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2 pamph.
1876 no. 42

Only 25 Cents a year per \$100 for insuring ordinary isolated Property for a Three Years' Risk on the Cash System, and for years past it has cost no more on the Premium Note System.

NOTICE.

Any member getting this Report will please urge his neighbor, who may happen to be a member and has not got his Report, to call at the Post Office and ask for it EXPRESSLY. It is feared that some Postmasters throw Insurance Reports to one side and often don't deliver them unless specially asked for. It is known, in fact, that this is the case in some instances; and Postmasters are earnestly and respectfully requested to treat our Reports with the same consideration at least as they do newspapers, and deliver them whether the person calling asks for them or not.

SIXTEENTH ANNUAL REPORT

—OF THE—

Agricultural Mutual Assurance

ASSOCIATION OF CANADA,

FOR THE YEAR ENDING 31ST DECEMBER, 1875.

Presented at a General Meeting of the Members, held at the Company's Offices, Molsons Bank Buildings, on the 16th day of February, 1876.

Also a **REPORT OF THE PROCEEDINGS** of said Meeting.

LONDON, ONTARIO:

Printed at the Herald Steam Printing Establishment, Dundas Street West.

1876

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291
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251
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92

BOARD OF DIRECTORS

1876

CROWELL WILSON	Township of London
DANIEL BLACK	" " " " " " " " " " " "
SAMUEL EGLES	Town of St. Thomas
RICHARD BIDDULPH	Town of Westminster
MOSES SPRINGER, M. P. P.	" " " " " " " " " " " "
JAMES ARMSTRONG	" " " " " " " " " " " "
A. CAMPBELL	" " " " " " " " " " " "
MALCOLM M. ARTHUR	" " " " " " " " " " " "
JOHN HOUGBON	" " " " " " " " " " " "

HONORARY DIRECTORS.

J. P. WELLS	County of	York
HON. ROBERT READ, M. P.	" "	Hastings
DAVID JOHNSTON	" "	North York
JAMES NIMMO	" "	Lennox & Addington
JAMES BPOCELBRANK	" "	Bruce
HON. ARCHIBALD McKELLAR, Sheriff	" "	Wentworth
T. D. McCURKEY	" "	North Simcoe
JAMES KEELER	" "	Leeds & Grenville
SOLOMON WIGLE	" "	Essex
JOHN GROBE	" "	Wellington
ISAAC GARBUTT	" "	Peterborough
WM. COVAN, Treasurer	" "	Carlton
CAPT. C. O'MALLEY	" "	W. Elgin
MR. SHERIFF HOBSON	" "	Welland
ARCHIBALD BISHOP, M. P.	" "	S. Huron
D. THOMPSON, M. P.	" "	Haldimand
JOSEPH WHITEHEAD	" "	S. Parou
COL. A. E. B. WILLIAMS	" "	Durham
JOHN BOWLAND	" "	Lanark
HUGH WADDELL	" "	Northumberland
DR. W. L. SMITH	" "	S. Wentworth
WM. CLUXTON	" "	Peterboro
LIONEL E. SHIPLEY	" "	Lobo
JOHN B. CAMPBELL	" "	Waterloo
THOMAS BROWN	" "	Ingersoll
T. W. DOBBIE	" "	East Elgin
WM. SEXTON, M. P. P.	" "	Wentworth
THOMAS B. RONSON	" "	Middleton, Norfolk
EDDER CULVER	" "	Townsend, Norfolk
SAMUEL AULT	" "	Dundas
JAMES GORMLEY	" "	Markham, Co. York
DR. JOHN HARKNESS	" "	Stormont
J. W. JOHNSTON	" "	Lincoln
J. H. WILSON	" "	Wentworth
DR. MAINWARING	" "	St. George, Brant

OFFICERS.

CROWELL WILSON	PRESIDENT
DANIEL BLACK	VICE-PRESIDENT
W. B. VINING	TREASURER
ALEXANDER MACDONALD	GENERAL AGENT
C. G. CODY	FIRE INSPECTOR
A. G. SMYTH and JAS. HAMILTON	AUDITORS
D. C. MACDONALD	MANAGER AND SECRETARY
BANKERS	THE MOLSONS BAN
SOLICITOR	DUNCAN MACMILLAN, M. P.

THE SIXTEENTH ANNUAL REPORT

—OF THE—

Agricultural Mutual Assurance Association OF CANADA.

The Sixteenth Annual Meeting of the members of the above Association, was held at the offices of the Company, Molsons Bank Buildings, Dundas Street, London, at 2 o'clock p. m., on Wednesday, 16th February, 1876. Crowell Willson, Esq., occupied the chair, and the following Report was read by the Secretary, D. C. Macdonald:

To the Members of the Agricultural Mutual Assurance Association of Canada:

Your Board of Directors, in accordance with their duty, have now to lay before you their 16th Annual Report:

The progress of the Association since its first establishment has, from year to year, made it necessary for the Directors to congratulate you on the volume of the business done, and this year has been no exception; so it would appear that in this respect it might be as well to stereotype the expression "increased" so far as your Association is concerned.

LOSSES.—The losses paid during the year amounted to \$59,423.70. They were 232 in number; 180 of these losses occurred during the year, amounting to \$41,584.01, and 52 claims that had taken place in the year 1874 and previously, which, through not being notified in time, or awaiting proof, were not included in last year's Report, amounted in the aggregate to the sum of \$17,839.69. The Board rejected 15 losses as not being valid claims, and they foot up to about \$5,292.10.

The claims rejected have been so treated, not on technical grounds, but on account of either unmistakable fraud or the grossest carelessness on the part of the insurers. That your Board are not inclined to offer whimsical objections to claims is evident by the very small sum paid for law expenses, as shown in the financial statement. The loss account reached \$14,376.41 higher than that of last year, but as the year 1875 has been one fraught with losses to all insurance companies, some of which have, according to their reports, lost sums exceeding their gross cash receipts for the year, your Directors have every reason to be thankful for their good position in this respect. A detailed list of losses paid is appended—the cause of the fire in each case being set forth, so far as could be ascertained by strict enquiry. This table, as well as the report of Mr. Cody, the Inspector, shows the alarming increase of incendiarism throughout the country. Perhaps our Local Legislature will, at some early day, seeing that they have exhibited so much interest in matters of insurance, take up the question in order to cheapen and simplify the process necessary for the conviction of the parties guilty.

FINANCIAL STATEMENT.—A full financial statement of the affairs of the Association will be found in a table annexed, and to the Cash Account for the year, your Directors call your attention, for the reason that the receipts for but only eleven months of the year are shown, and this has occurred thuswise: the greater part of the earnings of the Company, whether in the shape of assessments on Premium Notes or upon short-dated notes for Cash Premiums taken during the year are made payable on or before the 1st day of January, of the following year, and as these earnings legitimately belonged to the year within which they were taken, it was deemed right to make such cash payments coming in during the month of January as the actual receipts of the previous year, and consequently, until the present year such

receipts were always so included. The act of the Legislature of Ontario requiring a statement of the receipts and expenditures up to the 31st December to be given, the Directors strictly following the wording of the Act, show nothing that had not actually occurred up to the end of December.

Had the old plan been adopted, a better statement of cash on hand, (the members paying up more promptly this year than usual) notwithstanding the increase of losses, would have been shown; and that too in the face of the fact that the increase of business on the Premium Note System, upon which no cash collection is made, has to a material extent affected the receipts on the Cash System but this will be more than recouped at the next assessment, a greater number and larger amount of Premium Notes coming in to be assessed.

CAPITAL ACCOUNT.—Although the amount of Premium Notes received during the year have increased \$13,435.91 over the preceding one, yet the statement of capital shows a falling off in the total amount of Premium Notes on hand. It had been the habit of carrying forward from year to year a certain amount of Premium Notes that *might* be available for the payment of losses that had occurred, but had not been decided upon during the currency of the policies for which such notes were given. This no doubt was legitimate enough, but your Directors in having a complete overhauling of the books from the commencement of the Company's business, in order to thoroughly understand the position in which they stood, instructed the Auditors to recommend the writing off of anything that could be construed as a dubious asset, and in consequence the Board made good use of the pruning knife, and they fully believe that the statement of capital account appended is strictly correct, and that everything claimed for may be considered a thoroughly indisputable asset, and your Directors with confidence can congratulate you on the sound position of your Association.

POLICIES.—The number of Policies issued during the year have been 8,805 on the Cash System, and 3,904 on the Premium Note System, a total of 12,709 with 282 short-dated policies, making in all 12,991, or an increase of 1,148 over the total number in force last year. In the face of all the opposition of rival mutuals, and the cutting down in rates of stock companies, this increase is more than surprising. It clearly demonstrates that the public appreciate the Association that first inaugurated cheap and fair insurance for the farming community, and afterwards extended its benefits to the occupiers of detached homesteads.

CONDITION OF POLICIES.—The Legislature of Ontario at the last session, passed an act securing uniformity in the conditions of fire insurance policies, applicable to all companies doing business in the Province. This is a step in the right direction. The conditions now will be clearly understood, and variations therefrom must be plainly expressed, so that one company will not possess an advantage over another in respect to any conditions, and it will be therefore beneficial alike to members or insurers.

ECONOMY OF MANAGEMENT.—Your Directors can again lay claim to the practice of the greatest economy in the management of the Company's affairs, the expenses of working the institution being about half the cost of some other companies, and less than any other company in the country. The item of Directors' fees shows an increase over last year. This is to be accounted for from the extra per diem allowance voted by the members at the last annual meeting, and from the fact that it became absolutely necessary for the proper administration of the Company's affairs that additional time should be devoted by the Directors to the subject.

LICENSE.—As you are aware, for years past your Company has worked under a license from the Government of Canada, having been the only Fire Mutual that complied with the law requiring a deposit to be made with the Receiver-General. At the last session of Parliament a new act was passed, requiring an increased deposit from all companies, and no exception was made in favor of Mutual Companies—all Stock and Mutual being treated alike. Were we to comply with the law strictly, it would necessitate the levying of a special assessment on the Premium Notes, which your Board is not prepared to advise, even if they had the power to do so. The authorities at Ottawa are anxious that we should continue our license, but in case we decide otherwise, all that will be necessary for us to do is to transfer our deposit from the Dominion to the Government of Ontario, from whom we can at once procure a license. The only advantage in holding a license from the Dominion is, that it confers upon the Company the right to do business in any or all of the Provinces, a privilege which your Board has not availed itself of, excepting in the case of a few risks taken in Quebec, on the borders, the policy of the Board having been to concentrate their business in our own Province. Notwithstanding they have had, during the past year, most favorable offers from prominent men in the Maritime Provinces to extend our business there.

Your Directors would here call your attention to the fact that there are three companies working in Ontario that bear the word "Agricultural" as part of their name, viz., the "Canada Agricultural Insurance Company," whose headquarters are at Montreal; the "Ottawa Agricultural Insurance Company," whose headquarters are as its name imports, and a company in Prince Edward County. From the use of the word "Agricultural," any of these may very readily be mistaken for ours, which your Directors have no wish to be the case. They would, therefore, exhort you, when insuring, to be certain if you wish to be or continue in this Company, that when an agent is approaching you he is acting for the "Agricultural Mutual Assurance Association of Canada," whose headquarters are at London, Ontario, and which Company has, since its formation in 1860, paid out for losses over half a million of dollars, which is the old familiar "Agricultural" among the farmers of Canada.

RETIRING DIRECTORS.—Three Directors retire in rotation, they are Angus Campbell, John Hodgson and Malcolm McArthur, Esquires, who are eligible for re-election.

All of which is respectfully submitted.

D. C. MACDONALD,

Secretary.

CROWELL WILLSON,

President.

FIRE INSPECTOR'S REPORT.

To the Directors and Members of the Agricultural Mutual Assurance Association of Canada:

GENTLEMEN:—

Your Inspector begs to report that during the past year he inspected or reported on 247 claims against the Company, 232 of which (with some reductions on account of overcharges) were paid, amounting in the aggregate to \$59,423.70. Fifteen claims, amounting to \$5,292.10, were rejected; 50 of the above paid losses were caused by lightning, 39 of which were for buildings and their contents, amounting to \$6,909, the balance of 11 claims were for live stock killed in fields, amounting to \$630.33. Among other causes, incendiarism as usual, has been fruitful in its results. It has been pretty clearly ascertained that twenty three and probably many more of the unaccounted for losses have arisen from this cause, 1 of the losses, amounting in the aggregate to \$5,755, have been from running fires, mostly occurring in the Counties of Simcoe, Ontario and Victoria. Probably some of the unaccounted for fires have been in the interest of the insured, but of which no sufficient evidence could be obtained to warrant the Directors in resisting the claims. Appended is a list of the losses that have been paid, showing the cause of the fire as far as ascertained. I would here especially call the attention of members to what I have good reason to believe has been the cause of a large portion of the unaccounted for fires in dwellings, that is, the pernicious practise of many of taking up ashes in tin, iron, and sometimes wooden vessels, allowed them to stand until they are supposed to be cold, then emptied into a wooden box or barrel placed in back kitchen, wood shed, or against the side of the house or fence leading thereto. No doubt the most of those who have been in the habit of disposing of ashes as above, can call to mind some instance during the time of their housekeeping the fact that they have been, or were, near burnt out from the above cause. Members should at once set themselves about the removal of the wooden ash-box or barrel to the distance of at least 20 feet from building, or fence leading thereto, as required by the policy. Should the Directors in the future, as they have expressed a determination to do, require a more strict enforcement of the above rule, members suffering from this cause would only have themselves to blame, as it is unfair for those that paid for the safe keeping of ashes should be required to contribute to those who suffer from their own culpable carelessness. Other pernicious practices might be referred to as prolific causes of fires, such as smoking in and about out-buildings and the use of open lights in such places, the allowing of children access to matches, the burning of stumps near buildings at dry seasons, all of which practices are prohibited in the policies.

All of which is respectfully submitted.

C. G. CODY,

Fire Inspector.

MINUTES OF GENERAL MEETING.

The foregoing Reports having been read, the President congratulated the members on the sound financial position of the Company, and the satisfactory business done during the past year, and moved the adoption of the Report, which was seconded by Charles Roe, Esq., of St. Thomas, and carried unanimously.

Mr. McCraedy, of the Township of Kinloss, applied to the meeting to pay a claim which the Directors had disallowed on account of alleged carelessness on the part of the insured.

Moved by James Fisher, Esq., of Hyde Park, seconded by Donald McRae, Esq., of London, that this meeting recommend the Directors to pay the sum of \$300 to Mr. McCraedy. Carried.

Mr. Solomon M. Knapp, of Chatham, made an application for payment for the loss of a barn by fire, alleging that the agent had neglected to call to renew the insurance. On motion, the matter was laid over until the next annual meeting.

Mr. John Coutts, of the Township of Wawanosh, also applied for payment of a claim made by him for the burning of a barn, which the Directors had rejected on account of the fire having originated from a stump only a few feet off the barn, and which had been set fire to by a servant of the insured. On motion of William Weld, Esq., of London, seconded by Wm. Latimer, Esq., of Howard, the sum of \$85 was recommended to be paid to Mr. Coutts.

Mr. Elias Palmer, of the Township of Hope, applied to the meeting to be paid something towards a loss he had sustained last summer, by the loss of his house and contents, not insured, which had been burned, he having directed all his energies to the saving of out-buildings and contents, which were largely insured with this Company. It was shown to the satisfaction of the meeting, that had Mr. Palmer devoted his attention to the house he would not have been a loser, but the out-building would have undoubtedly been destroyed and a very heavy loss been sustained by the Company.

Moved by Archibald McArthur, Esq., of Lobo, seconded by Wm. Latimer, Esq., of Howard, that this meeting recommend the Directors to pay Mr. Palmer the sum of \$200. Carried. G. C. Elliott, Esq., Reeve of Ekfrid, Charles Roe, Esq., of St. Thomas, and A. J. B. Macdonald, Esq., of London, were appointed Scrutineers, and a ballot having been taken for the election of three Directors; Angus Campbell, Malcolm McArthur, and John Hodgson, Esqs., were declared unanimously re-elected.

Moved by William Latimer, Esq., seconded by Gordon H. Cook, Esq., of West Oxford, that a vote of thanks be tendered to the President and Directors for their services. Carried.

Moved by Charles Roe, Esq., seconded by William Latimer, Esq., that a vote of thanks be tendered to Mr. D. C. Macdonald, Secretary, and that on account of the Company's premises, including dwelling house, having been sold, that a sufficient sum be allowed Mr. Macdonald to re-imburse him for house rent, he having had house rent free before the sale. Carried.

On motion of John Grigg, Esq., of Caradoc, seconded by Charles Roe, Esq., a vote of thanks was tendered to W. R. Vining, Esq., Treasurer. A like vote was tendered to C. G. Cody, Esq., Fire Inspector.

A cordial vote of thanks was accorded to the Agents of the Company, on motion of the President, seconded by the Manager, both of whom spoke in the highest terms of praise of the Staff of Agents.

The meeting then terminated.

At a subsequent meeting of the Directors, Crowell Willson, Esq., was re-elected President; Daniel Black, Esq., Vice-President, and the officers were all re-appointed.

CAPITAL ACCOUNT.

31st December, 1875.

Amount available of Premium Notes.....	\$116,733 18
Premiums due by Agents secured by short dated due bills from members and bonds.....	42,903 07
Due on Assessments.....	11,798 48
Bills receivable.....	6,469 02
Real Estate, Office Furniture, &c.....	5,000 00
Dominion Stock.....	\$25,000 00
Cash in Molsons Bank.....	13,692 24
do Treasurer's hands, (postage stamps, &c.)..	1,475 51
	40,167 75
	\$223,071 50

LIABILITIES.

Losses not due and unadjusted (say).....	\$ 3,446 42
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Audited and found correct,

A. G. SMYTH, }
J. HAMILTON, } Auditors.

STATEMENT OF POLICIES.

No. of Policies in force 1st January, 1875	38,427
“ “ issued previously, but came in force during the year.....	106
No. of Policies issued in 1875, Cash System.....	9,087
“ “ “ “ “ Premium Note System.. ..	3,904
	12,991
Of those not yet in force.. ..	113
	12,878
	51,411
Less lapsed and cancelled Policies.....	11,836
	39,575
Remaining in force.....	39,575
Amount at risk... ..	\$36,644,533 00
Average amount of each Policy.. ..	903 00

LOSSES PAID IN 1875.

Name of Party.	Residence.	Am't of Loss.	Date of Loss.	Property Lost or Damaged—Cause of Fire.
Dougald Cameron.	T'inch	\$ 60 00	1873 Mar.	Dwelling—Unknown.
Alexander Thomas.	Haldimand.	366 30	June 3	Contents of Barn—Lightning.
Joseph Metcalfe.	Minto	623 50	12	Barn and Contents—Incendiarism.
Rev A H Coleman.	Lansdown.	150 00	Aug. 11	Barn and Stable—Child playing with matches.
Archibald Ainslie.	Hamilton.	1000 00	Sept. 1	Church—From Plumber's furnace when repair'g Dome.
Alexander Fraser.	E. Nissouri.	500 00	Oct. 12	Barn, Shed, & Contents—Supposed Incendiarism
Richard Pearson.	Vespra	2100 00	15	Barn, Shed and Contents—Unknown.
Warren F. Davis.	Yarmouth.	600 75	18	Barn and Contents—Sparks from pass'g Engine
J. C. Woodruff.	Niagara.	200 00	25	Barn—Supposed Incendiarism.
Peter J. Inglehart.	Trafalgar	50 00	25	Farm Shop—Unknown.
William Trudgeon.	Markham	200 00	26	Dwelling house—Sparks from Chimney.
Joseph Jolle.	Tilbury W.	400 00	29	Barn and Contents—Running fire.
Magloire Riberdy.	Tilbury W.	620 00	29	Barn, Shed, Stable and Contents—Running fire.
Jane Knox.	Pickering	400 00	29	Barn and Contents—Sparks from burn'g stumps
Jacob Snider.	Portland.	400 00	29	Barn, Stable & Contents—Set on fire by coal oil [lamp.
John C. Reece.	Pelham	800 00	Nov. 1	Dwelling and Contents—Unknown.
Avon Cheese Co'y.	S. Dorchester.	2500 00	4	Cheese Factory—Unknown.
Sturgeon Sharon.	Southwold	300 00	7	Barn and Contents—Unknown.
George Powell.	Whitchurch.	400 00	9	Barn and Contents—Incendiarism.
Trustees S.S. No. 13.	Minto.	400 00	10	School house—Unknown.
Richard Theal.	Grantham.	278 00	10	Contents of Barn—Supposed Incendiarism.
Augustus Daufouse.	Tilbury W.	359 50	11	Barn and Contents—Incendiarism.
John A. Glasgow.	Finch	696 00	13	Barn and Contents—Unknown.
John McMillan.	Ashfield.	838 80	14	Barn, Sheds & Contents—Sparks from fire in field
Philip Bogardus.	Thorold	60 00	14	Dwelling and Contents—Sparks from Chimney.
John B. Burk.	Pickering	100 00	14	Dwelling—Unknown.
A. V. Bedsted.	Matilda	927 30	19	Barn, Stable and Contents—Incendiarism.
Robert S. Fisher.	Chatham	55 00	20	Dwelling damaged—Sparks from Chimney.
D. W. Dumble.	Smith	300 00	25	Dwelling—Defective Chimney.
Edward Ryan.	Biddulph	600 00	Dec. 4	Barn, Outbuildings and Contents—Sparks from Stove Pipe.
Matilda Metler.	Stamford	200 00	18	Contents of Dwelling—Sparks from Chimney.
Robert Weir.	Emily.	75 00	2	Dwelling—Unknown.
Elijah Sherwood.	Georgina	200 00	1875 Jan. 2	Dwelling and Contents—Defective Stove pipe.
Uriel Snell.	N. Norwich	1900 00	8	Outbuildings—Unknown.
Thomas Archer.	Fenelon	300 00	13	Dwelling—Unknown.
Richard Paddock.	Puslinch	600 00	16	Dwelling and Contents—Unknown.
George Peddie.	Greenock	800 00	27	Barn, Stable and Contents—Incendiarism.
Nicholas Maiby.	Essa	75 00	31	Dwelling—Unknown.
Mary & Jas. E. Cotter	Sandwich	400 00	Feb. 3	Dwelling—Sparks from Chimney.
Archibald Park.	W. Oxford.	1000 00	6	Dwelling and Contents—Unknown.
George Wright.	Colchester	774 00	5	Dwelling and Contents—Defective Stove Pipe.
John Robinson.	Elizabethtown.	150 00	6	Dwelling and Contents—Unknown.
J. W. Browning.	Exeter	118 65	8	Dwelling and Contents damaged—Defective furnace.
George Walrinhaw	Seymour	300 00	9	Dwelling—Unknown.
John Hayward.	E. Oxford	400 00	12	Dwelling—Sparks from Chimney.
Samuel G. Way.	Ameiasburgh	600 00	12	Dwelling and Driving house—Unknown.
J. J. Collier.	Grantham	1200 00	14	Dwelling—Defective Chimney.
J. & J. F. Banting.	Tecumseth	300 00	15	Dwelling & Contents—Carelessness of Boy with
Stewart Ovens.	Biddulph	490 00	15	Dwelling and Contents—Incendiarism. [Candle
Albion C. Smith.	Rainham	777 75	Mar. 4	Dwelling and Contents—Defective Chimney.
James J. Terrill.	Ops.	370 00	6	Driving house, Stable and Contents—Unknown.
School Section No. 10	Colchester.	190 00	10	School house, and Contents damaged—Incendiarism.
James Mason.	Anderdon.	202 00	14	Barn and Contents—Lightning.
Henry Gerrow.	Belmont.	375 00	14	Barn and Contents—Lightning.
B. & J. Simpson.	Chatham Gore.	172 00	23	Barn and Contents—Unknown.
John Brown.	Brook.	250 00	26	Dwelling—Unknown.
Henry Henders.	Manvers	700 00	27	Outbuildings and Contents—Sparks from Chim-
John Arbuthnot.	St. Catharines	656 25	31	Outbuildings and Contents—Unknown. [ney.
Lewis Tyrrell.	Grantham	800 00	April 4	Outbuildings and Contents—Incendiarism.
John Willis.	Usborne	1250 00	11	Outbuildings and Contents—Incendiarism.
Edward Trent.	Whitchurch.	600 00	12	Dwelling and Contents—Defective Chimney.
William P. Barker.	S. Norwich	500 00	21	Dwelling—Burning Chips in Door Yard.
R. & G. A. Youmans	Portland	400 00	24	Barn, Shed and Contents—Incendiarism.
John L. Griffith.	N. Gower.	200 00	25	Dwelling and Contents—Sparks from Stovepipe
J. G. Culver.	Towasend.	100 00	28	Dwelling—Unknown.
John Fitch.	Emily	100 00	29	Barn and Contents—Unknown.
Edward D. James.	St. Catharines	125 00	May 3	Greenhouse and contents damag'd—Sparks from
William Coll.	Howard	689 33	8	Barn, Shed and Contents—Lightning. [flue.
Michael Gainer.	Peel.	482 00	8	Dwelling and Contents—Defective Chimney.
William Mills.	Oxford	550 00	9	Outbuildings and Contents—Lightning.
William McVey.	Osgoode	175 00	19	Dwelling and Contents—Defective flue.
W.E. & R.J. Hazard	Richmond	300 00	27	Dwelling and Contents—Defective Chimney.
Carried forward		35112 13		