

Insure your Farm Property, your Residences, your Live Stock, your Household Furniture, with the successful Pioneer of cheap and safe Insurance in Canada,—the popular "London Mutual," which does a larger business in Ontario alone than any other Company in the whole Dominion.

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.

TWENTY-THIRD ANNUAL REPORT

—OF THE—

London Mutual Fire Insurance Co'y

OF CANADA,

For the Year ending 31st December, 1882.

Presented at a General Meeting of the Members held at the Foresters' Hall, City of London, on the 31st Day of January, 1883.

—ALSO A—

REPORT OF THE PROCEEDINGS OF SAID MEETING.

LONDON, ONTARIO :

FREE PRESS PRINTING COMPANY, RICHMOND STREET.

1883.

BOARD OF DIRECTORS FOR 1883.

RICHARD BIDDULPH.....	LONDON	P. ☉
MOSES SPRINGER, ex-M.P.P., Sheriff.....	WATERLOO	“
JAMES ARMSTRONG, M.P.....	LONDON	“
JOHN HODGSON.....	TILSONBURG	“
JAMES ARMSTRONG, Yarmouth.....	UNION	“
JAMES GRANT.....	ARVA	“
ANGUS CAMPBELL.....	APPIN	“
DANIEL BLACK.....	LONDON EAST	“
JOSEPH H. MARSHALL, ex-Warden.....	LONDON	“

HONORARY DIRECTORS.

CROWELL WILLSON, ex-Pres... Wingham P.O.	JOHN BOWLAND..... Lanark, Co.
SAMUEL ECCLES..... St. Thomas “	HUGH WADELL..... Northumberland “
THOMAS DILLON..... Bothwell “	DR. W. L. SMITH..... S. Wentworth “
SAMUEL CRAWFORD..... London “	E. D. TILLSON..... S. Oxford “
ANDREW A. WILSON..... Grenville Co.	LIONEL E. SHIPLEY..... Middlesex “
NESBIT C. WIDNER..... Norfolk “	JAMES MILLAR..... Grenville “
DAVID THOMPSON, M.P.... Haldimand “	E. S. MARTIN..... Haldimand “
J. P. WELLS..... York “	THOMAS BROWN..... Ingersoll P.O.
GILBERT BEDFORD, Warden.....	T. W. DOBBIE..... East Elgin Co.
Northumberland “	WM. SEXTON, ex-M.P.P... Wentworth “
MATTHEW WHITING, ex-Warden. Brant “	O. P. MAYBEE.... Middleton, Norfolk “
HON. ROBERT READ, M.P.... Hastings “	LODER CUIVER... Townsend, Norfolk “
DAVID JOHNSTON..... North York “	SAMUEL AULT, ex-M.P..... Stormont “
PAUL ROSS..... Bruce “	DR. JOHN HARKNESS..... Stormont “
N. S. APPLEBY, M.P.P..... Hastings “	ALEX. SERVOS..... Lincoln “
GORDON BAKER..... Stormont “	J. F. WILSON, Mayor..... Harriston P.O.
T. D. McCONKEY..... North Simcoe “	DR. MAINWARING... St. George, Brant Co.
DAVID STIRTON..... Guelph P.O.	THOMAS WHALES..... Wellington “
B. KILLMASTER..... Pt. Rowan “	REV. A. H. R. MULHOLLAND.... Grey “
SOLOMON WIGLE..... Essex Co.	STEPHEN WHITE..... Kent “
WM. COWAN, Treas..... Carleton “	HIRAM BAKER..... Grenville “
COL. O'MALLEY..... West Elgin “	WM. B. GILLELAND, Barrister.....
WESLEY ABLE..... Brant “	St. Catharines P.O.
ARCHIBALD BISHOP, M.P.F... S. Huron “	EDWIN GRAY..... Bayham “
JOHN W. BALL..... Niagara “	JAMES CAHOE..... Courtland “
JAMES B. FRAM..... W. Nissouri Tp.	THOMAS OUELLETTE..... Essex Co.
DANIEL WOOLEY..... Pt. Ryerse P.O.	

OFFICERS.

JAMES ARMSTRONG, M.P.....	PRESIDENT
JAMES GRANT.....	VICE-PRESIDENT
W. R. VINING.....	TREASURER
C. G. CODY.....	FIRE INSPECTOR
JAS. HAMILTON.....)	
ANDREW ELLIS.....)	AUDITORS
B. W. HAMILTON.....	ACCOUNTANT
THE FEDERAL BANK.....	BANKERS
DUNCAN MACMILLAN, M.P. (of Messrs. MacMillan & Taylor).....	SOLICITOR
F. ST. G. THOMSON.....	ASST. SECRETARY

D. C. MACDONALD,

Secretary and Manager.

THE
LOND

The Ty
Foresters'
James Arm
D. C. Mac

To the Men

This is
much pleas
pany's affa
have never
braced, for
to report th

Finan
of the Com
the end of
before acqu
notes have
public app
your Direct
assessment
late the ass
actual cost,
of a Mutua
Capital Ac
agents' bal
are for the
of the year

Polici
6,333 on th
immense bu
face of the
panies, and

Losses
occurred du
having eith
it will thus
is, your Bo
by them in
escaped any
struck badl
loss, and th
shows that
causes," are
exist to the
out the crim
may be red
the expense
ughly look
certain exte

perhaps some day our legislators will take the matter up. Your attention is called to the Report of the Fire Inspector. Amongst the causes of fire it will be observed that 6 losses are attributed to

Steam Threshers.—As mentioned in our last Annual Report, the use of these machines has now nearly superseded the old system of horse-power—from the first introduction of steam threshers, your Directors foresaw the new hazard that would be created by their use, and our Fire Inspector, Mr. C. G. Cody, a practical man, was instructed to closely examine the engines made by the different manufacturers. This was undertaken by him, and from time to time, at his suggestion, alterations and improvements were so made in the several machines in use that the danger from fire has been reduced to a minimum, if the directions for using the machines are only observed, but it is feared, indeed it is known, that in some cases, the owners run them without any regard to their instructions, going so far at times as to remove the spark arrester altogether in order to produce what they, the owners, consider a necessary draft, thus endangering both life and property. It is believed that at an early day the Legislature will take up the question, as interested parties are agitating the matter, and that a law will be passed regulating the working of these engines, as well as providing that they shall only be allowed to be run by competent persons. In the meantime, however, your Board would caution such of the members as may have occasion to use these machines, to see, in the first place, that the owner has a current license from this Company, and secondly to insist that all the conditions of the license are strictly complied with. By using these precautions heavy losses to the members will be avoided.

Live Stock in Fields.—The Directors last year felt themselves justified in removing the restrictions as to insuring live stock in the fields from death by lightning. Consequently now, when "ordinary contents" of outbuildings are insured, the same is extended to cover live stock in the fields from accident or death by lightning, our policies in this, as in other respects, being, perhaps, the most liberal issued.

In Conclusion.—Your Directors, as they began this report, must conclude it in offering you congratulations on the high standing your Company has attained. Twenty-four years ago, on its formation, the promoters then saw that a large field was open to popularize and carry the benefits of insurance to every owner of farm property or private residence. At that time the person who had his property insured was the exception, the rates charged by the Companies of that day being almost prohibitory, and the few owners of residence property who did insure were obliged to pay high rates to make up for the losses of those Companies on more dangerous property. Your Company has been successful in changing this order of things, and some of these old hard shell Companies, in order to procure business from us now, are found cutting rates and continuing their abuse of the "Mutual System." Your Company has given a practical, flat contradiction to anything that can be urged against the system, as set forth in the original prospectus of your Company, "All insurance, no matter in what form it is presented, is based on the principle of *Mutuality*—the many who escape pay the losses of the few who suffer." The criterion, therefore, of a Company on either system is its management, nothing more, nothing less. It is true that a number of Mutual Insurance Companies in the last few years have failed, on the other hand there have been about as many fugacious stock Companies, the destinies of one class being as fleeting as the other. The remedy to be applied in the opinion of your Board, to establish sound and perfect Insurance Companies is for the two Governments, the *Dominion* and the *Local*, to come to some determination as to which has jurisdiction over the business, a matter which has been long in conflict, and then let a law be enacted providing for the inspection, licensing and standard of all Companies, in which event you would hear but little of insurance failures.

Agents.—The Directors have pleasure in bearing testimony to the exertions of their Agents who, as a rule, have shown themselves indefatigable in advancing the interests of the Company.

Retiring Directors.—Three Directors now retire by rotation. They are, Samuel Eccles, Angus Campbell and Daniel Black, Esquires, who are eligible for re-election, but your Board regret to say that Mr. Eccles has expressed his determination to retire from the Directorate, owing to advancing years. The Board will miss the genial and business-like presence of Mr. Eccles, whose advice on all occasions has been received with pleasure and profit.

Your Board would recommend that his name be placed on the Honorary Board of Directors.

All which is respectfully submitted.

D. C. MACDONALD,
Secretary.

J. ARMSTRONG,
President.

FI
To the Pres
Can

GENTLE
and reported
of which cla
alleged to ha
furnished.
relating to li
nature wou
takable evid
position sett
claims, with
to \$56,912.
causes of fir

LOSSES. AMOUN	
24	\$ 2,778
25	3,700
9	3,713
5	983
6	1,314
2	450
23	11,394
29	5,614
28	636
2	2,024
6	2,700

The cir
lead me to
generally th
less disposit
contributed
the fires ha
from year t
conviction

MIN

James
ing that no
the duty th
Dominion o
then touch
James
The
A. W.
were appoi
gentlemen
and Joseph
Moved
the Membe
and faithfu
Company a
Mr. E
pany was i
A vote
field, Jame
Isaac Ferg
Warre
Corniel and
A vote
after which
At a s
Esq., M.
Vice-Pres

FIRE INSPECTOR'S REPORT.

To the President, Directors and Members of the London Mutual Fire Insurance Company of Canada:

GENTLEMEN,—Your Inspector begs to report that during the past year he inspected and reported on 220 claims against the Company, amounting in the aggregate to \$61,960, of which claims 6 were rejected, amounting to \$594.33, most of which were for animals alleged to have been killed in fields by lightning, the necessary proofs not having been furnished. (Your Inspector calls the attention of members to the conditions of policies relating to live stock killed by lightning in the fields, and in case of an accident of this nature would remark that if the carcass is examined within 24 hours after death unmistakable evidence will generally be found of lightning, but after 24 hours, owing to decomposition setting in, it is more difficult to determine the cause of death.) 214 of the above claims, with some deductions on account of overcharges, have been paid, amounting in all to \$56,912. The above are the losses that actually occurred within the past year. The causes of fires, as nearly as ascertained, were as follows, viz.:

LOSSES.	AMOUNT.	CAUSE.	LOSSES.	AMOUNT.	CAUSE.
24	\$ 2,778 31	From defective stoves and stove-pipes.	2	\$1,185 00	Supposed spontaneous combustion
25	3,700 91	Sparks falling to roofs from chimneys.	3	2,310 75	Supposed smoking by servants.
9	3,713 00	Defective chimneys.	6	175 00	Lamp explosions.
5	983 00	Outside exposure from other buildings.	6	3,772 30	Licensed steam engines used in threshing.
6	1,814 50	Running fires or fire blown from a Tramps.	11	827 50	Various causes, such as dog carrying fire in hair under barn, careless disposition of ashes, closing up old fire places with fire boards, tin thimbles to secure stovepipes passing through ceilings, &c.
2	450 00	Incendiarism.	28	13,332 62	From causes unknown.
23	11,394 00	Lightning.			
29	5,614 00	Animals killed in fields by lightning.			
28	636 36	Careless use of lights by servants.			
2	2,024 75	Children playing with matches.			
6	2,700 00				

The circumstances in connection with most fires from unknown causes are such as to lead me to believe that they have been honest in so far as the claimants are concerned, as generally they have been heavy losers over and above insurance. Tobacco smoking, careless disposition of ashes, use of matches by children, tramps and incendiarism, have no doubt contributed largely to the unknown causes, and in some few cases I have suspicions that the fires have been in the interest of the insured. Losses from unknown causes grow fewer from year to year, as the guilty in such cases is sure to be suspected, and even if he escapes conviction as a rule fails to recover the amount anticipated.

C. G. CODY, Fire Inspector.

MINUTES OF GENERAL MEETING

James Armstrong, Esq., M. P., President, moved the adoption of the Report, remarking that no person, placed in the position as he was, could feel more pleasure in performing the duty that now devolved on him, for he hazarded the opinion that no Company in the Dominion could present a more flattering statement of affairs than the one just read. He then touched briefly on several salient points in the Report.

James Grant, Esq., seconded the adoption of the Report.

The motion was carried without dissent, amidst applause.

A. W. Brown, Esq., of West Nissouri, and Thos. S. Minton, Esq., of London West, were appointed Scrutineers, and after a ballot had been passed, reported the following gentlemen elected Directors for the ensuing term, viz.: Daniel Black, Angus Campbell and Joseph H. Marshall, Esquires.

Moved by Angus Campbell, Esq., seconded by R. Biddulph, Esq., that the thanks of the Members are especially due to the retiring Director, Samuel Eccles, Esq., for his long and faithful services on the Board, and the regret that is felt by all connected with the Company at his retirement.—Carried unanimously by a standing vote.

Mr. Eccles briefly and feelingly returned thanks, assuring the Members that the Company was in safe, honest hands under the present Directors and Officers.

A vote of thanks was passed to the Agents, which was responded to by D. S. Butterfield, James Cameron, James McLeod, Joseph Cross, R. F. Paddock, George C. Elliott, Isaac Ferguson, and other Agents present.

Warren Rock, Esq., Q. C., James Armstrong, of Yarmouth, Alonzo Vining, John M. Corniel and others briefly addressed the meeting.

A vote of thanks was then passed to the President, the Manager and other officers, after which the meeting adjourned.

At a subsequent meeting of the Board held in the Company's Office, James Armstrong, Esq., M. P., was re-elected President, and James Grant, Esq., of London Township, Vice-President.

T A B I L I T Y

Extracts from the Reports of the Company for Twenty-three Years, to the end of December, 1882.

Year.	Policies Prem. Note System issued during each year.	Policies Cash System issued during each year.	Total for each year issued.	Total Policies in force.	Amount at Risk.	Paid for Losses.	Cost for each \$100 insured for Losses Paid.	Expenses other than for Losses on each \$100 at Risk.	Premium Note Capital at end of each year.	Cash Balance on hand at end of each year.
1860	2,620		2,620	2,715	\$ 1,568,047 00	\$ 220 00	01 4-10	19 1-10	\$ 28,096 00	\$ 395 00
1861	6,397		6,397	9,108	5,875,791 00	4,463 00	07 6-10	13 9-10	107,065 00	1,009 00
1862	8,091		8,091	17,090	10,981,832 00	8,661 00	07 9-10	10 3-10	185,852 00	8,793 00
1863	8,742		8,742	23,059	14,964,791 00	26,295 00	17 5-10	8 9-10	181,047 00	3,390 00
1864	9,540	518	10,058	26,582	17,459,401 00	30,097 00	17 2-10	8 4-10	206,550 00	9,141 00
1865	8,118	1,337	9,455	27,822	18,728,801 00	36,365 00	19 4-10	9 4-10	174,316 00	12,823 00
1866	7,206	2,167	9,373	28,480	19,929,714 00	24,768 00	12 4-10	9 4-10	159,742 00	18,729 00
1867	4,408	6,294	10,702	28,764	20,878,294 00	28,183 00	13 5-10	9 4-10	150,043 00	31,478 00
1868	2,955	8,571	11,526	30,892	23,428,945 00	32,892 00	13 8-10	7 9-10	138,831 00	48,652 00
1869	3,718	7,423	11,141	32,822	25,684,188 00	42,317 00	16 5-10	7 9-10	147,399 00	48,010 00
1870	3,669	8,650	12,319	34,528	28,195,473 00	64,078 00	22 7-10	6 6-10	152,953 00	37,487 00
1871	3,012	9,675	12,687	35,871	29,808,997 00	55,048 00	18 5-10	8 2-10	152,121 00	36,265 00
1872	2,914	8,688	11,602	36,210	30,642,125 00	50,165 00	16 4-10	6 8-10	160,522 00	30,546 00
1873	3,333	9,733	13,062	36,897	32,295,396 00	47,272 00	14 6-10	6 2-10	166,972 00	53,306 00
1874	3,181	10,920	14,101	38,427	34,766,276 00	45,074 00	12 9-10	6 2-10	116,733 00	40,167 00
1875	3,904	9,087	12,991	39,922	36,044,533 00	58,424 00	16 2-10	6 2-10	148,079 00	35,400 00
1876	4,311	9,166	13,477	40,049	37,416,278 00	64,165 00	16 9-10	6 5-10	155,460 00	41,414 00
1877	4,120	9,629	13,749	40,167	37,745,032 00	68,358 00	18 18	6 4-10	167,331 00	41,648 00
1878	5,815	7,941	13,756	40,932	38,067,692 00	67,763 00	17 8-10	6 5-10	176,936 00	43,133 00
1879	6,184	7,204	13,388	40,893	37,445,541 00	85,031 00	22 7-10	6 9-10	196,851 00	35,858 00
1880	6,004	6,558	12,562	39,706	36,408,244 00	75,098 00	20 6-10	7 1-10	200,190 00	41,777 00
1881	6,026	7,923	13,949	39,899	38,477,749 00	94,632 03	24 6-10	7 4-10	208,432 00	62,686 00
1882	6,333	6,875	13,208	39,719	39,118,250 00	60,758 00	15 5-10	6 9-10		

NOTE.—For ordinary farm property the minimum rate of premium has been 75 cts. per \$100, and the maximum \$1.50, according to ratel distances, for a three-years' risk. The cost has been as shown above.

Amount
Amount
Balances
insur
Bills rece
Mortgage
Office Fur
Dominion
Accrued I
Cash in F
" T
Losses ad
Audit
Policies in
Policies, 11
Policies, 11
Deduct lay
Policies re

1882 6,333 6,875 13,208 39,719 39,118,250 00 60,758 00 15 5-10 6 9-10 208,432 00 62,686 00

NOTE.—For ordinary farm property the minimum rate of premium has been 75 cts. per \$100, and the maximum \$1.50, according to ratel distances, for a three-years' risk. The cost has been as shown above.

CAPITAL ACCOUNT.

ASSETS—31st December, 1882.

Amount available of Premium Notes.....		\$208,432 28
Amount due on Assessment No. 20.....	\$ 1,538 88	
" " " No. 21.....	13,913 34—	15,452 22
Balances due by Agents (secured by Agents' bonds and members' due bills taken for insurance).....		21,087 63
Bills receivable.....		1,124 47
Mortgages.....		1,100 00
Office Furniture.....		648 53
Dominion Deposit (for security of policy-holders).....		30,000 00
Accrued Interest on Dominion Deposit.....		250 68
Cash in Federal Bank.....	31,401 33	
" " " Treasurer's hands (postage stamps).....	1,284 83—	32,686 16

LIABILITIES.

Losses adjusted during 1882, not falling due until 1883 (since paid).....	1,886 70	
Audited and found correct as above set forth.		\$308,945 27

J. HAMILTON, }
A. ELLIS, } Auditors.

POLICIES ISSUED.

Policies in force December 31st, 1881.....		39,800
Policies, 1882, Cash System.....	6,875	
Policies, 1882, Premium Note System.....	6,333—	13,208
Deduct lapsed and cancelled.....		53,107
		13,888
Policies remaining in force December 31st, 1882.....		30,719
Amount at risk 31st December, 1882.....	\$38,015,954 00	
Average amount at risk of each Policy.....	957 60	

CASH ACCOUNT.

RECEIPTS.	DISBURSEMENTS.
Balance from 1881	Losses
Commission retained from Premiums by Agents	Bank commission paying losses
Received from Agents	Fire inspection
" " Assess't No. 19, \$ 192 61	Commissions retained by Agts
" " " No. 20, 8,450 56	Salaries — Officials, auditors and clerks
" " " No. 21, 42,588 95	" Directors' fees
" " Interest	" Writing policies
" " Division Court	Inspecting Agencies
" " Transfer Fees	Postages—Annual Reports
" " Extra Prems.	" Assessment No. 21
" " Policies cancelled before assessed	" General (policies, &c)
" " Old assessments Nos. 16 & 18	Printing
" " Steam thrasher licenses	Advertising
" " Assessments in advance	Stationery
" " Bills receivable	Law expenses
" " Sundries	Annual Reports and Assessment
	Reinsurance
	Returned Premium
	Rent of Office
	Discount on postage stamps sold
	Discount on American money, &c.
	Petty Expenses—Cleaning of office, telegrams, &c.
	" Water, gas, &c.
	" Rent Mechanics' Hall
	Paid Agents in settlement of accounts
	Cash deposited with Receiver-General of Canada
	Cash deposited in Federal Bank
	Cash (postage stamps) in Treasurer's hands
\$150,379 85	\$150,379 85

Examined and compared with Books and Vouchers, and found correct as set forth in the above statement.

(Signed), J. HAMILTON, } Auditors.
(Signed), A. ELLIS, }

NA
 Georg
 John B
 Chas E
 James S
 J F Bar
 Thomas
 Peter M
 Patrick
 David F
 Robert
 Henry
 James A
 James O
 School S
 William
 Edwin M
 George
 Michael
 Jasper L
 School S
 John M
 W H Per
 W A Ro
 Robert M
 Alexand
 Alexand
 David R
 Alexand
 John Gr
 Hamilton
 Alfred G
 George B
 Mark S
 Sarah an
 Charles
 Peter Sm
 Michael
 Margaret
 James M
 David F
 Thomas
 John Lee
 Solomon
 Joseph Q
 George B
 Philip M
 Samuel J
 John Rov
 Thomas
 John Bro
 George C
 William
 John M
 Gotfried
 W H Sey
 James C
 Robert S
 John L R
 George J
 Daniel C
 Presbyter
 James M
 David Co
 P W War
 John Stev
 James Ga
 John Tayl
 William C
 John Gray
 W F and
 Abigail A
 John Joh
 Mary Tho
 James J V

LOSSES PAID IN 1882.

NAME OF PARTY AND RESIDENCE.	AMOUNT OF LOSS.	DATE OF LOSS.	PROPERTY LOST OR DAMAGED—CAUSE OF FIRE.
George Smith	\$ 66 06	July 12	Horse killed in field—lightning
1881			
John Burt	1100 00	Aug 30	Outbuildings and contents—steam thresher
Chas E and Susan Tiers	72 75	Sept 6	Stable and contents of dwelling—running fire
James Stewart	400 00	13	Outbuildings and contents—steam thresher
J F Barker	2100 00	16	Dwellings Nos 1 and 2—sparks from chimney
Thomas E Hall	315 00	Oct 1	Barn and contents—supposed incendiary
Peter Murray	1000 00	8	Outbuildings and contents—incendiary
Patrick Quigley	180 00	13	Barn and contents—unknown
David Frotz	444 19	30	Outbuildings and contents—incendiary
Robert Ironsde	1260 00	Nov 6	Outbuildings and contents—unknown
Henry Rose	415 67	9	Barn and contents—unknown
James Albert Parry	400 00	14	Outbuildings and contents—supposed incendiary
James O'Brine	245 00	23	Dwelling and contents damaged—unknown
School Section No 15	315 00	Dec 3	School House and contents—tramp
William Carter	316 00	5	Stable and contents—tramps
Edwin Mainwaring	1500 00	4	Dwelling—defective chimney
George B Patrick	500 00	18	Dwelling and contents—unknown
Michael Conway	77 00	21	Contents dwelling damaged—chimney
Jasper Look	600 00	21	Barns—unknown
School Section No 18	320 00	27	School house and contents—supposed incendiary
John McLeod	500 00	31	Barn and contents—supposed tramp
1882			
W H Perry	700 00	Jan 11	Dwelling—defective chimney
W A Rockwell	360 00	12	Contents of dwelling—defective chimney
Robert McConnell	300 00	12	Dwelling—barnes shop burning 10 feet distant
Alexander McLaren, M D	825 00	16	Dwelling and contents—soot in old fire place
Alexander McMillen	90 00	18	Barn and contents damaged—sparks from burning dwelling
David R Ross	600 00	23	Dwelling and contents—defective chimney
Alexander Wilson	100 00	23	Stable—incendiary
John Grant jr	200 00	28	Dwelling and contents—defective stovepipe
Hamilton Birdsall	100 00	30	Dwelling and contents—defective stovepipe
Alfred G Shewell	500 00	Feb 7	Dwelling and contents—rendering tallow
George Bell	600 00	22	Dwelling and contents—unknown
Mark S McKay	550 00	March 3	Dwelling—sparks from chimney
Sarah and Jno Pringle, N Fredericksburg	600 00	4	Dwelling and contents—unknown
Charles Stirling	500 00	6	Dwelling—defective chimney
Peter Smith	910 75	9	Outbuildings and contents—boy smoking in stable
Michael & Emma C Nerden	200 00	16	Contents of dwelling—sparks from chimney
Margaret A Irving	200 00	31	Dwelling—unknown
James McLaughlin	1000 00	April 1	Outbuildings and contents—incendiary
David F Jelly	1141 00	4	Cheese factory and contents—incendiary
Thomas Clint	600 00	4	Dwelling and contents—unknown
John Lee, jr	265 00	7	Horses, cattle and sheep—lightning
Solomon S Smith	1080 00	9	Contents dwelling & barn—sparks from chimney
Joseph Quigley	250 00	10	Dwelling and contents—sparks from chimney
George Braithwaite	450 00	12	Dwelling and contents—sparks from chimney
Philip McRae	1100 00	17	Outbuildings and contents—boy with matches
Samuel James, jr	270 00	17	Dwelling and contents—sparks from chimney
John Rowat	200 00	17	Barn—smoking in barn
Thomas Davey	85 00	19	Horse killed and stable damaged—lightning
John Brown	100 00	24	Dwelling—incendiary
George Campbell	100 00	24	Dwelling—incendiary
William F Dixon	162 00	27	Dwelling and contents damaged—sparks from chimney
John McKersie	50 00	28	Dwelling—incendiary
Gotfried & Jacob G Mistele	382 30	May 1	Barn and contents—unknown
W H Seymour	100 00	1	Dwelling—incendiary
James C Huffman	350 00	3	Barn and contents—tramps
Robert Stewart	160 00	4	Barn—running fire
John L Read	1200 00	18	Outbuildings and contents—hired man smoking
George Jamieson	1055 00	22	Dwelling and contents—sparks from chimney
Daniel Clement	93 60	22	Contents of barn—incendiary
Presbyterian Church	75 00	28	Church damaged—chandelier falling
James McKinlay	300 00	29	Barn—unknown
David Corbett	53 00	29	Contents of barn—unknown
P W Warner	75 00	June 3	Dwelling—lightning
John Stewart	800 00	3	Barn and contents—unknown
James Gannon	300 00	8	Barn and contents—lightning
John Taylor	55 39	14	Dwelling damaged—lightning
William Curtin	400 00	17	Outbuildings and contents—lightning
John Gray	100 00	20	Dwelling—sparks from chimney
W F and Jane Cook	450 00	21	Dwelling and contents—unknown
Abigail Arnold	464 50	26	Barn and contents—running fire
John Johnston	375 00	28	Barn, driving house and stable—slacking lime on barn floor
Mary Thomson	745 75	30	Outbuildings and contents—incendiary
James J Wiley	311 35	July 1	Dwelling and contents—unknown
Carried forward	\$34,168 91		

204 96
102 14

803 46
56 50

1,097 20
1,150 99
328 52
2 50

255 17
291 16
750 00

66 41

88 69
495 99

62,686 16
\$150,379 85
statement.
Auditors.

LOSSES PAID IN 1882—(Continued),

NAME OF PARTY AND RESIDENCE.	AMOUNT OF LOSS.	DATE OF LOSS.	PROPERTY LOST OR DAMAGED—CAUSE OF FIRE.
<i>Brought forward</i>	\$34,158 91	1882	
Daniel Ungar.....N Fredericksburg	420 00	July 14	Barn and contents—boy with matches
John T and Elizabeth Beech...Somerville	212 10	15	Barn and contents—incendiary
Donald McKay (ex)..... Finch	250 00	17	Barns and sheds—mill burning 100 rods distant
Joseph Christie.....Madoc	100 00	20	Dwelling house—stove
Thomas Reaume.....Anderdon	400 00	21	Barn and contents—unknown
Pascal Reaume.....Anderdon	200 00	21	Contents of barn—unknown
George Lipeett.....Asphodel	552 00	27	Outbuildings and contents—lightning
John Hillis.....Keppel	50 00	27	Barn—lightning
George A Holmes.....Kitley	415 00	27	Barn, stable and contents—lightning
Thomas McCullough.....Innisfil	600 00	30	Dwelling—burning long wood in cook-stove
David Seed.....Adelaide	150 00	Aug 1	Dwelling and contents—child with matches
Alfred J Martin.....Hope	92 00	6	Dwelling—sparks from stove-pipe
W H Woodruff.....Niagara	2000 00	8	Dwelling—hired girl with candle in closet
Samuel Simonds.....Ameliasburgh	500 00	8	Outbuildings—lightning
George Dennis.....Enniskillen	810 00	14	Barn and contents—spontaneous combustion owing to damp wheat [carrier]
Daniel Wright.....Ernestown	1200 00	14	Outbuildings and contents—friction in straw
Chas and Lewis McDonald.....Durham	650 00	14	Outbuildings and contents—sparks from steam engine threshing
F L and John Dawson..... Stanhope	350 00	17	Dwelling and contents—stovepipe
Mary Ann Strong..... Hope	400 00	20	Outbuildings—incendiary
Edward Thornbury.....Sombra	600 00	20	Dwelling and contents—unknown
W S Thompson.....Dereham	500 00	21	Barn and drive house—lightning
Daniel T Stewart..... Sullivan	138 67	26	Contents of barn—unknown
Mary Ann Howey..... Oxford	87 50	29	Contents of log barn—incendiary [burning]
P J Fitzgerald.....Alisa Craig	648 00	30	Dwelling and contents—neighboring dwelling
Michael Penrose.....Ops	678 78	Sept 1	Outbuildings and contents—unknown
James Andrews.....Asphodel	100 00	3	Barn—tramps
Mary Galloway.....Moore	750 00	4	Outbuildings and contents—unknown
Phillip Potttruff.....Binbrook	390 00	8	Dwelling and contents—unknown
Jacob Macksey.....Fenelon	166 67	11	Dwelling and contents—sparks from stovepipe
James Tweedie.....Fenelon	200 00	13	Dwelling and contents—sparks from chimney
John Cox.....Markham	1100 00	13	Outbuildings and contents—lightning
William and Robert White..Owen Sound	350 00	14	Barn & contents—burning stumps 30 rods distant
George Carter.....Biddulph	600 00	14	Barn and contents—steam engine while threshing
Ralph Garner.....Stamford	600 00	14	Barn and contents—incendiary
William Burk.....Maryboro	200 00	15	Dwelling and contents—sparks from chimney
John Kirkpatrick.....Lindsay	125 00	15	Dwelling—defective stovepipe
Hugh Foster.....Lindsay	100 00	15	Contents of dwelling—defective stovepipe
John Rutherford.....Huron	62 30	15	Dwelling & contents—stovepipe in summer kitchen
John Trott.....Caradoc	80 00	17	Horse killed—lightning
Patrick Kealey.....Gloucester	200 00	18	Contents of outbuildings—lightning
W B and M J Nelles.....West Oxford	400 00	19	Barn—lightning
Sarah McDonald.....Camden East	990 00	19	Outbuildings and contents—lightning
R J Strong.....Cavan	66 67	23	Horse killed—lightning
James Keys.....Matilda	735 00	27	Outbuildings and contents—unknown
John Anderson.....Esquesing	300 00	30	Dwelling—incendiary
Alexander Kinloch.....Charlottenburgh	1000 00	Oct 1	Outbuildings and contents—boy with matches
Phillip Sproul.....Brock	1600 00	3	Barn and contents—incendiary
William Padget.....Whitchurch	300 00	7	Barn—shaggy dog carrying fire in his hair from kitchen stove to straw-stack
John Travis.....Caistor	528 37	7	Dwelling and contents—unknown
Philetus D Bruner.....Gosfield	800 00	15	Barn and contents—unknown
Christian Streckert.....Logan	300 00	21	Dwelling & contents—barn burning 100 ft distant
James Brown.....Richmond	100 00	22	Dwelling—incendiary
J E Wilkinson.....Embro Village	700 00	23	Outbuildings—incendiary
Mrs M A Cuchman.....Bayham	300 00	24	Dwelling—defective chimney
101 losses less than \$50 each.....	\$50,306 97		
	1,451 47		
Total.....	\$80,758 44		

1859. Members Should Note the Following Directions. 1883.

STEAM THRESHING ENGINES.

1.—The Company will not be responsible for any loss happening to property from any Steam Engine, unless the same is licensed by this Company, and it is used subject to the following conditions, viz. :—

- A.—That the nearest point of Engine shall not be placed, for the purpose of working, at a distance nearer than 20 feet from any building or stack of hay or straw, or other combustible matter. Nor shall any litter or straw be allowed to collect around the furnace.
- B.—That before fires are lit in the furnace, the reservoir, if constructed for that purpose, in the smoke-stack or ash-pan below fire-box shall be filled with water and kept so filled during the time the machine is in use.
- C.—That at least four pails of water shall be kept close at hand while there is any fire in the furnace, and that a competent person shall be left in attendance until all fires are extinguished.
- D.—That the Company will not be liable for any loss arising by reason of the culpable neglect of the person in charge of the Engine, or owing to the Engine being out of proper repair.
- E.—That a License may be cancelled at any time on notice being given to the holder thereof by the Inspector of the said Company.
- F.—That all licenses must bear date for the current year, and all licenses must be renewed yearly. This is required, as a Machine worthy of license this year may be out of gear, and not licensable next year, from accident or other cause.

2.—The Company has a standing offer of a reward of \$100 for information that will convict any person of incendiaryism, by which the Company suffers. It will be cheerfully paid if earned.

3.—Members erecting new buildings may insure them for an additional sum, not exceeding \$200, without intervention of an agent, on making application to the Secretary. Also, additional insurance may be had to a reasonable amount on contents of buildings, in like manner; the certificate of the new insurance to expire at the same time as the already existing one, and to be on the Cash System.

4.—Please bear in mind that members making repairs or alterations, involving carpenters' or joiners' work, do so at their own risk, unless they have paid 10 cts. per \$100 per month on the amount insured. Additions or changes in situation of outbuildings, when over seventy feet from dwellings house, do not affect the insurance.

5.—School Houses and Public Halls, when insured, may be used for holding religious or temperance meetings, and such public meetings as are commonly held in buildings of this class. Parties using the buildings must be particularly cautioned to extinguish all fires and lights on leaving the premises.

6.—Your attention is called to the Fire Inspector's Report, and the causes of fires as shown in Loss Table. By guarding against the accidents mentioned therein you may save yourself and the Company from great loss.

7.—Members writing in regard to their insurance must always give the numbers of their Policies, or the date when insured and name of Agent. Parties who may not have received their Policies, on writing for them should give the date and name of Agent, when duplicates will be furnished free of charge.

8.—~~As~~ In case of loss, notify the Secretary at once, with number of Policy.

9.—Read your Policy over attentively. Pay attention to all the conditions, so that you may comprehend exactly the footing you stand on.

10.—Induce your neighbor to insure by pointing out to him that the cost for management and expenses per \$100 insured, is less than in any other Company in Canada.

NOTICE TO CLAIMANTS.

The Fire Inspector respectfully calls the attention of claimants to the practice frequently indulged in by those having accidents by fire or lightning, of delaying giving notice direct to the office when such accidents occur, often waiting until the Agent comes around to renew before presenting their claim. This is unfair to themselves and to the Company. Notify your claim at once to the Manager, however small it may be; and as the Inspector is always on the road, he can arrange to visit claimants when in their localities, thus saving unnecessary travel and expense to the Company, and satisfying all concerned of the earnest desire of the Company to settle just claims against them.

ANNUAL MEETINGS.

1.—Members will bear in mind that the last Wednesday in January in every year, at the hour of 2 o'clock p.m., is the day and hour fixed by By-law for the holding of the Annual Meeting for the Election of Directors, and for the submission of the yearly statement of the affairs of the Company.

2.—Owing to the increased interest exhibited in our annual meetings, it is absolutely required that each member brings the number of his Policy with him, to enable his vote to be received.

LIST OF AGENTS.

In their order according to the number of Risks taken during 1882.

Agent.	Post Office.	Agent.	Post Office.
1 JOHN A. LEITCH.....	BRANTFORD	48 GEORGE PECK	GANANOQUE
2 W. H. SNIDER.....	NAPANEE	49 WM. LOGIE.....	NASSAGAWEYA
3 S. CORNEIL	LINDSAY	50 HUGH MCKAY.....	UXBRIDGE
4 L. LEITCH.....	ST. CATHARINES	51 G. H. COOK.....	BEACHVILLE
5 JAMES BLACK	SPRINGFIELD	52 JOHN D. LEITCH.....	GUELPH
6 W. C. READ.....	MERRICKVILLE	53 W. H. BROWNE.....	COLUMBUS
7 W. G. HETHERINGTON.....	MILLBROOK	54 TRA F. CALDER.....	GRIMSBY
8 JOHN F. HILL.....	WELLAND	55 JAMES BURTON.....	OSNABRUCK CENTRE
9 ISAAC FERGUSON.....	COOKSTOWN	56 LAWRIE & MORTIMORE.....	NEWMARKET
10 E. MCCOLLOM.....	RIDGETOWN	57 JOSEPH CROSS.....	BOTHWELL
11 J. W. CROSSLEY.....	KING	58 JOSEPH HIGGINS.....	BRUCEFIELD
12 JAS. McLEOD.....	LONDON EAST	59 L. LEHMAN	WILLOWDALE
13 WM. STANLEY.....	LUCAN	60 R. W. KNIGHT.....	WOODSTOCK
14 J. W. ARMSTRONG.....	LUCKNOW	61 J. S. McDONALD.....	WOODSTOCK
15 S. M. BROWN.....	VICTORIA SQUARE	62 G. H. WOODBURN.....	OTTAWA
16 STEPHEN WHITE.....	CHATHAM	63 H. A. McLAUGHLIN.....	NORLAND
17 WM. CALDER.....	ALSFELDT	64 ROBT. MURRAY.....	EMBRIO
18 RICHARD EWENS.....	CHATSWORTH	65 P. J. ALISON.....	STRATHROY
19 DAVID HOSSIE.....	LOGIERAIT	66 J. H. HYNDMAN.....	EXETER
20 ANDREW CHRISTIE.....	HALLVILLE	67 JOHN GRANT.....	FORESTER'S FALLS
21 JOHN O. SNIDER.....	BELLEVILLE	68 JAS. STEELE.....	BARR
22 ARCH. ANDREWS.....	SKEAD'S MILLS	69 D. D. ANDERSON.....	WYOMING
23 JAMES CAMERON.....	NAPIER	70 W. W. FARRAN.....	CLINTON
24 D. S. BUTTERFIELD.....	NORWICH	71 CHAS. HAMILTON.....	BLYTH
25 ADAM HUNT.....	TEVIOTDALE	72 GEO. SHEPPARD.....	GODERICH
26 JOHN DAVY.....	SPRINGFIELD	73 WM. MUNN.....	CEDAR HILL
27 J. C. POLLOCK.....	FOREST	74 JAS. SHANNON.....	ASHTON
28 P. OUELLETTE.....	AMHERSTBURG	75 JOHN CAMPBELL.....	METROPOLITAN
29 GEO. C. ELLIOTT.....	MAYFAIR	76 D. FERGUSON.....	DOUGLAS
30 JOHN F. TRIBE.....	BROWNSVILLE	77 JAS. McLEAN.....	HAMPTON
31 R. F. PADDOCK.....	DUNNVILLE	78 JOHN T. WILFORD.....	CROSSHILL
32 L. M. BISSELL.....	ADDISON	79 W. H. WINDOVER.....	DRESDEN
33 GEO. A. MORSE.....	LEAMINGTON	80 WM. STORY.....	PLANTAGENET
34 A. McINTYRE.....	ST. THOMAS	81 C. W. MELLOR.....	PRINCETON
35 MATTHEW EAST.....	NASHVILLE	82 ISAAC SIMPSON.....	KINGSTON
36 S. S. BRINTNELL.....	COLBORNE	83 A. MCP. GRANT.....	METCALFE
37 M. EAGLESON.....	COBOURG	84 A. NIVEN.....	HALIBURTON
38 R. H. MURRAY.....	ALLENFORD	85 JOHN WILSON.....	RUSSELDALE
39 JOHN TAYLOR.....	BRUSSELS	86 HENRY WATSON.....	CLEARVILLE
40 ADAM SCHNEIDER.....	BORNHOLM	87 P. M. ROWE.....	GEORGETOWN
41 T. A. MAYBURY.....	PARKHILL	88 B. S. COOK.....	FORDWICH
42 GEO. B. CARRUTHERS.....	CHRISTINA	89 I. W. CAMPBELL.....	GLENCOE
43 THOS. S. MINTON.....	LONDON WEST	90 E. DEHART.....	WHITBY
44 JAS. E. COATES.....	PRESCOTT	91 JOHN DICKSON.....	WINGHAM
45 HUGH DRAIN.....	NORWOOD	92 R. E. HAMILTON.....	LUTHER
46 THOS. B. MOORE.....	PERTH	93 J. J. MANNING.....	BRAMPTON
47 HUGH CHISHOLM.....	ROTHSAV	94 F. P. GASSION.....	BERLIN