— first liens.....	\$ 250,000 00
Bonds and debentures in deposit with Receiver General:—	
	Par value.      Market value.
Canada 4 per cent inscribed stock.....	\$ 97,333 33      \$ 108,000 00
City of St. John debentures.....	2,000 00      2,100 00
“ Toronto bonds.....	1,500 00      1,500 00
“ Hamilton “.....	30,660 00      33,705 00
Total par and market values..	\$ 131,493 33      \$145,305 00
Carried out at market value.....	145,305 00
Cash in hands of agents in Canada.....	14,910 62
Cash in Imperial Bank of Canada.....	81,641 53
* Total assets in Canada.....	\$ 491,857 15

\* Besides these there are other Canadian investments held at Hartford, the U.S. branch of the company, as follows:—

Debentures, viz:—	Par value.	Market value.
Central Canada Loan and Saving Co.....	\$ 25,000 00	\$ 25,000 00
Freehold Loan and Savings Co.....	50,000 00	50,000 00
Land Security Co.....	50,000 00	50,000 00
Canada Landed and Nat. Investment Co.....	37,500 00	37,500 00
Canadian Pacific Ry. 1st mortgage debenture bonds.	50,000 00	59,500 00
City of Hamilton.....	18,500 00	19,795 00
Imperial Loan and Investment Co. of Canada.....	25,000 00	25,000 00
Trust and Loan Company of Canada.....	50,000 00	50,000 00
Western Canada Loan and Savings Co.....	50,000 00	50,000 00
Farmer's Loan and Savings Co. of Toronto.....	50,000 00	50,000 00
Huron and Erie Loan and Savings Co.....	60,000 00	60,000 00
London and Canada Loan and Agency Co.....	75,000 00	75,000 00
Union Loan and Savings Co. debenture.....	50,000 00	50,000 00
	\$591,000 00	\$601,795 00

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SCOTTISH UNION AND NATIONAL—Continued.

Bonds, viz. :—		
City of Montreal debenture stock and bonds.....	\$ 150,000 00	\$ 142,750 00
" Toronto.....	125,000 00	128,750 00
" Sherbrooke, Quebec.....	50,000 00	53,605 00
" London, Ontario.....	75,000 00	79,515 00
" Brantford, ".....	30,000 00	32,245 00
" Kingston, ".....	24,427 73	27,760 00
Town of Cobourg.....	11,500 00	11,540 00
" Dundas, Ontario.....	35,000 00	35,620 00
" Petrolia ".....	69,095 11	75,010 00
Village of Parkdale.....	14,500 00	15,425 00
County of Middlesex.....	94,500 00	98,175 00
" Hastings.....	20,000 00	21,125 00
Province of Manitoba Government.....	50,000 00	51,500 00
" Quebec ".....	47,500 00	55,575 00
Halifax Electric Tramway Co., Ltd. 1st mortgage.	25,000 00	25,809 54
Ontario Railway subsidy.....	119,412 37	119,412 37
Grand Trunk Railway of Canada perpetual de- benture stock.....	50,000 00	69,000 00
St. Lawrence and Ontario Ry. 1st mortgage bonds.	25,000 00	27,250 00
Toronto Railway Company, 1st mortgage.....	125,000 00	135,000 00
City of Toronto St. Railway.....	40,000 00	48,845 00
London, Ontario, St. Railway bonds.....	25,000 00	27,250 00
Ottawa Electric Railway bonds.....	50,000 00	51,743 33
Victoria, Ontario Rolling Stock Company bonds..	25,000 00	26,202 33
	<u>\$ 1,280,935 21</u>	<u>\$ 1,359,107 57</u>
	<u>\$ 1,871,935 21</u>	<u>\$ 1,960,902 57</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due .....	\$ 5,185 99
" " claimed but not adjusted.....	4,904 28
" " reported or supposed but not claimed (accrued in previous year).....	255 00
" " resisted—in suit.....	2,000 00
Total net amount of unsettled claims for losses in Canada.....	\$ 12,345 27
Reserve of unearned premiums for all outstanding risks in Canada.....	126,821 53
Total liabilities in Canada.....	<u>\$ 139,166 80</u>

INCOME IN CANADA.

Gross cash received for premiums .....	\$ 214,409 12
Deduct reinsurance, rebate, abatement and return premiums.....	28,992 52
Net cash received for premiums.....	\$ 185,416 60
Received for interest and dividends .....	16,754 79
Total income in Canada.....	<u>\$ 202,171 39</u>

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## SCOTTISH UNION AND NATIONAL.—Continued.

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$24,404.32).....	\$ 24,095 12	
Deduct savings and salvage and reinsurance.....	73 72	
Net amount paid for said losses..	<u>\$ 24,021 40</u>	
Amount paid for loss occurring during the year .....	\$ 83,238 73	
Deduct savings and salvage.....	\$ 406 73	
Deduct amount received for reinsurance .....	23 83	
Total deductions.....	<u>630 56</u>	
Net amount paid for said losses.....	<u>\$ 82,608 17</u>	
Net amount paid during the year for losses.....	\$	106,629 57
Commission or brokerage.....		38,326 31
Taxes in Canada.....		3,262 40
Miscellaneous payments, viz. :—Stationery and printing, \$812.22; postage, telegrams and express, \$1,214.98; advertising, \$434.75; travelling expenses, \$4,294.87; maps and plans, \$134.47; legal expenses, \$91; underwriters' associations, local boards, &c., \$1,163.75; office furniture, \$33.20; sundries, \$56.81..		7,736 05
	\$	<u>155,954 33</u>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	9,044	\$ 20,538,764	\$232,495 01
Taken during the year—new and renewed.....	8,999	17,853,959	214,409 12
Total.....	<u>18,043</u>	<u>\$ 38,392,723</u>	<u>\$446,904 13</u>
Deduct terminated.....	7,954	15,638,542	191,492 14
Gross in force at end of year.....	10,089	\$ 22,754,181	\$255,411 99
Deduct reinsured.....		754,902	7,636 71
Net in force at December 31, 1899.....	<u>10,089</u>	<u>\$ 21,999,279</u>	<u>\$247,775 28</u>
Total number of policies in force in Canada at date .....	10,089		
Total net amount in force.....		\$ 21,999,279 00	
Total premiums thereon.....			<u>247,775 28</u>



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SCOTTISH UNION AND NATIONAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

FIRE REVENUE ACCOUNT.

Fire premiums received, after deducting re-insurance premiums ..	£	s.	d.	£	s.	d.		
Balance transferred to profit and loss account .....	541,991	19	8	373,365	2	7		
Losses by fire, after deducting sums re-insured .....	18,183	15	10	96,782	15	7		
Commission .....				90,027	17	4		
Expenses of management, including government and state taxes ..								
	£	560,175	15	6	£	560,175	15	6

PROFIT AND LOSS ACCOUNT.

Fire premium reserve at December 31, 1898 ..	£	s.	d.	£	s.	d.		
General reserve at December 31, 1898 .....	280,000	0	0	18,183	15	10		
Balance of profit and loss account at December 31, 1898, brought forward .....	235,000	0	0	681	0	4		
Fire premium reserve at December 31, 1899 ..	515,000	0	0	52,500	0	0		
General reserve at December 31, 1899 .....	28,202	15	1	515,000	0	0		
Balance carried forward .....	£	541,202	15	1	28,202	15	1	
Interest and dividends (less income tax) net carried to life account ..	36,014	14	10	515,000	0	0		
Transfer fees .....	76	15	0	285,000	0	0		
Share of profits of life assurance business .....	35,057	2	11	285,000	0	0		
	£	612,351	7	10	£	612,351	7	10

SCOTTISH UNION AND NATIONAL—Concluded.

BALANCE-SHEET AT DECEMBER 31, 1899.

	£	s.	d.	£	s.	d.
Shareholders' capital	300,000	0	0			
Shareholders' reserves:—						
Fire premium reserve	280,000	0	0			
General reserve	285,000	0	0			
Profit and loss:—						
Provision for dividend and bonus payable in 1900	52,500	0	0			
Balance carried forward	26,006	11	8			
				78,506	11	8
Life assurance and annuity funds	593,506	11	8			
	£ 893,506	11	8			
	3,915,569	13	2			
	£ 4,809,076	4	10			
Claims under life policies, admitted or known, but not payable until after December 31, 1899	£80,225	13	6			
Claims under fire policies, admitted or known, but not payable until after December 31, 1899	66,499	16	1			
Outstanding commission and charges	18,644	7	8			
Outstanding dividends	3,084	10	1			
Deposits made by agents as security	350	0	0			
	165,814	7	4			
Mortgages on property within the United Kingdom						543,668
Mortgages on property out of the United Kingdom						491,115
Reversions and life interest						31,248
Few duties, ground rents, &c.						90,465
Loans on company's policies, within their surrender values						131,397
Loans on miscellaneous securities (trust funds, &c.)						52,987
British government securities						6,901
Indian and colonial government stocks						187,333
United States government bonds						10,629
Railway debenture stocks						226,185
Other debenture stocks						347,599
Indian railway guaranteed stocks						94,063
Railway and other stocks and shares, preference and ordinary						645,089
United States railway bonds						574,584
United States railway guaranteed and preference shares						52,130
United States municipal, county, and state bonds						268,738
Colonial provincial, municipal and county bonds						218,226
Terminal debentures and fixed deposits						452,124
Foreign government and municipal securities						74,142
Water and gas annuities						10,718
Company's own stock						1,835
House property—Edinburgh, London, Dublin, Glasgow, Birmingham and Manchester						80,470
Other real property						63,139
Loan on personal security with life policy						250
Agents' balances (chiefly receipts since accounted for) and balances due from other offices						107,599
Outstanding premiums (head office and branches)						60,018
Interest accrued to December 31, 1889						49,497
Cash:—						
On deposit						£ 8,500
In hand and on current account						88,045
Bills receivable						96,545
						6,196
						£4,974,890
						12
						2

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THE SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—FREDERICK HENRY NORMAN. | Secretary—EDWARD BAUMER.  
Principal Office—London, Eng.

Chief Agent and Manager in Canada— | Head Office in Canada—  
H. M. BLACKBURN. | 15 Wellington St. East, Toronto.

(Organized, April 7, 1710. Commenced business in Canada, June 3, 1892.)

CAPITAL.

Amount of capital authorized and subscribed for..... \$ 11,680,080 00  
Amount paid up in cash..... 584,004 00

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz. :—

	Par value.	Market value.
Canada 4 per cent stock.....	\$ 24,333 33	\$ 25,306 66
Canada 3 per cent stock.....	53,533 33	52,998 00
Province of Manitoba debentures.....	12,166 67	13,505 00
City of Montreal stock.....	48,666 67	53,533 32
City of Toronto bonds.....	45,610 40	48,802 89
City of Vancouver bonds.....	24,333 33	25,550 00
City of Winnipeg bonds.....	12,166 67	13,748 32

Total par and market values..... \$220,810 40 \$233,444 19

Carried out at market value..... \$ 233,444 19  
Cash at head office in Canada..... 2,710 95  
Cash in Dominion Bank..... 15,689 79  
Cash in hands of agents in Canada..... 21,265 40

Sundry, viz. :—

Plans..... \$ 5,591 59  
Office furniture and fixtures..... 880 14

6,471 73

Total assets in Canada..... \$ 279,582 06

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted..... \$ 8,839 26  
Net amount of losses resisted—not in suit..... 2,700 00

Total net amount of unsettled claims for fire losses in Canada..... \$ 11,539 26  
Reserve of unearned premiums for all outstanding risks in Canada..... 121,870 23  
Amount accrued for rent..... 145 83

Total amount of all liabilities in Canada..... \$ 133,555 32

63 VICTORIA, A. 1900

## SUN INSURANCE OFFICE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums .....	\$ 205,292 62
Deduct reinsurance, rebate, abatement and return premiums .....	27,613 48
Net cash received for premiums .....	\$ 177,679 14
Endorsement fees .....	211 89
Interest from bank .....	129 00
Total income in Canada .....	<u>\$ 178,020 03</u>

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$30,834.50) .....	\$ 29,757 54
Amount paid for losses occurring during the year .....	114,355 46
Total net amount paid during the year for losses in Canada .....	\$ 144,113 00
Commission or brokerage .....	32,212 48
Salaries, fees and all other charges of officials in Canada .....	10,726 62
Taxes in Canada .....	3,677 07
Miscellaneous payments, viz.:—Postage, \$1,946.42; advertising, \$1,210.24; stationery and printing, \$714.91; plans, \$210.90; telephone, \$285.38; travelling expenses, \$745.23; board dues, \$1,133.84; mercantile agencies, \$67.00; rent, \$1,330.00; legal expenses, \$45.35; official signs and fixtures, \$82.80; Underwriters Protective Association, \$50; miscellaneous, \$430.22 .....	8,252 29
Total expenditure in Canada .....	<u>\$ 198,981 46</u>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies in force at beginning of year .....	12,601	\$ 19,023,164	\$ 251,288 38
Policies taken during the year—new .....	5,660	7,536,616	87,234 51
Policies taken during the year—renewed .....	5,590	7,942,174	114,486 66
Total .....	23,851	\$ 34,501,954	\$ 453,009 55
Deduct terminated .....	12,732	15,635,020	208,596 08
Gross in force at end of year .....	11,119	\$ 18,866,934	\$ 244,413 47
Deduct reinsured .....		642,271	6,347 11
Net in force at 31st December, 1899 .....	11,119	\$ 18,224,663	\$ 238,066 36
Total number of policies in force in Canada at date .....	11,119		
Total net amount in force .....			\$ 18,224,663 00
Total premiums thereon .....			<u>238,066 36</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve for unexpired risks brought forward from 1898 .....	411,838	1	7	Losses .....	615,991	5	10
Premiums, less reinsurances .....	1,027,636	16	6	Commission .....	165,719	19	2
Income from investments (less income tax) .....	78,974	11	3	General expenses .....	196,631	13	9
				Reserve for unexpired risks at December 31, 1899, being 40 per cent of premium income .....	411,054	14	7
				Balance carried to profit and loss account .....	129,051	16	0
	<u>£1,518,449</u>	<u>9</u>	<u>4</u>		<u>£1,518,449</u>	<u>9</u>	<u>4</u>

SESSIONAL PAPER No. 4

SUN INSURANCE OFFICE—*Concluded.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance brought forward from 1898.	181,185	11	9	Income tax on profits.....	3,560	18	0
Deduct—				Bad debts.....	571	10	3
Dividend paid				Loss on exchange.....	416	2	5
January, 1899... £48,000	0	0		Carried to pension fund.....	3,500	0	0
Dividend paid				Balance carried to balance sheet...	200,256	1	7
July, 1899..... 54,000	0	0					
	102,000	0	0				
	£	79,185	11				
Balance from revenue account.....	129,051	16	0				
Transfer fees.....	43	10	0				
Conscience money.....	23	14	6				
	£	208,304	12		£	208,304	12
			3				3

BALANCE SHEET AT DECEMBER 31, 1899.

LIABILITIES.			ASSETS.				
	£	s.	d.		£	s.	d.
Capital £2,400,000—240,000 shares of £10 each, 10s. per share paid..	120,000	0	0	Investments—			
N.B.—2,500 of these shares are held by the office, but are not included among the investments.				Mortgages on property within the United Kingdom.....	155,400	0	0
General reserve.....	1,150,000	0	0	Mortgages on property outside the United Kingdom.....	37,600	0	0
Special reserve.....	100,000	0	0	British Government securities...	75,000	0	0
Dividend reserve.....	100,000	0	0	Indian and colonial government securities.....	53,242	6	11
Investment reserve.....	45,953	18	5	Foreign government securities...	128,247	2	6
Reserve for risks not yet expired, being 40 per cent of the premium income for the year.....	411,054	14	7	Railway and other guaranteed preference and ordinary shares and stocks.....	303,065	18	11
Pension fund.....	40,329	2	9	Railway debentures and debenture stocks.....	427,253	7	2
Balance at credit of profit and loss account.....	200,256	1	7	Other debentures and debenture stocks and municipal bonds....	203,931	4	4
	£2,167,593	17	4	House property, including premises occupied by the office....	589,471	2	9
Outstanding losses.....	108,963	5	3	Salvage corps premises.....	14,356	19	7
Agents' balances.....	5,065	6	7	Other investments.....	5,900	0	0
Amounts due to other offices for reinsurances.....	32,011	11	7	Deposits with colonial banks.....	11,245	0	0
Bills payable.....	2,850	0	0		£2,004,713	2	2
Reserve for outstanding commission and charges.....	7,500	0	0	Branch and agency balances.....	183,673	3	6
Clerk's deposit fund.....	6,853	12	2	Due by other offices.....	6,531	8	5
				Outstanding premiums (since received).....	38,436	0	0
				Bills receivable.....	2,787	12	4
				Cash on deposit and at bankers and in hand.....	94,696	6	6
	£2,330,837	12	11		£2,330,837	12	11

## THE UNION ASSURANCE SOCIETY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—STEPHEN SOAMES.

Secretary—CHARLES DARRELL.

Principal Office—London, England.

Chief Agent in Canada—T. L. MORRISEY.

Head Office in Canada—Montreal.

(Established, February 16, 1714; commenced business in Canada, November, 1890.)

## CAPITAL.

Amount of joint stock capital subscribed for.....	£450,000	\$ 2,190,000 00
Amount paid up in cash.....	180,000	876,000 00

## ASSETS IN CANADA.

Stocks deposited with the Receiver General, viz:—

	Par value.	Market value.
New South Wales stock .....	\$ 121,666 67	\$ 127,750 00
Victoria Government stock.....	24,333 33	31,937 50
City of Toronto Local Improvement debentures.....	24,333 33	24,008 50
City of Quebec consolidated debentures .....	24,333 33	24,008 50
City of Ottawa waterworks bonds.....	50,000 00	51,500 00
County of Victoria, N. S., bonds.....	6,000 00	6,150 00
Total .....	<u>\$ 250,666 66</u>	<u>\$ 265,354 50</u>

Carried out at market value.....	\$ 265,354 50
Cash at head office in Canada.....	3,663 40
Cash in banks on current account (Merchants' Bank of Canada, Montreal).....	12,620 26
do special deposit (Bank of Toronto, Montreal).....	16,391 11
Cash in hands of agents in Canada.....	21,045 05
Interest accrued .....	844 67
Office furniture and plans.....	3,924 70
Total assets in Canada.....	<u>\$ 323,843 69</u>

## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 10,468 83
do do reported or supposed but not claimed.....	150 00
do do resisted—in suit.....	3,250 00
do do resisted—not in suit.....	1,475 23
Total amount of unsettled claims for fire losses in Canada.....	<u>\$ 15,344 06</u>
Reserve of unearned premiums upon all unexpired fire risks.....	198,805 80
Total liabilities in Canada.....	<u>\$ 214,149 86</u>

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UNION ASSURANCE—Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 323,476 32	
Deduct reinsurance, rebate, abatement and return premiums.....	35,244 71	
	<hr/>	
Net cash received for premiums.....	\$	288,231 61
Received for interest on bonds.....		5,447 92
*Interest and dividends on stocks and bonds.....		2,268 82
Interest from bank deposits.....		1,033 60
	<hr/>	
Total income in Canada.....	\$	<u>296,981 95</u>

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$22,971.17). \$	43,794 31	
Deduct amount received for savings and salvage.....	20,324 03	
	<hr/>	
Net amount paid during the year for said losses.....	\$	23,470 28
Amount paid for losses occurring during the year.....	\$ 155,764 51	
Deduct reinsurance and savings and salvage.....	21 50	
	<hr/>	
Net amount paid during the year for the said losses.....	\$	<u>155,743 01</u>
Total net amount paid during the year for fire losses in Canada.....	\$	179,213 29
Commission or brokerage in Canada.....		50,002 97
Salaries, fees and all other charges of officials in Canada.....		13,098 35
Taxes in Canada.....		3,973 67
Miscellaneous payments, viz. :—Postage and telegrams, \$956.07 ; exchange, \$396.17 ; rent, \$2,991.50 ; travelling, \$1,146.64 ; advertising, \$877.72 ; stationery, &c., \$1,321.10 ; express, \$61.73 ; subscriptions to mercantile agencies, \$100 ; tariff associations, \$1,330.02 ; legal expenses, \$862.33 ; plans, \$1,171.12 ; sundries, \$209.60. ....		11,424 00
	<hr/>	
Total expenditure in Canada.....	\$	<u>257,712 28</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	11,466	\$ 24,580,572	\$ 365,742 36
Taken during the year—new.....	5,229	18,494,295	199,875 36
" " renewed.....	4,320	7,849,870	121,507 74
Extra premiums.....		528,966	9,470 59
	<hr/>		
Total.....	21,015	\$ 51,453,703	\$ 696,596 05
Deduct terminated.....	8,873	22,583,261	323,225 19
	<hr/>		
Gross in force at end of year.....	12,142	\$ 28,870,442	\$ 373,370 86
Deduct reinsured.....		531,515	8,579 47
	<hr/>		
Net in force at December 31, 1899.....	<u>12,142</u>	<u>\$ 28,338,927</u>	<u>\$ 364,791 39</u>
Total number of policies in force at date.....	12,142		
Total net amount in force.....			\$ 28,338,926 00
Total premiums thereon.....			364,791 39

\*Paid direct to head office in England.

UNION ASSURANCE—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

FIRE REVENUE ACCOUNT.							
	£	s.	d.		£	s.	d.
Amount of fire reserve fund at the beginning of the year .....	323,539	0	0	Losses by fire, after deduction of re-assurances .....	403,060	19	4
Reserve for unexpired risks .....	95,000	0	0	Expenses of management .....	71,028	0	2
Premiums after deduction of re-assurances .....	626,451	18	6	Commission .....	134,271	8	8
Transfer from profit and loss account to reserve for unexpired risks .....	5,000	0	0	Bad debts written off .....			
Bad debts, amount recovered .....	73	8	8	Balance carried to profit and loss account .....	18,164	19	0
				Amount of fire reserve fund at the end of the year .....	323,539	0	0
				Reserve for unexpired risks .....	100,000	0	0
	<u>£1,050,064</u>	<u>7</u>	<u>2</u>		<u>£1,050,064</u>	<u>7</u>	<u>2</u>

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from last year .....	59,997	8	10	Dividends to shareholders .....	45,000	0	0
Interest and dividends .....	37,552	15	10	Income tax on interest and dividends .....	1,052	0	7
Profit realized on investments .....	859	18	6	Expenses of management not carried to other accounts .....	1,260	0	0
Balance from fire account .....	18,164	19	0	Pensions .....	2,338	2	11
				Transfer to staff fidelity fund .....	1,000	0	0
				Transfer to reserve for unexpired risks .....	5,000	0	0
				Balance .....	60,924	18	8
	<u>£ 116,575</u>	<u>2</u>	<u>2</u>		<u>£ 116,575</u>	<u>2</u>	<u>2</u>

## BALANCE SHEET ON DECEMBER 31, 1899.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Subscribed capital of £450,000 of which is paid up .....	180,000	0	0	Mortgages on property within the United Kingdom .....	154,900	0	0
Life reserve fund .....	350,000	0	0	Mortgages on property out of the United Kingdom .....	22,497	18	3
Fire reserve fund .....	323,539	0	0	Investments—			
Reserve for unexpired risks .....	100,000	0	0	Colonial government securities .....	43,928	6	6
Staff fidelity fund .....	1,000	0	0	Indian " " .....	5,697	19	6
Profit and loss account .....	60,924	18	8	Foreign " " .....	30,248	14	6
	<u>£1,015,463</u>	<u>18</u>	<u>8</u>	United States government and State securities .....	126,484	5	0
Outstanding fire losses .....	77,561	4	0	United States municipal bonds .....	69,549	7	2
Outstanding fire charges .....	1,957	7	0	Colonial municipal securities .....	21,697	8	6
Outstanding dividends .....	23,049	10	0	Bankstock .....	25,600	0	0
Re-insurance premiums due to other companies .....	4,353	6	10	Railway and other debentures and bonds and debenture stocks .....	119,218	16	4
Bills payable .....	1,309	15	9	Railway and other stocks and shares, preference and ordinary .....	99,593	14	10
				Loans on railway and other securities .....	17,212	6	3
				Loans on personal security .....	308	5	0
				" rates .....	60	0	0
				" shares of the society .....	1,000	0	0
Liabilities, life department .....	<u>2,489,267</u>	<u>19</u>	<u>6</u>	House property .....	141,140	19	8
				Branch offices and agents' balances .....	184,341	19	6
				Outstanding premiums .....	10,713	6	9
				Re-insurance premiums due from other companies .....	5,948	4	9
				Outstanding interest, due but not received .....	1,978	10	11
				Outstanding interest, accrued but not due .....	7,900	17	6
				Bills receivable .....	18,367	1	1
				Cash on deposit .....	£ 1,471	0	6
				Cash in hand and on current account .....	13,835	19	9
					15,307	0	3
				Assets, life department .....	<u>2,489,267</u>	<u>19</u>	<u>6</u>
	<u>£3,612,963</u>	<u>1</u>	<u>9</u>		<u>£3,612,963</u>	<u>1</u>	<u>9</u>



THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—HON. WILLIAM PUGSLEY.  
Secretary—EDWARD L. TEMPLE.

Chief Agent—THOMAS A. TEMPLE.  
Principal Office—MONTREAL.

(Incorporated June 13, 1898, by an Act of the Parliament of Canada, 61 Vic., cap. 119. Commenced business in Canada, May 15, 1899.)

CAPITAL.

Amount of capital authorized.....	\$	1,000,000 00
Amount subscribed for.....		416,900 00
Amount paid up in cash.....		109,025 00

(For List of Stockholders see Appendix.)

ASSETS.

Province of New Brunswick bonds held by the Receiver General on deposit, par value \$51,586 67; Market value.....	\$	50,555 26
Cash on hand at head office.....		2,743 96
Cash in banks, viz :—		
Bank of Hochelaga.....	\$	5,119 47
Bank of Nova Scotia.....		84 69
Bank of Commerce.....		1,394 09
Merchants Bank of Halifax.....		155 77
Bank of Commerce (special deposit).....		10,000 00
Total cash in banks.....		16,754 02
Interest accrued on bonds, etc.....		1,021 91
Agents balances.....		28,088 04
Insurance plans, office furniture, &c.....		2,719 09
Local accounts due.....		112 65
Total assets.....	\$	101,994 93

LIABILITIES.

(1) Liabilities in Canada.

Net amount of losses adjusted but not due.....	\$	2,000
Net amount of losses reported or supposed but not claimed.....		2,600
Total net amount of unsettled claims for fire losses in Canada.....	\$	4,600 00
Total reserve of unearned premiums for all outstanding fire risks in Canada.....		30,486 15
Due other companies for reinsurance premiums.....		5,402 37
Total liabilities in Canada except capital stock.....	\$	40,488 52

(2) Liabilities in other Countries.

Net amount of losses reported or supposed but not claimed.....	\$	650 00
Total reserve of unearned premiums for all outstanding fire risks in other countries.....		14,012 14
Total liabilities in other countries.....	\$	14,662 14
Total liabilities in all countries except capital stock.....	\$	55,150 66

63 VICTORIA, A. 1900

THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY—*Continued.*

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums .....	\$ 62,140 09	\$ 28,378 86
Deduct reinsurance, rebate, abatement and return premiums.....	20,287 47	7,940 09
Net cash received for premiums.....	<u>\$ 41,852 62</u>	<u>\$ 20,438 77</u>
Net cash received for premiums in all countries.....		\$ 62,291 39
Received for interest on bonds and mortgages.....		266 61
Total.....		<u>\$ 62,558 00</u>
Received for calls on capital.....		109,025 00
Total income.....		<u>\$ 171,583 00</u>

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring during the year...	\$ 14,864 91	\$ 10,635 07
Deduct amount received for reinsurance from other companies.....	6,728 41	52 69
Net amount paid during the year for fire losses.....	<u>\$ 8,136 50</u>	<u>\$ 10,582 38</u>
Total net amount paid during the year for fire losses.....		\$ 18,718 88
Paid for commission or brokerage.....		16,979 11
Paid for salaries, fees and other charges of officials and other home office expenses.		11,456 32
Paid for taxes.....		2,404 63
All other payments and expenditures, viz. :—		
Postage, telegrams, &c., at agencies, \$337.53; advertising at agencies, \$280.64; office rent at agencies, \$275; bank exchange, \$165.05; legal expenses, \$50; travelling and inspection expenses, \$1,536.15; office supplies, \$4,593.71; plans, \$2,529.20; office furniture, \$333.....		10,100 28
Cost of charter and all organizing expenses.....		42,016 14
Total expenditure.....		<u>\$ 101,675 36</u>

## CASH ACCOUNT.

1899.	DR.	1899.	CR.
Dec. 31.	To income as above.....	\$ 171,583 00	Dec. 31. By expenditure as above... \$ 101,675 36
			" investments..... 50,297 01
			" overpayment on bill of supplies—to be re- funded..... 112 65
			Balance in hand and in banks 19,497 98
		<u>\$ 171,583 00</u>	<u>\$ 171,583 00</u>

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THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ c.	\$	\$ c.	\$	\$ c.
Gross policies in force at beginning of year .....	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
Taken during the year—new .....	5,847,903	80,614 88	2,420,111	37,992 11	8,268,014	118,606 99
Total .....	5,847,903	80,614 88	2,420,111	37,992 11	8,268,014	118,606 99
Deduct terminated.....	730,217	4,488 41	611,989	9,358 22	1,342,206	13,846 63
Gross in force at end of year.....	5,117,686	76,126 47	1,808,122	28,633 89	6,925,808	104,760 36
Deduct reinsured.....	1,697,247	22,526 51	38,954	609 60	1,736,201	23,136 11
Net in force at Dec. 31, 1899.....	3,420,439	53,599 96	1,769,168	28,024 29	5,189,607	81,624 25

## THE WESTERN ASSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—HON. GEO. A. COX.

Secretary—C. C. FOSTER.

Vice-President and Managing Director—J. J. KENNY.

Principal Office—Toronto.

(Incorporated, August 31, 1851, by Act of the legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, and in 1887, 50-51 Vic., cap. 102. Commenced business in Canada, August, 1851.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	2,000,000 00
Amount paid up in cash.....	1,000,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Real estate—Company's building, 4 story stone, and lot 30 by 100, corner of Scott and Wellington Streets, Toronto.....	\$ 65,000 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	28,550 00
Loans as above on which more than one year's interest is due and for which judgment has not been obtained.....	4,000 00
Interest due and unpaid on said loans.....	\$ 1,890 59
Interest accrued and unpaid on said loans.....	978 00
Total interest carried out.....	2,868 59

## Stocks and bonds owned by the company :

	Par Value.	Market Value.
Dominion of Canada stock.....	\$ 65,350 00	\$ 67,637 25
Canadian Bank of Commerce stock.....	40,000 00	56,800 00
Shelburne debentures.....	1,500 00	1,500 00
Tilsonburg ".....	3,000 00	3,428 70
York ".....	2,100 00	2,100 00
Owen Sound ".....	5,200 00	5,588 44
United States registered bonds.....	241,000 00	274,740 00
Georgia state bonds.....	25,000 00	25,718 75
City of Richmond, Va., bonds.....	42,000 00	43,522 50
Collingwood debentures.....	200 00	200 00
Freehold Loan and Savings Co. stock.....	10,200 00	8,459 00
" " debentures.....	14,500 00	14,500 00
Canada Landed and National Investment Co., debentures.....	12,100 00	12,100 00
Toronto Savings and Loan Co. stock.....	22,500 00	25,000 00
" " debentures.....	74,000 00	74,000 00
Canada Permanent Loan and Savings Co. stock..	10,710 00	13,057 85
" " debentures.....	2,400 00	2,400 00
Dominion Savings and Investment Co. stock....	15,000 00	11,250 00
Imperial Loan and Savings Co. stock.....	28,320 00	28,320 00
Assurance Companies' stock.....	96,790 00	120,528 00
City of Columbus, Ohio, bonds.....	50,000 00	54,500 00
City of Toledo, Ohio, bonds.....	50,000 00	57,187 50

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WESTERN—Continued.

Stocks and bonds held by the company—Concluded.

Chicago, Milwaukee and St. Paul bonds.....	\$ 8,000 00	\$ 8,820 00	
Central Canada Loan and Savings Co. stock.....	20,000 00	24,000 00	
"                    "                    debentures...	123,200 00	123,200 00	
Anderdon debentures.....	661 16	613 26	
Western Canada Loan and Savings Co. debentures..	11,000 00	11,000 00	
Richmond County, N. Y., bonds.....	60,000 00	68,400 00	
Colorado Springs bonds.....	25,000 00	26,500 00	
Rochester Electric Railway bonds.....	20,000 00	21,300 00	
Kingston debentures.....	21,300 00	24,555 66	
London                    "                    .....	44,000 00	46,180 40	
Montreal                 "                    .....	46,000 00	50,644 20	
Portland, Oregon, debentures.....	50,000 00	58,812 50	
Toronto debentures.....	60,000 00	60,456 00	
Winnipeg                 "                    .....	24,000 00	25,786 80	
Total par and market values.....	\$1,325,031 16	\$1,452,806 81	
Carried out at market value.....		\$ 1,452,806 81	
Cash on hand at head office.....		3,075 01	
Cash in banks, &c., viz. :—			
Canadian Bank of Commerce, Toronto.....	\$ 32,907 45		
Ontario Bank, Toronto.....	6,097 81		
Alex. Laird and Wm. Gray, agents Canadian Bank of Commerce, New York, current account.....		15,345 29	
Alex. Laird and Wm. Gray, agents' trustee account.....	46,064 44		
Corn Exchange National Bank, Chicago.....	219 40		
Bank of Nova Scotia, St. John, N.B.....		2,149 10	
Merchants Bank of Halifax, Halifax.....		4,381 21	
Ontario Industrial Loan and Investment Co., special deposit.....		10,000 00	
Total.....		117,164 70	
Interest unpaid, due and accrued, on stocks, &c.....		5,370 91	
Agents' balances.....		565,757 63	
Bills receivable.....		53,067 73	
Office furniture, maps, &c.....		65,327 00	
Total assets.....		\$ 2,362,988 38	

LIABILITIES.

(1) Liabilities in Canada.

Net amount of losses, unsettled, but not resisted :—		
Fire.....	\$ 22,302 60	
Ocean.....	9,693 70	
Inland navigation.....	291 49	
Total.....	\$ 32,287 79	
Net amount of claims resisted :—		
Fire—in suit.....	\$ 750 00	
Fire—not in suit.....	2,000 00	
Ocean—in suit.....	834 00	
Ocean—not in suit.....	300 00	
Total.....	\$ 3,884 00	
Total net amount of unsettled claims in Canada.....	\$ 36,171 79	
(Of this amount \$1,697.40 fire and \$1,134 ocean, accrued in previous years.)		
Reserve of unearned premiums for outstanding risks in Canada :—		
Fire.....	\$ 288,169 66	
Inland marine.....	Nil.	
Ocean.....	29,196 38	
Total reserve of unearned premiums for risks in Canada.....	317,366 04	
Dividends declared and due and remaining unpaid.....	1,225 53	
Amount of money borrowed.....	40,000 00	
Total liabilities (excluding capital stock) in Canada.....	\$ 394,763 36	

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## WESTERN—Continued.

(2) *Liabilities in other Countries.*

Net amount of losses unsettled but not resisted :—

Fire.....	\$ 115,349 54
Inland Marine.....	13,047 29
Ocean.....	7,540 93
Total.....	<u>\$ 135,937 76</u>

Net amount of losses resisted and in suit :—

Fire.....	8,572 80
-----------	----------

Total net amount of unsettled claims in other countries (\$6,765.44 accrued in previous years) ..... \$ 144,510 56

Reserve of unearned premiums :

Fire.....	\$ 993,561 27
Inland marine.....	27,541 90
Ocean marine.....	24,479 30
Total reserve.....	<u>1,045,582 47</u>

Total liabilities in other countries..... \$ 1,190,093 03

Total liabilities (excluding capital stock) in all countries..... \$ 1,584,856 39

Surplus on policy-holders' account ..... \$ 778,131 99

## INCOME.

*For Fire Risks*

In Canada. In other Countries.

Gross cash received for premiums.....	\$ 561,810 79	\$ 1,672,179 26
Deduct reinsurance, rebate, abatement and return premiums.....	213,559 49	319,963 81
Net cash received for fire premiums.....	<u>\$ 348,251 30</u>	<u>\$ 1,352,215 45</u>

*For Inland Marine Risks.*

Gross cash received for premiums.....	\$ 27,990 16	\$ 339,624 91
Deduct reinsurance, &c.....	11,932 01	26,648 75
Net cash received for inland marine premiums.....	<u>\$ 15,358 15</u>	<u>\$ 312,976 16</u>

*For Ocean Risks.*

Gross cash received for premiums.....	\$ 498,092 80	\$ 49,171 17
Deduct reinsurance, &c.....	271,668 86	1,308 58
Net cash received for ocean premiums.....	<u>\$ 226,423 94</u>	<u>\$ 47,862 59</u>

Total net cash received for premiums.... \$ 590,033 39 \$ 1,713,054 20

Total net cash received for premiums in all countries..... \$ 2,303,087 59

Received for interest and dividends ..... 67,297 23

Total cash income ..... \$ 2,370,384 82

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WESTERN—Continued.

EXPENDITURE.

<i>For Fire Losses.</i>	In Canada.	In other Countries.
Net amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$146,917.75).....	\$ 24,730 50	\$125,408 00
Paid for losses occurring during the year.....	\$285,037 34	\$925,554 47
Less amount received for savings and salvage and reinsurances.....	122,967 68	135,688 13
Net amount paid for said losses.....	<u>\$162,069 66</u>	<u>\$789,866 34</u>
Total net amount paid during the year for fire losses....	<u>\$186,800 16</u>	<u>\$915,274 34</u>

*For Inland Marine Losses.*

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$53,044 23).....	\$ 2,703 88	\$ 62,828 54
Paid for losses occurring during the year.....	\$ 43,801 17	\$247,575 07
Less savings and salvage and reinsurances.....	7,024 52	44,409 64
Net amount paid for said losses.....	<u>\$ 36,776 65</u>	<u>\$203,165 43</u>
Total net amount paid during the year for inland marine losses.....	<u>\$ 39,480 53</u>	<u>\$265,993 97</u>

Total net amount paid during the year for fire and inland marine losses, viz:—		
In Canada.....	\$ 226,280 69	
In other countries.....	1,181,268 31	

Total.....	\$ 1,407,549 00
Net amount paid during the year for ocean losses.....	236,885 28
Paid for dividends on capital stock.....	99,958 00
Commission or brokerage.....	400,368 24
Salaries, fees and all other charges of officials.....	109,527 51
Taxes.....	68,641 74
Miscellaneous payments, viz:—	
Supervision of business, \$110,037.84; printing and advertising, \$15,789.63; local boards, \$19,128.89; postage, telegraph and express, \$21,200.00; law expenses, \$3,635.59; supplies, books, stationery, etc., \$8,114.32; furniture maps, plans, etc., \$4,980.41.....	182,886 68
Total cash expenditure.....	<u>\$ 2,505,816 45</u>

CASH ACCOUNT.

		<i>Dr.</i>	
1898.			
Dec. 31.	To balance in hand and in banks as at this date.....	\$ 185,615 90	
1899.			
Dec. 31.	To income as above.....	2,370,384 82	
	Received from realization of investments.....	30,055 44	
	Money borrowed.....	40,000 00	
		<u>\$ 2,626,056 16</u>	
1899.		<i>Cr.</i>	
Dec. 31.	By expenditure during year as above.....	\$ 2,505,816 45	
	Balance in hand and in banks at this date.....	120,239 71	
		<u>\$ 2,626,056 16</u>	

## WESTERN—Concluded.

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement...	62,188,241	816,533 29	164,753,873	1,643,397 41	226,942,114	2,459,930 70
Taken during the year (new and renewed).....	48,708,316	570,961 00	198,762,815	1,769,645 83	247,471,131	2,340,606 83
Total.....	110,896,557	1,387,494 29	363,516,688	3,413,043 24	474,413,245	4,800,537 53
Deduct terminated.....	44,709,494	623,443 71	143,458,706	1,384,164 48	188,168,200	2,007,608 19
Gross in force at end of year	66,187,063	764,050 53	220,057,982	2,028,878 76	286,245,045	2,792,929 34
Deduct reinsured.....	16,561,856	190,128 98	11,088,583	117,756 94	27,650,439	307,885 92
Net in force Dec. 31, 1899..	49,625,207	573,921 60	208,969,399	1,911,121 82	258,594,606	2,485,043 42
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement...			3,037,488	47,694 76	3,037,488	47,694 76
Taken during the year....	2,889,833	27,290 16	51,575,520	345,753 56	54,465,353	373,043 72
Total.....	2,889,833	27,290 16	54,613,008	393,448 32	57,502,841	420,738 48
Deduct terminated.....	2,882,833	27,290 16	51,097,245	338,364 52	53,987,078	365,654 68
Gross and net in force Dec. 31, 1899.....			3,515,763	55,083 80	3,515,763	55,083 80
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement...	2,145,875	51,572 45	1,090,981	20,478 66	3,236,856	72,051 11
Taken during the year....	35,188,171	516,314 45	9,340,402	65,339 10	44,528,573	581,653 55
Total.....	37,334,046	567,886 90	10,431,383	85,817 76	47,765,429	653,704 66
Deduct terminated.....	35,217,035	524,092 33	8,750,523	61,338 46	43,967,558	585,430 79
Gross in force at end of year	2,117,011	43,794 57	1,680,860	24,479 30	3,797,871	68,273 87
Deduct reinsured.....	705,670	14,598 19			705,670	14,598 19
Net in force Dec. 31, 1899..	1,411,341	29,196 38	1,680,860	24,479 30	3,092,201	53,675 68
Total number of policies in force.....	No return.					
Total net amount in force.....	\$ 265,202,570 00					
Total premiums thereon.....	2,593,802 90					



STATEMENTS

OF

LIFE INSURANCE COMPANIES



## LIST OF COMPANIES

BY WHICH THE BUSINESS OF **LIFE INSURANCE** WAS TRANSACTED IN THE  
DOMINION DURING THE YEAR ENDED DECEMBER 31, 1899.

- 
- The Ætna Life Insurance Company.  
 The British Empire Mutual Life Assurance Company.  
 The Canada Life Assurance Company.  
 The Commercial Union Assurance Company (Limited).  
 The Confederation Life Association.  
 \* The Connecticut Mutual Life Insurance Company.  
 The Dominion Life Assurance Company.  
 \* The Edinaburgh Life Assurance Company.  
 The Equitable Life Assurance Society of the United States.  
 The Excelsior Life Insurance Company.  
 The Federal Life Assurance Company of Canada.  
 The Germania Life Insurance Company.  
 The Great West Life Assurance Company.  
 The Home Life Association of Canada.  
 The Imperial Life Assurance Company of Canada.  
 \* The Life Association of Scotland.  
 The Liverpool and London and Globe Insurance Company.  
 The London and Lancashire Life Assurance Company.  
 The London Assurance.  
 The London Life Insurance Company.  
 The Manufacturers' Life Insurance Company.  
 The Metropolitan Life Insurance Company.  
 The Mutual Life Insurance Company of New York.  
 The National Life Assurance Company of Canada.  
 \* The National Life Insurance Company of the United States of America.  
 The New York Life Insurance Company.  
 The North American Life Assurance Company.  
 The Northern Life Assurance Company of Canada.  
 The North British and Mercantile Insurance Company.  
 \* The North-western Mutual Life Insurance Company.  
 The Ontario Mutual Life Assurance Company (now the Mutual Life Assurance Company of Canada)  
 \* The Phoenix Mutual Life Insurance Company.  
 The Provident Savings Life Assurance Society of New York.  
 The Reliance Mutual Life Assurance Society.  
 The Royal Insurance Company.  
 The Royal Victoria Life Insurance Company.  
 \*The Scottish Amicable Life Assurance Society.  
 \*The Scottish Provident Institution.  
 The Standard Life Assurance Company.  
 The Star Life Assurance Society.  
 The Sun Life Assurance Company of Canada.  
 The Temperance and General Life Assurance Company of North America.  
 The Travelers Insurance Company.  
 The Union Mutual Life Insurance Company.  
 The United States Life Insurance Company in the City of New York.

\*The licenses of these companies expired on March 31, 1878, so far as relates to new business.



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## THE ÆTNA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—MORGAN G. BULKELEY. | Secretary—J. L. ENGLISH.  
 Principal Office—Hartford, Conn., U. S.  
 Chief Agent in Canada—WILLIAM H. ORR. | Head Office in Canada—Toronto.  
 (Incorporated, June 6, 1850. Commenced business in Canada, 1866.)

Amount of capital authorized..... \$ 2,000,000 00  
 Amount subscribed for and paid up in cash..... 1,750,000 00

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals (\$203,200 of this amount belongs to policies issued subsequent to March 31, 1878)..... \$ 236,750<sup>00</sup>  
 Premium obligations on Canadian policies in force (\$9,489.71 of this amount belongs to policies issued subsequent to March 31, 1878)..... 27,326 21  
 Stocks, bonds and debentures owned by the company and held in Canada, viz. :—

	Par value.	Book value.	Market value.
Province of Quebec.....	\$ 153,000 00	\$ 153,187 50	\$ 168,300 00
City of Quebec Water.....	10,000 00	10,000 00	10,000 00
Government of Quebec.....	207,500 00	207,500 00	228,250 00
City of Quebec.....	30,000 00	30,000 00	31,500 00
City of London.....	75,000 00	75,000 00	80,250 00
City of Ottawa.....	133,000 00	133,000 00	152,950 00
Montreal Harbour.....	60,000 00	60,000 00	67,200 00
City of Toronto.....	502,200 00	498,317 00	537,354 00
Town of Mount Forest.....	20,000 00	20,000 00	22,000 00
City of Stratford.....	21,000 00	21,000 00	23,100 00
Town of Levis.....	23,000 00	23,000 00	25,300 00
City of Hull.....	40,000 00	40,000 00	44,000 00
Province of Manitoba.....	154,000 00	149,893 34	172,480 00
City of Sault Ste. Marie.....	20,000 00	20,000 00	20,000 00
City of Brantford.....	100,000 00	97,500 00	108,000 00
City of Three Rivers.....	32,500 00	32,500 00	35,100 00
Town of Coaticook.....	21,000 00	21,000 00	22,680 00
City of Victoria.....	80,000 00	80,000 00	86,400 00
City of Vancouver.....	225,000 00	225,000 00	263,250 00
City of St. Hyacinthe.....	30,000 00	30,000 00	30,900 00
City of Parkdale.....	47,495 52	47,495 52	48,920 38
City of St. Thomas.....	112,384 28	112,384 28	123,622 70
Town of Windsor.....	94,423 03	94,423 03	103,865 33
Town of Toronto Junction.....	116,600 00	111,815 00	99,110 00
City of Kingston.....	48,963 99	48,963 99	53,860 39
City of Belleville.....	50,000 00	50,000 00	55,000 00
Town of Côte St. Antoine.....	100,000 00	98,250 00	105,000 00
Town of Galt.....	50,000 00	49,125 00	52,500 00
Province of New Brunswick.....	66,000 00	66,000 00	69,300 00
City of St. John, New Brunswick..	50,000 00	49,375 00	52,500 00
City of Hamilton.....	32,271 16	31,778 21	33,884 71
City of Halifax.....	100,000 00	100,000 00	110,000 00
City of Sherbrooke.....	75,000 00	72,750 00	77,250 00
Roman Catholic school, Montreal..	85,000 00	85,000 00	89,250 00
Protestant school, ".....	203,000 00	200,687 60	213,150 00
Prince Edward Island.....	100,000 00	97,250 00	104,000 00
Protestant Insane Hospital.....	74,000 00	74,000 00	79,920 00
Province of Quebec.....	100,000 00	94,899 67	108,000 00
United States Government.....	655,000 00	743,691 66	787,950 00
Totals.....	<u>\$ 4,097,337 98</u>	<u>\$ 4,154,786 80</u>	<u>\$ 4,496,097 51</u>

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## ÆTNA LIFE—Continued.

## ASSETS—Continued.

Carried out at market value.....	\$	4,496,097	51
Cash in banks, viz.:-			
Ontario Bank.....	\$	1,499	62
Bank of Toronto.....		6,041	61
Total cash in banks.....		7,541	23
Interest due.....		304	50
Gross premiums due and uncollected on Canadian policies in force... \$		18,103	23
Gross deferred premiums on same.....		17,631	83
Total outstanding and deferred premiums..... \$		35,735	06
Deduct cost of collection at 20 per cent.....		7,147	01
Net outstanding and deferred premiums.....		28,588	05
Total assets in Canada.....	\$	4,796,607	50

## LIABILITIES IN CANADA.

*Under Policies issued previous to March 31, 1878.*

*Amount computed to cover the net present value of all Canadian policies in force. \$		1,317,629	00
Claims for death losses adjusted but not due, and unadjusted but not resisted (of which \$105 accrued in previous years)..... \$		8,582	00
Claims for matured endowments due and unpaid.....		2,639	00
		11,221	00
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....		950	35
Total liabilities in respect of said policies in Canada.....	\$	1,329,800	35

*Under Policies issued subsequent to March 31, 1878.*

*Amount computed to cover the net present value of all Canadian policies in force. \$		3,822,796	00
Claims for death losses adjusted but not due, and unadjusted but not resisted. .... \$		13,628	00
Claims for matured endowments due and unpaid.....		1,835	00
		15,463	00
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....		4,728	00
Total liabilities in respect of said policies in Canada.....	\$	3,842,987	00
Total liabilities in Canada.....	\$	5,172,787	35

## INCOME IN CANADA.

Cash received for premiums.....	\$	403,857	27
Premium obligations taken in part payment of premiums.....		2,570	10
Premiums paid by dividends, including reconverted additions.....		105,929	19
Total premium income.....	\$	512,356	56
Interest on investments.....		149,241	10
Interest on deposits.....		540	77
Received for interest on premium notes and policy loans.....		11,973	74
Total income in Canada during the year.....	\$	674,112	17

\* Based on Institute of Actuaries H. M. Table of Mortality, with 4½ per cent interest, computed by the Department.

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## ÆTNA LIFE—Continued.

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$ 248,180 63	
Premium and other obligations used in payment of the same.....	4,966 32	
Total amount paid for death claims (of which		
\$9,931.84 accrued in previous years).....	\$ 253,146 95	
<hr/>		
Cash paid for matured endowments.....	\$ 265,200 29	
Premium and other obligations used in payment of the same.....	27,352 09	
Total amount paid for matured endowments (of which		
\$1,150.03 accrued in previous years).....	\$ 292,552 38	
<hr/>		
Total amount paid for death claims and matured endowments.....	\$ 545,699 33	
Cash paid for surrendered policies.....	7,769 39	
Premium obligations used in purchase of surrendered policies.....	928 00	
Cash dividends paid policy-holders.....	19,012 98	
" applied in payment of premiums in Canada.....	105,929 19	
Premium obligations used in payment of dividends to policy-holders in Canada....	1,281 69	
Total net amount paid to policy-holders in Canada.....		
\$ 680,620 58		
Cash paid for commissions, salaries and other expenses of officials in Canada.....	44,114 17	
Taxes, licenses, fees or fines.....	3,446 57	
Miscellaneous payments, viz.:—		
Postage, \$1,571.65; telegraph, \$31.44; express, \$739.12; stationery, \$203.25;		
printing, \$182.95; exchange, \$159.09; medical examiners, \$1,448; sundry		
\$3.30.....	4,338 80	
Total expenditure in Canada.....		
\$ 732,520 12		

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 15,631 11
" received during the year.....	1,145 10
	<hr/>
	\$ 16,776 21
<hr/>	
Amount of obligations used in payment of claims.....	\$ 1,337 48
" used in payment of dividends to policy-holders.....	1,281 69
Total deductions.....	
	\$ 2,619 17
<hr/>	
Balance—note assets at end of year.....	\$ 14,157 04

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	429	
Amount of said policies.....	\$ 808,447 00	
Number of policies become claims in Canada during the year.....	413	
Amount of said claims.....	558,811 00	
Number of policies in force in Canada at date.....	11,436	
Amount of said policies.....	14,860,635 00	

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	172	\$ 265,629 00
2. By maturity.....	240	293,182 00
3. By surrender (for which cash value has been paid, \$7,769.39).....	38	53,428 00
4. By surrender, \$50,420 (for which paid-up policies have been granted to amount of \$18,900)		
Difference of amounts carried out.....		31,520 00
5. By lapse.....	54	120,430 00
Total.....		<hr/>
	504	\$ 764,189 00

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## ÆTNA LIFE—Continued.

	No.	Amount
Policies in force at beginning of year.....	11,524	\$ 14,839,551 00
Policies issued during the year.....	495	853,473 00
Policies terminated as above and by change to paid-up policies.....	562	807,789 00
Policies terminated otherwise, not taken.....	21	24,600 00
Policies in force at date of statement.....	11,436	14,860,635 00

Number of insured lives at beginning of year.....	10,450
Number of new insurers during the year.....	320
Number of deaths during the year among insured.....	164
Number of insured whose policies have been terminated during the year otherwise than by death.....	300
Number of insured lives at date of statement.....	10,306

## DETAIL OF POLICIES ISSUED SINCE MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada.....	8,635	\$ 11,781,376 00
Policies issued during the year.....	495	853,473 00
Policies terminated as above and by change to paid-up policies.....	449	646,108 00
Policies not taken.....	21	24,600 00
Policies in force at date of statement.....	8,660	11,964,141 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME DURING THE YEAR 1899.

Total premium income.....	\$ 6,268,084 70
Cash received for interest and for discount on claims paid in advance.....	2,304,951 24
Cash received for rents.....	37,740 17
Profit on sales of real estate.....	13,260 80
Profit on sale or maturity of securities.....	39,121 00
Total income, life department.....	\$ 8,663,157 91
Total income, accident department.....	855,566 84
Total income.....	\$ 9,518,724 75

## DISBURSEMENTS DURING THE YEAR, 1899.

Cash paid for losses and matured endowments.....	\$ 3,406,326 25
Premium notes restored by revival.....	1,971 83
Dividends paid policy-holders.....	341,426 48
Surrender values paid in cash.....	139,642 44
Surrender values applied to pay running premiums.....	20,241 90
Dividends applied to pay running premiums.....	696,886 33
Surrender values applied to purchase paid-up insurance and annuities.....	181,074 97
Cash paid stockholders for interest or dividends.....	175,000 00
Commissions to agents.....	776,405 58
Taxes, licenses and Insurance Department fees.....	213,402 79
Rent.....	27,572 28
Salaries and allowances for agencies.....	20,344 71
Medical examiners' fees and inspection of risks.....	49,648 58
Salaries of officers and office employees.....	149,989 57
Advertising, printing and stationery and postage.....	64,311 93
Miscellaneous expenses.....	97,067 83
Total disbursements, life department.....	\$ 6,361,313 47
" " accident department.....	743,143 19
Total disbursements.....	\$ 7,104,456 66



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AETNA LIFE—*Concluded.*

## LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$	513,446	71
Mortgage loans (first liens) on real estate.....		22,203,920	76
Loans secured by pledge of bonds, stocks and other collaterals.....		973,133	18
Loans made to policy-holders on the company's policies assigned as collateral.....		1,615,205	00
Premium notes, loans or liens on policies in force.....		495,617	84
Book value of bonds and stocks owned absolutely.....		18,322,628	24
Cash on hand and in banks.....		6,037,435	28
Agents' debit balances.....		25,630	79
Bills receivable.....		23,806	38
<b>Total.....</b>	<b>\$</b>	<b>50,210,824</b>	<b>18</b>
Deduct ledger liabilities.....		26,092	11
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>50,184,732</b>	<b>07</b>

## NON LEDGER ASSETS.

Interest due and accrued.....		723,697	45
Market value of stocks and bonds over book value.....		1,511,629	00
Net amount of uncollected and deferred premiums.....		451,801	82
Rents due and accrued.....		2,635	55
<b>Total assets as per books of company.....</b>	<b>\$</b>	<b>52,874,495</b>	<b>89</b>
Deduct assets not admitted.....		24,195	99
<b>Total assets (less items not admitted).....</b>	<b>\$</b>	<b>52,850,299</b>	<b>90</b>

## LIABILITIES.

Net reinsurance reserve, Actuaries' Table of Mortality, 4 per cent.....	\$	44,276,699	00
Present value of amounts not yet due on matured instalment policies.....		34,374	00
Total unsettled claims.....		246,542	00
Amount of all unpaid dividends, or other profits due policy-holders.....		759,239	34
Salaries, rents and expenses due and accrued.....		10,000	00
Premiums paid in advance.....		22,993	68
Liability under cancelled policies.....		8,053	00
Special reserve in addition to 4 per cent reserve.....		1,644,000	00
<b>Total liabilities, life department.....</b>	<b>\$</b>	<b>47,001,901</b>	<b>02</b>
<b>Total liabilities, accident department.....</b>		<b>406,183</b>	<b>02</b>
<b>Total liabilities.....</b>	<b>\$</b>	<b>47,408,084</b>	<b>04</b>
Gross surplus.....	\$	5,442,215	86
Capital stock paid up.....		1,750,000	00
<b>Gross divisible surplus.....</b>	<b>\$</b>	<b>3,692,215</b>	<b>86</b>

## RISKS AND PREMIUMS.

## LIFE.

Number of new policies issued during the year.....	13,122	
Amount of said policies.....		\$ 24,288,820 00
Number of policies terminated during the year.....	7,446	
Amount terminated.....		13,851,543 00
Number of policies in force at date of statement.....	100,271	
Net amount of said policies.....		168,449,790 00

## THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

*President*—Rt. Hon. Sir JOHN GORST, Q.C., M.P. | *Secretary and Actuary*—GERALD H. RYAN, F.I.A.*Principal Office*—London, England.*Chief Agent in Canada*—A. McDougald. | *Head Office in Canada*—Montreal.

(Incorporated, February 26, 1847. Commenced business in Canada, February 7, 1883.)

No capital.

## ASSETS IN CANADA.

Value of real estate in Canada held by the company, unincumbered.....	\$	261,121	38
Mortgages on real estate in Canada.....		1,232,834	28
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....		133,190	27
Stocks and bonds in deposit with the Receiver General :—			
	Par value.		
Province of British Columbia.....	\$	7,056	67
Canada 4 per cent bonds, 1885.....		7,300	00
City of Ottawa bonds.....		24,333	33
South Australian bonds.....		14,600	00
City of London bonds.....		60,000	00
Canada Permanent L. & S. Co. debenture stock.....		22,401	27
Carried out at par value.....		135,691	27
Montreal Gas Company bonds (par value \$25,000); market value.....		25,223	84
Hamilton Powder Company bonds.....		10,964	62
Cash at head office in Canada.....		92	66
Cash in banks, viz :—			
Bank of Montreal.....	\$	10,941	98
Bank of Nova Scotia.....		25,000	00
Total.....		35,941	98
Agents' ledger balances.....		6,928	62
Interest due and accrued.....		23,253	62
Furniture.....		1,330	00
Endowment assurances, fully paid, present value.....		5,590	00
Gross premiums due and uncollected on Canadian policies in force.....	\$	47,206	37
Deduct cost of collection, at 10 per cent.....		4,720	63
Net outstanding premiums.....		42,485	74
Total assets in Canada.....	\$	1,914,648	28

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## BRITISH EMPIRE—Continued.

## LIABILITIES IN CANADA.

* Amount computed to cover the net present value of all Canadian policies in force.	\$	1,618,683	87
Deduct value of said policies reinsured in other companies licensed in Canada.....		86,561	44
Net reinsurance reserve.....	\$	1,532,122	43
Claims for death losses unadjusted but not resisted.....	\$	5,000	00
"    matured endowments unadjusted but not resisted.....		7,522	00
Total amount of unsettled claims in Canada.....		12,522	00
Due on account of general expenses.....		1,964	60
Total liabilities in Canada.....	\$	1,546,609	03

## INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$	233,773	40
Premiums paid by dividends.....		701	08
Total.....	\$	234,474	48
Deduct premiums paid to other companies for reinsurance.....		10,510	69
Net premium income.....	\$	223,963	79
Interest on mortgages, &c.....		61,943	67
Fees.....		14	53
Total income in Canada.....	\$	285,921	99

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$	117,558	15
Bonus additions thereon.....		2,563	50
Total.....	\$	120,121	65
Deduct amount received from other companies for reinsured death claims.....		6,843	00
Net amount paid for death claims in Canada.....	\$	113,278	65
(\$1,000 of which accrued in previous year.)			
Cash paid for matured endowments.....	\$	41,000	00
Bonus additions thereon.....		4,097	00
Net amount paid on account of matured endowments.....		45,097	00
Total net amount paid for death claims and matured endowments	\$	158,375	65
Cash paid to annuitants.....		4,770	27
Amount paid for surrendered policies.....		8,267	09
Cash bonuses paid to Canadian policy-holders.....		84	75
"    applied in payment of premiums in Canada.....		701	08
Total net amount paid to policy-holders in Canada.....	\$	172,198	84
Cash paid for commissions, salaries and other expenses of officials in Canada.....		24,868	79
Cash paid for taxes.....		2,864	81
Miscellaneous payments, viz. :—			
Charges, \$1,839.88; travelling expenses, \$801.08; stationery, \$626.38; legal expenses, \$366.12; rent, \$2,191.16; advertising, \$769.72; postage, &c., \$904; agents' expenses, \$58.15.....		7,606	49
Total expenditure in Canada.....	\$	207,538	93

\* Computed by the department, on basis of Institute of Actuaries H. M. Table with  $4\frac{1}{2}$  per cent interest.

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## BRITISH EMPIRE—Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	124	
Amount of said policies.....		\$ 446,750 00
Amount of said policies reinsured in other licensed companies in Canada.....		10,000 00
Number of policies become claims in Canada during the year (including matured endowments).....	45	
Amount of said claims (including matured endowments).....		180,897 50
Amount of above claims reinsured in other licensed companies in Canada.....		6,843 00
Number of policies in force in Canada at date.....	2,647	
Amount of said policies.....		\$ 6,093,338 49
Bonus additions thereon.....		303,148 71
<b>Total.....</b>		<b>\$ 6,396,487 20</b>
Less amount of said policies reinsured in other licensed companies in Canada (including bonus additions, \$16,026.60) ..		273,175 60
<b>Net amount in force December 31, 1899.....</b>		<b>6,123,311 60</b>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$4,326.50).....	29	\$ 128,278 50
2. By maturity (including bonus additions, \$5,119.00).....	16	52,619 00
3. By surrender (including bonus additions, \$3,226.50).....	42	73,026 50
(For which cash value has been paid, \$9,984.23.)		
4. By surrender, \$8,342.50.		
(For which paid up policies have been granted to amount of \$2,739.00.)		
Difference of amounts carried out (including \$842.50 bonus additions).....		5,603 50
5. By lapse (including bonus additions, \$1,179.50).....	48	96,679 50
<b>Total (including \$14,694.00 bonus additions).....</b>	<b>135</b>	<b>\$ 356,207 00</b>

Policies in force at beginning of year in Canada (including bonus additions, No. \$317,816.71).....	No.	Amount.
	2,656	\$ 6,296,224 20
Policies issued during the year.....	124	446,750 00
Reinstated (including bonus additions, \$171.00).....	4	13,865 00
Policies terminated as above (including bonus additions, \$14,694).....	135	356,207 00
Policies transferred to H. O. (including \$145.00 bonus additions).....	2	4,145 00
policies in force at date of statement (including bonus additions, \$303,148.71).....	2,647	6,396,487 20

Number of insured lives.....No return.

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BRITISH EMPIRE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

REVENUE ACCOUNT.

	£	s.	d.
Amount of funds at the beginning of the year.....	2,726,838	12	0
Premiums (less re-assurances).....	268,836	4	3
Consideration for annuities.....	19,493	7	1
Interest (less tax).....	107,531	14	8
Fines and fees.....	117	8	8
Profits on reversions fallen in and sale of securities.....	16,103	0	0
	<u>£3,138,420</u>	<u>6</u>	<u>8</u>

	£	s.	d.
Claims.....	170,194	2	10
Endowments matured.....	27,069	18	11
Surrenders.....	14,078	2	7
Annuities.....	14,008	1	6
Commission.....	13,475	2	11
Expenses of management.....	30,487	13	9
Cash bonus.....	6,076	9	1
Bonus reduction of premiums.....	2,095	2	6
Amount of funds at the end of the year (balance sheet).....	2,859,735	12	7
	<u>£3,138,420</u>	<u>6</u>	<u>8</u>

BALANCE SHEET.

	£	s.	d.
Assurance fund.....	£2,807,295	17	8
Reserve fund.....	52,439	14	11
	<u>2,859,735</u>	<u>12</u>	<u>7</u>
Claims admitted or announced.....	36,303	16	9
Outstanding accounts and commission.....	7,789	2	6

	£	s.	d.
Mortgages on property within the United Kingdom.....	709,773	11	4
Mortgages on property out of the United Kingdom.....	266,808	8	4
Loans on reversions.....	117,043	10	9
Loans on life interests.....	331,090	5	0
Loans on the company's policies and on Positive notes.....	167,621	17	1
Loans on personal security (with life policies and other collateral securities).....	57,288	2	0

Investments:—

British government securities.....	10,453	0	0
Indian government securities.....	207,227	9	0
Colonial government securities.....	60,469	1	0
Municipal securities.....	7,360	0	0
Foreign government securities.....	14,500	0	0
Railway debentures and debenture stocks.....	311,431	13	6
Railway stocks and other stocks (preference and ordinary).....	136,191	0	0
House property and land.....	183,411	1	0
Ground rents.....	93,887	9	6
Reversions.....	78,784	0	2
Life interests.....	3,384	19	10
Furniture and fixtures at head office and branches.....	1,489	11	11
Agents' balances.....	12,184	11	4
Outstanding premiums (payable in January).....	46,680	9	3
Outstanding interest.....	6,707	16	5
Accrued interest.....	27,438	12	0
Cash on deposit.....	33,508	6	8
Cash in hand and on current account.....	19,773	15	9
	<u>£2,903,828</u>	<u>11</u>	<u>10</u>

£2,903,828 11 10

## CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

*President and General Manager*—Hon. GEO. A. COX.*Secretary*—R. HILLS.*Asst. Gen. Manager*—E. W. COX.*Head Office*—Toronto, Ont.

(Organized, August 21, 1847; incorporated, April 25, 1849, by Act of the Legislature of the late Province of Canada, 12 Vic., Cap. 168; amended in 1879 by 42 Vic., Cap. 71; in 1893 by 56 Vic., Cap. 76 and in 1899 by 62-63 Vic., Cap. 90; commenced business in Canada, August 21, 1847.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$	1,000,000	00
Amount of capital paid up in cash.....		125,000	00

*(For List of Shareholders see Appendix.)*

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances) held by the company; buildings in Hamilton, Toronto and elsewhere.....	\$	1,513,548	50
Amount secured by way of loans on real estate by bond or mortgage, first liens.....		3,647,707	45
Amount of loans secured by bonds, stocks or other marketable collaterals.....		4,154,501	78

Viz.:—Upon stock and bonds of—

	Par value.	Market value.	Amount loaned thereon.
7 shares Hamilton Gas Co.....	\$ 280 00	\$ 280 00	\$ 280 00
107 " Toronto General Trusts Corpn.....	10,700 00	15,408 00	14,000 00
107 " " part paid.....	4,722 50	6,423 00	3,210 00
9 " Hamilton Gas Co.....	360 00	360 00	330 00
8 " Bank of Montreal.....	1,600 00	4,000 00	3,000 00
1195 " Common stock, New Brunswick Canada Ry.....	119,500 00	47,800 00	50,000 00
117 " Guaranteed perpetual debenture stock New Brunswick, Canada Ry.....	£ 2,340 00	7,972 00	
300 " Dominion Bank.....	15,000 00	40,050 00	34,500 00
50 " Bank of Toronto.....	5,000 00	12,100 00	145,570 00
223 " Ontario Bank.....	22,300 00	28,990 00	
1300 " Western Assurance Co.....	26,000 00	41,437 00	33,000 00
242 " British America Assurance Co.....	12,100 00	14,762 00	
187 " Toronto Electric Light.....	18,700 00	25,245 00	900 00
100 " Toronto Railway.....	10,000 00	10,200 00	
125 " Richelieu and Ontario Nav. Co.....	12,500 00	13,062 00	3,700 00
64 " Imperial Bank.....	6,400 00	13,600 00	
23 " Bank of Commerce.....	1,150 00	1,630 00	900 00
42 " Hamilton Provident and Loan.....	4,200 00	4,578 00	
50 " " part paid.....	1,000 00	1,090 00	33,000 00
135 " Bank of British North America.....	£8,750 00	41,062 00	
572 " Common stock New Brunswick Canada Ry.....	57,200 00	22,880 00	20,000 00
286 " " ".....	28,600 00	11,440 00	10,000 00

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CANADA LIFE—Continued.

	Par value.	Market value.	Amount loaned thereon.
350 Shares Canadian General Electric Co.	\$ 35,000 00	\$ 59,150 00	
1050 " Canadian Pacific Ry.	105,000 00	96,862 00	183,000 00
400 " Dominion Bank	20,000 00	53,400 00	
100 " St. Stephen and Milltown Ry.	5,000 00	5,000 00	5,000 00
40 " Hamilton Blast Furnace Co.	4,000 00	6,000 00	4,000 00
200 " Toronto Railway	20,000 00	20,400 00	18,000 00
350 " Montreal Street Railway	17,500 00	49,700 00	
200 " Richelieu and Ontario Nav. Co.	20,000 00	20,900 00	100,000 00
375 " Toronto Railway	37,500 00	38,250 00	
175 " Canadian Pacific Ry.	17,500 00	16,144 00	
25 " Hamilton Provident and Loan Society	2,500 00	2,725 00	2,500 00
100 " Hamilton Blast Furnace Co.	10,000 00	15,000 00	13,026 44
200 " Canadian Pacific Ry.	20,000 00	18,450 00	16,000 00
300 " Toronto Electric Light	30,000 00	40,500 00	
238 " British America Assurance Co.	11,900 00	14,518 00	49,700 00
380 " Dominion Bank	19,000 00	50,730 00	
150 " Toronto Railway	15,000 00	15,300 00	59,000 00
Grant Lottridge Brewing Co. (Ltd.) bonds, 6 per cent.	75,000 00	75,000 00	
780 shares Grant Lottridge Brewing Co.	78,000 00	78,000 00	84,484 07
320 shares Sandwich Windsor & Amherstburg Ry	32,000 00	16,000 00	
10 shares City Railway of Windsor and policies in Standard, Equitable Mutual and Canada Life for	1,000 00	500 00	12,000 00
Ottawa, Arnprior and Parry Sound Ry. Co.'s bonds, 5 per cent.	31,000 00	13,395 00	
" " " "	800,000 00	800,000 00	800,000 00
" " " "	200,000 00	200,000 00	
Lake Erie and Detroit River Railway Co.'s bonds, 6 per cent.	900,000 00	900,000 00	900,000 00
5,200 shares Hiram Walker Sons Co. (Ltd.)	520,000 00	520,000 00	
110 shares Sandwich, Windsor & Amherstburg Ry.	11,000 00	5,500 00	5,500 00
Policy 28058 in Canada Life for	1,000 00	600 00	
Policy 43590 in Canada Life for	3,000 00	598 00	3,200 00
" 39069 " " " "	2,000 00	395 00	
and portion of annual indemnity as Judge of Superior Court for Lower Canada for months of October, November and December in each year amounting to \$1,000 and continued for 8 years	8,000 00	6,265 00	
500 first mortgage bonds Canada Atlantic Ry., 5 per cent.	500,000 00	500,000 00	500,000 00
Policy 19127 in Canada Life for and portion of annual indemnity as Judge of Superior Court for Lower Canada for months of February and August in each year amounting to \$833.33 and continued for 15 years.	4,000 00	2,217 00	
40 bonds Cornwall Water Works	12,500 00	7,734 00	3,100 00
On \$1,075,626 bonds of the Manitoba and North-western Railway Co. and allied lines, guaranteed by the Canadian Pacific Railway	24,000 00	24,000 00	
Policy 32088 in Canada Life for	1,075,626 00	418,000 00	380,000 00
21 shares Hamilton Provident and Loan	5,000 00	3,671 00	
67 " " " pt paid.	2,100 00	2,289 00	5,500 00
268 debentures, City of Winnipeg, 3½ per cent.	1,340 00	1,461 00	
31 debentures, Town of Cobourg, 4 per cent.	268,000 00	268,000 00	242,000 00
1,000 first mortgage bonds, Bay of Quinté Railway Co., 5½ per cent.	15,500 00	16,120 00	
1,500 shares Bay of Quinté Ry Co.	1,000,000 00	1,000,000 00	389,510 40
36 debentures, Petrolia Electric Light, Heat and Power Co., first mortgage, 6 per cent coupon bonds	75,000 00	75,000 00	
On free policy 122249, Equitable Life Assurance Co. for \$924	18,000 00	18,360 00	18,000 00
		414 00	100 00

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## CANADA LIFE—Continued.

	Par value.	Market value.	Amount loaned thereon.
Free policy 110021 Aetna Life Insurance Co. of Hartford for \$340. Free policy 125407, Aetna Life, for \$512. Policy 110022, Aetna Life for \$4,000 on Endowment System payable May 25, 1905, and policy 125408 Aetna Life for \$2,500 on Endowment System payable October 13, 1904		\$ 5,143 00	\$ 3,000 00
Total			\$4,154,501 78
Amount of loans, as above, on which interest has been overdue for one year or more previous to statement, \$31,758.93.			
Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.			\$ 2,515,363 27
Premium obligations on policies in force.			50,763 91
Stocks and bonds owned by the company:—			
	Book value.	Par value.	Market value.
<i>City—</i>			
Three Rivers	\$ 4,000 00	\$ 4,000 00	\$ 4,094 00
Vancouver, B.C.	15,500 00	15,500 00	20,693 00
St. Thomas	5,739 68	5,739 68	6,188 98
Toledo, Ohio	100,000 00	100,000 00	100,000 00
Victoria, B.C.	235,000 00	235,000 00	251,167 00
Moncton, N.B.	20,500 00	20,500 00	21,859 00
Winnipeg	45,920 97	45,920 97	47,601 00
Kamloops, B.C.	15,000 00	15,000 00	17,085 00
Hull, Q.	31,539 00	30,000 00	30,000 00
Sherbrooke, Q.	54,990 00	52,000 00	52,000 00
Toronto	282,446 35	274,966 66	274,966 66
	\$ 810,636 00	\$ 798,627 31	\$ 825,654 64
<i>County—</i>			
Digby, N.S.	\$ 22,000 00	\$ 22,000 00	\$ 24,560 00
Minnedosa, Man.	8,000 00	8,000 00	9,035 00
Queen's, N.S.	7,000 00	7,000 00	7,537 00
Pontiac, Q.	100,000 00	100,000 00	109,250 00
Albert, N.B.	12,000 00	12,000 00	12,000 00
Antigonish, N.S.	9,614 00	9,000 00	9,614 00
	\$ 158,614 00	\$ 158,000 00	\$ 171,996 00
<i>Town—</i>			
Windsor	\$ 51,470 04	\$ 51,470 04	\$ 53,576 00
St. Johns	93,381 25	92,327 45	92,915 45
Beauharnois	10,000 00	10,000 00	10,471 00
Cornwall	656 00	656 00	682 00
St. Henri, Q.	22,000 00	22,000 00	25,144 00
Niagara Falls	2,000 00	2,000 00	2,069 00
Niagara Falls	1,275 00	1,275 00	1,325 00
Wingham	11,000 00	11,000 00	11,666 00
Uxbridge	5,000 00	5,000 00	5,303 00
Calgary, N.W.T.	13,600 00	13,600 00	14,643 00
Sarnia	20,000 00	20,000 00	21,702 00
Brampton	53,303 04	53,303 04	62,125 00
Petrolia	17,997 39	17,997 39	18,981 00
Amherstburg	8,407 06	8,407 06	9,136 00
Sydney, N.S.	7,000 00	7,000 00	7,363 00
Dartmouth, N.S.	2,000 00	2,000 00	2,104 00
North Sydney	5,000 00	5,000 00	5,244 00
Buckingham	1,000 00	1,000 00	1,127 00
Chicoutimi	3,078 02	3,078 02	3,135 00
Maisonneuve	41,312 98	35,000 00	42,364 00
St. Henri des Tanneries	40,000 00	40,000 00	44,036 00
St. Andrews, Q.	8,036 69	8,036 69	8,862 00
Trenton	20,467 05	19,521 78	20,467 00
Welland	8,300 68	8,300 68	8,301 00
Magog	23,227 15	21,850 00	23,227 00



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## CANADA LIFE—Continued.

Municipality.	Book value.	Par value.	Market value.
<i>Town—Concluded.</i>			
Toronto Junction.....	\$ 67,150 00	\$ 67,150 00	\$ 52,658 00
Campbelltown.....	40,949 28	40,000 00	40,000 00
Rat Portage.....	92,516 36	91,600 34	91,600 00
St. Jerome.....	36,888 22	35,500 00	35,500 00
Mattawa.....	15,250 45	13,887 42	15,574 00
Bracebridge.....	5,267 60	5,000 00	5,268 00
Dundas.....	11,597 02	11,597 02	11,597 02
Neepawa.....	18,000 00	18,000 00	18,000 00
Brockville.....	30,805 33	30,462 96	30,462 96
Orillia.....	30,110 52	29,185 02	29,185 02
	<u>\$ 818,047 13</u>	<u>\$ 802,205 91</u>	<u>\$ 825,813 45</u>
<i>Township—</i>			
Melbourne.....	\$ 1,500 00	\$ 1,500 00	\$ 1,786 00
Mersea.....	7,295 95	7,295 95	8,086 00
Alfred.....	590 00	590 00	622 00
Dover.....	2,692 95	2,692 95	2,799 00
Dunwich.....	2,716 86	2,716 86	2,867 00
Caradoc.....	1,925 11	1,925 11	2,206 00
Binbrook.....	1,004 43	1,004 43	1,155 45
Prince Albert, Man.....	9,532 41	9,000 00	9,746 00
Moosomin, Man.....	12,000 00	12,000 00	12,492 00
Carberry, Man.....	11,364 84	9,691 83	11,364 84
	<u>\$ 50,622 55</u>	<u>\$ 48,417 13</u>	<u>\$ 53,124 29</u>
<i>Village—</i>			
St. Cunegonde.....	\$ 87,000 00	\$ 87,000 00	\$ 93,754 00
Hochelaga.....	20,000 00	20,000 00	22,448 00
St. Gabriel.....	65,000 00	65,000 00	71,877 00
Parkdale.....	30,000 00	30,000 00	35,487 00
Thamesville.....	1,528 24	1,528 24	1,556 00
Port Elgin.....	432 72	432 72	472 00
Uxbridge.....	10,000 00	10,000 00	10,738 00
Aylmer.....	3,302 46	3,302 46	3,466 00
Lucknow.....	4,500 00	4,500 00	4,904 00
Essex Centre.....	1,929 00	1,929 00	2,098 00
Wallaceburg.....	7,887 32	7,887 32	8,359 00
London West.....	15,000 00	15,000 00	16,398 00
Aylmer.....	4,664 00	4,664 00	4,935 00
Caledonia.....	5,500 00	5,500 00	5,815 00
Leamington.....	5,837 28	5,837 28	6,483 00
Blyth.....	2,000 00	2,000 00	2,039 00
Dunnville.....	2,435 00	2,435 00	2,659 00
Exeter.....	4,500 00	4,500 00	4,755 00
Tilbury Centre.....	2,333 14	2,333 14	2,431 00
Georgetown.....	10,400 00	10,400 00	11,360 00
Alliston.....	3,400 00	3,400 00	3,722 00
Northville, Mich.....	30,000 00	30,000 00	34,425 00
St. Aimé, Que.....	2,589 36	2,589 36	2,726 00
Rigaud.....	4,242 55	4,242 55	4,734 00
Daly.....	6,970 90	6,000 00	6,970 90
	<u>\$ 331,451 97</u>	<u>\$ 330,481 07</u>	<u>\$ 364,611 90</u>
<i>Loan Companies' Debentures—Central Canada Loan and Savings Company.....</i>			
	\$ 75,000 00	\$ 75,000 00	\$ 75,000 00
<i>Bridge Companies' Debentures—</i>			
Dorchester.....	\$ 6,000 00	\$ 6,000 00	\$ 6,000 00
Niagara Falls Suspension Bridge..	15,690 91	15,000 00	15,690 91
	<u>\$ 21,690 91</u>	<u>\$ 21,000 00</u>	<u>\$ 21,690 91</u>

## CANADA LIFE—Continued.

Municipality.	Book value.	Par value.	Market value.
<i>Water Works Debentures—</i>			
Ingersoll.....	\$ 60,000 00	\$ 60,000 00	\$ 60,000 00
Lindsay.....	60,000 00	60,000 00	60,000 00
Cornwall.....	27,500 00	27,500 00	27,500 00
Cobourg.....	71,500 00	72,500 00	71,500 00
Montreal.....	23,116 67	24,333 33	23,116 67
	<u>\$ 242,116 67</u>	<u>\$ 244,333 33</u>	<u>\$ 242,116 67</u>
<i>Rolling Stock Companies' Debentures—Victoria.....</i>			
	\$ 360,675 60	\$ 359,000 00	\$ 360,675 60
<i>United States—Government Bonds</i>			
	\$ 111,981 30	\$ 100,000 00	\$ 111,981 30
<i>Guaranteed Warehousing Companies' Bonds—Montreal....</i>			
	\$ 125,000 00	\$ 125,000 00	\$ 125,000 00
<i>Guaranteed Railway Bonds—Hereford Railway.....</i>			
	\$ 114,000 00	\$ 114,000 00	\$ 114,000 00
<i>Guaranteed Railway Annuity—Grand Trunk Railway.....</i>			
	\$ 6,594 00	\$ 6,594 00	\$ 6,594 00
<i>Railway Bonds—</i>			
Wellington, Grey and Bruce.	\$ 5,995 74	\$ 6,326 66	\$ 5,995 74
Central Counties Railway....	236,200 00	249,000 00	236,200 00
Canada Atlantic Railway....	251,250 00	250,000 00	251,250 00
	<u>\$ 493,445 74</u>	<u>\$ 505,326 66</u>	<u>\$ 493,445 74</u>
<i>Gas Companies' Bonds—Montreal</i>			
Gas Company.....	\$ 212,045 66	\$ 198,666 66	\$ 209,196 37
<i>Street Railway Bonds—Toronto..</i>			
	\$ 526,543 30	\$ 500,000 00	\$ 535,850 00
<i>Dominion of Canada—Inscribed Stock.....</i>			
	\$ 224,117 57	\$ 243,333 32	\$ 224,117 57
<i>Newfoundland Government — Inscribed Stock.....</i>			
	\$ 52,473 33	\$ 48,666 66	\$ 52,473 33
<i>Harbour Debentures—</i>			
Montreal.....	\$ 366,094 75	\$ 359,000 00	\$ 359,000 00
Quebec.....	67,534 38	65,000 00	65,000 00
	<u>\$ 433,629 13</u>	<u>\$ 424,000 00</u>	<u>\$ 424,000 00</u>
<i>Electric Light Debentures—</i>			
Toronto.....	\$ 359,793 90	\$ 350,000 00	\$ 359,940 00
Stadacona.....	11,831 14	11,831 14	11,831 14
Ottawa.....	278,014 25	269,000 00	281,078 00
	<u>\$ 649,639 29</u>	<u>\$ 630,831 14</u>	<u>\$ 652,849 14</u>
<i>Cotton Company's Bonds—</i>			
Dominion Cotton Company...	\$ 146,000 00	\$ 146,000 00	\$ 146,000 00
<i>Bell Telephone Company's Bonds..</i>			
	\$ 395,530 70	\$ 353,000 00	\$ 408,456 00
<i>Electric Railway Bonds—</i>			
Hamilton Grimsby and Beamsville.....	\$ 32,047 18	\$ 30,000 00	\$ 32,047 18
Hamilton and Dundas Railway	106,060 40	100,000 00	106,060 40
Ottawa Railway.....	102,453 90	100,000 00	100,000 00
	<u>\$ 240,561 48</u>	<u>\$ 230,000 00</u>	<u>\$ 238,107 58</u>

## SESSIONAL PAPER No. 4

## CANADA LIFE—Continued.

	Book value.	Par value.	Market value.
<i>Bank Stocks—</i>			
Merchants.....	\$ 109,725 00	\$ 66,500 00	\$ 109,725 00
Dominion.....	106,800 00	40,000 00	106,800 00
Standard.....	52,089 00	26,850 00	52,089 00
Hamilton.....	235,396 00	120,100 00	235,396 00
Toronto.....	96,558 00	39,900 00	96,558 00
Montreal.....	150,000 00	60,000 00	150,000 00
Molsons.....	4,750 00	2,500 00	4,750 00
Commerce.....	85,200 00	60,000 00	85,200 00
Imperial.....	151,937 00	71,500 00	151,937 00
	<u>\$ 992,455 00</u>	<u>\$ 487,350 00</u>	<u>\$ 992,455 00</u>
<i>Loan Companies' Stock—</i>			
Huron and Erie Loan and Savings Company.....	\$ 11,088 00	\$ 6,300 00	\$ 11,088 00
Huron and Erie Loan and Savings Company, 20 p. c..	26,560 00	16,000 00	26,560 00
Canada Landed and National Investment Co.....	4,500 00	5,000 00	4,500 00
Toronto Gen. Trusts Corpn....	24,768 00	17,200 00	24,768 00
" " New Stock	8,421 00	6,192 00	8,421 00
	<u>\$ 75,337 00</u>	<u>\$ 50,692 00</u>	<u>\$ 75,337 00</u>
<i>Gas Companies' Stock—</i>			
Hamilton Gas Light Co.....	\$ 7,412 00	\$ 7,412 00	\$ 7,412 00
Consumers Gas Co. (Toronto)..	221,000 00	100,000 00	221,000 00
	<u>\$ 228,412 00</u>	<u>\$ 107,412 00</u>	<u>\$ 228,412 00</u>
<i>Telegraph Companies' Stock—</i>			
Montreal.....	\$ 13,840 00	\$ 8,000 00	\$ 13,840 00
Dominion.....	8,643 00	6,700 00	8,643 00
	<u>\$ 22,483 00</u>	<u>\$ 14,700 00</u>	<u>\$ 22,483 00</u>
<i>Railway Companies' Stock.—</i>			
Canadian Pacific Railway....	\$ 110,700 00	\$ 120,000 00	\$ 110,700 00
New Brunswick and Canada Railway (Common) Stock..	2,440 00	6,100 00	2,440 00
New Brunswick and Canada Railway (Debenture Stock)..	528 00	754 33	528 00
St. Stephen & Milltown Ry...	26,000 00	26,000 00	26,000 00
	<u>\$ 139,668 00</u>	<u>\$ 152,854 33</u>	<u>\$ 139,668 00</u>
<i>Railway Companies' Preferred Stock—</i>			
Canadian Pacific Railway....	\$ 194,666 66	\$ 194,666 66	\$ 194,666 66
<i>Bell Telephone Coy's Stock.....</i>	<u>\$ 25,950 00</u>	<u>\$ 15,000 00</u>	<u>\$ 25,950 00</u>

63 VICTORIA, A. 1900

## SUMMARY.

City.....	\$ 810,636 00	\$ 798,627 31	\$ 825,654 64
County.....	158,614 00	158,000 00	171,996 00
Town.....	818,047 13	802,205 91	825,813 45
Township.....	50,622 55	48,417 13	53,124 29
Village.....	331,451 97	330,481 07	364,611 90
Loan Companies' deb's.....	75,000 00	75,000 00	75,000 00
Bridge.....	21,690 91	21,000 00	21,690 91
Water Works deb's.....	242,116 67	244,333 33	242,116 67
Rolling Stock Coy. deb's.....	360,675 60	359,000 00	360,675 60
United States Govt. bonds.....	111,981 30	100,000 00	111,981 30
Guaranteed Warehousing Co. bonds.....	125,000 00	125,000 00	125,000 00
Guaranteed Railway bonds.....	114,000 00	114,000 00	114,000 00
Guaranteed Ry annuities.....	6,594 00	6,594 00	6,594 00
Railway bonds.....	493,445 74	505,326 66	493,445 74
Gas Companies bonds.....	212,045 66	198,666 66	209,196 37
Street Railway bonds.....	526,543 30	500,000 00	535,850 00
Dominion of Canada Inscribed stock.....	224,117 57	243,333 32	224,117 57
Newfoundland Gov't Inscribed stock.....	52,473 33	48,666 66	52,473 33
Harbour debentures.....	433,629 13	424,000 00	424,000 00
Electric Light debentures.....	649,639 29	630,831 14	652,849 14
Cotton Company's bonds.....	146,000 00	146,000 00	146,000 00
Bell Telephone Coy's bonds.....	395,530 70	353,000 00	408,456 00
Electric Railway bonds.....	240,561 48	230,000 00	238,107 58
Bank Stocks.....	992,455 00	487,350 00	992,455 00
Loan Companies' stock.....	75,337 00	50,692 00	75,337 00
Gas.....	228,412 00	107,412 00	228,412 00
Telegraph.....	22,483 00	14,700 00	22,483 00
Railway.....	139,668 00	152,854 33	139,668 00
Railway Coy's Preferred stock.....	194,666 66	194,666 66	194,666 66
Bell Telephone Coy's stock.....	25,950 00	15,000 00	25,950 00
	<u>\$8,279,387 99</u>	<u>\$7,485,158 18</u>	<u>\$8,361,726 15</u>
Total debentures, stocks, &c., carried out at market value.....			\$ 8,361,726 15
Cash at head office.....			219 63
Cash in banks, viz. :—			
National Bank of Scotland.....			\$ 98 03
Bank of Hamilton.....			517 53
" Montreal.....			30,910 91
" Commerce.....			165,407 36
			<u>196,933 83</u>
Office furniture.....			6,776 00
Total.....			<u>\$ 20,447,540 52</u>
OTHER ASSETS.			
Interest due.....		\$ 48,500 29	
Interest accrued.....		268,800 62	
Total carried out.....			317,300 91
Rents due.....		\$ 3,236 62	
Rents accrued.....		5,786 36	
Total carried out.....			9,022 98
Net amount of uncollected and deferred premiums on new business, \$84,572.44; on renewals, \$503,625.21.....			590,197 65
Total assets.....			<u>\$ 21,364,062 06</u>
LIABILITIES.			
Amount computed to cover the net present value of all policies in force.....		\$ 19,059,420	
Deduct value of policies reinsured.....		95,030	

## SESSIONAL PAPER No. 4

## CANADA LIFE—Continued.

* Net reinsurance reserve.....	\$	18,964,390	00
Special appropriation to reserve on policies towards a 3½ p. c. valuation.....		500,000	00
Claims for death losses due and unpaid (\$3,000 accrued in previous years).....	\$	45,134	15
Claims for death losses unadjusted but not resisted, including bonus additions (\$538 accrued in previous years).....		58,505	32
<b>Total</b> .....		103,639	47
Present value of unpaid instalment of death claims.....		4,098	00
Reserve on cancelled policies upon which a surrender value may be demanded.....		41,531	00
Amount of dividends or bonuses to policy-holders due and unpaid.....		15,353	98
Premiums paid in advance.....		3,917	10
Contingent account.....		125,000	00
Suspense account.....		12,419	66
<b>Total liabilities</b> .....	\$	19,770,349	21
Surplus on policy-holders' account.....	\$	1,593,712	85

## INCOME.

Cash received for premiums.....	\$	2,095,614	95
Premiums paid by dividends.....		87,382	48
<b>Total</b> .....	\$	2,182,997	43
Deduct premiums paid to other companies for reinsurance.....		19,210	93
<b>Net premium income</b> .....	\$	2,163,786	50
Received for interest and dividends.....		829,475	42
Profit on sale of debentures.....		15,172	50
<b>Total income</b> .....	\$	3,008,434	42

## EXPENDITURE.

Cash paid for death losses (including \$75,632.36 bonus additions).....	\$	945,278	13
Premium obligations used in payment of same.....		540	23
Cash paid on instalment claims.....		300	00
<b>Total amount paid for death claims (of this amount (\$67,410 accrued in previous years).....</b>	\$	946,118	36
Cash paid for matured endowments (including \$20,231.00 bonus additions).....	\$	153,346	00
Premium obligations used in payment of same.....		730	00
<b>Total paid for matured endowments</b> .....		154,076	00
<b>Total net amount paid for death claims and matured endowments</b> .....	\$	1,100,194	36
Cash paid for surrendered policies.....		89,862	31
Premium obligations used in purchase of surrendered policies.....		375	49
Cash dividends paid to policy-holders.....		44,060	50
Cash dividends applied in payment of premiums.....		87,382	48
Cash paid stockholders for interest or dividends.....		25,000	00
Commissions, salaries and other expenses of officials.....		326,551	62
Taxes, license fees or fines.....		26,959	14
Miscellaneous payments, viz.:—Solicitors' charges, \$5,034.16; travelling expenses of agents and others, \$9,520.59; rents, \$46,375.69; fuel, gas and electric light, \$985.43; stationery, \$4,530.45; printing and advertising, \$9,311.90; books and periodicals, \$825.21; postage, exchange, &c., \$8,803.97; sundries, including cleaning offices, telephones, telegrams, express, freight, guarantee premiums, valuation of policies, duty and typewriters, \$11,015.84; written off office furniture, \$752.29.....		97,155	53
<b>Total expenditure</b> .....	\$	1,797,541	43

\* Upon basis of American Experience table of mortality, with 4 per cent interest.

63 VICTORIA, A. 1900

## CANADA LIFE—Continued.

## \*PREMIUM NOTE ACCOUNT.

Premium obligations on hand at December 31, 1898.....	\$	54,783 56
Deductions during the year, viz.:—		
Amount of obligations used in payment of claims.....	\$	1,270 23
"          "          in purchase of surrendered policies.....		375 49
"          "          redeemed in cash.....		2,373 93
Total deductions.....	\$	4,019 65
Balance, premium obligations at December 31, 1899.....	\$	50,763 91

## MISCELLANEOUS.

Number of new policies reported during the year as taken.....	2,644	
Amount of said policies.....	\$	5,529,700 75
Amount of said policies reinsured in other licensed companies in Canada.....		88,565 00
Number of policies become claims during the year.....	475	
Amount of said claims.....		1,159,427 96
Number of policies in force at date.....	37,100	
Amount of said policies.....	\$	76,844,021 18
Add bonus profits.....		3,385,667 07
Total.....	\$	80,229,688 25
Deduct amount of said policies reinsured in other licensed companies in Canada, including bonus additions, \$10,926.00.....		538,207 85
Net amount of policies in force at December 31, 1899.....		79,691,480 40

## Number and amount of policies terminated during the year, not including bonus additions:—

	No.	Amount.
1. By death.....	391	\$ 899,732 00
2. By maturity.....	84	133,845 00
3. By expiry.....	2	5,500 00
4. By surrender.....	188	366,904 00
(For which cash value has been paid, \$90,237.80.)		
5. By surrender, \$117,801. (For which paid-up policies have been granted to amount of \$29,227.)		
Difference of amounts carried out.....		88,574 00
6. By lapse.....	690	1,321,887 50
Total.....	1,355	\$ 2,816,442 50

	No.	Amount.
Policies in force at beginning of year (not including bonus additions, \$3,517,912.50).....	34,733	\$ 71,738,328 85
Policies revived during the year.....	83	205,406 00
Policies issued during the year.....	3,980	8,292,124 83
Policies terminated as above and by change to paid-up policies.....	1,407	2,845,669 50
Policies reduced.....		46,215 00
Policies terminated otherwise, being not taken policies of this year as well as those of previous years returned by agents.....	289	499,954 00
Gross policies in force at date of statement (not including bonus additions, \$3,385,667.07).....	37,100	76,844,021 18

\*Being half credit debts.

## SESSIONAL PAPER No. 4

## CANADA LIFE—Continued.

Bonuses in force at December 31, 1898.....	\$	3,517,912 50
Bonuses added, revived and changed .....		6,916 07
	\$	<u>3,524,828 57</u>
Bonuses terminated :—		
By death .....	\$	81,303 81
By matured endowments .....		20,184 30
By free policies.....		642 50
By lapse.....		9,111 06
By change .....		14,658 10
Surrendered.....		13,261 73
		<u>139,161 50</u>
Bonuses in force on December 31, 1899.....	\$	<u><u>3,385,667 07</u></u>

Number of insured lives at beginning of year.....	25,464
Number of new insurers during the year.....	2,869
Number of deaths during the year among insured.....	391
Number of insured whose policies have been terminated during the year otherwise than by death.....	828
Number of insured lives at date of statement.....	<u><u>27,114</u></u>

## BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

## ASSETS.

Gross premiums due and uncollected on policies in force.....	\$	85,248 35
Gross deferred premiums on same.....		36,524 99
Total outstanding and deferred premiums .....	\$	121,772 64
Deduct cost of collection, at 10 per cent.....		12,177 26
Net outstanding and deferred premiums.....	\$	<u><u>109,595 38</u></u>

## LIABILITIES.

Claims for death losses and matured endowments outstanding at Dec. 31, 1899 ....	\$	<u><u>1,000 00</u></u>
--	----	------------------------

## INCOME.

Premiums received during the year ending December 31, 1899.....	\$	296,162 38
Less reinsurance.....		8,133 66
Net income.....	\$	<u><u>288,028 72</u></u>

## EXPENDITURE.

Cash paid for death claims (including \$2,691.63 bonus additions)....	\$	63,085 52
Cash paid for matured endowments (including \$641.11 bonus additions).....		7,641 11
Total amount paid for death claims and matured endowments.....	\$	<u><u>70,726 63</u></u>

CANADA LIFE—*Concluded.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries.	766	
Amount of said policies .....		\$ 1,728,784 00
Number of policies become claims .....	25	
Amount of said claims (including \$1,203.66 bonus additions) .....		69,238 66
Number of policies in force in other countries at date .....	3,209	
Amount of said policies .....	\$ 8,800,987 50	
Bonus additions thereon .....	81,037 65	
	<u>8,882,025 15</u>	
Amount of said policies reinsured in other licensed companies in Canada .....	\$ 210,809 99	
Net amount in force at December 31, 1899 .....		<u>8,671,215 16</u>

## Number and amount of policies terminated during the year in other countries :—

	No.	Amount.
1. By death .....	20	\$ 61,035 00
2. By maturity .....	5	7,000 00
3. By surrender .....	25	50,000 00
(Not including bonus additions.)		
4. By surrender .....	3	7,535 00
(For which paid up policies have been granted.)		
6. By lapse .....	230	491,328 00
7. By transfer .....	6	17,000 00
8. By reduction .....		8,410 00
9. By not taken .....	83	157,785 00
Total .....	<u>372</u>	<u>\$ 800,093 00</u>

	No.	Amount.
Policies in force at December 31, 1898 .....	2,691	\$ 7,576,794 50
Policies issued and revived during the year .....	877	2,007,499 00
Policies transferred from other agencies .....	13	16,787 00
Policies terminated as above .....	372	800,093 00
Policies in force at date of statement .....	<u>3,209</u>	<u>8,800,987 50</u>

## DETAILS OF BONUS ADDITIONS OUTSIDE OF CANADA.

Bonus additions as at December 31, 1898 .....	\$ 82,013 00
Add bonuses on revived policies .....	728 10
	<u>\$ 82,741 10</u>
Deduct bonuses on lapsed policies .....	\$ 181 04
" death claims .....	562 55
" matured endowments .....	641 11
" surrendered policies .....	318 75
	<u>1,703 45</u>
Bonus additions as at December 31st, 1899 .....	<u>\$ 81,037 65</u>



SESSIONAL PAPER No. 4

## THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED.)

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—Gen. Sir HENRY NORMAN, G.C.B. |

Secretary—HENRY MANN.

Principal Office—19 and 20 Cornhill, London, England.

Chief Agent in Canada—JAMES MCGREGOR. |

Head Office in Canada—Montreal

(Incorporated, September 28, 1861. Commenced business in Canada, September 11, 1863.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$ 12,166,666 67
Amount paid up.....	1,216,666 67
	<u>1,216,666 67</u>

## ASSETS IN CANADA.

(Specially Life Department.)

Amount secured by way of loans on real estate in Canada by bond or mortgage— first liens.....	\$	311,709 95
Amount of loans made to Canadian policy-holders on the company's policies assigned or collaterals (of this amount \$1,389.60 is on policies issued subsequent to March 31, 1878).....		11,033 82
Premium obligations on Canadian policies in force (of this amount \$1,268 is on policies issued subsequent to March 31, 1878).....		6,137 72
Stocks deposited with Receiver General—		
	Par value.	Market value.
Cape of Good Hope 4 per cent stock.....	\$ 107,067 00	\$ 110,279 01
Canada 4 per cent stock.....	29,200 00	30,660 00
Canada 3 per cent stock.....	15,573 00	15,261 54
	<u>\$ 151,840 00</u>	<u>\$ 156,200 55</u>
Carried out at market value.....		156,200 55
Cash at head office in Canada.....		52 83
Cash in banks, viz. :—		
Bank of Montreal, Montreal, current account.....	\$	2,636 58
" " " special deposit.....		1,000 00
Total cash in banks.....		3,636 58
Interest accrued.....		2,255 45
Gross premiums due and uncollected on Canadian policies in force..	\$	3,368 29
Gross deferred premiums on same.....		1,157 09
Total outstanding and deferred premiums.....	\$	4,525 38
Deduct cost of collection at 10 per cent.....		452 53
Net outstanding and deferred premiums (of this amount \$1,590.10 is on policies issued subsequent to March 31, 1878).....		4,072 85
Total assets in Canada.....	\$	<u>495,099 75</u>

63 VICTORIA, A. 1900

## COMMERCIAL UNION—Continued.

## LIABILITIES IN CANADA—LIFE DEPARTMENT.

*Under policies issued previous to March 31, 1878.*

*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada.....	\$	190,527 00
Claims for death losses unadjusted but not resisted, including bonuses.....		3,941 75
Total liabilities to said policy-holders in Canada.....	\$	<u>194,468 75</u>

*Under policies issued subsequent to March 31, 1878.*

*Amount computed to cover the net reserve on all outstanding policies in Canada..	\$	55,891 45
Total net liabilities to said policy-holders in Canada.....	\$	<u>55,891 45</u>
Total net liabilities to all policy-holders in Canada.....	\$	<u>250,360 20</u>

## INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$	16,087 97
Premiums paid by dividends.....		119 09
Total premium income.....	\$	<u>16,207 06</u>
Interest on first mortgage loan (remitted direct to head office).....		8,818 64
Interest on policy loans and fines for extension.....		893 15
Interest on bank deposit.....		30 07
Total income in Canada.....	\$	<u>25,948 92</u>

## EXPENDITURE IN CANADA.

Amount paid on account of death claims, including bonus additions, \$4,017.86 (of which \$6,570.95 accrued in 1898).....	\$	17,704 84
Cash paid for matured endowments in Canada (including bonuses \$234.34).....		721 00
Cash paid for surrendered policies.....		165 46
Premium obligations used in purchase of surrendered policies.....		165 28
Cash dividends applied in payment of premiums in Canada.....		119 09
Total net amount paid to policy-holders in Canada.....	\$	<u>18,875 67</u>
Cash paid for commissions, &c.....		1,537 14
Taxes in Canada.....		112 57
Miscellaneous payments, viz.: Legal charges, \$62; insurance superintendence, \$8.22; postage and exchange, \$54.80; printing and stationery, \$4; medical fees, \$38.75.....		167 7
Total expenditure in Canada.....	\$	<u>20,693 15</u>

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	6,303 00
Deduct obligations used in purchase of surrendered policies.....	\$	165 28
Total deductions.....		<u>165 28</u>
Balance—note assets at end of year.....	\$	<u>6,137 72</u>

\*Institute of Actuaries' H. M. Mortality Table, 4½ per cent interest

## SESSIONAL PAPER No. 4

## COMMERCIAL UNION—Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	2	
Amount of said policies.....		\$ 22,000 00
Number of policies become claims in Canada during the year.....	9	
Amount of said claims (including bonus additions, \$4,676.33).....		15,796 64
Number of policies in force in Canada at date.....	248	
Amount of said policies.....		\$ 533,975 87
Add bonus additions.....		91,741 29
Total net amount in force at 31st December, 1899.....		<u>625,717 16</u>

## Number and amount of policies terminated during the year Canada, viz.:-

	No.	Amount.
1. By death (inclusive of bonus additions, \$4,441.99).....	8	\$ 15,075 64
2. By maturity (inclusive of bonus additions, \$234.34).....	1	721 00
3. By surrender, for which cash value has been paid, \$165.46.....	1	973 33
4. By surrender (inclusive of bonus additions, \$1,080.87) \$3,514.20 (for which paid-up policies have been granted to amount of \$1,533.00). Difference of amounts carried out.....		1,981 20
5. By lapse (including \$86.86 bonus additions).....	1	586 86
Total (inclusive, \$5,844.06 bonus additions).....	11	<u>\$ 19,338 03</u>

	No.	Amount.
Policies in force at beginning of year (inclusive of bonuses, \$97,111.65).....	256	\$ 622,068 90
Policies issued during the year.....	2	22,000 00
Bonuses issued during the year.....		125 06
Policies issued by transfer, &c. (including \$348.64 bonus additions).....	1	861 03
Policies terminated as above (inclusive of bonuses, \$5,844.06).....	11	19,338 03
Policies in force at date of statement (inclusive of bonuses, \$91,741.29).....	248	<u>625,717 16</u>

Number of insured lives at beginning of year.....	239
Number of new insurers during the year.....	2
Number of deaths during the year among insured.....	9
Number of insured whose policies have been terminated during the year otherwise than by death.....	2
Number of insured lives at date of statement.....	<u>230</u>

## DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonuses, (\$15,911.31).....	111	\$ 264,633 31
Policies issued during the year.....	2	22,000 00
Policies terminated as above (inclusive of bonuses, \$86.86).....	2	1,273 06
Policies in force at date of statement (including bonuses, \$15,824.45).....	111	<u>285,360 25</u>

COMMERCIAL UNION—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## LIFE REVENUE ACCOUNT.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Amount of Life Assurance Fund at the beginning of the year...	2,058,849	5	0	By Claims under policies (including bonus additions) after deductions of sums reassured.....	136,870	3	0
Investment revenue fund.....	22,695	17	5	Endowment assurance matured	5,013	5	0
New premium... £ 25,500	14	2		Surrenders.....	6,578	18	0
Renewal "..... £ 220,915	9	1		Annuities.....	4,470	5	1
	£246,416	3	3	Reduction of premiums by bonus	505	16	3
Deduct reassurances 34,180	11	6		Commission.....	9,703	10	11
	212,235	11	9	Expenses of management	16,188	19	7
Premium for endowment certain.				Amount written of book cost of securities.....	1,647	0	10
Consideration for annuities... £ 13,326	3	0		Investment reserve fund.....	21,048	16	7
Deduct reassurances 642	0	0		Cash bonuses to policy-holders.	1,403	14	10
	12,684	3	0	Amount of Life Assurance Fund	2,190,063	11	10
Interest on dividends.....	86,383	4	1				
Fines.....	226	7	9				
Profit on exchange.....	381	15	3				
	£2,393,494	1	11		£2,393,494	1	11

## BALANCE SHEET OF THE LIFE DEPARTMENT, DECEMBER 31, 1899.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Assurance fund.....	2,190,063	11	10	Mortgages on property within the United Kingdom.....	807,455	15	2
Investment reserve fund.....	21,048	16	7	Mortgages on property out of United Kingdom.....	167,541	0	2
Claims outstanding.....	24,133	6	3	Mortgage rates raised under acts of parliament.....	187,698	12	11
Reassurance premiums due, but not paid.....	3,925	14	0	Loans upon life interests and reversions.....	268,697	12	6
Commission due, but not paid....	2,595	16	3	Loans on personal security.....	18,971	18	10
Annuities ".....	843	19	11	Loans on the company's policies... Investments—	56,439	4	0
Suspense account.....	945	5	2	Indian and colonial government securities.....	86,812	0	3
Interest received in advance of due dates.....	2,994	4	4	Foreign government securities..	35,508	0	0
				United States railway securities.	148,772	6	9
				Railway and other debentures and debenture stocks.....	277,554	0	0
				Railway and other preference stock and shares.....	95,911	17	11
				Freehold ground rents.....	13,400	0	0
				Life policy purchased.....	1,802	3	1
				Branch and agency balances.....	37,055	7	2
				Outstanding premiums.....	13,465	9	11
				" interest.....	7,174	6	7
				Cash—On deposit... £3,007	4	7	
				With bankers			
				and in hand.. 18,892	16	7	
					21,900	1	2
				Bills receivable.....	390	17	11
	£2,246,550	14	4		£2,246,550	14	4

SESSIONAL PAPER No. 4

## THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—HON. SIR WM. P. HOWLAND, | Managing Director and Chief Agent—  
K.C.M.G., C.B. | J. K. MACDONALD.

Head Office—Toronto.

(Incorporated April 14, 1871, by 34 Vic., cap. 54; amended in 1874 by 37 Vic., cap. 88, and in 1879 by 42 Vic., cap. 72, and in 1890 by 56 Vic., cap. 45. Commenced business in Canada, October 3, 1871.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$	1,000,000 00
Amount paid up in cash.....		100,000 00

(For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value in account of real estate held by the company (including company's buildings in Toronto and Winnipeg).....	\$	1,498,451 18
Amount secured by way of loans on real estate by bond or mortgage, first liens....		2,945,751 49
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.....		120,106 61

	Par value.	Market Value.	Amount of Loan.
London and Canadian Loan Co.....	\$ 4,200 00	\$ 2,730 00	\$ 3,389 42
Collateral mortgage.....		1,000 00	
Canada Permanent Loan Co.....	2,100 00	2,415 00	663 32
Ontario Bank.....	23,766 67	30,896 67	17,183 20
Imperial Bank.....	1,900 00	4,047 00	3,240 62
London and Canadian Loan Co.....	567 00	368 55	247 20
Ontario Industrial Loan Co.....	1,980 00	792 00	740 90
Ontario Industrial Loan Co.....	6,030 00	2,412 00	1,989 28
Ontario Industrial Loan Co.....	5,130 00	2,052 00	1,919 59
Royal Loan Co.....	6,550 00	6,550 00	9,385 99
Western Canada Loan Co.....	1,000 00	1,000 00	
London and Ontario Loan Investment Co.....	2,600 00	2,210 00	9,385 99
London and Canadian Loan Co.....	1,687 00	1,096 55	
Ontario Bank.....	200 00	260 00	
Sun Life Assurance Co.....	600 00	2,400 00	12,547 09
Western Canada Loan Co.....	2,500 00	2,500 00	
Canada Permanent L. and S. Co.....	9,050 00	11,222 00	12,547 09
Winnipeg debentures.....	41,000 00	42,210 75	40,000 00
Dominion Bank.....	2,000 00	5,340 00	5,150 00
Toronto electric stock.....	20,000 00	27,000 00	23,650 00
Total.....		\$ 148,502 52	\$ 120,106 61

Amount of loans as above on which interest has been overdue for one year or more previous to statement.....	\$98,826 19
Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.....	

823,244 49

## CONFEDERATION LIFE—Continued.

Bonds and debentures owned by the company, viz. :—

City—	Par value.	Market value.
Winnipeg, Man.....	\$75,000 00	\$ 72,870 00
Kingston, Ont.....	19,421 86	21,340 00
St. John, N.B.....	48,500 00	51,945 00
Vancouver, B.C.....	50,000 00	56,305 00
New Westminster, B.C.....	206,000 00	219,990 00
Charlottetown, P.E.I.....	9,500 00	10,310 00
St. Hyacinthe, P.Q.....	3,000 00	3,195 00
Stratford, Ont.....	5,000 00	5,665 00
Regina, Assa.....	10,000 00	10,540 00
St. Henri, P.Q.....	116,000 00	125,365 00
Chatham, Ont.....	42,521 29	43,700 00
Fredericton, N.B.....	10,735 95	10,905 00
London, Ont.....	120,000 00	121,800 00
	<u>\$715,679 10</u>	<u>\$753,930 00</u>
<i>Town—</i>		
Carberry, Man.....	\$ 2,813 95	\$ 2,930 00
Truro, N.S.....	4,500 00	4,645 00
Amherst, N.S.....	9,000 00	9,390 00
Berlin, Ont.....	100,104 06	100,104 00
New Glasgow, N.S.....	37,000 00	39,460 00
Ridgetown, Ont.....	1,840 00	1,930 00
Orillia, Ont.....	2,900 00	3,070 00
Port Arthur, Ont.....	15,000 00	15,980 00
Portage la Prairie, Man.....	63,750 00	63,245 00
Neepawa, Man.....	20,000 00	22,166 00
Stellarton, N.S.....	2,000 00	2,120 00
Dartmouth, N.S.....	4,000 00	4,260 00
Lunenburg, N.S.....	1,000 00	1,095 00
Sydney, C.B.....	9,000 00	9,580 00
Toronto Junction, Ont.....	48,750 00	43,875 00
Simcoe, Ont.....	5,522 28	5,990 00
Campbellton, N.B.....	20,000 00	20,300 00
North Sydney, C.B.....	20,000 00	21,515 00
Chatham, N.B.....	10,000 00	10,500 00
Parrsboro', N.S.....	25,000 00	25,525 00
Niagara Falls, Ont.....	19,433 21	22,830 00
Cookshire, Que.....	6,000 00	6,000 00
Arnprior, Ont.....	8,214 72	8,300 00
Windsor, N.S.....	18,000 00	18,340 00
Moncton, N.B.....	7,000 00	7,136 00
Summerside, P.E.I.....	2,500 00	2,580 00
Woodstock, N.B.....	3,000 00	3,225 00
Annapolis Royal, N.S.....	10,000 00	10,135 00
	<u>\$476,328 22</u>	<u>\$486,226 00</u>
<i>County—</i>		
Lambton, Ont.....	\$13,718 33	\$13,970 00
<i>Village—</i>		
London West, Ont.....	\$ 5,000 00	\$ 5,645 00
Aurora, Ont.....	16,371 20	17,400 00
Markam, Ont.....	2,321 56	2,385 00
Kincardine, Ont.....	3,500 00	3,825 00
Wawanesa, Man.....	3,745 00	3 800 00
Souris, Man.....	7,630 00	7,760 00
Virden, Man.....	4,233 35	4,500 00
Chambly Canton, Que.....	9,006 29	9,400 00
Chambly Basin, Que.....	9,006 29	9,400 00
Drummondville, Que.....	18,424 82	18,755 00
Milltown, N.B.....	30,000 00	30,465 00
Richmond Hill, Ont.....	2,899 44	3,025 00
Brussels, Ont.....	22,200 00	22,930 00
Cowansville, Ont.....	20,000 00	21,105 00
	<u>\$154,337 95</u>	<u>\$160,395 00</u>

## SESSIONAL PAPER No. 4

## CONFEDERATION LIFE—Continued.

Stocks, bonds and debentures owned by the company, viz. :—Concluded.

	Par value.	Market value.	
<i>Township or School Districts—</i>			
Muskoka, Ont. ....	\$ 1,200 00	\$ 1,200 00	
Rosedale, Man. ....	400 00	425 00	
York, Ont. ....	2,163 03	2,235 00	
Lauder, Man. ....	1,610 00	1,800 00	
Estevan, Man. ....	1,125 00	1,257 00	
Boissevain, Man. ....	9,500 00	10,140 00	
Sifton, Man. ....	7,100 00	7,817 00	
Moosejaw, Assa. ....	6,199 97	6,200 00	
Broadway ....	3,000 00	3,180 00	
South Cypress. ....	2,675 14	3,050 00	
Oak River Man. ....	4,060 40	4,240 00	
Oak Land, Man. ....	3,000 00	3,200 00	
Wallace, Man. ....	3,200 00	3,420 00	
Agassiz, B.C. ....	5,000 00	5,550 00	
Wapella, Assa. ....	3,039 00	3,220 00	
Griswold, Man. ....	2,700 00	2,880 00	
Napinka, Man. ....	2,700 00	2,875 00	
Crystal City, Man. ....	5,000 00	5,250 00	
Medicine Hat, Assa. ....	5,225 00	5,410 00	
Wolsley, Man. ....	5,000 00	5,000 00	
	<u>\$ 73,897 54</u>	<u>\$ 78,349 00</u>	
<i>Sundry—</i>			
Commercial Cable Bonds. ....	\$ 15,000 00	\$ 15,000 00	
Consumers Gas Co. stock. ....	2,000 00	4,400 00	
	<u>2,000 00</u>	<u>4,400 00</u>	
<i>Recapitulation—</i>			
Cities. ....	\$715,679 10	\$753,930 00	
Towns. ....	476,328 22	486,226 00	
Counties. ....	13,718 33	13,970 00	
Villages. ....	154,337 95	160,395 00	
Townships or School Districts. ....	73,897 54	78,349 00	
Gas stock. ....	2,000 00	4,400 00	
Cable bonds. ....	15,000 00	15,000 00	
	<u>\$1,450,961 14</u>	<u>\$1,512,270 00</u>	
Carried out at market value. ....		\$ 1,512,270 00	
Government 5 per cent stock, par value, and savings bank deposit. ....		5,013 01	
Cash at head office. ....		4,081 85	
<i>Cash in banks, viz. :—</i>			
Bank of British Columbia, Vancouver. ....	\$ 568 08		
" " New Westminster. ....	3,293 95		
" " Victoria. ....	779 65		
Imperial Bank, Winnipeg. ....	15,748 81		
Merchants' Bank of Halifax, Halifax. ....	11,691 91		
" " special account. ....	790 47		
Ontario Bank, Toronto. ....	9,753 09		
Canadian Bank of Commerce, Toronto. ....	37,680 90		
Imperial Bank, Toronto. ....	12,593 78		
Imperial Bank, Winnipeg—special. ....	826 80		
Canadian Bank of Commerce, St. Catharines. ....	4,895 46		
		<u>98,622 98</u>	
Fire premiums. ....		5,114 33	
Advances to employees. ....		1,580 00	
Advances for travelling expenses. ....		1,461 75	
Current accounts. ....		3,321 81	
		<u>98,622 98</u>	
Total. ....		<u>\$ 7,019,019 50</u>	

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## CONFEDERATION LIFE—Continued.

## OTHER ASSETS.

Interest due.....	\$ 36,973 84	
" accrued.....	74,663 36	
<b>Total.....</b>		<b>111,637 20</b>
Rents due.....	\$ 7,531 09	
" accrued.....	889 66	
<b>Total.....</b>		<b>8,420 75</b>
Net amount of uncollected and deferred premiums; on new business, \$33,273.20; on renewals, \$200,791.23.....		234,064 43
<b>Total assets.....</b>		<b>\$ 7,373,141 88</b>

## LIABILITIES.

*Amount computed to cover the net present value of all policies and annuities in force.....	\$ 6,774,846 00	
Deduct net value on policies reinsured in other companies.....	23,034 00	
<b>Total net reinsurance reserve.....</b>		<b>\$ 6,751,812 00</b>
Claims for death losses due and unpaid (accrued in previous years)....	\$ 39 00	
Claims for death losses unadjusted but not resisted.....	37,377 70	
†Claims for death losses resisted—in suit.....	12,000 00	
Claims for matured endowments unadjusted balance not resisted.....	75 00	
<b>Total outstanding claims.....</b>		<b>49,491 70</b>
Present value of death claim payable by instalments.....	1,215 00	
Dividends to policy-holders, due and unpaid.....	85,910 12	
Amount of dividends to stockholders due and unpaid.....	7,500 00	
Due on account of general expenses.....	7,447 00	
Sundry.....	1,893 79	
<b>Total liabilities.....</b>		<b>\$ 6,905,269 61</b>
Surplus on policy-holders' account.....	\$ 467,872 27	

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 915,172 62
Premiums paid by dividends.....	53,778 15
Cash received for annuities.....	34,701 60
<b>Total.....</b>	<b>\$ 1,003,652 37</b>
Deduct premiums paid to other companies for reinsurance.....	3,641 10
<b>Net premium income.....</b>	<b>\$ 1,000,011 27</b>
Received for interest.....	275,956 81
Rents (net).....	29,639 08
<b>Total income.....</b>	<b>\$ 1,305,607 16</b>

\*Reserve at 4½ per cent interest on Mortality Table of Institute of Actuaries, G.B., for policies issued prior to December 31, 1895, and at 3½ per cent for policies issued subsequent to that date. The reserve, according to the H. M. Table 4½ per cent interest, is \$6,671,192.

†Claims under two policies, one for \$7,000 and the other for \$5,000. In the case of the latter "Judgment in favour of the Association with costs" has been rendered since the date of this return, the claim being thus finally disposed of in favour of the Association.



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CONFEDERATION LIFE—Continued.

EXPENDITURE DURING THE YEAR.

Cash paid for death claims (\$21,114 of which accrued in previous years) .....	\$ 217,186 30	
Deduct amount received from other companies for reinsured death claims .....	1,381 00	
Net amount paid for death claims .....	\$ 215,805 30	
Cash paid for matured endowments .....	\$ 175,372 00	
Deduct amount received from other companies for reinsured endowment claims .....	11,253 50	
Net amount paid for endowment claims .....	\$ 164,118 50	
Net amount paid for death claims and matured endowments .....	\$ 379,923 80	
Cash paid to annuitants .....	14,773 51	
Cash paid for surrendered policies .....	50,587 72	
Cash dividends paid to policy-holders .....	24,714 84	
Cash dividends applied in payment of premiums .....	53,778 15	
Cash paid to stockholders for interest on dividends .....	15,000 00	
Commissions, salaries and other expenses of officials .....	167,461 41	
Taxes, licenses, fees or fines .....	8,385 04	
Other expenditure, viz.:—Insurance superintendence, \$473.33; solicitor's fees, \$760.68; postage, \$3,305.91; agency expenses, \$1,712.95; medical expenses, \$8,676.50; general expenses, \$9,025.43; printing and stationery, \$3,989.62; advertising and advertising literature, \$7,272.56; insurance literature, \$295.62; commission on loans, \$328.63; office furniture, \$773.89; rents, \$13,811.96.....	50,427 08	
Total expenditure .....	\$ 765,051 55	

MISCELLANEOUS.

Number of new policies reported during the year as taken .....	2,620	
Amount of said policies (including \$17,568 bonuses added) .....	\$ 3,873,868 00	
Number of policies become claims during the year (including 84 matured endowments) .....	241	
Amount of said claims (including matured endowments, \$175,372 and bonus additions, \$5,756) .....	419,622 00	
Amount of above claims reinsured in other licensed companies in Canada .....	12,634 50	
Number of policies in force in Canada at date .....	21,279	
Amount of said policies .....	\$ 31,340,220 00	
Bonus additions .....	225,084 00	
Total .....	\$ 31,565,304 00	
Amount of said policies reinsured in other licensed companies in Canada (including \$510 bonus additions) .....	157,895 00	
Net amount of policies in force December 31, 1899 .....	31,407,409 00	

Number and amount of policies terminated during the year in Canada—

	No.	Amount.
1. By death (including \$2,404 bonus additions) .....	157	\$ 244,250 00
2. By maturity (including \$3,352 bonus additions) .....	84	175,372 00
3. By expiry .....	113	195,400 00
4. By surrender (including \$1,779 bonus additions) .....	209	302,009 00
(For which cash value has been paid, \$50,587.72.)		
5. By surrender, \$112,700.		
(For which paid up policies have been granted to amount of \$26,693.)		
Difference of amounts carried out .....		86,007 00
6. By lapse .....	590	833,219 00
Total .....	1,153	\$ 1,836,257 00

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CONFEDERATION LIFE—*Concluded.*Number and amount of policies terminated during the year in Canada :—*Concluded.*

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$215,051)..	19,950	\$ 29,677,418 00
Policies issued during the year.....	2,684	3,962,368 00
Policies terminated as above.....	1,153	1,836,257 00
Policies not taken.....	202	238,225 00
Policies in force at date of statement (including bonus additions, \$225,084)..	21,279	31,565,304 00
Number of insured lives at beginning of year.....		17,306
Number of new insurers during the year.....		2,341
Number of deaths during the year among insured.....		130
Number of insured whose policies have been terminated during the year otherwise than by death		1,111
Number of insured lives at date of statement.....		18,406

## BUSINESS DONE OUTSIDE OF CANADA.

*(Included in above Statement.)*

Cash received for premiums.....	\$	9,543 01
Number of policies issued.....	26	
Amount of said policies.....		34,400 00
Number of policies terminated (lapse).....	8	
Amount terminated.....		10,500 00
Number of policies became claims.....	None.	
Number of policies in force outside of Canada at December 31, 1899.....	207	
Amount in force (including bonus additions, \$488).....		247,804 00

## SESSIONAL PAPER No. 4

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JACOB L. GREENE.

Secretary—HERBERT H. WHITE.

Principal Office—Hartford, Conn., U.S.

Chief Agent in Canada—FREDERICK W. EVANS. | Head Office in Canada—Montreal.

(Incorporated June 15, 1846; commenced business, December 15, 1846; licensed in Canada, August 1, 1868.)

(No capital.)

## ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General:—

	Par value.	
City of Montreal Stock .....	\$ 100,000 00	
Province of Quebec bonds .....	11,500 00	
Carried out at market value .....		\$ 115,500 00

## LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada ..	\$ 700,000 00
Claims for death losses unadjusted but not resisted .....	10,000 00
Claims for matured endowments unadjusted but not resisted .....	1,500 00
Total liabilities in Canada .....	\$ 711,500 00

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada ..	\$ 16,364 50
Premiums paid by dividends .....	12,529 56
Total premium income .....	\$ 28,894 06
Amount received for interest on bonds .....	4,750 00
Total income in Canada .....	\$ 33,644 06

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada:—

On account of death claims .....	\$ 73,042 00
On account of matured endowments .....	20,126 00
Net amount paid on account of claims .....	\$ 93,168 00
Cash paid for surrendered policies .....	2,125 00
Cash dividends paid to Canadian policy-holders .....	12,529 96
Total net amount paid to policy-holders .....	\$ 107,822 96
Cash paid for commission .....	215 00
Total expenditure in Canada .....	\$ 108,037 96

\*Combined Experience Table with 4 per cent interest.

63 VICTORIA, A. 1900

## CONNECTICUT MUTUAL LIFE—Continued.

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	54		
Amount of said claims.....		\$	93,168 00
Number of policies in force in Canada at date.....	686		
Amount of said policies.....			<u>1,346,866 00</u>

Number and amount of policies terminated during the year in Canada :—

	No.		Amount.
1. By death.....	42	\$	73,042 00
2. By maturity.....	12		20,126 00
3. By surrender.....	6		10,500 00
(For which cash value has been paid, \$2,125.)			
Total.....	<u>60</u>	<u>\$</u>	<u>103,668 00</u>
	No.		Amount.
Policies in force at beginning of year in Canada.....	746	\$	1,450,534 00
" terminated as above.....	60		103,668 00
" in force at date of statement.....	<u>686</u>		<u>1,346,866 00</u>

—————  
No return of number of insured lives. .  
—————

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME DURING THE YEAR.

Total premium income.....	\$	4,932,559 33
Cash received for interest.....		2,625,590 32
Cash received for rents.....		362,775 55
Discount on claims paid in advance.....		681 41
Other income.....		86,150 70
Total income.....	<u>\$</u>	<u>8,007,757 31</u>

## DISBURSEMENTS DURING THE YEAR.

Total amount paid for death losses and matured endowments.....	\$	4,322,397 01
Paid to annuitants.....		964 89
Surrender values paid in cash.....		394,846 69
Premium notes, voided by lapse.....		787 00
Surrender values applied to pay running premiums.....		22,442 09
" " purchase paid-up insurance and annuities.....		114,591 75
Dividends paid policy-holders in cash.....		187,696 37
" applied to pay running premiums.....		1,077,637 77
Commission and bonuses to agents.....		379,702 01
Cash paid for salaries and allowances for agencies.....		23,666 48
" medical examiners' fees.....		23,310 21
Salaries of officers and office employees.....		153,401 39
Taxes, licenses and insurance department fees.....		393,738 22
Rent.....		8,252 00
" other payments and expenditures.....		333,512 03
Total disbursements.....	<u>\$</u>	<u>7,436,945 91</u>

## SESSIONAL PAPER No. 4

CONNECTICUT MUTUAL LIFE—*Concluded.*

## LEDGER ASSETS.

Book value of real estate unencumbered .....	\$ 11,611,937 33
Mortgage loans on real estate, first liens .....	26,192,657 64
Loans secured by bonds, stocks or other collaterals .....	2,300 00
Premiums notes on policies in force .....	829,945 23
Book value of bonds and stocks owned .....	22,881,457 49
Cash deposited in banks .....	856,217 83
Bills receivable .....	5,061 63
<b>Total .....</b>	<b>\$ 62,379,577 15</b>
Deduct agents' credit balances .....	1,698 22
<b>Total net or ledger assets .....</b>	<b>\$ 62,377,878 93</b>

## NON-LEDGER ASSETS.

Interest due and accrued .....	983,777 38
Rents due and accrued .....	16,805 02
Market value of bonds or stocks over book value .....	870,526 57
Net amount of uncollected and deferred premiums .....	340,013 34
<b>Gross assets .....</b>	<b>\$ 64,589,001 24</b>
Deduct items not admitted .....	5,061 63
<b>Total admitted assets .....</b>	<b>\$ 64,583,939 61</b>

## LIABILITIES.

*Net reinsurance reserve .....	\$ 55,828,853 00
Net policy claims .....	368,672 50
Dividends or profits due policy-holders remaining unpaid .....	888,967 56
Reserve on lapsed and cancelled policies .....	227,112 00
Premiums paid in advance .....	35,868 96
Additional special reserve for term policies and annuities .....	26,124 00
<b>Total liabilities .....</b>	<b>\$ 57,375,598 02</b>
<b>Gross divisible surplus .....</b>	<b>\$ 7,208,341 59</b>

## EXHIBIT OF POLICIES.

Number of new policies issued during the year .....	4,318
Amount of said policies .....	\$ 10,979,209 00
Number of policies terminated during the year .....	3,556
Amount of said policies .....	8,796,382 00
Number of policies in force at end of year .....	67,649
Amount of said policies .....	160,432,486 00

\*Actuaries Table of Mortality, 4 per cent interest.

## THE DOMINION LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JAMES INNES.

Managing Director and Chief Agent—

THOMAS HILLIARD.

Principal Office—Waterloo, Ont.

(Incorporated, March 20, 1889; organized, July 4, 1889. Commenced business in Canada July 12, 1889.)

## CAPITAL.

Amount of joint stock capital authorized .....	\$ 1,000,000 00
Amount subscribed for .....	257,600 00
Amount paid up in cash .....	<u>64,400 00</u>

(For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens ...	\$	287,163 64
Amount of loans as above on which interest has been overdue for one year or more previous to statement .....	\$	<u>3,300 00</u>
Amount of loans made to policy-holders on the company's policies, assigned as collaterals .....		9,191 10
Stocks and bonds owned by the company, viz.:-		
	Par Value.	Market Value.
Village of Lucan bonds .....	\$ 7,000 00	\$ 7,146 00
Town of Port Arthur bonds .....	10,000 00	10,400 00
Village of Acton bonds .....	3,000 00	3,080 00
Town of Sault Ste. Marie bonds .....	8,600 00	8,810 00
Town of St. Catharines bonds .....	10,220 00	10,155 00
Township of Rat Portage bonds .....	6,133 00	6,373 00
" Brantford bonds .....	3,097 00	3,282 00
Village of New Hamburg bonds .....	3,437 30	3,697 30
Township of Flos bonds .....	2,679 54	2,859 54
" Medonte bonds .....	1,385 71	1,395 71
Town of Seaforth bonds .....	3,500 00	3,592 00
Township of Luther bonds .....	1,104 60	873 60
Town of Bracebridge bonds .....	5,433 46	5,621 46
Township of Stephen bonds .....	2,700 00	2,810 00
Town of Brandon bonds .....	9,000 00	9,800 00
Total par and market values .....	<u>\$ 77,290 61</u>	<u>\$ 79,875 61</u>
Carried out at market value .....		79,875 61
Cash at head office .....		778 98
Cash in banks, viz.:-		
Molsons Bank account current .....	\$	136 85
Canadian Bank of Commerce—account current .....		<u>2,644 74</u>
Agents' ledger balances and advances to agents .....		2,781 59
Office furniture .....		2,122 04
Fire insurance premiums advanced .....		750 00
		<u>25 36</u>
Total .....	\$	<u>382,688 32</u>

## SESSIONAL PAPER No. 4

## THE DOMINION LIFE—Continued.

## OTHER ASSETS.

Interest due .....	\$ 1,615 56	
Interest accrued .....	8,802 66	
		10,418 22
Total carried out .....		10,418 22
Net amount of uncollected and deferred premiums on new business, \$8,182.79 ; on renewals, \$15,607.92 .....		23,790 71
		23,790 71
Total assets .....	\$	416,897 25

## LIABILITIES.

* Amount computed to cover the net present value of all policies in force .....	\$ 325,753 41
Death losses unadjusted, but not resisted .....	3,591 16
Due on account of general expenses .....	500 00
Premiums paid in advance .....	474 66
Due for directors' fees .....	968 00
	331,287 23
Total liabilities .....	\$ 331,287 23
Surplus on policy-holders' account .....	\$ 85,610 02
	85,610 02

## INCOME DURING THE YEAR.

Cash received for premiums .....	\$ 99,670 20
Premiums paid by dividends .....	800 75
Cash received for annuities .....	400 00
	100,870 95
Total .....	\$ 100,870 95
Deduct premiums paid to other companies for reinsurance .....	856 80
	100,014 15
Net premium income .....	\$ 100,014 15
Received for interest or dividends .....	17,226 31
All other income .....	53 05
	117,293 51
Total income .....	\$ 117,293 51
	117,293 51

## EXPENDITURE DURING THE YEAR.

Cash paid for death claims .....	\$ 11,050 00
Cash paid for matured endowments .....	2,000 00
Cash paid to annuitants .....	1,162 74
Cash paid for surrendered policies .....	439 70
Cash dividends paid to policy-holders .....	203 22
Cash dividends applied in payment of premiums .....	800 75
Cash paid to stockholders for interest or dividends .....	3,864 00
Cash paid for commissions, salaries and other expenses of officials .....	27,263 36
Taxes, licenses, fees or fines .....	1,124 43
Sundry expenditure, viz. :—Postage, \$311.78 ; express, \$28.69 ; travelling expenses, \$1,165.07 ; bank charges, \$32.74 ; medical fees, \$1,813.45 ; advertising, \$545.75 ; printing, \$355.65 ; books and stationery, \$821.96 ; legal expenses, \$229.50 ; telegraph and telephone, \$69.88 ; rent, \$350 ; commission on loans, \$479.25 ; light and cleaning, \$17.90 ; petty expenses, \$77.10 .....	6,298 72
	54,206 92
Total expenditure .....	\$ 54,206 92
	54,206 92

\* Based on Institute of Actuaries' H. M. Table, with 4½ per cent interest for policies issued before January 1, 1896, and with 4 per cent interest for all subsequent policies and all bonuses.

63 VICTORIA, A. 1900

THE DOMINION LIFE—*Concluded.*

## MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	690	
Amount of said policies.....		\$ 1,000,208 00
Amount of said policies reinsured in other licensed companies in Canada....		28,000 00
Number of policies become claims (including matured endowments).....	14	
Amount of said claims.....		16,543 00
Number of policies in force.....	2,839	
Amount of said policies.....		\$ 3,640,484 00
Bonus additions thereon.....		6,395 00
Total.....		\$ 3,646,879 00
Amount of said policies reinsured in other licensed companies in Canada.....		58,000 00
Net amount in force, December 31, 1899.....		<u>3,588,879 00</u>

Number and amount of policies terminated during the year in Canada :	No.	Amount.
1. By death.....	13	\$ 14,543 00
2. By maturity.....	1	2,000 00
3. By expiry.....	29	31,020 00
4. By surrender (for which cash value has been paid \$439.70).....	5	5,000 00
5. By surrender.....		\$ 15,000 00
For which paid up policies have been granted to amount of.....		2,603 00
Difference of amounts carried out.....		12,397 00
6. By lapse.....	186	249,250 00
Total.....	234	\$ 314,210 00

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$4,330)....	2,383	\$ 2,960,881 00
Policies issued during the year.....	690	1,000,208 00
Policies terminated as above.....	234	314,210 00
Policies in force at date of statement (including bonus additions, \$6,395)....	2,839	<u>3,646,879 00</u>

Number of insured lives at beginning of year.....	2,266
Number of new insurers during the year.....	604
Number of deaths during the year among the insured.....	11
Number of insured whose policies have been terminated during the year otherwise than by death.....	213
Number of insured lives at date of statement.....	<u>2,646</u>



SESSIONAL PAPER No. 4

THE EDINBURGH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—Sir G. G. MONTGOMERY, BART. | Manager—GEORGE M. LOW, F.F.A.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—DAVID HIGGINS. | Head Office in Canada—Toronto.

(Established, August 29, 1823. Commenced business in Canada, 1857.)

CAPITAL

Amount of joint stock capital authorized and subscribed for.....	£500,000 stg.	\$	2,433,333 33
Amount paid up in cash .....	100,000 "		486,666 67
			<u>2,919,999 99</u>

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....		\$	14,955 28
Stocks and bonds on deposit with the Receiver General:—			
	Par value.		
Cape of Good Hope 4 per cent inscribed stock .....	\$ 48,666 67		
Town of Belleville bonds.....	30,000 00		
Town of London East bonds.....	40,000 00		
Town of Woodstock .....	42,000 00		
Township of Somerville .....	1,000 00		
	<u>161,666 67</u>		
Carried out at par value.....			161,666 67
Cash in Bank of British North America.....			2,136 50
Interest due.....	\$ 94 30		
" accrued.....	337 22		
	<u>431 52</u>		
Total carried out .....			431 52
Gross premiums due and uncollected on Canadian policies in force....	\$ 71 80		
Deduct cost of collection at 7½ per cent .....	5 38		
	<u>66 42</u>		
Net outstanding premiums .....			66 42
Total assets in Canada.....		\$	<u>179,256 39</u>

LIABILITIES IN CANADA.

* Amount computed to cover the net reserve on all outstanding policies in Canada..	\$	144,491 43
Total net liabilities to policy-holders in Canada.....	\$	<u>144,491 43</u>

\* Based on the Institute of Actuaries' H. M. (5) Table with 4 per cent interest.

63 VICTORIA, A. 1900

## EDINBURGH LIFE—Continued.

## INCOME IN CANADA DURING THE YEAR.

Net cash received for premiums.....	\$	5,537 79
Interest on loans on policies.....		1,017 52
Total income in Canada.....	\$	<u>6,555 31</u>

## EXPENDITURE IN CANADA.

Net amount paid on account of death claims in Canada (including bonuses, \$2,418.74) (of this amount \$2,433.33 policies, and \$1,294.53 bonus accrued in 1898).....	\$	7,772 08
Cash paid for surrendered policies.....		342 86
Total amount paid to policy-holders in Canada.....	\$	8,114 94
Cash paid for commission, salaries, etc., in Canada.....		465 20
Cash paid for licenses or taxes in Canada.....		13 00
Solicitors' fees.....		56 20
Total expenditure in Canada.....	\$	<u>8,649 34</u>

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	2	
Amount of said claims (including bonus additions \$1,124.20).....	\$	4,044 20
Number of policies in force in Canada at date.....	89	
Amount of said policies.....	\$	198,666 63
Bonus additions thereon.....		50,985 92
Net amount in force at 31st December, 1899.....		<u>249,652 55</u>

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$1,124.20).....	2	\$ 4,044 20
2. By surrender (including bonus additions, \$216.80) (for which cash value has been paid \$342.86).....	1	703 48
3. By surrender (including bonus addition \$1,253.90), \$3,687.23 (for which a paid up policy has been granted to amount of \$3,014.66) Difference of amounts carried out.....		672 57
Total (including bonus additions, \$2,594.90).....	3	<u>\$ 5,420 25</u>

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions \$53,628.27).....	92	\$ 255,120 25
Interim bonus additions.....		42 58
Policies terminated as above (including bonus additions, \$2,594.90).....	3	5,420 25
Bonuses surrendered.....		90 03
Policies in force at date of statement (including bonus additions, \$50,985.92).....	89	<u>249,652 55</u>

Number of insured lives at beginning of year.....	86
Number of deaths during the year among insured.....	2
Number of insured whose policies have been terminated during the year otherwise than by death.....	1
Number of insured lives at date of statement.....	<u>83</u>

## SESSIONAL PAPER No. 4

EDINBURGH LIFE—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## REVENUE ACCOUNT FOR THE YEAR ENDING DECEMBER 31, 1899.

			£	s.	d.				£	s.	d.
1889, January 1—						Claims under policies (after deduction of sums reassured).....			222,975	12	8
Amount of funds at the beginning of the year.....	3,402,516	4	4			Surrenders.....			17,734	15	7
Premiums (less reinsurance premiums).....	280,133	15	11			Annuities (less received under re-assurances).....			38,668	6	0
Consideration for annuities granted.....	36,720	13	6			Commission.....			9,900	1	1
Interest and dividends.....	131,385	14	4			Expenses of management.....			26,735	3	0
Assignment and other fees.....	122	15	0			Dividends to shareholders.....			9,500	0	0
						Income tax.....			4,231	4	6
						1899, December 31.—Amount of funds at the end of the year.....			3,521,134	0	3
									<u>£3,850,879</u>	<u>3</u>	<u>1</u>
									<u>£3,850,879</u>	<u>3</u>	<u>1</u>

## BALANCE SHEET, DECEMBER 31, 1899.

LIABILITIES.			ASSETS.								
			£	s.	d.				£	s.	d.
Assurance and annuity fund.....	3,403,761	9	2			Mortgages on property within the United Kingdom, viz.:—					
Paid-up capital.....	100,000	0	0			Mortgages of real property.....			392,008	18	0
Proprietors' fund.....	17,372	11	1			Rent charges and annual rents...			170,638	4	3
						Mortgages of life interests and reversions.....			309,268	1	8
Total funds, as per Revenue Account.....	3,521,134	0	3			Mortgages of the company's own shares.....			40	12	5
Claims admitted but not yet paid*	65,100	3	11						<u>£ 871,955</u>	<u>16</u>	<u>4</u>
Other sums owing by the company—						Mortgages on property out of the United Kingdom.....			270,055	19	9
Annuities due not yet paid*....	360	3	4			Loans on the company's policies...			160,448	6	8
Commission and expenses of management not yet paid*....	2,782	6	7			Loans on security of statutory assessments.....			14,371	12	4
Sums on temporary deposit, &c.	59,438	11	8			Loans on policies with personal security.....			641	14	5
						INVESTMENTS—					
						Colonial and provincial government securities.....			361,075	17	4
						Municipal securities (Colonial)...			247,881	2	7
						Railway and other debentures and debenture stock.....			1,116,125	16	6
						Deposits with colonial and other banks.....			9,663	0	1
						Railway and other stocks (preference and ordinary).....			224,083	16	0
						House property in Edinburgh, London and elsewhere.....			169,513	4	2
						Company's own shares (purchased)			3,465	0	0
						Ground rents and feu duties.....			67,898	14	3
						Life interests (purchased).....			1,297	14	1
						Reversions (purchased).....			42,439	2	7
						Cash in Bank—					
						On deposit.....			£3,833	5	10
						On current account.....			1,589	18	11
									10,423	4	9
						Policy stamps on hand.....			33	2	0
						Agents' balances (since accounted for).....			36,168	4	7
						Outstanding premiums.....			5,858	8	11
						" interest due and unpaid at date.....			1,415	2	11
						" interest accrued but not yet receivable..			34,000	5	6
									<u>£3,648,815</u>	<u>5</u>	<u>9</u>
									<u>£3,648,815</u>	<u>5</u>	<u>9</u>

\* These items are included in the corresponding items in the Revenue Account.

## EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JAMES W. ALEXANDER.

Secretary—WILLIAM ALEXANDER.

Principal Office—120 Broadway, New York.

Chief Agent in Canada—SEARGENT P. STEARNS. Head Office in Canada—Montreal.

(Incorporated July 26, 1859. Commenced business in Canada about Oct., 1868.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid-up in cash ..... \$ 100,000 00

## ASSETS IN CANADA.

On deposit with Receiver General:—

	Par value.	Market value.
U. S. bonds, 4 per cent. ....	\$ 475,000 00	\$ 536,750 00
City of Toronto bonds, 4 per cent. ....	292,000 00	309,520 00
" of Montreal bonds. ....	190,000 00	204,012 00
" " 3½ " .....	250,000 00	248,750 00
" of Montreal stock. ....	243,333 00	264,928 00
Province of Quebec bonds. ....	99,766 67	108,120 00
" " stock. ....	58,400 00	53,144 00
City of Winnipeg debentures. ....	140,225 00	142,504 00
" St. Henri bonds. ....	125,000 00	133,594 00
" Quebec bonds. ....	35,500 00	36,920 00
Total par and market values. ....	<u>\$1,909,224 67</u>	<u>\$2,038,242 00</u>

Carried out at market value ..... \$ 2,038,242 00

Held by trustees in accordance with the Insurance Act:—

	Par value.	Market value.
Mercantile Trust stock. ....	\$ 642,000 00	\$4,622,400 00
St. Paul, Minneapolis and Manitoba, 4½ per c. stock. .	500,000 00	567,500 00

Carried out at market value. .... 5,189,900 00

Loans made to policy-holders on the company's policies assigned as collaterals  
(\$36,904.63 belongs to policies issued since March 31, 1878) ..... 38,104 63

Cash in banks in Canada, viz:—

Dominion Bank, Toronto. ....	\$ 5,261 98
Merchants Bank, Montreal. ....	15,766 62

Total ..... 21,028 60

Gross premiums due and uncollected on Canadian policies in force. .... \$ 71,154 00

" deferred premiums on same. .... 45,426 00

Total outstanding and deferred premiums. .... \$ 116,580 00

Deduct cost of collection, at 16½ per cent. .... 19,119 00

Net outstanding and deferred premiums (estimated). .... 97,461 00

Total assets in Canada ..... \$ 7,384,736 23

## SESSIONAL PAPER No. 4

## EQUITABLE LIFE—Continued.

## LIABILITIES IN CANADA.

*Under Policies issued previous to March 31, 1878.*

*Amount estimated to cover the net reserve or reinsurance value on all outstanding policies in Canada.....	\$	808,236 00
Claims for death losses due and unpaid.....		3,058 00
Dividends or bonuses to Canadian policy-holders due and unpaid.....		671 00
Total liabilities to said policy-holders in Canada.....	\$	<u>811,965 00</u>

*Under Policies issued subsequent to March 31, 1878.*

*Amount estimated to cover the net reserve on all outstanding policies in Canada..	\$	4,635,560 00
Claims—		
Death losses due and unpaid (of which \$110 accrued in previous year).....	\$	7,110 00
Matured endowments resisted, not in suit.....		5,000 00
Total claims for death losses and matured endowments.....		12,110 00
Dividends or bonuses to Canadian policy-holders due and unpaid.....		1,934 00
Liabilities on account of debenture bonds.....		12,260 75
Total net liabilities to said policy-holders in Canada.....	\$	<u>4,661,864 75</u>
Total net liabilities to all policy-holders in Canada.....	\$	<u>5,473,829 75</u>

## INCOME IN CANADA.

Total premiums received during the year on life policies in Canada.....	\$	690,617 49
Premiums paid by dividends.....		12,370 68
Cash received for annuities.....		3,853 00
Total.....	\$	<u>706,841 17</u>
Interest and dividends on stock, &c.....		199,754 92
Interest on overdue premiums.....		409 77
Sundry income.....		415 83
Total income in Canada.....	\$	<u>907,421 69</u>

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—		
On account of death claims, including bonus additions, \$6,826.62 (\$50,958 accrued in previous years).....	\$328,138 62	
On account of matured endowments, including bonus additions, \$1,266.58.....	158,976 58	
Total net amount paid on account of claims.....	\$	<u>487,115 20</u>
Cash paid to annuitants.....		3,674 50
Amount paid for surrendered policies.....		73,261 66
Amount paid for dividends or bonuses to Canadian policy-holders.....		106,638 50
Cash dividends applied in payment of premiums in Canada.....		12,370 68
Total net amount paid to policy-holders in Canada.....	\$	<u>683,060 54</u>
Cash paid for commissions, salaries and other expenses of officials in Canada.....		93,068 27
Cash paid for licenses, taxes, fees or fines.....		4,479 83
Sundry payments, viz. :—Medical examiners, \$4,789.50; rent, \$2,465.37; postage and exchange, \$1,469.63; advertising, \$687.49; printing and stationery, \$287.74; law expenses, \$9.50; furniture, \$400; sundries, \$1,201.45.....		11,310 68
Total expenditure in Canada.....	\$	<u>791,919 32</u>

\*Reserve based on Institute of Actuaries H. M. Mortality Table, 4½ per cent interest.

63 VICTORIA, A. 1900

## EQUITABLE LIFE—Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	904	
Amount of said policies.....		\$ 2,178,775 00
Number of policies become claims in Canada during the year.....	123	
Amount of said claims (including bonus additions, \$8,037.20).....		460,715 20
Number of policies in force in Canada at date.....	9,290	
Amount of said policies.....		\$ 19,957,239 00
Bonus additions.....	125,364 00	
Net amount in force at December 31, 1899.....		<u>20,082,603 00</u>

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$6,770.62).....	97 \$	307,588 62
2. By maturity (including bonus additions, \$1,266.58).....	27	163,976 58
3. By expiry.....	16	70,000 00
4. By surrender (including bonus additions, \$376.76).....	129	251,963 76
(For which cash value has been paid \$73,261.66.)		
5. By surrender (including bonus additions, \$13,342).....	\$131,662	
(For which paid-up policies have been granted to amount of \$105,593.)		
Difference of amounts carried out.....	1	26,069 00
6. By lapse.....	291	586,164 00
Total (including bonus additions, \$21,755.96).....	561 \$	<u>1,405,761 96</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$130,763)...	8,914 \$	19,211,194 00
Policies issued during the year (including 34 restored for \$86,000).....	1,096	2,756,758 00
Bonuses added during the year.....		16,357 00
Policies terminated as above and by change to paid-up policies (including bonus additions, \$21,756).....	614	1,511,355 00
Policies not taken.....	106	390,351 00
Policies in force at date of statement (including bonus additions, \$125,364)...	9,290	<u>20,082,603 00</u>

Number of insured lives at beginning of the year in Canada.....	8,062
Number of new insurers during the year.....	947
Number of deaths during the year among the insured.....	88
Number of insured whose policies have been terminated during the year otherwise than by death.....	486
Number of insured lives at date of statement.....	<u>8,435</u>

## DETAIL OF POLICIES ISSUED SINCE MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$63,548).....	8,427 \$	18,005,909 00
Policies issued during the year (including 33 restored for \$85,000).....	1,095	2,755,758 00
Bonuses added during the year.....		13,454 00
Policies terminated as above and by change to paid-up policies (including bonus additions, \$15,870).....	594	1,426,469 00
Policies not taken.....	106	390,351 00
Policies in force at date of statement (including bonus additions, \$61,132).....	8,822	<u>18,958,301 00</u>

## SESSIONAL PAPER No. 4

## EQUITABLE LIFE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME DURING THE YEAR.

Net premium income.....	\$ 42,366,814 35
Received for interest or dividends and discount on claims paid in advance.....	9,190,577 00
Received for rent.....	2,027,742 45
Profit and loss.....	293,067 06
Total income.....	<u>\$ 53,878,200 86</u>

## DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.....	\$ 15,280,835 16
Cash paid to annuitants.....	586,358 58
Surrender values paid in cash.....	3,356,125 02
Surrender values applied to purchase paid up insurance and annuities.....	1,829,413 00
Cash dividends paid to policy-holders.....	2,335,647 11
Dividends applied to purchase paid up additions and annuities.....	719,162 57
Cash paid to stockholders for dividends.....	7,000 00
Commission and bonuses to agents.....	5,263,532 36
Salaries and allowances to managers and agents.....	357,252 00
Medical examiners' fees and inspection of risks.....	391,630 52
Salaries of officers and office employees.....	777,058 44
Commuting commissions.....	986,805 77
Taxes, licenses and insurance department fees.....	782,206 91
Rents.....	357,684 15
General expenses.....	1,852,214 40
Total disbursements.....	<u>\$ 34,882,925 99</u>

## ASSETS

Book value of real estate unencumbered.....	\$ 38,632,227 11
Mortgage loans, first liens on real estate.....	36,994,231 92
Loans secured by pledge of bonds, stock or other collaterals.....	17,134,800 00
Loans on policies.....	2,671,489 17
Book value of bonds and stocks owned.....	146,056,848 55
Funds in trust companies at interest.....	10,960,642 31
Cash on hand and in banks.....	7,311,229 43
Agents' balances.....	643,128 99
Commutated commissions.....	195,000 00
Total net or ledger assets.....	<u>\$ 260,599,597 48</u>

## OTHER ASSETS.

Interest due and accrued.....	352,528 08
Rents due and accrued.....	242,367 79
Market value of bonds and stocks over book value.....	13,717,213 45
Net amount of uncollected and deferred premiums.....	5,279,580 00
Total.....	<u>\$ 280,191,286 80</u>
Less items not admitted:—commuted commissions and agents' balances.....	838,128 99
Total admitted assets.....	<u>\$ 279,353,157 81</u>

63 VICTORIA, A. 1900

EQUITABLE LIFE—*Concluded.*

## LIABILITIES.

*Net reinsurance reserve .....	\$ 216,384,975 00
Present value of amounts not yet due on matured instalment policies .....	310,376 00
Total unsettled claims .....	2,233,385 03
Unpaid dividends or surplus or other description of profits due policy-holders .....	105,553 00
Liability under debenture bonds .....	39,520 00
Total liabilities .....	<u>\$ 219,073,809 03</u>
Gross divisible surplus .....	<u>\$ 60,279,348 78</u>

## EXHIBIT OF POLICIES.

Number of new policies issued during the year .....	60,766
Amount of said policies .....	\$ 199,199,627 00
Number of policies terminated during the year .....	38,110
Total amount terminated .....	136,042,544 00
Number of policies in force at date .....	347,607
Net amount of said policies .....	<u>1,054,416,422 00</u>

\*Computed according to the Combined Experience Table of Mortality, with 4 per cent interest, the American Experience Table of Mortality, with 3 per cent interest, and the American Experience Table of Mortality with 3½ per cent interest.



## SESSIONAL PAPER No. 4

## \* THE EXCELSIOR LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—DAVID FASKIN.

Secretary and Chief Agent—

EDWIN MARSHALL.

Principal Office—Toronto.

(Incorporated by letters patent bearing the date of August 7, 1889, under 'The Ontario Joint Stock Companies Letters Patent Act'; amended by orders of the Lieutenant Governor in Council bearing dates December 11, 1889, May 5, 1897, and Dec. 21, 1899. Commenced business in Ontario October 15, 1890; Dominion license issued June 23, 1897.)

## CAPITAL.

Amount of joint stock or guarantee capital authorized.....	\$	500,000 00
Amount subscribed for.....		350,900 00
Amount paid up in cash.....		52,635 00

(For list of Shareholders see Appendix.)

## ASSETS.

Value of real estate (unencumbered).....	\$	16,000 00
Amount secured by way of loans or real estate, by bond or mortgage, first liens....		163,144 13
Amount of loans secured by bonds, stocks or other marketable collaterals.....		300 00
Amount of loans made to policy-holders on company's policies assigned as collaterals.....		13,892 93
Premium obligations on policies in force.....		604 68

Bonds deposited with the Receiver General, viz:—

	Par value.	Market value.
Province of New Brunswick bonds.....	\$ 20,000 00	\$ 22,600 00
Town of Brockville bonds.....	17,000 00	18,434 80
City of St. John bonds.....	10,000 00	10,761 00
Town of Collingwood bonds.....	7,000 00	8,285 80
Total par and market values.....	\$ 54,000 00	\$ 60,081 60

Carried out at market value.....	60,081 60
Cash at head office and in transit.....	6,640 43
Cash in Bank of Toronto.....	14,358 79
Bills receivable.....	700 00
Agents' balances.....	2,161 87
Advances to agents (secured).....	4,494 29
Office furniture.....	1,710 86
Shareholders' bonus notes.....	30 00
Fire insurance premiums and other expenditure on account of mortgagors.....	2,505 69
Total.....	\$ 286,625 27

\* By an order of the Lieutenant Governor in Council dated Dec. 21, 1899 the name of this company was changed from "The Excelsior Life Insurance Company of Ontario (Limited)" to "The Excelsior Life Insurance Company.

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## THE EXCELSIOR LIFE INSURANCE COMPANY—Continued.

## OTHER ASSETS.

Interest due.....	\$	643	32
"    accrued.....		2,339	19
Total carried out.....	\$	2,982	51
Net amount of uncollected and deferred premiums.....		38,598	14
Total assets.....	\$	328,205	92

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force	\$283,807	85	
Deduct value of policies reinsured in other companies.....	10,393	65	
Net reinsurance reserve.....	\$	273,414	20
Claims for death losses unadjusted but not resisted.....		500	00
Due on account of general expenses.....		275	00
Medical fees.....		530	91
Premiums paid in advance.....		397	49
Total liabilities.....	\$	275,117	60
Surplus on policy-holders' account.....	\$	53,088	32

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$	106,623	05
Deduct premiums paid to other companies for reinsurance.....		3,689	17
Net premium income.....	\$	102,933	88
Received for interest or dividends.....		11,315	64
Received for rents.....		1,118	43
Total income during the year.....	\$	115,367	95

## EXPENDITURE DURING THE YEAR.

Cash paid for death claims.....	\$	15,279	31
Cash paid to annuitants.....		300	00
Cash paid for surrendered policies.....		2,403	96
Premium obligations used in purchase of surrendered policies.....		431	77
Cash paid for commissions, salaries or other expenses of officials.....		43,836	43
Taxes, licenses fees or fines.....		1,443	19
Sundry expenditure, viz. :—			
Rent, Gas, &c., \$666.76 ; agency expenses, \$872.26 ; office expenses, \$591.41 ; printing and stationery, \$1,884.66 ; advertising, \$286.60 ; postage exchange, &c., \$619.14 ; legal expenses, \$342 ; commuted commissions, \$347.48 ; commission on loans, \$221.96 ; medical fees, \$4,871.63 ; capital stock, 60c.....		11,204	50
Amounts written off—			
Agents' advances, \$394.53 ; fire insurance on account mortgagors, \$13.50 ; open ledger account, \$1,045.36.....		1,453	39
Total expenditure.....	\$	76,352	55

\*Computed according to the H. M. Table of Mortality of the Institute of Actuaries with interest at  $4\frac{1}{2}$  per cent, for Ordinary business prior to January 1, 1898, and on the H.M. 4 per cent basis for the whole Monthly business and for the Ordinary business since January 1, 1898.

## SESSIONAL PAPER No. 4

## THE EXCELSIOR LIFE INSURANCE COMPANY—Continued.

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year .....	\$	1,110 70
Premium obligations received during the year .....		199 33
Total .....	\$	1,310 03
Deductions during the year, viz. :—		
Amount of obligations voided by lapse .....	\$	631 10
" " redeemed in cash .....		74 25
Total deductions .....		705 35
Balance, note assets at end of year .....	\$	604 68

## MISCELLANEOUS.

Number of policies reported as taken during the year in Canada .....	4,001	
Amount of said policies .....	\$	1,326,723 00
Amount of said policies reinsured in other licensed companies .....		26,500 00
Number of policies become claims during the year .....	37	
Amount of said claims .....		14,743 75
Number of policies in force in Canada at date .....	5,410	
Amount of said policies .....	\$	3,655,753 15
Bonus additions thereon .....		1,160 00
Total .....	\$	3,656,913 15
Amount of said policies reinsured in other licensed companies .....		155,000 00
Net amount in force at December 31, 1899 .....		3,501,913 15

## Number and amount of policies terminated during the year in Canada—

	No.	Amount.
1. By death .....	37	\$ 14,743 75
2. By surrender .....	43	48,548 00
(For which cash value has been paid, \$2,509.42.)		
3. By surrender, \$20,000 (for which paid up policies have been granted to the amount of \$2,821). Difference of amounts carried out .....		17,179 00
4. By lapse .....	3,182	773,302 25
Total .....	3,262	\$ 853,773 00

	No.	Amount.
Policies in force at beginning of year .....	4,671	\$ 3,183,963 15
" issued during the year .....	4,001	1,326,723 00
" terminated as above .....	3,262	853,773 00
" in force at date of statement .....	5,410	3,656,913 15

Number of insured lives at beginning of year .....	4,599
" new insurers during the year .....	3,981
" deaths during the year among the insured .....	38
" insured whose policies have been terminated during the year otherwise than by death .....	3,203
" insured lives at date of statement .....	5,339

THE EXCELSIOR LIFE INSURANCE COMPANY—*Concluded.*

## INDUSTRIAL POLICIES.

NUMBER of policies and amounts assured at December 31, 1899, at ages grouped as under.

	5 years and under.		6 to 10 years, inclusive.		All other ages.	
	Number of Policies.	Amount Insured.	Number of Policies.	Amount Insured.	Number of Policies.	Amount Insured.
		\$		\$		\$
Life.....	116	2,614	150	9,052	476	62,050
Endowment.....	265	6,795	208	12,955	1,299	223,838
Totals.....	381	9,409	358	22,007	1,775	285,888

NUMBER and amount of claims paid during 1899, at ages grouped as under.

	5 years and under.		6 to 10 years, inclusive.		All other ages.	
	Number of Policies.	Amount Insured.	Number of Policies.	Amount Insured.	Number of Policies.	Amount Insured.
Life.....	3	\$ 96 00	1	\$ 11 00	18	\$ 2,781 20
Endowment.....	3	28 50	1	12 25	2	126 00
Totals.....	6	\$ 124 50	2	\$ 23 25	20	\$ 2,907 20

SESSIONAL PAPER No. 4

THE FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JAS. H. BEATTY.

Chief Agent and Managing Director—  
DAVID DEXTER.

Head Office—Hamilton, Ontario.

(Incorporated, December 21, 1874, by Act 38 Vic., cap. 68 (Ontario), amended in 1875 by 39 Vic., cap. 1 (Ontario). Organized, February, 1882. Incorporated in 1898 by an Act of the Parliament of Canada, 61 Vic., cap. 113. Commenced business in Canada, June, 1882.)

CAPITAL

Amount of joint stock capital authorized .....	\$ 1,000,000 00
Amount subscribed for .....	700,000 00
Amount paid up in cash .....	<u>91,000 00</u>

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (unencumbered) .....	\$ 34,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens ...	492,855 18
Amount of loans secured by bonds, stocks or other marketable collaterals .....	8,973 50
Amount of loans as above on which interest has been overdue for one year or more previous to statement .....	\$3,000 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals .....	226,175 10
Premium obligations on policies in force .....	366 59

Stocks and bonds owned by the company, viz :—

	Par value.	Market value.
* St. Thomas debentures .....	\$ 11,806 00	\$ 12,806 65
* Lindsay .....	4,000 00	4,125 90
* Gananoque .....	5,000 00	5,247 09
* Canadian Pacific Railway bonds .....	10,000 00	11,949 16
* Eldon debentures .....	10,000 00	10,362 95
* Seaforth .....	12,500 00	13,751 04
* Clinton .....	2,500 00	2,686 51
Pembroke .....	5,981 55	6,543 54
Western Loan and Trust Company debentures .....	1,700 00	1,600 00
Landed Banking and Loan Company .....	25,000 00	25,000 00

Total par and market values .....

\$ 88,487 55	\$ 94,072 84
--------------	--------------

Carried out at market value .....	94,072 84
Cash at head office .....	789 51
Cash in banks, viz. : . . .	
Bank of Hamilton, Hamilton .....	\$ 65,779 10
" Toronto .....	716 14
Traders' Bank .....	5,924 50
Hamilton Provident and Loan Society .....	1,718 39
Total .....	<u>74,138 13</u>

\* Deposited with Receiver General.

## FEDERAL LIFE—Continued.

## ASSETS—Concluded.

Agents' ledger balances.....	2,526 86
Advance to agents, to be repaid from commissions.....	3,842 55
Office furniture.....	2,750 32
Fire insurance premiums paid on account of mortgagors.....	1,358 44
Due from other companies for claims on company's policies reinsured.....	4,000 00
Total.....	\$ 945,849 02

## OTHER ASSETS.

Interest due.....	\$ 4,099 86
" accrued.....	11,338 97
Total carried out.....	15,438 83
Net amount of uncollected and deferred premiums on new business, \$23,731.46; on renewals, \$75,641.49.....	99,372 95
Total assets.....	\$ 1,060,660 80

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$ 927,542 90
Deduct value of policies reinsured in other companies.....	5,250 87
Net reinsurance reserve.....	\$ 922,292 03
Claims for death losses, unadjusted but not resisted.....	20,250 00
Present value of unpaid instalments of death claims.....	3,861 00
Present value of dividends applied in temporary reduction of premiums.....	9,457 92
Total liabilities.....	\$ 955,860 95
Surplus on policy-holders' account.....	\$ 104,799 85

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 347,245 29
Premium obligations taken in part payment of premiums.....	232 75
Premiums paid by way of loans on policies changed.....	30,122 98
Premiums paid by dividends.....	16,899 09
Cash received for annuities.....	2,032 00
Total.....	\$ 396,532 11
Deduct amount paid to other companies for reinsurance.....	10,757 05
Net premium income.....	\$ 385,775 06
Received for interest.....	39,977 21
Received for rents.....	1,326 71
Total income.....	\$ 427,078 98

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses (\$16,680 of which accrued in previous years). \$ 96,830 00	
Deduct amount received from other companies for reinsured death claims.....	2,000 00
Net amount paid for death claims.....	\$ 94,830 00
Cash paid for matured endowments.....	1,000 00
Cash paid to annuitants.....	2,572 07
Cash paid for surrendered policies.....	3,621 30
Cash dividends paid policy-holders.....	840 22
Dividends applied in payment of premiums (temporary reductions).....	3,721 21
Dividends applied in payment of premiums (Homan's plan policies).....	16,899 09

\* Based on the H. M. Table of Mortality with interest at 4½ per cent.

## SESSIONAL PAPER No. 4

## FEDERAL LIFE—Continued.

## EXPENDITURE DURING THE YEAR—Concluded.

Cash paid to stockholders for dividends.....	\$	5,460 00
Taxes, licenses, fees or fines.....		5,228 96
Cash paid for commissions, salaries and other expenses of officials.....		87,588 01
Miscellaneous payments, viz.:—Medical fees, \$5,552.89; printing, advertising and stationery, \$6,383.09; postage, telephone and telegrams, \$1,342.53; directors' and auditors' fees, \$1,429; exchange, \$322.82; legal expenses, \$768.51; rent, \$2,371.33; sundries, including fuel, gas, water rates, and janitor's services, \$4,447.06; commission on loans, \$710.50; written off sundry accounts, \$730.28.		24,058 01
Total expenditure.....	\$	<u>245,818 87</u>

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	133 84
" received during the year.....		232 75
Total note assets at end of year.....	\$	<u>366 59</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken.....	1,734	
Amount of said policies.....		\$ 2,415,900 00
" " reinsured in other licensed companies.....		52,000 00
Number of policies become claims during the year.....	47	
Amount of said claims (including matured endowments).....		107,000 00
" above claims reinsured in other licensed companies.....		4,000 00
Number of policies in force at date.....	7,549	
Amount of said policies.....	\$11,846,283 60	
Bonus additions thereon.....	786 83	
Total.....	\$11,847,070 43	
Amount of said policies reinsured in other licensed companies.....	399,500 00	
Net amount in force at December 31, 1899.....		<u>11,447,570 43</u>

	No.	Amount.
Number and amount of policies terminated during the year :—		
1. By death.....	46	\$ 106,000 00
2. By maturity.....	1	1,000 00
3. By expiry.....	93	275,500 00
4. By surrender.....	27	33,250 00
(For which cash value has been paid, \$3,621.30.)		
5. By surrender, \$35,500 (for which paid up policies have been granted to the amount of \$7,255).		
Difference of amounts carried out.....		28,245 00
6. By lapse.....	812	1,258,450 00
Total.....	<u>979</u>	<u>\$ 1,702,445 00</u>

	No.	Amount.
Policies in force at beginning of year.....	6,790	\$ 11,125,566 43
" issued during the year in Canada (including 4 revived for \$8,000).....	1,795	2,497,949 00
" terminated as above.....	979	1,702,445 00
" not taken.....	57	74,000 00
" in force at date of statement.....	<u>7,549</u>	<u>11,847,070 43</u>

Number of insured lives at beginning of year.....	6,459
" new insurers during the year.....	1,713
" deaths during the year among the insured.....	45
" insured whose policies have been terminated otherwise than by death.....	942
" insured lives at date of statement.....	<u>7,185</u>

## THE GERMANIA LIFE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—CORNELIUS DOREMUS. | Secretary—HUBERT CILLIS.  
 Principal Office—20 Nassau Street, New York.  
 Chief Agent in Canada— | Head Office in Canada—  
 C. R. G. JOHNSON. | 1723 Notre Dame Street, Montreal,  
 (Incorporated, April 10, 1860. Commenced business in Canada, November, 1887.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . . \$ 200,000 00

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals. . . . . \$ 945 00  
 Debentures owned by the company and held by the Receiver General, viz. :—  
     Par value.  
     Canada 4 per cent bonds . . . . . \$ 50,000 00  
     Montreal Harbour bonds . . . . . 25,000 00  
     Côte St. Antoine bonds . . . . . 25,000 00  
     Total par value . . . . . \$ 100,000 00  
 Carried out at market value . . . . . 104,750 00  
 Interest accrued on bonds . . . . . 986 10  
 Gross premiums due and uncollected on Canadian policies in force. . \$ 248 19  
 Gross deferred premiums on same . . . . . 435 52  
 Total outstanding and deferred premiums . . . . . \$ 683 71  
 Deduct cost of collection at 20 per cent . . . . . 136 75  
 Net outstanding and deferred premiums . . . . . 546 96  
 Total assets in Canada . . . . . \$ 107,228 06

## LIABILITIES IN CANADA.

\* Amount computed to cover the net present value of all Canadian policies in force. . \$ 103,091 00  
 Total liabilities in Canada . . . . . \$ 103,091 09

## INCOME IN CANADA.

Cash received for premiums . . . . . \$ 9,914 17  
 Premium obligations taken in part payment of premiums . . . . . 156 84  
 Premiums paid by dividends . . . . . 62 89  
 Total premium income . . . . . \$ 10,133 90  
 Received for interest or dividends . . . . . 4,000 00  
 Interest on policy loans . . . . . 50 87  
 Total income in Canada . . . . . \$ 14,184 77

\* Actuaries' 4 per cent Table.



## SESSIONAL PAPER No. 4

## GERMANIA LIFE—Continued.

## EXPENDITURE IN CANADA.

Cash paid for death claims (including \$296.35 bonus additions).....	\$	3,536 35
Cash paid for surrendered policies.....		270 51
Premium obligations used in purchase of surrendered policies.....		156 84
Cash dividends applied in payment of premiums in Canada.....		62 89
		<hr/>
Total net amount paid policy-holders in Canada.....	\$	4,026 59
Commissions, salaries and other expenses of officials in Canada.....		25 00
Taxes, licenses, fees or fines.....		5 73
		<hr/>
Total expenditure in Canada.....	\$	4,057 32

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1	
Amount of said policies.....	\$	1,000 00
Bonus additions credited in 1899.....		62 00
Number of policies become claims in Canada during the year.....	3	
Amount of said claims.....		3,536 35
Number of policies in force in Canada at date.....	125	
Amount of said policies.....		\$234,059 00
Bonus additions thereon.....		1,012 00
		<hr/>
Net amount in force at December 31, 1899.....		235,071 00

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$296.35 bonus additions).....	3	\$ 3,536 35
2. By surrender, including bonuses, \$39.65 (for which cash value has been paid, \$270.51).....	2	1,246 65
3. By surrender, \$1,000 (for which paid up policies have been granted to amount of \$388). Difference of amounts carried out.....		612 00
		<hr/>
Total (including bonuses, \$336).....	5	\$ 5,395 00

	No.	Amount.
Policies in force in Canada at beginning of year (including bonus additions, \$1,286).....	127	\$ 236,614 00
Policies issued during the year.....	1	1,000 00
Bonuses added during the year.....		62 00
Policies transferred to Canada.....	2	2,790 00
Policies terminated as above (including bonuses, \$336).....	5	5,395 00
Policies in force at date of statement (including bonuses, \$1,012).....	125	235,071 00

Number of insured lives at beginning of year—revised.....	127
Number of new insurers during the year.....	3
Number of deaths during the year.....	3
Number of insured whose policies have been terminated during the year otherwise than by death.....	2
Number of insured lives at date of statement.....	125

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## GERMANIA LIFE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME DURING THE YEAR, 1899.

Total premium income.....	\$ 3,311,435 30
Interest.....	1,021,400 25
Received for rents.....	161,435 82
Policy fees.....	1,863 36
Profit on sale of securities.....	48,301 42
<b>Total income.....</b>	<b>\$ 4,544,436 15</b>

## DISBURSEMENTS DURING THE YEAR, 1899.

Total amount paid for losses and matured endowments.....	\$ 2,108,473 01
Cash paid to annuitants.....	25,537 16
Surrender values paid in cash.....	217,985 31
Surrender values applied to purchase paid-up insurance and annuities.....	99,952 99
Dividends paid policy-holders in cash on paid-up policies.....	17,654 63
Dividends of 1899 applied to pay running premiums of 1899.....	129,752 36
Dividends applied to purchase paid-up additions and annuities.....	29,369 09
Paid to stockholders for interest and dividends.....	24,000 00
Commission and bonuses to agents.....	359,194 87
Salaries and allowances to managers and agents.....	160,394 52
Medical examiners' fees.....	33,873 62
Salaries of officers and office employees.....	104,169 51
Taxes, licenses and insurance department fees.....	66,298 48
Rents.....	27,760 00
Commuting commissions.....	2,362 31
General expenses.....	171,284 84
<b>Total disbursements.....</b>	<b>\$ 3,578,062 70</b>

## ASSETS.

Cost value of real estate exclusive of all encumbrances.....	\$ 2,567,127 17
Mortgage loans, first liens on real estate.....	13,730,375 10
Loans made to policy-holders on the company's policies assigned as collaterals.....	1,294,090 14
Cost value of bonds and stocks owned.....	7,058,697 75
Cash in hand and in banks.....	543,162 13
<b>Total net or ledger assets.....</b>	<b>\$ 25,193,452 29</b>

## OTHER ASSETS.

Interest due and accrued.....	290,953 63
Rents due and accrued.....	6,010 67
Market value of real estate over cost.....	61,034 63
Market value of bonds and stocks over cost.....	45,834 36
Net amount of uncollected and deferred premiums.....	499,961 93
<b>Total assets.....</b>	<b>\$ 26,097,247 51</b>

## SESSIONAL PAPER No. 4

GERMANIA LIFE—*Concluded.*

## LIABILITIES.

*Net reinsurance reserve.....	\$ 22,768,665 00
Total unsettled claims.....	118,621 81
Unpaid dividends or surplus or other description of profits due policy-holders.....	41,167 56
Premiums paid in advance.....	12,224 40
Reserve on cancelled policies upon which a surrender value may be demanded.....	6,890 19
Extra reserve for absolute, dividend tontine, war and world policies.....	79,730 77
Total liabilities.....	\$ 23,027,299 73
Capital stock paid up.....	200,000 00
Gross divisible surplus (surplus accumulated on deferred dividend policies, \$637,874.16 ; or other policies, \$2,232,073.62).....	\$ 2,869,947 78

## EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	7,046	
Amount of said policies.....		\$ 11,659,527 00
Number of policies terminated during the year.....	4,715	
Total amount terminated.....		8,061,747 00
Number of policies in force at December 31, 1899.....	48,589	
Net amount of said policies.....		80,234,105 00
Number of industrial policies in force.....	4,003	
Amount of said policies.....		512,492 00

\*Based on Actuaries' Table with 4 per cent interest.

## GREAT WEST LIFE ASSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—ALEX. MACDONALD.

Chief Agent and Managing Director—J. H. BROCK.

Secretary—A. JARDINE.

Principal Office—Winnipeg Man.

(Incorporated, August 28, 1891, by 54-55 Vict., cap. 115. Commenced business in Canada, August 18, 1892.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	400,000 00
"    "    subscribed for.....		400,000 00
"    "    amount paid up in cash.....		100,000 00

(For List of Shareholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate owned by the company.....	\$	17,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens. . .		513,783 84
Amount of loans to policy-holders on the company's policies assigned as collaterals.		24,944 98
Stocks and bonds owned by the company :—		

	Par value.	Market value.
*City of Winnipeg 5 per cent bonds.....	\$ 56,000 00	\$ 61,000 00
Eckhart School debentures.....	300 00	306 00
Nose Creek School debentures.....	400 00	403 00
Kimberley School debentures.....	260 00	263 00
Castleton School debentures.....	540 00	548 00
Woodside School debentures.....	450 00	489 00

Total par and market values..... \$ 57,950 00 \$ 63,009 00

Carried out at market value.....		63,009 00
Cash at head office.....		410 76
Cash in banks, viz. :—		
Bank of New Brunswick, St. John, N.B.....	\$	93 83
Imperial Bank, Winnipeg, Man.....		399 19

Total.....		493 02
Agents' ledger balances.....		436 82
Office furniture and fixtures (10 per cent written off).....		3,727 34
Advances to agents to be repaid by commissions.....		12,996 82
Reversions.....		2,520 26

Total..... \$ 639,322 84

## OTHER ASSETS.

Interest due, \$234.18 ; interest accrued, \$9,150.47 ; total.....		9,434 65
Rents due, \$55 ; rents accrued, \$55 ; total.....		110 00
Net amount of outstanding and deferred premiums : on new business, \$20,237.09 ; on renewals, \$54,084.55.....		74,321 64

Total assets..... \$ 723,189 13

\*In deposit with Receiver General.

## SESSIONAL PAPER No. 4

## THE GREAT WEST—Continued.

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$ 583,671 01	
Deduct value of policies reinsured.....	1,194 63	
Net reinsurance reserve.....		\$ 582,476 38
Present value of death claims payable by instalments not yet due.....		15,241 62
Amount of dividends or bonuses to policy-holders due and unpaid.....		969 36
Premiums paid in advance.....		1,392 60
Total liabilities.....		\$ 600,079 96
Surplus on policy-holders' account.....		\$ 123,109 17

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 297,754 43	
Premiums paid by dividends.....	2,003 11	
Cash received for annuities.....	1,946 58	
Total.....	\$ 301,704 12	
Deduct premiums paid to other companies for reinsurance.....	1,816 65	
Net premium income.....		\$ 299,887 47
Amount received for interest or dividends on stocks, &c.....		31,741 81
Amount received for rents.....		512 00
Total income.....		\$ 332,141 28

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 53,977 82	
Deduct amount paid for reinsured death claims.....	5,000 00	
Net amount paid for death claims (including \$1,250 of previous years' instalment policies).....		\$ 48,977 82
Cash paid to annuitants.....		1,431 14
Cash paid for surrendered policies.....		3,887 62
Cash dividends paid to policy-holders.....		775 85
Cash dividends applied in payment of premiums.....		2,003 11
Cash paid for commissions, salaries and other expenses of officials.....		82,946 99
Taxes, licenses, fees or fines.....		2,531 80
Sundry expenditures, viz.:—		
Medical fees, \$10,033.50; travelling expenses, \$9,281.06; rents, \$2,069.35; stationery and printing, \$4,445.01; advertising, \$913.42; postage and telegrams, \$1,978.41; agency expenses, \$238; legal expenses, \$129.24; express charges, \$314.10; exchange, \$233.67; sundries, \$2,704.62; commission on loans, \$1,656.20; written off office furniture, \$414.15; real estate expense account, \$397.95.....		34,808 68
Total expenditure.....		\$ 177,363 01

\* Based on Actuaries' (Combined Experience) 4 per cent table.

THE GREAT WEST—*Concluded.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken.....	2,017	
Amount of said policies.....		\$ 2,756,050 00
Amount of said policies reinsured in other licensed companies in Canada.....		48,000 00
Number of policies become claims during the year.....	32	
Amount of said policies.....		52,727 82
Number of policies in force at date.....	6,821	
Amount of said policies.....	\$10,259,584 00	
Bonus additions thereon.....	3,675 00	
Total.....	\$10,263,259 00	
Amount of said policies reinsured in other licensed companies in Canada.....	151,300 00	
Net amount in force, December 31, 1898.....		10,111,959 00

	No.	Amount.
Number and amount of policies terminated during the year :—		
1. By death.....	30	\$ 52,727 82
2. By surrender.....	31	80,850 00
(For which cash value has been paid, \$3,887.62.)		
3. By surrender, \$43,000.		
(For which paid-up policies have been granted to amount of \$6,290.)		
Difference of amounts carried out.....		36,710 00
4. By lapse.....	442	611,333 00
Total terminated.....	503	\$ 781,620 82

Policies in force at beginning of year.....	5,398	\$ 8,403,677 00
Policies issued during the year.....	2,218	3,040,600 00
Policies revived during the year.....	23	33,849 01
Policies terminated as above.....	503	781,620 82
Policies not taken.....	315	427,500 00
Policies reduced in amount.....		9,421 19
Reduction in policies to bring face value of instalment policies to the commuted value.....		252,000 00
Policies in force at date of statement.....	6,821	10,011,259 00

Number of insured lives..... No return.

## SESSIONAL PAPER No. 4

## THE HOME LIFE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—HON. RICHARD HARCOURT, M.P.P.

Chief Agent—A. J. PATTISON,  
Principal Office—Toronto.(Incorporated May 16, 1890, by 53 Vic., cap. 46. Amended July 10, 1899, by 62-63 Vic., cap. 114.)  
Commenced business in Canada, May 12, 1892.

## CAPITAL.

Amount of joint stock and guarantee capital authorized .....	\$	1,000,000	00
Amount subscribed for .....		740,000	00
Amount paid up in cash—Capital stock .....		69,044	50
"    "    Guarantee fund stock .....		26,844	14

(For List of Guarantors see Appendix.)

## ASSETS.

Amount secured by loans on real estate by bond or mortgage, first liens .....	\$	3,497	12
Stocks and bonds owned by the company :—			
Canada 2½ per cent inscribed stock .....	\$	48,666	67
City of Toronto 3½ per cent bonds .....		9,733	33
Total par and market values .....	\$	58,400	00
Market value .....	\$	54,263	33
Carried out at market value .....		54,263	33
Accrued interest on said bonds .....		736	35
Cash at head office .....		1,290	60
Cash in banks, viz. :—			
Dominion Bank .....	\$	28,083	61
Union Bank, Winnipeg .....		910	22
Total .....		28,993	83
Advances to agents .....		7,605	33
Office furniture .....		916	66
Accounts receivable .....		287	80
Deposit in court of appeal .....		200	00
Total .....	\$	97,791	02

## OTHER ASSETS.

Premiums due and uncollected on policies in force .....		5,509	22
Total assets .....	\$	103,300	24

## LIABILITIES.

* Amount computed to cover net value of all policies in force under level premium contract .....	\$	2,276	24
Claims for death losses adjusted but not due .....	4,485	63	
Claims for death losses unadjusted but not resisted .....	3,000	00	
Total .....		7,485	63
Money borrowed .....		9,000	00
Interest due and accrued .....		298	36
Accounts payable .....		120	00
Total liabilities .....	\$	19,180	23

\* Based upon the American Experience with interest at 3½ per cent.

63 VICTORIA, A. 1900

HOME LIFE ASSOCIATION—*Concluded.*

## INCOME.

Gross cash received for premiums.....	\$	27,743	97
Deduct premiums paid to other companies for reinsurance.....		1,017	12
<b>Total net premium income.....</b>	<b>\$</b>	<b>26,726</b>	<b>85</b>
Received for interest.....		504	87
Received for premiums on stock.....		15,935	50
<b>Total.....</b>	<b>\$</b>	<b>43,167</b>	<b>22</b>
Received for calls on guarantee capital.....		522	00
Received for calls on capital stock.....		64,304	50
<b>Total income.....</b>	<b>\$</b>	<b>107,993</b>	<b>72</b>

## EXPENDITURE.

Cash paid for death losses (\$1,000 of which accrued in 1898).....	\$	5,200	00
Cash paid to stockholders for interest on advance payments of capital.....		460	12
Commission, salaries and other expenses of officials.....		16,244	15
Advances to agents.....		3,885	25
Taxes, licenses, fees or fines.....		700	23
Miscellaneous payments, viz.:—Postage, \$455.94; advertising, \$199.65; printing and stationery, \$945.16; organization expenses, \$6,902.15; sundries, \$753.79; rents, \$735.90; legal expenses, \$324.74; Quebec agency, \$532.22; Manitoba agency, \$135.65; office furniture, \$491.15.....		11,476	35
<b>Total expenditure.....</b>	<b>\$</b>	<b>37,966</b>	<b>10</b>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	640		
Amount of said policies.....		\$	673,000 00
Number of policies become claims in Canada during the year.....	11		
Amount of said claims.....			12,500 00
Number of policies in force in Canada at date.....	1,336		
Amount of said policies.....		\$	1,559,630 00
Amount of said policies reinsured.....	65,500 00		
<b>Net amount in force December 31, 1899.....</b>			<b>1,494,130 00</b>

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	11	\$ 12,500 00
2. By lapse.....	474	545,750 00
<b>Total.....</b>	<b>485</b>	<b>\$ 558,250 00</b>

	No.	Amount.
Policies in force at beginning of year.....	1,181	\$ 1,444,880 00
Policies issued during the year.....	640	673,000 00
Policies terminated as above.....	485	558,250 00
<b>Policies in force at date of statement.....</b>	<b>1,336</b>	<b>1,559,630 00</b>

Number of insured lives at the beginning of the year.....	1,132
Number of new insurers during the year.....	633
Number of deaths during the year among the insured.....	10
Number of insured whose policies have been terminated, during the year otherwise than by death.....	469
<b>Number of insured lives at date of statement.....</b>	<b>1,286</b>



SESSIONAL PAPER No. 4

## THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

<i>President</i> —Hon. Sir OLIVER MOWAT, P. C., G. C. M. G. <i>Managing Director and Chief Agent</i> —F. G. COX.	<i>Secretary and Actuary</i> — THOMAS BRADSHAW, F. I. A. <i>Head Office</i> —Toronto.
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(Incorporated, April 23, 1896, by Act 59 Vic., cap. 50 ; commenced business, October 1, 1897.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$ 1,900,000 00
Amount paid up in cash.....	<u>450,000 00</u>

(For list of shareholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens..	\$ 268,367 95
*Stocks, bonds and debentures owned by the company, viz :—	

	Par value.	Market value.
City of Kingston debentures.....	\$132,200 00	\$148,084 70
Toronto Electric Light Company's debentures.....	30,000 00	30,845 39
Central Canada Loan and Savings Company's debentures	100,000 00	100,000 00
Province of Quebec stock.....	50,000 00	47,000 00
Town of Collingwood debentures.....	13,000 00	14,419 68
"    Perth debentures.....	4,600 00	4,640 23
Nanaimo Gas Co., Lt., debentures.....	5,000 00	5,010 30
Bell Telephone Co., bonds.....	10,000 00	11,534 99
Town of Collingwood debentures.....	8,300 00	9,029 35
Canada Northern Railway first mortgage land grant	50,000 00	50,000 00

Total par and market values....	<u>\$403,100 00</u>	<u>\$420,564 64</u>
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<i>Stocks.</i>	Par value.	Market value.
Montreal Gas Co., 50 shares.....	\$ 2,000 00	\$ 4,000 00
Canadian Bank of Commerce, 40 shares.....	2,000 00	3,025 00
Dominion Bank, 30 shares.....	1,500 00	3,993 75
Imperial Bank, 15 shares.....	1,500 00	3,288 75
Ontario Bank, 29 shares.....	2,900 00	3,371 25
British America Assurance Co., 100 shares.....	5,000 00	6,375 00
Toronto Electric Light Co., 250 shares.....	25,000 00	35,031 25

Total.....	<u>\$ 39,900 00</u>	<u>\$ 59,085 00</u>
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Total par and market values....	<u>\$443,000 00</u>	<u>\$479,649 64</u>
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Carried out at market value.....	479,649 64
Cash at head office.....	4,877 13
Cash in Banks, viz :—	
Canadian Bank of Commerce.....	\$ 48,885 81
Central Canada Loan and Savings Co.....	<u>52,507 58</u>

\*Of these there are deposited with the Receiver General, City of Kingston debentures, \$132,200, Central Canada Loan and Savings Company's debentures, \$60,000, and Province of Quebec stock, \$50,000.

63 VICTORIA, A. 1900

## IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—Continued.

## ASSETS AS PER LEDGER ACCOUNTS—Concluded.

Total cash in banks.....	101,393 39
Office furniture.....	4,760 98
Amount of loans made on the security of other companies policies assigned as collateral.....	2,775 00
Other company's policy purchased.....	185 83
<b>Total.....</b>	<b>\$ 862,009 92</b>

## OTHER ASSETS.

Interest accrued.....	5,557 23
Net amount of uncollected and deferred premiums—new, \$30,296.92; renewed, \$32,579.21.....	62,876 13
<b>Total assets.....</b>	<b>\$ 930,443 28</b>

## LIABILITIES.

Amount computed to cover the net present value of all policies in force, including \$2,525 for the immediate payment of death claims and \$10,000 for suspended or deferred mortality.....	\$ 474,528 00
Deduct value of policies reinsured in other companies.....	40,416 00
+Total net reinsurance reserve.....	\$ 434,112 00
Claims for death losses unadjusted but not resisted (awaiting proofs).....	8,000 00
Present value of instalments due under policies which have become claims by death.....	2,104 03
Due on account of general expenses.....	3,138 34
Premiums paid in advance.....	1,313 70
<b>Total liabilities.....</b>	<b>\$ 448,668 07</b>
Surplus on policy-holders account.....	\$ 481,775 21

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 317,557 82
Cash received for annuities.....	200 00
<b>Total.....</b>	<b>\$ 317,757 82</b>
Deduct premiums paid to other companies for reinsurance.....	21,140 74
Net premium income.....	\$ 296,617 08
Received for interest or dividends.....	24,906 12
<b>Total income during the year.....</b>	<b>\$ 321,523 20</b>

## EXPENDITURE.

Cash paid for death losses.....	\$ 6,603 44
Cash paid to annuitants.....	2,519 72
Commissions, salaries and other expenses of officials.....	69,504 98
Taxes, licenses, fees or fines.....	2,869 08
All other expenditures, viz. :—Advertising, \$1,837.67; discount and bank charges, \$326.98; general expenses, \$1,267.44; insurance books and papers, \$150.17; office furniture, \$608.31; medical fees, \$4,954.43; postage, \$919.09; rent, fuel and light, \$4,003.42; commission on loans, \$1,217.60; printing and stationery, \$2,844.80; legal expenses, \$625.62; exchange, \$112.92; loaning expenses, \$24.77.....	18,893 22
<b>Total expenditure.....</b>	<b>\$ 100,390 44</b>

+Based on Institute of Actuaries' H. M. Table of Mortality with interest at 3½ per cent.

## SESSIONAL PAPER No. 4

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,380	
Amount of said policies.....		\$ 3,549,000 00
Amount of said policies reinsured in other licensed companies in Canada...		577,500 00
Number of policies become claims in Canada during the year.....	9	
Amount of said claims.....		16,403 44
Number of policies in force in Canada at date.....	2,739	
Amount of said policies.....		\$ 7,134,625
Amount of said policies reinsured in other companies.....		983,500
Net amount in force at December 31, 1899.....		<u>6,151,125 00</u>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	9	\$ 16,403 44
2. By expiry.....	1	2,000 00
3. By lapse.....	221	426,500 00
Total.....	<u>231</u>	<u>\$ 444,903 44</u>

	No.	Amount.
Policies in force at beginning of year.....	1,638	\$ 4,169,125 00
" issued during the year and revived.....	1,442	3,717,500 00
" terminated as above.....	231	444,903 44
" " otherwise, not taken.....	110	254,500 00
" reduced.....		52,596 56
" in force at date of statement.....	<u>2,739</u>	<u>7,134,625 00</u>

Number of insured lives at beginning of year.....	1,566
" of new insurers during the year.....	1,305
" of deaths during the year among the insured.....	9
" of insured whose policies have been terminated during the year otherwise than by death.....	301
" of insured lives at date of statement.....	<u>2,561</u>

## THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT FOR THE YEAR ENDING APRIL 5, 1899.

*Manager*—JOHN TURNBULL SMITH, LL.D. | *Secretary*—JOHN SHARP.

*Principal Office*—Edinburgh.

*Attorney in Canada*—CHARLES M. HOLT. | *Head Office in Canada*—Montreal.

(Established March 23, 1839. Commenced business in Canada, Sept., 1857.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$	1,946,666	67
" paid up in cash.....		425,833	33

## ASSETS IN CANADA.

Amount secured by way of loans on real estate by bond or mortgage first liens . . .	\$	150,501	52
" of loans made to Canadian policy-holders on the association's policies assigned as collaterals.....		51,936	61
Credit premium debts on policies in force.....		50,455	01
Stocks and bonds in deposit with Receiver General, viz. :—			
		Par value.	
Canada 4 per cent bonds .....	\$	24,333	33
" " " .....		30,660	00
Province of Quebec stock.....		117,530	00
Canada 4 per cent stock.....		2,433	33
Total par value.....	\$	174,956	66
Carried out at market value.....		171,691	01
Cash in Merchants' Bank of Canada.....		9,214	86
Interest due .....	\$	990	38
" accrued.....		4,690	42
Total interest.....		5,680	80
Gross premiums due and uncollected on Canadian policies in force.....		10,962	31
Total assets in Canada.....	\$	450,442	12

## LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada..	\$	1,001,953	92
Claims for death losses—due and unpaid (\$2,433.33 of which accrued in previous year) .....	\$	28,423	73
Claims for matured endowments—due and unpaid, accrued in previous years.....		97	33
Total unsettled claims .....		28,521	06
Total liabilities in Canada.....	\$	1,030,474	98

\*Institute of Actuaries' H. M. table at 3 per cent for policies, 3½ and 3¾ per cent for bonuses (computed exactly at April 5, 1896).

SESSIONAL PAPER No. 4

LIFE ASSOCIATION OF SCOTLAND—Continued.

INCOME IN CANADA.

Cash received for premiums .....	\$	32,752 05
New credit premium loans .....		275 34
Total premium income .....	\$	33,027 39
Amount received for interest or dividends on stock, &c. ....		13,042 22
Total income in Canada .....	\$	46,069 61

EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada (\$17,921.47 of which accrued in previous years) .....	\$	54,268 11
Net amount paid for endowment claims in Canada, accrued in previous years .....		3,605 67
Total amount paid for death claims and matured endowments, ..	\$	57,873 78
Cash paid for surrendered policies .....		7,648 71
Credit loans cancelled by forfeiture .....		35 40
Cash dividends paid to Canadian policy-holders .....		365 69
Cash dividends applied in payment of premiums in Canada .....		4,407 59
Total payments to policy-holders in Canada .....	\$	70,331 17
Commission, salaries and other expenses of officials in Canada .....		1,717 26
Taxes, licenses, fees or fines .....		16 75
All other expenditure in Canada .....		201 61
Total expenditure in Canada .....	\$	72,266 79

MISCELLANEOUS.

Number of policies become claims during the year in Canada .....	30	
Amount of said claims .....	\$	58,524 02
Number of policies in force in Canada at April 5, 1899 .....	792	
Amount of said policies .....		1,342,947 43

Number and amount of policies terminated in Canada during the year :—

	No.	Amount.
1. By death .....	30	\$ 58,524 02
2. By surrender .....	5	5,869 20
(For which cash value has been paid, including value of bonus additions surrendered, \$7,684.11.)		
3. By surrender, \$2,433.33.		
(For which paid-up policies have been granted to amount of \$1,766.60.)		
Difference of amounts carried out .....		666 73
	35	\$ 65,059 95
Deduct restored .....	3	5,840 00
Total .....	32	\$ 59,219 95

	No.	Amount.
Policies in force at beginning of year in Canada .....	824	\$ 1,402,167 38
Policies terminated as above .....	32	59,219 95
Policies in force at date of statement .....	792	1,342,947 43

Number of insured lives.....No return.

63 VICTORIA, A. 1900

## LIFE ASSOCIATION OF SCOTLAND—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING APRIL 5, 1899.

New life assurances were granted, under 1,314 policies for a total of £1,026,153. This is the largest amount of new business ever transacted in any year of the association's history. The new premiums amounted to £85,735 10s. 10d., including £60,559 17s. 4d. received as single payments or in commutation of the annual premiums for a particular term. Of the new sums assured, £313,900 was reassured with other offices at premiums of £56,018 7s. 7d., inclusive of single or commuted premiums of £53,734 0s. 11d.

New life annuities, to the number of 68, were purchased, at the price of £130,224 13s. 7d., for the annual amount of £12,182 5s. 6d., of which £8,334 8s. was reassured with other offices at a total price of £86,529 0s. 5d.

The total revenue from premiums and interest (exclusive of the purchase money for annuities) amounted to £582,261, an increase on the previous year of £14,585.

The claims by death, including bonuses, amounted to £316,809, which sum, although somewhat larger than usual (owing principally to the claims having fallen on policies of above the average size), is still well within the amount expected and provided for. Exclusive of bonuses, the number and amount of actual claims, as compared with the expected by the H. M. table, are as follows:—

	EXPECTED CLAIMS.		ACTUAL CLAIMS.	
	Number.	Amount (excluding bonuses).	Number.	Amount (excluding bonuses).
Class A (old series).....	352	£140,642	349	£147,607
Other classes.....	401	173,855	326	155,942
Together.....	<u>753</u>	<u>£314,497</u>	<u>675</u>	<u>£303,549</u>

Endowment assurances under 68 policies, and covering the sum of £20,877 13s. 1d., matured by survivance of the lives to the stipulated dates. The annuities cancelled by death numbered 61, whereby the association was relieved of the annual payment of £2,708 2s. 6d.

The ratio of expenses to life premium income has again been the lowest for very many years past.

The funds of the association have increased by £141,817, and now amount to over five millions sterling. The revenue account and balance-sheet are appended.

At April 5, 1899—

31,242 policies were in force, assuring (exclusive of bonuses).....	£14,911,777 stg.
Total claims paid under life policies amounted to.....	7,616,980 "
Cash bonuses paid and bonus additions amounted to.....	2,191,134 "
The funds in hand were.....	5,035,648 "

The allocation of bonus to the policy-holders in class A (old series) is made annually, and the yearly valuation of the policies in that class having been completed, the directors now declare the following cash bonuses on the premiums for ordinary whole-life policies, by premiums payable throughout life, for the year commencing April 6, 1900, to be applied as formerly in part-payment of the premiums falling due during that year:—35 per cent to entrants on or before April 5, 1855; 25 per cent to entrants between April 6, 1855 and April 5, 1860; 20 per cent to entrants between April 6, 1860 and April 5, 1865; 17½ per cent to entrants between April 6, 1865, and April 5, 1871; 15 per cent to entrants between April 6, 1871, and the close of the class. In the case of assurances by a limited number of premiums and endowment assurances, the cash bonuses are of precisely the same amount as if they were ordinary assurances by premiums during life.

The directors now declare a dividend on the amount of the paid-up capital of the association (£87,500) at the same rate as last year, namely, £1 6s. 3d. per share, payable on November 11 next, under deduction of the interim payment made on May 15 last.

## SESSIONAL PAPER No. 4

LIFE ASSOCIATION OF SCOTLAND—*Concluded.*

## REVENUE ACCOUNT FOR THE YEAR ENDING APRIL 5, 1899.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year . . . . .	4,893,831	7	8	Claims under policies payable on death (less reassurances) . . . . .	316,809	6	4
Premiums (less re-assurances) . . . . .	£399,000	8	8	Claims under policies payable on the survival of the lives . . . . .	20,877	13	1
Consideration for annuities granted (less re-assurances) . . . . .	43,695	13	2	Surrenders . . . . .	12,476	11	5
Interest and dividends . . . . .	183,261	1	6	Annuities (less reassurances) . . . . .	45,839	15	4
Fines for revival of policies . . . . .	248	10	8	Commission . . . . .	13,943	15	4
Fees for recording assignments . . . . .	235	15	0	Expenses of management . . . . .	43,208	12	4
				Dividends to shareholders, and interest on paid-up capital . . . . .	12,908	15	4
	626,441	9	0	Cash bonuses to existing policy-holders . . . . .	13,389	12	0
				Income tax . . . . .	5,170	14	3
					£ 484,624	15	5
				Amount of funds at the end of the year (as per balance sheet) . . . . .	5,035,648	1	3
	£ 5,520,272	16	8		£ 5,520,272	16	8

## BALANCE SHEET ON APRIL 5, 1899.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders' capital, paid up . . . . .	87,500	0	0	Mortgages on property within the United Kingdom . . . . .	1,119,605	14	11
Assurance and annuity fund . . . . .	4,948,148	1	3	Mortgages on property out of the United Kingdom . . . . .	48,924	19	5
Total funds as per revenue account . . . . .	5,035,648	1	3	Loans on the association's policies . . . . .	320,687	19	5
Claims intimated, but not paid . . . . .	71,387	11	9	Investments—			
(Including all deaths to date whether formally proven or not).				In colonial government securities . . . . .	427,978	11	2
Annuities due, but not applied for . . . . .	328	17	1	Foreign government securities . . . . .	18,088	7	4
				Colonial municipal securities . . . . .	589,087	4	2
				Railway and other debentures and debenture stocks . . . . .	813,802	6	9
				Railway rent charge, guaranteed and preference stocks . . . . .	894,611	5	4
				House property . . . . .	97,358	3	5
				Annuities . . . . .	237,850	13	7
				Reversions . . . . .	23,588	3	5
				Bank stock . . . . .	46,403	7	3
				Stock of the association, purchased under their Act of Parliament, 16 and 17 Vict., c. 224 . . . . .	2,867	17	0
				Loans on personal security . . . . .	700	0	0
				Loans on statutory public rates . . . . .	200,074	2	4
				Loans on stock of the association . . . . .	650	0	0
				Office furniture . . . . .	50	0	0
				Stamps . . . . .	60	4	4
				Outstanding premiums (since received) . . . . .	93,469	2	0
				Outstanding interest, and in course of collection . . . . .	6,304	14	8
				Interest accrued, but not yet payable . . . . .	54,402	10	0
				Deposits with colonial banks . . . . .	66,511	18	9
				Cash in bank:—			
				On deposit and on current account . . . . .	44,287	4	10
	£ 5,107,364	10	1		£ 5,107,364	10	1

## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—S. SANDBACH PARKER | Gen. Manager and Secretary—J. M. DOVE.  
Principal Office—Liverpool, England.

Chief Agent in Canada—G. F. C. Smith. | Head Office in Canada—Montreal.  
(Organized, May 21, 1836. Incorporated, July 14, 1836. Commenced business in Canada, June 4, 1851.)

(For Capital and Assets in Canada see Fire Statement.)

## LIABILITIES IN CANADA.

Amount computed to cover the net reserve on all outstanding policies in Canada...	\$	106,745 96
Claims for death losses unpaid.....	None.	
Total net liabilities to policy-holders in Canada.....	\$	<u>106,745 96</u>

## INCOME IN CANADA.

Cash received for premiums.....	\$	5,925 98
Total income.....	\$	<u>5,925 98</u>

## EXPENDITURE IN CANADA.

Cash paid for death claims (\$4,866.67 of which accrued in previous year).....	\$	7,717 87
Amount paid to annuitants.....		1,418 40
Cash dividends paid to policy-holders.....		331 22
Total payments made to policy-holders in Canada.....	\$	<u>9,467 49</u>
Paid for commission, &c.....		192 46
Taxes, licenses, fees or fines.....		85 18
Sundry expenditure :—Postage, \$61.50; exchange, \$3.68; insurance superintendence, \$2.77.....		67 95
Total expenditure in Canada.....	\$	<u>9,813 08</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	2	
Amount of said policies.....	\$	10,000 00
Number of policies become claims in Canada during the year.....	3	
Amount of said policies.....		2,851 20
Number of policies in force in Canada at date.....	121	
Amount of said policies.....	\$	173,974 64
Add bonus additions.....		42,104 01
Total net amount in force December 31, 1899.....		<u>216,078 65</u>

\*Computed by Department on the basis of Institute of Actuaries' H. M. Table with  $4\frac{1}{2}$  per cent interest.



## SESSIONAL PAPER No. 4

## LIVERPOOL AND LONDON AND GLOBE—Continued.

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including \$351.20 bonus addition).....	3	\$ 2,851 20
Total.....	3	\$ 2,851 20

---

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$40,860.01).	124	\$ 213,661 67
Policies issued during the year (including \$580 reinstated).....	2	10,580 00
Bonus added.....		2,095 20
Policies terminated as above.....	3	2,851 20
Policies transferred.....	2	7,407 02
Policies in force at date of statement (including bonus additions, \$42,104.01).	121	216,078 65

---

Number of insured lives at the beginning of the year.....	114
Number of new insurers during the year.....	2
Number of deaths during the year among insured.....	3
Number of insured whose policies have been terminated otherwise than by death.....	2
Number of insured lives at date of statement.....	111

LIVERPOOL AND LONDON AND GLOBE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

LIFE ASSURANCE ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.	
£	s. d.	£	s. d.
Amount of life assurance fund at the beginning of the year.....	3,512,806 3 3	247,985 16 10	
Premiums after deduction of reinsurance premiums.....	294,455 10 4	61,550 19 4	
Interest and dividends.....	135,020 6 6		
Assignment fees.....	88 5 0		
Fines.....	62 8 3		
	<hr/>		
	3,882,432 13 4	23,445 11 0	
		139 4 2	
		<hr/>	
		3,549,911 2 0	3,882,432 13 4

Claims under life policies, including those admitted but not paid (after deducting sums reassured).....

Surrenders..... £8,656 19 7

Commission..... 12,676 8 10

Expenses of management..... 787 16 7

Medical fees..... 1,324 6 0

Stamps.....

Transfer to annuity account, consideration for immediate annuity hitherto deferred.....

Amount of the funds at the end of the year, as in balance sheet.....

GLOBE FUND.

Amount of life assurance fund at the beginning of the year.....	167,344 15 4
Premiums, after deduction of reinsurance premiums.....	4,840 7 8
Interest and dividend.....	6,164 17 2
Assignment fees.....	1 0 0
Fines.....	3 10 0
	<hr/>
	178,354 10 2

Claims under life policies, including those admitted but not paid (after deducting sums reassured).....

Surrenders..... £204 5 8

Commission..... 279 15 0

Expenses of management.....

Amount of funds at the end of the year as in balance sheet.....

GLOBE FUND.

	10,794 3 0		
	1,778 15 0		
	<hr/>		
	484 0 8		
	<hr/>		
	165,297 11 6	178,354 10 2	
		<hr/>	
		£4,060,787 3 6	

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LIVERPOOL AND LONDON AND GLOBE--*Concluded.*

ANNUITY ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.

	£	s.	d.
Amount of Fund at the beginning of the year..	1,536,108	13	0
Consideration for annuities granted.....	233,188	1	10
Interest and dividends.....	58,739	15	6
Transfer from life fund, consideration for immediate annuity hitherto deferred.....	139	4	2
Assignment fees.....	0	15	0
	<u>1,818,176</u>	<u>9</u>	<u>6</u>

LIVERPOOL AND LONDON AND GLOBE FUND.

	£	s.	d.
Annuities paid.....	175,732	16	7
Commission.....	2,231	17	7
Expenses of management.....	4,797	8	8
Amount of funds at the end of the year, as in balance sheet.....	1,635,414	6	8
	<u>1,818,176</u>	<u>9</u>	<u>6</u>

GLOBE FUND.

Amount of fund at the beginning of the year...	4,450	0	0
Interest and dividends.....	151	19	2
	<u>4,601</u>	<u>19</u>	<u>2</u>

GLOBE FUND.

Annuities paid.....	839	15	0
Expenses of management.....	33	11	10
Amount of funds at end of the year, as in balance sheet.....	3,728	12	4
	<u>4,601</u>	<u>19</u>	<u>2</u>

£1,822,778 8 8

£1,822,778 8 8

(For balance sheet see fire statement.)

## LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—SIR NIGEL KINGSCOTE, K.C.B. | Secretary—WILLIAM PALIN CLIREHUGH.  
 Principal Office—London, England.  
 Chief Agent in Canada—B. HAL. BROWN. | Head Office in Canada—Montreal.  
 (Established, August 4, 1862. Commenced business in Canada, 1863.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 100,000	0	0
Amount paid up in cash.....	£ 10,000	0	0
Proprietors' share of profits added.....	10,000	0	0
			<u>20,000 0 0</u>

## ASSETS IN CANADA.

Value of real estate in Canada held by the company .....	\$	198,458	58
(Company's Office building in Montreal.)			
Mortgages on real estate in Canada, held by trustees in accordance with the Act..		571,684	42
Amount of loans in Canada secured by debentures (Winnipeg 3½).....		50,000	00
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....		138,328	31

Stocks and bonds owned by the company:—  
 In deposit with the Receiver General:—

	Par value.	Market value.	Book value.
Canadian Pacific Railway land grant bonds.....	\$ 43,500 00	\$ 47,850 00	\$ 47,219 25
Corporation of Montreal school debentures.....	7,000 00	8,343 20	7,730 80
" " stocks.....	24,700 00	27,881 90	24,700 00
County of Middlesex debentures.....	20,000 00	20,504 00	20,000 00
City of Hamilton debentures.....	15,000 00	17,100 00	16,300 00
" St. Thomas debentures.....	3,821 21	3,897 63	3,821 21
Town of Yarmouth debentures.....	4,000 00	4,080 00	4,000 00
Village of Cowansville debentures..	5,400 00	5,704 56	5,593 88
Town of Collingwood debentures..	3,000 00	3,240 00	3,000 00
Total.....	\$ 126,421 21	\$ 138,601 29	\$ 132,365 12

Total deposited with Receiver General at book value.....

132,365 12

Held by trustees in accordance with the Insurance Act:—

Town of Brampton.....	\$ 15,508 68	\$ 16,826 92	\$ 13,903 87
City of Montreal harbour bonds....	54,000 00	59,950 30	55,624 75
" school debentures.....	8,000 00	9,245 60	8,726 80
City of Ottawa R. C. school debentures.....	20,000 00	21,200 00	20,999 55
Town of Valleyfield.....	10,000 00	11,250 00	10,598 00
" St. Louis school.....	14,000 00	17,080 00	16,241 41
" Tilsonburg.....	5,000 00	5,390 50	5,326 50
" Ingersoll.....	30,500 00	34,160 00	32,491 65
" Port Hope.....	10,000 00	10,000 00	10,000 00
" Wingham.....	8,500 00	9,945 00	8,776 25
" Welland.....	16,000 00	18,800 00	17,064 00
" Dartmouth.....	5,000 00	5,000 00	5,000 00
" Penetanguishene.....	10,000 00	11,550 00	11,149 00
Village of Warton water works....	10,500 00	10,867 50	10,500 00
" St. Louis du Mile End....	20,000 00	20,500 00	20,000 00
Province of New Brunswick.....	40,000 00	46,000 00	43,080 00
Commercial Cable Company.....	47,000 00	48,175 00	45,842 50
Winnipeg Park.....	15,000 00	17,400 00	15 828 00

## SESSIONAL PAPER No. 4

## LONDON AND LANCASHIRE LIFE—Continued.

## ASSETS IN CANADA—Continued.

	Par value.	Market value.	Book value.
Canada Central Railway .....	\$ 3,893 33	\$ 4,516 26	\$ 4,430 24
Ste Anne de la Pêrade .....	15,000 00	15,525 00	15,532 50
City of New Westminster .....	25,700 00	24,415 00	26,810 00
" Victoria .....	25,000 00	27,500 00	25,000 00
" Brandon .....	25,000 00	22,500 00	25,000 00
" Belleville .....	40,000 00	45,550 00	40,645 00
Town of Beauharnois .....	16,000 00	17,700 00	16,466 80
Canadian Pacific Railway land grant bonds .....	52,000 00	57,200 00	56,446 00
Township of Bexley .....	7,000 00	7,280 00	7,000 00
Town of Collingwood .....	6,000 00	6,150 00	6,000 00
Town of Goderich .....	5,000 00	5,400 00	5,215 00
" Sault Ste. Marie .....	13,800 00	15,158 00	14,506 58
" Farnham water works .....	30,000 00	31,800 00	30,000 00
Lake Champlain and St. Lawrence Junction Railway bonds .....	8,000 00	8,000 00	8,000 00
Town of Fort William .....	10,000 00	10,550 00	10,000 00
City of Winnipeg .....	15,000 00	15,487 50	15,363 00
Quebec City .....	9,733 33	10,511 99	10,117 80
District of Brandon (Protest't school)	6,000 00	5,400 00	6,000 00
Town of Sydney .....	10,000 00	10,600 00	10,000 00
City of Halifax .....	15,000 00	15,750 00	15,000 00
" St. John .....	40,000 00	41,100 00	40,000 00
Victoria Rolling Stock Co. ....	24,000 00	23,652 00	24,000 00
Winnipeg Electric Street Railway bonds .....	25,000 00	28,125 00	25,970 00
Montana Central Railway bonds ..	31,000 00	39,225 00	39,027 50
Windsor Hotel, Montreal .....	50,000 00	51,000 00	50,000 00
London Street Railway, London, Ont.	25,000 00	28,125 00	26,922 50
City of Montreal permanent stock ..	17,100 00	31,293 00	26,619 16
" stock .....	66,000 00	72,631 00	66,700 90
<b>Total par and market values.</b>	<b>\$ 955,235 34</b>	<b>\$1,045,485 57</b>	<b>\$ 997,925 26</b>

Total held by trustees in accordance with the Act carried out at book value. ....

997,925 26

Held by the company—

	Par value.	Market value.	Book value.
City of Toronto bonds .....	\$ 235 00	\$ 235 00	235 00
Province of Quebec stock .....	35,725 00	33,760 12	30,155 21
Township of Sombra .....	1,200 00	1,203 60	1,200 00
Village of Midland .....	1,750 00	1,855 00	1,750 00
Town of Niagara bonds .....	1,500 00	1,507 50	1,500 00
" Meaford .....	9,026 49	9,526 96	9,186 20
" Paris .....	2,849 00	2,905 98	2,849 00
Village of Arnprior .....	6,417 66	6,546 01	6,417 66
Township of Luther, West .....	245 54	245 54	234 73
" Holland .....	930 88	930 88	868 51
" Brooke .....	1,002 00	1,022 04	1,002 00
" Amaranth .....	293 36	294 82	293 36
" Dundee .....	14,446 80	11,790 03	11,667 87
" York .....	2,503 75	2,528 79	2,503 75
Town of Napanee .....	3,999 00	4,238 94	3,999 00
" Calgary .....	5,400 00	5,832 00	5,627 07
County of Renfrew .....	13,752 73	14,302 84	13,752 73
Village of Dorion .....	10,174 50	6,837 26	6,473 75
Town of Cornwall .....	18,944 93	13,816 53	13,685 38
" Lunenburg .....	8,500 00	8,755 00	8,500 00
" Mattawa .....	11,112 58	11,873 47	11,873 47
" Toronto Junction .....	30,000 00	24,000 00	24,000 00
Township of Charlottenburgh, Prot- estant school .....	219 44	219 44	208 99
Parish of St. Grégoire Thaumaturge	2,000 00	2,100 00	2,000 00
Gravenhurst .....	9,046 60	9,770 33	9,484 12

LONDON AND LANCASHIRE LIFE—*Continued.*ASSETS IN CANADA—*Concluded.*

Town of Calgary Protestant school, Dis. No. 19.....	\$ 4,200 00	\$ 4,620 00	\$ 4,200 00
City of Montreal Investment Trust.....	25,000 00	27,500 00	27,700 00
Total par and market values..	<u>\$ 220,475 26</u>	<u>\$ 208,218 08</u>	<u>\$ 201,367 80</u>
Total held by the company carried out at book value.....			\$ 201,367 80
Cash at head office in Canada.....			150 00
Cash in Bank of Montreal, current account.....			67,078 30
Agents' ledger balances.....			4,769 81
Interest due.....		\$ 2,150 00	
" accrued.....		26,145 74	
Total carried out.....			28,295 74
Rents due and accrued.....			1,292 66
Gross premiums due and uncollected on Canadian policies in force....	\$ 77,239 62		
Gross deferred premiums on same.....	24,233 50		
Total outstanding and deferred premiums.....	\$ 101,473 12		
Deduct cost of collection, at 20 per cent.....	20,294 62		
Net outstanding and deferred premiums.....			81,178 50
Office furniture.....			1,173 00
Total assets in Canada.....			<u>\$ 2,474,067 50</u>

## LIABILITIES IN CANADA.

*Under policies issued previous to March 31, 1878.*

* Net reinsurance reserve.....	\$ 165,000 00
Total liability in respect of said policies.....	<u>\$ 165,000 00</u>

*Under policies issued subsequent to March 31, 1878.*

* Net reinsurance reserve.....	\$ 1,815,000 00
Claims for death losses—unadjusted but not resisted.....	\$ 11,575 62
" " resisted in suit.....	3,000 00
" matured endowments—unadjusted but not resisted.....	1,700 00
	16,275 62
Due on account of general expenses in Canada.....	3,157 35
Premiums paid in advance.....	245 24
Total liabilities in respect of said policies.....	<u>\$ 1,834,678 21</u>
Total liabilities in Canada.....	<u>\$ 1,999,678 21</u>

## INCOME IN CANADA.

Cash received for premiums.....	\$ 266,349 18
Premiums paid by dividends.....	5,086 27
Total premium income.....	\$ 271,435 45
Deduct premiums paid to other companies for reinsurance.....	5,864 63
Net premium income.....	\$ 265,570 82
Interest or dividends on stock, &c.....	93,550 70
Amount received for rents.....	3,192 87
Total income in Canada.....	<u>\$ 362,314 39</u>

\* Based on the Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest.

SESSIONAL PAPER No. 4

LONDON AND LANCASHIRE LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada .....	\$ 86,294 25	
Cash paid for matured endowments .....	24,909 75	
<hr/>		
Total paid for death claims and matured endowments in Canada .....	\$	111,204 00
Cash paid for surrendered policies .....		12,683 38
Cash dividends paid policy-holders .....		685 10
Cash dividends applied in payment of premiums .....		5,086 27
<hr/>		
Total net amount paid to policy-holders in Canada .....	\$	129,658 75
Commission, salaries and other expenses of officials .....		52,209 75
Taxes, licenses, fees or fines .....		2,950 88
All other expenditure, viz.:—Medical fees, \$3,254.96; postage, &c., \$774.40; advertising, \$884.61; rent, \$2,543.79; express, \$117.91; exchange, \$176.47; general expenses, \$131.13; stationery, \$1,743.03; guarantees, \$42.50; petty expenses, \$166.45; furniture, \$273. ....		10,108 25
<hr/>		
Total expenditure in Canada .....	\$	194,927 63
<hr/>		

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	684	
Amount of said policies .....	\$	1,100,945 00
Number of policies become claims in Canada during the year .....	76	
Amount of said claims (including bonuses) .....		113,755 00
Number of policies in force in Canada at date .....	5,061	
Amount of said policies .....	\$8,330,730 00	
Bonus additions thereon .....	126,243 00	
<hr/>		
	\$8,456,973 00	
Deduct amount of said policies reinsured in other licensed companies in Canada (including bonus additions, \$1,539) .....	191,172 00	
<hr/>		
Net amount in force at December 31, 1899 .....		8,265,801 00
<hr/>		

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$2,087) .....	53	\$ 94,370 00
2. By maturity (including \$947 bonus additions) .....	23	19,385 00
3. By surrender (including \$2,975) bonus additions .....	55	93,260 00
(For which cash value has been paid, \$12,683.38.)		
4. By surrender, \$37,350; (for which paid up policies have been granted to amount of \$11,440). Difference of amounts carried out .....		25,910 00
5. By lapse (including \$243 bonus additions) .....	213	330,905 00
<hr/>		
Total (including \$6,602 bonus additions) .....	344	\$ 563,830 00
<hr/>		

	No.	Amount.
Policies in force at beginning of year in Canada (including \$132,330 bonus additions) .....	4,749	\$ 8,020,516 00
Policies issued during the year .....	740	1,189,445 00
Policies revived (including \$515 bonus additions) .....	26	33,342 00
Policies terminated as above (including \$6,602 bonus additions) .....	344	563,830 00
Policies cancelled .....	110	212,500 00
Policies in force at end of year (including \$126,243 bonus additions) .....	5,061	8,466,973 00
<hr/>		

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LONDON AND LANCASHIRE LIFE—*Continued.*

Number of insured lives at beginning of year.....	4,414
Number of new insurers during the year (including revived).....	750
Number of deaths during the year among the insured.....	52
Number of insured whose policies have been terminated during the year otherwise than by death.....	395
Number of insured lives at date of statement.....	<u>4,717</u>

*Details of policies issued since March 31, 1878, and bonus additions thereon.*

	No.	Amount.
Policies in force at beginning of year (including bonus additions \$90,033)....	4,376	\$ 7,491,853 00
Policies issued during the year (including revived).....	765	1,220,787 00
Bonuses added during the year.....		615 00
Policies terminated as above (including \$1,200 bonus additions).....	384	661,323 00
Policies not taken.....	56	88,500 00
Policies in force at end of year (including \$89,963, bonus additions).....	<u>4,701</u>	<u>7,963,432 00</u>



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LONDON AND LANCASHIRE LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

	£	s.	d.
Jan. 1. Amount of funds at the beginning of the year.....	1,306,447	11	7
Dec. 31. Premiums—			
New, under 2,621 policies assuring	32,652	9	4
Renewals.....	224,529	11	8
Total premiums.....	257,182	1	0
Less premiums paid to other offices for reassurances.....	7,107	17	7
Net premiums.....	250,074	3	5
Interest and dividends.....	52,228	6	9
Other receipts—			
Registration of assignments and other fees.....	64	5	8
Total income.....	302,366	15	10
Claims under policies (after deduction of sums re-assured) paid and admitted, with bonus additions of £4,915 7s. 6d.....	103,005	10	11
Endowments matured (after deduction of sums reassured) with bonus additions of £774 6s. 7d.....	12,602	1	11
Surrenders.....	13,946	3	9
Commission.....	22,915	5	0
Expenses of management.....	34,920	19	5
Medical officers and fees.....	2,986	8	5
Policy stamps.....	292	0	2
Pension.....	100	0	0
Income tax.....	3,378	8	7
Dividends and bonus to shareholders, viz.—			
Dividends.....	1,000	0	0
Bonus.....	2,500	0	0
Cash bonuses to policy-holders.....	38,299	8	0
	1,641	7	4
	3,500	0	0
	1,786	11	3
	£	197,706	8
		2	
Amount of funds at the beginning of the year.....	£1,306,447	11	7
Addition for 1899.....	104,660	7	8
Amount of funds at the end of the year (as per balance sheet).....	1,411,107	19	3
	£1,608,814	7	5

	£	s.	d.
Capital fully subscribed.....	100,000	0	0
Original amount, paid up.....	10,000	0	0
Proprietors' share of profits added.....	10,000	0	0
Proprietors' fund—			
Balance thereof at Dec. 31, 1898.....	20,000	0	0
Balance thereof at Dec. 31, 1898.....	157,670	9	10
Balance thereof at Dec. 31, 1899.....	187,005	4	7

BALANCE SHEET ON DECEMBER 31, 1899.

	£	s.	d.
LIABILITIES.			
Capital fully subscribed.....	100,000	0	0
Original amount, paid up.....	10,000	0	0
Proprietors' share of profits added.....	10,000	0	0
Proprietors' fund—			
Balance thereof at Dec. 31, 1898.....	20,000	0	0
Balance thereof at Dec. 31, 1898.....	157,670	9	10
Balance thereof at Dec. 31, 1899.....	187,005	4	7
ASSETS.			
Mortgages on property within the United Kingdom—			
On real and leasehold property.....	14,788	16	6
On life interests and reversions.....	14,545	18	3
Mortgages on freehold property in Canada, India and Australis.....	157,670	9	10

LONDON AND LANCASHIRE LIFE—*Concluded.*  
BALANCE SHEET ON DECEMBER 31, 1899—*Concluded.*

	£	s.	d.	£	s.	d.
Less amount of bonus distributable amongst proprietors in 1899 . . . . .	2,500	0	0	131,773	9	8
Assurance fund . . . . .	7,697	7	11			
£ 27,697 7 11						
1,383,410 11 4						
Total funds (as per revenue account) . . . . .	1,411,107	19	3	3,730	15	7
Profit and loss items not appropriated . . . . .	810	15	4	11,983	17	0
Claims admitted, but not paid . . . . .	18,858	1	9	138,566	18	8
Other sums owing by the company . . . . .	1,757	0	0	23,280	15	11
Interest and bonus to shareholders to December 31, 1899 . . . . .				26,784	3	1
Loans on the company's policies . . . . .				546,449	0	8
Investments—				123,609	13	2
British government securities . . . . .				8,104	17	4
Corporation stocks, United Kingdom . . . . .				68,487	15	8
Indian and colonial government securities and special deposit with the Canadian government . . . . .				13,299	19	7
Indian railway stocks and shares . . . . .				12,532	7	1
Foreign government securities . . . . .						
Railway and other debentures and debenture stocks . . . . .						
Railway shares, preference and ordinary . . . . .						
Other shares (preference) . . . . .						
House property in United Kingdom and Canada . . . . .						
Purchase of improved ground rent . . . . .						
Reversions . . . . .						
Loans on personal security in connection with life policies . . . . .				976,810	3	9
Branch offices' and agents' balances . . . . .				3,969	3	4
December premiums on which the days of grace are current . . . . .				63,780	13	9
Outstanding interest, viz.:—						
Accrued, but not due . . . . .				12,300	2	4
Overdue . . . . .				970	2	4
Outstanding rents . . . . .				13,270	4	8
Amounts placed on deposit for fixed periods . . . . .				281	5	0
Cash—				13,966	13	4
On current account at head office and branch banks . . . . .				38,427	15	7
Bills receivable . . . . .				43	14	0
Other assets—						
Furniture and fittings at head office and branches . . . . .				3,193	16	8
Less amount written off for depreciation this year . . . . .				11	12	0
Policy stamps in hand . . . . .				3,205	8	8
				£1,432,533	16	4

£1,432,533 16 4

## SESSIONAL PAPER No. 4

## THE LONDON ASSURANCE.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Governor—HENRY J. B. KENDALL, Esq.

Principal Office—No. 7 Royal Exchange, London, E.C.

Chief Agent and Attorney in Canada—E. A. LILLY |

Head Office in Canada—Montreal.

(Incorporated, June 22, 1720. Commenced business in Canada, 1862.)

(For Capital and Assets in Canada, see Fire Statement.)

## LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada..	\$	14,297	81
Total net liability to policy-holders in Canada.....	\$	14,297	81

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada..	\$	1,108	44
--	----	-------	----

## EXPENDITURE IN CANADA.

Paid for commission in Canada.....	\$	2	81
Total expenditure in Canada.....	\$	2	81

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	Ncne.		
" in force in Canada at date.....		7	
Amount of said policies.....	\$	27,253	33
Add bonus additions.....		5,932	71
Total amount in force at December 31, 1899.....	\$	33,186	04

	No.	Amount.
Policies in force in Canada at beginning of year (including bonus additions, \$5,932.71).....	7	\$ 33,186 04
Policies in force in Canada at date (including bonus additions, \$5,932.71)....	7	33,186 04
Number of insured lives at beginning of year in Canada.....	6	
" deaths during the year among the insured.....	None.	
" insured lives at date of statement.....	6	

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## LIFE DEPARTMENT.

During the past year new assurances were granted under 541 policies for £351,663, the premiums upon which amounted to £12,657 15s. 1d. Of this sum £29,500 has been reassured at premiums of £992 7s. 6d.

The premium income of the year, after deduction of reassurances, amounted to £165,018 4s. 9d., and the total income from all sources amounted to £249,973 16s. 2d.

Claims have arisen under 190 policies for £190,946 10s. 0d., including £26,734 10s. 0d. bonus additions. The total funds of the department on December 31, 1899, amounted to £2,150,471 17s. 8d.

\*Based on the Institute of Actuaries' H. M. table, 4½ per cent interest. Computed by the department.

THE LONDON ASSURANCE—Concluded.

LIFE ASSURANCE ACCOUNT—NON-PARTICIPATING SERIES.

1898.	Dec. 31.	Amount of life assurance fund at this date.....	£	s.	d.	1899.	Dec. 31.	Claims under life policies after deduction of sums reasured	£	s.	d.
		.....	662,062	2	11			Surrenders.....	64,152	0	0
								Annuities.....	3,111	3	4
								Commission.....	2,503	8	11
		Premiums after deduction of reinsurance premiums.....	44,451	4	9			Expenses of management (apportioned).....	1,191	11	4
		Interest and dividends.....	527,553	3	0			Abatement of premiums.....	3,392	18	7
		Less income tax.....	918	3	6			Portion of profits appropriated to shareholders carried to profit and loss account.....	4,739	4	4
		Fees.....	26,634	19	6			Less expenses of management as above.....	10,607	1	6
			50	0	0			Amount of life assurance fund at this date, as per balance sheet.....	643,500	19	3
									£733,198	7	2

LIFE ASSURANCE ACCOUNT—PARTICIPATING SERIES.

1898.	Dec. 31.	Amount of life assurance fund at this date.....	£	s.	d.	1899.	Dec. 31.	Claims under life policies after deduction of sums reasured.	£	s.	d.
		.....	1,485,418	0	1			Surrenders.....	126,794	10	0
								Commission.....	9,517	3	5
								Expenses of management (apportioned).....	5,028	1	9
								Bonus taken in abatement of premiums.....	9,202	15	8
								Bonus paid in cash.....	796	8	6
								Portion of profits appropriated to shareholders carried to profit and loss account.....	787	10	0
								Less expenses of management as above.....	5,159	4	4
								Amount of life assurance fund at this date, as per balance sheet.....	1,506,970	18	5
									£1,664,255	12	0

(For Balance Sheet see Fire Statement.)

## SESSIONAL PAPER No. 4

## THE LONDON LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JOHN McCLARY.

Secretary and Chief Agent—J. G. RICHTER.

Head Office—London, Ont.

(Incorporated by Act of the Legislature of Ontario, 37 Vic., cap. 85, in 1874. Charter extended by Dominion Act, 47 Vic., cap. 89, in 1884. Amended in 1885 by 48-49 Vic., cap. 94, and in 1891 by 54-55 Vic., cap. 117. Commenced business in Canada, July, 1874. Dominion license issued, December 7, 1885.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	1,000,000 00
do do subscribed for.....		250,000 00
do do paid up in cash.....		50,000 00

(For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held under power of sale in mortgage by company.....	\$	502 76
Accounts secured by way of loans on real estate by bond or mortgage, first liens..		604,362 87
Amount of loans secured by bonds, stocks or other marketable collaterals.....		20,097 30

	Par value.	Market value.	Amount loaned.
167 shares London Life Insurance Co..	\$ 3,340 00	\$ 4,175 00	\$ 247 30
40 " Agricultural Savings and Loan Co.....	2,000 00	2,240 00	750 00
36 " Ontario Loan and Debenture Co.....	1,600 00	2,178 00	600 00
260 " Huron and Erie L. & S. Co.	13,000 00	22,880 00	18,500 00
	<u>\$20,140 00</u>	<u>\$31,473 00</u>	<u>\$20,097 30</u>

Amount of loans as above on which interest has been overdue for one year or more previous to statement.....	\$	10,080 20
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....		44,357 25
stocks and bonds held by the company, viz. :-		

	Par value.	Market value.	Ledger value.
1,000 shares Ontario Loan and Debenture Co. stock.....	\$ 50,000 00	\$ 60,500 00	\$ 59,500 00
1,000 shares Ontario Loan and Debenture Co., 20 per cent stock.....	10,000 00	11,500 00	11,200 00
25 shares Dominion Savings and Investment Co. stock.....	1,250 00	937 50	950 00
100 shares Canadian Savings and Loan Co. stock.....	5,000 00	5,600 00	5,350 00
52 shares Agricultural Savings and Loan Co. stock.....	2,600 00	2,912 00	2,808 00
32 shares Huron and Erie Loan and Saving Co. stock.....	1,600 00	2,816 00	2,480 00
16 shares Huron and Erie Loan and Saving Co. 20 per cent stock.....	160 00	257 60	232 00
*City of Winnipeg school debentures..	15,000 00	15,000 00	15,000 00
City of London debentures.....	45,300 00	45,300 00	45,300 00
Total.....	<u>\$130,910 00</u>	<u>\$144,823 10</u>	<u>\$142,820 00</u>

\* In deposit with the Receiver General.

63 VICTORIA, A. 1900

## THE LONDON LIFE INSURANCE COMPANY—Continued.

## ASSETS—Concluded.

Carried out at ledger value.....	\$	142,820	00
Cash at head office.....		2,568	76
Cash in banks, viz.:—Molsons Bank.....		20,758	01
<b>Total</b> .....	<b>\$</b>	<b>835,466</b>	<b>95</b>

## OTHER ASSETS.

Interest due.....	\$	4,807	54
Interest accrued.....		17,227	58
<b>Total interest</b> .....		<b>22,035</b>	<b>12</b>
Net amount of uncollected and deferred premiums on new business, \$5,663.51; on renewals, \$12,257.34.....		17,920	85
<b>Total assets</b> .....	<b>\$</b>	<b>875,422</b>	<b>92</b>

## LIABILITIES.

† Amount computed to cover the net present value of all policies in force.....	\$	789,625	22
Deduct value of policies reinsured in other companies.....		2,560	95
Net reinsurance reserve.....	\$	787,064	27
Claims for death losses unadjusted but not resisted (industrial).....		1,464	74
Claims for matured endowments unadjusted but not resisted.....		1,080	00
Amount of dividends or bonuses to policy-holders accrued.....		10,391	63
Contingent fund.....		500	00
Advance premiums (net).....		343	57
Proprietors' account.....		282	21
<b>Total liabilities</b> .....	<b>\$</b>	<b>801,126</b>	<b>42</b>
Surplus on policy-holders' account.....	<b>\$</b>	<b>74,296</b>	<b>50</b>

## INCOME DURING THE YEAR.

Cash received for premiums (including industrial, \$161,631.50).....	\$	222,234	20
Premiums paid by dividends.....		4,740	26
<b>Total</b> .....	<b>\$</b>	<b>226,974</b>	<b>46</b>
Deduct premiums paid to other companies for reinsurance.....		388	60
Net premium income.....	\$	226,585	86
Amount received for interest or dividends on stock, &c.....		41,554	35
<b>Total income</b> .....	<b>\$</b>	<b>268,140</b>	<b>21</b>

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses, including \$41,165.94 industrial (of this amount \$4,905.40 accrued in 1898).....	\$	51,541	25
Cash paid for matured endowments.....		8,020	00
Cash paid for surrendered policies.....		3,454	64
Cash dividends paid to policy-holders and applied in payment of premiums.....		4,740	26
Cash paid to stockholders for interest or dividends.....		4,250	00
Cash paid for commissions, salaries and other expenses of officials.....		76,088	93
Taxes, &c.....		2,654	45
Miscellaneous payments, viz.:—Medical examination fees, \$1,989; travelling expenses, \$4,168.21; postage and exchange, \$660.37; printing and stationery, \$2,011.48; advertising, \$570.86; rents, \$2,244; sundries, \$2,137.74; commission on investments, \$903.57; legal expenses, \$160.13; office furniture, \$211.61.....		15,056	97
<b>Total expenditure</b> .....	<b>\$</b>	<b>165,806</b>	<b>50</b>

† Reserve based on Combined Experience Table, with 4 per cent interest for all industrial policies and ordinary policies issued before January 1, 1898, and on Institute of Actuaries' H. M. Table, with interest at 4 per cent for ordinary policies issued in 1893 and 1899.

## SESSIONAL PAPER No. 4

## THE LONDON LIFE INSURANCE COMPANY—Continued.

## MISCELLANEOUS.

Number of policies reported during the year as taken and revived in Canada— general, 488 ; industrial, 12,822.....	13,310	
Amount of said policies—general.....	\$ 480,775 00	
"    "    industrial.....	1,232,147 00	
Total.....	\$ 1,712,922 00	
Amount of said policies reinsured in other licensed companies in Canada.....	5,000 00	
Number of policies become claims during the year—general, 25 ; industrial, 532.....	557	
Amount of said claims—general.....	\$ 16,283 31	
"    "    industrial.....	40,917 28	
		57,200 59
Number of policies in force in Canada at date—general, 2,442 ; industrial, 38,137.....	40,579	
Amount of said policies—general.....	\$ 2,301,067 18	
"    "    industrial.....	3,487,554 95	
Total.....	\$ 5,788,622 13	
Amount of said policies reinsured in other licensed companies in Canada—general.....	10,000 00	
Net amount in force, December 31, 1899.....		<u>5,778,622 13</u>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death—ordinary.....	13 \$	7,183 31
"    industrial.....	532	40,917 28
2. By maturity—ordinary.....	12	9,100 00
3. By surrender ".....	22	21,066 66
(For which cash value has been paid, \$3,454.64.)		
5. By surrender—ordinary, \$8,000 ; industrial, \$32,053. (For which paid up policies have been granted to amount of \$1,363.46, ordinary ; \$8,797.35, industrial.)		
Difference of amounts carried out.....		29,892 19
6. By lapse—ordinary.....	231	210,693 69
"    industrial.....	8,247	821,021 02
Total.....	<u>9,057</u> \$	<u>1,139,874 15</u>

	No.	Amount.
Policies in force at beginning of year—ordinary.....	2,232 \$	2,074,917 38
"    "    industrial.....	34,094	3,140,601 90
Policies revived during the year—ordinary.....	6	4,200 00
"    "    industrial.....	26	2,534 00
Policies issued during the year—ordinary.....	482	476,575 00
"    "    industrial.....	12,796	1,229,613 00
Policies increased in amount.....		55 00
Policies terminated as above.....	9,057	1,139,874 15
Policies in force at date of statement—ordinary.....	2,442	2,301,067 18
"    "    industrial.....	38,137	3,487,554 95

Number of insured lives at beginning of year—ordinary.....	2,155
Number of new insurers during the year.....	476
Number of deaths during the year among insured ".....	12
Number of insured whose policies have been terminated during the year otherwise than by death—ordinary.....	264
Number of insured lives at date of statement—ordinary.....	<u>2,355</u>

63 VICTORIA, A. 1900

THE LONDON LIFE INSURANCE COMPANY—*Concluded.*

Industrial policies.—Number of lives and amounts assured at December 31, 1899, at ages grouped as under :—

	<i>5 years and under.</i>		<i>6 to 10 inclusive.</i>		<i>All other ages.</i>	
	No. of policies.	Amount insured.	No. of policies.	Amount insured.	No. of policies.	Amount insured.
Life.....	665	\$ 16,520 00	1,046	\$ 49,211 00	13,814	\$1,533,883 00
Endowment.....	3,265	246,000 00	4,852	362,850 00	12,826	1,213,625 00
Combination.....	10	1,104 00	15	1,907 00	217	22,207 00
Paid up term.....					486	11,377 80
Paid up endowment.....					941	28,870 15
	<u>3,940</u>	<u>\$263,624 00</u>	<u>5,913</u>	<u>\$413,968 00</u>	<u>28,284</u>	<u>\$ 2,809,962 95</u>

Industrial policies.—Number and amount of claims paid during 1899, at ages grouped as under :—

	<i>5 years and under.</i>			<i>6 to 10 inclusive.</i>			<i>All other ages.</i>	
	No. of claims.	No. of lives.	Amount paid.	No. of claims.	No. of lives.	Amount paid.	No. of claims.	Amount paid.
	<u>39</u>	<u>38</u>	<u>\$566 22</u>	<u>28</u>	<u>26</u>	<u>\$890 50</u>	<u>465</u>	<u>\$39,709 22</u>



SESSIONAL PAPER No. 4

## THE MANUFACTURERS' LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—GEO. GOODERHAM.  
Secretary—GEORGE A. STERLING.

Chief Agent—JAMES F. JUNKIN.  
Principal Office—Toronto, Ont.

(Incorporated June 23, 1887, by 50-51 Vic., Cap. 104. Commenced business in Canada, August 19, 1887.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	2,000,000 00
Amount subscribed for.....		621,000 00
Amount paid in cash.....		127,320 00

(For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company (less encumbrances).....	\$	37,255 26
Amount secured by way of loans on real estate, by bond or mortgage, first liens...		901,852 16
The same; second liens.....		941 58
Amount of loans as above on which interest has been overdue for one year or more previous to statement.....		Nil.
Amount of loans secured by bonds, stocks or other marketable collaterals.....		180,350 00

	Par value.	Market value.	Amount loaned.
Freehold loan debentures.....	\$ 40,000 00	\$ 40,000 00	\$ 40,000 00
Central Canada loan and savings.....	40,000 00	40,000 00	40,000 00
Dominion bank stock.....	5,000 00	13,500 00	17,200 00
North Bay debentures.....	4,500 00	4,900 00	
Toronto Electric Light stock.....	22,500 00	30,375 00	73,150 00
Commercial Cable Co.....	25,000 00	47,500 00	
Dominion bank stock.....	500 00	1,350 00	
Metroplitan St. Ry. Co.....	12,000 00	12,000 00	10,000 00
Totals.....	\$ 149,500 00	\$ 189,625 00	\$ 180,350 00

Amount of loans made to policy-holders on the company's policies assigned as collaterals..... 113,142 98

Stocks, bonds and debentures owned by the company, viz:—

	Par value.	Market value.
Huntsville debentures.....	\$ 3,075 00	\$ 3,242 00
West Toronto Junction debentures.....	66,150 00	55,038 20
Sault St. Marie bonds.....	22,400 00	21,964 00
Winnipeg bonds.....	40,000 00	47,868 00
Brandon bonds.....	14,760 00	17,830 42
Hilton bonds.....	1,000 00	1,059 00
Hamilton debentures.....	25,000 00	26,847 50
Brockville debentures.....	25,000 00	25,745 00
Nelson ".....	45,000 00	48,590 00
City of Toronto debentures.....	24,335 00	25,495 78
McIrvine ".....	2,462 38	2,605 50
Halifax ".....	25,000 00	26,630 00
Porto Rico.....	485 86	485 86
Canada Northern Ry. Co. land grant bonds.....	50,000 00	48,750 00
Greenwood debentures.....	30,000 00	30,375 00
Ratter & Dunnet Tp. debentures.....	1,000 00	1,047 57
Total par and market values.....	\$375,668 24	\$383,573 83

63 VICTORIA, A. 1900

## THE MANUFACTURERS' LIFE INSURANCE COMPANY—Continued.

## ASSETS—Continued.

Carried out at market value.....		383,573 83
Cash at head office.....		3,740 82
Cash in banks, viz.:		
Traders' Bank, Toronto.....	\$ 21,144 20	
Bank of Toronto, Toronto.....	24,756 18	
Banco Anglo-Costa-Ricence, San Jose, Costa-Rica.....	257 66	
Hong Kong and Shanghai Banking Co., Shanghai China.....	900 00	
Bank of Nova Scotia, Kingston, Jamaica.....	3,495 18	
Imperial Bank, Winnipeg.....	9,133 70	
Agents' balances.....		59,686 92
Office furniture.....		1,528 69
Due by mortgagors.....		5,000 00
Due by life reversions.....		1,204 16
Due by Dominion of Canada Guarantee and Accident Insurance Company.....		563 49
		1,403 61
<b>Total.....</b>		<b>\$ 1,690,243 50</b>

## OTHER ASSETS.

Interest due.....	\$ 1,709 79	
" accrued.....	21,635 74	
<b>Total carried out.....</b>		<b>23,345 53</b>
Net amount of uncollected and deferred premiums on new business, \$31,817.38; on renewals, \$64,098.76.....		95,916 14
<b>Total assets.....</b>		<b>\$ 1,809,505 17</b>

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$1,649,873 00	
Deduct value of policies reinsured in other companies.....	27,861 00	
Net reinsurance reserve.....		\$ 1,622,012 00
Claims for death losses, unadjusted but not resisted.....	\$ 20,242 00	
<b>Total claims for death losses.....</b>		<b>20,242 00</b>
Dividends to policy-holders due and unpaid.....		2,035 45
Due for general expenses.....		3,628 01
Premiums paid in advance.....		511 70
<b>Total liabilities.....</b>		<b>\$ 1,648,429 16</b>
Surplus on policy-holders' account.....		\$ 161,076 01

## INCOME.

Cash received for premiums.....	\$ 520,179 81
Cash received for annuities.....	2,000 00
<b>Total.....</b>	<b>\$ 522,179 81</b>
Deduct premiums paid to other companies for reinsurance.....	11,619 29
<b>Net premium income.....</b>	<b>\$ 510,560 52</b>
Received for interest or dividends.....	71,305 12
Rents.....	713 30
<b>Total income.....</b>	<b>\$ 582,578 94</b>

\* Reserve based on Institute of Actuaries' H. M. Mortality Table with interest at 4½ per cent for Canadian policies issued prior to January 1, 1896, and at 4 per cent for all foreign policies and for Canadian policies issued subsequent to that date.

## SESSIONAL PAPER No. 4

## THE MANUFACTURERS' LIFE INSURANCE COMPANY—Continued.

## EXPENDITURE.

Cash paid for death losses .....	\$ 114,573 50	
Deduct amount received from other companies for reinsurance.....	5,000 00	
Net amount paid for death claims (of which \$13,215.52 accrued in previous years)..	\$	109,573 50
Cash paid for matured endowments .....		1,000 00
Cash paid to annuitants .....		616 40
Cash paid for matured investment policies.....		894 00
Cash paid for surrendered policies.....		15,968 83
Cash dividends paid to policy-holders.....		4,125 25
Cash paid stockholders for interest or dividends.....		10,185 60
Cash paid for commissions, salaries and other expenses of officials.....		113,145 18
Cash paid for taxes, licenses, fees and fines.....		4,592 97
Miscellaneous payments: Printing, \$971.54; advertising, \$2,588.36; postage, telegrams and express, \$2,173.17; directors' fees, \$1,640.00; medical fees, \$7,750.21; law costs, \$2,226.78; light account, \$110.14; office furniture, \$205.50; valuation fees, \$62.50; auditors' fees, \$360; mercantile reports, \$97.02; insurance superintendence, \$199.69; telephones, \$180.94; exchange, \$334.75; insurance papers, \$98.33; sundry expenses, \$1,764.32; office supplies, \$1,920.13; commission on loans, \$472.50; rents, \$4,057.13.....		27,213 01
Total expenditure .....	\$	<u>287,314 74</u>

## MISCELLANEOUS.

Number of policies reported during the year as taken .....	2,113	
Amount of said policies .....	\$	3,387,941 00
Amount of said policies reinsured in other licensed companies in Canada.....		20,000 00
Number of policies become claims during the year .....	65	
Amount of said claims.....		142,297 00
Amount of said claims reinsured in other licensed companies .....		21,000 00
Number of policies in force at date.....	9,297	
Amount of said policies.....	\$ 14,360,765 00	
Bonus additions thereon.....	7,468 00	
	\$ 14,368,236 00	
Amount of said policies reinsured in other licensed companies in Canada.....		425,930 00
Net amount in force at 31st December, 1899.....		<u>13,942,306 00</u>

	No.	Amount.
Number and amount of policies terminated during the year :—		
1. By death .....	64	\$ 141,297 00
2. By maturity.....	1	1,000 00
3. By surrender.....	70	151,984 00
(For which cash value has been paid, \$15,968.83.)		
4. By surrender, \$61,441.00.		
(For which paid-up policies have been granted to the amount of \$12,662.)		
Difference of amounts carried out.....		48,779 00
5. By lapse.....	1,184	1,813,635 00
Total.....	<u>1,319</u>	<u>\$ 2,156,695 00</u>

63 VICTORIA, A. 1900

## THE MANUFACTURERS' LIFE INSURANCE COMPANY—Continued.

	No.	Amount.
Policies in force at beginning of year .....	8,429	\$ 13,072,724 00
Bonuses added .....		3,154 00
Policies issued during the year .....	2,201	3,579,109 00
Policies revived .....	74	94,017 00
Policies terminated as above .....	1,319	2,156,695 00
Policies decreased .....		32,905 00
Policies terminated otherwise, not taken .....	88	191,168 00
Policies in force at date of statement .....	9,297	14,368,236 00

Number of lives insured at beginning of year .....	8,024
Number of new insurers during the year .....	1,974
Number of deaths during the year among the insured .....	58
Number of insured whose policies have been terminated otherwise than by death .....	1,128
Number of insured lives at date of statement .....	8,812

## BUSINESS OUTSIDE OF CANADA.

(Included in above Statement.)

## ASSETS.

Net amount of premiums outstanding and deferred— New, \$5,903.18 ; renewal, \$9,083.74 .....	\$ 14,986 92
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## LIABILITIES.

Amount computed to cover present value of all policies in force .....	\$ 97,323 00
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## INCOME.

Cash received for premiums .....	\$ 58,701 13
----------------------------------	--------------

## PAYMENTS FOR CLAIMS.

Cash paid for death losses .....	\$ 11,440 00
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## MISCELLANEOUS.

Number of new policies reported during the year as taken outside of Canada .....	224	
Amount of said policies .....		\$ 392,631 00
Number of policies become claims .....	3	
Amount of said claims .....		11,440 00
Number of policies in force at date .....	579	
Amount in force .....		\$ 1,017,638 00
Bonus additions thereon .....	1,002 00	

Total .....	\$ 1,018,640 00
Amount reinsured in other licensed companies in Canada .....	1,500 00
Net amount in force to December 31, 1899 .....	1,017,140 00

## Number and amount of policies terminated during the year outside of Canada :—

	No.	Amount.
1. By death .....	3	\$ 11,440 00
2. By surrender .....	2	12,000 00
3. By surrender, \$20,441. (For which paid-up policies have been granted to the amount of \$5,520.) Difference of amounts carried out .....		14,921 00
4. By lapse .....	69	164,273 00
Total .....	74	\$ 202,634 00

## SESSIONAL PAPER No. 4

THE MANUFACTURERS' LIFE INSURANCE COMPANY—*Concluded.*

	No.	Amount.
Policies in force at beginning of year.....	422	\$ 822,169 00
Bonus additions during the year.....		1,002 00
Policies issued during the year.....	259	466,749 00
Policies revived.....	7	8,867 00
Policies terminated as above.....	74	202,634 00
Policies not taken.....	35	74,118 00
Policies decreased.....		3,395 00
Policies in force at date of statement.....	579	<u>1,018,640 00</u>

## THE METROPOLITAN LIFE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JOHN R. HEGEMAN | Secretary—GEORGE B. WOODWARD.  
 Principal Office—Corner Madison Avenue and 23rd Street, New York City.  
 Chief Agent in Canada—JOHN TILTON. | Head Office in Canada—Ottawa.  
 (Incorporated, June, 1866. Commenced business in Canada, November, 1872.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..... \$ 2,000,000 00

## ASSETS IN CANADA.

Value of real estate in Canada held by company (office building, corner Metcalfe and Queen Sts., Ottawa) .....	\$	17,559 60
Amount of loans made to Canadian policy-holders on the company's policies as collaterals .....		1,256 00
Premium obligations on Canadian policies in force .....		5,940 88
Stocks and debentures in deposit with the Receiver General:—		
	Par value.	Market value.
Dominion of Canada stock .....	\$ 247,333 33	\$ 244,826 75
City of Toronto local imp. debenture .....	97,662 23	100,526 02
Total par and market values .....	\$ 344,995 56	\$ 345,352 77
Carried out at market value .....		345,352 77
Interest accrued .....		1,607 50
Rents due, \$653; rents accrued, \$145 .....		798 00
Gross premiums due and uncollected on Canadian policies in force ..	\$ 12,882 75	
Gross deferred premiums on same .....	20,518 70	
Total outstanding and deferred premiums .....	\$ 33,401 45	
Deduct cost of collection at 20 per cent .....	6,680 29	
Net outstanding and deferred premiums .....		26,721 16
Total assets in Canada .....		\$ 399,235 91

## LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies .....	\$	376,379 00
Amount of excess of premium obligations above net value of their policies .....		2,970 44
Claims for death losses unadj. but not resisted (Ord., \$500, Ind., \$217) \$	717 00	
" " resisted—in suit—(Ord., \$500; Ind., \$249.50). 749 50		
Total claims unsettled .....		1,466 50
Total net liabilities to policy-holders in Canada .....	\$	380,815 94

## INCOME IN CANADA.

Total premium income .....	\$	334,383 86
Amount received for interest or dividends on stocks, &c. ....		8,431 24
Rents .....		1,343 50
Total income in Canada .....	\$	344,158 60

\*Reserve at 4 per cent, based on Combined Experience Table.

SESSIONAL PAPER No. 4

METROPOLITAN LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada .....	\$	66,568 20
Premium obligations used in payment of same .....		41 50
<hr/>		
Net amount paid on account of death claims .....	\$	66,609 70
Cash paid for surrendered policies .....		3,971 71
Premium obligations used in purchase of surrendered policies .....		301 88
The same voided by lapse .....		1,539 75
Cash dividends paid to Canadian policy-holders .....		6,358 98
<hr/>		
Total net amount paid to policy-holders in Canada .....	\$	78,782 02
Cash paid for commission, salaries and other expenses of officials .....		191,570 52
" licenses or taxes .....		3,521 18
Cash expended on real estate .....		577 85
<hr/>		
Total expenditure in Canada .....	\$	274,451 57

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at beginning of year .....	\$	4,840 68
" received during the year .....		2,984 73
<hr/>		
Total .....	\$	7,825 41
Amount of obligations used in payment of claims .....	\$	41 50
" used in purchase of surrendered policies .....		301 88
" voided by lapse .....	1,539 75	
" redeemed in cash .....	1 40	
<hr/>		
Total deductions .....		1,884 53
<hr/>		
Balance, note assets at the end of the year .....	\$	5,940 88

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada— Ordinary, 1,655; industrial, 51,011 .....		52,666
Amount of said policies—Ordinary .....	\$ 1,494,477 00	
" Industrial .....	6,338,774 00	
<hr/>		
		\$ 7,833,251 00
Number of policies become claims in Canada during the year—Ordinary., 10; industrial, 1,017 .....		1,027
Amount of said claims—Ordinary .....	\$ 7,059 58	
" Industrial .....	59,124 30	
<hr/>		
		66,183 88
Number of policies in force in Canada at date—Ordinary, 2,227; indus- trial, 75,652 .....		77,879
Amount of said policies—Ordinary .....	\$ 2,139,810 00	
" Industrial .....	9,273,956 00	
<hr/>		
Net in force at December 31, 1899 .....		11,403,766 00

Number and amount of policies terminated in Canada during the year :—

	No.	Amount.
1. By death .....	1,024 \$	67,050 00
2. By surrender .....	546	90,018 00
(For which \$5,813.34 cash value has been paid.)		
3. By surrender .....	\$ 47,770 00	
(For which paid-up policies have been granted to amount of .....	7,633 00	
<hr/>		
Difference .....		40,137 00
4. By lapse .....	33,428	5,695,372 00
<hr/>		
Total .....	34,998 \$	5,892,577 00

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## METROPOLITAN LIFE—Continued.

	No.	Amount.
Policies in force at beginning of year.....	60,202	\$ 9,466,312 00
Policies issued during the year.....	53,086	7,945,392 00
Policies transferred from United States to Canada.....	17	419 00
Policies terminated as above and by change to paid-up policies.....	35,284	5,900,210 00
Policies terminated otherwise (not taken and changed).....	142	98,147 00
Policies in force at date of statement.....	77,879	11,413,766 00

Number of insured lives—No return.

Industrial policies—No. of policies and amounts in force in Canada on December 31, 1899, as per ages grouped as under :—

	No. of lives.	Amount insured.
Ages, 5 years and under.....	14,552	\$ 1,914,335
Ages between 5 and 10 years.....	11,864	1,280,960

Industrial policies—No. and amount of claims paid in Canada during 1899, as per ages grouped as under :—

	No. of lives.	Amount paid.
Ages, 5 years and under.....	314	\$ 5,261 20
Ages between 5 and 10 years.....	82	3,831 80

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME DURING THE YEAR.

Total premium income.....	\$ 26,591,651 47
Received for interest and dividends.....	1,579,425 33
Received for rent.....	454,994 89
Profit on sales of securities.....	171,653 89
Sundry profit and loss.....	988 87
Total income.....	\$ 28,798,714 45

## DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.....	\$ 8,575,134 39
Paid to annuitants.....	2,865 00
Surrender values paid.....	426,739 61
Dividends to policy-holders.....	693,683 55
Cash paid to stockholders for interest or dividends.....	140,000 00
Commission and bonuses to agents.....	4,381,508 77
Cash paid for salaries of officers and office employees.....	1,113,544 65
Commuting commissions.....	1,069,422 21
Rents.....	326,912 74
Taxes, licenses and insurance department fees.....	444,539 98
Salaries and allowances of managers of agencies and agents.....	2,972,332 73
Medical examiners' fees and inspection of risks.....	549,581 22
Sundry expenses.....	1,138,366 48
Total disbursements.....	\$ 21,834,631 33



## SESSIONAL PAPER No. 4

METROPOLITAN LIFE—*Concluded.*

## LEDGER ASSETS.

Cost value of real estate exclusive of all encumbrances .....	\$ 9,986,737 59
Loans on bonds and mortgages, first liens on real estate .....	16,852,325 00
Loans to policy-holders on the company's policies assigned as collaterals .....	122,905 66
Premium notes on policies in force .....	637,335 63
Cost value of stocks and bonds owned .....	19,348,074 74
Cash on hand and in banks .....	2,043,435 31
Agents' debit balances .....	10,406 26
<b>Total net ledger assets .....</b>	<b>\$ 49,001,220 19</b>

## NON-LEDGER ASSETS.

Interest due and accrued .....	462,846 91
Rents due and accrued .....	38,640 87
Net amount of uncollected and deferred premiums .....	1,019,746 00
Market value of bonds and stocks over cost .....	558,793 03
<b>Gross assets .....</b>	<b>\$ 51,081,247 00</b>
Deduct items not admitted .....	319,149 45
<b>Total admitted assets .....</b>	<b>\$ 50,762,097 55</b>

## LIABILITIES.

Net reinsurance reserve .....	\$ 40,856,397 00
Total unsettled claims .....	152,208 29
Unpaid dividends or surplus or other profits due policy-holders .....	4,052 00
Premiums paid in advance .....	168,995 96
Special reserves .....	1,736,569 00
Agents' deposits in lieu of bonds .....	43,794 44
Due and accrued on account of salaries, rents, &c. ....	149,112 18
<b>Total liabilities .....</b>	<b>\$ 43,111,128 87</b>
<b>Gross divisible surplus .....</b>	<b>\$ 7,650,968 68</b>

## EXHIBIT OF POLICIES.

<i>General.</i>	No.	Amount.
Number of new policies issued during the year .....	77,018	
Amount of said policies .....		\$ 63,133,672 00
Number of policies terminated during the year .....	37,112	
Total amount terminated .....		28,529,532 00
Number of policies in force at date .....	124,948	
Net amount of said policies .....		111,901,834 00

*Industrial.*

Number of new policies issued and old policies revived .....	1,452,000	
Amount of said policies .....		\$ 253,396,620 00
Number of policies terminated during the year .....	913,518	
Total amount terminated .....		156,194,717 00
Number of industrial policies in force at date .....	4,855,756	
Amount of said policies .....		688,629,175 00

\*Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

## THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—RICHARD A. McCURDY.

Secretary—WM. J. EASTON.

Principal Office—31 Nassau Street, New York City.

Chief Agent in Canada—FAYETTE BROWN.

Head Office in Canada—Montreal.

(Incorporated April 12, 1842. Commenced business in Canada, September 1, 1885.)

No Capital.

## ASSETS IN CANADA.

Amount of loans to Canadian policy-holders on the company's policies assigned as collaterals.....	\$	120,036	00
Bonds, &c., in deposit with Receiver General:—			
	Par value.	Market value.	
United States 4 per cent bonds.....	\$ 170,000 00	\$ 193,800 00	
Dominion of Canada 4 per cent bonds.....	125,000 00	127,175 00	
Province of Nova Scotia 4 per cent bonds.....	400,000 00	408,877 50	
Province of New Brunswick, 4 per cent bonds.....	199,000 00	199,338 75	
City of Montreal stock and bonds.....	565,000 00	589,755 69	
City of Ottawa 5 per cent bonds.....	40,000 00	43,272 00	
City of Guelph 5 per cent bonds.....	124,333 33	139,519 56	
City of Toronto 4 per cent bonds.....	461,000 00	461,100 20	
United States 5 per cent bonds.....	250,000 00	280,000 00	
Total par and market values..	\$2,334,333 33	\$2,442,838 70	
Carried out at market value.....			2,442,838 70
In deposit with Canadian Trustees under the Insurance Act—			
	Par value.	Market value.	
Guaranty Trust Company of New York, stock..	\$ 250,000 00	\$ 1,250 000 00	
United States Mortgage and Trust Co., of New York, stock.....	300,000 00	1,200,000 00	
Carried out at market value.....			2,450,000 00
Cash in Bank of Montreal, Montreal.....			126,178 04
Gross premiums due and uncollected on Canadian policies in force.....		\$52,069 21	
Gross deferred premiums on same.....		43,970 14	
Total outstanding and deferred premiums.....		\$96,039 35	
Deduct cost of collection at 20 per cent.....		19,207 87	
Net outstanding and deferred premiums.....			76,831 48
Total assets in Canada.....			\$ 5,215,884 22

## LIABILITIES IN CANADA.

*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada.....	\$	4,586,957	00
Claims for death losses due and unpaid (\$3,405 of which accrued in previous years)		54,026	00
Claims for matured endowments due and unpaid (including \$1,704.33 bonus additions)		8,704	33
Claims for death losses unadjusted but not resisted.....		25,000	00
Claims for death losses resisted in suit.....		10,000	00
Total liabilities in Canada.....	\$	4,684,687	33

\*Based on the Combined Experience Table, with 4 per cent interest.

## SESSIONAL PAPER No. 4

## MUTUAL LIFE—Continued.

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada...	\$	824,675 70
Premiums paid by dividends.....		8,069 33
Amount received for annuities.....		15,957 02
		<hr/>
Total premium income.....	\$	848,702 05
Amount received for interest and dividends.....		157,480 08
		<hr/>
Total income in Canada.....	\$	1,006,182 13
		<hr/> <hr/>

## EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada :—		
On account of death claims.....	\$	183,188 17
On account of matured endowments.....		14,014 51
		<hr/>
Net amount paid on account of claims.....	\$	197,202 68
Amount paid to annuitants.....		15,638 86
Cash paid for surrendered policies.....		11,432 50
Cash dividends paid to Canadian policy-holders.....		4,859 39
Cash dividends applied in payment of premiums in Canada.....		8,069 33
		<hr/>
Total amount paid to policy-holders.....	\$	237,202 76
Cash paid for commissions in Canada.....		133,287 53
Licenses or taxes.....		4,890 94
Medical fees, \$6,085; duty and freight, \$2,482.13; advertising and printing, \$1,547.24; postage and telegrams, \$2,743.97; sundries, \$3,066.96.....		15,925 30
		<hr/>
Total expenditure in Canada.....	\$	391,306 53
		<hr/> <hr/>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,329	
Amount of said policies.....		\$ 3,460,000 00
Number of policies become claims in Canada during the year.....	94	
Amount of said claims (including bonus additions, \$10,460).....		291,527 00
Number of policies in force in Canada at date.....	8,986	
Amount of said policies.....		\$ 20,644,321 00
Bonus additions.....		316,857 00
		<hr/>
Net amount in force, December 31, 1899.....		20,961,178 00
		<hr/> <hr/>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$6,792).....	84	\$ 260,902 00
2. By maturity (including bonus additions, \$3,668.84).....	10	22,718 84
3. By expiry.....	7	11,500 00
4. By surrender (including bonus additions, \$2,623.40).....	32	37,043 40
(For which cash value has been paid, \$11,432.50.)		
5. By surrender, \$121,000.		
(For which paid-up policies have been granted to the amount of \$32,952.)		
Difference of amounts carried out.....		88,048 00
6. By lapse (including bonus additions, \$80).....	364	744,680 00
		<hr/>
Total (including bonus additions, \$13,164.24).....	497	\$ 1,164,892 24
		<hr/> <hr/>

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## MUTUAL LIFE—Continued.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$299,816).....	8,154	\$ 18,657,184 00
Policies issued during the year (including restored).....	1,329	3,460,000 00
Bonuses added during the year.....		30,205 00
Policies terminated as above (including bonus additions, \$13,164).....	497	1,164,892 00
Policies reduced.....		21,319 00
Policies in force at date of statement (including bonus additions, \$316,857).....	<u>8,986</u>	<u>20,961,178 00</u>

Number of insured lives—No return.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME DURING THE YEAR.

Total net premium income.....	\$ 44,524,519 22
Received for interest and dividends.....	11,184,515 39
"    rents.....	1,000,741 65
Profit and loss.....	1,980,300 95
Mortuary bond deposits.....	200,000 00
Total income.....	<u>\$ 58,890,077 21</u>

## DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and matured endowments.....	\$ 18,765,626 69
Cash paid to annuitants.....	1,228,230 66
Dividends paid policy-holders.....	267,205 35
Dividends applied to purchase new paid up additions.....	1,790,971 80
Surrender values paid in cash.....	1,963,134 60
Surrender values applied to pay renewal premiums.....	643,829 75
Surrender values applied to purchase paid up insurance.....	1,710,037 70
Commissions and bonuses to agents.....	6,687,697 92
Agency expenses and travelling.....	1,298,270 98
Medical examiners' fees and salaries and inspection of risks.....	481,782 41
Salaries of officers and office employees.....	688,045 32
Taxes, licenses and insurance department fees.....	815,008 78
Rent.....	175,000 00
Cash paid for examinations by state insurance departments.....	17,859 36
Cash paid for repairs and expenses on real estate.....	432,085 82
Cash paid for advertising.....	251,751 84
Cash paid for printing and stationery.....	581,783 21
Cash paid for postage and telegrams.....	139,504 24
Legal expenses.....	286,048 74
General expenses.....	373,605 51
Total disbursements.....	<u>\$ 38,597,480 68</u>

## LEDGER ASSETS.

Book value of real estate, unencumbered.....	\$ 23,186,525 06
Mortgage loans, first liens on real estate.....	74,794,821 63
Loans secured by pledge of bonds, stocks or other collateral.....	6,330,000 00
Loans on policies.....	4,374,636 66
Book value of stocks and bonds owned.....	154,669,953 06
Cash on hand and in banks.....	13,012,455 02
Agents' debit balances.....	365,436 02
Suspense account.....	3,337 14
Total.....	<u>\$ 276,737,164 59</u>
Deduct agents' credit balances and other ledger liabilities.....	52,801 73
Total net ledger assets.....	<u>\$ 276,684,362 86</u>

## SESSIONAL PAPER No. 4

MUTUAL LIFE—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 2,503,234 93
Rents due and accrued.....	113,627 34
Market value of stocks and bonds over book value.....	18,515,508 68
Net amount of uncollected and deferred premiums.....	4,396,576 87
	<hr/>
Gross assets.....	\$ 302,213,310 68
Deduct items not admitted, agents' debit balances and suspense account.....	368,773 16
	<hr/>
Total admitted assets.....	\$ 301,844,537 52
	<hr/> <hr/>

## LIABILITIES.

*Net reinsurance reserve.....	\$ 248,984,609 00
Total policy claims.....	1,592,613 18
Unpaid dividends due policy-holders.....	87,386 18
Due and accrued for salaries, rents, office expenses, &c.....	93,000 00
Premiums paid in advance.....	235,121 25
Non-forfeiture clause in policies.....	388,081 00
Liability for mortuary bonds.....	331,178 00
	<hr/>
Total liabilities on policy-holders' account.....	\$ 251,711,988 61
	<hr/>
Contingent Guarantee Fund.....	\$47,952,548 91
Divisible surplus.....	2,180,000 00
	<hr/>
	\$ 50,132,548 91
	<hr/> <hr/>

## EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	67,198
Amount of said policies.....	\$ 162,870,679 00
Number of policies terminated.....	31,905
Amount of said policies.....	88,496,306 00
Number of policies in force at date.....	397,340
Amount of policies in force (including bonus additions).....	1,051,247,540 00
	<hr/> <hr/>

\*Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

## THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—H. S. HOWLAND.  
Secretary—F. SPARLING.

Managing Director and chief Agent—R. H. MATSON.  
Principal Office—Toronto.

(Incorporated June 29, 1897, by an Act 60-61 Vic., cap. 78. Commenced business in Canada, June 23, 1899.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	1,000,000	00
Amount subscribed for.....		451,400	00
Amount paid up in cash.....		86,585	00

(For list of Shareholders see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans secured by bonds, stocks and other marketable collaterals.....	\$	35,000	00
Province of Quebec bonds.....	\$	24,333	33
County of Elgin bonds.....		10,337	44
Bell Telephone Company bonds.....		500	00
		\$	28,102
		\$	56
		\$	25,000
			00
			10,000
			00
		\$	35,170
		\$	39,193
		\$	35,000
			00
Stocks and bonds owned by the company in deposit with the Receiver General:			
Canada 3½ per cent bonds, par value, \$50,000; cost value.....		50,686	77
Cash at head office.....		223	74
Cash in Imperial Bank, Toronto.....		11,280	74
Advances to agents, secured.....		975	57
Open ledger account balances.....		252	42
Total.....	\$	98,419	24

## OTHER ASSETS.

Office furniture and equipment.....		1,722	75
Due by shareholders on account of premium or stock.....		680	00
Interest accrued.....		161	33
Net amount of outstanding and deferred premiums.....		4,021	03
Total assets.....	\$	105,004	35

## LIABILITIES.

* Amount computed to cover the net present value of all policies in force.....	\$	16,884	94
Deduct value of policies reinsured in other companies.....		1,301	98
Net reinsurance reserve.....	\$	15,582	96
Claims for death losses unadjusted but not resisted (since paid).....		2,000	00
Due on account of general expenses.....		643	51
Total liabilities.....	\$	18,226	47
Surplus on policy-holders' account.....	\$	86,777	88

\* Based on Institute of Actuaries' H. M. 3½ per cent Table.

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NATIONAL LIFE—*Concluded.*

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 18,301 26	
Deduct premiums paid to other companies for reinsurance.....	1,467 65	
	<hr/>	
Net premium income.....	\$	16,833 61
Amount received for interest or dividends on stock.....		1,794 21
Received for calls on capital.....	\$ 86,585 00	
Premiums on capital stock.....	21,890 00	
	<hr/>	108,475 00
Total income during the year.....	\$	<u>127,102 82</u>

EXPENDITURE DURING THE YEAR.

Cash paid for commissions, salaries and other expenses of officials.....	\$	15,262 71
Cash paid for taxes, licenses, fees or fines.....		1,110 00
Office furniture and equipment.....		1,722 75
All other expenditure, viz. :—		
Preliminary and organization expenses, \$6,719.85; rents, \$876.88; postage, telegrams and express, \$245.84; advertising, \$254.23; printing and stationery, \$1,023.55; medical fees, \$1,197.12; general expenses, \$270.65....		10,588 12
Total expenditure.....	\$	<u>28,683 58</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	331	
Amount of said policies.....	\$	607,000 00
Amount of said policies reinsured in other licensed companies in Canada.....		60,000 00
Number of policies become claims during the year.....	1	
Amount of said claim.....		2,000 00
Number of policies in force at date.....	330	
Amount of said policies.....	\$	604,000 00
Amount of said policies reinsured in other licensed companies in Canada.....		60,000 00
Net amount in force at December 31, 1899.....		<u>544,000 00</u>

Number and amount of policies terminated during the year :—

	No.	Amount.
1. By death.....	<u>1</u>	<u>\$ 2,000 00</u>

	No.	Amount.
Policies in force at beginning of year.....	None.	
Policies issued during the year.....	342	\$ 638,500 00
Policies terminated as above.....	1	2,000 00
Policies not taken.....	11	31,500 00
Policy reduced in amount.....		1,000 00
Policies in force at date of statement.....	<u>330</u>	<u>604,000 00</u>

Number of insured lives at beginning of year.....	None.
Number of new insurers during the year.....	331
Number of deaths during the year among the insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	9
Number of insured lives at date of statement.....	<u>321</u>

THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—HENRY J. FURBER.

Secretary—J. H. NITCHIE.

Principal Office—Washington, D.C.

Principal Branch Office—157 to 163 La Salle St., Chicago, Ill.

Chief Agent in Canada—

CHAS. POWIS.

Head Office in Canada—

64 King St. East, Hamilton, Ont.

(Incorporated, July 25, 1868. Commenced business in Canada, June 11, 1869.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

Cash in Bank of Montreal, in deposit with Receiver General.....	\$	110,000 00
Gross deferred premiums on Canadian policies in force.....	\$	105 11
Deduct cost of collection at 10 per cent.....		10 51
Net deferred premiums.....		94 60
Total assets in Canada.....	\$	110,094 60

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada..	\$	65,017 43
Claims for death losses unadjusted but not resisted.....		87 00
Total net liabilities to policy-holders in Canada.....	\$	65,104 43

INCOME IN CANADA.

Premiums received in cash during the year on life policies in Canada.....	\$	1,484 94
Total income in Canada.....	\$	1,484 94

EXPENDITURE IN CANADA.

Cash paid for death claims (\$82 of which accrued in 1898).....	\$	3,982 00
Cash paid for salaries of officials in Canada.....		60 00
Taxes, licenses, fees or fines.....		4 75
Total expenditure in Canada.....	\$	4,046 75

\*Reserve based upon Institute of Actuaries' H. M. Table of Mortality, with  $4\frac{1}{2}$  per cent interest. Computed by the Department.



## SESSIONAL PAPER No. 4

## NATIONAL LIFE—Continued.

## MISCELLANEOUS.

Number of policies become claims in Canada during the year .....	5		
Amount of said claims .....		\$	3,987 00
Number of policies in force in Canada at date .....	128		
Amount of said policies .....		\$	117,193 39
Return premium additions .....			2,520 30
			<u>2,520 30</u>
Total net amount in force at December 31, 1899 .....			<u>119,713 69</u>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death .....	5	\$ 3,987 00
Total .....	5	\$ 3,987 00

	No.	Amount.
Policies in force at beginning of year .....	133	\$ 121,180 39
" terminated as above during the year .....	5	3,987 00
" in force at date of statement (exclusive of \$2,520.30 return premium on policies not yet fully paid) .....	128	117,193 39

Number of insured lives at beginning of year .....	119
" deaths during the year .....	4
" insured whose policies have been terminated during the year otherwise than by death .....	0
" insured lives at date of statement .....	115

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME.

Total premium income .....	\$	14,290 88
Cash received for interest .....		88,594 96
Total income .....	\$	<u>102,885 84</u>

## DISBURSEMENTS.

Total amount paid for losses, matured endowments and surrender values .....	\$	76,714 71
General expenses, and other disbursements .....		66,590 78
Total disbursements .....	\$	<u>143,305 49</u>

63 VICTORIA, A. 1900

NATIONAL LIFE—*Concluded.***ASSETS.**

Real estate.....	\$	700,000 00
Loans secured by mortgages on real estate.....		85,000 00
Loans secured by policies.....		3,337 15
Book value of bonds or stock owned.....		1,101,850 00
Cash on hand and in banks.....		926 54
<b>Total ledger assets.....</b>	<b>\$</b>	<b>1,891,113 69</b>
Deduct agents' credit balances.....		4 081 75
<b>Net ledger assets.....</b>	<b>\$</b>	<b>1,887,031 94</b>
Interest and rents due and accrued.....		4,243 74
Market value of bonds over book value.....		1,700 00
Deferred and uncollected premiums (net).....		1,376 38
<b>Total assets.....</b>	<b>\$</b>	<b>1,894,352 06</b>

**LIABILITIES.**

*Net reinsurance reserve.....	\$	829,021 00
Total unsettled claims.....		6,464 00
Other liability.....		10,000 77
<b>Total liabilities on policy-holders' account.....</b>	<b>\$</b>	<b>845,485 77</b>
Net surplus.....	\$	48,866 29
Capital stock paid up.....		1,000,000 00

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\*Computed according to the American Table of Mortality, with 4½ per cent interest.

SESSIONAL PAPER No. 4

## THE NEW YORK LIFE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JOHN A. McCALL.

Secretary—CHAS. C. WHITNEY.

Principal Office—346 and 348 Broadway, New York.

Chief Agent in Canada—WILLIAM F. SMITH.

Head Office in Canada—Montreal

(Incorporated, May 21, 1841. Commenced business in Canada about 1868).

No Capital.

## ASSETS IN CANADA.

Real estate—Stone building, corner Place d'Armes Square and St. James Street, Montreal (free from encumbrance).....	\$	350,000 00
Amount secured by way of loans on real estate by bond or mortgage first liens (Montreal Board of Trade, 4½ p. c.).....		300,000 00
Amount of loans to Canadian policy-holders on the company's policies assigned as collaterals (\$355,247.54 on policies issued subsequent to March 31, 1878).....		368,057 54
Premium obligations on Canadian policies in force (\$17,072.05 on policies issued subsequent to March 31, 1878).....		17,594 72
Stocks, bonds or debentures, viz:—		
	Par value.	Market value.
*United States 4 per cent consols, 1907.....	\$ 100,000 00	\$ 112,500 00
*Canadian Pacific 5 per cent land grant bonds....	993,000 00	1,072,440 00
*City of Ottawa 5 per cent debentures, 1908.....	100,000 00	107,000 00
*Province of Quebec 5 per cent bonds, 1908.....	80,000 00	86,400 00
West Shore R. R. 4 per cent bonds, 2361.....	720,000 00	777,600 00
Chicago and North-western general gold bonds, 3½ per cent of 1987.....	1,000,000 00	1,025,000 00
Union Pacific Railway & L. G., 1st, 4s, 1947.....	600,000 00	585,000 00
Chicago, Mil. & St. Paul, Gen'l. 3½ s., 1989.....	450,000 00	450,000 00
	<u>\$4,043,000 00</u>	<u>\$4,215,940 00</u>
Carried out at market value.....		4,215,940 00
Cash at branch offices in Canada.....		2,727 89
Cash in banks, viz:—		
Bank of Montreal, Montreal.....	\$ 49,077 26	
Bank of Nova Scotia, Halifax.....	3,000 00	
Branch office bank balances.....	2,087 84	
		<u>54,165 10</u>
Agents' ledger balances.....		224 51
Interest due, \$0.14, and accrued, \$23,541.67.....		23,541 81
Rents due, \$516.22, and accrued, \$4,095.04.....		4,611 26
Gross premiums due and uncollected on Canadian policies in force.....	\$ 55,666 00	
Gross deferred premiums on same.....	36,090 00	
		<u>\$ 91,756 00</u>
Total outstanding and deferred premiums.....	\$ 91,756 00	
Deduct cost of collection at 20 per cent.....	18,351 20	
		<u>73,404 80</u>
Net outstanding and deferred premiums (\$57,451.76 on policies issued subsequent to March 31, 1878).....		73,404 80
Total assets in Canada.....	\$	<u>5,410,267 63</u>

\* Deposited with the Receiver General.

63 VICTORIA, A. 1900

## NEW YORK LIFE—Continued.

## LIABILITIES IN CANADA.

*Under Policies issued previous to March 31, 1878.*

*Amount computed to cover the net present value of all Canadian policies and bonuses in force.....	\$ 502,961 00
Deduct value of said policies reinsured in other companies licensed in Canada.....	1,982 00
Net reinsurance reserve.....	\$ 500,979 00
Amount of unpaid claims, viz. :—	
Death losses unadjusted but not resisted (\$16.40 accrued in previous years).....	\$ 6,386 14
Matured endowments, due and unpaid (accrued in previous years)....	133 11
Total death claims and matured endowments.....	6,519 25
Amount of dividends or bonuses to policy-holders in Canada.....	• 160 10
Total net liabilities to said policy-holders in Canada .....	\$ 507,658 35

*Under Policies issued subsequent to March 31, 1878.*

*Amount computed to cover the net reserve on all outstanding policies and bonus additions in Canada (including annuities and bonus additions).....	\$ 4,679,365 00
Claims for death losses unadjusted but not resisted (\$3,000 of which accrued in previous years).....	38,426 59
Amount of dividends and bonuses to Canadian policy-holders due and unpaid.....	3,172 45
Total net liabilities to said policy-holders in Canada.....	\$ 4,720,964 04
Total net liabilities to all policy-holders in Canada.....	\$ 5,228,622 39

## INCOME IN CANADA.

Cash received for premiums during the year in Canada.....	\$ 918,572 95
Premium obligations taken in part payment of premiums.....	6,792 88
Premiums paid by dividends.....	7,117 42
Cash received for annuities.....	222 10
Total.....	\$ 932,705 35
Deduct premiums paid for reinsurance.....	128 60
Net premium income.....	\$ 932,576 75
Amount received for interest and dividends.....	200,118 16
Net amount received for rents (after deducting all taxes and expenses).....	5,810 47
Total income in Canada.....	\$ 1,138,505 38

## EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada, viz. :—	
On account of death claims (\$32,488.70 of which accrued in previous years).....	\$ 318,718 82
Premium obligations used in payment of same.....	167 97
Total amount paid for death claims.....	\$ 318,886 79
Cash paid for matured endowments (\$2,314 of which accrued in previous years).....	191,160 53
Total net amount paid on account of claims.....	\$ 510,047 32

\*Based on Actuaries' Table of Mortality with 4 per cent interest.

## SESSIONAL PAPER No. 4

## NEW YORK LIFE—Continued.

## EXPENDITURE IN CANADA—Continued.

Cash paid to annuitants.....	\$	8,928 80
Cash paid for surrendered policies.....		103,405 60
Cash dividends paid to Canadian policy-holders.....		108,314 79
Cash dividends applied in payment of premiums in Canada.....		7,117 42
		<hr/>
Total net amount paid to policy-holders in Canada.....	\$	737,813 93
Cash paid for commission and salaries.....		136,310 35
Cash paid for licenses, taxes, fees or fines.....		4,803 62
Miscellaneous payments, viz.:—Rents, \$5,172.68; stationery, printing, etc., \$494.78; postage, telegraph, etc., \$4,228.70; advertising, \$632.48; travelling expenses, \$3,668.74; office furniture, \$213.15; legal expenses, \$1,743.58; bank exchange and commission, \$585.72; medical fees, \$13,798; sundry expenses, \$1,463.77.....		32,006 60
		<hr/>
Total expenditure in Canada.....	\$	910,934 50

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	13,059 54
"    received during the year.....		6,792 88
		<hr/>
Total.....	\$	19,852 42
Amount of obligations redeemed in cash.....	\$	2,089 73
"    used in payment of claims.....		167 97
		<hr/>
Total deductions.....		2,257 70
		<hr/>
Balance—note assets at end of year.....	\$	17,594 72

## MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	2,674	
Amount of said policies.....		\$ 4,588,100 00
Number of policies become claims in Canada during the year.....	170	
Amount of said claims.....		512,915 00
Number of policies in force in Canada at date.....	14,085	
Amount of said policies.....		\$ 26,702,644 00
Bonus additions.....		144,452 00
		<hr/>
		\$ 26,847,096 00
Amount of said policies reinsured in other licensed companies in Canada.....		7,000 00
		<hr/>
Net amount in force December 31, 1899.....		26,840,096 00

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (not including bonus additions, \$2,958).....	125 \$	321,028 00
2. By maturity (not including bonus additions, \$1,553).....	45	187,376 00
3. By expiry.....	41	70,798 00
4. By surrender.....	131	348,146 00
(For which cash value has been paid, \$97,742.)		
5. By surrender, \$464,211.		
(For which paid up policies have been granted to amount of \$374,670.)		
Difference of amounts carried out.....		89,541 00
6. By lapse.....	742	1,090,346 00
		<hr/>
Total (not including bonus additions, \$4,511).....	1,084 \$	2,107,235 00

## NEW YORK LIFE—Continued.

	No.	Amount.
Policies in force at beginning of year (not including \$142,260 bonus additions).....	12,465	\$ 24,174,389 00
Policies issued during the year.....	2,704	4,635,490 00
Policies terminated as above (not including bonuses).....	1,084	2,107,235 00
Policies in force at date of statement (not including bonus additions, \$144,452).....	14,085	<u>26,702,644 00</u>

Number of insured lives—No return.

## DETAILS OF POLICIES ISSUED SINCE MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year (not including bonus additions, \$76,368).....	12,041	\$ 23,318,490 00
Policies issued during the year.....	2,704	4,635,490 00
Policies terminated as above.....	1,066	2,088,560 00
Policies in force at date of statement (not including bonus additions, \$77,744).....	13,679	<u>25,865,420 00</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME DURING THE YEAR 1899.

Total net premium income, less reinsurance.....	\$ 42,138,502 47
Received for interest.....	9,328,255 78
Received for rent.....	890,805 01
Deposits on account of registered bond policies.....	13,700 00
Total income.....	<u>\$ 52,371,263 26</u>

## DISBURSEMENTS DURING THE YEAR 1899.

Total amount paid for losses and matured endowments.....	\$ 14,508,442 91
Cash paid to annuitants.....	1,514,324 57
Cash paid for surrendered policies.....	1,176,676 53
Surrender values applied to pay running premiums.....	19,347 93
Dividends paid to policy-holders.....	2,768,748 83
Reserve values paid on matured deferred dividend policies.....	2,200,141 46
Instalments paid on trust policies and on registered bond policies.....	19,294 44
Cash paid for commission and advances to agents.....	5,583,798 72
Medical examiners' fees and inspection of risks.....	527,799 57
Salaries of officers and office employees, home and branch offices.....	2,070,051 24
Taxes, licenses and fees.....	623,307 00
Rent.....	418,329 80
Real estate expenses.....	134,903 20
Miscellaneous expenditure.....	1,180,202 99
Total disbursements.....	<u>\$ 32,745,369 19</u>

## ASSETS.

Real estate unencumbered.....	\$ 17,082,000 00
Loans on bond and mortgage, first liens, on real estate.....	36,297,517 19
Loans secured by pledge of bonds and stocks.....	3,278,450 00
Loans on the company's policies assigned as collateral.....	11,557,714 27
Book value of bonds and stocks owned.....	141,869,316 65
Cash on hand and in banks.....	10,050,049 19
Premium notes on policies in force.....	1,850,402 11
Agents' balances and suspense account.....	1,136,494 11
Total net or ledger assets.....	<u>\$ 223,121,943 52</u>

## SESSIONAL PAPER No. 4

NEW YORK LIFE—*Concluded.*

## OTHER ASSETS.

Interest due and accrued .....	\$ 1,367,498 02
Rents due and accrued .....	21,618 57
Market value of bonds and stocks over book value .....	8,614,969 22
Net amount of uncollected and deferred premiums .....	4,460,813 00
Gross assets .....	\$ 237,586,842 33
Deduct items not admitted .....	1,136,494 11
Total assets less items not admitted .....	\$ 236,450,348 22

## LIABILITIES.

* Net reinsurance reserve .....	\$ 192,024,281 00
Total unsettled policy claims .....	2,057,231 25
Premiums paid in advance .....	388,544 17
Trust deposit held for account of beneficiaries under terms of policies .....	293,347 18
Unpaid dividends due policy-holders .....	251,461 15
Additional policy reserve voluntarily set aside by the company .....	3,507,699 00
Surplus funds voluntarily set aside by the company to provide dividends to policy-holders in 1900 .....	28,862,362 44
Other funds for all other contingencies .....	9,065,422 03
Total liabilities .....	\$ 236,450,348 22

## EXHIBIT OF POLICIES.

Number of new policies issued during the year .....	99,357
Amount of said policies .....	\$ 202,309,080 00
Number of policies terminated during the year .....	36,631
Total amount terminated .....	87,331,292 00
Number of policies in force at date of statement .....	437,776
Net amount of said policies .....	1,061,871,985 00

\* Computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent interest.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 30, 1899.

President—JOHN L. BLAIKIE.

Managing Director and chief Agent—  
WILLIAM MCCABE, LL.B., F.I.A.

Secretary—L. GOLDMAN, A.I.A.

Head Office—Toronto, Canada.

(Incorporated May 15, 1879, by 42 Vic., cap. 73; amended in 1882 by 45 Vic., cap 98; and in 1897 by 60-61 Vic., cap. 79. Commenced business in Canada, January 10, 1881.)

CAPITAL.

Amount of guarantee fund authorized and subscribed for.....	\$	300,000 00
"    paid up in cash.....		60,000 00
		66,000 00

(For list of Guarantors, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company (including company's building).....	\$	334,651 79
Amount secured by way of loans on real estate by bond or mortgage, first liens....		1,416,243 56
"    of loans secured by bonds, stocks or other marketable collaterals, viz. :—		

<i>Loans on Stocks.</i>	Par value.	Market value.	Amount loaned.
Standard Bank.....	\$ 5,000 00		
Western ".....	5,000 00	\$ 21,650 00	\$ 13,500 00
Ontario L. and S. Co.....	6,900 00		
Dominion Bank.....	16,500 00		
"    ".....	1,450 00	44,220 00	38,375 00
Imperial ".....	300 00	7,772 00	3,500 00
Toronto Electric Light Co.....	1,000 00	642 00	485 00
Bank of Commerce.....	500 00	1,370 00	1,230 00
Imperial Bank.....	1,000 00	710 00	650 00
Toronto Electric Light Co.....	5,500 00	2,140 00	2,000 00
Bank of Commerce.....	2,500 00	7,535 00	6,740 00
Dominion Bank.....	1,000 00	3,550 00	3,275 00
Toronto Electric Light Co.....	1,000 00	2,680 00	2,500 00
Imperial Bank.....	11,000 00	15,070 00	13,760 00
Bank of Hamilton.....	4,600 00	16,890 00	15,426 42
Toronto Electric Light Co.....	2,600 00		
"    ".....	15,000 00	20,550 00	18,480 00
"    ".....	25,000 00	34,250 00	30,000 00
"    ".....	10,000 00	13,700 00	12,000 00
Dominion Bank.....	3,500 00	22,222 00	20,300 00
Imperial ".....	2,800 00		
Toronto Electric Light.....	5,000 00		
Dominion Bank.....	2,000 00	5,360 00	5,000 00
"    ".....	1,000 00	5,420 00	5,100 00
Toronto Electric Light.....	2,000 00		
Dominion Bank.....	1,000 00	2,680 00	2,500 00
<b>Total</b> .....			<b>\$ 194,821 42</b>

Total amount loaned.....	194,821 42
Amount of loans made to policy-holders on the company's policies, assigned as collaterals.....	208,169 67
Amount of loans on policies of other companies.....	6,260 00



## SESSIONAL PAPER No. 4

## NORTH AMERICAN LIFE—Continued.

## ASSETS—Continued.

<i>Debentures.</i>	Par value.	Market value.	Cost value.
Township of Uxbridge.....	\$ 19,000 00	\$ 22,275 60	\$ 20,555 69
Township of Thornbury.....	2,000 00	2,169 60	2,000 00
Village of Tiverton.....	1,500 00	1,548 60	1,500 00
Village of Ayr.....	8,000 00	8,662 40	7,880 00
Township of Palmerston.....	1,350 00	1,457 53	1,359 61
Village of Pickering.....	2,851 76	3,204 43	2,851 76
City of Brantford.....	25,000 00	27,492 50	25,000 00
<b>Total with Receiver General..</b>	<b>\$ 59,701 76</b>	<b>\$ 66,810 66</b>	<b>\$ 61,147 06</b>
Village of Tiverton.....	\$ 1,500 00	\$ 1,529 10	\$ 1,510 69
Town of Toronto Junction.....	623 31	623 31	623 31
City of Brantford.....	16,200 00	17,808 66	15,376 00
City of Halifax.....	29,000 00	33,074 50	30,448 89
City of Kingston.....	3,400 00	3,773 66	3,545 61
" ".....	8,867 70	9,870 08	9,247 50
" ".....	7,211 79	8,026 96	7,520 46
" ".....	11,600 00	12,971 73	12,171 28
Town of Parkdale.....	6,000 00	6,583 80	6,372 71
" ".....	10,000 00	12,066 00	11,348 33
" ".....	3,600 00	4,089 96	3,985 89
Township of Amaranth.....	936 90	975 38	948 75
Village of Yorkville.....	1,928 00	2,016 68	1,990 40
Town of Cornwall.....	7,045 24	7,540 11	7,399 62
Village of Uxbridge.....	5,000 00	5,438 00	5,425 36
Town of New Market.....	3,100 00	3,361 06	3,317 57
City of Guelph.....	7,000 00	7,613 90	7,512 60
City of Halifax.....	33,000 00	37,108 50	34,980 91
Town of Berlin.....	9,168 00	10,722 04	10,102 82
Town of Durham.....	3,331 56	3,632 98	3,520 51
Village of Preston.....	5,606 60	5,785 03	5,749 02
Province of New Brunswick.....	24,500 00	26,313 00	25,216 31
" ".....	500 00	561 90	523 54
" ".....	4,000 00	4,457 60	4,057 92
Town of Tilsonburg.....	12,760 48	14,577 02	14,226 43
Town of Niagara Falls.....	11,203 13	12,201 39	11,736 80
Regina School District No. 4.....	10,402 64	11,329 40	10,569 98
City of Halifax.....	33,000 00	35,359 50	33,358 45
Town of Yarmouth.....	20,000 00	20,776 00	20,000 00
Town of Brampton.....	2,003 63	2,067 33	2,051 60
" ".....	1,817 35	1,836 81	1,826 99
Village of Dundalk.....	1,151 56	1,185 79	1,182 21
City of Fredericton.....	4,000 00	4,358 40	4,271 70
Town of Collingwood.....	8,500 00	9,269 70	9,104 70
Town of Springhill.....	12,000 00	12,294 00	12,177 89
Town of Renfrew.....	6,545 88	7,449 03	7,277 87
Town of Woodstock, N.B.....	4,000 00	4,366 80	4,112 70
Town of Granby.....	25,000 00	27,531 25	27,017 82
Town of Dartmouth.....	4,000 00	4,350 40	4,229 55
City of Halifax.....	5,000 00	7,142 86	6,451 60
Village of Alexandria.....	2,805 28	3,205 77	3,119 03
" ".....	21,567 88	24,578 38	23,918 38
Town of Westville.....	5,000 00	5,438 00	5,139 97
" Port Perry.....	32,152 35	32,753 60	32,152 35
" Carleton Place.....	5,100 00	5,394 75	5,343 58
Village of Tilbury.....	9,096 91	10,069 27	9,953 93
Town of Rat Portage.....	11,760 49	13,061 07	12,691 43
Town of Stellarton.....	15,000 00	16,231 50	15,755 46
" North Sydney.....	9,000 00	9,710 10	9,562 58
Hamilton, Grimsby and Beamsville Ry....	9,000 00	10,201 47	9,622 29
" ".....	2,000 00	2,266 98	2,134 27
Township of Wellesley.....	4,294 35	4,563 08	4,294 35
City of Minneapolis.....	2,566 20	2,612 40	2,612 40
	<b>\$493,787 23</b>	<b>\$542,124 99</b>	<b>\$518,792 31</b>
<b>Total debentures.....</b>	<b>\$ 553,488 99</b>	<b>\$ 608,935 65</b>	<b>\$ 579,939 37</b>



## SESSIONAL PAPER No. 4

## NORTH AMERICAN LIFE—Continued.

## LIABILITIES—Concluded.

Claims for death losses, due and unpaid, awaiting proof (\$2,000 of which accrued in previous years).....	\$	40,500 00
Claims for death losses resisted, in suit (accrued in previous years).....		1,000 00
Interest on guarantee fund accrued.....		3,000 00
Dividends on bonuses to policy-holders due and unpaid.....		668 10
Unpaid mortuary dividend.....		2,726 25
Due on account of general expenses.....		3,500 00
Premiums paid in advance.....		1,113 00
		<hr/>
Total liabilities.....	\$	2,982,059 35
		<hr/>
Surplus on policy-holders' account.....	\$	527,023 85

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$	740,539 12
Cash received for annuities.....		19,325 11
		<hr/>
Total.....	\$	759,864 23
Deduct premiums paid to other companies for reinsurance.....		14,998 65
		<hr/>
Net premium income.....	\$	744,865 58
Amount received for interest.....		133,119 71
Amount received for rents (less taxes, etc.).....		15,537 10
		<hr/>
Total income.....	\$	893,522 39

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$162,716 83
Deduct amount received from other companies for reinsured death claims.....	14,000 00
	<hr/>
Net amount paid for death claims.....	\$ 148,716 83
Net amount paid for matured endowments.....	58,035 00
	<hr/>
Total paid for death claims and matured endowments.....	\$ 206,751 83
Cash paid to annuitants.....	7,222 46
Cash paid for surrendered policies.....	9,373 99
Net amount paid for matured investment policies.....	32,266 53
Cash dividends paid to policy-holders.....	47,466 69
Cash paid for interest on guarantee fund.....	6,000 00
Commissions, salaries and other expenses of officials.....	174,294 41
Taxes, licenses, fees or fines.....	8,326 16
Other expenditure, viz.:—Medical fees, \$12,950.20; advertising, \$5,375.95; exchange, \$986.50; general expenses, \$4,588.08; postage, \$2,447.39; printing and stationery, \$6,933.27; legal expenses, \$1,706.77; furniture, \$42.77; commission on loans, \$176.37; insurance books, papers, &c., \$301.02; rent, fuel, &c., \$6,692.14; property, \$311.29; valuation fees, \$50.....	42,561 75
	<hr/>
Total expenditure.....	\$ 534,263 82

## MISCELLANEOUS.

Number of new policies reported during the year as taken.....	4,145
Amount of said policies.....	\$ 4,842,640 00
Amount of said policies reinsured in other licensed companies.....	122,500 00
Policies revived, 69 for.....	47,775 00
Number of policies become claims during the year.....	111
Amount of said claims.....	249,940 00
Amount of above claims reinsured in other licensed companies in Canada.....	14,000 00

63 VICTORIA, A. 1900

NORTH AMERICAN LIFE—*Concluded.*MISCELLANEOUS—*Concluded.*

Number of policies in force at date (including industrial and provident).....	17,402	
Amount of said policies (industrial, provident).....	\$ 23,697,548 00	
Bonus additions.....	9,127 00	
Total.....	\$ 23,706,675 00	
Amount of said policies reinsured in other licensed companies in Canada.....	467,441 00	
Total.....	\$ 23,239,234 00	
Deduct allowance for instalment policies, &c.....	193,866 00	
Net amount in force on December 31, 1899.....	\$ 23,045,368 00	

## Number and amount of policies terminated during the year :—

	No.	Amount.
1. By death.....	90	\$ 191,905 00
2. By maturity.....	21	58,035 00
3. By expiry.....	4	10,000 00
4. By surrender.....	172	207,790 00
(For which cash value has been paid, \$41,640.52.)		
5. By surrender, \$53,000. (For which paid up policies have been granted to amount of \$22,490.)		
Difference of amounts carried out.....		30,510 00
6. By lapse.....	1,840	1,455,500 00
Total.....	2,127	\$ 1,953,740 00

Policies in force at beginning of year.....	15,436	\$ 20,979,149 00
Policies issued during the year.....	4,202	4,929,140 00
Policies revived.....	69	47,775 00
Policies terminated as above.....	2,127	1,953,740 00
Policies not taken of this and last year's issue.....	178	262,500 00
Policies reduced in amount and cancelled.....		33,149 00
Policies in force at date of statement.....	17,402	23,706,675 00

Number of insured lives at beginning of year.....	14,366
Number of new insurers during the year.....	3,935
Number of deaths during the year among the insured.....	86
Number of insured whose policies have been terminated during the year otherwise than by death.....	2,218
Number of insured lives at date of statement.....	15,997

## BUSINESS DONE OUTSIDE OF CANADA.

*(Included in foregoing Statement.)*

## LIABILITIES OUTSIDE OF CANADA.

Reserve on policies.....	\$ 57,258 00
Outstanding death losses.....	1,000 00
Total liabilities outside of Canada.....	\$ 58,258 00

## INCOME OUTSIDE OF CANADA.

Premiums.....	\$ 6,122 65
---------------	-------------

## EXPENDITURE OUTSIDE OF CANADA.

Commissions.....	\$ 412 28
------------------	-----------

## MISCELLANEOUS.

	No.	Amount.
Policies in force at beginning of year.....	105	\$ 219,915 00
Policies issued and taken during the year.....	3	8,135 00
Policies withdrawn.....	1	1,500 00
Policies surrendered.....	2	4,000 00
Policies in force at end of year.....	105	222,550 00

SESSIONAL PAPER No. 4

## THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—QUINTIN HOGG.

Manager—PHILIP R. D. MACLAGAN.

Principal Office—Edinburgh and London.

Managing Director and Chief Agent  
in Canada—THOS. DAVIDSON.

Head Office in Canada—MONTREAL.

(Established, 1809. Incorporated, 1824. Commenced business in Canada, 1862.)

(For Capital and Assets in Canada, see Fire Statement.)

## LIABILITIES IN CANADA.

*Under policies issued previous to March 31, 1878.*

*Amount estimated to cover the net reserve on all outstanding policies in Canada..	\$	215,000 00
Claims for death losses due and unpaid (including bonus additions, \$1,107.40).....		4,107 40
Due on account of general expenses in Canada.....		977 10
Total liability in respect of said policies in Canada.....	\$	<u>220,084 50</u>

*Under policies issued subsequent to March 31, 1878.*

*Amount estimated to cover the net reserve on all outstanding policies in Canada..	\$	360,000 00
Claims for death losses due and unpaid.....		5,000 00
Total net liabilities to said policy-holders in Canada.....	\$	<u>365,000 00</u>
Total liabilities to all policy-holders in Canada.....	\$	<u>585,084 50</u>

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada....	\$	25,564 97
Total income in Canada.....	\$	<u>25,564 97</u>

## EXPENDITURE IN CANADA.

Total amount paid for death claims (including bonus additions, \$17,803.57).....	\$	61,638 51
Net amount paid for matured endowments (including \$663.57 bonus additions)....		3,636 90
Amount paid to annuitants.....		807 34
Amount paid to policy-holders for surrendered bonuses.....		2,743 26
Amount paid for surrendered policies.....		930 92
Total net amount paid to policy-holders in Canada.....	\$	<u>69,756 93</u>

\*Based on Institute of Actuaries' H. M. Table, with interest at 4½ p. c. Estimated by the Department.

63 VICTORIA, A. 1900

## NORTH BRITISH AND MERCANTILE—Continued.

## EXPENDITURE IN CANADA—Continued.

Cash paid for commissions, salaries and other expenses of officials.....	\$	2,326 50
Cash paid for taxes, licenses, fees or fines.....		234 59
Miscellaneous payments, viz.:—Postage, stationery, telegrams, &c., \$30.54; insurance superintendence, \$13.75; medical fees, \$7.50; proportion of general expenses payable by life branch, \$1,500; law expenses, \$186.49.....		1,738 28
<b>Total expenditure in Canada.....</b>	<b>\$</b>	<b>74,056 30</b>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	6	
Amount of said policies.....	\$	14,500 00
Bonuses added during the year.....		1,261 69
Number of policies become claims in Canada during the year.....	22	
Amount of said claims (including \$14,298.23 bonus additions).....		57,373 42
Number of policies in force in Canada at date.....	428	
Amount of said policies.....	\$	840,448 04
Bonus additions.....		196,677 92
<b>Total amount of policies in force December 31, 1899.....</b>		<b>1,037,125 96</b>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$13,634.66).....	19	\$ 53,736 52
2. By maturity (including bonus additions, \$663.57).....	3	3,636 90
3. By surrender (including bonus additions, \$1,866.37).....	5	12,166 42
(For which cash value has been paid, \$2,743.26.)		
4. By surrender, \$14,579.46.		
(For which paid up policies have been granted to amount of \$1,564.40.)		
Difference of amounts carried out.....	5	13,015 06
5. Bonuses surrendered.....		1,359 64
6. By lapse (including \$724.64 bonus additions).....	1	3,157 97
<b>Total (including bonus additions, \$18,319.57).....</b>	<b>33</b>	<b>\$ 87,072 51</b>

	No.	Amount.
Policies in force at beginning of year (inclusive of bonuses, \$213,735.80).....	448	\$ 1,102,005 72
Bonuses added during the year.....		1,261 69
Policies issued during the year.....	6	14,500 00
Policies revived during the year.....	7	6,431 06
Policies terminated as above (inclusive of bonuses, \$18,319.57).....	33	87,072 51
Policies in force at date of statement (inclusive of bonuses, \$196,677.92).....	428	1,037,125 96

## Details of Scottish Provincial Policies included in above statement.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of \$111,430.73 bonus additions).....	254	\$ 482,165 66
Bonuses added during the year.....		836 11
Policies revived during the year.....	5	5,801 06
Policies terminated (including bonus additions, \$9,035.74).....	20	41,422 01
Policies in force at the end of year (including bonus additions, \$103,231.10).....	239	447,380 82

SESSIONAL PAPER No. 4

NORTH BRITISH AND MERCANTILE—Continued.

Details of North British and Mercantile Policies issued since March 31, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonus additions, \$16,561.78).....	73	\$ 262,012 45
Policies issued during the year.....	6	14,500 00
Bonuses added during the year.....		66 67
Policies revived.....	2	630 00
Policies terminated as above (inclusive of bonus additions, \$632.94).....	5	18,632 94
Policies in force at date of statement (inclusive of bonus additions, \$15,995.51).....	76	<u>258,576 18</u>

Number of insured lives at beginning of year.....	448
New insurers during the year.....	6
Number of lives on policies revived during the year.....	7
Deaths during the year among the insured.....	19
Insured whose policies have been terminated during the year otherwise than by death.....	14
Number of lives insured at date of statement.....	<u>428</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

LIFE REVENUE ACCOUNT—YEAR 1899.

	£	s.	d.		£	s.	d.
Amount of life assurance fund at the beginning of the year....	7,828,248	2	4	Claims under policies, after deduction of sums reassured.....	629,660	4	5
Premiums, after deduction of re- assurance premiums.....	763,601	16	8	Policies emerged by death.....	£586,304	2	9
Interest—less income tax.....	317,990	12	3	Endowment assur- ance policies insur- ed.....	43,356	1	8
Recording fees.....	286	7	6		<u>£629,660</u>	<u>4</u>	<u>5</u>
				Surrenders.....	31,238	8	2
				Of policies and bo- nuses thereon.....	£28,581	17	10
				Of bonuses only.....	2,656	10	4
					<u>£31,238</u>	<u>8</u>	<u>2</u>
				Commission.....	40,362	10	3
				Expenses of management.....	59,384	3	4
				Amount of life assurance fund at the end of the year.....	8,149,481	12	7
	<u>£8,910,126</u>	<u>18</u>	<u>9</u>		<u>£8,910,126</u>	<u>18</u>	<u>9</u>

ANNUITY ACCOUNT—YEAR 1899.

	£	s.	d.		£	s.	d.
Amount of annuity fund at the beginning of the year....	2,678,761	15	7	Annuities paid.....	267,002	3	1
Consideration for annuities granted after deduction of reassurances...	321,162	11	2	Less received under reassurances...	10,287	2	7
Premiums, after deduction of re- assurance premiums.....	3,527	5	3		<u>£256,715</u>	<u>0</u>	<u>6</u>
Interest—less income tax.....	107,655	8	6	Income tax.....	4,909	9	4
					<u>£261,624</u>	<u>9</u>	<u>10</u>
				Commission.....	2,315	15	8
				Expenses of management.....	5,481	9	1
				Surrenders.....	761	2	0
				Amount of annuity fund at the end of the year.....	2,840,924	3	11
	<u>£3,111,107</u>	<u>0</u>	<u>6</u>		<u>£3,111,107</u>	<u>0</u>	<u>6</u>





## SESSIONAL PAPER No. 4

NORTH BRITISH AND MERCANTILE—*Concluded.*

## ANNUITY BALANCE SHEET—DECEMBER 31, 1899.

LIABILITIES			ASSETS.		
	£	s. d.		£	s. d.
Annuity fund at December 31, 1899.	2,840,924	3 11	Mortgages on property within the United Kingdom.....	473,089	1 2
Outstanding liabilities.....	7,284	5 7	Loans secured upon public rates...	114,424	2 7
Annuities due, but unpaid, etc.....	£ 5,039	11 5	Loans on life interests and reversions.....	504,636	12 6
Interest received, but not due.....	2,244	14 2	Ground rents.....	157,504	13 2
	<u>£ 7,284</u>	<u>5 7</u>	Reversions.....	199,316	0 3
			Life interests.....	2,480	2 11
			British government securities.....	1,785	5 6
			Colonial government securities....	88,847	15 7
			Guaranteed Indian railway stock..	54,466	12 8
			Foreign government securities.....	93,755	18 0
			Colonial municipal securities.....	72,952	10 5
			Foreign municipal securities.....	29,003	16 7
			Railway and other debentures and debenture stocks.....	445,629	13 0
			Indian railway debenture stock....	13,584	0 0
			Railway and other preference and ordinary stocks and shares.....	141,148	3 11
			Foreign railway guaranteed stocks and shares.....	22,971	12 2
			Foreign railway bonds.....	368,085	7 5
			Short loans on security.....	26,000	0 0
			Outstanding interest.....	36,805	18 5
			Cash on current account at home..	1,097	18 0
			Due by life branch.....	476	17 5
			Due by fire department.....	145	7 10
	<u>£2,848,208</u>	<u>9 6</u>		<u>£2,848,208</u>	<u>9 6</u>

## THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—HON. DAVID MILLS, Q. C.

Manager and Secretary—JOHN MILNE.

Principal Office—London, Ont.

(Incorporated 23rd July, 1894, by 57-58 Vic., cap. 122. Licensed to transact business in Canada 4th July, 1896.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	857,800 00
Amount paid up in cash.....	<u>208,850 00</u>

(For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate by bond or mortgage, first liens....	\$ 31,527 94
Securities deposited with the Receiver General, viz.:—	
Huron and Erie Savings and Loan Company's debentures.....	Par value. \$ 56,000 00
Carried out at par value.....	56,000 00
Special time deposit in Dominion Savings and Investment Society.....	79,590 60
Cash at head office.....	2,210 50
Cash in banks, viz.:—	
Dominion Savings and Investment Society.....	\$ 27,206 43
Bank of Toronto.....	3,505 32
Total.....	30,711 75
Office furniture and fixtures.....	1,381 01
Agents' balances.....	5,404 63
Total ledger assets.....	\$ 206,826 43
Other assets—	
Interest due.....	\$ 62 50
" accrued.....	316 64
Total.....	379 14
Outstanding and deferred premiums: new (gross), \$7,999.00; renewal, \$4,820.13; premium notes, \$13,662.19.....	26,481 32
Total assets.....	<u>\$ 233,686 89</u>

## LIABILITIES.

* Amount computed to cover the net present value of all policies in force.....	\$ 52,527 44
Deduct value of policies reinsured in other companies.....	1,148 44
Net reinsurance reserve.....	\$ 51,379 00
Due on account of general expenses.....	1,364 76
Total liability.....	\$ 52,743 76
Surplus on policy-holders' account.....	<u>\$ 180,943 13</u>

\* Institute of Actuaries, H. M. 4½ per cent.

SESSIONAL PAPER No. 4

NORTHERN LIFE ASSURANCE COMPANY—Continued.

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 40,754 47	
Deduct reinsurance.....	3,007 62	
	<hr/>	
Net premium income.....	\$ 37,746 85	
Amount received for interest or dividends.....	7,346 31	
Amount received for rents.....	80 00	
	<hr/>	
Total.....	\$ 45,173 16	
Received for increased paid-up capital.....	9,025 00	
	<hr/>	
Total income.....	\$ 54,198 16	

EXPENDITURE DURING THE YEAR.

Cash paid during the year for death losses.....	\$ 4,000 00
Commissions, salaries and other expenses of officials.....	27,763 50
Taxes, licenses, fees or fines.....	538 99
Miscellaneous payments, viz. :—	
Promoters' account, \$485; postage, telegrams, exchange, etc., \$625.57; stationery, printing, etc., \$1,252.26; office fixtures and furniture, \$806.39; medical examiner's fees, \$2,561.50; advertising, etc., \$1,103.43; rents of head and branch offices, \$1,309.74; sundries, \$65.85; actuarial expenses, \$425; commission on loans, \$299.50; legal expenses, \$145.61.....	9,079 85
	<hr/>
Total expenditure.....	\$ 41,382 34

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	930	
Amount of said policies.....	\$ 1,158,780 00	
"    "    reinsured in other licensed companies in Canada.....	75,000 00	
Number of policies become claims during the year.....	4	
Amount of said claims.....	4,000 00	
Number of policies in force in Canada at date.....	1,338	
Amount of said policies.....	\$1,696,500 00	
"    "    reinsured in other licensed companies in Canada.....	109,000 00	
	<hr/>	
Net amount in force at December 31, 1899.....	1,587,500 00	

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	4	\$ 4,000 00
2. By lapse and not taken.....	338	338,030 00
	<hr/>	
Total.....	342	\$ 342,030 00

	No.	Amount.
Policies in force at beginning of year.....	740	\$ 879,950 00
"    issued during the year.....	930	1,158,780 00
"    terminated as above.....	342	342,030 00
"    in force at date of statement.....	1,328	1,696,700 00

	No.
Number of insured lives at beginning of year.....	731
"    of new insurers during the year.....	916
"    of deaths during the year among the insured.....	4
"    of insured whose policies have been terminated during the year otherwise than by death.....	327
Number of insured lives at date of statement.....	1,316

## THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—H. L. PALMER.

Secretary—J. W. SKINNER.

Principal Office—Milwaukee, Wis., U.S.

Chief Agent in Canada—WM. ANGUS.

Head Office in Canada—Montreal.

(Incorporated, March 2, 1857. Commenced business in Canada, November, 1871.)

## NO CAPITAL STOCK.

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	\$	17,975 00
United States registered bonds held by the Receiver-General, viz. :—		
5 per cent bonds, \$60,000 ; 4 per cent bonds, \$40,000 ; carried out at market value.....		113,250 00
Net outstanding premiums.....		1,013 14
<b>Total assets in Canada.....</b>	<b>\$</b>	<b>132,238 14</b>

## LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$	160,826 00
Claims for death losses adjusted but not due.....		Nil.
<b>Total assets in Canada.....</b>	<b>\$</b>	<b>160,826 00</b>

## INCOME IN CANADA.

Amount of premiums received in cash during the year in Canada.....	\$	12,406 54
<b>Total net premium income.....</b>	<b>\$</b>	<b>12,406 54</b>

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—		
Death claims.....	\$	5,222 00
Matured endowments.....		1,000 00
<b>Total amount paid for death claims and matured endowments.....</b>	<b>\$</b>	<b>6,222 00</b>
Amount paid for surrendered policies.....		1,166 81
Amount paid for dividends or bonuses to policy-holders.....		3,652 55
<b>Total expenditure in Canada.....</b>	<b>\$</b>	<b>11,041 36</b>

\*Based on Actuaries' Table, 4 per cent.

## SESSIONAL PAPER No. 4

## NORTH-WESTERN MUTUAL—Continued.

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	5	
Amount of said claims.....		\$ 6,222 00
Number of policies in force in Canada at date.....	291	
Amount of said policies at December 31, 1899.....		<u>384,579 00</u>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	4	5,222 00
2. By maturity.....	1	1,000 00
3. By expiry (temporary insurance).....		981 00
4. By surrender.....	3	3,500 00
(For which cash value has been paid, \$1,166.81.)		
5. By surrender, \$2,000.		
(For which paid up policies have been granted to amount of \$1,085.)		
Difference of amounts carried out.....		915 00
Total.....	<u>8</u>	<u>\$ 11,618 00</u>

	No.	Amount.
Policies in force at beginning of year in Canada.....	298	\$ 394,157 00
Added by dividends and restorations during the year.....	1	2,040 00
Policies terminated as above.....	8	11,618 00
Policies in force at date of statement.....	<u>291</u>	<u>384,579 00</u>

No account of number of lives insured.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME DURING THE YEAR.

Total premium income.....	\$ 18,993,731 36
Cash received for interest.....	5,224,433 67
Cash received for rents.....	334,043 72
Cash for discounts on maturing endowments paid in advance.....	5,606 40
Profit on sales of real estate.....	31,000 59
Income from other sources.....	16,327 72
Total income.....	<u>\$ 24,605,143 46</u>

## DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.....	\$ 5,583,757 96
Cash paid to annuitants.....	8,809 58
Surrender values applied in payment of running premiums.....	865 00
Surrender values paid in cash.....	921,009 56
Dividends applied to payment of running premiums.....	1,217,842 34
Dividends applied to purchase paid up additions and annuities.....	365,129 81
Dividends paid policy-holders.....	932,057 06
Commissions to agents.....	2,460,442 97
Medical examiners' fees and inspection of risks.....	160,063 10
Salaries of officers and office employees.....	408,528 65
Taxes, licenses and fees.....	563,054 77
Rent.....	35,800 00
General expenses.....	631,645 99
Total disbursements.....	<u>\$ 13,289,006 79</u>

NORTH-WESTERN MUTUAL—*Concluded.*

## LEDGER ASSETS.

Book value of real estate unincumbered.....	\$ 4,305,550	56
Mortgage loans on real estate.....	70,558,964	76
Loans in cash to policy-holders on the company's policies assigned as collaterals....	6,580,965	00
Premium notes on policies in force.....	288,101	98
Book value of bonds owned.....	35,466,436	75
Cash on hand and in banks.....	4,094,646	82
Agents' debit balances.....	5,320	46
<b>Total.....</b>	<b>\$ 121,299,986</b>	<b>33</b>
Deduct agents' credit balances, &c.....	34,995	61
<b>Total net or ledger assets.....</b>	<b>\$ 121,264,990</b>	<b>72</b>

## NON-LEDGER ASSETS.

Interest due and accrued.....	2,020,744	17
Rents due and accrued.....	26,430	98
Market value of bonds over book value.....	1,343,747	88
Net amount of uncollected and deferred premiums.....	1,996,135	16
<b>Total assets.....</b>	<b>\$ 126,652,048</b>	<b>91</b>
Deduct items not admitted.....	5,320	46
<b>Total admitted assets.....</b>	<b>\$ 126,646,728</b>	<b>45</b>

## LIABILITIES.

*Net reinsurance reserve.....	\$ 98,528,643	00
Present value of amounts not yet due on matured instalment policies.....	235,941	34
Net policy claims.....	362,846	47
Unpaid dividends or other description of profits due policy-holders.....	185,758	45
Premiums paid in advance (estimate).....	5,000	00
Sundry.....	65,235	45
Surplus accumulations held to meet tontine and semi-tontine policy contracts (approximate).....	21,392,383	00
Excess of 3 per cent over 4 per cent reserve on policies issued since January 31, 1899.	132,039	00
Special reserve for paid up insurance claimable, &c.....	204,184	00
<b>Total liabilities on policy-holders' account.....</b>	<b>\$ 121,112,030</b>	<b>71</b>
<b>Gross divisible surplus.....</b>	<b>\$ 5,534,697</b>	<b>74</b>

## EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	28,211
Amount of said policies.....	\$ 70,016,494 00
Number of policies terminated during the year.....	13,062
Total amount terminated.....	33,537,356 00
Number of policies in force at date of statement.....	211,926
Net amount of said policies.....	497,606,125 00

\* Actuaries' Table of Mortality with 4 p. c. interest.

SESSIONAL PAPER No. 4

## THE NORWICH UNION LIFE INSURANCE SOCIETY.

STATEMENT AS AT DECEMBER 31, 1899.

*President*—C. BLOFIELD.*Secretary*—JOHN J. W. DEUCHAR.*Principal Office*—Norwich, England.*Attorney in Canada*—J. CASSIE HATTON, Q.C.*Head Office in Canada*—Montreal.

(Established, 1808 ; licensed in Canada, October 18, 1899.)

NO CAPITAL.

## ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General, viz. :—

	Par value.	Market value.
City of Toronto 3½ per cent bonds.....	\$ 48,666 67	\$ 48,666 67
" Vancouver 4 " " .....	23,846 66	24,800 52
Total par and market values .....	<u>\$ 72,513 33</u>	<u>\$ 73,467 19</u>
Carried out at market value.....		\$ 73,467 19
Total assets in Canada.....		<u>\$ 73,467 19</u>

No business transacted in Canada prior to December 31, 1899.







## \* THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—ROBT. MELVIN.

Secretary—W. H. RIDDELL.

Manager and Chief Agent—GEO. WEGENAST.

Head Office—Waterloo, Ontario.

(Incorporated in 1869 by Act of the Legislature of the Province of Ontario, 32 Vic., cap. 17; amended in 1874 by 37 Vic., cap. 86. Incorporated in 1878 by Act of the Parliament of the Dominion of Canada, 41 Vic., cap. 33; amended in 1889 by 52 Vic., cap. 96, in 1894 by 57 Vic., cap. 123 and in 1900 by 63 Vic., cap. 112. Commenced business in Canada in 1870.)

## NO CAPITAL STOCK.

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances) held by the company	\$ 131,114 93
Amounts secured by way of loans on real estate by bond or mortgage, first liens	2,092,117 59
Amounts secured by way of loans on real estate by bond or mortgage, second liens.	5,000 00
(Amount of loans as above, on which interest has been overdue for one year or more previous to statement, \$2,000.)	
Amount of loans secured by bonds, stocks or other marketable collaterals	4,000 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals	523,596 06
Premium obligations on policies in force	47,280 20
Bonds owned by the company, viz. :—	

*Deposited with the Receiver General.*

	Par value.	Account value.
Town of Ingersoll bonds	\$ 32,000 00	\$ 32,000 00
Town of Listowel bonds	41,000 00	41,629 62
Village of Georgetown bonds	35,500 00	37,495 48
	\$ 108,500 00	\$ 111,125 05

*In possession of the Company.*

	Par value.	Account value.
City of Guelph bonds	\$ 10,000 00	\$ 10,133 29
Town of Owen Sound bonds	15,000 00	15,070 82
Town of Collingwood bonds	2,200 00	2,200 00
Township of Woolwich bonds	2,420 00	2,443 02
Town of Thorold bonds	1,460 72	1,512 30
Town of Berlin bonds	81,918 69	85,360 46
Town of Waterloo bonds	48,717 68	49,223 83
Town of Milton bonds	13,977 94	14,717 65
Village of Ridgetown bonds	37,757 47	39,542 88
Village of Blyth bonds	8,098 94	8,240 62
Village of Merriton bonds	18,448 52	18,936 38
Village of Southampton bonds	5,987 15	6,118 31
Village of Wiarton bonds	6,922 46	7,208 55
Village of Parkhill bonds	6,200 00	6,416 03

\* The name of this company was, by an Act of the Dominion Parliament passed the 14th day of June 1900, changed to "The Mutual Life Assurance Company of Canada."

## SESSIONAL PAPER No. 4

## ONTARIO MUTUAL LIFE—Continued.

*In possession of the Company—Continued.*

	Par value.	Account value.
Village of Lucan bonds . . . . .	\$ 2,000 00	\$ 2,040 00
Township of Woolwich bonds . . . . .	675 00	685 90
Preston separate school bonds . . . . .	391 16	391 16
City of Winnipeg bonds . . . . .	50,000 00	51,277 67
Village of Milverton bonds . . . . .	5,373 00	5,373 00
Village of New Hamburg bonds . . . . .	2,622 58	2,720 59
Town of Tilsonburg bonds . . . . .	8,000 00	8,959 54
Village of Port Elgin bonds . . . . .	6,003 22	6,501 58
Town of Battleford " . . . . .	1,400 00	1,585 82
Town of Prince Albert " . . . . .	8,500 00	9,875 99
City of Belleville bonds . . . . .	30,000 00	31,512 61
Town of Mount Forest bonds . . . . .	4,587 85	4,682 52
Berlin Roman Catholic separate school bonds . . . . .	6,520 40	6,520 40
Village of Drayton bonds . . . . .	669 62	697 51
Village of Dunnville " . . . . .	4,385 84	4,636 42
Village of Elmira " . . . . .	7,600 00	7,795 40
Town of Alliston " . . . . .	11,350 00	11,718 07
Town of Sandwich " . . . . .	3,810 19	4,249 11
Town of Windsor " . . . . .	71,772 09	74,039 33
Town of Goderich " . . . . .	31,468 85	32,236 59
Township of Hallam " . . . . .	3,517 27	3,687 65
Village of Hespeler " . . . . .	7,914 45	8,096 55
Village of Leamington bonds . . . . .	9,072 43	9,680 96
Village of Markham bonds . . . . .	2,881 11	2,853 90
Town of Brampton " . . . . .	4,117 22	4,251 50
Village of Preston " . . . . .	6,951 05	7,393 68
Town of Oshawa " . . . . .	2,789 65	2,943 70
Town of Niagara Falls bonds . . . . .	21,899 50	22,761 46
Town of Mitchell bonds . . . . .	18,687 89	18,687 89
Town of Simcoe " . . . . .	8,976 22	9,429 50
Town of Exeter " . . . . .	7,942 95	8,191 71
Town of Newmarket bonds . . . . .	6,038 63	6,324 19
Town of Edmonton " . . . . .	30,804 15	32,013 79
Town of Meaford " . . . . .	18,336 63	20,330 69
Town of Almonte " . . . . .	3,400 00	3,755 62
Town of Ingersoll " . . . . .	4,863 96	5,112 56
Village of Tottenham " . . . . .	3,317 59	3,368 45
Town of Brandon " . . . . .	35,000 00	36,100 48
Town of Petrolia " . . . . .	2,397 58	2,414 27
Town of Prince Albert " . . . . .	3,000 00	3,296 91
Town of Waterloo separate school bonds . . . . .	864 46	864 46
Township of Wilmot bonds . . . . .	1,499 12	1,551 37
Galt Roman Catholic separate school bonds . . . . .	2,200 00	2,200 00
Township of McKim bonds . . . . .	686 78	705 85
Village of Ottawa East bonds . . . . .	2,159 07	2,240 15
Village of Beamsville " . . . . .	11,920 00	13,212 49
Town of Jocelyn bonds . . . . .	600 00	682 31
Township of Springer bonds . . . . .	4,396 04	4,500 15
Township of Caldwell " . . . . .	669 60	683 41
City of Hull bonds . . . . .	23,500 00	24,684 86
Roman Catholic separate school, Toronto . . . . .	50,000 00	53,317 83
Town of Walkerville bonds . . . . .	9,052 09	9,175 50
Town of Almonte " . . . . .	2,000 00	2,076 60
Town of Minnedosa " . . . . .	850 00	707 50
Town of Mount Forest " . . . . .	25,050 96	25,809 31
Town of Harriston " . . . . .	24,395 55	24,751 01
Town of Collingwood " . . . . .	20,981 57	22,600 68
Township of Waterloo " . . . . .	8,551 00	8,767 03
Town of Mount Forest " . . . . .	15,000 00	15,761 16
Village of Acton bonds . . . . .	6,000 00	6,230 38
Roman Catholic separate school, New Germany . . . . .	1,833 42	1,833 42
Township of Charlottenburg . . . . .	4,751 19	4,910 96
Town of Brockville . . . . .	22,000 00	22,823 36
Town of Owen Sound . . . . .	23,441 43	27,598 03
Town of Campbelltown . . . . .	50,000 00	51,370 15
Town of Fort William . . . . .	13,000 00	13,828 39

63 VICTORIA, A. 1900

## ONTARIO MUTUAL LIFE—Continued.

In possession of the Company—Concluded.

	Par value.	Account value.	
City of Vancouver.....	\$ 10,000 00	\$ 10,000 00	
City of Chatham.....	7,336 02	7,661 20	
Town of Cobourg.....	50,000 00	52,947 82	
Town of New Market.....	4,831 98	4,962 81	
Town of Waterloo.....	40,000 00	42,289 23	
Town of Mount Forest.....	4,000 00	4,154 25	
Village of Rockland.....	4,000 00	4,000 00	
Village of Shelburne.....	8,500 00	9,100 00	
City of Moncton.....	26,000 00	27,040 00	
Village of Southampton.....	10,000 00	10,497 94	
Town of St. Mary's.....	39,286 80	40,781 81	
Canada Landed and National Investment Co. bonds....	15,000 00	15,000 00	
Western Canada Loan and Savings Co. bonds.....	15,000 00	15,000 00	
Guelph and Ontario I. & S. Society bonds.....	650 00	650 00	
Toronto Street Railway mortgage bonds.....	24,333 33	26,304 00	
	<hr/>	<hr/>	
Total in possession of company.....	\$1,302,488 06	\$1,358,594 23	
	<hr/>	<hr/>	
Total par and account values.....	\$1,410,988 06	\$1,469,719 28	
	<hr/>	<hr/>	
Carried out at account value.....			\$ 1,469,719 28
Cash at head office.....			1,402 16
Cash in banks, viz. :—			
Canadian Bank of Commerce, Waterloo.....	\$ 4,308 06		
Molsons Bank, Waterloo.....		2,868 22	
Deposit receipts, Molsons Bank.....		35,000 00	
" Canadian Bank of Commerce.....		55,000 00	
		<hr/>	
Total.....			97,176 28
Agents' ledger balances.....			4,375 16
			<hr/>
Total.....			\$ 4,375,781 66
			<hr/>
OTHER ASSETS.			
Interest due.....	\$ 10,938 13		
Interest accrued.....		91,247 24	
		<hr/>	
Total interest.....			102,185 37
Rents due, \$470.84 ; accrued, \$117.33.....			588 17
Net amount of uncollected and deferred premiums on new business, \$16,996.37 ; on renewals, \$152,266.50.....			169,262 87
			<hr/>
Total assets.....			\$ 4,647,818 07
			<hr/>
LIABILITIES.			
*Amount computed to cover the net present value of all policies in force.....		\$4,327,367 64	
Deduct net value of policies reinsured in other companies.....		3,287 00	
		<hr/>	
Net reinsurance reserve.....			\$ 4,324,080 64
Claims for death losses unadjusted but not resisted.....	\$ 29,333 34		
Claims for matured endowments.....		1,000 00	
		<hr/>	
Net amount of unsettled claims (\$333.34 death claims accrued in previous year)....			30,333 34
Premiums paid in advance.....			1,012 86
Liability on lapsed policies subject to cash and paid up values.....			5,271 33
			<hr/>
Total liabilities.....			\$ 4,360,698 17
			<hr/>
Surplus on policy-holders' account.....			\$ 287,119 90
			<hr/>

\* Reserve based on Actuaries' Table of Mortality for assurances and temporary annuities, and Government Annuity Tables for life annuities. Interest at 4 per cent.

## SESSIONAL PAPER No. 4

## ONTARIO MUTUAL LIFE—Continued.

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$	741,007 00
Premium obligations taken in part payment of premiums.....		3,391 70
Premiums paid by dividends.....		66,551 51
Cash received for annuities.....		45,632 15
<b>Total.....</b>	<b>\$</b>	<b>856,582 36</b>
Deduct premiums paid to other companies for reinsurance.....		2,695 23
<b>Net premium income.....</b>	<b>\$</b>	<b>853,887 13</b>
Amount received for interest.....		193,169 56
Amount received for rents.....		4,339 51
Profit and loss.....		6 48
<b>Total income.....</b>	<b>\$</b>	<b>1,051,402 67</b>

## EXPENDITURE DURING THE YEAR.

Total net amount paid during the year for death claims.....	\$	169,155 02
Premium obligations used in payment of same.....		19 69
<b>Total amount paid for death claims (of which \$19,741.66 accrued in previous years) \$</b>	<b>\$</b>	<b>169,174 71</b>
Cash paid for matured endowments.....	\$	54,237 95
Premium obligations used in payment of same.....		203 05
<b>Total amount paid for matured endowments (of which \$1,125, accrued in previous years).....</b>		<b>54,441 00</b>
Cash paid to annuitants.....		3,980 15
Cash paid for surrendered policies.....		53,180 51
Premium obligations used in purchase of surrendered policies.....		1,275 15
Premium obligations voided by lapse.....		129 04
Cash dividends paid to policy-holders.....		3,246 56
Cash dividends applied in payment of premiums.....		66,551 51
Cash dividends applied in payment of interest on premium obligations.....		5,568 03
Premium obligations used in payment of dividends to policy-holders.....		1,484 18
Cash paid for commission, salaries and other expenses of officials.....		155,791 59
Cash paid for taxes, licenses, fees or fines.....		6,898 65
All other expenses, viz.:—Medical examinations, \$11,435.95; books and stationery, \$1,201.22; rent of agents' offices, \$1,826.16; telegraph and telephone, \$317.34; postage, \$842.27; printing, \$2,496.82; advertising, \$2,668.47; travelling expenses, \$2,668.97; commission on loans and valuation and inspection fees, \$2,298.28; office furnishings, \$566.54; incidentals, \$3,227.47; insurance department, \$363.90; solicitors' fees, \$684.14.....		30,597 43
<b>Total expenditure.....</b>	<b>\$</b>	<b>552,318 51</b>

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	47,061 01
Premium obligations received during the year.....		3,391 70
<b>Total.....</b>	<b>\$</b>	<b>50,452 71</b>
Premium obligations used in payment of claims.....	\$	222 74
"    used in purchase of surrendered policies.....		1,275 15
"    used in payment of dividends to policy-holders..		1,484 18
"    voided by lapse.....		129 04
"    redeemed in cash.....		61 40
<b>Total deductions.....</b>		<b>3,172 51</b>
<b>Balance—note assets at end of year.....</b>	<b>\$</b>	<b>47,280 20</b>

63 VICTORIA, A. 1900

## ONTARIO MUTUAL LIFE—Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken .....	2,455		
Amount of said policies .....		\$	4,008,005
Amount of said policies reinsured in other licensed companies in Canada ..			58,605 00
Number of policies become claims in Canada during the year (including matured endowments) .....	186		
Amount of said claims .....			232,906 00
Number of policies in force at date .....	18,818		
Amount of said policies .....		\$	26,945,441 58
Amount of said policies reinsured in other licensed com- panies, including \$303.15 bonus additions .....	147,408 75		
Net amount in force at December 31, 1899 .....			<u>26,798,032 83</u>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death .....	133	\$ 178,590 00
2. By maturity .....	53	54,316 00
3. By expiry .....	7	39,500 00
4. By surrender .....	205	260,046 00
(For which cash value has been paid, \$52,608.38).		
5. By surrender, \$14,700. (For which paid-up policies have been granted to amount of \$2,645.20).		
Difference of amounts carried out .....		12,054 80
6. By lapse .....	606	854,974 00
Total .....	<u>1,004</u>	<u>\$ 1,399,480 80</u>

	No.	Amount.
Policies in force at beginning of year .....	16,982	\$ 23,703,979 38
Policies issued during the year .....	2,896	4,751,026 00
Policies revived .....	36	49,745 00
Policies terminated as above .....	1,004	1,399,480 80
Policies terminated otherwise (not taken) .....	92	159,828 00
Policies in force at date of statement .....	<u>18,818</u>	<u>26,945,441 58</u>

Number of insured lives at beginning of year .....	14,909
Number of new insurers during the year .....	2,479
Number of deaths during the year among the insured .....	110
Number of insured whose policies have been terminated during the year otherwise than by death .....	798
Number of insured lives at date of statement .....	<u>16,480</u>

## BUSINESS DONE OUTSIDE OF CANADA.

(Included in above statement.)

## LIABILITIES.

Amount computed to cover the net present value of policies in force .....	\$	<u>2,204 00</u>
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## INCOME.

Cash received for premiums .....	\$	<u>2,253 01</u>
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## EXPENDITURE.

Cash paid for commissions .....	\$	778 86
Taxes .....		50 00
All other expenditure .....		<u>114 80</u>

## SESSIONAL PAPER No. 4

ONTARIO MUTUAL LIFE—*Concluded.*

## MISCELLANEOUS.

	No.	Amount.
Number of policies reported during the year as taken.....	28	
Amount of same.....	\$	42,500 00
Number of policies issued during the year.....	23	
Amount of same.....		<u>38,500 00</u>
Number and amount terminated during the year, viz. :—		
1. By lapse.....	2 \$	2,000 00
2. Not taken.....	1	<u>3,000 00</u>
Total.....	3 \$	<u>5,000 00</u>
Number of policies in force December 31, 1899.....	57	
Amount of same.....		<u>77,500 00</u>

63 VICTORIA, A. 1900

## PHENIX MUTUAL LIFE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JONATHAN B. BUNCE.

Secretary—CHAS. H. LAWRENCE.

Principal Office—Hartford, Conn.

Chief Agent in Canada—C. R. G. JOHNSON.

Head Office in Canada—Montreal.

(Incorporated, May, 1851. Commenced business in Canada, October, 1866.)

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General ; —

	Par value.	
County of Middlesex bonds.....	\$ 30,000 00	
Niagara Falls Park bonds.....	99,280 00	
	<u>\$ 129,280 00</u>	
Carried out at market value.....		\$ 135,247 00
Gross premiums due and uncollected on Canadian policies in force....	\$ 15 73	
Gross deferred premiums on same.....	524 95	
	<u>\$ 540 68</u>	
Deduct cost of collection at one per cent.....	5 40	
Net outstanding and deferred premiums.....		535 28
Total assets in Canada.....		<u>\$ 135,782 28</u>

## LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies in Canada....	\$ 275,000 00
Claims for death losses unpaid.....	None.
Total liabilities in Canada.....	<u>\$ 275,000 00</u>

## INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 11,788 90
Premiums paid by dividends.....	3,915 20
Total net premium income.....	<u>\$ 15,704 10</u>
Amount received for interest or dividends on stock, &c.....	5,307 90
Total income in Canada.....	<u>\$ 21,012 00</u>



## SESSIONAL PAPER No. 4

## PHENIX MUTUAL LIFE—Continued.

## EXPENDITURE IN CANADA.

Net amount paid for death claims.....	\$	35,230 00
Amount paid for matured endowments.....		5,702 00
Cash paid for surrendered policies.....		1,550 00
Cash dividends applied in payment of premiums in Canada.....		3,915 20
Total net amount paid to policy-holders in Canada.....	\$	46,397 20
Cash paid for commission, salaries and other expenses of officials in Canada.....		
Total expenditure in Canada.....	\$	46,397 20

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	19	
Amount of said claims.....		\$ 38,000
Number of policies in force in Canada at December 31, 1889.....	717	
Amount of said policies.....		722,459 00

	No.	Amount.
Number and amount of policies terminated during the year in Canada:—		
1. By death.....	13	\$ 31,000 00
2. By maturity.....	6	7,000 00
3. By surrender.....	4	6,000 00
(For which cash value has been paid, \$1,550).		
4. By surrender, \$4,000.		
(For which paid up policies have been granted to amount of \$2,400).		
Difference of amounts carried out.....		1,600 00
5. By lapse.....	2	4,000 00
Total.....	25	\$ 49,600 00

	No.	Amount.
Policies in force at beginning of year in Canada.....	742	\$ 772,059 00
Policies terminated as above.....	25	49,600 00
Policies in force at date of statement.....	717	722,459 00

Number of lives insured—No return.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME DURING THE YEAR 1899.

Total premium income.....	\$	2,180,719 99
Interest and dividends.....		576,240 35
Discount on claims paid in advance.....		141 33
Received for rents.....		47,507 09
Received for profits on sales of real estate and on sale or maturity of securities....		8,528 93
Other income.....		547 59
Total income.....	\$	2,813,685 28

## PHENIX MUTUAL—Concluded.

## DISBURSEMENTS DURING THE YEAR 1899.

Total net amount paid for losses and matured endowments .....	\$	984,137	48
Cash paid to annuitants .....		4,048	20
Premium notes restored by revival .....		1,579	00
Dividends paid to policy-holders .....		5,555	58
Dividends applied to pay running premiums .....		170,101	63
Dividends applied to purchase paid-up additions and annuities .....		44,839	72
Surrender values paid in cash .....		174,304	51
Surrender values applied to pay running premiums .....		5,755	96
Surrender values applied to purchase paid-up insurance and annuities .....		87,212	00
Paid for commission and bonus to agents .....		363,676	95
Commuting renewal commissions .....		951	00
Salaries and allowances to managers and agents .....		68,452	41
Medical examiners' fees and inspection of risks .....		50,227	05
Salaries of officers and office employees .....		75,804	67
Taxes, licenses and insurance department fees .....		92,539	44
Rent .....		26,252	93
Miscellaneous expenditures .....		105,749	41
Total disbursements .....	\$	2,261,187	94

## LEDGER ASSETS.

Book value of real estate exclusive of all encumbrances .....	\$	1,093,239	36
Loans on mortgage on real estate .....		6,015,586	57
Loans secured by pledge of bonds, stocks or other collaterals .....		1,000	00
Loans on the company's policies assigned as collaterals .....		430,296	00
Premium notes, loans or liens on policies in force .....		334,909	95
Book value of bonds and stocks owned .....		3,512,284	50
Cash on hand and in banks .....		422,753	12
Total net or ledger assets .....	\$	11,810,069	50

## NON-LEDGER ASSETS.

Interest due and accrued .....		136,480	83
Market value of bonds and stocks over book value .....		91,789	38
Outstanding and deferred premiums .....		215,294	27
Total assets .....	\$	12,253,633	98

## LIABILITIES.

* Net reinsurance reserve .....	\$	11,509,570	00
Special policy reserve .....		138,069	00
Net policy claims .....		37,197	00
Present value of amounts not yet due on matured instalment policies .....		22,082	00
Premiums paid in advance .....		8,791	00
Total liabilities .....	\$	11,715,709	00
Gross divisible surplus .....	\$	537,924	98

## EXHIBIT OF POLICIES.

Number of new policies issued during the year .....	9,080	
Amount of said policies .....		\$ 15,547,421 00
Number of policies terminated during the year .....	5,899	
Total amount terminated .....		10,416,743 00
Number of policies in force at date of statement .....	35,512	
Net amount of said policies .....		57,988,162 00

\* Computed on Actuaries' Table of Mortality with 4 per cent interest.

SESSIONAL PAPER No. 4

THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—E. W. SCOTT. | Secretary—WILLIAM E. STEVENS.  
 Principal Office—New York City.  
 Chief Agent in Canada—GEO. A. KINGSTON. | Head Office in Canada—Toronto.  
 (Incorporated, February 25, 1875. Commenced business in Canada, March, 1889.)

CAPITAL

Amount of capital authorized, subscribed for and paid up in cash . . . . . \$ 100,000 00

ASSETS IN CANADA.

Amount of loans to Canadian policy-holders on the company's policies assigned as collaterals . . . . . \$ 15,446 92  
 Stocks and bonds in deposit with Receiver General, viz.:—

	Par value.	
Province of Quebec 5 per cent bonds . . . . .	\$ 13,500 00	
Montreal City 4 per cent bonds . . . . .	41,000 00	
City of Toronto sterling 4 per cent bonds . . . . .	30,660 00	
Canada 4 per cent loan . . . . .	2,000 00	
City of Toronto 3½ per cent debentures . . . . .	24,333 33	
City of Winnipeg 3½ per cent debentures . . . . .	26,000 00	
Total par value . . . . .	<u>\$ 137,493 33</u>	

Carried out at market value . . . . . 150,000 30  
 Cash at Montreal agency . . . . . 38 40

Cash in banks, viz.:—

Bank of Montreal, Toronto . . . . .	\$ 6,295 24
"    Halifax . . . . .	259 72
"    Montreal . . . . .	167 74

Total . . . . . 6,722 70  
 Agents' ledger balances . . . . . 5,985 02  
 Interest accrued . . . . . 1,848 53  
 Gross premiums due and uncollected on Canadian policies in force . . . \$ 7,633 75  
 Gross deferred premiums on same . . . . . 7,126 00

Total outstanding and deferred premiums . . . . . \$ 14,759 75  
 Deduct cost of collection at 10 per cent . . . . . 1,475 97

Net outstanding and deferred premiums . . . . . 13,283 78

Total assets in Canada . . . . . \$ 193,325 65

LIABILITIES IN CANADA.

\*Amount computed to cover the net present value of all Canadian policies in force \$ 147,829 00  
 Claims for death losses, adjusted but not due . . . . . 3,000 00

Total liabilities in Canada . . . . . \$ 150,829 00

\* Based on Actuaries' Table of Mortality with 4 per cent interest.

63 VICTORIA, A. 1900

## PROVIDENT SAVINGS—Continued.

## INCOME IN CANADA.

Cash received for premiums .....	\$	118,566 31
Premiums paid by dividends.....		10,501 46
<b>Total premium income.....</b>	<b>\$</b>	<b>129,067 77</b>
Received for interest or dividends on stocks, &c.....		4,945 15
"    "    on policy loans and over due premiums.....		146 79
<b>Total income in Canada.....</b>	<b>\$</b>	<b>134,159 71</b>

## EXPENDITURE IN CANADA.

Net amount paid for death claims (\$4,500 of which accrued in previous years)....	\$	32,500 00
Cash paid for surrendered policies.....		1,949 03
Cash dividends paid to cancelled policy-holders.....		630 33
Cash dividends applied in payment of premiums in Canada.....		10,501 46
<b>Total amount paid to policy-holders in Canada.....</b>	<b>\$</b>	<b>45,580 82</b>
Cash paid for commissions, salaries and all other expenses of officials in Canada....		23,537 23
Cash paid for taxes, &c.....		2,126 75
Miscellaneous payments, viz.:—		
Office rent, \$998.01; advertising, \$288.43; postage and telegrams, \$700.58;		
stationery and printing, \$228.00; sundry expenses, \$2,258.87; furniture,		
\$433.77; medical fees, \$1,468.00.....		6,376 46
<b>Total expenditure in Canada.....</b>	<b>\$</b>	<b>77,621 26</b>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	268	
Amount of said policies .....		\$ 591,815 00
Number of policies become claims in Canada during the year.....	16	
Amount of said claims.....		33,000 00
Number of policies in force in Canada at date .....	1,852	
Net amount in force, 31st December, 1899.....		4,047,562 00

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	16	\$ 33,000 00
2. By expiry.....	245	643,658 00
3. By surrender.....	11	18,000 00
(For which cash value has been paid, \$1,949.03.)		
4. By surrender, \$7,000.		
(For which paid-up policy has been granted to amount of \$719.)		
Difference of amounts carried out.....	2	6,281 00
5. By lapse .....	108	215,838 00
<b>Total.....</b>	<b>382</b>	<b>\$ 916,777 00</b>

	No.	Amount.
Policies in force in Canada at the beginning of the year .....	1,854	\$ 4,154,058 00
Policies issued during the year.....	428	971,140 00
Policies terminated as above.....	382	916,777 00
Policies not taken.....	48	126,000 00
Policies reduced.....		34,859 00
Policies in force at date of statement.....	1,852	4,047,562 00

## SESSIONAL PAPER No. 4

## PROVIDENT SAVINGS—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME DURING THE YEAR.

Total premium income.....	\$ 3,108,480 45
Interest.....	92,186 36
Rents.....	26,174 31
Dividends and surrender values on reinsurance.....	180 86
Premium notes, loans or liens restored by revival of policies.....	928 55
Profit on sale of securities.....	65,216 25
Profit and loss.....	46,444 87
<b>Total income.....</b>	<b>\$ 3,339,611 65</b>

## DISBURSEMENTS.

Amount paid for death losses and matured endowments.....	\$ 1,333,192 53
Annuities.....	1,581 40
Premium notes voided by lapse.....	109,521 07
Surrender values paid in cash.....	27,930 62
Surrender values applied to purchase paid-up policies and annuities.....	11,092 25
Dividends paid policy-holders in cash.....	21,843 40
Dividends applied by policy-holders to pay running premiums.....	145,411 00
Commissions to agents.....	577,850 22
Dividends to stockholders.....	6,977 60
Salaries and allowances to managers and agents.....	130,111 90
Salaries of officers and office employees.....	177,474 41
Medical examiners' fees and inspection of risks.....	77,424 98
Taxes, licenses and insurance department fees.....	45,113 84
Rent.....	39,464 64
All other expenditure.....	252,313 49
<b>Total disbursements.....</b>	<b>\$ 2,957,303 35</b>

## ASSETS.

Book value of real estate, unencumbered.....	\$ 410,466 72
Loans on mortgages, first liens on real estate.....	292,856 00
Loans secured by pledge of bonds, stocks and other collaterals.....	21,500 00
Loans to policy-holders on the Company's policies assigned as collaterals.....	236,893 46
Book value of bonds and stocks owned.....	794,857 97
Cash on hand and in banks.....	439,292 29
Agents' debit balances.....	126,100 22
Premium notes on policies in force.....	241,116 06
Bills receivable.....	2,084 98
Loans at interest to agents secured by surety bond.....	50,000 00
<b>Total.....</b>	<b>\$ 2,615,167 70</b>
Deduct Agents' credit balances.....	1,050 47
<b>Total net or ledger assets.....</b>	<b>\$ 2,614,117 23</b>

## OTHER ASSETS.

Interest due and accrued.....	31,494 61
Rents due and accrued.....	3,663 55
Market value of bonds and stocks over book value.....	52,158 33
Net amount of uncollected and deferred premiums.....	590,742 00
Internal revenue stamps on hand.....	8,466 50
<b>Total.....</b>	<b>\$ 3,300,642 22</b>
Deduct items not admitted.....	128,185 20
<b>Total admitted assets.....</b>	<b>\$ 3,172,457 02</b>

63 VICTORIA, A. 1900

PROVIDENT SAVINGS—*Concluded.*

## LIABILITIES.

* Net reinsurance reserve on December 31, 1899 .....	\$	2,481,461 00
Present value of amounts not yet due on matured instalment policies .....		4,564 10
Premium notes or loans on policies in excess of the net value of their policies .....		4,428 12
Total policy claims .....		150,702 00
Premiums paid in advance .....		3,215 42
Reserve on cancelled policies upon which a surrender value may be demanded .....		4,924 50
<hr/>		
Total liabilities .....	\$	2,649,295 14
Gross divisible surplus .....		423,161 88
Capital stock paid up .....		100,000 00
<hr/> <hr/>		

## EXHIBIT OF POLICIES.

Number of new policies issued .....	10,734	
Amount .....		\$ 40,588,092 00
Number of policies terminated .....	9,850	
Amount .....		33,411,930 00
Number of policies in force at December 31, 1899 .....	32,689	
Net amount in force at December 31, 1899 .....		107,040,100 00
<hr/> <hr/>		

\* Computed on Actuaries' Table of Mortality, with 4 per cent interest.

SESSIONAL PAPER No. 4

## THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Secretary—J. J. W. DEUCHAR.  
 Chief Agent and Attorney in Canada—  
 J. CASSIE HATTON.

Principal Office—Norwich, England.  
 Head office in Canada—  
 1725 Notre-Dame Street, Montreal.

(Established, 1840. Commenced business in Canada, August 1, 1868.)

NO CAPITAL.

## ASSETS IN CANADA.

City of Toronto debentures in deposit with Receiver General.....	\$	121,666 67
Cash in hand.....		14 56
Cash in Molsons Bank.....		600 62
Total assets in Canada.....	\$	122,281 85

## LIABILITIES IN CANADA.

*Under Policies issued previous to March 31, 1878.*

*Net reserve on all outstanding policies in Canada.....	\$	65,000 00
Total liabilities to said policy-holders in Canada.....	\$	65,000 00

*Under Policies issued subsequent to March 31, 1878.*

*Net reserve on all outstanding policies in Canada.....	\$	30,000 00
Total net liabilities to said policy-holders in Canada.....	\$	30,000 00
Total liabilities to all policy-holders in Canada.....	\$	95,000 00

## INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$	4,665 23
Interest.....		197 19
Total income.....	\$	4,862 42

\* Reserve based on Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest.  
 Estimated by the Department.

63 VICTORIA, A. 1900

RELIANCE MUTUAL LIFE—*Concluded.*

## EXPENDITURE IN CANADA.

Cash paid for death claims (including bonus additions \$484.95).....	\$	5,357 95
Cash paid for matured endowments (including \$107.40 bonus additions).....		1,107 40
Amount paid for surrendered policies.....		154 50
Total net amount paid to policy-holders in Canada.....		\$ 6,619 85
Cash paid for commissions, salaries, and other expenses of officials.....		378 00
Cash paid for postage, cable, exchange, &c.....		15 94
Taxes, &c.....		2 63
Printing.....		5 00
Total expenditure in Canada.....		\$ 7,021 42

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	4	
Amount of said policies.....		\$ 6,908 90
Number of policies in force in Canada at date.....	170	
Amount of said policies.....		\$ 184,638 06
Bonus additions.....		22,853 46
Total net amount of policies in force in Canada, December 31, 1899.....		207,491 52

Number and amount of policies terminated during the year in Canada :—	No.	Amount.
1. By death (including bonus additions, \$821.95).....	3	\$ 5,821 95
2. By maturity (including \$107.40 bonus additions).....	1	1,107 40
3. By surrender.....	1	500 00
(For which cash value has been paid, \$154.50).		
Total (including bonus additions, \$929.35).....		5 \$ 7,429 35

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$23,782.81).....	175	\$ 214,920 87
Policies terminated as above (including bonus additions, \$929.35).....	5	7,429 35
Policies in force at date of statement (including \$22,853.46 bonus additions).....	170	207,491 52

## DETAIL OF POLICIES ISSUED SINCE MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year (including \$5,454.05 bonus additions)....	74	\$62,997 33
Policies terminated as above.....	1	500 00
Policies in force at date of statement (including \$5,454.05 bonus additions)....	74	62,497 33



SESSIONAL PAPER No. 4

## THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—M. H. MAXWELL. | Manager—CHAS. ALCOCK.  
 Principal Office—Liverpool, England.  
 Chief Agent in Canada—GEORGE SIMPSON. | Head Office in Canada—Montreal.  
 (Established May 31, 1845. Commenced business in Canada, 1851.)

(For Capital and Assets, see Fire Statement.)

## LIABILITIES IN CANADA.

*Under policies issued previous to March 31, 1878.*

* Amount computed to cover the reserve on all outstanding policies in Canada.....	\$	261,518 36
Claims for death losses unadjusted but not resisted (including \$2,336.01 bonus additions).....		7,202 67
Total net liabilities to said policy-holders in Canada.....	\$	<u>268,721 03</u>

*Policies issued subsequent to March 31, 1878.*

* Amount computed to cover the reserve on all outstanding policies in Canada.....	\$	153,317 53
Claims for matured endowments unadjusted but not resisted.....		1,441 00
Total net liabilities to said policy-holders in Canada.....	\$	<u>154,758 53</u>
Total liabilities to all policy-holders in Canada.....	\$	<u>423,479 56</u>

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada....	\$	17,313 13
Interest on loans.....		1,824 19
Total income in Canada.....	\$	<u>19,137 32</u>

## EXPENDITURE IN CANADA.

Cash paid on account of death claims (including \$3,470.72 bonus additions).....	\$	30,478 44
Amount paid to annuitants.....		269 69
Cash paid for surrendered policies.....		1,442 07
Total net amount paid to policy-holders in Canada.....	\$	<u>32,190 20</u>
Cash paid for commission, etc.....		448 50
Taxes, licenses, fees or fines.....		85 59
Miscellaneous, viz. :—Legal advice, \$233; medical examinations, \$10; postage and exchange, \$1.21.....		244 21
Total expenditure in Canada.....	\$	<u>32,968 50</u>

\* Based on Institute of Actuaries' H. M. Table with interest at  $4\frac{1}{2}$  per cent. Computed by the Department.

## ROYAL—Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	2		
Amount of said policies.....		\$	5,973 33
Number of policies become claims in Canada during the year.....	14		
Amount of said claims.....			35,772 05
Number of policies in force at date.....	309		
Amount of said policies.....		\$676,802	60
Bonus additions thereon.....		137,461	21
Total net amount in force December 31, 1899.....			<u>814,263 81</u>

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$5,403 34).....	14	\$ 35,772 05
2. By surrender (including bonus addition, \$744.60)..... (For which cash value has been paid \$1,442.07).	1	2,204 60
Total (including bonus additions, \$6,147.94).....	<u>15</u>	<u>\$ 37,976 65</u>

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$143,122.99).....	321	\$ 845,304 30
Policies issued during the year.....	2	5,973 33
Policies transferred.....	1	486 67
Interim bonuses added during the year.....		475 73
Policies terminated as above (including bonus additions, \$6,147.94).....	15	37,976 65
Policies in force at date of statement (including bonus additions, \$137,460.78).....	<u>309</u>	<u>814,263 38</u>

Number of insured lives.—No return.

## DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$44,577.44).....	168	\$ 379,638 97
Policies issued during the year.....	3	6,450 00
Policies terminated as above (including bonus additions, \$45).....	8	16,870 38
Policies in force at date of statement (including bonus additions, \$44,532.44).....	<u>163</u>	<u>369,218 59</u>

	No.	Amount.
Royal policies in force at date of statement (including bonus additions, \$17,825.79).....	60	\$ 172,916 45
Queen policies in force at date of statement (including bonus additions, \$26,706.65).....	103	196,302 14
Total (including bonus additions, \$44,532.44).....	<u>163</u>	<u>\$ 369,218 59</u>



## THE ROYAL VICTORIA LIFE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JAMES CRATHERN.

Treasurer and Acting Secretary—  
C. J. HODGSON.Chief Agent and General Manager—  
DAVID BURKE.

Principal Office—Montreal.

(Incorporated May 21, 1897, by Act 60-61 Vic., cap. 81. Commenced business in Canada, September, 1897.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$	1,000,000 00
Amount paid up in cash.....		200,000 00

(For List of Shareholders see Appendix.)

## ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals.....	\$	100,000 00
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	Par value.	Market value.	Amount loaned.
Canadian Pacific Railway Stock.....	\$ 22,500 00	\$ 20,812 50	} 35,000 00
Toronto Street Railway Co.....	15,000 00	15,225 00	
Montreal Street Railway Co.....	2,500 00	7,125 00	
Montreal Street Railway Co.....	4,500 00	12,825 00	} 65,000 00
Montreal Gas Co.....	4,800 00	8,904 00	
Toronto Street Railway Co.....	55,000 00	56,100 00	
	<u>\$104,300 00</u>	<u>\$120,991 50</u>	<u>\$100,000 00</u>

Stocks and bonds owned by the company, viz. :—

	Par value.	Market value.
Dominion of Canada 3½ per cent stock.....	\$ 56,300 00	\$ 56,678 00
Province of Nova Scotia bonds.....	6,000 00	6,675 00
Province of Quebec 3 per cent stock.....	9,733 33	9,246 66
Total par and market values.....	<u>\$ 72,033 33</u>	<u>\$ 72,599 66</u>

Carried out at market value.....		72,599 66
Cash at head office and in transit.....		17,099 52
Cash in banks, viz. :—		
Bank of Montreal, Montreal.....	\$	2,714 02
Merchants Bank of Canada, Montreal.....		98 43
Canadian Bank of Commerce, Winnipeg.....		2,067 43
Quebec Bank, Quebec.....		2,133 93
Bank of British North America, Vancouver.....		24 05
Bank of Montreal, Vancouver.....		632 13
Dominion Bank, Toronto.....		1,857 51
People's Bank, Halifax.....		410 71
		<u>9,938 21</u>
Agents' ledger balances and advances.....		5,112 93
Office furniture and fittings.....		4,043 91

Total.....	\$	208,794 23
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## SESSIONAL PAPER No. 4

## ROYAL VICTORIA—Continued.

## OTHER ASSETS.

Interest accrued.....		732 23
Gross premiums due and uncollected on policies in force.....	\$ 19,490 98	
Gross deferred premiums on same.....	3,599 20	
Gross outstanding and deferred premiums.....		23,090 18
Total assets.....	\$	<u>232,616 64</u>

## LIABILITIES.

Amount computed to cover the net present value of all policies in force. \$	70,981 02	
Deduct value of policies reinsured in other companies.....	713 29	
* Net reinsurance reserve.....	\$	70,267 73
Claims for death losses unpaid.....		None.
Total liabilities.....	\$	<u>70,267 73</u>

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 53,738 70	
Cash received for annuities.....	7,106 20	
Total.....	\$	60,844 90
Deduct premiums paid to other companies for reinsurance.....		605 14
Total premium income.....	\$	60,239 76
Received for interest or dividends.....		7,503 82
Total income.....	\$	<u>67,743 58</u>

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$	2,000 00
Cash paid to annuitants.....		300 00
Cash paid for commissions, salaries and other expenses of officials.....		31,255 48
Taxes, licenses, fees or fines.....		2,151 55
Sundry expenditure, viz.:—Travelling expenses, \$1,488.99; postage, telegraphing and express, \$621.17; general expenses, including printing, stationery, advertising, &c., and amount written off advances to agents, \$8,681.90; premium charged off on bonds purchased, \$367.00.....		11,159 06
Equipment and office furniture.....		1,523 23
Total expenditure.....	\$	<u>48,389 32</u>

## MISCELLANEOUS.

Number of policies reported during the year as taken in Canada.....	567	
Amount of said policies.....	\$	882,230 00
Amount of said policies reinsured in other licensed companies in Canada.....		29,000 00
Number of policies become claims during the year.....	1	
Amount of said claims.....		1,000 00
Number of policies in force at date.....	1,129	
Amount of said policies.....	\$	1,707,807 00
Amount of said policies reinsured in other licensed companies in Canada.....		54,000 00
Net amount in force at December 31, 1899.....		<u>1,653,807 00</u>

\* Based on Institute of Actuaries' H. M. Table with interest at 4½ per cent. Computed by the Department.

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ROYAL VICTORIA—*Concluded.*

Number and amount of policies terminated during the year :—

	No.	Amount.
1. By death.....	1	\$ 1,000 00
2. By lapse.....	125	221,500 00
	<u>126</u>	<u>\$ 222,500 00</u>

	No.	Amount.
Policies in force at beginning of year.....	552	\$ 920,577 00
Policies issued during the year.....	769	1,112,730 00
Policies terminated as above.....	126	222,500 00
Policies not taken.....	66	103,000 00
Policies in force at date of statement.....	<u>1,129</u>	<u>1,707,807 00</u>

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Number of insured lives at beginning of year.....	506
Number of new insurers during the year.....	710
Number of deaths during the year among the insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	163
Number of insured lives at date of statement.....	<u>1,052</u>

## SESSIONAL PAPER No. 4

## THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—LORD KELVIN, LL.D., D.C.L.  
 Manager—N. B. GUNN.  
 Chief Agent in Canada—CHARLES J. FLEET.

Secretary—WILLIAM G. SPENS.  
 Principal Office—Glasgow.  
 Head Office in Canada—Montreal.

(Founded at Glasgow, January 1, 1826. Incorporated by Act of Parliament, 1849.

Commenced business in Canada, 1846.)

(A purely Mutual Society.)

## ASSETS IN CANADA.

Securities in deposit with Receiver General :—

	Par value.	Book value.
Ontario Government certificates .....	\$ 18,542 77	\$ 17,941 95
Province New Brunswick debentures .....	25,000 00	24,333 33
City of Toronto 4 per cent Consolidated Loan....	73,000 00	73,000 00
C.P.R. Land Grant bonds .....	94,000 00	89,818 08
Total par and book values .....	<u>\$ 210,542 77</u>	<u>\$ 205,093 36</u>

Carried out at book values .....	\$	205,093 36
Amount of loans made to Canadian policy-holders on the society's policies assigned as collaterals .....		15,684 09
Interest due .....		48 06
Gross premiums due and uncollected on Canadian policies in force .....		132 20
Total assets in Canada .....	<u>\$</u>	<u>220,957 71</u>

## LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada, .	\$	136,266 67
Claims for death losses adjusted but not due .....		5,864 33
Total liabilities in Canada .....	<u>\$</u>	<u>142,131 00</u>

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada ..	\$	4,764 08
Interest on policy loans .....		775 82
Total income .....	<u>\$</u>	<u>5,539 90</u>

## EXPENDITURE IN CANADA.

Total amount paid for death claims .....	\$	3,508 87
Cash paid for surrendered policies .....		121 67
Total net amount paid to policy-holders in Canada .....	<u>\$</u>	<u>3,630 54</u>
Cash paid for commission, salaries and other expenses of officials in Canada .....		69 85
Total expenditure in Canada .....	<u>\$</u>	<u>3,700 39</u>

\*Reserve based on Institute of Actuaries' H. M. Table of Mortality, with 2½ per cent interest.

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## SCOTTISH AMICABLE—Continued.

## MISCELLANEOUS.

Number of policies become claims in Canada during the year .....	5		
Amount of said claims .....		\$	9,373 20
Number of policies in force in Canada .....	91		
Amount of said policies .....		\$231,928	28
Bonus additions .....		13,425	19
Net amount in force at December 31, 1899 .....			<u>245,253 47</u>

## Number and amount of policies terminated during the year in Canada :—

	No.		Amount.
1. By death .....	5	\$	9,373 20
2. By surrender .....	1		486 67
(For which cash value has been paid, \$121.67).			
Total .....	6	\$	<u>9,859 87</u>

	No.		Amount.
Policies in force at beginning of year (including bonus additions, \$13,425.19).	97	\$	255,113 35
Policies terminated as above .....	6		9,859 87
Policies in force at date of statement (including \$13,435.19 bonus additions).	91		<u>245,253 48</u>

Number of insured lives at beginning of year .....	93
Number of deaths among the insured .....	5
Number of insured whose policies have been terminated otherwise than by death .....	1
Number of insured lives at date of statement .....	<u>87</u>





## SCOTTISH PROVIDENT INSTITUTION.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Manager—JAMES GRAHAM WATSON.

Secretaries—JOHN LAMB, H. R. COCKBURN.

Principal Office—6 St. Andrew's Square, Edinburgh.

Chief Agent and Attorney in Canada—

JOHN DUNLOP.

Head Office in Canada—Montreal.

(Instituted in 1837. Incorporated by special Acts of Parliament in 1848, 1884 and 1893.)

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	\$	14,059	17
Stocks and bonds owned by the company, viz. :—			
Canadian Pacific Railway first mortgage bonds (deposited with Receiver General.....	\$	98,577	25
Municipal debentures.....		1,635,726	96
Grand Trunk, Georgian Bay and Lake Erie Railway first mortgage bonds.....		73,973	33
Canadian Pacific Railway land grant bonds.....		21,249	35
Toronto Street Railway bonds.....		174,635	00
Montreal Cotton Co. first mortgage gold debentures.....		51,027	00
Winnipeg Electric Street Railway Co. 5 per cent first mortgage bonds.....		21,057	44
Quebec Harbour first preference bonds, 4 per cent.....		25,600	25
Quebec, Montmorency and Charlevoix Railway 5 per cent bonds.....		51,467	98
Grand Trunk Railway Co. 4 per cent perpetual stock.....		51,487	75
Total carried out at purchase price.....		2,204,802	31
Interest accrued.....		29,106	80
Gross premiums due and uncollected on Canadian policies in force.....	\$	136	77
Deduct cost of collection at 10 per cent.....		13	68
Net outstanding and deferred premiums in Canada.....		123	09
Total assets in Canada.....	\$	2,248,091	37

## LIABILITIES IN CANADA.

Net reinsurance reserve.....	\$	88,461	40
Total liabilities in Canada.....	\$	88,461	40

## INCOME IN CANADA.

Cash premium income.....	\$	2,064	24
Received for interest or dividends on stocks, &c.....		98,556	36
Total income in Canada.....	\$	100,620	60

\* Institute of Actuaries' H. M. Table of Mortality and 3½ per cent interest.

## SESSIONAL PAPER No. 4

SCOTTISH PROVIDENT INSTITUTION—*Continued.*

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$	16,131 05
Total expenditure in Canada.....	\$	<u>16,131 05</u>

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	3	
Amount of said claims.....	\$	16,131 05
Number of policies in force in Canada at date.....	51	
Amount of said policies.....	\$96,496 27	
Bonus additions thereon.....	41,965 26	
Total net amount in force, December 31, 1899.....		<u>138,461 53</u>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death, including bonus additions, \$4,937.72.....	3 \$	<u>16,131 05</u>

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$46,179.80).....	54 \$	153,869 40
Interim bonus to policy surrendered.....		723 19
Policies terminated as above.....	3	16,131 05
Policies in force at date of statement (including bonus additions, \$41,965.27)	51	<u>138,461 54</u>

Number of insured lives at beginning of year.....	54
Number of deaths during the year among the insured..	3
Number of insured whose policies have been terminated during the year otherwise than by death.....	None.
Number of insured lives at date of statement.....	<u>51</u>

SCOTTISH PROVIDENT—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of funds at beginning of the year.				517,661	12	0
Premiums (less for reassurances)	10,942,257	12	7	28,229	10	0
Consideration for annuities granted	624,061	9	6	23,518	7	5
Interests, dividends and rents.	95,294	17	8	87,506	9	10
Fines for renewal of lapsed policies.	420,010	7		9,727	2	2
Fees for registration of assignments	408	11	1	14,152	4	8
	227	15	0	53,726	2	3
Claims under policies (less reassured)				11,347,769	5	1
Endowments						
Surrenders						
Annuities						
Income tax						
Commission (on assurances and annuities)						
Expenses of management						
Amount of funds at the end of the year, as per balance sheet.				£12,082,280	13	5



## THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING NOVEMBER 15, 1899.

Manager—SPENCER C. THOMSON.

Secretary—GEORGE OLIVER.

Principal Office—Edinburgh.

Chief Agent in Canada—W. M. RAMSAY.

Head Office in Canada—Montreal.

(Established, 1825. Incorporated June 6, 1822. Commenced business in Canada, 1847.)

## CAPITAL.

Amount of capital authorized and subscribed for, £500,000 sterling.....	\$ 2,433,333 33
"    paid up in cash.....	584,000 00

## ASSETS IN CANADA.

Value of real estate in Canada held by the company .....	\$ 408,935 87
Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens .....	5,208,197 33
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	428,731 07

Bonds in deposit with the Receiver General:—

	Par value.		Par value.
Montreal City bonds.....	\$ 56,000 00	City of Ottawa bonds.....	44,530 00
"    Harbour bonds.....	43,000 00	County of Wentworth ".....	1,000 00
"    R. C. School bonds.....	50,000 00	Town of Lachine ".....	20,000 00
Town of Owen Sound ".....	105,996 22	Village of Norwich ".....	3,000 00
"    Listowel ".....	35,000 00	Township of North Crosby bonds...	1,500 00
City of Hamilton ".....	20,000 00	County of Lincoln bonds.....	4,000 00
"    Toronto ".....	140,700 00	Township of Thorah ".....	9,000 00
"    Stratford ".....	100,000 00	Town of Cornwall ".....	9,285 00
Town of Collingwood ".....	109,000 00	Village of Oil Springs ".....	4,400 00
"    Walkerton ".....	10,300 00	City of London ".....	225,000 00
"    Orangeville ".....	11,300 00	Town of Barrie ".....	9,300 00
County of Prince Edward ".....	3,000 00	"    Almonte ".....	14,900 00
Town of Windsor ".....	22,945 00	"    Milton ".....	12,170 00
Township of Artemesia ".....	3,500 00	"    Sarnia ".....	6,680 00
Village of New Edinburgh ".....	9,000 00	Township of Sombra ".....	5,845 00
City of Guelph ".....	20,000 00	Counties of Leeds and Grenville bonds	25,000 00
"    Belleville ".....	68,000 00	Village of East Toronto bonds.....	15,000 00
"    Halifax ".....	41,000 00	"    Lakefield ".....	10,000 00
"    School ".....	17,500 00	City of Victoria, B.C. ".....	20,000 00
Town of Moncton ".....	30,000 00	Town of Wingham ".....	8,000 00
City of St. John ".....	13,900 00	"    Brockville ".....	14,500 00
Town of New Glasgow ".....	48,000 00	Village of Côte St. Louis bonds....	120,000 00
"    Oakville ".....	15,000 00	"    Penetanguishene bonds..	5,000 00
"    Dundas ".....	3,500 00	Town of Amherstburg ".....	14,574 93
"    Parkdale ".....	70,485 55	"    Napanea ".....	7,435 00
"    Seaforth ".....	3,000 00	Township of Colchester South bonds	10,823 40
"    Cobourg ".....	500 00	Village of Kingsville bonds.....	5,411 70
City of Charlottetown ".....	10,000 00	Town of Dresden ".....	11,778 76
Town of Galt ".....	12,000 00	"    Newmarket ".....	7,363 03
"    Smith's Falls ".....	11,700 00	Village of Midland ".....	3,098 07
Township of Tilbury East ".....	13,101 00	Town of Picton ".....	23,584 95
Town of Woodstock ".....	19,000 00	Village of Glencoe ".....	5,133 63
"    Mount Forest ".....	24,000 00	"    Forest ".....	2,120 46

## SESSIONAL PAPER No. 4

## STANDARD LIFE—Continued.

## ASSETS—Continued.

Bonds in deposit with the Receiver General :—Concluded.

Par value.		Par value.	
Village of Morrisburg bonds.....	\$ 14,485 21	Town of Wolfeville bonds....	\$ 15,000 00
Province of Quebec " .....	9,000 00	" Chatham " .....	56,010 61
Town of St. Henry " .....	183,000 00	" Goderich " .....	5,000 00
Village of St. Louis du Mile End bonds	175,000 00	" Wiarton " .....	12,000 00
Town of Côte St. Antoine bonds....	200,000 00	" Niagara Falls " .....	62,827 76
" Beauharnois " .....	40,000 00	" Niagara " .....	24,973 59
City of St. Henry " .....	70,000 00	" Tilsonburgh " .....	8,878 29
County of Pontiac " .....	114,650 00	" Dartmouth " .....	10,000 00
Town of Ste. Cunégonde " .....	150,000 00	" Terrebonne " .....	12,000 00
" Tilsonburg " .....	10,000 00	" Valleyfield " .....	28,000 00
" Maisonneuve " .....	45,000 00	" Salaberry of Valleyfield b'ds	63,000 00
City of Toronto R. C. School bonds.	23,000 00	Village of Verdun bonds.....	70,000 00
Town of Longueuil bonds .....	90,000 00	" Côte St. Paul bonds....	15,000 00
City of Winnipeg " .....	51,742 00	Township of Ascot " .....	20,000 00
Town of Fraserville " .....	40,000 00	" Farnham West " .....	10,000 00
Municipality of Neebing bonds....	10,000 00	Municipality St. Grégoire de Thau-	
Town of Amherst, N.S. " .....	35,000 00	maturge bonds .....	25,000 00
" Fort William " .....	11,000 00	Town of Côte St. Antoine School b'ds	71,166 44
" Stellarton " .....	10,000 00		
Village of Lucknow " .....	10,000 00	Total .....	\$3,735,595 60
Township of Ameliasburgh " .....	15,000 00		
City of Sherbrooke " .....	100,000 00		
Carried out at par value .....			\$3,735,595 60

## STATEMENT OF BONDS IN COMPANY'S SAFE, MONTREAL, NOVEMBER 15, 1899.

\*Municipal debentures in the hands of the company, viz.:—

Par value.		Par value.	
<b>Towns—</b>		<b>Towns—Con.</b>	
Aldborough .....	\$ 7,200 00	Lethbridge.....	\$ 6,000 00
Alliston.....	7,540 00	Lindsay.....	28,989 90
Almonte.....	700 00	Meaford.....	240 80
Amherstburgh.....	37,895 75	Mitchell.....	310 00
Aylmer.....	14,227 06	Montreal West.....	23,000 00
Barrie.....	11,439 25	Napanee.....	8,965 61
Bedford.....	13,500 00	New Glasgow.....	3,000 00
Berlin.....	1,203 00	Newmarket.....	23,686 55
Berthier.....	19,535 91	Niagara Falls.....	1,668 38
Blenheim.....	3,854 94	Orillia.....	54,491 98
Bowmanville.....	51,006 85	Owen Sound.....	32,103 97
Brampton.....	22,660 49	Parry Sound.....	24,831 86
Beauharnois.....	8,094 00	Pembroke.....	9,807 53
Chicoutimi.....	50,478 60	Perth.....	1,000 00
Clinton.....	4,000 00	Picton.....	818 94
Collingwood.....	19,703 95	Plantaganet.....	300 00
Cookshire.....	25,301 28	Port Elgin.....	5,033 00
Cornwall.....	7,916 84	Port Hope.....	66,432 00
Dresden.....	1,457 00	Prescott.....	3,425 97
Drummondville.....	23,359 45	Richmond.....	8,687 00
Durham.....	1,203 20	Ridgetown.....	12,712 24
Essex.....	22,691 16	Sandwich.....	15,219 08
Farnham.....	10,000 00	Sarnia.....	65,032 48
Fraserville.....	15,000 00	Somerville.....	8,076 28
Gravenhurst.....	4,421 12	Simcoe.....	4,988 83
Kincardine.....	44,669 21	Smith's Falls.....	24,418 95
Lachine.....	7,000 00	Sorel.....	6,000 00
Lachute.....	19,529 58	St. Anne de Bellevue.....	6,000 00
Leamington.....	40,675 05	St. Jerome.....	110,136 55

\* In addition to these there are \$1,674.49 Canadian municipal debentures held at the head office, Edinburgh, \$275,000 in hands of Bank of Montreal, New York, and \$25,000 Province of Quebec bonds held by the Government of Newfoundland.

## STANDARD LIFE—Continued.

## ASSETS—Continued.

Municipal debentures in the hands of the company, viz.:—Continued.

	Par value.		Par value.
<b>Towns—Con.</b>		<b>Villages—Con.</b>	
St. Mary's .....	\$ 16,587 20	Stanstead Plains .....	\$ 11,185 14
Terrebonne .....	11,692 36	St. Thérèse de Blainville .....	7,000 00
Thorold .....	2,502 70	Tweed .....	5,000 00
Tilbury Centre .....	1,000 00	Vaudreuil .....	8,293 00
Tilsonburgh .....	4,500 00	Valleyfield .....	13,518 04
Toronto Junction .....	92,400 00	Wallaceburg .....	2,793 13
Trenton .....	11,767 34	Waterford .....	6,544 23
Uxbridge .....	6,000 00	Watford .....	571 76
Valleyfield .....	124,000 00	Weedon Centre .....	2,982 80
Victoriaville .....	7,940 73	Weston .....	1,024 69
Walkerton .....	21,406 78	Wiarton .....	2,000 00
Walkerville .....	17,437 30	Winchester .....	7,382 45
Waterloo .....	6,000 00	Windsor Mills .....	9,938 71
Whitby .....	21,583 22		
Windsor .....	41,511 27		\$ 299,273 30
Wingham .....	9,114 99		
	<hr/>		
	\$ 1,447,085 48	<b>Townships—</b>	
		Amabel .....	\$ 1,583 02
<b>Villages—</b>		Artemesia .....	1,000 00
Beamsville .....	\$ 1,210 00	Ascot .....	6,000 00
Beaverton .....	600 00	Belmont and Methuen .....	1,752 79
Blenheim .....	1,902 76	Brock .....	1,635 66
Bobcaygeon .....	3,000 00	Colchester North .....	4,829 00
Bradford .....	400 00	Colchester South .....	4,596 40
Campbellford .....	11,033 60	Delaware .....	242 37
Casselman .....	2,000 00	Dover .....	9,971 02
Chambly Basin .....	9,094 89	Dundee .....	17,403 50
Chambly Canton .....	24,094 89	East Luther .....	1,667 56
Chesley .....	3,220 00	Eastnors, Lindsay and St. Ed- munds .....	6,000 00
Dorion .....	12,523 18	Ellice .....	3,265 00
Dunnville .....	2,970 00	Farnham East .....	7,876 19
Embro .....	2,780 03	Garafraxa East .....	867 66
Essex Centre .....	4,739 00	Gasfield North .....	600 00
Forest .....	474 17	Hawkesbury .....	3,399 99
Georgetown .....	1,400 00	Himsworth .....	743 91
Glencoe .....	1,762 08	Innisfil .....	256 35
Gravenhurst .....	1,134 95	Keppel .....	3,000 00
Hintonburg .....	4,000 00	Laxton, Digby and Longford ..	5,000 00
Huntingdon .....	45,810 93	Luther West .....	829 20
Huntsville .....	5,588 95	Marmora and Lake .....	2,363 73
Kemptville .....	9,646 40	Matilda .....	7,562 74
Kingsville .....	1,850 07	Oakland .....	5,000 00
Lac Weedon .....	5,466 56	Orillia .....	1,696 00
Lennoxville .....	6,000 00	Oxford .....	11,094 72
London West .....	14,626 65	Potton .....	8,000 00
Madoc .....	4,614 07	Proton .....	1,317 07
Midland .....	4,249 34	Raleigh .....	2,150 15
Morrisburgh .....	5,328 77	Roxton .....	7,500 00
Megantic .....	2,340 33	Russell .....	1,534 62
Oil Springs .....	950 00	Sandwich East .....	623 63
Paisley .....	1,880 00	Somerville .....	2,000 00
Parkhill .....	400 00	South Grimsby .....	963 00
Point Fortune .....	2,200 00	South Plantagenet .....	246 00
Port Dover .....	7,368 56	Tilbury West .....	5,463 32
Preston .....	5,576 00	Whitby .....	6,032 80
Richmond .....	1,526 60		
Rigaud .....	5,624 54		\$ 146,067 40
Roberval .....	1,652 03		



SESSIONAL PAPER No. 4

STANDARD LIFE—Continued.

ASSETS—Concluded.

Municipal debentures in the hands of the company, viz. :—Concluded.

	Par value.		Par value.
<b>Cities—</b>		<b>Miscellaneous—Con.</b>	
Belleville.....	\$ 7,000 00	Grand Trunk Ry. Qwen Sound	
Fredericton.....	19,148 00	Branch.....	\$ 24,000 00
Halifax.....	59,000 00	Montreal Gas Co.....	250,146 67
Hamilton.....	5,000 00	Montreal Harbour.....	7,000 00
Kingston.....	51,300 00	Montreal and Western Ry....	484,813 08
Moncton.....	4,500 00	Municipality Guysboro.....	2,100 00
Montreal.....	96,000 00	" Lunenburg.....	10,000 00
Ottawa.....	4,073 24	Municipality St. Jean-Baptiste	
Sherbrooke.....	1,000 00	de L'île Verte.....	4,667 30
Stratford.....	21,000 00	Municipality Weedon.....	21,866 25
St. Henry.....	252,000 00	Niagara Falls Park & Riv. Ry.	291,600 00
St. Hyacinthe.....	189,803 39	Province of Quebec.....	3,500 00
St. Thomas.....	8,796 93	St. Grégoire de Thaumaturge.	10,155 09
Toronto.....	548 25	St. Jean Chrysostôme.....	2,086 43
Windsor.....	33,704 31	Toronto Railway Co.....	45,746 67
	<hr/>	Winnipeg Electric St. Ry. Co.	120,000 00
	\$ 752,874 12	Victoria Rolling Stock Co....	87,000 00
<b>Counties—</b>			<hr/>
Cape Breton.....	\$ 33,000 00		\$ 1,468,181 49
Lennox and Addington.....	18,400 00	<b>Synopsis—</b>	
Lincoln.....	1,000 00	Towns.....	\$ 1,447,085 48
	<hr/>	Townships.....	146,067 40
	\$ 52,400 00	Cities.....	752,874 12
<b>Miscellaneous—</b>		Counties.....	52,400 00
Central Vermont Ry. Co.....	\$ 50,000 00	Villages.....	299,273 30
Cornwall Water Works Co....	28,500 00	Miscellaneous.....	1,468,181 49
Central Canada Loan and			<hr/>
Savings Co.....	25,000 00		\$ 4,165,881 79
			<hr/>
Carried out at par value.....			\$ 4,165,881 79
Cash at head office.....			7,724 92
Cash in Bank of Montreal.....			117,951 10
Interest due.....			16,328 57
Rents due.....			418 25
Gross premiums due and uncollected on Canadian policies in force... \$	124,630 09		
Deduct cost of collection, at 10 per cent.....	12,463 00		
	<hr/>		
Net amount of outstanding premiums.....			112,167 09
			<hr/>
Total assets in Canada.....			\$ 14,201,931 59
			<hr/>

LIABILITIES IN CANADA.

Under policies issued previous to March 31, 1878.

* Amount computed to cover the net reserve on all outstanding policies in Canada. \$	1,069,712 00
Amount of death claims in Canada due and unpaid (including \$3,028.28 bonus additions).....	11,788 26
	<hr/>
Total net liabilities to said policy-holders in Canada.....	\$ 1,081,500 26
	<hr/>

\*An exact valuation of the policies in force as at November 15, 1895, by the Registrar General's English Table No. 1 (Males) at 3½ per cent interest. An addition has been made in respect of the additional liability which has accrued during the 4 years ending November 15, 1899.

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## STANDARD LIFE—Continued.

## LIABILITIES IN CANADA—Concluded.

*Under policies issued subsequent to March 31, 1878.*

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$3,906,162 00
Deduct reserve on policies reinsured in other licensed companies in Canada.....	33,560 00
Net reserve.....	\$ 3,872,602 00
Claims for death losses due and unpaid (including \$400.00 bonus additions).....	8,900 00
Claims for death losses—in suit (accrued in previous year).....	2,000 00
Amount of other liabilities.....	32,139 00
Total net liabilities to said policy-holders in Canada.....	\$ 3,915,641 00
Total net liabilities to all policy-holders in Canada.....	\$ 4,997,141 26

## INCOME IN CANADA.

Cash received for premiums.....	\$ 643,142 43
Cash received for annuities.....	9,372 85
Total.....	\$ 652,515 28
Deduct premiums paid for reinsurance.....	3,517 88
Net premium income.....	\$ 648,997 40
Interest or dividends on mortgage bonds and loans.....	621,129 97
Net cash for rents.....	6,865 43
All other income.....	333 95
Total income in Canada.....	\$ 1,277,326 75

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$ 255,616 45
Bonus additions thereon.....	48,643 94
Total amount paid for death losses in Canada (\$43,411.49 of which accrued in previous year).....	\$ 304,260 39
Cash paid for matured endowments.....	\$ 35,473 00
Bonus additions thereon.....	4,636 01
Total amount paid for matured endowments in Canada.....	40,114 01
Total net amount paid on account of claims in Canada.....	\$ 344,374 40
Amount paid to annuitants.....	5,759 19
Amount paid for surrendered policies.....	10,736 68
Cash dividends paid to Canadian policy-holders.....	2,547 61
Cash dividends applied in payment of premiums in Canada.....	25 00
Total net amount paid to policy-holders in Canada.....	\$ 363,442 88
Cash paid for commissions, salaries and other expenses of officials in Canada.....	101,654 21
Taxes, licenses, fees or fines.....	4,932 26
All other expenditure in Canada, viz.:—Medical fees, \$5,436.40; law expenses, \$1,889.16; travelling expenses, \$10,980.95; advertising, \$2,945.76; printing and stationery and books, \$3,079.94; postage and telegrams, \$2,044.06; newspapers, \$155.69; exchange and discounts, \$1,366.73; directors' fees, \$2,580; rents, \$4,087.50; furniture and repairs, \$153.04; delivering circulars and express, \$478.74; petty cash and sundries, \$355.10.....	35,553 07
Total expenditure in Canada.....	\$ 505,582 42

## SESSIONAL PAPER No. 4

## STANDARD LIFE—Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,166	
Amount of said policies.....		\$ 2,055,696 66
Number of policies become claims in Canada during the year.....	143	
Amount of said claims (including bonus additions).....		321,651 26
Amount of said policies in force in Canada at date.....	8,883	
Amount of said policies.....	\$17,173,312 48	
Bonus additions thereon.....	1,020,117 65	
	<u>\$18,193,430 13</u>	
Amount of said policies reinsured in other licensed companies in Canada, including \$2,337.50 bonus additions.....	83,337 50	
Net amount of policies in force in Canada at November 15, 1899.....		<u>18,110,092 63</u>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including \$41,362.35 bonus additions).....	123	\$ 281,537 25
2. By maturity (including bonus additions, \$4,636.01).....	20	40,114 01
3. By expiry.....	2	6,500 00
4. By surrender (including \$8,944.77 bonus additions)..... (For which cash value has been paid, \$13,309.29).	44	97,299 10
5. By surrender (including bonus additions, \$1,895.00)..... (For which paid-up policies have been granted to amount of \$24,949.00).	\$52,368.33	
Difference of amounts carried out.....		27,419 33
6. By lapse (including \$5,938.33 bonus additions).....	315	495,021 66
Total (including bonus additions, \$62,776.46).....	<u>504</u>	<u>\$ 947,891 35</u>

	No.	Amount.
Policies in force at the beginning of the year (including \$1,071,248.21 bonus additions).....	8,242	\$ 17,139,235 58
Interim bonuses added during the year.....		6,778 57
Policies issued during the year.....	1,221	2,108,946 66
Policies revived (including \$4,867.33 bonus additions).....	45	99,360 67
Policies terminated as above (including bonus additions, \$62,776.46).....	524	947,891 35
Policies cancelled.....	25	78,500 00
Policies reduced.....		1,000 00
Policies not taken.....	76	133,500 00
Policies in force at date of statement (including \$1,020,117.65 bonus additions).....	<u>8,883</u>	<u>18,193,430 13</u>

*Details of policies issued since March 31, 1878, and bonus additions thereon.*

	No.	Amount.
Policies in force at beginning of year in Canada (including \$604,552.67 bonus additions).....	7,274	\$ 16,232,887 52
Interim bonuses added during the year.....		4,932 11
Policies issued during the year.....	1,221	2,108,946 66
Policies revived (including \$4,770 bonus additions).....	40	90,503 34
Policies terminated as above (including bonus additions, \$40,038.63).....	471	874,903 63
Policies cancelled.....	25	78,500 00
Policies reduced.....		1,000 00
Policies not taken.....	76	133,500 00
Policies in force at date of statement (including \$574,216.15 bonus additions).....	<u>7,963</u>	<u>17,349,376 00</u>

STANDARD LIFE—Concluded.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING NOVEMBER 15, 1899.

REVENUE ACCOUNT FOR THE YEAR FROM NOVEMBER 16, 1898, TO NOVEMBER 15, 1899.

	£	d.	s.	£	s.	d.
Amount of funds at the beginning of the year, November 16, 1898	8,989,724	11	2			
Premiums (after deduction of reinsurance premiums)	841,384	16	0	596,394	3	9
Consideration for annuities granted	109,606	3	6	27,940	19	5
Interest and dividends	356,786	10	10			
Fines and fees	984	0	5			
				£ 623,935	3	2
Claims by death under life policies, including bonus additions (after deduction of sums re-assured)				38,501	18	10
Claims under endowments and endowment assurances matured				80,472	5	0
Surrenders				50,331	5	5
Annuities				116,323	14	3
Commission				20,000	0	0
Expenses of management				6,066	7	8
Dividends and bonus to shareholders						
Income tax						
Amount of funds at the end of the year, November 15, 1899, as per balance sheet				9,363,765	7	7
				£10,298,486	1	11

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STANDARD LIFE—Concluded.

BALANCE SHEET ON NOVEMBER 15, 1899.

	£	d.	s.	£	d.	s.
Shareholders' capital paid up.....	120,000	0	0	Mortgages on property within the United Kingdom.....	2,005,771	6 7
Assurance and annuity fund.....	9,155,310	12	8	Mortgages on property out of the United Kingdom.....	1,590,985	18 0
Reserve fund.....	80,000	0	0	Loans on the company's policies, within their surrender value ..	453,762	7 10
Balance carried forward.....	8,454	14	11	Investments—		
				British government securities.....	88,701	16 3
				Indian and colonial government securities.....	179,236	0 5
				Foreign government securities.....	176,825	14 1
				Indian and colonial municipal bonds.....	2,063,617	8 9
				Railway and other debentures and debenture stock.....	899,747	5 7
				Railway and other shares (preference and ordinary).....	151,827	8 2
				Bank deposits for fixed periods.....	122,697	4 4
				House property—freehold.....	5764.277	11 11
				House property—leasehold.....	17,069	0 9
				Stocks of Scottish chartered banks.....	781,336	12 8
				Company's shares.....	12,641	2 7
				Ground rents and feu-duties.....	6,290	14 3
				Life rents and reversions purchased.....	165,781	7 10
				Loans upon personal security, with policies of assurance, repay- able by instalments.....	119,065	6 2
				Loans on Indian and colonial municipal securities.....	174,677	1 10
				Loans on Indian government securities.....	5,250	0 0
				Loans on Indian and colonial securities.....	2,625	0 0
				Agents' balances.....	4,109	11 9
				Outstanding premiums and price of annuity.....	184,787	8 7
				Interest accrued but not due.....	121,890	4 10
				Interest due but not paid.....	82,329	1 9
				Cash on deposit.....	397	0 0
				Cash on current accounts and in hand.....	£ 39,250	0 0
				Deed and receipt stamps in hand.....	124,567	17 6
					163,817	17 6
					58	8 8
					£9,508,709	8 5

\* These items are included in the corresponding items in the revenue account.

## STAR LIFE ASSURANCE SOCIETY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Chairman—JOHN VANNER.

Secretary—H. G. HOBSON.

Principal Office—32 Moorgate Street, London, England.

Chief Agent in Canada—

ALFRED WILLIAM BRIGGS.

Head Office in Canada—Toronto.

(Established, 1843. Commenced business in Canada, November 6, 1868.)

## CAPITAL.

Amount of capital authorized and subscribed for, £100,000 stg.....	\$	486,666 67
" paid up in cash, £5,000 stg.....		<u>24,333 33</u>

## ASSETS IN CANADA.

Real estate in Canada held by the company.....	\$	125,000 00
Mortgages on real estate in Canada.....		761,146 10
Amount of loans as above on which interest has not been paid within one year previous to statement.....	\$	30,530 77
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....		15,237 20
Premium obligations on Canadian policies in force.....		3,038 56
Canada 4 per cent stock in deposit with Receiver General, par value \$146,000, market value.....		154,273 44
Cash at head office in Canada.....		123 26
" in banks, viz. :—		
Bank of Toronto, Toronto.....	\$	18,978 33
Canadian Bank of Commerce, Toronto.....		819 52
Agents' ledger balances in Canada.....		19,797 85
Interest due.....	\$	3,090 92
" accrued.....		27,832 47
		<u>10,817 50</u>
Total carried out.....		38,649 97
Rents accrued.....		916 66
Gross premiums due and uncollected on Canadian policies in force....	\$	3,090 92
" deferred premiums on same.....		627 29
Total outstanding and deferred premiums.....	\$	3,718 21
Deduct cost of collection at 5 per cent.....		185 91
Net outstanding premiums.....		<u>3,532 30</u>
Total assets in Canada.....	\$	<u>1,124,806 26</u>

## LIABILITIES IN CANADA.

*Net reserve on all outstanding risks in Canada.....	\$	160,000 00
Total liabilities in Canada.....	\$	<u>160,000 00</u>

\*Based on the Institute of Actuaries' H. M. Table with 4½ p. c. interest; estimated by the Department.

## SESSIONAL PAPER No. 4

## STAR LIFE—Continued.

## INCOME IN CANADA.

Cash received for premiums.....	\$	21,615 79
Premium obligations taken in part payment of premiums.....		874 80
Premiums paid by dividends.....		201 88
Total.....	\$	22,692 47
Deduct premiums paid to other companies for reinsurance.....		1,172 62
Total net premium income.....	\$	21,519 85
Amount received for rents.....		5,500 00
Total income in Canada.....	\$	27,019 85

## EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada, viz. :—		
On account of death claims.....	\$	6,502 09
On account of matured endowments.....		1,395 06
Net amount paid on account of death claims and matured endowments.....	\$	7,897 15
Amount paid during the year for surrendered policies.....		2,820 34
Amount paid to annuitants.....		119 30
Cash dividends paid Canadian policy-holders.....		2,456 37
Cash dividends applied in payment of premiums.....		201 65
Total net amount paid to policy-holders in Canada.....	\$	13,494 81
Cash paid for commissions, salaries and other expenses of officials.....		3,521 27
Cash paid for licenses, taxes, fees or fines.....		716 06
Sundry expenditure.....		366 72
Total expenditure in Canada.....	\$	18,098 86

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	2,278 51
Premium obligations received during the year.....		760 09
Total deductions.....		Nil.
Balance—note assets at end of year.....	\$	3,038 60

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	42	
Amount of said policies.....		\$ 91,000 00
Number of policies become claims in Canada during the year.....	3	
Amount of said claims (including bonus additions, \$1,621.57).....		7,897 15
Number of policies in force in Canada at date.....	281	
Amount of said policies.....		\$ 559,739 87
Bonus additions thereon.....		56,823 48
Total amount in force at December 31, 1899.....		616,563 35

## STAR LIFE—Continued.

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$1,199.67).....	2	\$ 6,502 09
2. By maturity (including bonus additions, \$421.90).....	1	1,395 06
3. By surrender, for which cash value has been paid, \$2,820.34.....	20	63,738 33
4. By surrender, \$1,000. (For which paid up policies have been granted to amount of \$150). Difference of amounts carried out.....		850 00
5. By lapse.....	12	12,000 00
6. By reduction.....		1,000 00
Total (including bonus additions, \$1,621.57).....	35	\$ 85,485 48

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$45,670.05)	266	\$ 582,631 22
Policies issued during the year.....	42	91,000 00
Bonuses added during the year.....		10,223 43
Policies transferred or reinstated (including bonus additions, \$2,551.34....	8	18,193 95
Policies terminated as above (including bonus additions, \$1,621.57).....	35	85,485 48
Policies in force at date of statement (including bonus additions, \$56,823.48)	281	616,563 12

Number of insured lives at the beginning of the year.....	275
Number of new insurers during the year.....	34
Number of deaths during the year among the insured.....	2
Number of insured whose policies have been terminated during the year otherwise than by death.....	33
Number of insured lives at date of statement.....	274





## THE SUN LIFE ASSURANCE COMPANY OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President and Chief Agent—

ROBERTSON MACAULAY.

Secretary—T. B. MACAULAY, F. I. A.

Head Office—Montreal.

(Incorporated, 1865, by Act of Province of Canada, 28 Vic., cap. 43. Amended in 1870 by 33 Vic., cap. 53, and in 1871 by 34 Vic., cap. 53, and in 1882 by 45 Vic., cap. 100, and in 1888 by 51-52 Vic., cap. 119, and in 1897 by 60-61 Vic., cap. 82. Commenced business in Canada, May, 1871.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	1,000,000 00
"    subscribed for .....		700,000 00
"    paid up in cash .....		105,000 00
		<u>                    </u>

(For List of Shareholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (no encumbrances) held by the company.....	\$	940,545 22
Amount secured by way of loans on real estate by bond or mortgage, first liens....		3,834,176 64
Ground rents .....		38,640 00
Amount of loans secured by bonds, stocks or other marketable collaterals.....		3,000 00
Amount of loans, as above, on which interest has been overdue one year or more previous to statement.....	\$	192,501 49
Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.....		607,171 14
Policy loans under non-forfeiture agreements .....		158,685 67
Premium obligations on policies in force .....		1,014 20

\*Stocks, bonds and debentures owned by the company, viz. :—

	Bonds.	Par value.	Market value.
Province of British Columbia .....	\$	196,000 00	\$ 203,840 00
"    New Brunswick .....		10,000 00	11,260 00
"    Nova Scotia .....		3,500 00	3,855 60
City of Quebec .....		36,000 00	40,380 00
"    Winnipeg .....		36,500 00	38,937 97
"    Brandon .....		42,000 00	39,900 00
"    St. Catharines .....		5,400 00	5,599 80
"    Vancouver .....		30,000 00	41,640 00
"    New Westminster.....		232,700 00	238,517 50
"    Regina .....		22,500 00	26,637 50
"    Charlottetown, P. E. I.....		500 00	553 00
"    Rossland, B. C. ....		72,000 00	81,695 70
"    Cheboygan, Mich.....		8,000 00	9,280 00
"    Iron Mountain, Mich.....		5,000 00	5,750 00
"    Revelstoke, B. C. ....		15,000 00	15,150 00
"    Greenwood .....		15,000 00	15,150 00
Town of Chilliwack .....		9,500 00	10,725 50
"    Iberville.....		19,000 00	20,102 00
"    Thessalon.....		2,000 00	2,180 00
"    Danville.....		470 00	470 00
"    Edmonton.....		12,591 75	13,873 54

\* \$64,000 of which are deposited with the Receiver General, viz.:—Township of North Stukely, \$5,000; City of Vancouver, \$30,000, and City of New Westminster, \$29,000.

## SESSIONAL PAPER No. 4

## SUN LIFE—Continued.

## ASSETS—Continued.

Stock, bonds and debentures owned by the company—Continued.

	Par value.	Market value.
Town of Sault Ste. Marie.....	\$ 81,243 62	\$ 87,141 34
" Waterloo.....	6,500 00	7,280 00
" Sudbury.....	44,530 26	46,585 57
" Berthier.....	5,000 00	5,162 50
" Richmond, Que.....	5,319 37	6,021 25
" St. Jérôme.....	49,000 00	58,197 31
" Prince Albert.....	5,000 00	5,792 50
" Lethbridge.....	4,500 00	4,601 25
" Moosejaw.....	7,000 00	7,615 80
" Toronto Junction.....	59,500 00	56,525 00
" Maisonneuve R. C. School.....	49,581 84	52,720 94
" Maisonneuve Protestant School.....	4,000 00	4,420 40
" St. Paul, Que.....	27,000 00	27,661 50
Township of North Norfolk.....	4,500 00	4,894 60
" Gloucester R. C. School.....	2,000 00	2,220 00
" Richmond, B. C.....	60,000 00	64,866 00
" North Stukely.....	6,000 00	6,000 00
District of South Vancouver.....	25,000 00	27,000 00
" North Vancouver.....	28,000 00	35,800 00
" Spallumcheen.....	23,043 64	25,454 05
" Burnaby.....	35,000 00	45,003 00
" Argyle, Man.....	1,950 00	2,047 50
" Dewdney.....	17,228 00	12,059 60
Village of De Lorimier.....	50,000 00	54,000 00
" St. Scholastique.....	2,805 35	3,119 20
" Portage du Fort.....	948 50	948 50
" Granby.....	7,000 22	8,176 79
" Baie St. Paul.....	10,266 76	11,892 15
" Ville Marie.....	4,950 00	4,950 00
Parish of St. Grégoire le Thaumaturge.....	10,700 00	12,757 61
Parish of St. Jean Baptiste.....	10,000 00	11,300 00
People's Heat and Light Co., Halifax.....	41,000 00	30,550 00
Winnipeg Electric Street Railway Company.....	100,500 00	109,545 00
Cornwall Electric Street Railway Company.....	100,000 00	75,000 00
Halifax Electric Tramway Co. Ltd.....	42,000 00	44,394 00
County of Alpena, Mich.....	50,000 00	60,743 30
" Wayne, Mich.....	20,000 00	21,500 00
United States of America.....	10,000 00	13,375 00
Metropolitan Street Railway Company of New York.....	65,000 00	76,700 00
St. Paul City Railroad Company.....	40,000 00	44,800 00
Missouri Edison Electric Co.....	40,000 00	39,200 00
Brooklyn Rapid Transit Co.....	25,000 00	26,500 00
West Chicago Street Railway Co., guaranteed.....	25,000 00	26,000 00
Brooklyn Elevated Railway Co.....	10,000 00	9,500 00
Ogden, Chicago, Street Railway Co., guaranteed... ..	50,000 00	56,500 00
Lorain and Cleveland Railway Co.....	15,000 00	15,000 00
Haverhill, Mass., Gas Securities Co.....	25,000 00	26,000 00
West India Elec. Co. and Jamaica St. Ry.....	102,500 00	102,500 00
Erie Bell Telephone and Telegraph Co.....	25,000 00	25,000 00
Michigan Bell Telephone Co.....	50,000 00	51,250 00
Total.....	\$ 2,257,229 31	\$ 2,381,771 77

## SUN LIFE—Continued.

## ASSETS—Concluded.

## Stocks.

Montreal Loan and Mortgage Co. Stock .....	\$ 5,475 00	\$ 7,665 00	
Bell Telephone Co. of Canada Stock .....	2,500 00	4,375 00	
Second Avenue Railroad Co. Stock .....	53,000 00	106,132 50	
Montreal Street Railway Co. ....	5,000 00	14,250 00	
Bell Telephone Co. of Canada New Stock .....	3,750 00	2,625 00	
Twin City Rapid Transit Co., 7 per cent Preferred Stock .....	150,000 00	204,750 00	
West Chicago Street Railway Co. 6 per cent guar- anteed .....	125,000 00	137,500 00	
Federal St. and Pleasant Valley Passenger Ry. Co. 5 per cent guaranteed .....	25,000 00	28,000 00	
Alleghany Traction Co. ....	25,000 00	27,250 00	
Total .....	\$ 394,725 00	\$ 532,547 50	
Grand total Stocks and Bonds .....	\$ 2,651,954 31	\$ 2,914,319 27	
Carried out at market value .....			\$ 2,914,319 27
Cash on hand .....			42,955 21
Cash in banks, viz. :—			
McLons Bank, Montreal .....	\$ 3,516 03		
Bank of Scotland, London, Eng. ....	66,572 15		
National Bank of India, Bombay, India .....	11,458 23		
Credit Lyonnais, Paris, France .....	11,885 25		
Banco de Chili, Chili .....	2,530 61		
Banco Aleman Transatlantico, Chili .....	356 06		
Banco Internacional, Chili .....	11,502 03		
Bank of Montreal, Montreal .....	65,979 76		
Bank of Montreal, New York .....	374 57		
Total carried out .....			174,174 69
Total .....		\$	8,714,682 04

## OTHER ASSETS.

Interest due .....	\$ 56,919 07		
Interest accrued .....	123,648 51		
Total .....			180,567 58
Rents due .....	\$ 3,899 86		
Rents accrued .....	5,249 89		
Total .....			9,149 75
Net amount of uncollected and deferred premiums :—on new business, \$83,430.18 ; on renewals, \$259,835.06 .....			343,265 24
Total assets .....		\$	9,247,664 61

## LIABILITIES.

*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$370,887.18) .....	\$8,463,403 41		
Deduct net value of policies reinsured in other companies .....	6,880 80		
Net reinsurance reserve .....		\$	8,456,522 61
Claims for death losses reported but not proved .....	\$ 29,621 04		
Claims for death losses adjusted but waiting discharge .....	33,311 01		
Total claims for death losses .....	\$ 62,932 05		
Claims for matured endowments adjusted but waiting discharge (accrued in previous years) .....	631 66		
Total outstanding claims .....			63,563 71

\*On the basis of the Institute of Actuaries' H. M. Table, with 3½ per cent interest for all policies issued since Dec. 31, 1897, and 4½ per cent for all policies issued prior to that date.

## SESSIONAL PAPER No. 4

## SUN LIFE—Continued.

## LIABILITIES—Concluded.

Present value of death claims payable by instalments not yet due.....	2,956 34
Annuity claims due and unpaid.....	1,492 50
Amount of bonuses to policy-holders unpaid.....	27,308 46
Amount of dividends to stockholders due January 1, 1900.....	7,875 00
Deposit to meet maturing debentures.....	2,440 70
Sundry debts.....	1,273 21
Total liabilities—Life Department.....	\$ 8,563,432 53
Liabilities—Accident Department.....	99 67
Total liabilities (exclusive of capital stock).....	\$ 8,563,532 20
Surplus on policy-holders' account.....	\$ 684,132 41

## INCOME DURING THE YEAR.

*(Life Department.)*

Gross cash received for premiums (including those paid by policy loans).....	\$ 1,945,448 34
Premium obligations taken in part payment of premiums.....	33 50
Premiums paid by dividends.....	43,691 01
Cash received for annuities.....	143,841 73
Total.....	\$ 2,133,014 58
Deduct premiums paid to other companies for reinsurance.....	2,769 61
Premium income—Ordinary Department.....	\$ 2,130,244 97
"    Thrift Department.....	84,097 58
Total premium income.....	\$ 2,214,342 55
Amount received for interest.....	346,989 26
"    for rents (after deducting repairs and taxes).....	25,568 15
Profit on sale of bonds.....	9,141 20
Total income—Life Department.....	\$ 2,596,041 16

## EXPENDITURE DURING THE YEAR.

*(Life Department.)*

Cash paid for death claims (incurred in previous year, \$51,380.70)....	\$ 518,809 55
Bonus and guarantee additions, \$8,526.20; guaranteed additions, \$168.76; return premiums, \$16.50.....	8,711 46
Total.....	\$ 527,521 01
Deduct amount received from other companies for reinsurance.....	2,000 00
Net cash paid for death claims.....	\$ 525,521 01
Cash paid for matured endowments (including bonus additions, \$4,403.45).....	\$ 49,874 82
Premium obligations used in payment of same.....	263 50
Total net amount paid for endowment claims (\$2,014.84 of which accrued in previous years).....	\$ 50,138 32
Total net amount paid for death claims and matured endowments.....	\$ 575,659 33
Cash paid to annuitants.....	26,597 58
"    for surrendered policies.....	137,886 58
"    "    bonuses.....	4,088 41
Cash dividends applied in payment of premiums.....	43,691 01
"    paid policy-holders.....	16,049 74
Cash paid for interest or dividends to stockholders.....	15,750 00

## SUN LIFE—Continued.

## EXPENDITURE DURING THE YEAR—Concluded.

## (Life Department.)

Commissions, salaries or other expenses of officials.....	\$	470,143 49
Taxes, licenses, &c.....		16,390 60
All other expenses, viz. :—		
Sundries, \$4,465.25; advertising, \$5,866.73; printing and stationery, \$14,935.09;		
rents, \$20,699.28; heating, water and light, \$820.38; medical fees, \$31,801.95;		
law costs, \$3,177.37; furniture, \$5,001.08; expense, Thrift Department,		
\$54,663.41.....		141,430 54
Total expenditure—Life Department.....	\$	<u>1,447,687 28</u>

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	1,196 21
"    "    received during the year.....		81 49
Total.....	\$	<u>1,277 70</u>
Deduct amount of obligations used in payment of matured endowment.....		263 50
Balance, note assets at end of year.....	\$	<u>1,014 20</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken and actually paid for in cash.....	13,101	
Amount of said policies.....		\$ 9,746,308 84
Number of policies become claims during the year (including 39 matured endowments).....	515	
Amount of said claims (including matured endowments, \$49,416.21, and bonus additions, \$13,052.18).....		581,775 59
Amount of above claims reinsured in other licensed companies.....		2,000 00
Number of policies in force at date.....	48,925	
Amount of said policies.....	\$ 52,233,505 17	
Bonus additions thereon.....	572,530 76	
Total.....	\$ 52,806,035 93	
Amount of said policies reinsured in other licensed companies..	52,050 00	
Net amount of policies in force at December 31, 1899.....		<u>52,753,985 93</u>

	No.	Amount.
Number and amount of policies terminated during the year :—		
1. By death (including bonus additions, \$8,648.73).....	476	\$ 532,359 38
2. By maturity (including bonus additions, \$4,403.45).....	39	49,416 21
3. By expiry.....	7	95,845 90
4. By surrender (including bonus additions, \$25,565.64).....	564	963,393 59
(For which cash value has been paid, \$137,239.83.)		
5. By surrender, \$301,755.71 (including bonus additions, \$1,203.05.)		
(For which paid-up policies have been granted to amount of \$71,769.74.)		
Difference of amounts carried out.....		229,985 97
6. By lapse (including bonus additions, \$4,722.90).....	10,063	5,109,467 61
Total (including bonus additions, \$44,543.77).....	<u>11,149</u>	<u>\$ 6,980,468 66</u>

SESSIONAL PAPER No. 4

SUN LIFE—Continued.

MISCELLANEOUS—Concluded.

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$569,993.00).....	46,853	\$ 49,693,405 65
Policies issued during the year, ordinary.....	7,438	11,187,167 17
Policies issued during the year, thrift.....	9,005	1,244,323 26
Bonuses added during the year.....		47,081 53
Policies increased during the year.....		101,363 11
Policies revived.....	293	258,855 93
Policies terminated as above and by change to paid-up policies (including bonus additions, \$44,543.77).....	11,300	7,052,238 40
Policies terminated by reduction.....		99,503 79
Policies not taken.....	3,364	2,574,418 53
Gross policies in force at date of statement (including bonus additions, \$572,530.76) ordinary.....	32,644	50,661,573 28
Gross policies in force at date of statement, thrift.....	16,281	2,144,462 65

Number of insured lives at beginning of year (estimated).....	41,450
Number of new insurers during the year (estimated).....	14,799
Number of deaths during the year among insured.....	440
Number of insured whose policies have been terminated during the year otherwise than by death.....	13,198
Number of insured lives at date of statement (estimated).....	42,611

Statement of number of lives and amount of policies in force in Canada at December 31, 1899, at ages grouped as under :—

	No.	*Amount insured.
Ages 5 years and under.....	3,170	\$ 189,874 82
Ages between 5 and 10 years.....	2,595	209,619 45

Claims paid during 1899 on lives :—

	No.	Face value of Policy.	Amount paid.
Ages 5 years and under.....	76	\$ 4,202 76	\$ 1,474 01
Ages between 5 and 10 years.....	22	1,544 21	1,157 55

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above statement.)

LIABILITIES OUTSIDE OF CANADA.

Reserves on policies.....	\$ 2,415,227 07
Death claims outstanding.....	47,716 29
Annuity claims due and unpaid.....	1,492 50
Total liabilities outside of Canada.....	\$ 2,464,435 86

\* In the special infantile plan the amount assured as given in the statement above represents the exact amount for which the company is liable at present, whereas under the other plans, Life, Endowment, etc., the assurance does not come into full force until the age of 13 years. If death occurs previous to that age the company agrees to return the premiums that have been paid and compound interest thereon at 7 per cent per annum.

63 VICTORIA, A. 1900

SUN LIFE—*Concluded.*

## INCOME OUTSIDE OF CANADA.

Premiums.....	\$	959,110 86
Less reinsurances.....		2,390 26
Net premium income.....	\$	956,720 60
Annuities.....		130,028 78
Net income outside of Canada.....	\$	1,086,749 38

## EXPENDITURE OUTSIDE OF CANADA.

Death claims paid during the year (including bonus additions, \$2,459.98).....	\$	249,330 31
Paid for matured endowments (including bonus additions, \$410.00).....		5,072 90
Paid for surrendered policies and bonuses and profits.....		44,295 12
Annuities.....		18,086 34
Medical fees.....		20,847 64
Total.....	\$	337,632 31

## MISCELLANEOUS.

Number of policies reported during the year as taken outside of Canada and actually paid for in cash.....	7,570	
Amount of said policies.....		\$ 5,779,450 39
Number of policies become claims during the year.....	206	
Amount of said claims.....		248,869 48
Number of policies in force at date.....	17,754	
Amount of said policies.....	\$20,334,463 52	
Bonus additions thereon.....	109,132 94	
Total.....	\$20,443,596 46	
Amount of said policies reinsured.....	32,500 00	
Net amount of policies in force at December 31, 1899.....		20,411,096 46

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$107,179.43).....	15,893	\$ 19,266,893 47
Policies issued during the year.....	9,532	7,293,035 77
Revived (including bonus additions, \$489.60).....	123	102,816 85
Increased during the year.....		58,836 36
Bonuses added during the year.....		11,851 17
Total.....	25,548	\$ 26,733,433 62

	No.	Amount.
Policies terminated by death (including bonus additions, \$2,203.73).....	203	\$ 243,126 15
Policies cancelled by surrender (including bonus additions, \$5,876.74)....	234	433,078 92
Policies cancelled by paid-up policies (including bonus additions, \$637.05)	60	166,383 71
Policies terminated by maturity (including bonus additions, \$410.00)....	3	5,743 33
Policies terminated by lapse (including bonus additions, \$1,272.04).....	5,232	3,615,098 50
Policies not taken.....	2,061	1,705,227 76
Policies terminated by expiry and exchange reducing currency.....	1	76,300 00
Policies reduced.....		44,878 79
Total.....	7,794	\$ 6,289,837 16

Policies in force at end of year (including bonus additions, \$109,132.94).....	17,754	\$ 20,443,596 46
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## SESSIONAL PAPER No. 4

## THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—HON. GEO. W. ROSS.  
Secretary—JAMES G. BEGG.Manager and Chief Agent—  
HENRY SUTHERLAND.

Head Office—Toronto.

(Incorporated, April 19, 1884, by 47 Vic., cap. 97. Commenced business in Canada,  
April 1, 1886.)

## CAPITAL.

Amount of guarantee capital authorized.....	\$	1,000,000 00
Amount subscribed for.....		100,000 00
Amount paid up in cash.....		60,000 00

(For List of Guarantors, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens....	\$	232,457 53
Amount secured by bonds, stocks or other marketable collaterals.....		4,400 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....		50,867 29
Debentures owned by the company, viz. :—		

	Par value.	Market value.
Bowmanville debentures.....	\$ 9,814 50	\$ 11,368 48
Brampton ".....	8,965 94	10,855 89
Brandon ".....	25,000 00	25,000 00
Burks Falls ".....	2,000 00	2,365 80
Central Canada Loan and Savings Co.....	20,000 00	20,000 00
Chesley debentures.....	14,454 41	15,100 28
Cornwall ".....	2,544 47	2,614 02
Deseronto ".....	24,567 68	25,883 04
Fort Erie ".....	7,537 64	8,012 78
Glencoe ".....	4,840 62	5,157 34
Hastings L. and I. Soc. ".....	54,466 66	55,390 66
Himsworth ".....	762 45	809 65
Huron Township ".....	1,000 00	1,000 00
Ingersoll ".....	3,849 00	4,080 71
Lethbridge ".....	2,857 15	2,933 00
Machar ".....	1,378 01	1,564 08
Milton ".....	4,956 90	5,316 52
Napanee ".....	8,000 00	8,373 60
Neebing ".....	4,000 00	4,447 20
Niagara Falls ".....	9,577 20	11,440 41
North Toronto ".....	8,746 00	9,022 37
Oakville ".....	5,500 00	6,206 20
Palmerston ".....	40,836 05	44,044 30
Pembroke ".....	14,651 20	15,485 82
Port Arthur ".....	3,250 00	3,597 47
St. Catharines ".....	3,000 00	3,181 50
Sault Ste. Marie ".....	2,000 00	2,278 00
St. Mary's ".....	1,084 26	1,145 94
Toronto ".....	390 00	390 00
Waterford ".....	1,410 70	1,437 50
Whitby ".....	5,124 88	5,909 21
Woodstock ".....	4,827 00	5,505 19
York Township ".....	22,581 86	24,745 76
Canadian North Railway Land Grant Bonds....	50,000 00	50,000 00
	<u>\$ 373,974 56</u>	<u>\$ 394,662 72</u>

Carried out at market value.....

394,662 72

63 VICTORIA, A. 1900

## THE TEMPERANCE AND GENERAL LIFE—Continued.

## ASSETS AS PER LEDGER ACCOUNTS—Concluded.

Cash at head office.....		\$	947 29
Cash in banks, viz. :—			
Imperial Bank current account.....	\$	6,543 05	
" special account.....		4,314 37	
Central Canada Loan and Savings Co.....		1,369 13	
			12,226 55
Advances to agents.....			2,673 93
Office furniture.....			1,519 43
Total.....	\$		699,754 74

## OTHER ASSETS.

Interest accrued.....			11,471 45
Net amount of uncollected and deferred premiums :—on new business, \$30,655.84 ; on renewals, \$52,623.63.....			83,279 47
Total assets.....	\$		794,505 66

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$	679,188 00	
Deduct value of policies reinsured in other companies.....		625 00	
Net reinsurance reserve.....	\$	678,563 00	
Claims for death losses unadjusted but not resisted.....		8,306 00	
" " —resisted in suit.....		500 00	
Premiums paid in advance.....		691 75	
Medical fees.....		2,381 00	
Allotted surplus.....		701 54	
Total liabilities.....	\$	691,143 29	
Surplus on policy-holders' account.....	\$		103,362 37

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$	216,132 97	
Premiums paid by dividends.....		1,504 94	
Total.....	\$	217,637 91	
Deduct premiums paid to other companies for reinsurance.....		1,882 34	
Total premium income.....	\$	215,755 57	
Amount received for interest.....		27,212 20	
Total income.....	\$	242,967 77	

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses (of this amount, \$3,500 accrued in 1898)....	\$	38,542 58	
" matured endowments.....		5,500 00	
Net amount paid for death claims and matured endowments.....	\$	44,042 58	
Cash paid to annuitants.....		300 00	
" for surrendered policies.....		7,852 64	
Cash dividends applied in payment of premiums.....		1,504 94	
" paid to policy-holders.....		462 50	
Cash paid to stockholders for interest or dividends (5 per cent).....		3,000 00	
Commissions, salaries and other expenses of officials and agents.....		63,607 95	
Taxes, licenses, fees or fines.....		2,608 36	

\* Reserve based on Institute of Actuaries' H. M. Mortality Table, with  $\frac{1}{2}$  p. c. interest for policies issued previous to January 1, 1897, and on the H. M. 4 p. c. for policies issued subsequent to that date.

## SESSIONAL PAPER No. 4

THE TEMPERANCE AND GENERAL LIFE—*Concluded.*EXPENDITURE DURING THE YEAR—*Concluded.*

## Miscellaneous payments, viz. :—

Medical fees, \$7,342.10; advertising, \$2,500.70; printing and stationery, \$1,938.51; postage, expressage, telegrams, exchange, etc., \$2,044.65; travelling expenses, \$4,734.72; rents, \$2,004.50; sundry expenses, \$1,319.02; solicitors' charges, \$383.54; commission on loans, \$76.00; office furniture, \$230.25	22,573 99
Total expenditure .....	<u>\$ 146,012 96</u>

## MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	2,198	
Amount of said policies .....		\$ 2,653,750 00
Amount of said policies reinsured in other licensed companies in Canada..		16,000 00
Number of policies become claims during the year.....	45	
Amount of said claims .....		49,562 00
Number of policies in force in Canada at date.....	8,289	
Amount of said policies .....		\$9,436,800 00
Amount of said policies reinsured in other licensed companies in Canada.....	86,000 00	
Net amount in force at December 31, 1899.....		<u>9,350,900 00</u>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	41	\$ 43,562 00
2. By maturity.....	4	5,500 90
3. By expiry.....		500 00
4. By surrender.....	43	46,141 00
(For which cash value has been paid, \$7,852.64.)		
5. By surrender, \$131,000. (For which paid-up policies have been issued to amount of \$15,944.)		
Difference of amounts carried out.....		115,056 00
6. By lapse.....	853	972,720 00
7. Reduction on twenty-five policies.....		30,250 00
Total.....	<u>941</u>	<u>1,213,729 00</u>

	No.	Amount.
Policies in force at beginning of year.....	7,026	\$ 7,984,359 00
Policies revived during the year.....	6	12,420 00
Policies issued during the year.....	2,238	2,711,250 00
Terminated as above.....	941	1,213,729 00
Policies not taken.....	40	57,500 00
Policies in force at date of statement.....	<u>8,289</u>	<u>9,436,800 00</u>

Number of insured lives at beginning of year.....	6,655
Number of new insurers during the year.....	2,088
Number of deaths during the year among the insured.....	39
Number of insurers whose policies have been terminated during the year otherwise than by death.....	932
Number of insured lives at date of statement.....	<u>7,672</u>

THE TRAVELERS INSURANCE COMPANY.

LIFE DEPARTMENT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JAMES G. BATTERSON. | Secretary—JOHN E. MORRIS.  
 Principal Office—Hartford, Conn., U. S.  
 Chief Agent in Canada—F. F. PARKINS. | Head Office in Canada—Montreal, P. Q.  
 (Incorporated, June 17, 1863. Commenced business in Canada, July 1, 1865.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

Amount secured by way of loans on real estate in Canada by bond or mortgage,  
 first liens..... \$ 521,634 00  
 Bonds, stocks and debentures in deposit with the Receiver General, viz. :—

	Par value.	Market value.
Montreal Corporation school bonds.....	\$ 13,000 00	\$ 15,080 00
" Harbour bonds.....	35,000 00	39,525 00
" 4 per cent loan of 1895.....	4,500 00	4,635 00
St. Thomas debentures.....	30,000 00	33,900 00
Paris, Ont. ".....	8,000 00	8,960 00
Coaticook ".....	25,000 00	27,000 00
Sherbrooke ".....	30,000 00	33,000 00
Parkdale ".....	10,000 00	12,300 00
Canadian Pacific Railway bonds.....	47,000 00	50,500 00
City of Quebec debentures.....	53,000 00	55,000 00
Province of Manitoba debentures.....	74,946 67	84,689 73
City of Winnipeg ".....	75,000 00	79,750 00
Port Hope, Ont. ".....	60,000 00	60,600 00
Guelph, Ont. ".....	73,000 00	83,220 00
Brantford ".....	55,000 00	55,000 00
Vancouver, B.C. ".....	10,000 00	11,300 00
St. Hyacinthe, Que. ".....	10,000 00	10,450 00
Stratford, Ont. ".....	10,500 00	11,445 00
Hull, Que. ".....	10,000 00	10,000 00
Sault Ste. Marie, Ont. ".....	50,000 00	50,500 00
Toronto ".....	50,000 00	50,500 00
Victoria, B.C. ".....	12,500 00	14,000 00
Province of Quebec stock.....	56,453 33	50,613 33
Port Arthur debentures.....	43,000 00	43,000 00
Iberville, P.Q. ".....	10,000 00	10,300 00

Total par and market values..... \$855,900 00 \$ 905,268 06

Carried out at market value..... 905,268 06

\* Amount of loans made to Canadian policy-holders on the company's policies  
 assigned as collaterals..... 98,070 00

Interest accrued..... 28,664 48

† Gross premiums due and uncollected on Canadian policies in force.. \$ 24,386 63

‡ Gross deferred premiums on same..... 15,616 07

Total outstanding and deferred premiums..... \$ 40,002 70

Deduct cost of collection at 20 per cent..... 8,000 54

Net outstanding and deferred premiums..... 32,002 16

Total assets in Canada..... \$ 1,585,638 70

\* Of which \$34,270 is on policies issued previous to March 31, 1878.

† Of this amount \$23,902.09 belongs to policies issued since March 31, 1878.

‡ Of this amount \$15,046.51 belongs to policies issued since March 31, 1878.

## SESSIONAL PAPER No. 4

## TRAVELERS—Continued.

## LIABILITIES IN CANADA.

*Under policies issued previous to March 31, 1878.*

*Amount computed to cover the net reserve on all outstanding policies in Canada..	\$	367,631 00
Claims for death losses due and unpaid.....		9,300 00
Claims for death losses unadjusted but not resisted.....		540 00
Total liabilities in respect of said policies in Canada.....	\$	<u>377,471 00</u>

*Under policies issued subsequent to March 31, 1878.*

*Amount computed to cover the net present value of all Canadian policies in force..	\$	927,815 00
Claims for death losses due and unpaid.....		4,280 00
Claims for death losses unadjusted but not resisted.....		4,000 00
Present value of death claims payable by instalments.....		16,492 00
Total net liabilities in respect of said policies in Canada.....	\$	<u>952,587 00</u>
Total net liabilities to all policy-holders in Canada.....	\$	<u>1,330,058 00</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	191,640 97
Cash received for annuities.....		25,484 04
Total.....	\$	<u>217,125 01</u>
Deduct premiums paid to other companies for reinsurance.....		5,268 42
Net cash received for premiums.....	\$	211,856 59
Interest or dividends on stocks, &c.....		38,898 24
Interest on loans on Canadian policies.....		4,252 65
Interest on mortgages.....		12,137 42
Total income in Canada.....	\$	<u>267,144 90</u>

## EXPENDITURE IN CANADA.

Amount paid on account of claims in Canada, viz. :—		
On account of death claims (\$4,850 of which accrued in previous years).....	\$	59,581 00
On account of matured endowments.....		71,021 00
Total net amount paid on account of claims.....	\$	<u>130,602 00</u>
Cash paid to annuitants.....		1,502 66
Amount paid for surrendered policies.....		30,467 50
Total net amount paid to policy-holders in Canada.....	\$	<u>162,572 16</u>
Cash paid for commission, salaries and other expenses of officials in Canada.....		24,593 82
Amount paid for licenses, taxes, etc.....		1,675 82
Medical fees, \$1,109; Exchange, \$125.13.....		1,234 13
Total expenditure in Canada.....	\$	<u>190,075 93</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	242	
Amount of said policies.....	\$	789,044 00
Number of policies become claims in Canada during the year.....	94	
Amount of said claims.....		139,332 00
Number of policies in force at date.....	2,723	
Total net amount in force at December 31, 1899.....		<u>5,859,071 00</u>

\*Reserve at  $4\frac{1}{2}$  per cent, Institute of Actuaries' H. M. Table.

63 VICTORIA, A. 1900

## TRAVELERS—Continued.

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	43	\$ 68,311 00
2. By maturity.....	51	71,021 00
3. By expiry.....	12	17,000 00
4. By surrender.....	45	74,530 00
(For which cash has been paid \$30,467.50).		
5. By surrender, \$12,000. (For which paid up policies have been granted to amount of \$4,299.) Difference of amounts carried out.....		7,701 00
6. By lapse.....	56	94,500 00
Total.....	207	\$ 333,063 00

	No.	Amount.
Policies in force at beginning of year in Canada.....	2,719	\$ 5,577,644 00
" issued during the year.....	242	789,044 00
" restored.....	11	21,299 00
" terminated.....	242	459,512 00
" in force at date of statement (including annuities, &c.).....	2,730	5,900,375 00

## DETAILS OF POLICIES ISSUED SINCE MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada.....	1,969	\$ 4,772,003 00
" issued during the year.....	242	789,044 00
" restored.....	10	20,299 00
" terminated.....	208	445,626 00
" in force at date of statement (including annuities, &c.).....	2,013	5,135,720 00

Number of lives insured—No return.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

*Life Department.*

## INCOME DURING THE YEAR 1899.

Total premium income.....	\$ 3,022,853 18
Cash received from interest.....	965,615 55
" for rents.....	105,789 42
Total income.....	\$ 4,094,258 15

## DISBURSEMENTS DURING THE YEAR 1899.

Amount paid for losses and matured endowments.....	\$ 1,266,032 01
" to annuitants.....	15,950 65
Cash paid for surrendered policies.....	240,434 40
Surrender values applied to pay running premiums.....	1,167 93
Interest or dividends paid stockholders.....	50,000 00
Commission to agents.....	366,072 47

## SESSIONAL PAPER No. 4

TRAVELERS—*Concluded.*DISBURSEMENTS DURING THE YEAR—*Concluded.*

Salaries and allowances to managers and agents.....	\$	53,361	90
Medical examiners' fees.....		28,533	70
Salaries of officers and office employees.....		80,217	65
Taxes, licenses and insurance department fees.....		75,057	16
Rent.....		17,480	00
All other expenditure.....		230,521	18
<b>Total disbursements.....</b>	<b>\$</b>	<b>2,424,829</b>	<b>05</b>

## LEDGER ASSETS.

Book value of real estate, unencumbered.....	\$	1,876,580	00
Mortgage loans on real estate.....		5,981,842	52
Loans secured by pledge of bonds, stocks or other collaterals.....		1,497,175	51
Loans to policy-holders on the company's policies assigned as collaterals.....		1,305,307	27
Book value of bonds and stocks owned.....		9,426,185	22
Cash on hand and in banks.....		1,139,935	55
Agents' debit balances.....		9,882	86
<b>Total net or ledger assets.....</b>	<b>\$</b>	<b>21,236,908</b>	<b>93</b>

## NON-LEDGER ASSETS.

Interest accrued.....		213,893	30
Market value of real estate over book value.....		172,642	72
Net amount of uncollected and deferred premiums.....		600,446	40
Market value of bonds and stocks over book value.....		401,886	02
<b>Total assets as per books of the company.....</b>	<b>\$</b>	<b>22,625,777</b>	<b>37</b>
Deduct items not admitted.....		9,882	86
<b>Total assets, less items not admitted.....</b>	<b>\$</b>	<b>22,615,894</b>	<b>51</b>

## LIABILITIES.

Net reinsurance reserve (Actuaries' Table of Mortality, 4 per cent).....	\$	19,439,712	00
Present value of amounts not yet due on matured instalment policies.....		751,593	00
Total policy claims.....		110,061	17
Premiums paid in advance.....		33,178	11
Salaries, rents, etc.....		25,000	00
Reserve for anticipated change in rate of interest.....		998,622	00
<b>Total liabilities.....</b>	<b>\$</b>	<b>21,358,166</b>	<b>28</b>
Gross divisible surplus.....	\$	1,257,728	23

## EXHIBIT OF POLICIES.

*Life.*

Number of new policies during the year.....	6,329	
Amount of said policies.....		\$ 17,165,686 00
Number of policies terminated during the year.....	4,331	
Amount of said policies.....		11,758,798 00
Number of policies in force at December 31, 1899.....	39,311	
Amount of said policies.....		100,334,554 00

## THE UNION MUTUAL LIFE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—FRED. E. RICHARDS.

Secretary—J. FRANK LANG.

Principal Office—Portland, Maine.

Attorney and Chief Agent in Canada—HENRI E. MORIN.

Head Office in Canada—Montreal.

(Incorporated, July 17, 1848 ; license issued in Canada, October 19, 1868.)

## NO CAPITAL.

## ASSETS IN CANADA.

Loans to Canadian policy-holders on the company's policies.....	\$	500 00
Premium obligations on Canadian policies in force.....		3,795 00
Bonds deposited with the Receiver General, viz. :—		
	Par value.	Market value.
Province of Ontario annuities .....	\$ 355,881 11	\$ 355,881 11
Montreal Harbour 4 per cent bonds.....	30,000 00	31,425 00
Province of New Brunswick 4 per cent bonds....	60,000 00	68,400 00
United States bonds.....	86,000 00	116,530 00
Town of Cote St. Antoine.....	45,000 00	48,825 00
City of Vancouver Local Improvement bonds....	68,900 00	72,219 00
City of St. Henri 4 per cent debentures.....	76,000 00	82,460 00
City of St. John, N.B., 4 per cent bonds.....	100,000 00	110,000 00
Total par and market values.....	\$ 821,781 11	\$ 885,741 11
Carried out at market value.....		885,740 11
Cash in Banks in Canada, viz. :—		
Dominion Bank, Toronto.....	\$ 11,507 00	
Bank of Montreal, Montreal.....	501 65	
" " Winnipeg.....	174 51	
Bank of British North America, St. John, N.B.....	396 30	
Merchants' Bank of Halifax, Charlottetown, P.E.I.....	188 54	
" " " Vancouver, B.C.....	377 70	
Quebec Bank, Quebec.....	1,276 70	
La Banque Jacques Cartier, Fraserville.....	503 42	
Total cash in banks in Canada.....		14,925 82
Agents' ledger balances in Canada.....		102 50
Interest due.....	\$ 241 98	
" accrued.....	4,215 51	
Total carried out.....		4,457 49
†Gross premiums due and uncollected on Canadian policies in force..	\$ 14,236 03	
*Gross deferred premiums on same.....	10,023 17	
Total outstanding and deferred premiums.....	\$ 24,259 20	
Deduct cost of collection at 20 per cent.....	4,851 85	
Net outstanding and deferred premiums.....		19,407 35
Short time notes given in payment of premium.....		4,048 72
Forborne premiums.....		84 30
Total assets in Canada.....		\$ 933,061 29

†Of this amount \$14,107.73 belong to policies issued since March 31, 1878.

\*Of this amount \$9,242 79 belong to policies issued since March 31, 1878.



## SESSIONAL PAPER No. 4

## UNION MUTUAL LIFE—Continued.

## LIABILITIES IN CANADA.

*(Under policies issued previous to March 31, 1878.)*

*Amount estimated to cover the net reserve on all outstanding policies in Canada..	\$	262,000	00
Claims for death losses—unadjusted but not resisted (accrued prior to 1899).....	\$	500	00
Claims for matured and discounted endowments—due and unpaid....		2,565	40
(\$2,481.96 of which accrued previous to 1899.)			
Total.....		3,065	40
Dividends or bonuses to Canadian policy holders due and unpaid.....			63 22
Total net liabilities in respect of said policies in Canada.....	\$	265,128	62

*(Under policies issued subsequent to March 31, 1878.)*

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$	626,000	00
Deduct reserve on policies reinsured in other licensed companies in Canada.....		149	00
Net reinsurance reserve.....	\$	625,851	00
Claims for death losses, unadjusted but not resisted (\$2,543.72 of which accrued previous to 1899).....	\$	7,707	71
Claims for matured and discounted endowments—due and unpaid (accrued prior to 1899).....		360	47
Total claims for death losses and matured and discounted endowments.....		8,068	18
Dividends and bonuses to Canadian policy-holders—due and unpaid.....			196 61
Total net liabilities in respect of said policies in Canada.....	\$	634,115	79
Total liabilities in Canada.....	\$	899,244	41

## INCOME IN CANADA.

Gross cash received for premiums during the year on life policies in Canada.....	\$	157,549	35
Premium obligations taken during the year in part payment of premiums in Canada.....		35	00
Premiums paid by dividends.....		5,957	78
Total.....	\$	163,542	13
Deduct amount paid for premiums on policies reinsured in other licensed companies in Canada.....		262	20
Total net premium income in Canada.....	\$	163,279	93
Interest or dividends on stock.....		25,978	09
All other income (interest on premium notes, discount on endowments, &c.).....		1,151	75
Total income in Canada.....	\$	190,409	77

\*Based on American Experience Table, 4½ per cent.

63 VICTORIA, A. 1900

## UNION MUTUAL LIFE—Continued.

## EXPENDITURE IN CANADA.

Cash paid for death losses (of which \$15,776.49 accrued previous to 1899) \$	106,906 10
Deduct amount received from other companies for reinsured death claims	5,200 30
Net amount paid for death claims	\$ 101,705 80
Cash paid for matured and discounted endowments (\$808.20 of which accrued previous to 1899)	8,447 57
Total amount paid for death claims and matured and discounted endowments	\$ 110,153 37
Cash paid for matured instalment policies	52 91
Cash paid for surrendered policies	8,353 28
Cash dividends paid to Canadian policy-holders	2,209 64
Cash dividends applied in payment of premiums in Canada	5,841 78
Premium obligations used in payment of dividends to policy-holders	116 00
Total paid to policy-holders in Canada	\$ 126,726 98
Commissions, salaries and other expenses of officials in Canada	40,170 60
Taxes, licenses, fees or fines in Canada	2,066 54
Miscellaneous payments, viz. :—	
Rent, \$857; advertising, \$275; printing, etc., \$88.18; exchange, \$719.17; medical fees, \$3,816.50; furniture and fixtures, \$71.09; sundry expenses, \$186.76	6,014 70
Total expenditure in Canada	\$ 174,978 82

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	\$ 3,876 00
Premium obligations received during the year	35 00
Total	\$ 3,911 00
Deductions during the year, viz. :—	
Amount of obligations used in payment of dividends to policy-holders	\$ 116 00
Total deductions	116 00
Balance—note assets at end of year	\$ 3,795 00

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	715
Amount of said policies	\$ 962,796 00
Number of policies become claims in Canada during the year	67
Amount of said claims	\$ 103,819 57
Amount of said claims reinsured in other licensed companies in Canada	5,200 30
Net amount of claims	98,619 27
Number of policies in force in Canada at December 31, 1899	3,631
Amount of said policies	\$5,404,362 00
Bonus additions	92,956 67
Total	\$5,497,318 67
Deduct policies reinsured in other licensed companies in Canada	15,000 00
Net amount in force at 31st December, 1899	5,482,318 67

## SESSIONAL PAPER No. 4

## UNION MUTUAL LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$1,696.76).....	51	\$ 95,996 76
2. By maturity (including bonus additions, \$99.19).....	16	7,822 81
3. By expiry.....	61	108,750 00
4. By surrender (including bonus additions, \$1,731.91).....	22	33,351 91
(For which cash value has been paid, \$8,353.25.)		
5. By surrender, \$15,000.		
(For which paid-up policies have been granted to amount of \$4,468.)		
Difference of amounts carried out.....		10,532 00
6. By lapse.....	240	268,415 00
Total (including bonus additions, \$3,527.86).....	390	\$ 524,868 48

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$86,427.01).	3,275	\$ 5,032,675 01
Policies issued during the year.....	800	1,085,479 00
Bonuses added during the year.....		13,265 82
Policies terminated as above and by change to paid-up policies (including bonus additions, \$3,527.86).....	390	529,336 48
Policies decreased.....		6,556 38
Policies not taken.....	54	95,000 00
Mortuary dividend and policy contract.....		3,208 30
Policies in force at date of statement (including bonus additions, \$92,956.67).	3,631	5,497,318 67

*Details of Policies issued since March 31, 1878.*

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$74,866.57).....	2,853	\$ 4,368,194 57
Policies issued during the year.....	800	1,085,479 00
Bonuses added during the year.....		12,203 84
Policies terminated as above and by change to paid-up policies (including bonus additions, \$2,409.61).....		471,018 23
Policies not taken.....	54	95,000 00
Policies decreased.....		6,556 38
Mortuary dividend.....		3,208 30
Policies in force at date of statement (including bonus additions, \$81,452.50).	3,243	4,890,094 50

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME.

Total premium income.....	\$ 1,444,862 27
Interest and dividends and discount on claims paid in advance.....	304,368 27
Cash received for rents.....	21,286 98
Profit on sale or maturity of securities.....	63,401 64
Total income.....	\$ 1,833,919 16

UNION MUTUAL LIFE—*Concluded.*

## DISBURSEMENTS.

Total amount paid for losses and matured and discounted endowments.....	\$	688,456	13
Cash paid to annuitants.....		1,123	04
Premium and collateral loan notes voided by lapse.....		10,465	38
Surrender values paid policy-holders.....		52,547	90
"    "    applied in payment of running premiums.....		4,695	58
"    "    "    to purchase paid-up insurance and annuities.....		27,218	56
Cash dividends paid to policy-holders.....		15,703	53
Dividends applied to pay running premiums.....		13,873	27
"    "    "    to purchase paid-up additions and annuities.....		23,558	13
Commission to agents.....		232,192	00
Salaries and allowances for agencies.....		118,269	94
Medical examiners' fees.....		33,932	00
Salaries of officers and office employees.....		65,682	90
Taxes, licenses and insurance department fees.....		39,939	65
Rent.....		18,125	93
Commuting renewal commissions.....		1,807	12
General expenses.....		80,695	53
<b>Total disbursements.....</b>	<b>\$</b>	<b>1,428,586</b>	<b>59</b>

## LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$	1,093,324	85
Mortgage loans (first liens) on real estate.....		1,292,986	63
Loans secured by pledge of bonds, stock or other collaterals.....		743,069	72
Cash loans on company's policies assigned as collaterals.....		10,854	26
Premium notes, loans or liens on policies in force.....		183,889	95
Book value of bonds and stocks owned.....		4,143,070	26
Cash on hand and in banks.....		38,099	05
Bills receivable.....		13,213	23
Agents' debit balances (net).....		7,984	54
Cash in transit (since received).....		2,287	33
<b>Total net ledger assets.....</b>	<b>\$</b>	<b>7,528,779</b>	<b>82</b>

## NON-LEDGER ASSETS.

Interest due and accrued.....		65,740	26
Rents accrued.....		687	55
Market value of real estate over book value.....		184,670	99
Forborne premiums to be deducted in settlement of policy claims.....		581	97
Net amount of uncollected and deferred premiums.....		210,582	04
<b>Gross assets.....</b>	<b>\$</b>	<b>7,991,042</b>	<b>63</b>
Less items not admitted.....		18,096	65
<b>Total admitted assets.....</b>	<b>\$</b>	<b>7,972,945</b>	<b>98</b>

## LIABILITIES.

Net reinsurance reserve, Actuaries' Table of Mortality, 4 per cent interest.....	\$	7,270,841	00
Present value of amounts not yet due on matured instalment policies.....		20,936	00
Net policy claims.....		116,329	93
Premiums paid in advance.....		1,056	37
Unpaid dividends due to policy-holders.....		3,927	83
Sundry.....		1,144	00
<b>Total liabilities.....</b>	<b>\$</b>	<b>7,414,235</b>	<b>13</b>
<b>Gross divisible surplus.....</b>	<b>\$</b>	<b>576,807</b>	<b>50</b>

## EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	7,460
Amount of said policies.....	\$ 10,192,832 00
Number of policies terminated.....	4,834
Amount of said policies.....	7,167,459 54
Number of policies in force.....	29,790
Amount of said policies.....	46,054,819 85

## SESSIONAL PAPER No. 4

## THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—GEO. H. BURFORD.

Secretary—A. WHEELWRIGHT.

Principal Office—

261-263 Broadway, New York City.

Attorney and Chief Agent in Canada—

LEWIS A. STEWART.

Head Office in Canada—Toronto, Ont.

(Incorporated, February, 1850. License issued in Canada, 8th August, 1873.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash ..... \$ 440,000 00

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned  
as collaterals and premium obligations on Canadian policies in force..... \$ 10,233 97

Stocks and bonds, in deposit with the Receiver-General, viz. :—

	Par value.	Market value.
United States 4 per cent registered bonds.....	\$ 40,000 00	\$ 45,800 00
District of Columbia 3-65 registered bonds.....	60,000 00	72,000 00
Province of New Brunswick debentures.....	46,280 00	47,691 60
City of Quebec 4 per cent coupon bonds.....	25,000 00	26,250 00

Total par and market values..... \$ 171,280 00    \$ 191,741 60

Total value of stocks and bonds carried out at market value..... 191,741 60

Interest accrued on policy loans and bonds..... 2,580 39

Gross premiums due and uncollected on Canadian policies in force.... \$ 6,190 33

Gross deferred premiums on same..... 2,593 55

Total outstanding and deferred premiums..... \$ 8,783 88

Deduct cost of collection at 10 per cent..... 878 39

Net outstanding and deferred premiums..... 7,905 49Total assets in Canada..... \$ 212,461 45

## LIABILITIES IN CANADA.

\*Amount estimated to cover the net reserve on all outstanding policies in Canada.. \$ 195,881 00

Claims for death losses, unadjusted, but not resisted..... 4,250 00

Rents accrued..... 75 00

Total liabilities in Canada..... \$ 200,206 00

\* Based on Institute of Actuaries' H. M. Table, with interest at 4½ per cent.

63 VICTORIA, A. 1900

## UNITED STATES LIFE--Continued.

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada...	\$	49,614 07
Amount received for interest on bonds.....		2,588 40
Interest on policy loans.....		421 48
Total income in Canada during the year.....	\$	<u>52,623 95</u>

## EXPENDITURE IN CANADA.

* Net amount paid for death claims in Canada.....	\$	31,800 00
Net amount paid for matured endowments in Canada.....		1,000 00
Total net amount paid during the year on account of death claims and matured endowments in Canada (\$13,000 of which accrued in previous years).....	\$	32,800 00
Cash paid for surrendered policies.....		4,811 85
Cash dividends paid Canadian policy-holders.....		2,715 00
Total net amount paid to policy-holders in Canada.....	\$	40,326 85
Cash paid for salaries, commissions and other expenses of officials in Canada.....		13,643 46
Cash paid for licenses, taxes, fees or fines in Canada.....		1,482 99
Total expenditure.....	\$	<u>55,453 30</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	136	
Amount of said policies.....		\$ 301,290 00
Number of policies become claims in Canada during the year.....	10	
Amount of said claims.....		17,050 00
Number of policies in force in Canada at date.....	918	
Amount of said policies.....		<u>1,587,290 00</u>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	9	\$ 16,050 00
2. By maturity.....	1	1,000 00
3. By expiry.....	13	27,000 00
4. By surrender (for which cash value has been paid, \$4,811.85).....	17	24,500 00
5. By surrender, \$7,000 (for which paid up policies have been granted to amount of \$3,460). Difference of amounts carried out.....		3,540 00
6. By lapse (by forfeiture).....	89	220,230 00
Total.....	129	<u>\$ 292,320 00</u>

	No.	Amount.
Policies in force at beginning of year in Canada.....	888	\$ 1,523,320 00
Policies issued, revived, etc., during the year in Canada.....	206	436,790 00
Policies terminated as above.....	129	292,320 00
Policies not taken.....	47	80,500 00
Policies in force in Canada at date of statement.....	918	<u>1,587,290 00</u>

Number of insured lives—No return.

\* Includes the commuted value paid on claim arising in 1898 payable by 25 annual instalments.

## SESSIONAL PAPER No. 4

## UNITED STATES LIFE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME DURING THE YEAR.

Total premium income .....	\$ 1,306,535 24
Received for interest and dividends .....	342,818 77
Received for rent .....	31,272 97
Profits on sales of securities .....	177 03
Dividends and surrender values on reinsurances .....	674 34
Premium notes, loans or liens restored by revival of policies .....	4,026 27
Income from other sources .....	1,036 41
<b>Total income .....</b>	<b>\$ 1,686,541 03</b>

## DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments .....	\$ 747,331 85
Cash paid to annuitants .....	12,783 68
Premium notes voided by lapse .....	11,383 76
Cash dividends paid policy-holders .....	103,199 69
Dividends applied by policy-holders to pay running premiums .....	18,061 21
Dividends applied by policy-holders to purchase paid up additions and annuities ..	4,084 00
Surrender values paid in cash .....	119,119 42
Surrender values applied to pay running premiums .....	91 78
Surrender values applied to purchase paid up insurance and annuities .....	38,564 54
Cash paid stockholders for interest .....	30,800 00
Cash paid for salaries and allowances for agencies .....	87,482 77
Cash paid for commission to agents .....	183,666 90
Medical examiners' fees .....	19,413 25
Salaries of officers and office employees .....	65,909 08
Taxes, licenses and fees .....	24,973 85
Rent .....	26,521 77
Advertising .....	18,035 46
Printing and stationery .....	6,370 07
Postage .....	8,134 55
Legal expenses .....	6,406 29
General expenses .....	35,140 64
<b>Total disbursements .....</b>	<b>\$ 1,567,474 56</b>

## ASSETS.

Cost value of real estate unincumbered .....	\$ 531,080 07
Loans on bonds and mortgages (first liens) on real estate .....	4,802,750 00
Loans secured by pledge of bonds, stocks or other collaterals .....	11,895 58
Loans made in cash to policy-holders on the company's policies assigned as collaterals	376,343 49
Premium notes on policies in force .....	88,884 63
Cost value of bonds and stocks owned .....	1,557,545 45
Cash on hand and in banks .....	140,401 54
Bills receivable .....	3,740 00
Agents' balances secured .....	10,093 84
<b>Total net ledger assets .....</b>	<b>\$ 7,522,734 60</b>

## OTHER ASSETS.

Interest due and accrued .....	90,615 85
Market value of real estate over cost .....	50,519 93
Market value of stocks and bonds over cost .....	200,631 81
Net amount of uncollected and deferred premiums .....	173,832 65
<b>Total assets .....</b>	<b>\$ 8,038,334 84</b>

63 VICTORIA, A. 1900

UNITED STATES LIFE—*Concluded.*

## LIABILITIES.

* Net reinsurance reserve.....	\$	7,226,790 00
Present value of amounts not yet due on matured instalment policies.....		5,770 00
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....		9,003 53
Total unsettled claims.....		93,221 20
Unpaid dividends or other profits due policy-holders.....		15,352 00
Premiums paid in advance.....		3,119 20
Liability on policies cancelled, upon which a surrender value may be demanded....		2,225 00
Other liabilities.....		2,697 69
<b>Total liabilities.....</b>	<b>\$</b>	<b>7,358,178 62</b>
<b>Gross divisible surplus.....</b>	<b>\$</b>	<b>240,156 22</b>

## EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	3,220	
Amount of said policies.....		\$ 7,734,087 00
Number of policies terminated during the year.....	2,852	
Amount of said policies.....		6,976,256 00
Number of policies in force at date.....	18,260	
Amount of said policies.....		39,355,927 00

\* Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.



STATEMENTS

OF

ACCIDENT, GUARANTEE, PLATE GLASS,

STEAM BOILER,

BURGLARY GUARANTEE, SICKNESS AND INLAND TRANSIT

INSURANCE COMPANIES



## LIST OF COMPANIES

BY WHICH THE BUSINESS OF **ACCIDENT, GUARANTEE, PLATE GLASS, STEAM BOILER** AND OTHER INSURANCE WAS TRANSACTED IN THE DOMINION, DURING THE YEAR ENDING DECEMBER 31, 1899.

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### ACCIDENT.

The Canada Accident Assurance Company.  
 The Canadian Railway Accident Insurance Company.  
 The Dominion of Canada Guarantee and Accident Insurance Company.  
 The Employers' Liability Assurance Corporation (Limited).  
 The London Guarantee and Accident Company (Limited).  
 The Norwich and London Accident Insurance Association.  
 The Ocean Accident and Guarantee Corporation (Limited).  
 The Ontario Accident Insurance Company.  
 The Sun Life Assurance Company of Canada.  
 The Travelers Insurance Company.

### GUARANTEE.

The American Surety Company of New York.  
 The Dominion of Canada Guarantee and Accident Insurance Company.  
 The Employers' Liability Assurance Corporation (Limited).  
 The Guarantee Company of North America.  
 The London Guarantee and Accident Company (Limited).

### PLATE GLASS INSURANCE.

The Canada Accident Assurance Company.  
 Corneille & Sharpe (Metropolitan Plate Glass Insurance Company).  
 The Dominion Plate Glass Insurance Company.  
 The Lloyds Plate Glass Insurance Company.

### STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada (formerly the Canadian Steam Users' Insurance Association).

### BURGLARY GUARANTEE.

The Dominion Burglary Guarantee Company (Limited).

### SICKNESS INSURANCE.

The Canada Accident Assurance Company.  
 The Canadian Railway Accident Insurance Company.  
 The Dominion of Canada Guarantee and Accident Insurance Company.  
 The Ocean Accident and Guarantee Corporation (Limited).  
 The Ontario Accident Insurance Company.

### INLAND TRANSIT INSURANCE.

The British and Foreign Marine Insurance Company.  
 The Marine Insurance Company (Limited).  
 The Ocean Marine Insurance Company.



## SESSIONAL PAPER No. 4

## THE AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—H. D. LYMAN.

Secretary—WM. E. KEYES.

Principal Office—100 Broadway, New York.

Chief Agent in Canada—ALEXANDER DIXON.

Head Office in Canada—Toronto.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

**CAPITAL.**

Amount of joint stock capital authorized, subscribed for and paid up in cash. . . . . \$ 2,500,000 00

**ASSETS IN CANADA.**

United States registered 4 per cent bonds in deposit with Receiver General: par value, \$50,000; market value. . . . .	\$	57,000 00
United States registered consols deposited with the Provincial Secretary of the Province of New Brunswick: par value, \$10,000; market value. . . . .		10,250 00
Cash at head office in Canada. . . . .		75 06
Cash in banks, viz.:—		
Imperial Bank of Canada, Toronto . . . . .	\$	150 00
Canadian Bank of Commerce, Toronto. . . . .		347 48
Total. . . . .		497 48
Cash in hands of agents in Canada. . . . .		391 75
Office furniture and fixtures. . . . .		200 00
Total assets in Canada. . . . .	\$	68,414 29

**LIABILITIES IN CANADA.**

Total net amount of unsettled claims for guarantee losses in Canada. . . . .	\$	100 00
Reserve of unearned premiums for all outstanding risks in Canada. . . . .		4,930 34
Total liabilities in Canada. . . . .	\$	5,030 34

**INCOME IN CANADA.**

Gross cash received for premiums. . . . .	\$	10,991 54
Deduct reinsurance, rebate, abatement and return premiums. . . . .		1,055 89
Net cash received for premiums. . . . .	\$	9,935 65
Total income in Canada. . . . .	\$	9,935 65

**EXPENDITURE IN CANADA.**

Amount paid for losses occurring during the year. . . . .	\$	2,785 51
Deduct amount recovered. . . . .		344 00
Net amount paid for guarantee losses. . . . .	\$	2,441 51
Commission and brokerage. . . . .		928 76
Salaries, fees and all other charges of officials in Canada. . . . .		842 00
Taxes in Canada (registration fees). . . . .		205 00
Miscellaneous payments, viz.:—		
Printing and stationery, \$26.25; duty and express, \$21.94; postage and telegrams, \$175.86; rent, \$279.75; travelling, \$64.89; furniture, \$16.50; sundries, \$94.44. . . . .		679 63
Total expenditure in Canada. . . . .	\$	5,096 90

63 VICTORIA, A. 1900

## AMERICAN SURETY COMPANY—Continued.

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	731	\$ 1,269,629	\$ 7,413 33
Taken during the year—new and renewed....	1,303	2,243,230	10,991 54
Total.....	2,034	\$ 3,512,859	\$ 18,404 87
Deduct terminated.....	893	1,334,285	8,544 20
Gross and net in force at Dec. 31, 1899.	1,141	\$ 2,178,574	\$ 9,860 67
Total number of policies in force in Canada at date.....	1,141		
Total net amount in force.....			\$ 2,178,574 00
Total premiums thereon.....			9,860 67

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## LEDGER ASSETS.

Book value of real estate.....	\$ 3,013,930 66
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	89,165 52
Book value of stocks and bonds owned.....	1,319,172 85
Cash on hand and in bank.....	535,064 30
Total.....	\$ 4,957,333 33
Deduct ledger liabilities.....	14,400 89
Total net ledger assets.....	\$ 4,942,932 44

## NON-LEDGER ASSETS.

Interest due and accrued.....	6,323 00
Rents due and accrued.....	22,653 27
Market value of bonds and stocks over book value.....	47,702 15
Net amount of outstanding premiums.....	95,797 90
Total assets.....	\$ 5,115,408 76

## LIABILITIES.

Total amount of unpaid fidelity and surety losses.....	\$ 233,590 19
Total unearned premiums.....	614,619 41
Total liabilities, except paid-up capital.....	\$ 848,209 60
Capital stock paid up.....	\$ 2,500,000 00
Surplus beyond capital and other liabilities.....	1,767,199 16

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$ 1,005,279 93
Received for interest and dividends.....	57,378 29
Received for rents.....	178,758 45
Other income, viz: cash recovered from losses paid in previous year.....	285,952 31
Total income.....	\$ 1,527,368 98

SESSIONAL PAPER No. 4

AMERICAN SURETY COMPANY—*Concluded.*

EXPENDITURE DURING THE YEAR.

Net amount paid for fidelity and surety losses.....	\$	372,976 77
Dividends paid stockholders.....		200,000 00
Commission or brokerage.....		58,331 49
Salaries, travelling and all expenses of agents and agencies not on commission account.....		180,250 29
Inspections.....		20,359 24
Salaries, fees and other charges of officers and employees.....		187,032 84
Taxes, licenses and fees.....		72,460 20
All other expenditure.....		216,194 51
<b>Total expenditure.....</b>	<b>\$</b>	<b>1,307,605 34</b>

RISKS AND PREMIUMS.

For Fidelity Risks. For Surety Risks.

Amount of risks written or renewed during the year.....	\$	124,962,360 00	\$	200,077,742 00
Premiums thereon.....		547,407 57		625,734 76
Amount of risks expired and terminated.....		104,670,762 00		174,208,215 00
Premiums thereon.....		493,095 35		662,844 77
Amount in force at end of year.....		115,894,512 00		196,912,950 00
Premiums thereon.....		527,994 06		666,421 96

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—JOHN L. BLAIKIE.  
Agent—W. B. McMURRICH.

Secretary—ALEXANDER FRASER.  
Principal Office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by 45 Vic., cap. 102, and in 1889, by 52 Vic., cap. 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	509,000 00
Amount subscribed for.....		100,100 00
Amount paid up in cash.....		75,075 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Stocks and bonds owned by the company, viz.:—

	Par value.	Market value.
Town of Gananoque bonds.....	\$ 10,000 00	\$ 10,034 00
City of London, Ont., debentures.....	3,000 00	3,000 00
Canada Landed and National Investment Co.'s debentures.....	8,000 00	8,000 00
Town of Tilsonburg debentures.....	2,000 00	2,163 00
City of Guelph debentures.....	1,500 00	1,513 00
Town of Deseronto debentures.....	6,224 00	6,375 00
Township of Leeds and Lansdowne debentures.....	5,000 00	5,126 00
"    Young and Escott debentures.....	5,000 00	5,136 00
"    Elizabethtown debentures.....	7,000 00	7,206 00
Town of Simcoe debentures.....	7,000 00	7,250 00
	<u>\$ 54,724 00</u>	<u>\$ 55,803 00</u>

(The above are on deposit with the Receiver General.)

Town of Deseronto debentures.....	1,212 00	1,212 00
Land Security Co.'s debentures.....	4,500 00	4,500 00
Freehold Loan and Savings Co.'s debentures.....	2,500 00	2,500 00
Toronto Board of Trade debentures.....	200 00	100 00
City of London debentures.....	3,000 00	3,000 00
Township of Loborough debentures.....	881 78	894 42
Canada Landed and N. I. Co.'s debentures.....	5,000 00	5,000 00
Toronto General Trusts' stocks.....	5,000 00	7,362 50

Total par and market values..... \$ 77,017 78    \$ 80,371 92

Carried out at market value.....	\$	80,371 92
Loans secured by bonds and mortgages on which not more than one year's interest is due.....		18,600 00
Cash at head office.....		52 97
Cash in banks, viz.:—		
Canadian Bank of Commerce.....	\$	1,979 37
Home Savings and Loan Co.....		11,486 73
Canadian Bank of Commerce, Savings Dept.....		3,212 31
Bank of Ottawa.....		3,313 76
"    Savings Dept.....		4,080 61
Total cash in banks.....		<u>24,072 78</u>



## SESSIONAL PAPER No. 4

## BOILER INSPECTION AND INSURANCE COMPANY—Continued.

Interest accrued on debentures, etc. ....	\$	1,379 03
Agents' balances. ....		3,520 37
Office furniture and inspector's appliances. ....		800 00
Special service accounts in course of collection. ....		15 00
<b>Total assets. ....</b>	<b>\$</b>	<b>128,812 07</b>

## LIABILITIES.

Reserve of unearned premiums on all outstanding risks in Canada. ....	\$	35,846 15
Due for sundry small accounts for printing, advertising, etc., about. ....		250 00
Dividends declared but not yet due. ....		3,753 75
<b>Total liabilities. ....</b>	<b>\$</b>	<b>39,849 90</b>
<b>Surplus on policy-holders' account. ....</b>	<b>\$</b>	<b>88,962 17</b>

## INCOME.

Gross cash received for premiums. ....	\$	31,569 63
Deduct reinsurance, rebate, abatement and return premiums. ....		932 48
Net cash received for premiums. ....	\$	30,637 15
Received for interest on bonds, &c. ....		4,980 49
Income from special service department. ....		799 39
<b>Total. ....</b>	<b>\$</b>	<b>36,417 03</b>
Received for calls on capital. ....		20,020 00
<b>Total income. ....</b>	<b>\$</b>	<b>56,437 03</b>

## EXPENDITURE.

Total amount paid during the year for losses. ....	\$	Nil.
Amount of dividends paid during the year. ....		23,923 90
Commission or brokerage. ....		2,872 31
Salaries, fees and all other charges of officials. ....		13,170 32
Taxes. ....		917 70
Miscellaneous payments:—		
General expenses, including rent, stationery, printing, postage, agency expenses, etc., \$1,713.93; travelling expenses, \$3,992.76; advertising, \$575.40; special inspections, \$198.25; vote of shareholders to president and directors, \$2,250. ....		8,730 34
<b>Total expenditure. ....</b>	<b>\$</b>	<b>49,614 57</b>

## CASH ACCOUNT.

1898.	<i>Dr.</i>	
Dec. 31—To balance on hand and in banks at this date. ....	\$	26,636 45
1899.		
Dec. 31—To income as above. ....		56,437 03
Received from realization of investments. ....		3,829 34
	<b>\$</b>	<b>86,902 82</b>
1899.	<i>Cr.</i>	
Dec. 31—By expenditure during the year as above. ....	\$	49,614 57
By investments. ....		13,162 50
Balance in hand and in banks this date. ....		24,125 75
	<b>\$</b>	<b>86,902 82</b>

BOILER INSPECTION AND INSURANCE COMPANY—*Concluded.*

## RISKS AND PREMIUMS.

	No. of Boilers.	No. of risks.	Amount.	Premiums.
		\$	\$	\$ cts.
Policies in force at date of last statement.....	2,145	1,011	3,396,775	60,334 99
Taken during the year—new.....	338	174	518,150	9,195 42
Taken during the year—renewed.....	1,099	551	1,710,275	23,041 25
Total.....	3,582	1,736	5,625,200	92,571 66
Deduct terminated.....	1,141	589	1,509,425	23,814 00
Gross and net in force at December 31, 1899.....	2,441	1,147	4,115,775	68,757 66
Total number of policies in force at date.....			1,147	
Total net amount in force.....			\$ 4,115,775 00	
Total premiums thereon.....				68,757 66

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THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—R. WILSON SMITH.

Secretary and Chief Agent—T. H. HUDSON.

Head Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. Commenced business in Canada, September 10, 1888.)

CAPITAL.

Amount of capital authorized .....	\$	500,000 00
"    subscribed for .....		108,300 00
"    paid up in cash .....		43,320 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures in deposit with Receiver General, viz. :—

	Par value.	Market value.
Town of Whitby .....	\$ 302 02	\$ 302 02
City of St. Catharines .....	12,000 00	12,912 00
Town of St. Louis .....	10,000 00	10,600 00
Province of New Brunswick, 4 p.c. ....	5,000 00	5,567 50
Province of New Brunswick, 3 p.c. ....	9,733 33	9,490 00
Province of Quebec, 5 p.c. ....	1,000 00	1,131 25

Total par and market values .....

\$ 38,035 35	\$ 40,002 77
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Carried out at market value .....	\$	40,002 77
Canada 3½ per cent inscribed stock, par value, \$37,960, market value .....		40,617 20
Cash on hand at head office .....		635 05
Cash in Canadian Bank of Commerce .....		5,230 73
Interest due and unpaid .....		928 60
Interest accrued and unpaid .....		117 90
Agents' balances .....		163 73
Net premiums in course of collection (commissions deducted) .....		3,740 32
Office furniture .....		443 85
Plate Glass Trust deposit .....		100 00

Total assets .....

\$	91,980 15
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LIABILITIES.

For Accident Losses.

Net amount of losses claimed but not adjusted .....	\$	410 71
Net amount of losses reported or supposed but not claimed .....		1,262 96
Present value of death claims payable by instalments (accrued in previous years) .....		1,300 00

Total net amount of unsettled claims for accident losses .....

\$	2,973 67
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THE CANADA ACCIDENT—*Continued.*LIABILITIES—*Continued.**For Plate Glass Losses.*

Net amount of losses reported but not claimed.....	\$	723 42	
Total net amount of unsettled claims for plate glass losses.....			723 42
Reserve of unearned premiums for all outstanding accident risks.....			11,377 78
Reserve of unearned premiums for all outstanding plate glass risks.....			13,390 35
Reserve of unearned premiums for all outstanding sickness risks.....			418 00
Due and accrued for miscellaneous expenses.....			420 16
Total liabilities in Canada.....	\$	29,303 38	
Surplus on policy-holders' account.....	\$	62,676 77	

## INCOME.

*Accident Risks—*

Gross cash received for premiums.....	\$	28,206 06
Deduct reinsurance, rebate, abatement and return premiums....		2,801 74
Net cash received for said premiums.....	\$	25,404 32

*Sickness Risks—*

Gross premiums received in cash.....	\$	579 00
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*Plate Glass Risks—*

Gross cash received for premiums.....	\$	11,309 54
Deduct reinsurance, rebate, etc.....		498 68
Net cash received for said premiums.....	\$	10,810 86

Total net cash received for premiums.....	\$	36,794 18
Received for interest.....		2,593 09
Total.....	\$	39,387 27
Received for calls on capital.....		10,830 00
Total income.....	\$	50,217 27

## EXPENDITURE.

*Accident Risks—*

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$2,854.84).....	\$	3,012 91
Deduct reinsurance.....		120 25
Net amount paid for said losses.....	\$	2,892 66
Amount paid for losses occurring during the year.....	\$	7,909 60
Deduct reinsurance.....		524 21
Net amount paid during the year for said losses.....	\$	7,385 39
Total net amount paid during the year for accident losses.....	\$	10,278 05

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THE CANADA ACCIDENT—*Concluded.*

EXPENDITURE—*Concluded.*

*Plate Glass Risks—*

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$495.32) \$	333 71
Amount paid for losses occurring during the year.....	2,638 50
<b>Total net amount paid during the year for plate glass losses.....</b>	<b>\$ 2,972 21</b>
<b>Total net amount paid during the year for accident and plate glass losses.....</b>	<b>\$ 13,250 26</b>
Amount of dividends paid during the year.....	928 60
Paid or allowed for commission or brokerage.....	8,877 10
Salaries, fees and all other charges of officials.....	6,623 39
Paid for taxes.....	1,502 96
Miscellaneous payments, viz.:—Printing and stationery, \$451.67; advertising, \$533.05; elevator inspection, \$18; rent, \$600; postage, exchange and express, \$497.62; general expenses, \$884.27; charter account, \$781.26.....	3,765 87
<b>Total expenditure.....</b>	<b>\$ 34,948 18</b>

CASH ACCOUNT.

<i>Dr.</i>	
1898.	
Dec. 31. To balance on hand and in banks.....	\$ 1,841 00
1899.	
Dec. 31. To income as above.....	50,217 27
	<b>\$ 52,058 27</b>
<i>Cr.</i>	
1899.	
Dec. 31. By expenditure as above.....	\$ 34,948 18
Investments.....	10,621 25
Sundry payments.....	623 06
Balance in hand and in bank.....	5,865 78
	<b>\$ 52,058 27</b>

RISKS AND PREMIUMS.

<i>Accident Risks in Canada.</i>			
	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	1,906	\$ 4,836,500	\$ 24,111 15
Taken during the year—new and renewed.....	2,497	5,510,900	29,767 53
<b>Total.....</b>	<b>4,403</b>	<b>\$10,347,400</b>	<b>\$ 53,878 68</b>
Deduct terminated.....	2,223	5,183,500	27,774 44
Gross in force at end of year.....	2,180	\$ 5,163,900	\$ 26,104 24
Deduct reinsured.....		524,579	2,512 68
<b>Net in force on December 31, 1899.....</b>	<b>2,180</b>	<b>\$ 4,639,321</b>	<b>\$ 23,591 56</b>
<i>Plate Glass Risks.</i>			
Gross policies in force at date of last statement ..	1,441		\$ 20,307 27
Taken during the year.....	828		11,470 55
<b>Total.....</b>	<b>2,269</b>		<b>\$ 31,777 82</b>
Deduct terminated.....	611		7,492 50
<b>Gross and net in force at December 31, 1899. ....</b>	<b>1,658</b>		<b>\$ 24,285 32</b>
<b>Total number of policies in force at date (accident, sickness and plate glass)...</b>	<b>3,833</b>		
<b>Total net amount in force (accident and sickness).....</b>			<b>\$ 4,639,321 00</b>
<b>Total premiums (accident, sickness and plate glass).....</b>			<b>47,876 88</b>

## THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—J. W. McRAE.  
Chief Agent—JOHN EMO.

Secretary—J. P. DICKSON.  
Head Office—Ottawa, Ont.

(Incorporated, July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106. Commenced business in Canada, August 27, 1895.)

## CAPITAL.

Amount of capital authorized	\$	500,000 00
" subscribed for		175,000 00
" paid up in cash		35,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Stocks and bonds in deposit with the Receiver General, viz. :—			
Loans secured by mortgage, first liens on real estate	\$		5,000 00
		Par value.	Market value.
Canada 3½ p. c. stock	\$	20,000 00	\$ 20,000 00
Province of Quebec bonds		4,866 67	5,644 12
City of Ottawa bonds		564 49	583 75
Total par and market values	\$	25,431 16	\$ 26,227 87
Carried out at market value			26,227 87
Cash on hand at head office			2,259 85
Cash in banks, viz. :—			
Merchants Bank of Canada, special account	\$	6,000 00	
" " current account		2,170 75	
Total			8,170 75
Interest accrued and unpaid on stocks			233 33
Agents' balances			911 00
Office furniture			1,387 00
Outstanding premiums (less cost of collection)			23,450 55
Sundry			28 80
Total assets	\$		67,669 15

## LIABILITIES.

Net amount of accident losses claimed but not adjusted	\$	6,164 00
" " resisted—in suit		2,000 00
Reserve of all unearned premiums for all outstanding accident risks		36,322 78
Total liabilities	\$	44,486 78

## INCOME.

Gross cash received for accident policies	\$	63,983 71
Deduct reinsurance, rebate, abatement and return premiums		315 73
Net cash received for accident premiums	\$	63,667 98
Received for interest on stocks, &c.		1,143 29
Total income	\$	64,811 27

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THE CANADIAN RAILWAY ACCIDENT—Concluded.

EXPENDITURE.

Paid for accident losses during the year.....	\$ 30,280 19
Deduct reinsurance.....	2,050 00
Net amount paid during the year for accident losses.....	\$ 28,230 19
Net amount paid for sickness claims.....	96 14
Commission or brokerage.....	11,208 13
Salaries, fees and all other charges of officials.....	11,193 19
Rent and taxes.....	1,754 60
Miscellaneous expenses, viz. :—	
Office furniture, \$595.12; printing and stationery, \$1,059.60; advertising, \$578.27; postage and telegrams, \$304.72; miscellaneous expenses, \$776.71; travelling expenses, \$3,691.99; law costs, \$734.20; meetings, \$75.60; auditing, \$150.....	7,966 21
<b>Total expenditure.....</b>	<b>\$ 60,448 46</b>

CASH ACCOUNT.

1898.		1899.	
Dec. 31 To balance in hand and in banks	\$17,778 38	Dec. 31. By expenditure as above.....	\$ 60,448 46
1899.		Investments.....	11,227 87
Dec. 31 To income as above.....	64,811 27	Agents balances.....	492 72
		Balance in hand and in banks	
		at this date.....	10,430 60
	<u>\$82,599 65</u>		<u>\$ 82,599 65</u>

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement.....	4,285	6,742,764	56,639 64	18	25,500	120 50	4,303	6,768,264	56,760 14
Taken during the year—new.....	9,676	10,406,514	83,606 33	43	61,500	260 50	9,719	10,468,014	83,866,83
Total.....	13,961	17,149,278	140,245 97	61	87,000	381 00	14,022	17,236,278	140,626 97
Deduct terminated (including renewed)	5,204	8,072,630	64,547 26	24	37,500	175 50	5,228	8,110,130	64,722 76
Gross in force at end of year.....	8,757	9,076,648	75,698 71	37	49,500	205 50	8,794	9,126,148	75,904 21
Deduct reinsured....		91,500	517 50					91,500	517 50
Net in force at 31st Dec., 1899.....	8,757	8,985,148	75,181 21	37	49,500	205 50	8,794	9,034,648	75,386 71

Total number of policies in force at date.....	8,794
Total net amount.....	\$9,034,648 00
Total premiums.....	75,386 71

## PLATE GLASS INSURANCE BUSINESS OF C. C. CORNEILLE AND C. A. SHARPE.

Doing business under the name of the Metropolitan Plate Glass Insurance Company.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Principal Office—1621 Notre Dame Street, Montreal.

(Commenced business May 1, 1894.)

## ASSETS—PLATE GLASS.

Bonds in deposit with the Receiver General :—

	Par value.	Market value.
Montreal Harbour bonds.....	\$ 5,000 00	\$ 5,200 00
Montreal Corporation bonds.....	600 00	630 00
Total par and market values.....	<u>\$ 5,600 00</u>	<u>\$ 5,830 00</u>

Carried out at market value..... \$ 5,830 00

Stocks held by the company :—

	Par value.	Market value.
Ureka Gold Mines Co., 2000 shares.....	\$ 700 00	\$ 800 00
The Electric Thawing Syndicate, 100 shares.....	500 00	500 00
Total par and market values.....	<u>\$ 1,200 00</u>	<u>\$ 1,300 00</u>

Carried out at market value..... 1,300 00

Cash on hand at head office and in bank..... 204 75

Agents' balances..... 682 96

Total assets..... \$ 8,017 71

## LIABILITIES—PLATE GLASS INSURANCE.

Reserve of unearned premiums for plate glass risks in Canada..... \$ 3,807 97

All other claims..... 168 09

Total liabilities..... \$ 3,976 06

## INCOME.

Total cash received for premiums..... \$ 3,947 75

Deduct reinsurance, rebate, abatement and return premiums..... 65 66

Net cash received for premiums..... \$ 3,882 09

Received for interest..... 229 08

Total..... \$ 4,111 17

Less capital returned..... 1,100 00

Total cash income..... \$ 3,011 17



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CORNEILLE & SHARPE PLATE GLASS—*Concluded.*

EXPENDITURE.

Amount paid for plate glass losses occurring during the year.....	\$	1,954 38	
Deduct savings and salvage.....		502 96	
Net amount paid for losses.....	\$		1,451 42
Commission or brokerage.....			652 93
Taxes.....			180 60
Sundry expenditure.....			121 51
Total expenditure.....	\$		<u>2,406 46</u>

CASH ACCOUNT.

1898.			1899.		
Dec. 31. To balance in hand and in banks			Dec. 31. By expenditure as above.....	\$	2,406 46
at this date .....	\$	545 91	" investments .....		929 83
1899.			" other payments .....		25 00
Dec. 31. To income as above.....		3,011 17	Balance on hand and in banks.		204 75
Received from other sources....		8 96			
		<u>\$ 3,566 04</u>			<u>\$ 3,566 04</u>

MISCELLANEOUS.

<i>Plate Glass Risks.</i>	No.	Premiums charged thereon.
Policies in force at date of last statement.....	800	\$ 6,991 84
Taken during the year—new.....	215	1,984 07
" renewed.....	171	1,399 01
Total.....	<u>1,186</u>	<u>\$ 10,374 92</u>
Deduct terminated.....	419	2,844 78
Gross and net in force at end of year.....	<u>767</u>	<u>\$ 7,530 14</u>

## THE DOMINION BURGLARY GUARANTEE COMPANY, LIMITED.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—SAMUEL FINLEY.  
Head Office—Montreal.

Secretary—WILLIAM J. KIRBY.  
General Manager and Chief Agent—  
CAS. W. HAGAR.

(Incorporated April 26, 1893, 56 Vic., cap. 68. Commenced business in Canada,  
June 6, 1893.)

## CAPITAL.

Amount authorized and subscribed for.....	\$	200,000	00
"    paid up in cash.....		60,000	00

(For List of Shareholders, see Appendix.)

## ASSETS.

\*Stocks and bonds held by the company :—

	Par value.	Market value.
Montreal Protestant school bonds—4 per cent....	\$ 28,000 00	\$ 28,980 00
Carried out at market value.....		\$ 28,980 00
Burglar alarm plant.....		17,366 93
Fire alarm plant.....		10,894 73
Advance messenger service.....		1,576 08
Cash on hand at head office.....		707 51
"    in Molsens Bank.....		18,230 54
Agents' balances.....		1,432 67
Office furniture.....		755 76
Sundry debtors.....		175 74
Electric earnings outstanding—net.....		786 42
Total assets.....		\$ 80,906 38

## LIABILITIES (BURGLARY GUARANTEE)

Net amount of losses unsettled.....		None.
Reserve of unearned premiums.....	\$	9,570 31
Commission account.....		510 29
Sundry creditors.....		303 23
Due for directors' fees, salaries, &c.....		1,400 00
Dividends declared but not yet due.....		4,800 00
Total liabilities (excluding capital stock).....	\$	16,583 83

## INCOME.

## For Burglary Guarantee Risks.

Gross cash received for premiums.....	\$	20,032 49
Deduct reinsurance, rebate, abatement and return premiums.....		626 06
Net cash received for said premiums.....	\$	19,406 43
Total net cash received for premiums.....	\$	19,406 43
Received for interest on bonds and mortgages.....		1,449 59
Total income.....	\$	20,856 02

\*Deposited with Receiver General.

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THE DOMINION BURGLARY GUARANTEE—*Concluded.*

**EXPENDITURE.**

*For Burglary Guarantee Risks.*

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$787.75).....	\$	787 75	
Amount paid for losses occurring during the year.....	\$	5,855 69	
Deduct savings and salvage.....		308 15	
Net amount paid during the year for said losses.....	\$	5,547 54	
Total net amount paid during the year for burglary guarantee losses.....	\$	6,335 29	
Amount of dividends paid during the year.....		3,600 00	
Commission or brokerage.....		2,815 00	
Salaries, fees and all other charges of officials.....		4,064 85	
Taxes.....		550 17	
Miscellaneous payments, viz.:—Travelling expenses, \$18.00; printing and stationery, \$206.33; advertising, \$992.22; rent, \$200; legal expenses, \$48.00; sundries, \$576.66.....		2,041 21	
Total expenditure.....	\$	19,406 52	

CASH ACCOUNT.

1898.	DR.	1899.	CR.		
Dec. 31—To balance in hand and in banks this date.....	\$	15,141 65	Dec. 31—By expenditure during the year as above.....	\$	19,406 52
1899.			Bad debts written off.....		348 36
Dec. 31—To income as above.....		20,856 02	Advance messenger service.....		930 71
Sundry debtors.....		516 42	Balance on hand and in banks this date.....		18,938 05
Electric branch earnings..		3,082 65			
Sundries.....		26 90			
		<u>\$ 39,623 64</u>			<u>\$ 39,623 64</u>

RISKS AND PREMIUMS IN CANADA.

<i>Burglary Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of the year.....	2,123	\$ 2,030,123	\$ 17,223 57
Policies taken during the year—new.....	1,292	706,186	7,215 04
"    "    renewed.....	984	1,694,172	13,051 22
Total.....	4,399	\$ 4,405,481	\$ 37,489 83
Deduct terminated.....	2,254	2,155,915	18,349 22
Gross and net in force at 31st Dec., 1899.....	2,145	\$ 2,249,566	\$ 19,140 61
Total number of policies in force at date.....	2,145		
Total net amount in force.....			\$ 2,249,566 00
Total premiums thereon.....			19,140 61

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—GEO. GOODERHAM.

General Manager—J. E. ROBERTS.

Principal Office—Toronto, Ont.

(Incorporated June 23, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. Commenced business in Canada, November 5, 1887.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	1,000,000 00
Amount subscribed for.....		237,400 00
Amount paid up in cash.....		106,830 00

(For List of Stockholders see Appendix.)

## ASSETS.

Loans secured by mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	\$	2,400 00
Loans as above on which more than one year's interest is due and for which judgment has not been obtained.....		11,418 66
Interest due and unpaid on said loans.....	\$	488 56
Interest accrued and unpaid on said loans.....		213 89
Total interest due and accrued.....		702 45

Stocks and bonds deposited with the Receiver General, viz. :—

	Par value.	Market value.
Canadian Government bonds.....	\$ 20,000 00	\$ 20,900 00
City of Hamilton debentures.....	20,000 00	21,570 00
City of Brantford ".....	10,000 00	10,643 50
Town of Woodstock ".....	17,000 00	19,036 60
Town of Dundas ".....	9,000 00	9,477 00
City of Ottawa ".....	5,546 50	5,681 83
City of Chatham ".....	5,586 60	6,060 75
Total par and market values.....	\$ 87,133 10	\$ 93,369 68

Carried out at market value.....	93,369 68
Cash on hand at head office.....	860 59
Cash in Traders' Bank.....	1,780 66
Interest accrued and unpaid on loans.....	1,429 97
Outstanding premiums.....	14,853 82
Due from agents.....	1,779 34
Office furniture.....	678 69
Total assets.....	\$ 129,273 86

## SESSIONAL PAPER No. 4

## DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

## LIABILITIES.

<i>For Accident Policies, viz.:</i> —	
Amount claimed but not adjusted.....	\$ 1,645 20
" reported or supposed but not claimed.....	4,533 50
" resisted—not in suit.....	1,000 00
Total net amount of unsettled claims for accident losses.....	\$ 7,178 70
Amount of guarantee losses unsettled but not resisted.....	400 00
Reserve of unearned premiums for all outstanding risks—Accident.....	32,314 70
" " " " Guarantee.....	4,197 44
Amount of money borrowed.....	22,683 02
Amount of all other claims against the company.....	3,158 75
Total liabilities.....	\$ 69,932 61

## INCOME.

<i>For Accident Risks—</i>	
Gross cash received for premiums.....	\$ 67,973 09
Deduct reinsurance, rebate, abatement and return premiums.....	2,433 58
Net cash received for accident premiums.....	\$ 65,539 51
<i>For Guarantee Risks—</i>	
Gross cash received for premiums.....	\$ 7,806 56
Deduct reinsurance, rebate, abatement and return premiums.....	717 56
Net cash received for guarantee premiums.....	\$ 7,089 00
Total net cash received for premiums.....	\$ 72,628 51
Cash received for interest and dividends on stocks.....	3,194 87
Total.....	\$ 75,823 38
Received for calls on capital.....	11,870 00
Total income.....	\$ 87,693 38

## EXPENDITURE.

<i>For Accident Risks—</i>	
Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$7,108.11) ..	\$ 8,173 04
Amount paid for losses occurring during the year.....	18,701 52
Total net amount paid for accident losses.....	\$ 26,874 56
<i>For Guarantee Risks—</i>	
Amount paid for losses occurring during the year.....	\$ 623 30
" recovered on account of guarantee losses.....	575 13
Total net amount paid for guarantee losses.....	\$ 48 17
" " sickness losses.....	606 42
Total amount paid for losses.....	\$ 27,529 15
Commission or brokerage.....	20,224 92
Salaries, fees and all other charges of officials.....	7,890 10
Taxes.....	1,496 30
Miscellaneous payments, viz. :—	
Sundry expenses, \$880.67 ; printing, stationery and advertising, \$2,642.11 ; law costs, \$3,615.25 ; office furniture, \$31.50 ; travelling expenses, \$2,195.21 ; rent, \$1,590.67 ; postage, telegraph, exchange and express, \$957.32 ; advances to agents, \$924.78 ; light, \$47.09.....	12,884 60
Total expenditure.....	\$ 70,025 07

63 VICTORIA, A. 1900

DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Concluded.*

## CASH ACCOUNT.

1898.		<i>Dr.</i>	
Dec. 31—To balance in hand and in banks.....			\$ 4,126 54
1899.			
Dec. 31—To income as above .....			87,693 38
Loan account—borrowed during the year.....			5,000 00
Suspense account .....			82 85
			\$ 96,902 77
1899.		<i>Cr.</i>	
Dec. 31—By expenditure as above .....			\$ 70,025 07
Investments .....			11,742 58
Borrowed money returned .....			12,400 00
Paid on mortgages account.....			67 35
Accrued interest .....			26 52
Balance in hand and in banks this date.....			2,641 25
			\$ 96,902 77

## MISCELLANEOUS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	4,206	\$ 11,152,948	\$ 55,756 46
Taken during the year—new.....	3,380	7,083,365	40,106 98
"    "    —renewed.....	2,199	7,054,999	29,017 27
Total.....	9,785	\$ 25,291,312	\$ 124,880 71
Deduct terminated.....	4,405	11,635,548	58,618 63
Gross in force at end of year....	5,380	\$ 13,655,764	\$ 66,262 08
Deduct reinsured.....		338,500	1,632 47
Net in force at December 31, 1899.....	5,380	\$ 13,317,264	\$ 64,629 61

<i>Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	326	\$ 696,850	\$ 3,615 79
Taken during the year—new.....	448	1,698,972	7,051 86
"    "    —renewed.....	185	434,500	2,429 47
Total.....	959	\$ 2,830,322	\$ 13,097 12
Deduct terminated.....	356	774,150	4,056 67
Gross in force at end of year....	603	\$ 2,056,172	\$ 9,040 45
Deduct reinsured.....		159,500	645 58
Net in force at December 31, 1899.....	603	\$ 1,896,672	\$ 8,394 87

Total number of policies in force at date.....	5,983		
Total net amount in force.....			\$ 15,213,936 00
Total premiums thereon.....			73,024 48

THE DOMINION PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President and Chief Agent—A. RAMSAY.

Secretary—E. DOWSLEY.

Principal Office—Montreal.

(Incorporated, May 22, 1888, by 51 Vic., cap. 95. Commenced business in Canada, Dec. 14, 1888, by taking over the plate glass business of A. Ramsay.)

CAPITAL.

Amount of joint stock capital authorized .....	\$	50,000 00
Amount subscribed for .....		25,000 00
Amount paid up in cash .....		10,000 00

(For List of Stockholders, see Appendix.)

ASSETS.

Stocks and bonds deposited with the Receiver General, viz.:—

	Par value.	Market value.
Province of Quebec 5 per cent bonds .....	\$ 5,000 00	\$ 5,500 00
Montreal Protestant school board bonds .....	11,000 00	10,847 00
Total .....	\$ 16,000 00	\$ 16,347 00

Carried out at market value .....	\$	16,347 00
Deposit of Underwriters' Association .....		100 00
Loans on personal security of A. Ramsay & Son .....		3,672 32
Cash on hand at head office .....		888 09
Cash in bank of Quebec .....		1,607 06
Agents' balances .....		2,775 90
Office furniture and fixtures .....		400 00
Total assets .....	\$	25,790 37

LIABILITIES.

Reserve of unearned premiums for all outstanding plate glass risks .....	\$	20,430 83
Total liabilities .....	\$	20,430 83

INCOME.

Gross cash received for premiums .....	\$	16,940 44
Deduct reinsurance, rebate, abatement and return premiums .....		1,311 73
Net cash received for premiums .....	\$	15,628 71
Received for interest on bonds .....		690 00
Received for interest from other sources .....		133 00
Total income .....	\$	16,451 71

63 VICTORIA, A. 1900

DOMINION PLATE GLASS—*Concluded.*

## EXPENDITURE.

Amount paid for plate glass losses occurring during the year .....	\$	7,247 68	
Deduct savings and salvage .....		686 48	
Net amount paid for plate glass losses .....	\$		6,561 20
Amount of dividends paid during the year .....			2,625 00
Paid for commission or brokerage .....			4,061 69
Salaries, fees and all other charges of officials in Canada .....			800 00
Taxes .....			584 89
Sundry expenditure .....			849 74
Total expenditure .....	\$		<u>15,482 52</u>

## CASH ACCOUNT.

1898.		1899.	
Dec. 31—To balance in hand and in banks		Dec. 31—By expenditure as above .....	\$ 15,482 52
at this date .....	\$ 5,298 28	Balance in hand and in bank	
		at this date .....	6,267 47
1899.			
Dec. 31—To income as above .....	16,451 71		
	<u>\$ 21,749 99</u>		<u>\$ 21,749 99</u>

## RISKS AND PREMIUMS

	No.	Premiums thereon.
Policies in force at date of last statement .....	2,093	\$ 29,453 08
Taken during the year—new .....	887	11,096 61
Taken during the year—renewed .....	495	7,342 43
Total .....	3,475	\$ 47,892 12
Deduct terminated .....	782	11,455 08
Gross and net in force December 31, 1899 .....	<u>2,693</u>	<u>\$ 36,437 04</u>
Total number of policies in force .....	2,693	
Total premiums on policies in force .....		<u>\$36,437 04</u>



SESSIONAL PAPER No. 4

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—LORD CLAUD HAMILTON.

Secretary—S. STANLEY BROWN.

Chief Agent in Canada—RICHARD J. GRIFFIN.

Principal Office—London, England.

Head Office in Canada—Montreal.

(Incorporated, 25th October, 1880. Licensed for Accident and Guarantee business in Canada, 24th October, 1894, and commenced such business in 1895.)

CAPITAL.

Amount of joint stock capital.....	£	1,000,000
Amount subscribed for.....		750,000
Amount paid up in cash.....		150,000
		<u>1,000,000</u>

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz. :—	Par value.	
Canada 4 per cent reduced stock.....	\$	39,420 00
Canada 4 per cent 1910-35 stock.....		12,896 67
Province of Quebec bonds.....		24,333 33
Total.....	\$	<u>76,650 00</u>
Carried out at par value.....	\$	76,650 00
Cash at head office.....		200 00
Cash in Bank of Montreal.....		7,791 69
Agents' balances.....		13,468 15
Office furniture (say).....		650 00
Total assets in Canada.....	\$	<u>98,759 84</u>

LIABILITIES IN CANADA.

For Accident Losses in Canada—

Net amount of losses in Canada adjusted but not due (estimated).\$	491 43
"    "    reported or supposed but not claimed (estimated).....	17,652 44
Total net amount of unsettled claims for accident losses in Canada.....	\$ 18,143 87

For Guarantee Losses in Canada—

Net amount of losses in Canada claimed but not adjusted.....	\$ 2,028 36
"    "    resisted—in suit (accrued in previous years).....	3,000 00
Total net amount of unsettled claims for guarantee losses in Canada.....	5,028 36
Reserve of unearned premiums upon all unexpired accident risks in Canada.....	29,158 83
Reserve of unearned premiums upon all unexpired guarantee risks in Canada.....	7,956 05
Total liabilities in Canada.....	<u>\$ 60,287 11</u>

63 VICTORIA, A. 1900

## EMPLOYERS' LIABILITY—Continued.

## INCOME IN CANADA.

<i>For Accident Risks in Canada—</i>	
Gross cash received for premiums .....	\$ 55,155 86
Deduct reinsurance, rebate, abatement and return premiums.....	1,813 75
Net cash received for said premiums .....	\$ 53,342 11
<i>For Guarantee Risks in Canada—</i>	
Gross cash received for premiums .....	\$ 16,177 47
Deduct reinsurance, rebate, abatement and return premiums.....	1,132 68
Net cash received for said premiums .....	15,044 79
Total income in Canada .....	\$ 68,386 90

## EXPENDITURE IN CANADA.

<i>For Accident Risks in Canada—</i>	
Amount paid during the year for losses occurring in previous years, (which losses were estimated in the last statement at \$6,762.60).	\$ 12,952 72
Amount paid for losses occurring during the year .....	\$ 10,765 99
Deduct savings and salvage .....	1,050 82
Net amount paid for said losses .....	\$ 9,715 17
Total net amount paid for accident losses .....	\$ 22,667 89
<i>For Guarantee Risks in Canada—</i>	
Amount paid for losses occurring during the year .....	\$ 5,230 75
Deduct savings and salvage .....	2,657 88
Net amount paid during the year for guarantee losses .....	\$ 2,572 87
Net amount paid during the year for accident and guarantee losses .....	\$ 25,240 76
Commission or brokerage in Canada .....	20,559 36
Salaries, fees and all other charges of officials in Canada .....	2,418 01
Taxes in Canada .....	1,247 04
Miscellaneous payments, viz. :—	
Travelling expenses, \$1,004.00 ; postage, telegrams, &c., \$1,029.24 ; charges, \$254.85 ; rent, \$283.33 ; printing and stationery, \$710.15 ; advertising, \$83.25 ; office furniture, \$220.75 .....	3,585 57
Total expenditure in Canada .....	\$ 53,050 74

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
<i>Accident Risks in Canada—</i>			
Policies in force at date of last statement ..	1,024	\$ 4,746,167	\$ 38,780 47
Policies taken during the year—new .....	533	2,866,500	36,902 25
"    "    renewed ..	662	3,218,000	23,706 42
Total .....	2,219	\$ 10,830,667	\$ 99,389 14
Deduct terminated .....	1,066	4,994,167	41,071 48
Gross and net in force at December 31, 1899.	1,153	\$ 5,836,500	\$ 58,317 66
<i>Guarantee Risks in Canada—</i>			
Policies in force at date of last statement ..	1,905	\$ 2,499,834	\$ 14,598 06
Policies taken during the year—new and re- newed .....	2,515	3,225,765	16,946 75
Total .....	4,420	\$ 5,725,599	\$ 31,544 81
Deduct terminated .....	2,006	2,697,534	15,632 72
Gross and net in force at December 31, 1899.	2,414	\$ 3,028,065	\$ 15,912 09



## THE GUARANTEE COMPANY OF NORTH AMERICA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President and Chief Agent—EDWARD RAWLINGS. | Secretary and Treasurer—ROBERT KERR.

Head Office—57 Beaver Hall Hill, Montreal.

(Incorporated, August 2, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57. Commenced business in Canada, April, 1872. Commenced business in the United States, January, 1881.)

## CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	668,600 00
Amount paid up in cash.....	<u>304,600 00</u>

(For list of Shareholders, see Appendix.)

## ASSETS.

Value of real estate (less encumbrances) held by the company.....	\$ 71,081 34
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....	1,000 00
Stocks and bonds owned by the company, viz. :—	

<i>Bonds.</i>	Par value.	Book value.	Market value.
Montreal Corporation.....	\$ 10,500 00	\$ 11,445 00	\$ 11,025 00
" Harbour.....	73,500 00	81,465 00	81,530 00
" Board of Trade.....	2,500 00	1,750 00	1,750 00
Lake Champlain & St. Lawrence Junction Railway.....	5,000 00	4,500 00	4,500 00
Canada Southern Railway.....	10,000 00	11,000 00	10,800 00
Province of Quebec.....	1,000 00	1,100 00	1,090 00
City of Toronto.....	10,000 00	10,200 00	10,000 00
City of Brooklyn, New York.....	110,000 00	106,700 00	110,000 00
U. S. Government Reg'd.....	100,000 00	114,000 00	115,000 00
City of Richmond, Va.....	16,000 00	16,580 00	16,570 00
	<u>\$ 338,500 00</u>	<u>\$ 358,740 00</u>	<u>\$ 362,265 00</u>

<i>Stocks.</i>	Par value.	Book value.	Market value.
Montreal Corporation Stock.....	\$ 42,800 00	\$ 56,224 00	\$ 55,493 00
Dominion of Canada.....	2,399 67	2,447 66	2,439 67
U. S. Guarantee Company.....	149,100 00	149,100 00	149,100 00
Philadelphia Bourse.....	275 00	275 00	275 00
Montreal Telegraph Co.....	36,000 00	63,000 00	63,000 00
Western Union Telegraph Co.....	40,000 00	35,975 00	34,000 00
Bell Telephone Co.....	35,800 00	59,811 37	69,810 00
Bank of Montreal.....	10,000 00	24,900 00	25,500 00
Merchants Bank of Canada.....	5,000 00	8,950 00	8,200 00
Montreal Gas Co.....	16,000 00	33,440 00	29,920 00
Montreal Street Railway.....	5,000 00	14,450 00	14,500 00
	<u>\$ 342,374 67</u>	<u>\$ 448,573 03</u>	<u>\$ 452,237 67</u>
Total.....	<u>\$ 680,874 67</u>	<u>\$ 807,313 03</u>	<u>\$ 814,502 67</u>

Carried out at market value.....	814,502 67
Cash on hand at head office.....	1,094 91

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## GUARANTEE COMPANY—Continued.

Cash in banks, viz.:—

Quebec Bank, Montreal .....	\$	10,000	00
Canadian Bank of Commerce, Montreal .....		10,000	00
Merchants Bank of Canada .....		10,000	00
Dominion Bank .....		10,000	00
Cash in Chase National Bank, New York ..		1,198	00
Bank of Montreal, Montreal .....		24,911	44
"    Chicago .....		4,572	29
Cuyler, Morgan & Co., New York .....		13,675	59
Bank of Kentucky, Louisville, Ky. ....		522	32
Bank of Buffalo, Buffalo, N. Y. ....		764	43
National Bank of Commerce, St. Louis, Mo. ....		0	20
Continental Bank, St. Louis, Mo. ....		407	80
Fourth National Bank, Nashville, Tenn .....		472	12
Third National Bank, Atlanta, Ga. ....		5,377	58
Philadelphia Trust Safe Deposit and Insurance Co., Phila., Pa. .		5,778	46
Tradesmen's National Bank, Pittsburg, Pa. ....		796	09
Total: .....	\$	98,476	32
Interest accrued and unpaid on stocks .....		8,624	90
Premiums in course of collection .....		13,495	10
Office furniture and fixtures, including safes at head office and branches .....		3,589	80
Total assets .....	\$	1,011,865	04

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses claimed but not adjusted .....	\$	681	
Total amount of unsettled claims for losses in Canada .....	\$	681	20
Reserve of unearned premiums for all outstanding risks in Canada .....		15,664	17
Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums .....		5,318	91
Total liabilities in Canada .....	\$	21,664	28

(2) *Liabilities in other countries.*

Net amount of losses claimed but not adjusted .....	\$	10,900	00
"    reported or supposed but not claimed .....		8,437	00
"    resisted and in suit .....		35,279	96
"    "    not in suit .....		2,059	21
Total amount of unsettled claims for guarantee losses (\$42,134.17 of which accrued in previous years) .....	\$	56,676	17
Total reserve of unearned premiums for all outstanding risks .....		70,901	73
Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums .....		1,817	51
Total liabilities in other countries .....	\$	129,395	41
Total liabilities (except capital stock) in all countries .....	\$	151,059	69
Surplus on policy-holders' account .....		860,805	35

## GUARANTEE COMPANY—Continued.

## INCOME.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 31,906 27	\$ 140,985 23
Deduct reinsurance, rebate, abatement and return premiums.....	2,866 26	27,719 87
Net cash received for premiums.....	<u>\$ 29,040 01</u>	<u>\$ 113,265 36</u>
Total net cash received for premiums in all countries.....		\$ 142,305 37
Received for interest on bonds and mortgages.....		15,531 80
Received for interest and dividends on stock and all other sources.....		26,532 02
Total income.....		<u>\$ 184,369 19</u>

## EXPENDITURE.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$25,137.24).....	\$ 952 65	\$ 15,512 95
Deduct savings and salvage and reinsurance.....	135 00	3,363 78
Net amount paid for said losses.....	<u>\$ 817 65</u>	<u>\$ 12,149 17</u>
Amount paid for losses occurring during the year.....	\$ 5,459 98	\$ 38,569 54
Deduct reinsurance and savings and salvage.....	1,203 59	17,901 89
Net amount paid during the year for said losses.....	<u>\$ 4,256 39</u>	<u>\$ 20,667 65</u>
Total net amount paid during the year for guarantee losses.....	<u>\$ 5,074 04</u>	<u>\$ 32,816 82</u>
Total net amount paid during the year for losses in all countries.....		\$ 37,890 86
Amount of dividends paid during the year at 8 per cent.....		24,368 00
Commission or brokerage.....		6,729 93
Salaries, fees and all other charges of officials.....		58,821 39
Taxes (state, national and municipal).....		7,958 75
Miscellaneous payments, viz.:—Advertising, \$1,042.24; rent, \$7,236.99; sundry postage, exchange, telegrams, &c., \$4,672.50; printing and stationery, \$2,358.45; legal expenses, \$956.25; office furniture, \$365.72; office expenses, \$2,315.99; inspection and revision expenses, \$12,461.10.....		31,409 24
Total expenditure.....		<u>\$ 167,178 17</u>

## CASH ACCOUNT.

<i>Dr.</i>	
Dec. 31, 1898.	
To balance in hand and in banks, as at this date.....	\$ 93,029 09
Dec. 31, 1899.	
To income as above.....	184,369 19
Received from realization of investments.....	21,886 66
	<u>\$ 299,284 94</u>

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GUARANTEE COMPANY—*Concluded.*

Dec. 31, 1899.

Cr.

By expenditure during the year as above.....	\$	167,178	17
Investments during the year.....		32,505	54
Ville Marie Bank—Accepted cheque.....		30	00
Balance in hand and in banks this date.....		99,571	23
	\$	299,284	94

RISKS AND PREMIUMS.

FOR GUARANTEE RISKS.	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement .....	7,166,928	33,966 12	43,214,760	193,884 90	50,381,688	227,851 02
Taken during the year—new.....	1,456,530	3,767 82	9,387,050	23,751 96	10,843,580	27,519 78
"    "    renewed....	6,701,600	28,614 68	36,015,992	121,215 47	42,717,592	149,830 15
Total.....	15,325,058	66,348 62	88,617,802	338,852 33	103,942,860	405,200 95
Deduct terminated, including renewed .....	8,142,000	33,957 52	46,292,312	175,432 99	54,434,312	209,390 51
Gross in force at date.....	7,183,058	32,391 10	42,325,490	163,419 34	49,508,548	195,810 44
Deduct reinsured.....	225,000	1,062 75	6,000,594	21,615 88	6,225,594	22,678 63
Net in force, Dec. 1, 1899..	6,958,058	31,328 35	36,324,896	141,803 46	43,282,954	173,131 81
Total net amount in force.....					\$ 43,282,954	00
Total net premiums thereon.....						173,131 81

## LLOYDS PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—WILLIAM T. WOODS.

Secretary—CHAS. E. W. CHAMBERS.

Principal Office—63 William Street, New York.

Head Office in Canada—  
Toronto.Chief Agents in Canada—  
EASTMURE & LIGHTBOURN.

(Incorporated, August, 1882. Commenced business in Canada, July 12, 1886.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..... \$ 250,000 00

## ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz. :—

	Par value.	Market value.
Canada 4 per cent bonds.....	\$ 30,000 00	\$ 30,750 00
City of Ottawa bonds.....	6,000 00	6,712 80
City of Hamilton bonds.....	7,198 00	7,773 84
City of Montreal stock.....	5,000 00	5,551 00
Total par and market values.....	\$ 48,198 00	\$ 50,787 64

Carried out at market value.....	\$	50,787 64
Premiums in course of collection.....		8,172 33
Deposit, Underwriters' Association.....		100 00
Total assets in Canada.....	\$	59,059 97

## LIABILITIES IN CANADA.

Net amount of losses in Canada due and unpaid.....	\$	57 00
Reserve of unearned premiums for all outstanding risks in Canada.....		51,773 96
Total liabilities in Canada.....	\$	51,830 96

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 40,978 03
Deduct reinsurance rebate and return premiums.....	1,884 80
Net cash received for premiums.....	\$ 39,093 23
Received for interest and dividends.....	1,993 90
	\$ 41,087 13



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LLOYDS PLATE GLASS—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous year (which losses were estimated in the last statement at \$207.04).....	\$	207 04	
Amount paid for losses occurring during the year.....	\$	22,270 03	
Deduct savings and salvage.....		3,083 52	
Net amount paid during the year for said losses.....	\$	19,186 51	
Net amount paid during the year for plate glass losses.....	\$	19,393 55	
Commission or brokerage.....		15,642 47	
Taxes.....		965 54	
Miscellaneous payments, viz. :—			
Duty and other charges on supplies from head office, \$37.64 ; underwriters' association, \$153.74 ; insurance superintendence, \$16.66 ; advertising, \$133.33 ; calendars, \$273.39 ; travelling expenses, \$36.85.....			651 61
Total expenditure in Canada.....	\$	36,653 17	

RISKS AND PREMIUMS.

<i>Plate Glass Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	7,087	.....	\$ 90,038 08
Policies taken during the year—new and renewed.....	4,009	.....	43,942 40
Total.....	11,096	.....	\$ 133,980 48
Deduct terminated.....	3,694	.....	\$ 36,647 43
Gross and net in force, December 31, 1899....	7,402	.....	\$ 97,333 05
Total number of policies in force in Canada at date.....	7,402		
Total premiums thereon.....			\$ 97,333 05

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

LEDGER ASSETS.

Book value of real estate unencumbered.....	\$	245,763 18
Book value of stocks and bonds held by the company.....		302,924 28
Cash on hand and in banks.....		38,482 07
Total net or ledger assets.....	\$	587,169 53

NON-LEDGER ASSETS.

Market value of real estate over book value.....	19,236 82
" bonds and stocks over book value.....	14,721 21
Gross premiums in course of collection.....	49,541 03
Total admitted assets.....	\$ 670,668 59

LLOYDS PLATE GLASS—*Concluded.*

## LIABILITIES.

Net amount of unpaid losses.....	\$	3,585 98
Unearned premiums.....		231,317 85
Due and accrued for agency expenses, plate glass, glazing, &c.....		29,825 15
<b>Total liabilities, except capital stock.....</b>	<b>\$</b>	<b>264,728 98</b>
Capital stock paid up.....	\$	250,000 00
Surplus beyond capital and other liabilities.....		155,939 61

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$	403,156 12
Interest and dividends.....		14,441 57
Rents.....		10,148 12
<b>Total cash income.....</b>	<b>\$</b>	<b>427,745 81</b>

## EXPENDITURE DURING THE YEAR.

Net amount paid for losses.....	\$	217,971 69
Dividends to stockholders.....		50,000 00
Paid for commission to agents.....		127,769 41
Salaries and travelling expenses of agents, &c.....		2,031 38
Salaries of officers and office employees.....		54,893 36
Taxes, licenses and fees.....		15,156 66
Rent.....		2,896 29
All other expenditure.....		23,069 13
<b>Total cash expenditure.....</b>	<b>\$</b>	<b>493,787 92</b>

## RISKS AND PREMIUMS.

Plate glass risks, written or renewed during 1899.....	\$	19,252,141 00
Premiums thereon.....		437,279 75
Amount of risks terminated during the year.....		20,219,095 00
Premiums thereon.....		428,361 49
Net amount in force at December 31, 1899.....		19,846,521 00
Premiums thereon.....		456,222 03

SESSIONAL PAPER No. 4

THE LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

*Principal Office*—  
61 Moorgate St., London, England.

*Secretary*—E. G. LAUGHTON ANDERSON.

*Head Office in Canada*—  
Cor. King and Yonge Sts., Toronto.

*Manager for Canada*—D. W. ALEXANDER.

(Established, A.D. 1869. Commenced business in Canada, July, 1880.)

CAPITAL.

Amount of joint stock capital authorized.....	£250,000 sterling.
Amount subscribed for.....	150,000 "
Amount paid up in cash.....	75,000 "

ASSETS IN CANADA.

Value of real estate in Canada held by company.....	\$	250 00
Stocks and bonds in deposit with Receiver General, viz. :—		
	Par value.	Market value.
Canada inscribed stock.....	\$ 53,533 33	\$ 56,745 32
City of Toronto debentures.....	19,466 67	19,466 66
Total par and market values.....	<u>\$ 73,000 00</u>	<u>\$ 76,211 98</u>
Carried out at market value.....		76,211 98
Cash at head office.....		357 63
Cash in Bank of Hamilton, Toronto.....		3,453 17
Cash in hands of agents in Canada.....		15,273 23
Bills receivable in Canada held by the company.....		1,496 27
(Amount of same overdue, \$318.94.)		
Office furniture.....		1,000 00
Total assets in Canada.....	\$	<u>98,042 28</u>

LIABILITIES IN CANADA.

*For Guarantee Losses in Canada.*

Net amount claimed but not adjusted.....	\$ 2,695 31
Net amount resisted, in suit.....	1,000 00
Total net amount of guarantee losses unsettled.....	<u>\$ 3,695 31</u>

*For Accident Losses in Canada.*

Net amount claimed but not adjusted.....	\$ 42 52
" reported or supposed but not claimed.....	4,302 00
" resisted, in suit (accrued in previous years).....	5,000 00
Total amount of accident losses unsettled.....	<u>\$ 9,344 52</u>

Total net amount of unsettled claims for losses in Canada..... \$ 13,039 83

Reserve of unearned premiums for all outstanding risks in Canada :—	
Guarantee.....	\$ 15,462 25
Accident.....	29,175 15

Total reserve..... 44,637 40

Due and accrued for law costs, interest, &c..... 2,000 00

Total liabilities in Canada..... \$ 59,677 23

63 VICTORIA, A. 1900

LONDON GUARANTEE AND ACCIDENT—*Continued.***INCOME IN CANADA.***For Guarantee Risks in Canada.*

Gross cash received for guarantee premiums.....	\$ 31,769 67
Deduct reinsurance, rebate, abatement and return premiums.....	675 41
Net cash received for said premiums.....	<u>\$ 31,094 26</u>

*For Accident Risks in Canada.*

Gross cash received for accident premiums.....	\$ 56,519 69
Deduct reinsurance, rebate, abatement and return premiums.....	905 20
Net cash received for said premiums.....	<u>\$ 55,614 49</u>

Total net cash received for premiums in Canada.....	\$ 86,708 75
Interest on deposit received direct in England.....	2,822 63
" on bank deposits.....	195 33
Total income in Canada.....	<u>\$ 89,726 71</u>

**EXPENDITURE IN CANADA.***For Guarantee Risks in Canada.*

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$13,325.63).....	\$12,920 75
Deduct recoveries.....	63 00
Net amount paid during the year for said losses.....	\$ 12,857 75
Amount paid for losses occurring during the year.....	\$ 2,670 84
Deduct recoveries.....	549 10
Net amount paid during the year for said losses.....	2,121 74
Total net amount paid during the year for guarantee losses.....	<u>\$ 14,979 49</u>

*For Accident Risks in Canada.*

Amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at \$6,133.98).....	\$ 7,353 84
Amount paid for accident losses occurring during the year.....	33,319 39
Total net amount paid during the year for accident losses ..	<u>\$ 40,673 23</u>

Total net amount paid during the year for guarantee and accident losses.....	\$ 55,652 7
Paid for commission or brokerage in Canada.....	19,305 7
" salaries, fees and other charges of officials in Canada.....	11,797 9
" taxes in Canada.....	1,850 0
Miscellaneous payments, viz.:—Law costs, \$1,976.35; medical fees, \$305.12; printing and stationery, \$1,599.44; travelling expenses, \$2,151.83; postages and telegrams, \$669.29; rent, \$1,371.73; agency charges, \$189.56; elevator inspection, \$14.50; sundry expenses, \$1,372.38; advertising, \$498.17.....	10,148 37
Total expenditure in Canada.....	<u>\$ 98,754 79</u>

## SESSIONAL PAPER No. 4

## LONDON GUARANTEE AND ACCIDENT—Continued.

## RISKS AND PREMIUMS.

<i>Guarantee Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	3,641	\$ 5,626,045	\$ 30,959 58
Taken during the year—new	789	2,030,222	8,548 55
"    "    renewed	1,284	3,531,575	23,051 35
Total	5,714	\$ 11,187,842	\$ 62,559 48
Deduct terminated	3,790	5,857,945	31,634 99
Gross and net in force at Dec. 31, 1899	1,924	\$ 5,329,897	\$ 30,924 49

*Accident Risks in Canada.*

Gross policies in force at date of last statement.	5,651	\$ 15,658,266	\$ 64,705 28
Taken during the year—new	1,739	3,846,800	20,144 28
"    "    renewed	3,123	9,088,266	38,772 17
Total	10,513	\$ 28,593,332	\$ 123,621 73
Deduct terminated	5,701	15,792,866	65,232 68
Gross in force at end of year	4,812	\$ 12,800,466	\$ 58,389 05
Deduct reinsured	1	5,000	20 00
Net in force at Dec. 31, 1899	4,811	\$ 12,795,466	\$ 58,369 05

Total number of policies in force in Canada at date	6,735		
Total net amount in force			\$ 18,125,363 00
Total premiums thereon			89,293 54

63 VICTORIA, A. 1900

LONDON GUARANTEE AND ACCIDENT—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

The net income from premiums, after deducting reassurances, was £223,636 ls. 4d.

The balance of claims account, including reserve for claims then under investigation, was £108,731 17s. 2d.

The directors recommend the transfer of £5,000 to the reserve fund, which will then amount to £110,000, and the payment of a dividend (1) on the preference shares, after the rate of 5 per cent per annum, for the half-year ending December 31, 1899, (2) on the ordinary shares, of six shillings per share, making with the interim dividend paid in September eight shillings per share, free of income tax, and the payment of a bonus of one shilling per share, also free of income tax.

## REVENUE ACCOUNT, FOR THE YEAR ENDING DECEMBER 31, 1899.

EXPENDITURE.	£	s.	d.	INCOME.	£	s.	d.
To claims: Balance of account, and costs and expenses <i>re</i> settlements.	108,731	17	2	By premiums, less bonus and rebates to assured and reassurances.....	223,636	1	4
To charges:—Branch and agency commission, including reserves <i>re</i> balances, policy stamps .....	55,163	0	4	By interest.....	12,475	1	1
To income and other taxes, home and foreign.....	6,534	6	11	By profit and loss.....	22	3	4
To Advertising, agency extension, printing and stationery.....	7,643	8	5				
To rent, salaries and general law charges, directors', auditors', medical and other fees.....	21,482	19	5				
To postages, receipt stamps and miscellaneous charges.....	3,655	4	4				
To reserve fund.....	5,000	0	0				
To interim dividend paid							
Sept., 1899.....	£3,125	0	0				
To balance carried to balance sheet.....	24,797	9	2				
	<u>27,922</u>	<u>9</u>	<u>2</u>				
	<u>£236,133</u>	<u>5</u>	<u>9</u>		<u>£236,133</u>	<u>5</u>	<u>9</u>

## BALANCE SHEET, AS ON DECEMBER 31, 1899.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
To capital:—50,000 shares of £5 each.....	£250,000			By Investments, at cost, less sinking fund.....	366,235	9	11
Of which are subscribed:—				Certain of the above investments are deposited in connection with government business in England, and others abroad under foreign or colonial state laws.			
25,000 ordinary shares £2 paid.....	£50,000			Branch and agents' balances.....	£39,414	10	5
5,000 5 per cent preference shares fully paid.....	25,000			Less reserve for commission, &c.....	10,640	0	0
	75,000	0	0		<u>28,774</u>	<u>10</u>	<u>5</u>
To Unclaimed dividends.....	192	8	11	Cash at London bankers.....	£5,364	7	9
Sundry creditors.....	8,199	2	9	Cash at banks, at home and abroad.....	2,419	7	6
Reserve for claims under investigation.....	78,460	7	9	Cash in hands of trustees.....	17,300	0	10
Reserve.....	110,000	0	0	Cash in transit.....	3,572	12	6
Revenue account, including provision for current policies:—				Cash on hand at head office and branches.....	212	12	10
Balance from last year, after payment of dividend, 1898.....	£127,229	13	2		<u>28,869</u>	<u>1</u>	<u>5</u>
Add balance of account for the year ending this date.....	24,797	9	2				
	<u>152,027</u>	<u>2</u>	<u>4</u>				
	<u>£423,879</u>	<u>1</u>	<u>9</u>		<u>£423,879</u>	<u>1</u>	<u>9</u>

SESSIONAL PAPER No. 4

THE MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—GEORGE R. RUXTON.  
Principal Office—  
20 Old Broad Street, London, Eng.

Secretary—HENRY G. R. MAUGHAN.  
Head Office in Canada—Montreal.  
Chief Agent in Canada—JOHN W. MOLSON.

(Established, July 30, 1836 ; incorporated in January, 1881 ; commenced business in Canada, December 14, 1896.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£	1,000,000
" paid up in cash.....		180,000

ASSETS IN CANADA.

Canada 4 per cent bonds in deposit with the Receiver General, par value.....	\$	102,200 00
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LIABILITIES IN CANADA.

Total liability in Canada.....		Nil.
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INCOME IN CANADA.

Net cash received for premiums.....	\$	5,982 47
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EXPENDITURE IN CANADA.

Commission or brokerage.....	\$	598 25
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RISKS AND PREMIUMS.

For Inland Transit Risks in Canada.

Policies taken during the year.....	\$	5,982 47	Premiums.
Deduct terminated.....		5,982 47	

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

BALANCE SHEET.

LIABILITIES.

		£	s.	d.
Capital amount, viz. :—				
Capital subscribed.....	£1,000,000	0	0	
Less amount not called up.....	820,000	0	0	
		180,000	0	0
Reserve fund.....		600,000	0	0
Sundry creditors.....		16,581	8	5
Balance of underwriting account on December 31, 1898.....	£	349,946	16	3
The amount of settlements during 1899, applicable to 1898 and former years, was.....	£	70,798	3	9
Amount paid for dividends.....	80,000	0	0	
" added to reserve fund.....	25,000	0	0	
		175,798	3	9
		174,148	12	6
Net amount of premiums and interest on investments for 1899, was	£	268,349	19	0
Settlements and office expenses for the year 1899, were.....	95,035	3	3	
		173,314	15	9
		£1,144,044	16	8

63 VICTORIA, A. 1900

MARINE INSURANCE COMPANY—*Concluded.***ASSETS.**

## Securities :—

Government, metropolitan and stock guaranteed by government.....	£	147,159	1	4		
Indian government.....		49,062	10	6		
Indian railway.....		95,590	7	4		
Colonial.....		115,637	1	3		
Foreign government and American.....		173,994	13	9		
British railway.....		146,857	8	11		
Other.....		274,902	10	4		
						£1,003,203 13 5
House property.....					60,000	0 0
Amount due for premiums on reinsurance account.....					60,148	6 11
Bills receivable.....					1,038	16 11
Sundry debtors.....					144	10 7
Cash at bankers.....					19,509	8 10
						£1,144,044 16 8



SESSIONAL PAPER No. 4

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—HENRY S. PATTESON.

Secretary—C. S. GILMAN.

Principal Office—Norwich, England.

Chief Agents in Canada—SCOTT & WALMSLEY.

Head Office in Canada—32 Church St, Toronto.

(Established, September 1, 1856. Commenced business in Canada, July 1, 1883.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 200,000	\$ 973,333 33
Amount of capital paid up in cash.....	100,000	486,666 67

ASSETS IN CANADA.

Stocks in deposit with Receiver General, viz. :—

	Par value.	Market value.	
Canada 4 per cent stock.....	\$ 58,400 00	\$ 58,400 00	
Carried out at market value.....			\$ 58,400 00
Cash in banks, viz. :—			
Molsons Bank, current account.....	\$ 665 17		
" special account.....	7,202 00		
Total.....			7,867 17
Agents' balances.....			188 55
Total assets in Canada.....			\$ 66,455 72

LIABILITIES IN CANADA.

Net amount of losses in Canada unpaid.....		None.
Reserve of unearned premiums for all outstanding risks in Canada.....	\$	511 25
Total liabilities in Canada.....	\$	511 25

INCOME IN CANADA.

Gross cash received for accident premiums.....	\$ 1,066 78	
Deduct reinsurance, return premiums, &c.....	60 50	
Net cash received for premiums.....	\$	1,036 28
Interest on bank deposit.....		226 04
Total income in Canada.....	\$	1,262 32

63 VICTORIA, A. 1900

NORWICH AND LONDON—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$7.50).....	\$	7	50
Amount paid for losses occurring during the year.....		67	85
Total net amount paid during the year for accident losses in Canada.....	\$	75	35
Commission or brokerage, salaries, fees and other charges of officials.....		409	00
Taxes and government registration.....		230	41
All other payments, viz.:—Postage and telegrams, \$4.98 ; printing and stationery, &c., 18.95.....		23	93
Total expenditure in Canada.....	\$	738	69

## RISKS AND PREMIUMS.

<i>For Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	93	\$ 251,000	\$ 1,093 00
Policies taken during the year—new.....	11	35,500	109 00
"    "    renewed.....	84	212,500	974 00
Total.....	188	\$ 499,000	\$ 2,176 00
Deduct terminated.....	98	263,500	1,153 50
Gross and net in force at end of year.....	90	\$ 235,500	\$ 1,022 50
Number of policies in force at date.....			90
Total net amount in force.....			\$ 235,500 00
Premiums thereon.....			1,022 50

## GENERAL BUSINESS STATEMENT FOR YEAR ENDING AUGUST 31, 1899.

## REVENUE ACCOUNT FOR THE YEAR ENDING AUGUST 31, 1899.

	£	s.	d.		£	s.	d.
Balance from last year.....	£135,462	5	10	Claims.....	67,002	12	3
Less dividend December, 1898.....	11,000	0	0	Commission.....	15,147	8	6
	124,462	5	10	Expenses.....	26,731	13	7
Premiums (less reassurances).....	137,486	12	8	Abatement to policy-holders.....	5,312	19	0
Interest, &c.....	8,271	3	6	Interim dividend to shareholders.....	5,000	0	0
	£270,220	2	0	Balance, August 31, 1899.....	151,025	8	8
					£270,220	2	0

## BALANCE SHEET AT AUGUST 31, 1899.

	£	s.	d.		£	s.	d.
Paid-up capital.....	100,000	0	0	Indian and colonial securities.....	56,986	6	6
Insurance fund—				Railway and other debenture stocks and bonds.....	65,482	7	5
General reserve.....	50,000	0	0	Railway and other guaranteed preference and ordinary stocks.....	80,440	8	7
Reserve for unexpired risks.....	54,994	0	0	Mortgages on real estate and reversion.....	14,900	0	0
Balance.....	46,031	8	8	Freehold property.....	4,500	0	0
	151,025	8	8	Agents' balances.....	17,684	1	11
Outstanding claims.....	24,842	0	0	Cash at bankers'.....	37,499	14	6
Suspense account.....	1,655	16	10	Cash in hand.....	30	6	7
	£277,523	5	6		£277,523	5	6

SESSIONAL PAPER No. 4

## THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—THOMAS HEWITT, ESQ.

General Manager and Secretary—

RICHARD J. PAULL.

Principal Office—London, Eng.

Chief Agent in Canada—

FRANCIS F. ROLLAND.

Head Office in Canada—Montreal.

(Incorporated under the Companies Acts, 1862 and 1867. Commenced business in Canada, September 1, 1895.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	1,000,000	00
Amount subscribed for.....		420,870	00
Amount paid up in cash.....		132,174	00

## ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General, viz. :—

	Par value.	Market value.	
Canada 4 per cent inscribed stock .....	\$ 9,733 33	\$ 10,305 16	
Province of Quebec 5 per cent bonds .....	14,600 00	15,366 62	
"    4 per cent bonds.....	12,166 67	12,300 50	
South Australian 4 per cent bonds.....	45,746 66	46,032 82	
Côte St. Antoine (Westmount) bonds.....	25,000 00	27,062 50	
Total par and market values.....	<u>\$ 107,246 66</u>	<u>\$ 111,067 60</u>	
Carried out at market value.....		\$ 111,067 60	
Cash in Bank of Montreal, Montreal .....		5,496 98	
Cash in hands of agents in Canada .....		23,465 72	
Office furniture and stationery.....		1,500 00	
Total assets in Canada .....		<u>\$ 141,530 30</u>	

## LIABILITIES IN CANADA.

*For Accident Losses in Canada.*

Net amount of losses due and yet unpaid .....	\$	632 73	
"    adjusted but not due .....		650 00	
"    claimed but not adjusted.....		5,593 50	
"    reported or supposed but not claimed.....		8,862 60	
Total net amount of unsettled accident losses (\$4,930 accrued in previous years)....	\$	15,738 83	

*For Sickness Losses in Canada.*

Net amount of losses due and unpaid....	\$	65 00	
do reported or supposed but not claimed .....		2,800 48	
Total net amount of unsettled sickness losses.....		2,865 48	
Reserve of unearned premiums for all outstanding accident risks in Canada.....		102,430 33	
Total amount of all liabilities in Canada .....	\$	<u>121,034 64</u>	

63 VICTORIA, A. 1900

OCEAN ACCIDENT AND GUARANTEE—*Continued.*

## INCOME IN CANADA.

Gross cash received for accident premiums.....	\$ 198,702 78
Deduct rebate, abatement and return premiums.....	3,281 28
Net cash received for accident premiums.....	\$ 195,421 50
Received for interest on bonds, &c.....	4,435 87
Total income in Canada.....	\$ 199,857 37

## EXPENDITURE IN CANADA.

*For Accident Risks in Canada.*

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$16,770.50).	\$ 19,589 58
Amount paid for losses occurring during the year.....	89,671 10
Total net amount paid during the year for accident losses.....	\$ 109,260 68

*For Sickness Risks.*

Amount paid during the year for sickness losses occurring in previous years (which losses were estimated in the last statement at \$695.77)	\$ 1,031 41
Amount paid for sickness losses occurring during the year.....	5,421 92
Total net amount paid during the year for sickness losses.....	\$ 6,453 33

Total net amount paid during the year for accident and sickness losses in Canada..	\$ 115,714 01
Commission or brokerage.....	57,797 10
Salaries, fees and all other charges of officials.....	2,699 99
Taxes.....	1,881 71

## Miscellaneous payments, viz.:—

Legal expenses, \$6,938.00 ; printing, \$3,155.61 ; stationery, \$208.66 ; newspaper subscriptions, \$165.50 ; advertising, \$247.38 ; rent, \$1,758.11 ; office furniture and repairs, \$607.98 ; sundry expenses, \$315.80 ; light, \$157.46 ; elevator inspection, \$80.85 ; fire insurance, \$26.87 ; insurance superintendence, \$75.14 ; medical fees, \$2,745.17 ; telephone, \$109 ; notarial, \$14.50.	16,606 03
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Total expenditure in Canada.....	\$ 194,698 84
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## RISKS AND PREMIUMS.

<i>Accident Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies in force at date of last statement.....	5,823	\$ 34,399,134	\$ 142,471 06
Taken during the year—new.....	3,497	19,048,350	142,141 70
"    "    renewed.....	3,689	14,809,583	80,954 53
Total.....	13,009	\$ 68,257,067	\$ 365,567 29
Deduct terminated.....	6,138	38,172,434	162,208 28
Gross and net in force at December 31, 1899....	6,871	\$ 30,084,633	\$ 203,359 01

Total number of policies in force in Canada at date.....	6,871
Total net amount in force.....	\$ 30,084,633 00
Total premiums thereon.....	203,359 01

SESSIONAL PAPER No. 4

OCEAN ACCIDENT AND GUARANTEE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

		REVENUE ACCOUNT.					
		£	s.	d.	£	s.	d.
Balance of revenue account, December 31, 1899.....	£ 19,679 13 4						
Less dividend paid March and Sept., 1899, less tax.....	19,428 18 5						
		250	14	11			
Provision for liability on unexpired risks, brought forward from December 31, 1898.....	255,361 6 8						
Premiums, &c., less reinsurances and bonus to assured.....	718,745 10 4						
Interest, dividends and rents, less provision for investments redeemable at par, and for depreciation of leaseholds.....	29,073 9 7						
Transfer fees.....	69 10 0						
Foreign exchange.....	139 10 0						
Profit on sale of securities.....	704 18 10						
		£1,004,345	0	4			
					£1,004,345	0	4
Balance brought down.....		£	s.	d.	£	s.	d.
		395,083	11	7	100,000	0	0
					265,197	8	11
					29,886	2	8
		£395,083	11	7	£395,083	11	7

Compensation paid and provided for, and incidental expenses..... 365,564 5 6  
 Advertising, printing and stationery, stamps, postages, travelling expenses, &c..... 36,198 11 3  
 Expenses of management, inclusive of salaries, rent at head office and branches, directors' remuneration, auditors' fees, purchase of goodwill of security company, &c.... 98,613 18 11  
 Commissions, including provision in respect of agents' balances.... 92,872 11 10  
 Depreciation of furniture..... 533 1 3  
 Provision for cancellments and non-renewals..... 15,479 0 0  
 Balance carried down..... 395,083 11 7

Transferred to reserve fund..... 100,000 0 0  
 Provision for liability on unexpired risks..... 265,197 8 11  
 Balance..... 29,886 2 8

OCEAN ACCIDENT AND GUARANTEE—*Concluded.*

## BALANCE SHEET, DECEMBER 31, 1899.

		£	s.	d.			£	s.	d.					
Shareholders' capital :—					Investments, viz. :—									
Authorized—					British and colonial government and provincial securities. ....									
200,000 shares of £5 each .....		1,000,000	0	0	Foreign government securities. ....									
Subscribed—					State and municipal bonds .....									
12,000 shares of £5 each (fully paid) .....	£60,000	0	0	Indian railway stocks .....										
77,493 shares of £5 each (£1 per share paid)...	387,465	0	0	Bank of England stock .....										
89,493	£ 447,465	0	0	British and colonial railway mortgage bonds and ordinary stocks .....										
Less uncalled capital.....					American railway mortgage gold bonds .....									
	309,972	0	0	Foreign railway guaranteed and ordinary stocks .....										
Sundry accounts pending, made up to December 31, 1899 .....					137,493	0	0	Miscellaneous debentures .....						
Unclaimed dividends .....		51,997	13	6	Mortgages on freehold and leasehold properties and other securities .....									
Provision for investments, redeemable at par .....		182	3	11	Freehold and leasehold premises at Moorgate Court, E.C. (less depreciation) .....									
Capital redemption fund .....		5,422	0	7	Freehold property, Ocean Chambers, West George Street, Glasgow .....									
National Provincial Bank of England, Limited, loan account .....		8,194	0	8	Freehold property, Ocean Chambers, North John Street, Liverpool .....									
Balance from revenue account .....		30,400	0	0	Freehold property, Ocean Chambers, Above Bar, Southampton. Leasehold premises, Ocean offices Nos. 36, 38, 40, 42 & 44, Moorgate Street, E.C. (less depreciation) .....									
Reserves :—		29,886	2	8	Freehold premises, Ocean Chambers, Borough High Street, S.E. Leasehold premises, Ocean Chambers, Westmoreland Street, Dublin (less depreciation) .....									
Reserve fund .. £ 350,000	0	0			Leasehold premises, Ocean Chambers, Pall Mall, S.W. (less depreciation) .....									
Provision for liability on unexpired risks..	265,197	8	11	753,121	8	11	Furniture at head offices and branches (less depreciation) .....							
Provision for claims outstanding..	137,924	0	0	Rents due from tenants and other balances .....										
							Balances at branches and agents' balances (less provision for commission, bonus, cancellments and non renewals) .....							
							Fixed deposits with bankers .....							
							Cash at bankers and in hand .....							
							Investments and cash in trustees' hands to meet capital redemption fund .....							
							8,194	0	8					
							£1,016,696	10	3					
							£1,016,696	10	3					

## RESERVE FUND, DECEMBER 31, 1899.

		£	s.	d.			£	s.	d.
Balance .....		350,000	0	0	Balance from 1898 .....		250,000	0	0
					Transferred from revenue account..		100,000	0	0
							£350,000	0	0
							£350,000	0	0

SESSIONAL PAPER No. 4

THE ONTARIO ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—LARRATT W. SMITH, Q.C., D.C.L.  
Principal Office—Toronto.

Secretary—FRANCIS J. LIGHTBOURN.  
Vice President and Managing Director—  
ARTHUR L. EASTMURE.

(Incorporated July 22, 1895, by 58-59 Vic., cap. 83, amended in 1897 by 60-61 Vic., cap. 80.  
Commenced business in Canada, October 17, 1895.)

**CAPITAL.**

Amount of capital authorized.....	\$	500,000 00
Amount subscribed for.....		102,550 00
Amount paid up in cash.....		41,700 00
		<u>41,700 00</u>

(For List of Shareholders see Appendix.)

**ASSETS.**

Bonds and debentures owned by the company, viz.:-

		Par value	Cost value.
* City of Toronto	bonds.....	\$ 4,866 67	\$ 5,105 61
* City of Brantford	".....	5,000 00	5,100 00
* City of St. John, N.B. (school)	".....	5,000 00	5,112 50
* City of Woodstock, Ont.	".....	5,000 00	5,075 00
* Province of New Brunswick	".....	7,500 00	7,880 25
* Province of British Columbia	".....	5,000 00	5,250 00
Province of Manitoba	".....	4,866 67	5,562 59
Province of Prince Edward Island	".....	5,000 00	5,238 50
Total.....		<u>\$ 42,233 34</u>	<u>\$ 44,324 45</u>

Carried out at market value.....	\$	44,977 36
Cash in hand at head office.....		1,293 57
Cash in banks, viz.:-		
Merchants Bank of Canada.....	\$	7,611 37
Central Canada Loan and Savings Company.....		2,500 00
Total.....		10,111 37
Interest accrued and unpaid.....		257 33
Bills receivable.....		957 01
Agents' balances.....		11,508 28
Advances to agents.....		573 04
Sundry accounts.....		282 47
Total assets.....	\$	<u>69,960 43</u>

**LIABILITIES.**

Claims for accident losses claimed but not adjusted.....	\$	2,000 00
" reported or supposed but not claimed.....		1,500 00
Claims for sickness losses unpaid.....		500 00
Total unsettled claims.....	\$	4,000 00
Reserve of unearned premiums for all outstanding accident risks.....		27,460 00
Amount due to other companies for reinsurances.....		852 48
Total liabilities.....	\$	<u>32,312 48</u>

\* In deposit with Receiver General.

63 VICTORIA, A. 1900

ONTARIO ACCIDENT—*Concluded.*

## INCOME.

Gross cash received for premiums.....	\$	69,805	65
Deduct reinsurance, rebate, abatement and return premiums.....		7,888	63
Net cash received for premiums.....	\$	61,917	02
Interest on bonds.....		1,687	81
Total.....	\$	63,604	83
Received for increased capital.....		175	00
Total income.....	\$	63,779	83

## EXPENDITURE.

*For Accident Risks.*

Amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at \$2,200).	\$	2,314	75
Less amount received for reinsurance.....		426	08
Net amount paid for said losses.....	\$	1,888	67
Amount paid for losses occurring during the year.....	\$	23,601	32
Less amount paid for reinsurance.....		1,249	63
Net amount paid for said losses.....	\$	22,351	69
Total net amount paid during the year for accident losses.....	\$	24,240	36

*For Sickness Risks.*

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$300).....	\$	739	71
Amount paid for losses occurring during the year.....		2,926	49
Total net amount paid for sickness claims.....	\$	3,666	20
Total amount paid for accident and sickness losses.....	\$	27,906	56
Amount of dividends paid during the year.....		1,309	80
Commission or brokerage.....		26,234	04
Paid for salaries, fees and all other charges of officials.....		605	00
Taxes.....		918	65
Miscellaneous payments, viz. :—			
Printing, advertising, rent, etc., \$2,720.15 ; elevator inspection, \$164.00.....		2,884	15
Total expenditure.....	\$	59,858	20

## CASH ACCOUNT.

1898.				1899.				
Dec. 31—To balance in hand and in banks at this date.....	\$	12,417	02	Dec. 21—By expenditure as above....	\$	59,858	20	
1899.				By investments.....		5,238	50	
Dec. 31—To income as above.....	63,779	83		By bills receivable.....		271	90	
To returned advances.....	576	69		Balance in hand and in banks.....		11,404	94	
	\$	76,773	54			\$	76,773	54



## SESSIONAL PAPER No. 4

ONTARIO ACCIDENT—*Concluded.*

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Policies in force at date of last statement. . . .	2,607	\$ 6,716,150	\$ 42,052 95
Taken during the new year—new and renewed.	3,735	11,238,075	72,448 22
Total . . . . .	6,342	\$ 17,954,225	\$ 114,501 17
Deduct terminated. . . . .	2,709	8,312,650	52,691 50
Gross in force at end of year . . . . .	3,633	\$ 9,641,575	\$ 61,809 67
Deduct reinsured. . . . .		1,663,450	6,889 67
Net in force at Dec. 31, 1899. . . . .	3,633	\$ 7,978,125	\$ 54,920 00
Total number of policies in force at date . . . . .	3,633		
Total net amount in force . . . . .			\$ 7,978,125 00
Total premiums thereon. . . . .			54,920 00

## THE SUN LIFE ASSURANCE COMPANY OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## ACCIDENT DEPARTMENT.

*(For Assets see Life Statement)*

## LIABILITIES.

Unearned premiums.....	\$	99 67
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## INCOME.

Gross cash received for accident premiums on combined policies.....	\$	166 11
Net cash premium income.....	\$	166 11

## DISBURSEMENTS.

Claims paid during the year.....	\$	10 00
Expenses.....		83 05
Total accident disbursements.....	\$	93 05

## MISCELLANEOUS.

Number of policies in force at the end of the year (combined).....	34	
Amount payable at death.....	\$	9,000 00
Annual premiums on amount in force.....		168 11

SESSIONAL PAPER No. 4

## THE TRAVELERS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

*(For Assets, see Life Statement.)*

## LIABILITIES IN CANADA.

Claims payable by instalments not yet due.....	\$	500 00
Amount of claims on accident policies in Canada.....		5,000 00
Accident claims unadjusted—estimate.....		2,500 00
Amount of reserve on all outstanding accident risks in Canada.....		36,089 51
Special reserve on ten premium accident policies.....		31,772 00
Reserve on liability claims unadjusted.....		275 00
Total liabilities in Canada.....	\$	<u>76,136 51</u>

## INCOME IN CANADA.

Total premiums received during the year on accident policies in Canada.....	\$	84,879 66
Total net income.....	\$	<u>84,879 66</u>

## EXPENDITURE IN CANADA.

Amount paid for losses during the year—Indemnity.....	\$	22,562 69
"                    "                    Death.....		16,289 70
Total amount paid for accident losses in Canada (\$5,683.00 accrued in previous year).....	\$	38,852 39
Paid for commissions, salaries and other expenses of officials in Canada.....		27,004 92
Paid for taxes in Canada.....		1,288 39
Miscellaneous expenses, viz. :—		
Expenses, rents and salaries, \$2,586.03; surgeons' fees, \$1,077.50; legal expenses, \$607.79; exchange, \$100.15; postage, \$118.59; surgical aid, \$54.50.....		4,544 56
Total expenditure in Canada.....	\$	<u>71,690 26</u>

## RISKS AND PREMIUMS.

<i>Accident Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	5,446	\$ 13,595,950	\$ 77,278 54
Taken during the year.....	5,961	15,265,933	78,065 03
Total.....	11,407	\$ 28,861,883	\$ 155,343 57
Deduct terminated.....	6,494	16,221,350	83,164 55
Gross and net in force Dec. 31, 1899.....	4,913	\$ 12,640,533	\$ 72,179 02
Ten premium accident policies in force December 31, 1899.....	142	490,370	6,814 63
Number of policies in force in Canada at date.....			5,055
Amount in force.....			\$ 13,030,903 00
Premiums thereon.....			<u>78,993 65</u>

63 VICTORIA, A. 1900

TRAVELERS—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

*(Accident Department.)*

## INCOME DURING THE YEAR 1899.

Total premium income.....	\$ 3,066,957 27
Cash received for interest.....	200,363 99
Profit and loss.....	1,028 36
<b>Total income.....</b>	<b>\$ 3,268,349 62</b>

## DISBURSEMENTS DURING THE YEAR 1899.

Net amount paid for accident, employers' liability and sickness losses.....	\$ 1,227,977 34
Expenses of claim adjustments.....	119,078 21
Paid stockholders for interest and dividends.....	100,000 00
Commissions to agents.....	851,997 81
Salaries and allowances to managers and agents.....	77,192 79
Medical examiners' fees and inspections.....	48,155 44
Salaries of officers and office employees.....	107,993 24
Taxes, licenses and insurance department fees.....	70,674 76
Rent.....	26,223 40
All other expenditures.....	104,554 30
<b>Total disbursements.....</b>	<b>\$ 2,733,847 29</b>

## ASSETS.

Book value of bonds and stocks owned.....	\$ 4,126,717 63
Cash on hand and in banks.....	670,334 41
Agents' debit balances.....	2,232 06
<b>Total.....</b>	<b>\$ 4,799,284 10</b>

## OTHER ASSETS.

Accrued interest.....	32,090 09
Market value of bonds and stocks over book value.....	315,474 92
<b>Total.....</b>	<b>\$ 5,146,849 11</b>
Deduct assets not admitted.....	2,232 06
<b>Total admitted assets.....</b>	<b>\$ 5,144,617 05</b>

## LIABILITIES.

Total unearned premiums.....	\$ 1,500,369 22
Total policy claims.....	696,292 11
Due on account of salaries, rents and office expenses.....	85,000 00
Special reserve liability department.....	100,000 00
<b>Total liabilities.....</b>	<b>\$ 2,381,661 33</b>
Joint stock capital paid up in cash.....	\$ 1,000,000 00
Gross divisible surplus.....	\$ 1,762,955 72

## EXHIBIT OF POLICIES.

*Accident.*

	Amount.	Premiums thereon.
Policies written or renewed during the year.....	\$495,482,179	\$ 2,116,915 35
Policies terminated.....	497,702,504	2,019,886 23
Policies in force at December 31, 1899.....	<u>272,673,784</u>	<u>1,425,304 93</u>

*Employers' Liability.*

	Amount.	Premiums thereon.
Policies written or renewed during the year.....	\$101,463,833	\$ 1,034,153 56
Policies terminated.....	97,124,833	968,951 32
Net in force at December 31, 1899.....	<u>94,263,393</u>	<u>833,969 90</u>

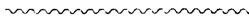
## STATEMENTS

OF

## INSURANCE COMPANIES

WHICH DO

## LIFE, &amp;c., INSURANCE BUSINESS ON THE ASSESSMENT PLAN



List of Companies by which the business of *Life Insurance on the Assessment Plan* was transacted in the Dominion during the year ended December 31, 1899 :—

- The Grand Council of the Catholic Mutual Benefit Association of Canada.
- The Commercial Travellers' Mutual Benefit Society.
- The Home Life Association of Canada.
- The Canadian Order of the Woodmen of the World.
- The Covenant Mutual Life Association of Illinois.
- The Mutual Reserve Fund Life Association.
- The Supreme Court of the Independent Order of Foresters.



List of Companies by which the business of *Sickness and Disability Insurance on the Assessment Plan* was transacted in the Dominion during the year ended December 31, 1899.

- The Supreme Court of the Independent Order of Foresters.



SESSIONAL PAPER No. 4

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION  
OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1890.

President—HON. F. M. HACKETT.

Secretary—SAMUEL R. BROWN

Principal Office—London, Ont.

(Organized February 10, 1880 ; incorporated in Ontario, January 18, 1890 ; registered in Ontario, August 22, 1892 ; incorporated in Dominion of Canada under 56 Vic., cap. 90, assented to April 1, 1893, and registered in the Dominion, December 27, 1894.)

## ASSETS.

Cash in banks, viz. :—

Canadian Bank of Commerce, London, Ont.....	\$ 13,773 73	
Merchants Bank of Canada .....	21,024 74	
Bank of British North America .....	19,339 73	
"    Toronto .....	15,312 43	
"    Montreal .....	14,421 51	
Eastern Townships Bank, Stanstead, P.Q. ....	12,840 92	
Total .....		\$ 96,713 06
Cash in treasurer's hands.....		2,279 60
Supplies, office furniture and safe.....		450 00
Total .....		\$ 99,442 66

## OTHER ASSETS.

Assessments due and uncollected on policies in force.....	\$ 9,969 00	
Per capita tax, initiation tax and supplies.....	5,929 67	
Total outstanding.....		15,898 67
Total assets.....		\$ 115,341 33

## LIABILITIES.

Claims for death losses adjusted but not due.....	\$ 7,000 00	
"    "    unadjusted but not resisted.....	2,350 00	
Total amount of unsettled claims.....		\$ 9,350 00
Total .....		\$ 9,350 00

## INCOME.

Gross amounts paid by members to the association or its agents without deduction for commissions, or other expenses, as follows :—

Membership fees—supplies and policies.....	\$ 1,666 17
Annual dues—per capita tax .....	11,845 00
Medical examiners' fees.....	655 00
Assessments .....	179,825 17
Total paid by members.....	\$ 193,991 34

63 VICTORIA, A. 1900

CATHOLIC MUTUAL BENEFIT ASSOCIATION—*Concluded.*

Interest .....	\$	2,650 83
Total income.....	\$	<u>196,642 17</u>

## EXPENDITURE.

Cash paid for death losses (\$9,000 of which accrued in 1898).....	\$	171,066 66
Medical examiners' fees whether paid direct by members or otherwise.....		726 70
Salaries and other expenses of officials and agents .....		2,924 60
Taxes, licenses, fees or fines.....		262 32
Miscellaneous payments:—		
Organizers and canvassers.....	\$	4,562 32
Expenses of meetings of the Trustee Board.....		654 95
Official Journal, printing and supplies.....		3,491 55
Postage, telegrams and exchange and stationery.....		676 81
Premium for guarantee bonds for officers.....		125 00
Auditors .....		140 20
Office rent, fuel, &c.....		187 85
		<u>9,838 68</u>
Total expenditure .....	\$	<u>184,818 96</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,548	
Amount of said policies.....		\$ 1,769,000 00
Number of policies become claims during the year .....	104	
Amount of said claims.....		171,500 00
Number of policies in force in Canada at date.....	13,403	
Net amount in force at December 31, 1899.....		<u>19,521,000 00</u>

## Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	104	\$ 171,500 00
2. By surrender.....	40	50,500 00
3. By lapse.....	146	180,500 00
Total.....	<u>290</u>	<u>\$ 402,500 00</u>

	No.	Amount.
Policies in force at beginning of year.....	12,145	\$ 18,151,000 00
Issued during the year.....	1,548	1,769,000 00
Policies increased.....		3,500 00
Terminated as above.....	290	402,500 00
In force at date of statement.....	<u>13,403</u>	<u>19,521,000 00</u>

Number of insured lives at beginning of year.....	12,145
New insurers during the year.....	1,548
Deaths during the year among the insured.....	104
Insured whose policies have been terminated during the year otherwise than by death.....	186
Insured lives at date of statement.....	<u>13,403</u>



SESSIONAL PAPER No. 4

## THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—W. J. HOPWOOD.

| Secretary and Chief Agent—BLAYNEY H. SCOTT.

Principal Office—Toronto.

(Organized, 1881 ; incorporated, January 27, 1882, under the provisions of the Revised Statutes of Ontario (1887), cap. 167 ; commenced business in Canada, July, 1881.)

**ASSETS.**Amount secured by way of loans on real estate by bond or mortgage (first liens)... \$ 13,000 00  
Debentures owned by the Society :—

	Par value.	Cost value.
City of Vancouver debentures.....	\$ 10,000 00	\$ 11,059 67
Town of Bracebridge " .....	7,079 57	7,200 65

Total par and market values.....	\$ 17,079 57	\$ 18,260 32
----------------------------------	--------------	--------------

Carried out at cost value.....		18,260 32
Cash at head office.....		137 60
Cash in Dominion Bank.....		5,796 13
Office furniture.....		444 10
Total.....	\$	37,638 15

**OTHER ASSETS.**

Interest accrued.....		272 50
Total assets.....	\$	37,910 65

**LIABILITIES.**

Claims for death losses unpaid (\$4,000 reported after close of year).....	\$	5,000 00
Due on account of general expenses.....		33 11
Total liabilities.....	\$	5,033 11

**INCOME.**

Gross amount paid by members to the Society or its agents, without deduction for commission or other expenses, as follows :—

Membership fees.....	\$	562 00
Annual dues.....		3,682 00
Medical examiners' fees.....		95 00
Assessments.....		23,343 05
Total paid by members.....	\$	27,682 05
Interest.....		1,566 04
Total income.....	\$	29,248 09

63 VICTORIA, A. 1900

THE COMMERCIAL TRAVELLERS'—*Concluded.*

## EXPENDITURE.

Cash paid for death losses.....	\$	22,000 00
Commissions and fees retained by or paid to agents.....		538 00
Medical examiners' fees.....		400 00
Taxes.....		112 11
Commissions, salaries and other expenses of officials.....		2,274 00
Miscellaneous payments:—Printing and stationery, \$273.27; postage, \$323.97; advertising, \$85.55; petty expenses, \$141.07; rent, \$300; telephone, \$45; legal expenses, \$27.08; auditors and scrutiners, \$220; travelling expenses, \$190.90.....		1,606 84
Total expenditure.....	\$	<u>26,930 95</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	332	
Amount of said policies.....	\$	332,000 00
Number of policies become claims during the year.....	27	
Amount of said claims.....		27,000 00
Number of policies in force in Canada at date.....	2,639	
Amount of said policies.....		<u>2,639,000 00</u>

## Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	27	\$ 27,000 00
2. By lapse.....	49	49,000 00
Total.....	76	<u>\$ 76,000 00</u>

	No.	Amount.
2. By reduction of policy.....		
Policies in force at beginning of year.....	2,383	\$ 2,383,000 00
Policies issued during the year.....	332	332,000 00
Policies terminated as above.....	76	76,000 00
Policies in force at date of statement.....	2,639	<u>2,639,000 00</u>

Number of insured lives at beginning of year.....	1,854
Number of new insurers during the year.....	206
Number of deaths during the year among the insured.....	22
Number of insured whose policies have been terminated otherwise than by death.....	25
Number of insured lives at date of statement.....	<u>2,013</u>

SESSIONAL PAPER No. 4

## CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Head Consul Commander—C. C. HODGINS.

Head Clerk and Chief Agent—

W. C. FITZGERALD.

Head Office—London, Ont.

(Incorporated, April 1, 1893, by 56 Vic., cap. 92. Commenced business, July 6, 1893.)

**ASSETS.**

Amount secured by way of loans or real estate by bond or mortgage, first liens . . .	\$	3,000 00
County of Middlesex 3½ p. c. debentures—par and market value . . . . .		12,600 00
Cash in hands of Treasurer . . . . .		407 43
Cash in Canadian Bank of Commerce . . . . .		7,074 70
Furniture, supplies, &c. . . . .		565 00
<b>Total ledger assets . . . . .</b>	<b>\$</b>	<b>23,647 13</b>

**OTHER ASSETS.**

Assessments due and unpaid on membership in force . . . . .	\$	5,814 63
Annual dues in process of collection . . . . .		1,004 80
<b>Total due from members . . . . .</b>		<b>6,819 43</b>
<b>Total assets . . . . .</b>	<b>\$</b>	<b>30,466 56</b>

**LIABILITIES.**

Claims for death losses unadjusted but not resisted . . . . .	\$	9,100 00
Due on account of general expenses . . . . .		134 15
Due on account of loans . . . . .		4,575 00
Office salaries, &c., unpaid . . . . .		1,429 37
<b>Total . . . . .</b>	<b>\$</b>	<b>15,238 52</b>

**INCOME.**

Gross amounts paid by members to the association or its agents, without deduction for commissions or other expenses, as follows:—

Membership fees . . . . .	\$	1,390 00
Annual dues . . . . .		8,514 74
Medical examiners' fees . . . . .		1,390 00
Assessments . . . . .		50,928 30
<b>Total . . . . .</b>	<b>\$</b>	<b>62,223 04</b>
Cash received for certificate fees . . . . .		201 50
Received for interest on funds in bank . . . . .		268 39
Cash received for supplies . . . . .		144 91
Sundries . . . . .		59 50
<b>Total income during the year . . . . .</b>	<b>\$</b>	<b>62,897 34</b>

63 VICTORIA, A. 1900

WOODMEN OF THE WORLD—*Concluded.*

## EXPENDITURE.

Cash paid for death losses (including \$2,550 for monuments) .....	\$	38,469 32
Medical examiners' fees .....		1,390 00
Commissions and fees retained by agents .....		1,390 00
Commissions, salaries and other expenses of officials .....		2,909 10
Licenses .....		146 79
Miscellaneous expenditure, viz. :—Printing and supplies, \$907.37; sundries, \$100.09; organization, \$4,336.30; postage, express, telegrams, &c., \$485.96; interest, \$366.10; Sovereign camp meeting, \$210; guarantee bonds, \$68.25; office furniture, \$50. ....		6,524 07
<b>Total expenditure .....</b>	<b>\$</b>	<b>50,829 28</b>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	1,390	
Amount of said policies (without monuments) .....	\$	1,401,500 00
Number of policies become claims in Canada during the year .....	29	
Amount of said claims (not including for monuments) .....		40,000 00
Number of policies in force in Canada at date .....	5,499	
Net amount in force, December 31, 1899. ....		7,025,500 00

## Number and amount of policies terminated during the year :—

	No.	Amount.
1. By death .....	29 \$	40,000 00
2. By surrender .....	11	16,000 00
3. By lapse, &c. ....	554	588,500 00
<b>Total .....</b>	<b>594</b>	<b>\$ 644,500 00</b>

	No.	Amount.
Policies in force at beginning of year .....	4,703	\$ 6,268,500 00
Policies issued during the year .....	1,390	1,401,500 00
Policies terminated as above .....	594	644,500 00
Policies in force at date of statement .....	5,499	7,025,500 00

Number of insured lives at beginning of year .....	4,674
Number of new insurers during the year .....	1,380
Number of deaths during the year among the insured .....	29
Number of insured whose policies have been terminated during the year otherwise than by death .....	566
Number of insured lives at date of statement .....	5,459

SESSIONAL PAPER No. 4

## THE COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—W. H. SMOLLINGER.  
Principal Office—Galesburg, Ill.

Secretary—B. F. REINMUND.  
Head Office in Canada—Toronto.

Chief Agent in Canada—A. H. HOOVER.

(Incorporated, January 9, 1877. License issued in Canada, September 20, 1890.)

## ASSETS IN CANADA.

Securities in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada 3 per cent stock.....	\$ 53,533 33	\$ 54,612 84
Carried out at market value.....		\$ 54,612 84
Cash in Molsons Bank, Toronto.....		654 68
Interest accrued.....		771 05
Total assets in Canada.....		\$ 56,038 57

## LIABILITIES IN CANADA.

Claims for death losses adjusted but not due.....	\$ 3,125 00
"    "    unadjusted but not resisted.....	7,000 00
Total liabilities in Canada.....	\$ 10,125 00

## INCOME IN CANADA.

Gross amounts paid by members in Canada to the association or its agents, without deduction for commission or other expenses, as follows:—

Assessments.....	\$ 45,310 84
Total paid by members in Canada.....	\$ 45,310 84
Interest.....	1,623 78
Total income in Canada.....	\$ 46,934 62

## EXPENDITURE IN CANADA.

Cash paid for death losses.....	\$ 32,875 00
Medical examiners' fees.....	104 00
Commissions and fees retained by or paid to agents.....	534 03
Taxes, licenses, fees or fines in Canada.....	588 12
Commissions, salaries and other expenses of officials in Canada.....	3,100 00
Miscellaneous expenditures.....	608 33
Total expenditure in Canada.....	\$ 37,809 18

63 VICTORIA, A. 1900

COVENANT MUTUAL LIFE ASSOCIATION—*Continued.*

## MISCELLANEOUS.

Number of new certificates reported during the year as taken in Canada . . . . .	27		
Amount of said certificates . . . . .		\$	43,000 00
Number of certificates become claims in Canada during the year . . . . .	21		
Amount of said claims . . . . .			30,500 00
Number of certificates in force in Canada at December 31, 1899 . . . . .	1,283		
Amount of said certificates . . . . .			<u>2,117,750 00</u>

## Number and amount of certificates terminated during the year in Canada :—

	No.		Amount.
1. By death . . . . .	21	\$	30,500 00
2. By removal . . . . .	5		6,000 00
3. By surrender . . . . .	6		17,125 00
4. By lapse . . . . .	203		292,375 00
Total . . . . .	<u>235</u>	\$	<u>346,000 00</u>

	No.		Amount.
Certificates in force in Canada at beginning of year . . . . .	1,452	\$	2,345,500 00
Certificates issued during the year . . . . .	27		43,000 00
Certificates renewed during the year . . . . .	39		79,250 00
Certificates terminated as above . . . . .	235		345,000 00
Certificates in force in Canada at date of statement . . . . .	<u>1,283</u>		<u>2,117,750 00</u>

Number of insured lives . . . . . No return.

SESSIONAL PAPER No. 4

## THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

President—FREDERICK A. BURNHAM. | Secretary—CHARLES W. CAMP.

Principal Office—Broadway, New York.

Chief Agent in Canada—W. J. MURRAY. | Head Office in Canada—Toronto.

(Incorporated pursuant to Chap. 267, Laws of New York, 1875. Re-incorporated under Chap. 175, Laws of New York, passed April 2, 1883. Commenced business in Canada, April, 1884.)

## ASSETS IN CANADA.

Stocks and bonds, viz.:

	Par value.	Market value.	
*Province of Quebec bonds.....	\$ 50,000 00	\$ 56,250 00	
*Canada 3 per cent sterling bonds.....	53,533 33	53,570 00	
*Winnipeg debentures.....	35,000 00	36,750 00	
Canada Coals and Railways bonds.....	10,000 00	7,500 00	
*Province of Quebec 3 per cent inscribed stock.....	126,533 33	117,676 01	
Total par and market values.....	\$ 275,066 66	\$ 271,746 01	
Carried out at market value.....		\$	271,746 01
Premium obligations on Canadian policies in force.....			10,585 72
Amount secured by way of loans on real estate by bond or mortgage, first liens....			730 11
Cash in banks in Canada, viz.:			
Molsons Bank, Montreal.....	\$ 4,946 34		
Ontario Bank, Toronto.....	13,697 89		
Union Bank, Halifax, N.S.....	860 43		
Molsons Bank, St. Thomas, Ont.....	3,025 23		
Atlas Loan Co., St. Thomas, Ont.....	4,060 67		
Elgin Loan and Savings Co., St. Thomas, Ont.....	920 50		
Southern Loan and Savings Co., St. Thomas, Ont.....	6,963 68		
On deposit with bonded collectors in Canada.....			34,474 74
Interest due.....	\$ 1,155 19		17,438 74
" accrued.....	1,712 57		
Total carried out.....			2,867 76
Net amount due from members in Canada.....			35,536 56
Total assets in Canada.....		\$	373,379 64

## LIABILITIES IN CANADA.

Amount of reserve provided upon Canadian policies.....	\$	103,696 72
" excess of premium obligations above net value of their policies.....		305 69
Claims for death losses—adjusted but not due.....	\$ 22,500 00	
" unadjusted but not resisted.....	59,400 00	
Reserve under certain lapsed policies which by their terms provide for payment of loss in the event of death within six or twelve months after lapse for non-payment of assessments.....		81,900 00
Total.....	\$	187,922 21

\* In deposit with Receiver General.

63 VICTORIA, A. 1900

## MUTUAL RESERVE FUND—Continued.

## INCOME IN CANADA.

Gross amounts paid by members in Canada to the association or its agents, without deduction for commission or other expenses, as follows:—

Annual dues.....	\$	81,350 80
Assessments.....		335,004 03
Total paid by members in Canada.....		\$ 416,354 83
Interest.....		10,246 50
Rents.....		60 00
Total income in Canada.....		\$ 426,661 33

## DISBURSEMENTS IN CANADA.

Cash paid for death and disability losses in Canada.....	\$	304,120 29
Total amount paid during the year on death and disability claims in Canada.....		\$ 304,120 29
Medical examiners' fees.....		2,271 00
Cash dividends applied in payment of premiums in Canada.....		130 48
Commissions and fees retained by or paid to agents.....		44,433 07
Cash paid for salaries of officials in Canada.....		5,331 08
Cash paid for licenses or taxes.....		5,073 14
Investigating and adjusting death claims.....		8,684 12
Sundry expenditure, viz.:—Advertising and printing, \$2,257.73 ; postage, \$500.31 ; legal expenses, \$519.94 ; rents, \$1,470.00 ; general office expenses, \$2,052.16 ; travelling expenses, \$680.....		7,480 14
Total disbursements in Canada.....		\$ 377,523 32

## MISCELLANEOUS.

Number of new certificates reported during the year as taken in Canada....	725	
Amount of said certificates.....		\$ 1,689,500 00
Number of certificates become claims in Canada during the year.....	124	
Amount of said certificates.....		256,000 00
Number of certificates in force in Canada at Dec. 31, 1899 (non delinquent).....	9,931	
Amount of said certificates.....		19,911,627 00
Number of certificates delinquent with right of reinstatement, Dec. 31, 1899.....	1,689.	
Amount of said certificates.....		3,387,347 00

Number and amount of certificates terminated during the year in Canada:—

	No.	Amount.
1. By death.....	124	\$ 256,000 00
2. By expiry.....	3,428	7,533,500 00
Total.....	3,552	\$ 7,789,500 00

	No.	Amount.
Certificates in force at beginning of year in Canada.....	14,447	\$ 29,398,974 00
Certificates issued during the year.....	757	1,791,500 00
Certificates terminated as above.....	3,552	7,789,500 00
Certificates not taken.....	32	102,000 00
Certificates in force at date of statement.....	11,620	23,298,974 00



## SESSIONAL PAPER No. 4

## MUTUAL RESERVE FUND—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

## INCOME.

Membership fees.....	\$ 18,163 72
Assessments.....	5,167,450 20
Medical examiners' fees paid by applicants.....	162 00
<b>Total paid by members.....</b>	<b>\$ 5,185,775 92</b>
Interest.....	68,303 44
Rent.....	134,901 36
Fees for alterations in policies.....	793 13
Assessments paid before due.....	423,721 11
<b>Total income.....</b>	<b>\$ 5,813,494 96</b>

## DISBURSEMENTS.

Death losses paid.....	\$ 3,840,679 44
Assessments paid before due applied on assessments.....	436,708 95
Advanced payments returned to rejected applicants.....	327 51
Cash paid to policy-holders for dividends and surrendered policies.....	110,642 50
Commissions to agents.....	340,035 18
Commissions paid or allowed for collecting assessments.....	53,945 62
Salaries of managers and agents not paid by commissions.....	47,612 87
Medical examinations paid by home office and by members.....	18,895 21
Salaries of officers.....	70,889 80
Rents.....	81,757 99
Taxes, licenses and insurance department fees.....	145,831 59
Advertising and printing.....	57,455 45
Salaries and other compensation of office employees.....	215,736 64
Legal expenses.....	81,718 78
Cost of investigating and adjusting \$3,860,830.30 of death and other benefit claims.....	96,477 24
Miscellaneous payments.....	157,013 45
<b>Total disbursements.....</b>	<b>\$ 5,755,728 22</b>

## LEDGER ASSETS.

Cost value of real estate, unincumbered.....	\$ 560,312 44
Loans on mortgages (first liens) on real estate.....	1,000,730 11
Cost value of stocks and bonds owned.....	446,500 84
Cash in banks and in office.....	523,577 84
Cash on deposit in collecting banks and with bonded collectors.....	141,752 42
Agents' balances.....	97,598 12
Interest bearing premium notes secured by liens or policies.....	621,464 75
<b>Total.....</b>	<b>\$ 3,391,936 52</b>
Deduct agents' balances.....	97,598 12
<b>Total net ledger assets.....</b>	<b>\$ 3,294,338 40</b>

## NON-LEDGER ASSETS.

Interest due and accrued.....	23,430 99
Rents due.....	12,439 16
Market value of bonds and stocks over cost value.....	9,586 07
Market value of real estate over cost value.....	10,841 06
Furniture and fixtures.....	61,677 69
Money advanced to agents.....	305,860 94
<b>Total.....</b>	<b>\$ 3,718,174 31</b>
Deduct items not admitted.....	367,538 63
<b>Total admitted assets.....</b>	<b>\$ 3,350,635 68</b>

63 VICTORIA, A. 1900

MUTUAL RESERVE FUND—*Concluded.*

## LIABILITIES.

Net value of policies calling for maintenance of reserve (Actuaries 4 per cent Table) \$	599,217 14
Death claims on policies where premiums are paid in advance.....	316,207 86
Due and accrued for salaries, rent, taxes, expenses, &c. ....	96,537 76
Dividend obligations due or accrued.....	4,007 30
Advance assessments, less death claims payable therefrom.....	9,572 41
Outstanding bond obligations .....	34,092 62
Agents' credit balances.....	952 72
Total.....	<u>\$ 1,060,587 81</u>

## UNMATURED MORTUARY LIABILITIES.

Claims adjusted not yet due.....	\$ 336,651 53
" in process of adjustment not resisted.....	534,564 00
" resisted in which notice of suit has been received .....	68,800 00
" reported .....	359,674 12
Total .....	<u>\$ 1,299,689 65</u>
Total liabilities .....	<u>\$ 2,360,277 46</u>

## EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates written during 1899 .....	9,249	\$ 20,106,590 00
" which have ceased to be in force during 1899.....	20,115	55,058,833 00
Total in force December 31, 1899.....	85,571	<u>212,773,786 00</u>

## SESSIONAL PAPER No. 4

## SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899.

Supreme Chief Ranger—ORONHYATEKHA, M. D.  
Principal Office—Toronto.

Supreme Secretary—JOHN A. MCGILLIVRAY, Q.C.  
Chief Agent—ORONHYATEKHA, M. D.

(Incorporated by 52 Vic., cap. 104, assented to May 2, 1889, amended by 59 Vic., cap. 51, assented to April 23, 1896. Licensed to transact business in Canada, May 1, 1896.)

## ASSETS AS PER LEDGER ACCOUNTS.

*Value of real estate (less encumbrances) held by the company (Temple property)..	\$	389,197	25
Amount secured by way of loans on real estate, by bond or mortgage (first liens)..		2,495,767	54
Amount of loans as above on which interest has been overdue for one year or more previous to statement.....	\$	138,760	05

## Stocks, bonds or debentures, viz. :—

	Par value.	Cost value.
Canada 3½ p. c. stock in deposit with Receiver		
General, Ottawa.....	\$ 100,000 00	\$ 100,000 00
Town of Uxbridge, debentures.....	9,000 00	9,050 63
Town of Lucknow ".....	5,000 00	5,137 50
Town of Rat Portage ".....	850 00	850 00
" Mattawa ".....	3,999 33	3,999 33
Township of McKim ".....	754 00	759 27
Forest (A) ".....	4,975 58	4,992 71
Forest (B) ".....	1,422 30	1,427 18
Town of Essex ".....	7,278 29	7,501 37
" Watford ".....	4,978 48	5,066 46
" Milton ".....	2,457 54	2,484 16
" Simcoe ".....	3,000 00	3,105 60
Village of Kingsville ".....	4,180 42	4,221 50
Town of Sault Ste. Marie ".....	6,000 00	6,116 81
City of Victoria ".....	10,000 00	10,071 27
Town of Prince Albert ".....	7,000 00	7,380 88
City of Vancouver ".....	5,000 00	5,202 50
Ayr Township school ".....	2,200 00	2,237 40
Village of Campbellford ".....	20,266 87	20,779 45
" Hagersville ".....	3,999 31	4,016 94
Town of Brampton ".....	9,331 46	9,381 49
" West Toronto Junction, debentures.....	6,743 64	6,743 64
+United States 4 p. c. bonds.....	50,000 00	56,758 36
United States 3 p. c. bonds.....	90,100 00	92,000 00
Total par and cost values.....	\$ 358,537 22	\$ 369,284 45

Carried out at cost value..... 369,284 45

## Bonds in deposit with High Court of Chancery, London, Eng., viz. :—

Canada intercolonial loan of 1903, par value \$86,140 ; market value..... 95,610 17

\* A further sum of \$240,000, represented by a mortgage for that amount (included in the item loans on real estate) made by the Ontario Realty Company in favour of the Order, has been expended on the Temple Building, making the total expenditure thereon \$722,078.93, of which there has been written off \$92,881.68.

† Deposited in the State of Wisconsin.

63 VICTORIA, A. 1900

## INDEPENDENT ORDER OF FORESTERS—Continued.

Cash loan to government of New Brunswick.....		20,000 00
Deposit receipts—Banque du Peuple.....	\$ 540 79	
Cash on hand and in transit.....		19,784 31
Cash in banks, viz. :—		
Bank of Ottawa, Toronto.....	\$ 195,066 74	
Molsons Bank, Toronto.....	31,817 04	
National Bank, London, Eng.....	25,365 60	
		252,249 38
Special deposits :—		
Bank of Ottawa, Toronto.....	\$ 125,000 00	
Imperial Bank Toronto.....	1,250 00	
National Bank of Lacrosse, Wisconsin.....	2,500 00	
		128,750 00
Total ledger assets.....	\$ 3,770,643 10	

## OTHER ASSETS.

Interest due.....	\$ 39,981 81	
" accrued.....	31,444 38	
		71,426 19
Office furniture at head and branch offices after deducting for depreciation.....		19,210 50
Saleable supplies on hand.....		54,477 32
Amount due from branches of the Order for supplies.....		47,260 05
Market value of debentures over book value.....		241 92
Total assets.....	\$ 3,963,259 08	

## LIABILITIES.

Claims for death losses :—		
Unsettled but not resisted.....	\$ 104,861 36	
Resisted—in suit.....	20,500 00	
		125,361 36
Total claims for death losses.....	\$	125,361 36
Claims for disability benefits unpaid.....		42,500 00
Claims for sickness benefits due and unpaid.....		1,133 35
Present value of unpaid instalments of old age annuities.....		27,269 88
Claims for funeral benefits due and unpaid.....		450 00
Due on account of expenses.....		2,021 21
Advance assessment.....		3,757 33
Total liabilities (excluding reserves for unmaturing benefits).....	\$	202,493 13

## INCOME DURING THE YEAR.

Gross amounts paid by members to the Order or its agents without deduction for commission or other expenses, as follows :—

*Mortuary Department.*

Membership fees (less refunds).....	\$ 14,092 32
Extension of the Order tax.....	189,611 21
Certificate fees.....	14,937 15
Organizing account.....	10,403 88
Change of beneficiary.....	2,485 89
Assessments—mortuary (less refunds).....	1,971,052 72
Total paid by members—Mortuary Department.....	\$ 2,202,583 17

## SESSIONAL PAPER No. 4

## INDEPENDENT ORDER OF FORESTERS—Continued.

*Sick and Funeral Department.*

Cash received for enrolment and registration fees.....	\$ 8,778 40
Assessments (sick and funeral).....	181,539 36
Total paid by members (Sick and Funeral Dept.).....	190,317 76
Total paid by members.....	\$ 2,392,900 93
Cash received for interest.....	110,810 85
" supplies sold.....	32,887 09
" sundries.....	222 47
Total cash income.....	\$ 2,536,821 34

## EXPENDITURE DURING THE YEAR.

Cash paid during the year for death claims (\$116,899.77 of which accrued in previous years).....	\$ 1,181,868 37
Cash paid for total and permanent disability claims (\$45,386.66 of which accrued in previous years).....	69,623 32
Cash paid for old age annuities.....	4,250 00
Cash paid for funeral claims.....	9,479 02
Cash paid for sickness claims.....	163,732 65
Total paid to members.....	\$ 1,428,953 36
Salaries of officers.....	37,166 56
" office employees.....	50,884 78
" organizers.....	82,300 83
Organizing expenses.....	41,437 76
Supplies purchased.....	63,588 40
Official organ.....	37,903 87
†State and government taxes.....	5,892 28
Fire insurance and taxes <i>re</i> mortgages (balance).....	742 86
Sundry expenses in connection with Temple Building.....	1,584 33
Miscellaneous expenses, viz.:— Furniture account, \$115,20.17; fees <i>re</i> total and permanent disability claims, \$337.50; postage and telegrams, \$6,910.62; rent, light and heat, \$7,919.01; travelling expenses, \$8,877.54; legislation expenses, \$531.48; advertising, \$25,173.80; valuator's, salary and expenses, \$1,512.12; legal expenses, \$13,020.30; medical examinations, Foreign, \$825.37; accident insurance, \$325; fraternal society fees, \$773.47; commission on loans, \$4,243.09; office expenses and stationery, \$3,727.20; executive expenses, \$1,839.25; general sundry expenses, \$7,829.79; Supreme Court expenses, \$6,294.92; branch offices, rent, etc., \$10,043.81; actuarial work, \$1,094.99; valuation English securities and reports, \$1,453.32; taxes, \$6,575.30; advances <i>re</i> loans, \$2,022.....	122,850 05
* Total expenditure during the year.....	\$ 1,873,305 06

## MISCELLANEOUS (MORTUARY DEPARTMENT.)

Number of new policies reported during the year as taken.....	26,087
Amount of said policies.....	\$ 24,417,000 00
Number of policies become claims during the year.....	930
Amount of said claims.....	1,169,500 00
Number of policies in force at date.....	161,459
Amount of said policies.....	194,792,500 00

## Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	930	\$ 1,169,500 00
2. By lapse.....	7,134	6,766,500 00
	8,064	\$ 7,936,000 00

\* The total general expenses, \$442,021.51 are divided as follows:—Mortuary Department, \$308,656.85; Sick and Funeral Department, \$24,734.68 and supplies and official organ, \$108,632.98.

† Including \$5,340.85 fees paid to the Illinois and Michigan Insurance Departments for examinations made in 1899.

63 VICTORIA, A. 1900

INDEPENDENT ORDER OF FORESTERS—*Concluded.*

	No.	Amount.
Policies in force at beginning of year .....	143,436	\$ 178,311,500 00
Policies issued during the year .....	26,087	24,417,000 00
Policies terminated as above .....	8,064	7,936,000 00
Policies in force at date of statement .....	161,459	194,792,500 00

## SICK AND FUNERAL DEPARTMENT.

Amount of claims paid during the year (sickness) .....		\$ 163,732 65
" " " (funeral) .....		9,479 02
Number of new policies reported as taken during the year .....	3,088	
" policies in force at December 31, 1899 .....	31,976	

## BUSINESS DONE OUTSIDE OF CANADA.

*(Included in above Statement).*

## PAYMENTS BY MEMBERS (OUTSIDE OF CANADA).

Cash received for membership fees .....	\$	9,377 12
" extension of Order tax .....		109,599 56
" certificate fees .....		11,119 65
" enrolment fees (Sick and Funeral Department) .....		3,317 40
" organizing account .....		7,193 06
" change of beneficiary .....		1,745 89
" assessments (mortuary) .....		1,158,246 85
" " (Sick and Funeral Department) .....		48,576 34
Total paid by members outside of Canada .....	\$	1,349,175 87

## PAYMENTS TO MEMBERS (OUTSIDE OF CANADA.)

Cash paid for death claims (\$64,779.94 of which accrued in previous years) .....	\$	649,590 39
" disability benefits (\$27,386.66 of which accrued in previous years) ..		43,623 32
" funeral claims .....		6,969 01
" sick benefit claims .....		40,625 97
Total paid to members outside of Canada .....	\$	740,808 69

## UNPAID CLAIMS (OUTSIDE OF CANADA).

Claims for sickness and funeral benefits due and unpaid .....	\$	643 00
" death losses unpaid but not resisted .....		41,090 00
" " resisted—in suit .....		20,500 00
" disability benefits unpaid .....		22,000 00
Total unpaid claims outside of Canada .....	\$	84,233 00

## MISCELLANEOUS.

Number of new policies reported during the year as taken outside of Canada ..	19,606	
Amount of said policies .....		\$ 18,630,000 00
Number of policies become claims during the year outside of Canada .....	501	
Amount of said claims .....		645,500 00
Number of policies in force outside of Canada, December 31, 1899 .....	94,308	
Amount of said policies .....		116,201,500 00

## SICK AND FUNERAL DEPARTMENT.

Amount of claims paid during the year outside of Canada (sickness) .....	\$	40,625 97
" " " (funeral) .....		6,969 01
Number of policies reported as taken during the year outside of Canada ..	1,203	
in force at December 31, 1899, outside of Canada .....	8,991	

APPENDIX

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LIST OF SHAREHOLDERS





SESSIONAL PAPER No. 4

## THE BOILER INSPECTION AND INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		\$	\$
Bate, Thomas R.....	St. Catharines .....	5,000	3,750
Bell, John .....	Belleville .....	2,000	1,500
Benny, Robert, estate of .....	Montreal.....	2,000	1,500
Blaikie, John L.....	Toronto .....	2,400	1,800
Carter, R. C.....	Kingston.....	2,600	1,950
Crawford, Robert.....	" .....	1,000	750
Carruthers, J. B.....	" .....	1,000	750
Davies, Thomas.....	Toronto .....	100	75
Gildersleeve, Mrs. Lucretia.....	Kingston.....	1,000	750
Masten, C. A., and Geo. W. Blaikie, trustees	Toronto .....	8,000	6,000
McMurrich, George .....	" .....	3,200	2,400
McMurrich, J. Bryce.....	Oswego, N.-Y.....	1,200	900
McMurrich, J. P.....	Ann Arbor, Mich.....	900	675
McMurrich, W. B.....	Toronto .....	2,000	1,500
McMurrich, W. B. et George, trustees.....	" .....	900	675
McMurrich, W. B., & E. W. Rathbun, trustees	" .....	900	675
McMurrich, W. B., executor of estate of F. S. Rathbun.....	" .....	1,000	750
Rathbun, Mrs. Bunella.....	Deseronto .....	24,800	18,600
Rathbun, E. Walter.....	" .....	11,900	8,925
Rathbun, E. W.....	" .....	2,200	1,650
Rathbun, E. W., trustee .....	" .....	600	450
Rathbun, E. W. " .....	" .....	600	450
Rathbun, E. W. " .....	" .....	600	450
Rathbun, E. W. " .....	" .....	2,000	1,500
Wilkes, Mrs. Isabella.....	Brantford .....	1,000	750
Wilkison, W. H.....	Napanee .....	4,500	3,375
	Total .....	\$100,100	\$75,075

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## BRITISH AMERICA ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Number of shares.	Amount.
			\$
Agar, Miss Florence.....	Toronto.....	5	250
Aitken, John.....	".....	35	1,750
Alger, W. N., and Frank Turner, executors.....	".....	24	1,200
Armour, Robert.....	Hamilton.....	35	1,750
Armour, E. Douglas.....	Toronto.....	8	400
Armstrong, Thomas.....	".....	13	650
Bain, John.....	".....	29	1,450
Bain, John, trustee Wm. St. Mission Savings Bank.....	".....	20	1,000
Baines, W. J., and A. R. Boswell, in trust.....	".....	2	100
Bank of Ottawa, in trust.....	".....	251	12,550
Behan, Mrs. Julia S.....	Mimico.....	10	500
Bell, Alfred J.....	Halifax.....	4	200
Bezley, Mrs. E. A., and Mrs. S. M. Wood, executrices.....	Toronto.....	11	550
Biggar, Miss Sarah M.....	Mohawk.....	2	100
Birnie, Mrs. Grace I.....	Hamilton.....	14	700
Bond, John M.....	Guelph.....	20	1,000
Bower, Mrs. Sarah E.....	Toronto.....	20	1,000
Boyd, Mrs. Mary H.....	".....	1	50
Brimacombe, Miss Victoria C.....	Bowmanville.....	10	500
Brough, T. G., manager in trust.....	Toronto.....	10	500
Brown, Geo. W.....	".....	40	2,000
Brown, Mrs. Mary E.....	".....	18	900
Browne, Rev. Geo.....	".....	20	1,000
Brunell, Mrs. Kate W.....	".....	34	1,700
Buntin, Alex., estate of.....	Montreal.....	214	10,700
Buntin, Mrs. Isabella G.....	".....	213	10,650
Burton, Sir Geo. W.....	Toronto.....	20	1,000
Cameron, Miss Margt. D.....	Alvinston.....	19	950
Canada Life Assurance Company.....	Toronto.....	480	24,000
Carey, J. P.....	Unknown.....	1	50
Carpenter, E. R.....	Collingwood.....	10	500
Cartwright, John R.....	Toronto.....	9	450
Cathcart, R.....	Unknown.....	1	50
Central Canada Loan and Savings Company.....	Toronto.....	437	21,850
Chafee, Mrs. Mary F.....	Providence, R.I.....	50	2,500
Clark, James.....	Bullock's Corners.....	28	1,400
Clark, Daniel, M.D.....	Toronto.....	88	4,400
Clark, Gordon M.....	".....	10	500
Clarke, Miss Florence J.....	".....	15	750
Clayton, Miss A. H.....	St. Mary's, Ont.....	10	500
Courtney, J. M., and Mary E. S.....	Ottawa.....	6	300
Coutts, James.....	Ufford, Muskoka.....	20	1,000
Colville, James, M.D.....	Leskard, O.....	24	1,200
Cox, Mrs. Annie S.....	Paris, Ont.....	26	1,300
Cox, Hcn. Geo. A., in trust.....	Toronto.....	691	34,550
Cox, Hon. Geo. A.....	".....	150	7,500
Dexter, Geo. J.....	Atlanta, Ga.....	10	500
DeGex, L. M.....	Strathroy.....	20	1,000
Dickson, Mrs. Marion E. W.....	Belleville.....	40	2,000
Dickson, Robert.....	St. Mary's, Ont.....	200	10,000
Dalton, Mrs. E. M.....	Stratford.....	10	500
Duncan, John, surviving executor, estate of Wm. Duncan.....	Toronto.....	17	850
Dunlop, H. C.....	Goderich.....	18	900
Dunlop, John.....	Craigowan, South Zorra.....	6	300
Dundas, Mrs. Amy C.....	Toronto.....	19	950
Dundas, Miss Ada L.....	".....	4	200
Dundas, Miss Amy D.....	".....	4	200
Dundas, Miss Lydia C.....	".....	4	200
Dunnet, Thomas.....	".....	20	1,000
Dupuis, Mrs. Anais J.....	Kingston.....	10	500
Eastwood, John T.....	Toronto.....	27	1,350
Eaton, Timothy.....	".....	800	40,000
Elliott, Christopher.....	Unknown.....	16	800

SESSIONAL PAPER No. 4

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of shares.	Amount.
			\$
Emery, Mrs. Charlotte H.	Port Burwell	10	500
Fergusson & Blaikie	Toronto	11	550
Ferrah, Miss Maggie	Oakville	1	50
Ferrah, Miss Mary	"	2	100
Fitzgerald, Thomas	Bowmanville	20	1,000
Fitton, Chas. E. and Horace W., in trust	Toronto	10	500
Fitton, Henry W.	Orillia	45	2,250
Flavelle, Jos. W.	Toronto	58	2,900
Flavelle, Mrs. Minnie, executors of estate	"	12	600
Fletcher, Mrs. Annie	New York	10	500
Freyseng, Peter	Toronto	20	1,000
Gamble, Geo.	"	16	800
Gamble, Mrs. Matilda	"	18	900
Gardiner, Samuel	Unknown	1	50
Garrett, H. A.	Niagara, Ont.	75	3,750
George, Mrs. Margaret M.	Toronto	50	2,500
Gibson, Rev. John	Thornhill	30	1,500
Gilmour, Thomas	Brockville	50	2,500
Gilmor, Angus	Toronto	1	50
Gilmor, Miss Jessie	"	2	100
Gilmor, Miss Mabel	"	2	100
Goad, Chas. E.	"	100	5,000
Gosling, F. J., agent, and F. E. Kilvert, accountant, in trust	"	2	100
Gowan, Hon. James R.	Barrie	54	2,700
Gowans, John	Toronto	75	3,750
Gunn, Geo. C.	London, Ont.	3	150
Hamilton, Clark, and R. V. Rogers, jr., trustees	Kingston	7	350
Hamilton, J. M., and Jno. H. Sharp, executors	Toronto	120	6,000
Hammond, L. D.	Chicago	15	750
Hanlin, Mrs. Helen	Fergus	8	400
Harris, Arthur B.	Clarkson	13	650
Henderson, John	Ottawa	70	3,500
Henderson, Jos., in trust	Toronto	6	300
Heribel, Louis Emile	St. Hyacinthe, Que.	10	500
Hewson, Mrs. Fanny B.	Niagara Falls, Ont.	20	1,000
Home Savings and Loan Co., Ltd., in trust	Toronto	654	32,700
Horton, Mrs. Maria	Rochester, N. Y.	40	2,000
Hoskin, John, Q. C., LL. D.	Toronto	75	3,750
Hoskin, Mrs. Mary A.	"	25	1,250
Howe, Etna D.	"	40	2,000
Hyman, Ely, in trust	Churchville	5	250
Imperial Life Assurance Co.	Toronto	100	5,000
Inglis, Miss Christina	"	8	400
Innes, James	Guelph	20	1,000
Innes, Mrs. Helen	"	10	500
Irving, L. Homfray	Toronto	15	750
Jacks, Price	"	37	1,850
Jaffray, Robt	"	75	3,750
Jefferson, Mrs. Louisa A.	Paris, Ont.	20	1,000
Jennings, B., manager, in trust	Toronto	150	7,500
Jones, W. J., and A. E. McLaughlin, trustees	Bowmanville	20	1,000
Johnston, W. R., & Co., in trust	Toronto	200	10,000
Kay, J. Bryce, and Colin F. Gordon, in trust	"	30	1,500
Kay, Miss Helen	"	30	1,500
Kay, Mrs. Ellen C.	"	35	1,750
Kemp, J. C., manager, and Massey Morris, assistant manager, in trust	"	1,070	53,500
Kenny, James J.	"	55	2,750
Kenny, Miss Marion	Mimico	4	200
Kent Testimonial Fund	Toronto	3	150
Kent, Miss Myra	"	40	2,000
Kinghorn, G. M.	Montreal	121	6,050
Kinghorn, G. M., in trust	"	30	1,500
Kirkpatrick, A. S. and G. A., executors	Toronto	19	950

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of shares.	Amount.
			\$
Knapp, Fred A. ....	Toronto .....	8	400
Lamb, Daniel, and A. V. Delaporte, trustees. ....	" .....	34	1,700
Lander, John C. ....	" .....	10	500
Lavis, Chas. ....	Belleville .....	60	3,000
Laird, Alex., and Wm. Gray, agents Canadian Bank of Commerce, New York, in trust. ....	New York .....	630	31,500
Lash, Z. A., trustee. ....	Toronto .....	25	1,250
Leach, James. ....	" .....	30	1,500
Leckie, Mrs. Sarah. ....	Bullock's Corners. ....	10	500
Leslie, William. ....	Unknown .....	2	100
Lester, Thomas W. ....	Hamilton .....	22	1,100
Long, Thomas, & Bro. ....	Collingwood .....	350	17,500
Long, Thomas. ....	Toronto .....	150	7,500
McCallum, Samuel. ....	Bolton. ....	55	2,750
McCallum, William. ....	" .....	10	500
McCallum, J. Finlay. ....	Milton .....	5	250
McCauley, Rev. Samuel. ....	Keene, Ont. ....	7	350
McCauley, Mrs. Letta M. ....	" .....	7	350
McDonald, Mrs. Janet. ....	London, Eng. ....	10	500
McGee, David. ....	Toronto. ....	140	7,000
McKay, Geo. ....	Unknown .....	2	100
Macaulay, Miss Charlotte I. ....	Kingston .....	15	750
Macdonald, Mrs. Susan A. (Baroness). ....	Ottawa .....	42	2,100
Mackerchar, Donald. ....	Minneapolis, Minn. ....	1	50
MacNachtan, Mrs. Jean H. ....	Cobourg .....	2	100
Maddison, Mrs. Esther A. ....	Toronto .....	10	500
Marling, T. W. B. ....	Montreal. ....	1	50
Marsh, Mrs. Emily C. ....	Lindsay .....	16	800
Maughan, Nicholas. ....	Toronto .....	20	1,000
Meadows, Mrs. Emily M. ....	Wexford, Ireland. ....	18	900
Milford, Geo. ....	Owen Sound. ....	25	1,250
Miller, D., as manager, in trust. ....	Toronto .....	370	18,500
Moran, W. J. ....	Rat Portage .....	14	700
Morrison, John. ....	Montreal. ....	66	3,300
Mountain, Rev. J. J. S. ....	Cornwall. ....	104	5,200
Munro, Alexander. ....	Toronto .....	5	250
Muttlebury, F. W. ....	" .....	6	300
Myers, Augustus. ....	" .....	140	7,000
National Trust Co., Limited. ....	" .....	434	21,700
Niehaus, Chas. ....	" .....	60	3,000
Northcote, Henry. ....	" .....	1	50
O'Flynn, E. D. ....	Madoc .....	40	2,000
O'Hara, James. ....	Toronto .....	100	5,000
Osborne, Miss Annie. ....	" .....	13	650
Osborne, Henry C. ....	" .....	100	5,000
Osborne, J. E. K. ....	" .....	100	5,000
Osborne, James Kerr. ....	" .....	550	27,500
Osborne, James Kerr, in trust for Miss Nancy W. Davidson. ....	" .....	15	750
Osborne, J. Woodburn. ....	" .....	100	5,000
Page, Charles. ....	" .....	50	2,500
Paisley, Charles. ....	" .....	5	250
Parker, Caleb. ....	Bowmanville. ....	12	600
Parlane, Mrs. K. E. ....	Collingwood .....	20	1,000
Parlane, W. A. ....	Toronto .....	10	500
Paterson, Miss Helen M. ....	Toronto .....	8	400
Paterson, Miss Mary L. ....	Deer Park .....	35	1,750
Paterson, Rev. T. W. ....	" .....	63	3,150
Pellatt, Henry M. ....	Toronto .....	50	2,500
Perry, Robert D. ....	" .....	80	4,000
Peters, Mrs. M. H. ....	London, Ont. ....	26	1,300
Porter, John S. ....	Toronto .....	26	1,300
Potts, Jas. McC., M.D. ....	Sterling, Ont. ....	20	1,000
Potts, Mrs. Jane V. ....	" .....	20	1,000
Pottenger, John. ....	Hamilton .....	20	1,000

SESSIONAL PAPER No. 4

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of shares.	Amount.
			\$
Raikes, Walter	Barrie	60	3,000
Ramsay, A. G., and W. F. Burton	Hamilton	10	500
Ramsay, William	Toronto	10	500
Redway, Mrs. Ellen R.	"	5	250
Reed, Hayter, trustee	Ottawa	44	2,200
Ridout, Jos. D., estate of	North Toronto	60	3,000
Robertson, W. J., executor	St. Catharines	25	1,250
Robinson, Geo	Toronto	24	1,200
Ross, Hon. A. M.	"	40	2,000
Ross, William	"	10	500
Rowsell, Mrs. Elizabeth	"	10	500
Scholfield, Mrs. A. L., in trust	"	9	450
Scott, John	"	20	1,000
Scott, Ann	Unknown	8	400
Shaw, Mrs. Isabel T.	Hamilton	15	750
Simpson, Benj. M.	Philadelphia	15	750
Sloane, W. P., manager, in trust	Toronto	308	15,400
Smart, Miss Jane	"	8	400
Smith, Alex.	"	26	1,300
Smith, G. B.	"	100	5,000
Smith, Miss Jane	"	14	700
Smith, Mrs. Jane M., executrix	Montreal	5	250
Sproule, Miss E. J.	Springfield-on-the-Credit	4	200
Stewart, James B.	Toronto	4	200
Stewart, John, and John Duncan, executors, in trust	"	52	2,600
Stewart, John	"	4	200
Stewart, Rev. William, D.D.	"	20	1,000
Sutherland, Rev. Alex. D.D.	"	26	1,300
Swan, Robert	"	2	100
Switzer, Mrs. Charlotte E.	"	9	450
Taylor, Maria and Albert G.	Ottawa	10	500
Taylor, Rowland F.	Windsor, Ont	12	600
Thompson, Robert	Toronto	408	20,400
Thompson, Mrs. E. M.	Sault Ste. Marie	12	600
Tilley, Mrs. Elizabeth M.	London, Ont.	3	150
Turner, Frank, C.E.	Bracondale	16	800
Toronto General Trusts Corporation, executors of estate of late Jane Todd Kirkland	Toronto	60	3,000
Wade, Mrs. Lillie M.	Brighton	25	1,250
Wadsworth, V. B., manager, and W. Wedd, jr., secretary, in trust	Toronto	100	5,000
Walker, Miss Mary L.	"	18	900
Walker, S. F.	"	10	500
Walker, W. H.	Ottawa	5	250
Warren, Chas. D.	Toronto	1	50
Watson, Mrs. Sarah	"	40	2,000
Watson, Mrs. Sarah, in trust for G. B. and J. M. Watson	"	80	4,000
Watson, Thomas	"	60	3,000
Wedd, W., jr., pro. manager, in trust	"	88	4,400
Weir, James	Unknown	8	400
Western Assurance Co.	"	136	6,800
Wigham, Cuthbert, administrator	Toronto	30	1,500
Wills, Miss Annie	"	7	350
Wills, Miss Eliza	"	7	350
Wills, Miss Susan	"	7	350
Wills, Miss Wilhelmina M.	"	11	550
Wilson, Charles S.	Pictou	60	3,000
Wilson, John	Unknown	8	400
Wingard, Miss Nora M.	Morrisburg	20	1,000
Wood, Peter	Brantford	100	5,000
Wood, Hon. S. C.	Toronto	50	2,500
Wolfe, Mrs. Maud E.	Petrolia	20	1,000
		15,000	\$750,000

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## CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid.
		\$	\$
The Palatine Insurance Company .....	Manchester, England .....	98,300	39,320
R. Wilson Smith .....	Montreal, P. Q. ....	4,000	1,600
Thomas H. Hudson .....	" .....	1,000	400
Hon. A. Desjardins .....	" .....	1,000	400
S. H. Ewing .....	" .....	1,000	400
J. P. Cleghorn .....	" .....	1,000	400
J. J. Kenny .....	Toronto .....	1,000	400
Hon. S. C. Wood .....	" .....	1,000	400
	Total .....	\$108,300	\$43,320

SESSIONAL PAPER No. 4

## CANADA LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at December 31, 1899.)

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Becher, Mrs. Caroline	Care of Messrs. Denison & Macklem, Toronto	6,800	850
Bedells, Mrs. Clara Louisa	6 St. James Avenue, Toronto	2,800	350
Billings, W. L., M.D., estate of the late	Care of John Billings, Hamilton	8,400	1,050
Black, Mrs. O. A.	Care of Charles Black, Niagara Falls, Ont.	1,200	150
Braithwaite, A. D.	Hamilton	400	50
Brown, Adam	"	2,400	300
Bruce, Alexander, Q. C.	"	4,000	500
Burton, Joseph S.	Reigate, Surrey, England—Address W. F. Burton, Hamilton	3,200	400
Burton, Hon. Chief Justice Sir Geo.	Toronto	7,600	950
Burton, W. F.	Hamilton	400	50
Cameron, Mrs. E. M. DeB.	17 Willcock St., Toronto—Address Mrs. J. Hillyard, Cameron	16,800	2,100
Cathcart, Rev. Nassau	Trinity Vicarage, Guernsey, Eng.	12,000	1,500
Cawthra, Mrs. Anna C.	Care of Henry Cawthra, 211 College St., Toronto	16,000	2,000
Central Canada Loan and Savings Company	Toronto	90,000	11,250
Cooke, Wm.	72 Grenville St., Toronto	800	100
Cowcher, Mrs. Mary, estate of the late	Care of Hon. Chief Justice Sir George Burton, Toronto	2,000	250
Cox, Edward W.	Toronto	28,400	3,550
Cox, Hon. Geo. A.	"	235,200	29,400
Cox, Mrs. Margaret	Care of Hon. George A. Cox, Toronto	24,000	3,000
Durnford, Lieut.-Col. Chas. Day	Care of Col. Pridham, Instow, N. Devon, England	26,800	3,350
Ewart, J. B., estate of the late	Care of estate of the late R. H. Bethune, Dominion Bank, Toronto	10,000	1,250
Ewing, Mrs. Jane R.	148 Bay St. South, Hamilton	12,000	1,500
Ferrie, Campbell	Hamilton	1,200	150
Ferrie, Mrs. Emily	"	4,000	500
Findlay, W. F. & Wardrope W. F.	"	3,200	400
Finlay, Wm., estate of the late	Address W. F. Finlay, 18 Young St., Edinburgh, Scotland	8,000	1,000
Finlay, Mrs. Catherine	16 Belgrave Crescent, Edinburgh, Scotland	8,000	1,000
Flavelle, J. W.	Toronto	16,000	2,000
Forbes, Alexander McKenzie, estate of the late	Address Messrs. McIntosh & Hyde, 157 St. James St., Montreal	800	100
Gates, F. W.	Hamilton	4,000	500
Gates, F. W., and Adam Brown	Address F. W. Gates, Hamilton	7,200	900
Gates, H. E.	London	400	50
Gibson, Wm., M.P.	Beamsville	400	50
Glasco, Mrs. M. F.	Care of G. F. Glasco, Hamilton	2,400	300
Grasett, F. LeM., M.D.	Simcoe St., Toronto	4,800	600
Grasett, Lieut.-Col. H. J.	Police Headquarters, Toronto	1,600	200
Gzowski, C. S., and Major-General Robert Sandham, executors of the late Col. Sir C. S. Gzowski	Address C. S. Gzowski, Toronto	20,800	2,600
Hatch, Mrs. Bessie, estate of the late	Care of Messrs. Kingsmill, Saunders & Torrance, Toronto	4,000	500
Henderson & Small (James Henderson and John T. Small)	Toronto	12,000	1,500
Hendrie, John S.	Hamilton	800	100
Hendrie, Wm.	"	15,200	1,900
Hendrie, Wm., jr	"	800	100
Hills, R.	Toronto	1,600	200
Hodgins, Frank E.	Dale Avenue, Rosedale, Toronto	1,200	150

## CANADA LIFE ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Hoskin, John, Q.C., LL.D.	Toronto	1,200	150
Innes, The Very Rev. G. M., Dean of Huron.	London	800	100
Jaffray, Robert	Toronto	8,000	1,000
Kerr, Mrs. Margaret A., estate of the late	Care of Dr. Kerr, Galt	8,000	1,000
Kidd, D.	Hamilton	400	50
Kirkpatrick, Estate of the late Hon. Sir Geo. A.	Toronto	400	50
Lash, Z. A., Q.C.	"	33,200	4,150
Leggat, Matthew	Hamilton	8,000	1,000
Macklem, Mrs. Charlotte	Care of O. R. Macklem, Toronto	1,200	150
Macklem, O. R.	Toronto	1,200	150
Macklem, O. R., G. T. Denison and C. E. Fleming	Address O. R. Macklem, Toronto	1,200	150
MacInnes, Hon. Donald	Toronto	800	100
Mackay, Miss Mary	295 St. Antoine St., Salisbury Fiatts, Montreal	800	100
Macpherson, Mrs. S. E. M.	Care of M. Macpherson, 5 Tinakori Road, Wellington, New Zealand	5,200	650
McLaren, Lieut.-Col. Henry	Hamilton	32,000	4,000
McLaren, W. P., Trustees of the will of the late	Care of Lt.-Col. Henry McLaren, Hamilton	32,000	4,000
Merritt, Nehemiah	42 Cecil St., Toronto	800	100
Mills, James H.	Hamilton	16,000	2,000
Moore, E. Jackson	"	1,200	150
Moore, Mrs. Mary	Care of G. F. Glassco, Hamilton	1,200	150
O'Reilly, E. B., M.D.	Hamilton	400	50
Osborne, Alex. G., and William W. Osborne.	Hamilton—Address W. W. Os- borne, Hamilton	4,000	500
Osler, E. B. and J. Henderson (Toronto), executors of the late A. T. Todd.	Address Messrs. Henderson & Small, Toronto	15,600	1,950
Osler, E. B., M.P.	Toronto	2,800	350
Pellatt, Henry M.	"	2,000	250
Perrin, Mrs. H.	Rocklands, Stillorgan, near Dub- lin, Ireland	4,400	550
Plummer, Alfred E.	Toronto	12,000	1,500
Plummer, Jas. H.	"	37,200	4,650
Porteous, Rev. John, estate of the late.	Address Mrs. Catharine Porteous, Galt	400	50
Ramsay, A. G.	Hamilton	400	50
Reeve, Richard A., M.D.	Toronto	2,000	250
Richardson, Mrs. Elizabeth G.	P. O. Box 179, Brooklyn, N. Y.	3,200	400
Ritchie, Thomas W., estate of the late.	Care of W. F. Ritchie, Montreal	800	100
Robinson, Christopher, Q.C. (Toronto)	Care of Messrs. Henderson & Small, Toronto	6,000	750
Robinson, Mrs. L. A. E.	Care of W. A. Robinson, Hamilton	1,200	150
Sconce, Jas. (Bengal Staff Corps), Richard Juson Kerr (Bowdon, Cheshire, Eng.) and John Thomson (Manchester, Eng.)	Address Mrs. Emily Crossley, Star Hall, Ancoats, Manchester, Eng.	8,000	1,000
Scott, J. J.	Hamilton	800	100
Sharp, Samuel, estate of the late.	Address Mrs. M. Sharp, Crosbie House, Avenue Road West, Leamington, Warwickshire, Eng	8,000	1,000
Stephens, Miss Jessie Isabella.	Care of J. H. Durham, Cannon Street House, 110 Cannon St., London, E.C., England	1,200	150
Strathy, H. H. (Barrie), and H. J. Grasett (Toronto)	Address Lt.-Col. H. J. Grasett, 66 St. Patrick St., Toronto	2,800	350
Stuart, John	Hamilton	23,200	2,900
Thomson, Mrs. Eliza, trustees of	Address Mrs. Eliza Thomeon, Beech Bank, Bowdon, Cheshire, England	8,000	1,000
Toronto General Trusts Company	Toronto	30,000	3,750
Torrance, Rev. Edward F.	Peterboro'	2,400	300



SESSIONAL PAPER No. 4

CANADA LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Usher, Thomas S.....	Brantford .....	3,200	400
Usher, Arthur L.....	" .....	3,200	400
Walker, Byron E.....	Toronto .....	19,200	2,400
Wardrope W. H. & Findlay W. F .....	Hamilton .....	2,800	350
Wilkie, D. R.....	Toronto .....	1,200	150
Witty, Miss Alice.....	Britannia Cottage, 137 Market St., Brantford .....	1,600	200
Witty, Miss Ellen B.....	Britannia Cottage, 137 Market St., Brantford .....	800	100
Young, Miss E. M.....	Care of Geo. A. Young, Hamilton	3,600	450
Young, Geo. A.....	Hamilton .....	400	50
Young, John C.....	60 Pitcher St., Detroit, Michigan, U.S.A.....	4,000	500
		\$1,000,000	\$125,000

## THE CANADIAN FIRE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		\$	\$
Ashdown, J. H.	Winnipeg.	20,000	4,000
Aikins, J. A. M.	"	10,900	2,180
Alley, W. S.	Toronto	5,000	1,000
Adams, C.	Brandon	2,000	200
Argue, W. P.	Portage la Prairie.	1,200	240
Anderson, Wm.	Winnipeg.	200	40
Ashdown, Lillian	"	10,000	2,000
Ashdown, Florence.	"	10,000	2,000
Bawlf, N.	"	6,200	1,240
Black, Alex.	"	2,500	500
Byrnes, Henry.	"	1,000	200
Beliveau, H.	"	1,000	200
Boyd, J. F.	Minnedosa	500	50
Barclay, Robt.	Winnipeg.	2,500	500
Blowey, J. F.	Edmonton	1,000	200
Crowe, G. R.	Winnipeg.	10,000	2,000
Crowe, H.	"	12,500	2,500
Campbell, R. J.	"	6,200	1,240
Culver, W. H.	"	9,000	1,800
Clark, S. P.	"	3,000	600
Chown, Dr. H. H.	"	10,500	2,100
Cross, Wm.	"	2,500	500
Cooper, W. J.	Portage la Prairie.	2,000	400
Carmichael, A.	Rat Portage.	2,500	500
Cockburn, J. W.	Winnipeg.	1,000	200
Cockburn, Jennie	"	1,500	300
Cadham, J. O.	Portage la Prairie.	500	100
Clement, Stephen	Brandon	500	50
Cameron, Susie F.	Portage la Prairie.	500	100
Clare, J. A.	Neepawa.	500	100
Currie, A. E. F.	Clanwilliam	200	40
Cruthers, S.	Manitou	200	40
Cuddy, T. A.	Minnedosa.	200	40
Cameron, A. L.	Calgary.	1,500	300
Cross, A. E.	"	500	100
Campkin, H. H.	Indian Head.	500	100
Carson, A.	Calgary	300	60
Dickie, N.	Carberry	1,000	200
Davidson, J. A.	Neepawa	500	100
Dennison, E. O.	Minnedosa.	200	40
Dalton, A. M.	Neepawa.	500	100
Ennis, R. C.	"	500	100
Flower, C. A.	Birtle	5,000	1,000
Forsyth, Wm.	Portage la Prairie.	500	100
Fairbairn, S.	Minnedosa	200	40
Fitzgerald, H. G.	Lakefield, Ont.	1,000	200
Flumerfelt, A. C.	Victoria	1,200	240
Foster, F. K.	Toronto	4,000	800
Galt, G. F. & J.	Winnipeg.	6,200	1,240
Gordon, J. F.	"	12,500	2,500
Garland, Wm.	Portage la Prairie.	2,000	400
Gillies, Dr. N. B.	Brandon	1,000	200
Georgen, I. A.	Portage la Prairie.	800	160
Grierson, Geo. A.	Minnedosa.	200	40
Galt, John	Winnipeg.	3,500	700
Hastings, Geo. V.	"	10,000	2,000
Hutchings, E. F.	"	7,000	1,400
Hogg, Rev. Jos.	"	2,500	500
Harrison, D. H.	Neepawa	2,500	500
Huxley, Jos. E.	Winnipeg.	2,500	500
Hanbury, John.	Brandon	1,200	240
Hopper, D. A.	Rapid City.	1,000	200
Holmes, E. A.	Hargrave	1,500	300
Howden, J.	Neepawa.	200	40

SESSIONAL PAPER No. 4

THE CANADIAN FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		\$	\$
Herick, Jos. W.	Austin	100	20
Hanna, D. B.	Winnipeg	500	100
Hutchings, E. J.	Calgary	1,000	200
Ireland, W. W.	Carberry	500	100
Johnston, W.	Winnipeg	2,000	400
Judd, W. E.	"	800	160
Keddy, John.	Brandon	1,000	200
Kelly, T. E.	"	500	100
Kippan, J. D.	Russell	500	100
Kinnesten, W. H.	Calgary	1,000	200
Kelly, A.	Brandon	1,500	300
Leathorn, J. W.	Winnipeg	1,000	200
Lock, A. S.	"	1,000	200
Lindsay, W. J.	Brandon	1,000	200
Lawlor, T. J.	Killarney	1,000	200
Lundy, F. B.	Portage la Prairie	500	100
Lennard, W. R.	Russell	500	100
Lougheed, Jas. A.	Calgary	1,000	200
Monk, J. B.	Winnipeg	6,200	1,240
Matheson, R. M.	Brandon	3,000	600
Maters, T. P.	Vancouver	2,500	500
Miller, T. B.	Portage la Prairie	2,500	500
Mitchell, J. B.	Winnipeg	1,000	200
Marlatt & Houser.	Portage la Prairie	1,000	200
Miller, W. W.	"	600	120
Mason, John.	"	500	100
Manwaring, H. A.	Birtle	500	100
Murgatroyd, Benj.	London, Eng.	2,500	500
Murphy, J. B.	Carberry	500	100
Mathers, R. A.	Keewatin	200	40
Morton, T. L.	Gladstone	200	40
Marsh, G. F.	Regina	2,500	500
Marsh, D. W.	Calgary	2,500	500
Mason, Jennie.	Winnipeg	1,000	200
Marsh, W. A.	Quebec	5,000	1,000
Milroy, Thos. M.	Portage la Prairie	500	50
Murdoch, F. L.	Winnipeg	1,800	360
Meredith, Henry.	Brandon	2,800	560
MacKenzie, K.	Winnipeg	3,700	740
McIntyre, D.	"	1,500	300
Macdonald, H. J.	"	2,000	400
McKechnie, Wm.	"	4,000	800
Macdonald, D. A.	Portage la Prairie	1,000	200
McLaren, J. B.	Morden	1,000	200
McBride, Wm.	Winnipeg	800	160
McDiarmid, J.	Brandon	500	100
McAllister, A.	Winnipeg	600	120
McAllister, J. E.	"	500	100
McCaffrey, Thos.	Neepawa	500	100
McDermott, P. J.	Minnedosa	500	100
McDowell, Wm.	Portage la Prairie	500	100
McLaren, G. W.	Morden	100	20
McBride, A.	Calgary	1,200	240
McBride, Lucy.	"	1,200	240
McNaughton, R. D.	Moosomin	3,100	620
McLean, A. L.	Winnipeg	5,000	1,000
McLachlan, A. H.	"	500	100
McKenny, J. T.	"	600	120
McDonald, John J.	"	2,000	400
McLenaghan, Jas.	Toronto	2,500	500
Nation, A. G.	Brandon	2,500	500
Nanton, A. M.	Winnipeg	2,000	400
Orde, W. L.	Brandon	1,000	200
O'Reilly, E. J.	Winnipeg	300	60

63 VICTORIA, A. 1900

THE CANADIAN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		\$	\$
Parsons, S. R.	Toronto	5,000	1,000
Parsons, Mrs. A. K.	"	3,700	740
Powis, Edmund.	Winnipeg.	15,000	3,000
Parrish, W. L.	"	1,000	200
Porter, J. P.	Portage la Prairie	500	100
Pickering, V. H. G. G.	Minnedosa	500	100
Patton, F. L.	Winnipeg.	500	100
Peffers, M. V.	Brandon	1,200	240
Peffers, M. R.	"	1,200	240
Pearce, Wm.	Calgary	1,000	200
Pearce, May A.	"	1,000	200
Riley, R. T.	Winnipeg.	28,500	5,700
Richard, J. A.	Montreal.	5,000	1,000
Redmond, Jas.	"	6,200	1,240
Robinson, Wm.	Winnipeg.	5,000	1,000
Robinson, Jerry	"	1,000	200
Robinson, J. M.	Brandon	500	100
Rutherford, J. G.	Portage la Prairie	500	100
Rogers, R. A.	Winnipeg	500	100
Riley, W. J.	Calgary	1,000	200
Rielly, Jas.	"	500	100
Riley, C. S.	Winnipeg.	5,000	1,000
Stobart, F. W.	"	28,700	5,740
Stewart, D. A.	Halifax	2,000	400
Somerset, W. B.	Winnipeg.	2,000	400
Strome, I. R.	Brandon	1,200	240
Shaw, Dr. F. W.	Carberry	1,000	100
Stitt, Wm.	Winnipeg.	3,700	740
Stickle, T. D.	Carberry	500	50
Schofield, F. H.	Winnipeg.	6,000	1,200
Strome, Mary I.	Brandon	1,200	240
Shore, Thomas.	Calgary	300	60
Sanford Estate.	Hamilton, Ont.	10,000	2,000
Sanford, Mrs. H. S.	"	2,500	500
Spearman, T. W.	Winnipeg.	500	100
Somerset, H. J.	"	3,000	600
Taylor, Jos.	Portage la Prairie	1,200	240
Turnbull, H.	"	500	100
Trotter, B.	Brandon	1,000	200
Tufts, J. T.	Wolfville, N.S.	5,000	800
Wilson, R. R.	Winnipeg	6,200	1,240
Webb, Mabel	Quebec	6,200	1,240
Whitla, R. J., & Co.	Winnipeg.	6,200	1,240
Wickson, A.	"	2,500	500
Whyte, Wm.	"	2,500	500
Wilson, W. F.	Brandon	2,000	200
Wright, S. R.	Portage la Prairie	800	160
Wake, John	Minnedosa	200	40
Wellwood, Sarah J.	"	1,000	200
Windatt, Miss C. A.	Bowmanville	1,000	200
Young, A. L.	Souris.	600	120
	Total	\$484,900	\$96,080

SESSIONAL PAPER No. 4

## CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Anderson, Wm.	Ottawa	2,000	400
Aris, E. C.	Schreiber	500	100
Austin, E. E.	Kamloops	500	100
Bronson, E. H.	Ottawa	5,000	1,000
Birkett, Thomas	"	500	100
Blencoe, George	Toronto Junction	100	20
Belfrey, J.	St. Thomas	100	20
Bilbe, A. H.	Schreiber	1,100	220
Brackenbury, G. B.	Aylmer	200	40
Bertrand, J. E.	Winnipeg	500	100
Bellefeuille, P.	Montraal	500	100
Barr, A. J.	Ottawa	2,000	400
Bryce, J. M.	Prince Albert	200	40
Broker, H.	Prescott	400	80
Boisvert, V.	Ottawa	2,800	560
Becker, R. C.	Medicine Hat	200	40
Booth, J. R.	Ottawa	500	100
Bronson, W. G.	"	5,000	1,000
Bartlett, J. R.	Fairville	500	100
Bullis, E.	Ottawa	200	40
Bolduc, A.	Quebec	500	100
Boyd, A.	Smith's Falls	100	20
Borbridge, W.	Ottawa	500	100
Bayly, A.	"	1,500	300
Booth, C. J.	"	1,000	200
Bate, W. T.	"	1,000	200
Bangs, L. D.	"	500	100
Begg, A. C. S.	North Bay	500	100
Beamish, M.	Ottawa	500	100
Carson, S.	Schreiber	1,000	200
Collinson, J.	St. Thomas	500	100
Calder, L.	Gretna	100	20
Cross, J.	North Bay	1,900	380
Clendenning, H.	Ottawa	500	100
Cloutier, Chas	Quebec	100	20
Cloutier, Jos.	"	100	20
Corbett, D.	Schreiber	500	100
Corrigan, Mme C.	Ottawa	2,000	400
Charrier, M.	"	200	40
Cardell, J.	Canmore	500	100
Cody, M.	Ottawa	100	20
Carr, J.	Carleton	100	20
Carey, C.	Canmore	500	100
Clark, J.	Ottawa	100	20
Cole, J. F.	"	200	40
Cranuel, L.	"	1,000	200
Clark, S. H.	St. John	500	100
Cameron, D.	North Bay	1,000	100
Casey, M.	St. Thomas	500	200
Callin, J.	North Bend	1,000	100
Casey, J. W.	Hawkesbury	500	200
Church, H. A.	Chelsea	500	100
Chapman, A. F.	Ottawa	500	100
Dudley, J. M.	"	1,200	240
Dobson, J.	Winnipeg	500	100
Doherty, M.	Ottawa	200	40
Downey, T.	Chapleau	1,000	200
Dickson, R.	Ottawa	100	20
Dutill, W. L.	Montreal	500	100
Doyle, M.	Havelock	200	40
Dionne, C. P.	Quebec	100	20
Davis, C.	Henderson	100	20
Donaldson, M.	Ottawa	500	100
Deans, S. J.	Field	1,000	200

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## CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Dickson, J. P.	Ottawa	700	140
Eddy, E. B.	Hull	500	100
Emo, John	Ottawa	500	100
Ellis, Wm.	Prescott	100	20
Elliott, J. B.	Carleton	1,000	200
Edey, E. B.	North Bay	500	100
Egan, H. K.	Ottawa	1,500	300
Ellis, H.	"	200	40
Ferguson, A.	"	2,500	500
Flint, R. H.	Toronto Junction	100	20
Fahey, Jos.	Winnipeg	500	100
Fraser, R. H.	Ottawa	100	20
Flegg, Wm.	"	1,000	200
Fairbairn, W. J.	"	500	100
Fraser, D. J.	"	100	20
Fleck, A. W.	"	500	100
Frechette, A.	"	1,000	200
Fulcher, N.	North Bay	1,000	200
Fixter, W.	Schreiber	500	100
Gagnon, J. H.	Quebec	100	20
Gowling, John.	St. Thomas	500	100
Gariepy, A.	Quebec	500	100
Gosselin, D.	Ottawa	100	20
Gallagher, J.	Carleton	100	20
Green, M.	Canmore	300	60
Gladman, J. G.	Toronto	500	100
Grant, Alonzo	Montreal	500	100
Griffith, W. H.	Carleton	100	20
Gaffney, M.	Ottawa	100	20
Greene, H.	"	1,000	200
Henderson, S.	Vancouver	100	20
Henderson, A. A.	Ottawa	5,000	1,000
Hedge, Wm.	Schreiber	500	100
Hymers, H.	Carleton	100	20
Harpin, C. H.	St. Thomas	100	20
Hill, W. R.	Toronto	500	100
Hibbard, J. A.	Ottawa	1,000	200
Hawley, Geo.	Carleton	200	40
Hesse, A. S.	Farnham	100	20
Helme, Jas.	Smith's Falls	500	100
Holtby, W.	Ottawa	200	40
Harris, J. E.	Montreal	1,000	200
Harris, L. C.	"	500	100
Hall, Thos.	Saint-Thomas	500	100
Hutcheson, W.	Ottawa	500	100
Johnson, I.	"	500	100
Jenkins, J. W.	Kamloops	500	100
Johnson, M. B.	St. Thomas	2,000	400
Kerr, J. S.	Winnipeg	200	40
Kenna, E.	Hintonburgh	100	20
Kelly, D.	Ottawa	3,000	600
Ketchum, Z.	"	300	60
King, Wm.	"	500	100
Kenny, Thos.	"	2,000	400
Kennedy, Ash.	Winnipeg	500	100
Kenny, Margetta	Aylmer	1,000	200
Lowry, Thos.	St. Thomas	2,000	400
Landers, Robt.	Field	500	100
Landers, J. D.	Winnipeg	500	100
Lescarbeau, J. A.	Quebec	2,500	500
Lewis, C. H.	Schreiber	1,000	200
Larondeau, Mrs. D.	Ottawa	500	100
Lalumière, C.	Hochelaga	500	100
Lamereaux, C. E.	Fairville	500	100

SESSIONAL PAPER No. 4

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Lumsden, Geo. L.	Smith's Falls.	200	40
Lyons, J. P.	North Bay	1,000	200
Lowry, Jas	St. Thomas	500	100
Lewis, C. A.	Ottawa.	500	100
May, G. S.	"	1,000	200
Muir, J. A.	Schrieber.	500	100
Moore, Geo.	Chapleau	200	40
Mills, Geo.	Toronto	2,000	400
Matheson, A.	Canmore	300	60
Maloney, J.	Ottawa	500	100
Milligan, J. B.	Winnipeg	200	40
Moriarity, T.	Smith's Falls	500	100
Morris, J. B.	Ottawa.	500	100
Morrison, G. D.	"	100	20
Millen, G. H.	Hull	1,000	200
Mereweather, G. R.	"	500	100
Manchester, D. G.	Sault Ste. Marie.	1,000	200
Montgomery, W. J.	North Bay	500	100
McRae, J. W.	Ottawa.	5,000	1,000
McIntosh, Jas.	Rat Portage	500	100
McGillivray, Wm	Ottawa.	2,000	400
McLeod, H.	Rat Portage	500	100
McLeod, A. A.	"	500	100
McCluskey, J.	North Bay	600	120
McCullough, W. A.	Rat Portage	500	100
McIntosh, S.	Winnipeg	500	100
McDonnell, E.	Ottawa.	100	20
MacFarlane, A.	Winnipeg.	200	40
McCluskey, J.	Brownville	300	60
McKenna, Thos.	St. John.	500	100
McLaren, D.	Ottawa.	5,000	1,000
McKay, W. M.	Dawson City	300	60
McInnich, J. M.	Woodstock	100	20
McIlvenna, J.	North Bay	500	100
McCormack, J.	Hochelega	100	20
McGuire, E. E.	Rat Portage	300	60
McLaren, Alex.	Ottawa.	5,000	1,000
McLaren, Albert.	Buckingham	5,000	1,000
McNab, Allan	Vancouver	500	100
McNabb, Neil	Ridgetown.	500	100
Newman, Thos.	Schreiber.	500	100
Orr, Robt.	Ottawa.	1,000	200
Ormiston, J. A.	Field.	300	60
O'Leary, C.	Ottawa.	100	20
O'Neill, T.	"	300	60
O'Doherty, J. P.	"	200	40
Pumple, John	"	100	20
Pumple, E.	Prescott	100	20
Pearson, J. T.	Smith's Falls.	100	20
Pennefather, F. R.	Canmore	200	40
Phelan, J.	Manitou	500	100
Preston, Robt.	Smith's Falls.	100	20
Pitts, Wm.	Brandon	200	40
Pope, Chas.	Rat Portage	500	100
Pullar, Wm.	"	500	100
Prenter, Wm.	Cleveland.	1,000	200
Perley, G. H.	Ottawa.	1,000	200
Prenter, Elizabeth	Cleveland.	500	100
Preston, R. H.	Newboro'	5,000	1,000
Powell, H.	Prescott	500	100
Reece, Thos.	Winnipeg	500	100
Rousseau, A.	Quebec	700	140
Rathwell, J. A.	Chapleau.	500	100
Rollin, L.	Three Rivers.	100	20

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Russell, G. H.	Chapleau	1,000	200
Rutherford, Wm.	Toronto Jct.	100	20
Rowe, Fred.	Ottawa	500	100
Ryan, John	"	500	100
Robillard, J. E. A.	"	100	20
Rothwell, G. W.	McAdam	100	20
Ross, L. L.	Smith's Falls	500	100
Robinson, R. P.	Ottawa	1,000	200
Roach, W. J.	Sault Ste. Marie	500	100
Stringer, W. W.	St. Thomas	500	100
Stockdale, J.	North Bay	500	100
Sexsmith, H.	Schreiber	1,000	200
St. Denis, N.	Montreal	500	100
St. Mars, E.	Ottawa	100	20
Steady, G. E.	"	100	20
Spencer, Geo.	Smith's Falls	100	20
Sparks, N. C.	Ottawa	1,000	200
Spencer, J.	"	500	100
Stagg, H.	"	500	100
Swanson, W.	"	100	20
Smith, C. J.	"	1,000	200
Spaulding, M. J.	McAdam	100	20
Smith, W. B.	St. John.	500	100
Schofield, I.	Montreal	500	100
Scott, Wm.	Ottawa	2,000	400
Smith, John.	Toronto	500	100
Salisbury, E. J.	Smith's Falls	1,000	200
Stewart, J. M.	Vancouver	500	100
Thomas, W. H.	North Bay	1,000	200
Tomkins, J. D.	Gretna	500	100
Trecartin, D. M.	McAdam	200	40
Whitwam, S.	St. Thomas	2,000	400
White, E. E.	Ottawa	500	100
Wright, A. E.	"	500	100
Wallace, Jas.	Aylmer	1,000	200
Walsh, F.	St. Thomas	500	100
Wilson, John	Carleton	500	100
West, Alex.	Schreiber	300	60
Wood, J. A.	Prescott	100	20
Wright, Marion	Ottawa	1,000	200
Walker, J. H.	Canmore	300	60
Wood, W. H.	Ottawa	500	100
Wight, J.	Webbwood	500	100
Webster, J. T.	St. Thomas	1,000	200
Young, A. G.	Ottawa	100	20
Yule, R. F.	"	1,000	200
		\$175,000	\$35,000



SESSIONAL PAPER No. 4

## CONFEDERATION LIFE ASSOCIATION.

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Ball, Florence S.	Toronto	5,000	500
Ball, Louisa A.	"	5,000	500
Ball, Reginald L., estate of	"	5,000	500
Ball, Rev. C. W., estate of	"	5,000	500
Barnhart, Mrs. Catherine	"	5,000	500
Bowlby, Mrs. S. B.	Cheltenham, Eng.	8,600	860
Burgess, Ralph K.	Toronto	2,000	200
Burpee, Hon. I. estate of	St. John, N.B.	10,000	1,000
Cairns, Miss Marzetta I.	St. Catharines	8,000	800
Cameron, Mrs. Agnes M.	Montreal	10,000	1,000
Cathcart, Rev. Nassau	Guernsey, C.I., G.B.	6,000	600
Caulfield, Miss May Kate	Toronto	1,000	100
Cherriman, Mrs. Julia	London, Eng.	62,000	6,200
Cork, George	Waterloo	3,500	350
Cox, Hon. G. A.	Toronto	15,600	1,560
Dixon, B. Homer, estate	"	20,000	2,000
Dunn, J. L., estate of	St. John, N.B.	4,000	400
Elliot, Wm., estate of	Toronto	20,000	2,000
Franklin, Miss Sarah J.	"	40,000	4,000
Gibbs, Mrs. Frances	"	37,400	3,740
Gibbs, W. H.	"	7,000	700
Glass, Herbert R.	"	900	90
Gooderham, George	"	5,000	500
Gravel, Joseph O., in trust.	Montreal	5,000	500
Gripton, C. M.	St. Catharines	50,000	5,000
Gripton, Mrs. Elvaretta J.	"	50,000	5,000
Hague, Mrs. Jemima	Toronto	5,000	500
Hale, Jeffery	Brantford	10,000	1,000
Hingston, Sir W. H.	Montreal	10,000	1,000
Hooper, Edward	Toronto	50,000	5,000
Hooper, Mrs. I. L.	"	10,000	1,000
Hope, Mrs. Bessie	Brantford	15,000	1,500
Howland, Sir W. P.	Toronto	5,000	500
Johnston, Henry J.	Montreal	36,000	3,600
Jones, Mrs. Mary J.	St. John, N.B.	4,000	400
Kemp, J. C., manager, and Massey Morris, asst. manager, in trust.	Toronto	40,000	4,000
Macdonald, Rev. D. Bruce	Toronto	2,500	250
Macdonald, Hon. Hugh J.	Winnipeg	39,000	3,900
Macdonald, J. K.	Toronto	3,100	310
Macdonald, J. K., in trust.	"	22,700	2,270
Macdonald, J. K., in trust, estate of Col. C. S. Perley	"	5,000	500
Macdonald, Mrs. Charlotte E.	"	2,000	200
Macdonald, Wm., in trust.	"	7,000	700
Massie, Miss Elizabeth E.	"	20,000	2,000
Mason, W. T., estate of	"	10,000	1,000
Mason, J. Herbert	"	40,000	4,000
Meredith, J. S., manager, in trust.	Montreal	22,000	2,200
Mitchell, George	Halifax	4,000	400
Moore, Miss Ray M.	Toronto	1,500	150
Myers, Alfred, and Wm. Macdonald, in trust.	"	15,000	1,500
Nordheimer, S.	"	10,000	1,000
Patterson, W. G.	Toronto	2,500	250
Penny, E. Goff	Montreal	4,000	400
Primrose, Howard, and A. J. Campbell, trustees			
Margt. I. Maclean	Truro, N.S.	4,000	400
Randolph, Archibald F.	Fredericton, N.B.	5,000	500
Rice, Omer F., manager, in trust.	Toronto	4,500	450
Ryan, Mrs. Catherine	"	10,000	1,000
Sibbald, Miss Fanny	"	8,000	800
Sims, W. A.	Herts, Eng.	12,500	1,250
Sharp, Miss Marion	Waterville, Hants, Eng.	2,000	200
Smith, Mrs. Emily G.	Guelph	4,600	460

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CONFEDERATION LIFE ASSOCIATION—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Smith, W. H., manager, in trust.....	Toronto .....	41,500	4,150
Snow, A. J. Russell .....	" .....	5,000	500
Starr, Mrs. Rebecca A.....	Halifax .....	10,000	1,000
Stevenson, Archibald W.....	Montreal.....	6,000	600
Swan Bros .....	Toronto .....	16,200	1,620
Swan, Henry.....	" .....	3,800	380
Toronto General Trusts Co., in trust.....	" .....	10,000	1,000
Wadsworth, Mrs. E.....	" .....	8,000	800
Wadsworth, V. B., Manager and W. Wedd, jr., secretary, in trust.....	" .....	7,500	750
Wellington, Mrs. Helena G.....	" .....	16,600	1,660
Wyld, Frederick.....	" .....	18,500	1,850
Young, Hon. James.....	Galt .....	20,000	2,000
	Total .....	\$1,000,000	\$100,000

SESSIONAL PAPER No. 4

## DOMINION BURGLARY GUARANTEE COMPANY (Limited).

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Ames, H. B.	Montreal	10,500	3,150
Bickerdike, Robert	"	5,000	1,500
Brown, Lyman	New York	10,000	3,000
Drake, Walter	Montreal	2,500	750
Drummond, Hon. G. A.	"	5,000	1,500
Evens, F. W.	"	2,500	750
Eveleigh, J.	"	5,000	1,500
Ewing, A. S.	"	10,000	3,000
Fairman, F. Wilson	"	2,500	750
Fairman, Ernest E.	"	2,500	750
Finley, Samuel	"	10,000	3,000
Fortier, J. M.	"	5,000	1,500
Gault, A. F.	"	5,000	1,500
Gemmill, J. A.	Ottawa	1,000	300
Good, Brent	New York	10,000	3,000
Graham, Hugh	Montreal	5,000	1,500
Greenshields, J. N.	"	2,500	750
Greenshields, R. A. E.	"	7,500	2,250
Grose, William T.	"	5,000	1,500
Hanson, Edwin	"	2,500	750
Hanson, William	"	2,500	750
Hagar, W. C.	"	1,200	360
Heaton, E. P.	"	5,000	1,500
Henshaw, H. H.	"	1,300	390
Howard, Capt. A. L.	Brownsburg, Q.	20,000	6,000
Jordan, Thos.	Montreal	5,000	1,500
Locker, Geo. R.	"	5,000	1,500
Moseley, Miss Mary R.	St. Hyacinthe	5,000	1,500
McRae, J. W.	Ottawa	5,000	1,500
Ogilvie, Hon. A. W.	Montreal	10,000	3,000
Routh, J. H.	"	1,000	300
Sims, A. Haig	"	10,000	3,000
Smith, R. Wilson	"	2,500	750
Strachan, W.	"	5,000	1,500
Tooke, B.	"	5,000	1,500
Torrance, John	"	5,000	1,500
Wait, Estate late Geo.	"	2,500	750
	Total	\$200,000	\$60,000

63 VICTORIA, A. 1900

## THE DOMINION LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Alexander, Robert.....	Galt.....	500	125
Bauman, A. F., M. D.....	Waterloo.....	2,000	500
Bean, David.....	".....	1,000	250
Bechtel, Byron E.....	".....	200	50
Boles, William.....	Stratford.....	800	200
Bowman, N. S.....	Conestogo.....	5,000	1,250
Bricker, Jacob.....	Waterloc.....	5,000	1,250
Bricker, Mrs. M.....	Berlin.....	200	50
Bricker, Simon B.....	Waterloo.....	5,700	1,425
Bruce, Wm. M., L.D.S.....	Listowel.....	2,000	500
Buckberrough, Daniel.....	Waterloo.....	1,000	250
Buckberrough, Miss Helen P.....	".....	500	125
Casson, Rev. Wesley.....	Toronto.....	1,000	250
Cargill, Henry, M.P.....	Cargill.....	12,000	3,000
Carscadden, Thos., M.A.....	Galt.....	500	125
Clemens, Miss Cornelia.....	Preston.....	200	50
Clemens, Louis Edwin.....	".....	200	50
Colquhoun, Frederick.....	Waterloo.....	5,000	1,250
Conrad, Jacob.....	".....	5,000	1,250
Elliott, Mrs. Jennie H.....	Bolton.....	1,000	250
Ellesley, Wm.....	Winterbourne.....	1,000	250
Fleming, C. A.....	Owen Sound.....	1,500	375
Forbes, Geo. D.....	Hespeler.....	8,200	2,050
Flynn, John.....	Waterloo.....	1,500	375
Goodale, John.....	Milverton.....	3,700	925
Gowdy, Thomas.....	Guelph.....	6,000	1,500
Hamilton, Rev. A. M., M.A.....	Winterbourne.....	2,000	500
Hespeler, Jacob.....	Waterloo.....	1,000	250
Hill, Alexander.....	Guelph.....	2,000	500
Hilliard, Arthur J., D.D.S.....	Berlin.....	500	125
Hilliard, John.....	Bolton.....	1,000	250
Hilliard, Thos.....	Waterloo.....	15,000	3,750
Hilliard, Mrs. Catharine.....	".....	2,400	600
Hilliard, J. Charles.....	".....	200	50
Hilliard, Wm. L., M.D.....	".....	400	100
Hughes, F. G., L. D. S.....	Galt.....	5,000	1,250
Hope, James.....	Ottawa.....	2,000	500
Huehnergard, Conrad.....	Waterloo.....	1,000	250
Innes, James.....	Guelph.....	4,600	1,150
Johnston, Wm. H.....	Hay, Ont.....	700	175
Kumpf, Christian.....	Waterloo.....	6,700	1,675
Lackner, H. G., M.D.....	Berlin.....	1,000	250
Larkworthy, George.....	Stratford.....	2,000	500
Lockhart, R. J., M.D.....	Hespeler.....	1,000	250
Lockie, James S.....	Waterloo.....	600	150
McArthur, J. A., M.D.....	Mansfield, Ohio.....	1,000	250
McCall, Alexander.....	Simcoe.....	3,000	750
McGowan, John.....	Alma.....	1,000	250
McKay, Hugh M., M.D., estate of.....	Woodstock.....	2,000	500
McMullin, James, M.P.....	Mount Forest.....	3,000	750
Melvin, Robert.....	Guelph.....	1,000	250
Merner, Hon. Samuel.....	Berlin.....	5,000	1,250
Moore, H. P.....	Acton.....	1,000	250
Moyer, P. E. W., B.A., estate of.....	Berlin.....	1,000	250
Mulloy, Charles W.....	Aurora.....	1,000	250
Mulloy, Nelson, M.D.....	Preston.....	1,000	250
Noecker, Chas. T., M.D.....	Waterloo.....	2,400	600
Noecker, Mrs. Roxanna.....	".....	1,000	250
Oberholzer, Owen, estate of.....	Bloomingtondale.....	2,000	500
Ortwein, Rev. John W.....	Hensall.....	1,000	250
Parke, Wm. T., M.D.....	Woodstock.....	8,000	2,000
Pasmore, Mrs. Laura D.....	Toronto.....	2,000	500
Pasmore, W. J.....	Guelph.....	2,000	500
Peine, Louis.....	New Hamburg.....	2,500	625

SESSIONAL PAPER No. 4

THE DOMINION LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Pepper, Rev. John, B.A. ....	Palgrave .....	200	50
Petrie, Wm, estate of. ....	Winterbourne .....	1,000	250
Ratz, John, estate of. ....	Elmira. ....	5,000	1,250
Ratz, Jacob .....	New Hamburg .....	5,000	1,250
Roos, Miss Emma R. ....	Waterloo .....	1,400	350
Sauder, Jeremiah .....	Preston .....	400	100
Sauder, Miss Tillie. ....	" .....	1,000	250
Sauder, Wm. L. ....	Birtle, Man .....	200	50
Schmidt, Geo., M.B. ....	Milwaukee, Wis. ....	500	125
Sims, Peter H. ....	Toronto .....	5,000	1,250
Shuh, John .....	Waterloo .....	10,000	2,500
Snider, William .....	" .....	10,700	2,675
Snyder, Simon. ....	" .....	11,200	2,800
Trow, Thomas .....	Stratford .....	2,000	500
Trow, James, M.P., estate of. ....	" .....	8,000	2,000
Umbach, Rev. S. L. ....	Naperville, Ill. ....	1,000	250
Vandusen, Whitford .....	Tara .....	5,000	1,250
Watson, Miss Phoebe .....	Doon .....	300	75
Wells, Walter, L.D.S. ....	Waterloo .....	15,700	3,925
Wells, Mrs. Rosina .....	" .....	2,000	500
Whaley, Thomas .....	Huntsville .....	1,000	250
Wing, Rev. M. L. ....	Berlin .....	1,000	250
Young, Wm. ....	Waterloo .....	8,300	2,075
Zimmermann, Mrs. Cath. ....	" .....	1,000	250
	Total .....	\$257,600	\$64,400

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## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Amount subscribed for.	Amount paid in cash.	Number of shares.	Of which are preferred.
	\$	\$		
S. F. McKinnon.....	10,000	4,500	100	
C. D. Warren.....	1,000	450	10	
R. L. Patterson.....	5,000	2,250	50	
Robert Crean.....	2,000	900	20	
Robert Archer.....	5,000	2,250	50	30
Sir John A. Macdonald, estate of.....	4,000	1,800	40	20
J. Isabella Thornton.....	2,000	900	20	10
Henry Lowndes.....	3,000	1,350	30	10
John Flett.....	5,000	2,250	50	
J. F. W. Ross.....	8,000	3,600	80	40
Chas. Riordan.....	5,000	2,250	50	
T. G. Blackstock.....	5,000	2,250	50	
John Young, estate of.....	3,000	1,350	30	
Geo. Gooderham, in trust.....	15,000	6,750	150	75
A. E. Gooderham.....	5,000	2,250	50	
J. F. Junkin.....	4,000	1,800	40	
Geo. Gooderham.....	155,400	69,930	1,554	1,002
Total.....	\$237,400	\$106,830	2,374	1,187

## DOMINION PLATE GLASS INSURANCE COMPANY.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Ramsay, A.....	Montreal.....	1,000	400
Ramsay, A. F.....	".....	1,000	400
Dowsley, E.....	".....	1,000	400
Gilman, E. W.....	".....	1,000	400
Gilman, Hon. F. E.....	".....	1,000	400
Meredith, H. V., in trust.....	".....	20,000	8,000
Total.....		\$25,000	\$10,000

SESSIONAL PAPER No. 4

THE EXCELSIOR LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Allison, W. H. R., Q.C.	Picton	100	15
Armstrong, John R	Ottawa	1,000	150
Armstrong, John	Owen Sound	1,000	150
Bullis, W. H., M.D	Rochester, N. Y.	1,000	150
Brown, Mrs. John	Sherbrooke, Que.	500	75
Burkinshaw, F. A.	Toronto	500	75
Booth, Robert	Pembroke	5,000	750
Bourinot, E. W	Warton	500	75
Bennet, Edward	Kingston	1,000	150
Bresse, Wm	Chatsworth	100	15
Ball, Wm	Chatham	500	75
Clarke, E. F	Toronto	1,000	150
Clarke, Mrs. C. E	"	4,000	600
Clarke, Rev. Richard, estate of	Milbrook	100	15
Colter, W. F. B	Sarnia	5,000	750
Campbell, Peter	Peterboro'	500	75
Creasor & Smith	Owen Sound	5,000	750
Cooke, J. G.	Kincardine	500	75
Curry, W. H.	Omamee	1,500	225
Coombe, F. E	Liverpool, Eng.	500	75
Campbell, Capt. P. M.	Collingwood	500	75
Craig, James	Owen Sound	200	30
Clubb, A	Toronto	100	15
Dixon, Geo	"	400	150
Dixon, W. W.	Pembroke	1,000	150
Dickson, J. B.	"	1,000	150
Doust, Joseph	Toronto	2,200	330
Doty, C. F	Oakville	1,000	150
Dow, W. G., M.D	Owen Sound	3,500	525
Dunlop, A., estate of	Pembroke	1,000	150
Ego, Angus, M.D	Markdale	500	75
Ewens, Wm.	Owen Sound	2,000	300
Ferguson, John, M.D	Toronto	1,000	150
Fasken, David	"	136,400	20,460
Foulds, J. G	Sarnia	2,000	300
Foster, A.	Pembroke	2,500	375
Falls, A. E.	Chatham	500	75
Forham, M.	Owen Sound	1,000	150
Frawley, M. J.	Barrie	1,000	150
Gaskin, Capt. Jno.	Kingston	2,000	300
Gulledge, E. H.	Oakville	3,500	525
Gillies, James	Carleton-Place	5,500	825
Gillies, Wm.	"	5,500	825
Gowan, Hon. J. R.	Barrie	6,500	975
Gordon, Alex	Pembroke	2,000	300
Gordon, Alex., in trust	"	1,000	150
Gordon, Alex., in trust	"	1,000	150
Graydon, John	Streetsville	1,000	150
Graham, W. G.	Aurora	1,000	150
Gooderham, Geo.	Toronto	10,000	1,500
Grass, Ruliff	"	11,500	1,725
Grass, Sarah M.	"	200	30
Hallam, Ald. John	"	5,000	750
Howarth, Thos	Oakville	2,500	375
Hopper, Wm. H.	Cobourg	1,000	150
Hall, James	Grand Valley	200	30
Henderson, Jonathan	Barrie	1,000	150
Howell, Chas.	Owen Sound	1,000	150
Johnston, J. W	Toronto	500	75
Johnston, J. R.	Streetsville	300	45
Johnston, W. H.	Fergus	1,000	150
Kennedy, Mrs. R. A.	Ottawa	1,000	150
Kerr, Wm.	Cobourg	100	15

63 VICTORIA, A. 1900

## THE EXCELSIOR LIFE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Kennedy, Wm.	Barrie	1,000	150
Knechtel, Daniel	Hanover	500	75
Kenny, S. M.	Toronto	3,700	555
Kilbourne, G. S.	Owen Sound	1,000	150
Latimer, James	Carleton Place	400	60
Long, Thos.	Toronto	2,000	300
Laird Bros.	Dresden	1,500	225
Mavety, Rev. J. E.	Granby, Que.	5,000	750
Mitchell, C. W.	Ottawa	1,000	150
Morrison, G. E.	Sarnia	1,000	150
Morgan, J. D.	Dundalk	1,500	225
Murphy, Mrs. E. J.	London, Eng.	1,000	150
Macpherson, Angus	Markdale	1,000	150
McKean, Edw. W.	Hamilton	1,500	225
McCleary, Wm.	Thorold	200	30
McCarroll, Thos.	Meaford	100	15
McCullough, J. H., M.D.	Owen Sound	500	75
McCormick, Andrew	Pembroke	1,000	150
McVicar, S. A.	Sarnia	3,000	450
McCullough, Thos.	Chatsworth	500	75
McDonald, John	"	500	75
McFarland, W. J.	Markdale	5,500	825
McFaul, A. W.	Owen Sound	900	135
Mackay, A. G.	"	4,500	675
McKay, Robt.	Toronto	6,000	900
Notter, Mrs. F. J.	Owen Sound	4,000	600
Osborne, M. J.	"	500	75
O'Hara, H.	Toronto	500	75
Parker, E. J.	Owen Sound	8,500	1,275
Price, Carson	Holland Centre	300	45
Redfern, J. W.	Owen Sound	1,000	150
Robertson, Capt. W. F.	"	1,000	150
Ronan, J. H.	Sarnia	1,000	150
Richardson, Matthew	Flesherton	500	75
Ross, M. E.	Barrie	500	75
Reedy, Geo.	"	2,000	300
Ross, W. A.	"	600	90
Sutherland, Rev. A.	Toronto	500	75
Shaw, Abraham	Kingston	200	30
Seagell, J. D.	Sarnia	1,000	150
Smith, H. B.	Owen Sound	1,000	150
Schmidt, Geo.	Pembroke	500	75
Smith, H. E.	Owen Sound	2,000	300
Smart, A. M., in trust	"	2,100	315
Tallmadge, E. H.	Toronto	2,000	300
Tinning, J. B.	"	100	15
Thompson, J. E.	Arnprior	500	75
Vail, C. L., estate of	Sarnia	400	60
Whiteside, T. R.	Toronto	200	30
Wells, W. C.	Buffalo, N. Y.	100	15
Wells, Mrs. W. C.	"	100	15
Woolings, James	Toronto	400	60
Weir, Geo. E.	Dresden	2,000	300
Weir, Miss Caroline	"	3,000	450
Weir, Miss Catherine	"	3,000	450
Wedge, Geo.	Carleton Place	300	45
Ward, G. D.	Cobourg	500	75
Wightman, Robert	Owen Sound	2,000	300
Watson, R. McD.	St. Catharines	300	45
Wilson, David	Collingwood	1,000	150
White, A. T.	Pembroke	1,000	150
Williams, Wm.	Barrie	200	30
Wesley, Samuel	"	1,400	210
White, Hon. Peter	Pembroke	1,000	150



SESSIONAL PAPER No. 4

THE EXCELSIOR LIFE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
White, W. R.....	Pembroke.....	500	75
Woolings, Mrs. A. B.....	Toronto.....	100	15
Wrenshall, A. B.....	Brantford.....	1,000	150
Weddell, Robert.....	Trenton.....	5,000	750
	Total.....	350,900	\$52,635

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## THE FEDERAL LIFE ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Ames, A. E., & Co.	Toronto	2,000	260
Aikins, H. W.	"	10,000	1,300
Aikins, M. H., M.D.	Burnhamthorpe	10,000	1,300
Austin, W. H.	Trenton	10,000	1,300
Agar, Amos, estate of	Brampton	6,000	780
Atherton, A. B.	Fredericton, N.B.	1,000	130
Alexander, Miss Maggie	Bolton, Ont.	5,000	650
Blanshard, Mrs. Mary	Appleby	10,000	1,300
Bowes, J. W.	Boyne	10,000	1,300
Beatty, J. H.	Thorold	47,400	6,162
Brock, T., estate of	Paris	1,000	130
Bates, Thomas P.	Hamilton	5,000	650
Bingham, G. S., M.D.	"	3,000	390
Burns, Rev. Alex.	Toronto	10,000	1,300
Burns, Miss S. C.	Hamilton	3,500	455
Coleman, Rev. F.	"	3,500	455
Cobb, Rev. Thomas	Toronto	1,000	130
Colling, Rev. Thomas	Paisley	2,500	325
Campbell, Mrs. E. H.	Castleton, Ont.	1,000	130
Cruikshank, Mrs. F. A.	St. John, N.B.	1,000	130
Dexter, David	Hamilton	32,100	4,173
Dexter, David, in trust	"	45,600	5,928
Dexter, Mrs. I.	"	10,000	1,300
Dexter, Miss A. E.	"	3,000	390
Drysdale, Wm.	Montreal	2,000	260
Dawson, H. W.	Toronto	2,000	260
Dever, Jas. & Patrick	Fredericton, N.B.	1,000	130
Edgecombe, Frederick B.	"	1,000	130
Fleming, D. G., M.D.	Chatham	2,000	260
Fairfield, B. C.	St. Catharines	5,000	650
Foster, Hon. Geo. E.	Ottawa	2,000	260
Freeman, Jas. A.	Brantford	3,000	390
Farr, Diana	Holyoke, Mass.	2,500	325
Gundy, Jas., estate of	Brantford	2,000	260
Griffith, Rev. Thomas	Brockville	2,500	325
Goodwin, James	Grimsby	5,000	650
Gibson, Hon. J. M.	Hamilton	2,000	260
Haslett, Thos. C.	"	23,500	3,055
Haslett, Thos. C., in trust	"	15,000	1,950
Hanger's, R. (Slate Works)	Hyderville, Vt.	200	26
Harris, Rev. Jas.	Guelph	5,000	650
Hanson, C. A.	Montreal	3,000	390
Hanson, Wm.	"	2,500	325
Hanger, Mrs. H.	Hyderville, Vt.	1,600	208
Hewett, Rev. W. J., estate of	Southport, Eng.	4,000	520
Hay, W. D.	Toronto	1,000	130
Hunter, William	Hamilton	3,000	390
Hough, Henry	Toronto	10,000	1,300
Hansford, J. E.	"	5,000	650
Irwin, Jas., estate of	Prescott	5,000	650
Isaac, Richard	Salmon-Point	500	65
Johnston, Mrs. P. F.	Deloraine, Man.	500	65
Kerns, William	Burlington.	20,000	2,600
Kerns, William, in trust	"	15,000	1,950
Kerns, W. C.	"	5,000	650
Kettlewell, Rev. Wm.	Mt. Forest	5,000	650
Kinghorn, Wm., in trust	Douglas, N.B.	1,000	130
Lund, Elizabeth	Mt. Forest	5,000	650
Laing, Christiana	Burlington, Ont.	5,000	650
Leitch, Rev. R. H.	Fenelon Falls	1,000	130
McCutcheon, J. K.	Toronto	28,000	3,640
McPherson, T. H.	Hamilton	6,000	780
Murray, Hugh	"	8,600	1,118
MacAdam, Mrs. S.	Vancouver, B. C.	2,500	325

## SESSIONAL PAPER No. 4

THE FEDERAL LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Might, Rev. Samuel.....	Smith's Falls, Ont.....	10,000	1,300
Manley, Rev. J. G.....	Deer Park, Ont.....	1,000	130
Metcalfe, Clara W.....	Holyoke, Mass.....	2,500	325
McCallum, J. W., estate of.....	Toronto.....	1,000	130
McIntyre, Rev. C. E.....	Chatham.....	2,000	260
McLeod, Hon. E.....	St. John, N.B.....	2,000	260
Potts, Rev. John.....	Toronto.....	15,000	1,950
Potts, Rev. John, in trust.....	".....	15,000	1,950
Potts, John Edward.....	".....	2,500	325
Potts, Frank H.....	Moosomin.....	2,500	325
Potts, Margaret.....	Toronto.....	1,000	130
Potts, Margaret E.....	".....	1,800	234
Potts, Edna R.....	".....	1,700	221
Russ, Rev. A. E.....	Welland.....	22,000	2,860
Russ, Mrs. E. C.....	".....	3,000	390
Ross, Rev. J. S.....	Brantford.....	2,000	260
Richardson, Rev. J. E.....	Jasper, Ont.....	10,000	1,300
Scott, Rev. John G.....	Galt.....	10,000	1,300
Sutherland, Mrs. Helena.....	Toronto.....	10,000	1,300
Shepherd, Rev. W. W.....	Muncey.....	1,000	130
Scott, Rev. John.....	Philadelphia.....	1,000	130
Smoke, S. C.....	Toronto.....	2,000	260
Sharpe, L. N., estate of.....	Apohaqui, N.B.....	1,000	130
Sutherland, Rev. Alex.....	Toronto.....	2,000	260
Strachan, Mrs. E. S.....	Hamilton.....	5,000	650
Turk, Rev. Geo. R.....	Toronto.....	8,000	1,040
Van Wart, Mrs. Louisa.....	Fredericton, N.B.....	2,000	260
Wakefield, Rev. John.....	Paris, Ont.....	14,500	1,885
Wilson, T. H., estate of.....	Toronto.....	10,000	1,300
Wilmot, A., estate of.....	Boyne, Ont.....	10,000	1,300
Willoughby, Amelia K.....	Exeter.....	10,000	1,300
Woolverton, A., M.D.....	Hamilton.....	20,000	2,600
Woolverton, A., M.D., in trust.....	".....	15,000	1,950
Watson, Rev. W. C.....	Brantford.....	8,000	1,040
Wakefield, Daniel.....	Washington, Ont.....	1,000	130
Wright, Dr. H. A.....	Detroit, Mich.....	6,000	780
Warden, Rev. R. H.....	Toronto.....	2,500	325
Whiting, Rev. Richard.....	Kingston.....	10,000	1,300
Wood, Josiah.....	Sackville, N.-B.....	2,000	260
Young, Rev. E. R.....	Toronto.....	1,000	130
Zimmerman, Adam.....	Hamilton.....	5,500	715
	Total .....	\$700,000	\$91,000

## THE GREAT WEST LIFE ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Number of shares.	Amount subscribed for.	Amount paid in cash.
			\$	\$
Allan, Geo. W.	Winnipeg.	30	3,000	750
Aikins, J. A. M.	"	40	4,000	1,000
Aikins, J. S.	"	20	2,000	500
Allen, Rev. James.	Hamilton.	10	1,000	250
Alloway, W. F.	Winnipeg.	25	2,500	625
Anderson, J. P.	Carberry.	4	400	100
Anderson, J. W.	Victoria, C.B.	2	200	50
Anderson, J. E.	Winnipeg.	10	1,000	250
Ashdown, J. H.	"	150	15,000	3,750
Ashdown, Mrs. M. J.	Portage la Prairie.	5	500	125
Audette, L. A.	Ottawa.	25	2,500	625
Baker, E. Crow.	Victoria.	20	2,000	500
Barber, Henry.	Toronto.	5	500	125
Barber, S.	Calgary.	5	500	125
Baskerville, C. A.	Winnipeg.	20	2,000	500
Bawlf, N.	"	10	1,000	250
Beck, H. H., in trust	"	3	300	75
Beck, G. S., M.D.	Port Arthur.	20	2,000	500
Bertrand, S. A. D.	Winnipeg.	20	2,000	500
Black, Albert S.	Truro, N.S.	5	500	125
Bond, J. M.	Guelph, Ont.	5	500	125
Blanchard, R. J., M.D.	Winnipeg.	50	5,000	1,250
Bright, A.	"	10	1,000	250
Brock, J. H.	"	56	5,600	1,450
Brock, W. R.	Toronto.	50	5,000	1,250
Byrnes, Henry	Winnipeg.	10	1,000	250
Cain, J.	Virden.	20	2,000	500
Cameron, A.	Oak Lake.	10	1,000	250
Carscaden, J. D.	Vancouver.	20	2,000	500
Carscaden, Mrs. C. E.	"	20	2,000	500
Campbell, Charles.	Montreal, Que.	50	5,000	1,250
Campbell, H. M.	Portage la Prairie.	10	1,000	250
Campbell, Mrs. M.	"	10	1,000	250
Campbell, P.	Carman.	20	2,000	500
Campbell, Isaac, Q.C.	Winnipeg.	21	2,100	575
Campbell, R. J.	"	10	1,000	250
Cass, Edward.	"	4	400	100
Champion, H. T.	"	20	2,000	500
Chown, H. H., M.D.	"	50	5,000	1,250
Clark, Samuel P.	"	16	1,600	400
Cowan, James M.D.	Portage la Prairie.	20	2,000	500
Cross, A. E.	Calgary.	4	400	100
Cross, W.	Winnipeg.	10	1,000	250
Clayton, F. W.	Portage la Prairie.	10	1,000	250
Crowe, Herbert.	Brooklyn, N.Y.	45	4,500	1,125
Crowe, Geo. R.	Winnipeg.	45	4,500	1,125
Culver, W. H., Q.C.	"	30	3,000	750
Dancer, Chas. H.	Portage la Prairie.	5	500	125
Dick, Miss M.	Winnipeg.	40	4,000	1,000
Dixon Bros.	Maple Creek.	70	7,000	1,750
Donald, W. A.	Pilot Mound.	20	2,000	500
Drewry, E. L.	Winnipeg.	20	2,000	500
Duffin, S.	"	10	1,000	250
Dunsford, Mrs. J.	Morden.	2	200	50
Elliott, Ellen.	New Westminster.	25	2,500	625
Erb, L. E.	Victoria.	10	1,000	250
Ewen, A.	New Westminster.	25	2,500	625
Fairley, W. A.	Carberry.	5	500	125
Farrell, Edward, M.D.	Halifax.	10	1,000	250
Fletcher, Mrs. Annie.	Woodstock, Ont.	10	1,000	250
Finley, F. G., M.D.	Montrea.	10	1,000	250
Flumerfelt, Alfred C.	Victoria.	30	3,000	750
Forsyth, George.	Winnipeg.	30	3,000	750

SESSIONAL PAPER No. 4

THE GREAT WEST LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of shares.	Amount subscribed for.	Amount paid in cash.
			\$	\$
Frame, J. F.	Viriden	20	2,000	500
Fraser, J. M.	Pilot Mound	5	500	125
Fraser, A. W.	Ottawa	10	1,000	250
Freer, Mrs. Ann.	Winnipeg	5	500	125
Fullerton, William.	Manitou	20	2,000	500
Fyshe, Thomas.	Montreal	10	1,000	250
Galbraith, R. L. T.	Fort Steele, B.C.	4	400	100
Galletly, A. J. C.	Victoria	2	200	50
Galt, G. F.	Winnipeg	20	2,000	500
Galt, Margaret	"	100	10,000	2,500
Garland, Wm.	Portage la Prairie	30	3,000	750
Girvin, J. A.	Winnipeg	50	5,000	1,250
Gordon, J. C.	"	5	500	125
Graham, H. C.	Hayfield, Man.	10	1,000	250
Green, Mary C.	Ottawa	20	2,000	500
Halstead, Wm.	Portage la Prairie	10	1,000	250
Hall, Miss E. E.	Victoria	5	500	125
Hall, J. D.	Vancouver	5	500	125
Hamilton, L. A.	Winnipeg	5	500	125
Henderson, F. G. A.	Brandon	15	1,500	375
Henderson, H. E.	"	5	500	125
Hendrie, John	Hamilton	35	3,500	875
Henry, Miss Jane	Don, Ont.	10	1,000	250
Henry, James	"	10	1,000	250
Henry, John	"	20	2,000	500
Henry, William	Wexford, Ont.	10	1,000	250
Hillier, G.	Viriden	20	2,000	500
Hogg, Rev. J.	Winnipeg	20	2,000	500
Hogg, Rev. J., in trust.	"	60	6,000	1,500
Holland, C. A.	Victoria	30	3,000	750
Hoskin, A., Q.C.	Toronto	25	2,500	625
Housser, J. H.	"	70	7,000	1,750
Housser, I. W.	"	10	1,000	250
Howitt, H., M.D.	Guelph, Ont.	10	1,000	250
Hurtley, T.	Winnipeg	20	2,000	500
Hutchings, E. F.	"	20	2,000	500
Hunt, John D.	Carberry	10	1,000	250
Irving, John	Victoria	20	2,000	500
Jardine, A.	Winnipeg	5	500	125
Jardine, Mrs. A.	"	5	500	125
Johnston, W.	Brandon	2	200	50
Keddy, John	"	10	1,000	250
Kelly, A.	"	20	2,000	500
Kelty, Miss Minnie	Moosejaw	1	100	25
Kenny, J. J.	Toronto	20	2,000	500
Kerr, Robert	Winnipeg	5	500	125
Langley, Charles	Toronto	5	500	125
Little, J. W.	London, Ont.	10	1,000	250
Logan, Wm. M.	McGregor	20	2,000	500
Marani, Cesare J.	Vancouver	60	6,000	1,500
Marlatt & Housser	Portage la Prairie	10	1,000	250
Marsh, D. W.	Calgary	20	2,000	500
Marsh, G. W.	Beulah	5	500	125
Marsh, G. T.	Regina	52	5,200	1,300
Marvin, E. B.	Victoria	20	2,000	500
Mason, J. H.	Toronto	200	20,000	5,000
Masters, T. P.	Vancouver	10	1,000	250
Maxwell, John S.	Brandon	5	500	125
Meredith, H.	"	40	4,000	1,000
Metcalf, T. H.	Winnipeg	10	1,000	250
Millar, T. B.	Portage la Prairie	20	2,000	500
Millroy, T. M., M.D.	"	50	5,000	1,250
Mitchell, W. J.	Toronto	10	1,000	250
Monk, G. W.	South March, Ont.	20	2,000	500

## THE GREAT WEST LIFE ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of shares.	Amount	Amount
			subscribed for.	paid in cash.
			\$	\$
Morse, Frank M., in trust	Winnipeg	4	400	100
Morton, Ed.	Carberry	5	500	125
Mudge, H. J.	Montreal	20	2,000	500
Murphy, Edward Owen	Vancouver	20	2,000	500
Mundie, J.	Winnipeg	8	800	200
Muttlebury, G. A.	"	20	2,000	500
Macdonald, Alexander	"	50	5,000	1,250
Macdonald, Alexander, in trust	"	40	4,000	1,000
Macdonald, Mrs. Annie	"	10	1,000	250
Macdonald, H. J., Q.C.	"	100	10,000	2,500
McDiarmid, John, M.D.	Brandon	10	1,000	250
McDonald, Donald H.	Fort Qu'Appelle	5	500	125
McIntyre, P. C.	Winnipeg	40	4,000	1,000
MacKenzie, Kenneth	"	10	1,000	250
McLaren, J. B.	"	10	1,000	250
McLenaghan, James	"	30	3,000	750
McLeod, John	Portage la Prairie	4	400	100
McMillan, Hon. D. H.	Winnipeg	20	2,000	500
McNaughton, R. D., in trust	Moosomin	5	500	125
McNee, Mrs. I.	Windsor, Ont	40	4,000	1,000
McQuaker, Wm.	Winnipeg	20	2,000	500
Nanton, A. M.	"	30	3,000	750
Nation, F.	Brandon	10	1,000	250
O'Connor, D.	Ottawa	10	1,000	250
Paddon, J. A., estate of	Regina	5	500	125
Parsons, S. R.	Winnipeg	20	2,000	500
Patton, F. L.	"	5	500	125
Peterson, C. W.	Brandon	10	1,000	250
Phillips, F.	Portage la Prairie	20	2,000	500
Purdon, W. F.	Winnipeg	5	500	125
Quinn, John	Brandon	1	100	25
Reid, Hayter	Ottawa	10	1,000	250
Richard, J. A.	Winnipeg	10	1,000	250
Riley, R. T.	"	20	2,000	500
Robinson, T. W.	Moosejaw	10	1,000	250
Robson, D.	New Westminster	5	500	125
Rogers, R. A.	Winnipeg	5	500	125
Rogers, W. G.	Carberry	2	200	50
Rowand, Rev. W. L. H.	Fort William	6	600	150
Russell, J.	Winnipeg	5	500	125
Sayward, J. A.	Victoria	20	2,000	500
Sherk, Miss J.	Winnipeg	2	200	50
Smith, T. D.	"	10	1,000	250
Smyth, J. C.	"	10	1,000	250
Smyth, S. M.	Brandon	20	2,000	500
Spencer, John P., estate of	Winnipeg	10	1,000	250
Spera, A. E.	"	10	1,000	250
Sprague, D. E.	"	10	1,000	250
Stewart, R.	"	10	1,000	250
Scott, Robert R.	"	5	500	125
Stickle, T. D.	Carberry	10	1,000	250
Stidson, R.	Portage la Prairie	20	2,000	500
Smith, R. Wilson	Montreal	50	5,000	1,250
Spring-Rice, B. W.	Regina	20	2,000	500
Spring-Rice, G.	"	20	2,000	500
Thornton, R. S., M.D.	Deloraine	5	500	125
Thomson, Robert, estate of	Hamilton	5	500	125
Tufts, John F.	Wolfville, N.S.	40	4,000	1,000
Unsworth, W. B.	Toronto	10	1,000	250
Vernon, Hon. F. G.	Victoria	50	5,000	1,250
Waddell, Mrs. E. M.	Winnipeg	20	2,000	500
Wheeler, C. H.	"	10	1,000	250
Whimster, Peter	Portage la Prairie	40	4,000	1,000
White, Wm.	Ottawa	10	1,000	250

SESSIONAL PAPER No. 4

THE GREAT WEST LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of shares.	Amount subscribed for.	Amount paid in cash.
			\$	\$
Whyte, Wm .....	Winnipeg.....	5	500	125
Wickson, Arthur.....	" .....	40	4,000	1,000
Wilson, D. H., M.D.....	Vancouver.....	20	2,000	500
Wilson, R. R.....	Winnipeg.....	10	1,000	250
Wilson, W. F.....	Brandon.....	20	2,000	500
Wilkie, D. R.....	Toronto.....	20	2,000	500
Worth, Arthur.....	" .....	40	4,000	1,000
	Total .....	4,000	\$400,000	\$100,000

63 VICTORIA, A. 1900

## GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Number of shares.	Amount subscribed for.	Amount paid in cash.
			\$	\$
Buchanan, W. J	Montreal	40	2,000	2,000
Clouston, E. S	"	25	1,250	1,250
Cassils, John	"	25	1,250	1,250
Dixon, B. Homer	Toronto	100	5,000	5,000
Gilroy, Mrs. B.	Winnipeg	75	3,750	750
Girdwood, G. P., M.D., in trust	Montreal	34	1,700	340
Gibb, Jas. D., estate of	"	30	1,500	1,500
Gunn, Geo. C.	London, Ont.	10	500	100
Gunn, Wm. A.	"	10	500	100
Gundry, Mrs. M. A.	Toronto	75	3,750	750
Hague, George	Montreal	20	1,000	1,000
Hall, Benjamin, estate of	"	80	4,000	4,000
Hamilton, John	Quebec	50	2,500	2,500
Kerr, Robert	Montreal	20	1,000	1,000
Morrice, D.	"	60	3,000	600
Macfie, R. C.	London, Ont.	20	1,000	200
MacDougall, H. S.	Montreal	350	17,500	3,500
McCulloch, Ferdinand, estate of	"	30	1,500	300
Mackintosh, J. C.	Halifax, N.S.	6	300	60
MacDougall Bros., special	Montreal	1,252	62,600	12,520
Nelles, R. Campbell, & Robert Craick, M.D., executors	"	210	10,500	10,500
O'Brien, James	"	50	2,500	500
Ross, James G., estate of	Quebec	120	6,000	1,200
Riddell, Alex. F.	Montreal	10	500	100
Ramsay, William	Toronto	60	3,000	3,000
Rawlings, Edward	Montreal	5,764	288,200	100,720
Rawlings, Edward, in trust for—				
Rawlings, Miss A. L.	"	6	300	300
Rawlings, Miss E. M.	"	5	250	250
Rawlings, Miss K. N. B.	"	5	250	250
Rawlings, George W.	"	5	250	250
Rawlings, H. E. A.	"	5	250	250
Rawlings, W. T.	"	5	250	250
Smith, Larratt W.	Toronto	100	5,000	5,000
Stayner, Mrs. H. R.	"	280	14,000	10,800
Strickland, Mrs. C. C.	Lakefield, Ont.	30	1,500	300
Torrance, Mrs. M. W.	Montreal	711	35,550	8,110
Torrance, John	"	20	1,000	200
Thomson, Geo. H.	Quebec	60	3,000	3,000
Waddell, Mrs. M. C.	Montreal	14	700	700
Walker, James R.	"	6	300	60
Walker, Kenneth McL	"	44	2,200	440
Withall, Wm. J., estate of	"	170	8,500	8,500
Withall, Mrs. E.	"	20	1,000	1,000
Wainwright, Wm.	"	50	2,500	1,500
Armond, W. C. de	Philadelphia, Pa.	100	5,000	1,000
Atkins, Edw. F.	Boston, Mass.	100	5,000	5,000
Burroughs, H. N., estate of	Philadelphia, Pa.	50	2,500	2,500
Bullions, Mrs. L. C.	Troy, N. Y.	5	250	250
Barr, John W., jr.	Louisville, Ky.	10	500	500
Caldwell, Miss Mary	Troy, N. Y.	5	250	250
Clark, C. P.	Syracuse, N. Y.	30	1,500	1,500
Commegys, B. B.	Philadelphia, Pa.	20	1,000	1,000
Citizens' Insurance Co	Pittsburg, Pa.	5	250	250
Cuyler, Thos. de Witt	Philadelphia, Pa.	20	1,000	1,000
Cannon, H. W.	New York, N. Y.	100	5,000	5,000
Carver, Mrs. E. L.	Binghampton, N. Y.	600	30,000	10,000
Chafee, Mrs. M. F.	Boston, Mass.	5	250	250
Chafee, Z.	Providence, R.I.	5	250	250
Cooley, Theo.	Nashville, Tenn.	50	2,500	2,500
Dunham, Mrs. Alice	Boston, Mass.	5	250	250
Dohrman, Mrs. E.	Alleghany City, Pa.	20	1,000	1,000
Dickson, Mrs. S. H.	"	6	300	300



## SESSIONAL PAPER No. 4

GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of shares.	Amount subscribed for.	Amount paid in cash.
			\$	\$
Day, Thomas P.	Pittsburg, Pa.	8	400	400
Erringer, J. L.	Philadelphia, Pa.	50	2,500	500
Gregerson, Mrs. M. E.	Boston, Mass.	5	250	250
Gibbs, Edwd. N.	Norwich, Conn.	40	2,000	2,000
Garrison, Sallie E.	Pittsburg, Pa.	14	700	700
Gorman, George J.	"	10	500	500
Gregerson, G. W.	Boston, Mass.	10	500	100
Hartshorne, Charles.	Philadelphia, Pa.	50	2,500	2,500
Howell, J. T.	Nashville, Tenn.	10	500	500
Jesup, M. K.	New York, N. Y.	200	10,000	2,000
Jones, Hon. J. Russell.	Chicago, Ill.	20	1,000	1,000
Keech, W. H.	Pittsburg, Pa.	15	750	750
Luce, Mrs. E. T., administratrix.	Boston, Mass.	20	1,000	1,000
Lloyd, D. McK.	Pittsburg, Pa.	10	500	500
Loutrel, Cyrus F.	New Ycrk, N. Y.	50	2,500	2,500
Merrill, C. L.	Pittsburg, Pa.	10	500	500
Metzger, W. E.	Nashville, Tenn.	10	500	500
Morris, Geo. W.	Louisville, Ky.	10	500	500
Messler, Mrs. M. R.	Pittsburg, Pa.	14	700	700
Messler, Eugene L.	Duquesne, Pa.	14	700	700
Messler, Renseva V.	Pittsburg, Pa.	28	1,400	1,400
Minturn, Mrs. S. S.	New York, N. Y.	200	10,000	10,000
McCoy, Mrs. Mary E.	Allegheny City, Pa.	20	1,000	1,000
McClintock, Mary G.	Pittsburg, Pa.	13	650	650
Newcomb, H. V.	New York, N. Y.	400	20,000	4,000
Noël, Miss Mamie F.	Nashville, Tenn.	10	500	500
Pennsylvania Co., for insurance on lives and granting annuities, &c.—Trustees under will for Jos. W. Drexel, deceased	Philadelphia, Pa.	200	10,000	10,000
Paton, John	New York, N. Y.	50	2,500	2,500
Pell, Alfred	"	40	2,000	2,000
Pulsford, J. E.	"	120	6,000	6,000
Quarier, Cushman.	Louisville, Ky.	10	500	500
Ricketson, Clementine G.	Pittsburg, Pa.	13	650	650
Rolph, W. T.	Louisville, Ky.	10	500	500
Smith, Hon. J. Gregory.	St. Albans, Vt.	100	5,000	5,000
Sabine, Mrs. J. Lee.	Philadelphia, Pa.	120	6,000	6,000
Sabine, A. F.	"	60	3,000	600
Stahlman, E. B.	Nashville, Tenn.	20	1,000	1,000
Schoonmaker, James M.	Pittsburg, Pa.	20	1,000	1,000
Stites, John	Louisville, Ky.	10	500	500
Thaw, Wm. M.	Pittsburg, Pa.	5	250	250
Thaw, Elizabeth B.	"	5	250	250
Thompson, W. R.	"	20	1,000	1,000
Walton, Samuel B.	"	20	1,000	1,000
Winslow, Gen. E. T.	New York, N. Y.	100	5,000	1,000
Willock, James H.	Pittsburg, Pa.	10	500	500
Total		13,372	\$668,600	\$304,600

63-VICTORIA, A. 1900

## THE HOME LIFE ASSOCIATION OF CANADA.

## CAPITAL STOCKHOLDERS—(As at December 31, 1899).

Name.	Occupation.	Address.	Number of shares at \$100 each.	Amount paid.	Amount due.
				\$	\$
Adolph, H. L.	Barrister	Brandon.	10	60	940
Agnew, J. H.	"	Virden	2		200
Anderson, E.	"	Portage la Prairie	10		1,000
Anglin, R. D.	H. M. Customs.	Kingston	20		2,000
Argue, W. P.	Principal.	Portage la Prairie.	10		1,000
Armstrong, G. C.	"	"	15	200	1,300
Arthur, Robert H.	M.D.	Sudbury.	20	200	1,800
Adames, H. J.	"	Calgary.	10	40	960
Baisley, Mrs. J.	"	North Bay	20	160	1,840
Baldwin, W. E.	Farmer	Manitou.	10		1,000
Bastedo, D. L.	Accountant.	Brandon	5	100	400
Beaton, Miss A. A.	Principal.	Kingston	8	160	640
Beckett, J. W.	"	Winnipeg.	5		500
Bedford, S. A.	Superintendent.	Brandon	20	160	1,840
Bedford, Nelson	Farmer	Morden	20	400	1,600
Birbeck, J. N.	Capitalist.	Boissevain	20	400	1,600
Boddy, T. W.	"	Portage la Prairie.	200		20,000
Boyle, R. C.	M.D.	Morden	50		5,000
Breden, Mrs. A.	"	Kingston	20	400	1,600
Brick, N. W.	Principal.	"	30	600	2,400
Briggs, Rev. W.	D.D.	Toronto	50	1,000	4,000
Brisbin, J. P.	N. P. Ry.	Brandon	10	100	900
Burgess, E. J.	Accountant.	Winnipeg.	10	200	800
Bulgin, E.	Teacher	Manitou.	20		2,000
Burr, M. W.	Manufacturer	Guelph	10		1,000
Butchart, M. J.	Merchant.	Carman	10	100	900
Boulton, F. J.	"	Hamiota.	5		500
Bacom, Mrs. A.	"	Toronto	20	40	1,960
Bishop, C. P.	"	Athens	3	60	240
Brown, J. T.	"	Moosomin	5	40	460
Barnes, Josiah.	"	Calgary	50	800	4,200
Burgess, P. G.	Telegraph operator.	Lindsay.	10	200	800
Cross, A. E.	"	Calgary	10		1,000
Cameron, A. L.	"	"	20		2,000
Clarke, S. J.	"	"	10		1,000
Cardell, J.	"	"	10		1,000
Cushing, W. H.	"	"	40		4,000
Cunliffe, J. H.	"	Medicine Hat.	10		1,000
Cain, John.	County clerk.	Virden	20		2,000
Cameron, A. A.	Merchant.	Oak Lake.	40		4,000
Cameron, Miss S. F.	"	Portage la Prairie.	10	200	800
Campbell, D. D.	Merchant.	Manitou	20	400	1,600
Campbell, J. E.	"	Carman.	10	200	800
Cappon, Prof. J.	M. A.	Kingston	30	600	2,400
Challoner, Miss A.	"	Toronto	20	200	1,800
Chapin, F. B.	Mining broker.	Sudbury	25		2,500
Chubb, B.	Clerk.	Morden	10		1,000
Clark, C. W.	M. D.	Winnipeg.	40		4,000
Cochrane, J. B.	"	Kingston	10	200	800
Cockerline, J.	C. P. R.	North Bay.	10	200	800
Conner, W.	Registrar.	Morden	10		1,000
Cook, A. B.	Merchant.	Souris	10		1,000
Corbett, S. C.	M. D.	Winnipeg.	20		2,000
Corrigan, P.	Conductor	Toronto	12	80	1,120
Cowan, J.	M. D.	Portage la Prairie.	50	1,000	4,000
Crisp, Mrs. C. E.	"	Kingston	60	1,200	4,800
Crisp, Miss E. H.	"	"	20	400	1,600
Crisp, Miss S. J.	"	"	20	400	1,600
Crispo, F. W. S.	Banker	Souris.	10	200	800
Cross, John	Engineer.	North Bay.	10	200	800
Cunningham, H. C.	M. D.	Carman	10	200	800
Curry, Alfred	Merchant.	Souris	20	400	1,600
Curry, James W.	Crown attorney	Toronto	50		5,000
Cushing, A. B.	Principal.	Brandon	30	220	2,780

## SESSIONAL PAPER No. 4

## THE HOME LIFE ASSOCIATION OF CANADA—Continued.

## CAPITAL STOCKHOLDERS—Continued.

Name.	Occupation.	Address.	Number of shares at \$100 each.	Amount	
				paid.	due.
				\$	cts.
Charlesworth, Mrs. E. C.		Guelph	10		1,000
Casey, Mrs. R. R.		"	10		1,000
Cassidy, Rev. F. A.	M. A.	"	20		2,000
Campbell, Mrs. E. W.		Broadview	20		2,000
Crawford, Wm.		Medicine Hat.	10		1,000
Davidson, J. A.		Guelph	20	400	1,600
Davidson, Mrs. E.		"	8	160	640
Davidson, J. R.	M.D.	Morden	10		1,000
Davis, F. L.	Barrister	Neepawa	5		500
Dawson, S. J.	Conductor	Brandon	10	40	960
Deane, M.	Foreman	Kingston	2		200
Doherty, M. W.	M.A., B.Sc.	Guelph	5		500
Donald, G. W.		Winnipeg	10		1,000
Dunsford, C. R.	Manager	"	10	40	960
Dupuis, Prof. N. F.	M.A.	Kingston	50	1,000	4,000
Daniel, E.		Guelph	10		1,000
Echlin, Mrs. A. R.		Hamilton	60	1,200	4,800
Echlin, F. A.		"	24	480	1,920
Ellis, W. S.	B. A., B.Sc.	Kingston	60	1,200	4,800
Elms, Joseph		Fort William	20	400	1,600
Emerson, R. W.		Moose Jaw	10		1,000
Fairman, C. R.	Conductor	Minnedosa	10	200	800
Ferguson, Rev. G. D.	M. A.	Kingston	20		2,000
Festing, M. S.	Secretary Y.M.C.A.	Brandon	10		1,000
Flening, D.	Agent	Portage la Prairie	5	100	400
Fletcher, W. J.	M.D.	Toronto	20	400	1,600
Forrest, H. F., jr.	Banker	Neepawa	10		1,000
Frame, J. F.	Merchant	Virten	20	200	1,800
Fulcher, Nelson	Engineer	North Bay	10	200	800
Ferguson, Wm.		Hamiota	20		2,000
Fyfe, Miss L.		Guelph	5	100	400
Fleming, S. E.	M.D.	Sault Ste. Marie	10		1,000
Fisher, J. F.		Medicine Hat	10		1,000
Firstbrook, John	Manufacturer	Toronto	260	5,200	20,800
Gillies, N. B.	M.D.	Brandon	20	320	1,680
Glennie, Miss J. H.,		Hamilton	12		1,200
Gordon, A. J.	M.D.	Carman	10		1,000
Graham, W. R.	B.S.A.	Guelph	5		500
Graham, H. C., ex-M.P.P.	H. M. Customs.	Brandon	10	200	800
Grantham, Mrs. M.		"	20	80	1,920
Greenshaw, C. H.		Hamiota	20		2,000
Gorham, W. G.		Calgary	20	200	1,800
Gallagher, Mrs. J. T.		Moose Jaw	10		1,000
Gallagher, J.		"	10		1,000
Gass, C. A., in trust		"	10		1,000
Hayward, S.		"	40	800	3,200
Hillier, Geo.		Calgary	10		1,000
Ham, Philip	Merchant	Toronto	6	120	480
Hamilton, B. R.	"	Neepawa	30		3,000
Hamilton, Rt. Rev. Chas.	D.D.	Ottawa	7	700	
Hamilton, J. H.	Merchant	Neepawa	10		1,000
Harcourt, R.	B.S.A.	Guelph	6		600
Harcourt, W. L.	M.D.	Brandon	10	200	800
Hardy, J. W.	Foreman	Copper Cliff	10		1,000
Hardie, E. S.	D.D.S.	Guelph	15		1,500
Harris, Jos., estate of		Toronto	10		1,000
Harrison, R. M.	Banker	Carberry	20		2,000
Hart, J. Moore	M.D.	Toronto	20	40	1,960
Hay, R. F.	Agent	Carberry	10		1,000
Henderson, G.	M.D.	Souris	5	52	448
Henry, Rev. E. A.		Brandon	10		1,000
Higginbotham, J. F.	Jeweller	Portage la Prairie	10	40	960
Higginbotham, Mrs. L.		Virten	6	120	480
Hill, E. L.	Coll. Inst.	Guelph	10		1,000

63 VICTORIA, A. 1900

## THE HOME LIFE ASSOCIATION OF CANADA—Continued.

## CAPITAL STOCKHOLDERS—Continued.

Name.	Occupation.	Address.	Number of shares at \$100 each.	Amount paid.		Amount due.	
				\$	cts.	\$	cts.
Hobkirk, Miss L. L.		Morden	5		40		460
Huckell, T.	Proprietor	Carberry	20	400			1,600
Hunter, J. F.	Merchant.	Boissevain	20				2,000
Hurt, C. J., in trust.		"	50	200			4,800
Huston, S. W.	Salesman.	Winnipeg.	5	100			400
Hardy, R. H.		Medicine Hat.	10	200			800
Houston, J.		Calgary	10				1,000
Harvey, H.		"	10				1,000
Halliday, W. J.		"	20				2,000
Hill, J. A.	Principal.	Toronto	35	700			2,800
Henderson, C. K.		Hespeler	20	200			1,800
Ireland, W. W.	Merchant.	Carberry	20				2,000
Irvine, W.		Lindsay	20	400			1,600
James, Prof. W. E.		Winnipeg.	10				1,000
Johnson, A. S.		Fergus	10				1,000
Johnson, E. H.	Merchant.	Brandon	10				1,000
Johnson, James, M.P.P.		Boissevain	2				200
Johnson, J. K.	Printer	Winnipeg.	5	49			460
King, John S.	Manufacturer.	Toronto	260	5,200			20,800
Kaye, Rev. J. F.	B.A.	Guelph.	2				200
Kennedy, A.	Engineer.	Winnipeg.	15				1,500
Kenrick, Prof. E. B.	B.A.	"	40	800			3,200
Keyes, H. R.	Farmer	Neepawa.	20				2,000
Kidd, W. G.	Inspector.	Kingston	10	200			800
Kilpatrick, T. N.	Foreman	Copper Cliff	10				1,000
Knight, Prof. A. P., N.A.	M.D.	Kingston	10	200			800
Knittel, J. W.	Proprietor.	Boissevain	20	400			1,600
King, Rev. J. M., estate of		Winnipeg.	30	600			2,400
Kirkealdy, Jas.	Chief of police.	Brandon	10				1,000
Laughton, J. S.	Merchant.	"	5				500
Leech, R. E. A.	"	"	15	40			1,460
Lidkea, W. C.	Conductor	North Bay.	4	80			320
Link, W. E.	"	Toronto	20	40			1,960
Lloyd, C. H.	Farmer	Morden	20	80			1,920
Lloyd, M. B.	Merchant.	"	30	200			2,800
Locke, Corbet	County judge.	"	20				2,000
Lochhead, Prof. W. B. A.	M.S.	Guelph.	5				500
Lundy, F. B.	M.D.	Portage la Prairie.	10				1,000
Lawson, A.	M.D.	Hamiota.	10				1,000
Longford, Rev. F.		Calgary	10				1,000
Mearns, John.		Toronto	40				4,000
Mearns, Mrs. Jane		"	12				1,200
McClain, R. W.	Farmer	Morden	10				1,000
McClain, S.	Merchant.	Carman	20				2,000
McCuaig, H.	Conductor	Toronto	8	160			640
McCullough, R. J.	Clerk	Souris	10	200			800
McDiarmid, J.	M.D.	Brandon	10				1,000
McDonald, A.	Reeve	Rounthwaite.	20	200			1,800
McDonald, J. A.	Merchant.	Brandon	10				1,000
McFarland, J. I.	"	Winnipeg.	5				500
McGonegal, S. J.	Conductor	North Bay	8	160			640
McIlvrive, A.	Merchant.	Brandon	5				500
McIntosh, S. G.	Engineer	Winnipeg.	40	800			3,200
McKay, H.	Livery	Brandon	20	400			1,600
McKay, J. S., in trust		Boissevain	20	200			1,800
McLaren, A. A.	Engineer	Chapleau	10	80			920
McLeod, A.	Barriater	Morden	5				500
McMillan, D. N.	Merchant.	"	100				10,000
McMurchy, A.	M. D.	North Bay	20	80			1,920
McNeil, H. J.	Insurance agent.	Brandon	5	8			492
McPhedran, Alex.	M. D.	Toronto	50				5,000
McTavish, Mrs. E.		North Bay	20	400			1,600
Massey, N. L.		Athens	4	80			320
Mackay, Angus		Indian Head.	20				2,000

## SESSIONAL PAPER No. 4

## THE HOME LIFE ASSOCIATION OF CANADA—Continued.

## CAPITAL STOCKHOLDERS—Continued.

Name.	Occupation.	Address.	Number of shares at \$100 each.	Amount paid.		Amount due.	
				\$	cts.	\$	cts.
McCrossan, Rev. T. J.		Indian Head	10				1,000
Marsh, D. W.		Calgary	20				2,000
McLeod, A. A.		"	30		80		2,920
McCabe, W. J.		"	20				2,000
McPhalen, Mrs. E.		"	10		40		960
McLeod, Mrs. A.		"	10				1,000
Macdonald, Hon. Hugh J.	Q. C., M. P. P.	Winnipeg	40		800		3,200
MacFarlane, A.	Engineer.	"	15		300		1,200
Maclean, Rev. J.	Ph D	Neepawa	80		1,600		6,400
Macpherson, Mrs. E. M.		Hamilton	20		400		1,600
Marsh, Rev. C. H.		Lindsay	10		200		800
Marshall, G. A. J. A.	Manager	Portage la Prairie	10		20		980
Marshall, Miss S. A. R.		Hamilton	2		40		160
Millidge, J. J.	Manager	Boissevain	10		80		920
Milligan, J. B.	Engineer.	Winnipeg	20		220		1,780
Milroy, T. M.	M. D.	Portage la Prairie	20				2,000
Minchin, L. H. J., in trust		Winnipeg	5		100		400
Mitchell, J. B.	Inspector	"	5		20		480
Mitchell, P. C.	Merchant.	Brandon	10				1,000
Moore, Robert		Lindsay	24		80 00		2,320 00
Muir, W. C.	Accountant	Winnipeg	5				500 00
Mulvey, J. H., M. A.	Principal.	"	20		60 50		939 50
Mulvey, Major S., M. P. P.		"	2		40 00		160 00
Mundell, Mrs. M.		Brandon	50		1,000 00		4,000 00
Munro, Rev. J.		Portage la Prairie	15		40 00		1,460 00
Murphy, G. B.	Merchant.	Carberry	20				2,000 00
Myers, R. H., M. P. P.		Minnedosa	10		200 00		800 00
Murphy, G. B.		Moosomin	5				500 00
McLeod, H. S.		Calgary	20		400 00		1,600 00
Nelles, J. A.	M. D.	London	16				1,600 00
Nelson, A. J.	Miller	Morden	50		400 00		4,600 00
Newton, Mrs. M. A.		Guelph	30		200 00		2,800 00
O'Donnell, E. J.	Engineer.	Schreiber	10		200 00		800 00
Ogletree, A.	Farmer	Portage la Prairie	20				2,000 00
Oldham, Miss M.		Guelph	10				1,000 00
Oliver, Rev. D.		Moosomin	10				1,000 00
Ormiston, J. A.		Calgary	10				1,000 00
Parker, B. C.	Farmer	Morden	10				1,000 00
Parker, Thos. H.		Woodstock	50				5,000 00
Patton, H. S.	Accountant.	Winnipeg	10		80 00		920 00
Pettigrew, W. D., in trust.		"	15		180 00		1,320 00
Pieper, W.	Farmer	Morden	10				1,000 00
Plummer, C. W.	Merchant.	Boissevain	20		400 00		1,600 00
Pressor, James	Fireman.	Schreiber	5				500 00
Prowse, S. W.	M. D.	Winnipeg	10		200 00		800 00
Pugh, H. J.	Manager.	Virten	10		64 00		936 00
Pullar, Mrs. E. J.		Moose Jaw	10				1,000 00
Pullar, Wm		"	10				1,000 00
Pattison, A. J.	Manager.	Toronto	660		13,200 00		52,800 00
Rathwell, J. A.	Engineer.	Chapleau	10		200 00		800 00
Reece, Thos.	"	Winnipeg	40		400 00		3,600 00
Reesor, D. A.	Jeweller	Brandon	10				1,000 00
Reeve, R. A.	M. D.	Toronto	20		400 00		1,600 00
Reekie, J. S.	Agent	Boissevain	10				1,000 00
Roberts, J. A.		Neepawa	10		200 00		800 00
Robertson, R. H.	Dentist	Portage la Prairie	20				2,000 00
Robinson, J. M.	Bursar	Brandon	10				1,000 00
Rogers, J. M.	Dentist	Boissevain	10		200 00		800 00
Rogers, J. W.	Engineer.	Brandon	20		400 00		1,600 00
Ross, G. H.	Teacher	Portage la Prairie	5		20 00		480 00
Rowan, J. W.	M. D.	Toronto	5		100 00		400 00
Rundle, W. P.	Manager.	Portage la Prairie	10				1,000 00
Russell, Geo. H.	"	Chapleau	20		400 00		1,600 00
Rose, Miss A.		Guelph	10		200 00		800 00

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## THE HOME LIFE ASSOCIATION OF CANADA—Continued.

## CAPITAL STOCKHOLDERS—Concluded.

Name.	Occupation.	Address.	Number of shares at \$100 each.	Amount paid.		Amount due.	
				\$	cts.	\$	cts.
Reynolds, F. J.		Calgary	10			1,000	00
Riley, W. J.		"	10	200	00	800	00
Reynolds, S.		Brockville	10			1,000	00
Sanders, W. C.		Moose Jaw	10			1,000	00
Spencer, J. H.		Medicine Hat.	50	80	00	4,920	00
Schaffner, F. L.	M. D.	Boissevain	4			400	00
Scott, R. H.	Principal	Winnipeg.	12	240	00	960	00
Short, Rev. W.		Kingston	40	160	00	3,840	00
Silverthorn, J.	Fireman	North Bay	8	160	00	640	00
Skinner, Miss K. C.		Guelph	10			1,000	00
Sanders, Mrs. S. K.		Brandon	15	300	00	1,200	00
Smith, S. S.	Druggist	Souris	10	200	00	800	00
Smyth, R.	Farmer	Brandon	10	200	00	800	00
Sparks, Thos.	M. D.	St. Mary's	20	400	00	1,600	00
Staples, E.	Teacher	Lifford	4	80	00	320	00
Steers, Wm	Police magistrate	Lindsay	1			100	00
Stewart, Miss B. F.		Winnipeg.	10			1,000	00
Stewart, A. M.	Merchant.	Morden	20			2,000	00
Stevenson, W.	M. D.	Virden	10	100	00	900	00
Stiver, Mrs. H.		Toronto	8	160	00	640	00
Strang, Mrs. A.		Virden	20	400	00	1,600	00
Swinbank, W. H.	Engineer.	Minnedosa.	20	400	00	1,600	00
Sword, Mrs. S. E.		Brandon	20			2,000	00
Sparks, Miss G.		Fort William	5	100	00	400	00
Scott, R. G.		Hespeler.	20	400	00	1,600	00
Strang, Rev. P.		Virden	40	200	00	3,800	00
Smellie, T. S. T.	M. D.	Fort William	10			1,000	00
Scarlett, Rev. R. A.		Medicine Hat.	10			1,000	00
Smith, C. F.	M. D.	"	10			1,000	00
Smith, R. D.		"	30	80	00	2,920	00
Taylor, C.	Merchant.	Carman	20	200	00	1,800	00
Taylor, Jos.	Druggist	Portage la Prairie.	20	100	00	1,900	00
Teasdall, W. J.	M. D.	London.	4			400	00
Thomas, J. E.	Accountant	Winnipeg.	10	200	00	800	00
Thomas, W. H.	Engineer.	North Bay	10	200	00	800	00
Thomson, J.	Undertaker	Winnipeg.	10	200	00	800	00
Turnbull, W.	Teacher	Boissevain	5	100	00	400	00
Tolton, Miss J. P.		Guelph	4			400	00
Thompson, Joseph		Athens	2			200	00
Thorburn, W. C.		Broadview	30			3,000	00
Todd, Wm.	Farmer	Hamiota.	10	200	00	800	00
Ullyot, G. W.	Contractor.	Manitou	10			1,000	00
Unwin, C.		Moose Jaw	20	200	00	1,800	00
Vanwart, J. H.		Calgary	10			1,000	00
Wadge, J. P.	Science master	Brandon	10	20	00	980	00
Walker, W.	Real estate	Carberry	10			1,000	00
Waller, Fred.	Manager.	Brandon	50	400	00	4,600	00
Walsh, E. J.	Merchant.	Toronto	4			400	00
Watson, Prof. John	M. A., LL. D.	Kingston	10	200	00	800	00
West, Alex.	Engineer.	Schreiber	5			500	00
West, Mrs. H.		"	4	80	00	320	00
Westlake, F. W.	Auditor C. P. R.	Winnipeg.	5	100	00	400	00
Whitehead, J. B.	City treasurer.	Brandon	10	20	00	980	00
Wright, J. A.	Druggist	Boissevain	10			1,000	00
Wright, W. S.		Lindsay	5	100	00	400	00
Weaver, W. H.		Hespeler.	20	400	00	1,600	00
Winter, W. R.		Calgary	10			1,000	00
Young, J. P.	Superintendent.	Portage la Prairie.	10	100	00	900	00
Zavitz, C. A.	B. S. A.	Guelph	20	400	00	1,600	00
Guarantee Fund Stock			6,400	\$69,044	50	\$570,955	50
			1,000	26,844	14	73,155	86
			7,400	\$95,888	64	\$644,111	36

## SESSIONAL PAPER No. 4

## THE HOME LIFE ASSOCIATION OF CANADA—Concluded.

## GUARANTEE FUND STOCK—(As at December 31, 1899).

Name.	Occupation.	Residence.	Number of shares at \$100 each.	Amount paid.	
				\$	cts.
				\$	cts.
Apted, E.	Printer.	Toronto.	1	26	00
Apted, W. H.	"	"	1	26	00
Austin, C. A.	Druggist	Simcoe.	5	130	00
Awde, Rev. Jas.	Clergyman.	Grimsby.	30	600	00
Barber, H. W.	"	Toronto	3	78	00
Bates, Thos.	Agent	"	1	20	00
Carscadden, T.	Principal.	Galt.	10	200	00
Chown, Miss H. L.	"	Kingston	15	300	00
Coady, R. T.	City treasurer.	Toronto	5	100	00
Cochrane, Mrs. C.	"	Kingston	20	400	00
Curry, Miss M. A.	"	Hamilton	4	80	00
Curry, Miss E.	"	"	5	100	00
Davis, Mrs. E.	"	Toronto	50	1,300	00
Dickson, George, M. A.	Principal.	"	5	145	00
Dransfield, E. R.	Passenger agent.	"	10	260	00
Fletcher, Rev. D. H.	"	Hamilton	5	130	00
Firstbrook, John.	Manufacturer.	Toronto	50	2,412	00
Firstbrook, Wm. A.	"	"	50	2,500	00
Gee, Rev. A. L.	"	St. Catharines	30	600	00
Goldsmith, P. D.	M.D.	Belleville	20	400	00
Goodwin, Rev. J.	"	Grimsby.	30	700	00
Hamilton, Rt. Rev. Chas.	D.D.	Ottawa.	3	300	00
Hamilton, Rev. J. B.	"	Dundas.	10	260	00
Harcourt, F. W.	Barrister	Toronto	10	260	00
Harcourt, Hon. R.	Minister of Educat'n	"	10	260	00
Harrison, C. W.	Principal.	Grimsby.	15	300	00
Hillock, J.	Manufacturer	Toronto	10	260	00
Howorth, A. H.	Life insurance	"	75	1,541	00
Johnston, J.	Capitalist.	Grimsby.	10	200	00
King, J. D.	Manufacturer.	Toronto	5	130	00
King, J. S.	"	"	45	720	00
Lawrence, F. O.	M.D.	St. Thomas	4	100	00
Macdonald, A. F.	Principal.	Toronto	10	260	00
McLarty, D.	M.D.	St. Thomas	4	100	00
McLean, Geo.	Merchant.	"	10	260	00
McLaren, Miss Harriet.	"	Hamilton	17	340	00
Mackenzie, Wm.	Pres. Tor. Ry. Co.	Toronto	20	520	00
Morton, Mrs. L. L.	"	Hamilton	5	130	00
Morton, W. C.	Principal.	"	10	260	00
Nelles, J. A.	M.D.	London.	4	100	00
Ogden, A.	Barrister	Toronto	10	260	00
Pattison, A. J.	Manager.	"	132	4,398	14
Pattison, A. J., in trust.	"	"	8	210	00
Roaf, J. R.	Barrister	"	10	200	00
Ross, Geo.	"	Welland.	2	52	00
Ross, Jas.	M.D.	Dundas.	10	260	00
Robertson, Mrs. S. J.	"	Hamilton	20	460	00
Rowland, A. E.	Com. traveller.	Toronto	10	260	00
Sheppard, L. C.	Contractor.	"	1	26	00
Smith, Rev. J. V.	D.D.	London.	5	130	00
Steedman, Miss J. A.	"	Hamilton	20	400	00
Stevenson, H. M.	Manager.	Toronto	20	520	00
Strachan, Mrs. E. S.	"	Hamilton	10	200	00
Tomlinson, Mrs. M. V.	"	Toronto	20	400	00
Toronto General Trust Co.	"	"	10	260	00
Turnbull, Robt., estate of.	"	Galt.	50	1,300	00
Whyte, R.	Merchant.	Hamilton	25	500	00
Watson, Prof. J.	M.A., LL.D.	Kingston.	10	200	00
Total			1,000	\$26,844	14
					\$73,155

63 VICTORIA, A. 1900

## THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Ames, A. E.	Toronto	50,100	22,545
Ames, A. E., in trust	"	500	225
Armour, E. D.	"	1,500	675
Baird, Hugh N.	"	10,000	4,500
Bowell, Hon. Sir Mackenzie	Belleville	10,000	4,500
Blackey, H. P.	Toronto	1,000	450
Bennett, J. W.	London, Eng.	7,500	3,375
Bingay, Thos. Van B.	Yarmouth, N.S.	200	90
Baines, C. C.	Toronto	200	90
Cox, Hon. Geo. A.	"	226,600	101,970
Cox, F. G.	"	50,000	22,500
Cox, H. C.	"	25,000	11,250
Cox, E. W.	"	50,000	22,500
Cox, A. A.	Peterboro'	12,500	5,625
Davison, J. L., M.D.	Toronto	4,000	1,800
Davis, A. L.	Peterboro'	10,000	4,500
Davis, Mrs. Mary E.	Toronto	1,000	450
Davies, Wm.	"	6,000	2,700
Eccles, F. R., M.D.	London, Ont.	8,000	3,600
Edgar, Hon. J. D.	Toronto	10,000	4,500
Flavelle, J. W.	"	110,000	49,500
Flavelle, J. D.	Lindsay	5,000	2,250
Flavelle, W. M.	"	5,000	2,250
Fleck, A. W.	Ottawa	3,000	1,350
Gouinlock, G. W.	Toronto	1,000	450
Harty, Hon. Wm.	Kingston	5,000	2,250
Housser, J. H.	Toronto	12,500	5,625
Hall, R.	Peterboro'	23,500	10,575
Home and Foreign Securities Co., Limited	Toronto	4,000	1,800
Kenny, J. J.	"	50,000	22,500
Kemp, A. E.	"	50,000	22,500
Kenny, T. E.	Halifax, N.S.	500	225
Kilgour, W.	Morrisburg	2,500	1,125
Kemp, J. C., manager, and M. Morris, asst. manager, in trust	Toronto	40,000	18,000
Lockhart, Mary	Newcastle	500	225
Malone, E. T.	Toronto	1,000	450
Mowat, Hon. Sir Oliver	"	5,000	2,250
Morrow, W. G.	Peterboro'	10,000	4,500
Mackenzie, Wm.	Toronto	35,500	15,975
Morrice, D.	Montreal	5,000	2,250
MacKeen, Hon. David	Halifax, N.S.	5,000	2,250
Merritt, W. I.	Toronto	5,000	2,250
Mallory, G. I.	Brockville	8,000	3,600
McLaren, Lt-Col. Henry	Hamilton	5,000	2,250
McGill, C.	Toronto	10,000	4,500
Plummer, J. H.	"	5,000	2,250
Plummer, J. H., in trust	"	15,000	6,750
Potts, Rev. John	"	5,000	2,250
Porter, John	"	500	225
Pellatt, H. M.	"	5,000	2,250
Pitblado, J., manager, in trust	"	2,000	900
Smith, David	"	3,000	1,350
Smith, Geo. B.	"	5,000	2,250
Soper, W. Y.	Ottawa	15,000	6,750
Strachan, W.	Montreal	2,500	1,125
Taylor, F. C.	Lindsay	20,000	9,000
Wood, Hon. S. C.	Toronto	10,000	4,500
Wood, E. R.	"	4,900	2,205
Walker, B. E.	"	10,000	4,500
Wallace, A. E.	St. Thomas	10,000	4,500
Wood, Hon. S. C., in trust	Toronto	1,000	450
		\$1,000,000	\$450,000



SESSIONAL PAPER No. 4

## THE LONDON LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Bullen, W. F .....	London .....	16,000	3,200
Bowman, W. ....	" .....	16,500	3,300
Bliin, H. W., estate .....	" .....	1,100	220
Durand, estate .....	" .....	2,200	440
Elliott " .....	" .....	6,000	1,200
Emery, A. S. ....	" .....	18,000	3,600
Gardner, Mary I. ....	" .....	1,100	220
Green, Thos., estate of .....	" .....	1,100	220
Gibbons, Geo. C. ....	" .....	12,200	2,440
Greenless, A., in trust .....	" .....	8,900	1,780
Jeffery, A. A. ....	" .....	60,500	12,100
Jeffery, A. O. ....	" .....	57,600	11,520
Jeffery, J. E. ....	" .....	7,300	1,460
Milne, Jas .....	" .....	1,000	200
Milne, Mrs. E. ....	" .....	200	40
Mills, John .....	" .....	2,000	400
Moffat, Col. Jas., estate of .....	" .....	1,100	220
Magee, J., in trust .....	" .....	3,900	780
McClary, John .....	" .....	7,000	1,400
Parfitt, A. ....	" .....	2,000	400
Richter, J. G. ....	" .....	18,500	3,700
Smallman, T. H. ....	" .....	4,700	940
Weldon, Annie E. ....	" .....	1,100	220
	Total .....	\$250,000	\$50,000

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## MANUFACTURERS' LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Number of shares.	Amount subscribed for.	Amount paid in cash.
			\$	\$
Archer, Robert.....	Montreal.....	50	5,000	1,000
Akers, J.....	Toronto.....	50	5,000	1,000
Ball, W.....	Chatham.....	10	1,000	200
Bond, J. M.....	Guelph.....	10	1,000	200
Blackstock, T. G.....	Toronto.....	70	7,000	1,400
Bell, J.....	Belleville.....	15	1,500	300
Boswell, Ella.....	Toronto.....	2	200	40
Brodie, R. T.....	".....	20	2,000	400
Bourgeau, A.....	Montreal.....	50	5,000	1,000
Brouse, W. H.....	Toronto.....	80	8,000	1,600
Crean, Robert.....	".....	100	10,000	2,000
Christie, W.....	".....	1	100	20
Clarke, J.....	Peterboro'.....	10	1,000	200
Cox, Hon. Geo. A.....	Toronto.....	26	2,600	520
Central Canada Loan and Savings Co.....	".....	90	9,000	1,800
Dailey, Mrs. M. E.....	Council Bluffs.....	1	100	20
Dobson, J.....	Lindsay.....	1	100	20
Flavelle, J. W.....	Toronto.....	184	18,400	4,480
Flett, J.....	".....	50	5,000	1,000
Gault, A. F.....	Montreal.....	50	5,000	1,000
Grenier, J.....	".....	10	1,000	200
Gravel, J. O.....	".....	50	5,000	1,000
Gonthier, Rev. T. D. C.....	Ottawa.....	5	500	100
Gooderham, Geo.....	Toronto.....	3,074	307,400	61,480
Gooderham, Geo., in trust.....	".....	184	18,400	3,680
Gooderham, A. E.....	".....	50	5,000	1,000
Harris, John, estate.....	Brantford.....	50	5,000	1,000
Halliday, J. T. J.....	Peterboro'.....	50	5,000	1,000
Hamilton, W.....	".....	10	1,000	200
Hingston, Sir W. H.....	Montreal.....	50	5,000	1,000
Ireland, G. E.....	Kingston.....	2	200	40
Jarvis, S. M., estate.....	Chatham.....	10	1,000	1,000
Jaffray, R.....	Toronto.....	50	5,000	1,000
Junkin, J. F.....	".....	106	10,600	2,120
Kenny, J. J.....	".....	50	5,000	1,000
Lennox, E. J.....	".....	100	10,000	2,000
Loundes, H.....	".....	50	5,000	1,000
McBean, A. S.....	Lancaster.....	50	5,000	1,000
McLennan, R. R.....	Alexandria.....	250	25,000	5,000
McMillan, Hon. D.....	".....	100	10,000	2,000
Mann, D. D.....	Montreal.....	100	10,000	2,000
Matthews, W. E.....	Ottawa.....	10	1,000	200
Mills, Jas.....	Guelph.....	100	10,000	2,000
National Trust Co.....	Toronto.....	50	5,000	1,000
Nicholl, W.....	Brantford.....	20	2,000	400
Nichols, W.....	Ottawa.....	5	500	100
Nicholls, Mrs. M. A.....	Peterboro'.....	10	1,000	200
O'Hara, R.....	Chatham.....	19	1,900	1,900
Ouimet, Hon. J. A.....	Montreal.....	50	5,000	1,000
Phillips, F.....	Toronto.....	1	100	20
Patterson, R. L.....	".....	100	10,000	2,000
Rolph, F.....	".....	1	100	20
Rowse, O. C., estate.....	Peterboro'.....	20	2,000	400
Robinson, J. O., estate.....	Chatham.....	50	5,000	1,000
Stevens, Mrs. A. J.....	".....	10	1,000	200
Strachau, W.....	Montreal.....	50	5,000	1,000
Shepherd, H. L.....	Brockville.....	5	500	100
Stratton, A. H.....	Peterboro'.....	23	2,300	460
Trees, S.....	Toronto.....	100	10,000	2,000
Tupper, Sir C. H.....	Vancouver.....	20	2,000	400
Warren, C. D.....	Toronto.....	100	10,000	2,000
Walsh, Wm.....	Peterboro'.....	10	1,000	200
Walkey, W. H.....	".....	10	1,000	200
Wright, John, estate.....	Toronto.....	25	2,500	500

## SESSIONAL PAPER No. 4

MANUFACTURERS' LIFE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of shares.	Amount subscribed for.	Amount paid in cash.
			\$	\$
Winnett, H.....	Toronto .....	50	5,000	1,000
Young, M.....	Galt.....	50	5,000	1,000
Yorngs, J., estate .....	Woodstock .....	50	5,000	1,000
	Total.....	6,210	\$621,000	\$127,320

## THE MERCANTILE FIRE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Capital subscribed.	Amount paid in cash.
		\$	\$
Sims, W. A.....	Toronto ..	2,000	400
Shuh, John.....	Waterloo.....	2,000	400
Lockie, James ..	".....	2,000	400
Wright, Alfred. .	Toronto ..	2,000	400
Blogg, A. E.....	".....	2,000	400
Hall, Thos. H.....	".....	2,000	400
London and Lancashire Fire Insurance Co. ....	Liverpool, Eng.....	238,000	47,600
	Total.....	\$250,000	\$50,000

## THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Ashton, Robt . . . . .	Brantford, Ont. . . . .	1,000	200
Aylmer, Henry . . . . .	Richmond, Ont. . . . .	2,000	400
Allan, Geo. L. . . . .	Vancouver, B.C. . . . .	1,000	200
Baines, Allan, M.D. . . . .	Toronto, Ont. . . . .	1,000	200
Beardmore, Geo. W. . . . .	" . . . . .	5,000	1,000
Beardmore, Walter D. . . . .	" . . . . .	5,000	1,000
Beardmore, A. O. . . . .	" . . . . .	1,000	200
Barnard, G. H. . . . .	Victoria, B.C. . . . .	1,000	200
Beaven, Hon. Robt . . . . .	" . . . . .	3,000	600
Behrens, W. M. . . . .	Elmira, Ont . . . . .	1,000	200
Beck, Fred . . . . .	Harriston, Ont. . . . .	200	40
Burns, John. . . . .	Toronto, Ont. . . . .	5,000	1,000
Brown, Richard . . . . .	" . . . . .	1,000	200
Brooks, Chas. . . . .	Mitchell, Ont. . . . .	1,000	200
Black, John F. . . . .	Halifax, N.S. . . . .	2,500	500
Beique, F. L. . . . .	Montreal, P.Q. . . . .	2,500	500
Bingham, Dr. G. S. . . . .	Hamilton, Ont . . . . .	2,000	300
Bates, Mrs. L. C. . . . .	Woodstock, Ont . . . . .	2,000	150
Betts, John . . . . .	Millerton, N.B. . . . .	500	100
Chapman, Dora . . . . .	London, Ont. . . . .	500	100
Chipman, J. D. . . . .	St. Stephen, N.B. . . . .	5,000	1,000
Challoner & Mitchell . . . . .	Victoria, B.C. . . . .	1,000	200
Crease, A. D. . . . .	" . . . . .	1,000	200
Curlett, H. G. . . . .	Toronto Junction. . . . .	1,000	200
Cockburn, Rev. E. . . . .	Paris, Ont. . . . .	1,200	240
Coburn, H. P. . . . .	Hamilton, Ont . . . . .	4,000	800
Curry, Dr. M. A. . . . .	Halifax, N.S. . . . .	2,500	500
Chambers, John. . . . .	Toronto, Ont. . . . .	500	100
Crowe, Mrs. E. A. . . . .	Dundas, Ont. . . . .	1,000	200
Calligan, James O. . . . .	Hamilton, Ont . . . . .	2,000	400
Davies, Win. . . . .	Toronto, Ont. . . . .	5,000	1,000
Davies, M. Emily . . . . .	" . . . . .	5,000	1,000
Draper, W. H. . . . .	Hamilton, Ont. . . . .	4,000	800
Duff, Chas. . . . .	" . . . . .	4,000	800
Dowling, Dr. J. F. . . . .	Ottawa, Ont . . . . .	2,000	400
Drummond, Dr. W. H. . . . .	Montreal, P.Q. . . . .	2,500	500
Erskine, A. B. . . . .	Vancouver, B.C. . . . .	1,000	200
England, James. . . . .	" . . . . .	1,000	200
Erb, A. H. . . . .	Elmira, Ont . . . . .	1,000	200
Elliott, W. H. . . . .	Hamilton, Ont . . . . .	1,000	200
Emory, Dr. A. F. . . . .	St. John, N.B. . . . .	2,000	400
Ewen, Alex. . . . .	New Westminster, B.C. . . . .	1,000	200
Foy, J. J., Q.C. . . . .	Toronto, Ont. . . . .	2,500	500
Fraser, R. L. . . . .	Victoria, B.C. . . . .	2,000	400
Fleming Bros. . . . .	" . . . . .	1,000	200
Fullerton, J. A. . . . .	Vancouver, B.C. . . . .	1,000	200
Flumerfelt, A. C. . . . .	Victoria, B.C. . . . .	1,000	200
Forgie, James. . . . .	Buffalo, N.Y. . . . .	1,000	200
Fell, James F. . . . .	Victoria, B.C. . . . .	1,000	200
Ganong, J. E. . . . .	St. Stephen, N.B. . . . .	2,500	500
Gemmill, J. A. . . . .	Ottawa, Ont. . . . .	5,000	1,000
Gouinlock, G. W. . . . .	Toronto, Ont . . . . .	5,000	1,000
Greenshields, J. N., Q.C. . . . .	Montreal, P.Q. . . . .	5,000	1,000
Haney, M. J. . . . .	Toronto, Ont. . . . .	10,000	2,000
Harris, Rev. E. . . . .	" . . . . .	5,000	1,000
Helmcken, H. D. . . . .	Victoria, B.C. . . . .	1,000	200
Hayward, Charles . . . . .	" . . . . .	2,500	500
Hart, Guy C. . . . .	Halifax, N.S. . . . .	2,500	500
Harwood, Wm. . . . .	Toronto, Ont. . . . .	600	120
Hassold, Fred. A. . . . .	Philadelphia, N.Y. . . . .	200	40
Hart, H. McC. . . . .	Halifax, N.S. . . . .	5,000	1,000
Hetherington, Dr. G. A. . . . .	St. John, N.B. . . . .	5,000	1,000
Hinton, J. A. . . . .	Victoria, B.C. . . . .	1,000	200
Henderson, A. . . . .	" . . . . .	1,000	200

## SESSIONAL PAPER No. 4

## THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Hamilton, R.	Victoria, B.C.	1,000	200
Hinton, Geo. C.	"	1,000	200
Howland, H. S.	Toronto, Ont.	10,000	2,000
Holden, H. S.	Syracuse, N.Y.	10,000	2,000
Hobbs, W. R.	London, Ont.	5,000	1,000
Holland, C. A.	Victoria, B.C.	1,000	200
Hickey, Emma R.	"	1,000	200
Hoare, C. W.	Walkerville, Ont.	1,000	200
Hood, John.	Keewatin, Ont.	2,000	400
Horetzky, Chas. G.	Toronto, Ont.	500	100
Holmes, John H.	"	500	100
Hall, Mrs. E.	Township of York	200	40
Holmes, Mrs. A. J.	Toronto, Ont.	1,000	200
Hoare, C. S.	Winnipeg, Man.	1,000	200
Irving, T. C.	Toronto, Ont.	5,000	1,000
Irving, A. S.	"	5,000	1,000
Jennings, B.	"	1,000	200
Jermyn, C. D.	Hamilton, Ont.	1,000	200
Jones, F. A.	St. John, N.B.	5,000	1,000
Jones, Dr. O. M.	Victoria, B.C.	5,000	1,000
Jackson, W. R.	Vancouver, B.C.	1,000	200
Jones, C. E.	Victoria, B.C.	1,000	200
Kay, J. B.	Toronto, Ont.	2,000	400
Kirk, R. D.	Antigonish, N.S.	4,000	800
Knox, Mary A.	Toronto, Ont.	1,000	200
Kennedy, James H.	St. Thomas, Ont.	200	40
Labatt, John.	London, Ont.	10,000	2,000
Lampman, P. S.	Victoria, B.C.	2,500	500
Langley, James P.	Toronto, Ont.	2,000	400
Lawson, J. H.	Victoria, B.C.	1,000	200
Lamont, W. H.	Toronto, Ont.	1,000	200
Lawrence, F. O.	St. Thomas, Ont.	1,000	200
Leavy, H. E., in trust.	Victoria, B.C.	1,000	200
Levy, W. J.	Mitchell, Ont.	1,000	200
Long, W. D.	Hamilton, Ont.	10,000	2,000
Lount & Marsh	Toronto, Ont.	5,000	500
Lockhart, W. S.	Newcastle, Ont.	1,000	200
Lynch, Miss E. M.	Detroit, Mich.	2,500	500
Laporte, H.	Montreal, P.Q.	5,000	1,000
Lachappelle, Dr. E. P.	"	2,500	25
Macdonald, Dr. A. A.	Toronto, Ont.	5,000	1,000
McLaughlin, M., in trust.	"	5,000	1,000
McWilliams, J. J.	Buffalo, N.Y.	5,000	1,000
MacMillan, Margaret J.	Victoria, B.C.	1,000	200
Macdonald, W.	Toronto, Ont.	1,000	200
MacKechnie, Dr. L. N.	Vancouver, B.C.	1,000	200
McPherson, C. E.	Winnipeg, Man.	4,000	800
McGill, C.	Toronto, Ont.	1,000	200
McLennan, R. P.	Vancouver, B.C.	1,000	200
McLarty, D.	St. Thomas, Ont.	1,000	200
McIntosh, D. J.	Victoria, B.C.	1,000	200
McAvity, T.	St. John, N.B.	1,000	200
MacNab, A.	Lucknow, Ont.	500	100
McCallum, Dr. J. S.	Smith's Falls, Ont.	500	100
McIntosh, J.	Derby, N.B.	500	100
McLaurin, Mrs. Mary	Woodstock, Ont.	2,000	400
Matson, R. H.	Toronto, Ont.	5,000	1,000
Main, Mrs. Mary B.	Hamilton, Ont.	500	100
Milne, G. L.	Victoria, B.C.	5,000	1,000
Merritt, J. F.	St. John, N.B.	5,000	1,000
Muntz & Beatty.	Toronto, Ont.	1,000	200
Mulloy, Chas. W.	Aurora, Ont.	2,000	400
Murphy, J. E.	Hepworth, Ont.	2,000	400
Montague, Dr. W. H., M.P.	Hamilton, Ont.	1,000	100

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## THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Moore, C. Y.	Brampton, Ont.	500	100
Munn, D. J.	New Westminster, B.C.	5,000	1,000
Nelson, Chas.	Vancouver, B.C.	1,000	200
O'Brien, S.	Victoria, B.C.	1,000	200
Oliver, W. E.	"	1,000	200
Patton, Mrs. C.	"	1,000	200
Purdy, D. J.	St. John, N.B.	1,000	200
Petrie, J. E.	Derby, N.B.	500	100
Phillips, Mrs. Annie E.	Fredericton, N.B.	1,000	200
Rogers, Elias	Toronto, Ont.	10,000	2,000
Rostein, J.	Victoria, B.C.	1,000	200
Robins, W.	Walkerville, Ont.	1,000	200
Robertson, Mrs. S. J.	Hamilton, Ont.	4,000	800
Redmond, W. H.	St. John, N.B.	1,000	200
Richardson, S. R.	North Toronto, Ont.	500	100
Robinson, J.	Millerton, N.B.	4,000	800
Ross, Frank F.	St. Stephen, N.B.	5,000	1,000
Raymond, L. C., in trust.	Welland, Ont.	1,000	200
Scott, G. Eva	Victoria, B.C.	1,000	200
Scott, N. C.	St. John, N.B.	1,000	200
Scovil, Mrs. Helen M.	"	1,000	200
Scovil, Jas. J. M.	"	500	100
Scovil, Wm. G.	"	500	100
Shenstone, J. N.	Toronto, Ont.	5,000	1,000
Sparling, F.	"	5,000	1,000
Spink, J. L.	"	5,000	1,000
Stone, Wm.	"	5,000	1,000
Shallow, F. D.	Montreal, P.Q.	1,000	200
Speed, J. W.	Victoria, B.C.	1,000	200
Smith, S. A.	"	1,000	200
Stewart, C. E.	Bobcaygeon, Ont.	1,500	300
Sterling, Mrs. Mary T.	Detroit, Mich.	2,500	500
Seymour, Jos. R.	Vancouver, B.C.	1,000	200
Smellie, T. S. T.	Fort William, Ont.	1,000	200
Smith, Dr. A. D.	Mitchell, Ont.	4,000	480
Stuart Bros.	"	1,000	200
Squire, Wm.	"	2,000	400
Stidston, J. H.	Port Colborne, Ont.	500	100
Strong, R. S. S.	Galt, Ont.	1,000	200
Smith, F. J. D.	Township of York	2,000	400
Shephard, J. H.	Toronto, Ont.	1,000	200
Stewart, Mrs. Ida A.	Woodstock, Ont.	2,500	500
Smith, Alfred E.	Wingham, Ont.	500	100
Smith, Jonas H.	Toronto, Ont.	500	100
Tilley, L. P. D.	St. John, N.B.	2,500	500
Tomlinson, R. H.	Toronto, Ont.	5,000	200
Todd, Thomas	"	1,000	200
Trorey, Geo. E.	Vancouver, B.C.	1,000	200
Tufts, J. F.	Wolfville, N.S.	5,000	800
Tye, Mrs. A. L.	Victoria, B.C.	1,000	200
Vail, C. E.	St. John, N.B.	5,000	1,000
Vail, G. H.	Halifax, N.S.	5,000	1,000
Vowell, A. W.	Victoria, B.C.	1,000	200
Vigeon, H.	Toronto, Ont.	2,000	250
Watt, Dr. A. T.	Victoria, B.C.	2,000	400
Walker, Geo.	Toronto, Ont.	1,000	200
Walker, Dr. R. Edm.	New Westminster, B.C.	1,000	200
Weber, M. L.	Elmira, Ont.	1,000	200
Wilkie, D. R.	Toronto, Ont.	5,000	1,000
Wood, Thos. L.	Brantford, Ont.	1,200	240
Wills, Wm. G.	Mitchell, Ont.	500	100
Walker, J. H.	Walkerville, Ont.	5,000	1,000
Walker, Mrs. Margaret T.	"	5,000	1,000

## SESSIONAL PAPER No. 4

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Wilson, Dr. W. A.....	Derby, N.B.....	500	100
York, Joseph.....	Victoria, B.C.....	1,000	200
Young, Robt. E.....	Listowell, Ont.....	600	120
	Totals.....	\$451,400	\$86,585

63 VICTORIA, A. 1900

## NORTH AMERICAN LIFE ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Allan, Hon. G. W.	Toronto	2,000	400
Blaikie, John L.	"	12,000	2,400
Burns, John	"	2,000	400
Blake, Hon. Edward, Q.C., M.P.	"	10,000	2,000
Blaikie, John L., in trust	"	22,000	4,400
Cartwright, Hon. Sir R. J., M.P.	Ottawa, Ont.	2,000	400
Carlyle, James, M.D.	Toronto	6,000	1,200
Carruthers, J. B.	Kingston, Ont.	4,000	800
Davies, Hon. Sir L. H., M.P.	Ottawa, Ont.	7,000	1,400
Executors of the estate of the late Hon. Isaac Burpee	St. John, N.B.	5,000	1,000
Executors of the estate of the late Hugh Mackay	Montreal, Que.	2,000	400
Executors of the estate of the late Joseph S. Belcher, in trust	Halifax, N.S.	2,000	400
Executors of the estate of the late Hon. John Ferguson	Toronto	2,000	400
Gurney, Edward	"	2,000	400
Gowan, Hon. J. R.	Barrie, Ont.	13,800	2,760
Gosling, F. J., and Kilvert, F. E., as accountant, in trust	Toronto	10,000	2,000
Hewitt, Rev. W. J.	Liverpool, Eng.	1,700	340
Jarvis, Amilius	Toronto	12,000	2,400
Lake, John L.	"	2,000	400
Lovitt, I. M.	Yarmouth, N.S.	5,000	1,000
Lovitt, W. L.	"	5,000	1,000
Mowat, Hon. Sir Oliver	Toronto	2,000	400
Macdonald, Miss Annie	Montreal, Que.	10,000	2,000
McCrae, D.	Guelph, Ont.	2,000	400
McRitchie, Rev. Geo.	Ottawa, Ont.	5,000	1,000
McCabe, William in trust	Toronto	500	100
McCabe, William	"	31,500	6,300
Manning, Alexander	"	5,000	1,000
Osborne, James K.	"	2,000	400
Proudfoot, Hon. William	"	10,000	2,000
Society, The, of the Montreal General Hospital	Montreal, Que.	10,000	2,000
Smith, Larratt W., LL.D.	Toronto	10,000	2,000
Spinney, Mrs. Annie W.	Yarmouth, N.S.	5,000	1,000
Smith, Hon. Sir Frank	Toronto	2,000	400
Smith, J. W. G.	Dorchester, N.B.	7,000	1,400
Scott, Mrs. Jessie	Toronto	10,000	2,000
Strathy, Frank W., as manager of the Union Bank of Canada, in trust	"	14,000	2,800
Thorburn, James, M.D.	"	17,000	3,400
Taylor, Mrs. Margaret	"	12,500	2,500
Thompson, Rev. John, D.D.	Sarnia, Ont.	15,000	3,000
	Total	\$300,000	\$60,000



## SESSIONAL PAPER No. 4

## THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Allen, Walter	Ottawa	2,000	200
Armstrong, G. W.	London, Ont.	1,000	100
Ansley, J. H.	Simcoe, Ont.	1,000	100
Atkinson, T. R.	"	1,000	1,000
Amyot, G. E.	Quebec	2,500	1,250
Ahearn, Thomas	Ottawa	2,000	2,000
Bartlett, Alex.	Windsor, Ont.	1,000	100
Balfour, J. D.	London, Ont.	11,000	1,100
Bell, Walter	"	5,000	5,000
Bull, T. H.	Toronto	1,000	100
Blair, Wm.	London, Ont.	1,000	100
Beemer, Frank, M.D.	"	500	50
Ballantyne, Mrs. R. M.	Stratford, Ont.	100	100
Bisby, G. H.	Hamilton	1,000	100
Bowes, J. G.	"	1,000	100
Barker, Samuel	"	1,000	100
Barron, W. C.	London, Ont.	1,000	100
Beatty, J. H.	St. Catharines	1,000	100
Brenner, O. E.	London, Ont.	1,000	100
Barselon, Jos.	Montreal	1,000	100
Bell, William	Guelph, Ont.	1,000	
Bickerdike, R.	Montreal	1,000	100
Ballantyne, R. M.	Stratford, Ont.	1,000	100
Ballantyne, Hon. Thos.	"	2,000	200
Ballantyne, Thos., jr.	"	500	50
Bell, A. T.	Tavistock, Ont.	1,000	1,000
Bayley, C. H.	London, Ont.	1,000	100
Brownlee, Milne, M.D.	Woodstock, Ont.	1,500	150
Barkwell, W. S. B.	London, Ont.	1,000	
Brown, T. A.	"	2,000	
Baskerville, P.	Ottawa	5,000	5,000
Boswell, A. W.	Quebec	1,000	250
Boswell, J. K.	"	1,000	250
Breakey, John	"	5,000	5,000
Bate, H. N.	Ottawa	4,000	2,200
Belcourt, N. A.	"	500	500
Cameron, D. M.	London, Ont.	1,000	100
Cowper, T. D.	Welland, Ont.	1,000	100
Campbell, C. T., M.D.	London, Ont.	1,000	100
Campbell, J. B., M.D., estate.	"	3,000	300
Calvert, W. S.	Napier, Ont.	5,000	500
Cameron, G. D.	London, Ont.	500	50
Creelman, Mrs. A. R.	Toronto	1,000	100
Clark, William	Newbury, Ont.	500	500
Catto, John	Toronto	1,000	100
Coutts, John	Thamesville, Ont.	500	100
Cattermole, J. F., M.D.	Toronto	500	500
Cattermole, Mrs. J. F.	"	500	500
Cochrane, John	Ridgetown, Ont.	500	50
Coyne, J. H.	St. Thomas, Ont.	1,000	100
Charlton, B. E.	Hamilton	2,000	200
Cummer, J. H.	"	1,000	100
Campbell, Manson	Chatham, Ont.	5,000	500
Charlebois, A.	Montreal	1,000	100
Campbell, J. B.	"	1,000	100
Cochrane, James	"	2,000	2,000
Carscallen, O. G.	Hamilton	1,000	100
Corneille, C. C.	Montreal	1,000	100
Colwell, W. T.	Simcoe, Ont.	500	
Curry, J. W.	Toronto	1,000	
Cameron, L. K.	"	2,000	
Campbell, P. R.	Ridgetown, Ont.	500	50
Cleary, Miss E. E.	Windsor, Ont.	100	100
Coffee, T. P.	Guelph, Ont.	1,000	100

63 VICTORIA, A. 1900

## THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Cox, Hon. G. A.	Toronto	1,300	1,000
Colwell, C. F.	London, Ont.	5,000	
Comstock, W. H.	Brockville, Ont.	5,000	5,000
Davis, John	Windsor, Ont.	5,000	500
Davey, T. G.	London, Ont.	1,000	100
Dewar, Rebecca	"	1,000	100
Durand, Andrew	"	2,000	200
Doust, Joseph	Toronto	1,000	100
Durand, John	Dorchester, Ont.	1,000	100
Davies, Wm.	London, Ont.	5,000	5,000
Daly, Dennis, estate	"	1,000	100
Dufton, E. T.	Stratford, Ont.	1,000	100
Duncombe, T. W., M.D.	St. Thomas, Ont.	1,000	100
Duncan, Helen M.	Chatham, Ont.	2,000	200
Drummond, G. A.	Montreal	2,000	200
Drummond, G. F.	"	1,000	100
Ducharme, G. N.	St. Cunegonde, Que.	2,000	200
Dobell, Hon. R. R.	Quebec	2,000	200
Dickson, Robert	St. Mary's, Ont.	5,000	500
Davey, P. N., M.D.	Duart, Ont.	1,000	100
Davey, Mrs. Isabella	Bothwell, Ont.	1,000	1,000
DuVernet, E. E.	Toronto	1,000	100
Dewan, J. D.	London, Ont.	1,000	
Davis, Geo. C., estate.	"	500	
Douglas, Wm.	Chatham, Ont.	1,000	
Denholm, Andrew	Blenheim, Ont.	2,000	200
Davidson, J. B.	St. Thomas, Ont.	500	
Dunn, T. D., estate	Quebec	2,000	2,000
Dupuis, A. B.	"	1,000	1,000
Dyment, E. A.	Thessalon, Ont.	5,000	500
Dunnett, James	Ottawa	1,000	100
Eckert, Mrs. Maria	London, Ont.	5,000	500
Elliott, Mrs. Maria	"	5,000	500
Eastwood, J. M.	Hamilton	1,000	100
English, Wm.	Petrolea, Ont.	1,000	1,000
Evans, J. P.	London, Ont.	1,000	100
Elliot, Chas. H.	"	1,000	
Edwards, W. C.	Rockland, Ont.	2,000	200
Englehart, J. L.	Petrolea, Ont.	2,500	1,250
Flemming, O. E.	Windsor, Ont.	3,000	300
Ferguson, R., M.P.P.	Thamesville, Ont.	10,000	10,000
Ferguson, Miss M. I.	"	5,000	500
Ferguson, Miss S. H.	"	5,000	500
Ferguson, Jas. N.	Ottawa	1,000	100
Fraser, R. N., M.D.	Thamesville, Ont.	2,000	200
Ferguson, John	London, Ont.	10,000	1,000
Furness, W. C.	"	500	50
Fraser, John	Petrolea, Ont.	1,000	100
Fraser, Miss Margaret	Quebec	500	500
Fraser, Mrs. C. E.	"	500	500
Fraser, Mrs. Andrew	"	1,000	1,000
Fairbank, J. H.	Petrolea, Ont.	2,000	2,000
Fitzgerald, F. A.	London, Ont.	1,000	
Forbes, G. D.	Hespeler, Ont.	1,000	1,000
Fraser, J. S.	New Glasgow, N.S.	1,000	
Forbes, Mrs. Isabella R.	Ottawa	1,000	1,000
Ferguson, A. J.	St. Thomas, Ont.	1,000	100
Garner, Mrs. Isabella.	Chatham, Ont.	3,000	3,000
Graham, Alex., M.D.	London, Ont.	1,000	100
Gibson, Wm., M.P.	Beamsville, Ont.	1,000	100
Grant, James	London, Ont.	500	50
Graham, R. M.	"	500	50
Greer, B. W.	"	1,000	100
Greer, A. B.	"	1,000	100

SESSIONAL PAPER No. 4

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Garvey, John	London, Ont.	1,000	100
Garrett, Joshua	"	1,000	100
Graham, A. D., M.D.	Bothwell, Ont.	1,000	100
Gillard, W. H.	Hamilton, Ont.	1,000	100
Guest, T. G.	Ridgetown, Ont.	6,500	2,000
Gault, A. F.	Montreal	2,500	250
Gemmil, J. R.	Chatham, Ont.	500	
Graham, P. L., M.D.	Lobo, Ont.	1,000	100
Geoffrion, C. A.	Montreal	1,000	1,000
Garvey, C. M., estate.	Sarnia, Ont.	1,000	100
Gray, R. A.	London, Ont.	1,000	100
Gillard, William	Stratford, Ont.	1,000	1,000
Hamilton, E.	Ottawa	2,500	2,500
Harris, G. B.	London, Ont.	5,000	500
Hanavan, M. J., M.D., estate.	"	1,000	100
Hueston, Robert.	"	1,000	100
Hobbs, Alfred, M.D.	"	1,000	100
Holmes, T. K., M.D.	Chatham, Ont.	5,000	500
Hickey, W. R.	Bothwell, Ont.	1,000	100
Harper, G. A.	Toronto	2,500	250
Hodgson, Jonathan.	Montreal	2,500	250
Hughes, Mrs. Sarah	St. Thomas, Ont.	2,000	200
Hendrie, William	Hamilton, Ont.	1,000	100
Hegler, J. C.	Ingersoll, Ont.	500	50
Houston, Wm.	Toronto	500	25
Hunter, W. C.	"	1,000	
Hunter, Wm.	London, Ont.	500	
Hoare, C. W., M.D.	Walkerville, Ont.	500	500
Harper, Fred. F.	London, Ont.	2,000	
Hyttenrauch, St. John	"	1,000	
Hyttenrauch, Mrs. St. John	"	1,000	
Huot, Philip	Quebec	1,000	1,000
Innis, James, M.P.	Guelph, Ont.	1,000	100
Irving, Mrs. Isabella	St. Mary's, Ont.	1,000	100
Irving, T. C.	Toronto	1,000	100
Jackson, J. A.	Petrollea, Ont.	2,000	2,000
Jackson, Robert	"	2,000	2,000
Jarvis, Mrs. Phebe	Delaware, Ont.	5,000	500
Johnston, Mrs. Jessie H.	Tavistock, Ont.	1,000	1,000
Johnston, M. B.	St. Thomas, Ont.	1,000	100
Jarvis, A. J.	London, Ont.	1,000	100
Jenkins, Charles	Petrollea, Ont.	3,900	3,900
Jenkins, Henrietta	"	600	600
Jenkins, Kathleen	"	500	500
King, Miss Emma	Quebec	2,500	500
King, Charles	"	2,500	250
Kent, Thomas	London, Ont.	1,000	100
Klopfer, C.	Guelph, Ont.	6,000	600
Kay, John B.	Toronto	2,000	200
Kerr, John	Petrollea, Ont.	1,000	100
Kerr, James	"	1,000	100
Keyes, Perley G.	Ottawa	1,000	1,000
Knott, T. C.	London, Ont.	1,000	100
Kappelle, Geo.	Toronto	1,000	100
Kingsmill, H. A.	London, Ont.	1,000	
Kidner, Mrs. R. W.	"	500	
Long, Thomas	Toronto	5,000	500
Leys, F. B.	London, Ont.	10,000	1,000
Love, Francis	"	5,000	500
Leckie, John	Toronto	500	50
Luscombe, T. H.	London, Ont.	500	50
Lumley, G. W., M.D.	Detroit, Mich.	1,000	100
Leitch, John A.	Glencoe, Ont.	500	
Logan, J. M.	London, Ont.	1,000	100

## THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Leitch, C. St. Clair	Dutton, Ont.	500	50
LeRiche, Geo.	Hamilton, Ont.	1,000	100
Long, W. D.	"	1,000	100
Lottridge, J. M.	"	1,000	100
Lawrence, F. O., M.D.	St. Thomas, Ont.	1,000	100
Laidlaw, Wm.	Toronto	1,000	100
Lucas, R. A.	Hamilton, Ont.	1,000	100
Lash, Z. A.	Toronto	1,000	100
Little, R. A.	London, Ont.	2,000	200
Larkin, Patrick	St. Catharines, Ont.	10,000	1,500
Lewis, Robert	London, Ont.	1,000	
Lowell, J. A.	Niagara Falls, Ont.	5,000	500
Langford, C. B., M.D.	Blenheim, Ont.	1,000	100
Labatt, Theodore	Montreal	1,000	100
LeMoine, Mrs. E. R.	Gaspard	500	500
Lockhart, R. J., M.D.	Hespeler, Ont.	500	100
Lister, J. F., Judge	Sarnia, Ont.	100	100
Laidlaw, Miss Agnes	London, Ont.	500	50
Matheson, Mary	St. Mary's	5,000	1,000
Mills, Hon. David	London, Ont.	5,000	1,750
Mills, Nathaniel	"	2,000	625
Mills, John	"	1,000	100
Marshall, John, estate	Aylmer, Ont.	1,000	100
Mickleborough, Wm.	St. Thomas, Ont.	1,000	1,000
Mills, W. R.	Hamilton, Ont.	1,000	100
Marshall, Wm.	"	1,000	100
Macklin, Henry	London, Ont.	1,000	100
Meredith, Charles	Montreal	1,000	100
Mann, William	"	1,000	100
Mulholland, Jos., estate	"	2,000	200
Milne, David	Sarnia, Ont.	1,000	200
Mickle, G. T.	Ridgetown, Ont.	500	50
Middleton, J. T.	Hamilton, Ont.	1,000	100
Mann, W. J.	Aylmer, Ont.	1,000	100
Murray, W. E.	"	1,000	100
Munroe, Samuel	London, Ont.	1,000	
Mahon, W. H.	"	500	
Mann, F. H.	Windsor, Ont.	2,000	2,000
Mearns, John, M.D.	Woodstock, Ont.	1,000	100
Mills, Walter	Ridgetown, Ont.	1,000	
Martin, Jos.	Winnipeg, Man.	1,000	100
Mills, Nelson	Marysville, Mich.	5,000	5,000
Madore, J. A. C.	Montreal	500	
Mulloy, Nelson, M.D.	Preston, Ont.	2,500	500
Morkin, Edward	London, Ont.	1,000	
Moore, Mrs. Elizabeth	St. Mary's, Ont.	5,000	500
Milne, John	London, Ont.	5,000	500
Mackay, Robert	Montreal	5,000	5,000
McFarlane, A. Maude R.	"	400	200
McPhillips, P.	London, Ont.	1,000	100
McKillop, J. B.	"	500	50
McDonald, Jerry	"	500	50
McEvoy, A. M.	"	500	50
McGuigan, M., M.P.	Mt. Bridges, Ont.	5,000	500
Mackenzie, D.	London, Ont.	2,000	200
McCoubrey, A.	"	500	50
McAlpine, Mrs. Mary	Glencoe, Ont.	5,000	500
Mackenzie, Mrs. C.	"	5,000	500
Macdougall, Colin	St. Thomas, Ont.	500	50
McIntyre, A. M.	Dutton, Ont.	5,000	500
MacLaren, David	Ottawa	5,000	5,000
MacLaren, Albert	Buckingham, Que.	2,000	2,000
Magee, James	London, Ont.	1,000	
McElderry, Miss Rose	Guelph, Ont.	1,000	100

## SESSIONAL PAPER No. 4

## THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Macpherson, T. H.	Hamilton, Ont.	1,000	100
Mackay, James.	"	1,000	100
McKinnon, Miss Frances	"	1,000	100
McIlwraith, J. F.	"	1,000	100
McSloy, H. E.	St. Catharines, Ont.	2,000	200
McLaren, Alex., M.D.	London, Ont.	1,000	100
McKinlay, James	Ridgetown, Ont.	5,000	500
McNabb, Neil.	"	2,000	200
McCully, Jonathan, M.D.	Cedar Springs, Ont.	5,000	500
McNamee, F. B.	Montreal	1,000	100
McDonald, D. C.	London, Ont.	500	
McLennan, R. R.	Alexandria, Ont.	6,000	600
McCaughy, W. D.	Quebec.	1,000	100
McMillan, James.	Belmont, Ont.	500	50
McDonald, James	London, Ont.	500	50
McKee, W. J., M.P.P.	Windsor, Ont.	2,500	
McGregor, William.	"	1,000	
McMahon, A. T.	London, Ont.	1,000	
McMartin, John	"	1,000	100
McMartin, James.	"	1,000	
McLarty, D., M.D.	St. Thomas, Ont.	1,000	1,000
McCabe, Mrs. Mary	Hamilton, Ont.	1,000	100
McMorran & Davidson	Port Huron, Mich.	2,000	200
McDougall, Francis	Ottawa.	500	500
McGovern, John	Brockville, Ont.	1,000	1,000
Maclaren, estate John	"	2,000	2,000
Nash, B. J.	London, Ont.	1,000	100
Neff, A. C.	Toronto	500	
Noble, R. D.	Petrolia, Ont.	1,000	1,000
Owens, E. W. J.	Toronto.	1,000	100
O'Flaherty, John	London, Ont.	1,000	100
Olmstead, Geo. W.	"	1,000	100
Oronhyatekha, Dr.	Toronto	5,000	500
Parke, E. J., estate.	London, Ont.	64,700	1,000
Patton, Louise C.	Quebec	400	200
Purdom, T. H., Q.C.	Toronto	38,000	600
Purdom, John.	"	6,000	600
Purdom, Alexander	"	2,000	200
Pavey, A. E.	"	1,000	100
Peterson, A. E. W.	"	500	50
Peterson, M. H.	"	1,000	100
Pratt, T. H.	Hamilton	1,000	100
Pope, Miss M. A.	London, Ont.	1,000	100
Paul, Edwin.	"	500	50
Prefontaine, R.	Montreal, Que.	1,000	100
Perley, Mrs. G. M.	Ottawa.	500	500
Pope, Edwin.	Quebec, Que.	1,000	1,000
Parker, T. H.	Woodstock, Ont.	2,500	250
Parke, Edward D.	London, Ont.	1,000	
Quirk, Thomas F.	Stratford, Ont.	1,000	100
Rogers, W. B.	Quebec, Que.	1,000	1,000
Ryan, H. M.	London, Ont.	1,000	100
Reid, Thomas.	Toronto.	1,000	100
Rowat, T. A.	London, Ont.	500	50
Robson, T. E.	"	1,000	100
Ryan, Hugh, estate	Toronto.	5,000	5,000
Ross, Hon. A. M.	"	2,000	500
Ryan, John.	"	5,000	5,000
Raper, William.	Windsor, Ont.	1,000	100
Reid, Colin.	Bothwell, Ont.	1,000	100
Rodger, David.	London, Ont.	1,000	100
Rowe, Margaret J.	Blenheim	5,000	500
Rutherford, George.	Hamilton	1,000	100
Russell, James	"	1,000	100

63 VICTORIA, A. 1900

## THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Reynolds, T. W.	Hamilton.	500	150
Rutherford, Andrew.	"	1,000	
Rutherford, James	Blenheim, Ont.	1,000	100
Reid, Thomas	Walkerville, Ont.	1,000	100
Reid, Mrs. Thomas	"	1,000	100
Renfrew, Eliza J. T., estate.	Quebec	100	50
Renfrew, Walter C.	Stouffville, Ont.	400	200
Renfrew, Allan C.	Toronto	400	200
Renfrew, Gordon C.	Quebec	400	200
Routledge, G. A., M.D.	Lambeth, Ont	2,000	200
Reid, Robert, estate.	London, Ont.	2,000	200
Ross, J. T.	Quebec.	1,000	1,000
Riopelle, Jos	Ottawa	1,000	1,000
Robillard, Honoré	"	1,000	1,000
Robertson, G. T.	London, Ont.	1,000	
Robinson, Alfred	"	1,000	
Reford, Robert	Montreal.	2,000	200
Ross, F. W.	Quebec.	3,000	3,000
Struthers, R. C.	London, Ont.	1,000	100
Somerville, C. R.	"	1,000	100
Sarvis, R. H.	"	1,000	100
Lord Strathcona and Mount Royal	Montreal.	20,000	2,000
Somerville, G. A.	London, Ont.	1,000	100
Schoff, Daniel, estate	Clandeboye, Ont.	500	50
Smith, Joseph	London, Ont.	1,000	100
Smith, Larrat W.	Toronto	1,000	100
Sharp, A.	London, Ont.	500	
Siddons, John	"	1,000	100
Stockwell, Caleb.	"	1,000	200
Scane, E. W.	Chatham, Ont	1,000	100
Stark, John	Toronto	1,000	500
Shambleau, A. L.	Chatham, Ont	1,000	100
Stevens, N. H.	"	5,000	500
Strahan, W.	Quebec.	2,000	
Stalker, John, M.D	Ridgetown, Ont.	500	50
Sutherland, Wm.	Glencoe, Ont	10,000	1,000
Southam, W. M.	Ottawa	1,000	100
Sowden, Mary M	Shibley, Eng.	400	200
Spry, Daniel, estate.	London, Ont.	1,000	100
Sutherland, James.	Woodstock, Ont	1,000	
Stephenson, John	London, Ont.	500	
Smith, F. M. Bell	Toronto	500	
Scarow, Wm	London, Ont.	2,000	
Samson, J. D., M.D.	Windsor, Ont	2,000	100
Sale, John.	"	1,000	100
Sherwood, A. P.	Ottawa.	5,000	1,000
Sutherland, Wm.	Quebec.	1,600	1,600
Shopland, John	London, Ont.	1,000	100
Shaw, Maria A.	Quebec.	1,000	1,000
Smith, John.	Tilsonburg, Ont.	1,000	1,000
Sutherland, J. D.	Quebec.	600	600
Symington, Graham	St. Thomas, Ont.	500	50
Tennant, D. H.	London, Ont.	500	50
Taylor, Charles	"	1,000	100
Thompson, Walter	Mitchell, Ont.	1,000	100
Thompson, John	Glencoe, Ont.	1,000	100
Thompson, Mrs. John	"	1,000	100
Travers, H. B.	St. Thomas, Ont.	1,000	100
Tait, D. M.	"	1,000	50
Teetzel, J. V.	Hamilton	1,000	100
Thompson, A. S., M.D.	Strathroy, Ont.	2,000	200
Taylor, W. H.	Chatham, Ont	500	50
Trestian, Helen B.	Wardsville	500	500
Thibaudeau, A. A.	Montreal.	1,000	1,000

SESSIONAL PAPER No. 4

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Trenholme, N. W.	Montreal	1,000	100
Tilden, John	Hamilton	1,000	100
Turner, Richard, in trust	Quebec	3,000	300
Turner, Richard	"	1,000	100
Tytler, John A.	Toronto	1,000	100
Taylor, W. J.	London, Ont.	1,000	100
Turner, Miss E. H.	Quebec	2,000	200
Trenholme, W. H.	Westmount, Que.	1,000	200
Tassé, Emmanuel	Ottawa	2,000	2,000
Thomas, Mrs. Mary M.	Quebec	2,000	400
Thomas, W. S., in trust	"	1,000	200
Vidal, B. H.	London, Ont.	1,000	100
Vandermede, L. M.	Lambeth, Ont.	1,000	100
Williams, N. S.	London, Ont.	1,000	100
Walker, David	Toronto	1,000	100
Ward, William	London, Ont.	1,000	100
Wyatt, Wm.	"	2,000	200
Weekes, W. J., M.D.	"	2,000	200
Walsh Bros.	Stratford, Ont.	1,000	100
Workman, Mrs. Jane	"	1,000	1,000
Wilson, Matthew	Chatham, Ont.	5,000	500
Wallace, J. C.	Ridgetown, Ont.	2,500	250
Wallace, Mrs. J. C.	"	2,500	250
Weldon, Skelton	London, Ont.	4,000	400
Willsie, Matilda	Belmont, Ont.	10,000	1,000
Willsie, Hannah			
White, R. S.	Montreal	1,000	100
Ward, James K.	"	2,000	100
Wood, A. T.	Hamilton	2,000	
Walker, C. M.	Walkerville, Ont.	5,000	5,000
Walker, Mrs. C. M.	"	3,000	300
Werritt, W. A.	Toronto	1,000	100
Wavell, G. W.	"	1,000	
Wigmore, A. S.	"	1,000	
Warner, Henry	London, Ont.	1,600	100
Wood, R. Shaw	"	2,000	
Watson, Mrs. Mary	"	2,000	
Wilson, J. H., M.D.	St. Thomas, Ont.	1,000	
Webb, Mrs. Mabel T.	Quebec	5,000	5,000
Yates, H. B., M.D.	Montreal	600	600
Youell, G. W.	Aylmer, Ont.	1,000	100
Yates, William	London, Ont.	2,000	
Yapp, Benjamin	Pt. Edward, Ont.	500	500
Young, W. A.	London, Ont.	1,000	100
Zimmerman, A.	Hamilton	1,000	
	Total	\$857,800	\$208,850

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## THE ONTARIO ACCIDENT INSURANCE COMPANY.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Jarvis, Lt. Col. R. E. C.	Toronto	1,700	850
Muntz & Beatty	"	500	150
Boeckh, E. C.	"	500	150
Douglas, W. J.	"	500	150
Toronto Lithographing Co.	"	500	150
Smith, Dr Larratt W.	"	2,500	1,250
Lightbourn, Mrs. A. S.	"	250	100
Lightbourn, Miss L. A.	"	150	60
Lightbourn, Miss E. L.	"	150	60
King, J. S.	"	250	75
Brown, Richard	"	500	150
Cassels, D. S.	"	250	75
Buchan, J. L.	"	250	75
McCormack, R. L. M.	"	250	100
Gibson, R. E.	"	500	200
Cox, E. W.	"	250	75
Stimson, G. A.	"	250	250
Clarkson, E. R. C.	"	500	500
Cross, W. H.	"	500	500
Thomas, A. W.	"	750	300
Winlow, R. C.	"	250	75
Wright, Joseph	"	250	125
Smith, C. C.	"	250	125
Forster, A. L.	"	250	75
Cox, F. G.	"	250	75
Briggs, S. E.	"	250	75
Lawrence, J. W.	"	250	75
Hamilton, W. B.	"	250	75
Firstbrook, John	"	250	100
Simpson, Joseph	"	250	75
McBride, R. H.	"	250	75
Robertson, Thomas	"	250	75
Osler, B. B., Q.C.	"	500	250
Fensom, John	"	500	150
Fensom, G. H.	"	250	75
Pearson, W. H.	"	2,500	2,000
Shenstone, J. N.	"	2,500	2,500
Eastmure, Mrs. L. H.	"	250	75
Eastmure, A. L.	"	3,150	1,195
Eastmure & Lightbourn	"	2,750	800
Lightbourn, F. J.	"	1,250	375
Lightbourn, Mrs. F. A.	"	250	75
Rogers, Elias	"	250	75
Smith, J. E. B.	"	250	100
Smith, Professor Goldwin.	"	2,500	2,500
Dixon, B. Homer.	"	1,000	300
Mme Rochereau de la Sablière	"	250	75
M. Charles de la Sablière	"	1,750	525
Smith, J. F., Q.C.	"	1,000	300
Hammond, H. C.	"	500	150
Brock, W. R.	"	1,000	400
Cosgrave, L. J.	"	500	150
Wickett, S. R.	"	250	75
Davies, William	"	5,000	2,500
Davies, Mrs. W.	"	2,500	1,250
Marshall, Noel	"	250	75
White, Arthur	"	250	75
Saulter, James	"	250	75
Gordon, Mrs. C. F.	"	500	500
King, J. D.	"	250	75
Playfair, J. S.	"	500	150
Foy, John	"	250	75
Robinson, C., Q.C.	"	1,000	300
Dundas, Miss L.	"	250	75



## SESSIONAL PAPER No. 4

## THE ONTARIO ACCIDENT INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Allen, A. W.	Toronto	150	60
Goulding, H.	"	500	150
Caldecott, S.	"	50	20
McKenzie, William	"	2,500	750
Weston, G. H.	"	250	75
Weston, E. O.	"	250	75
Jackes, Joseph	"	500	150
Heintzman, Theodore	"	1,000	400
Davis, W. J.	"	250	75
Henderson, W. R.	"	250	75
Beardmore, W. D.	"	1,000	500
Davies, Robert H.	"	1,000	300
Langlois, Herbert	"	1,000	300
O'Brien, A. H.	"	50	20
Dusseau, L. V.	"	500	150
Douglas, G. H.	"	500	150
Miller, D.	"	250	50
Hutchison, H.	"	250	50
Lightbourn, E. T.	"	1,000	100
Henderson, R. B.	"	150	45
Watlington, J. H.	"	150	60
Fleming, F. A.	"	250	50
Taylor, J. McP.	"	250	75
Wood, S. G.	"	250	250
Hamilton, Stella G.	"	250	75
Scott, J. C.	"	250	75
Russell, F. J.	"	250	125
Rolph, Smith & Co.	"	750	225
Mason, J. Herbert	"	2,500	750
Hebden, E. F.	"	250	75
Foy, J. J., Q.C.	"	250	75
Blackley, W.	"	250	75
McDougall, Judge.	"	250	75
Greer, John	"	1,000	400
Brush, Seeley B.	"	150	45
Ross, Frederick J.	"	250	75
Renfrew, A. E.	"	250	100
Wilkenson, W.	Brantford	250	75
Monk, G. W.	Toronto	1,000	400
Forster, A. J.	"	250	75
Hewson, F. B.	Niagara	500	150
Plow, George S.	Montreal	1,000	100
Bell, John	Hamilton	500	75
Wilcox, C. S.	"	250	100
Steedman, J. P.	"	250	250
Edwards, T. S.	Iroquois	150	15
Macpherson, A.	Markdale	150	45
Wood, R. Shaw	London	2,500	1,100
Wood, Robert	"	1,250	375
Ingersoll Packing Co.	Ingersoll	250	75
Henderson, Mrs. E. G.	St. John, N. B.	250	75
Smith, F. C.	"	100	40
Thorne, R. Ward	"	150	50
Skinner, Hon. C. N.	"	500	150
Woolverton, Dr A.	Hamilton	250	75
Stewart, T. J.	"	250	75
Coburn, H. P.	"	250	75
Ambrose, Walter	"	500	250
Ambrose, R. S.	"	500	150
Ambrose, H. S.	"	250	100
White, A. W.	"	250	75
Bethune, Kenneth	"	250	75
Neill, A. T.	"	500	150

THE ONTARIO ACCIDENT INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Leitch & Turnbull..	Hamilton..	250	100
Bond, E. L. ....	Montreal..	1,000	300
Brock, J. H. ....	Winnipeg, Man.	1,000	300
Campbell, A. McT. ....	"	250	75
Mills and Cunningham ..	Kingston..	250	100
Fyshe, Thomas. ....	Montreal..	1,000	400
Lewis, Lansing. ....	"	250	75
Curry, Dr. M. A. ....	Halifax, N.S.	250	75
Kenny, T. E., M.P. ....	"	500	150
Roberts, Frank. ....	"	250	75
Grant, John .....	Brockville ..	1,000	500
Gill, John M. ....	"	500	150
Sangster, G. R. ....	Moncton, N.B.	500	200
Robertson, J. F. ....	St. John, N.B.	500	150
Burke, Thomas L. ....	"	500	200
McLaughlan, D. J. ....	"	250	75
Blair, Hon. A. G. ....	"	500	200
Trueman, C. D. ....	"	150	60
Finn, M. A. ....	"	250	100
McLellan, J. Verner. ....	"	100	30
Milligan, R. ....	"	250	75
Banfield, John J. ....	Vancouver, B.C.	500	150
Hamersley, A. S. ....	"	150	45
Hamilton, C. R. ....	"	100	30
Johnston, J. I. ....	"	250	75
Coulthard, W. B. ....	Fredericton, N.B.	250	100
McMurry, Thomas .....	Yarmouth, N.S.	500	200
Graves, F. T. ....	Ottawa..	250	75
Morris, W. D. ....	"	250	75
Spittal, Alex. ....	"	250	75
Stephens, A. J. ....	"	250	75
Wallace, E. ....	"	250	75
Williams, W. L. M. ....	St. John, N.B.	250	75
Addy, Dr G. A. B. ....	"	300	120
Tilden, J. H. ....	Hamilton..	500	150
Green, F. W. ....	Halifax, N.S.	100	30
Wadland, Henry. ....	Woodstock, Ont	250	75
Peine, Louis. ....	New Hamburg, Ont.	150	45
Coulthard, Dr G. E. ....	Fredericton, N.B.	250	125
Beer, George F. ....	Charlottetown	250	75
Beer, Dr F. D. ....	"	150	60
Beer, Lemuel L. ....	"	200	80
Beer, E. H. ....	"	200	80
Beckit, Oliver G. ....	Montreal..	1,000	300
Beckit, Kate. ....	"	200	60
Oldright, William. ....	Toronto .....	250	100
Grass, R. ....	Trenton .....	1,000	300
Grass, S. M. ....	"	500	150
Weddell, R. ....	"	1,000	300
McAuliff, M. ....	Lachine .....	1,000	300
Flavelle, J. W. ....	Toronto .....	2,500	750
Philip, D. L. ....	Brantford .....	100	100
Verity, M. ....	"	100	100
Dale, J. A. ....	"	100	100
Donahue, W. ....	Montreal .....	300	45
Total .....		\$102,250	\$41,700

SESSIONAL PAPER No. 4

## QUEBEC FIRE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Number of shares.	Amount subscribed for.	Amount paid in cash.
			\$	\$
Anderson, Mrs. E. G.	Quebec	12	540	240
Alleyn, Hon. C. (estate), J. A. Charlebois and C. W. A. Lindsay (executors).	"	18	810	360
Angers, Hon. A. R.	Montreal	10	450	200
Ahern, Mrs. Amelia V.	Quebec	15	675	300
Andrews, Mrs. F. H. J.	"	13	585	260
Audette, Mrs. Mary Grace Stuart	Ottawa	5	225	100
Bourdeau, Mde. Théo	Montreal	6	270	120
Brodie, Robt	Quebec	108	4,860	2,160
Brodie, E. K.	"	8	360	160
Beaubien, Hon. Louis	Montreal	18	810	360
Brown, W. P. (executrix of the late)	England	60	2,700	1,200
Brousseau, Mrs. M. M. D.	Quebec	10	450	200
Bilodeau, Louis.	"	32	1,440	640
Brodie, W.	"	100	4,500	2,000
Bittner, Dlle Emélie.	"	6	270	120
Brodie, Jas. (in trust).	"	2	90	40
Brodie, Arthur D	"	28	1,260	560
Brodie, Mrs. Lily	"	6	270	120
Brown, Ida Mary	"	5	225	100
Brown, John (in trust)	"	5	225	100
Brown, John	"	10	450	200
Budden, Heber	"	2	90	40
Brown, Wm. Hy. (estate late)	"	20	900	400
Broomer, Geo	"	18	810	360
Brodie, Agnes B.	"	5	225	100
Brodie, Chas. E.	"	21	945	420
Brodie, Mary D.	"	21	945	420
Brodie, T. L.	"	21	945	420
Brunet, G. H.	"	8	360	160
Curé de Notre-Dame de Québec	"	40	1,800	800
Champion, C. P. (in trust).	"	10	450	200
Champion, C. P.	"	4	180	80
Campbell, W. N. (extr. and atty.)	"	1	45	20
Casgrain, P. B.	"	52	2,340	1,040
Collège Ste. Anne	Ste. Anne de la Pocatière	10	450	200
Cary, Miss Elizabeth Rebecca (estate), Mary Ann H. Leggatt and Gordon Jos. Leggatt, executors	Windsor, Ont.	46	2,070	920
Cazeau, Dlle. M. A.	Quebec	2	90	40
Campbell, Mrs. Isabella Jane.	"	10	450	200
Campbell, W. D., usufructuary.	"	2	90	40
Corporation Archi-Episcopale, F. M.	"	15	675	300
Caisse d'Economie, N. D.	"	116	5,220	2,320
Campbell, Mrs. Edith A. Simons	"	3	135	60
Connolly, Miss Margaret S.	"	20	900	400
Cannon, Miss Matilda.	"	15	675	300
Chadburn, Mrs. Mary	St. John, N.B.	6	270	120
Carbray, Felix.	Quebec	10	450	200
Davis, Louis (tutor)	Montreal	17	765	340
Dugal, Dilles Emélie, Caroline et Cécile.	Quebec	4	180	80
Donohue, Thos.	"	36	1,620	720
Dean, A. L.	Trail, B.C.	26	1,170	520
Dickson, James (estate of the late).	Montreal	20	900	400
De Blois, E. J. (estate)	Quebec	6	270	120
Davies, W. H. A. (executrix of the late).	Montreal	2	90	40
Douglass, Mrs. Charlotte (heirs)	Quebec	4	180	80
Derousselle, Alexis (executor of the late).	Beauport, Que	1	45	20
D'Eschambault, Dlle Lætitia F. (en usufruit).	Montreal	10	450	200
Dupont, Miss Lucy	Quebec	11	495	220
DeRousselle et al., Alexis, F. X. Gosse-lin, attorney.	"	1	45	20
Dumais, L. V. (curateur).	Fraserville, Que.	12	540	240

## QUEBEC FIRE ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of shares.	Amount subscribed for.	Amount paid in cash.
			\$	\$
DeFoy, Miss H	Quebec	7	315	140
DeFoy, Miss G	"	7	315	140
Dion, Miss Donald	"	4	180	80
Davie, Geo. T	"	49	2,205	980
Dean, Elizabeth Marion	"	17	765	340
Dean, George	Chatham, N.-B.	17	765	340
Dynes, Joseph (estate late)	Quebec	3	135	60
Drum, Isaac (estate)	"	1	45	20
Drum, Wm. (estate executors)	"	5	225	100
Dean, W. R.	"	50	2,250	1,000
Davidson, Thomas	"	18	810	360
Dolbel, Alf. W	Gaspé	7	315	140
Dunn, Stewart H.	Quebec	50	2,250	1,000
Dunn, Logie H. (executor estate of the late)	"	40	1,800	800
Dawson, Mrs. Louisa	"	20	900	400
Drummond, Mde., widow Chas. R. T.	Montreal	3	135	60
Dumoulin, P. B.	Quebec	3	135	60
Dobell, Mrs. Eliz. Frances	"	2	90	40
Doucet, Aug	"	6	270	120
Frémont, Jules J. Taschereau	"	14	630	280
Fraser, Miss Jane (in trust)	"	20	900	400
Glackemeyer, Mde. S. J	"	1	45	20
Grant, Mrs. T. H.	England	2	90	40
Goodwin, Mrs. Emma	"	18	810	360
Gibb, James	Quebec	42	1,890	840
George, Miss Elizabeth (estate), W. N. Campbell, executor	"	10	450	200
Gibb & Ross	"	30	1,350	600
Gingras, J. E. (executrix of late)	"	2	90	40
Gravel, J. A	Montreal	14	630	280
Gourdeau, François (estate)	Quebec	20	900	400
Garneau, Hon. Pierre	"	52	2,340	1,040
Gourdeau, Mde. Félix	"	9	405	180
Gourdeau, Mde. Napoléon	"	6	270	120
Grenier, J. O	"	2	90	40
Grass, R.	Toronto	30	1,350	600
Glass, Mrs. Margaret T	Quebec	23	1,035	460
Heigham, Mrs. Grace Charlotte	England	20	900	400
Heath, Miss Emilie	Ile Verte	6	270	120
Huot, Philippe	Quebec	38	1,710	760
Hall, H. E.	"	2	90	40
Hossack, G. C.	"	10	450	200
Hunt, James (executor of the late)	"	76	3,420	1,520
Hamel, Théophile (executrix of the late)	"	10	450	200
Hardy, M. G	Champlain	57	2,565	1,140
Hardy, Joseph L.	Grondines	66	2,970	1,320
Hudon, Théophile (heirs)	Quebec	22	990	440
Herring, William	"	100	4,500	2,000
Hunt, Arthur F	"	22	990	440
Hunt, Mrs. Herbert F.	"	14	630	280
Hunt, Fredk. F	"	16	720	320
Holt, John H.	"	114	5,130	2,280
Hunt, Miss Caroline E.	"	15	675	300
Healey, Miss Louisa	"	1	45	20
Hardy, Vve. Phidime (in trust)	Champlain	12	540	240
Home, Mrs. Mary	Quebec	13	585	260
Irish Protestant Benevolent Society	"	12	540	240
Johnston, Peter	"	61	2,745	1,220
Jackson, Miss Annie J	"	1	45	20
Joseph, Montefiore	"	10	450	200
Joseph, Andrew C.	"	10	450	200
Jones, Edwin	"	118	5,310	2,360
Jones, G. E. Allen	"	30	1,350	600

SESSIONAL PAPER No. 4

QUEBEC FIRE ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of shares.	Amount subscribed for.	Amount paid in cash.
			\$	\$
Jourdain, A . . . . .	Quebec . . . . .	2	90	40
Kerr & Molson, (trustees) . . . . .	Montreal . . . . .	8	360	160
Louis, Joseph . . . . .	Quebec . . . . .	50	2,250	1,000
Langevin, Ed. J. . . . .	Ottawa . . . . .	6	270	120
Le Boutillier, Phillippe . . . . .	Gaspé . . . . .	3	135	60
Le Boutillier, Horatio . . . . .	" . . . . .	6	270	120
Lambly, W. H. . . . .	Inverness . . . . .	8	360	160
Lelièvre, S. (executors of the late) . . . . .	Quebec . . . . .	6	270	120
Logie, Mrs. Sarah (heirs) . . . . .	" . . . . .	4	180	80
Langevin, Sir H. L., C. B., K. C. M. G. . . . .	" . . . . .	78	3,510	1,560
LeMoine, Alexandre (heirs) . . . . .	" . . . . .	10	450	200
Lacroix, Edouard . . . . .	" . . . . .	73	3,285	1,460
Lindsay, Hamilton . . . . .	Kingston, Ont. . . . .	42	1,890	840
Lépine, Louis . . . . .	Quebec . . . . .	5	225	100
Leonard, B. . . . .	" . . . . .	5	225	100
Laurie, Archibald . . . . .	" . . . . .	18	810	360
Letarte, Victor (tutor) . . . . .	" . . . . .	8	360	160
Larue, Louise A. (in trust) . . . . .	" . . . . .	6	270	120
Lavery J. I. . . . .	" . . . . .	2	90	40
McLennan, Mrs. Francis . . . . .	Montreal . . . . .	5	225	100
Mailloux, J. A. . . . .	Quebec . . . . .	4	180	80
Mathieu, Dlle. Zoé . . . . .	Grondines . . . . .	20	900	400
Machin, Miss H. J. . . . .	Montreal . . . . .	4	180	80
Molson, John (tutor) . . . . .	" . . . . .	8	360	160
Montizambert, Mrs. S. (heirs) . . . . .	Quebec . . . . .	8	360	160
McLimont, William . . . . .	" . . . . .	2	90	40
Morgan, Terence (legatees) . . . . .	Ireland . . . . .	30	1,350	600
Monier, Mde. Malvina . . . . .	Quebec . . . . .	6	270	120
Marcotte, Mde. Cécile . . . . .	" . . . . .	6	270	120
Molson, William (executors of the late) . . . . .	Montreal . . . . .	12	540	240
Mitchell, Robert (exec. en usufruit) . . . . .	England . . . . .	1	45	20
McLimont, Miss Anna F. (en usufruit) . . . . .	Ottawa . . . . .	20	900	400
Marois, Mgr. C. A. . . . .	Quebec . . . . .	11	495	220
Molson, Jos. D. (tutor) . . . . .	Montreal . . . . .	6	270	120
Molson, Alex. (tutor) . . . . .	" . . . . .	8	360	160
Molson, John Elsdale . . . . .	" . . . . .	8	360	160
Maclaren, W. M. (en usufruit) . . . . .	Quebec . . . . .	10	450	200
Macnider & Co, Jas. . . . .	" . . . . .	23	1,035	460
McCaghey, W. D. . . . .	" . . . . .	9	405	180
McFarlane, Mrs. A. Maude R. . . . .	Montreal . . . . .	25	1,125	500
Norris, Mrs. Widow Thomas . . . . .	Quebec . . . . .	23	1,035	460
Norris, Thomas Henry . . . . .	" . . . . .	160	7,200	3,200
Norris, Miss Charlotte . . . . .	" . . . . .	13	585	260
Norris, Miss M. L. . . . .	" . . . . .	6	270	120
Norris, Miss Helena . . . . .	" . . . . .	6	270	120
Nightingale, Mrs. Martha D. . . . .	Mobile, Ala. . . . .	5	225	100
Ostell, Mrs. M. E. . . . .	Montreal . . . . .	6	270	120
Oliver, Frederick (heirs) . . . . .	Quebec . . . . .	4	180	80
Phillips, Miss M. C. . . . .	" . . . . .	14	630	280
Perreault, Mde. M. S. . . . .	Montreal . . . . .	8	360	160
Pelletier, Sir C. A. P. . . . .	Quebec . . . . .	18	810	360
Pozer, Miss M. M. . . . .	" . . . . .	10	450	200
Poston, William (executors of the late) . . . . .	" . . . . .	28	1,260	560
Paradis, L. L. (estate) . . . . .	" . . . . .	4	180	80
Pampalon, Thomas . . . . .	" . . . . .	2	90	40
Prévost, Mad. Jos. Ed. . . . .	" . . . . .	2	90	40
Pyke, Miss Alice Maud . . . . .	Toronto, Ont. . . . .	1	45	20
Fatton, Mrs. Louisa C. . . . .	Quebec . . . . .	25	1,125	500
Quebec Bank . . . . .	" . . . . .	210	9,450	4,200
Renfrew, W. C. . . . .	" . . . . .	25	1,125	500
Rousseau, David . . . . .	" . . . . .	8	360	160
Renfrew, A. E. . . . .	" . . . . .	25	1,125	500
Robitaille, Dr. Olivier (estate executor) . . . . .	" . . . . .	22	990	440
Russell, Mrs. Horatio A. . . . .	" . . . . .	8	360	160

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QUEBEC FIRE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of shares.	Amount subscribed for.	Amount paid in cash.
			\$	\$
Rinfret, Mrs. Ferd. Rémi	Quebec	1	45	20
Renfrew, Gordon C.	"	25	1,125	500
Sowden, Mrs. Mary M.	England	25	1,125	500
Samson, Mde. Vve. C. I.	Quebec	6	270	120
Samson, Aurélien	"	4	180	80
Simons, Wm. Thomas	"	5	225	100
Société Ecclésiastique de Saint-Joseph	"	4	180	80
Simons, William	"	138	6,210	2,760
Stevenson, Thos. (executor)	"	4	180	80
Scott, W. W. (executors of the late)	"	12	540	240
Simons, John	"	163	7,335	3,260
Simons, Archibald	"	4	180	80
Shaw, John	"	1	45	20
Sharples, H. H.	"	8	360	160
Savard, Mde. Vve. Edmond (in trust)	"	20	900	400
Scott, A. E.	"	2	90	40
Stuart, Rev. Jas.	England	44	1,980	880
Stuart, Gustavus G.	Quebec	6	270	120
Stuart, Gustavus G. (curator)	"	21	945	420
Samson, Mde. A.	"	2	90	40
Sissons, Robt.	"	40	1,800	800
Sissons, Kathleen S.	"	2	90	40
Smith David	"	8	360	160
Shaw, Mrs. Maria A.	"	25	1,125	500
Shaw, Mrs. Maria A. (in trust)	"	25	1,125	500
Tétu, Mgr. H.	"	8	360	160
Tétu, Vital (heirs)	"	84	3,780	1,680
Tessier, Hon. U. J. (estate)	"	4	180	80
Tessier, Cyrille	"	6	270	120
Turcotte, Madame Nazaire	"	12	540	240
Thomson, Andrew	"	34	1,530	680
Tourongeau, Mde. V. A. J.	"	2	90	40
Turner, R.	"	14	630	280
Turner, Miss Effie	"	8	360	160
Turner, R. (in trust)	"	4	180	80
Tait, Rev. Donald	"	20	900	400
Turcotte, J. B. A.	"	7	315	140
Turcotte, Eva	"	4	180	80
Turcotte, Mts. R. D.	"	4	180	80
Verret, Barth. (estate late)	"	11	495	220
Valin, Mde. P. V.	"	10	450	200
Vallée, Prudent (estate)	"	42	1,890	840
Whitehead, Morley W.	"	2	90	40
Wallace, Mrs. S. A. P.	"	9	405	180
Whitehead, Joseph	"	70	3,150	1,400
Wade, Mrs. Margâret	"	3	135	60
Wilson, Mrs. Florence A.	"	10	450	200
Whitehead, Alfred B.	"	2	90	40
Welch, Mrs. Annie K.	"	68	3,060	1,360
Withall, W. J. (estate), T. A. Piddington, F. Bilingsley and Wm. Mann, executors	"	172	7,740	3,440
Yule, William (executors of the late)	Montreal	20	900	400
Young, Herman	Quebec	3	135	60
Young, Mrs. Helen M.	"	8	360	160
		5,000	\$ 225,000	\$100,000

SESSIONAL PAPER No. 4

## THE ROYAL-VICTORIA LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Ames, Herbert B.	Montreal	5,000	1,000
Adair, Robert	"	1,000	200
Audette, Rodolphe	"	3,000	600
Ayer, A. A.	"	5,000	1,000
Austin, Frederick John	Sherbrooke	500	100
Alexander, Maria B.	Bowmanville	2,500	500
Blackwell, K. W.	Montreal	2,000	400
Burnett, William, M.D.	"	1,000	200
Boswell, Andrew W.	Quebec	1,000	200
Beer, Lamuel L.	Charlottetown, P.E.I.	1,000	200
Beer, Edgar H.	"	300	60
Barbeau, H.	Montreal	1,000	200
Burke, David	"	5,000	1,000
Bell, Samuel	"	5,000	1,000
Buller, Frank, M.D.	"	2,500	500
Bate, H. N.	Ottawa	8,000	1,600
Breakey, John	Quebec	5,000	1,000
Bond, E. L.	Montreal	1,000	200
Bickerdike, Robert	"	300	200
Birks, Henry	"	5,000	1,000
Brown, H. B.	Sherbrooke	500	100
Bell, Thos. D.	Montreal	5,000	1,000
Byrne, John Henry	Georgetown, P.E.I.	300	60
Baird, Annie Mary	Toronto	1,500	300
Burns, John	"	2,500	500
Blanchet, John	North Bay, Ont.	500	100
Boddy, Samuel J.	Toronto	1,000	200
Brown, Peter	Port Hope, Ont.	2,500	500
Brown, Harriet M.	"	2,500	500
Benson, Laura A. (trustee)	"	1,000	200
Burn, George	Ottawa	2,500	500
Bassett, Thomas	Bowmanville	3,500	700
Bassett, Mary J. C.	"	1,000	200
Britton, Joseph	"	2,500	500
Bleakley, Aggie J.	"	2,500	500
Browne, Patrick	Kingston	2,000	400
Babcock, Josephine E.	Montreal	5,000	1,000
Babcock, Carola A.	"	5,000	1,000
Chapleau, Sir J. A. (estate late)	"	5,000	1,000
Cromar, Alexander	Toronto	1,000	200
Cook, William	Quebec	1,500	300
Crathern, James	Montreal	10,000	2,000
Caverhill, George	"	10,000	2,000
Cheney, Gilman (estate late)	"	20,000	4,000
Comte, Joseph	"	10,000	2,000
Cundall, Henry J.	Charlottetown, P.E.I.	1,000	200
Cassils, John	Montreal	5,000	1,000
Currie, John Z.	Cambridge, Mass., U.S.	500	100
Chauteauvert, Victor	Quebec	2,000	400
Clark, Wm. Mortimer	Toronto	4,000	800
Clark, Helen Gordon	"	2,500	500
Clark, Gordon Mortimer	"	1,000	200
Clark, Jeannie Mortimer	"	500	100
Clark, Elizabeth Gordon	"	500	100
Simon, M. H. Ernest	Rivière du Loup, Que.	1,000	200
Cameron, John Alexander	Montreal	5,000	1,000
Cornack, John Graham	North Bay, Ont.	100	20
Cox, George A.	Toronto	2,500	500
Cromar, Barbara	"	1,000	200
Colson, Chas. E.	Montreal	1,000	200
Clemesha, John W., M.D.	Port Hope, Ont.	2,000	400
Colville, James	Leskard, Ont.	1,000	200
Clarke, Wm. H., M.D.	Lindsay, Ont.	1,000	200

## THE ROYAL-VICTORIA LIFE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Coote, Patrick, M.D.	Quebec	1,000	200
Coote, Caroline T.	"	500	100
Carter, Stewart J.	Montreal.	1,500	300
Chapman, Ephraim R.	St. John, N.B.	200	40
Carter, Alice S.	Montreal.	500	100
Carter, Lila A.	"	500	100
Cann, Mrs. Elizabeth.	Bowmanville.	500	100
Cann, William	"	500	100
Gostello, Michael	Vancouver, B.C.	1,500	300
Christie, Wm. J.	Winnipeg, Man.	1,500	300
Chauveau, Alex.	Quebec	1,500	300
Collins, Joshua D.	Peterboro', Ont.	5,900	1,180
Campbell, Peter	"	1,000	200
Chisholm, Wm.	Halifax, N.S.	1,500	300
Dawes, T. A.	Lachine.	2,000	400
Dow, Mary	Montreal.	5,000	1,000
Deeks, Wm. E., M.D.	"	500	100
Dawson, Wm. V.	"	1,000	200
Dawson, B.	"	2,500	500
Desjardins, Hon. A.	"	1,000	200
Dunn, Timothy H.	Quebec.	5,000	1,000
Dufresne, Alex. R.	Montreal.	500	100
Doyle, William.	Quebec.	1,000	200
Dunton, R. A.	Montreal.	2,500	500
Davies William	Toronto.	2,500	500
Durnford, Geo. and Augustus D. (in trust).	Montreal.	2,500	500
Donnelly, Thomas	Kingston	2,000	400
Dennistoun, Katherine A.	Peterboro', Ont.	7,000	1,400
Dafoe, Wm. A., M.D.	Madoc, Ont.	2,000	400
Dumoulin, P. B.	Quebec.	2,000	400
Elliot, James	Montreal.	2,500	500
Edgell, Stephen.	Sherbrooke.	500	100
Emory, W. J. Hunter, M.D.	Toronto.	1,000	200
Forget, L. J.	Montreal.	10,000	2,000
Fry, Henry	"	1,000	200
Finley, Samuel	"	5,000	1,000
Forget, Rodolphe	"	5,000	1,000
Fraser, H. R.	Sherbrooke.	500	100
Fisk, Geo. M. D.	Montreal.	1,000	200
Fairie, Annie L.	"	5,000	1,000
Fairbairn, James B.	Bowmanville, Ont.	1,000	200
Foster, Richard	"	2,500	500
Fulford, George T.	Brockville, Ont.	25,000	5,000
Grass, Ruliff	Toronto, Ont.	2,500	500
Gardner, James.	Montreal.	5,000	1,000
Gault, Andrew F.	"	20,000	4,000
Gilman, F. E.	"	5,000	1,000
Gordon, Charles B.	"	1,000	200
Gravel, J. O.	"	5,000	1,000
Giroux, Edmond	Quebec.	1,000	200
Gilmour, Thomas	Brockville, Ont.	10,000	2,000
Graham, John	Woodstock, N.B.	5,000	1,000
Grist, Chas.	Strathroy, Ont.	2,000	400
Gage, W. J.	Toronto.	5,000	1,000
Galbraith, Mary.	Bowmanville, Ont.	500	100
Galbraith, Margaret	"	500	100
Galbraith, Jean.	"	500	100
Gilmour, James H.	Brockville, Ont.	5,000	1,000
Graham, Mrs. M. G.	Ottawa	3,000	600
Gordon, Jas. Thos.	Winnipeg	1,500	300
Hope, John	Montreal.	10,000	2,000
Hosmer, Charles R.	"	5,000	1,000
Holt, H. S.	"	10,000	2,000
Herridge, Wm. T., Rev.	Ottawa	5,000	1,000



SESSIONAL PAPER No. 4

THE ROYAL-VICTORIA LIFE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Hague, George	Montreal	5,000	1,000
Hickson, Lady Catherine	"	7,500	1,500
Hyde, George	"	1,000	200
Hart, Frank J.	"	5,000	1,000
Hodgson, Jonathan	"	10,000	2,000
Hodgson, Thos. E.	"	5,000	1,000
Hodgson, Chas. J.	"	2,500	500
Hodgson, Chas. J. (in trust)	"	5,000	1,000
Haszard, F. L.	Charlottetown, P.E.I.	500	100
Hurd, A. S.	Sherbrooke	500	100
Huot, Philippe	Quebec	2,500	500
Hartt, George F.	Montreal	2,500	500
Hingston, Sir Wm., M.D.	"	5,000	1,000
Hannaford, E. P.	"	10,000	2,000
Hackett, Francis J., M.D.	"	1,000	200
Henry, Arthur R.	Quebec	1,000	200
Hoskin, Alfred	Toronto	2,000	400
Hackett, Michael W.	Montreal	1,500	300
Hodgson, Sarah	Lacolle, Que.	10,000	2,000
Hoare, Chas. W.	Walkerville, Ont.	1,500	300
Hume, John	Port Hope, Ont.	4,000	800
Hara, Frederick N.	Merritton, Ont.	1,000	200
Harcourt, R. B. (in trust)	Toronto	1,500	300
Hopkins, Gerard H.	Lindsay, Ont.	1,000	200
Hoar, Thomas	Bowmanville, Ont.	5,000	1,000
Haines, George	"	2,500	500
Higginbotham, John	"	2,000	400
Hillier, S. C., M.D.	"	2,500	500
Hackett, Rev. J. P.	Sth. Hadley Falls, Mass, U.S.	1,000	200
Hall, Edward H. D.	Peterboro', Ont.	1,800	360
Harris, Robt. W.	Vancouver, B.C.	1,500	300
Inches, Mary D. I.	St. John, N.B.	1,000	200
Irvine, John	Milford, N.B.	500	100
Irwin, Wm. J.	Peterboro', Ont.	1,000	200
Jordan, Rev. Louis H. (in trust)	Toronto	5,000	1,000
Jones, Jas. Robt., M.D.	Winnipeg, Man.	1,000	200
Jamieson, Jas. A.	Montreal	5,000	1,000
Job, S. John	Hamilton	1,500	300
Love, Robert W.	Toronto	1,000	200
Laliberté, J. B.	Quebec	1,000	200
Letellier, Alphonse	"	1,000	200
LeMoine, Gaspard	"	1,000	200
Lount, Frederick Alex.	Cobourg, Ont.	500	100
Lefroy, Harold B.	Toronto	1,000	200
Larue, Victor W.	Quebec	2,000	400
Love, Andrew T.	"	1,000	200
Labatt, John	London, Ont.	10,000	2,000
Lundy, John James	Peterboro', Ont.	5,000	1,000
Maxwell, Edward	Montreal	5,000	1,000
Morson, W. A. O.	Charlottetown, P.E.I.	500	100
Macintosh, John	Montreal	5,000	1,000
Macintosh, Preble	"	1,000	200
Macneider & Co., James	Quebec	1,000	200
Macnair, Andrew D.	Glasgow, Scotland	15,000	3,000
Morrice, David	Montreal	5,000	1,000
Morrice, Annie S.	"	5,000	1,000
Morrice, W. J.	"	2,500	500
Mackay, Robert	"	20,000	4,000
Mackinnon, Donald A.	Charlottetown, P.E.I.	500	100
Macdougall Bros.	Montreal	5,000	1,000
Marsh, Wm. A.	Quebec	1,000	200
Meredith, Arthur	Toronto	5,000	1,000
Marcoux, Louis Cyrille	Quebec	1,000	200
Michie, Sophia	Toronto	5,000	1,000

## THE ROYAL-VICTORIA LIFE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
Macintosh, John A.	Toronto	\$ 5,000	\$ 1,000
Miller, Mrs. Pauline C. J.	"	2,500	500
Macara, John	Quebec	1,000	200
Mackay, Donald (in trust)	Toronto	10,000	2,000
Morton, Henry	Montreal	2,500	500
Morton, Mme Annie	"	2,000	400
Morton, Phillips & Co.	"	2,000	400
Metcalfe, Chas. P.	"	500	100
Matthews, W. D.	Toronto	10,000	2,000
Morrow, John	London, Eng.	2,500	500
Magwood, John	Lindsay	1,000	200
Metcalfe, Henry Duncan	Winnipeg	1,500	300
Mudie, John	Kingston, Ont.	1,000	200
MacLaren, Mrs. Emma	Brockville, Ont.	10,000	2,000
MacLaren, John	"	10,000	2,000
Moore, Vincent Howard	"	1,000	200
Mackintosh, William	Madoc, Ont.	1,500	300
Murphy, John	Halifax	1,500	300
McAuliff, Michael	Lachine, Que.	2,500	500
McLeod, Malcolm	Charlottetown, P. E. I.	2,000	400
McFarlane, David	Montreal	5,000	1,000
McGammon, W. H.	Morrisburg, Ont.	500	100
McManamy, Daniel	Sherbrooke, Que.	1,000	200
McFarlane, Alice Maude R.	Montreal	1,000	200
MacLeod, James	Charlottetown, P. E. I.	500	100
McFee, Alexander	Montreal	1,000	200
McLaughlin, James W.	Bowmanville, Ont.	2,500	500
McDonald, Wm. A.	Lockeport, N. S.	1,000	200
McClellan, John	Bowmanville, Ont.	1,000	200
McIver, John B.	Kingston, Ont.	1,000	200
McConochie, Sam. W.	Hamilton, Ont.	5,000	1,000
McClellan, Jas. Alex.	Bowmanville, Ont.	1,000	200
Neelands, Jacob	Lindsay, Ont.	3,000	600
Needler, William	"	15,000	3,000
Needler, Mary Emelia	Millbrook, Ont.	1,500	300
Needler, Henrietta	"	1,500	300
O'Brien, Hon. James	Montreal	10,000	2,000
Ogilvy, Sr., Jas. A. (in trust)	"	500	100
Ogilvy, John (in trust)	"	500	100
Oldright, Henry H., M. D.	Toronto	1,000	200
O'Reilly, Edward	Winnipeg	1,000	200
O'Flynn, Fredrick Wm.	Madoc Village, Ont.	5,000	1,000
O'Flynn, Harry Herbert	"	5,000	1,000
Osler, E. B.	Toronto	5,000	1,000
Palmer, Charles	Charlottetown, P. E. I.	1,000	200
Pentland, C. A.	Quebec	1,000	200
Porter Estate, Executors of the	Bowmanville	700	140
Picken & Co., J. B.	Montreal	5,000	1,000
Price, E. J.	Quebec	5,000	1,000
Paradis, Etienne	"	1,000	200
Penman, John	Paris, Ont.	5,000	1,000
Purslow, Adam	Port Hope, Ont.	5,000	1,000
Pickup, Samuel W. W.	Granville Ferry, N. S.	1,000	200
Paterson, Thomas	Bowmanville, Ont.	5,000	1,000
Pollard, Jacob	"	2,500	500
Pearson, George	"	1,500	300
Patterson, Andrew	Montreal	2,500	500
Pearse, Edgecombe	Peterboro', Ont.	1,000	200
Quick, Frederick	Belleville, Ont.	2,000	400
Quay, William	Port Hope, Ont.	5,000	1,000
Rankin, Conn. Donley	Charlottetown, P. E. I.	1,000	200
Ross & Sons, P. S.	Montreal	5,000	1,000
Roddick, T. G., M. D.	"	5,000	1,000
Ross, John T.	Quebec	5,000	1,000
Rioux Narcisse	"	1,000	200

SESSIONAL PAPER No. 4

THE ROYAL-VICTORIA LIFE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Rahtjen, Miss A. M	Toronto	5,000	1,000
Robins, William	Walkerville, Ont.	2,000	400
Roblin, Rodmond P.	Winnipeg	1,500	300
Robinson, James	Montreal	5,400	1,080
Scott, E.	"	5,000	1,000
Smith, Chas. F.	"	5,000	1,000
Smith, Clarence F.	"	2,000	400
Sumner, George	"	5,000	1,000
Starke, Geo. R.	"	5,000	1,000
Sims, A. Haig	"	5,000	1,000
Scott, W. P.	"	1,000	200
Stephenson, James	Cheltenham, England	5,000	1,000
Sanderson, Frank	Hamilton	1,000	200
Snyder, L. P.	North Bay, Ont.	1,000	200
Smith, W. A. De Wolf	New Westminster	500	100
Sharples, Margaret A.	Quebec	2,000	400
Swan, Henry	Toronto	1,500	300
Steele, James J.	Dundas, Ont.	5,000	1,000
Smith, Chas. A.	Port Hope, Ont.	1,000	200
Scott, Robert F.	Toronto	5,000	1,000
Stewart, John J.	Halifax, N.S.	1,500	300
Stewart, Wilhelmina G.	Toronto	2,500	500
Snetsinger, John G.	Moulinette, Ont.	6,000	1,200
Turner, Richard	Quebec	1,000	200
Trenholm, William Henry	Hochelaga	1,000	200
Twomey, Denis Augustus	Morrisburg, Ont.	1,000	200
Taylor, F. C.	London, Ont.	1,000	200
Taylor, Thos. W. sir	Winnipeg	5,000	1,000
Thompson, Alexander	Strathroy, Ont.	2,000	400
Tamblyn, William Ware	Bowmanville, Ont.	2,100	420
Trees, Samuel	Toronto	7,500	1,500
Taschereau et Lavery	Quebec	1,000	200
Vallière, Philippe	"	1,000	200
Veais, Elizabeth	Toronto	10,000	2,000
Vallée, Arthur, M.D.	Quebec	5,000	1,000
Verret, Mrs. Adele Belleau	"	2,000	400
Vanstone, J. Cyrus	Bowmanville, Ont.	2,500	500
Wilson, James	Montreal	2,500	500
Waddell, jeune, Robert	Trenton, Ont.	2,500	500
Webb, Mabel T.	Quebec	5,000	1,000
Webster, William, M.P.	Halifax, N.S.	2,500	500
Woods, James W.	Ottawa	1,000	200
Worthington, E. B.	Sherbrooke, Que.	500	100
White, William, J.	Montreal	1,000	200
Warden, Robert H.	Toronto	5,000	1,000
White, Richard	Montreal	500	100
Warwick, Francis Wu	Buckingham, Que.	1,500	300
Whitby, Oliver R.	Paris, Ont.	1,000	200
Waddell, James Norris	Hamilton, Ont.	300	60
Waddell, Frank Russell	"	300	60
Waddell, Mone K. A.	"	300	60
Wallace, George Henry	Wolfville, N.S.	1,000	200
Wilson, Mathew Steele	Dundas, Ont.	5,000	1,000
Waters, George, M.D.	Cobourg, Ont.	2,000	400
Williams, William Henry	Bowmanville, Ont.	2,000	400
Woods, William	"	2,500	500
Wickett, John	Port Hope, Ont.	2,500	500
Westley, R. A., M.D.	Montreal	1,000	200
Waddell, Hugh	Peterboro', Ont.	1,500	300
Williams, James	Brockville, Ont.	2,300	460
Webb, E. E.	Quebec	1,500	300
Wilson, David Henry, M.D.	Vancouver, B.C.	1,500	300
Yuile, William	Montreal	5,000	1,000
Young, Maria Amelia	Quebec	3,000	600
		1,000,000	200,000

## THE SUN LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Abbott, Albert	Brockville	5,200	780
Abbott, Edwin	"	3,300	495
Alexander, Chas.	Montreal	13,000	1,950
Allan, Mrs. A. S.	"	400	60
Allan, John	Winnipeg	4,400	660
Allan, Robert A.	Montreal	4,400	660
Allan, Arch. A.	"	5,900	885
Allan, Robt. A. } executors.	"	4,400	660
Allan, Wm. A. }	"		
Allen, Miss M.	London, Eng.	600	90
Anderson, Mrs. A. F.	Westmount.	2,100	315
Balfour, G. H., manager, in trust	Montreal	25,000	3,750
Bate, H. G.	Ottawa	5,000	750
Bate, Wm. T.	"	2,800	420
Bell, John, Q.C.	Belleville	1,100	165
Black, Rev. J. R.	Kingston	700	105
Blackader, Mrs. R. L.	Montreal	500	75
Brown, James	"	2,000	300
Bryson, Miss M. H.	Boston, Mass.	2,600	390
Burland, G. B.	Montreal	2,600	390
Cameron, J. H.	New Haven, Conn.	1,300	195
Campbell, F. W., M.D.	Montreal	2,000	300
Cassils, Charles	"	3,300	495
Cathcart, Rev. N.	Guernsey, C.I.	3,200	480
Chisholm, Mrs. Margaret	Belleville	2,100	315
Clarke, E. O.	London, Eng.	500	75
Cleghorn, J. P.	Montreal	3,600	540
Collins, J. D.	Peterboro'	4,000	600
Coulson, D.	Toronto	1,300	195
Cox, Hon. Geo. A.	"	5,200	780
Cox, T. F., pro manager, in trust	Montréal	12,000	1,800
Cross, Selkirk, Q.C.	"	4,600	690
Cushing, Mrs. L. M.	"	1,700	255
Cushing, Mrs. L. M., in trust	"	500	75
DeLisle, A. M., estate of late	"	4,000	600
DeLisle, M. Nowlan	"	1,200	180
Dickson, W. B., Anderson, R. D., and Allan R. A., in trust	"	12,700	1,905
Dickson, W. B.	Longue Pointe, Que.	2,100	315
Dickson, R. A.	Montreal	2,100	315
Dougall, John Redpath, M.A.	"	2,500	375
Dougherty, C. B.	Ottawa	2,600	390
Ewing, S. H.	Montreal	7,300	1,095
Fair, Robert, in trust for Miss E. M. Fair.	Peterboro'	1,600	240
Fairbairn, Mrs. Jane R.	"	2,000	300
Filgate, Samuel	Montreal	1,000	150
Forster, Rev. J. Lawson, D.D.	London, Eng.	16,700	2,505
Franklin, Miss S. J.	Toronto	2,500	375
Fry, Mrs. Laura	Montreal	1,100	165
Garland, C. Simpson	"	2,000	300
Gault, C. Ernest	"	500	75
Gault, Leslie H.	"	500	75
Gault, Miss E. M.	"	500	75
Gault, Miss M. F.	"	500	75
Gault, Mrs. E. J., in trust	"	1,100	165
Gault, M. H.	"	500	75
Gault, Percy R.	"	600	90
George, Rev. J. H., D.D.	"	3,000	450
Gilmour, J. H.	Brockville	2,600	390
Gilroy, Mrs. Beatrice	Winnipeg	11,100	1,665
Greene, E. K., estate late	Montreal	6,500	975
Gunter, J. B.	Fredericton, N.B.	200	30
Hall, Miss J. A.	Ottawa	700	105
Hamilton, Alexander	Montreal	6,500	975

SESSIONAL PAPER No. 4

THE SUN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Hendershot, Mrs. A. M.	St. John, N.B.	5,200	780
Hendershot, E. W.	"	5,100	765
Henderson, J. A., M.D.	Montreal	1,000	150
Hewton, Mrs. M.	Lachine, Que.	2,500	375
Hill, Wm. H.	Peterborough	4,300	645
Hingston, Sir W. H., M.D.	Montreal	1,300	195
Horsey, E. H., M.D.	Shanghai, China	2,000	300
Horwood, Edgar L.	Ottawa	1,000	150
Ibbotson, Mrs. F. L.	Montreal	400	60
Leney, Mrs. Lucinda.	Westmount, Que	2,100	315
Little, James.	Belleville	3,000	450
Macaulay, R.	Montreal	72,400	10,860
Macaulay, R., in trust	"	23,400	3,510
Macaulay, R., in trust	"	13,000	1,950
Macaulay, R., in trust	"	11,300	1,695
Macaulay, T. B.	"	9,700	1,455
Macaulay, Mrs. H. M.	"	3,300	495
Macaulay, Herbert R., M.D.	"	2,300	345
Macaulay, Mrs. A. I.	"	2,000	300
Macdonald, J. K., in trust	Toronto	4,000	600
Macnaughton, Mrs. J. B.	Kingston	3,200	480
Macpherson, Alex	Montreal	2,600	390
McCarthy, Jas. M.	"	2,100	315
McCarthy, John G.	"	2,100	315
McDonald, K.	Ottawa	4,900	735
McFarlane, David.	Montreal	6,500	975
McGill, Charles	Peterborough	20,200	3,030
McKenzie, Murdoch	Montreal	45,900	6,885
McLachlan, Mrs. Elizabeth W.	"	200	30
McLachlan, Mrs. Elizabeth W., in trust.	"	100	15
Meyer, H. W. C., estate of late.	Calgary, Alta.	1,400	210
Moyer, J. T. L., and C. C. Ross, in trust.	Toronto	400	60
Miller, Miss J. G.	Montreal	2,500	375
Miller, Mrs. Elizabeth Smith.	"	1,500	225
Miller, Miss M. L.	"	2,500	375
Miller, Wm. T.	"	200	30
Ogilvie, Hon. A. W.	"	21,000	3,150
Perley, Geo. H.	Ottawa	5,000	750
Pitblado, J., and Irwin Wilson, trustees	Toronto	2,100	315
Proctor, C. D., estate of late.	Montreal	700	105
Piddington, T. A., F. Billingsley and Wm. Mann, executors.	"	28,000	4,200
Reekie, Miss Jessie C.	Westmount, Que.	3,300	495
Reekie, Miss Isabella.	"	3,300	495
Reid, John R.	Ottawa	1,000	150
Reid, Geo. E.	London, Eng.	1,000	150
Ridout, Mrs. Kezia.	Sherbrooke.	3,400	510
Robertson, Mrs. Margaret, estate of late.	Montreal	1,000	150
Robertson, Henry	"	2,900	435
Roger, Miss Isabella	Peterborough.	2,000	300
Roger, Miss R. H.	"	2,600	390
Ross, Mrs. C. C.	Montreal	1,200	180
Ross, Rev. D., D.D.	Kingston	2,600	390
Ross, Frank	Quebec	26,000	3,900
Ross, J. G.	Montreal	1,000	150
Ross, P. S., & Sons.	"	100	15
Ross, W. G.	"	1,100	165
Ryan, John	Toronto	3,300	495
Ryan, Mrs. M. I.	"	13,000	1,950
Smith, R. Wilson.	Montreal	2,600	390
Snasdell, J. S.	"	800	120
Stevenson, J., estate of late.	"	1,000	150
Stevenson, Miss Agnes S.	"	1,200	180
Stevenson, James, estate of late.	Quebec	1,200	180

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THE SUN LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Stevenson, Miss J. E. ....	Quebec.....	1,200	180
Strong, Mrs. A. W. ....	Montreal.....	1,000	150
Tasker, James .....	" .....	25,000	3,750
Voss, Mrs. M. A., in trust .....	" .....	3,500	525
Waldie, John .....	Toronto .....	10,000	1,500
Wanless, Mrs. Harriet.....	St. Catharines .....	1,600	240
Ward, Mrs. E. B. ....	Westmount, Que.....	3,200	480
Warden, Rev. R. H., D.D. ....	Montreal.....	11,900	1,785
Warner, Mrs. L. C. ....	Toronto .....	2,300	345
Whyte, Mrs. G. A. ....	Binsearth, Man.....	2,200	330
Wilkes, Alfred J., Q.C.....	Brantford.....	3,000	450
Wilkes, Mrs. E. J. ....	" .....	2,100	315
Wilson, John .....	Montreal .....	3,300	495
Williams, Miss J. A. C.....	Superior, Wis.....	500	75
Workman, Thomas, in trust.....	Ottawa.....	3,700	555
	Total.....	\$700,000	\$105,000

## SESSIONAL PAPER No. 4

## THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY

## LIST OF SHAREHOLDERS—(As at December 31, 1889).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Alexander, Kelly & Co.	Brandon..	500	125
Ackerman, Benjamin F.	Peterboro'	1,000	250
Anderson, George	St. John, N.B.	1,000	250
Adams, Archibald	Valleyfield.	500	125
Aumais, Joseph	Côteau Landing.	500	125
Audette, Rodolphe	Quebec	2,000	500
Amirault, J. A. V.	Hemmingford.	1,000	250
Atkinson, Henry	Etchemin, P.Q.	4,000	1,000
Bickerdike, Robert	Montreal	5,000	1,250
Beemer, H. J.	"	2,500	625
Benallack Lithographing and Printing Co.	"	2,000	500
Boswell, Vesey	Quebec	4,000	1,000
Baker, Thos. B.	Moose Jaw.	500	125
Boulter, George	Montreal	4,000	1,000
Boulter, A.	New York	10,000	2,500
Butler, James, & Co.	Halifax.	5,000	1,250
Baldwin, Mrs. Jas. M.	Killarney	500	125
Blackwood Bros.	Winnipeg.	500	125
Bogue, R.	Moose Jaw.	500	125
Buckly, Wm. F., M.D.	Prescott	1,000	250
Bradfield, R. H.	Morrisburg	2,000	500
Beach, N. W.	Winchester	400	100
Budd, A. T.	Arnprior.	500	125
Buchanan, Mary A.	Kemptville.	300	75
Beaudry, Rev. C. A.	St. Hyacinthe	2,000	500
Booth, C. J.	Ottawa	2,500	625
Brown, E. H.	Cornwall	500	125
Brown, Jas. P., M.P.	St. Jean Chrysostome.	1,000	250
Bissonnette, O. S.	Côteau du Lac	2,000	500
Brunet, O.	Côteau Landing.	500	125
Biron, N. Z.	River Beaudette.	200	50
Bezner, M. C.	St. Anne de Bellevue.	1,000	250
Brown, R. S.	St. Jean Chrysostome.	1,000	250
Bedard, C. A.	St. Remi, P.Q.	1,000	250
Boyes, Thos.	Hemmingford.	1,500	375
Brownlee Bros	"	2,000	500
Bourbonnais, J. A.	Point Chateau, P.Q.	400	100
Breithaupt Leather Co.	Berlin.	2,000	500
Beer, W. W.	Nelson	500	125
Bowser, W. J.	Vancouver	1,000	250
Benson, John	Como, P. Q.	200	50
Breaky, John	Quebec	2,000	500
Barette, A.	Napierville.	200	50
Burrell, H. S.	Belleville	500	125
Braithwaite, Joseph	Henrysburg	1,000	250
Braithwaite, Edward	"	200	50
Birbeck, J. N.	Boissevain	500	125
Bernier, Lucien	Montreal	2,000	500
Bourassa, J. A. N.	Valleyfield.	1,000	250
Buck, H. G.	Norwood, Ont.	100	100
Barclay Bros.	Wawanesa	200	100
Campbell, Hill	Cornwall	200	50
Corneille, Chas. C.	Montreal	2,000	500
Cochrane, J. W.	Glenboro'	500	125
Christie, Angus D.	Westmount, P. Q.	400	100
Carruthers, John C.	Prescott	2,000	500
Catton, A. A.	Winchester.	400	100
Craig, David.	Renfrew	1,000	250
Chaffers, Rev. J.	St. Hyacinthe.	2,000	500
Clouston, J. R., M.D.	Huntingdon	1,000	250
Campbell, Archibald J.	Arnprior	500	125
Cameron, Wm. A.	"	1,000	250
Cunningham, John	"	500	125
Clerk, Geo. E.	Côteau du Lac	500	125

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## THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Carriere, S. & J.	Côteau Landing.	500	125
Jonstant, Liboire.	Vaudreuil	1,000	250
Calgary Milling Co.	Calgary.	500	125
Constant, Godfrey.	Cascade	400	100
Cockerline, Hewson P.	Henrysburg.	100	25
Christie, John A.	Brandon	500	125
Carley & Studer.	Morden.	300	75
Chevrier, J. A.	Rigaud	500	125
Coade, E. J.	Carievale, N.W.T.	300	75
Chapin, F.	Hartney	300	75
Comstock, Wm. H.	Brockville	500	125
Cositt, Kate L.	"	500	125
Chartrand, Nazaire.	St. Marthe.	400	100
Denny, A.	Cornwall	200	50
Dunn, Stuart H.	Quebec.	2,500	625
Dobell, Hon. Richard R.	"	5,000	1,250
Donald & Fraser	Pilot Mound.	500	125
Davidson & Co.	Neepawa.	500	125
Dominion Elevator Co.	Winnipeg.	500	125
Derochie Bros.	Cornwall.	500	125
Dupuis, Mrs. N. F.	Kingston.	2,000	500
Delahy, Alexander.	Pembroke	1,000	250
Dunlop, Mary Ellen.	"	1,000	250
Desrosiers, H.	St. Martine.	1,000	250
Doucet, Pierre	Côteau Station.	1,000	250
Des Brisay, Merrill.	Nelson	500	125
Dumesnil, J. E.	Côteau Landing	1,000	250
Doucet, Louis.	Côteau Station.	1,000	250
Denis, Auguste, M.D.	Vaudreuil	1,000	250
De Moulpied, W.	Hemmingford.	800	200
Doyle, William.	Quebec	2,000	500
De Montigny, Jos. C.	Cascade	200	50
Derome, Mde. Malvina.	Napierville	200	50
Derome, Simon, M.D.	"	200	50
Davie, George T.	Lévis.	4,000	1,000
Derrick, Wm. J.	Noyan.	1,000	250
Derrick, E. E.	Lacolle.	500	125
Derrick, R. F.	Noyan.	400	100
Dempsey, E.	Côteau Landing.	400	100
Dansereau, E. H.	St. Louis de Gonzague	500	125
Dupuis, J. J. B.	Clarenceville	100	25
Dobbie, Alexander G.	Brockville	1,000	250
Eanis, R. C.	Neepawa	500	125
Earle, W. M., M.D.	Kemptville.	500	125
Ferguson & Bullock.	Melita.	500	125
Fitch, Edson.	Quebec.	2,000	500
Fortier, J. M.	Montreal	2,500	625
Fortier, Jos. (in trust)	"	1,000	250
Fremlin, A. E.	Killarney	500	125
Fortune, Wm.	Huntingdon	500	125
Fortier, S.	Valleyfield.	1,000	250
Fulton, Jas. A., M.D.	St. Jean Chrysostome.	1,000	250
Foreman, C. F., & Son.	Vancouver	500	125
Francis, Geo. F.	Pakenham	1,000	250
Filiatreault, S.	Côteau Landing.	500	125
Fournier, Jos.	Hemmingford.	200	50
Fulford, G. T.	Brockville.	1,000	250
Faubert, J. N.	Sherrington.	500	125
French, F. J.	Prescott	500	125
Fletcher, Jas.	Rigaud	200	50
Gillies, D. J.	Cornwall	200	50
Gordon, C. R.	Winnipeg.	500	125
Gibault, E.	St. Jerome.	200	50
Granger Freres.	Montreal.	1,000	250



## SESSIONAL PAPER No. 4

## THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Groulx, Vilda I., M.D.	Vallefield	1,000	250
Gebbie, Thos. T.	Howick	500	125
Guest & Steed.	Pakenham	1,000	250
Gillies, J. S. (in trust)	Braeside	1,000	250
Gagnier, P. J. G.	St. Martine	400	100
Gauthier, Ludger	Rivière Rouge	500	125
Gill, John McLeod	Brockville	1,000	250
Grant, J. H.	Farren's Point	400	100
Gaudin, I. E.	Napinka	300	75
Graves, J. P., & Son	Elgin	500	125
Gauthier, E.	Valleyfield	1,000	250
Gibson, Wm. John	Gananoque	1,000	250
Goswell, William	Nelson	300	75
Goodeve Bros.	Rossland	200	50
Hamilton, Peter	Peterboro'	500	125
Hutchings, E. F.	Winnipeg	500	125
Holmes, E. A.	Hargrave	500	125
Horetzky, C. G.	Toronto	1,000	250
Horne, Thos. W.	"	10,000	2,500
Hanna, G. E.	Kemptville	1,000	250
Hunter, Wm. Addy	Pembroke	1,000	250
Howe, Wellington M.	Arnprior	1,000	250
Howard, Fanny M.	Huntingdon	1,000	250
Harris, G. B.	Vancouver	1,000	250
Hamilton, H. & N. F.	Montreal	1,000	250
Hodgson, William	Como	200	50
Hutcheson, George	Brockville	500	125
Hurt, Chas. J.	Boissevain	500	125
Hodgson, A. E.	Hudson	200	50
Horton, R. Nelson	Brockville	500	125
Hope, James	Ottawa	1,000	250
Hunter Bros.	Rossland	300	75
Hart, Mrs. M. W.	Prescott	1,000	150
Hatch, Edward P.	New York	2,000	2,000
Holland, Fred. J., & Co.	Winnipeg	5,000	1,250
Jones, Wm. J., M.D.	Prescott	4,000	1,000
Jackel, Adolphus	Midland	500	125
King Bros., Ltd.	Quebec	2,500	625
Kennedy, Harold	"	5,000	1,250
King, D. A.	Winchester	100	25
Kenney, E. Y.	Hemmingford	1,000	250
Keddy & Kenney	"	1,000	250
Kenney, T., & Son	"	1,000	250
King, Joseph G.	Port Arthur	500	125
Keefer, J. G.	Norwood, Ont.	500	250
Lawlor, Thos. J.	Killarney	500	125
Lyons, R. F.	Carberry	500	125
Larmour, R., & Co.	Cornwall	200	50
Lamb, Agnes	Smith's Falls	2,000	500
Layng, Henry	"	500	125
La Corporation du Collège de L'Assomption	L'Assomption	5,000	1,250
Logan Bros.	Renfrew	1,000	250
La Corporation du Seminaire de St. Hyacinthe d'Yanaska	St. Hyacinthe	2,000	500
Langlois, F.	River Beaudette	1,000	250
Langlois, Z. P.	Côteau Landing	1,000	250
Lavery, Jos. Isaac	Quebec	2,000	500
Leroux, Moise	St. Polycarpe	1,000	250
Lacasse, Wilfred	Hemmingford	200	50
Lamarche, Regis	St. Anne de Bellevue	500	125
Lalonde, Mde. Victor	Vaudreuil	1,000	250
Lachapelle, F. X., M.D.	Sherrington	2,000	500
Lalonde, C. O.	Rossland	200	50
Logan, W. S.	Winnipeg	500	125

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## THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Langevin, N.	Valleyfield.	1,000	250
Lacasse, Eusebe.	Barrington.	200	50
L'Ecuyer & L'Ecuyer.	Clarenceville.	200	50
Leonard, Napoleon.	Rigaud.	300	75
Macdonell, Allan R.	Montreal.	10,000	2,500
Mackay, Robert.	"	2,500	2,500
Mathys, F. B.	"	1,000	250
Marsh, William A.	Quebec.	2,000	500
Metcalfe, Henry D.	Winnipeg.	500	125
Merrick, Anderson & Co.	"	500	125
Macpherson & Schell.	Alexandria.	400	100
Murphy, G. B.	Carberry.	500	125
Munro, McIntosh & Co.	Alexandria.	400	100
MacLennan, D. B.	Cornwall.	500	125
Mackay, Wm. Alexander.	Renfrew.	1,000	250
Millar, John P.	Pembroke.	2,000	500
Mackenzie, P. S. G.	Richmond.	400	100
Morrison, W. J.	Huntingdon.	1,000	250
Macfarlane, Walter	St. Jean Chrysostome.	1,000	250
Mohr, Mrs. Elizabeth	Arnprior.	1,200	300
Miller, Jonathan.	Vancouver.	500	125
Mills, Alexander.	Eganville.	500	125
Macdougall, Walter	Carman.	1,500	375
Monpetit, Alph.	St. Anne de Bellevue.	500	125
Martin, Denis.	Pont Chateau.	400	100
Monpetit, Mde. Cesaire	Ceders.	1,000	250
Menard, S.	Cascade.	200	50
Masten, J. B.	Lacolle.	500	125
Marshall, Fred.	Hudson.	200	50
Marcille, Narcisse.	St. Martine.	500	125
Mongenais, T. O.	Rigaud.	200	50
Mongenais, Mrs. Henriette	"	300	75
Mallory, G. I.	Brockville.	500	125
Mullan, H. J.	Hudson Heights.	200	50
Mullan, Mary A.	"	200	50
Mullan, A. W.	"	200	50
Marceau, W. F.	Napierville.	200	50
Masterson, John.	Prescott.	1,000	250
McLennan, R. R.	Cornwall.	400	100
McFee, Alexander, & Co	Winnipeg.	500	125
McCulloch & Herriot.	Souris.	500	125
McKenzie, A. E., & Co.	Brandon.	500	125
McPhee, D. D.	Alexandria.	200	50
McCallum, J. S., M.D.	Smith's Falls.	500	125
McLean, J. J.	Moose Jaw.	500	125
McLaughlin, E., M.D.	Morrisburg.	500	125
McGie, Daniel, & Son.	Quebec.	2,000	500
McNaughton, Alexander	Huntingdon.	500	250
McGerrigle, James.	Orms town.	500	125
McNair, Jas. A.	Vancouver.	1,000	250
McLeod & Coote.	"	500	125
McDermott, Jas.	Eganville.	500	125
McRae, John D.	"	1,000	250
McDonald, J. P.	River Beaudette.	500	125
McFee, John.	Hemmingford.	1,000	250
McFee, Donald	"	300	75
McKay, John S.	Boissevain.	500	125
McMillan, Mrs. Annie	Rigaud.	200	50
McCorvie, Neil.	Midland.	500	125
McBride, Geo. W.	Rosland.	200	50
McLelland, R. A.	Brockville.	500	125
McQueen, L. N.	Napierville.	400	100
Neil, Robert.	Peterboro'.	500	125
O'Neill, John C.	Kemptville.	4,000	1,000

## SESSIONAL PAPER No. 4

## THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Orr, W. F.	Hemmingford.	400	100
Ostiguy, N. A.	Valleyfield.	500	125
Orr, M.	Glenboro'	100	50
Pugsley, Hon. Wm.	St. John, N.B.	6,200	1,550
Price, Hon. E. J.	Quebec.	5,000	1,250
Purcell, Mrs. Isabella	Cornwall.	4,000	1,000
Pitts, R. M., & Co.	"	200	50
Pedlow, Isaac E.	Renfrew.	1,000	250
Préfontaine, Thos., jr.	Valleyfield.	1,000	250
Paiement, P. J., M.D.	St. Lazare, Que.	500	125
Porteous, A. T.	Cornwall.	500	125
Playfair & White.	Midland.	1,000	250
Prieur, J. A.	Côteau Landing.	1,000	250
Park, Jas., jr.	Hudson.	200	50
Paquet, Hon. J. A.	Quebec.	2,000	500
Paine, Jabez.	Henrysburg.	500	125
Paine, John H.	"	600	150
Prud'homme, H.	St. Martine.	400	100
Poissant, Mrs. Marceline.	Napierville.	400	100
Pearson, William	Merrickville.	1,000	250
Paterson, Geo. C. S.	Nelson.	500	125
Rolland, Hon. J. D.	Montreal.	5,000	1,250
Reid, J. D., M.P.	Cardinal.	500	125
Ross, Martha	Cornwall.	500	125
Ross, J. T.	Quebec.	4,000	1,000
Ross, Frank	"	4,000	1,000
Ramsay & Son.	Montreal.	1,000	250
Reneud, J. B., & Co.	Quebec.	2,000	500
Robinson, James	Montreal.	3,000	750
Rudd, Stafford R.	Arnprior.	500	125
Rochester, Jas. K.	Renfrew.	500	125
Robb, James	Valleyfield.	1,000	250
Reynolds, Rev. Wm. E.	Pakenham.	300	75
Riddell, Norman McLeod.	Carleton Place.	500	125
Rogers, J. M.	Perth.	200	50
Rhodes, Armitage	Quebec.	1,000	250
Ritchie, D. A.	Winnipeg.	500	125
Richardson, Alexander.	Napierville.	1,000	250
Ring & Parr	Crystal City.	400	100
Russell & Snider.	Wawanesa.	500	125
Rochette, Ls. D.	Napierville.	200	50
Schwartz, Johu.	Altona.	500	125
Smith, O. C.	Deloraine.	500	125
Strome & Whyte & Co.	Brandon.	500	125
Simpson, John, & Son.	Alexandria.	200	50
Stewart, Peter S.	Renfrew.	1,000	250
Straton, James.	Cttawa.	1,000	250
Solis, Emile.	Valleyfield.	500	125
Solis, E. H.	"	2,000	500
Shanks, J. C., M.D.	Howick.	1,000	250
Santoire, A. T. Z.	St. Jean Chrysostome.	1,000	250
Stewart, F. R., & Co.	Vancouver.	1,000	250
Stark, James.	"	500	125
Stephens, W. Barclay	Montreal.	10,000	2,500
Scott, Robert	Pakenham.	1,000	250
Spencer, David.	Victoria.	500	125
Stevens, Ernest.	Côteau Eanding.	100	25
St. Denis, G.	St. Clet.	500	125
Santoire, S.	St. Jean Chrysostome.	500	125
Sauve, L. A.	Côteau du Lac.	500	125
Spencer, John.	Henrysburg.	1,000	250
Sparks, F. F.	Belmont.	300	75
Sullivan, John.	Lacolle.	500	125
Strong, Pitt Wm.	Brockville.	300	75

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THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Smart, Robert H.	Brockville	500	125
Shanks, Daniel	Huntingdon	500	125
Turner, N., & Son	Cornwall	200	50
Tobin, James M.	"	400	100
Thibaudeau Frères et Cie	Quebec	3,000	750
Thomas, F. T., & Co	"	2,000	500
Thorburn, W. C.	Broadview	500	125
Temple, Thos. A.	Montreal	5,000	1,250
Temple, Edward L.	"	5,000	1,250
Thompson, J. E.	Arnprior	500	125
Thorburn, Wm.	Almonte	1,000	250
Town, H.	Vancouver	500	125
Turner, J. A.	Nelson	500	125
Traves, E. C.	"	1,000	250
Temple, Henrietta	Montreal	100	25
Tallman, E. H.	Merrickville	400	100
Thompson, C. H.	Prescott	500	125
Talcott, James	New York	2,000	2,000
Temple, Thos. A., & Sons	Montreal	16,400	4,100
Temple, Thos. A., & Sons	"	3,500	350
Valois, J. A.	Vaudreuil	500	125
Vanvliet, Henry	Lacolle	500	125
Vanvliet, J. T.	"	1,000	250
Vanvliet, H. W.	"	500	125
Webb, Mabel T.	Quebec	4,000	1,000
Wood, Alexander, estate	Smith's Falls	4,000	1,000
Wylie, James H.	Almonte	1,000	250
White, Thos. R.	"	2,000	500
Walsh, R. N.	Ormsdown	2,000	500
Walsh, J. B.	"	1,000	250
Woodward, Chas.	Vancouver	1,000	250
Wilson, Geo. I.	"	1,000	250
Warren & McCarthy	Perth	1,000	250
Wallace, Miller Co.	Nelson	500	125
Wright, James A.	Montreal	3,000	750
Wallace, Peter	Midland	500	125
Winnipeg Elevator Co.	Winnipeg	200	200
Young, Mrs. F. M.	Killarney	500	125
Young, C. A.	Deloraine	500	125
		\$416,900	\$109,025

## SESSIONAL PAPER No. 4

## THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

## LIST OF GUARANTORS—(As at December 31, 1899).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Bruce, Rev. Geo.	St. John, N.B.	100	60
Cox, Geo. A.	Toronto	10,500	7,500
Cook, Louisa	"	500	300
Farmer, R. D.	Ancaster	1,000	600
Goderhan, Geo.	Toronto	55,000	33,000
Kilgour, R.	"	2,500	1,800
Nattress, Dr. W.	"	2,000	1,200
O'Hara, Henry	"	2,000	1,200
Pellatt, H. M.	"	1,800	1,080
Sutherland, H.	"	5,200	3,120
Wilkes, George H.	Brantford	2,000	1,200
Wilkes, A. J., C.R.	"	2,000	1,200
Wilkes, Isabella B.	"	2,000	1,200
Warnock, Mrs. M.	Goderich	900	540
Wood, E. R.	Toronto	10,000	6,000
	Total	\$100,000	\$60,000

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## WESTERN ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS—(As at December 31, 1899).

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Alexander, Miss J.	Woodstock	1,200	600
Arnoldi, Mrs. A.	Toronto	440	220
Armstrong, Thomas	"	2,920	1,460
Agar, Miss Florence	"	840	420
Allison, Mrs. Mary	London	800	400
Anderson, Wm	Toronto	7,000	3,500
Armstrong, Mrs. E., in trust	"	1,040	520
Atlas Loan Company	St. Thomas	8,000	4,000
Armstrong, Miss Marth. A.	Chagrin Falls, Ohio	360	180
Adams, John, in trust	Toronto	520	260
Baird, Hugh N.	"	1,600	800
Beaty, Robt	"	6,000	3,000
Blain, Mrs. Eliza H., executors of	"	9,000	4,500
Brown, Robt. S.	"	2,000	1,000
Brown, Eliza	"	2,400	1,200
Brock, W. R.	"	1,280	640
Bassett, Thomas	Bowmanville	2,000	1,000
Boswell, Mrs. Charlotte	Toronto	8,080	4,040
Bean, Rev. W. H.	"	720	360
Betley, Mrs. Diana E., executors estate of	"	6,000	3,000
Burns, Geo. F.	"	4,000	2,000
Earker, Samuel	Hamilton	6,640	3,320
Baines, Mrs. R. J. Ella	Toronto	280	140
Bassett, Mrs. Annie	Bowmanville	1,600	800
Bassett, Miss Mary Jane C.	"	800	400
Bain, John	Toronto	800	400
Bain, Thomas	Dundas	2,000	1,000
Bate, Thomas B.	St. Catharines	4,000	2,000
Beddome, Helen	London	800	400
Bate, W. T.	St. Catharines	1,000	500
Brown, Wm.	Owen Sound	4,000	2,000
Brown, Mrs. Cornelia C.	"	4,000	2,000
Bond, Miss Carrie	Toronto	120	60
Bond, Miss Edith	"	200	100
Beemer, Miss Kate A.	"	1,400	700
Beemer, Miss Clara	"	920	360
Beemer, Dr. Frank	London	1,000	500
Bain, John, trustee	Toronto	640	320
Bond, Mrs. Annie	"	800	400
Bank of Ottawa, in trust	"	28,840	14,420
Beaty, John Wm.	"	1,000	500
Bishop, John	Ottawa	6,000	3,000
Baxter, Miss Ellen M.	Burlington	4,000	2,000
Bedell, Geo. W.	Toronto	6,000	3,000
Bond, John M.	Guelph	1,000	500
Bingham, Geo. A.	Aylmer	800	400
Brunton, Mrs. Harriet A.	Newmarket	2,000	1,000
Beaty, Robt	Toronto	7,000	3,500
Baines, C. C.	"	80	40
Brough, T. G., manager, in trust	"	12,800	6,400
Craig, Mrs. F. G.	Deseronto	80	40
Caldwell, J. B.	Newmarket	1,000	500
Campbell, D.	Trumansburg, N. Y.	2,800	1,400
Carlyle, Mrs. W. D.	Toronto	2,800	1,400
Chester, Geo.	Scarboro	2,000	1,000
Clark, Andrew	Dundas	7,240	3,620
Cockburn, Geo. R. R.	Toronto	10,000	5,000
Cooch, A. C.	"	9,280	4,640
Cox, Hon. Geo. A.	"	50,000	25,000
Childerhouse, Mrs. Isabella C.	Parry Sound	400	200
Cox, Mrs. Annie S.	Paris	2,440	620
Craig, Rev. R. J., in trust	Deseronto	40	20
Carey, Wm., estate of the late	Toronto	2,400	1,200
Catto, Jno.	"	2,000	1,000

SESSIONAL PAPER No. 4

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Cameron, Mrs. Agnes M.	Montréal	12,400	6,200
Carpenter, Miss S. P.	Collingwood	1,600	800
Curry, Louisa S.	Omemeé	640	520
Cawthra, Mrs. Hubert.	Toronto	600	300
Cawthra, Eliz. J.	"	1,000	500
Carpenter, E. R.	Collingwood	2,400	1,200
Corlett, Mrs. Margt.	Toronto	200	100
Comstock, Mrs. S. R.	New York	2,400	1,200
Colby, Alfred F.	Toronto	1,200	600
Carlyle, Jas., M.D.	"	5,000	2,500
Carmichael, Wm.	Woburn	1,000	500
Carmelite, The Sisters	Baltimore, Md.	720	360
Cooch, Herbert C.	Toronto	480	240
Cooch, Ernest E.	"	400	200
Campbell, Peter McL.	Collingwood	800	400
Cole, Wm.	Galt	1,600	800
Coutts, James	Ufford	2,000	1,000
Campbell, Mrs. Charlotte.	Toronto	2,000	1,000
Couch, W. B.	Bowmanville.	2,000	1,000
Crowe, John.	Guelph.	12,000	6,000
Crowther, W. C.	Toronto	800	400
Cleines, M. P., in trust.	"	2,000	1,000
Corcoran, J. W.	"	3,000	1,500
Carruthers, Jas.	"	8,000	4,000
Chipman, Willis.	"	4,000	2,000
Creelman, A. R.	"	4,000	2,000
Cameron, Rev. Jas.	"	1,200	600
Cameron, Mrs. Annie.	"	400	200
Coleman, E. H.	Belleville.	200	100
Crawford, Mrs. Margt.	Brampton	6,000	3,000
Cryderman, J. H.	Bowmanville.	2,000	1,000
Cawthra, E. J. and W. H., in trust.	Toronto	2,200	1,100
Chute, Eliza and Agnes, in trust.	"	600	300
Colville, James, M.D.	Bowmanville.	2,400	1,200
Central Canada Loan and Savings Co.	Toronto	2,080	1,040
Canada Life Assurance Co.	"	52,000	26,000
Davidson, Mrs. S. F.	"	1,480	740
Dewar, John, executors estate of late.	London.	2,480	1,240
Dupuis, Mrs. Annie.	Kingston.	800	400
Denny, John	Toronto	4,000	2,000
Dunlop, Mary Mildred.	Richmond, Va.	80	40
Dight, Norris.	Lucan	800	400
Dewart, E. H., D.D.	Toronto	2,000	1,000
Dexter, Geo. J.	Atlanta, Ga.	1,000	500
Dalton, C. C.	Toronto	22,040	11,020
Dunnett, Thomas.	"	6,000	3,000
Debarres, Rev. Thos. C.	"	2,000	1,000
Dundas, J. R., executors estate of late.	"	2,000	1,000
Dalton, Miss J. E.	"	3,760	1,880
Davies, Mrs. Emma.	"	2,000	1,000
Dickson, Robt.	St. Mary's.	8,000	4,000
DeGex, Leonard M.	Strathroy	3,600	1,800
Dalton, Mary R.	Toronto	1,200	600
Duff, Miss Maria E.	"	280	140
Delamere, Mrs. Grace.	"	4,000	2,000
Ellerby, Thos., executors estate of late.	"	4,800	2,400
Evans, Ephraim, executors estate of late.	London.	3,440	1,720
Ewing, Mrs. Isabella	Collingwood	1,000	500
Eakins, W. G.	Toronto	800	400
Erskine, Mrs. Annie.	Peterboro'	1,280	640
Eaton, Timothy.	Toronto	48,000	24,000
Eastwood, John T.	"	2,000	1,000
Elliott, Miss K. A.	London.	2,400	1,200
Emery, Mrs. C. H.	Port Burwell.	1,000	500

## WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Fitton, H. W.	Orillia	5,400	2,700
Fitzgerald, Mrs. G. B.	Toronto	400	200
Fitzgerald, Wm.	"	200	100
Fletcher, Rev. D. H.	Hamilton	4,000	2,000
Forster, J. W. L.	Toronto	160	80
Forster, Wm.	Brampton	4,840	2,420
Foster, Mrs. Jane M.	St. Thomas	1,040	520
Fitzgerald, E. G.	Toronto	320	160
Forster, Martha	"	240	120
Fulton, Robt. R.	Woodstock	6,640	3,320
Forbes, R., executors estate of late	Hespeler	8,320	4,160
Flavelle, J. W.	Toronto	26,000	13,000
Ferrah, Miss Maggie	Oakville	200	100
Ferrah, Miss Mary	"	80	40
Fitton, H. W. and C. C., in trust	Toronto	1,240	620
Fitzgerald, Thomas	Bowmanville	1,000	500
Forster, James M.	Kingston	600	300
Fitton, Chas. E. and H. W., in trust	Toronto	1,480	740
Frazer, Margt. S.	"	1,200	600
Franklin, Miss S. J.	"	4,000	2,000
Fitton, Mrs. Lillias	"	600	300
Field, Mrs. Isabel	"	2,000	1,000
Foulds, Mrs. Mary	Quebec	3,000	1,500
Freyzing, Peter	Toronto	4,000	2,000
Fergusson & Blaikie	"	1,440	720
Gordon, Wm.	"	120	60
Goad, Chas. E.	"	4,000	2,000
Graham, D., in trust	Belleville	2,440	1,220
Gray, Wm.	New York	400	200
Gill, Robt	Ottawa	800	400
Gibson, Rev. John	Thornhill	1,000	500
Gamble, Mrs. Matilda	Toronto	2,200	1,100
Gowan, Hon. Jas. R.	Barrie	6,800	3,400
Garrett, Mrs. Minnie L.	Kingston	1,000	500
Gray, Mrs. M. F.	New York	1,200	600
Gibson, Mrs. E. M.	Hamilton	4,000	2,000
Gibson, Wm., M. P.	Beamsville	16,480	8,240
Graham, Mrs. Ida	Toronto	2,000	1,000
Gould, I. J.	Uxbridge	8,000	4,000
Grassett, Dr. Fred. LeM.	Toronto	2,280	1,140
George, Margt. M.	"	1,480	740
Grant, Miss Aggie G.	Woodville	2,880	1,440
Gowans, John	Toronto	12,000	6,000
Gash, Mrs. Jane	Dunnville	1,000	500
Gordon, Wm.	Toronto	8,760	4,380
Gilmor, Miss Amelia C.	"	920	460
George, Thomas H.	"	1,280	640
Greaves, C. C.	Collingwood	1,680	840
Gilmor, Miss Kate	Toronto	120	60
Gilmor, Miss Alice	"	200	100
Gosling, F. J., agent, in trust	"	5,920	2,960
Ganton, Frank R.	Oakville	400	200
Gamble, Geo.	Toronto	600	300
Gansby, Miss Rosa Agnes B.	"	3,840	1,920
Hague, Geo.	Montreal	1,000	500
Harris, Lucy L.	Toronto	440	220
Harris, A. B., in trust	Clarkson	2,160	1,080
Harris, A. B., in trust	"	2,160	1,080
Harris, A. B.	"	880	440
Harris, Mrs. Mary H. S. V.	"	2,480	1,240
Heather, Richard	Toronto	2,800	1,400
Hinde, Geo. J.	"	30,000	15,000
Hindhaugh, Mrs. Annie L.	Oswego	320	160
Hobson, E. J.	Toronto	6,000	3,000



## SESSIONAL PAPER No. 4

## WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Horne, Geo .....	Greenbank .....	2,800	1,400
Hurlow, Annie Keeler .....	" .....	1,320	660
Hyman, Eli, in trust .....	Toronto .....	12,800	6,400
Hobson, J. H. ....	Redcliffe, Eng. ....	4,000	2,000
Hornsby, Harry .....	Rowington, Eng. ....	680	340
Hamilton, James .....	Belleville .....	4,000	2,000
Howe, Etna D. ....	Toronto .....	4,000	2,000
Hammond, Mrs. Isabella .....	Credit .....	15,440	7,720
Hepburn, R. R. ....	Toronto .....	160	80
Hooper, Chas., executors estate of late .....	" .....	2,520	1,260
Harris, Lloyd .....	Brantford .....	6,800	3,400
Harris, Rev. Elmore .....	Toronto .....	2,800	1,400
Howarth, Miss Sarah A .....	" .....	4,520	2,260
Howarth, Miss Sarah .....	" .....	3,200	1,600
Howarth, Miss Maria .....	" .....	2,800	1,400
Harvey, Joanna L., in trust .....	Guelph .....	400	200
Hewson, Mrs. Fannie B. ....	Niagara Falls .....	1,320	660
Henderson, John .....	Ottawa .....	5,000	2,500
Heakes, Rev. Wm .....	Willsboro', Pa .....	1,600	800
Hanlan, Mrs. Helen .....	Fergus .....	440	220
Harshaw, W. B. ....	Owen Sound .....	2,000	1,000
Harris, A. B. and A. A., trustees .....	Clarkson .....	2,160	1,080
Hutcheson, H. G. ....	Port Perry .....	1,000	500
Heffernan, Miss M. C. ....	Collingwood .....	600	300
Hepburn, R. R., trustee .....	Toronto .....	2,760	1,380
Harper, Chas. G., manager, in trust .....	Lucan .....	4,000	2,000
Home Savings & Loan Co., Ltd., in trust .....	Toronto .....	65,520	32,760
Ingliss, Miss Christina .....	" .....	200	100
Irving, L. Homfray .....	" .....	1,880	940
Innes, James, M.P. ....	Guelph .....	2,000	1,000
Jennings, B., assistant cashier, in trust .....	Toronto .....	5,880	2,940
Jacks, Price .....	" .....	5,280	2,640
Jarvis, Salter M., executors estate of late .....	" .....	2,880	1,440
Johnston, Miss Sydney M .....	" .....	680	340
Jones, Rev. Wm .....	" .....	16,600	8,300
Jupp, Rev. Wm .....	Thornhill .....	2,720	1,360
Jacks, Mrs. Henrietta .....	Eglington .....	800	400
Jamieson, Miss J. L. ....	Toronto .....	2,280	1,140
Jones, Wm. J. ....	Bowmanville .....	4,000	2,000
Jones, W. J. and A. E., trustees .....	" .....	2,000	1,000
Johnston, James A. ....	" .....	2,000	1,000
Jennings, B., manager, in trust .....	Toronto .....	22,320	11,160
Keefer, Wm. Napier .....	Galt .....	2,200	1,100
Keith, David S. ....	Toronto .....	2,600	1,300
Kenny, J. J. ....	" .....	1,000	500
King, R. F., executors estate of late .....	Kingston .....	2,440	1,220
King, James .....	Quebec .....	880	440
Kirkpatrick, Rev. F. W., executors estate of late .....	Kingston .....	1,200	600
Knox, Geo. ....	Toronto .....	480	240
Kay, Mrs. Annie .....	" .....	7,880	3,940
Kennedy, Mrs. Edith L .....	Guelph .....	8,000	4,000
Kerr, Mrs. Margaret .....	Toronto .....	4,000	2,000
Kay, Mrs. Ellen C .....	" .....	3,200	1,600
Kay, J. B., and Gordon, C. F., trustees .....	" .....	3,000	1,500
King, Miss Emma .....	Quebec .....	800	400
Kinney, Mrs. Margt .....	Brampton .....	3,000	1,500
Kenny, Miss Marion .....	Toronto .....	400	200
Kennedy, Miss Belle H. ....	St. Catharines .....	1,920	960
Kemp, J. C., manager, and Morris, M., assistant manager, in trust .....	Toronto .....	77,400	38,700
Kirkland, Jane Todd, executors estate of late .....	" .....	12,640	6,320
Lawrence, G. W. ....	Stratford .....	800	400
Landon, Zebulon .....	Simcoe .....	32,000	16,000
Little, Rev. Jas .....	Richmond, Va. ....	10,000	5,000

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## WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Land, R. A. E.	Toronto	2,000	1,000
Lilian, Nicholas	Toronto	400	200
Leggatt, Mathew	Hamilton	10,000	5,000
Logan, Fred. W.	Toronto Junction	1,200	600
Laycock, Mrs. Annie	Buffalo, N. Y.	8,000	4,000
Lash-Miller, Mrs. Pauline	Toronto	600	300
Logan, F. G.	"	900	450
Love, John A.	Stanton	1,000	500
Long, Thomas, in trust	Toronto	4,000	2,000
Langmuir, J. W., managing director, and A. E. Plummer, assistant manager, in trust	"	8,000	4,000
Macpherson, R. D., executors estate of late	Montreal	11,400	5,700
Maddison, Mrs. E. A., in trust	Toronto	320	160
Manning, Alex.	"	16,000	8,000
Masson, Wm., executors estate of late	Whitby	4,880	2,440
Miller, R. S., executors estate of late	Toronto	320	160
Morrison, Angus, executors estate of late	"	2,000	1,000
Murray, Geo.	Churchville	8,080	4,040
Murray, Mrs. M. J. H.	"	8,840	4,420
Mathew, Miss Jessie	Toronto	2,800	1,400
Milford, Geo.	Owen Sound	8,000	4,000
Maddison, Mrs. E. A., in trust	Toronto	80	40
Milne, David Alex.	"	600	300
Maddison, C. E., in trust	"	40	20
Marks, Emelie Price	Deer Park	1,000	500
Murray, Rev. J. G.	Grimsby	800	400
Massachusetts Benefit Life Assn., in trust	Boston, Mass	1,680	840
Maughan, N.	Toronto	2,000	1,000
Moran, W. J.	Rat Portage	2,000	1,000
Marks, A. H. S., in trust	Toronto	800	400
Macdonald, Chas. F., M.D.	Hamilton	1,600	800
Miller, Mrs. Eliz. A.	Toronto	1,200	600
Macpherson, Miss Katherine L.	Montreal	400	200
Metcalf, Mrs. Emma	Grimsby	1,400	700
McGillivray, Mrs. Janet	Toronto	1,200	600
Mills, Jessie S.	"	400	200
Miller, A. A.	"	800	400
Michie, Mrs. Chatherine	"	400	200
Milne, Mrs. Annie S.	"	920	460
Martin, Thos. B., trustee	Hamilton	1,600	800
Mackay, Geo. S., trustee	Toronto	1,280	640
Musgrave, Rev. P.	Seaforth	1,800	900
Maddison, Mrs. Mary C.	Toronto	2,000	1,000
Municipal and General Securities Co. of Ontario	"	600	300
Miller, D., as manager, in trust	"	51,200	25,600
McDiarmid, Rev. H. J.	Kemptville	600	300
McKean, Mrs. Margt. J.	Toronto	1,000	500
McMurrich, Geo.	"	4,400	2,200
McMurrich, Geo., in trust	"	800	400
McMurrich, Prof. J. P.	Ann Arbour, Mich	4,400	2,200
McMurrich, Mrs. Minnie G.	Toronto	800	400
McMurrich, W. B., in trust	"	1,200	600
McMurrich, W. B., and Rathbun, E. W., trustees	"	3,120	1,560
McMurrich, W. B., and Geo., trustees	"	3,120	1,560
McMurrich, W. B., and Geo., trustees	"	1,240	620
McMurrich, Geo., and Scott, E. J., trustees	"	1,840	920
McGee, David	"	12,000	6,000
McCuaig, Mrs. Matilda L. B.	Belleville	5,000	2,500
McCulla, Mrs. W. J., in trust	St. Catharines	40	20
McNally, Rosa R.	Baltimore, Md	360	180
McCulla, M. S.	St. Catharines	4,720	2,360
McGillivray, Helen	Whitby	1,240	620
McCarthy, T. A. M. and J. L. G., trustees	Barrie	1,400	700
McCauley, Rev. Samuel	Keene	640	320

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WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
McCauley, Mrs. Letta M.	Keene	640	320
McCallum, Wm	Bolton	2,000	1,000
McMurrich, W. B., in trust.	Toronto	40	20
McLaren, Henry	Hamilton	4,000	2,000
McFarlane, Robt.	Chicago	640	320
McFiggins, Arthur J.	Bowmanton.	2,000	1,000
McFiggins, Miss Eliz. J.	Cold Springs.	2,000	1,000
Nevitt, Mrs. E. E.	Toronto	2,000	1,000
Nordheimer, S.	"	200	100
Neilson, Hugh	"	2,000	1,000
Nichaus, Chas.	"	8,000	4,000
Neilson, Mrs. Catharine C.	"	2,000	1,000
Niven & Co., J. K.	"	40	20
National Trust Co., Ltd	"	14,000	7,000
Niles, Mrs. Mary R.	London	4,800	2,400
Orr, Mrs. Jennie E., executors estate of late	Teeswater	800	400
Osborne, Jas. Kerr	"	4,000	2,000
Oxnard, Geo. A.	Guelph	1,600	800
Ogden, W. W., in trust.	Toronto	960	480
Osborne, J. W.	"	200	100
Osborne, H. C.	"	200	100
Osborne, J. E. R.	"	200	100
Osborne, John P.	Beamsville	200	100
Osborne, Miss Annie.	Toronto	3,200	1,600
Osborne, Miss S. E.	Hamilton	1,280	640
Osborne, Mrs. Annie Bryson	"	1,200	600
Oliver, Mrs. Elizabeth.	Toronto	2,000	1,000
Orr, W. R., trustees estate of late	"	4,000	2,000
O'Flynn, E. H.	Madoc	9,000	4,500
O'Hara & Co., H.	Toronto	2,000	1,000
Paterson, Thomas	Bowmanville.	5,000	2,500
Paterson, Rev. Thos. W.	Deer Park	3,360	1,680
Patton, Jos. C.	Toronto	1,840	920
Peters, Geo	Peterboro'	800	400
Perry, Miss Elizabeth.	Toronto	1,080	540
Parker, S. J.	Owen Sound	16,000	8,000
Price, Miss Lavina	Deer Park	800	400
Pottinger, —	Hamilton	800	400
Perry, Chas	Scarboro Junction	1,840	920
Parlane, Wm. Alex.	Collingwood	2,000	1,000
Patten, Mrs. Deborah, in trust.	Toronto	8,680	3,240
Paterson, Mrs. Florence J.	"	3,760	1,880
Pipon, Mrs. Emily Louise, executors estate of late	"	440	220
Pipe, H., and Townsend, J. M., trustees	Amherst, N.S.	1,000	500
Page, Chas.	Toronto	4,000	2,000
Porter, John S.	"	1,200	600
Paisley, Mrs. Marie	"	600	300
Parlane, Mrs. K. A.	Collingwood	1,000	500
Pepper, Rev. John	Heathcote	600	300
Patton, Mrs. Deborah	Toronto	4,440	2,220
Parfit, Albion	London	4,000	2,000
Potts, James McC	Stirling.	3,000	1,500
Perry, W. N.	Scarboro Junction	200	100
Pellatt & Pellatt	Toronto	2,000	1,000
Pitblado, John, manager, in trust.	"	17,000	8,500
Powell, Louisa R.	Ottawa	160	80
Porter, Mrs. Lena	Toronto	4,000	2,000
Ramsay, Wm.	"	19,000	9,500
Rathbun, Mrs. Jean	Deseronto	1,600	800
Rathbun, E. W., in trust.	"	840	420
Ridout, P. F.	Toronto	2,200	1,100
Robinson, Christopher	"	11,680	5,840
Ross, Elizabeth P.	Port Perry	200	100
Rothwell, John, executors estate of late	Kingston	320	160

## WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed for.	paid in cash.
		\$	\$
Rutherford, Mrs. Mary Margt.	Toronto	640	320
Rutherford, Miss Fannie.	"	440	220
Rutherford, Miss Amy E.	"	440	220
Routh, J. H., executors estate of late.	Montreal	800	400
Rogers, Mrs. Helen Sarah.	Peterboro	2,440	1,220
Rordans, Mrs. Charlotte M.	Toronto	600	300
Reardon, Henry F.	Philadelphia, Pa.	160	80
Ross, Wm.	Toronto	800	400
Robinson, Elizabeth, in trust.	"	120	60
Rogers, Miss Rosa V.	"	6,000	3,000
Robinson, Elizabeth	"	1,640	820
Ross, Hon. A. M.	"	4,000	2,000
Ross, Chas. C.	"	2,400	1,200
Robertson, Alex., executors estate of late.	Newmarket	1,400	700
Ross, Mrs. Mary S.	"	1,000	500
Radley, Mrs. E. J.	Toronto	2,000	1,000
Ryan, Miss Elizabeth.	Lucan	680	340
Ryan, Miss A.	"	680	340
Robertson, Mrs. Isabella	Inverness, Scotland.	1,480	740
Rance, Eva Francis	Blyth	120	60
Scott, Mrs. Jessie	Quebec	320	160
Scott, John.	Toronto	21,600	10,800
Schell, R. S.	Brantford	3,320	1,660
Seels, J. H., executors estate of late.	Toronto	1,800	900
Scott & Walmsley, in trust.	"	23,920	11,960
Sharp, Geo., executors estate of late.	"	19,760	9,880
Smith, Alex.	"	2,000	1,000
Smith, Miss Jane	"	2,000	1,000
Smith, Mrs. Mary Ann.	"	10,700	5,350
Scott & Walmsley, in trust	"	2,000	1,000
Smith, Henry E.	Owen Sound	7,000	3,500
Stewart, Robt., executors estate of late.	Toronto	1,440	720
Sutherland, Mary B.	Vancouver, B.C.	80	40
Symons, Eliza Frear.	Toronto	760	380
Spragge, Rev. Albert W.	Cobourg	40	20
Sinclair, John, executors estate of late.	Toronto	4,200	2,100
Small, Catharine G.	Sarnia	1,840	920
Sproule, Miss E. J.	Springfield on Credit.	3,120	1,560
Smith, Dr. Andrew	Toronto	2,640	1,320
Smith, Andrew W.	"	2,000	1,000
Scott, Robt. F.	"	1,880	940
Stanley, Bernard	Lucan	7,040	3,520
Stanley, Mrs. Lucretta.	"	1,440	720
Stanley, Charlotte M.	"	1,560	780
Stanley, Mary E.	"	2,200	1,100
Sintzel, Henry.	Toronto	4,000	2,000
Sills, Mrs. Mary J.	"	1,400	700
Sidey, J. Henry.	Cobourg	800	400
Sewell, Mrs. Winnifred E.	Hamilton	800	400
Stanley, Albert E.	Lucan	1,200	600
Stewart, Rev. Wm.	Toronto	2,000	1,000
Stanley, Aljoe E.	Lucan	1,480	740
Stanley, Mrs. Jennie.	"	2,000	1,000
Stewart, John.	Toronto	880	440
Semple, Miss Jessie P.	"	1,400	700
Smart, Miss Jane.	"	320	160
Smith, G. B.	"	4,800	2,400
Scott, James	"	4,000	2,000
Shaw, Miss Isabel T.	Hamilton	2,440	1,220
Scott, Mrs. Jessie P.	Toronto	680	340
Stanley, Hannah E., in trust	Lucan	320	160
Swain, Wm. John.	Collingwood.	600	300
Scholfield, Mrs. A. L., in trust.	Toronto	2,000	1,000
Smith, Mrs. Emily G.	Guelph.	1,200	600

## SESSIONAL PAPER No. 4

## WESTERN ASSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Smedley & Co., Geo. F. ....	Toronto .....	400	200
Smith, W. H., manager, in trust .....	" .....	21,200	10,600
Strathy, H. S., manager, in trust .....	" .....	18,720	9,360
Stark & Co., John .....	" .....	2,000	1,000
Talbot, Marcus, executors estate of late .....	" .....	200	100
Thompson, Robt. ....	" .....	34,280	17,190
Thorburn, Miss Mary .....	" .....	560	280
Thomas, Mrs. Mary Matilda .....	Lyster, Que. ....	3,640	1,820
Thomas, Wm. Stone .....	" .....	1,600	800
Todd, Thomas .....	Toronto .....	4,000	2,000
Townsend, Annie .....	Terra Cotta .....	1,160	580
Thompson, Malcolm .....	Montreal .....	5,200	2,600
Turnbull, Mrs. L. ....	Hamilton .....	6,640	3,320
Turner, Frank .....	Bracondale .....	4,000	2,000
Taylor, Miss Annie Maria .....	Toronto .....	160	80
Taylor, Mrs. Elizabeth A. H. ....	Hamilton .....	440	220
Thompson, Mrs. Hester C. ....	Toronto .....	2,000	1,000
Tackaberry, Mrs. Catherine .....	" .....	2,000	1,000
Taylor, Mary L. ....	Hamilton .....	200	100
Taylor, Amy E. R. ....	" .....	200	100
Vidal, Lt.-Col. B. H. ....	Ottawa .....	3,000	1,500
Webb, Thomas, executors estate of late .....	Toronto .....	2,000	1,000
Wilkes, Alfred J. ....	Brantford .....	80	40
Wills, Alex., executors estate of late .....	Toronto .....	40	20
Wills, Thomas .....	Belleville .....	4,880	2,440
Wilson, Wm. B. ....	Toronto .....	3,000	1,500
Wood, Hon. S. C. ....	" .....	4,000	2,000
Wadmore, Mrs. Annie .....	St. Johns, Que. ....	1,040	520
Webster, A. F., in trust .....	Toronto .....	840	420
Wood, Peter .....	Brantford .....	4,000	2,000
Wood, Edwin G. ....	Mitchell .....	2,000	1,000
Winstanley, Mrs. Emily .....	Los Angeles, Cal. ....	800	400
Webb, A. E. ....	Toronto .....	2,000	1,000
Wilson, Chas. S. ....	Pictou .....	42,000	21,000
White, Miss Alice .....	Toronto .....	200	100
Woodside, Mrs. Ellen .....	" .....	2,000	1,000
Warwick, Mrs. Nellie G. ....	" .....	1,280	640
Watson, Thomas .....	" .....	6,000	3,000
Wadhams, John H. ....	Hartford, Conn. ....	2,240	1,120
Walker, Mrs. Clara R. ....	Toronto .....	1,440	720
Wedd, Wm., jr., pro manager, in trust .....	" .....	17,200	8,600
Wills, Miss Annie .....	" .....	1,240	620
Wills, Miss Susan .....	" .....	1,240	620
Wills, Miss Wilhemina .....	" .....	1,240	620
Wills, Miss Eliza .....	" .....	1,240	620
Webb, Mrs. Margaret A. ....	" .....	2,000	1,000
Webster, A. F. ....	" .....	600	300
Warwick, Guy F. ....	" .....	2,000	1,000
Wood, Misses M. J. and Marian .....	" .....	1,200	600
Wadsworth, V. B., manager .....	} In trust .....	6,800	3,400
Wedd, W., jr., secretary .....			
Young, Mrs. Margaret .....	" .....	1,000	500
Yeats, Jennie Victoria .....	" .....	1,000	500
	Total .....		



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COMPANIES, ETC.	ANNUAL STATEMENTS.					ABSTRACT OF STATEMENTS.					List of Shareholders.
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# ABSTRACT OF STATEMENTS

OF

# INSURANCE COMPANIES IN CANADA

FOR

YEAR ENDED DECEMBER 31

1899

(SUBJECT TO CORRECTION)

*PRINTED BY ORDER OF PARLIAMENT*



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PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST  
EXCELLENT MAJESTY

1900



## OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, March 6, 1900.

SIR,—I have the honour to inclose herewith an Abstract of the business of Insurance in Canada for the year 1899.

The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report to you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, sir,

Your obedient servant,

W. FITZGERALD.

*Superintendent of Insurance*

Hon. W. S. FIELDING,

Minister of Finance.



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# ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS  
OF FIRE OR INLAND MARINE INSURANCE IN CANADA  
FOR THE YEAR 1899, IN ACCORDANCE  
WITH THE INSURANCE ACT.

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## GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE.  
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.  
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.  
PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.



ABSTRACT FOR THE YEAR 1899.  
FIRE INSURANCE IN CANADA - CANADIAN COMPANIES.

	Net cash received for Premiums	Re-insurance, Premiums, &c.	Gross cash received for Premiums.	Gross amount of policies, new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Unsettled Claims.	
							Net amount paid for losses.	Not Resisted.
British America.....	\$ 347,188	\$ 96,207	\$ 443,395	\$ 31,619,429	\$ 37,300,594	\$ 151,511	\$ 16,891	\$ 3,659
Canadian Fire.....	79,682	37,739	117,461	6,773,243	5,309,791	18,290	None.	None.
London Mutual.....	197,778	8,254	206,032	20,724,400	52,314,753	129,195	17,695	4,840
Mercantile.....	69,698	8,640	78,338	6,412,280	9,828,390	30,411	34,293	None.
Quebec.....	103,431	40,426	143,857	10,423,624	11,993,685	102,218	3,652	2,500
Victoria-Montreal.....	41,853	20,287	62,140	5,847,903	3,420,439	12,737	4,600	None.
Western.....	364,251	209,906	574,157	48,708,316	49,625,207	184,525	23,403	750
Totals for 1899.....	1,203,861	421,519	1,625,380	130,509,195	169,792,859	628,887	66,081	11,749
Totals for 1898.....	1,121,927	321,442	1,443,369	111,006,221	159,927,706	619,510	84,476	7,200

BRITISH COMPANIES.

Alliance.....	184,326	25,648	209,974	18,967,096	23,571,532	82,307	1,747	None.
Atlas.....	150,169	17,718	167,877	12,965,107	15,380,711	90,494	4,534	None.
Caledonian.....	200,222	95,401	234,623	20,394,730	25,801,257	102,743	7,000	11,000
Commercial Union.....	343,388	61,675	405,063	32,008,374	41,120,690	252,328	13,652	None.
Guardian.....	320,833	43,182	364,015	29,647,249	38,357,294	176,794	216,100	None.
Imperial.....	275,460	29,909	305,369	23,656,690	29,435,110	164,077	193,057	None.
Lancashire.....	330,996	35,259	366,255	28,335,861	31,940,343	192,508	243,329	3,500
Law Union and Crown.....	26,859	9,829	36,688	3,135,969	1,946,872	3,535	6,177	None.
Liverpool and Lond-n and Globe.....	349,264	36,824	386,088	33,309,313	52,018,252	254,288	6,177	2,000
London and Lancashire.....	207,555	25,084	232,639	18,342,814	28,944,342	98,872	12,925	None.
London Assurance.....	131,420	26,959	158,379	13,658,580	17,904,544	58,334	3,310	None.
Manchester.....	219,727	37,834	257,661	20,120,680	23,080,301	141,186	9,168	5,000
National, of Ireland.....	150,159	17,718	167,877	12,965,107	15,380,711	90,494	107,556	None.
North British.....	450,855	54,026	504,881	43,290,331	58,913,242	295,961	8,589	873
Northern.....	258,008	23,148	281,156	23,003,408	28,476,565	131,762	158,868	None.
Norwich Union.....	279,969	33,561	313,531	23,578,530	30,145,318	174,481	16,622	4,071
Phoenix, of London.....	509,604	83,351	592,955	42,875,029	47,754,881	258,766	13,790	None.

SESSIONAL PAPER No. 4a

Royal	613,986	76,910	690,896	61,911,035	81,145,167	362,533	416,076	22,574	390
Scottish Union and National	185,417	28,993	214,409	17,853,959	21,990,279	94,698	106,630	10,345	2,000
Sun Insurance Office	177,679	27,613	205,292	15,478,790	18,224,663	125,895	144,113	11,539	None
Union Assurance	288,232	35,244	323,476	23,873,131	28,388,927	171,087	179,213	10,619	4,725
Totals for 1899	5,636,118	755,986	6,412,104	524,980,342	554,890,000	3,323,143	3,863,933	195,231	33,559
Totals for 1898	5,223,345	651,654	5,874,999	481,404,453	629,768,638	4,132,745	3,537,122	766,532	44,123

AMERICAN COMPANIES.

Ætna Fire	175,643	21,128	196,771	15,084,613	19,704,209	111,899	106,455	6,110	None.
American Fire	33,216	10,197	43,413	3,921,259	2,404,590	6,457	5,207	250	1,000
Connecticut Fire	57,215	7,849	65,064	5,223,786	5,524,495	34,417	38,774	1,930	None.
Hartford	185,804	17,916	203,720	18,416,837	19,082,235	96,910	111,647	8,197	None.
Insurance Company of North America	122,925	23,881	146,806	13,366,126	13,162,396	66,779	77,244	447	5,000
Phoenix, of Brooklyn	77,288	9,559	86,847	7,426,901	7,968,447	42,910	46,329	170	None.
Phoenix of Hartford	112,587	25,091	137,678	10,797,592	13,430,342	88,414	106,457	1,550	None.
Queen, of America	303,421	41,994	345,415	27,636,947	30,910,095	167,371	185,612	4,295	3,635
Totals for 1899	1,068,099	157,615	1,225,714	100,767,561	112,186,809	615,157	677,725	22,949	9,635
Totals for 1898	1,004,839	121,739	1,126,598	88,750,015	10,697,763	713,963	639,660	93,517	7,603

RECAPITULATION.

Canadian Companies	1,203,861	421,519	1,625,380	130,509,195	169,792,859	628,887	637,101	66,084	11,749
British Companies	5,636,118	775,986	6,412,104	524,980,343	634,890,000	3,323,143	3,863,933	195,231	24,559
American Companies	1,068,099	157,615	1,225,714	100,767,561	112,186,809	615,157	677,725	22,949	9,635
Totals for 1899	7,928,078	1,335,120	9,262,698	756,257,099	936,869,668	4,367,187	5,178,759	284,264	45,963
Totals for 1898	7,350,131	1,094,835	8,444,966	681,160,689	895,394,107	5,466,218	4,784,487	944,525	58,926



SESSIONAL PAPER No. 4a

National, of Ireland.....	577,571	90,476	100,301	115,078	128,282	131,701	139,859	144,123	150,159	1,577,550
North British.....	6,377,004	380,393	383,663	386,615	392,021	402,927	431,063	431,314	450,855	9,705,885
Northern.....	2,489,698	170,128	172,523	161,571	181,064	192,040	197,622	224,111	258,008	4,046,725
Norwich Union.....	968,766	118,399	142,281	137,857	187,824	213,605	270,584	270,860	279,909	2,589,845
Phoenix, of London.....	3,972,211	250,285	260,576	240,566	354,805	319,317	362,427	403,622	502,604	6,636,353
Queen.....	4,351,694	567,387	594,631	568,372	604,234	616,175	690,107	583,260	613,986	4,354,694
Royal.....	9,889,602	343,421	.....	.....	.....	.....	.....	.....	.....	14,638,354
Scottish Commercial.....	672,855	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial.....	867,919	137,817	131,593	119,941	144,043	172,975	169,962	170,765	185,417	2,103,432
Scottish Union and National.....	.....	37,131	38,869	127,494	164,769	175,496	181,170	17,809	177,679	1,183,097
Sun Insurance Office.....	82,658	104,398	135,047	192,300	213,306	244,584	271,727	248,018	288,232	1,780,270
Union Assurance Society.....	183,862	173,044	187,094	156,450	18,727	.....	.....	.....	.....	718,477
United Fire.....	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,656,118	97,823,187
<i>American Companies.</i>										
Atina.....	2,928,268	139,084	141,836	138,191	137,268	141,215	163,847	167,998	175,743	4,135,350
Agricultural, of Watertown.....	1,079,187	61,923	51,585	43,930	35,188	33,229	4,058	.....	.....	1,309,100
American Fire.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	33,216
Andes.....	215,561	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	31,431
Connecticut.....	2,351,968	144,483	138,504	144,480	136,537	157,980	162,970	178,307	185,804	146,822
Hartford.....	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	815,580
Home Insurance Co. of North America.....	676,481	88,426	89,314	89,542	100,185	91,909	59,922	75,132	77,288	1,348,099
Phoenix, of Brooklyn.....	175,850	211,876	238,319	192,951	197,867	155,162	149,928	127,584	112,587	1,562,124
Phoenix, of Hartford.....	42,800	271,081	272,214	275,504	282,281	285,057	282,753	290,364	303,421	2,306,475
Queen, of America.....	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,068,099	15,709,260

RECAPITULATION.

Canadian Companies.....	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,203,861	34,946,733
British.....	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,656,652	97,820,721
American.....	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,068,099	15,709,260
Grand totals.....	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,925,612	148,476,714

\* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 for reinsurance of risks of the Sovereign Fire Insurance Company. § Formerly the Fire Insurance Association.

63 VICTORIA, A. 1900

## SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1899.

	LOSSES PAID.										Totals from 1869 to 1899.
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
<i>Canadian Companies.</i>											
British America.....	148,511	141,298	148,829	172,857	165,721	176,736	158,025	162,873	3,685,995		
Canada Agricultural.....	2,408,145	2,490,101	638,133	2,258,687	148,255	148,255	632,961	2,597,658	2,990,101		
Canada Fire.....	638,133	712	151,672	64,481	125,638	131,415	119,357	120,542	638,133		
Canadian Fire.....	28,521	90,988	126,532	117,940	127,682	44,214	45,065	34,293	2,287,870		
Citizens'.....	119,835	81,686	99,890	125,110	127,682	44,214	45,065	34,293	148,255		
Dominion.....	119,835	81,686	99,890	125,110	127,682	44,214	45,065	34,293	632,961		
Eastern.....	108,659	90,988	126,532	117,940	125,638	131,415	119,357	120,542	2,597,658		
*London Mutual Fire.....	1,660,284	82,370	99,890	125,110	127,682	44,214	45,065	34,293	640,321		
Mercantile.....	287,732	108,164	957,146	957,146	957,146	957,146	957,146	957,146	287,732		
National Fire.....	108,164	957,146	957,146	957,146	957,146	957,146	957,146	957,146	108,164		
Ottawa Agricultural.....	957,146	81,974	63,311	53,727	66,734	101,507	49,279	104,916	957,146		
Provincial.....	1,531,137	8,306	71,592	53,727	66,734	101,507	49,279	104,916	2,126,335		
Quebec.....	2,380,644	8,306	71,592	53,727	66,734	101,507	49,279	104,916	2,986,732		
Royal Canadian.....	773,695	226,440	211,459	272,888	227,781	251,354	185,527	186,800	773,695		
†Sovereign.....	3,742,657	792,219	801,871	807,003	713,565	718,691	587,705	637,101	3,742,657		
Stadacona.....	18,689,605	792,219	801,871	807,003	713,565	718,691	587,705	637,101	18,689,605		
Victoria-Montreal.....	843,615	82,427	162,232	124,330	106,319	94,831	118,921	106,732	843,615		
Western.....	156,131	76,220	65,619	71,814	77,705	85,491	140,739	107,556	156,131		
<i>British Companies.</i>											
†Allison Fire Insurance Association	578,162	97,350	102,019	93,636	93,723	101,706	95,313	144,855	578,162		
Alliance.....	3,404,249	289,795	241,680	298,272	224,423	255,943	276,668	287,269	3,404,249		
Athol.....	150,729	51,648	53,423	53,727	66,734	101,507	49,279	104,916	150,729		
Caledonian.....	1,167,345	193,020	217,304	218,756	188,995	240,495	170,135	216,100	1,167,345		
City of London.....	1,527,445	38,039	161,072	169,880	104,225	121,872	118,173	199,057	1,527,445		
Commercial Union.....	2,538,997	173,592	157,054	223,166	165,504	209,372	133,435	243,329	2,538,997		
Employers' Liability.....	2,453,651	202,829	215,753	249,608	204,133	259,826	209,087	280,406	2,453,651		
Glasgow and London.....	1,677,345	606,200	95,406	162,376	89,008	105,652	226,586	106,307	1,677,345		
Guarantee.....	1,527,445	47,823	75,476	109,885	62,386	100,147	156,950	77,269	1,527,445		
Imperial.....	2,453,651	79,519	148,745	135,536	107,167	149,540	112,863	147,384	2,453,651		
Lancashire.....	3,047,633	101,277	95,406	162,376	89,008	105,652	226,586	106,307	3,047,633		
Law Union and Crown.....	606,200	47,823	75,476	109,885	62,386	100,147	156,950	77,269	606,200		
Liverpool and London and Globe.....	911,175	79,519	148,745	135,536	107,167	149,540	112,863	147,384	911,175		
London and Lancashire.....	54,225	101,277	95,406	162,376	89,008	105,652	226,586	106,307	54,225		
London Assurance.....	1,677,345	47,823	75,476	109,885	62,386	100,147	156,950	77,269	1,677,345		
Manchester.....	1,064,671	79,519	148,745	135,536	107,167	149,540	112,863	147,384	1,064,671		

SESSIONAL PAPER No. 4a

National, of Ireland.....	391,228	61,713	77,817	68,741	71,811	77,705	85,491	140,729	107,556	1,079,794
North British.....	4,656,565	240,402	336,358	225,264	240,028	200,793	332,504	272,694	345,245	6,868,843
Northern Union.....	2,078,967	101,738	121,612	113,862	156,382	132,853	110,389	123,395	158,808	3,093,866
Norwich, of London.....	521,276	74,582	91,212	114,238	131,346	123,332	172,310	196,340	171,336	1,596,012
Phoenix, of London.....	2,302,618	136,335	165,067	162,357	149,890	138,331	193,552	230,395	315,077	3,792,622
Queen.....	3,323,321	361,616	446,332	402,605	439,127	389,995	377,278	391,200	416,076	3,323,321
Royal.....	6,495,567									9,722,796
Scottish Commercial.....	177,320									177,320
Scottish Imperial.....	463,408									463,408
Scottish Union and National.....	362,265	94,038	109,741	81,758	124,046	90,187	72,179	114,408	106,630	1,151,252
Sun Insurance Office.....		7,717	58,177	88,469	116,394	105,069	150,728	115,180	144,113	785,757
Union Assurance Society.....	34,400	47,227	91,849	117,321	127,577	143,141	118,861	183,401	179,213	1,047,990
United Fire.....	79,945	153,670	165,217	121,534	28,994					549,440
<i>American Companies.</i>	40,083,277	2,878,149	3,406,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,863,933	66,556,462
<i>Etna</i> .....	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	2,952,927
<i>Agricultural, of Watertown</i>	620,558	47,990	43,037	55,666	42,230	34,693	2,104			837,278
<i>American Fire</i> .....									5,207	5,207
<i>Andes</i> .....	5,668									5,668
<i>Connecticut Fire</i> .....	91,889	15,990	20,198	13,619	29,468	21,491	33,503	50,238	38,774	315,170
<i>Hartford</i> .....	1,493,279	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	2,286,277
<i>Home</i> .....	60,691									60,691
<i>Insurance Company of North America</i> .....	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	548,180
<i>Phoenix, of Brooklyn</i> .....	420,932	73,286	63,214	62,606	98,536	56,806	35,176	48,309	46,329	906,194
<i>Phoenix, of Hartford</i> .....	82,820	169,316	229,819	145,013	140,935	113,092	120,858	108,471	106,457	1,216,781
<i>Queen, of America</i> .....	7,994	191,150	171,608	184,851	188,697	169,841	160,589	119,542	185,612	1,379,834
<b>Grand totals</b> .....	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	10,533,207

RECAPITULATION.

Canadian Companies.....	18,689,605	792,219	797,149	801,871	807,003	713,566	718,861	587,705	637,101	24,545,110
British.....	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,863,933	66,556,452
American.....	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	10,533,207
<b>Grand totals</b> .....	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,173,759	101,634,769

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk. ‡ Formerly the Fire Insurance Association.

SUMMARY of Fire Insurance in Canada, for the Years 1869 to 1899, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at Date of Statement.	Losses paid.
<b>CANADIAN COMPANIES.</b>				
	\$	\$	\$	\$
1869.	501,362	41,090,604	59,340,916	276,116
1870.	536,600	54,637,315	59,523,641*	453,414
1871.	707,418	68,921,494	68,465,914*	414,339
1872.	796,847	76,499,542	72,203,784*	510,469
1873.	842,896	71,775,952	91,032,187*	487,649
1874.	1,453,781	126,588,965	126,705,337*	662,470
1875.	1,646,654	168,896,111	190,284,543	1,082,206
1876.	1,881,641	198,509,113	231,734,162	1,599,048
1877.	1,622,955	168,935,723	217,745,948	2,186,162
1878.	1,161,896	127,288,165	171,430,720	828,069
1879.	1,102,822	124,652,727	153,824,631	687,353
1880.	1,190,029	131,079,789	154,403,173	701,639
1881.	1,206,470	140,331,152	153,436,408	1,336,758
1882.	1,033,433	124,123,715	152,564,079	733,843
1883.	1,091,801	122,302,460	149,930,173	760,430
1884.	1,140,428	118,747,547	147,968,945	762,737
1885.	1,107,879	111,162,914	143,759,390	597,189
1886.	1,107,710	114,543,806	142,685,145	739,364
1887.	1,121,435	109,206,925	154,165,902	764,321
1888.	1,131,991	120,158,592	159,070,684	750,448
1889.	1,173,948	122,965,987	158,883,612	678,752
1890.	1,249,884	135,145,294	178,691,762	736,095
1891.	1,278,736	135,943,674	177,785,359	940,734
1892.	1,052,641	112,566,165	148,557,131	792,219
1893.	1,137,797	123,785,683	154,614,280	797,149
1894.	1,108,294	121,562,165	150,241,967	801,371
1895.	1,151,126	130,567,693	143,697,862	807,003
1896.	1,061,855	114,379,430	141,251,862	713,566
1897.	1,021,216	107,268,258	154,231,897	718,891
1898.	1,121,927	111,006,221	159,927,706	587,705
1899.	1,203,861	130,509,195	169,792,859	637,101
Totals.....	34,946,733	3,665,152,377	.....	24,545,110
<b>BRITISH COMPANIES.</b>				
1869.	1,119,011	120,747,515	115,222,003	579,416
1870.	1,185,398	131,570,928	120,903,017	1,024,362
1871.	1,299,846	148,147,966	132,731,241	922,400
1872.	1,499,620	174,361,395	145,790,486	1,136,167
1873.	1,773,265	172,531,126	147,602,019	967,316
1874.	1,809,473	177,346,240	155,088,455	1,120,106
1875.	1,683,715	166,953,268	154,835,931	1,299,612
1876.	1,597,410	178,725,453	153,885,268	1,168,858
1877.	1,927,220	206,713,932	184,304,318	5,718,305
1878.	1,994,940	213,127,414	202,702,743	880,571
1879.	1,899,154	213,131,295	208,265,359	1,275,540
1880.	2,048,408	227,537,306	229,745,985	855,423
1881.	2,353,258	271,044,719	277,721,299	1,669,405
1882.	2,908,458	321,466,183	339,520,054	1,768,444
1883.	3,178,850	350,993,028	380,613,572	1,992,671
1884.	3,472,119	354,458,616	413,441,198	2,290,588
1885.	3,376,401	337,216,878	421,205,014	1,895,175
1886.	3,429,012	349,109,117	393,166,340	2,338,164
1887.	3,693,992	377,690,654	424,314,264	2,335,034
1888.	3,859,282	376,540,072	434,941,955	2,094,465
1889.	3,970,632	403,237,656	468,379,580	1,968,537
1890.	4,072,133	427,931,692	474,884,419	2,229,556
1891.	4,189,171	411,748,053	497,530,395	2,553,162
1892.	4,455,474	466,900,791	549,223,123	2,873,149
1893.	4,623,196	458,254,364	563,044,318	3,496,112
1894.	4,602,747	435,237,770	567,948,304	3,094,861
1895.	4,750,290	436,765,579	575,683,150	3,402,337
1896.	5,006,047	459,959,398	591,656,008	2,845,994
1897.	5,165,202	470,466,620	611,840,429	3,334,647
1898.	5,223,345	481,404,453	629,768,638	3,557,122
1899.	5,656,118	524,980,343	654,890,000	3,863,933
Totals.....	97,823,187	9,846,359,824	.....	66,556,452

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SUMMARY of Fire Insurance in Canada, &c.—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at Date of Statement.	Losses paid.
<b>AMERICAN COMPANIES.</b>				
	\$	\$	\$	\$
1869.....	165,166*	9,702,356*	13,796,890*	172,188
1870.....	194,781	12,893,827*	11,167,928*	147,061
1871.....	314,452	27,367,712*	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,857,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,888,750	99,389
1877.....	213,830	21,013,457	18,293,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	40,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	52,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,084	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,831	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,068,099	100,767,561	112,186,809	677,725
Totals.....	15,709,260	1,533,307,434	.....	10,533,207
<b>TOTALS FOR ALL YEARS FROM 1869 TO 1899, INCLUSIVE.</b>				
Canadian Companies.....	34,946,733	3,665,152,377	.....	24,545,110
British ".....	97,823,187	9,846,359,824	.....	66,556,452
American ".....	15,709,260	1,533,307,434	.....	10,533,207
Grand total.....	148,479,180	15,044,819,635	.....	101,634,769

\* These returns are imperfect.



ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine or Inland Transit business done by Companies combining these branches, for 1899.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Insurance.	Net Cash received for Premiums.	Gross Amount of Policies New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Net Amount of Losses incurred during the Year.	Remarks.
					Not Registered.	Registered.		
	\$	\$	\$	\$	\$	\$	\$	
Fire Insurance .....	1,211,388	152,208,683	165,433,387	780,513	92,316	9,374	776,282	} In all countries, Dec. 31, 1899.
Inland Marine .....	203,059	36,686,815	1,832,641	191,168	8,197	125	146,827	
Ocean Marine .....	176,496	16,042,610	2,990,497	124,591	9,587	None.	133,509	
<b>Total</b> .....	<b>1,590,943</b>	<b>205,538,058</b>	<b>170,256,525</b>	<b>1,096,272</b>	<b>110,100</b>	<b>9,499</b>	<b>1,056,618</b>	

WESTERN ASSURANCE COMPANY.

Fire Insurance .....	1,716,467	247,471,131	259,594,606	1,108,575	130,352	9,323	1,096,414	} In all countries, Dec. 31, 1899.
Inland Marine .....	328,334	51,720,708	3,516,763	305,474	13,339	None.	253,281	
Ocean Marine .....	274,287	44,528,573	3,092,201	235,366	17,235	1,134	252,600	
<b>Total</b> .....	<b>2,319,088</b>	<b>343,720,412</b>	<b>265,202,570</b>	<b>1,649,415</b>	<b>160,926</b>	<b>10,457</b>	<b>1,602,295</b>	

THE QUÉBEC FIRE ASSURANCE COMPANY.

In Canada .....	103,431	10,423,624	11,993,685	104,916	3,052	2,500	102,218	} Fire insurance, Dec. 31, 1899.
In other Countries .....	23,902	1,718,869	1,563,599	25,000	4,500	None.	26,000	
<b>Total</b> .....	<b>127,333</b>	<b>12,142,493</b>	<b>13,557,284</b>	<b>129,916</b>	<b>7,552</b>	<b>2,500</b>	<b>128,218</b>	

VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

In Canada .....	41,858	5,847,903	3,363,527	8,137	2,750	None.	12,737	} Fire insurance, Dec. 31, 1899.
In other Countries .....	20,438	2,430,111	1,767,168	10,582	650	None.	11,232	
<b>Total</b> .....	<b>62,291</b>	<b>8,278,014</b>	<b>5,130,695</b>	<b>18,719</b>	<b>3,400</b>	<b>None.</b>	<b>23,969</b>	

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ÆTNA INSURANCE COMPANY.

Fire Insurance .....	175,643	15,984,613	19,704,209	106,455	6,110	111,899	} In Canada, Nov. 30, 1899.
Inland .....	5,079	1,636,467	None.	51	None.	51	
	180,722	17,621,080	19,704,209	106,506	6,110	111,950	

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY.

Inland Marine .....	7,218	8,019,650	None.	None.	7,500	7,500	} In Canada, Dec. 31, 1899.
Inland Transit .....	11,574	42,617,132	None.	None.	None.	None.	
	18,792	50,636,782	None.	None.	7,500	7,500	

THE INSURANCE COMPANY OF NORTH AMERICA.

Fire Insurance .....	122,925	13,360,126	13,162,396	77,244	447	66,779	} In Canada, Dec. 31, 1899.
Inland Marine .....	1,791	686,103	None.	None.	None.	None.	
	124,716	14,046,229	13,162,396	77,244	447	66,779	

LONDON ASSURANCE.

Fire Insurance .....	131,420	15,658,150	17,904,544	77,269	3,310	58,334	} In Canada, Dec. 31, 1899.
Inland Marine .....	17	7,744	None.	None.	None.	None.	
	131,437	15,665,894	17,904,544	77,269	3,310	58,334	

**INLAND Marine Insurance Business in Canada, 1899.**

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Net Amount of Losses incurred during the Year.
					Not Registered.	Registered.	
<b>CANADIAN COMPANIES.</b>							
British America .....	\$ 13,223	4,625,961	None.	11,913	194	None.	9,229
Western .....	15,366	2,869,833	None.	38,481	291	None.	37,068
Totals .....	28,581	7,518,814	None.	51,394	485	None.	46,297
<b>BRITISH COMPANIES.</b>							
British and Foreign Marine .....	7,218	8,019,650	None.	None.	7,500	None.	7,500
London Assurance .....	17	7,744	None.	None.	None.	None.	None.
Totals .....	7,235	8,027,394	None.	None.	7,500	None.	7,500
<b>AMERICAN COMPANIES.</b>							
Elms .....	5,079	1,636,457	None.	51	None.	None.	51
Insurance Co. of North America .....	1,791	686,103	None.	None.	None.	None.	None.
Totals .....	6,870	2,322,570	None.	51	None.	None.	51

**RECAPITULATION.**

Canadian Companies .....	28,581	7,518,814	None.	51,394	485	None.	46,297
British Companies .....	7,235	8,027,394	None.	None.	7,500	None.	7,500
American Companies .....	6,870	2,322,570	None.	51	None.	None.	51
Totals for 1899 .....	42,686	17,868,778	None.	51,445	7,985	None.	53,848
Totals for 1898 .....	38,342	17,966,833	None.	19,455	4,700	None.	14,629

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FIRE INSURANCE Done in Canada in 1899.

	Gross Amount of Risks taken during the Year.	Premiums Charged thereon.	Rate of Premium charged per cent of Risks taken.	The same for 1898.	Net Cash Paid during the Year for Losses.	Net Cash Received during the Year for Premiums.	Rate of Losses paid per cent of Premiums received.	The same for 1898.
	\$	\$ cts.			\$ cts.	\$ cts.		
<i>Canadian Companies.</i>								
British America.....	31,619,429	401,542 65	1 27	1 30	162,872 82	347,188 13	46 91	52 28
Canadian Fire.....	6,773,243	113,013 62	1 67	2 70	19,539 97	79,661 62	24 53	53 89
London Mutual.....	20,724,400	280,953 87	1 40	1 36	120,541 79	197,777 76	60 95	56 75
Mercantile.....	6,412,280	76,944 20	1 20	1 16	34,292 98	69,698 45	49 20	62 78
Quebec.....	10,423,624	138,385 30	1 33	1 35	104,916 02	103,431 09	101 44	46 70
Victoria-Montreal.....	5,847,903	80,614 88	1 38	.....	8,136 50	41,852 62	19 44	.....
Western.....	48,708,316	584,796 42	1 20	1 33	186,800 16	364,251 30	51 28	49 40
Totals.....	130,509,195	1,676,250 94	1 28	1 36	637,100 24	1,203,860 97	52 92	52 38
<i>British Companies.</i>								
Alliance.....	18,967,096	209,145 76	1 10	1 11	106,732 33	184,326 02	57 90	63 58
Atlas.....	12,965,107	167,876 95	1 29	1 29	107,556 39	150,158 55	71 63	97 65
Caledonian.....	20,394,730	228,221 94	1 12	1 14	144,855 12	209,221 82	69 23	55 84
Commercial Union.....	32,608,354	411,032 92	1 26	1 28	287,269 29	343,388 13	83 66	80 32
Guardian.....	29,647,249	367,099 26	1 24	1 25	216,100 25	320,833 22	62 04	56 71
Imperial.....	23,656,690	309,159 87	1 31	1 30	199,057 26	275,459 90	88 33	50 21
Lancashire.....	28,335,861	386,255 13	1 29	1 27	243,328 57	390,996 39	73 51	49 94
Law Union and Crown.....	3,135,969	37,184 07	1 19	.....	3,535 39	26,858 83	13 16	.....
Liverpool, Lond'n & Globe.....	33,309,313	398,531 43	1 20	1 20	280,405 84	349,263 56	80 28	60 79
London & Lancashire Fire.....	18,342,814	232,401 99	1 27	1 30	106,306 67	207,555 10	51 22	108 40
London Assurance.....	15,658,150	154,429 97	0 99	1 04	77,269 39	131,420 28	58 91	119 16
Manchester.....	20,129,689	257,789 10	1 28	1 29	147,384 39	219,727 15	67 08	56 76
National of Ireland.....	12,965,107	167,876 95	1 29	1 29	107,556 40	150,158 55	71 63	97 65
North British.....	43,290,331	503,006 12	1 16	1 16	345,245 27	450,864 75	76 58	63 22
Northern.....	23,003,408	274,004 16	1 19	1 23	158,868 19	258,007 58	61 57	55 91
Norwich Union.....	23,578,530	315,736 12	1 34	1 29	171,355 75	279,969 48	61 20	72 49
Phoenix of London.....	42,875,029	583,899 38	1 36	1 35	315,076 72	502,804 12	62 69	57 08
Royal.....	61,911,035	690,248 57	1 11	1 15	416,076 38	613,986 50	67 77	67 59
Scottish Union & National.....	17,853,959	214,409 12	1 20	1 24	106,629 67	185,416 60	57 51	67 00
Sun Fire.....	15,478,790	201,721 17	1 30	1 32	144,113 00	177,679 14	81 11	65 51
Union Assurance.....	26,873,131	330,853 69	1 23	1 29	179,213 29	288,231 61	75 23	75 96
Totals.....	524,980,342	6,420,883 61	1 22	1 23	3,863,935 46	5,656,117 28	68 31	68 10
<i>American Companies.</i>								
Ætna Fire.....	15,984,613	196,771 36	1 23	1 24	106,455 48	175,643 42	60 61	61 64
American Fire.....	3,921,259	45,873 28	1 17	.....	5,206 63	33,216 55	15 67	.....
Connecticut Fire.....	5,223,786	65,063 96	1 25	1 23	38,774 28	57,215 09	67 77	98 26
Hartford Fire.....	16,416,337	203,720 51	1 24	1 28	111,646 81	185,804 39	60 09	66 79
Insurance Co. of North America.....	13,360,126	146,805 87	1 10	1 20	77,243 93	122,924 65	62 84	79 84
Phoenix, of Brooklyn.....	7,426,901	86,847 32	1 17	1 24	46,329 29	77,287 73	59 94	64 30
Phoenix, of Hartford.....	10,797,592	139,863 75	1 30	1 34	106,456 81	112,586 61	94 56	85 02
Queen, of America.....	27,686,947	348,440 18	1 26	1 29	185,611 61	303,420 99	61 17	41 17
Totals.....	100,767,561	1,233,386 23	1 22	1 27	677,724 84	1,068,099 43	63 45	63 66
Grand totals.....	756,257,098	9,330,520 78	1 23	1 26	5,178,760 54	7,928,077 68	65 32	65 10

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.  
CANADIAN COMPANIES—ASSETS—1899.

Companies.	Real Estate. \$ cts.	Loans on Real Estate. \$ cts.	Stocks, Bonds and Debentures. \$ cts.	Loans on Collaterals. \$ cts.	Agents' Balances and Bills Receivable. \$ cts.	Cash on hand and in Banks. \$ cts.	Interest Due and Accrued. \$ cts.	Other Assets \$ cts.	Total Assets. \$ cts.	Nature of Business.
British America.....	150,468 92	10,000 00	1,090,692 31	None.	163,712 98	12,435 03	9,791 67	41,444 26	1,478,545 17	Fire, Inland and Ocean.
Canadian Fire.....	None.	None.	113,740 00	None.	7,998 28	61,070 21	1,134 61	None.	183,943 10	Fire.
London Mutual Fire.....	16,000 00	None.	58,361 25	None.	*313,049 50	28,261 89	402 67	2,000 00	418,075 31	"
Mercantile.....	None.	None.	167,551 41	None.	2,440 80	23,714 56	1,771 86	None.	195,478 63	"
Quebec.....	32,000 00	None.	191,047 00	None.	18,052 58	12,728 28	1,632 00	3,888 59	259,348 45	"
Victoria-Montreal.....	None.	None.	50,555 26	None.	28,088 04	19,497 98	1,021 91	6,277 02	105,440 21	"
Western.....	65,000 00	32,550 00	1,452,806 81	None.	618,825 36	120,239 71	8,239 50	65,327 00	2,362,988 38	Fire, Inland and Ocean.
Total.....	263,468 92	42,550 00	3,134,754 04	None.	1,152,167 54	277,947 66	23,994 22	118,986 87	5,003,819 25	

\* Including \$302,766.32 premium notes.

TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—LIABILITIES—1899.

Companies.	Unsettled Losses.	*Reserve of unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up or in course of Collection.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America.....	119,599 01	872,359 88	5,009 12	996,968 01	481,577 16	750,000 00	Fire, Inland and Ocean.
Canadian Fire.....	None.	51,316 42	None.	51,316 42	132,626 68	96,080 00	Fire.
London Mutual Fire.....	22,534 64	367,096 57	None.	389,631 21	28,444 10	None.	Fire.
Mercantile.....	442 50	53,245 92	None.	55,150 66	141,790 21	50,000 00	Fire.
Quebec.....	10,052 00	88,269 60	36,495 21	134,816 81	124,531 64	100,000 00	Fire.
Victoria-Montreal.....	5,250 00	44,498 29	5,402 37	55,150 66	52,251 85	109,025 00	Fire.
Western.....	171,382 35	1,362,948 51	41,225 53	1,575,556 39	737,431 99	1,000,000 00	Fire, Inland and Ocean
Total.....	329,260 50	2,889,735 19	88,132 23	3,258,590 92	1,748,653 63	2,105,105 00	

\* The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1899, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable surplus, declaring dividends, impairment of capital and other cognate subjects.

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TABLE III.—Showing the Assets in Canada of British and American

## BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance .....	March 1, 1892 .....	None.	None.	213,809 00
Atlas .....	" 7, 1887 .....	None.	None.	111,592 66
British and Foreign Marine .....	May 16, 1888 .....	None.	None.	117,000 00
Caledonian .....	September 1883 .....	None.	None.	159,068 70
Commercial Union .....	September 11, 1863 .....	None.	2,000 00	342,443 00
Guardian .....	May 1, 1869 .....	100,000 00	None.	394,319 00
Imperial .....	1864 .....	377,178 17	None.	197,440 67
Lancashire .....	July, 1864 .....	40,000 00	None.	217,101 91
Law Union and Crown .....	April, 1899 .....	198,476 87	391,689 90	184,800 00
Liverpool and London and Globe .....	June 4, 1851 .....	88,000 00	1,376,150 00	1,659,346 77
London and Lancashire .....	April 1, 1880 .....	None.	None.	181,880 00
London Assurance .....	March 1, 1862 .....	None.	None.	170,340 00
Manchester .....	May 20, 1890 .....	None.	None.	173,432 00
National, of Ireland .....	April 2, 1883 .....	None.	None.	105,169 05
North British .....	1862 .....	103,000 00	2,060,550 30	2,797,985 16
Northern .....	1867 .....	None.	None.	211,700 00
Norwich Union .....	April 1, 1880 .....	None.	None.	198,000 00
Phoenix, of London .....	1804 .....	None.	None.	325,902 15
Royal .....	1851 .....	245,000 00	None.	700,245 34
Scottish Union and National .....	February, 1882 .....	None.	250,000 00	145,305 00
Sun Fire .....	June 3, 1892 .....	None.	None.	233,444 19
Union Assurance Society .....	November, 1890 .....	None.	None.	265,354 50
Total .....		1,151,655 04	4,080,390 20	9,105,669 10

## AMERICAN

Ætna .....	1821 .....	None.	None.	133,650 00
American Fire .....	January, 1899 .....	None.	None.	110,000 00
Connecticut Fire .....	1886 .....	None.	None.	102,000 00
Hartford .....	November, 1836 .....	None.	None.	162,902 12
Insurance Co. of North America .....	November 1, 1869 .....	None.	None.	122,100 00
Phoenix, of Brooklyn .....	May 1, 1874 .....	None.	None.	114,000 00
Phoenix, of Hartford .....	" 20, 1890 .....	None.	None.	247,434 00
Queen, of America .....	November 2, 1891 .....	None.	None.	288,142 00
Total .....		None.	None.	1,280,228 12

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Companies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1898.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	12,110 04	9,658 99	None.	None.	235,578 03	Fire.
None.	20,967 13	12,434 86	None.	3,500 00	148,494 65	"
None.	5,479 83	None.	None.	None.	122,479 83	Inland Marine and Inland Transit.
None.	14,664 02	53,459 85	None.	6,000 00	233,182 57	Fire.
None.	40,617 00	5,835 10	None.	5,000 00	395,895 10	"
None.	34,242 71	14,611 11	1,491 50	698 80	545,363 12	"
None.	35,089 66	6,610 48	None.	9,675 65	625,994 63	"
None.	24,101 21	10,790 26	1,389 42	5,000 00	298,382 80	"
None.	496 12	10,876 05	12,593 00	1,677 68	800,609 62	"
5,233 60	38,095 56	23,252 02	20,033 56	2,500 00	3,217,611 51	" and Life.
None.	13,141 19	13,669 36	None.	4,000 00	212,690 55	"
None.	11,166 43	8,281 35	None.	None.	189,787 78	" Inland Marine and Life.
None.	5,413 95	39,438 05	None.	3,500 00	221,784 00	"
None.	11,707 24	13,554 06	None.	3,500 00	133,930 35	"
116,800 00	43,248 22	192,375 62	59,917 07	2,500 00	5,376,376 37	" and Life.
None.	16,695 55	12,261 61	None.	6,500 00	247,157 16	"
None.	10,816 33	47,995 82	None.	4,500 00	261,312 15	"
None.	18,318 16	None.	2,468 19	None.	346,688 50	"
32,256 81	46,692 17	8,174 22	None.	9,338 55	1,041,707 09	" and Life.
None.	14,910 62	81,641 53	None.	None.	491,857 15	"
None.	21,265 40	13,400 74	None.	6,471 73	279,582 06	"
None.	21,045 05	32,674 77	844 67	3,924 70	323,843 69	"
154,290 41	460,283 59	620,995 85	98,737 41	78,287 11	15,750,308 71	

COMPANIES.

None.	10,002 31	None.	None.	None.	143,652 31	Fire and inland marine.
None.	2,461 78	11,768 13	None.	None.	124,229 91	Fire.
None.	6,080 29	None.	None.	None.	108,080 29	"
None.	21,327 33	27,841 27	None.	None.	212,070 72	"
None.	None.	20,245 03	None.	None.	142,345 03	"
None.	3,268 28	None.	None.	None.	117,268 28	"
None.	19,592 47	612 47	2,707 00	6,688 59	277,034 53	"
None.	16,270 17	20,372 27	None.	150 00	324,934 44	"
None.	79,002 63	80,839 17	2,707 00	6,838 59	1,449,615 51	



TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1899.

BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	<sup>e</sup> Excess of Assets over Liabilities. <sub>d</sub> The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Alliance .....	1,747 00	131,811 43	.....	None.	133,558 43	e 102,019 60	Fire.
Atlas .....	4,534 45	102,699 85	.....	None.	107,234 30	e 41,260 35	"
British and Foreign Marine.....	7,500 00	None.	.....	None.	7,500 00	e 114,979 83	Inl. Marine & Inl. Transit.
Caledonian .....	18,000 00	142,539 99	.....	2,566 20	163,106 19	c 70,076 38	Fire.
Commercial Union .....	13,651 65	263,224 32	.....	262 26	277,138 23	e 118,756 87	"
Guardian .....	15,223 36	231,434 26	.....	None.	246,657 62	e 298,705 90	"
Imperial .....	12,781 84	190,747 28	.....	210 64	203,739 76	e 422,254 87	"
Lancashire .....	9,849 66	214,288 94	.....	None.	224,138 60	e 74,244 20	"
Law Union and Crown .....	None.	16,717 22	.....	None.	16,717 22	e 783,892 40	" and Life.
Liverpool and London and Globe .....	8,177 00	309,998 60	106,745 96	500 00	425,421 56	e 2,792,189 95	"
London and Lancashire .....	12,925 20	154,806 24	.....	None.	167,731 44	e 44,959 11	"
London Assurance .....	3,310 00	92,464 12	14,297 81	None.	110,071 93	e 79,715 85	" and Life.
Manchester .....	14,108 41	154,457 73	.....	2,410 41	171,036 55	e 50,747 45	"
National of Ireland .....	4,534 45	102,099 85	.....	None.	107,234 30	e 26,696 05	"
North British .....	9,462 02	345,379 42	583,977 10	5,572 15	944,390 69	e 4,431,985 68	" and Life.
Northern .....	3,750 98	175,821 69	.....	None.	179,372 67	c 67,584 49	"
Norwich Union .....	20,682 38	204,584 61	.....	None.	225,276 99	c 36,083 16	"
Phoenix of London .....	13,790 03	333,697 24	.....	None.	347,487 27	d 798 77	"
Royal .....	22,964 00	465,454 47	388,643 67	2,607 46	879,669 60	e 162,037 49	" and Life.
Scottish Union and National.....	12,345 27	126,821 53	.....	None.	139,166 80	e 352,690 35	"
Sun Insurance Office .....	11,539 26	121,870 23	.....	145 83	133,555 32	c 146,025 74	"
Union Assurance .....	15,344 06	198,805 80	.....	None.	214,149 86	e 109,693 83	"
Total .....	236,291 02	4,080,324 82	1,093,664 54	14,274 95	5,424,555 33	c10,325,753 38	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1899—*Concluded.*

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AMERICAN COMPANIES.

Companies.	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	<i>c</i> Excess of Assets over Liabilities. <i>d</i> The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ætna Fire..	6,109 58	118,429 87	.....	None.	124,539 45	<i>e</i> 19,112 86	Fire and Inland Marine.
American Fire..	1,250 00	18,027 66	.....	469 73	19,747 39	<i>e</i> 104,482 52	Fire.
Connecticut Fire .....	1,930 40	37,206 14	.....	None.	39,136 54	<i>e</i> 68,943 75	"
Hartford .....	8,197 21	119,848 76	.....	None.	128,045 97	<i>e</i> 84,024 75	"
Insurance Company of North America ..	5,446 96	78,723 90	.....	None.	84,170 86	<i>e</i> 58,174 17	Fire and Inland Marine.
Phenix, of Brooklyn .....	169 70	49,315 60	.....	None.	49,485 30	<i>e</i> 67,782 98	Fire.
Phenix, of Hartford ..	1,550 07	89,973 18	.....	None.	91,523 25	<i>e</i> 185,511 28	"
Queen Insurance Company of America..	7,949 73	200,965 16	.....	2,378 36	211,293 25	<i>e</i> 113,641 19	"
Total .....	32,603 65	712,490 27	.....	2,848 09	747,942 01	<i>e</i> 701,673 50	

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TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies  
Canada and British American

## CANADIAN COMPANIES—INCOME

## INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America.....	1,590,942 58	38,316 82	3,307 20	1,632,566 60	None
Canadian Fire.....	79,661 62	4,018 49	None.	83,680 11	18,580 11
London Mutual.....	197,777 76	3,367 42	530 65	201,675 83	None.
Mercantile.....	69,698 45	5,705 43	None.	75,403 88	None.
Quebec.....	127,333 32	9,417 00	1,541 77	138,292 09	None.
Victoria-Montreal.....	62,291 39	266 61	None.	62,558 00	109,025 00
Western.....	2,319,087 59	67,297 23	None.	2,386,384 82	None.
Total.....	4,446,792 71	128,389 00	5,379 62	4,580,561 33	127,605 11

## BRITISH

Alliance.....	184,326 02	9,334 26	None.	193,660 28	.....
Atlas.....	150,158 55	3,830 46	None.	153,989 01	.....
British and Foreign Marine.....	18,791 73	4,680 00	None.	23,471 78	.....
Caledonian.....	209,221 82	6,628 27	None.	215,850 09	.....
Commercial Union.....	343,888 13	12,159 56	None.	355,547 69	.....
Guardian.....	320,833 22	14,969 03	3,093 61	338,895 86	.....
Imperial.....	275,459 90	7,139 12	5,441 40	288,040 42	.....
Lancashire.....	330,996 39	8,185 33	None.	339,181 72	.....
Law Union and Crown.....	26,858 33	23,611 11	8,435 23	58,905 17	.....
Liverpool and London and Globe.....	349,263 56	75,302 05	1,707 26	426,272 87	.....
London and Lancashire.....	207,555 10	6,179 13	None.	213,734 23	.....
London Assurance.....	131,437 51	6,680 00	None.	138,117 51	.....
Manchester.....	219,727 15	6,197 24	None.	225,924 39	.....
National, of Ireland.....	150,158 55	4,089 58	None.	154,248 13	.....
North British.....	450,854 75	190,462 86	3,310 48	644,628 09	.....
Northern.....	258,007 58	11,497 50	None.	269,505 08	.....
Norwich Union.....	279,969 48	7,436 86	None.	287,406 34	.....
Phoenix, of London.....	502,604 12	11,948 05	None.	514,552 17	.....
Royal.....	613,986 50	23,046 56	6,914 01	643,947 07	.....
Scottish Union and National.....	185,416 60	16,754 79	None.	202,171 39	.....
Sun Insurance Office.....	177,679 14	340 89	None.	178,020 03	.....
Union Assurance.....	288,231 61	8,750 34	None.	296,981 95	.....
Total.....	5,674,925 79	459,222 99	28,901 99	6,163,051 27	.....

## AMERICAN

Ætna.....	180,722 46	6,239 17	None.	186,961 63	.....
American Fire.....	33,216 55	3,000 00	None.	36,216 55	.....
Connecticut Fire.....	57,215 09	4,000 00	None.	61,215 09	.....
Hartford Fire.....	185,804 39	8,752 87	None.	194,557 26	.....
Insurance Co. of North America.....	124,715 95	4,440 00	None.	129,155 95	.....
Phenix, of Brooklyn.....	77,287 73	4,000 00	None.	81,287 73	.....
Phoenix, of Hartford.....	112,586 61	10,511 05	None.	123,097 66	.....
Queen Insurance Co. of America.....	303,420 99	11,881 24	None.	315,302 23	.....
Total.....	1,074,969 77	52,824 33	None.	1,127,794 10	.....

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ing Fire and Inland Marine Insurance, and the Cash Income and Expenditure in  
companies in those Branches.

AND EXPENDITURES, 1899.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	<i>e</i> Excess of Premiums over Losses Paid.  <i>d</i> The Reverse.	<i>e</i> Excess of Income over Expenditure.  <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1,096,272 03	522,095 57	52,335 50	1,670,703 10	<i>e</i> 494,670 55	<i>d</i> 38,136 50	Fire, Inland and Ocean.
19,539 97	21,986 87	7,009 11	48,535 95	<i>e</i> 60,121 65	<i>e</i> 35,144 16	Fire.
120,541 79	65,410 20	None.	185,951 99	<i>e</i> 77,235 97	<i>e</i> 15,723 84	"
34,292 98	19,717 68	None.	54,010 66	<i>e</i> 35,405 47	<i>e</i> 21,393 22	"
129,916 50	51,046 08	7,551 20	188,513 78	<i>d</i> 2,583 18	<i>d</i> 50,221 69	"
18,718 88	82,966 48	None.	101,675 36	<i>e</i> 43,572 51	<i>d</i> 39,117 36	"
1,649,414 79	772,443 76	99,958 00	2,521,816 55	<i>e</i> 669,672 80	<i>d</i> 135,431 73	Fire, Inland and Ocean.
3,068,696 94	1,535,656 64	166,853 81	4,771,207 39	<i>e</i> 1,378,095 77	<i>d</i> 190,646 06	

COMPANIES.

106,732 33	52,859 78	.....	159,592 11	<i>e</i> 77,593 69	<i>e</i> 34,068 17	Fire.
107,556 39	43,891 55	.....	151,447 94	<i>e</i> 42,602 16	<i>e</i> 2,541 07	"
None.	1,807 64	.....	1,807 64	<i>e</i> 18,791 78	<i>e</i> 21,664 14	Inland Marine and Inland Transit.
144,855 12	58,496 32	.....	203,351 44	<i>e</i> 64,366 70	<i>e</i> 12,498 65	Fire.
287,269 29	94,639 80	.....	381,909 09	<i>e</i> 56,118 84	<i>d</i> 26,361 40	"
216,100 25	104,163 66	.....	320,263 91	<i>e</i> 104,732 97	<i>e</i> 18,631 95	"
199,057 26	83,064 70	.....	282,121 96	<i>e</i> 76,402 64	<i>e</i> 5,918 46	"
243,328 57	93,921 70	.....	337,250 27	<i>e</i> 87,667 82	<i>e</i> 1,931 45	"
3,535 39	14,407 16	.....	17,942 55	<i>e</i> 23,322 94	<i>e</i> 40,962 62	"
280,405 84	102,359 13	.....	382,764 97	<i>e</i> 68,857 72	<i>e</i> 43,507 90	"
106,306 67	55,360 44	.....	161,667 11	<i>e</i> 101,248 43	<i>e</i> 52,067 12	"
77,269 39	40,883 88	.....	118,153 27	<i>e</i> 54,168 12	<i>e</i> 19,964 24	"
147,384 39	67,379 87	.....	214,764 26	<i>e</i> 72,342 76	<i>e</i> 11,160 13	"
107,556 40	44,001 12	.....	151,557 52	<i>e</i> 42,602 15	<i>e</i> 2,690 61	"
345,245 27	125,310 90	.....	470,556 17	<i>e</i> 105,609 48	<i>e</i> 174,071 92	"
158,868 19	67,539 97	.....	226,408 16	<i>e</i> 99,139 39	<i>e</i> 43,096 92	"
171,355 75	84,991 34	.....	256,347 09	<i>e</i> 108,613 73	<i>e</i> 31,059 25	"
315,076 72	135,636 66	.....	450,713 38	<i>e</i> 187,527 40	<i>e</i> 63,838 79	"
416,076 38	164,325 06	.....	580,401 44	<i>e</i> 197,910 12	<i>e</i> 63,545 63	"
106,629 57	49,324 76	.....	155,954 33	<i>e</i> 78,787 03	<i>e</i> 46,217 06	"
144,113 00	54,868 46	.....	198,981 46	<i>e</i> 33,566 14	<i>d</i> 20,961 43	"
179,213 29	78,498 99	.....	257,712 28	<i>e</i> 109,018 32	<i>e</i> 39,269 67	"
3,863,935 46	1,617,732 99	.....	5,481,668 35	<i>e</i> 1,810,990 33	<i>e</i> 681,382 92	

COMPANIES.

106,506 15	42,623 15	.....	149,129 30	<i>e</i> 74,216 31	<i>e</i> 37,832 33	Fire and Inland Marine.
5,206 63	16,241 79	.....	21,448 42	<i>e</i> 28,009 92	<i>e</i> 14,768 13	Fire.
38,774 28	15,061 38	.....	53,835 66	<i>e</i> 18,440 81	<i>e</i> 7,379 43	"
111,646 81	49,802 24	.....	161,449 05	<i>e</i> 74,157 58	<i>e</i> 33,108 21	"
77,243 93	38,961 42	.....	116,205 35	<i>e</i> 47,472 02	<i>e</i> 12,950 60	" and Inland Marine.
46,329 29	20,998 05	.....	67,327 34	<i>e</i> 30,958 44	<i>e</i> 13,960 39	Fire.
106,456 81	37,469 65	.....	143,926 46	<i>e</i> 6,129 80	<i>d</i> 20,823 80	"
185,611 61	81,723 58	.....	267,335 19	<i>e</i> 117,809 38	<i>e</i> 47,967 04	"
677,775 51	302,881 26	.....	980,656 77	<i>e</i> 397,194 26	<i>e</i> 147,137 33	

TABLE VI.—Showing the Rate of Losses Paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Marine Insurance during 1899, also the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Canadian Companies.	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of dividend or Bonus to Stockholders per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of Assets per cent of Amount of Insurance in force.
British America	Fire, Inland and Ocean.	68.91	32.82	3.29	102.34	205,538,058	1,998,019.00	0.97	170,256,525	1,478,545.17	0.87
Canadian Fire	Fire	24.53	27.60	8.80	58.00	6,773,243	113,013.62	1.67	5,309,791	193,943.10	3.65
London Mutual Fire	"	60.95	33.07	None.	92.20	20,724,400	290,953.87	1.40	52,314,753	418,075.31	0.80
Mercantile	"	49.20	28.29	None.	71.63	6,412,280	76,944.20	1.20	9,828,390	195,478.63	1.99
Quebec	"	102.03	40.09	5.93	136.32	12,142,493	164,851.26	1.36	13,557,284	259,348.45	1.91
Victoria-Montreal	"	30.05	121.21	None.	150.61	8,268,014	118,606.99	1.43	5,189,607	105,440.21	2.03
Western	Fire, Inland and Ocean.	71.12	33.31	4.31	105.68	343,720,412	3,563,927.99	1.04	265,202,570	2,362,988.38	0.89

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1899, also the Rates of Premiums charged per cent of Amounts insured.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>							
Alliance	Fire	57.90	28.68	86.58	18,967,096	209,145.76	1.10
Atlas	"	71.63	29.23	100.86	12,965,107	167,876.95	1.29
British and Foreign Marine	Inl. Mar. & Inl. Transit.	0.00	9.62	9.62	50,636,782	18,791.78	3.71
Caledonian	Fire	69.23	27.96	97.19	20,394,730	228,221.94	1.12
Commercial Union	"	83.66	27.56	111.22	32,608,354	411,032.92	1.26
Guardian	"	62.04	25.89	87.93	29,647,249	367,099.20	1.24
Imperial	"	88.33	34.10	122.43	23,656,690	309,159.87	1.31
Lancashire	"	73.51	28.38	101.89	28,335,861	366,255.13	1.29
Law Union and Crown	"	14.35	51.65	66.00	8,135,969	37,184.07	1.10
Liverpool and London and Globe	"	80.28	29.31	109.59	33,309,313	398,531.43	1.20
London Assurance	"	51.22	26.67	77.89	18,342,814	232,401.99	1.27
Manchester	Fire and Inland Marine	58.90	31.16	90.06	15,665,924	154,447.20	0.99
National, of Ireland	Fire	67.08	30.66	97.74	20,129,689	257,789.10	1.28
North British	"	71.63	29.30	100.93	12,965,107	167,876.95	1.29
Northern	"	76.58	27.79	104.37	43,290,331	503,006.12	1.16
Norwich Union	"	61.57	26.18	87.75	23,003,409	274,004.16	1.19
Phoenix, of London	"	61.20	30.36	91.56	23,578,530	315,733.12	1.34
Royal	"	62.69	26.99	89.68	42,875,029	583,899.38	1.36
Scottish Union and National	"	67.77	26.76	94.53	61,911,035	690,248.57	1.11
Sun Insurance Office	"	57.51	26.60	84.11	17,853,959	214,469.12	1.20
Union Assurance Society	"	81.11	30.88	111.99	15,478,790	201,721.17	1.30
	"	75.23	32.95	108.18	26,873,131	330,853.69	1.23
	Totals	68.12	28.49	96.61	575,624,899	6,439,692.62	1.12
<i>American Companies.</i>							
Ethna Fire	Fire and Inland Marine	58.93	23.58	82.52	17,620,080	201,850.40	1.15
American Fire	Fire	15.67	48.90	64.57	3,921,239	45,873.28	1.17
Connecticut Fire	"	67.77	26.32	94.09	5,223,786	65,063.96	1.25
Hartford Fire	"	60.09	26.80	86.89	16,416,337	203,720.51	1.24
Insurance Co. of North America	Fire and Inland Marine	61.94	31.24	93.18	14,046,229	148,597.17	1.06
Phoenix, of Brooklyn	Fire	59.94	27.17	87.11	7,426,901	86,847.32	1.17
Phoenix, of Hartford	"	94.56	33.28	127.84	10,737,592	139,863.75	1.30
Queen Insurance Co., of America	"	61.17	26.93	88.11	27,636,947	348,440.18	1.26
	Totals	63.05	28.18	91.23	103,089,131	1,240,256.57	1.20



ABSTRACT OF STATEMENTS

OF

LIFE, ACCIDENT, GUARANTEE, PLATE GLASS

AND

OTHER INSURANCE COMPANIES

IN

CANADA

FOR THE YEAR 1899



ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1899.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (including Endowments.)	Unsettled Claims		Date of Returns.
									Not Resisted	Resisted	
<i>Canadian Companies.</i>											
Canada Life (Canadian business)	1,911,233	1,878	3,800,917	33,891	71,020,265	450	1,090,189	1,054,009	102,639	None.	Dec. 31, 1898.
Confederation	990,468	2,594	3,830,469	21,072	31,159,605	241	406,988	379,924	37,453	12,000	"
Dominion Life	100,014	690	1,000,208	2,839	3,588,879	14	16,543	13,050	3,591	None.	"
Excelsior (Ordinary)	91,146	785	884,121	2,896	3,184,479	11	12,000	12,514	500	None.	"
Federal	11,788	3,216	442,602	2,743	317,434	26	2,743	2,743	None.	None.	"
Great West	387,610	1,734	2,415,900	7,549	11,147,570	47	107,000	97,801	22,140	None.	"
Home Life	299,887	2,017	2,756,050	6,821	10,111,959	32	12,500	48,978	None.	None.	"
Imperial Life	26,727	640	673,000	1,336	1,494,130	11	12,500	5,200	7,486	None.	"
London Life (Ordinary)	296,617	1,880	3,549,000	2,741	6,159,125	7	8,403	6,603	1,000	None.	"
London Life (Industrial)	64,854	488	486,775	2,442	2,391,067	25	16,283	18,395	1,080	None.	"
Manufacturers (Canadian business)	161,632	12,822	1,282,147	36,137	3,487,555	532	40,917	41,166	1,465	None.	"
National Life	451,860	1,889	2,995,310	8,721	12,935,408	59	99,615	99,134	10,000	None.	"
N. American (Can. business) (General)	16,834	331	607,000	330	544,000	1	2,000	None.	2,000	None.	"
N. American (Can. business) (Provident, &c)	734,904	3,157	4,651,305	16,079	22,600,923	104	248,825	206,019	38,500	1,000	"
Northern Life	3,839	375	183,200	1,218	221,830	7	1,115	733	None.	None.	"
Ontario Mutual (Canadian business)	37,747	930	1,158,780	1,938	1,587,500	4	4,000	4,000	None.	None.	"
Royal Victoria	851,634	2,427	3,985,505	18,761	26,720,532	186	232,906	223,616	30,333	None.	"
Sun Life (Can. business) (General)	60,240	567	882,230	1,129	1,653,807	1	1,000	2,000	None.	None.	"
Sun Life (Can. business) (Thrift)	1,076,329	2,545	3,692,209	21,406	31,163,028	201	324,391	315,444	15,609	None.	"
Temperance and General	51,265	2,386	364,650	9,765	1,179,862	108	8,517	5,812	238	None.	"
	215,756	2,198	2,653,750	8,289	9,350,800	45	49,562	44,043	8,306	500	"
Totals for 1899	7,842,484	46,259	42,138,128	209,274	252,219,758	2,112	2,738,225	2,581,184	282,340	13,500	"
Totals for 1898	7,130,197	44,492	35,626,812	189,742	227,594,516	1,872	2,321,512	2,353,126	204,953	4,500	"
Increase, i; decrease, d.	712,287	1,767	6,511,316	19,532	24,625,242	240	416,713	228,058	77,387	19,000	"
<i>British Companies.</i>											
British Empire	223,964	124	446,750	2,647	6,123,312	45	180,898	158,376	12,522	None.	"
Commercial Union	16,207	2	22,000	248	625,577	8	15,096	18,426	3,942	None.	"
*Edinburgh Life	5,538	None.	None.	80	249,653	2	4,044	7,772	None.	None.	"
*Life Association of Scotland	33,027	None.	None.	792	1,342,947	30	58,524	57,874	28,521	None.	April 5, 1899.
Liverpool and London and Globe	5,926	2	10,000	121	216,079	3	2,851	7,718	None.	None.	"
London and Lancashire	263,571	684	1,100,946	5,061	8,265,801	76	113,755	111,204	3,000	None.	Dec. 31, 1899.
*London Assurance	1,108	None.	None.	33	33,186	None.	None.	13,276	None.	None.	"
North British	23,565	6	15,763	428	1,037,126	22	57,373	65,275	8,000	None.	"

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*Reliance Mutual.....	4,665	None.	170	207,856	4	6,465	6,465	None.	None.	"
Royal.....	17,313	6,460	309	814,264	14	36,772	30,478	8,614	None.	"
*Scottish Amicable.....	4,764	None.	91	245,253	5	9,373	3,509	5,964	None.	Dec. 31, 1899.
*Scottish Provident.....	2,064	None.	51	138,462	3	16,131	16,131	None.	None.	"
Standard.....	648,997	2,065,697	8,893	18,110,093	143	321,651	344,374	20,688	2,000	Nov. 15, 1899.
*Star.....	21,520	91,000	281	616,563	3	7,897	7,897	None.	None.	Dec. 31, 1899.
Totals for 1899.....	1,276,229	3,748,604	19,178	38,026,272	336	829,830	835,499	101,457	5,000	
Totals for 1898.....	1,210,601	3,323,107	18,308	36,606,195	342	773,116	752,159	117,628	5,000	
Increase, $\pm$ ; decrease, <i>d</i> .....	$\pm$ 65,628	$\pm$ 425,497	$\pm$ 870	$\pm$ 1,420,077	$\pm$ 16	$\pm$ 56,714	$\pm$ 83,340	$\pm$ 16,171	None.	
<i>American Companies.</i>										
Aetna Life.....	512,357	808,407	11,436	14,960,635	413	558,811	545,699	26,684	None.	Dec. 31, 1898.
*Connecticut Mutual.....	28,894	None.	686	1,346,866	54	93,168	93,168	11,500	None.	"
Equitable.....	706,841	2,173,775	9,290	20,082,603	123	460,715	487,115	15,168	None.	"
Germania.....	10,134	1,000	125	235,071	3	3,536	3,536	None.	None.	"
Metropolitan (General.....)	334,384	1,494,477	2,227	2,139,810	10	7,060	7,862	800	500	"
Metropolitan (Industrial.....)	848,702	6,338,774	76,652	20,946,178	1,017	59,124	58,748	217	250	"
*National Life.....	1,485	3,460,000	8,993	20,946,178	92	248,620	197,203	62,733	10,000	"
New-York.....	932,577	4,588,100	128	119,714	5	3,987	3,982	87	None.	"
*North-western.....	12,407	None.	14,085	26,840,096	170	512,915	510,047	44,946	None.	"
*Phoenix Mutual.....	15,704	None.	291	384,579	5	6,222	6,222	None.	None.	"
Provident Savings.....	129,068	591,815	717	722,459	19	33,000	40,832	3,000	None.	"
Travelers.....	211,857	789,044	1,852	4,047,562	16	33,000	32,500	3,000	None.	"
Union Mutual.....	164,882	962,796	2,736	5,770,425	88	125,282	130,602	13,680	None.	"
United States.....	49,614	301,280	3,631	5,482,319	67	98,619	108,811	18,741	None.	"
Totals for 1899.....	3,958,906	21,514,478	132,762	113,889,563	2,092	2,266,109	2,259,227	201,406	10,750	
Totals for 1898.....	3,576,490	16,398,384	112,032	105,708,154	1,862	1,865,322	1,812,269	166,896	None.	
Increase, $\pm$ ; decrease, <i>d</i> .....	$\pm$ 282,416	$\pm$ 5,116,094	$\pm$ 20,730	$\pm$ 8,181,409	$\pm$ 210	$\pm$ 410,787	$\pm$ 446,968	$\pm$ 34,570	$\pm$ 10,750	

RECAPITULATION.

Canadian Companies.....	7,842,494	42,138,128	209,274	252,219,758	2,112	2,738,225	2,581,183	282,340	13,500	
British Companies.....	1,276,229	3,748,604	19,178	38,026,272	358	829,830	835,499	101,457	5,000	
American Companies.....	3,958,906	21,514,478	132,762	113,889,563	2,092	2,266,109	2,259,227	201,406	10,750	
Totals for 1899.....	13,077,619	67,401,210	361,214	404,135,593	4,562	5,834,161	5,673,909	585,203	29,250	
Totals for 1898.....	12,017,288	55,348,303	320,082	369,908,865	4,096	4,949,950	4,917,544	489,417	9,500	
Increase, $\pm$ ; decrease, <i>d</i> .....	$\pm$ 1,060,331	$\pm$ 12,052,907	$\pm$ 41,132	$\pm$ 34,226,728	$\pm$ 466	$\pm$ 884,214	$\pm$ 758,365	$\pm$ 95,786	$\pm$ 19,750	



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Standard .....	43,098	267	325,847	642	1,086,354	23	30,902	70,609
Star .....	2,729	17	51,500	15	33,932	8	2,373	3,373
Total, Increase or Decrease .....	68,179	412	424,987	919	1,516,986	13	49,103	98,840

AMERICAN COMPANIES.

Aetna Life .....	3,933	61	194,354	88	21,064	67	34,287	47,593
Equitable .....	13,229	224	582,430	390	881,909	14	100,007	153,673
Germania .....	1,423		1,033	2	1,543	1	3,313	3,313
Metropolitan... { General	86,594	913	827,863	1,051	1,029,887	198	1,892	362
{ Industrial		5,169	1,944,063	16,626	917,557	16	14,303	13,552
Mutual Life .....	14,243	685	1,895,400	834	2,338,994	48	57,887	375
New York .....	78,178	826	1,895,400	1,623	2,541,447	3	235,634	242,584
Provident Savings .....	11,891	66	63,185	17	102,580	3	15,000	27,412
Travelers .....	63,841	56	60,375		7,219	14	40,104	52,264
Union Mutual .....	22,872	115	186,943	366	404,644	10	19,817	29,485
United States .....	4,442	10	93,790	30	63,970		25,450	5,300
Total, Increase or Decrease .....	289,934	7,993	5,116,094	20,827	8,148,160	201	387,810	419,277

RECAPITULATION.

Canadian Companies .....	712,287	1,767	6,511,316	19,532	10,625,242	240	416,713	228,058
British Companies .....	68,179	412	424,987	919	1,516,986	19	49,003	98,840
American Companies .....	289,934	7,993	5,116,094	20,827	8,148,160	201	387,810	419,277
Total, Increase or Decrease .....	1,070,400	10,172	12,052,407	41,278	13,420,388	460	853,526	746,175

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion for the Year 1899.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Unsettled Claims.	
								Claims Paid.	Not Resisted.
In Canada	\$ 1,911,233	1,878	\$ 3,800,917	33,891	\$ 71,020,265	450	\$ 1,090,189	\$ 102,639	\$ None.
In other Countries	283,029	766	1,728,784	3,209	8,671,215	25	69,289	70,727	1,000
Total	2,199,262	2,644	5,529,701	37,100	79,691,480	475	1,159,428	1,124,736	103,639

CONFEDERATION LIFE ASSOCIATION.

In Canada	990,468	2,594	3,839,469	21,072	31,159,605	241	406,988	379,924	37,453	12,000
In other Countries	9,543	26	34,400	207	237,804	None.	None.	None.	None.	None.
Total	1,000,011	2,620	3,873,869	21,279	31,407,409	241	406,988	379,924	37,453	12,000

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada	451,890	1,889	2,965,310	8,721	12,935,408	59	99,615	99,134	10,000	None.
In other Countries	58,701	224	392,631	579	1,017,140	3	11,440	11,440	None.	None.
Total	510,561	2,113	3,387,941	9,300	13,952,548	62	111,055	110,574	10,000	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	738,748	4,142	4,894,505	17,297	22,822,753	111	249,940	206,752	38,500	1,000
In other Countries	6,123	3	8,135	105	222,650	None.	None.	None.	1,000	None.
Total	744,866	4,145	4,842,640	17,402	23,045,403	111	249,940	206,752	39,500	1,000

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ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

In Canada .....	851,634	2,427	3,965,505	18,761	26,720,532	186	232,906	223,616	30,333	None.
In other Countries .....	2,253	28	42,500	57	77,500	None.	None.	None.	None.	None.
Total .....	853,887	2,455	4,008,005	18,818	26,798,032	186	232,906	223,616	30,333	None.

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada .....	1,127,594	5,531	3,966,859	31,171	32,842,890	309	332,908	321,256	15,847	None.
In other Countries .....	1,066,749	7,570	5,779,450	17,754	20,411,096	206	248,869	254,403	47,716	None.
Total .....	2,214,343	13,101	9,746,309	48,925	52,753,986	515	581,777	575,659	63,563	None.

INCREASE or decrease of Items of Life Insurance done by Canadian Companies which do business outside of the Dominion for 1899 compared with 1898.

CANADA LIFE ASSURANCE COMPANY

Increase (i)—Decrease (d).	Premiums of the year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in force at Date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims paid.
	\$		\$		\$		\$	\$
In Canada.....	i 1,982	i 124	i 961,021	i 1,859	i 3,636,598	i 52	i 132,481	i 81,271
In other Countries.....	i 29,791	i 52	d 54,427	i 518	i 1,305,341	i 13	i 48,387	i 49,825
Total.....	i 31,773	i 176	i 906,594	i 2,377	i 4,941,939	i 65	i 180,818	i 131,096

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	i 34,987	i 394	i 732,919	i 1,306	i 1,867,299	i 47	i 95,127	i 75,370
In other Countries.....	d 572	i 26	i 34,400	i 23	i 28,921			
Total.....	i 34,385	i 420	i 767,319	i 1,329	i 1,896,220	i 47	i 95,127	i 75,370

MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada.....	i 48,739	i 37	i 101,195	i 714	i 1,145,583	i 3	i 11,513	i 16,407
In other Countries.....	i 21,328	i 75	i 104,519	i 157	i 199,971	i 3	i 11,440	i 3,224
Total.....	i 70,067	i 112	i 205,714	i 871	i 1,345,554	i 6	i 22,953	i 19,631

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	i 96,500	i 109	i 932,655	i 1,969	i 2,603,370	d 3	i 107,732	i 49,159
In other Countries.....	d 1,475	i 3	i 8,135		i 2,755			
Total.....	i 95,115	i 112	i 940,790	i 1,969	i 2,606,105	d 3	i 107,732	i 49,159

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ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

In Canada.....	£ 117,230	d	51	£ 95,544	£ 1,816	£ 3,134,856	£ 31	£ 8,908	£ 940
In other Countries.....	£ 1,482	£	1	£ 10,500	£ 20	£ 33,500			
Total.....	£ 118,712	d	50	£ 106,044	£ 1,836	£ 3,168,356	£ 31	£ 8,908	£ 940

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	£ 16,450	d	3,162	d	618,973	£ 211	£ 1,937,927	£ 24	£ 45,642	£ 4,271
In other Countries.....	£ 204,286	d	489	d	316,276	£ 1,861	£ 1,176,703	£ 24	£ 10,423	£ 13,086
Total.....	£ 220,716	d	3,651	d	934,649	£ 2,072	£ 3,114,630		£ 35,219	£ 8,815



## CANADIAN Life Companies—Assets, 1899.

Companies.	Real Estate. \$ cts.	Loans on Real Estate. \$ cts.	Loans on Collaterals. \$ cts.	Cash Loans and Premium Obligations on Policies in Force. \$ cts.	Stocks, Bonds and Debentures. \$ cts.	Cash on hand and in Banks. \$ cts.	Agents' Balances and Bills Re- ceivable. \$ cts.	Interest and Rents Due and Accrued. \$ cts.	Out- standing and Deferred Premiums. \$ cts.	Other Assets. \$ cts.	Total Assets. \$ cts.
Canada Life.....	1,513,548 50	3,647,707 45	4,154,401 78	2,566,127 48	8,361,726 15	197,153 46	None.	326,323 89	590,197 65	6,776 00	21,364,062 06
Confederation.....	1,498,451 18	2,945,751 49	120,106 61	823,244 49	1,512,270 00	107,717 84	None.	120,057 95	234,064 43	11,477 89	7,373,141 88
Dominion Life.....	None.	287,163 64	None.	9,191 10	79,075 61	3,560 57	2,122 04	10,418 22	23,790 71	11,775 36	416,897 25
Excelsior.....	16,000 00	163,144 13	300 00	14,497 61	60,851 60	20,999 22	7,356 16	2,982 51	38,598 14	4,246 55	328,205 92
Federal.....	34,000 00	492,865 18	8,973 50	226,541 69	94,072 84	74,927 64	6,369 41	15,438 83	99,372 95	8,108 76	1,060,660 80
Great West.....	17,000 00	513,783 84	None.	24,944 98	63,009 00	903 78	13,433 64	3,544 65	74,321 64	6,247 60	728,189 13
Home Life.....	None.	3,497 12	736 35	None.	54,263 33	30,284 43	7,605 33	None.	5,509 22	1,404 46	103,300 24
Imperial Life.....	None.	268,367 95	None.	None.	479,649 64	106,270 52	None.	5,557 23	62,876 13	7,721 81	930,443 23
London Life.....	522 76	604,362 87	20,087 30	44,357 25	142,820 00	23,326 77	None.	22,035 12	17,920 85	None.	875,422 92
Manufacturers' Life.....	37,265 26	902,793 74	180,350 00	113,792 98	383,573 83	63,427 74	None.	23,345 53	95,916 14	None.	1,810,155 17
National.....	None.	None.	36,000 00	None.	50,686 77	11,504 48	1,975 57	161 33	4,021 03	2,665 17	1,105,004 35
North American.....	334,651 79	1,416,243 56	194,821 42	214,429 67	1,139,932 99	28,705 95	None.	35,074 75	137,238 24	7,924 82	3,509,083 90
Northern Life.....	None.	31,627 94	None.	None.	56,000 00	112,512 25	5,404 63	379 14	26,481 32	1,380 41	233,686 89
Ontario Mutual.....	131,114 93	2,067,117 59	4,000 00	570,876 26	1,469,719 28	98,578 41	4,375 16	102,773 54	169,262 87	None.	4,647,818 07
Royal Victoria.....	None.	None.	100,000 00	None.	72,599 66	27,037 73	5,112 93	732 23	23,090 18	4,043 91	232,616 64
Sun Life.....	940,646 22	3,834,176 64	3,000 00	766,871 01	2,914,319 27	217,129 90	None.	189,717 33	343,265 24	38,640 90	9,247,664 61
Temperance and General.....	None.	252,457 53	4,400 00	50,967 29	384,662 62	13,173 84	2,673 93	11,471 45	83,279 47	1,519 43	794,505 66
Total.....	4,523,069 64	17,440,950 67	4,826,286 96	5,425,741 51	17,329,262 69	1,137,214 57	56,967 49	876,013 70	2,025,266 21	111,093 43	53,765,858 07

CANADIAN Life Companies—Liabilities, &c., 1899.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Basis of Reserve.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Canada Life	103,639 47	119,464,390 00	202,319 74	19,770,349 21	1,593,712 85	125,000 00	Actuaries 4 p. c.
Confederation	49,491 70	6,751,812 00	103,935 91	6,906,269 61	467,872 27	100,000 00	H.M. 4 $\frac{1}{2}$ and H.M. 3 $\frac{1}{2}$ for policies issued since Dec. 31, 1896.
Dominion Life	3,591 16	325,753 41	1,942 66	331,287 28	85,610 02	64,400 00	H.M. 4 $\frac{1}{2}$ and 4 for policies issued since Jan. 1, 1896, and all bonuses.
Excelsior	500 00	273,414 20	1,203 40	275,117 60	53,088 32	52,635 00	H.M. 4 $\frac{1}{2}$ and H.M. 4 for 1898 and 1899 policies and for all monthly policies.
Federal	22,140 00	924,263 03	None.	946,403 03	114,287 77	91,000 00	H.M. 4 $\frac{1}{2}$ .
Great West	None.	582,476 38	17,603 58	600,079 96	123,109 17	100,000 00	Actuaries 4 p. c.
Home Life	7,485 03	\$2,276 24	9,418 96	19,180 23	84,120 01	95,888 64	American Experience, 3 $\frac{1}{2}$ p. c.
Imperial Life	1,000 00	441,112 00	6,556 07	448,668 07	481,775 21	450,000 00	H.M. 3 $\frac{1}{2}$ .
London Life	2,544 74	787,064 27	11,517 41	801,126 42	74,296 50	50,000 00	H.M. 4 for 1898 and 1899. Actuaries 4 for Industrial and Ordinary policies, previous to 1898.
Manufacturers' Life	10,000 00	1,622,012 00	6,175 16	1,638,187 16	171,968 01	127,320 00	H.M. 4 $\frac{1}{2}$ and H.M. 4 for policies issued since Jan. 1, 1896, and for foreign policies.
National Life	2,000 00	15,582 96	643 51	18,226 47	86,777 88	86,585 00	H.M. 3 $\frac{1}{2}$ .
North American	40,500 00	2,928,532 00	11,007 35	2,981,069 35	528,023 83	*60,000 00	H.M. 4 $\frac{1}{2}$ and H.M. 4 for policies issued since Jan. 1, 1897.
Northern Life	None.	51,379 00	1,364 76	52,743 76	180,948 13	208,850 00	H.M. 4 $\frac{1}{2}$ p. c.
Ontario Mutual	30,333 34	4,824,080 64	6,284 19	4,360,698 17	287,119 90	None.	Actuaries, 4 for assurances, and Br. Govt. 4 for life annuities.
Royal Victoria	None.	70,267 73	None.	70,267 73	162,348 91	200,000 00	H.M. 4 $\frac{1}{2}$ .
Sun Life	63,563 71	8,456,522 61	43,445 88	8,563,532 20	684,132 41	105,000 00	H.M. 4 $\frac{1}{2}$ and H.M. 3 $\frac{1}{2}$ for policies issued since Dec. 31, 1897.
Temperance and General	8,806 00	678,563 00	3,774 29	681,143 29	108,362 37	*60,000 00	H.M. 4 $\frac{1}{2}$ and H.M. 4 for policies issued since Jan. 1, 1897.
Total	345,536 75	47,700,521 47	427,222 27	48,473,339 49	5,262,518 58	1,976,678 64	

\*The capital of these companies is guaranteed capital, liable to be paid off out of surplus. † With special provision for immediate payment of death claims and for suspended or deferred mortality. ‡ Including a special appropriation of \$500,000 to reserve on policies towards a higher valuation standard. § Under level premium contracts.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1899.

Companies.	Com- menced business in Canada.	Real Estate. \$ cts.	Loans on Real Estate. \$ cts.	Loans on Collaterals. \$ cts.	Cash Loans and Premium Obligations on Policies in force. \$ cts.	Stocks, Bonds and Debentures. \$ cts.	Cash on hand and in Banks or deposited with Govern- ment. \$ cts.	Agents' Balances and Bills Re- ceivable. \$ cts.	Interest and Rents Due and Accrued. \$ cts.	Out- standing and Deferred Premiums. \$ cts.	Other Assets. \$ cts.	Total Assets. \$ cts.
<i>British Companies.</i>												
British Empire . . . . .	Feb. 7, '83	261,121 88	1,232,894 28	None.	133,190 27	171,879 73	36,034 64	6,928 62	23,253 62	42,485 74	5,980 00	1,913,708 28
Commercial Union . . . . .	Sept 11, '63	None.	311,709 95	None.	17,171 54	156,200 55	8,689 41	None.	2,255 45	4,072 85	None.	485,099 75
Edinburgh Life . . . . .	1837 . . . . .	None.	None.	None.	14,965 28	161,666 67	2,136 50	None.	431 52	66 42	None.	179,266 39
Life Association of Scotland . . . . .	Sept., '57	None.	150,501 52	None.	102,891 62	171,691 01	9,214 86	None.	5,680 80	10,962 31	None.	450,442 12
*Liverpool and Lon- don and Globe . . . . .	June 4, '51	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
London & Lancashire . . . . .	1863 . . . . .	188,458 58	571,684 42	50,000 00	138,328 31	1,331,658 18	67,228 30	4,769 81	29,588 40	81,178 50	1,173 00	2,474,067 50
*London Assurance . . . . .	Mar. 1, '62	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
*North British . . . . .	1862 . . . . .	None.	None.	None.	None.	73,467 19	None.	None.	None.	None.	None.	73,467 19
Norwich Union Life . . . . .	Oct. 18, '99	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Reliance Mutual . . . . .	Aug. 1, '68	None.	None.	None.	None.	121,666 67	615 18	None.	None.	None.	None.	122,281 85
*Royal . . . . .	1861 . . . . .	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Scottish Amicable . . . . .	1846 . . . . .	None.	None.	None.	15,684 09	205,093 36	None.	None.	48 06	132 20	None.	220,967 71
Scottish Provident . . . . .	1847 . . . . .	None.	None.	None.	14,059 17	2,204,802 21	None.	None.	23,106 80	123 09	None.	2,248,091 27
Standard . . . . .	1847 . . . . .	408,935 87	5,208,197 33	None.	428,731 07	8,014,877 39	125,676 02	None.	16,746 82	112,167 09	None.	14,315,331 59
Star . . . . .	Nov. 6, '68	125,000 00	761,146 10	None.	18,275 76	154,273 44	19,921 11	3,090 92	39,566 63	3,632 30	None.	1,124,906 26
Totals . . . . .		993,515 88	8,236,073 60	50,000 00	882,787 11	12,767,276 40	264,516 02	14,789 35	146,878 10	254,820 50	7,153 00	23,617,609 91

\*These companies also do fire business. For their Assets and Total Liabilities in Canada pages 22 and 24.

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for the Year 1899.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total.
		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>												
Æna Life.....	1866	None.	None.	None.	264,076 21	4,154,786 80	7,541 23	None.	304 50	28,588 06	None.	4,455,286 79
Connecticut Mutual..	Aug. 1, '68	None.	None.	None.	None.	115,500 00	None.	None.	None.	None.	None.	115,500 00
Equitable.....	Oct. — '68	None.	None.	None.	38,104 63	7,228,142 00	21,028 60	None.	None.	97,461 00	None.	7,384,736 23
Germania.....	Nov. — '87	None.	None.	None.	945 00	104,750 00	None.	None.	986 10	546 96	None.	107,228 06
Metropolitan.....	" — '72	17,559 60	None.	None.	7,196 88	345,352 77	None.	None.	2,405 50	26,721 16	None.	389,235 91
Mutual Life.....	Sept. 1, '85	None.	None.	None.	120,036 00	4,892,838 70	126,178 04	None.	None.	76,831 48	None.	5,215,884 22
National Life.....	June 11, '69	None.	None.	None.	None.	None.	110,000 00	None.	None.	94 60	None.	110,094 60
New York.....	About 1868.	350,000 00	300,000 00	None.	895,652 26	4,215,940 00	56,892 99	224 51	28,153 07	73,404 80	None.	5,410,267 63
North-western.....	Nov. — '71	None.	None.	None.	17,976 00	113,250 00	None.	None.	None.	1,013 14	None.	132,238 14
Phoenix Mutual.....	Oct. — '66	None.	None.	None.	None.	135,247 00	None.	None.	None.	535 28	None.	135,782 28
Provident Savings....	Mar. — '89	None.	None.	None.	15,446 92	150,000 30	6,761 10	5,985 02	1,848 53	13,283 78	None.	193,325 65
Travelers.....	July 1, '65	None.	521,634 00	None.	96,445 00	905,288 06	None.	None.	28,664 48	32,002 16	None.	1,588,013 70
Union Mutual.....	Oct. 19, '68	None.	None.	None.	4,295 00	885,740 11	14,925 82	102 50	4,457 49	23,456 07	84 30	933,061 29
United States.....	Aug. 8, '73	None.	None.	None.	10,233 97	191,741 60	None.	None.	2,580 39	7,905 49	None.	212,461 45
Total.....		367,559 60	821,634 00	None.	959,406 87	23,438,557 34	343,327 78	6,312 03	69,400 06	381,843 97	84 30	26,368,125 95

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TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1899.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	<i>e</i> Excess of Assets over Liabilities.  <i>d</i> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
British Empire.....	12,522 00	1,300,000 00	1,964 60	1,314,486 60	<i>e</i> 590,221 68
Commercial Union.....	3,941 75	240,000 00	None.	243,941 75	<i>e</i> 251,158 00
Edinburgh Life.....	None.	144,491 43	None.	144,491 43	<i>e</i> 34,764 96
Life Association of Scotland... ..	28,521 06	1,001,953 92	None.	1,030,474 98	<i>d</i> 580,032 86
Liverpool & London & Globe ..	None.	106,745 96	None.	106,745 96	.....
London and Lancashire.. ..	16,275 62	1,990,000 00	3,402 59	1,999,678 21	<i>e</i> 474,389 29
London Assurance .. ..	None.	14,297 81	None.	14,297 81	.....
North British.....	8,000 00	575,000 00	977 10	583,977 10	.....
Norwich Union Life .. ..	None.	None.	None.	None.	<i>e</i> 73,467 19
Reliance .. ..	None.	95,000 00	None.	95,000 00	<i>e</i> 27,281 85
Royal .. ..	8,643 67	380,000 00	None.	388,643 67	.....
Scottish Amicable.....	5,864 33	136,266 67	None.	142,131 00	<i>e</i> 78,826 71
Scottish Provident .. ..	None.	88,461 40	None.	88,461 40	<i>e</i> 2,159,629 87
Standard.....	22,688 26	4,942,314 00	32,139 00	4,997,141 26	<i>e</i> 9,318,190 33
Star.....	None.	150,000 00	None.	150,000 00	<i>e</i> 974,906 26
Totals.....	106,456 69	11,154,531 19	38,483 29	11,299,471 17	<i>e</i> 13,411,803 28
<i>American Companies.</i>					
Ætna Life .. ..	26,684 00	5,100,000 00	5,678 35	5,132,362 35	<i>d</i> 677,065 56
Connecticut Mutual.....	11,500 00	700,000 00	None.	711,500 00	<i>d</i> 596,000 00
Equitable.....	15,168 00	5,443,796 00	14,865 75	5,473,829 75	<i>e</i> 1,910,906 48
Germania.....	None.	103,091 00	None.	103,091 00	<i>e</i> 4,137 06
Metropolitan.....	1,466 50	376,379 00	2,970 44	380,815 94	<i>e</i> 18,419 97
Mutual Life.....	72,730 33	4,586,957 00	None.	4,659,687 33	<i>e</i> 566,196 89
National Life .. ..	87 00	65,017 43	None.	65,104 43	<i>e</i> 44,990 17
New York.....	44,945 84	5,180,344 00	3,332 55	5,228,622 39	<i>e</i> 181,645 24
North-western.....	None.	160,826 00	None.	160,826 00	<i>d</i> 28,587 86
Phoenix Mutual .. ..	None.	275,000 00	None.	275,000 00	<i>d</i> 139,217 72
Provident Savings.....	3,000 00	147,829 00	None.	150,829 00	<i>e</i> 42,496 65
Travelers.....	13,580 00	1,311,938 00	14,250 00	1,339,768 00	<i>e</i> 243,245 70
Union Mutual.....	18,741 29	887,851 00	259 83	906,852 12	<i>e</i> 26,209 17
United States.....	4,250 00	195,881 00	75 00	200,206 00	<i>e</i> 12,265 45
Totals.....	212,152 96	24,534,509 43	41,431 92	24,788,494 31	<i>e</i> 1,599,631 64

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TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

INCOME (CASH), 1899.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life	2,199,262 21	None.	829,475 42	15,172 50	3,043,910 13
Confederation	965,309 67	34,701 60	275,955 81	29,639 08	1,305,607 16
Dominion Life	99,614 15	400 00	17,226 31	53 05	117,293 51
Excelsior	102,933 88	None.	11,315 64	1,118 43	115,367 95
Federal	383,606 50	4,003 00	40,595 88	1,326 71	429,532 09
Great West	297,940 89	1,946 58	31,741 81	512 00	332,141 28
Home Life	26,726 85	None.	504 87	15,935 50	43,167 22
Imperial Life	296,417 08	200 00	27,406 12	None.	324,023 20
London Life	226,586 86	None.	41,554 35	None.	268,140 21
Manufacturers' Life	508,560 52	2,000 00	72,088 68	713 30	583,362 50
National Life	16,833 61	None.	1,794 21	None.	18,627 82
North American	725,540 47	19,325 11	133,119 71	15,537 10	893,522 39
Northern Life	37,746 85	None.	7,346 31	80 00	45,173 16
Ontario Mutual	808,254 98	45,632 15	193,169 55	4,345 99	1,051,402 67
Royal Victoria	53,133 56	7,106 20	7,503 82	None.	67,743 58
Sun Life	2,070,500 82	143,841 73	346,989 26	34,709 35	2,596,041 16
Temperance and General	215,755 57	None.	27,212 20	None.	242,967 77
Totals	9,034,723 47	259,156 37	2,065,000 95	119,143 01	11,478,023 80
<i>British Companies.</i>					
British Empire	223,963 79	None.	61,943 67	14 53	285,921 99
Commercial Union	16,207 06	None.	9,741 86	None.	25,948 92
Edinburgh Life	5,537 79	None.	1,017 52	None.	6,555 31
Life Association of Scotland	33,027 39	None.	13,042 22	None.	46,069 61
Liverpool & London & Globe	5,925 98	None.	None.	None.	5,925 98
London and Lancashire	265,570 82	None.	93,550 70	3,192 87	362,314 39
London Assurance	1,108 44	None.	None.	None.	1,108 44
North British	25,564 97	None.	None.	None.	25,564 97
Reliance	4,665 23	None.	197 19	None.	4,862 42
Royal	17,313 13	None.	1,824 19	None.	19,137 32
Scottish Amicable	4,764 08	None.	775 82	None.	5,539 90
Scottish Provident	2,064 24	None.	98,556 36	None.	100,620 60
Standard	639,624 55	9,372 85	621,129 97	7,199 38	1,277,326 75
Star	21,519 85	None.	None.	5,500 00	27,019 85
Totals	1,266,857 32	9,372 85	901,779 50	15,906 78	2,193,916 45
<i>American Companies.</i>					
Ætna Life	512,356 56	None.	161,755 61	None.	674,112 17
Connecticut Mutual	23,894 06	None.	4,750 00	None.	33,644 06
Equitable	702,988 17	3,853 00	200,164 69	415 83	907,421 69
Germania	10,133 90	None.	4,060 87	None.	14,194 77
Metropolitan	334,383 86	None.	8,431 24	1,343 50	344,158 60
Mutual Life	832,745 03	15,957 02	157,490 08	None.	1,006,182 13
National Life	1,484 94	None.	None.	None.	1,484 94
New York Life	932,354 65	222 10	200,118 16	5,810 47	1,138,505 38
North-western	12,406 54	None.	None.	None.	12,406 54
Phoenix Mutual	15,704 10	None.	5,307 90	None.	21,012 00
Provident Savings	129,067 77	None.	5,091 94	None.	134,159 71
Travelers	211,856 59	None.	55,288 31	None.	267,144 90
Union Mutual	164,882 17	None.	27,129 84	None.	192,012 01
United States	49,614 07	None.	3,009 88	None.	52,623 95
Totals	3,988,572 41	20,032 12	832,578 52	7,569 80	4,799,052 85

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TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch.

## EXPENDITURE (CASH), 1899.

	Payments to Policyholders.	General Expenses.	Dividends to Stockholders	Total Expenditure.	<sup>e</sup> Excess of Income over Expenditure. — <sup>d</sup> The Reverse.
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	1,357,350 85	450,666 29	25,000 00	1,833,017 14	e 1,210,892 99
Confederation.....	523,778 02	226,273 53	15,000 00	765,051 55	e 540,555 61
Dominion Life.....	15,656 41	34,686 50	3,864 00	54,206 92	e 63,086 59
Excelsior.....	18,415 04	57,937 51	None.	76,352 55	e 39,015 40
Federal.....	125,454 89	117,357 09	5,460 00	248,271 98	e 181,260 11
Great West.....	57,075 54	120,287 47	None.	177,363 01	e 154,778 27
Home Life.....	5,200 00	32,766 10	None.	37,966 10	e 5,201 12
Imperial Life.....	9,123 16	91,267 28	None.	100,390 44	e 223,632 76
London Life.....	67,756 15	93,800 35	4,250 00	165,806 50	e 102,333 71
Manufacturers' Life.....	132,177 98	144,951 16	10,185 60	287,314 74	e 296,047 76
National Life.....	None.	26,960 83	None.	26,960 83	d 8,333 01
North American.....	303,081 50	225,182 32	6,000 00	534,263 82	e 359,258 57
Northern Life.....	4,000 00	37,382 34	None.	41,382 34	e 3,790 82
Ontario Mutual.....	359,030 84	193,287 68	.....	552,318 51	e 499,084 16
Royal Victoria.....	2,300 00	46,089 32	None.	48,389 32	e 19,354 26
Sun Life.....	803,972 65	627,964 63	15,750 00	1,447,687 28	e 1,148,353 88
Temperance and General.....	54,162 66	88,850 30	3,000 00	146,012 96	e 96,954 81
<b>Totals.....</b>	<b>3,838,535 69</b>	<b>2,615,710 70</b>	<b>88,509 60</b>	<b>6,542,755 99</b>	<b>e 4,935,267 81</b>
<i>British Companies.</i>					
British Empire.....	172,198 84	35,340 09	.....	207,588 93	e 78,383 06
Commercial Union.....	18,875 67	1,817 48	.....	20,693 15	e 5,255 77
Edinburg Life.....	8,114 94	534 40	.....	8,649 34	d 2,094 03
Life Association of Scotland.....	70,381 17	1,935 62	.....	72,266 79	d 26,197 18
Liverpool and London and Globe.....	9,467 49	345 59	.....	9,813 08	d 3,887 10
London and Lancashire.....	129,658 75	65,268 88	.....	194,927 63	e 167,386 76
London Assurance.....	None.	2 81	.....	2 81	e 1,105 63
North British.....	69,756 93	4,299 37	.....	74,056 30	d 48,491 33
Reliance Mutual.....	6,619 85	401 57	.....	7,021 42	d 2,159 00
Royal.....	32,130 20	778 30	.....	32,968 50	e 13,831 18
Scottish Amicable.....	3,630 54	69 85	.....	3,700 39	e 1,839 51
Scottish Provident.....	16,131 05	None.	.....	16,131 05	e 84,489 55
Standard.....	370,473 79	142,139 54	.....	512,613 33	e 764,713 42
Star.....	13,494 81	4,604 05	.....	18,098 86	e 8,920 99
<b>Totals.....</b>	<b>920,944 03</b>	<b>257,537 55</b>	<b>.....</b>	<b>1,178,481 58</b>	<b>e 1,015,434 87</b>
<i>American Companies.</i>					
Ætna Life.....	680,620 58	51,899 54	.....	732,520 12	d 58,407 95
Connecticut Mutual.....	107,822 96	215 00	.....	108,037 96	d 74,393 90
Equitable.....	688,060 54	108,858 78	.....	791,919 32	e 115,502 37
Germania.....	4,026 59	30 73	.....	4,057 32	e 10,127 45
Metropolitan.....	78,782 02	195,669 55	.....	274,451 57	e 69,707 03
Mutual Life.....	237,202 76	154,103 77	.....	391,306 53	e 614,875 80
National Life.....	3,982 00	64 75	.....	4,046 75	d 2,561 81
New York Life.....	737,813 93	173,120 57	.....	910,934 50	e 227,570 88
North-western.....	11,041 36	.....	.....	11,041 36	e 1,365 18
Phoenix Mutual.....	46,397 20	.....	.....	46,397 20	d 25,385 20
Provident Savings.....	45,580 82	32,040 44	.....	77,621 26	e 56,538 45
Travelers.....	162,572 16	27,503 77	.....	190,075 93	e 77,068 97
Union Mutual.....	130,398 66	48,251 34	.....	178,650 00	e 13,362 01
United States.....	40,326 85	15,126 45	.....	55,453 30	d 2,829 35
<b>Totals.....</b>	<b>2,969,628 43</b>	<b>806,884 69</b>	<b>.....</b>	<b>3,776,513 12</b>	<b>e 1,022,539 73</b>

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PAYMENTS TO POLICY HOLDERS, 1899.

Companies.	Death Claims.	Matured Endowments	Paid to Annuitants	Paid for Surrendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life.....	964,885 51	159,850 56	None.	90,237 80	142,376 98	1,357,350 85	2,199,262 21
Confederation.....	215,805 30	164,118 50	14,773 51	50,587 72	78,492 99	523,778 02	1,000,011 27
Dominion Life.....	11,050 00	2,000 00	1,162 74	439 70	1,003 97	15,656 41	100,014 15
Excelsior.....	15,256 81	None.	322 50	2,835 73	None.	18,415 04	102,933 88
Federal.....	96,801 00	1,000 00	2,572 07	3,621 30	21,460 52	135,454 89	387,609 50
Great West.....	48,977 82	None.	1,431 14	3,887 62	2,778 96	57,075 54	299,887 47
Home Life.....	5,200 00	None.	None.	None.	None.	5,200 00	26,726 85
Imperial Life.....	6,603 44	None.	2,519 72	None.	None.	9,123 16	296,617 08
London Life.....	51,541 25	8,020 00	None.	3,454 64	4,740 26	67,756 15	226,585 86
Manufacturers Life.....	109,573 50	1,000 00	616 40	16,862 83	4,125 25	132,177 98	510,560 52
National Life.....	None.	None.	None.	None.	None.	None.	16,833 61
North American.....	148,716 83	58,035 00	7,222 46	41,640 52	47,466 69	303,081 50	744,865 58
Northern Life.....	4,000 00	None.	None.	None.	None.	4,000 00	37,746 85
Ontario Mutual.....	169,174 71	54,441 00	3,980 15	54,584 70	76,850 28	359,030 84	853,887 13
Royal Victoria.....	2,000 00	None.	300 00	None.	None.	2,300 00	60,239 76
Sun Life.....	525,521 01	50,138 32	26,597 58	141,974 99	59,740 75	803,972 65	2,214,342 55
Temperance and General	38,542 58	5,500 00	300 00	7,852 64	1,967 44	54,162 66	215,755 57
Totals.....	2,413,649 76	504,103 38	61,798 27	417,980 19	451,004 09	3,848,535 69	9,293,879 84
<i>British Companies.</i>							
British Empire.....	113,278 65	45,097 00	4,770 27	8,267 09	785 83	172,198 84	223,963 79
Commercial Union.....	17,704 84	721 00	None.	330 74	119 09	18,875 67	16,207 06
Edinburgh Life.....	7,772 08	None.	None.	342 86	None.	8,114 94	5,537 79
Life Association of Scotland.....	54,268 11	3,605 67	None.	7,684 11	4,773 28	70,331 17	33,027 39
Liverpool and London and Globe.....	7,717 87	None.	1,418 40	None.	331 22	9,467 49	5,925 98
London and Lancashire	96,294 25	24,909 75	None.	13,368 48	5,086 27	129,658 75	265,570 82
London Assurance.....	None.	None.	None.	None.	None.	None.	1,108 44
North British.....	61,638 51	3,636 90	807 34	3,674 18	None.	69,756 93	25,564 97
Reliance Mutual.....	5,357 95	1,107 40	None.	154 50	None.	6,619 85	4,665 23
Royal.....	30,478 44	None.	269 69	1,442 07	None.	32,190 20	17,313 13
Scottish Amicable.....	3,508 87	None.	None.	121 67	None.	3,630 54	4,764 08
Scottish Provident.....	16,131 05	None.	None.	None.	None.	16,131 05	2,064 24
Standard.....	304,260 39	40,114 01	5,759 19	10,736 68	9,603 52	370,473 79	648,997 40
Star.....	6,502 09	1,395 06	119 30	2,820 34	2,658 02	13,494 81	21,519 85
Totals.....	714,913 10	120,586 79	13,144 19	48,942 72	23,357 23	920,944 03	1,276,230 17
<i>American Companies.</i>							
Etna Life.....	253,146 95	292,552 38	None.	8,697 39	126,223 86	680,620 58	512,356 56
Connecticut Mutual.....	73,042 00	20,126 00	None.	2,125 00	12,529 96	107,822 96	25,894 06
Equitable.....	328,138 62	158,976 58	3,674 50	73,261 66	119,009 18	683,060 54	706,841 17
Germania.....	3,636 35	None.	None.	427 35	62 89	4,026 59	10,133 90
Metropolitan.....	66,609 70	None.	None.	5,813 34	6,358 98	78,782 02	394,383 86
Mutual Life.....	183,188 17	14,014 51	15,638 86	11,432 50	12,928 72	237,202 76	848,702 05
National Life.....	3,982 00	None.	None.	None.	None.	3,982 00	1,484 94
New York Life.....	318,886 79	191,160 53	8,923 80	103,406 60	115,432 21	737,815 93	932,576 75
North-western.....	5,222 00	1,000 00	None.	1,166 81	3,652 55	11,041 36	12,406 54
Phoenix Mutual.....	35,230 00	5,702 00	None.	1,550 00	3,915 20	46,397 20	15,704 10
Provident Savings.....	32,500 00	None.	None.	1,949 03	11,131 79	45,580 82	129,067 77
Travelers.....	59,581 00	71,021 00	1,502 66	30,467 50	None.	162,572 16	211,856 59
Union Mutual.....	100,363 78	8,447 57	52 91	12,027 87	9,506 53	130,398 66	164,582 17
United States.....	31,800 00	1,000 00	None.	4,811 85	2,715 00	40,326 85	49,514 07
Totals.....	1,495,227 36	764,000 57	29,797 73	257,135 90	423,466 87	2,969,628 48	3,958,904 53



AMOUNT of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse during the Year 1899.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Canada Life .....	919,438	151,888	426,186	839,670	1,265,856
Confederation .....	244,250	370,772	388,016	822,719	1,221,235
Dominion Life .....	14,543	33,020	17,397	249,250	266,647
Excelsior .....	14,744	None.	65,727	773,302	839,029
Federal .....	106,000	276,500	61,495	1,258,450	1,319,945
Great West .....	52,728	None.	117,560	611,333	728,893
Home Life .....	12,500	None.	None.	545,750	545,750
Imperial Life .....	8,403	2,000	None.	426,500	426,500
Loudon Life .....	48,101	9,100	50,959	1,031,715	1,082,674
Manufacturers Life .....	103,615	1,000	173,842	1,649,362	1,823,204
National Life .....	2,000	None.	None.	None.	None.
North American .....	191,905	68,035	234,300	1,455,500	1,689,800
Northern Life .....	4,000	None.	None.	338,230	338,230
Ontario Mutual .....	178,590	93,816	272,101	852,974	1,125,075
Royal Victoria .....	1,000	None.	None.	221,500	221,500
Sun Life .....	289,233	139,519	593,917	1,494,369	2,088,286
Temperance and General .....	43,562	6,000	161,197	1,002,970	1,164,167
Totals for 1899 .....	2,234,612	1,151,650	2,562,697	13,573,594	16,148,791
" 1898 .....	1,933,156	1,117,547	2,893,966	12,020,458	14,914,424
Increase (i); decrease (d) .....	i 301,456	i 34,103	d 331,269	i 1,553,136	i 1,234,367
<i>British Companies.</i>					
British Empire .....	128,279	52,619	78,630	96,680	175,310
Commercial Union .....	15,076	None.	2,954	587	3,541
Edinburgh Life .....	4,044	None.	1,376	None.	1,376
Life Association of Scotland .....	58,524	None.	696	None.	696
Liverpool and London and Globe .....	2,851	None.	None.	None.	None.
London and Lancashire .....	94,370	19,385	119,170	330,905	450,075
London Assurance .....	None.	None.	None.	None.	None.
North British .....	53,737	3,637	26,541	3,158	29,699
Reliance Mutual .....	5,358	1,107	500	None.	500
Royal .....	35,772	None.	2,205	None.	2,205
Scottish Amicable .....	9,373	None.	487	None.	487
Scottish Provident .....	16,131	None.	None.	None.	None.
Standard .....	281,537	46,614	124,718	495,022	619,740
Star .....	6,502	1,395	64,588	13,000	77,588
Totals for 1899 .....	711,554	124,757	421,865	939,352	1,361,217
" 1898 .....	628,571	163,576	544,671	1,127,677	1,672,348
Increase (i); decrease (d) .....	i 82,983	d 38,819	d 122,806	d 188,325	d 311,131
<i>American Companies.</i>					
Ætna Life .....	265,629	293,182	84,948	120,430	205,378
Connecticut Mutual .....	73,042	20,126	10,500	None.	10,500
Equitable .....	307,589	233,977	273,033	586,164	864,197
Germania .....	3,586	None.	1,859	None.	1,859
Metropolitan .....	67,050	None.	130,155	5,695,372	5,825,527
Mutual Life .....	225,902	34,219	125,091	744,680	869,771
National Life .....	3,987	None.	None.	None.	None.
New York Life .....	323,986	259,727	437,687	1,090,346	1,523,033
North-western .....	5,222	1,981	4,415	None.	4,415
Phoenix Mutual .....	31,000	7,000	7,600	4,000	11,600
Provident Savings .....	33,000	643,658	24,281	215,898	240,119
Travelers .....	54,261	88,021	82,231	94,500	176,731
Union Mutual .....	95,997	116,573	43,884	268,415	312,299
United States .....	16,050	28,000	28,040	220,230	248,270
Totals for 1899 .....	1,506,251	1,726,464	1,258,724	9,039,975	10,298,689
" 1898 .....	1,308,284	1,509,233	1,503,294	7,281,125	8,784,419
Increase (i); decrease (d) .....	i 197,967	i 217,231	d 244,570	i 1,758,850	i 1,514,280

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AMOUNTS of Insurance effected in Canada during the respective Years 1875-1899.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,759
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	*44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	28,089,437	2,967,855	14,145,555	45,202,847
1894.....	28,670,364	3,214,216	17,640,677	49,525,257
1895.....	27,909,672	3,337,638	13,093,888	44,341,198
1896.....	26,171,830	2,869,971	13,582,769	42,624,570
1897.....	30,351,021	2,778,510	15,138,134	48,267,665
1898.....	35,043,182	3,323,107	16,398,384	54,764,673
1899.....	42,138,128	3,748,604	21,514,478	67,401,210
Totals.....	481,657,388	74,960,708	267,298,748	823,918,844

\* Including 20 months' business of the Canada Life.

AMOUNTS of Insurance in force in Canada, 1875-1899.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,656,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,330	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,092	36,266,249	103,290,932
1882.....	53,855,051	22,329,368	38,857,629	115,042,048
1883.....	59,213,609	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,596	135,453,726
1885.....	74,591,139	25,930,272	49,440,735	149,962,146
1886.....	88,181,859	27,225,607	55,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,034,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,348,392	231,963,702
1890.....	135,218,990	31,613,730	81,599,847	248,424,567
1891.....	143,368,817	32,407,937	85,698,475	261,475,229
1892.....	154,709,077	33,692,706	90,708,482	279,110,265
1893.....	167,475,872	33,543,884	94,602,966	295,622,722
1894.....	177,511,846	33,911,885	96,737,705	308,161,436
1895.....	188,326,057	34,341,172	96,590,352	319,257,581
1896.....	195,303,042	34,837,448	97,660,009	327,800,499
1897.....	208,655,459	35,293,134	100,063,684	344,012,277
1898.....	226,209,636	36,606,195	105,708,154	368,523,985
1899.....	252,219,758	38,026,272	113,889,563	404,135,593

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## PREMIUM-INCOME during the respective Years 1875-1899.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,065	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,137,366	3,452,205	10,292,354
1896.....	6,075,454	1,137,607	3,389,605	10,602,666
1897.....	6,598,012	1,174,732	3,443,074	11,215,818
1898.....	7,107,073	1,210,601	3,676,490	11,994,164
1899.....	7,842,484	1,276,229	3,958,906	13,077,619
Totals.....	33,157,325	21,930,852	58,550,528	163,638,705

\* Including 20 months' business of the Canada Life.

ASSESSMENT SYSTEM.  
 ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1899.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as Taken.	Amount of Certificates New and Taken up.	Number of Certificates in Force at date.	Net Amount in Force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS.		Date of Return.
									Not Registered	Registered	
<b>CANADIAN COMPANIES.</b>											
Catholic Mutual Benefit Association	\$ 193,991	1,548	\$ 1,769,000	13,463	\$ 19,521,000	104	\$ 171,500	\$ 171,067	\$ 9,350	None.	Dec. 31, 1899.
Commercial Travellers' Mutual Benefit Association	27,682	332	332,000	2,643	2,643,000	23	23,000	22,000	1,000	None.	"
Independent Order of Foresters (Canadian business)	906,301	6,481	5,787,000	67,151	78,591,000	429	524,000	562,528	50,272	None.	"
Woodmen of the World	62,223	1,390	1,401,500	5,499	7,025,500	29	40,000	38,469	9,100	None.	"
Totals for 1899	1,189,197	9,751	9,289,500	88,696	107,780,500	585	758,500	794,064	69,722	None.	
*Totals for 1898	1,107,762	12,379	13,666,000	81,446	100,636,500	581	712,274	746,778	92,616	4,900	
<b>AMERICAN COMPANIES.</b>											
Covenant Mutual	45,311	27	43,000	1,283	2,117,750	21	30,500	32,875	10,125	None.	"
Mutual Reserve Fund	416,354	725	1,689,500	9,931	19,911,627	124	256,000	304,120	81,900	None.	"
Totals for 1899	461,665	752	1,732,500	11,214	22,029,377	145	286,500	336,995	92,025	None.	
*Totals for 1898	503,474	1,071	2,051,825	15,899	31,744,474	176	368,500	343,688	151,050	2,000	

RECAPITULATION.

Canadian companies	1,189,197	9,751	9,289,500	88,696	107,780,500	585	758,500	794,064	69,722	None.
American companies	461,665	752	1,732,500	11,214	22,029,377	145	286,500	336,995	92,025	None.
Totals for 1899	1,650,862	10,503	11,022,000	99,910	129,809,877	730	1,045,000	1,131,059	161,747	None.
*Totals for 1898	1,611,296	13,450	15,717,825	97,345	132,180,974	757	1,080,771	1,090,816	243,666	6,900

\*Excluding from the totals of 1898 the figures of the Home Life Association, which has been transferred from 'Assessment Life' to 'Life' Abstract.

ASSESSMENT SYSTEM.

SUPREME COURT—INDEPENDENT ORDER OF FORESTERS, 1899.

Life and Endowment Department.

	Total Amount Paid by Members.	Number of Certificates reported as Taken.	Amount of Certificates New and Taken up.	Number of Certificates in Force at date.	Net Amount in Force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	Unsettled Claims including Disability.	
									Not Resisted.	Resisted.
	\$		\$		\$		\$	\$	\$	\$
In Canada.....	905,301	6,481	5,787,000	67,151	78,591,000	429	524,000	562,528	50,272	None.
In other countries.....	1,297,282	19,606	18,630,000	94,308	116,201,500	501	645,500	694,447	24,173	None.
Totals.....	2,202,583	26,087	24,417,000	161,459	194,792,500	930	1,169,500	1,256,975	74,445	None.

Sick Relief Department.

In Canada.....	138,424	1,885	22,985	125,634	940	None.
In other countries.....	51,894	1,203	8,991	47,762	643	None.
Totals.....	190,318	3,088	31,976	173,396	1,583	None.

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ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1899.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>			
	\$	\$	\$
Catholic Mutual Benefit Association .....	171,500	231,000	402,500
Commercial Travellers' Mutual Benefit Society .....	23,000	49,000	72,000
Independent Order of Foresters (Canadian business) .....	524,000	5,006,000	5,530,000
Woodmen of the World .....	40,000	604,500	644,500
Totals for 1899 .....	758,500	5,890,500	6,649,000
*Totals for 1898 .....	711,000	6,794,500	7,505,500
<i>American Companies.</i>			
Covenant Mutual .....	30,500	315,500	346,000
Mutual Reserve Fund .....	256,000	7,533,500	7,789,500
Totals for 1899 .....	286,500	7,849,000	8,135,500
Totals for 1898 .....	368,500	6,997,375	7,365,875

RECAPITULATION.

Canadian Companies .....	758,500	5,890,500	6,649,000
American " .....	286,500	7,849,000	8,135,500
Totals for 1899 .....	1,045,000	13,739,500	14,784,500
*Totals for 1898 .....	1,079,500	13,791,875	14,871,375

\*Excluding from the 1898 totals the figures of the Home Life Association which has been transferred from 'Assessment Life' to 'Life' abstract.

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan, and the Assets in Canada of American Companies doing business of Assessment Life Insurance in Canada.

CANADIAN COMPANIES—ASSETS, 1899.

Companies.	Commenced business in Canada.	Real Estate.		Loans on Real Estate.		Stocks, Bonds and Debentures.		Cash on hand and in Banks.		Agents' Balances and Bills Receivable.		Interest due and Accrued.		Due from Members.		Other Assets		Total Assets.
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Catholic Mutual.....	Feb. 10, 1880	None.		None.		None.		98,992 66		None.		None.		15,898 67		450 00		115,341 83
Commercial Travellers.....	July — 1881	None.		13,000 00		18,260 32		5,933 73		None.		272 50		None.		444 10		37,910 65
Independent Order of Foresters	" 1, 1881	389,197 25		2,495,767 54		485,677 33		400,783 69		None.		71,426 19		None.		153,319 03		3,996,171 03
Woodmen of the World.....	" — 1893	None.		15,600 00		None.		7,482 13		None.		None.		6,819 43		565 00		30,466 56
Total.....		389,197 25		2,524,367 54		503,937 65		513,192 21		None.		71,698 09		22,718 10		154,778 13		4,179,889 57

AMERICAN COMPANIES—ASSETS, 1899.

Covenant Mutual.....	Sept. 20, 1890	None.		None.		54,612 84		654 68		None.		771 06		None.		None.		56,038 57
Mutual Reserve Fund.....	April — 1884	None.		730 11		271,746 01		51,913 48		None.		2,867 76		35,536 56		10,585 72		373,379 64
Total.....		None.		730 11		326,358 85		52,568 16		None.		3,638 81		35,536 56		10,585 72		429,418 21

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ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1899.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities (not including reserve.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	9,350 00	None.	None.	9,350 00
Commercial Travellers.....	1,000 00	33 11	None.	1,033 11
Independent Order of Foresters.....	74,028 09	2,021 21	31,027 21	107,076 51
Woodmen of the World.....	9,100 00	1,563 52	4,575 00	15,238 52
Totals.....	93,478 09	3,617 84	35,602 21	132,698 14

AMERICAN COMPANIES—LIABILITIES IN CANADA, 1899.

(EXCLUDING RESERVE.)

Covenant Mutual.....	10,125 00	None.	None.	10,125 00
Mutual Reserve Fund.....	81,900 00	2,019 80	305 69	*84,225 49
Totals.....	92,025 00	2,019 80	305 69	94,350 49

\* In addition to this amount the Company returns a reserve liability of \$103,696.72.



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## ASSESSMENT LIFE COMPANIES, 1899.

## INCOME, 1899.

	Member- ship Fees.	Annual Dues, &c.	Medical Ex- aminers' Fees.	Assessments	Interest and other Receipts.	Total Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>						
Catholic Mutual.....	1,666 17	11,845 00	655 00	179,825 17	2,650 83	196,642 17
Commercial Travellers.....	562 00	3,682 00	95 00	23,343 05	1,566 04	29,248 09
* Independant Order of Foresters..	22,870 72	217,438 13	.....	2,152,592 08	154,509 28	2,547,410 21
Woodmen of the World.....	1,390 00	8,514 74	1,390 00	50,928 30	674 30	62,897 34
Totals.....	26,488 89	241,479 87	2,140 00	2,406,688 60	159,400 45	2,836,197 81
<i>American Companies.</i>						
Covenant Mutual.....	None.	None.	None.	45,310 84	1,623 78	46,934 62
Mutual Reserve Fund.....	None.	81,350 80	None.	335,004 03	10,306 50	426,661 33
Totals.....	None.	81,350 80	None.	380,314 87	11,930 28	473,595 95

## EXPENDITURE, 1899.

	Paid for Claims.	General Expenses.	Interest paid to Guarantors.	Total Expenditure	<i>e</i> Excess of Income over Expenditure. — <i>d</i> The reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Catholic Mutual.....	171,066 66	13,752 30	None.	184,818 96 <sup>e</sup>	11,823 21
Commercial Travellers.....	22,000 00	4,930 95	None.	26,930 95 <sup>e</sup>	2,317 14
* Independant Order of Foresters....	1,430,370 55	442,767 37	None.	1,873,137 92 <sup>e</sup>	674,272 29
Woodmen of the World.....	38,469 32	12,359 96	None.	50,829 28 <sup>e</sup>	12,068 06
Totals.....	1,661,906 53	473,810 58	None.	2,135,717 11 <sup>e</sup>	709,480 70
<i>American Companies.</i>					
Covenant Mutual.....	32,875 00	4,934 18	.....	37,809 18 <sup>e</sup>	9,125 44
Mutual Reserve Fund.....	304,120 29	73,403 03	.....	377,523 32 <sup>e</sup>	49,138 01
Totals.....	336,995 29	78,337 21	.....	415,332 50 <sup>e</sup>	58,263 45

\* Including the sick and funeral department.

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TABLE showing Total Assets, and their Nature, of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee or Steam Boiler Insurance.

CANADIAN COMPANIES—ASSETS, 1899.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection .....	None.	18,600 00	80,371 92	None.	3,520 37	24,125 75	1,379 03	815 00	128,812 07	Steam boiler, &c.
Canada Accident .....	None.	None.	80,619 97	None.	3,904 05	5,865 78	1,046 50	543 85	91,980 15	Accident and Plate Glass.
Canadian Railway Accident .....	None.	5,000 00	26,227 87	None.	24,361 55	10,430 60	233 33	1,415 80	67,669 15	Accident and Sickness.
Dominion Burglary Guarantee Co. ....	None.	None.	28,980 00	None.	1,432 67	18,938 05	None.	32,625 13	81,975 85	Burglary guarantee.
Dominion Plate Glass .....	None.	None.	16,347 00	None.	2,775 90	2,595 15	None.	4,072 32	25,790 37	Plate Glass.
Guarantee .....	71,081 34	1,000 00	814,502 67	None.	13,495 10	99,571 23	8,624 90	3,569 80	1,011,865 04	Guarantee.
Dominion of Canada Guarantee and Accident .....	None.	13,818 66	93,369 68	None.	16,633 16	2,641 25	2,132 42	678 69	129,273 86	Accident and Guarantee and Sickness.
Ontario Accident .....	None.	None.	44,977 36	None.	12,465 29	11,404 94	257 33	855 51	69,960 43	Accident and Sickness.
Totals .....	71,081 34	38,418 66	1,185,396 47	None.	78,588 09	175,572 75	13,673 51	44,596 10	1,607,326 92	

TABLE showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.  
CANADIAN COMPANIES—LIABILITIES, 1899.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up or in course of Collection.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler inspection.....	None.	35,846 15	4,003 75	39,849 90	88,962 17	75,075 00	Steam boiler, &c.
Canada Accident.....	3,697 09	25,186 13	420 16	29,303 88	62,676 77	43,320 00	Accident, plate glass and sickness.
Canadian Railway Accident.....	8,164 00	36,322 78	None.	44,486 78	23,182 37	35,000 00	Accident and sickness.
Dominion Burglary Guarantee.....	None.	9,570 31	11,686 59	21,256 90	60,718 95	60,000 00	Burglary guarantee.
Dominion Plate Glass.....	None.	20,430 83	None.	20,430 83	5,350 54	10,000 00	Plate glass.
Guarantee.....	57,357 37	86,565 90	7,136 42	151,053 69	860,805 35	304,600 00	Guarantee.
Dominion of Canada G'tee and Accident.....	7,578 70	36,444 74	25,841 77	69,865 21	59,408 65	106,830 00	Accident, guarantee and sickness.
Ontario Accident.....	3,500 00	27,460 00	None.	30,960 00	39,000 43	41,700 00	Accident and sickness.
Totals.....	80,297 16	277,826 84	49,088 69	407,212 69	1,200,114 23	676,525 00	

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TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Inspection.

INCOME, 1899.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	30,637 15	4,980 49	799 39	36,417 03	None.
Canada Accident.....	36,794 18	2,593 09	None.	39,387 27	10,830 00
Canadian Railway Accident.....	63,667 98	1,143 29	None.	64,811 27	None.
Cornelle & Sharpe.....	3,882 09	229 08	None.	4,111 17	None.
Dominion Burglary.....	19,406 43	1,449 59	None.	20,856 02	None.
Dom. of Canada Guarantee & Accident.	72,628 51	3,194 87	None.	75,823 38	11,870 00
Dominion Plate Glass.....	15,628 71	823 00	None.	16,451 71	None.
Guarantee.....	142,305 37	42,063 82	None.	184,369 19	None.
Ontario Accident.....	61,917 02	1,687 81	None.	63,604 83	175 00
	446,867 44	58,165 04	799 39	505,831 87	22,875 00

EXPENDITURE, 1899.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	None.	25,690 67	3,903 90	29,494 57	Steam boilers, &c.
Canada Accident.....	13,250 26	20,769 32	928 60	34,948 18	Accident, Sickness & Plate Glass.
Canadian Railway Accident...	28,326 33	2,122 13	None.	60,448 46	Accident & Sickness.
Cornelle & Sharpe.....	1,451 42	955 04	None.	2,406 46	Plate Glass.
Dominion Burglary.....	6,335 29	8,988 50	3,600 00	18,923 79	Burglary Guarantee.
Dom. of Canada G'ntee & Acc't	27,529 15	42,495 93	None.	70,025 07	Guarantee, Accident and Sickness.
Dominion Plate Glass.....	6,561 20	6,296 32	2,625 00	15,482 52	Plate Glass.
Guarantee.....	37,890 86	104,919 31	24,368 00	17,178 17	Guarantee.
Ontario Accident.....	27,906 56	30,641 84	1,309 80	59,858 20	Accident & Sickness.
	149,251 07	272,879 05	36,735 30	458,765 42	

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## ABSTRACT of Guarantee Business in Canada for the Year 1899.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not Registered	Registered
	\$		\$		\$	\$	\$	\$	\$
American Surety.....	9,936	1,303	2,243,230	1,141	2,178,574	2,542	2,442	100	None.
Dominion of Canada Guarantee & Accident.	7,089	633	2,133,472	564	1,280,939	448	48	400	None.
Employers Liability. ....	15,045	2,515	3,225,765	2,414	3,028,065	4,601	2,573	2,028	3,000
Guarantee.....	29,040	.....	8,158,130	.....	6,958,058	4,938	5,074	681	None.
London Guarantee and Accident.....	31,094	2,073	5,561,797	1,924	5,329,897	5,817	14,980	2,695	1,000
Totals.....	92,204	6,524	21,322,394	6,043	18,775,533	18,346	25,117	5,904	4,000

## ABSTRACT of Accident Business in Canada for the Year 1899.

Canada Accident.....	25,404	2,497	5,510,900	2,180	4,639,321	9,059	10,278	2,974	None.
Canadian Railway.....	63,668	9,719	10,468,014	8,771	9,034,648	36,490	28,326	6,164	2,000
Employers Liability. ....	53,342	1,195	6,084,500	1,153	5,836,500	27,859	22,668	18,144	None.
London Guarantee and Accident.....	55,614	4,862	12,935,066	4,811	12,795,466	42,664	40,673	4,345	5,000
Dominion of Canada Guarantee & Accident.	65,540	5,579	14,138,364	5,273	13,317,264	25,880	26,875	7,179	None.
Norwich and London....	1,036	95	248,000	90	235,500	68	75	None.	None.
Ocean Accident and Guarantee.....	195,422	7,186	33,857,933	6,871	30,084,633	100,480	109,261	15,739	None.
Ontario Accident.....	61,917	3,735	11,238,075	3,633	7,978,125	25,352	24,240	3,000	None.
Sun.....	166	None.	None.	34	9,000	10	10	None.	None.
Travelers.....	84,880	5,961	15,265,933	5,065	13,030,903	32,489	32,989	5,775	None.
Totals.....	606,989	40,829	109,476,785	37,881	96,961,360	300,351	295,395	63,320	7,000

## ABSTRACT of Plate Glass Insurance in Canada for the Year 1899.

Canada Accident.....	10,811	828	.....	1,658	.....	3,362	2,972	723	None.
Cornille & Sharpe.....	3,882	386	.....	767	.....	1,451	1,451	None.	None.
Dominion Plate Glass....	15,629	1,382	.....	2,693	.....	6,561	6,561	None.	None.
Lloyds Plate Glass.....	39,093	4,009	.....	7,402	.....	19,244	19,394	57	None.
Totals.....	69,415	6,605	.....	12,520	.....	30,618	30,378	780	None.



ABSTRACT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business.  
THE CANADIAN ACCIDENT ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	UNSETTLED CLAIMS.		Remarks.
							Claims Paid.	Resisted. Not Resisted.	
Accident	\$ 25,404	2,497	\$ 5,510,900	\$ 2,150	\$ 4,639,321	\$ 9,059	\$ 2,974	\$ None.	} Total business.
Sickness	579			1,658		3,362	None.	723	
Plate Glass	10,811	828					None.		
Totals	36,794	3,325		3,838		12,421	13,250	3,697	None.

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident	63,668	9,719	10,468,014	8,771	9,034,648	{ 35,688	28,230	6,164	2,000	} Total business.
Sickness						96	96	None.	None.	
Totals	63,668	9,719	10,468,014	8,771	9,034,648	35,784	28,326	6,164	2,000	

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Guarantee	7,089	633	2,133,472	564	1,280,339	448	48	400	None.	} Total business.
Accident	65,640	5,579	14,138,364	5,273	13,317,264	{ 25,880	26,875	7,179	None.	
Sickness						606	606	None.	None.	
Totals	72,629	6,212	16,271,836	5,837	14,598,203	26,934	27,529	7,579	None.	

THE EMPLOYERS LIABILITY ASSURANCE CORPORATION.

Guarantee	15,045	2,515	3,225,765	2,414	3,028,065	4,601	2,573	2,028	3,000	} Canadian business.
Accident	53,342	1,195	6,084,500	1,153	5,836,500	27,869	22,668	18,144	None.	
Totals	68,387	3,710	9,310,263	3,567	8,864,565	32,460	25,241	20,172	3,000	

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THE LONDON GUARANTEE AND ACCIDENT COMPANY.

Guaranteee .....	31,094	2,073	5,561,797	1,924	5,329,897	5,818	14,990	2,695	1,000
Accident .....	55,614	4,862	12,935,066	4,811	12,795,466	42,664	40,673	4,345	5,000
Totals .....	86,708	6,935	18,496,863	6,735	18,125,363	48,482	55,663	7,040	6,000

} Canadian business.

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Accident .....	195,422	7,186	33,857,933	6,871	30,084,633	{ 100,480	109,261	15,739	None.
Sickness .....						8,287	6,453	2,865	None.
Totals .....	195,422	7,186	33,857,933	6,871	30,084,633	108,767	115,714	18,604	None.

} Canadian business.

THE ONTARIO ACCIDENT INSURANCE COMPANY.

Accident .....	61,917	3,735	11,238,075	3,633	7,978,125	{ 25,352	24,240	3,000	None.
Sickness .....						3,426	3,696	500	None.
Totals .....	61,917	3,735	11,238,075	3,633	7,978,125	28,778	27,936	3,500	None.

} Total business.



List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at March 6, 1900.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Per value.	Accepted Value.	
The Aetna Insurance Co., Hartford, Connecticut.	F. W. Evans, General Agent, Montreal.	\$ 123,000	\$ 110,700	Fire and Inland Marine.
The Aetna Life Insurance Co., Hartford, Connecticut.	Wm. H. Orr, Manager, Toronto.	3,979,486	3,717,570	Life.
The Alliance Assurance Company, London, Eng.	P. M. Wickham, Chief Agent, Montreal.	213,809	213,809	Fire.
The American Fire Insurance Co.	James Boomer, Chief Agent, Toronto.	100,000	100,000	Fire.
The American Surety Company of New York	Alex. Dixon, Chief Agent, Toronto.	50,000	50,000	Guarantee.
The Atlas Assurance Company, London, Eng.	Matthew C. Hinshaw, Chief Agent, Montreal.	107,067	104,779	Fire.
The Boiler Inspection and Insurance Company of Canada.	W. B. McMurrich, Agent, Toronto.	54,724	49,252	Steam Boiler, &c.
*The British Empire Mutual Life Ass. Co., London, Eng.	Alfred McDougald, Chief Agent, Montreal.	135,691	121,748	Life.
The British America Assurance Company.	P. H. Sims, Secretary, Toronto.	62,000	55,314	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited.	E. L. Bond, Chief Agent, Montreal.	117,000	106,300	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company, Edinburgh, Scotland.	Lausang Lewis, Manager, Montreal.	145,772	131,632	Fire.
The Canada Accident Assurance Company.	T. H. Hudson, Chief Agent, Montreal.	38,035	365,63	Accident, Sickness and Plate Glass.
The Canada Life Assurance Company.	Hon. Geo. A. Cox, President, Toronto.	61,000	54,900	Life.
The Canadian Railway Accident Insurance Co.	John Emu, Chief Agent, Ottawa.	25,431	25,374	Accident and Sickness, limited to typhoid fever, typhus fever, scarlet fever, small pox and diphtheria.
The Canadian Fire Insurance Co.	R. T. Riley, Chief Agent, Winnipeg.	50,000	50,000	Fire.
The Commercial Union Ass. Co. (Limited), London, Eng.	James McGregor, Chief Agent, Montreal.	492,020	486,180	Fire, Inland Marine & Life.
The Confederation Life Association.	J. K. Macdonald, Managing Director, Toronto.	84,500	76,050	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	Robert Hampson & Son, Chief Agents, Montreal.	100,000	100,000	Fire.
The Covenant Mutual Life Association of Illinois.	A. H. Hoover, Chief Agent, Toronto.	53,533	53,533	Life, on Assessment Plan.
The Dominion Burglary Guarantee Co. (Limited).	Charles W. Hagar, Chief Agent, Montreal.	28,000	25,200	Burglary Guarantee.
The Dominion Life Assurance Company.	Thos. Hilliard, Managing Director, Waterloo, Ont.	56,419	50,195	Life.
The Dominion of Canada Guarantee and Accident Insurance Co.	J. E. Roberts, Chief Agent, Toronto.	87,133	80,420	Guarantee and Accident and Sickness.
The Dominion Plate Glass Insurance Company.	Alexander Ramsay, Chief Agent, Montreal.	16,000	14,900	Plate Glass.
The Employers Liability Assurance Corporation (Limited).	Richard J. Griffin, Chief Agent, Montreal.	91,250	91,250	Guarantee and Accident and Sickness.
†The Equitable Life Assurance Society of the United States.	Sergeant P. Stearns, Manager, Montreal.	1,903,225	1,753,121	Life.
The Excelsior Life Insurance Company of Ontario (Limited).	S. M. Kenney, Chief Agent, Toronto.	64,000	50,600	Life.

The Federal Life Assurance Company of Canada.....	David Dexter, Managing Director, Hamilton.....	57,703	51,933	Life.
The Germania Life Insurance Company.....	C. R. G. Johnson, Chief Agent, Montreal.....	100,000	95,000	Life.
The Great West Life Assurance Company.....	J. H. Brock, Managing Director, Winnipeg, Man.....	56,000	50,400	Life.
The Guarantee Company of North America.....	Edward Rawlings, Manager, Montreal.....	58,400	52,800	Guarantee.
The Guardian Fire and Life Ass. Co. (Limited), London, Eng.....	E. P. Heaton, Chief Agent, Montreal.....	265,233	265,233	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.....	Peter A. McCallum, Chief Agent, Toronto.....	126,040	135,916	Fire.
The Home Life Association of Canada.....	A. T. Patison, Chief Agent, Toronto.....	58,400	57,427	Life.
The Imperial Life Assurance Co. of Canada.....	G. R. Kearley, Chief Agent, Montreal.....	192,720	194,021	Life.
The Insurance Co. of North America, Philadelphia, Pa.....	F. G. Cox, Manager, Toronto.....	242,200	219,980	Life.
The Lancashire Insurance Company, Manchester, Eng.....	Robert Hampson & Son, Chief Agents, Montreal.....	111,000	100,000	Fire and Inland Marine.
The Law Union and Crown Insurance Co.....	J. G. Thompson, Chief Agent, Toronto.....	211,800	211,800	Fire.
The Liverpool and London and Globe Insurance Company, Liverpool, Eng.....	J. E. E. Dickson, Chief Agent Montreal.....	184,100	169,194	Fire.
The Lloyds' Plate-Glass Insurance Company, New York.....	G. F. C. Smith, Chief Agent, Montreal.....	452,649	438,798	Fire and Life.
The London Assurance, London, Eng.....	Eastmure & Lightbourne, Chief Agents, Toronto.....	48,198	46,378	Plate-glass.
The London Guarantee and Accident Co. (Limited), London, Eng.....	E. A. Lilly, Chief Agent, Montreal.....	167,000	150,300	Fire, Life & Inland Marine.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.....	D. W. Alexander, Chief Agent, Toronto.....	83,220	79,609	Guarantee and Accident and Sickness.
The London and Lancashire Life Assurance Co., London, Eng.....	Alfred Wright, Chief Agent, Toronto.....	170,600	170,600	Fire.
The London Mutual Fire Ins. Co. of Canada.....	B. Hal. Brown, Manager, Montreal.....	126,421	113,770	Life.
The Manchester Assurance Co., Manchester, Eng.....	D. C. Macdonald, Secretary, London, Ont.....	55,620	50,068	Fire.
The Manufacturers' Life Insurance Co.....	J. G. Richter, Manager, London, Ont.....	60,000	54,000	Life.
The Marine Insurance Co. (Limited).....	James Boomer, Manager, Toronto.....	162,200	162,200	Life.
	J. F. Junkin, Chief Agent, Toronto.....	121,000	108,900	Life.
	Jno. W. Moleson, Chief Agent, Montreal.....	102,200	102,200	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Metropolitan Life Insurance Co., New York.....	John Tilton, Chief Agent, Ottawa.....	444,762	427,723	Life.
The Mercantile Life Insurance Company.....	Alfred Wright, Chief Agent, Toronto.....	114,929	108,457	Life.
The Mutual Reserve Fund Life Association, New York.....	Kayette Brown, Manager, Montreal.....	2,334,333	2,215,300	Life.
The National Assurance Co. of Ireland.....	W. J. Murray, Chief Agent, Toronto.....	265,067	251,295	Life on the Assessment Plan.
The National Life Assurance Co. of Canada.....	Matthew C. Hinshaw, Chief Agent, Montreal.....	100,161	100,161	Life.
The New York Life Insurance Co., New York.....	R. H. Matson, Chief Agent, Toronto.....	50,000	50,000	Life.
The North American Life Assurance Co.....	William F. Smith, Chief Agent, Montreal.....	1,303,000	1,190,700	Life.
The North British and Mercantile Insurance Co., London, Eng.....	Gustave Fauteux, Chief Agent, Montreal.....	10,000	10,000	Plate Glass.
The Northern Assurance Co., Aberdeen and London.....	Wm. McCabe, Managing Director, Toronto.....	59,701	53,775	Life.
The Northern Life Assurance Company of Canada.....	Thos. Davidson, Managing Director, Montreal.....	806,093	739,593	Fire and Life.
The Norwich and London Accident Insurance Association, Norwich, Eng.....	Robt. W. Tyre, Manager, Montreal.....	211,700	200,555	Fire.
The Norwich Fire Insurance Society, Norwich, Eng.....	John Milne, Chief Agent, London, Ont.....	56,000	50,400	Life.
The Norwich Union Fire Insurance Society.....	Scott & Wainsey, General Agents, Toronto.....	58,400	58,400	Accident.
The Ocean Accident and Guarantee Corporation (Limited).....	John B. Laidlaw, Manager, Toronto.....	198,000	195,500	Fire.
The Ontario Accident Insurance Co.....	J. Cassie Hutton, Attorney, Montreal.....	72,513	65,262	Life.
	Francis F. Rolland, Chief Agent, Montreal.....	107,247	104,747	Accident and Sickness.
	A. L. Eastmure, Chief Agent, Toronto.....	32,367	30,390	Accident and Sickness.

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act—Concluded.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Ocean Marine Insurance Co. (Limited).....	C. E. Gault, Chief Agent, Montreal.....	\$ 121,667	\$ 121,667	Inland Marine, and Insuring Postal and Express pack. in transit in Can.
The Ontario Mutual Life Assurance Co .....	Geo. Wegeneast, Manager, Waterloo.....	108,500	97,650	Life.
The Ottawa Fire Insurance Co. ....	A. B. Powell, Chief Agent, Ottawa.....	56,000	50,400	Fire.
The Phenix Insurance Co. of Brooklyn.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.....	100,000	100,000	Fire and Inland Marine.
The Phenix Insurance Co. of Hartford, Conn.....	J. W. Tatley, Chief Agent, Montreal.....	190,000	170,500	Fire.
The Phoenix Assurance Co. ....	Paterson & Son, General Agents, Montreal.....	317,674	311,924	Fire.
The Provident Savings Life Assurance Society of New York.....	Geo. A. Kingston, Chief Agent, Toronto.....	137,493	125,294	Life.
The Quebec Fire Assurance Co .....	Hon. Pierre Garneau, President, Quebec.....	59,500	56,200	Fire.
The Reliance Mutual Life Assurance Society, London, Eng.....	Geo. Simpson, Chief Agent, Montreal.....	268,283	260,458	Fire.
The Royal Insurance Co., Liverpool, Eng.....	J. Cassie Hutton, Attorney, Montreal.....	121,667	109,500	Life.
The Royal Victoria Life Insurance Company.....	Geo. Simpson, Chief Agent, Montreal.....	689,533	689,533	Fire and Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland.....	David Burke, Manager, Montreal.....	72,033	71,449	Life.
The Standard Life Assurance Co., Edinburgh, Scotland.....	Walker Kavanagh, Agent, Montreal.....	131,493	128,077	Fire.
The Star Life Assurance Society, London, Eng.....	W. M. Ramsay, Manager, Montreal.....	3,859,550	3,461,553	Life.
The Sun Insurance Office, London, Eng.....	Alf. W. Briggs, Chief Agent, Toronto.....	146,000	146,000	Life.
The Sun Life Assurance Co. of Canada.....	H. M. Blackburn, Chief Agent, Toronto.....	220,810	207,733	Fire.
The Supreme Court of the Independent Order of Foresters.....	R. Macaulay, Managing Director, Montreal.....	64,000	57,600	Life.
The Subiary High Court of the Ancient Order of Foresters.....	Dr. Orunhyatekha, Chief Agent, Toronto.....	100,000	100,000	Life, disability and sickness ins-on the Assess. Plan.
The Temperance and General Life Assurance Co. of N. A.....	William Williams, Chief Agent, Toronto.....	103,185	50,000	Life.
The Travelers' Insurance Co., Hartford, Conn.....	Henry Sutherland, Chief Agent, Toronto.....	855,900	780,063	Life and Accident.
The Union Mutual Life Insurance Co., Portland, Maine.....	Frank F. Parkins, Chief Agent, Toronto.....	821,751	789,791	Life.
The Union Assurance Society, London, Eng.....	Henri E. Morin, Attorney, Montreal.....	250,667	240,200	Fire.
The United States Life Insurance Co. in the City of New York.....	T. L. Morrissy, Chief Agent, Montreal.....	171,280	168,000	Life.
The Victoria-Montreal Fire Insurance Co.....	Lewis A. Stewart, Chief Agent, Toronto.....	51,587	51,587	Fire.
The Western Assurance Co.....	J. J. Kenny, Managing Director, Toronto.....	57,700	51,930	Fire and Inland Marine.

\* This Company has also \$1,067,500 vested in Canadian Trustees under the Insurance Act. † This Company has also \$2,310,030 vested in Canadian Trustees under the Insurance Act. ‡ This Company has also \$1,350,000 vested in Canadian Trustees under the Insurance Act. \*\* This Company has also \$3,230,000 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$302,000 vested in Canadian Trustees under the Insurance Act.

NOTE.—Messrs. C. C. Cornelle and C. A. Sharpe (who were doing business under the name of the Metropolitan Plate Glass Insurance Co.) have ceased to do Plate Glass insurance business, and have given notice for withdrawal of the Receiver General.

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The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to Receive Process.	Amount to Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford, Conn.	F. W. Evans, General Agent, Montreal.	\$ 111,500	\$ 101,500	Life.
The Edinburgh Life Assurance Company, Edinburgh, Scotland.	David Higgins, Chief Agent, Toronto.	161,667	150,367	Life.
The Life Association of Scotland, Edinburgh, Scotland.	Charles M. Holt, Attorney, Montreal.	174,957	167,905	Life.
The National Life Insurance Company of the U. S. of America, Washington, D.C.	Charles Powis, Chief Agent, Hamilton.	110,000	110,000	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis.	William Angus, Attorney, Montreal.	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.	C. R. G. Johnson, Chief Agent, Montreal.	129,280	126,280	Life.
The Scottish Amicable Life Assurance Society, Glasgow, Scotland.	Charles J. Fleet, Attorney, Montreal.	209,739	193,039	Life.
The Scottish Provident Institution, Edinburgh, Scotland.	John Dunlop, Attorney, Montreal.	100,000	90,000	Life.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agent to Receive Process.
The Canadian Order of the Woodmen of the World.....	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society.....	B. H. Scott, Chief Agent, Toronto.
The Grand Council of the Catholic Mutual Benefit Association of Canada.....	Samuel R. Brown, Chief Agent, London, Ont.