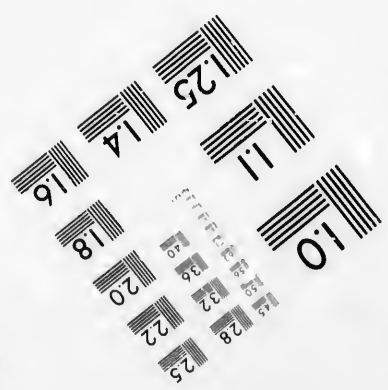
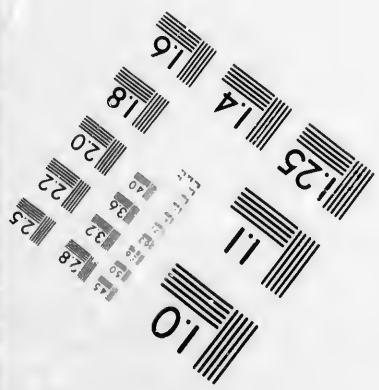
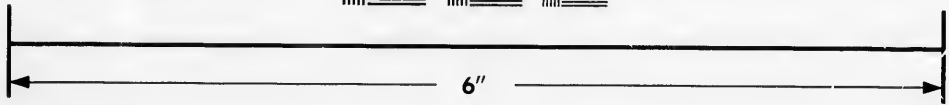
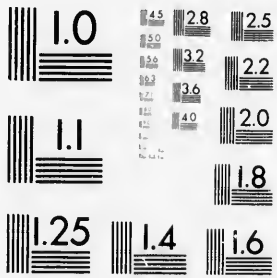


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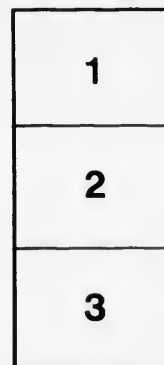
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PROCEEDINGS  
OF THE  
SECOND ANNUAL MEETING  
OF THE  
BEAVER AND TORONTO

**Mutual Fire Insurance Company,**

HELD MARCH 21-23, 1871.

WITH THE

REPORT OF THE BOARD OF DIRECTORS.

Incorporated under the Act 22 Victoria, Chapter 52,  
*Vide Con. Stat. U. C.*

Also by Special Statute, 27-28 Vic. cap. 99.  
And by Act of the Dominion Parliament, 32-33 Vic. cap. 70.

OFFICE—TORONTO BANK BUILDINGS,  
Cor. of Wellington & Church Sts., Toronto.

1871.

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# CARDS OF THANKS.

The following are a few of the acknowledgments received during the year 1870, the remainder being omitted for want of space.

RECEIVED from the Beaver and Toronto Mutual Insurance Company, the sum of One Hundred Dollars, being in full of my claim for loss of my Horse "Prince," by death, on the 10th February inst., insured for the above amount under policy No. 24836.  
TORONTO, February 26th, 1870.  
GEORGE ROBINSON.

RECEIVED from the Beaver and Toronto Mutual Insurance Company the sum of Two Hundred and Ninety-five Dollars Ten Cents, being in full of my claim for loss of contents of barn on the 11th February last, by fire, insured under policy No. 21215.  
TORONTO, March 16th, 1870.  
THOMAS CLARKE.

DEAR SIR,—I wish, through you, to return my hearty thanks to the Directors of the Beaver Mutual Insurance Association, for the very prompt payment of all my claim for the loss of my Barn, Stables, and contents, destroyed by fire on the 81st of May last, and hope that a discerning public will encourage you in your gentlemanly and liberal conduct.  
VAUGHAN, June 4th, 1870.  
Yours truly,  
W. T. O'REILLY, Esq., Toronto.  
WILLIAM DEVLIN.

W. T. O'REILLY, Esq., Secretary and Inspector Beaver and Toronto Mutual Fire Insurance Company:—DEAR SIR,—I beg to acknowledge the receipt of your favour of the 4th inst., covering draft for \$60, amount of my claim for loss of Horse "Tom," insured under Policy No. 27502 of said Company. Please accept my thanks for the Company's prompt attention. Your obedient servant,  
EMILY, June 9th, 1870.  
MICHAEL CALLAHAN.

TO THE President and Directors of the Beaver and Toronto Mutual Insurance Association:—I beg to acknowledge, through your agent, the very prompt and satisfactory settlement of my claim, for damage done to my barn by lightning, on May 21st, 1870.  
AINLEVILLE, June 21st, 1870.  
EDWARD BRYANS.

TO THE President and Directors of the Beaver and Toronto Mutual Fire Insurance Company:—GENTLEMEN,—I have to thank you for the satisfactory settlement of my claim for loss on House and Barn, and contents, by fire, amounting to Six Hundred Dollars.  
TORONTO, June 28th, 1870.  
Yours truly,  
G. McCULLOUGH.

RECEIVED this day from the Beaver and Toronto Mutual Insurance Company, the adjustment of my claim for One Hundred and Seventy Dollars, for loss under Policy 22958.  
NORMANBY, 18th July, 1870.  
WILLIAM BRANNIGAN.

TO THE Directors of the Beaver and Toronto Mutual Insurance Company:—GENTLEMEN,—You will please accept my thanks for your prompt and liberal settlement of my claim for loss by fire, of my Barn, Stable, and contents, on the night of the 23rd June last. The property was insured under Policy No. 27062, and I have this day received adjustment of this claim, amount being Four Hundred and Forty-three Dollars Twenty-five Cents, being in full for claim for said loss.  
MARK DALE, July 18th, 1870.  
MARK ARMSTRONG.

W. T. O'REILLY, Esq.—DEAR SIR,—I received yours of 16th inst., enclosing a draft on Ontario Bank for seven hundred and forty-nine dollars, being the full amount of my claim for loss by fire, as Executor of the late Henry Haines, insured under policy No. 15,948 in the Beaver and Toronto Mutual Fire Insurance Company. For which you will please accept my sincere thanks. I remain, your obedient servant,  
PUSLINCH, July 22nd, 1870.  
JAMES CAULFIELD, Executor.

RECEIVED from the Beaver Mutual Fire Insurance Association three hundred and ninety dollars, being in full of my claims for loss by fire, under policy 16,747 of the Association, and beg to thank the Company for their prompt and satisfactory settlement given me.  
CARTWRIGHT, July 25th, 1870.  
JOHN BRUCE.

RECEIVED from the Beaver and Toronto Mutual Fire Insurance Company the sum of four hundred and sixty dollars, being a satisfactory settlement of my claim for loss of barn, stable, and shed, and their contents, insured under policy No. 26860.  
PITTSBURG, September 11th, 1870.  
JONATHAN PRETTY.

PROCEEDINGS

AT THE

SECOND ANNUAL MEETING

OF THE

BEAVER AND TORONTO

**Mutual Fire Insurance Company,**

HELD MARCH 21-23, 1871,

WITH THE

REPORT OF THE BOARD OF DIRECTORS.

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Incorporated under the Act 22 Victoria, Chapter 52,  
*Vide Con. Stat. U. C.*

Also by Special Statute, 27-28 Vic. cap. 99.  
And by Act of the Dominion Parliament, 32-33 Vic. cap. 70.

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OFFICE—TORONTO BANK BUILDINGS,  
Corner of Wellington and Church Streets, Toronto.

1871.



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## OFFICERS

OF THE

### BEAVER AND TORONTO MUTUAL FIRE INSURANCE COMPANY.

President :

CHARLES E. CHADWICK, Esq.

Vice-President :

DAVID THURSTON, Esq.

Managing Director :

S. THOMPSON.

Board of Directors :

C. E. CHADWICK, INGERSOLL.

D. THURSTON, TORONTO.

A. BARKER, MARKHAM.

HON. OLIVER BLAKE, TOWNSEND.

HON. J. H. CAMERON, TORONTO.

JOHN CLUBINE, NEWMARKET.

JOS. W. COLLINS, NEWMARKET.

RICHARD L. DENISON, LIPPINCOTT.

J. S. PARKER, OWEN SOUND.

H. ROWSELL, TORONTO.

JOHN SNELL, EDMONTON.

S. THOMPSON, TORONTO.

Honorary Directors :

W. H. BERRY, MARCH.

T. BOWLES, REEVE, CHINGUACOUSY.

HON. GEORGE BRYSON, M.L.C., PONTIAC.

JAMES DRYDEN, WHITBY.

W.M. EDWARDS, CLARENCE.

T. HIGGINSON, W. HAWKESBURY.

H. S. HOWLAND, YORK.

THOS. McCONKEY, M. P., BARRIE.

J. McDERMOT, REEVE OF WALLACE.

HON. J. SIMPSON, SENATOR, BOWMANVILLE.

GEORGE SNIDER, M.P., OWEN SOUND.

JOHN IRONSIDE, FERGUS.

J. LANGTON, MINDEN.

C. S. BURROUGHS, LACHUTE.

Joint Secretaries :

W. T. O'REILLY AND H. HANCOCK.

Fire Inspector :

W. T. O'REILLY.

Bankers :

ONTARIO BANK.

SECOND ANNUAL REPORT  
OF THE  
BEAVER AND TORONTO  
Mutual Fire Insurance Company.

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THE Second Annual General Meeting of the members of the above Company, which had been summoned for the 21st March, was adjourned on that day till the 23rd, in consequence of the general elections for the Province of Ontario being held on the day first named. The meeting, which took place at the Company's Office, Toronto Bank Buildings, was organized in the usual manner. Charles E. Chadwick, Esq., President, took the chair. The Report of the Board of Directors for the year 1870 was read as follows :

REPORT.

We meet together on this occasion under circumstances which have no parallel in the history of fire insurance.

On the 16th of August of last year, the affairs of the Company were in a condition so flourishing, that your Board could not but look forward with pleasure to the prospect of presenting you this day with an unusually favourable report. They expected to be able to say, that the business was largely increased, that the Company was free of debt, and that a handsome fund remained on hand towards the reduction of future assessments.

THE OTTAWA FIRES.

But on the following day, the 17th, an event occurred, so disastrous, and involving so many of our members in its frightful consequences, that all ordinary business calculations were put to flight, and the only question left for your Board to consider was, what was their duty to the sufferers, and how they might best fulfil it?

On that day a storm of wind arose from the south-west, which lashed into flames the expiring embers of fires which had been smouldering in the patches of woodland scattered here and there through the counties of Lanark, Renfrew, and Carleton, in the Province of Ontario; and Ottawa, in the Province of Quebec. For four months previously no rain had fallen in these counties, and the fields were parched up with drought, so great as seemingly to fill the air with inflammable exhalations, and to render fences, buildings, pastures, and trees, so dry that the merest spark must set them in a blaze. In this condition were the seven townships of Fitzroy, Huntley, Goulburn, March, Nepean, Gloucester, and Hull, when the storm of the 17th August swept over them, and in the brief space of four hours left them a blackened desert, with here and there a house or barn untouched, but everything else—dwellings, outbuildings, fences, bridges, crops, meadows; nay, even horses, horned cattle, sheep, pigs, poultry, every variety of tame and wild animals, and, saddest of all, twelve human beings—all involved in one common destruction. Those

of the unfortunate farmers who escaped did so with extreme difficulty, in many instances by driving their waggons, containing their wives and children, into the middle of the river, where they had to remain all night, their flesh blistered with the heat, and their clothing consumed on their backs. The soil, in places, was burnt so deeply as to render farms worthless, and the highways were made impassable by the destruction of bridges and corduroy roads. To the horrors of fire were added those of starvation and exposure, for it was many days before a shelter could be provided, or even food furnished to all who needed it. The harvest, just gathered, had all been burnt in the barns; and the green crops, corn, oats, turnips, and even potatoes, were scorched in the fields to such an extent as to render them quite worthless.

#### NATURE OF THE OTTAWA COUNTRY.

This district of country had been no half-cleared bush tract, full of logs, dead wood, and wretched log buildings, but possessed, as a rule, some of the best farms, largest clearings, and finest buildings in the Province of Ontario. Many of the houses and outbuildings were of brick or stone, roofed with tin, and all of them, as a rule, comfortable, well-finished dwellings, with substantial barns, &c.; while the land was generally clear of stumps, and with no more timber left standing than was barely sufficient for the use of the farmers. Of no county in Ontario can it be said, that it is better protected against fire than were the counties which suffered on the 17th August last.

#### EXTENT OF THE OTTAWA FIRES.

Any person may form a tolerable idea of the extent of the Ottawa fires, by supposing a similar calamity to befall himself and his neighbours. Let the owner of any farm near Toronto, imagine a fiery blast consuming, within two or three hours, nearly every homestead between Toronto and Lake Simcoe, and between Uxbridge and Lloydstown, villages and all! Let the residents of Grey and Bruce picture to themselves a conflagration spreading from Owen Sound to Kincardine and Durham,—a country not nearly so well improved, in any respect, as the Ottawa region. Let the "men of Gore" suppose themselves driven to escape with bare life, with the whole tract from Hamilton eastward to the Niagara River, and southward and westward to the Grand River and Lake Erie, all in one rushing storm of fire. Such was the trial to which our Ottawa brethren were exposed, and in which twelve (men, women, and children,) were destroyed, several of them actually calcined to ashes!

The number of families burned out has been stated at four hundred and upwards. Of these no less than eighty-two were insurers in your Company, which has been represented there by excellent agents, who possessed the entire confidence of the community. Hence it happens, that no other Company has suffered one-fifth the amount of our losses on that occasion. Your Board took the promptest steps to enquire into the extent of the calamity, by despatching the Fire Inspector to the spot immediately upon receipt of intelligence of the magnitude of the disaster; but it was found impossible, for more than a week, to learn the facts of the case, so utter was the ruin, and so distracted the condition and state of mind of the unhappy population thus suddenly cast upon public charity. On the 26th, two of your Directors, Messrs. Thurston, V. P., and Denison, arrived on the spot, by which time the confusion had subsided sufficiently to allow an investigation of the number and amount of losses for which this Company was responsible. But those gentlemen had to return, and make a second journey to Ottawa, before the truth could be ascertained with any degree of accuracy.

#### AMOUNT AND SETTLEMENT OF OTTAWA LOSSES.

It was at first supposed that this Company would have to be responsible for something like Eighty Thousand Dollars, to cover losses on the 17th August. Heavy as this blow was, your Board felt no hesitation as to their course, and rejoiced in the certainty that the Company was equal to the occasion. Their first step was to declare an assessment of two-

fifths of all premium notes in the Mercantile and Household Branches, and one-third in the Farmers' Branch, which it was estimated should produce between Seventy and Eighty Thousand Dollars, when collected. This assessment wipes away, as it were, for the present, the entire margin intended for extraordinary losses, but does not interfere with the ordinary annual assessments, and therefore does not affect the practical working of the Company.

The task of investigating and settling all these various claims, was rendered doubly difficult by the entire sweeping away of all vestiges of what the property had been; and it required no ordinary amount of patience and toil to get through the work, which was, however, accomplished without ill-feeling, almost without dispute, and the whole claims ascertained in three weeks, to the satisfaction of the parties concerned. They amounted in all to \$63,747.06, of which the sum of \$3,481.27 was covered by reinsurance, making the net loss \$60,265.79, which was paid (with one exception, deferred for proof of title,) by drafts on the Company at dates varying from three to six and in a few cases nine months, of which about three-fourths have been paid, and funds will be ready to protect the remainder as they become due.

It should be borne in mind, that it is no part of the system of this Company to accumulate large funds in hand; but on the contrary, advantage has been taken of our considerable receipts from policies issued on the cash system, to apply moneys so received to the immediate outlay of the various branches, at the same time deferring assessments to a late period, so as to leave as much money as possible in the hands of members, to be called for only when required by absolute necessity. It was owing to this caution on the part of the Board, that it became possible to obtain so large a sum when required to meet this most extraordinary demand. And it is surely a very gratifying proof of the entire confidence felt by the farmers about Ottawa in the Company and its Board of Directors, that they were willing to wait with patience, and even with lively gratitude, until funds could be collected by assessment from the many thousands of merchants, householders, and farmers, included in our long list of members.

Up to the 1st January, 1871, the sum of \$33,942.80 had been received on account of our Ottawa Special Assessment. To this date a further sum of \$13,069.95 has been collected, and there remains a balance of \$23,113.25 to be received from that source.

#### OBJECTIONS TO THE SPECIAL ASSESSMENT CONSIDERED.

As doubts have been raised by certain parties, not perhaps too warmly disposed towards the Company, of the right of the Board of Directors to assess members of the Mercantile Branch for losses by fire occurring on Farm property, it may be well to explain the principles upon which the several Branches have been assessed on this occasion, and to do so, we must notice the position of the two Companies before the union in 1869. The Beaver Company, being the older, made considerable cash advances to the Toronto Mutual Company, and in this manner invested the reserve funds then accruing from its cash system policies. When the union took place, it was found that the tendency amongst farmers to insure on the cash principle was becoming so general, that the Board of Directors thought it prudent to discontinue issuing cash system policies in the Farmers' Branch, under the apprehension that the predominance of cash policies might lead to serious consequences should any heavy misfortune happen to the Branch. One leading Farmers' Mutual Company had abandoned the premium note system altogether, and another appeared to be following in the same course. The Board, therefore, acting under legal advice, decided to reinsure all their Farm cash risks in the Mercantile Branch, and did so, crediting it at the same time with the full estimated value of all unexpired cash policies. They thenceforward issued *all* cash policies in the Mercantile Branch, considering that they were conferring upon it a valuable class of business, as is evident from the fact that about \$25,000 were thus transferred to its account in the office books, and held as a reserve fund for future claims under cash policies. Hence it happens that under cash policies, chiefly issued since the union of the two companies, no less than \$34,284.63

became payable to the Ottawa sufferers in the Mercantile Branch alone, as will be seen by the statement given elsewhere. The special assessment became inevitable, to provide that sum, and still maintain a reserve sufficient to protect future cash policy-holders. The probable gross product of the assessment in this Branch is \$33,104.

In the Farmers' Branch, consisting of premium note policies exclusively, the Ottawa losses were \$25,981.16. The special assessment of one-third is estimated to produce \$24,861.00.

It will be more difficult, perhaps, to explain clearly to members of the Household Branch, how it became necessary to assess them at the same time with other members, on account of these Ottawa losses. They are, however, aware that they pay on insuring a sum of about \$3, which includes Agent's fees and commissions, and are not asked for any ordinary assessment until the end of twelve months. In this way nearly the whole expenses of the Household Branch have had to be advanced by the Mercantile Branch out of its cash reserve, until repaid gradually out of each member's annual assessment, when it becomes due, twelve months afterwards. Thus the Household Branch has been constantly indebted a year in advance, and the larger the business done, the greater the indebtedness for cash advances. The Board regret much the necessity they were under, suddenly to call in these advances, but were quite unable to avoid doing so, as the funds were required for the Ottawa claims. They have measures in contemplation, however, which will completely remedy this matter in future, and they hope effectually prevent its recurrence. In the meantime, the promise held out by them, that the cost of insurance in the Household Branch will be in no wise increased by the levy of the special assessment, is being and will be strictly adhered to.

#### SEPARATE ACCOUNTS OF THE BRANCHES.

In their last year's report, your Board stated, that in consequence of the immense labour involved in the settlement of all questions between the united Companies, and because of the fact that the first half of the year 1869 would require separate audited statements, while the latter six months' business was under one organization, it would not be possible, on that occasion, to submit detailed accounts of the affairs of the several Branches separately. This year, however, the accounts of the Branches have been prepared with care, and every item is separately classified, so as to exhibit the exact status of each Branch. Those accounts are given below, in tabular form, in such a manner that every member may judge for himself of their actual condition. The statement of Receipts and Expenditure represents the entire transactions of the Company as a whole; as does also the Table of Assets and Liabilities, which will be found to agree in every detail with the Branch Tabular Statement. It is therefore unnecessary to recapitulate the figures here.

#### THE GENERAL RESULT.

The losses of the year have been rather heavy independently of the Ottawa Fires, but not nearly so heavy, in proportion, as those recorded by other Fire Companies, proprietary as well as mutual; and even the Ottawa claims have not proved an unmixed misfortune, as they have been the occasion of making an effort which has placed the mutual principle in a favourable light before the Dominion—as is proved by the still increasing business of the office, and the frequent commendations we receive from insurance authorities. All admit that this visitation has been one which no ordinary foresight could anticipate—no actuarial calculation forefend—and that there is but one reflection which, with reverence, can be properly applied to it: “It is the act of Providence—*fiat voluntas tua.*”

It ought to be a pleasurable reflection to us all that our Company has really done more towards alleviating the Ottawa farmers' distress, than any other private organization. Sixty-four thousand dollars is a handsome sum from one source for such a purpose, as those of our members have doubtless felt, whose assurances of confidence and approval have been a very great support and assistance to your Board under the unusually heavy burthen of their official duties.

**PROPOSED CHANGES.**

Your Board are of opinion that considerable improvement may be effected in our internal arrangements. It seems now well established, that isolated private dwellings in the outskirts of villages and towns are quite as safe, if not much safer risks, than farm buildings; and there appears to be no reason why the distinction between the Household and Farm Branches should be maintained. The more extensive the business of each Branch, the cheaper the insurance; and for this reason, your Board ask the authority of the meeting to close the Household Branch as soon as convenient, and to transfer its policies to the Farm Branch.

They have also had in view the propriety of opening a new Branch, in imitation of a sister Company at Hamilton, for the insurance of risks within the fire limits of the city of Toronto alone, for which purpose an Act of the Legislature may be needed.

Furthermore, your Board have decided, for several reasons, to restore the practice of allowing agents to collect a fee on insuring, which will save the trouble and cost of keeping many voluminous accounts in the office books; and at the same time, in consequence of a recent judgment of the Court of Common Pleas, which has decided that there is no authority in law to justify Mutual Companies in taking a note for "first payments," although they may take notes for cash premiums in full, your Board contemplate collecting no "first payment" whatever, but, instead thereof, levying the first assessment at the end of six months, the second at the end of eighteen months, and so forth. Of course this change will not affect existing policies, but only those hereafter to be issued.

**MUTUAL INSURANCE.**

Some few of our members, whose sense of justice induced them to pay cheerfully our Ottawa special assessment, have nevertheless expressed their intention not again to insure in any Mutual Company. Such persons surely labour under a mistake. Had a loss of equal proportionate amount occurred to any proprietary Company, that is, if its whole cash reserve had been swallowed by a single fire, what would have been its chance of recovering itself? Many Proprietary Companies have succumbed to much less serious reverses even within the past year. If, then, a Mutual Company can sustain itself where others would fail, is not that the very best argument for the mutual principle? One of the oldest Mutual Companies in Canada met with heavy losses thirty years ago, yet those who have adhered to it up to the present day, declare that in the long run they have saved money.

Under the Mutual Insurance Law, the Directors are bound to assess all losses and expenses upon premium notes in force at the date of such losses, &c. If the special assessment should fail to produce the necessary funds to cover the Ottawa losses, it will be the duty of the Board to make a further call upon the same parties for the same purpose. No member whose policy dates after the 17th of last August, has been called upon to contribute towards payment of those losses; and no future insurer need be apprehensive of suffering from any past losses of the Company.

**SUMMARY OF THE YEAR'S BUSINESS.**

The total receipts of the year 1870, were \$95,165.41. The expenditure was \$93,022.77. The number of policies issued was 7095, covering property to the amount of \$4,636,464.50. Policies cancelled and expired during the year, 4838, covering property to the amount of \$3,588,083. Total policies in force on the 1st of January were 18346, covering property to the amount of \$12,415,958; of these 8366 policies were on the Cash System. The total amount of premium notes liable to assessment were \$214,935.52. We have gained since our last Annual Statement an increase of 2474 policies. The Fire and Live Stock Claims for the year amounted in all to \$103,575.03, of which \$63,747.06 were for Ottawa claims of the 17th August last. For other details, see Tabular Statement of the business of the several Branches given elsewhere.

It will be seen, on examination of the Table of Assets and Liabilities, that the Company, notwithstanding the Ottawa losses, still possesses a surplus premium note capital of



\$78,120.94, which is the more remarkable, as other Mutual Companies have considerably reduced or altogether lost their premium note capital.

On a late occasion, your Board did all in their power to secure the passage of an Act of Parliament intended to restrain Cash Premium Policies within very strict limits, and they hope yet to see some measure of the kind carried through the Legislature.

#### BY-LAWS.

By Act of the Dominion Legislature, 32 and 33 Vic. ch. 70, all the By-laws of the Beaver and Toronto Mutual Companies were made applicable to the united Company. As this creates some confusion, your Board have caused a new series of By-laws to be submitted to you, which are recommended for your adoption.

#### ELECTION OF DIRECTORS.

You will be entitled to elect four Directors for three years, in the place of Messrs. A. Barker, G. Snider, J. Snell, and S. Thompson, who retire by rotation, but are eligible for re-election; and also one Director for one year, in place of J. Gregory, Esq., resigned. It will also be your privilege to nominate Honorary Directors in the place of those chosen last year.

The Auditors' Report, Statement of Receipts and Expenditure, and of Assets and Liabilities, and the Fire Inspector's Report, were also read, as given elsewhere.

After full discussion the Report was adopted, and twenty thousand copies ordered to be printed for the use of members and policy-holders.

The following series of By-laws was then moved and seconded, and adopted unanimously:—

#### BY-LAWS.

I. This present Company is formed under Chapter 52 of the Consolidated Statutes of Upper Canada, and is a body corporate and politic, by and under the name of "THE BEAVER AND TORONTO MUTUAL FIRE INSURANCE COMPANY."

II. The Board of Directors of the Company shall consist of twelve members, but the number may be altered by By-Law of the Company at any Annual Meeting thereof, so as the same be not less than seven, nor more than fifteen. One-third of such Directors shall retire annually by rotation.

III. A Vice-President shall be appointed by the Directors to act in the absence of the President in all matters relating to his office.

IV. The business of the Company shall be separated into three branches: one to be called the "Farmers' Branch," for the insurance of isolated buildings, and property not hazardous; the second, to be called the "Household Branch," for the insurance of isolated dwellings in Villages, Towns, and Cities; and the third, to be called the "Mercantile Branch," for insuring buildings and property hazardous and not hazardous; Provided, that the Board of Directors may, in their discretion, at any time unite the "Farmers' Branch" with the "Household Branch" under the former name.

V. A Guarantee Capital may be raised, not exceeding the sum of \$500,000, when the Board of Directors shall deem it expedient, the rights of subscribers thereto to be declared by By-Law of the Board, pursuant to section 31 of said chapter of the said Consolidated Statutes, and as a security to the said subscribers the Directors may pledge not more than two-thirds of the Premium Notes of the said Company, pursuant to the Statute 27 & 28 Victoria, chapter 33, section 6.

VI. A Reserve Fund, for the purpose of paying off any Guarantee Capital raised under the authority of the preceding By-law, may be created from year to year, whenever the Directors shall so determine.

VII. Debentures may be issued, Promissory Notes of the Company may be made, bearing interest, and Bills or Drafts may be made or accepted by the Directors, for the purposes and within the limitations prescribed by law; Provided always, that the manner in which this power is to be exercised shall be defined and regulated by resolution of the Board before any such Debentures are issued.

VIII. All Policies issued by the Company shall be under its corporate seal, signed by the President or Vice-President, and countersigned by the Secretary.

IX. Board meetings shall be held at the Office of the Company once in every month, or as much oftener as the Directors may find necessary.

X. The Directors shall be paid \$3 (three dollars) each for every attendance at meetings of the Board, and \$2 (two dollars) each for attendance at each Committee meeting.

XI. The Annual Meeting of the Company shall be held in the Board Room, in the City of Toronto, on the third Thursday in February, at one o'clock in the afternoon, or at such other day and hour as the Directors may, by timely advertisement, appoint.

XII. The Corporate Seal of the Company shall be the same as that formerly used by the "Beaver Mutual Fire Insurance Association," with the substitution of the present name of the Company.

XIII. The Board of Directors are hereby authorized to make arrangements for re-insurance with other Fire Insurance Companies, or to re-insure the risks of any one of its several Branches with any other of such Branches.

XIV. Two Auditors shall be appointed by the Directors, to examine the Accounts of the Officers of the Company, and report thereon to each Annual General Meeting.

XV. All By-Laws passed by the "Beaver Mutual Fire Insurance Association" and the "Toronto Mutual Fire Insurance Company," respectively, are hereby repealed, in so far as they may be inconsistent with any of the By-Laws passed this day, with the exception of any By-Law for the issue of Guarantee Stock, under which there may be any paid-up stock not yet redeemed and paid off.

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Messrs. Pellatt and Harris were appointed Auditors.

On the motion of Mr. Thompson, seconded by Mr. Madden, it was

*Resolved*, That it is desirable that every Director of this Company hereafter to be elected should be a subscriber to Guarantee Stock of not less than one thousand dollars, or be insured in this Company to the extent of twenty-five hundred dollars.

On the motion of Dr. A. A. Riddel, seconded by Mr. Madden, it was

*Resolved*, That the meeting confirms the special assessment made by the Directors on the occasion of the fires in the Ottawa Valley, and declares its approval of the steps taken by the Board for the settlement of the heavy losses that occurred to the Company in consequence of those fires.

On the motion of Mr. Denison, seconded by Mr. Barker, it was

*Resolved*, That the Board of Directors be, and they are hereby authorized to close the Household Branch of this Company, by re-insuring all policies taken therein in the Farmers' Branch; and that they have also authority to make application to the Legislature, in the name of this Company, to legalize the formation of a new Branch for Toronto risks exclusively.

The following gentlemen were appointed Honorary Directors, viz. :

W. H. Berry, March; Thomas Bowles, Reeve, Chinguacousy; Hon. George Bryson, M.L.C., Pontiac; James Dryden, Whitby; William Edwards, Clarence; T. Higginson, West Hawkesbury; H. S. Howland, York; Thomas McConkey, M.P., Barrie; J. McDermott, Reeve of Wallace; Hon. J. Simpson, Senator, Bowmanville; George Snider, Esq., M.P., Owen Sound; John Ironsides, Esq., Fergus; J. Langton, Esq., Minden; and C. S. Burroughs, Esq., Lachute.

The meeting then proceeded to the election of Directors, when Messrs. A. Barker, of Markham; J. Snell, of Chinguacousy; S. Thompson, of Toronto; and John Clubine, of Newmarket, were elected for three years; and J. S. Parker, of Owen Sound, for one year, to fill a vacancy.

After resolutions of thanks to the President, Vice-President, and Officers, and also to the Agents of the Company, the meeting separated.

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A meeting of the Board of Directors was held subsequently, at which Charles E. Chadwick, Esq., of Ingersoll, was re-elected President, and D. Thurston, Esq., of Toronto, Vice-President, for the current year. S. Thompson, Esq., was re-appointed Managing Director.



STATEMENT OF RECEIPTS AND EXPENDITURE FOR THE YEAR  
ENDING 31ST DECEMBER, 1870.

Dr.		Cr.	
RECEIPTS.		EXPENDITURE.	
	\$ cts.	\$ cts.	
Balance of Cash in hand and in Bank, 31st December, 1869 .....	2,307 20	Fire Claims and Claims on Live Stock .....	\$55,001 52
Cash Premiums and First Payments, less Agents' fees .....	30,236 79	Less Reinsurance received .....	4,461 85
Assessments .....	62,234 00		51,529 67
Deposits .....	16 26	Reinsurance paid .....	1,769 46
Guarantee Stock paid in .....	2,067 43	Bills payable .....	15,030 64
Suspense Account—Cash received by letter, without name of parties.....	10 79	Deposits repaid .....	54 24
		Office Furniture.....	30 00
		Expenses:—	
		Directors Fees.....	\$2,027 05
		Salaries.....	6,985 20
		Commission .....	7,002 56
		Interest .....	1,317 40
		Interest on Guarantee Stock.....	885 32
		Settling Claims .....	2,192 31
		Legal .....	617 55
		Advertising, Printing, and Stationery .....	900 68
		Postages .....	1,344 60
		Auditing .....	260 00
		Rent and Taxes .....	400 00
		Petty and Office Expenses .....	385 03
		Policy writing .....	200 15
			24,608 76
		Cash in hand and in Bank.....	4,539 84
	<u>\$97,562 61</u>		<u>\$97,562 61</u>

We hereby certify the above statement of Receipts and Disbursements, for year ending 30th December, 1871, to be correct.

TORONTO, 23rd March, 1871.

HENRY PELLATT, } AUDITORS.  
GEO. B. HOLLAND, }

STATEMENT OF ASSETS AND LIABILITIES, 31ST DECEMBER, 1870.

CASH ASSETS.		CASH LIABILITIES.	
	\$ cts.		\$ cts.
Cash in hand and in Bank .....	\$4,539 84	Bills Payable, including Fire Claims settled, but not matured .....	\$52,250 69
Short date Notes for first pay- ments, and Cash in Agents' hands .....	14,092 71	Claims since settled .....	3,090 00
Assessments unpaid.....	46,083 41	Sundries .....	2,111 83
Sundries .....	471 93		57,452 52
	65,187 89		
OTHER ASSETS.		OTHER LIABILITIES.	
Premium Notes liable to Assessment:		Guarantee Stock paid up .....	8,900 62
Farmer's Branch .....	\$96,055 73		66,413 14
Mercantile " .....	85,947 56	Balance of Assets over Liabilities.....	78,120 94
Household " .....	32,032 23		
	214,935 52		
Less Assessments thereon .....	136,343 76		
	78,591 76		
Office Furniture .....	754 43		
	<u>\$144,534 08</u>		<u>\$144,534 08</u>

INSPECTOR'S REPORT.

I have the honour to report that, during the year ending December 31st, 1870, two hundred and twenty-eight losses, in all Branches, have occurred. Of these, two hundred and nineteen have been adjusted, amounting to \$100,738.03. Payment of seven claims has been disputed, and two remain unadjusted, awaiting proofs of loss.

Of the above large number of claims, eighty-three arose out of the great fire on the Ottawa River, on the 17th August, and one hundred and forty-six were ordinary losses, classified as follows :

ORDINARY LOSSES

Household Branch	- - - - -	\$1,991 79
Mercantile " (Cash System)	- - - - -	13,173 40
" " (Premium Note System)	- - - - -	9,353 53
" " Live Stock	- - - - -	1,091 00
Farmers' "	- - - - -	8,291 25
Settled since December 31	- - - - -	3,090 00
Total Ordinary Losses	- - - - -	<u>\$36,990 97</u>

OTTAWA LOSSES.

Farmers' Branch (Premium Note System)	- - - - -	\$27,031 66
Mercantile " (Cash System)	- - - - -	36,715 40
Total Ottawa Losses	- - - - -	<u>\$63,747 06</u>
Total Adjusted Losses for the year	- - - - -	\$100,738 03
Disputed and refused	- - - - -	2,755 00
Unsettled	- - - - -	82 00
Total	- - - - -	<u>\$103,575 03</u>

It is to be regretted that during the year 1870, and since, several parties who had not paid their assessments after repeated notifications, have nevertheless preferred claims which the Board could not entertain. The law on this subject is very strictly defined, and it is quite unreasonable for any person to suppose that a Mutual Company can be expected to comply with such demands, at the very same time that he himself has done his best to cripple its resources.

I append hereto a full list of claims of the past year, properly classified under their respective heads.

All of which is respectfully submitted.

W. T. O'REILLY,  
*Inspector.*

AUDITORS' REPORT.

TORONTO, 23rd March, 1871.

To the President and Directors of the Beaver and Toronto M. F. I. Co. :

GENTLEMEN :—We beg to report that we have examined the Books and Vouchers of the Company for the year ending 31st December, 1870, and now enclose Statement of Receipts and Disbursements, also Balance Sheet from the Company's Ledger, to same date, all of which we have great pleasure in certifying as being correct.

We feel we would be neglecting our duty should we close our report without referring to the prompt and liberal manner in which the very heavy assessment necessitated by the calamitous fire in the Ottawa District has been met, which fact must be very gratifying to the Directors, affording, as it does, the best proof of the soundness of the management of the institution.

All of which is most respectfully submitted.

Yours most respectfully,

HENRY PELLATT, }  
GEO. B. HOLLAND, } *Auditors.*

STATEMENT OF ACCOUNTS OF THE SEVERAL BRANCHES, DECEMBER 31, 1870.

	FARMERS' BRANCH.		HOUSEHOLD BRANCH.		MERCANTILE BRANCH.		TOTAL.	
	\$	c.	\$	c.	\$	c.	\$	c.
<b>ASSETS:</b>								
Premium Notes liable to assessment.....	96,055	73	32,932	23	85,947	56	214,985	52
Less already assessed.....	70,172	12	20,426	54	45,145	10	196,343	76
Unpaid assessments .....	25,283	61	12,505	69	40,802	46	78,591	76
Cash and Notes in Agents' hands .....	16,980	17	8,955	71	20,247	53	46,083	41
Total Assets .....	\$42,163	78	\$21,461	40	\$75,142	70	\$198,767	88
<b>LIABILITIES:</b>								
Claims adjusted, not matured Dec. 31 .....	\$17,408	77					\$49,250	69
Claims since adjusted.....	1,646	00					3,090	00
Claim unadjusted.....							1,400	00
Total Liabilities .....	\$19,054	77					\$53,740	69
<b>INCOME:</b>								
Assessments paid.....	\$31,510	28					\$82,234	09
Cash Premiums .....	2,123	10					30,236	79
Total Income .....	\$33,632	38					\$82,470	88
<b>EXPENDITURE:</b>								
Claims paid for losses, 1869 .....	\$1,175	00					\$2,740	00
“ “ “ “ 1870 .....	19,456	75					51,529	67
Less amounts re-insured .....								
Office Expenses, including Salaries, Agents' Commissions, Legal Expenses, Directors' Fees, Settling Claims, and all other Expenses except Claims paid for losses, as above .....	\$,119	41					24,608	76
Total Expenditure .....	\$23,751	16					\$78,878	43
Risks taken during year .....	1645	Pol's cov'g	\$388,899	50	4737	Pol's cov'g	\$2,980,210	06
Risks expired do .....	1885	“	174,720	00	2631	“	1,965,689	00
Risks outstanding Dec. 31, 1870 .....	6736	“	790,949	00	10940	“	6,596,498	90
Premium Notes received during year.....			13,564	78	49,079	60	12,415,968	00
							90,615	17

OTTAWA FIRE CLAIMS, AUGUST 17, 1870.

FARMERS' BRANCH—PREMIUM NOTE SYSTEM.

No.	Name.	Township.	Amount of Claim.	REMARKS.
1	William Grimes	Hull	\$655 00	Barn, sheds and stable.
2	Henry Edwards	March	1,210 00	Dwelling house, outbuildings and contents.
3	John Christian	Nepean	256 00	Barn and contents.
4	George Shouldice	Nepean	540 00	Dwelling house, outbuildings and contents.
5	James and John Beaman	Nepean	1,500 00	Outbuildings and contents.
6	William Simmons	Hull	2,000 00	Dwelling house, outbuildings and contents.
7	George Simmons	Hull	1,160 00	Dwelling house, outbuildings and contents.
8	Timothy Moffatt	Hull	1,276 49	Dwelling house, barn and contents.
9	E. Radmore	Hull	1,421 25	Dwelling house, outbuildings and contents
10	A. Lloyd Smith	March	1,400 00	Outbuildings and contents.
11	James Nesbitt	Nepean	600 00	Dwelling house, wood shed and contents.
12	Mary Traveller	Nepean	268 50	Barns and contents.
13	Reuber Traveller	Nepean	106 25	Outbuildings and contents.
14	William Byers	Nepean	100 00	Barn.
15	James Kelly	Gloucester	550 00	Dwelling house and outbuildings.
16	George Acres	S. March	900 00	Dwelling house, outbuildings and contents.
17	William Hopkins	Gloucester	180 00	Barn and contents.
18	James Coombs	Gloucester	70 00	Stable.
19	William Pollock	Nepean	980 00	Dwelling house, outbuildings and contents.
20	J. O'Grady, per T. O'Grady	Nepean	400 00	Barn and contents.
21	William McBride	Huntley	200 00	Barn and contents.
22	Richard William Smith	Gloucester	574 25	Contents of dwelling and outbuildings.
23	Thomas Heron	Gloucester	496 75	Outbuildings and contents.
24	A. Pritchard	Nepean	120 00	Dwelling house.
25	William Graham	Nepean	2,200 00	Dwelling house, outbuildings and contents.
26	Thomas Graham	Nepean	2,400 00	Dwelling house, outbuildings and contents.
27	John Heenan	Nepean	600 00	Dwelling house, outbuildings and contents.
28	Bernard McKenna	Gloucester	725 00	Dwelling house, outbuildings and contents.
29	J. Sullivan	Nepean	800 00	Outbuildings and contents.
30	Henry Bishop	Nepean	1,750 00	Dwelling house, outbuildings and contents.
31	Sarah Boucher	Nepean	900 00	Dwelling house, outbuildings and contents.
32	Thos. Sullivan	Nepean	593 17	Dwelling house, outbuildings and contents.
			27031 66	
Less amount reinsured.....			1050 50	
			\$25981 16	

MERCANTILE BRANCH—CASH SYSTEM.

1	Robert Grant	Goulburn	\$2,300 00	Furniture and outbuildings.
2	William Roe	Huntley	500 00	Outbuildings and contents.
3	A. S. Woodburn	Nepean	1,175 00	Agricultural hall and drill-shed.
4	George Burroughs	Huntley	1,821 00	Dwelling house, outbuildings and contents.
5	William Kirwan	Huntley	475 00	Dwelling house.
6	John Hartin	Huntley	60 00	Stable.
7	R. J. Gelhausen	Gloucester	50 00	Barn and contents.
8	Christopher Armstrong	March	760 00	Dwelling house, outbuildings and contents.
9	Catharine Conolly	South March	400 00	Dwelling house, outbuildings and contents.
10	Thomas Richardson	South March	700 00	Dwelling house, outbuildings and contents.
11	Trustees School S. No. 4.	Nepean	200 00	School-house.
12	Jane Alexander	Huntley	975 00	House, outbuildings and contents.
13	Miss Read	March	555 00	Dwelling barn, stable and contents.
14	John Joyce	Gloucester	200 00	Barn and contents.
15	Michael Young	Nepean	313 00	Dwelling and contents.
16	David Hartin	Goulburn	310 00	Dwelling, stable and contents.
17	Arthur Read	South March	400 00	Dwelling house.
18	William Smyth	Torbolton	280 00	Dwelling house, outbuildings and contents.
19	Robert Nesbitt	March	500 00	Dwelling house, barn and contents.
20	James Watt	South March	340 00	Dwelling house, barn and contents.
21	Michael Rock	Nepean	700 00	Dwelling house, outbuildings and contents.
22	Robert Duncan	South March	572 40	Dwelling house, barn and contents.
23	Francis Armitage	Torbolton	250 00	Outbuildings and contents.
24	John Rock	Nepean	500 00	Dwelling house, barn and contents.
25	B. Boucher	March	500 00	Dwelling house, outbuildings and contents.
26	William Robertson	March	480 00	Dwelling house, outbuildings and contents.
27	John Robertson	March	500 00	Dwelling house, outbuildings and contents.
28	John Beatty, sr	March	1,470 00	Dwelling house, outbuildings and contents.
29	H. Robillard	Gloucester	50 00	Furniture damaged.
Carried forward.....			\$17345 40	

12,415,968 00  
90,615 17  
18346  
49,079 60  
0,990,998 00  
18346  
13,564 78  
27,970 79  
18346  
13,564 78  
27,970 79  
18346  
13,564 78  
27,970 79

## OTTAWA FIRE CLAIMS—MERCANTILE BRANCH—CASH SYSTEM—Continued.

No.	Name.	Township.	Amount of Claim.	REMARKS.
	<i>Brought forward</i> .....		17,345 40	
30	John Downey, jr.....	March.....	600 00	Dwelling house and outbuildings.
31	William Bradley.....	March.....	400 00	Dwelling house, outbuildings and contents.
32	Samuel Sissons.....	March.....	400 00	Barn, stable and contents.
33	William Mooney.....	March.....	300 00	Dwelling house, barn and contents.
34	Thomas Beatty.....	Nepean.....	1,650 00	Dwelling house, outbuildings and contents.
35	Alexander Beatty.....	Nepean.....	1,800 00	Dwelling house, outbuildings and contents.
36	Wm. Graham (of the Bay).....	Nepean.....	1,450 00	Dwelling house, outbuildings and contents.
37	John Robertson.....	Nepean.....	3,700 00	Outbuildings and contents.
38	Rev. James Sinclair.....	March.....	1,100 00	Dwelling house, outbuildings and contents.
39	John Johnston.....	Huntley.....	555 00	Dwelling house and outbuildings.
40	Rev. James Godfrey.....	Huntley.....	800 00	Contents of dwelling house.
41	Samuel Courteney.....	Nepean.....	250 00	Barn and contents.
42	Nelson Corbett.....	Goulburn.....	300 00	Barn, stable and contents.
43	Richard Richardson.....	March.....	1,140 00	Dwelling house, outbuildings and contents.
44	C. T. R. McNab.....	March.....	220 00	Contents of barn.
45	James Rolston.....	March.....	900 00	Dwelling house, outbuildings and contents.
46	William Argue.....	Goulburn.....	500 00	Outbuildings.
47	Thomas Allen.....	March.....	500 00	Dwelling house and contents.
48	H. H. Allen.....	March.....	975 00	Dwelling house, barn, shed and contents.
49	Richard Nesbitt.....	March.....	400 00	Dwelling house, outbuildings and contents.
50	Charles Pink.....	Hull.....	1,400 00	Dwelling house, outbuildings and contents.
			36716 40	
	Less amount reinsured.....		2430 77	
			\$34284 63	

## FARMER'S BRANCH, FIRE CLAIMS, 1870.

(Not including Ottawa Fire Claims).

No.	Name.	Residence.	Date of Fire.	Amount paid.	REMARKS.
1	John Cameron.....	Holland.....	Jan. 9	\$5 00	Damage to school-house.—Vessel of ashes.
2	George McKay.....	Sydenham.....	" 17	11 65	Clothing damaged.—Spark from candle.
3	P. Davidson.....	Osgood.....	Feb. 1	15 00	Damage to dwelling.—Bed too near stove pipe.
4	C. Johnson.....	Proton.....	" 13	3 00	Damage to dwelling.—Cause unknown.
5	Ann Garnsey.....	Vienna.....	Mar. 5	25 00	Damage to dwelling.—Defective chimney.
6	George Johnson.....	Egremont.....	" 10	176 45	Outbuildings and contents.—Incendiarism.
7	Jas. Hammond.....	Arran.....	" 1	30 50	Damage to dwelling and contents.—Spark from
8	Thomas Moore.....	Elma.....	" 1	13 22	Damage to dwelling.—Kitchen stove. [stovo p.
9	D. McEwen.....	Argenteuil.....	" 3	10 00	Damage to dwelling.—Defective stove pipe.
10	E. Oliver.....	Mara.....	" 14	200 00	Dwelling.—Cause unknown.
11	Rev. A. Campbell.....	Lochaber.....	" 27	6 00	Damage to dwelling.—Sparks falling on roof.
12	T. J. Reazin.....	Pickering.....	May 20	785 00	Barn and contents.—Boy playing with matches.
13	J. Montgomery.....	Enniskillen.....	" 23	30 00	Damage to dwelling.—Lightning.
14	William Devlin.....	Vaughan.....	" 31	758 00	Outbuildings and contents.—Cause unknown.
15	George Brodie.....	Scott.....	June 11	554 50	Barn and contents.—Lightning.
16	E. Shore.....	Collingwood.....	" 11	445 00	Outbuildings.—Lightning.
17	S. Lundy.....	Waterford.....	" 13	10 00	Damage to house.—Spark from chimney.
18	A. Pritchard.....	Nepean.....	" 19	622 10	Outbuildings and contents.—Drunken tramp.
19	G. McCullough.....	Scarborough.....	" 20	600 00	House, barn, and their contents.—Boy playing
20	W. Brannigan.....	Normanby.....	" 29	170 00	Contents of barn.—Unknown. [with fire crackers
21	Cameron & Edwards.....	Thurso.....	July 18	400 00	Barn and contents.—Cause unknown.
22	S. Austin.....	Woodhouse.....	" 20	426 50	Barn and contents.—Lightning.
23	Isabella Russell.....	McNab.....	" 22	190 00	Barn and sheds.—Sparks from burning brush.
24	James Knott.....	Euphrasia.....	" 23	95 00	Damage to dwelling.—Lightning.
25	Capt. Sibbald.....	Georgina.....	" 23	6 50	Damage to house.—Lightning.
26	William Robins.....	Alnwick.....	" —	3 00	Damage to house.—Sparks on roof.
27	Ben. Butler.....	Woodhouse.....	Aug. 4	600 00	Barn and contents.—Cause unknown.
28	Rev. J. C. Lynch.....	Alumette Isl'd.....	" 23	120 00	Damage to Church.—Cause unknown.
29	Jesse Doran.....	Williamsburgh.....	" 25	400 00	Outbuildings and contents.—Irrid man smoking.
30	D. McLennon.....	Kincardine.....	" 25	14 00	Damage to dwelling.—Sparks from chimney.
31	A. McEachern.....	Egremont.....	Sept. 5	279 50	Barn and contents.—Cause unknown.
32	Geo. T. Shewfelt.....	Kincardine.....	" 22	238 00	Barn and contents.—Sparks from burning stumps
33	A. Wilson.....	Fitzroy.....	" 22	438 33	Damage to dwelling and contents.—Carrying fire.
34	Ralph Kalar.....	Stanford.....	Oct. 17	150 00	Stable and contents.—Cause unknown.
35	W. H. Richards.....	Waterford.....	" 26	6 00	Damage to Dwelling.—Defect in Chimney.
36	James Donnelly.....	Biddulph.....	" 26	400 00	Outbuildings and contents.—Incendiarism.
37	A. B. Campbell.....	Nissouri.....	Nov. 10	4 00	Damage to chieckory kiln.—Broken brickwork.
				\$8291 25	

HOUSEHOLD BRANCH—FIRE CLAIMS, 1870.

No.	Name.	Residence.	Date of Fire.	Amount paid.	REMARKS.
1	Dr. McGregor .....	Cumminsville.	Mar.	\$800 00	House and contents.—Incendiarism.
2	J. H. Williams.....	Linwood.....	April 2	500 00	House and contents.—Defective flue.
3	T. Creeper .....	Hampton .....	June 24	7 00	Damage to Dwelling by a fire opposite.
4	Vic. M. F. Ins. Co.	Hamilton .....	July	5 33	Reinsurance.
5	L. T. Bungay .....	Norwich.....	Aug. 26	57 00	Damage to Trinity Church.—Cause unknown.
6	William Owens.....	Newtonville ..	Sept. 8	40 00	Damage to House.—Careless use of a candle.
7	C. R. & S. Stedman	Niagara .....	Oct. 25	533 24	House.—Caught from adjoining premises.
8	W. Green .....	Brantford .....	Dec. 19	49 12	Damage to House and contents.—From lamp.
				\$1991 79	

MERCANTILE BRANCH—CASH SYSTEM—FIRE CLAIMS, 1870.

(Not including Ottawa Fire Claims).

No.	Name.	Residence.	Date of Fire.	Amount paid.	REMARKS.
1	D. McDonell .....	Osgoode .....	Jan. 12	\$50 00	Contents of dwelling.—Carrying lighted candles.
2	D. Callahan .....	Brantford .....	" 23	875 00	Stock of Boots and Shoe store.—Cause unknown.
3	Thomas Clark .....	York .....	Feb. 11	295 10	Contents of Barn.—Incendiarism.
4	Clark & Whitaker.	York .....	" 11	160 00	Threshing Machine.—Incendiarism.
5	Hannah Bond .....	York .....	" 11	200 00	Barn.—Incendiarism.
6	H. Haddock .....	Mono .....	" 16	6 00	Damage to dwelling.—Defective stovepipe.
7	William Spencer .....	Keppel .....	Mar. 11	4 00	Damage to School-house.—Defective stovepipe.
8	F. & J. Stephens .....	Tecumseth.....	" 16	625 00	Dwelling and contents.—Defective stovepipe.
9	J. A. Glasgow .....	Winchester ..	" 21	32 50	Damage to ditto.—From adjoining premises.
10	John Anson .....	Pickering .....	" 25	8 00	Damage to dwelling.—Defective stove.
11	George Cowan .....	Innisfil .....	" 26	2 50	Damage to dwelling.—Sparks falling on roof.
12	Royal McGregor .....	Whitby East... April 3		10 00	Contents of Barn.—Cause unknown.
13	James Whalen .....	Scarborough ..	" 13	350 00	Contents of Outbuildings.—Lightning.
14	W. & A. Colborne .....	Seabrook .....	May 8	279 55	Contents of Outbuildings.—Cause unknown.
15	U. Haines .....	Paslinch .....	" 20	749 00	Outbuildings and contents.—Cause unknown.
16	E. Bryans .....	Grey .....	" 22	12 00	Damage to Barn.—Lightning.
17	John Craine .....	Wolfe Island... "	25	248 00	Barn and contents.—Cause unknown.
18	R. A. Gray.....	Markham .....	" 28	500 00	Hotel Burnt.—Caught from a fire opposite.
19	John Bruce .....	Cartwright..... "	30	390 00	House and contents.—Defective flue.
20	W. Sotheran.....	Howick .....	June 2	104 00	Outbuildings and contents.—Burning stumps.
21	J. H. Klink .....	Markham .....	" 3	90 00	Contents of Outbuildings.—Burning stumps.
22	Joseph Nephew .....	Winchester .....	" 4	300 00	Barn and contents.—Cause unknown.
23	H. Burkholder .....	Vaughan .....	" 8	21 25	House damaged.—Lightning.
24	John Dale .....	Toronto Tp. .... "	22	198 80	Stable and contents.—Incendiarism.
25	R. Wright .....	Artemesia .....	" 22	100 00	Barn.—Cause unknown.
26	M. Armstrong .....	Oleneg .....	" 23	443 25	Outbuildings and contents.—Incendiarism.
27	J. Pretty .....	Pittsburgh..... July 14		405 00	Outbuildings and contents.—Stranger smoking.
28	S. Thompson .....	Vaughan .....	" 20	700 00	Outbuildings and contents.—Lightning.
29	J. A. Townsend .....	Townsend..... "	20	25 00	House damaged.—Lightning.
30	Grace Morton .....	Mono .....	" 20	20 00	Waggon burnt.—Burning stumps.
31	Martha Crowell .....	Elma .....	" 20	400 00	Barn and contents.—Lightning.
32	James Craven .....	Toronto Gore... "	20	15 00	Damage to Barn.—Lightning.
33	G. & R. Beatty .....	Albion .....	" 20	20 00	Damage to Barn.—Lightning.
34	Jacob Nixon .....	Caledon East... "	20	20 00	Damage to Barn.—Lightning.
35	Thomas Alderson .....	Essa .....	" 23	50 00	Damage to Barn.—Lightning.
36	George Playter .....	Whitechurch... "	23	300 00	Driving-house.—Lightning.
37	Gore M. F. Ins. Co.	Galt .....	"	2 45	Re-insurance.
38	D. Smith .....	Etobicoke .....	Aug. 3	150 00	Dwelling.—Defective stovepipe.
39	Rev. G. Jamieson .....	Rench .....	" 8	75 00	Dwelling damaged.—From cooking stove.
40	William Gray .....	Elzevir .....	" 22	500 00	Dwelling and contents.—Defect in chimney.
41	John Egan .....	Manvers .....	Sept. 14	290 00	Dwelling.—Sparks from stovepipe.
42	Robert Wilson .....	Adjala .....	Oct. 15	31 00	Damage to dwelling.—Carrying lighted candles.
43	William Bayliss .....	Keppel .....	" 21	300 00	Contents of Barn.—Lightning.
44	E. Berry .....	Townsend .....	" 25	150 00	Dwelling.—Cause unknown.
45	John Chapman .....	York .....	" 28	250 00	Barn and contents.—Incendiarism.
46	Mrs. Wilkinson .....	Eglinton .....	Nov. 2	1000 00	Dwelling.—Cause unknown.
47	E. H. Syer .....	York .....	" 2	600 00	Contents of dwelling.—Cause unknown.
48	Cath. Whitmore .....	Vaughan .....	" 23	250 00	Dwelling.—Cause unknown.
49	B. Cooper .....	Waterford .....	" 28	125 00	Dwelling.—Cause unknown.
50	James Storey .....	Elmsley .....	Dec. 8	1350 00	Barn and contents.—Cause unknown.
51	Dr. McLaughlin .....	Darlington..... "	15	90 00	Damage to dwelling.—Sparks from grate.
				13173 40	

## MERCANTILE BRANCH—PREMIUM NOTE SYSTEM—FIRE CLAIMS, 1870.

No.	Names.	Residence.	Date of Loss.	Amount paid.	REMARKS.
1	W. Hand .....	Mulmur .....	Feb. 23	\$45 00	Damage to House and contents.—Cause unknown.
2	Maria McCarthy ..	Bogartown ..	Mar. 14	460 00	Hotel burnt.—Incendiarism.
3	Billa Flint.....	Bridgewater ..	May 11	135 53	Hotel damaged from adjoining premises.
4	Thomas Smith .....	Durham .....	June 8	17 50	Damage to stable and contents.—Incendiarism.
5	Ann Jenkins.....	Hampton .....	" 24	270 00	House and contents.—Caught from next house.
6	P. O'Connor .....	Dumdas .....	" 25	600 00	Two dwellings burnt.—From adjoining premises.
7	W. L. Hicks & Co...	Caledonia .....	July 22	50 00	Mill damaged.—From smut machine.
8	Willing & Wickham	Ailsa Craig ..	Aug. 23	2805 00	Steam Mill destroyed.—Cause unknown.
9	John Tilt .....	Orangeville ..	Oct. 14	760 00	Stock of Shoe Store.—From adjoining premises.
10	William Parsons ..	Orangeville ..	" 14	1000 00	Stock of Hardware.—From adjoining premises.
11	R. Harrop .....	Orangeville ..	" 14	10 00	Damage to Furniture.—From adjoining premises.
12	James May .....	Orangeville ..	" 14	25 00	Damage to Building.—From adjoining premises.
13	J. & D. Still .....	Orangeville ..	" 14	850 50	Hotel, Public Hall, and Stable burnt.—Ditto.
14	S. McClure .....	Kincardine ..	" 25	600 00	Dwelling and Harness Shop.—Cause unknown.
15	A. Wright .....	Madoc .....	Nov. 7	725 00	Store and Bakery.—From adjoining premises.
16	C. G. Wilson .....	Madoc .....	" 7	500 00	Drug Store and Stock.—Caught from ditto.
17	J. S. Tracey .....	Cheltenham ..	" 24	200 00	Contents of Hotel.—Caught from adjoining do.
				\$9353 53	

## MERCANTILE BRANCH—LIVE STOCK CLAIMS, 1870.

1	George Robinson...	Vaughan .....	Feb. 10	\$100 00	Gelding.—Rupture.
2	A. Crosson .....	Vaughan .....	Mar. 9	33 00	Cow.—Broken leg.
3	John Lawrence.....	York .....	" 29	86 00	Mare.—Falling shed.
4	M. Callahan .....	Emily .....	April 8	60 00	Gelding.—Yellow water.
5	S. Tomlinson .....	Brantford .....	June 2	20 00	Cow.—Bloody murrain. [fence.
6	James Armon .....	York .....	July 3	120 00	Mare.—Ran a stako into her breast in jumping a
7	J. Richards .....	Vaughan .....	" 30	50 00	Mare.—Inflammation of uterus.
8	Arch. McDoonald ..	Burford .....	Sep. 17	90 00	Gelding.—Bite of a snake.
9	James Hyde .....	Anson .....	" 19	90 00	Gelding.—Botts.
10	Walter Findlay ..	Westmeath ..	" 27	80 00	Mare.—Inflammation.
11	John Ackrow .....	Etobicoko .....	Nov. 28	100 00	Gelding.—Inflammation.
12	Thomas Spencer ..	Brantford .....	" 29	120 00	Gelding.—Paralysis.
13	W. J. Featherstone	Huntley .....	Dec. 7	130 00	Stallion.—Inflammation.
14	A. Spence .....	Brantford .....	" 18	12 00	Cow.—Broken leg.
				\$1091 00	

## CLAIMS SETTLED SINCE DECEMBER 31st, 1870.

1	W. Elias .....	Vaughan .....	Feb. 12	\$821 00	Barn and contents.—Spark from lantern.
2	Wm. Kerby .....	Vaughan .....	Oct. 20	55 00	Straw stack.—Incendiarism.
3	M. N. Bentzen.....	Bothwell .....	Nov. 10	10 00	Damage to dwelling.—Accidental.
4	Thomas Morgan ..	Biddulph .....	" 15	250 00	Barn.—Incendiarism.
5	Alexander Moir ..	Luther .....	Dec. 7	375 00	Barn and contents.—Upsetting lantern.
6	W. L. Hicks & Co...	Caledonia .....	" 5	950 00	Mill burned.—Cause unknown.
7	John Thomas .....	Menden .....	" 14	200 00	Dwelling and contents.—Cause unknown.
8	Joseph Foster .....	Orangeville ..	" 24	60 00	Gelding.—Hoof disease.
9	H. Lane .....	Bayfield .....	" 27	300 00	Stallion.—Inflammation.
10	S. Moor .....	Keppel .....	" 30	60 00	Barn and contents.—Incendiarism.
				\$3090 00	

## DISPUTED AND REFUSED CLAIMS, 1870.

1	F. Sherbineau .....	Elzevir .....	Nov. 11	\$150 00	Barn.—Incendiarism.
2	James McKay .....	Nottawasaga...	Aug. 23	500 00	Barn and contents.—Assessments unpaid.
3	George Norton .....	Greenock .....	May 8	200 00	Barn.—Double insurance.
4	R. Boynton .....	Reach .....	Sept 13	1000 00	Contents of Barn.—Assessments unpaid.
5	John Green .....	Hillsburgh ..	Oct. 11	600 00	Assessments not paid.
6	James McDonnell..	Inuron .....	Oct.	5 00	" "
7	Lyman McEown...	Springfield....	Dec. 29	300 00	" "
				\$2755 00	

## UNSETTLED CLAIMS, 1870.

1	Allen Grant .....	Fitzroy .....	Dec. 6	\$70 00	Proof not received.—Live Stock.
2	W. Kirkpatrick ..	.....	Aug —	.....	Do. probably \$12.—Damage to building.



WILLIAMSBURG, September 12th, 1870.

To the President and Directors, Beaver and Toronto Mutual Fire Insurance Company:—GENTLEMEN,—I desire to acknowledge the receipt this day of four hundred dollars for the destruction of my out buildings and contents, on the 25th of last month, and to thank you for the prompt and honorable payment of my claim in full.

JESSE DORAN.

NEPEAN, September 16th 1870.

RECEIVED of the Beaver and Toronto Insurance Company, Two Hundred and Sixty-eight Dollars and Fifty Cents, it being for insurance on my Barns and content, consumed by fire on the 17th August, 1870. I thank the Company for its prompt adjustment of my claim.

MARY TRAVELLER.

NEPEAN, September 17th, 1870.

RECEIVED from the Beaver and Toronto Mutual Fire Insurance Company, the sum of Five Hundred and Forty Dollars [\$540] being the amount in full of my claim of insurance under Policy No. 20549, on my buildings and their contents, destroyed by fire on the night of the 17th August, 1870. I beg to return them my sincere thanks for their just and liberal settlement of my claim.

GEORGE SHOULDRICE.

NEPEAN, September 17th, 1870.

RECEIVED from the Beaver and Toronto Mutual Fire Insurance Company, the sum of Fourteen Hundred and Fifty Dollars, being the amount in full of my claim of insurance, under Policy No. 28518, on my Dwelling House and contents, and Outbuildings and their contents, which were destroyed by fire on the night of the 17th August, 1870, for which I return them my thanks for their prompt and liberal settlement.

WILLIAM GRAHAM.

NEPEAN, September 17th. 1870.

RECEIVED from the Beaver and Toronto Mutual Fire Insurance Company, the sum of Seventeen Hundred and Fifty Dollars, being the amount in full of my claim of insurance, under Policy No. 29430, on my Dwelling House and Kitchen, and contents, and also my Outbuildings and contents, totally destroyed by fire on the night of the 17th August, 1870, for which I beg to return them my sincere thanks for their prompt settlement of my claim.

HENRY BISHOP.

NEPEAN, September 17th, 1870.

RECEIVED from the Beaver and Toronto Mutual Fire Insurance Company, the sum of Sixteen Hundred and Fifty Dollars, being the amount in full of my claim of insurance, under Policy No. 28514, on my Buildings and their contents, consumed by fire on the night of the 17th August, 1870. I beg to return them my sincere thanks for their liberal and prompt settlement.

THOMAS BEATTY.

SOUTH MARCH, September 20th, 1870.

RECEIVED from the Beaver and Toronto Mutual Insurance Company, the sum of Five Hundred Dollars, as payment in full for my claim for the total loss of my buildings on 17th August last, insured under Policy No. 27666. With many thanks for prompt settlement.

ROBERT NESBITT.

SOUTH MARCH, September 20th, 1870.

RECEIVED from the Beaver and Toronto Mutual Insurance Company, the sum of Three Hundred Dollars, as payment in full of my claim for the total loss of my buildings, on 17th August last, insured under Policy No. 28490. With many thanks for the satisfactory manner in which my claim has been settled.

WILLIAM MOONEY.

HULL, September 21st, 1870.

RECEIVED of Beaver and Toronto Mutual Fire Insurance Company, Fourteen Hundred and Twenty-one Dollars and Twenty-five Cents, being in full of my claim under Policy No. 22072, for which please accept my best thanks.

EMANUEL RADMORE.

HULL, September 21st, 1870.

RECEIVED of the Beaver and Toronto Mutual Fire Insurance Company Twelve Hundred and Seventy-six Dollars and Forty-nine Cents, it being the amount of insurance on my property destroyed by fire on the night of August 17th, 1870, and covered by Policy 22067. I desire to thank the Company for prompt and liberal settlement.

TIMOTHY MOFFATT.

MANVERS, CON. 3, Lot 8, September, 1870.

To THE Managing Director Beaver and Toronto Mutual Fire Insurance Company:—SIR,—I hereby desire to acknowledge the receipt this day of \$290, being payment in full of my claim for loss of house and contents. I beg to thank you also for the claim being settled so soon, the fire having been on the 14th inst.

JOHN EGAN.

ELZEVIR, September 22nd, 1870.

RECEIVED from the Beaver and Toronto Mutual Fire Insurance Company the sum of Two Hundred Dollars, by draft, in full of my claim for loss by fire, 22nd August, 1870, under Policy 17748, and in full of all claims.

WM. GRAY.



OTTAWA, September 26th, 1870.

RECEIVED from the Beaver and Toronto Mutual Insurance Company the sum of Fourteen Hundred Dollars as payment in full for the loss of my outbuildings and contents by fire on 17th August, 1870, insured under policy No. 22499. With many thanks for prompt and satisfactory settlement. MRS. ARTHUR LLOYD SMITH.

OTTAWA, September 26th, 1870.

RECEIVED from the Beaver and Toronto Mutual Insurance Company the sum of Two Hundred and Twenty Dollars, in full for my claim for the loss of my hay mows, under Policy No. 30325. With many thanks for the satisfactory manner in which my claim has been settled. C. R. S. McNAB.

OTTAWA, September 26th, 1870.

RECEIVED of the Beaver and Toronto Mutual Fire Insurance Company Nine Hundred Dollars, being for my insurance under Policy 29433, for the destruction of my property by fire on the night of the 17th of August, 1870. I feel under obligation for this prompt and liberal settlement. SARAH BOUCHER.

GLOUCESTER, September 27th, 1870.

RECEIVED from the Beaver and Toronto Mutual Fire Insurance Company the sum of Two Hundred Dollars, being the amount in full of my claim of insurance under Policy No 27525. I beg to return them my sincere thanks for their liberal and prompt settlement of my claim. JOHN JOYCE.

GLOUCESTER, September 27th, 1870.

RECEIVED from the Beaver and Toronto Mutual Fire Insurance Company the sum of One Hundred and Eighty Dollars, being the amount in full of my claim of insurance under Policy No. 22976, on my barn and contents, destroyed by fire on the night of the 17th August, 1870, for which I beg to return the Company my sincere thanks for their prompt and liberal settlement of my claim. WILLIAM HOPKINS.

ORANGEVILLE, October 20th, 1870.

To the President and Directors, Beaver and Toronto Mutual Fire Insurance Company, Toronto:—GENTLEMEN,—It gives me great pleasure to acknowledge the receipt of One Thousand Dollars, being payment in full of my claim for loss of stock in the disastrous fire on the 14th inst., and I am anxious to express my sense of the honourable and liberal manner in which the investigation of my claim was conducted and the prompt way in which it was paid. WM. PARSONS.

ORANGEVILLE, October 26th, 1870.

RECEIVED from the Beaver and Toronto Mutual Fire Insurance Company, the sum of Eight Hundred and Fifty Dollars, in full of our claim for loss by fire under Policy No. 4033. DAVID STILL. JOHN STILL.

KEPPEL, CON. 17, Lot 33, October 29th, 1870.

TO THE Manager of the Beaver and Toronto Mutual Insurance Company:—SIR,—I have to acknowledge payment in full from your Company for the loss of my Barn and ordinary contents, insured in your Company under Policy No. 31250, amount being Three Hundred Dollars. The origin of the fire was lightning, and occurred on the 21st instant; and I have to thank you for your very great promptness in this matter, having been paid one week after loss, which should certainly recommend your Company to intended insurers, in preference to others. One of my neighbours lost heavily by fire about three months ago, insured in another office, and I hear has not been settled with yet. I have also to thank Mr. R. J. Doyle for the honourable manner in which he has adjusted my claim. WILLIAM BAYLISS.

MADOC, November 28th, 1870.

W. T. O'REILLY, Esq.—DEAR SIR,—Your favour of 24th inst., inclosing draft for Seven Hundred and Ninety-three Dollars and Twenty three Cents, being amount of my claim for loss by fire, is to hand. Please accept my thanks for the prompt settlement of said claim. CHARLES J. WILSON.

MADOC, November 30th, 1870.

H HANCOCK, Esq., Secretary of the Beaver and Toronto Insurance Company:—DEAR SIR,—Please convey my thanks to the Company for their promptness in settling my claim, Seven Hundred and Eight Dollars, by draft, on the 24th November. ANDREW WRIGHT.

MINDEN, December 26th, 1870.

RECEIVED from J. Langton, for Beaver and Toronto Mutual Fire Insurance Company, Post-office Order for amount of Ninety Dollars, being settlement in full of claim for loss of horse. JAMES HYDE.

KINCARDINE, December 28th, 1870.

RECEIVED from the Beaver and Toronto Mutual Fire Insurance Company, a draft for Six Hundred Dollars, said payment being in full for loss of Buildings insured under Policy 1232. JOHN DONALD. SAMUEL McCLURE.

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