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FIRST SESSION OF THE SEVENTH PARLIAMENT

OF THE

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SESSION 1891.

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2. List of Shareholders in the Chartered Banks of the dominion of Canada, as on the 31st December, 1890. Presented to the House of Commons, 12th May, 1891, by Hon. G. E. Foster—  
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- 5a. Inspection of Weights, Measures and Gas, being a supplement to the report of the department of inland revenue, 1890. Presented to the House of Commons, 5th May, 1891, by Hon. J. Costigan—  
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- 5b. Report on Adulteration of Food, for the fiscal year ended 30th June, 1890. Presented to the House of Commons, 1st June, 1891, by Hon. J. Costigan—  
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6. Report of the Minister of Agriculture for the dominion of Canada, for the calendar year 1890. Presented to the House of Commons, 5th May, 1891, by Hon. John Haggart—  
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 6e. Report of the High Commissioner for Canada, with Reports from Agents in the United Kingdom, for the year 1890. Presented to the House of Commons, 5th May, 1891, by Hon. J. Haggart—  
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 6g. Criminal Statistics for the year ended 30th September, 1890—  
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 6h. Report of the Honorary Commissioner, Mr. Adam Brown, representing Canada at the Jamaica Exhibition, 1891. Presented to the House of Commons, 26th June, 1891, by Hon. J. Haggart—  
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 7a. Report of the Chairman of the Board of Steamboat Inspection, etc., for calendar year ended 31st December, 1890. Presented to the House of Commons, 4th May, 1891, by Hon. C. H. Tupper—  
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- 10a.** Canal Statistics for season of Navigation, 1890. Presented to the House of Commons, 4th June, 1891, by Hon. M. Bowell. . . . . *Printed for both distribution and sessional papers.*
- 10b.** Reports, Railway Statistics of Canada, and capital, traffic and working expenditure of the railways of the Dominion, 1890. Presented to the House of Commons, 24th June, 1891, by Hon. M. Bowell. . . . . *Printed for both distribution and sessional papers.*

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- 14.** Report of the Secretary of State, for the year ended 31st December, 1890. Presented to the House of Commons, 5th May, 1891, by Hon. J. A. Chapleau—  
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- 14a.** The Civil Service List of Canada, 1890. Presented to the House of Commons, 5th May, 1891, by Hon. J. A. Chapleau. . . . . *Printed for both distribution and sessional papers.*
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- 20a. Return to an order of the House of Commons, dated 18th May, 1891, for a return showing details of the following items of expenditure which appear in the statement of Governor General's warrants issued since the closing of the last parliament: July 10th, 1890, franchise act, \$4,000; March 26th, 1891, Kingston graving dock, \$6,006.14; August 30th, 1890, new dredging plant, \$5,991.91; March 26th, 1891, breakwater at Southampton, \$38,022.39; April 28th, 1891, cost of litigated matters, \$10,468.79; January 31st, 1891, seed grain to settlers in N.W.T., \$2,298.18. Presented to the House of Commons, 22nd May, 1891.—*Mr. Mulock*.....*Printed for distribution only.*
21. Statement of expenditure on account of Miscellaneous Unforeseen Expenses from 1st July, 1890, to 30th April, 1891. Presented to the House of Commons, 6th May, 1891, by Sir John A. Macdonald.....*Printed for distribution only.*
22. Return to an order of the House of Commons, dated 6th May, 1891, for a return of the receipts and expenditures in detail, chargeable to the consolidated fund, from the 1st day of May, 1890, to 1st day of May, 1891; and comparative statements from 1st July, 1889, to 1st May, 1890. Presented to the House of Commons, 12th May, 1891.—*Sir R. Cartwright*.....*Printed for distribution only.*
- 22a. Return to an order of the House of Commons, dated 15th May, 1891, for a return giving comparative statement of receipts and expenditures from 1st July, 1890, to 10th May, 1891, and from 1st July, 1889, to 10th May, 1890. Presented to the House of Commons, 18th May, 1891.—*Sir R. Cartwright*.....*Printed for distribution only.*
- 22b. Statement of receipts and expenditures, in detail, chargeable to the consolidated fund, from 1st July, 1889, to 20th May, 1890; and like statement from 1st July, 1890, to 20th May, 1891. Presented to the House of Commons, 22nd May, 1891, by Hon. G. E. Foster.....*Printed for distribution only.*
- 22c. Statement of receipts and expenditures, in detail, chargeable to the consolidated fund, from 1st July, 1889, to 31st May, 1890; and like statement from 1st July, 1890, to 31st May, 1891. Presented to the House of Commons, 1st June, 1891, by Hon. G. E. Foster.....*Printed for distribution only.*
- 22d. Statement of receipts and expenditures, in detail, chargeable to the consolidated fund, from 1st July, 1889, to the 10th June, 1890; and like statement from 1st July, 1890, to 10th June, 1891. Presented to the House of Commons, 17th June, 1891, by Hon. G. E. Foster.—  
*Printed for distribution only.*

## CONTENTS OF VOLUME No. 16.

23. Statement of all superannuations and retiring allowances in the civil service, giving the name and rank of each person superannuated or retired, his salary, age and length of service, his allowance and cause of retirement, whether the vacancy has been filled by promotion or new appointment, etc., for year ended 31st December, 1890. Presented to the House of Commons, 11th May, 1891, by Hon. G. E. Foster.....*Printed for sessional papers only.*
24. List of public officers to whom commissions have issued under chapter 19 of the Revised Statutes of Canada, during the year 1890. Presented to the House of Commons, 12th May, 1891, by Hon. J. A. Chapleau.....*Printed in No. 14.*
25. Return (*in part*) under resolution of the House of Commons, passed on the 20th February, 1882, on all subjects affecting the Canadian Pacific Railway, respecting details as to: 1. Selection of the route. 2. The progress of the work. 3. The selection or reservation of land. 4. The payment of moneys. 5. The laying out of branches. 6. The progress thereon. 7. The rates of tolls for passengers and freight. 8. The particulars required by the Consolidated Railway Act and amendments thereto, up to the end of the previous fiscal year. 9. Like particulars up to the latest practicable date before the presentation of the return. 10. Copies of all orders in council and all

- correspondence between the government and the railway company, or any member or officer of either, relating to the affairs of the company. Presented to the House of Commons, 14th May, 1891, by Hon. E. Dewdney ..... *Printed for sessional papers only.*
- 25a.** List of lands sold by the Canadian Pacific Railway Company, from the 1st October, 1889, to 1st October, 1890. Presented to the House of Commons, 27th May, 1891, by Hon. E. Dewdney—  
..... *Printed for sessional papers only.*
- 26.** Return to an order of the House of Commons, dated 14th May, 1891, for an abstract copy or copies of the cargoes carried by the steamships subsidized to run between the maritime provinces and the West Indies on each voyage during the present year 1891; showing the character and value of the cargoes carried and the port or ports of lading and discharge of such cargoes, with an abstract of any other information given in such manifest; and also showing number of trips made by the steamers subsidized to carry on the steam service between the maritime provinces and the West India ports, during the year 1890; the dates of such trips, amount paid for each trip, the person or company carrying out said service for the present year, and whether any contract has been entered into for the service this year, and what rates are being paid therefor and to whom. Presented to the House of Commons, 18th May, 1891—*Mr. Davies*..... *Printed for sessional papers only.*
- 26a.** Return to an address of the House of Commons, to his excellency the Governor General of the 27th May, 1891, for: 1. Copies of all correspondence and reports to council on the subject of payment of subsidies to the Canadian, West Indian and South American Steamship Company, and to Messrs. Pickford and Black, or either of them, and for copies of all contracts between the Canadian, West Indian and South American Steamship Company (Limited), and Messrs. Pickford and Black, or either of them, and the government, for the steam service between Canada and the West Indies, entered into during the year 1890. 2. Also the names of persons or companies to whom the subsidies for the steam service between St. John, N.B., and the West Indies were paid, previously to the execution of the contract by the Canadian, West Indian and South American Steamship Company, and the amounts so paid, and dates. Also the amount paid, and dates when paid to such steamship company, after entering into the contract. Presented to the House of Commons, 13th July, 1891—*Mr. Davies* ..... *Printed for sessional papers only.*
- 27.** Return to an Order of the House of Commons, dated the 6th May, 1891, for a return giving the date of the declarations in every riding during the recent general election. If adjournments or enlargements were made, in any case, from the time fixed at the nominations, stating where, when, how often and for what reason, and giving the name and address of the returning officer where such occurred; also giving the name, occupation and post office address of every returning officer; showing the date of return by returning officer to the clerk of the crown in chancery, and the date of receipt of each by the clerk of the crown in chancery; together with the name of the electoral district and the member elected thereto, and the date of publication of his return in the *Canada Gazette*. Also copies of all letters written by or on behalf of any member of the government to any member elect or to any other person or persons suggesting that any returning officer be asked to delay making his return to the clerk of the crown in chancery. Presented to the House of Commons, 19th May, 1891.—*Mr. Landerkin*..... *Printed for sessional papers only.*
- 27a.** Return of the Seventh General Election for the House of Commons of Canada, by Samuel E. St. O. Chapleau, Esq., Clerk of the Crown in Chancery for Canada. Presented to the House of Commons, 19th May, 1891, by Hon. J. A. Chapleau. *Printed for both distribution and sessional papers.*
- 28.** Detailed statement of all bonds and securities registered in the department of the secretary of state of Canada, since last return, 1890, submitted to the parliament of Canada under section 23, chapter 19, of the Revised Statutes of Canada. Presented to the House of Commons, 20th May, 1891, by Hon. J. A. Chapleau..... *Not printed.*
- 29.** Return to an order of the House of Commons, dated 11th May, 1891, for a return showing a detailed account of all expenses incurred in connection with an investigation held into the conduct of the indian agent at Sutton West. Presented to the House of Commons, 21st May, 1891.—*Mr. Mulock* ..... *Not printed.*
- 29a.** Return to an order of the House of Commons, dated 18th May, 1891, for a list and prices paid for all articles purchased for the indians of the counties of Guysboro' and Antigonish, including in said list any cattle purchased as well as farming implements, during the last three years. Also statement of prices realized from sale of cattle or other articles purchased for the use of the indians in said counties. Also statement in full of articles belonging to the department of the interior in said counties for the use of the said indians. Presented to the House of Commons, 27th May, 1891.—*Mr. Fraser*..... *Not printed.*

30. Return to an address of the House of Commons to his excellency the Governor General, dated 11th May, 1891, for a return of: 1. Copies of all correspondence and telegrams between the department of militia and defence, or any officer thereof, and the commander of "C" battery, having reference to sending a detachment of men under his command to Wellington on the 4th or 5th day of August last, ostensibly to aid the civil authorities of that district. 2. Also copies of the requisition served on the said commanding officer, invoking military aid at Wellington, together with the names of the magistrates who signed the requisition, also the distance from Wellington at which said magistrates reside. 3. Also copies of the reports of the commanding officer, confidential or otherwise, as to the necessity there was for the military occupation of Wellington, and for their continuance there, until they were recalled. 4. Also of all telegraphic or other correspondence between the department of militia and defence, or any officer of the government of Canada, and the provincial government of British Columbia, or with any officer thereof, if any, or with any other person, in reference to sending the said military force to Wellington. 5. Also a detailed statement of all moneys disbursed by the government of Canada, or by any department thereof, either as regimental pay, or for active service allowance, either to the officers and men of "C" battery, or both officers and men of the British Columbia Garrison Artillery, while on service at Wellington, or for their maintenance while there, or for their transportation to and from Wellington. 6. Also copies of all militia general and special orders issued by the militia department for the regulation and guidance of the officers of "C" battery since its establishment in British Columbia. Presented to the House of Commons, 22nd May, 1891.—*Mr. Gordon*—  
*Not printed.*
- 30a. Return to an order of the House of Commons dated 3rd June, 1891, for a return of all reports from the deputy adjutant general of military district No. 11 to the minister of militia, since January, 1888: 1. In regard to "C" battery barracks. 2. In regard to drill hall in Victoria. 3. In regard to removal of magazine from Beacon Hill Park. 4. In regard to condition of guns, stores, gun platforms, etc. Also copies of all correspondence between the deputy adjutant general of military district No. 11 and the minister of militia, on the same subjects, since the same date. Presented to the House of Commons, 1st July, 1891.—*Mr. Prior*.....*Not printed.*
31. Return to an address of the House of Commons, to his excellency the Governor General, dated 14th May, 1891, for a return of all petitions addressed to the government, praying for the analysis of intoxicating liquor manufactured or offered for sale, by wholesale or retail, in the dominion of Canada. Presented to the House of Commons, 22nd May, 1891.—*Mr. Curran*. ....*Not printed.*
32. Return to an order of the House of Commons, dated 14th May, 1891, for copies of correspondence, papers, and all documents respecting steps taken by the government during last session, or since that time, to prevent American cheese being shipped through or from Canadian ports, and branded as Canadian; also copies of the instructions now given to the proper authorities or preventive officers on the subject. Presented to the House of Commons, 26th May, 1891.—*Mr. Marshall*—  
*Not printed.*
33. Return to an order of the House of Commons, dated 6th May, 1891, for a return in the form used in the statements usually published in the *Gazette* of the exports and imports from 1st day of May, 1890, to 1st day of May, 1891, distinguishing the products of Canada and those of other countries; and comparative statements from 1st July, 1889, to 1st May, 1890. Presented to the House of Commons, 27th May, 1891.—*Sir R. Cartwright*. ....*Printed for distribution only.*
34. Copies of papers relating to the sale of the Carleton Branch Railway to the city of St. John. Presented to the House of Commons, 29th May, 1891, by Hon. G. E. Foster .....*Not printed.*
- 34a. Return to an address of the House of Commons to his excellency the Governor General, dated 18th June, 1891, for copies of all orders in council, correspondence, papers, reports and documents in relation to the returning of the debentures of the North Shore Railway Company. Presented to the House of Commons, 10th August, 1891.—*Mr. Langelier*.....*Printed for sessional papers only.*
- 34b. Return to an order of the House of Commons, dated 20th July, 1891, for all papers in reference to the claim of Hugh Munroe, of River John, Pictou County, for damages for injuries caused to his farm by the building of the Short Line Railway. Presented to the House of Commons, 10th August, 1891.—*Mr. Fraser*.....*Not printed.*
- 34c. Return to an address of the House of Commons to his excellency the Governor General, dated 20th July, 1891, for copies of all correspondence, petitions and memorials relating to the construction of a line of railway by the Inverness and Richmond Railway Company (Limited), in the county of Inverness, up to date. Presented to the House of Commons, 10th August, 1891. *Mr. Cameron* ('Inverness').....*Not printed.*

- 34d.** Return to an address of the House of Commons to his excellency the Governor General, dated 20th July, 1891, for copies of all petitions, letters or communications whatsoever received by the government from any of the municipalities of the county of Napierville, or from any person in the said county, and of any answers made by the government thereto, up to the 5th March last, in relation to the granting of a subsidy in aid of the construction of a railway between the village of Napierville and the village of St. Rémi. Presented to the House of Commons, 10th August, 1891.—*Mr. Monet*..... *Not printed.*
- 34e.** Return to an order of the House of Commons, dated the 18th June, 1891, for a return showing :  
 1. The names of the several railways in the dominion to which dominion aid has been granted, except the Canadian Pacific main line 2. The province within which the said railway, in whole or in part, is located, and if located in two or more provinces, the number of miles in each. 3. The county or counties through which the said lines run in each province. 4. The amount of money paid to each up to the 1st January, 1891. 5. The railways built in the dominion by the dominion since confederation, excepting the main line of the Intercolonial and main line of the Canadian Pacific. 6. The province within which built. 7. The entire cost of each line built or assisted by the dominion, in each province, including equipment. 8. The entire sum spent up to 1st January last, on the construction of dominion roads in each province, excepting the Intercolonial main line and Canadian Pacific main line. Presented to the House of Commons, 14th September, 1891.—*Mr. McMullen*..... *Printed for sessional papers only.*
- 35.** Report of the Commissioner, Dominion Police, for the year 1890, under Revised Statutes of Canada, chapter 184, section 5. Presented to the House of Commons, 1st June, 1891, by Sir John Thompson..... *Not printed.*
- 36.** Return to an address of the House of Commons to his excellency the Governor General, dated 12th May, 1891, for copies of all orders in council, letters, correspondence, and documents of every nature respecting the resignation of James Thurber, Esq., lieutenant-colonel of the sedentary militia, in the county of Lotbinière; the appointment of his son, Mr. William Thurber, as lighthouse keeper in the parish of St. Croix; and the refusal of the government to grant to the said James Thurber, Esq., the amount claimed by him as his superannuation allowance. Presented to the House of Commons, 1st June, 1891.—*Mr. Rinfret*..... *Not printed.*
- 36a.** Return to an order of the House of Commons, dated 11th May, 1891, for all correspondence and papers relating to the resignations and re-appointments to office of the following parties: Samuel Genest, John Cosgrove and Charles Leduc. Presented to the House of Commons, 4th June, 1891.—*Mr. Devlin*..... *Not printed.*
- 36b.** Return to an order of the House of Commons, dated 18th June, 1891, for a return of all letters, correspondence and papers relating to the cause of the resignation and removal of William Laidlow, of Arthur, from the North-West Mounted Police, and all papers and correspondence relating to his application for compensation for the loss of his thumb while in the service; also the award of compensation paid him, if any. Presented to the House of Commons, 6th July, 1891.—*Mr. McMullen*..... *Not printed.*
- 37.** Return to an order of the House of Commons, dated 12th May, 1891, for a return showing how many yards of cotton sail duck have been imported at Halifax, Nova Scotia, from the 30th June, 1889, to 30th June, 1890, and from 30th June, 1890, to 30th December, 1890, and the value of such importation respectively. Presented to the House of Commons, 2nd June, 1891.—*Mr. White (Shelburne)*..... *Not printed.*

### CONTENTS OF VOLUME No. 17.

- 38.** Papers relating to the extension and development of trade between the United States and the dominion of Canada, including the colony of Newfoundland. Presented to the House of Commons, 3rd June, 1891, by Sir John Thompson..... *Printed for both distribution and sessional papers.*
- 38a.** Further papers relating to the extension and development of trade between the United States and dominion of Canada, including the colony of Newfoundland. Presented to the House of Commons, 22nd June, 1891, by Sir John Thompson . *Printed for both distribution and sessional papers.*
- 38b.** Copy of a report of the honourable the privy council of the 4th November, 1890, relative to the proposal made by the government of Canada to the governors of British West India Islands and of British Guiana for the extension of trade, together with correspondence, etc., referring to the same subject. Presented to the House of Commons, 29th July, 1891, by Hon. G. E. Foster—  
*Printed for both distribution and sessional papers.*

- 38c.** Correspondence and telegrams respecting the Spanish American Treaty. Presented to the House of Commons, 22nd September, 1891, by Hon. G. E. Foster. . . . . *Printed for sessional papers only.*
- 39.** Return to an order of the House of Commons, dated 27th May, 1891, for copies of the report of the enquiry held by J. B. Caouette, in 1890, respecting the abstraction, from the post office at Isle Verte, of a newspaper addressed to a resident of that parish ; of all letters from the post office department to the said Caouette, and replies thereto, and of any report made by the said Caouette ; also of all official correspondence in relation to the said enquiry. Presented to the House of Commons, 16th June, 1891.—*Mr. Amyot* . . . . . *Not printed.*
- 39a.** Return to an order of the House of Commons, dated 18th May, 1891, for copies of all letters, petitions and memorials relating to and praying for the construction of a suitable post office in the town of Buckingham, county of Ottawa. Presented to the House of Commons, 16th June, 1891.—*Mr. Devlin* . . . . . *Not printed.*
- 39b.** Return to an address of the House of Commons to his excellency the Governor General, dated 27th May, 1891, for copies of all petitions, memorials, reports and orders in council in reference to the establishment of a post office at Campbellton, in the county of Inverness, Nova Scotia. Presented to the House of Commons, 19th June, 1891.—*Mr. Laurier* . . . . . *Not printed.*
- 39c.** Return to an order of the House of Commons, dated 5th May, 1891, for a return showing the contingent expenses of the several salaried postmasters of the dominion for the fiscal years 1888, 1889 and 1890. Presented to the House of Commons, 24th July, 1891.—*Mr. McMullen*—  
*Printed for sessional papers only.*
- 39d.** Return to an order of the House of Commons, dated 15th May, 1891, for a return showing the amount deposited in each of the post office and dominion savings banks in the dominion on the 30th June, 1891. Presented to the House of Commons, 12th August, 1891.—*Mr. McMullen*—  
*Not printed.*
- 39e.** Return to an order of the House of Commons, dated 20th July, 1891, for copies of correspondence between the proprietor or proprietors of the newspaper *Le Canada*, published at Ottawa, and any member of the government ; also of any correspondence between any member of the government and any other person in relation to the suspension of the publication in the said newspaper *Le Canada*, of the table showing the arrival and departure of mails at the Ottawa post office. Presented to the House of Commons, 12th August, 1891.—*Mr. Beauvoil*. . . . . *Not printed.*
- 39f.** Return to an order of the House of Commons, dated 18th May, 1891, for copies of all letters, correspondence and petitions relating to the establishment of a post office in the township of Lowe, county of Ottawa ; also petitions, memorials and documents complaining of the mail service between Ste. Emile de Suffolk and St. André Avelin, in the county of Ottawa. Presented to the House of Commons, 17th August, 1891.—*Mr. Devlin* . . . . . *Not printed.*
- 40.** Return to an order of the House of Commons, dated 5th May, 1891, for copies of the tenders asked for to construct a graving dock at Kingston ; the tenders received ; the reports and calculations made by the engineers of the department of public works made and based on these tenders ; the contract which has been entered into ; the reports of the engineers which may have been made on the carrying out of the works ; or the changes which may have been made in them ; and also a statement of the sums paid out to the contractors up to date. Presented to the House of Commons, 4th June, 1891.—*Mr. Guay* . . . . . *Not printed.*
- 40a.** Return to an order of the House of Commons, dated 8th July, 1891, for copies of the tenders received and accepted for the construction of a caisson in connection with the Esquimalt graving dock ; the report of Mr. H. F. Perley in this connection ; and all other correspondence referring to this contract. Presented to the House of Commons, 4th August, 1891.—*Mr. Tarte* . . . . . *Not printed.*
- 40b.** Papers respecting the Kingston graving dock. Presented to the House of Commons, 6th July, 1891, by Sir Hector Langevin . . . . . *Not printed.*
- 40c.** Return to an address of the House of Commons to his excellency the Governor General, dated 1st July, 1891, for : 1. Copy of original plan and also of alteration made to Kingston dry dock, showing the additional excavations, crib work, extra masonry and additional iron works in caissons, together with the quantities of each class of extra work paid or undertaken to be paid for, and the rates of payment for the said extra work. 2. Copy of the order in council, dated 5th July, 1890, concerning the contract for the building of said dry dock. Presented to the House of Commons, 19th August, 1891.—*Mr. Amyot* . . . . . *Not printed.*
- 40d.** Return to an order of the House of Commons, dated 3rd August, 1891, for copies of all petitions, correspondence, reports of surveys and any other documents relating to the construction of a dry

- dock at the town of Amherstburg. Presented to the House of Commons, 20th August, 1891.—*Mr. Allan* . . . . . *Not printed.*
41. Return to an order of the House of Commons, dated 14th May, 1891, for a return giving the report of Mr. J. R. Arnoldi, engineer of the mechanical department of public works, to the special committee on ballot boxes last session. Presented to the House of Commons, 4th June, 1891.—*Mr. Landerkin* . . . . . *Printed for sessional papers only.*
42. Return to an order of the House of Commons, dated 11th May, 1891, for a return of all papers, correspondence and other documents relating to the dredging on the bar of the Kaministiquia River, Thunder Bay, since July, 1890, including the advertisement, tenders received and contract for such dredging; also engineer's report to the department, showing what progress has been made in the work up to the 1st of December last; also statement showing the amounts paid on account of such work, to whom paid, dates and amounts of such payments. Presented to the House of Commons, 4th June, 1891.—*Mr. Campbell* . . . . . *Not printed.*
43. Return to an order of the House of Commons, dated 5th May, 1891, for copy of the report of H. F. Perley, Esq., chief engineer of the public works department, respecting the causes of the flooding by the waters of the Richelieu River, of the lands of the riparian owners, in the counties of Iberville, St. John and Missisquoi. Presented to the House of Commons, 4th June, 1891.—*Mr. Béchard* . . . . . *Not printed.*
- 43a. Return to an order of the House of Commons, dated 18th June, 1891, for copies of all correspondence, letters, reports and documents of every description, respecting the deepening of the river and the lifting and removal of boulders from the batture of St. Jean Deschaillons. Presented to the House of Commons, 22nd July, 1891.—*Mr. Rinfret* . . . . . *Not printed.*
- 43b. Return to an order of the House of Commons, dated 13th July, 1891, for copies of reports of engineers as to improvements in the navigation of the Grand River. Presented to the House of Commons, 4th August, 1891.—*Mr. Montague* . . . . . *Not printed.*
- 43c. Supplementary return to an address of the Senate to his excellency the Governor General, dated 21st January, 1890, for copies of all reports and other communications in reference to the deposit of sawdust, slabs and other offensive material in the Ottawa and other rivers of the dominion, together with a letter from the deputy minister of fisheries relative thereto. Presented to the Senate, 19th August, 1891.—*Hon. Mr. Clemow* . . . . . *Printed for sessional papers only.*
- 43d. Return to an order of the House of Commons, dated 3rd August, 1891, for copies of petitions, correspondence, etc., relating to reconstruction, by private parties, of the Caledonia Dam, across the Grand River. Presented to the House of Commons, 14th September, 1891.—*Mr. Montague*—  
*Not printed.*
44. Return to an order of the House of Commons, dated 15th May, 1891, for copies of all letters, communications, and reports in the possession of the government, relating to the fixing of a standard of time and the legalization thereof. Presented to the House of Commons, 4th June, 1891.—*Mr. Kirkpatrick* . . . . . *Printed for both distribution and sessional papers.*
45. Return to an order of the House of Commons, dated 13th May, 1891, for copies of all letters and correspondence between the government or any member thereof, or any public department, and Mr. Solyme Forgues, of St. Michel de Bellechasse, returning officer, in relation to the last dominion election in the electoral district of Bellechasse. Presented to the House of Commons, 4th June, 1891.—*Mr. Amyot* . . . . . *Not printed.*
46. Return to an order of the House of Commons, dated 18th May, 1891, for a return showing what amount of money was expended in repairing wharf at Big Bay, in the township of Keppel, North Grey, during the summer of 1890; whether the work was let by tender or private contract; who performed the work; who acted as inspector, and what compensation did the inspector receive. Presented to the House of Commons, 4th June, 1891.—*Mr. Somerville* . . . . . *Not printed.*
47. Return to an order of the House of Commons, dated 27th May, 1891, for a return showing the number of bushels of potatoes exported from Canada from 1st October, 1890, to 1st May, 1891, and the place to which exported. Presented to the House of Commons, 6th June, 1891.—*Mr. McMullen*—  
*Printed for sessional papers only.*
48. Return to an order of the House of Commons, dated 3rd June, 1891, for a return of all correspondence between all persons and the department of marine and fisheries, recommending or with reference to a reward given to Captain Peterson of the American schooner "Seigfried," for his services in rescuing the captain and crew of the schooner "Blizzard," of Lunenburg, in October last. Presented to the House of Commons, 16th June, 1891.—*Mr. Flint* . . . . . *Not printed.*

49. Return to an order of the House of Commons, dated 3rd June, 1891, for correspondence with the department of marine respecting presentation of binocular glasses to the volunteers rescuing the crew of the barqué "Medmerly," lost on Ray's Island, Pictou County, in November last past. Presented to the House of Commons, 16th June, 1891.—*Mr. Fraser*..... *Not printed.*
50. Return to an order of the House of Commons, dated 18th May, 1891, for copy of all correspondence, papers and reports, in the possession of the government, relating to the locality for holding the camp of militia district No. 1, for the years 1890 and 1891. Presented to the House of Commons, 16th June, 1891.—*Mr. Hyman*..... *Not printed.*
51. Return to an address of the House of Commons to his excellency the Governor General, dated 5th May, 1891, for copies of all correspondence, petitions, memorials and any other documents submitted to the privy council, in connection with the abolition of the official use of the French language in the province of Manitoba by the legislature of that province; also copies of reports to, or orders in council thereon; also copies of the act or acts relating thereto. Presented to the House of Commons, 18th June, 1891.—*Mr. LaRivière*..... *Printed for both distribution and sessional papers.*
52. Return to an address of the House of Commons to his excellency the Governor General, dated 5th May, 1891, for copies of the order in council of date the 10th May, 1888, granting a subsidy of \$12,500 per annum to Mr. Julien Chabot, for the use of the steamboat "Admiral," between Dalhousie and Gaspé, in connection with the Intercolonial Railway; and also of all other orders in council which may have been passed afterwards in respect to the same steamboat. Presented to the House of Commons, 19th June, 1891.—*Mr. Guay*..... *Not printed.*
- 52a. Return to an order of the House of Commons, dated 5th May, 1891, for copies of the contract with the owners or owner, or the party in possession of the steamboat "Admiral," made by the government in consequence of an order in council bearing date the 10th May, 1888; also of the contracts, deeds or transfers which may have been executed or notified to the government, since the said date of the 10th of May, 1888; also a statement of the sums paid out for the use of the said steamboat; the names of the persons to whom these sums have been paid; and the date of the payments and of the receipts which have been given therefor. Presented to the House of Commons, 24th June, 1891.—*Mr. Guay*..... *Not printed.*
- 52b. Return to an address of the House of Commons to his excellency the Governor General, dated 13th July, 1891, for copies of any order or orders in council, adopted between the years 1883 and 1888, in relation to the steamer "Admiral" and the service performed by the said steamer between Dalhousie and Gaspé or other points, in connection with the Intercolonial Railway. Presented to the House of Commons, 10th August, 1891.—*Mr. Tarte*..... *Not printed.*
- 52c. Return to an address of the House of Commons to his excellency the Governor General, dated 13th July, 1891, for copies of the contract or contracts between the owners or owner or person in possession of the steamer "Admiral" and the government, between the years 1883 and 1888; also copies of all deeds of transfer, etc., filed with the government, in respect of the said steamer; also a statement of all sums paid during the said period of time for the service of the said steamer, with the names of the persons to whom the said sums were paid and the dates of said payments. Presented to the House of Commons, 10th August, 1891.—*Mr. Tarte*..... *Not printed.*
53. Return to an order of the House of Commons, dated 6th May, 1891, for a return showing the cost of construction of the several elevators built on the Intercolonial Railway and branches; showing where erected and the capacity of each; the date of erection, and the quantity of grain that passed through each of them, each year, since their completion. Presented to the House of Commons, 19th June, 1891.—*Mr. McMullen*..... *Not printed.*
- 53a. Return to an order of the House of Commons, dated 13th May, 1891, for copies of all letters, documents, etc., between the officials of the Intercolonial Railway at Moncton and the department of railways in relation to the accident at St. Joseph de Lévis, on the 18th December, 1890. Presented to the House of Commons, 19th June, 1891.—*Mr. Carroll*..... *Not printed.*
- 53b. Return to an order of the House of Commons, dated 1st July, 1891, for all correspondence, telegrams, letters, reports and other papers relating to the proposed "additional property accommodation" of Intercolonial Railway at St. John, N.B. Presented to the House of Commons, 12th August, 1891.—*Mr. Davies*..... *Not printed.*
- 53c. Return to an order of the House of Commons, dated 8th July, 1891, for copies of all paper writings, documents, depositions, etc., respecting or in connection with the enquiry held at St. Flavie, on the line of the Intercolonial Railway, into the conduct of Mr. Hormidas Ouillet, superintendent



of the workshops of the said Intercolonial Railway, as well as in relation to any other employees. Presented to the House of Commons, 26th September, 1891.—*Mr. Choquette*.....*Not printed.*

- 54.** Return to an order of the House of Commons, dated 11th May, 1891, for : 1. A statement of all fishing licenses granted in 1890, in the following counties : Berthier, Maskinongé, St. Maurice, Champlain, Nicolet, Yamaska and Richelieu, showing the names of those who obtained such licenses, the amount paid by each of them and the date of each payment. 2. A statement of the quantity and value of the several kinds of fish taken by the said license-holders, according to the reports of the fishery overseers for the said counties. 3. Copies of all instructions sent to the fishery overseers of the said several counties in 1890 and 1891, up to date. 4. Copies of all letters, petitions and complaints received in relation to this subject during the years 1890 and 1891, up to this date, and of all replies made thereto. 5. For a statement of the salaries of the fishery overseers of the said counties, and of all other costs and expenditure incurred by the government in connection with the fisheries of the counties aforesaid, during the year 1890. Presented to the House of Commons, 22nd June, 1891.....*Not printed.*
- 54a.** Return to an order of the House of Commons, dated 3rd June, 1891, for a return showing the names of all persons in the county of Queen's, Nova Scotia, to whom fishing bounties have been paid during the last five years, with the amount paid each, and the dates of payment ; the amount still unpaid, with the names of the persons to whom such bounties are still due. Presented to the House of Commons, 23rd June, 1891.—*Mr. Forbes*.....*Not printed.*
- 54b.** Return to an order of the House of Commons, dated 18th May, 1891, for a return of the names of all persons in the county of Guysboro' to whom fishing bounties have been paid during the last three years, with the amount paid each, the amount still unpaid with the names of the persons to whom such bounties are still due. Presented to the House of Commons, 23rd June, 1891.—*Mr. Fraser*—*Not printed.*
- 54c.** Return to an order of the House of Commons, dated 27th May, 1891, for a return showing the amount paid for the supplies required by the crews of the several government vessels engaged in the fishery protection service, in the province of Ontario, for the fiscal year ending 30th June, 1890, together with the names of parties from whom purchases were made, and the prices paid. Presented to the House of Commons, 24th June, 1891.—*Mr. Somerville*..... *Not printed.*
- 54d.** Return to an order of the House of Commons, dated 3rd June, 1891, for a return of papers, correspondence, reports and other documents in the possession of the government relating to the subject of the herring fisheries of the Bay of Fundy and its adjacent waters during the past year, including the report of the conference of fishery officers held at Ottawa on the subject. Presented to the House of Commons, 30th June, 1891.—*Mr. Bowers*..... *Not printed.*
- 54e.** Return to an order of the House of Commons, dated 13th May, 1891, for a return of the costs and expenses of adjusting the amounts claimed for fishery bounties and of preparing and distributing the fishery bounty cheques in each year since 1883, and also the names of the persons authorized to distribute the bounty cheques in the province of Nova Scotia during the years 1889, 1890 and 1891. Presented to the House of Commons, 16th July, 1891.—*Mr. Flint*—  
*Printed for sessional papers only.*
- 54f.** Return to an order of the House of Commons, dated 13th May, 1891, for a return giving the names of all persons in the county of Guysboro' fined for violation of the fishery laws, since the 1st day of January, 1890 ; the amount of each fine and costs ; the sum collected of each ; the names of the parties whose fines have been remitted, with the reason for such remission ; the names of parties in said county against whom fines are still outstanding, with the amount of each and costs. Presented to the House of Commons, 22nd June, 1891.—*Mr. Fraser*.....*Not printed.*
- 54g.** Return to an address of the House of Commons to his excellency the Governor General, dated 15th May, 1891, for a return of all papers, letters and documents in any way whatever relating to the dispensing with the services of J. R. Graham, of Fenelon Falls, as fishery inspector or overseer within the county of Victoria, and of all communications with or representations to the government, or any member thereof, or any officer or clerk in the department of marine and fisheries, relating to the said J. R. Graham and the performance of his duties prior to dispensing with his services ; and of all new rules or regulations (if any) for the appointment of fishery inspectors in said county and the performance of their duties. Presented to the House of Commons, 3rd August, 1891.—*Mr. Barron*.....*Not printed.*
- 54h.** Return to an address of the Senate to his excellency the Governor General, dated 30th April, 1890, for copies of all departmental orders relating to the fisheries of the counties of Richelieu and Ber-

- thier, and a copy of all correspondence had since 1887 between the department of fisheries and the fishery officers of the said counties on this subject. Presented to the Senate, 14th July, 1891.—*Hon. Mr. Guévrenont*.....*Not printed.*
- 54.** Return to an order of the House of Commons, dated 27th July, 1891, for copies of all correspondence connected with the appointment of George Boisvert as fishery officer over that portion of the River St. Lawrence along the front of the county of Nicolet. Also for copies of all correspondence connected with the issuing of fishing licenses for the county of Nicolet between Fabien Boisvert, at that time member of the House of Commons of Canada, or any other persons, and the government. Presented to the House of Commons, 21st August, 1891.—*Mr. Leduc*.....*Not printed.*
- 55.** Return to an order of the House of Commons, dated 18th May, 1891, for a return for the years 1889 and 1890 of all reports from or correspondence with the superintendent of the Prince Edward Island Railway, with respect to the condition of the road-bed or the rails of such railway, together with any reports or representations made with respect to such road-bed or rails by any of the track masters or other officers of said road. 2. Showing what portion in mileage of such road-bed has been relaid with steel rails since the completion of such road. Presented to the House of Commons, 2nd July, 1891.—*Mr. Davies*.....*Not printed.*
- 56.** Statement of the affairs of the British Canadian Loan and Investment Company, for the year ended 31st December, 1890; also a list of shareholders on 31st December, 1890. Presented to the Senate, 4th May, 1891, by the Hon. the Speaker.....*Not printed.*
- 57.** Return to an order of the House of Commons, dated 5th May, 1891, for a return showing the quantities and kinds of timber and sawlogs cut annually in the lately disputed territory, in the province of Ontario, under the authority of timber licenses issued by the government of Canada; the names of such licensees; and showing also how the dues were imposed, and the amount per thousand feet, board measure, realized by the government of Canada from each person or firm so licensed in each year from 1875 to 1887, inclusive; or what royalty or other revenue was received by the government from licensees aforesaid on such quantities cut or sold. Presented to the House of Commons, 6th July, 1891.—*Mr. Barron*.....*Printed for sessional papers only.*
- 58.** Return to an order of the House of Commons, dated 12th May, 1891, for a return giving the date at which the steamer "Stanley" commenced running between Prince Edward Island and the mainland in the fall of 1890, how many trips made, date of each trip, the number of passengers and the amount of freight taken to and from Prince Edward Island; the amount of money collected on account of passengers and the amount for freight; also the expenses of working said steamer during the winter of 1891, and the date at which said steamer stopped running from Prince Edward Island to the mainland; together with the report of the deputy minister, dated 5th March, 1891, touching this steamer, and all correspondence, telegrams and representations made to the marine and post office departments touching the mail and steamboat service between the island and the mainland. Presented to the House of Commons, 13th July, 1891.—*Mr. Perry*—*Not printed.*
- 59.** Return to an address of the House of Commons to his excellency the Governor General, dated 8th July, 1891, for copies of all petitions, correspondence and documents whatsoever, respecting the grant of a subsidy to the Quebec Oriental Railway. Presented to the House of Commons, 20th July, 1891.—*Mr. Vaillancourt*.....*Not printed.*
- 60.** Return to an order of the House of Commons, dated 1st July, 1891, for copies of all correspondence, letters or telegrams addressed to the auditor general with reference to the payment of accounts as rendered to the auditor general by the returning officer of the electoral district of the east riding of Elgin; also the names and post office addresses of the returning officer, deputy returning officers, poll clerks and constables for the electoral district of the east riding of Elgin; also the respective amounts as claimed by each; the amount actually paid to each up to date, including amount of balance, if any, as rendered by the returning officer in his original account to the auditor general. Presented to the House of Commons, 14th July, 1891.—*Mr. Ingram*—*Not printed.*
- 60a.** Return to an address of the House of Commons, to his excellency the Governor General, dated 27th July, 1891, for copy of all correspondence between John A. Macdonald, M. P. (Victoria, N. S.), or any other parties in the county of Victoria, N. S., and the government, or any department or official of the government, previous to the late general elections, in reference to the appointment of a returning officer at said elections for said county. Presented to the House of Commons, 3rd August, 1891.—*Mr. Flint*.....*Not printed.*

- 61.** Return to an order of the House of Commons, dated 18th June, 1891, for copy of the report of Collingwood Schreiber, Esq., upon survey made by him of the river St. Lawrence immediately opposite and in the vicinity of the city of Quebec, for the purpose of ascertaining whether it was possible to build a railway bridge there. Presented to the House of Commons, 14th July, 1891.—*Mr. Laurier*. . . . . *Printed for both distribution and sessional papers.*
- 62.** Return to an address of the House of Commons to his excellency the Governor General, dated 11th May, 1891, for all correspondence between any department of the government and H. E. Hartley, late lockmaster on the Carillon and Grenville Canal, in reference to his retirement from the civil service, and any report to council or order in council upon the same subject, together with all papers connected with the dismissal of Mr. Hartley. Presented to the House of Commons, 26th June, 1891.—*Mr. Christie*. . . . . *Not printed.*
- 62a.** Return to an order of the House of Commons, dated 1st July, 1891, for a copy of the report of Thos. Monro, government engineer, upon the Manchester Ship Canal. Presented to the House of Commons, 21st July, 1891.—*Mr. Mulock*. . . . . *Printed for both distribution and sessional papers.*
- 62b.** Return to an order of the House of Commons, dated 18th May, 1891, for copies of all letters, correspondence, documents and papers showing the number of extra or additional men employed on the old and new Welland Canal, between the 10th day of February, 1891, and the 7th day of March, 1891; the names of such men, the work required to be done, and the amount of money paid to each man. Presented to the House of Commons, 28th July, 1891.—*Mr. German*. . . . . *Not printed.*
- 62c.** Return to an address of the Senate to his excellency the Governor General, dated 17th June, 1891, for a statement and account showing the amount of money received and taken in excess of what was just and proper by William Ellis, superintendent of the Welland Canal, if any, from the 29th day of December, 1879, until the 11th day of September, 1889; also a statement showing the amount of money paid back by Mr. Ellis, if any, and date of payments, if any. Further, a copy of the bond given as security by Mr. Ellis, if any, to secure the payment of the money taken in excess. Presented to the Senate, 29th July, 1891.—*Hon. Mr. McCallum*. . . . . *Not printed.*
- 62d.** Return to an address of the House of Commons to his excellency the Governor General, dated 17th June, 1891, for copies of all petitions, letters and communications from the city of St. Catharines, and other municipalities on the Welland Canal, or from any persons or corporations, for the privilege of using surplus water from said canal for manufacturing or other purposes; and of the reports of engineers of canals, thereon, and the replies of the government to all such applications. Presented to the House of Commons, 12th August, 1891.—*Mr. Gibson*. . . . . *Not printed.*
- 62e.** Return to order of the House of Commons, dated 13th July, 1891, for: 1. Copies of the specifications prepared by the government and which formed the basis of the call for tenders for the work of constructing a drain from Lachine to Cote St. Paul, along the Lachine Canal. 2. Copies of all tenders filed for the said work, and of the reports of the officers of the department of railways and canals thereupon. 3. Copies of the report awarding the contract for the said work, and of the said contract. Presented to the House of Commons, 12th August, 1891.—*Mr. Préfontaine*. . . . . *Not printed.*
- 62f.** Return to an order of the House of Commons, dated 1st July, 1891, for copies of all reports of engineers respecting the proposed Soulanges Canal, showing the number of sections into which the work is to be divided, the length of each section, the quantities of the several classes of work in each section, and detailed estimates of the cost of each section; the whole to be accompanied with a continuous tracing or plan and profile of the whole line showing the several sections and the structures of each section. Presented to the House of Commons, 12th August, 1891.—*Mr. Mousseau*. . . . . *Not printed.*
- 62g.** Return to an order of the House of Commons, dated 27th May, 1891, for a statement showing all expenditure, and a return of all reports and plans of government engineers, if any, in connection with the Soulanges Canal, from 1873 to 1889, exclusively, and from 1889, inclusively, to June, 1890; also a return of all plans and specifications made by engineers and completed by them, at the said date, June, 1890, in relation to the said Soulanges Canal. Presented to the House of Commons, 12th August, 1891.—*Mr. Mousseau*. . . . . *Printed for both distribution and sessional papers.*
- 62h.** Return to an address of the House of Commons to his excellency the Governor General, dated 27th May, 1891, for copies of all tenders, both first and second calls, for sections one, two and three respectively, of the enlargement of the Rapide Plat or Morrisburg Canal, a division of the St. Lawrence Canals, the return to comprise the quantities of the several items in the schedule of prices on which the tenders were computed, and the aggregate of each tender. Also copies of all correspondence, orders in council, reports of engineers relating to the tenders, or contracts, for

- works, or as to changes in location or of designs, and all estimates in detail of the cost of said works and the reason for rejecting the first batch of tenders. Presented to the House of Commons, 21st August, 1891.—*Mr. Murray*. . . . . *Not printed.*
- 62i.** Return to an order of the House of Commons, dated 3rd June, 1891, for a return of all letters and memorials complaining of the high water in the Rideau Canal between Kingston and Jones' Falls; copies of letters from Colonel By and others, showing the depth of water allowed for vessels navigating the canal; a statement showing the average depth of water in the canal for the first forty years after construction, and for the last ten years; also for copies of plans and reports of engineers engaged on the survey of the Kingston Mills Level, showing the estimate of cost of lowering the water and the quantity of land to be reclaimed if the water is lowered. Presented to the House of Commons, 26th September, 1891.—*Mr. Kirkpatrick*. . . . . *Not printed.*
- 63.** Return to an address of the House of Commons to his excellency the Governor General, dated 5th May, 1891, for copies of all correspondence, petitions, memorials, briefs and factums, and of any other documents submitted to the privy council in connection with the abolition of separate schools in the province of Manitoba by the legislature of that province; also copies of reports to, and orders in council thereon; also copies of any act or acts of said legislature abolishing said separate schools or modifying in any way the system existing prior to 1890. Presented to the House of Commons, 20th July, 1891.—*Mr. La Rivière*. . . . . *Printed for both distribution and sessional papers.*
- 63a.** Return to an address of the House of Commons to his excellency the Governor General, dated 5th May, 1891, for a copy of all petitions presented to his excellency with reference to the school acts of Manitoba; and all memorials, reports, orders in council and correspondence in connection with the same. Presented to the House of Commons, 20th August, 1891.—*Mr. Devlin*. . . . . *Not printed.*
- 63b.** Supplementary return to an address of the House of Commons to his excellency the Governor General, dated 5th May, 1891, for copies of all correspondence, petitions, memorials, briefs and factums, and of any other documents submitted to the privy council in connection with the abolition of separate schools in the province of Manitoba by the legislature of that province; also copies of reports to, and orders in council thereon; also copies of any act or acts of said legislature abolishing said separate schools or modifying in any way the system existing prior to 1890. Presented to the House of Commons, 4th September, 1891.—*Mr. La Rivière*—  
*Printed for both distribution and sessional papers.*
- 64.** Return to an order of the House of Commons, dated 13th July, 1891, for copies of the petition of right presented to the minister of justice for his *fiat* by Joseph Desmarteau for improvements alleged to have been made by him on a "piece of land forming part of the property heretofore known as Logan's Farm, and being a portion of the lot number eleven hundred and thirty-six (1136) of the official plan and book of reference of the St. Mary's Ward, in the city of Montreal, measuring one hundred and fifty-six feet in width by a depth of four hundred and fifty-two (452) feet on the south-west side, and four hundred and eighty-seven (487) feet on the north-east side, English measure, and more or less, and being bounded on the north-east side by the highway known as Papineau Road, on the south-west side by a portion of the said lot number eleven hundred and thirty-six (1136), on the south-east by the lot number eleven hundred (1100) of said plan and book of reference, and on the north-west by Sherbrooke Street, being another portion of the said lot eleven hundred and thirty-six;" of the decision of the minister of justice; and of all correspondence on the same. Presented to the House of Commons, 21st July, 1891.—*Mr. Laurier*. . . . . *Not printed.*
- 65.** Return to an address of the Senate to his excellency the Governor General, dated 12th May, 1890, for a statement showing the expenses incurred by the inspector of penitentiaries in his visits, ordinary or extraordinary, to St. Vincent de Paul Penitentiary during the last ten years, as well as his personal expenses for each day of such visits, as those occasioned on each day of such visits by his travelling from Montreal to St. Vincent de Paul, and *vice versa*, for horses, servants, and their keep and lodging. Presented to the Senate, 18th June, 1891.—*Hon. Mr. Bellerose*. . . . . *Not printed.*
- 65a.** Supplementary return *re* St. Vincent de Paul Penitentiary. Presented to the Senate, 19th June, 1891, by Hon. Mr. Abbott. . . . . *Not printed.*
- 65b.** Return to an address of the Senate to his excellency the Governor General, dated 30th July, 1891, for a detailed copy of accepted tender, giving estimated quantity, price per unit, and amount of all drugs and medicines to be supplied the British Columbia Penitentiary by McPherson & Thompson, of New Westminster, B.C., for the year ending 30th June, 1892. Presented to the Senate, 12th August, 1891.—*Hon. Mr. McInnes (Victoria, B.C.)*. . . . . *Not printed.*

- 66.** Return to an address of the Senate to his excellency the Governor General, dated 23rd June, 1891, for copies of all correspondence between the department of justice and the judges in Canada charged with judicial functions in criminal matters as well as the attorney general of each province, respecting the expediency of abolishing the functions of the grand jury in relation to the administration of criminal justice. Presented to the Senate, 8th July, 1891.—*Hon. Mr. Gowan*—  
*Printed for both distribution and sessional papers.*
- 67.** Statement of amounts paid for claims for bounty on pig iron manufactured in the dominion; showing quantities claimed upon and names of claimants, as well as amount paid in each case. Presented to the House of Commons, 28th July, 1891, by Hon. Mr. Bowell—  
*Printed for both distribution and sessional papers.*
- 68.** Return to an address of the House of Commons to his excellency the Governor General, dated 1st July, 1891, for a statement showing the amount of dominion notes in circulation on 31st May, 1891, and amount of gold and guaranteed debentures held in security on said date for redemption of said notes. Also statement showing the proportion of such gold reserve held by the minister of finance and receiver-general, and the proportion thereof held by any chartered banks for such redemption. Also statement showing the arrangements made with such banks, under which they hold such gold reserve. Presented to the House of Commons, 29th July, 1891.—*Mr. Mulock*—  
*Not printed.*
- 69.** Departmental report on charges preferred against the Commissioner of the North-West Mounted Police. Presented to the House of Commons, 30th July, 1891, by Sir John Thompson—  
*Printed for sessional papers only.*
- 70.** Return to an order of the House of Commons, dated 13th May, 1891, for copies of all correspondence since 1st July, 1890, from the New Glasgow board of trade and other boards or persons, respecting the through train from Sydney, C.B., to Oxford, Cumberland County, *viâ* the Short Line Railway. Also copies of all correspondence during said time from any person or persons, asking for better railway accommodation between Pictou and New Glasgow, to and from Halifax. Presented to the House of Commons, 31st July, 1891.—*Mr. Fraser*.....*Not printed.*
- 71.** Return to an order of the House of Commons, dated 27th May, 1891, for copies of all tenders for the construction of the Annapolis public buildings; a copy of the contract entered into with the Government for the construction of the same; a copy of the conveyance to the Queen of the land upon which the same are erected; a statement of all amounts paid to the contractor on account of the work, with dates of payment. Presented to the House of Commons, 4th August, 1891.—*Mr. Lister*—  
*Not printed.*
- 72.** Return to an order of the House of Commons, dated 1st July, 1891, for copies of all correspondence and all documents, or other information in the possession of the Government, relating to entire horses stationed at the central experimental farm, or at any other of the experimental farms in the dominion of Canada. Presented to the House of Commons, 4th August, 1891.—*Mr. McMillan*—  
*Not printed.*
- 73.** Return to an order of the House of Commons, dated 27th July, 1891, for copies of all correspondence and orders relative to the dismissal of William Saunders and William Muttart, section foremen of the Prince Edward Island Railway, in March or April last. Presented to the House of Commons, 10th August, 1891.—*Mr. Perry*.....*Not printed.*
- 73a.** Return to an order of the House of Commons, dated 27th July, 1891, for a return of all correspondence, letters or papers in any way connected with the dismissal, in June, 1884, of one Samuel Johnston, from his position as a preventive officer, in her majesty's customs, for the station from Clifton to Dunnville. Presented to the House of Commons, 23rd September, 1891.—*Mr. German*—  
*Not printed.*
- 74.** Return to an order of the House of Commons, dated 27th May, 1891, for a return showing: 1. Copies of all reports and correspondence relating to the permit system, and the administration thereof; copies of all regulations under which liquor is brought into the North-West Territories and sold there; also copies of all memorials addressed to the government relating to the present system and the sale of liquors, and the replies to the same. 2. Copies of orders or regulations relating to the sale of liquor on passenger trains in the North-West Territories, and within the limits of Banff Park, and statement of kinds and quantities of liquor so sold. Presented to the House of Commons, 12th August, 1891.—*Mr. Watson*.....*Not printed.*
- 75.** Return to an order of the House of Commons, dated 18th June, 1891, for copies of the pay-roll of the last military camp at Sorel and St. John's, P.Q. Presented to the House of Commons, 18th August, 1891.—*Mr. Lépine*.....*Not printed.*

- 75a.** Statement showing names of tenderers, names of contractors and contract prices of military clothing for 1891-92. Presented to the House of Commons, 21st August, 1891, by Sir Adolphe Caron—  
*Printed for sessional papers only.*
- 76.** Return to an order of the House of Commons, dated 17th June, 1891, for copies of all correspondence between the minister of customs and the collector of customs at Kootenay Lake, and between the minister of customs and any other person, relating to the admission of mining machinery into the Kootenay Lake district free of duty. Also a copy of instructions from the minister of customs to the collector of customs on Kootenay River, referring to the free admission of mining machinery. Presented to the House of Commons, 20th August, 1891.—*Mr. Mara. . . . . Not printed.*
- 77.** Return to an order of the House of Commons, dated 1st July, 1891, for copies of all correspondence, reports, paper writings and documents respecting the seizure and sale of the schooner "Marie Eliza," in 1887, by the collector of customs at Rimouski. Presented to the House of Commons, 20th August, 1891.—*Mr. Langelier. . . . . Not printed.*
- 78.** Return to an order of the House of Commons, dated 1st July, 1891, for a return showing:—1. The names of all permanent clerks in the department of public works, their duties and annual salaries. 2. Names of all extra clerks in the said department, their salaries, and the kind of work performed; also copies of their civil service examination certificates. 3. The names of all persons doing extra work outside of the building, and the nature of work, giving the names of ladies and gentlemen separately. 4. The names of mechanics or others employed in the government workshops at Ottawa. 5. The names of all messengers employed in the said department, either permanent or temporary. 6. The number and names of all labourers employed by the said department since January last, in and around the buildings under government control at Ottawa, including Rideau Hall, stating the kind of work performed and wages paid. Presented to the House of Commons, 21st August, 1891.—*Mr. McMullen. . . . . Not printed.*
- 79.** Return to an order of the House of Commons, dated 13th July, 1891, for: 1. Copies of all claims presented to the government since 1880, by Mr. Joseph Antoine Maurice, merchant, of the village of Chambly Basin, and Dame Julie Fournier, his wife, for losses suffered by them in reference to lands purchased by them from the government in 1875. 2. Copies of all correspondence and letters addressed to any department of the government by any person or persons, in relation to said matter. 3. Copies of all correspondence between any of the said departments, or between any Department and the claimants, or any persons acting for them or in their interests, in relation to such claims. 4. Copies of the order of reference made by government referring the said claims to Joseph Simard, Esq., then dominion arbitrator, and of his award. 5. Copies of correspondence following the said award. 6. Copies of the opinions given on the subject by the honourable the minister of public works, and of the opinion of the honourable the minister of justice. Presented to the House of Commons, 21st August, 1891.—*Mr. Préfontaine. . . . . Not printed.*
- 80.** Return to an address of the House of Commons to his excellency the Governor General, dated 18th June, 1891, for copies of order in council, correspondence, reports, statement of claims, receipts or accounts with or made by Dr. Walker, or on his behalf, or with or by any other person respecting the Dundas and Waterloo macadamized road, since the close of the session of 1889. Presented to the House of Commons, 24th August, 1891.—*Mr. Bain. . . . . Not printed.*
- 81.** Return to an address of the House of Commons to his excellency the Governor General, dated 3rd June, 1891, for copies of all correspondence between the imperial government and the government of Canada, on the subject of the copyright laws of Canada, and all other papers relating thereto, not already brought down. Presented to the House of Commons, 24th August, 1891.—*Mr. Edgar—  
Not printed.*
- 82.** Third census of Canada—statement of population—compared with preceding censuses, 1891. Presented to the House of Commons, 26th August, 1891, by Hon. J. Haggart—  
*Printed for distribution only.*
- 82a.** Census of Canada, 1891—electoral divisions—statement of population by districts. Also census bulletin No. 1, and statements of population of cities, of towns and of villages. Presented to the House of Commons, 27th August, 1891, by Hon. J. Haggart. . . . .*Printed for distribution only.*
- 83.** Return to an order of the House of Commons, dated 3rd August, 1891, showing: 1. The names of all employees of the customs at Montreal; the date of their appointment; their respective duties; the salary of each; their nationality; their place of birth; and, in case of their not having been born in Canada, for what period they had been in this country at the time of their appointment; and upon whose recommendation they had been appointed. 2. Whether they have all

- passed the civil service examination, and the names of those, if any, who have not passed this examination, since the law requiring it has been in force. 3. The names of those, if any, who have received salaries or pay in addition to that attached to the offices to which they were appointed; the amounts received by such persons, and for what additional work given. 4. The names of the extra labourers for whose services there was paid in 1889-90 the sum of \$12,176.25, as recorded in the Auditor General's Report for the year 1889-90 at page C—254. 5. To whom was paid the sum of \$5,930.29 for cartage at the customs house at Montreal, as recorded in the said report of the Auditor General at page C—254. Presented to the House of Commons, 14th September, 1891.—*Mr. Lépine*.....*Not printed.*
- 84.** Return to an order of the House of Commons, dated 27th May, 1891, for copies of all correspondence, memoranda, documents, letters, petitions and all papers whatsoever in relation to the encouragement of the cultivation of the sugar beet and the protection of the manufacture and refining of beet-root sugar in the dominion of Canada, exchanged between the government or any of its members and any person or company. Presented to the House of Commons, 23rd September, 1891.—*Mr. Beausoleil*.....*Not printed.*
- 85.** Return to an order of the House of Commons, dated 1st July, 1891, for copies of all correspondence, papers and documents relating to the appointment of customs officers at Crystal Beach and Point Abino, in the township of Bertie, and Carroll's Landing, in the township of Humberstone, in the county of Welland. Presented to the House of Commons, 23rd September, 1891.—*Mr. German*—*Not printed.*
- 86.** Return to an address of the Senate to his excellency the Governor General, dated 14th September, 1891, for all correspondence between his excellency and the Lieutenant Governor of the province of Quebec, in connection with the Baie des Chaleurs Railway, and all other papers and correspondence in the possession of the government on that subject. Presented to the Senate, 16th September, 1891.—*Hon. Mr. Miller*.....*Not printed.*
- 86a.** Supplementary return to an address of the Senate to his excellency the Governor General, dated 14th September, 1891, for all correspondence between his excellency and the lieutenant governor of the province of Quebec, in connection with the Baie des Chaleurs Railway, and all other papers and correspondence in the possession of the government on that subject. Presented to the Senate, 23rd September, 1891.—*Hon. Mr. Miller*.....*Not printed.*
- 86b.** Return to an address of the Senate to his excellency the Governor General, dated 21st August, 1891, for an account showing all the moneys expended by subsidy or otherwise on the Baie des Chaleurs Railway, from the commencement of the works thereon to the present time; the names of those to whom paid, and the amount, if any, appropriated to said works and remaining unpaid by the government of Canada. Presented to the Senate, 24th September, 1891.—*Hon. Mr. McInnes (Victoria, B.C.)*.....*Not printed.*
- 87.** Return to an address of the Senate to his excellency the Governor General, dated 29th May, 1891, for copies of all orders in council, commissions and instructions for nominating a person or persons specially charged to examine the situation and resources of that part of the dominion known as the Great Basin of the Mackenzie; and also of the report or reports made by such persons, in order to put the government in a position to decide upon the measures necessary for the protection and development of the territory. Presented to the Senate, 23rd September, 1891.—*Hon. Mr. Girard*.....*Printed for sessional papers only.*
- 88.** General statements and returns of baptisms, marriages and burials in the district of Chicoutimi, Gaspé, Montmagny and Iberville.....*Not printed.*

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REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDING 31<sup>st</sup> DECEMBER

1890.

*PRINTED BY ORDER OF PARLIAMENT.*



OTTAWA:

PRINTED BY BROWN CHAMBERLIN, PRINTER TO THE QUEEN'S MOST  
EXCELLENT MAJESTY.

1891.





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## OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, 3rd July, 1891.

To the Honourable

GEORGE E. FOSTER,

Minister of Finance.

SIR,—I have the honour herewith to submit the statements in detail of Insurance Companies for the year 1890, together with such an abstract and analysis of them as appeared proper to exhibit the progress of the business and the condition of the Companies.

## FIRE AND INLAND MARINE INSURANCE, 1890.

During the year 1890 the business of fire insurance in Canada was carried on by 38 active Companies; of these 7 were Canadian, 24 British and 7 American. Inland Marine Insurance was also transacted by 5 of them (3 Canadian, 1 British and 1 American), and Ocean Marine by 2 of them (both Canadian). This list of Companies differs from that of the previous year by the addition of four companies, 3 British (the Manchester Fire, the Union Society and the United Fire Reinsurance Company) and 1 American (the Phoenix Insurance Company of Hartford, Conn.) One British Company (the British and Foreign Marine) carried on the business of Inland Marine Insurance exclusively. The London Assurance Corporation which previously carried on the business of fire insurance received a license to transact Inland Marine Insurance.

## FIRE PREMIUMS AND LOSSES IN CANADA IN 1890.

The cash received for premiums during the year in Canada has amounted to \$5,836,071, being greater than that received in 1889 by \$248,055; and the amount paid for losses has been \$3,266,567, which is greater than that paid in 1889, by \$390,356. The ratio of losses paid to premiums received is shown in the following table:—

## FIRE Insurance in Canada, 1890.

	Paid for Losses.	Received for Premiums.	Rate of Losses paid per cent. of Premiums received.	The same for 1889.
	\$	\$		
Canadian Companies .....	736,095	1,249,884	58.89	57.82
British do .....	2,229,556	4,072,133	54.75	49.58
American do .....	300,916	514,054	58.54	51.62
Totals.....	3,266,567	5,836,071	55.97	51.47

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

FIRE Insurance in Canada.

—	Premiums Received.	Losses Paid.	Rate of Losses paid per cent. of Premiums.
	\$	\$	
1869.....	1,785,539	1,027,720	57.56
1870.....	1,916,779	1,624,837	84.77
1871.....	2,321,716	1,549,199	66.73
1872.....	2,628,710	1,909,975	72.66
1873.....	2,968,416	1,682,184	56.67
1874.....	3,522,303	1,926,159	54.68
1875.....	3,594,764	2,563,531	71.31
1876.....	3,708,006	2,867,295	77.33
1877.....	3,764,005	8,490,919	225.58
1878.....	3,368,430	1,822,674	54.11
1879.....	3,227,488	2,145,198	66.47
1880.....	3,479,577	1,666,578	47.90
1881.....	3,827,116	3,169,824	82.83
1882.....	4,229,706	2,664,986	63.01
1883.....	4,624,741	2,920,228	63.14
1884.....	4,980,128	3,245,323	65.16
1885.....	4,852,460	2,679,287	55.22
1886.....	4,932,335	3,301,388	66.93
1887.....	5,244,502	3,403,514	64.90
1888.....	5,437,263	3,073,822	56.53
1889.....	5,588,016	2,876,211	51.47
1890.....	5,836,071	3,266,567	55.97
Totals.....	85,838,071	59,877,419	69.76

Taking the totals for the same twenty-two years, according to the nationalities of the Companies, the following are the results :—

FIRE Insurance in Canada for the twenty-two years—1869-1890.

—	Premiums Received.	Losses Paid.	Rate of Losses per cent. of Premiums.
	\$	\$	
Canadian Companies.....	24,809,880	17,748,871	71.54
British do .....	54,151,597	37,530,115	69.31
American do .....	6,876,594	4,598,433	66.87
Totals.....	85,838,071	59,877,419	69.76

If we had excluded from these tables the year of the disastrous fire in St. John (1877) the average loss-rate would have come out 62.61.

Obtaining an approximation to the losses incurred during the year, by excluding the payments for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 58.25 per cent., which is 8.16 per cent. greater than the 50.09 of the previous year, and is only 2.77 per cent. less

than the average for the last thirteen years (61·02). The following are the rates of incurred losses from 1878:—

—	1890.	1889.	1888.	1887.	1886.	1885.	1884.	1883.	1882.	1881.	1880.	1879.	1878.
Canadian.....	63·07	56·64	65·14	69·97	65·24	56·10	65·30	71·17	72·84	112·04	54·50	67·81	52·21
British.....	56·29	48·35	53·08	64·62	68·01	56·62	64·29	65·94	65·27	72·14	37·28	67·83	47·24
American....	62·08	48·39	52·84	72·41	58·44	57·45	50·17	52·05	54·33	60·94	46·73	79·39	59·13
Total.....	58·25	50·09	55·57	66·40	66·62	56·56	63·48	66·11	66·37	83·94	43·82	68·63	49·67

#### FIRE INSURANCE IN CANADA, 1890.

The gross amount of policies, new and renewed, taken during the year by Fire Companies was \$620,723,945, showing an increase of \$47,941,841 over the amount taken in 1889. The premiums charged thereon amounted in 1890 to \$7,019,318.64, being an increase of \$390,983.11 over the amount charged the previous year. The rate of premium is somewhat less than that of 1889, but the loss rate (55·97) is greater (4·50), being only 6·64 per cent. less than the average loss rate (62·61) for the past 22 years, the year 1877 being excluded.

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

—	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	The same for 1889.
	\$	\$ cts.		
Canadian Companies.....	135,145,294	1,651,283 17	1·22	1·26
British do.....	427,931,692	4,753,654 53	1·11	1·13
American do.....	57,646,959	614,380 94	1·07	1·10
Total.....	620,723,945	7,019,318 64	1·13	1·16

The increase in the amounts taken in 1890, as compared with 1889, among Canadian Companies, is \$12,179,307; among British Companies it is \$24,634,036, and among American Companies \$11,123,498.

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

#### Canadian Companies.

INCREASE.—Citizens', \$4,233,837; Eastern, \$6,809,131; London Mutual, \$441,744; Quebec, \$1,881,648; Royal Canadian, \$479,897. Total, \$13,846,257.

DECREASE.—British America, \$878,567; Western, \$788,383. Total, \$1,666,950.

Total increase, \$12,179,307.

*British Companies.*

INCREASE.—Atlas, \$1,033,880; Commercial Union, \$993,374; Employers' Liability, \$855,465; Fire Insurance Association, \$421,916; Lancashire, \$1,033,749; Liverpool and London and Globe, \$2,374,040; London and Lancashire, \$1,073,694; London Assurance, \$1,689,227; Manchester, \$5,286,255; National of Ireland, \$504,262; North British, \$1,963,487; Northern, \$857,674; Norwich Union, \$204,468; Phoenix of London, \$1,133,883; Queen, \$1,909,988; Royal, \$1,994,369; Scottish Union and National, \$344,353; Union Society, \$1,016,966; United Fire Reinsurance, \$12,886,632. Total, \$37,577,672.

DECREASE.—Caledonian, \$331,950; City of London, \$582,123; Glasgow and London, \$11,053,475; Guardian, \$361,093; Imperial, \$614,995. Total, \$12,943,636.

Total increase, \$24,634,036.

*American Companies.*

INCREASE.—Ætna Fire, \$1,097,177; Agricultural of Watertown, \$245,492; Hartford, \$2,040,313; Insurance Company of North America, \$3,178,880; Phenix of Brooklyn, \$254,631; Phoenix of Hartford, \$4,840,505. Total, \$11,656,998.

DECREASE.—Connecticut Fire, \$528,500.

Total increase, \$11,128,498.

## PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premium charged on each \$1,000 of risks taken in 1890, is \$11.308, as against \$11.572, which was the corresponding rate in 1889. The individual rates for the different Companies will be found in an annexed table, and will be seen to vary a good deal, as might naturally be expected, considering the varieties of the business done by the Companies.

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

The losses are, however, as usual, distributed very unevenly among the different Companies, as appears from the following, computed on the above basis; where, for convenience of comparison, the corresponding rates for 1889 are appended within parentheses:—

Agricultural of Watertown, 2.02 (3.20); London Mutual, 2.35 (2.09); Liverpool and London and Globe, 2.66 (2.35); Phenix of Brooklyn, 2.95 (3.67); Scottish Union and National, 3.45 (2.91); London Assurance, 3.49 (1.38); Royal, 3.74 (2.97); Connecticut Fire, 3.98 (2.37); Imperial, 4.24 (3.82); Western, 4.38 (3.64); Fire Insurance Association, 4.43 (3.67); Queen, 4.53 (4.46); North British, 4.67 (4.99); Norwich Union, 4.77 (3.31); Phoenix of London, 4.86 (3.21); Lancashire, 4.98 (5.21); Commercial Union, 5.16 (5.55); Citizens', 5.38 (5.33); British America, 5.41 (4.94); Caledonian, 5.45 (5.98); London and Lancashire, 5.64 (3.15); Royal Canadian, 6.01 (6.43); Northern, 6.56 (4.42); City of London, 6.84 (6.47); Quebec, 6.86 (8.08);

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Guardian, 6.99 (6.74); Phoenix of Hartford, 7.32 (.....); National of Ireland, 7.43 (4.59); Manchester, 7.70 (.....); Atlas, 8.32 (5.84); Ætna Fire, 8.76 (5.25); Hartford, 8.90 (4.26); Insurance Company of North America, 9.11 (3.63); Employers, Liability, 9.11 (6.69); Glasgow and London, 9.39 (6.98); Eastern, 10.68 (0.17); Union Society, 30.27 (.....).

The annexed table gives the gross amounts of risks taken by the several Companies during the year, and the premiums charged thereon, and also the distribution of losses, with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses to those received for premiums during the year. For convenience of comparison the rates of 1889 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risks taken by each Company during the year.



## FIRE Insurance done in Canada, in 1890.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	The same for 1889.	Net Cash paid during the Year for Losses.	Net cash received during the Year for Premiums.	Rate of Losses Paid per cent. of premiums received.	The same for 1889.
	\$	\$ cts.			\$ cts.	\$ cts.		
<i>Canadian Companies.</i>								
British America.....	19,977,950	265,100 79	1 33	1 29	138,318 04	204,475 57	67 65	61 44
Citizens'.....	*23,836,077	*227,892 83	0 96	1 24	148,687 88	187,409 20	79 34	59 33
Eastern.....	9,751,377	124,492 75	1 28	1 31	35,296 80	99,777 04	35 38	0 72
London Mutual.....	16,171,169	200,819 90	1 24	1 25	95,951 58	131,880 75	72 76	70 15
Quebec.....	10,081,671	134,433 73	1 33	1 32	50,498 85	113,095 12	44 65	70 96
Royal Canadian.....	20,178,346	241,932 91	1 20	1 18	110,346 62	178,056 39	61 97	66 04
Western.....	35,148,704	456,610 26	1 30	1 28	156,994 44	335,190 01	46 84	46 46
Total.....	135,145,294	1,651,283 17	1 22	1 26	736,094 21	1,249,884 08	58 89	57 82
<i>British Companies.</i>								
Atlas.....	8,174,760	89,293 37	1 09	1 11	45,657 44	63,700 78	71 67	56 90
Caledonian.....	9,833,902	113,816 01	1 16	1 17	73,414 90	103,688 97	70 80	67 32
City of London.....	10,894,336	164,869 29	1 51	1 47	87,048 33	140,757 82	61 84	55 15
Commercial Union.....	29,685,244	379,466 58	1 28	1 27	151,639 74	318,696 75	47 58	57 81
Employers' Liability.....	5,833,290	70,065 70	1 20	1 19	37,012 05	61,729 86	59 96	52 34
Fire Insurance Association.....	11,540,239	124,362 85	1 08	1 10	61,929 78	113,899 87	54 37	52 35
Glasgow and London.....	15,609,880	203,955 88	1 31	1 32	163,099 88	188,574 13	86 49	67 23
Guardian.....	20,685,581	226,562 11	1 10	1 07	146,763 21	195,006 88	75 26	59 50
Imperial.....	20,032,751	234,275 40	1 17	1 15	101,411 31	211,894 52	47 86	42 10
Lancashire.....	22,671,816	286,476 31	1 26	1 25	136,195 44	253,229 01	53 78	52 31
Liverpool and London and Globe.....	30,004,027	302,725 14	1 01	1 02	106,639 63	279,594 13	38 14	37 19
London and Lancashire.....	16,949,089	189,747 63	1 12	1 10	103,102 42	167,691 57	61 48	26 30
London Assurance.....	12,445,180	110,739 46	0 89	0 84	39,100 05	87,537 27	44 67	33 27
Manchester.....	5,286,255	63,797 65	1 21	.....	6,700 37	53,067 03	12 63	.....
National of Ireland.....	10,455,522	116,944 02	1 12	1 13	50,771 98	75,138 16	67 57	48 59
North British.....	35,120,893	375,945 85	1 07	1 07	174,987 77	313,246 94	55 86	64 98
Northern.....	17,903,736	209,639 33	1 17	1 19	126,609 16	179,522 51	70 53	50 86
Norwich Union.....	10,838,092	117,117 58	1 08	1 06	54,650 00	93,026 07	58 75	40 99
Phoenix of London.....	22,581,633	258,757 19	1 15	1 15	110,201 07	228,448 57	48 24	40 91
Queen.....	26,841,847	298,331 11	1 11	1 15	115,506 40	262,485 41	44 01	42 27
Royal.....	56,385,108	595,843 93	1 06	1 05	294,525 92	552,722 79	53 29	42 51
Scottish Union and National.....	14,254,913	141,882 64	1 00	0 95	41,466 44	123,754 77	33 51	39 28
Union Society.....	1,016,966	12,179 91	1 20	.....	1,125 49	4,717 27	23 86	.....
United Fire Reinsurance.....	12,886,632	66,859 59	0 52	.....	.....	.....	.....	.....
Total.....	427,931,692	4,753,654 53	1 11	1 13	2,229,558 78	4,072,131 08	54 75	49 58
<i>American Companies.</i>								
Aetna Fire.....	13,452,137	154,422 56	1 15	1 16	84,647 33	125,766 68	67 31	48 57
Agricultural of Watertown.....	8,274,112	87,650 90	1 06	1 09	44,920 23	77,541 31	57 93	88 67
Connecticut Fire.....	4,100,000	42,404 53	1 03	1 03	13,821 81	36,791 35	37 57	24 11
Hartford.....	13,915,633	144,306 66	1 04	1 15	109,018 33	128,683 85	84 72	44 88
Insurance Co. of N. A.....	3,564,865	32,677 63	0 92	0 79	11,866 31	26,772 87	44 32	.....
Phoenix of Brooklyn.....	9,499,707	95,072 02	1 00	1 01	27,296 73	72,551 55	37 62	45 98
Phoenix of Hartford.....	4,840,505	57,756 64	1 19	.....	9,346 29	45,945 90	20 34	.....
Totals.....	57,646,959	614,380 94	1 07	1 10	300,917 03	514,053 51	58 54	51 62
Grand Totals.....	620,723,945	7,019,318 64	1 13	1 16	3,266,570 02	5,836,068 67	55 97	51 47

\* Not including \$31,804,816 risks and \$185,693.53 premiums thereon reinsured from the Glasgow and London Insurance Company.

## BRITISH FIRE COMPANIES.

The total cash receipts from premiums were \$4,072,133, being an increase of \$101,501, as compared with the previous year; the payments for losses were \$2,229,556, being \$261,019 greater than for 1889; while the general expenses amounted to \$1,129,596, being \$45,629 greater than in 1889, thus leaving a balance of \$712,981 in favour of the Companies. In the previous year this balance was \$918,128.

Paid for losses.....	\$2,229,556
do general expenses .....	1,129,596
Total .....	<u>\$3,359,152</u>
Received for premiums.. .....	4,072,133
Balance in favour.....	<u>\$ 712,981</u>

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

*Balances in favour*:—Atlas, \$1,213; Caledonian, \$2,805; City of London, \$10,670; Commercial Union, \$77,573; Employers' Liability, \$3,798; Fire Insurance Association, \$19,163; Imperial, \$50,534; Lancashire, \$50,011; Liverpool and London and Globe, \$98,054; London and Lancashire Fire, \$20,408; London Assurance, \$16,244; Manchester, \$23,968; National of Ireland, \$3,829; North British, \$48,697; Northern, \$3,325; Norwich Union, \$11,909; Phoenix of London, \$65,299; Queen, \$77,544; Royal, \$118,686; Scottish Union and National, \$54,211. Total, \$762,941.

*Adverse Balances*:—Glasgow and London, \$45,947; Guardian, \$2,837; Union Society, \$1,176. Total, \$49,960.

Total balance in favour, \$712,981.

For every \$100 of premiums received there were spent, on the average, \$54.75 in payment of losses and \$27.74 for general expenses, leaving \$17.51 for the Companies.

In 1889 the loss rate was \$49.58 and the general expenses \$27.30 for every \$100 of premiums received.

For the fire business the rate of premium was \$11.108 per \$1,000 of risks taken against, \$11.323 in 1889.

Hence, these Companies have done a greater volume of business than in 1889, at a less rate of premium, at a higher rate of expense, and at a greater rate of loss.

Collecting the results for the sixteen years, from 1875 to 1890, as regards the receipts for premiums and the expenditure of the British Companies, we find:

Paid for losses (1875–90.).....	\$31,807,318
do general expenses.....	11,148,802
Total payments.....	<u>\$42,956,120</u>
Received for premiums.....	45,682,123
Excess of receipts over payments.....	<u>\$ 2,726,003</u>

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 until the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first-mentioned year—when the losses paid by British Companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of \$341,398 was shown, and that this favourable balance was increased at the close of the year 1888 to \$1,094,894, and further increased at 31st December, 1889, to \$2,013,022, and still further, at the close of 1890, to \$2,726,003.

(+ Favourable. – Adverse.)

YEAR.	Balance.	Year.	Balance.
	\$		
1875 .....	+ 51,765	1875 to '76	+ 140,780
1876 .....	+ 89,015	1875 to '77	- 4,070,171
1877 .....	- 4,210,951	1875 to '78	- 3,393,713
1878 .....	+ 676,458	1875 to '79	- 3,183,283
1879 .....	+ 210,430	1875 to '80	- 2,455,894
1880 .....	+ 727,389	1875 to '81	- 2,294,732
1881 .....	+ 161,162	1875 to '82	- 1,813,221
1882 .....	+ 481,511	1875 to '83	- 1,373,424
1883 .....	+ 449,797	1875 to '84	- 929,505
1884 .....	+ 433,919	1875 to '85	- 254,521
1885 .....	+ 674,984	1875 to '86	- 17,305
1886 .....	+ 237,216	1875 to '87	+ 341,938
1887 .....	+ 359,243	1875 to '88	+ 1,094,894
1888 .....	+ 752,956	1875 to '89	+ 2,013,022
1889 .....	+ 918,128	1875 to '90	+ 2,726,003
1890 .....	+ 712,981		

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

#### AMERICAN FIRE COMPANIES.

The receipts for premiums were \$514,317; the payments for losses \$300,917; and the general expenses \$153,996. Hence, for every \$100 of premiums received there were spent on the average \$53.51 in payment of losses, and \$30.91 in general expenses, leaving \$10.58 for the Companies.

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

*Balances in favour*—Etna Fire, \$9,773 ; Agricultural of Watertown, \$2,455 ; Connecticut Fire, \$14,418 ; Insurance Company of North America, \$3,673 ; Phenix of Brooklyn, \$23,850 ; Phœnix of Hartford, \$10,379. Total, \$64,578.

*Adverse Balances*—Hartford, \$10,174.

Total balance in favour, \$54,404.

The results of the total business of these Companies, from 1875 to 1890, inclusive, are as follows :—

Paid for Losses (1875-90).....	\$3,905,918
do General expenses.....	1,256,319
Total payments.....	\$5,162,237
Received for premiums.....	5,814,411
Excess of receipts over payments.....	\$ 652,174

The table given below shows the results of the business of each year from 1875 to 1890, inclusive, and the total results from year to year during the same period.

+ Favourable. — Adverse.

Year.	—	Years inclusive.	—
	\$		\$
1875 .....	+ 58,841		
1876 .....	+ 97,919	1875 and 1876	+ 156,760
1877 .....	- 396,468	1875 to 1877	- 239,708
1878 .....	+ 47,399	1875 to 1878	- 192,309
1879 .....	+ 32,894	1875 to 1879	- 159,415
1880 .....	+ 56,316	1875 to 1880	- 103,099
1881 .....	+ 53,747	1875 to 1881	- 49,352
1882 .....	+ 62,244	1875 to 1882	+ 12,892
1883 .....	+ 102,135	1875 to 1883	+ 115,027
1884 .....	+ 91,136	1875 to 1884	+ 206,163
1885 .....	+ 100,784	1875 to 1885	+ 306,947
1886 .....	+ 91,096	1875 to 1886	+ 398,043
1887 .....	- 49	1875 to 1887	+ 397,994
1888 .....	+ 102,288	1875 to 1888	+ 500,282
1889 .....	+ 97,488	1875 to 1889	+ 597,770
1890 .....	+ 54,404	1875 to 1890	+ 652,174

#### CANADIAN FIRE COMPANIES.

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

The following table gives the distribution of their Fire business between Canada and elsewhere, and shows that the foreign business has been, on the whole, more favourable to the Companies than the home business :—

## FIRE INSURANCE, 1890.

COMPANY.	IN CANADA.				IN OTHER COUNTRIES.			
	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent. of Premiums received.	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent. of Premiums received.
	\$	\$	\$		\$	\$	\$	
British America.....	19,977,950	204,476	138,318	67.65	50,033,947	535,499	334,139	62.40
Citizens' .....	23,836,977	187,409	148,688	79.34	4,421,660	56,620	14,394	25.42
Quebec .....	10,081,671	113,095	50,499	44.65	978,986	14,223	10,652	74.89
Royal Canadian.....	20,178,346	178,056	110,347	61.97	23,938,832	118,679	84,330	71.06
Western.....	35,148,704	335,190	156,994	46.84	78,263,977	859,858	466,996	54.31
Totals.....	109,222,748	1,018,226	604,846	59.40	157,637,402	1,584,879	910,511	57.45

The subjoined table gives the rate per cent. of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian Companies, during the years 1878 to 1890, inclusive, a perusal of which will show that the Canadian business has, throughout, been more favourable to the Companies than the business transacted in other countries:—

YEAR.	IN CANADA.			IN OTHER COUNTRIES.		
	Premiums received.	Losses paid.	Rate per cent. of Losses paid as compared with Premiums received.	Premiums received.	Losses paid.	Rate per cent. of Losses paid as compared with Premiums received.
	\$	\$		\$	\$	
1878.....	591,495	241,545	40.84	1,251,923	737,430	58.90
1879.....	552,090	287,729	52.12	1,309,902	923,242	70.48
1880.....	459,653	219,954	47.85	1,377,310	885,293	64.28
1881.....	428,795	304,488	71.01	1,439,085	1,085,846	75.45
1882.....	543,126	334,000	61.50	1,413,989	1,137,399	80.44
1883.....	606,557	436,800	72.01	1,483,941	1,136,330	76.58
1884.....	550,188	376,969	68.52	1,401,051	1,122,882	80.15
1885.....	983,555	518,633	52.73	1,485,078	1,051,090	70.78
1886.....	996,562	655,534	65.78	1,499,840	1,049,575	69.98
1887.....	1,002,817	661,682	65.98	1,496,712	1,037,123	69.29
1888.....	1,002,109	655,191	65.38	1,453,410	1,008,509	69.39
1889.....	1,014,314	586,164	57.79	1,527,909	1,012,624	66.28
1890.....	1,018,226	604,846	59.40	1,584,879	910,511	57.45
Totals.....	9,749,487	5,883,535	60.35	18,725,029	13,097,904	69.95

The assets of the seven Canadian Companies doing Fire business amounted, at the end of the year, to \$4,888,294, covering a total amount of insurance of all kinds

of \$340,295,759, being at the rate of \$14.36 for every \$1,000 of insurance in force; they have also a reserve of subscribed capital not called up, amounting to \$2,143,192, making a total security of \$20.66 for every \$1,000 insured. The liabilities of the same companies amounted to \$2,608,373, made up as follows:—

Unsettled losses.....	\$ 304,878
Unearned premiums.....	2,181,497
Sundry.....	121,998
Total.....	<u>\$2,608,373</u>

The unearned premiums are here taken to be the *pro rata* proportions of the gross premiums for the time unexpired in the cases of Fire and Inland Marine insurance, and the whole premium in the case of a current Ocean risk. The surplus of assets over liabilities available for the protection of policy-holders, independent of the reserve of subscribed capital not called up, amounts to \$2,245,416.

The capital stock of these companies, paid up or in course of payment, amounts to \$1,902,653, and the result shows a surplus of assets over liabilities, including this capital, to the amount of \$342,763. At the end of 1889 there was a surplus of \$255,576.

The following table gives the condition at the end of 1890 of all the Canadian stock companies in reference to their surplus or impairment of paid-up capital.

FIRE and Marine Insurance Companies, 31st December, 1890.

	Subscribed Capital.	Capital paid up or in course of Collection.	Surplus over all Liabilities, including Called-up Capital.	Impairment of Called-up Capital.	Reserve of Subscribed Capital not Called-up.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America.....	500,000 00	500,000 00	49,096 97	.....	None.
*Citizens'.....	820,845 00	152,733 25	.....	77,399 34	668,111 75
Eastern.....	1,000,000 00	250,000 00	.....	26,721 22	750,000 00
Quebec.....	225,000 00	99,920 00	61,072 15	.....	125,080 00
Royal Canadian.....	500,000 00	400,000 00	109,074 57	.....	100,000 00
Western.....	1,000,000 00	500,000 00	160,462 62	.....	500,000 00
Totals.....	4,045,845 00	1,902,653 25	275,585 25	.....	2,143,191 75

\*This is on the whole business, including life. †As reduced by Act of Parliament.

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

Gain or improvement during 1890:—

British America, \$1,026.82; Citizens', \$44,663.38; Quebec, \$14,795.76; Western, \$53,750.08.

Loss or deterioration during 1890:—

London Mutual Fire, \$6,891.43; Eastern, \$22,560.02; Royal Canadian, \$2,597.60.

Including the whole business of the mixed Companies, as well outside as within the Dominion, it appears that the Canadian Companies have received during the

year 1890 a total cash income of \$3,753,313.33 (exclusive of \$19,370.22 received on account of capital stock), which is made up as follows :—

—	1890.	The same in 1889.	The same in 1888.	The same in 1887.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Premiums .....	3,603,151 65	3,539,640 73	3,348,045 64	3,346,968 91
Interest and dividends .....	135,874 52	119,929 14	119,815 97	114,522 46
Sundry .....	14,287 16	12,420 02	16,567 79	18,398 62
Totals .....	3,753,313 33	3,671,989 89	3,484,429 40	3,479,889 99

In the same way the cash expenditure during 1890 has been \$3,505,028.69, distributed into :—

—	1890.	The same in 1889.	The same in 1888.	The same in 1887.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses paid .....	2,254,866 61	2,417,046 62	2,355,960 53	2,397,382 03
General expenses .....	1,114,472 16	1,064,557 52	1,009,167 74	1,031,696 74
Dividends to stockholders .....	135,689 92	126,759 42	122,198 27	123,422 74
Totals .....	3,505,028 69	3,608,363 56	3,487,326 54	3,552,501 51

Thus, it appears for every \$100 of income there has been spent \$93.39, namely, for losses, \$60.08; for general expenses, \$29.69; and for dividends to stockholders, \$3.62. Hence, also, for every \$100 of premiums received there has been paid out \$62.58 for losses, \$30.93 for expenses, and \$3.77 for dividends to stockholders.

The total cash income received by the Canadian Companies during the 16 years from 1875 to 1890, inclusive, is \$54,754,750.53. The respective amounts for the several years and the distribution thereof under proper headings are shown in the subjoined table :—

CANADIAN COMPANIES.—INCOME for the Years 1875 to 1890.

—	Premiums.	Interest and Dividends.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875 .....	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876 .....	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877 .....	3,512,673 47	213,770 38	6,236 04	3,737,679 89
1878 .....	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879 .....	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880 .....	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881 .....	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882 .....	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883 .....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884 .....	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885 .....	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886 .....	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887 .....	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888 .....	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889 .....	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890 .....	3,603,151 65	135,874 52	14,287 16	3,753,313 33
Totals .....	51,964,348 69	2,519,400 02	271,001 82	54,754,750 53

The expenditure of the same Companies during the same period of 16 years amounted in the aggregate to the sum of \$55,538,890.63, thus showing an excess of expenditure over income to the amount of \$784,140.10. The amounts expended in the respective years and their distribution under proper headings, are given in the following table:—

## EXPENDITURE for the Years 1875 to 1890.

YEAR.	Losses Paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	<i>c</i> Excess of Income over Expenditure.
					<i>d</i> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875 .....	1,694,885 99	985,926 28	159,608 88	2,840,421 15	<i>e</i> 627,577 67
1876 .....	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	<i>e</i> 74,422 70
1877 .....	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	<i>d</i> 1,178,084 36
1878 .....	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	<i>d</i> 4,408 78
1879 .....	1,966,854 83	938,436 79	159,253 74	3,064,545 36	<i>d</i> 5,276 02
1880 .....	2,236,943 54	889,409 73	164,650 50	3,291,003 77	<i>e</i> 116,485 07
1881 .....	2,898,045 45	901,679 10	145,137 85	3,944,862 40	<i>d</i> 612,842 23
1882 .....	2,294,212 90	917,526 03	110,813 47	3,322,552 40	<i>d</i> 134,155 01
1883 .....	2,291,429 02	925,970 41	110,480 00	3,327,879 43	<i>d</i> 159,369 01
1884 .....	2,165,708 63	871,037 06	102,675 50	3,139,421 19	<i>d</i> 14,459 84
1885 .....	1,985,256 67	917,879 59	99,896 73	3,003,032 99	<i>e</i> 209,544 44
1886 .....	2,128,942 82	926,299 50	114,809 02	3,170,051 34	<i>e</i> 60,022 96
1887 .....	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	<i>d</i> 72,611 52
1888 .....	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	<i>d</i> 2,897 14
1889 .....	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	<i>e</i> 63,626 53
1890 .....	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	<i>e</i> 248,284 64
Totals. ....	37,280,512 56	16,097,234 95	2,161,143 12	55,538,890 63	<i>d</i> 784,140 10

## THE GLASGOW AND LONDON.

During the year 1890 the Glasgow and London ceased doing business in Canada and reinsured all its outstanding Canadian risks in the Citizens' Insurance Company. A portion of the deposit of the Glasgow and London has been released, pursuant to the statute, the balance being held pending the settlement of claims for losses and otherwise against the Company.

## INLAND NAVIGATION AND OCEAN MARINE INSURANCE, 1890.

Including the Canadian inland marine business of the British and Foreign Marine, the London Assurance and the Ætna, and the whole inland marine and ocean business done by the three Canadian Companies, the following are the results of the year:—

*Inland Navigation.*

Premiums received, \$405,910; losses incurred, \$244,498, of which were paid \$225,655, leaving a balance of \$18,843 of them still unsettled. There was also paid during the year the sum of \$32,441 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$258,095, while the total outstanding or unsettled losses at the end of the year were \$18,843.



*Ocean Marine.*

Premiums received, \$380,490; losses incurred, \$358,387, of which were paid \$325,875, leaving a balance of \$33,512 of them still unsettled. There was also paid during the year \$26,653 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$352,528, while the total outstanding or unsettled losses at the end the the year were \$36,367.

The Inland Marine business has been, on the whole, more favourable than the year previous. The losses incurred in the inland marine business amounted to 60·23 per cent. of the premiums received, while last year the rate was 63·06.

In the Ocean business the rate of losses incurred to premiums received was 94·19, while last year it was 99·58. The bulk of the Ocean business is transacted by companies which are not required to be licensed, and do not report to this Department.

An abstract of the Inland Marine business will be found on page lxx, and details of this and the Ocean business for the individual companies on pages lxxviii and lxxix.

## LIFE INSURANCE, 1890.

The business of Life Insurance has been transacted by 31 active companies, of which 12 are Canadian, 9 British and 10 American.

No new licenses were issued during the year.

## INSURANCES EFFECTED DURING THE YEAR.

The total amount of policies in Canada taken during the year 1890 was \$40,523,456, which, as will be seen by reference to the table on page lxxxv, exceeds the amount taken in 1889 by \$377,681. The Canadian companies show a gain in 1890 of \$758,846; the American companies have a decrease of \$1,128,186, while in 1889 they gained \$2,354,783, and the British Companies have a decrease of \$8,341, whilst in 1889 they had a decrease of \$586,474, the total decrease in 1890 being \$377,681 as above stated.

The respective amounts effected are:—

Canadian Companies.....	..	\$23,541,404
British do .....		3,390,972
American do .....		13,591,080

So that the amount taken by native companies exceeds that taken by the British and American together by over \$6,500,000. The details of the increase or decrease among the respective companies are given on pages lxxxvi and lxxxvii.

*Life Insurance in Force in 1890.*

The total amount of insurance in force at the close of the statements was \$248,424,567, which shows the large increase of \$16,460,865 over that of the previous year being distributed as follows:—

	Total in force.	Increase.
Canadian Companies.....	\$135,218,990	\$10,093,298
British do .....	31,613,730	1,125,112
American do .....	81,591,847	5,242,455
Total.....	<u>\$248,424,567</u>	<u>\$16,460,865</u>

Among the ten active American companies the increase was \$5,530,680, while in the retired American Companies, which had at risk \$4,675,268 at the close of 1889, the decrease has been only \$288,225, of which \$193,919 was terminated by death or maturity, and \$94,306, or about 2 per cent. of the existing insurance, was terminated by surrender, lapse or removal.

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

AMOUNTS of Insurances effected during the respective Years, 1875-1890.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875. ....	5,077,601	1,689,833	8,306,824	15,074,258
1876. ....	5,465,966	1,683,357	6,740,804	13,890,127
1877. ....	5,724,648	2,142,702	5,667,317	13,534,667
1878. ....	5,508,556	2,789,201	3,871,998	12,169,755
1879. ....	6,112,706	1,877,918	3,363,600	11,354,224
1880. ....	7,547,876	2,302,011	4,057,000	13,906,887
1881. ....	11,158,479	2,536,120	3,923,412	17,618,011
1882. ....	11,855,545	2,833,250	5,423,960	20,112,755
1883. ....	11,883,317	3,278,008	6,411,635	21,572,960
1884. ....	12,926,265	3,167,910	7,323,737	23,417,912
1885. ....	14,881,695	3,950,647	8,332,646	27,164,988
1886. ....	19,289,694	4,054,279	11,827,375	35,171,348
1887. ....	23,505,549	3,067,040	11,435,721	38,008,310
1888. ....	24,876,259	3,985,787	12,364,483	41,226,529
1889. ....	*26,438,358	3,399,313	14,719,266	*44,556,937
1890. ....	23,541,404	3,390,972	13,591,080	40,523,456
Totals. ....	215,793,918	46,148,348	127,360,858	389,303,124

AMOUNTS of Insurances in Force, 1875-1890.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875. ....	21,957,296	19,455,607	43,596,361	85,009,264
1876. ....	24,649,284	18,873,173	40,728,461	84,250,918
1877. ....	26,870,224	19,349,204	39,468,475	85,687,903
1878. ....	28,656,556	20,078,533	36,016,848	84,751,937
1879. ....	33,246,543	19,410,829	33,616,330	86,273,702
1880. ....	37,838,518	19,789,863	33,643,745	91,272,126
1881. ....	46,041,591	20,983,092	36,266,249	103,290,932
1882. ....	53,855,051	22,329,368	38,857,629	115,042,048
1883. ....	59,213,609	23,511,712	41,471,554	124,196,875
1884. ....	66,519,958	24,317,172	44,616,596	135,453,726
1885. ....	74,591,139	25,930,272	49,440,735	149,962,146
1886. ....	88,181,859	27,225,607	55,908,230	171,315,696
1887. ....	101,796,754	28,163,329	61,734,187	191,694,270
1888. ....	114,034,279	30,003,210	67,724,094	211,761,583
1889. ....	125,125,692	30,488,618	76,349,392	231,963,702
1890. ....	135,218,990	31,613,730	81,591,847	248,424,567

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

*Amount of Insurance terminated in 1890.*

The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was \$4,290,980, which is greater by \$484,017 than the corresponding amount in the previous year; and the amount terminated by surrender and lapse was \$20,700,595, being greater than that in the previous year by \$676,425.

Relatively to the amounts at risk the amounts so terminated taken together are somewhat less than those of the previous year, giving for every \$1,000 of current risk \$17.01 terminated in natural course and \$82.07 by surrender and lapse, making a total of \$99.08. In the year 1889 these rates were \$16.27 and \$85.56, respectively, making a total of \$101.83, thus giving a difference of only \$2.75 for each \$1,000 at risk.

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

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

—	Naturally.					Surrender and Lapse.				
	1886.	1887.	1888.	1889.	1890.	1886.	1887.	1888.	1888.	1890.
Canadian Companies. . . . .	\$ 9 24	\$ 9 79	\$10 46	\$15 50	\$14 65	\$70 04	\$76 59	\$93 01	\$96 94	\$87 46
British do . . . . .	16 63	14 17	15 04	16 91	21 90	59 24	62 84	64 76	69 68	60 68
American do . . . . .	16 66	17 19	17 95	17 30	19 01	79 24	74 38	85 37	72 97	81 48

The total termination amounts to about 61.67 per cent. of the amount of new policies. The actual amounts of termination were distributed as follows:—

	Naturally.	By Surrender and Lapse.
Canadian Companies.....	\$2,005,647	\$11,973,432
British do .....	704,895	1,952,912
American do .....	1,580,438	6,774,251
Total.....	\$4,290,980	\$20,700,595

The details of the individual Companies will be found on page xc.

*Canadian Policies in Force.*

Omitting the industrial policies of the North American, London Life and Metropolitan, the following table gives the number of Canadian policies in force at the date of the statements:—

—	Number.	Amount.	Average Amount of a Policy.
Canadian Companies.....	79,239	\$ 134,069,064	\$ 1,692
British do .....	15,589	31,613,730	2,028
American do .....	42,868	80,267,388	1,872
Totals.....	137,696	245,950,182	1,786

The average amount of the *new* policies is, for Canadian Companies, \$1,629; for British Companies, \$2,109; and for American, \$2,219. The corresponding amounts last year were \$1,691, \$1,859 and \$2,185.

DEATH RATE.

In the calculation of the death rate this year, as in previous years, the mean number of policies in force and the number of policies terminated by death during the year have been admitted as approximations to the mean number of lives exposed to risk and the number of deaths during the year respectively, in the case of those Companies which have not reported these items. It is believed that the results arrived at represent the actual mortality among insured lives in Canada as accurately as can be gathered from the returns of the Companies.

	1890.			1889.	1888.	1887.	1886.	1885.
	Number of Lives Exposed to Risk.	Number of Deaths.	Death Rate per 1,000.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.
Active Companies.....	138,008	1,408	10.148	8.846	8.614	8.317	8.132	9.646
Assessment Companies.....	17,464	148	8.475	8.250	9.727	9.120	7.997	6.207
Retired Companies.....	5,070	104	21.417	16.840	23.489	17.943	15.817	16.041
Total.....	160,542	1,660	10.340	9.083	9.495	8.955	8.656	10.011

PREMIUM—INCOME DURING THE RESPECTIVE YEARS, 1875-1890.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
Totals.....	30,251,614	11,722,151	27,452,209	69,425,974

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

The total amount paid to policy-holders during 1890 is as follows:—

Death claims (including bonus additions).....	\$2,539,210	42
Matured endowments do .....	598,571	03
Annuitants.....	22,985	51
Paid for surrendered policies.....	317,016	29
Dividends to policy-holders.....	967,884	37
<b>Total.....</b>	<b>\$4,445,667</b>	<b>62</b>

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

Hence, for every \$100 premiums received, there has been paid to policy-holders \$54.67, leaving \$45.33 to be carried to reserve, expense and profits.

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

Year.	Premium Income.	Payments to Policy-holders	Rate of Payments to Policy-holders per cent. of Premiums.
	\$	\$	
1879. ....	2,606,756	1,301,480	49·93
1880. ....	2,691,128	1,389,986	51·65
1881.....	3,094,689	1,879,240	60·72
1882.....	3,544,603	1,946,444	54·91
1883.....	3,861,179	2,201,152	57·01
1884....	4,195,726	2,073,395	49·42
1885.....	4,684,409	2,544,101	54·31
1886.....	5,298,596	2,851,981	53·83
1887.....	6,105,474	3,235,205	52·99
1888.....	6,655,762	3,440,729	51·70
1889.....	8,336,167	3,942,590	47·30
1890.....	8,131,852	4,445,668	54·67
<b>Totals..</b>	<b>59,206,341</b>	<b>31,251,971</b>	<b>52·78</b>

Collecting the results for the twelve years, 1879 to 1890, we find that the total payments to policy-holders amount to 52·78 per cent. of the premium income during said period.

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

Year.	Premium Income.	Payment to Policy-holders.	Rate of Payment to Policy-holders, per cent. of Premiums.
	\$	\$	p.c.
1879.....	490,688	396,053	80·71
1880.....	447,910	317,531	70·89
1881.....	441,393	489,370	110·87
1882.....	412,436	376,811	91·36
1883.....	371,570	450,678	121·29
1884.....	343,179	454,906	132·56
1885.....	321,566	395,851	123·10
1886.....	278,108	342,049	122·99
1887.....	262,445	423,747	161·46
1888.....	237,559	395,466	166·47
1889.....	216,730	337,829	155·88
1890.....	191,101	363,519	190·22
Totals.....	4,014,685	4,743,810	118·16

Collecting the results for the twelve years, 1879 to 1890, it will be seen that the total payments to policy-holders made by said retired companies exceeds by 18·16 per cent. the total premium income during the same period.

*Canadian Companies.*

The assets and liabilities, income and expenditure, of the Canadian Life Companies will be found exhibited in the statements under their respective headings at pages xci, xcii, xcvi and xcvi. In the calculation of the re-insurance reserve, the Institute of Actuaries' H. M. Table of Mortality with  $4\frac{1}{2}$  per cent. interest is employed.

From the tables on pages xcvi and xcvi, referred to, it will be seen that the Canadian Companies have received an income of \$5,222,661.09, drawn from the following sources:—

	1890.
Premiums and annuity sales.....	\$4,236,745 84
Interest and dividends.....	953,327 72
Sundry.....	32,587 53
Total.....	<u>\$5,222,661 09</u>

And they have expended \$3,208,938.98 under the following items:—

Paid to policy-holders and annuitants.....	\$2,081,236 02
General expenses.....	1,006,697 66
Dividends to stockholders.....	121,005 30
Total.....	<u>\$3,208,938 98</u>

Hence out of every \$100 of income they have expended in payment to policy-holders \$39.85; in general expenses, \$19.28, and in dividends to stockholders, \$2.32; leaving \$38.55 to be carried to reserve.

By reference to the table at page xci it will be seen that the total assets at the 31st December, 1890, of the Canadian Life Companies (including \$1,194,863.08 outstanding and deferred premiums, interest and rents due and accrued which have not as yet gone into income) amount to \$20,740,444.41, an increase over the corresponding amount at the end of the year 1878 of \$16,150,007.62.

The amount of risks in force has increased from \$30,541,867, in 1878, to \$138,485,416, a gain of \$107,943,549, and the reserves have increased from \$3,477,185, in 1878, to \$18,093,829 in 1890, an increase of \$14,616,644.

The following table gives the premium and other income of the Canadian Companies during the past twelve years, and also the payments to policy-holders, for general expenses and for dividends to stock-holders during the same period:—

Year.	Premiums	Interest and other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stock-holders.	Total Expenditure.
	\$	\$	\$	\$	\$	\$	\$
1879.....	919,344	280,375	1,199,719	331,118	247,865	33,351	612,354
1880.....	1,039,342	325,581	1,364,923	412,230	272,689	32,311	717,230
1881.....	1,291,027	389,819	1,680,846	683,595	350,973	76,122	1,110,690
1882.....	1,562,085	387,218	1,949,303	719,656	396,398	66,459	1,182,513
1883.....	1,738,973	477,346	2,216,319	777,355	459,329	40,856	1,277,540
1884.....	1,932,506	499,074	2,431,580	671,448	508,573	48,821	1,228,842
1885.....	2,157,338	585,066	2,742,404	934,750	527,371	36,769	1,498,890
1886.....	2,482,113	672,547	3,154,660	1,316,175	659,938	109,450	2,085,563
1887.....	2,922,526	768,480	3,691,006	1,405,686	736,846	70,202	2,212,734
1888.....	3,260,800	777,266	4,038,066	1,416,516	874,657	52,651	2,343,824
1889*.....	4,570,918	1,234,146	5,805,064	2,001,150	1,091,027	65,411	3,157,588
1890.....	4,236,746	985,915	5,222,661	2,081,236	1,006,698	121,005	3,208,939
Totals.....	28,113,718	7,382,833	35,496,551	12,750,915	7,132,384	753,408	20,636,707

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

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY'S (SCOTTISH PROVINCIAL  
TRANSFER) ACT, 1889.

Under and by virtue of the provisions of Imperial Statute 52 and 53 Victoria, Chapter 142, assented to 12th August, 1889, entitled: "An Act to authorize the Scottish Provincial Assurance Company to transfer their undertaking to the North British and Mercantile Insurance Company; to provide for the consideration for such transfer; and for other purposes, and an agreement dated 18th and 20th September, 1889, made between said companies and a Decree of the Court of Session at Edinburgh, dated 14th December, 1889, confirming said agreement, the Scottish Provincial transferred assets, funds, securities, property and assets of every kind to the North British, and the latter assumed all the debts, liabilities and obligations of the former at and from the 31st January, 1890. Whereupon the said two companies became amalgamated, the Scottish Provincial having, in fact, by virtue of the said Act, agreement and decree, ceased to exist. Hereafter all holders of policies issued by the Scottish Provincial will deal directly with the North British.

VALUATION OF LIFE POLICIES IN CANADA.

The following are the results of the valuation of the policies of a number of the licensed Life Insurance Companies completed since the issue of the last report.

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

ÆTNA LIFE.

*Valuation as at 31st December, 1889.*

Valuation of policies issued previous to 31st March, 1878. Number of policies, 3,923; amount in force, \$4,313,577; value, \$1,675,403.73.

CITIZENS'.

*Valuation as at 31st March, 1890.*

Number of policies, 1,368; amount in force, \$1,792,287.73; value, \$279,753.45. Number of bonus additions, 109; amount, \$5,677.50; value, \$2,907.04. Total amount in force, \$1,797,965.23; total value, \$282,660.49.

CONFEDERATION.

*Valuation as at 31st December, 1890.*

Number of policies, 12,584; amount in force, \$19,184,506.00; value, \$2,711,273.37. Number of bonuses, 858; amount of bonuses, \$120,274.00; value, \$61,751.07. Number of annuities, 10; value, \$20,146.84. Total amount of said policies, \$19,184,506.00; total value, \$2,773,024.44. Policies re-insured, number, 33; amount, \$120,403.50; value, \$28,116.16. Bonuses re-insured, number, 2; amount, \$418.50; value, \$253.25. Total amount re-insured, \$120,822.00. Total value re-insured, \$28,369.41.

FEDERAL.

*Valuation as at 31st December, 1890.*

Number of policies, 4,337; amount, \$11,026,587.46; value, \$127,560.50. Amount of policies re-insured, \$784,500; value, \$3,899.54. Net amount in force, \$10,242,087.46; net value, \$123,660.96.



## LONDON ASSURANCE CORPORATION.

*Valuation as at 31st December, 1890.*

Number of policies, 6; amount, \$22,386.67; value, \$6,151.52; number of bonuses, 4; amount, \$2,946.03; value, \$1,819.11. Total amount in force, \$25,332.70; total value, \$7,970.63.

## NATIONAL LIFE.

*Valuation as at 31st December, 1890.*

Number of policies, 182; amount in force, \$184,214; value, \$79,559.56.

## NEW YORK LIFE.

*Valuation as at 31st December, 1889.*

*Policies issued previous to 31st March, 1878.*—Number of policies, 841; amount in force, \$1,744,677; value, \$735,794.15. Number of bonuses, 526; amount, \$80,309; value, \$47,602.40. Total amount of said policies, \$1,824,986; total value, \$783,396.55.

*Policies issued subsequent to 31st March, 1878.*—Number of policies, 4,807; amount in force, \$12,480,119; value, \$1,027,698.63. Number of bonuses, 135; amount, \$8,224; value, \$4,008.63. Total amount of said policies, \$12,488,343; total value, \$1,031,707.45.

Total number of policies in force, 5,648; total amount in force, \$14,313,329; total value, \$1,815,104.

## TEMPERANCE AND GENERAL LIFE.

*Valuation as at 31st December, 1890.*

Number, 2,445; amount, \$3,484,003.06; value, \$107,576.55. Amount of said policies reinsured, \$59,000; value, \$127.83. Total net amount in force, \$3,425,003.06; total net value, \$107,448.72.

## ASSESSMENT LIFE INSURANCE, 1890.

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

The total amount of policies taken during the year 1890 was \$7,847,500, which is greater by \$1,466,700 than the amount taken in 1889, which latter was less by \$957,350 than the amount taken in 1888. The net amount in force at the end of the year was \$36,659,616, which shows an increase of \$6,232,500 over that of the previous year.

The amount of insurance terminated by death was \$280,300, and by surrender and lapse, \$3,985,675, giving for every \$1,000 of current risk \$7.64 terminated by death and \$108.61 by surrender and lapse.

The total terminations amount to 54.36 per cent. of the amount of new policies. The amounts of termination were distributed as follows:—

	By Death.	By Surrender and Lapse.
Canadian Companies .....	\$137,700	\$1,981,550
American do .....	142,600	2,004,125
Total .....	<u>\$280,300</u>	<u>\$3,985,675</u>

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

The total amount paid by members for membership fees, annual dues, assessments, &c., was \$450,507, and the amount paid for death claims was \$275,736.

The following tables give the details of the assets and liabilities, income and expenditure of the Canadian Companies, and of the income and expenditure of the American Companies:—

CANADIAN COMPANIES—ASSETS—1890.

Companies.	Mortgages on Real Estate.	Cash on Hand and in Banks.	Agents' Balances and Bills Receivable.	Due from Members.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life.....	49,660 00	19,775 61	211 69	21,500 00	2,161 57	93,308 87
Commercial Travellers' Mutual Benefit Society.....	None.	7,390 99	None.	2,000 00	10,336 00	19,726 99
Mutual Relief Society.....	None.	19,271 16	130 00	2,450 00	120 00	21,971 16
Provincial Provident Institution.....	21,200 00	23,939 72	1,493 50	883 34	2,795 08	50,311 64
Totals.....	70,860 00	70,377 48	1,835 19	26,833 34	15,412 65	185,318 66

CANADIAN COMPANIES—LIABILITIES—1890.

Companies.	Claims for death Losses Unsettled.	Due on account of General Expenses.	Other Liability.	Total Liability (not including reserve).	Surplus of Assets over Liabilities.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life.....	*24,850 00	1,289 43	None.	26,139 43	67,169 44
Commercial Travellers' Mutual Benefit Society.....	4,000 00	225 00	None.	4,225 00	15,501 99
Mutual Relief Society.....	3,500 00	None.	None.	3,500 00	18,471 16
Provincial Provident Institution.....	None.	1,059 71	148 38	1,208 09	49,103 55
Totals.....	32,350 00	2,574 14	148 38	35,072 52	150,246 14

\* Including \$4,600, total disability claims.

## ASSESSMENT LIFE COMPANIES—Continued.

## INCOME.

Companies.	Member- ship Fees.	Annual Dues &c.	Medical Ex- aminers' Fees.	Assess- ments.	Interest and other Receipts.	Total Income.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life.....	9,990 00	11,340 75	2,232 00	89,755 53	4,864 11	118,182 39
Commercial Travellers' Mutual Be- nefit Society.....	341 00	3,080 00	348 00	14,572 50	686 17	19,027 67
Mutual Relief Society.....	2,808 00	4,749 05	400 00	37,414 28	322 14	45,693 47
Provincial Provident Institution...	7,869 69	12,595 60	1,416 00	29,831 97	4,930 54	56,643 80
Totals.....	21,008 69	31,765 40	4,396 00	171,574 28	10,802 96	239,547 33
<i>American.</i>						
Covenant Mutual.....	1,864 00	None.	None.	32,833 96	None.	34,697 96
Mutual Reserve Fund.....	18,889 75	28,167 50	3,900 00	130,255 17	4,062 38	185,274 80
Totals.....	20,753 75	28,167 50	3,900 00	163,089 13	4,062 38	219,972 76

## EXPENDITURE.

Companies.	Paid for Death Losses and Disability Claims.	General Expenses.	Total Expenditure	Surplus of Income over Expen- diture.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life.....	75,969 93	27,368 30	103,338 23	14,844 16
Commercial Travellers' M. B. S.....	17,000 00	3,213 80	20,213 80	.....
Mutual Relief Society.....	31,250 00	9,008 84	40,258 84	5,434 63
Provincial Provident Institution.....	23,418 77	20,569 82	43,988 59	12,655 21
Totals.....	147,638 70	60,160 76	207,799 46	31,747 87
<i>American.</i>				
Covenant Mutual.....	22,500 00	3,364 00	25,864 00	8,833 96
Mutual Reserve Fund.....	105,596 56	48,867 18	154,463 74	30,811 06
Totals.....	128,096 56	52,231 18	180,327 74	39,645 02

## CANADIAN MUTUAL AID ASSOCIATION.

## CHANGE OF NAME.

By an order made by His Honour Judge McDougall, Judge of the County Court of the County of York, dated 10th November, 1890, the name of the above Association was changed from the "Canadian Mutual Aid Association" to the "Canadian Mutual Life Association."

## DEPOSITS BY CANADIAN ASSESSMENT LIFE COMPANIES.

The above-named Assessment Company, being one of those organized under the provisions of the Ontario Act respecting Benevolent, Provident and other Societies, having applied for permission to make a deposit with the Receiver General, the question of the propriety of receiving such a deposit was referred by the Superintendent to the Honourable the Minister of Justice, whose opinion on the questions submitted is given hereunder :—

DEPARTMENT OF JUSTICE,  
OTTAWA, 19th November, 1890.

W. FITZGERALD, Esq.,  
Supt. of Insurance,  
Ottawa.

*Re* CANADIAN MUTUAL AID ASSOCIATION.

SIR,—In reply to your letter of the 13th inst., I have the honour by direction to state that the Minister of Justice is of opinion :

(1.) That you are right in thinking that there is no legal objection to the Minister of Finance receiving a deposit of \$50,000 from the above Company. Under Section 37 of the Act, Canadian Assessment Companies may, at the discretion of the Minister, on report of the Superintendent approved by the Treasury Board, be exempted from the operation of the preceding sections of the Act, except certain specified clauses. Among the provisions which such Companies may be exempted from, are those of Section 4 and the following sections, relating to licenses and deposits to be made before the issue of licenses. The Minister, under Section 37, may, in his discretion, exempt Assessment Companies from those provisions, but there is nothing to prevent him from refraining from the exercise of such discretion, or, if it has been already exercised, withdrawing the exemption with respect to such of the provisions as are in their nature applicable to Companies of this description, and there is nothing in the provisions requiring a deposit which renders it inapplicable to such Companies.

(2.) If a deposit is accepted from the Company, the Minister thinks that a license should be issued to it, and that it should be scheduled as a licensed Company and not as a registered Company as at present.

I am, Sir,

Your obedient servant,

(Signed,) ROBT. SEDGEWICK,

*Deputy Minister of Justice.*

Subsequently, the Association, under the authority of the Treasury Board, was informed that the proposed deposit would be accepted, but up to the present time no such deposit has been made.

From the foregoing it will be seen that while in the case of assessment life companies, incorporated elsewhere than in Canada, it is absolutely necessary to make a deposit before authority can be given to transact business in Canada; it is in the case of similar societies incorporated in Canada discretionary with the Treasury Board to dispense with such a deposit or not as deemed expedient.

## ACCIDENT AND GUARANTEE INSURANCE IN CANADA, 1890.

The business of Accident Insurance was transacted by nine Companies, viz.: 5 Canadian (2 of which combined it with Life Insurance), 1 American (also combined with Life), and 3 British, one of which combined it with Guarantee business, and 1 with Plate Glass Insurance.

This list of Companies does not differ from that of the previous year.

The total accident premiums received in Canada were \$295,553, insuring an amount of \$40,215,565, and the sum of \$97,339 was paid for claims, with \$33,162 claims not settled.

An abstract will be found on page ciii.

The Guarantee business was conducted by three Companies, one Canadian, one British and one American.

This list does not differ from that of the year 1889.

The premiums received were \$66,540, guaranteeing an amount of \$10,996,950, and the net amount paid for claims was \$24,802, with \$23,581 claims not settled.

The Accident Insurance Company of North America, and the Guarantee Company of North America (both companies native) transact business outside of the Dominion, which is not included in the above.

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#### PLATE GLASS INSURANCE IN CANADA, 1890.

The business of Plate Glass insurance was transacted by three incorporated companies, viz.: 1 Canadian, 1 British (combined with Accident), and 1 American, and by one firm of individual underwriters, having their chief place of business in the city of Montreal.

The Dominion Plate Glass Insurance Company, and Messrs. Mongenais, Boivin & Co., the individual underwriters above referred to, having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for Plate Glass insurance were \$33,709, being greater than the amount received the previous year by \$5,839, and the total losses incurred were \$11,460, being \$3,597 in excess of the amount incurred in 1889. An abstract will be found at page civ.

At the present time there are ninety-one (91) Companies under the supervision of this office. The nature of the business transacted by them is as follows:—

Number of Companies doing	Life Insurance.....	41
do	do do Assessment plan..	6
do	do Fire Insurance.....	38
do	do Inland Marine Insurance.....	6
do	do Ocean Marine do .....	2
do	do Accident do .....	9
do	do Guarantee do .....	3
do	do Steam Boiler do .....	2
do	do Plate Glass do .....	4

The deposits for the protection of policy-holders, held by the Honourable the Receiver-General, in trust for these Companies, at 3rd July, 1891, amounted to \$18,822,496.73, in securities as follows:—

Canada stock.....	\$ 2,081,130 14
Canada debentures.....	692,106 67
Canada Provincial debentures.....	2,260,884 78
United States bonds.....	1,485,000 00
Connecticut State bonds.....	300,000 00
Swedish Government bonds.....	48,666 67 <sup>1</sup>
British annuities and consolidated stock.....	759,976 96
British Colonial securities.....	521,706 66
Bank deposit receipts.....	110,000 00
Montreal Harbour bonds.....	473,000 00
Municipal securities.....	8,221,319 58
Bank stocks.....	25,420 00
Loan Companies' debentures.....	88,600 00
Canadian Pacific and Canada Central Railway bonds.....	1,754,685 27
Total.....	<u>\$ 18,822,496 73</u>

There was also deposited with Canadian Trustees, in conformity with the Act, \$2,601,697, making a total of \$21,424,193.73 for the protection of policy-holders, being an increase since last report of \$3,179,291.07.

The distribution of the total sum of \$21,424,193.73 held, as above mentioned, for the protection of Canadian policy holders among the different classes, is as follows:—

Fire.....	\$ 4,655,481 76
Life.....	16,304,398 28
Accident, Guarantee, Plate Glass, &c.....	464,313 69
	<u>\$ 21,424,193 73</u>

The total amount of premiums received for all forms of insurance was \$15,082,835, of which \$5,996,336 was received by Canadian Companies, and \$9,086,499 by British and American. The following summary shows the distribution of these premiums to the various classes:—

PREMIUMS, 1890.

Fire.....	\$ 5,836,071
Inland Marine.....	138,699
Ocean.....	235,736
Life.....	8,004,151
Life (Assessment).....	450,507
Accident.....	295,553
Guarantee.....	66,540
Plate Glass.....	33,709
Steam Boiler.....	21,869
Total.....	<u>\$15,082,835</u>

Or, dividing them according to the nationalities of the Companies:—

PREMIUMS, 1890.

	Canadian Companies.	British Companies.	American Companies.
	\$	\$	\$
Fire.....	1,249,884	4,072,133	514,054
Inland Marine.....	120,693	17,743	263
Ocean.....	235,736		
Life.....	3,921,137	1,022,362	3,060,652
Life (Assesment).....	234,597		215,910
Accident.....	154,956	33,402	107,195
Guarantee.....	38,849	25,678	2,013
Plate Glass.....	21,166	4,545	7,998
Steam Boiler.....	19,318		2,551
Total.....	5,996,336	5,175,863	3,910,636

LEGAL DECISIONS.

*McGeachie vs. North American Life Assurance Company.*

An important decision has quite recently been rendered in this case (which appears as a resisted claim in the statement of the defendant Company). The facts are sufficiently set forth in the judgment of Mr. Justice Street, which is as follows:—

“This was an action brought by Emma Jane McGeachie, widow of Robert McGeachie, to recover \$1,000 upon a policy of insurance issued by the defendants upon his life and payable to her. The action was tried before me at St. Catharines on 5th May, 1891, without a jury. The facts are simple and undisputed, and are as follows:—

On the 4th December, 1889, the deceased applied to the defendants to insure his life upon their usual printed form, which he signed. His application was accepted; he gave a note to the company, dated 4th December, 1889, for \$31.10, the amount of the year's premium, at six months, and the policy was delivered to him, with a receipt for the note, subject to the provisions of the policy.

The note fell due 7th June, 1890, and a renewal for \$32.20, due 10th July, 1890, was accepted by the company. During the currency of this note the assured wrote to the company, stating that he was unable to pay it, and asking what they would let him off with and cancel the policy on 10th July. To this they replied, saying that his request to cancel the policy was unreasonable, and that they would expect him to pay his note, but offering to renew one-half of it for two months upon payment of the other half. At the maturity of the note on 10th July, 1890, he paid them \$10, and they renewed for two months for \$22.40. This note came due on 13th September, 1890, and was renewed for \$22.80 for one month, falling due 16th October, 1890. This was not renewed, and on 5th November, 1890, the defendants wrote him: “Dear Sir, 7710” (that being the number of his policy) “we fully expected to have heard from you ere this with a remittance for your note, which matured on the 16th ult. Kindly give the matter your immediate attention.”

The assured died on the morning of the 6th November, 1890, and before this letter reached him. Upon receipt of it his brother-in-law tendered the money to the defendants, but it was refused.

The defendants rely upon a condition in the application which is incorporated into the policy by the terms both of the policy and application, and which is as follows:—“That if a note, cheque, draft or other obligation be given for the first or

a subsequent premium, or any part thereof, and if the same be not paid at maturity, it is agreed that any insurance or policy made on this application shall thereupon become null and void, but the note, cheque, draft or other obligation must nevertheless be paid."

In the present case a note was given on 13th September, 1890, for a part of the first premium; it was not paid at maturity; and thereupon, by the express terms of this condition, the policy became void. The plaintiff says that the forfeiture was waived because the company asked the assured by their letter of 5th November to pay the overdue note, but they had a right to do so without waiving the forfeiture, also by the terms of the condition above set forth—so that there was no waiver on their part.

"The plaintiff relies upon a condition in the policy which provides that a grace of one month will be allowed in payment of the premiums; but a grace of six months had already been allowed by the original agreement, and then several additional periods of grace, all of which had expired without payment having been made. This condition can therefore not avail her.

"The action must be dismissed with costs."

I am not in possession of any information as to whether the plaintiff intends to appeal to a higher court.

The following queries are suggested by the foregoing judgment:—

(1.) Would the result have been different had the company accepted the premium when tendered? (2.) The policy having lapsed on the 16th October, could the company, under the provisions contained in the application and made part of the contract, collect the premium without reviving the policy? In other words, can a company legally stipulate for the payment, in certain cases, of a year's premium for less than a year's insurance? (3.) Assuming a condition making void a policy on non-payment of a note given for a premium to be valid (as it doubtless is), is it such a condition as should be set out in full on the face or back of the policy under section 27 of the Insurance Act?

*Bain vs. Ætna Life Insurance Company.*

The subjoined report of the above case, extracted from Ontario Reports, pp. 6-13, dealing, as it does, with a subject of very great importance to both life insurance companies and holders of life policies, will be read with interest:—

"The plaintiff insured with the defendants upon their endowment participating plan, and by the contract of insurance the defendants agreed to pay him at the end of a specified period, if he survived, a certain sum, together with his share of the profits made in that branch of the business during the period. The plaintiff being dissatisfied with the share allotted to him, claimed an account and payment of his share of all the profits. The defendants claimed the right to hold a portion of their apparent surplus to insure the future stability of the company."

Mr. Justice Falconbridge, before whom the action was tried, delivered the following judgment:—

"The facts as to the defendants' mode of dealing with the surplus and profits are not in dispute, and are to be gathered from the evidence of the defendants' secretary, given orally at the trial, and from his evidence and that of the company's actuary taken under commission.

"The plaintiff claims to be entitled to his share of all the profits accruing from year to year.

"Defendants admit that these have not been all divided since 1871, but claim the right to apply, or at any rate hold, a portion of their technical or apparent



surplus to ensure the future stability of the company. The actuary draws up a plan of dividend and submits it to the directors for approval.

“In life insurance the liabilities are not, as in ordinary business, capable of being definitely ascertained. The amount which may be necessary to *implement* the company's engagements can only be estimated—estimated, it may be, with considerable accuracy, having regard to the doctrine of chances and the accumulated experience of a century or so—but still only determined on a theoretical and scientific basis. It would not be unreasonable that the company should be permitted to allow a margin, if their contract with the plaintiff permits them to do so.

“The question for decision here is whether the plaintiff is bound to submit to the discretion of the actuary and directors in this regard, or whether he is entitled to all the profits, and therefore to an account.

“Fraud is not charged in the pleadings, and all charges of fraud were distinctly disavowed in the argument.

“Fraud being excluded, the question is as to the right of a participating policy holder to interfere with the action of the directors and to call for an account.

I have found no case where such a claim as this has been allowed in England or the United States.

“Where dividends ‘have been ascertained and appropriated to the class of bonus policy-holders they become a trust fund, and a bill might be filed to secure the fund, if there were danger of its being wasted; but, until the trust is impressed upon it the assured have not the slightest control over the affairs of the company, nor any right to interfere in the proceedings for ascertaining the amount of the divisible profits.’ Per Sir W. Page Wood, V.C., *in re English and Irish Church and University Assurance Society*, 1 H. & M., at p. 107.

“In *Manby vs. Gresham Life Insurance Co.*, 7 Jur. N. S. 383, the Court, Sir J. Romilly, M.R., held it to be impossible to interfere with the judgment of the directors *bonâ fide* exercised.

“The American decisions are still more pointed: ‘A dividend is a sum actually apportioned. The parties to a contract of life insurance do not contemplate that the policy-holder is to be permitted to participate in the management of the company, or dictate the amount of the dividend it shall declare, or question the result after the discretion of its managers has been exercised in this behalf. The contract is, that the policy-holder shall have the benefit of such dividends as are appropriated, not such as the policy-holder or a court may think might have been discreetly appropriated by the company.’ *Fuller v. Knapp*, 24 Fed. Rep., p. 105.

“The inconvenience, in fact the absolute impossibility, of permitting its 50,000 policy-holders to become co-managers of this company's affairs needs no demonstration.

“Mr. Alexander says (Notes on New York Law of Life Insurance, 1887, at p. 27): ‘These rules are for the protection of the insured. Otherwise, each dissatisfied policy-holder might file a bill to enforce his peculiar views, and the company would be submerged in litigations.’

“Re *Albion Life Assurance Society*, 16 Ch. D. 83, relied on by the plaintiff, so far as it is in point, is a case of a mutual insurance company, and the participating policy-holders were made members of the company. See *New York Life Assurance Co. v. Styles*, 61 L. T. N. S. 201, distinguishing *Last v. London Assurance Co.*, 10 App. Cases, 438, cited by the plaintiff, and holding that the surplus there did not constitute profits or gains liable to be assessed to the income tax.

“If I am correct in coming to the conclusion, as I do, that the plaintiff is bound to acquiesce in the discretion of the actuary and directors *bonâ fide* exercised, and to take his share of what is allotted or apportioned as divisible surplus, his case is not advanced by the statements in the pamphlets, nor by the President's letter of 2nd November, 1876.

“I think the action must be dismissed with costs.”

The plaintiff moved, by way of appeal, against the above finding before the Chancery Divisional Court, but judgment has not yet been given upon such appeal.

## SECTION 43 OF THE INSURANCE ACT.

The opinions and correspondence given below, with explanatory observations, are collected and published for the information of persons interested.

## THE ODDFELLOWS' FRATERNAL ACCIDENT ASSOCIATION.

Towards the close of the year 1888 the attention of the Superintendent was directed to the fact that the Oddfellows' Accident Association had appointed agents who were canvassing for business in Canada, claiming that as the Association insured Oddfellows only, it was, by virtue of the 43rd section of the Insurance Act, entitled to do so without making any deposit with the Receiver-General and without a license. The question involved being an important one, the whole of the papers and correspondence relating thereto were submitted to the Department of Justice for an opinion. The facts in relation to the matter, and the questions submitted, will sufficiently appear from the opinion of the Deputy Minister of Justice, which is as follows:—

“ OTTAWA, 8th January, 1889.

“ SIR,—I have the honour to acknowledge the receipt of your letter of the 27th ult., enclosing certain papers and requesting to be informed whether the Oddfellows' Fraternal Accident Association of America comes within the exceptions contained in section 43 of the Insurance Act.

“ The company was incorporated on the 12th April, 1887, by the State of Massachusetts, for the purpose ‘ of rendering temporary aid and assistance to Oddfellows holding certificates of membership in this Association, in case of temporary or permanent disability resulting from accident, and rendering pecuniary aid and assistance to the widows, orphans, families and dependents of deceased Oddfellows, members of said Association, in case of death of said member from accident, or to their heirs and assigns.’

“ The company is therefore \* \* \* \* an accident association, and on that ground is not within the exception. It seems to be contended on behalf of the company that as the company purports to insure the lives of members against accident it does the business of life insurance, and does not lose the benefit of the exception by doing other insurance business as well. I am to say, however, that this contention seems to involve too literal a construction of section 43. The companies which claim the benefit of those exceptions should be engaged in the business of life insurance only, and not in the business of accident and life or fire and life or marine and life. Any other construction would seem to be open to the danger of an evasion of the Act by companies really engaged in other lines of insurance, and, therefore, engaging in insurance as a business while getting the benefit of the exception mentioned in section 43 by holding themselves out as engaged in life insurance as well.

“ The question arises also: Is this an association for the purpose of life insurance formed in connection ‘ with a society or organization \* \* \* for fraternal, benevolent, industrial or religious purposes ’ and ‘ exclusively from its members, ’ and which ‘ insures the lives of such members exclusively ? ’ It does not appear to be so. So far as I can gather from the papers, seven gentlemen voluntarily formed themselves into an insurance company, and assumed the name above indicated, to do business only with Oddfellows. The charter was obtained without reference to, and without the authority of, and without connection with any Oddfellows' association, but with a view to obtaining the patronage of as many Oddfellows as possible. But this intention on their part, and anything they have done in connection with the institution, does not justify the allegation that the Association was formed ‘ in connection with ’ the order of Oddfellows.

“As I understand the statute, Parliament intended that any of the organizations mentioned in the section referred to might insure the lives of their members, or, if they thought fit, might organize an association of them for life insurance purposes; but it did not contemplate any schemes such as this, by which a company is formed to obtain patronage of members of a fraternal society. The papers show that it was not until after the incorporation of the company that the consent of the Grand Lodge of Massachusetts was obtained for the use of the Oddfellows' name. It further appears that certain lodges of Oddfellows have passed resolutions approving of this Association. This, however, does not show that the company was formed in connection with the Order of Oddfellows.

“I have the honour to be, Sir,

“Your obedient servant,

“ROBT. SEDGEWICK,

“*Deputy Minister of Justice.*

“W. FITZGERALD, Esq.,

“Superintendent of Insurance.”

The effect of the foregoing opinion was at once communicated to the Association, who were also informed, in answer to inquiries made by them, that a license was considered necessary in the case of all companies coming under section 49 of the Insurance Act (the last-named section being the one properly applicable to such Association); that upon the Association making a deposit with the Receiver-General of from \$20,000 to \$40,000, in the discretion of the Treasury Board, and in other respects complying with the provisions of the Insurance Act, a license might be granted to the Association, but that a deposit was indispensable. No deposit has been made by, and no license has been issued to, said Association.

#### COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS.

The following copy of an opinion, given by the Deputy Minister of Justice, in relation to the above Association, sufficiently explains itself:—

“OTTAWA, 15th January, 1889.

“SIR,—I have the honour to acknowledge the receipt of your letter of the 3rd inst., having reference to the claim of the Covenant Mutual Benefit Association of Illinois to be exempted from the provisions of the Insurance Act, and I have the honour, by direction, to state as follows:—

“I have first to call your attention to my letter to you of the 8th January, in respect to the Oddfellows' Accident Insurance Association of America, and to state that the views therein expressed apply with equal, if not greater, force to the present case. The papers in this case, and particularly the by-laws of the Association, show conclusively that this association is not one for fraternal, benevolent, industrial or religious purposes, but is a life insurance company, pure and simple.

“Neither is it an Association for the purpose of life assurance in connection with any such association or organization. \* \* \*

“In answer to your further question, I have to state that the Association, as at present organized, is not entitled under any circumstances to transact business in Canada without being duly licensed under Canadian law.

“Your obedient servant,

“ROBT. SEDGEWICK,

“*Deputy Minister of Justice.*

“To the Superintendent of Insurance.”

It is only necessary to add that the Covenant Mutual Benefit Association, having made the necessary deposit and in other respects complied with the provisions of the Insurance Act, a license was, on the 20th day of September, 1890, issued to said association.

NORTH-WESTERN MASONIC AID ASSOCIATION,

"OFFICE OF THE SUPERINTENDENT OF INSURANCE,  
"OTTAWA, 29th July, 1890.

"E. C. DAVIES, Esq.,

"*Re* North-Western Masonic Aid Association.

"DEAR SIR,—I am favoured with your letter of 28th, enclosing a copy of the by-laws of the above Association. I presume you are doing business in Canada upon the assumption that section 43 of the Insurance Act is applicable to your Association. This, however, is not the case. That section is applicable to an association of persons 'for fraternal, benevolent, religious or industrial purposes, among which purposes is the insurance of the lives of the members thereof *exclusively*; or to any association for the purposes of life insurance, formed in connection with such society or organization and exclusively from its members, and which insures the lives of such members *exclusively*.'

"Section 1, Article IV, of your by-laws is as follows:—'Applicants for membership in this Association must be master masons in good standing not more than fifty-five years of age; Provided that the Board of Trustees may in its discretion admit to membership such men (not master masons) between the ages of twenty-one and forty-five, inclusive, as shall be recommended in each case by at least two master masons, members of the association.'

"This latter proviso clearly deprives your Association of the benefit of the provisions of section 43 above quoted. You are not aided by the fact that, as you say, your membership in Canada is confined to masons. Your by-laws providing that non-masons may be accepted is conclusive upon the point. Moreover, I believe that the Association accepts men who are not masons, in the United States. There is nothing in the articles or certificate of incorporation which limits your membership to masons, and the by-laws, as already pointed out, show that persons other than masons may be accepted. The opinion of Mr. Sedgewick, Deputy Minister of Justice, given in relation to the Oddfellows Fraternal Accident Association (copy enclosed) seems to be applicable to this Association. I refer to the last two clauses of the opinion.

"It follows, therefore, that the association cannot legally do business in Canada. I have, therefore, the honour to request that no further business be transacted in the Dominion until you have complied with the provisions of the Insurance Act, by making the necessary deposit with the Receiver General and in other respects fulfilling the requirements of the said Act.

"I have the honour to be, Sir,

"Your obedient servant,

"W. FITZGERALD."

"DEPARTMENT OF JUSTICE,

"OTTAWA, 7th January, 1891.

*Re* North-Western Masonic Aid Association of Chicago.

\* \* \* \* \*

The Minister of Justice is of opinion that the view which you have taken, as expressed in your letter of 29th July last to Mr. Davies, namely, that the Association cannot legally, for the reasons stated in that letter, having regard to the pro-

visions of the Insurance Act, transact business in Canada without making the usual deposit and in other respect complying with the terms of the Act and procuring a license thereunder, is correct.

\* \* \* \* \*

"Your obedient servant,

"ROBT. SEDGEWICK,

"*D. M. J.*

The Superintendent of Insurance.

PREFERRED MASONIC MUTUAL ACCIDENT ASSOCIATION OF AMERICA.

DEPARTMENT OF JUSTICE,

OTTAWA, 19th May, 1891.

SIR,—I have the honour to acknowledge the receipt of your letter of the 13th instant, relating to the above Association, and in reply thereto I am, by direction, to state that this Association, so far as the question of its exemption from the provisions of the Insurance Act is concerned, appears to be in precisely the same position as the Oddfellows Fraternal Accident Association of America, and I need only refer you to my letter of the 8th of January, 1889, relating to the latter Association, in order to acquaint you with the opinion of the Minister of Justice upon the question submitted in your letter.

The Association, to which the circular enclosed by you refers, is excluded from the exemption provided for by Section 43 of the Act, not only because it does an Accident Insurance business, but because, for the reasons explained in my letter above referred to, it cannot be held to have been "formed in connection with" a society or organization for fraternal, benevolent, industrial or religious purposes.

I return the circular.

I have the honour to be, &c.,

ROBT. SEDGEWICK,

*D. M. J.*

The Superintendent of Insurance, Ottawa.

UNITED STATES MASONIC BENEVOLENT ASSOCIATION OF COUNCIL BLUFFS, IOWA.

DEPARTMENT OF JUSTICE,

OTTAWA, 19th May, 1891.

SIR,—I have the honour to return herewith the by-laws and articles of incorporation of this Association which were enclosed with your letter of the 16th instant, and I am, by direction, to state that any claim on the part of this Association to be exempted under section 43 of the Insurance Act, from the provisions of the Act which require any company or person to procure a license before transacting any business of insurance in Canada, would seem to be open to the objection pointed out in my letter of the 8th January, 1889, relating to the Oddfellows' Fraternal Accident Association of America.

"The remarks in that letter with reference to the question whether the latter Association had been formed in connection with a society or organization for fraternal, etc., purposes, seem to be equally applicable to the circumstances of this association.

"I have the honour to be, Sir,

"Your obedient servant,

"ROBT. SEDGEWICK,

"*Deputy Minister of Justice.*

"The Superintendent of Insurance, Ottawa.

From the foregoing it will be seen that the several associations above named, and all others of a like character, cannot legally transact business in Canada without first complying in all respects with the provisions of the Insurance Act, and

procuring the necessary license or certificate of registration hereunder. As already mentioned the Covenant Mutual has procured such license. The Oddfellows Accident Insurance Association, the North Western Masonic Aid Association, the Preferred Masonic Mutual Accident Association, and the United States Masonic Benevolent Association of Council Bluffs, Iowa, have not applied for the issue of licenses to them.

RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, ISSUE OF LICENSES, ETC., ETC.

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

*Municipal Securities.*—“The Board recommend that municipal bonds, when accepted, may be taken at 90 per cent., and that Montreal Harbour bonds be placed on the same footing.” (O. C., April 1, 1876.)

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

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

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

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

“The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration.” (T. B., Nov. 9, 1888.)

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

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

I. Companies incorporated under the provisions of the Statute of the Province of Canada, 9 Victoria, cap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, now included in chapter 169 of the last Revised Statutes of Ontario (1887), and commonly known as the Building Societies' Act ;

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

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

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

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

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, and having regard to the fact that the companies mentioned in Classes I and II, viz., Those incorporated under the "Building Societies' Act" and the "Companies' Act," possess only limited power of borrowing and are restricted to investments that are usually considered the safest that can be had, direct that the debentures and debenture stock of such companies, belonging to these two classes, as meet the requirements herein-after set forth, may be accepted as deposits on behalf of insurance companies, at such rate as the Treasury Board may see fit to place upon them, not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent. of the par value thereof when the market value is at least equal to such par value, or 90 per cent. of the market value, when the market value is less than the par value.

The requirements above referred to are as follows:—

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

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

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

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

5. Its stock shall have a market value of not less than 25 per cent. premium.

The Board also direct that the debentures of such companies, coming under Class III above mentioned, viz.: those incorporated under private Acts, as fulfil the foregoing requirements, and those borrowing powers and powers of investment are not greater than those of companies coming under Classes I and II, may be also accepted upon the terms above indicated.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debenture or debenture stock as herein above provided, shall form the subject of a special reference to the Treasury Board, and that the company shall supply all necessary particulars (properly verified if required) for the information of the Board." (T. B., 19th June, 1889.)

*No Assurance of acceptance of Bonds by the Treasury Board.*—"The superintendent asks the decision of the Board upon the following question, viz.: \* \* \* 'Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?'

\* \* \* \* \*

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

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

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

*Combination of Life with other Classes of Insurance Business.*—"The Board having had under consideration an application from some English companies for a license to transact accident insurance business in combination with life insurance, and having considered the report of the Superintendent of Insurance thereupon, are of opinion that it would not be in the interests of the public, or consistent with the policy indicated by the Parliament of the Dominion, by refusing charters of this nature, that the business of life insurance should be combined with any other class of insurance, and would recommend to Council: (1) That in future no license be issued to a company which desires to transact business of life insurance for the purpose of transacting any other business of insurance in combination therewith. (2) That this minute is not intended to interfere with the transaction of combined business by companies already in operation and licensed under the Act of 1863, and that in the cases of combined life and accident companies licensed under that statute no special deposit on account of their accident business need be made." (O.C., 24th July, 1882.)

*Charter Powers of Foreign Companies.*—"The Board recommend that it should be laid down as a general rule that a license will not be granted to a foreign company whose corporate powers are in excess of the powers which would be granted to a company by the Dominion Parliament." (O.C. 21st January, 1891.)

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

## SEPTENNIAL BENEVOLENT SOCIETY AND THE ORDER OF CANADIAN HOME CIRCLES.

The subjoined reports were not originally intended for publication but, having been read before the Special Committee on Banking and Commerce, were, on the recommendation of said Committee, ordered by Parliament to be printed for the use of the members of such Committee, and are here inserted with the hope that they may prove not only interesting but useful.

REPORTS submitted to the Committee on Banking and Commerce of the House of Commons, by the Superintendent of Insurance on Bill (No. 81) respecting the Order of Canadian Home Circles, and on Bill (No. 83) respecting the Septennial Benevolent Society.

### MEMORANDUM *re* CANADIAN ORDER OF HOME CIRCLES.

This Society is applying for an Act of Incorporation.

The Bill, No. 81, has passed its second reading and been referred to the Committee on Banking and Commerce.

The Society appears to have been incorporated under chapter 167, Revised Statutes of Ontario, on the 28th October, 1885.

The objects of the Society as set forth in the declaration of incorporation, &c., &c., are in the schedule annexed hereto, which also gives the provisions of the beneficiary certificate, and notes on the state of the Order, &c., &c.

The proposed Act of incorporation follows closely the Foresters' Act of incorporation passed in 1889, and section 2 thereof makes all members in good standing in the Order (as it now exists) at the date of the passing of the Act members in good standing in the Society to be incorporated, and provides that all the funds of the present Society shall be vested in the Society to be incorporated, and that the latter Society shall liquidate and discharge all the debts and liabilities of the Society incurred before the passing of the Act and become responsible for all the engagements of the present Society.

As will be seen from the schedule, the Society is merely an assessment society, and makes no provision for the accumulation of a reserve fund, from which to meet maturing liabilities.

The Society undertakes to pay in the lifetime of the assured upon reaching the expectancy age a sum equal to one-half the amount of the certificate.

The observations made in the memorandum relating to the Septennial Benevolent Society, pages xlix and l, regarding the propriety of assessment companies doing what is known as "endowment assurance," and the remarks relative to section 43 of the Insurance Act, &c., &c., on page 1 to the end of the memorandum, are equally applicable to the Order of Home Circles, and need not therefore be repeated.



Attention is especially directed to the table at the end of the schedule, the seventh column of which shows the annual level premium necessary to provide for the payments promised by the Society's certificate, without making allowance for expenses, while the fourth column gives the amount of twelve assessments at the Society's rates, at the different ages of entrance.

It may also be pointed out that in only one year since the Order was organized have twelve assessments been collected—the death rate from the newly selected lives having been small, the inevitable result must be a largely increased death rate hereafter, and consequently increased assessments.

The majority of assessment societies provide for the accumulation of a reserve fund even where no endowment is promised, but this Society, which, by reason of the fact that an endowment is provided for, should accumulate a fund to meet this liability, not only has no reserve fund on hand, but there was, at 31st December, 1890, as shown by the schedule, an actual deficit of \$2,487.15.

To grant the Act of incorporation, as asked, would be in effect giving parliamentary sanction to a business conducted as has been that of this Society in the past, and, as already shown, those most competent to judge have condemned the endowment feature referred to.

The undersigned is, therefore, of the opinion that the charter, if granted at all, should provide only for payments at death of members, and expressly forbid endowments, and that the new Society so incorporated should not be made liable for the engagements and contracts of the existing Society.

The undersigned further points out, as there are no funds to be invested, or wherewith to purchase real estate, the sections in the proposed Act of incorporation providing for the investment of funds and the right to hold real estate are meaningless, unnecessary and misleading, so long as the business is conducted as at present.

If a change is contemplated, before asking a Dominion charter it would only be reasonable to ask from the Society some information as to the nature of the proposed changes.

Respectfully submitted,

W. FITZGERALD,  
Superintendent of Insurance.

SCHEDULE (PREPARED BY MR. BLACKADAR, ACTUARY OF THE DEPARTMENT),  
REFERRED TO IN THE FOREGOING MEMORANDUM.

NOTES ON THE CANADIAN ORDER OF HOME CIRCLES INCORPORATED UNDER CHAP. 167, REVISED  
STATUTES OF ONTARIO.

*Declaration of Incorporation filed in the Office of the Provincial Registrar, the 28th October, 1885.*

OBJECTS SET FORTH IN DECLARATION OF INCORPORATION.

1. Uniting fraternally all persons between the ages of 18 and 60, &c., &c.
2. Establishing a Beneficiary Fund from which, on the satisfactory evidence of the death of a member, a sum not exceeding \$3,000 shall be paid.
3. Establishing a sick benefit fund from which, on the satisfactory evidence of sickness or disability that shall prevent such sick or disabled member from following his usual avocation, business or calling, a sum not exceeding four dollars per week shall be paid to him.
4. Establishing a "Permanent Total Disability Fund" from which, on the satisfactory evidence of permanent total disability for life of a member of the Order, a sum not exceeding ten dollars per month shall be paid; but in no case shall the amount so paid exceed half the amount of the beneficiary certificate of such member, the remaining portion to be payable at death only.
5. Establishing a "life expectancy benefit fund" from which all of its members who, having joined the Order at a certain age, as specified by classes in the life expectancy law, and having attained the expectancy age, shall be entitled to one half the amount of their beneficiary certificate; the remaining half to be payable at death only.
6. Giving all moral and material aid to its members, &c., &c.

BENEFICIARY FUND.

Used exclusively for paying death, total disability and life expectancy claims.

Scales of assessment, one payable in advance at initiation and the same at each subsequent assessment while a member of the Order :

	1/3	2/3	Full	Life
	Rate	Rate	Rate	Expectancy age.
Class A, from 18th to 25th birthday.....	\$1000	\$2000	\$3000	
" B " 25th " 30th " .....	0.50	1 00	1 50	66
" C " 30th " 35th " .....	0.55	1 10	1 65	67
" D " 35th " 40th " .....	0.60	1 20	1 80	68
" E " 40th " 45th " .....	0.67	1 35	2 00	69
" F " 45th " 50th " .....	0.85	1 70	2 55	70
" " " " " " .....	1.00	2 00	3 00	71

Male members may take the \$1,000, \$2,000 or \$3,000 certificate. Female members may take the \$1,000 only.

The Beneficiary Certificate provides—

" That a member \* \* \* is entitled \* \* \* to participate in a Beneficiary Fund of the Order to a sum equal to one assessment from each and every member of the Order in good standing at the time of death. Provided that such sum shall not exceed thousand dollars, all payments made to him under the by-law relating to total disability, or upon attaining the age of years under the by-law in respect to old age, are to be taken as payments made on account of the said sum of

thousand dollars, and now directs that at his death the said sum of                    thousand dollars, less all payments made under the total disability and old age clauses aforesaid, be paid                    ”

Total disability—\$10 per month, paid during such disability, until the amount reaches one-half amount of certificate.

Life Expectancy Benefit—Pure endowment of one half the amount of the certificate payable on reaching birthday from 66 to 71 in classes A to F respectively. Its payment cancels one half the amount of beneficiary certificate.

There appears to be no limit to the number of assessments that may be made.

No provision is made for a reserve fund.

STATE OF THE ORDER.

Membership, 1st year, 30th June, 1885.....	432
“ 2nd “ “ “ 1886.....	1,400
“ 3rd “ “ “ 1887.....	3,028
“ 4th “ “ “ 1888.....	4,083
“ 5th “ “ 31st December, 1889.....	4,833
“ 6th “ “ “ 1890.....	5,473

In the Report of 1890 the amount in force at the end of the year is not stated, but there is a very full classification at 31st December, 1889.

Number and amount in force 31st December, 1889—according to ages :—

Class	Ages.		No.
	18 to 25	25 to 30	
A.....	18 to 25	30	481
B.....	25 to 30	35	733
C.....	30 to 35	40	834
D.....	35 to 40	45	836
E.....	40 to 45	50	704
F.....	45 to 50	55	721
G.....	50 to 55	60	386
H.....	55 to 60		138
Total.....			<u>4,833</u>

Amount in force—		
1,614 x \$1,000.....		\$1,614,000
2,159 x 2,000.....		4,318,000
1,060 x 3,000.....		3,180,000
4,833.....		<u>\$9,112,000</u>
Average amount of beneficiary per number.....		\$1,885 00
Amount raised by one assessment.....		6,508 47

Death Rates.

	No. of Deaths.	Amount.	Death Rate per 1000.
To 30th June, 1886.....	5	\$ 7,000	5 46
do 1887.....	7	13,000	3 17
do 1888.....	22	41,000	6 19
To 31st Dec., 1889.....	45	98,000	6 73
do 1890.....	31	55,000	6 02
	<u>110</u>	<u>\$214,000</u>	<u>5 83</u>

No. of Assessments made.

Previous to 1st July, 1887.....	10
Year ending 30th June, 1888.....	8
Six months to 31st December, 1888.....	5
Year ending 31st December, 1889.....	12
do do 1890.....	7
	<u>42</u>

Taking the average amount of beneficiary per member to be the same on the 31st December, 1890, as it was the previous year, viz., \$1,885, the amount of assurance covered by the 5,473 certificates on the 31st December, 1890, would be \$10,316,000, which sum the Order not only guarantees to pay at death, but one-half of this amount, or \$5,158,000, it promises to pay as pure endowments when the assured shall reach the expectation of life as defined in the by-laws, viz., ages ranging from 66 to 71, according to age at entry. The payment of this endowment cancels one-half of the certificate.

Leaving out of account the Total Disability Benefit, the amount of assurance in force may be divided as follows :—

1st. \$5,158,000.—Ordinary all-life assurance payable at death.

2nd. \$5,158,000.—Endowment assurance payable at ages ranging from 66 to 71, or at previous death.

In the following table I have given in column 2 the “ age of expectancy ” corresponding to the age of entry in column 1.

In column 3 the Society's rate for each \$1,000 assessment.  
 In column 4 the amount of twelve assessments.  
 In column 5 the net premium for an ordinary all-life policy of \$500 according to the Institute of Actuaries' Hm. Table, with 4½ per cent interest (the Government standard.)  
 Column 6 gives the net premium for an endowment assurance of \$600, payable at the age of expectancy or at previous death.  
 Column 7, which is the sum of columns 5 and 6, gives the annual premium (level) required for the benefit promised by the Order (and in every case above the age of 18 it is more than double the amount of twelve assessments), and also shows that the Society's rates are not properly graded, being much more advantageous to the older lives.  
 There is a different division made of this premium (column 7) in columns 8 and 9.  
 Column 8 gives the annual premium required throughout the period to provide for a pure endowment of \$500 at the "age of expectancy," payable only to those who reach that age, nothing being payable to those who previously die. For example, it would require \$4.82 to be invested at the beginning of each year, at 4½ per cent interest, by all those who enter at the age of 40, to provide for the payment of \$500 each to the portion of them who live to the age of 69.  
 Column 10 gives the number of extra assessments the Order would require to reserve to provide for this pure endowment part of the benefit, and varies from four at the early ages to eight at age of 50.  
 In the case of a level premium company having a volume of over \$10,000,000 of similar life and endowment business in force, a reserve fund of over \$400,000 would be required.  
 The order of Canadian Home Circles, after more than five years operations, not only has no reserve fund, but a deficit of assets is shown by its reports at 31st December, 1890.

The balance in the Beneficiary Fund in bank at 31st December, 1890,	
amounted to .....	\$ 6,512 85
Death claims unpaid—5, for .....	9,000 00
Deficit .....	\$ 2,487 15

Besides this there were two members receiving total disability allowances (see page 20, Report March, 1891).

The assessments that have so far been made have only provided for the death claims that have arisen from the membership selected after medical examination. It can be readily seen that as the members grow older and the payments at the age of expectancy begin to fall due, a large increase must be made in the number of assessments. New members will fail to be attracted to the Order, the younger and more healthy lives will drop out, and failure must result.

CANADIAN ORDER OF HOME CIRCLES.

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
Age of Entry.	Age of Expectancy.	Society's Rate for \$1,000 Assessment.	Amount of 12 Assessments.	Ordinary all Life Premium for \$500. H. M. 4½.	Endowment Assurance Premium at age of Expectancy for \$500. H. M. 4½.	Annual Premium required for Benefits offered for \$1,000.	Annual Premium for pure Endowment of \$500 at age of Expectancy.	Annual Premium for Assurance portion of Benefit.	Number of extra Assessments required each Year from date of Entry to provide for the pure Endowment Benefit.
18	66	.50	6.00	5.50	6.23	11.73	1.63	10.10	4
21	66	.50	6.00	6.01	6.80	12.81	1.93	10.88	4
25	66	.50	6.00	6.73	7.88	14.61	2.45	12.16	5
26	67	.55	6.60	6.94	8.02	14.96	2.36	12.60	5
28	67	.55	6.60	7.40	8.65	16.05	2.67	13.38	5
30	67	.55	6.60	7.90	9.34	17.24	3.03	14.21	6
31	68	.60	7.20	8.16	9.50	17.66	2.92	14.66	5
33	68	.60	7.20	8.73	10.28	19.01	3.32	15.69	6
35	68	.60	7.20	9.36	11.17	20.53	3.79	16.74	6
36	69	.67	8.00	9.70	11.39	21.09	3.64	17.45	6
38	69	.67	8.00	10.43	12.41	22.84	4.18	18.66	6
40	69	.67	8.00	11.24	13.58	24.82	4.82	20.00	7
41	70	.85	10.20	11.68	13.87	25.55	4.62	20.93	6
43	70	.85	10.20	12.66	15.27	27.93	5.36	22.57	6
44	70	.85	10.20	13.20	16.06	29.26	5.79	23.47	7
45	70	.85	10.20	13.77	16.92	30.69	6.26	24.43	7½
46	71	1.00	12.00	14.37	17.32	31.69	6.01	25.68	6
48	71	1.00	12.00	15.67	19.26	34.93	7.07	27.86	7
50	71	1.00	12.00	17.12	21.56	38.68	8.40	30.28	8

A. K. BLACKADAR.

MEMORANDUM *RE* SEPTENNIAL BENEVOLENT SOCIETY.

The above Society is applying to the Dominion Parliament for an Act of incorporation.

The Society, as set out in the preamble of the Bill, is, or purports to be, incorporated under the provisions of the Act of the Legislature of Ontario respecting benevolent, provident and other societies.

The objects of the Society, as set out in its constitution, are :

1. To unite in the bonds of faith, protection and charity all acceptable persons of good moral character, steady habits, sound bodily health, reputable calling, and who believe in a Supreme Being, the Creator and Preserver of the Universe.

2. To improve the condition of its membership, morally, socially and materially by instructive lessons, judicious counsel and timely aid ; to provide for and comfort the sick and distressed members of the Order ; to form a Bureau of information and employment for the benefit of its members ; and to assist each other in business and obtaining employment when in need.

3. To establish a benefit fund, from which members who have been in good standing in the Order for six months or more and have complied with all its laws, rules and regulations may receive :

(1.) A sum not exceeding \$15 per week for not more than ten weeks in any one year, when by reason of disease or accident he becomes disabled from following his usual occupation.

(2.) A sum which when added to that paid under clause 1, together with interest thereon, will be equal to one-half of the amount of a certificate held by a member, when by reason of disease or accident he becomes disabled from following any occupation.

(3.) An amount of not more than \$1,000 when he has held a continuous membership in the Order for seven years. Provided, however, that the total sum drawn from this order by any of its members with accrued interest thereon shall never exceed, both in sick disability and other benefits, the sum named in the certificate of membership.

4. In case a member in good standing shall die after one year from the date of his certificate of membership, the beneficiary entitled to receive the moneys payable thereunder may continue the payment of all dues which would become payable during the term of such certificate by such member if alive, and upon making such payments, and complying with all the terms and conditions of such certificate, shall receive at the time such certificate shall mature the sum payable thereunder, or at his option he may within one month after such death, surrender such certificate, and receive in the second year one-tenth of the sum payable at the maturity of such certificate, in the third year two-tenths, in the fourth year three-tenths, in the fifth year four-tenths, in the sixth year five-tenths, in the seventh year six-tenths. In all cases all sums paid in sick benefits or otherwise prior to such surrender together with interest thereon at the rate of 6 per cent. per annum from the dates of such payments, shall be deducted from the sum to be paid.

The by-laws of the Society, under the heading "Laws of the Supreme Lodge," contain the following provisions :—

## LAW 1.

## BENEFIT FUND.

"Sec. 1. There shall be connected with the Order a benefit fund, from which each member, while in good standing in the Order, shall be entitled to receive a sum not exceeding \$1,000, \$600 or \$400, as specified in the certificate of membership of said member, or from which the beneficiary of said member, should he die within the term of his certificate, shall be entitled to a mortuary benefit :—

"Second year—	One-tenth	of the amount	of certificate.
"Third year—	Two-tenths	do	do
"Fourth year—	Three-tenths	do	do
"Fifth year—	Four-tenths	do	do
"Sixth year—	Five-tenths	do	do
"Seventh year—	Six-tenths	do	do

"Sec. 2. Each member shall pay into the benefit fund of this Order for one assessment, and continue to do so on each and every assessment, while his certificate remains in force, the amount prescribed in the following table, and shall be entitled to the benefits set opposite said assessments, subject to the provisions of the constitution and laws of the Order :—

Table of Rates and Benefits.

Amount paid on each Assessment.	Weekly benefit when sick or disabled.	Amount paid on total disability.	Benefit paid at end of seven years.
\$2.50	\$15	\$500	\$1,000
1.50	9	300	600
1.00	6	200	400

"Provided that a member must have held membership in the Order at least six months before being entitled to claim sick benefits or total disability benefits.

## "PAYMENT OF CERTIFICATES.

"Sec. 3. When the amount received for one assessment shall be less than \$2,000 the total sum to be paid, including previous payments and interest, shall in no case exceed 50 per cent of said assessment. In such case, if the member's certificate be in the amount of \$1,000, he shall receive not more than the whole amount of said 50 per cent. of said assessment ; if in the amount of \$600, not more than 30 per cent ; if in the amount of \$400, not more than 20 per cent ; and said amounts shall be all that any member shall be entitled to receive.

## ASSESSMENTS.

"Sec. 11. The Supreme Secretary shall make a regular monthly call for an assessment on all the members of the Order, and no more, unless claims demand ; such calls to contain a list of all benefits paid subsequent to the last assessment."

“LAW 2.

“RESERVE FUND.

“Sec. 1. Fifty per cent of the amount received on each assessment shall be set aside as a reserve fund, and shall be promptly invested in debentures, bonds, mortgages, or other first-class securities, approved by the Supreme Trustees and the Executive Committee, said investment to be made in the name of the Order, and shall only be withdrawn therefrom by a resolution of the Supreme Executive Committee, which must be presented with a draft or voucher for its withdrawal, which voucher must bear the signature of each member of the Supreme Executive Committee: provided that none of the reserve fund shall be called to the benefit fund during the first six years and six months immediately following the organization of the Order; and provided further, that only one-eighty-fourth of the reserve fund shall be called to the benefit fund of the Order during any one month.

“If at the close of any month there remains in the bank any portion of the assessment received during the month, this amount in addition to the fifty per cent above provided, shall be immediately transferred by the Supreme Secretary to the Reserve Fund.”

“LAW 7.

“Sec. 1. Lodges shall pay an annual *per capita* tax of \$2, payable quarterly, as follows:—Fifty cents each for the actual membership in good standing on the 15th days of January, April, July and October of each year.”

Under the heading “Constitution and Laws governing Lodges” are the following provisions:—

“LAW 14.

“FEES, DUES, &C.

“Membership Fees.

“Sec. 1. The fee for the membership in any lodge shall not be less than \$5, and \$1 for certificate fee. For medical examination the fee shall be one dollar (\$1), for admission by card 50 cents.

*Dues.*

“Sec. 2. Each member of the lodge shall pay as dues, to commence with date of admission to the Order, at a rate not less than \$1 per quarter, payable quarterly in advance, on or before the 1st day of January, April, July and October of each year.”

The certificate of membership certifies that the member “is entitled to receive, within a period of seven years, computed from the date of the certificate from the Benefit and Reserve Funds of the Supreme Lodge of the Septennial Benevolent Society, a sum not exceeding \$1,000, the same to be paid in accordance with the provisions set forth in the constitution and by-laws of the Order governing said funds; Provided the said member continues in good standing in the Order and complies with his obligation as a member, and with all the laws, rules and regulations of the said Order now in force or that may hereafter be enacted by the said Supreme Lodge to govern said Order and lodges and the said funds, and that he has not surrendered, assigned, transferred, given as security, or otherwise disposed of this certificate, in either of which cases the membership and the certificate, and all benefits accruing therefrom, shall be rendered null and void.”

It will be noticed that a single assessment for a \$1,000 certificate is \$2.50, and that a monthly call for an assessment is to be made, *and no more, unless claims demand*, so that each member, for a certificate of \$1,000, will pay annually \$30, or during seven years \$210, *unless claims demand*; but inasmuch as no endowments are to be paid for seven years, I do not see how any greater assessment than \$30 per year can be levied at all events, during the first seven years, or until the certificates issued the first year become claims.

Thirty dollars per year would amount at the end of seven years, with interest compounded annually, to the sums as follows, interest being calculated at the following rates, viz:—

At 5 per cent. to	.....	\$ 244 26
5½ do	.....	248 00
6 do	.....	251 81

In the above calculation the full payment is supposed to be made at the beginning of the year, and, therefore, gives a larger result than if the calculation is based upon monthly payments of \$2.50 during the year.

It would, therefore, appear that a member is being promised (at all events, such as enter the Order during the first year) \$1,000 in consideration of his paying to the Society sums which, if invested on the most favourable terms, cannot produce more than \$250.

In the advertising literature of the Society I find a small pamphlet, entitled:

“What is the Septennial Benevolent Society?”

“Questions and Answers.”

Among which questions and answers are the following:—

“Q. How can you pay a member \$1,000 if you only collect one assessment per month?—A. The Septennial Benevolent Society does not say in its plan ‘one assessment per month.’ It promises a certificate paid in full in seven years at the lowest possible cost.

“Q. If the assessments were called at the rate of fourteen a year, how much money would a member pay in one year if he carried, \$1,000 certificate?”—A. Thirty-five dollars.”

“Q. Then, if he pays at the rate of \$35 per year, or \$245 in assessments in seven years, you think that it will give him protection against sickness, accident and death after the first year’s membership, or \$1,000 in seven years?”

"A. Undoubtedly, although the plan is not limited, assessments can be made as often as the money may be needed; but we think that \$245 in seven years will give the protection and pay for \$1,000 certificate by the plan of the Order.

"Q. Haven't the first members who join the Order greater certainty of their money, and less cost than those who come in later?

"A. No; only one-eighty-fourth of the reserve fund can be applied to the payment of certificates in any one month after the first seven years.

"Q. How about the last man?

"A. There is no last man; there is never likely to be till the winding up of all human affairs; the last man will not care about the matter."

If we assume, in accordance with the above questions and answers, the maximum levied for assessments in any one year to be \$35, the totals at the end of seven years, calculated as above, will be as follows:—

At 5 per cent. ....	\$ 284 97
5½ do .....	289 33
6 do .....	293 38

from which it follows that those who join the Order are made to believe that they will receive \$1,000 at the end of seven years in return for \$245 paid in assessments, and which, if invested upon the most favourable terms, could not produce \$300.

It is well, however, to note the words "unless claims demand" which occur in the clause regarding assessments. Although I do not see in what way claims can demand an increase until there are claims to be paid (and consequently have in the foregoing assumed that for the first seven years, at all events, the monthly assessments cannot be increased), still it may be that the promoters are of the opinion that they have a legal right within the seven years to make increased assessments, and, if such be the proper construction, the members joining have no guarantee that claims will not demand so large an increase in the number of assessments as to render it impossible for many of those who joined the Society upon the representation that the number of assessments in any one year would not exceed fourteen to continue to pay the Society's demands, thus compelling them to drop out and forfeit the sums paid—the practical effect of which would be the doing of a gross injustice to those who, in most cases, could ill-afford the loss, a transaction which could scarcely be looked upon, morally, as anything short of obtaining money under false pretences.

Mr. Roaf informs me that the Association, whose certificate of incorporation bears date the 30th day of June, 1880, has now about 1,000 members.

The proposed Act of incorporation is framed upon the model of the Act of 1889, incorporating the Independent Order of Foresters, which it closely follows.

The second section makes all members in good standing in the Septennial Benevolent Society, at the date of the passing of the Act, members in good standing in the Society incorporated by the Act, and makes the new Society liable for the engagements and contracts of the Society as at present constituted.

The effect of this section would be to give Parliamentary sanction to the business of the Society, as above described and as carried on from the date of its organization up to the present time, and against this I most emphatically protest.

If the promises made are fulfilled it is quite apparent that it will require at least the contributions of four members to pay the endowment called for by the certificate of one member. How can this be accomplished? If it be said it may be accomplished by reason of lapses, it is in effect saying that one member can only prosper through the misfortune of three others—that is to say, at least three members must fail and forfeit all their contributions in order that one man may succeed—any such business, if authorized, would be, in my judgment, legalized misfeasance (to use a mild term), and would be simply enabling the few to profit at the expense of the many.

The method of transacting business set forth above, which has heretofore been conducted and is now being conducted by applicants, and which they are asking to have legalized, is that which has now become generally known as of the Iron Hall type. Indeed, Mr. Roaf admitted that this Society had adopted the Iron Hall as its model.

It will not therefore, be out of place to quote a few authorities regarding this species of organization.

The official report of the Insurance Commissioner of the State of Massachusetts for the year 1888 contains a vigorous protest which was urged by him before the Massachusetts Legislature against the legalization of the said Order (which is, however, too lengthy for insertion here), and the official report of said Commissioner for the following year 1889, contains the following under the heading:—

#### "ASSESSMENT ENDOWMENT CORPORATIONS.

"In the report for last year was presented the argument of the Commissioner against the legalization of the Order known as the Iron Hall, which question was then pending before the Legislature. Later, by statutory enactment this organization and its twin, Tenti, were permitted to continue the business of promising the payment of seven year endowments upon the assessment plan; and although the door was closed against the entrance of additional kindred associations of other States it was swung wide open for their organization and incorporation in Massachusetts. The Commissioner is quite content to await the verdict of coming years upon the correctness of his opinion that this class of associations has not acquired power to annul the inexorable rules of mathematics or create a new multiplication table. But there is no limit to the mischief likely to result from the apparent endorsement by Massachusetts of these visionary schemes. Already the air is burdened with noisy projects promising the impossible, while from other States, asking for changes in the law to permit entrance to deceive and defraud the people of Massachusetts, come in battalions the most insane sort of wild-cat associations, fairly tumbling over each other in the effort to outbid one another in the extravagance and grotesqueness of their promises. The attempt at life insurance by assessment methods was a very daring innovation upon a most important and delicate field. It at first advanced no promise beyond what it might be able to realize from voluntary contributions to a call when a claim matured. Then it stepped a little forward and promised a definite sum, but timidly and with such misgiving as to the outcome that it was deemed essential to strengthen its ability by an 'Emergency Fund' The experiment is yet young, but already the shore is strewn with wrecks; and while the

experience acquired thus far does not decide against the possibility of permanence in assessment life insurance, it cannot be claimed that the verdict is wholly in its favour, but that if hope is to "end in fruition" it must be through conservatism and tendency toward old-line methods. Now, if this is true in regard to life insurance it certainly is also to endowment, in which such vastly larger funds are implied. But visionaries imagine that if life insurance may be done on the assessment plan so may endowment, which is often associated with life insurance in the regular companies.

"Just here it is well to revert to the standard of safety and solvency which the State has established for regulating that business. The law says, that for \$1,000 ten-year endowment assurance policy, issued at the age of thirty, the company shall charge and the assured shall pay \$34.54 each year, until maturity; that after deducting the current cost of insurance in each year, the whole balance must be carefully invested and compounded at the standard rate of interest. If the period is seven years, the corresponding net premium shall be \$125.74; if five years, \$181.12. This the law says is the minimum amount for which this business can be safely done, and the experience of the regular companies corroborates and approves the standard. But closing their eyes to all experience and the solemn declaration of the statutes, these visionaries have the effrontery to declare that for \$18, \$30 and \$36 these respective results may be reached. True, they afterwards, in remote and obscure ways, admit a possible greater need, but in presenting their schemes the first-named is alone urged, and virtually is the promise.

"There is only one other known business showing as fruitful results from small investment, and that is usually done with a Jimmy.

"For the protection of the people of this Commonwealth, and to guard as a sacred trust the interests of the widow and the orphan, the law has placed its most careful restrictions upon the business of life insurance; every old-line company must be possessed of sufficient assets to meet in accordance with the experience and mortality tables, every obligation which it assumes, no matter what its number of millions of dollars, it must ever keep its resources fully up to its liabilities. But a corporation organized upon the assessment plan, not to transact a legitimate death or disability business, not merely to promise short-term insurance at cost, not to associate together, as in the fraternal societies, those who are willing to contribute their individual mites for the accumulation of a considerable sum for the benefit of the family of a deceased member, but to promise matured endowments to the member himself at the expiration of a term of years, a purely personal and speculative purpose, such corporation is under the present law permitted to organize upon any basis that suits the sweet will or fancy of the projectors, issue its certificates and assume enormous financial liabilities, with no test of solvency, without reserve, or cash assets, if it chooses, and to send forth its promises and issue broadcast its certificates, sowing to the wind for future reaping of the whirlwind, and all under cover of a statute of the Commonwealth of Massachusetts.

"When disaster comes it at least shall not be said that against this madness there had not been entered the earnest plea and protest of the Insurance Department."

Again, in his Official Report for 1890, the Commissioner of Insurance for Massachusetts under the caption "The Assessment Endowment Corporations," makes the following further observations:—

"The beginning of the end is in sight; the speculative tide which was stimulated by the unfortunate statute of two years ago swept over the Commonwealth in a fantastic flood during the past year, and there have been organized to the present time 46 corporations promising, upon the contribution of a comparatively insignificant amount in assessments, the payment at the end of a term varying from one to ten years of a large endowment. Nine of these had done little or no business up to the close of the last year, and 17 are the growth of the present year: the remaining 20, with the 2 foreign companies of like character, whose operations here were permitted and legalized by the statute, had, at the close of December, an aggregate membership of 80,245, with a total liability upon their certificates of \$59,534,640. The total cash assets at that date of the 20 home companies amounted to \$59,818, and the reserve funds aggregate \$29,648: Six of the Corporations however, have a net indebtedness of \$6,436, leaving a net reserve fund for the entire 20 corporations of \$23,212, or an average of \$1.20 for each then existing member towards the realization of the \$100, or \$500 or \$1,000 promised.

"The experience of two brief years has so abundantly justified the earnest but ineffectual protest of this Department that the door then opened so widely to these concerns is now being closed and barred by legislative enactment, forbidding the organization of any more corporations of this character to play upon the credulity of the public. How the promises of these corporations are to be realized no one of their promoters has undertaken mathematically to demonstrate.

"As this is purely a question of finances, of the proportion of assets, present and prospective, to liabilities, the plan, if one existed, would seem to be easily capable of explanation; but nowhere in the literature of these corporations has this been attempted. Paragraphs are published, claiming that because some other association, organized on an entirely different basis, to meet death claims only, has succeeded in meeting its liabilities at a certain cost, therefore endowments can surely be paid to all living members at a comparatively moderate expense. But there is scorn and contempt for the multiplication table, or any of the known rules which have heretofore made financial transactions easy of computation.

"What other method of payment than by actual assessment do they possess?"

"First, the transfer to the fund for persisting members of amounts paid by those who, remaining a short time, fall out by the way, and forfeit the amount they have paid.

"Second, the financial power of a continual multiplication of membership.

"As to the first, Massachusetts thirty years ago, by statute declared the principle vicious, and made it unlawful in all plans of regular life insurance; the Commonwealth said that the accretions from lapses should not be confiscated to those more fortunate ones who were able to keep up their payments and that, in all Massachusetts level premium life insurance companies, should a policy-holder lapse in payments, practically the amount he had contributed beyond actual insurance and expense cost should inure to the benefit of the contributor, and not be diverted to the pockets of others. That in the transactions of the assessment endowment corporations the statute has legalized the reverse of this practice does not in the least affect its morality and honesty. But the statistics that can be gleaned from the brief history of the older of these corporations show how delusive is even this prospect for large reserve accumulations. The members who do drop out do so almost altogether in the early months of their membership, when they have made but limited payments; those who persist until the middle of the term are pretty certain to hold on till the end, in the hope of realizing the large bonus promised.

"The second means (the multiplication of membership) is simply a sort of perpetual motion myth. True, if but a small number should join one of these organizations during the first year, and the membership should be thereafter swollen so as to aggregate at the beginning of the first year of payment thirty or fifty times the number whose certificates mature, payment to these could easily be made, but only by the use of funds contributed by those later members towards their own certificate payment. How long can this repeating process go on? There must at some time be an end to the many-fold increase absolutely demanded by this sort of progressive game, in which the faster the present aggregation the more speedy the culmination. What sort of morals or honesty is involved in this phase of the payment problem?"

The Insurance Commissioner for the State of Connecticut, in his Official Report for the current year, 1891, under the heading "Assessment Insurance," expresses his views as follows:—

"The Act which permits the transaction of assessment insurance business in this State by corporations organized under authority of other States was passed by the Legislature of 1885. Section 15 of the Act provides:—'Nothing in this chapter contained shall be construed to apply to any secret or fraternal society, nor to any association organized solely for benevolent and charitable purposes, where members are employed by one, or by one or more, similar corporations, or where membership is confined to one trade, art or profession.'

"Under the provisions of this section a large number of associations and societies, organized under authority of laws of other States, claim immunity from State supervision, on the ground that they are fraternal or secret societies. The State is flooded with companies and societies of this character. Their literature is sown broadcast over the State. In their eagerness to outbid each other for business they make the most extravagant promises; offers of free membership, and cash donations in addition, are made to those who will aid in the organization of lodges or societies.

"Many of these organizations have made endowment insurance prominent among their projects of promising the impossible. However worthless the promise and certain the utter inability of the association to fulfil its pledges, it finds sufficient patronage at the hands of an unsuspecting public to render its operations profitable and to pay satisfactory salaries to its promoters.

"A promise to pay \$1,000 in five or seven years on a premium of \$300 paid in is one of the many schemes presented to the public for acquiring wealth with the least possible outlay of capital. To prove such an absurd proposition and their ability to meet their contracts at maturity the managers of these speculative endowment societies take the assets of an old line insurance company and the amount of insurance in force, and dividing the latter by the former sum, find that the amount the company has agreed to pay, in relation to their assets, is in the ratio of at least 5 to 1. On such a misleading assumption they proceed to draw conclusions to sustain their worthless promises.

"Such a proposition ought only to be stated to an ordinary thinking person to show how entirely untrustworthy it is.

"The amount of insurance in force in a level premium company has no relation whatever to their immediate assets; it merely represents the sum to be paid on the maturity of all policies. The sum necessary to meet such contracts has been ascertained after a careful experience of a long term of years. It in no way depends on lapsing of policies, as some of our modern mathematicians strive to make a confiding public believe. All well-known rules of mathematics are set aside; the power to create a new multiplication table is only wanting to demonstrate beyond question the ability to pay a very large sum for a very small contribution. The Commissioner believes that legislation should be had to prevent the further encroachments of Associations and Societies of this character within the limits of the State."

The Official Report of the Insurance Commissioner of Massachusetts for the year 1891 has not yet been issued, but a circular of recent date issued by him, bearing upon the subject, is in the following terms:—

"In reply to the numerous enquiries in relation to the standing and liability of the various assessment endowment orders incorporated under the unfortunate law of 1888, it may be said that the Commissioner contended earnestly against the passage of the law permitting the organization of these schemes. He has no faith whatever in the Iron Hall plan of insurance and has protested constantly against the whole system, believing it to be morally and mathematically impossible of performance. The law placed upon the Commissioner the duty of examining the preliminary organization papers, and if it was found that the formalities prescribed by the statute had been carried out he was required to certify that fact to the Secretary of State, from whose Department the charters are issued. His certificate that the form of organization had been correctly observed has in some cases been fraudulently and falsely represented as an "approval" by the Commissioner of their schemes for conducting business. In no sense or degree has the Commissioner ever endorsed or approved any assessment endowment plan.

"After two years' experience the Legislature has itself expressed emphatic disapproval of the system, by repealing the law, and no more such corporations can be formed in this Commonwealth. But, meantime, 56 of the so-called orders had been regularly chartered under the statute, and cannot now be denied the right to pursue their projects to the one inevitable conclusion, and when that shall come the blame for the loss and disappointment must be placed elsewhere than on the Insurance Department."

I have in my possession a copy of the Massachusetts statutes of 1888 referred to in the above circular, and also of the repealing statute passed in 1890.

The foregoing quotations from the reports, &c., of the Insurance Commissioners of Massachusetts and Connecticut have reference principally to assessment companies which promise endowments at short dates (as does the company now applying for incorporation), but the question of the propriety of an assessment company doing any kind of endowment business has been frequently discussed by advocates and promoters of assessment assurance, and whose opinions are therefore entitled to great weight.

Mr. L. G. Fouse, of Philadelphia, in a paper read before the convention of Mutual Benefit Associations in 1883, entitled "How Assessment Insurance can be made permanently and absolutely secure" prescribed the following among the limitations and conditions, viz.:—

"A limitation should be enjoined upon every society to adjust its rates, so that every member will be required to pay a like sum for a like benefit during his expectancy of life, independently of dues for expenses, and what are known as endowment or maturity certificates should be absolutely prohibited, unless the society collects enough in advance from each member to meet his own certificates at maturity. Such certificates should be amenable to the laws regulating legal reserve companies."



It may be mentioned that one of the pre-requisites of membership in the said convention of Mutual Benefit Associations of America, as contained in a report read and adopted at the convention held in Cincinnati, in October, 1884, is the following :—

“If any sum of money or endowment is promised to members during life such sum must be provided for by collecting monthly, quarterly, semi-annual or annual payments in excess of the cost of mortality, that will at 4½ per cent. per annum during the endowment period amount to the sum promised.” The committee who presented the above report was composed of L. G. Fouse, previously mentioned, E. B. Harper, E. F. Phelps and D. E. Stevens, all prominent well known advocates of assessment insurance.

Again, at the meeting of the said convention held in the city of New York in June, 1890, the question of endowment insurance on the assessment plan being the subject of discussion, Mr. Harper is reported to have said :—

“I am free to admit that an assessment company can with equal security as a level premium company issue an endowment policy, but if it does issue endowment policies it should be ready and willing to comply with the law, and put up a reserve or, what is only another name, a sum of money every year of the endowment period, which, together with the interest accumulations, would equal the face of the policy at the time when the endowment is to be paid.”

Mr. Litchfield, representing the Massachusetts Benefit Association, expressed his view as follows :—  
“I believe this system of insurance was originated for the unfortunate when the bread-winner is taken from his family. For that reason, I think we ought to sell pure, unadulterated life insurance, and let the other companies sell endowments.”

Mr. Westerfield, of Chicago, representing the Chicago Guarantee Fund Life Company, among other things, said : “No honest assessment company can furnish endowment insurance.”

Finally, Mr. John J. Acker, of Albany, N.Y., in the course of his remarks, said : “This matter has been brought before the Congress of the Fraternal Societies, and they have condemned it, and put a plank on their platform which prohibits the admission of any organization doing this kind of business (meaning endowment assessment insurance). We have a similar provision in the by-laws of this convention. We incorporated the same thing in the law of the State of New York, and at the time we did it we had organizations that were doing endowment business upon the assessment plan in the State, and the men that were present at the time of the making of these laws felt exceedingly sore about it, but it was not a year before they came back and stated that they were glad that we had done that business, for they were better off than they would have been if it had gone the way they wanted.”

The undersigned wholly concurs in the view that endowment contracts are quite unsuitable to the assessment plan of insurance, and respectfully urges the necessity of inserting in the charter of all associations hereafter incorporated by Parliament for the transaction of the business of insurance on the assessment plan a provision forbidding the making of endowment or annuity contracts.

The English Friendly Societies' Acts contain the following provision :—

“No society assuring to any member a certain annuity shall be entitled to registry unless the tables of contributions for such assurance, certified by the actuary of the Commissioners for the reduction of the National Debt, or by some actuary approved by the Treasury, who has exercised the profession of actuary for at least five years, be sent to the registrar with the application for registry.”

To revert, now, to the proposed Act of incorporation, section 9 thereof, following the Foresters' Act already referred to, has this provision :—

“There shall be printed in legible type in red ink upon every certificate of membership hereafter issued by the Society, as well as upon every application therefor, and upon every receipt given by the said Society for payments in connection therewith, the following words :—

“The insurance undertaken by this Society comes under the exception contained in section 43 of the Insurance Act.”

When the Foresters' Act was before Parliament the undersigned urged that section 43 of the Insurance Act was not intended to apply to an association of the character of the Foresters, in which the insurance element is the chief feature, and not simply incidental to the other and chief purposes of the organization ; and he again presents the same view, and respectfully urges the proposition that any society which is in effect an insurance company, and whose principal if not sole feature is the business of insurance, although it may be disguised under a name which indicates a benevolent or fraternal society, should be regarded in its true character as an insurance company, and be subject to the provisions of the Insurance Act, as all recognized insurance companies are.

Under this head it may be permissible to quote the opinion of Insurance Commissioner Fyler, of the State of Connecticut, as follows :—

“There might be sufficient reasons for an exception to a law requiring all associations and societies dispensing aid to its members from being placed under the supervision of the State. Such fraternities as the Masonic and Oddfellows, and probably others, where the primary object is not and never was intended to be for insurance purposes, should be the only exception.”

In any event, the undersigned is of the opinion that the applicants cannot be considered in any sense an organization such as contemplated by section 43, and therefore thinks that for this reason also their charter should not be granted as asked.

Without going to the length of holding that all the rules applicable to a company incorporated for the purpose of carrying on assessment insurance should also apply to a fraternal society, one of whose features is insurance on the assessment plan, the undersigned sees no ground for the view that conditions absolutely essential for the permanence and safety of the former can safely be dispensed with in the case of the latter.

Respectfully submitted.

W. FITZGERALD,

*Superintendent of Insurance.*

#### ADVANTAGES AND DISADVANTAGES TO INSURANCE COMPANIES ARISING FROM LAPSES.

From investigations made by Sprague, Higham and King, of the Institute of Actuaries of Great Britain, and by some of the actuaries on this side of the Atlantic, it has been demonstrated beyond doubt

that the effect of lapses among members is adverse to the companies, and that the death rate and cost of insurance among the persistent members is increased thereby. The causes of this are :—

1st. The lapses, as a rule, occur among the more healthy lives.

2nd. The great majority of lapses occur during the first two or three years of the policy, before the disappearance of the effect of medical selection.

Mr. George D. Eldridge, of the National Life Maturity Insurance Company, of Washington, D. C., in a paper read before the convention of the National Mutual Life and Accident Underwriters (Assessment) of Chicago, in 1890, has furnished tables constructed from the experience of a large number of insurance companies during the last fifty years. The following are extracted from his figures, showing the mortality rate during the first ten years of insurance among (a) the total number entering the companies, (b) the members remaining insured, (c) the lapsed members :—

MORTALITY RATE—YEARS 0 TO 10 OF INSURANCE.

AGE AT ENTRY.	RATE PER 1,000.		
	(a) Total Entrants.	(b) Persistent mem- bers.	(c) Lapsed members
20 .....	4·227	5·230	4·048
25 .....	4·447	5·466	4·234
30 .....	4·793	5·839	4·528
35 .....	5·345	6·429	4·995
40 .....	6·221	7·365	5·734
45 .....	7·615	8·844	6·906
50 .....	9·834	11·201	8·763
55 .....	13·291	14·928	11·706
60 .....	18·813	26·835	16·370
65 .....	27·565	30·197	23·733
70 .....	41·611	45·035	35·480
74 .....	58·432	62·945	49·586

According to this table it will be seen that the mortality or death rate is increased by over one-sixth by reason of the lapse of members, and in assessment companies the mortuary calls will be increased in the same ratio.

In companies which provide for the creation of a reserve fund the lapse of membership will undoubtedly prove of advantage to the reserve element, by the accumulations of the lapsed members being left behind in the fund. But this advantage is to a far less extent than is claimed in the literature of Endowment Assessment Societies.

Mr. L. G. Fouse, of the Fidelity Mutual Life Association (assessment), in an article showing the advantages derived from lapses (Life Insurance Manual, page 34) quotes the following figures, taken from the experience of his company during its first seven years' experience :

"The entire membership contributed for death losses during seven years \$234,300, and out of this amount only 85 per cent., or \$199,071.88, was contributed by existing members, and 15 per cent., or \$35,228.12, was contributed by members who have lapsed."

And with regard to the reserve element, Mr. Fouse states (page 39) that "over 16 per cent. of the net accumulations were contributed by lapsed policies."

This may be looked upon as a most favourable case, and goes to show that not more than one-sixth of the reserve fund of a company has been contributed by lapsed members.

Of the societies now applying for Acts of incorporation, viz. : The Order of Canadian Home Circles and the Septennial Benevolent Society, the former makes no provision for a reserve fund, but makes assessments for death claims as they occur, for total disability claims, and for endowment claims when the period of expectancy shall have arrived. The effect of lapses in this case will be to increase the number of mortuary calls. The increase, however, will be small in comparison with that which will take place when the payments of the endowments at the age of expectancy begin. It appears to me to be morally certain that should the Order exist on its present lines for fifteen or twenty years the assessment calls will be so great that the members will drop out and a collapse will follow. And should the growth of the Order be interrupted during the next few years the collapse will come more speedily.

The Septennial Benevolent Society provides for a reserve fund of at least 50 per cent. of the assessments. In the consideration of the plans of this Society the death element may be set aside, for even if a member should die after one year from the date of joining the beneficiary may continue the payment of all dues and receive the sum payable thereunder when the certificate matures.

The payment of a certain sum at the end of seven years is the one main feature.

It has been shown that the Society's estimate of 14 assessments a year during seven years will amount, under the most favourable circumstances, to less than \$290 on a thousand dollar certificate.

Allowing the lapse rate to be equal to that of an ordinary assessment company (it should in all probability be much less) the proportion of the reserve fund applicable to each member who has remained in the Society during the seven years would be, say \$348, of which one-sixth, or \$58, has been contributed by lapsed members, and the remaining \$290 by the persistent member's assessments and interest accumulations.

The members who have completed seven years would be entitled, under their certificate, to a sum not exceeding \$1,000. The earlier certificates would probably be paid in full, and the member would receive \$652 more than he was entitled to, which sum would have to be drawn from the reserve accumulated by those who have been members for periods ranging from one month to six years and eleven months.

In the case of a growing membership (as, for example, The Iron Hall) the payments of the \$1,000 certificates may continue for several years until the reserve fund is exhausted, and then it will be found that the \$1,000 each, received by the few, has been at the expense of the many, who have contributed thereto sums ranging from \$290 downward.

The failure of the Society must take place within a very few years after the completion of the first seven-year period.

A. K. BLACKADAR.

When the Bills to which the foregoing reports refer came first before the Committee, there was a general discussion regarding both Bills, and an adjournment took place without any conclusion being reached; but when the Committee again met, Bill No. 83, respecting the Septennial Benevolent Society, was withdrawn and Bill No. 81, respecting the Order of Canadian Home Circles, was, after full consideration, rejected by the Committee on the ground, as stated in their report, that the "Bill embodies the objectionable principle known as assessment endowment insurance, and also seeks to avoid inspection by the Insurance Department." The report of the Committee was subsequently adopted by Parliament.

Since the reports relating to said Bills 81 and 83, above set forth, were prepared, the Superintendent has, through the courtesy of Insurance Commissioner Merrill, received a copy of his official report for the year 1890, relating to Life Insurance in the State of Massachusetts, from which are taken the following extracts, under the heading—

"THE ENDOWMENT AND BOND CRAZE."

\* \* \* "It is interesting to recall some of the predictions made as to the pioneer of these corporations—The Iron Hall—when it was seeking, three years ago, legislation to legalize its existence in Massachusetts. In reply to statistics by the Insurance Commissioner, demonstrating the absurdity of its pretensions, that corporation presented to the Legislature an elaborate computation, showing its anticipated increase of membership, lapses and payments through a series of years. A comparison of these predictions with the actual results, as shown by its reports, demonstrates that it is safer to prophesy after you know. In this printed statement the increase in membership during 1890 is estimated at 24,781; it actually was but 8,041. The total membership at the close of same year was estimated, deducting lapses, at 74,343; it actually was but 53,906. The terminations by lapse during 1890 were estimated at 8,260; the actual number was 2,897. And as an illustration of how little the officers of this corporation know as to the actual condition of its affairs, the number of maturing certificates during 1890, the simplest matter of book-keeping, is in this pamphlet stated to be 794, when the report to this department shows the number actually paid to have been 898, an excess in payments of \$104,000 less advances made on account of sickness, and this, like all of the discrepancies, against the corporation. The number of assessments necessary to be made in 1890 to successfully carry out the scheme was stated in this official pronouncement to be twelve; in fact the corporation did levy eighteen, just 50 per cent. increase in cost over its own prophetic exposition of 'the problem solved.' These figures from its own official reports are the best possible confirmation of the declaration three years ago and since, of this department, that the scheme of the Iron Hall, as presented, was morally wrong and mathematically impossible.

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"The \* \* \* tables prepared from the annual reports show the membership, the collections for the benefit and endowment fund, the deposit with the Treasurer of the Commonwealth, the amount collected for expenses, and the expenditures of all the

Massachusetts assessment endowment corporations to the close of the year 1890. A comparison of the collections for the endowment fund, and for expenses of some of these companies, will prove more instructive than pleasing reading for the certificate holders. In the aggregate it will be seen that to place \$1,363,392 in the endowment fund, cost the membership an additional \$1,286,754; that is, the certificate holders have thus far paid nearly two dollars to get one into the fund, for which they expect to realize about three dollars for one.

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"No end of chatter has been made in connection with the schemes of these corporations as to the profit to arise from lapses. In previous reports the morality, the honesty of the lapse question, which is simply confiscation, has been discussed, but the figures show that it is of very little moment in determining the possibility of the fulfilment of the promises of these corporations. During the last year the entire lapse of the long term corporations—five years and over—was but 9·5 per cent.; in this lapse list, however, were six companies whose members were subject to a 'freezing-out' process, a membership of 1,760 being reduced to 112; deducting these, which cannot fairly be considered, the lapse loss was but 6·4 per cent. In the three year organizations the lapse fell to 5·9 per cent., and in those with shorter terms to 2·7 per cent. As a large proportion of these lapses were of those who had held membership for only a short period, and paid but a small amount into the treasury, the trivial character of the lapse factor is readily seen."

From the insurance press it is learned that many corporations similar to those above referred to have also been organized under the laws of New Jersey, New Hampshire, Maine and Virginia, and that active steps are being taken to put an end to their operations in New Jersey, Vermont and New Hampshire, as well as in Massachusetts, and under such circumstances it would not be surprising if, when driven from New England, these organizations should make their appearance in Canada. Already a few have been heard of in various parts of the Dominion, but happily thus far their operations have been comparatively limited, and it is sincerely to be hoped that they will not succeed in gaining a permanent foothold amongst us. The public will do well to be on guard against all associations, whether domestic or foreign, which promise excessive or unusual profits in proportion to the outlay. It may be laid down as a safe rule that all such are *prima facie* unreliable, and before any dealings are had with them a careful investigation should be made as to their methods and financial standing.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

*Superintendent of Insurance.*



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## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS  
OF FIRE OR INLAND MARINE INSURANCE IN CANADA  
FOR THE YEAR 1890, IN ACCORDANCE  
WITH THE INSURANCE ACT.

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### GENERAL TABLES.

ASSETS OF ALL COMPANIES, FIRE AND MARINE.

LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.

INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.

PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

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ABSTRACT FOR THE YEAR 1890.  
FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net Cash received for Premiums.	Re-insurance, Return-Premiums, &c.	Gross Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Unsettled Claims.	
							Not Resisted.	Resisted.
British America.....	\$ 204,476	\$ 63,392	\$ 267,868	\$ 19,977,950	\$ 24,257,390	\$ 130,204	\$ 13,203	\$ 1,012
Citizens.....	*187,409	40,217	*227,626	+23,836,077	35,412,423	170,480	33,379	600
Eastern.....	99,777	20,987	120,764	9,751,377	6,953,532	49,461	11,604	2,500
London Mutual.....	131,881	2,458	134,339	16,171,169	42,863,744	100,993	25,947	236
Quebec.....	113,095	21,339	134,434	10,081,671	8,648,086	50,499	7,196	None.
Royal Canadian.....	178,036	57,422	235,458	20,178,346	19,854,689	115,717	7,100	3,550
Western.....	335,190	119,263	454,453	35,148,704	36,701,898	167,578	23,787	None.
Totals for 1890.....	1,249,884	325,078	1,574,962	135,145,294	178,691,762	788,259	122,276	7,898
Totals for 1889.....	1,173,948	291,095	1,465,043	122,965,987	158,883,612	664,964	71,395	14,031

\* Not including any premium for Glasgow and London reinsurance business assumed 1st October, 1890.  
+ Not including \$31,804,816 reinsured from the Glasgow and London Insurance Company.

BRITISH COMPANIES.

A Glas.....	63,701	26,788	90,489	8,174,760	6,275,051	48,670	3,355	None.
Caledonian.....	103,689	10,127	113,816	9,833,902	13,233,810	71,486	2,761	None.
City of London.....	140,758	25,189	165,947	10,894,336	12,297,782	84,642	4,825	386
Commercial Union.....	318,697	51,825	370,522	29,685,244	34,228,390	169,639	19,784	None.
Employers' Liability.....	61,730	4,914	66,644	5,833,290	5,146,668	42,218	5,289	None.
Fire Insurance Association.....	113,900	13,422	127,322	11,540,239	14,351,169	63,706	5,985	245
Glasgow and London.....	188,574	27,568	216,142	15,609,880	None.	157,793	711	4,450
Guardian.....	195,007	33,433	228,460	20,685,581	21,311,049	143,982	7,241	2,000
Imperial.....	211,895	21,244	233,139	20,032,751	23,858,079	100,751	3,264	None.
Lancashire.....	253,229	33,247	286,476	22,671,816	27,462,261	129,058	7,214	2,500
Liverpool and Globe.....	279,594	23,114	302,708	30,004,027	41,247,070	196,495	1,066	900

London and Lancashire .....	167,692	190,579	16,940,089	17,687,710	94,345	103,102	300	1,700
London Assurance .....	87,537	109,085	12,445,180	11,290,483	39,027	39,100	1,717	None.
Manchester Fire .....	53,067	61,233	5,280,255	3,847,152	14,806	6,700	8,106	None.
National of Ireland .....	75,138	116,217	10,455,522	7,539,575	55,485	50,772	5,055	None.
North British .....	313,247	373,923	35,120,893	40,185,986	184,914	174,988	17,422	10,653
Northern .....	179,523	209,639	17,903,736	20,754,952	131,754	126,669	8,043	None.
Norwich Union .....	93,026	117,118	10,838,092	12,719,640	59,263	54,650	10,163	None.
Phoenix of London .....	228,449	258,757	22,581,633	25,137,120	120,770	110,201	11,961	None.
Queen .....	262,483	299,766	26,841,847	27,890,504	120,023	115,066	9,942	None.
Royal .....	552,723	595,814	56,385,108	79,142,171	293,784	294,526	8,510	6,000
Scottish Union and National .....	123,755	141,883	14,254,913	15,943,906	52,259	41,466	10,290	3,000
Union Society .....	4,717	5,257	1,016,966	943,250	7,138	1,125	6,013	None.
United Fire Reinsurance .....	None.	None.	12,886,632	12,886,632	None.	None.	None.	None.
Totals for 1890 .....	4,072,133	4,680,966	427,931,692	474,884,419	2,292,008	2,229,556	138,958	31,834
Totals for 1889 .....	3,970,632	4,568,945	403,297,656	468,379,580	1,919,712	1,968,537	92,207	48,694

AMERICAN COMPANIES.

Ætna Fire .....	125,767	154,423	13,452,137	10,615,951	88,813	84,647	4,735	None.
Agricultural of Watertown .....	77,541	87,651	8,274,112	22,427,592	45,407	44,920	3,488	1,100
Connecticut Fire .....	36,791	42,404	4,100,000	4,100,000	17,084	13,822	4,262	None.
Hartford .....	128,684	144,307	13,915,633	14,030,423	115,476	109,018	9,706	None.
Insurance Company of North America .....	26,773	32,678	3,564,865	2,163,338	11,473	11,866	250	None.
Phoenix, of Brooklyn .....	72,562	95,072	9,469,707	9,961,945	26,932	27,297	675	None.
Phoenix, of Hartford .....	45,946	50,871	4,840,505	3,804,191	13,916	9,346	4,570	None.
Totals for 1890 .....	514,054	607,496	57,646,959	67,103,440	319,101	300,916	27,686	1,100
Totals for 1889 .....	443,436	505,499	46,518,461	57,275,186	214,580	228,922	11,398	1,400

RECAPITULATION.

7 Canadian Companies .....	1,249,884	1,374,962	135,145,294	178,691,762	788,259	736,065	122,276	7,898
24 British Companies .....	4,072,133	4,680,966	427,931,692	474,884,419	2,292,008	2,229,556	158,958	31,834
7 American Companies .....	514,054	607,496	57,646,959	67,103,440	319,101	300,916	27,686	1,100
Totals for 1890 .....	5,836,071	6,663,424	620,723,945	720,679,621	3,399,368	3,266,567	308,920	40,832
Totals for 1889 .....	5,588,016	6,539,487	572,782,104	684,538,378	2,799,256	2,876,211	175,000	64,125



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

		Premiums Received.											Total.	
		1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	\$
<i>Canadian Companies.</i>														
British America.....	\$	113,833	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,805	1,456,746
Canada Agricultural.....							109,892	131,639	113,897	97,463				454,896
Canada Fire.....									94,788	133,625	118,055	141,378	167,669	685,455
Citizens.....								129,893	244,363	136,653	91,971	89,718	87,041	779,639
Dominion.....												92,987	106,602	155,871
*London Mutual Fire.....		60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	60,070	106,602	945,654
National Fire.....									86,098	93,812				284,626
Ottawa Agricultural.....								7,947	64,882	86,174	35,858			194,861
Provincial.....		99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495				1,434,350
Quebec.....		72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	66,012	60,600	62,559	888,531
Royal Canadian.....				20,680	59,121	55,623	392,434	312,951	260,478	196,014	146,773	116,754	128,298	1,563,902
Sovereign.....							83,250	80,091	92,656	95,117	82,819	63,695	†107,879	740,931
Stadacona.....							21,918	183,009	201,129	84,132				490,488
Western.....		154,680	180,730	227,698	262,206	256,598	254,049	252,335	232,431	276,395	270,716	268,935	272,758	2,909,551
		501,362	536,000	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
<i>British Companies.</i>														
Commercial Union.....		81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,472,258
Guardian.....		3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,433	51,813	50,253	62,745	486,753
Imperial.....		64,522	82,904	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,928	149,449	156,461	1,469,098
Lancashire.....		40,487	34,615	33,561	43,907	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177
Liverpool and London and Globe.....		286,398	273,303	263,696	260,262	258,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,398,004
London and Lancashire.....		55,031	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,454	715,185
London Assurance.....		141,822	168,500	203,724	235,290	309,234	322,516	292,563	265,910	288,943	282,475	262,508	253,871	3,027,356
North British.....		18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	68,628	75,175	8,721,919
Northern.....													20,507	20,507
Norwich Union.....														1,659,722
Phoenix of London.....		86,081	82,643	80,133	108,215	158,403	188,593	162,030	151,223	137,844	171,410	150,898	162,339	1,899,423
Queen of London.....		94,048	106,616	122,699	150,530	174,962	163,329	160,594	153,273	198,087	193,664	182,042	195,069	1,899,423
Royal.....		241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,430	360,915	359,006	343,317	417,150	4,000,389
Scottish Commercial.....								37,446	46,774	76,932	82,240	80,516	19,513	343,431
Scottish Imperial.....		4,878	22,367	36,133	55,192	59,050	60,011	46,230	43,303	48,389	54,590	51,703	52,044	535,710
		1,119,011	1,185,398	1,269,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,400

<i>American Companies.</i>		107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Ætna.....	.....	.....	.....	68,361	73,613	64,641	.....	.....	.....	.....	.....	427,279	47,250	280,615
Agricultural of Watertown.....	.....	.....	5,431	31,431	.....	.....	.....	.....	.....	.....	.....	.....	83,191	31,431
Andes.....	.....	.....	.....	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184	.....	976,529
Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phenix of Brooklyn.....	.....	.....	.....	.....	.....	.....	.....	15,506	20,090	11,858	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372	

  

<i>RECAPITULATION.</i>		501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
Canadian Companies.....	.....	.....	.....	1,119,011	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
British Companies.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Companies.....	.....	.....	.....	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand Totals.....	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733	

\* Formerly the Agricultural Mutual.  
 † Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for reinsurance of the risks of the National has not been included.  
 ‡ This is exclusive of \$63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1890, inclusive.

	Totals for 1869 to 1890.	Premiums received.										Totals for 1869 to 1890.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
<i>Canadian Companies.</i>												
British America.....	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211,585	197,723	203,489	204,476	3,727,293
Canada Agricultural.....	454,896											454,896
Canada Fire.....	655,455	192,894	32,984									881,333
Citizens'.....	773,639	100,873	137,941	181,393	228,265	195,181	203,269	206,340	203,727	205,308	187,409	2,629,345
Dominion.....	155,871	34,371										190,242
Eastern.....										27,938	99,777	127,715
*London Mutual Fire.....	945,654	122,189	104,893	118,246		124,324	111,148	118,618	129,882	131,696	131,881	2,149,361
National Fire.....	284,026											284,026
Ottawa Agricultural.....	194,861											194,861
Provincial.....	1,434,350											1,434,350
Quebec.....	888,531	49,287	49,867	64,434	66,720	77,029	85,390	84,670	87,955	96,908	113,095	1,663,886
Royal Canadian.....	1,553,902	154,585	164,622	193,021	243,729	183,124	169,178	162,212	171,846	175,917	178,056	3,349,292
*Sovereign.....	740,931	123,476	102,554	88,443								1,055,404
Stadacona.....	490,488											490,488
Western.....	2,909,551	282,400	312,621	332,669	330,548	330,904	331,056	338,010	340,858	333,592	335,190	6,177,388
	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	24,809,880
<i>British Companies.</i>												
Atlas.....												198,510
Caledonian.....				71,047	90,947	88,281	92,531	105,539	106,886	107,905	103,689	766,825
City of London.....		157,100	149,685	171,502	171,502	170,388	170,317	160,215	153,789	143,490	140,758	1,387,174
Commercial Union.....	1,472,258	277,885	307,967	294,508	312,381	302,935	299,911	285,071	286,903	303,678	318,697	4,464,194
Employers' Liability.....								45,199	48,748	64,574	61,730	210,251
Fire Insurance Association.....		43,296	110,989	109,316	134,169	126,497	147,145	127,419	117,721	169,642	113,900	1,140,034
Glasgow and London.....				128,261		161,630	205,251	304,578	319,829	311,610	188,574	1,619,733
Guardian.....	480,753	64,915	71,695	143,518	143,518	156,313	156,430	162,569	179,807	194,448	195,067	1,890,640
Imperial.....	1,469,038	170,486	199,062	205,142		185,778	182,141	195,650	213,440	218,135	211,895	3,430,347

Lancashire.....	1,084,177	197,980	208,539	210,159	226,468	208,454	194,767	192,695	212,992	223,197	253,229	3,212,637
Liverpool & London & Globe	2,398,094	137,565	161,962	195,602	213,133	207,436	232,050	232,994	233,446	237,022	279,594	4,586,898
London and Lancashire.....	9,448	30,964	105,197	95,299	93,115	89,974	53,042	102,841	123,183	153,148	167,692	1,063,903
London Assurance.....	715,185	62,402	65,576	76,959	63,415	60,932	65,956	72,312	75,883	72,673	87,537	1,419,830
Manchester.....												53,067
National of Ireland.....												503,485
North British.....	3,027,356	271,375	273,516	32,528	45,969	54,082	71,432	73,840	73,413	77,053	83,138	6,038,986
Northern.....	721,919	95,525	132,259	169,577	193,795	181,200	146,406	154,105	170,111	170,604	179,523	2,315,044
Norwich Union.....	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,026	867,388
Phoenix of London.....	1,659,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	3,745,568
Queen.....	1,890,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	253,175	262,485	4,134,952
Royal.....	4,000,389	503,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	9,353,476
Scottish Commercial.....	343,421											343,421
Scottish Imperial.....	535,710	52,072	72,314	12,759	51,033	60,507	79,141	100,695	115,916	114,598		672,855
Scottish Union and National			37,627	50,400	51,033	60,507	79,141	100,695	115,916	114,598		733,672
Union Society.....												4,717
<i>American Companies.</i>												
Etina.....	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	54,151,597
Agricultural of Watertown.....	1,640,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	120,986	120,290	125,767	2,794,486
Andes.....	31,431	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	1,001,434
Connecticut.....												31,431
Hartford.....	976,529	87,616	103,355	131,133	135,369	131,177	124,397	127,371	128,510	128,235	128,684	178,923
Home.....												2,202,576
Insurance Co. of N. America												
Phoenix of Brooklyn.....	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	29,677
Phoenix of Hartford.....												592,171
												46,946
Grand Totals.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	446,990	443,436	514,054	6,876,594
Canadian Companies.....	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	24,800,880
British.....	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	54,151,597
American.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	446,990	443,436	514,054	6,876,594
Grand Totals.....	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,982,335	5,244,502	5,437,263	5,588,016	5,836,071	85,838,071

RECAPITULATION.

\* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 for re-insurance of risks of the Sovereign Insurance Company.

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

	Losses Paid.											Total.	
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.		1880.
<i>Canadian Companies.</i>													
British America.....	49,588	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural.....						41,317	63,437	102,056	83,291	78,517	102,582	120,719	290,101
Canada Fire.....							62,632	168,608	134,715	69,599	71,197	55,674	472,221
Citizens'.....									309,010	10,676	34,024	48,973	736,670
Dominion.....										68,353	85,031	75,098	93,673
*London Mutual.....	42,317	64,078	55,948	50,165	47,273	45,047	59,423	64,166	68,353	67,599	28,502		723,603
National Fire.....								12,839	167,447	48,944			287,732
Ottawa Agricultural.....								44,362	52,748	40,779			108,164
Provincial.....	81,431	68,006	100,344	119,791	106,512	117,386	130,134	163,020	61,522	15,304	19,511	28,807	613,504
Quebec.....	28,990	152,076	17,382	60,630	57,606	27,840	322,405	382,977	560,179	55,147	54,597	63,473	1,546,450
Royal Canadian.....									59,998	63,351	58,777	88,941	453,479
*Sovereign.....			2,132	10,074	20,249	37,210	44,946	66,201	286,070	189,755			773,695
Stadacona.....									250,967	112,845	131,328	138,794	1,733,503
Western.....	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,967	112,845	131,328	138,794	1,733,503
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,394
<i>British Companies.</i>													
Commercial Union.....	38,223	45,085	85,282	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian.....	None.	1,300	3,323	22,910	77,859	34,465	24,275	11,930	442,575	29,081	40,661	23,638	705,617
Imperial.....	27,587	71,589	67,986	80,965	71,295	68,886	103,942	55,946	690,379	67,230	82,762	49,903	1,411,070
Lancashire.....	23,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,735
Liverpool and London and Globe	183,579	251,405	215,563	244,473	136,608	164,156	193,477	118,877	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire.....												465	465
London Assurance.....	56,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British.....	47,829	115,967	149,757	119,695	110,154	157,391	229,639	171,265	1,052,876	118,497	168,880	119,851	2,543,711
Northern.....	6,609	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	929,382
Norwich Union.....												1,415	1,415
Phoenix of London.....	23,819	128,845	37,226	86,919	53,069	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Queen.....	31,806	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,798	115,064	79,914	1,927,781
Royal.....	124,328	272,622	181,486	147,269	167,838	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,934,325
Scottish Commercial.....												29,617	177,329
Scottish Imperial.....	None.	17,134	18,127	45,029	60,811	60,035	33,830	39,648	14,247	37,401	46,439	29,617	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,209,612	1,108,858	5,718,305	880,571	1,275,540	855,423	16,948,076

<i>American Companies.</i>													
Ætna .....	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural of Watertown .....	.....	100	13,108	33,616	28,204	.....	.....	.....	.....	1,196	34,325	33,527	144,136
Andes .....	.....	.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Hartford .....	29,198	35,726	76,681	86,795	16,647	39,719	63,394	21,048	167,200	47,221	55,215	31,088	671,932
Honne .....	60,691	.....	.....	.....	.....	.....	2,568	15,719	77,044	2,451	5,626	672	60,691
Phoenix of Brooklyn.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
RECAPITULATION.													
Canadian Companies.....	276,116	453,414	414,339	519,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.....	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,108,858	5,718,305	890,571	1,275,540	855,423	16,948,076
American Companies .....	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand Totals .....	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,807,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

\* Formerly the Agricultural Mutual.  
 + Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1890 inclusive.

	Losses Paid.										Totals for 1869 to 1890.
	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	
<i>Canadian Companies.</i>											
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
British America.....	1,098,943	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	2,200,188
Canada Agricultural.....	290,101										290,101
Canada Fire.....	472,221	73,838									698,133
Citizens'.....	736,720	119,581	135,613	148,531	120,488	134,782	170,235	146,387	121,802	148,688	2,072,435
Dominion Eastern.....	54,582										148,255
									200	35,297	35,497
* London Mutual Fire.....	94,632	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	1,573,574
National Fire.....	287,732										287,732
Ottawa Agricultural.....	108,164										108,164
Provincial.....	957,146										957,146
Quebec.....	613,504	42,338	49,056	34,829	39,360	46,033	61,254	57,976	68,762	50,499	1,456,043
Royal Canadian.....	1,546,450	142,440	117,806	161,489	114,684	132,313	126,196	134,896	115,583	110,347	2,825,542
+ Sovereign.....	453,479	78,811	96,884								736,216
Stadacona.....	773,685										773,685
Western.....	1,733,503	175,619	208,380	249,179	198,891	186,456	172,064	175,598	154,988	156,994	3,626,156
	9,888,934	1,336,758	733,843	762,737	597,189	739,364	764,321	750,448	678,752	736,095	17,748,871
<i>British Companies.</i>											
Atlas.....			18,631	67,632	48,046	72,624	19,824	23,873	31,835	45,657	121,189
Caledonian.....							71,996	69,500	72,645	73,415	493,889
City of London.....		66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,048	868,281
Commercial Union.....	1,167,734	298,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	3,196,722
Employers' Liability.....		203,594					11,838	30,892	28,597	37,012	108,306
Fire Insurance Association.	7,453	75,568	96,797	88,231	88,437	93,807	117,997	89,472	57,397	61,930	776,189
Glare and London.....			109,669	109,669	104,043	144,330	216,999	219,775	209,489	163,100	1,167,345
Guardian.....	705,617	45,027	98,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	1,572,822
Imperial.....	1,411,070	100,755	92,334	128,330	80,292	129,743	95,684	85,557	91,828	101,411	2,447,224

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Lancashire.....	1,017,755	141,313	121,876	124,943	151,256	115,042	149,066	93,548	104,728	116,750	136,195	2,273,072
Liverpool & London & Globe	2,204,635	142,155	107,074	109,726	122,211	110,677	195,532	159,400	127,360	95,579	106,640	3,480,989
London and Lancashire.....	465	9,379	30,537	76,682	57,974	64,933	43,218	65,226	42,890	40,284	103,102	531,750
London Assurance.....	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,605	24,178	39,100	878,196
Manchester.....	.....	.....	.....	6,472	24,700	38,094	76,134	53,554	43,823	37,437	6,709	6,700
National of Ireland.....	.....	253,794	170,488	108,409	190,535	155,805	186,642	190,752	163,952	190,930	50,772	330,986
North British.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	174,988	4,410,096
Northern.....	920,382	65,338	89,217	87,365	106,240	105,279	130,787	100,586	99,298	86,775	126,609	1,977,876
Norwich Union.....	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,650	452,671
Phoenix of London.....	947,041	121,359	123,946	145,025	176,594	91,904	150,407	112,280	96,786	88,548	110,291	2,164,091
Queen.....	1,927,781	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	3,208,263
Royal.....	3,034,275	324,057	315,855	418,241	360,084	295,008	267,443	307,772	284,209	227,111	294,526	6,129,191
Scottish Commercial.....	177,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial.....	406,765	21,821	39,593	21,229	18,294	20,222	21,282	38,828	62,380	15,013	41,466	483,408
Scottish Union and National	.....	.....	8,318	13,599	.....	.....	.....	.....	.....	.....	.....	269,402
Union Society.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,125
<i>American Companies.</i>	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	37,530,115
<i>Etina.</i>	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	2,110,038
Agricultural of Watertown.....	144,136	29,316	20,271	28,965	33,740	38,663	49,976	54,916	47,337	70,273	44,920	592,543
Andes.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Connecticut Fire.....	671,932	71,227	56,554	71,415	85,534	68,868	7,704	23,546	23,238	10,117	13,822	78,427
Hartford.....	60,691	.....	.....	.....	.....	.....	69,043	65,544	58,558	57,552	109,018	1,385,245
Home.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Insurance Co. of N. America	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11,866
Phoenix of Brooklyn.....	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	27,297	374,609
Phoenix of Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,346
<b>Grand Totals.....</b>	<b>2,439,259</b>	<b>163,661</b>	<b>162,639</b>	<b>107,127</b>	<b>191,998</b>	<b>186,923</b>	<b>223,800</b>	<b>304,159</b>	<b>228,909</b>	<b>228,922</b>	<b>300,916</b>	<b>4,598,433</b>

RECAPITULATION.

Canadian Companies.....	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	17,748,871
British.....	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,031	2,094,465	1,968,537	2,229,556	37,530,115
American.....	2,439,259	163,661	162,639	107,127	191,998	186,923	223,800	304,159	228,909	228,922	300,916	4,598,433
<b>Grand Totals.....</b>	<b>29,276,269</b>	<b>3,169,824</b>	<b>2,664,986</b>	<b>2,020,228</b>	<b>3,245,323</b>	<b>2,679,287</b>	<b>3,301,388</b>	<b>3,403,514</b>	<b>3,073,822</b>	<b>2,876,211</b>	<b>3,206,567</b>	<b>59,877,419</b>

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.



SUMMARY of Fire Insurance in Canada for the Years 1869 to 1890 inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at date of Statement.	Losses Paid.
<b>CANADIAN COMPANIES.</b>				
	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870..	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,408	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
Totals .....	24,809,880	2,577,563,893	.....	17,748,871
<b>BRITISH COMPANIES.</b>				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,461	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	424,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
Totals.....	54,151,597	5,700,642,453	.....	37,530,115
<b>AMERICAN COMPANIES.</b>				
1869.....	165,166*	9,702,356*	13,796,890*	172,188
1870.....	194,781	12,893,827*	11,167,928*	147,061
1871.....	314,452	27,367,712*	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,533
Carried forward.....	1,617,946	128,522,848	.....	1,165,850

## SUMMARY of Fire Insurance in Canada, &amp;c.—Continued.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at date of Statement.	Losses Paid.
	\$	\$	\$	\$
Brought forward.....	1,617,946	128,522,848	.....	1,165,850
<i>AMERICAN COMPANIES—Concluded.</i>				
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,888,750	99,389
1877.....	213,830	21,013,457	18,293,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	40,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	52,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
Totals.....	6,876,594	676,781,717	.....	4,598,433

## TOTALS FOR ALL THE YEARS FROM 1869 TO 1890 INCLUSIVE.

Canadian Companies.....	24,809,880	2,577,563,893	.....	17,748,871
British Companies.....	54,151,597	5,700,642,453	.....	37,530,115
American Companies.....	6,876,594	676,781,717	.....	4,598,433
Grand totals.....	85,838,071	8,954,988,063	.....	59,877,419

\* These returns are imperfect.

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by Companies combining these branches, for 1890.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.	Remarks.
					Not Restated.	Restated.		
Fire Insurance. ....	\$ 739,966	\$ 70,011,897	\$ 83,688,050	\$ 472,457	\$ 49,456	\$ 4,312	\$ 464,396	} In all countries, 31st December, 1890.
Inland Marine.....	62,098	10,296,073	1,043,652	29,451	1,850	None.	29,744	
	802,064	80,307,970	84,731,702	501,908	51,306	4,312	494,140	

ROYAL CANADIAN INSURANCE COMPANY, MONTREAL.

Fire Insurance.....	296,735	44,117,178	35,223,205	194,677	7,100	3,550	200,047	} In all countries, 31st December, 1890.
Inland Marine.....	32,695	15,828,480	None.	76,027	170	None.	73,948	
Marine, Ocean.....	152,140	7,368,896	734,698	118,382	22,487	2,500	133,276	
	541,570	67,314,554	35,957,303	389,086	29,757	6,050	409,271	

WESTERN ASSURANCE COMPANY, TORONTO.

Fire Insurance.....	1,195,048	113,412,681	111,227,292	623,991	84,696	2,600	657,793	} In all countries, 31st December, 1890.
Inland Marine.....	233,114	51,184,172	2,856,003	150,256	16,802	None.	137,480	
Marine, Ocean.....	228,350	55,129,863	1,321,773	234,146	10,380	None.	225,112	
	1,656,512	219,726,716	115,405,068	1,008,393	111,878	2,600	1,020,385	

CITIZENS' INSURANCE COMPANY.

Fire Insurance.....	244,029	*28,257,737	42,278,946	163,082	42,615	690	191,221	} In all countries, 31st December, 1890.
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QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance.....	127,318	11,060,657	9,478,186	61,151	9,186	None.	63,821	{ In all countries, 31st December, 1890.
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ÆTNA INSURANCE COMPANY.

Fire Insurance.....	125,767	13,452,137	10,615,951	84,647	4,735	None.	88,813	{ In Canada, 31st Dec- ember, 1890.
Inland Marine.....	263	90,929	None.	None.	None.	None.	None.	
	126,030	13,543,066	10,615,951	84,647	4,735	None.	88,813	

LONDON ASSURANCE CORPORATION.

Fire Insurance.....	87,537	12,445,180	11,290,483	39,100	1,717	None.	39,027	{ In Canada, 31st Dec- ember, 1890.
Inland Marine .....	1,031	369,744	None.	None.	None.	None.	None.	
	88,568	12,814,924	11,290,483	39,100	1,717	None.	39,027	

\* Not including \$31,804,816 reinsured from the Glasgow and London Insurance Company.

INLAND Marine Insurance Business in Canada, 1890

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred During the Year.
					Not Registered.	Registered.	
CANADIAN COMPANIES.							
British America.....	\$ 10,845	\$ 3,249,376	None.	392	\$ None.	\$ None.	\$ 1,075
Royal Canadian.....	92,695	13,828,480	None.	76,027	170	None.	75,948
Western.....	17,153	6,416,132	28,334	4,418	None.	None.	3,252
Totals.....	120,693	25,493,888	28,334	80,837	170	None.	80,265
BRITISH COMPANIES.							
British and Foreign Marine.....	16,712	3,490,955	42,000	2,361	21	None.	1,326
London Assurance.....	1,031	369,744	None.	None.	None.	None.	None.
Totals.....	17,743	3,860,699	42,000	2,361	21	None.	1,326
AMERICAN COMPANIES.							
Ætina.....	263	90,929	None.	None.	None.	None.	None.

RECAPITULATION.

Canadian Companies.....	120,693	25,493,888	28,334	80,837	170	None.	80,265
British Companies.....	17,743	3,860,699	42,000	2,361	21	None.	1,326
American Companies.....	263	90,929	None.	None.	None.	None.	None.
Totals for 1890.....	138,699	29,445,516	70,334	83,198	191	None.	81,581
Totals for 1889.....	146,327	25,180,530	99,200	97,822	1,964	None.	77,503

STATEMENT of the General Fire Assets and Liabilities of British Companies.

COMPANIES.	Assets.		LIABILITIES.			Surplus of Assets over Liabilities	Capital Paid up.	Surplus of Assets over Liabilities and Capital.	Impairment of Capital.	Reserve of Capital Uncalled.	Date of Return.
	*Un-earned Premiums	Outstanding Losses.	Sundry.	Total Liabilities	£						
Atlas.....	490,326	123,503	14,210	157,307	333,019	144,000	189,019	.....	.....	1,056,000	31st Dec., 1890.
Caledonian.....	384,807	76,245	3,962	91,634	293,173	90,000	203,173	.....	.....	360,000	do 1889.
City of London.....	289,488	178,857	8,100	240,369	49,119	100,000	.....	50,881	.....	1,800,000	31st March, 1890.
Commercial Union.....	1,513,857	563,579	51,786	729,485	784,372	260,000	534,372	.....	.....	2,250,000	31st Dec., 1890.
Employers' Liability.....	355,140	172,537	.....	276,586	78,554	100,000	.....	21,446	.....	400,000	31st March, 1891.
Fire Insurance Association.....	115,408	52,432	3,875	71,830	43,578	50,000	.....	6,422	.....	750,000	31st Dec., 1889.
Guardian.....	1,803,498	303,970	23,491	374,423	1,429,075	1,000,000	429,075	.....	.....	1,000,000	do 1889.
Imperial.....	1,916,534	458,619	91,760	692,038	1,224,496	700,000	524,496	.....	.....	500,000	do 1890.
Lancashire.....	810,004	407,822	27,009	522,965	287,039	272,986	14,053	.....	.....	2,456,874	do do
Liverpool and London and Globe.....	3,362,248	924,925	69,036	1,144,818	2,217,430	245,640	1,971,790	.....	.....	1,754,360	do do
London and Lancashire Fire.....	913,622	421,408	19,826	500,738	412,894	183,200	227,694	.....	.....	1,666,800	do do
London Assurance.....	1,492,781	254,260	23,398	315,734	1,176,987	448,275	728,712	.....	.....	448,275	do do
Manchester.....	409,523	120,123	6,371	162,194	247,329	150,000	97,329	.....	.....	1,350,000	do do
National of Ireland.....	258,402	121,806	9,300	141,687	116,715	100,000	16,715	.....	.....	900,000	do do
North British.....	3,418,930	833,495	154,870	1,155,466	2,263,464	687,500	1,575,964	.....	.....	2,062,500	do do
Northern.....	1,533,682	375,797	40,533	474,782	1,058,900	300,000	758,900	.....	.....	2,700,000	do 1889.
Norwich Union.....	1,009,767	406,585	19,245	478,064	531,708	132,000	399,708	.....	.....	968,000	do do
Phoenix of London.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Queen.....	897,356	386,704	30,354	458,707	438,649	180,035	258,614	.....	.....	1,620,315	31st Dec., 1890.
Royal.....	2,971,688	686,796	84,111	805,018	2,166,670	289,545	1,877,125	.....	.....	1,640,755	do 1889.
Scottish Union and National.....	756,717	154,611	15,567	191,043	565,674	300,000	265,674	.....	.....	4,051,400	do 1890.
Union Society.....	582,358	25,460	23,442	140,840	441,518	180,000	261,518	.....	.....	270,000	do do
United Fire Reinsurance.....	386,774	159,369	79,487	286,635	100,139	100,000	139	.....	.....	150,000	do do
Totals.....	23,672,910	7,269,391	759,533	9,412,413	16,260,497	6,005,181	10,255,316	.....	.....	30,155,279	.....

\* The reserve of unearned premiums is calculated by taking 60 per cent. of the net premium income for the year.

TABLE I.—Showing TOTAL ASSETS, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1890.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debitures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America.....	150,000 00	None.	827,562 70	None.	93,765 67	53,168 04	8,842 60	26,557 12	1,159,896 13	Fire and Inland Marine.
Citizens' .....	100,000 00	4,300 00	281,740 29	None.	41,412 54	21,720 32	1,123 91	38,095 41	488,392 47	Fire and Accident.
Eastern.....	None.	38,000 00	205,516 50	None.	13,456 32	27,098 62	3,262 19	6,000 00	293,333 63	Fire.
London Mutual Fire.	14,177 46	None.	52,693 00	None.	*306,282 96	8,403 98	565 95	1,154 61	383,277 96	do
Quebec .....	32,000 00	None.	152,293 70	None.	15,558 56	35,121 87	3,459 57	None.	238,433 70	do
Royal Canadian.....	None.	None.	552,950 07	58,600 00	53,339 01	78,346 89	None.	25,190 64	768,426 61	Fire, Inland and Ocean.
Western .....	65,000 00	20,456 60	902,889 13	14,000 00	199,422 06	263,260 51	4,989 50	86,515 92	1,556,533 72	do
Totals .....	361,177 46	62,756 60	2,375,645 39	72,600 00	723,237 12	487,120 23	22,243 72	183,513 70	4,888,294 22	

\*Including premium notes, \$297,234.76.

TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance, CANADIAN COMPANIES—LIABILITIES, 1890.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up or in course of Collection.	<i>e</i> Surplus of Assets over Liabilities and Capital Stock. — <i>d</i> Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America.....	55,618 50	531,269 22	23,911 44	610,799 16	549,096 97	500,000 00	49,096 97	Fire and Inland Marine.
Citizens'.....	49,441 24	234,102 82	95,069 72	378,553 78	109,838 69	152,733 25	42,894 56	do Accident.
Eastern.....	14,163 57	54,353 54	1,537 74	70,054 85	223,278 78	250,000 00	26,721 22	do
London Mutual Fire....	26,182 87	289,918 11	None.	316,100 98	67,176 98	None.	67,176 98	do
Quebec.....	9,185 98	67,584 57	671 00	77,441 55	160,992 15	99,920 00	61,072 15	do
Royal Canadian.....	35,807 25	223,544 79	None.	259,352 04	509,074 57	400,000 00	109,074 57	do Inland and Ocean.
Western.....	114,478 80	780,723 77	868 53	896,071 10	660,462 62	500,000 00	160,462 62	do do
Totals.....	304,878 21	2,181,496 82	121,998 43	2,608,373 46	2,270,920 76	1,902,653 25	377,267 51	



TABLE III.—Showing the Assets in Canada of British and American Com-  
BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.		Loans on Real Estate.		Stocks, Bonds and Debentures.	
		\$	cts.	\$	cts.	\$	cts.
Atlas .....	7th March, 1887 .....	None.		None.		107,066	67
British and Foreign Marine .....	16th May, 1888. ....	None.		None.		115,360	00
Caledonian .. .. .	September, 1883 .....	None.		None.		126,991	56
City of London .....	1st September, 1881 .....	None.		None.		137,678	00
Commercial Union .....	11th September, 1863 .....	None.		None.		229,385	47
Employers' Liability .....	11th June, 1886. ....	None.		None.		108,721	33
Fire Insurance Association .....	December, 1880 .....	None.		None.		106,000	00
Glasgow and London .....	1st January, 1884. . . .	None.		None.		166,055	69
Guardian .....	1st May, 1869 .....	None.		None.		126,898	33
Imperial .....	1864 .....	367,500	00	None.		134,174	00
Lancashire .....	July, 1864 .....	None.		None.		148,891	67
Liverpool and London and Globe .....	4th June, 1851 .....	88,000	00	866,600	00	389,537	36
London and Lancashire .....	1st April, 1880 .....	None.		None.		112,420	00
London Assurance .....	1st March, 1862 .....	None.		None.		170,340	00
Manchester .....	20th May, 1890 .....	None.		None.		104,244	00
National of Ireland .....	2nd April, 1883 .....	None.		None.		108,173	88
North British .....	1862 .....	93,240	00	478,000	00	1,682,743	10
Northern .....	1867 .....	None.		None.		211,700	00
Norwich Union .....	1st April, 1880 .....	None.		None.		105,000	00
Phoenix of London .....	1804 .....	None.		None.		201,020	93
Queen .....	5th July, 1859. ....	None.		None.		267,251	96
Royal .....	1851 .....	195,000	00	None.		705,355	34
Scottish Union and National .....	February, 1882 .....	None.		375,000	00	113,064	00
Union Society .....	November, 1890. ....	None.		None.		100,000	00
United Fire Reinsurance. ....	30th December, 1890 .....	None.		None.		101,413	33
Totals .....		743,740	00	1,719,600	00	5,879,486	62

## AMERICAN

Ætna Fire .....	1821 .....	None.		None.		123,260	00
Agricultural of Watertown .....	October, 1878 .....	None.		None.		152,928	00
Connecticut Fire .....	1886 .....	None.		None.		105,000	00
Hartford .....	1836 .....	None.		None.		116,295	40
Insurance Co. of North America .....	1st November, 1889 .....	None.		None.		112,100	00
Phenix of Brooklyn .....	1st May, 1874. ....	None.		None.		122,000	00
Phenix of Hartford .....	20th May, 1890. ....	None.		None.		140,720	00
Totals .....		None.		None.		872,303	40

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

ASSETS IN CANADA—1890.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and accrued.	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	3,952 58	584 53	None.	2,587 32	114,191 10	Fire.
None.	None.	None.	None.	None.	115,360 00	Inland Marine.
None.	None.	8,471 90	3,106 85	4,500 00	143,070 31	Fire.
None.	13,949 86	1,917 09	None.	4,682 61	158,227 56	do
None.	30,882 20	11,037 94	None.	5,000 00	276,305 61	do
None.	9,245 34	13,577 62	None.	400 00	131,944 29	do Re-assurance.
None.	6,763 16	6,789 98	None.	2,500 00	122,053 14	do
None.	25,786 46	22,206 26	None.	6,640 66	220,689 07	do
None.	14,027 98	3,314 94	None.	None.	144,241 25	do
None.	12,049 12	2,265 44	None.	4,237 75	520,226 31	do
None.	8,818 59	13,093 21	992 91	47 01	171,843 39	do
5,728 29	13,628 43	25,671 53	11,827 57	2,500 00	1,403,493 18	do and Life.
None.	5,429 12	55,061 42	None.	None.	172,910 54	do
None.	7,191 42	1,177 52	None.	None.	178,708 94	do and Life.
None.	2,564 26	14,200 82	None.	3,500 00	124,509 08	do
None.	5,291 43	638 90	None.	3,543 74	117,647 95	do
146,000 00	23,990 03	82,654 62	38,658 14	2,500 00	2,547,785 89	do and Life.
None.	14,302 43	3,284 69	None.	5,000 00	234,287 12	do
None.	3,319 14	42,280 78	None.	None.	150,599 92	do
None.	None.	None.	1,543 95	4,000 00	206,564 88	do
5,126 92	12,064 42	5,284 76	None.	6,550 00	296,278 06	do and Life.
19,840 68	27,087 65	2,325 87	None.	7,195 83	956,805 37	do do
None.	5,017 03	None.	None.	None.	493,081 03	do
None.	6,922 27	1,318 36	None.	None.	108,240 63	do
None.	None.	None.	None.	47,746 82	149,160 15	do Re-assurance.
176,695 89	252,282 92	317,158 18	56,129 42	113,131 74	9,258,224 77	

## COMPANIES.

None.	11,244 10	6,948 18	None.	None.	141,452 28	Fire and Inland Marine.
None.	13,247 46	None.	None.	None.	166,175 46	do
None.	2,443 55	None.	None.	None.	107,443 55	do
None.	3,418 30	None.	None.	None.	119,713 70	do
None.	None.	21,278 52	None.	None.	133,378 52	do
None.	8,447 02	None.	None.	None.	130,447 02	do
None.	7,550 21	453 72	3,450 00	3,926 00	156,099 93	do
None.	46,350 64	28,680 42	3,450 00	3,926 00	954,710 46	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1890.  
BRITISH COMPANIES—LIABILITIES IN CANADA.

	Unsettled Losses (F., I. and O.)		Reserve of Unearned Premiums (F., I. and O.)		Liability under Life Branch.		Sundry.		Total Liabilities in Canada.		Excess of Assets over Liabilities. — The Reverse.		Nature of Business.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.		
Atlas	3,355	00	36,209	61			None.	39,564	61	c	74,628	49	Fire.	
British and Foreign Marine	20	74	210	00			None.	230	74	c	115,129	26	Inland Marine.	
Caledonian	2,760	95	70,797	10			4,020	35	77,578	40	c	65,491	91	Fire.
City of London	5,211	40	94,483	07			229	00	99,923	47	c	58,304	09	Fire.
Commercial Union	19,784	25	213,410	06			333	19	233,527	50	c	42,778	11	Fire.
Employers' Liability	5,230	33	33,959	44			None.	39,189	77	c	92,754	52	Fire Reassurance.	
Fire Insurance Association	6,230	00	79,462	23			221,002	00	226,162	51	d	36,360	91	Fire.
Glasgow and London	5,160	51	None.				None.	132,672	28	e	5,473	44	Fire.	
Guardian	9,240	54	123,431	74			None.	143,412	72	e	11,568	97	Fire.	
Imperial	3,263	73	140,938	23			110	76	179,518	78	d	376,813	59	Fire.
Lancashire	9,714	33	167,805	94			1,998	51	313,118	84	e	7,675	39	Fire.
Liverpool and London and Globe	1,966	48	214,652	36		96,000	500	00	109,500	77	e	1,090,374	34	Fire and Life.
London and Lancashire	1,999	52	107,501	25			None.	71,618	04	e	63,409	77	Fire.	
London Assurance	1,717	00	61,930	41		7,970	63	None.	44,465	02	e	80,044	06	Fire and Life.
Manchester	8,106	06	35,806	55			552	41	47,588	33	e	70,059	62	Fire.
National of Ireland	5,055	02	42,533	33			9,892	33	909,881	87	e	1,637,904	02	Fire and Life.
North British	28,075	02	221,696	17		650,218	35	60	129,653	60	e	104,633	52	Fire.
Northern	8,042	66	121,550	94			None.	182,263	42	e	68,386	50	Fire.	
Norwich Union	10,163	18	72,100	24			None.	155,388	30	e	51,176	58	Fire.	
Phoenix of London	11,961	00	143,427	30			None.	273,818	43	c	22,459	63	Fire and Life.	
Queen	9,941	75	167,640	75		96,235	93	None.	756,626	74	c	200,178	63	Fire and Life.
Royal	14,510	00	421,040	74		321,076	00	None.	81,948	35	c	411,982	68	Fire.
Scottish Union and National	13,290	33	67,808	02			None.	16,324	40	c	91,916	23	Fire.	
Union Society	6,012	50	10,311	90			None.	66,859	59	e	82,300	56	Fire Reassurance.	
United Fire Reinsurance	None.		66,859	59			None.							
Totals	190,812	28	2,714,666	97	1,171,500	91	238,698	55	4,315,678	71	e	4,942,546	06	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1890—*Concluded.*

AMERICAN COMPANIES.

	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	<sup>c</sup> Excess of Assets over Liabilities. — <sup>d</sup> The Reserve.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ætna Fire.....	4,735 00	57,881 14	.....	None.	62,616 14	e 78,836 14	Fire and Inland Marine.
Agricultural of Watertown.....	4,588 25	111,764 52	.....	None.	116,352 77	e 49,822 69	Fire.
Connecticut Fire.....	4,261 51	23,000 00	.....	None.	27,261 51	e 80,182 04	do
Hartford.....	9,705 50	77,364 61	.....	None.	87,070 11	e 32,643 59	do
Insurance Company of North America.....	250 00	13,267 47	.....	None.	13,517 47	c 119,861 05	do
Phenix of Brooklyn.....	675 00	49,329 26	.....	None.	50,004 26	e 80,442 76	do
Phenix of Hartford.....	4,569 55	28,792 19	.....	648 35	34,010 09	e 122,089 84	do
Totals.....	28,784 81	361,369 19	.....	648 35	390,832 35	e 563,878 11	

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Com-  
Expenditure in Canada of British and

## CANADIAN COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America.....	802,064 63	30,604 03	5,300 03	837,968 69	None.
Citizens' .....	244,029 21	10,717 86	3,408 74	258,155 81	490 22
Eastern.....	99,777 04	9,807 48	None.	109,584 52	18,500 00
London Mutual Fire.....	131,880 75	3,087 78	1,579 66	136,548 19	None.
Quebec.....	127,318 33	8,366 65	1,610 00	137,294 98	380 00
Royal Canadian.....	541,570 36	28,066 31	2,388 73	572,025 40	None.
Western.....	1,656,511 33	45,224 41	None.	1,701,735 74	None.
Total.....	3,603,151 65	135,874 52	14,287 16	3,753,313 33	19,370 22

## BRITISH

Atlas .....	63,700 78	3,747 33	None.	67,448 11	.....
British and Foreign Marine.....	16,712 08	4,480 00	None.	21,192 08	.....
Caledonian.....	103,688 97	5,000 00	None.	108,688 97	.....
City of London.....	140,757 82	5,183 00	307 50	146,248 32	.....
Commercial Union.....	318,696 75	6,836 91	None.	325,533 66	.....
Employers' Liability.....	61,729 86	None.	None.	61,729 86	.....
Fire Insurance Association.....	113,899 87	4,000 00	None.	117,899 87	.....
Glasgow and London.....	188,574 13	359 45	275 42	189,209 00	.....
Guardian.....	195,006 88	5,304 67	None.	200,311 55	.....
Imperial.....	211,894 52	5,032 16	6,576 87	223,503 55	.....
Lancashire.....	253,229 01	6,019 96	32 70	259,281 67	.....
Liverpool and London and Globe.....	279,594 13	49,852 66	1,579 57	331,026 36	.....
London and Lancashire.....	167,691 57	4,604 29	32 70	172,328 56	.....
London Assurance.....	88,568 52	6,730 83	None.	95,299 35	.....
Manchester.....	53,067 03	3,633 79	None.	56,700 82	.....
National of Ireland.....	75,138 16	4,006 44	None.	79,144 60	.....
North British.....	313,246 94	72,785 82	2,607 47	388,640 23	.....
Northern.....	179,522 51	12,580 33	None.	192,102 84	.....
Norwich Union.....	93,026 07	5,100 80	None.	98,126 87	.....
Phoenix of London.....	228,448 57	8,104 23	None.	236,552 80	.....
Queen.....	262,483 41	11,955 42	None.	274,440 83	.....
Royal.....	552,722 79	25,253 75	1,600 64	579,577 18	.....
Scottish Union and National.....	123,754 77	29,396 10	None.	153,150 87	.....
Union Society.....	4,717 27	None.	None.	4,717 27	.....
Total.....	4,089,874 41	279,967 94	13,012 87	4,382,855 22	.....

## AMERICAN

Ætna Fire.....	126,030 13	5,630 00	None.	131,660 13	.....
Agricultural of Watertown.....	77,541 31	6,675 75	None.	84,217 06	.....
Connecticut Fire.....	36,791 35	4,000 00	None.	40,791 35	.....
Hartford.....	128,683 85	3,455 00	None.	132,138 85	.....
Insurance Co. of North America.....	26,772 87	4,440 00	None.	31,212 87	.....
Phoenix of Brooklyn.....	72,551 55	None.	None.	72,551 55	.....
Phoenix of Hartford.....	45,945 90	3,656 84	None.	49,602 74	.....
Total.....	514,316 96	27,857 59	None.	542,174 55	.....

panies doing Fire or Inland Marine Insurance, and the Cash Income and American Companies in those Branches.

AND EXPENDITURE, 1890.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	<i>e</i> Excess of Premiums over Losses Paid. <i>d</i> The Reverse.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
501,907 92	278,447 08	34,821 50	815,176 50	<i>e</i> 300,156 71	<i>e</i> 22,792 19	Fire and Inland Marine.
163,081 50	70,649 11	None.	233,730 61	<i>e</i> 80,947 71	<i>e</i> 24,425 20	do
35,296 80	38,776 77	12,690 42	86,763 99	<i>e</i> 64,480 24	<i>e</i> 22,820 53	do
95,951 58	41,225 37	.....	137,176 95	<i>e</i> 35,929 17	<i>d</i> 628 76	do
61,150 68	34,465 36	10,220 00	105,836 04	<i>e</i> 66,167 65	<i>e</i> 31,458 94	do
389,084 94	132,633 13	28,000 00	549,718 07	<i>e</i> 152,485 42	<i>e</i> 22,307 33	Fire, Inland and Ocean.
1,008,393 19	518,275 34	49,958 00	1,576,626 53	<i>e</i> 648,118 14	<i>e</i> 125,109 21	do
2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	<i>e</i> 1,348,285 04	<i>e</i> 248,284 64	

COMPANIES.

45,657 44	16,830 37	.....	62,487 81	<i>e</i> 18,043 34	<i>e</i> 4,960 30	Fire.
2,360 59	3,690 67	.....	6,051 26	<i>e</i> 14,351 49	<i>e</i> 15,140 82	Inland Marine.
73,414 90	27,469 60	.....	100,884 50	<i>e</i> 30,274 07	<i>e</i> 7,804 47	Fire.
87,048 33	43,040 23	.....	130,088 56	<i>e</i> 53,709 49	<i>e</i> 16,159 76	do
151,639 74	89,484 61	.....	241,124 35	<i>e</i> 167,057 01	<i>e</i> 84,409 31	do
37,012 05	20,920 62	.....	57,932 67	<i>e</i> 24,717 81	<i>e</i> 3,797 19	do
61,929 78	32,807 77	.....	94,737 55	<i>e</i> 51,970 09	<i>e</i> 23,162 32	do
163,099 88	71,420 89	.....	234,520 77	<i>e</i> 25,474 25	<i>d</i> 45,311 77	do
146,763 21	51,081 11	.....	197,844 32	<i>e</i> 48,243 67	<i>e</i> 2,467 23	do
101,411 31	59,950 22	.....	161,361 53	<i>e</i> 110,483 21	<i>e</i> 62,142 02	do
136,195 44	67,022 59	.....	203,218 03	<i>e</i> 117,033 57	<i>e</i> 56,063 64	do
106,639 63	74,900 39	.....	181,540 02	<i>e</i> 172,954 50	<i>e</i> 149,486 34	do
103,102 42	44,181 32	.....	147,283 74	<i>e</i> 64,589 15	<i>e</i> 25,044 82	do
39,100 05	32,192 91	.....	71,292 96	<i>e</i> 49,468 47	<i>e</i> 24,006 39	do and Inl. Marine
6,700 37	22,398 99	.....	29,099 36	<i>e</i> 46,366 66	<i>e</i> 27,601 46	do
50,771 98	20,537 39	.....	71,309 37	<i>e</i> 24,366 18	<i>e</i> 7,835 23	do
174,987 77	89,562 33	.....	264,550 10	<i>e</i> 138,259 17	<i>e</i> 124,090 13	do
126,609 16	44,588 51	.....	171,197 67	<i>e</i> 52,913 35	<i>e</i> 20,905 17	do
54,650 00	26,467 16	.....	81,117 16	<i>e</i> 38,376 07	<i>e</i> 17,009 71	do
110,201 07	52,948 66	.....	163,149 73	<i>e</i> 118,247 50	<i>e</i> 73,403 07	do
115,506 40	69,434 70	.....	184,941 10	<i>e</i> 146,979 01	<i>e</i> 89,499 73	do
294,525 92	139,511 47	.....	434,037 39	<i>e</i> 258,196 87	<i>e</i> 145,539 79	do
41,466 44	28,077 34	.....	69,543 78	<i>e</i> 82,288 33	<i>e</i> 83,607 09	do
1,125 49	4,767 30	.....	5,892 79	<i>e</i> 3,591 78	<i>d</i> 1,175 52	do
2,231,919 37	1,133,287 15	.....	3,365,206 52	<i>e</i> 1,857,955 04	<i>e</i> 1,017,648 70	

COMPANIES.

84,647 33	31,609 28	.....	116,256 61	<i>e</i> 41,382 80	<i>e</i> 15,403 52	Fire and Inland Marine.
44,920 23	30,135 42	.....	75,055 65	<i>e</i> 32,621 08	<i>e</i> 9,161 41	Fire.
13,821 81	8,551 19	.....	22,373 00	<i>e</i> 22,969 54	<i>e</i> 18,418 35	do
109,018 33	29,839 88	.....	138,858 21	<i>e</i> 19,665 52	<i>d</i> 6,719 36	do
11,866 31	11,233 64	.....	23,099 95	<i>e</i> 14,906 56	<i>e</i> 8,112 92	do
27,296 73	21,405 06	.....	48,701 79	<i>e</i> 45,254 82	<i>e</i> 23,849 76	do
3,346 29	26,220 97	.....	35,567 26	<i>e</i> 36,599 61	<i>e</i> 14,035 48	do
300,917 03	158,995 44	.....	459,912 47	<i>e</i> 213,399 93	<i>e</i> 82,262 08	

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of Premiums received by Canadian Companies doing Fire and Marine Insurance during 1890; also, the Rates of the Premiums charged per cent. of Amounts Insured, and the Rate of their Assets per cent. of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

	Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent. of Premiums received.	Rate of Total Cash Expenditure per cent. of Total Cash Income.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Assets in force.	Net Amount of Insurance in force at date.	Assets.	Rate of Assets per cent. of Amount of Risks in force.
						\$	\$ cts.		\$	\$ cts.	
<i>Canadian Companies.</i>											
British America	Fire and Inland Marine..	62.58	34.72	4.34	97.28	80,307,970	961,151.71	1.20	84,731,702	1,159,896.13	1.37
X Citizens' (Fire business)	Fire.....	66.83	28.95	None	90.54	60,062,553	486,624.45	0.81	42,498,574	488,392.47	1.09
X do (Accident business)	Accident.....	40.07	48.35	None	88.43	4,156,900	45,477.47	1.09	2,407,650		
Eastern.....	Fire.....	35.38	38.86	12.72	79.18	9,751,377	124,492.75	1.28	6,953,532	293,333.63	4.22
London Mutual Fire.....	do . . . . .	72.76	31.26	None	100.46	16,171,169	200,819.90	1.24	42,863,744	383,277.96	0.89
Quebec.....	do . . . . .	48.03	27.07	8.03	77.09	11,060,657	149,601.26	1.35	9,478,186	238,433.70	2.52
Royal Canadian	Fire, Inland and Ocean..	71.84	24.49	5.17	96.10	67,314,554	793,863.58	1.05	35,957,303	788,426.61	2.14
Western.....	do do	60.87	31.29	3.02	92.65	219,726,716	2,229,714.55	1.01	115,405,068	1,556,533.72	1.35

TABLE VII.—Showing the Rates of Losses Paid, and General Expenses in Canada, per cent. of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1890; also, the Rates of Premiums charged per cent. of amounts Insured.

Nature of Business.		Rate of Losses Paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Total Expenditure per cent. of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.
					\$	\$, cts.	
<i>British Companies.</i>							
Atlas	Fire.	71.67	26.42	98.10	8,174,760	89,293 37	1.09
British and Foreign Marine.	Inland Marine.	14.13	22.08	36.21	3,490,955	17,362 09	0.50
Caledonian.	Fire	70.80	26.49	97.30	9,833,902	113,816 01	1.16
City of London.	do	61.84	30.58	92.42	10,894,336	164,869 29	1.51
Commercial Union.	do	47.58	28.08	75.66	29,685,244	379,466 58	1.28
Employers' Liability	do	59.96	33.89	93.85	9,833,290	70,065 70	1.20
Fire Insurance Association.	do	54.37	28.80	83.18	11,940,239	124,362 85	1.08
Glasgow and London.	do	86.49	37.87	124.36	15,609,880	293,935 88	1.31
Guardian.	do	75.26	26.19	101.45	20,685,581	226,562 11	1.10
Imperial.	do	47.86	28.29	76.15	20,032,751	234,275 40	1.17
Lancashire	do	53.78	26.47	80.25	22,671,816	286,476 31	1.26
Liverpool and London and Globe	do	38.14	26.79	64.93	30,004,027	302,725 14	1.01
London and Lancashire.	do	61.48	26.35	87.83	16,949,089	189,747 63	1.12
London Assurance.	do and Inland Marine.	44.15	36.35	80.50	12,814,924	111,770 71	0.87
Manchester.	do	12.63	42.21	54.84	5,286,255	63,797 65	1.21
National of Ireland	do	67.57	27.33	94.90	10,455,522	116,944 02	1.12
North British.	do	55.86	28.59	84.45	35,120,893	375,945 85	1.07
Northern.	do	70.53	24.83	95.36	17,903,736	209,639 33	1.17
Norwich Union.	do	58.75	28.45	87.20	10,838,092	117,117 58	1.08
Phoenix of London.	do	48.24	23.18	71.42	22,581,633	258,757 19	1.15
Queen.	do	44.01	26.45	70.46	26,841,847	298,331 11	1.11
Royal.	do	53.29	25.24	78.53	56,385,108	595,843 93	1.06
Scottish Union and National	do	33.51	22.69	56.19	14,254,913	141,882 64	1.00
Union Society	do	23.86	101.06	124.92	1,016,966	12,179 91	1.20
United Fire Reinsurance.	do				12,886,632	66,859 59	0.52
Total		54.57	27.71	82.28	431,792,391	4,772,047 87	1.11
<i>American Companies.</i>							
Æthna Fire.	Fire and Inland Marine.	67.16	25.09	92.25	13,543,066	154,686 01	1.14
Agricultural, of Watertown.	do	57.93	38.86	96.79	8,274,112	87,650 90	1.06
Connecticut Fire.	do	37.57	23.24	60.81	4,100,000	42,404 53	1.03
Hartford.	do	84.72	23.19	107.91	13,915,633	144,306 66	1.04
Insurance Co. of North America.	do	44.32	41.96	86.28	3,564,865	32,677 63	0.92
Phoenix, of Brooklyn.	do	37.62	29.50	67.13	9,499,707	95,072 02	1.00
Phoenix, of Hartford	do	20.34	57.07	77.41	4,840,505	57,756 64	1.19
Total		58.51	30.91	89.42	57,737,888	614,644 39	1.06





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ABSTRACT OF STATEMENTS  
OF  
LIFE INSURANCE COMPANIES IN CANADA  
FOR THE  
YEAR 1890.

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ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR 1890.

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ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR 1890.

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ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR 1890.

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ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR 1890.

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ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1890.

	+ Premiums for Year.	Number of Policies New and taken up.	Amount of Policies New and taken up.	Number of Policies in force at date.	+ Net Amount in Force.	Number of Policies become Claims.	+ Net Amount of Policies become Claims.	+ Claims Paid (including matured endowments.)	Unsettled Claims		Date of Return.	
									Not Resisted	Resisted		
<i>Canadian Companies.</i>												
Canada Life (Canadian business).....	1,509,728	2,258	5,180,740	25,193	52,895,695	289	633,460	620,750	91,825	None.	31st Dec., 1890.	
Citizens'.....	18,860	13	19,500	None.	None.	9	8,317	18,317	None.	None.	do	
Confederation.....	621,484	1,919	3,034,383	12,594	19,190,988	86	119,785	123,507	14,678	None.	do	
Dominion Life.....	14,656	267	421,000	383	582,500	None.	None.	None.	None.	None.	do	
Dominion Safety Fund.....	37,933	52	110,000	1,714	1,998,000	18	20,000	13,000	7,000	None.	do	
Federal.....	210,737	1,031	2,198,600	4,337	10,242,087	42	95,850	95,850	6,500	None.	do	
London Life.....	43,622	410	478,500	1,704	1,702,251	24	21,278	18,841	3,437	1,000	do	
Manufacturers' Life.....	44,091	13,039	1,212,882	11,887	1,130,433	116	7,969	7,958	None.	None.	do	
North American.....	149,566	1,647	2,398,650	4,007	6,385,525	25	43,000	44,646	1,000	None.	do	
Ontario Mutual.....	304,082	{ None.	2,284,743	6,036	9,490,120	36	51,432	44,013	13,000	1,000	do	
Sun (Canadian business).....	409,920	1,653	2,160,650	10,701	13,667,722	68	80,922	88,889	4,358	None.	do	
Temperance and General.....	478,668	+ 1,880	+ 2,764,776	10,125	14,539,203	65	107,293	92,273	22,867	None.	do	
	77,790	1,047	1,277,000	2,445	3,425,063	7	11,240	8,240	3,000	None.	do	
Totals for 1890.....	3,921,137	26,749	23,541,404	91,219	135,218,990	790	1,199,364	1,176,562	167,685	2,000		
++Totals for 1889.....	3,502,420	21,875	22,782,558	81,921	125,125,692	674	1,066,155	1,030,769	139,728	3,000		
	i 418,717	i 4,878	i 758,846	i 9,298	i 10,093,298	i 116	i 133,209	i 145,793	i 27,957	d 1,000		
<i>British Companies.</i>												
British Empire.....	204,290	573	1,027,900	2,496	5,537,199	16	34,386	34,386	None.	None.	31st Dec., 1890.	
Commercial Union.....	19,621	11	31,000	312	799,150	4	14,889	12,545	6,693	None.	do	
* Edinburgh.....	11,939	None.	None.	151	423,952	5	23,754	8,348	15,893	None.	31st March, 1890.	
* Life Association of Scotland.....	49,789	None.	None.	1,133	2,053,428	44	107,704	91,639	34,514	None.	5th April, 1890.	
Liverpool and London and Globe.....	10,389	None.	None.	172	282,507	3	9,784	9,784	None.	None.	31st Dec., 1890.	
London and Lancashire.....	206,566	564	1,104,050	3,694	6,352,494	35	72,293	51,990	17,279	None.	do	
* London Assurance.....	1,006	None.	None.	6	25,333	None.	None.	None.	None.	None.	do	
North British.....	41,735	** 13	** 83,000	655	1,537,350	20	64,262	65,141	4,437	None.	30th Nov., 1890.	
Queen.....	6,681	1	1,000	133	275,472	4	4,671	8,082	196	None.	31st Dec., 1890.	
* Reliance.....	9,079	None.	None.	234	293,946	12	21,316	17,153	4,163	None.	31st Dec., 1890.	
Royal.....	18,222	2	7,000	258	790,956	8	31,346	33,307	1,076	None.	31st Dec., 1890.	
* Scottish Amicable.....	7,485	None.	None.	131	333,377	3	4,745	4,745	None.	None.	do	
* Scottish Provident.....	2,943	None.	None.	70	183,164	2	14,034	14,034	None.	None.	do	

Increase, i; decrease, d.

Standard Star.....	411,327 16,270	422 22	1,063,900 73,122	5,630 274	12,095,587 677,806	86 2	265,635 5,353	293,579 5,353	7,997 None.	15th Nov., 1890. 31st Dec., 1890.
Totals for 1890.....	1,022,362	1,608	3,890,972	15,589	31,613,730	244	674,172	650,196	92,248	None.
Totals for 1889.....	979,847	1,829	3,899,313	15,111	30,488,618	193	479,330	501,396	82,757	None.
Increase, <i>i</i> ; Decrease, <i>d</i> .....	<i>i</i> 42,515	<i>d</i> 221	<i>d</i> 8,341	<i>i</i> 478	<i>i</i> 1,125,112	<i>i</i> 51	<i>i</i> 194,842	<i>i</i> 148,800	<i>i</i> 9,491	None.
<i>American Companies.</i>										
Ætna Life.....	705,538	620	945,945	13,797	18,030,548	355	421,953	388,872	49,624	None.
*Connecticut Mutual.....	54,235	None.	None.	1,254	2,350,565	70	101,341	79,656	None.	do
Equitable.....	624,940	1,310	2,933,111	7,610	17,321,600	110	243,560	265,376	11,000	do
Germania.....	22,364	113	358,500	165	539,474	3	6,508	6,508	None.	do
Metropolitan.....	53,710	{ 9,607	2,000	110	200,084	1	1,000	1,000	None.	do
Mutual Life.....	529,648	968	1,062,065	12,015	3,264,459	233	17,989	17,989	None.	do
*National Life.....	2,884	None.	2,740,739	4,608	12,061,727	-36	105,091	100,091	5,000	do
New York.....	692,222	1,446	3,070,250	6,382	15,880,047	81	170,625	183,881	26,612	do
*North-Western.....	18,099	None.	None.	457	612,760	7	8,949	10,688	None.	do
*Phoenix Mutual Life.....	33,643	None.	None.	1,156	1,239,504	54	71,505	72,719	2,400	do
Provident Savings.....	27,189	385	887,000	561	1,502,000	2	6,000	5,000	1,000	do
Travelers'.....	133,574	323	637,550	2,977	4,378,609	52	54,166	54,997	3,569	do
Union Mutual.....	125,671	251	470,020	2,802	4,537,431	62	81,397	71,876	12,156	do
United States.....	36,935	229	483,500	808	1,428,825	12	13,030	13,030	None.	do
Totals for 1890.....	3,060,652	15,254	13,591,080	54,883	81,591,847	1,087	1,313,780	1,282,527	112,124	None.
Totals for 1889.....	2,785,403	16,254	14,719,266	52,723	76,349,392	780	1,071,339	1,019,492	112,437	None.
Increase, <i>i</i> ; Decrease, <i>d</i> .....	<i>i</i> 275,249	<i>d</i> 1,000	<i>d</i> 1,128,186	<i>i</i> 2,160	<i>i</i> 5,242,455	<i>i</i> 307	<i>i</i> 242,441	<i>i</i> 263,035	<i>d</i> 313	None.

RECAPITULATION.

Canadian Companies.....	3,921,137	26,749	28,541,404	91,219	135,218,990	790	1,199,364	1,176,562	167,685	2,000
British.....	1,022,362	1,608	3,890,972	15,589	31,613,730	244	674,172	650,196	92,248	None.
American.....	3,060,652	15,254	13,591,080	54,883	81,591,847	1,087	1,313,780	1,282,527	112,124	None.
Grand totals for 1890.....	8,004,151	43,611	40,523,456	161,691	248,424,567	2,121	3,187,316	3,109,285	372,057	2,000
††Grand totals for 1889.....	7,267,670	39,354	40,901,137	149,755	231,963,702	1,647	2,616,824	2,551,657	334,922	3,000
Increase, <i>i</i> ; Decrease, <i>d</i> .....	<i>i</i> 736,481	<i>i</i> 3,657	<i>d</i> 377,681	<i>i</i> 11,936	<i>i</i> 16,460,865	<i>i</i> 474	<i>i</i> 570,492	<i>i</i> 557,628	<i>i</i> 37,135	<i>d</i> 1,000

\*These companies have ceased doing new business in Canada.  
 †These amounts are net, re-insurances having been deducted.  
 ††Not including 1,372 policies for \$1,807,800.23 re-insured from the Citizens' Insurance Company.  
 †††Not including 373 policies for \$692,513.92 transferred from the Scottish Provincial Insurance Company.  
 †††The totals for 1889 include one year's business of the Canada Life, from 30th April, 1888, to 30th April, 1889.  
 †††Not including \$187,906.95 received on account from the Citizens' Insurance Company for policies re-insured.

INCREASE OR DECREASE OF ITEMS OF LIFE INSURANCE IN CANADA, among the Active Companies, for 1890, compared with 1889.  
CANADIAN COMPANIES.

Item	Premiums of the Year.	Number of Policies, New and taken up.	Amount of Policies, New and taken up.	Number of Policies in force at Date.	Amount in Force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	\$	£	\$	£	\$	£	\$	\$
Canada Life.....	192,387	318	781,890	1,195	4,231,319	75	202,376	227,911
Citizens'.....	38,085	347	464,700	1,543	2,097,956	12	38,905	26,451
Confederation.....	40,751	326	717,883	988	1,616,130	7	15,816	6,534
Dominion Life.....	9,302	107	187,500	225	351,000	.....	.....	.....
Dominion Safety Fund.....	1,949	10	55,000	105	59,000	.....	.....	.....
Federal.....	1,954	123	278,900	214	183,250	.....	.....	.....
London Life.....	4,496	70	98,500	50	57,966	12	6,200	2,700
Manufacturers' Life.....	18,062	4,703	302,154	4,008	275,295	15	1,916	2,177
North American.....	5,610	98	40,350	669	612,425	1	18,000	14,861
Ontario Mutual.....	26,728	21	421,750	14	1,019,500	6	1,109	9,810
Star.....	98,917	67	92,826	402	596,322	9	31,754	28,462
Temperance and General.....	12,869	174	65,500	2,025	2,868,386	10	32,002	15,281
Total Increase or Decrease.....	418,717	4,878	758,846	9,298	10,093,298	116	133,209	145,793

BRITISH COMPANIES.

British Empire.....	12,021	11	4,143	125	249,492	2	19,057	19,057
Commercial Union.....	1,055	5	10,500	15	14,173	1	7,288	2,471
Liverpool and London and Globe.....	8,738	2	3,000	1	900	2	9,214	7,921
London and Lancashire.....	11,897	94	95,200	147	294,693	.....	12,999	9,024
North British.....	20,470	10	57,000	373	728,650	15	59,217	58,954
Queen.....	309	1	1,000	7	7,309	2	4,036	4,750
Royal.....	639	1	2,750	8	1,884	3	8,013	8,780
Standard.....	31,147	126	2,750	319	767,105	19	81,797	113,678
Star.....	2,231	7	22,752	9	13,965	4	22,980	22,980
Total Increase or Decrease.....	66,963	221	8,341	942	2,035,207	30	131,555	130,902

AMERICAN COMPANIES.

Ætna Life.....	d	26,485	d	322	d	321,839	d	84	d	221,312	i	78	i	66,871	i	24,709
Equitable.....	i	52,091	d	28	d	94,899	i	638	i	1,021,348	i	38	i	37,544	i	91,176
Germania.....	i	15,131	i	69	i	195,000	i	99	i	337,979	i	3	i	6,508	i	6,508
Metropolitan.....	i	7,084	i	402	d	9,126	i	4	d	7,000	d	1	d	1,606	d	1,606
(General.....)	f	113,724	d	239	d	498,261	i	560	i	22,999	i	89	i	7,817	i	7,817
(Industrial.....)	f	81,566	d	197	d	614,850	i	729	i	1,775,741	i	9	i	15,752	i	18,337
Mutual Life.....	i	14,467	i	113	i	111,873	i	274	i	1,559,184	i	32	i	39,088	i	83,518
New York.....	i	8,411	i	60	i	102,000	i	113	i	605,000	i	1	i	5,000	i	5,000
Provident Savings.....	i	7,107	d	6	i	27,820	i	40	d	298,530	i	3	d	19,404	d	19,473
Union Mutual.....	i	4,184	d	48	d	26,000	i	33	i	105,800	i	10	i	10,030	i	16,961
United States.....	i															10,030
Total Increase or Decrease.....	i	277,280	d	1,000	d	1,128,186	i	2,350	i	5,530,680	i	282	i	196,327	i	243,297

RECAPITULATION.

Canadian Companies.....	i	418,717	i	4,878	i	758,846	i	9,298	i	10,093,298	i	116	i	133,209	i	145,793
British.....	i	66,963	d	221	d	8,341	i	942	i	2,035,207	i	30	i	131,555	i	130,902
American.....	i	277,280	d	1,900	d	1,128,186	i	2,350	i	5,530,680	i	282	i	196,327	i	243,297
Total Increase or Decrease.....	i	762,960	i	3,057	d	377,681	i	12,590	i	17,659,185	i	428	i	461,091	i	519,992

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1890.  
CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies of New and taken up.	Amount of Policies, New and taken up.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Registered.	Resisted.	
In Canada.....	\$ 1,509,728	2,258	\$ 5,180,740	25,193	\$ 52,805,695	289	\$ 633,460	\$ 620,730	\$ 91,825	\$ None.	} 31st Dec., 1890.
In other Countries.....	32,528	117	371,000	474	1,057,823	None.	None.	None.	None.	None.	
Total.....	1,542,256	2,375	5,551,740	25,667	53,863,518	289	633,460	620,730	91,825	None.	

SUN LIFE ASSURANCE COMPANY.

In Canada.....	\$ 448,668	*1,880	\$ 2,764,776	10,125	\$ 14,539,203	66	\$ 107,293	\$ 92,273	\$ 22,867	\$ None.	} 31st Dec., 1890.
In other Countries.....	95,175	282	646,104	1,141	2,208,603	12	36,552	28,497	9,653	None.	
Total.....	543,843	*2,162	*3,410,880	11,266	16,747,806	78	143,845	120,770	32,520	None.	

\*Not including 1,372 policies for \$1,807,800. 23 re-insured from the Citizens' Insurance Co.  
†Not including \$187,906.95 received on account from the Citizens' Insurance Company for policies re-insured.

**INCREASE OR DECREASE OF ITEMS OF LIFE INSURANCE DONE BY CANADIAN COMPANIES WHICH DO BUSINESS OUTSIDE OF THE DOMINION, FOR 1890, COMPARED WITH 1889.**

THE CANADA LIFE ASSURANCE COMPANY (Year ending 31st December, 1890, compared with Year ending 30th April, 1889.)

Increase (i)—Decrease (d).	Premiums of the Year.	Number of Policies New and taken up.	Amount of Policies New and taken up.	Number of Policies in force at date.	Amount in Force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	\$		\$		\$		\$	\$
In Canada.....	i 192,387	i 318	i 781,890	i 1,195	i 4,231,319	i .75	i 202,376	i 227,911
In other countries.....	i 14,114	i 83	i 327,000	i 97	i 335,000	d 5	d 10,000	d 8,000
Total.....	i 206,501	i 401	i 1,108,890	i 1,302	i 4,566,317	i 70	i 192,376	i 219,911

THE SUN LIFE ASSURANCE COMPANY.

In Canada.....	i 98,917	i 67	i 92,826	i 2,025	i 2,868,386	i 10	i 32,002	i 15,281
In other countries.....	i 23,394	i 23	i 192,414	i 290	i 569,463	d 1	i 9,014	d 6,341
Total.....	i 122,311	i 90	i 285,240	i 2,315	i 3,437,849	i 9	i 41,016	i 8,940



AMOUNTS of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1890.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>					
	\$	\$	\$	\$	\$
Canada Life (Canadian business).....	584,075	31,802	440,886	1,101,526	1,542,412
Citizens' .....	8,317	None.	65,004	363,664	428,668
Confederation .....	112,163	70,372	355,947	794,295	1,150,242
Dominion Safety Fund.....	20,000	None.	None.	217,000	217,000
Dominion Life .....	None.	None.	None.	60,000	60,000
Federal .....	111,350	689,000	5,900	1,211,600	1,217,500
London Life (General.....)	16,211	5,067	43,405	357,951	401,356
Industrial.....)	7,969	None.	None.	929,598	929,598
Manufacturers' Life.....	43,000	None.	50,025	1,222,900	1,272,925
North American (General.....)	48,431	3,000	101,888	865,500	967,388
Industrial.....)	318	None.	915	280	1,195
Ontario Mutual.....	65,522	59,400	281,512	1,244,675	1,526,187
Sun (Canadian business).....	96,553	18,857	308,871	1,122,361	1,431,232
Temperance and General.....	14,240	None.	51,329	776,400	827,729
Totals for 1890.....	1,128,149	877,498	1,705,682	10,267,750	11,973,432
Totals for 1889.....	1,342,336	629,933	1,674,552	10,662,091	12,336,643
Increase, <i>i</i> —Decrease, <i>d</i> .....	<i>d</i> 214,187	<i>i</i> 247,565	<i>i</i> 31,130	<i>d</i> 394,341	<i>d</i> 363,211
<i>British Companies.</i>					
British Empire.....	32,386	2,000	114,912	459,477	574,389
Commercial Union.....	6,980	7,909	12,899	17,473	30,372
Edinburgh.....	23,754	None.	2,878	None.	2,878
Life Association of Scotland.....	105,757	1,947	12,281	2,190	14,471
Liverpool and London and Globe.....	9,784	None.	None.	None.	None.
London and Lancashire.....	70,693	1,600	176,717	563,218	739,935
London Assurance.....	None.	None.	3,014	None.	3,014
North British.....	64,262	1,990	1,990	10,818	12,808
Queen.....	4,671	1,200	438	2,000	2,438
Reliance.....	20,217	1,099	2,500	None.	2,500
Royal.....	31,346	None.	None.	2,000	2,000
Scottish Amicable.....	4,745	None.	1,460	None.	1,460
Scottish Provident.....	14,034	None.	None.	1,460	1,460
Standard.....	282,684	12,473	109,426	402,958	512,384
Star.....	4,867	487	12,167	40,636	52,803
Totals for 1890.....	676,180	28,715	459,682	1,502,230	1,952,912
Totals for 1889.....	466,272	69,763	717,567	1,491,348	2,208,915
Increase, <i>i</i> —Decrease, <i>d</i> .....	<i>i</i> 209,908	<i>d</i> 41,048	<i>d</i> 266,885	<i>i</i> 10,882	<i>d</i> 256,003
<i>American Companies.</i>					
Ætna Life.....	191,296	350,690	216,052	468,287	684,339
Connecticut.....	18,831	82,510	None.	42,500	42,500
Equitable.....	124,777	118,783	381,829	968,936	1,350,765
Germania.....	6,508	None.	None.	23,500	23,500
Metropolitan (General.....)	1,000	None.	2,000	6,000	8,000
Industrial.....)	17,989	None.	None.	1,021,077	1,021,077
Mutual Life.....	91,816	13,275	91,833	1,089,800	1,181,633
National Life.....	2,129	8,534	4,090	1,000	5,090
New York.....	148,842	23,783	266,005	865,814	1,131,819
North Western.....	7,949	2,462	6,556	None.	6,556
Phoenix Mutual Life.....	40,790	30,714	14,838	5,619	20,457
Provident Savings.....	6,000	None.	None.	361,000	361,000
Travelers'.....	41,267	20,899	90,573	186,681	277,254
Union Mutual.....	48,561	168,003	6,591	159,000	165,591
United States.....	13,030	None.	1,000	493,670	494,670
Totals for 1890.....	760,785	819,653	1,081,367	5,692,884	6,774,251
Totals for 1889.....	722,350	576,309	1,075,432	4,403,180	5,478,612
Increase, <i>i</i> —Decrease, <i>d</i> .....	<i>i</i> 38,435	<i>i</i> 243,344	<i>i</i> 5,935	<i>i</i> 1,289,704	<i>i</i> 1,295,639

CANADIAN Life Companies—Assets, 1890.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	802,215 57	3,936,612 68	1,167,140 00	1,140,580 28	3,503,645 13	17,123 53	None.	199,889 84	257,979 82	7,253 24	11,032,440 09
Citizens' (Life Dept.)...	None.	None.	None.	4 773 53	64,191 20	None.	1,227 18	317 69	2,644 60	None.	73,154 20
Confederation.....	565,431 41	1,868,492 41	144,470 22	197,162 02	204,438 00	146,054 03	None.	76,168 19	119,935 02	8,048 85	3,320,200 15
Dominion Life.....	None.	3,350 00	None.	None.	71,000 70	120 76	917 01	1,215 37	5,415 88	439 15	82,458 87
Mc Dominion Safety Fund..	None.	None.	3,000 00	None.	53,416 25	4,986 79	421 99	778 34	None.	400 00	63,003 37
Federal.....	None.	36,616 00	None.	3,504 62	61,624 11	55,764 55	9,133 20	1,598 66	35,977 46	3,543 00	207,761 60
London Life.....	None.	35,647 07	22,612 34	14,373 28	162,195 00	2,939 36	None.	5,963 87	13,285 08	None.	257,021 00
Manufacturers' Life .....	None.	159,242 84	None.	None.	77,150 00	28,907 54	15,571 50	3,654 82	51,907 63	9,000 00	345,434 33
North American .....	4,556 00	690,530 16	46,530 00	19,887 35	129,409 99	27,903 67	662 79	13,957 43	67,909 76	32,977 89	1,034,325 04
Ontario Mutual.....	7,700 00	1,126,748 71	None.	233,865 56	163,972 03	18,016 09	520 91	61,643 73	83,609 50	None.	1,696,076 53
Sun .....	138,930 78	1,573,792 74	None.	100,041 42	393,280 82	12,228 93	5,331 96	47,513 06	120,837 75	81,556 73	2,473,514 19
Temperance and General.	None.	26,950 00	None.	2,368 19	73,456 06	23,372 65	5,025 96	2,422 68	20,236 90	1,222 60	155,055 04
Total.....	1,518,833 76	9,447,982 61	1,383,752 56	1,716,561 25	4,957,779 29	337,417 90	38,812 50	415,123 68	779,739 40	144,441 46	20,740,444 41

CANADIAN Life Companies—Liabilities, &c., 1890.

Companies.	Unsettled Claims.	Net Re-insurance Reserve.	Sundry.	Total Liabilities including Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Surplus of Assets over Liabilities and Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	91,825 48	10,046,807 46	41,819 96	10,180,452 90	851,987 19	125,000 00	726,987 19
Citizens' (Life Department).....	None.	None.	107,658 98	107,658 98	.....	.....	.....
Confederation.....	14,678 29	2,867,255 00	39,370 52	2,921,303 81	398,896 34	100,000 00	298,896 34
Dominion Life.....	None.	16,567 93	5,022 56	21,590 49	60,868 38	63,150 00	.....
Dominion Safety Fund.....	7,000 00	*5,570 24	1,215 47	13,785 71	26,383 38	23,172 00	.....
Federal.....	6,500 00	123,660 96	125 00	130,285 96	77,475 64	80,197 00	.....
London Life.....	4,457 16	211,910 02	1,710 75	218,077 93	38,943 07	33,650 00	5,293 07
Manufacturers' Life.....	1,000 00	217,250 00	2,606 02	220,856 02	124,578 31	127,320 00	.....
North American.....	14,000 00	829,176 00	4,000 00	847,176 00	187,149 04	60,000 00	127,149 04
Ontario Mutual.....	4,358 00	1,558,959 73	5,012 29	1,568,330 02	127,746 51	None.	127,746 51
Sun.....	32,520 35	2,109,222 68	37,095 47	2,178,838 50	294,675 69	62,500 00	232,175 69
Temperance and General.....	3,000 00	107,448 72	2,212 38	112,661 10	42,393 94	60,000 00	.....
Total.....	179,339 28	18,093,828 74	247,849 40	18,521,017 42	2,219,426 99	740,989 00	1,478,437 99

\* Amount of Safety Fund.  
 † The capital in this Company is also liable for its other departments, so that these columns cannot be filled up; see its Fire statement.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1890.

Companies.	Commenced business in in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>												
British Empire.....	Feb. 7, '88	125,000 00	974,013 95	None.	33,616 88	121,666 67	9,708 13	685 48	2,648 42	37,215 08	None.	1,304,584 61
Commercial Union.....	Sept. 11, '63	None.	24,383 83	None.	19,750 13	123,613 33	6,524 67	None.	None.	7,515 00	None.	181,736 46
Edinburgh Life.....	June -, '57	None.	None.	None.	10,662 88	161,666 67	3,034 27	None.	147 90	926 60	None.	176,488 32
Life Association of Scotland.....	Sept. -, '57	None.	None.	None.	108,630 31	154,760 00	5,008 36	None.	1,827 22	20,963 73	None.	291,189 62
*Liverpool and London and Globe.....	June 4, '51	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
London and Lancashire.....	1863.....	None.	368,489 76	None.	58,153 55	706,670 25	39,108 82	788 44	15,701 04	60,278 52	1,794 76	1,250,915 14
*London Assurance.....	Mar. 1, '62	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
*North British.....	1862.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
*Queen.....	July 5, '59	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Reliance.....	Aug. 1, '68	None.	None.	None.	None.	110,277 00	11,214 96	None.	None.	None.	None.	121,491 96
*Royal.....	1851.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Scottish Amicable.....	1846.....	None.	None.	None.	11,217 67	131,453 27	None.	None.	329 72	475 72	None.	143,476 38
Scottish Provident.....	.....	None.	None.	None.	7,543 33	847,574 97	None.	None.	18,490 82	273 83	None.	873,882 95
Standard.....	1847.....	355,000 00	1,131,874 07	None.	164,187 63	3,633,614 77	48,721 12	None.	None.	74,811 28	None.	5,408,208 87
Star.....	Nov. 6, '68	None.	1,145,418 00	None.	None.	146,000 00	5,075 11	None.	22,041 99	None.	None.	1,318,535 10
Totals.....	.....	480,000 00	3,644,079 11	None.	413,762 38	6,137,286 93	128,395 44	1,453 92	61,187 11	202,459 76	1,794 76	11,070,429 41

\* These companies also do Fire business. For their total Assets and Liabilities in Canada, see pages lxxiv and lxxvi.

TABLE Showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1890.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collateral.	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>												
Aetna Life. . . . .	1850. . . . .	None.	None.	None.	178,812 94	2,974,378 35	None.	None.	None.	42,687 69	None.	3,195,878 98
Connecticut Mutual.	Dec. 15, '46	None.	None.	None.	None.	100,000 00	None.	None.	None.	None.	None.	100,000 00
Equitable . . . . .	Oct. —, '68	None.	None.	None.	None.	2,189,247 00	None.	None.	None.	38,700 00	None.	2,227,947 00
Germania . . . . .	Nov. —, '87	None.	None.	None.	None.	52,500 00	None.	None.	None.	6,011 25	None.	58,511 25
Metropolitan. . . . .	do —, '72	None.	None.	None.	4,148 81	113,104 15	None.	None.	None.	None.	None.	117,252 96
Mutual Life. . . . .	Sept. 1, '85	None.	None.	None.	None.	1,198,870 00	None.	4,040 07	None.	49,620 68	None.	1,252,539 75
National Life. . . . .	June 11, '76	None.	None.	None.	None.	None.	110,000 00	None.	None.	231 29	None.	110,231 29
New York. . . . .	About 1868.	789,509 33	175,000 00	None.	1,387 98	1,410,278 95	87,385 88	770 30	13,495 84	74,117 56	None.	2,551,945 84
North Western. . . . .	Nov. —, '71	None.	None.	None.	None.	112,100 00	None.	None.	None.	898 34	None.	112,998 34
Phoenix Mutual. . . . .	Oct. —, '66	None.	None.	None.	None.	139,583 00	None.	None.	None.	1,709 05	None.	141,292 05
Provident Savings . . . . .	Mar. —, '89	None.	None.	None.	None.	58,342 50	55 96	36 00	385 83	8,428 71	None.	67,249 00
Travelers' . . . . .	July 1, '65	2,400 00	None.	None.	54,310 00	719,792 19	None.	None.	None.	26,103 07	None.	802,605 26
Union Mutual. . . . .	do 17, '48	None.	None.	None.	16,419 72	397,992 63	3,334 29	2,000 76	2,280 03	19,251 63	49 46	441,328 52
United States. . . . .	. . . . .	None.	None.	None.	None.	100,000 00	None.	None.	None.	10,451 32	None.	110,451 32
Totals. . . . .	. . . . .	791,909 33	175,000 00	. . . . .	255,079 45	9,566,188 77	200,776 13	6,856 13	16,161 70	278,210 59	49 46	11,290,231 56

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1890.

	Unsettled Claims.	Net Re-insurance Reserve.	Sundry.	Total Liabilities, including Re- serve.	(c) Excess of Assets over Liabilities. (d) The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
British Empire.....	None.	600,000 00	18,879 23	618,879 23	e 685,675 38
Commercial Union.....	6,693 12	251,411 99	None.	258,105 11	d 76,368 65
Edinburgh.....	15,893 33	207,320 14	None.	223,213 47	d 46,775 15
Life Association of Scotland....	34,514 14	913,226 80	None.	947,740 94	d 656,551 32
*Liverpool & London & Globe....	None.	96,000 00	None.	96,000 00	.....
London and Lancashire.....	17,279 25	920,000 00	2,585 34	939,864 59	e 311,050 55
*London Assurance.....	None.	7,970 63	None.	7,970 63	.....
*North British.....	4,436 73	645,000 00	781 62	650,218 35	.....
*Queen.....	195 93	96,040 00	None.	96,235 93	.....
Reliance.....	4,163 25	100,000 00	None.	104,163 25	c 17,328 71
*Royal.....	1,076 00	320,000 00	None.	321,076 00	.....
Scottish Amicable.....	None.	117,286 67	None.	117,286 67	c 26,189 71
Scottish Provident.....	None.	88,092 20	264 75	88,356 95	e 785,526 00
Standard.....	7,996 93	2,688,863 80	None.	2,696,860 73	e 2,711,348 14
Star.....	None.	141,337 53	None.	141,337 53	e 1,177,197 57
Totals.....	92,248 68	7,192,549 76	22,510 94	7,307,309 38	.....
<i>American Companies.</i>					
Ætna Life.....	49,624 00	4,782,914 00	11,564 02	4,844,102 02	d 1,648,223 04
Connecticut Mutual.....	None.	900,000 00	None.	900,000 00	d 800,000 00
Equitable.....	11,000 00	2,400,000 00	8,300 00	2,419,300 00	d 191,353 00
Germania.....	None.	37,013 00	None.	37,013 00	e 21,498 25
Metropolitan.....	None.	76,418 00	None.	76,418 00	e 40,834 96
Mutual Life.....	5,000 00	1,311,609 00	None.	1,316,609 00	d 64,069 25
National Life.....	763 00	79,559 56	None.	80,322 56	e 29,908 73
New York.....	26,611 78	2,180,437 00	75 45	2,207,124 23	e 344,821 61
North-Western.....	None.	138,071 00	None.	138,071 00	d 25,072 66
Phoenix Mutual Life.....	2,400 00	400,000 00	None.	402,400 00	d 261,107 95
Provident Savings.....	1,000 00	10,000 00	None.	11,000 00	e 56,249 00
Travelers'.....	3,569 00	1,099,926 00	None.	1,103,495 00	d 300,889 74
Union Mutual.....	12,155 78	724,415 00	522 13	737,092 91	d 295,764 39
United States.....	None.	91,777 00	None.	91,777 00	e 18,674 32
Totals.....	112,123 56	14,232,139 56	20,461 60	14,364,724 72	d 3,074,493 16

\* These companies also do fire business; for their total Assets and Liabilities in Canada see pages lxxiv and lxxvi.

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

## INCOME (CASH).

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life .....	1,542,255 87	None.	528,693 97	22,931 97	2,093,881 81
Citizens' .....	18,859 73	None.	8,602 73	None.	27,462 46
Confederation .....	593,258 24	28,225 94	142,477 43	8,161 03	772,122 64
Dominion Life .....	14,655 59	None.	3,206 35	None.	17,861 94
Dominion Safety Fund .....	37,932 65	None.	342 29	89 11	38,364 05
Federal .....	210,736 53	None.	10,738 78	None.	221,475 31
London Life .....	87,713 18	None.	12,495 94	None.	100,209 12
Manufacturers' Life .....	149,566 26	None.	9,953 11	288 50	159,807 87
North American .....	302,082 17	2,000 00	50,518 81	None.	354,600 98
Ontario Mutual .....	409,920 06	None.	79,938 24	None.	489,858 30
Sun .....	761,749 60	None.	102,217 03	1,116 92	865,083 55
Temperance and General .....	77,790 02	None.	4,143 04	None.	81,933 06
Totals .....	4,206,519 90	30,225 94	953,327 72	32,587 53	5,222,661 09
<i>British Companies.</i>					
British Empire .....	209,290 20	None.	44,592 17	None.	253,882 37
Commercial Union .....	19,621 44	None.	782 72	None.	20,404 16
Edinburgh Life .....	11,938 53	None.	539 62	None.	12,478 15
Life Association of Scotland .....	49,789 34	None.	5,656 31	1,415 58	56,861 23
Liverpool & London & Globe .....	8,388 57	2,000 00	None.	None.	10,388 57
London and Lancashire .....	206,565 60	None.	52,483 90	339 31	259,388 81
London Assurance .....	1,005 76	None.	None.	None.	1,005 76
North British .....	41,754 59	None.	None.	None.	41,754 59
Queen .....	6,680 85	None.	None.	None.	6,680 85
Reliance .....	9,079 17	None.	559 14	None.	9,638 31
Royal .....	18,221 86	None.	None.	None.	18,221 86
Scottish Amicable .....	7,484 51	None.	598 13	None.	8,082 64
Scottish Provident .....	2,942 61	None.	43,884 74	None.	46,827 35
Standard .....	391,927 28	19,400 00	232,165 76	10,017 66	653,510 70
Star .....	16,270 38	None.	None.	None.	16,270 38
Totals .....	1,000,960 69	21,400 00	381,262 49	11,772 55	1,415,395 73
<i>American Companies.</i>					
Ætna Life .....	705,538 06	None.	7,665 18	None.	713,203 24
Connecticut Mutual .....	54,234 64	None.	None.	None.	54,234 64
Equitable .....	624,939 54	None.	74,030 00	None.	698,969 54
Germania .....	22,364 02	None.	2,000 00	None.	24,364 02
Metropolitan .....	53,710 25	None.	None.	None.	53,710 25
Mutual Life .....	497,251 59	32,396 17	36,610 53	None.	566,258 29
National Life .....	2,884 25	None.	None.	None.	2,884 25
New York .....	666,253 05	25,968 80	53,087 00	None.	745,308 85
North-Western .....	18,098 95	None.	None.	None.	18,098 95
Phoenix Mutual Life .....	33,642 91	None.	None.	None.	33,642 91
Provident Savings .....	27,189 23	None.	2,315 00	None.	29,504 23
Travelers' .....	133,574 17	None.	38,600 39	None.	172,174 56
Union Mutual .....	125,671 28	None.	15,505 18	None.	141,176 46
United States .....	36,935 05	None.	None.	None.	36,935 05
Totals .....	3,002,286 99	58,364 97	229,813 28	None.	3,290,465 24

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

## EXPENDITURE (CASH).

	Payments to Policy- holders.	General Expenses.	Dividends to Stock- holders.	Total Expenditure.	<sup>c</sup> Excess of Income over Expenditure. <sub>d</sub> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life.....	1,215,874 89	283,674 66	91,666 53	1,591,216 08	<i>e</i> 502,465 73
Citizens'.....	20,885 13	12,187 38	None.	33,072 51	<i>d</i> 6,610 05
Confederation.....	228,361 18	138,374 72	14,683 27	381,419 17	<i>e</i> 390,703 47
Dominion Life.....	None.	10,168 50	None.	10,168 50	<i>e</i> 7,693 44
Dominion Safety Fund.....	13,000 00	9,545 12	None.	22,545 12	<i>e</i> 15,818 93
Federal.....	148,808 22	63,674 03	None.	212,482 25	<i>e</i> 8,993 06
London Life.....	30,912 70	43,650 67	2,355 50	76,918 87	<i>e</i> 23,290 25
Manufacturers' Life.....	46,214 18	70,603 14	None.	116,817 32	<i>e</i> 42,990 55
North American.....	50,741 80	90,455 89	4,800 00	145,997 69	<i>e</i> 208,603 29
Ontario Mutual.....	176,151 21	87,470 09	None.	263,621 30	<i>e</i> 226,237 00
Sun.....	139,779 52	161,730 04	7,500 00	309,009 56	<i>e</i> 556,073 99
Temperance and General.....	10,507 19	35,163 42	None.	45,670 61	<i>e</i> 36,262 45
Totals.....	2,081,236 02	1,006,697 66	121,005 30	3,208,938 98	2,013,722 11
<i>British Companies.</i>					
British Empire.....	39,529 79	48,880 65	None.	88,410 44	<i>e</i> 165,471 93
Commercial Union.....	14,813 13	2,319 82	None.	17,132 95	<i>e</i> 3,271 21
Edinburgh Life.....	8,980 47	940 12	None.	9,920 59	<i>e</i> 2,537 56
Life Association of Scotland.....	106,719 25	4,470 18	None.	111,189 43	<i>d</i> 54,328 20
Liverpool & London & Globe.....	11,125 53	341 94	None.	11,467 47	<i>d</i> 1,078 90
London and Lancashire.....	59,549 29	50,475 58	None.	110,024 87	<i>e</i> 149,363 94
London Assurance.....	273 00	2 81	None.	275 81	<i>e</i> 729 95
North British.....	66,003 74	5,115 37	None.	71,119 11	<i>d</i> 29,364 52
Queen.....	8,248 42	323 10	None.	8,571 52	<i>d</i> 1,890 67
Reliance.....	17,687 43	502 88	None.	18,190 31	<i>d</i> 8,552 00
Royal.....	34,674 17	679 53	None.	35,353 70	<i>d</i> 17,131 84
Scottish Amicable.....	4,991 01	58 69	None.	5,049 70	<i>e</i> 3,032 94
Scottish Provident.....	14,034 25	70 70	None.	14,104 95	<i>e</i> 32,722 40
Standard.....	301,087 06	79,744 07	None.	380,831 13	<i>e</i> 272,679 57
Star.....	6,293 03	2,416 74	None.	8,709 77	<i>e</i> 7,560 61
Totals.....	694,009 57	196,342 18	None.	890,351 75	<i>e</i> 525,043 98
<i>American Companies.</i>					
Etna Life.....	522,141 32	69,547 62	None.	591,688 94	<i>e</i> 121,514 30
Connecticut Mutual.....	98,866 39	None.	None.	98,866 39	<i>d</i> 44,631 75
Equitable.....	353,393 43	120,905 31	None.	474,298 74	<i>e</i> 224,670 80
Germania.....	6,614 92	14,873 67	None.	21,488 59	<i>e</i> 2,875 43
Metropolitan.....	19,300 50	21,490 76	None.	40,791 26	<i>e</i> 12,918 99
Mutual Life.....	114,382 54	130,286 71	None.	244,669 25	<i>e</i> 321,589 04
National Life.....	11,649 29	17 94	None.	11,667 23	<i>d</i> 8,782 98
New York.....	264,557 09	134,472 65	None.	399,029 74	<i>e</i> 346,279 11
North-Western.....	19,741 21	204 83	None.	19,946 04	<i>d</i> 1,847 09
Phoenix Mutual.....	80,576 94	None.	None.	80,576 94	<i>d</i> 46,934 03
Provident Savings.....	5,000 00	15,057 55	None.	20,057 55	<i>e</i> 9,446 68
Travelers'.....	84,792 81	13,582 45	None.	98,375 26	<i>e</i> 73,799 30
Union Mutual.....	76,375 59	18,375 25	None.	94,750 84	<i>e</i> 46,425 62
United States.....	13,030 00	12,689 29	None.	25,719 29	<i>e</i> 11,215 76
Totals.....	1,670,422 03	551,594 03	None.	2,221,926 06	<i>e</i> 1,068,539 18



## PAYMENTS TO POLICY-HOLDERS.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuity-tants.	Paid for Sur-rendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life.....	588,880 20	31,849 51	400 00	47,561 72	547,183 46	1,215,874 89	1,542,255 87
Citizens'.....	13,317 00	None.	None.	2,485 40	82 73	20,885 13	18,859 73
Confederation.....	115,884 84	7,622 35	3,688 80	25,467 36	75,697 83	228,361 18	621,484 18
Dominion Life.....	None.	None.	None.	None.	None.	None.	14,655 59
Dominion Safety Fund.	13,000 00	None.	None.	None.	None.	13,000 00	37,932 65
Federal.....	95,850 00	None.	None.	840 16	52,118 06	148,808 22	210,736 53
London Life.....	21,712 43	5,066 66	None.	2,324 04	1,809 57	30,912 70	87,713 18
Manufacturers' Life.....	44,646 18	None.	420 00	1,148 00	None.	46,214 18	149,566 26
North American.....	41,330 63	3,000 00	3,535 22	2,875 95	None.	50,741 80	304,082 17
Ontario Mutual.....	74,489 00	14,400 00	None.	37,964 78	49,297 43	176,151 21	409,920 06
Sun.....	109,912 20	10,857 45	1,840 30	14,294 57	2,875 00	139,779 52	761,749 60
Temperance and General	8,240 00	None.	None.	2,267 19	None.	10,507 19	77,790 02
Totals.....	1,132,262 48	72,795 97	9,884 32	137,229 17	729,064 08	2,081,236 02	4,236,745 84
<i>British Companies.</i>							
British Empire.....	32,386 00	2,000 00	None.	4,753 29	390 50	39,529 79	209,290 20
Commercial Union.....	11,402 83	1,142 50	None.	2,267 80	None.	14,813 13	19,621 44
Edinburgh.....	8,347 80	None.	None.	632 67	None.	8,980 47	11,938 53
Life Association of Scot- land.....	91,658 76	None.	None.	2,417 36	12,643 13	106,719 25	49,789 34
Liverpool and London and Globe.....	9,784 33	None.	1,341 20	None.	None.	11,125 53	10,388 57
London and Lancashire.	50,390 00	1,600 00	None.	7,431 55	127 74	59,549 29	206,565 60
London Assurance.....	None.	None.	None.	273 00	None.	273 00	1,005 76
North British.....	65,140 50	None.	None.	336 85	526 39	66,003 74	41,754 59
Queen.....	8,081 62	None.	None.	166 80	None.	8,248 42	6,680 85
Reliance.....	16,053 86	1,099 17	None.	534 40	None.	17,687 43	9,079 17
Royal.....	33,396 55	None.	696 46	None.	581 16	34,674 17	18,221 86
Scottish Amicable	4,745 00	None.	None.	246 01	None.	4,991 01	7,484 51
Scottish Provident.....	14,034 25	None.	None.	None.	None.	14,034 25	2,942 61
Standard Life.....	291,805 27	1,773 33	514 00	5,753 82	1,240 64	301,087 06	411,327 28
Star.....	4,866 66	486 66	123 40	816 31	None.	6,293 03	16,270 38
Totals.....	642,093 43	8,101 66	2,675 06	25,629 86	15,509 56	694,009 57	1,022,360 69
<i>American Companies.</i>							
Ætna Life.....	170,308 18	218,564 00	None.	10,505 03	122,764 11	522,141 32	705,538 06
Connecticut Life.....	18,831 00	60,825 10	None.	None.	19,210 29	98,866 39	54,234 64
Equitable.....	144,777 00	120,599 00	1,364 72	64,063 62	22,589 09	353,393 43	624,939 54
Germania.....	6,508 11	None.	None.	None.	106 81	6,614 92	22,364 02
Metropolitan.....	18,989 00	None.	None.	199 50	112 00	19,300 50	53,710 25
Mutual Life.....	86,815 90	13,275 31	2,042 28	7,005 00	5,244 05	114,382 54	529,647 76
National Life.....	2,464 29	8,400 00	None.	785 00	None.	11,649 29	2,884 25
New York.....	161,133 51	22,727 28	7,019 13	38,495 38	35,181 79	264,557 09	692,221 85
North Western.....	9,688 00	1,000 00	None.	2,074 86	6,978 35	19,741 21	18,098 95
Phoenix Mutual.....	42,779 00	29,940 00	None.	None.	7,857 94	80,576 94	33,642 91
Provident Savings.....	5,000 00	None.	None.	None.	None.	5,000 00	27,189 23
Travelers'.....	42,098 00	12,899 00	None.	29,795 81	None.	84,792 81	133,574 17
Union Mutual.....	42,432 52	29,443 71	None.	1,233 06	3,266 30	76,375 59	125,671 28
United States.....	13,030 00	None.	None.	None.	None.	13,030 00	36,935 05
Totals.....	764,854 51	517,673 40	10,426 13	154,157 26	223,310 73	1,670,422 03	3,060,651 96

**ASSESSMENT SYSTEM.**  
**ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1890.**

Companies.	Total Amount Paid by Members.	Number of Certificates reported as Taken.	Amount of Certificates, New and Taken up.	Number of Certificates in Force at Date.	Net Amount in Force.	Number of Certificates become	Net Amount become	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
<b>CANADIAN COMPANIES.</b>											
Canadian Mutual Life	115,731	1,064	1,422,250	5,145	9,629,441	43	76,904	75,970	23,150	1,700	31st Dec., 1890.
Commercial Travellers' Mutual Benefit Society	18,842	174	174,000	1,672	1,672,000	15	15,000	17,000	4,000	None.	do
Mutual Relief Society	45,371	380	535,000	2,055	3,555,000	21	33,500	31,250	3,500	None.	do
Provincial Provident Institution	55,153	1,155	1,958,000	3,580	6,552,000	8	16,000	23,419	None.	None.	do
Totals for 1890	234,597	2,773	4,089,250	12,452	21,408,441	87	141,404	147,639	30,650	1,700	
Totals for 1889	244,814	2,241	3,371,800	10,894	19,132,466	93	168,350	170,527	37,000	8,050	
<b>AMERICAN COMPANIES.</b>											
Covenant Mutual	34,698	157	303,750	1,013	2,261,875	8	20,000	22,500	None.	None.	31st Dec., 1890.
Mutual Reserve Fund	181,212	1,308	3,454,500	5,143	12,989,300	53	122,600	105,597	26,400	None.	do
Totals for 1890	215,910	1,465	3,758,250	6,156	15,251,175	61	142,600	128,097	26,400	None.	
Totals for 1889	160,139	1,358	3,009,000	4,513	11,294,650	31	67,200	82,600	8,400	8,000	
<b>RECAPITULATION.</b>											
Canadian Companies	234,597	2,773	4,089,250	12,452	21,408,441	87	141,404	147,639	30,650	1,700	
American do	215,910	1,465	3,758,250	6,156	15,251,175	61	142,600	128,097	26,400	None.	
Totals for 1890	450,507	4,238	7,847,500	18,608	36,659,616	148	284,004	275,736	57,050	1,700	
Totals for 1889	404,953	3,599	6,380,800	15,407	30,427,116	124	235,550	253,127	45,400	16,050	

## ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1890.

Companies.	Amount Terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>			
	\$	\$	\$
Canadian Mutual Life .....	70,700	991,050	1,061,750
Commercial Travellers' Mutual Benefit Society .....	15,000	80,000	95,000
Mutual Relief Society .....	36,000	385,500	421,500
Provincial Provident Institution .....	16,000	525,000	541,000
Totals for 1890 .....	137,700	1,981,550	2,119,250
Totals for 1889 .....	168,350	3,327,325	3,495,675
<i>American Companies.</i>			
Covenant Mutual .....	20,000	366,875	386,875
Mutual Reserve Fund .....	122,600	1,637,250	1,759,850
Totals for 1890 .....	142,600	2,004,125	2,146,725
Totals for 1889 .....	67,200	1,562,900	1,630,100

## RECAPITULATION.

Canadian Companies .....	137,700	1,981,550	2,119,250
American Companies .....	142,600	2,004,125	2,146,725
Total for 1890 .....	280,300	3,985,675	4,265,975
Total for 1889 .....	235,550	4,890,225	5,125,775

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

CANADIAN COMPANIES—ASSETS—1890.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident .....	None.	None.	134,058 07	None.	10,746 12	589 28	2,035 09	810 00	148,238 56	Accident.
Boiler Inspection .....	None.	None.	62,348 66	5,637 00	1,923 05	3,204 74	988 08	727 29	74,919 42	Steam Boilers, &c.
Canada Accident .....	None.	None.	23,033 40	None.	751 62	1,847 48	126 25	199 03	25,957 78	Accident.
Dominion Plate Glass .....	None.	None.	5,500 00	None.	1,919 25	3,361 35	None.	10,275 50	21,056 10	Plate Glass.
Guarantee .....	4,289 52	23,460 52	620,254 07	400 00	33,265 44	48,094 14	8,287 75	5,286 39	744,237 83	Guarantee.
Manufacturers' Accident .....	None.	11,559 53	20,900 00	None.	8,519 72	831 36	398 13	329 61	42,538 35	Accident.
Totals .....	4,289 52	33,020 05	866,094 20	6,037 00	57,125 20	58,918 35	11,835 90	17,627 82	1,056,948 04	

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

CANADIAN COMPANIES—LIABILITIES, 1890.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up or in course of collection.	<i>e</i> Excess of Assets over Liabilities and Capital Stock. — <i>d</i> Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident.....	25,000 00	16,991 87	22,912 70	64,904 57	83,333 99	181,940 00	<i>d</i> 98,606 01	Accident.
Boiler Inspection.....	None.	13,132 44	400 00	13,532 44	61,386 98	40,040 00	<i>e</i> 21,346 98	Steam Boiler, &c.
Canada Accident.....	99 57	2,860 43	1,300 00	4,260 00	21,697 78	31,971 50	<i>d</i> 10,273 72	Accident.
Dominion Plate Glass.....	None.	13,056 85	None.	13,056 85	7,989 25	10,000 00	<i>d</i> 2,000 75	Plate Glass.
Guarantee.....	43,073 96	120,114 86	15,112 64	178,301 46	565,986 37	304,600 00	<i>e</i> 261,386 37	Guarantee.
Manufacturers' Accident.....	3,592 95	18,353 00	972 71	22,918 66	19,619 69	23,440 00	<i>d</i> 3,820 31	Accident.
Totals.....	71,766 48	184,509 45	40,698 05	296,973 98	759,974 06	591,991 50	<i>e</i> 167,982 56	

## ABSTRACT of Guarantee Business in Canada for the Year 1890.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted	Resisted
	\$		\$		\$	\$	\$	\$	\$
American Surety.....	2,013	322	316,500	322	316,500	439	439	None.	None.
Guarantee.....	38,849	.....	6,562,750	.....	6,013,119	17,576	13,310	7,000	5,000
London Guarantee and Accident.....	25,678	3,287	4,117,700	3,681	4,425,004	8,901	11,053	777	10,804
Totals.....	66,540	.....	10,996,950	.....	10,754,623	26,916	24,802	7,777	15,804

## ABSTRACT of Accident Business in Canada for the Year 1890.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted	Resisted
	\$		\$		\$	\$	\$	\$	\$
Accident.....	38,819	2,551	5,532,450	2,239	4,478,750	12,681	12,681	None.	20,000
Canada Accident.....	5,722	898	1,230,000	831	1,086,000	1,710	2,555	100	None.
Citizens'.....	39,596	.....	4,156,900	.....	2,407,650	12,692	15,867	6,226	None.
London Guarantee and Accident.....	28,499	3,071	6,009,733	5,427	7,745,416	6,812	6,812	None.	None.
Manufacturers' Accident.	46,824	2,342	3,995,333	1,953	3,040,333	15,016	13,462	3,593	None.
Mutual Accident.....	4,267	525	1,021,250	345	675,750	1,704	1,544	160	None.
*Norwich and London...	636	61	119,500	61	119,500	848	720	128	None.
Sun.....	23,995	2,204	4,398,569	2,000	3,939,235	9,808	9,353	455	None.
Travelers'.....	107,195	6,630	13,751,830	4,809	12,150,767	34,145	34,345	2,500	None.
Totals.....	295,553	.....	40,215,565	.....	35,643,401	95,416	97,339	13,162	20,000

\*Five months' business.

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

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
In Canada . . . . .	38,819	2,551	5,532,450	2,239	4,478,750	12,681	12,681	None.	20,000
In other countries. . . . .	30,804	161	538,750	109	374,000	2,399	2,399	None.	5,000
Totals . . . . .	69,623	2,712	6,071,200	2,348	4,852,750	15,080	15,080	None.	25,000

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada . . . . .	38,849	6,562,750	6,013,119	17,576	13,310	7,000	5,000
In other countries. . . . .	195,800	45,150,633	34,432,271	64,313	55,710	12,469	18,605
Totals . . . . .	234,649	51,713,383	40,445,390	81,889	69,020	19,469	23,605

ABSTRACT of Plate Glass Insurance in Canada, for the Year 1890.

Dominion Plate Glass . . . . .	10,044	840	1,743	4,247	4,247	None.	None.
Lloyds' Plate Glass. . . . .	7,998	171,121	378,743	3,366	3,222	204	None.
Mongenais, Boivin & Co. . . . .	11,122	1,003	1,996	2,408	2,408	None.	None.
Mutual Accident. . . . .	4,545	337	70,297	603	130,481	1,439	1,297
Totals . . . . .	33,709			11,460	11,174	346	None.

ABSTRACT of Steam Boiler Insurance in Canada, for the Year 1890.

American Steam Boiler. . . . .	2,551	269,000	600,000	None.	None.	None.	None.
Boiler Inspection and Insurance . . . . .	19,318	539	1,620,649	564	1,768,144	None.	None.
Totals . . . . .	21,869	1,889,649	2,368,144	None.	None.	None.	None.

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LIST OF  
INSURANCE COMPANIES

LICENSED TO DO BUSINESS IN CANADA.

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List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at 20th June, 1891.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver-General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Accident Insurance Co. of North America	Edward Rawlings, Manager, Montreal.	\$ 24,550	\$ 22,150	Accident.
The Aetna Insurance Co. of Hartford, Connecticut	F. W. Evans, General Agent, Montreal.	112,000	100,800	Fire and Inland Marine.
The Aetna Life Insurance Co. of Hartford, Connecticut	Wm. H. Orr, Manager, Toronto.	3,149,257	2,940,191	Life.
The Agricultural Insurance Co. of Watertown, N. Y.	Joseph Flynn, Chief Agent, Toronto.	141,600	126,000	Fire.
The American Steam Boiler Insurance Co.	James C. Sinton, Chief Agent, Montreal.	20,000	20,000	Steam Boilers.
The American Surety Company of New York	Alex. Dixon, Chief Agent, Toronto.	50,000	50,000	Guarantee.
The Atlas Assurance Company	Matthew C. Hinshaw, Montreal.	107,067	104,779	Fire.
The Boiler Inspection and Insurance Company of Canada.	W. B. McMurrich, Agent, Toronto	54,724	49,252	Steam Boilers, &c.
*The British Empire Mutual Life Ass. Co., London Eng	Fred. Stancilffe, Chief Agent, Montreal.	121,667	113,977	Life.
The British America Assurance Company, Toronto.	John Morison, Governor, Toronto.	61,540	54,900	Fire and Inland Marine.
The British and Foreign Marine Insurance Co. (Limited)	E. L. Bond, Chief Agent, Montreal.	112,000	100,800	Fire and Inland Marine.
The Caledonian Insurance Company	Taylor Bros., General Agents, Montreal.	114,849	104,205	Fire.
The Canada Accident Assurance Company.	Henry Sutherland, Chief Agent, Toronto.	22,302	20,072	Accident.
The Canada Life Assurance Company, Hamilton.	A. G. Ramsay, Manager, Hamilton.	61,000	54,900	Life.
The Citizens' Insurance Company of Canada.	E. P. Heaton, Chief Agent, Montreal.	115,840	104,256	Fire, Life and Accident.
The City of London Fire Insurance Company (Limited), of London, Eng.	H. M. Blackburn, Chief Agent, Toronto.	131,400	131,400	Fire.
The Commercial Union Assurance Company (Limited), of London, Eng.	Evans & McGregor, General Agents, Montreal.	335,313	330,447	Fire, Inland Marine and Life.
The Confederation Life Association of Canada.	J. K. Macdonald, Managing Director, Toronto.	84,392	75,955	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	Geo. H. McHenry, Chief Agent, Montreal.	100,000	100,000	Fire.
The Covenant Mutual Benefit Association.	A. H. Hoover, Chief Agent, Toronto.	53,533	53,533	Life, on the Assessment Plan.
The Dominion Life Assurance Company.	Thos. Hilliard, Managing Director, Waterloo, Ont.	56,326	50,195	Life.
The Dominion Plate Glass Insurance Company.	Alexander Ramsay, Chief Agent, Montreal.	5,000	5,000	Plate Glass.
The Dominion Safety Fund Life Association.	J. De Wolfe Spurr, St. John, N. B.	50,000	50,090	Life.
The Eastern Assurance Company	Chas. D. Cory, Chief Agent, Halifax, N. S.	56,000	50,400	Fire.
The Employers' Liability Assurance Corporation (Limited)	Fred. Stancilffe, General Manager, Montreal.	108,721	104,840	Fire Re-assurance.
†The Equitable Life Assurance So. of the United States, N. Y.	Sergeant P. Stearns, Manager, Montreal.	957,000	908,800	Life.
The Federal Life Assurance Company of Ontario.	David Dexter, Managing Director, Hamilton.	55,807	50,226	Life.
The Fire Insurance Association (Limited), London, Eng.	John Kennedy, Chief Agent, Montreal.	109,000	100,000	Fire.
The Germania Life Insurance Company.	Geo. W. Ronne, Chief Agent, Toronto.	50,000	50,000	Life.
The Guarantee Company of North America.	Edward Rawlings, Manager, Montreal.	58,400	53,400	Guarantee.
The Guardian Fire and Life Assurance Co., London, Eng.	Robert Sims & Co. and George Denholm, General Agents, Montreal.	119,233	119,233	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.	F. W. Evans, General Agent, Montreal.	87,920	100,000	Fire.
The Imperial Insurance Company of London, Eng.	E. D. Lacy, Agent, Montreal.	129,453	129,453	Fire.
The Insurance Company of North America.	Robert Hampson, Chief Agent, Montreal.	111,000	100,000	Fire and Inland Marine.
The Lancashire Insurance Company.	S. C. Duncan-Clark, Chief Agent, Toronto.	143,667	143,667	Fire.
The Liverpool and London and Globe Insurance Company.	G. F. C. Smith, Chief Agent, Montreal.	273,133	268,533	Fire and Life.
The Lloyds' Plate Glass Insurance Company of New York.	Levi Beemer, Chief Agent, Toronto.	10,000	10,000	Plate Glass.

The London Assurance Corporation, Eng.	E. A. Lilly, Chief Agent, Montreal.	167,000	150,300	Fire and Life.
The London Guarantee and Accident Co. (Limited)	A. T. McCord, Chief Agent, Toronto.	53,533	53,333	Guarantee and Accident.
The London and Lancashire Fire Ins. Co., Liverpool.	W. A. Sims, Chief Agent, Montreal.	107,067	107,067	Fire.
† The London and Lancashire Life Assurance Co.	B. Hal. Brown, Manager, Montreal.	120,780	112,052	Life.
‡ The London Mutual Fire Ins. Co. of Canada, London, O.	D. C. Macdonald, Secretary, London.	55,620	50,058	Life.
The London Life Insurance Co.	J. G. Richter, Manager, London.	60,000	51,000	Life.
The Manchester Fire Assurance Co.	James Boomer, Manager, Toronto.	102,200	102,200	Fire.
The Manufacturers' Accident Insurance Co.	John F. Ellis, Managing Director, Toronto.	20,000	20,000	Accident.
The Metropolitan Life Insurance Co. of New York.	John F. Ellis, Managing Director, Toronto.	50,000	50,000	Life.
† The Mutual Life Insurance Association (Limited)	Jas. Wyborn Walker, General Agent, Toronto.	116,800	101,178	Life.
‡ The Mutual Life Insurance Co. of New York.	Eastmore & Lighthburn, Chief Agents, Toronto.	37,960	37,960	Accident and Plate Glass.
The Mutual Reserve Fund Life Association of New York.	Saml. H. Ewing, Attorney, Montreal.	1,383,333	1,312,900	Life.
Mongenais, Bolvin & Co.	J. L. Hall, jun., Chief Agent, Montreal.	103,533	100,867	Life on the Assessment Plan.
The National Assurance Co. of Ireland.	J. I. Boivin, Agent, Montreal.	5,000	5,000	Plate Glass.
The New York Life Insurance Co.	Matthew C. Hinchay, Montreal.	100,161	100,161	Fire.
The North American Life Assurance Co.	F. W. Campbell, M.D., Attorney, Montreal.	1,273,000	1,163,700	Life.
The North British and Mercantile Insurance Co.	Wm. McCabe, Managing Director, Toronto.	60,540	53,775	Life.
The Northern Assurance Co. of Aberdeen and London.	Thos. Davidson, Managing Director, Montreal.	675,093	632,993	Fire and Life.
The Norwich and London Accident Insurance Asso.	Robt. W. Tyre, General Agent, Montreal.	211,700	200,535	Fire.
† The Ontario Mutual Life Insurance Society, Norwich, Eng.	Scott & Wainsley, General Agents, Toronto.	58,400	58,400	Accident.
‡ The Phenix Insurance Co. of Brooklyn.	Alex. Dixon, Manager, Toronto.	100,000	100,000	Fire.
The Phenix Insurance Co., Hartford, Conn.	Wm. Hendry, Manager, Waterloo.	102,992	92,693	Life.
The Provident Savings Life Assurance Society	L. C. Camp, General Agent, Toronto.	100,000	100,000	Fire and Inland Marine.
† The Quebec Fire Assurance Co., England.	Gerald E. Hart, Manager, Montreal.	113,000	101,700	Fire.
‡ The Queen Fire and Life Insurance Co., England.	Paterson & Son, General Agents, Montreal.	192,793	187,043	Life.
The Reliance Mutual Life Assurance Society, London, Eng.	R. H. Matson, Chief Agent, Toronto.	59,500	56,200	Fire.
The Royal Canadian Insurance Co.	J. G. Clapham, President, Quebec.	247,340	237,936	Fire and Life.
The Royal Insurance Co.	H. J. Mudge, Chief Agent, Montreal.	110,277	110,277	Life.
The Scottish Union and National Insurance Co.	J. Cassie Hatton, Attorney, Montreal.	56,000	50,400	Fire and Inland Marine.
The Standard Life Assurance Co., Scotland.	Harry Cutt, Secretary, Montreal.	689,533	689,533	Fire and Life.
The Star Life Assurance Society of England.	Wm. Tagley, Chief Agent, Montreal.	100,397	100,091	Life.
The Sun Life Assurance Co. of Canada.	Walter Kavanagh, Agent, Montreal.	1,962,063	1,733,039	Life.
† The Temperance and General Life Assurance Co. of N. A.	W. M. Ramsay, Manager, Montreal.	146,000	146,000	Life.
‡ The Travelers' Insurance Co. of Hartford, Conn.	A. D. Perry, General Agent, Toronto.	63,890	57,501	Life and Accident.
The Union Mutual Life Insurance Co., Maine.	R. Macaulay, Managing Director, Montreal.	57,312	50,600	Life.
The Union Society, London, Eng.	Henry Sutherland, Chief Agent, Toronto.	719,562	655,100	Life and Accident.
† The United Fire Reinsurance Co. (Limited).	Wm. Hanson, Chief Agent, Montreal.	432,100	419,300	Life.
‡ The United States Life Insurance Co.	T. L. Mulock, Attorney, Toronto.	107,067	100,000	Fire.
The Western Assurance Co., Toronto.	Thos. F. Lane, Chief Agent, Montreal.	101,900	101,200	Fire Re-insurance.
	Thos. A. Temple, Attorney, St. John, N. B.	100,000	100,000	Life.
	J. J. Kenny, Managing Director, Toronto.	57,700	51,930	Fire and Inland Marine.

\* This Company has also \$632,500 vested in Canadian Trustees under the Insurance Act.

† This Company has also \$941,000 in the hands of Canadian Trustees under the Insurance Act.

‡ This Company has also \$693,197 vested in Canadian Trustees under the Insurance Act.

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled, under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to these policies, subject to the provisions of the Insurance Acts of 1868 and 1871.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver-General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Insurance Company of Hartford, Conn . . . . .	F. W. Evans, General Agent, Montreal.	\$ 100,000	\$ 100,000	Life.
The Edinburgh Life Assurance Company . . . . .	David Higgins, Chief Agent, Toronto . . . . .	161,667	150,367	Life.
The Life Association of Scotland . . . . .	Archibald Inglis, Chief Agent, Montreal . . . . .	154,760	149,893	Life.
The National Life Insurance Company of the U.S. of America . . . . .	Charles Powis, Chief Agent, Hamilton . . . . .	110,000	110,000	Life.
The North-Western Mutual Life Insurance Company of Milwaukee . . . . .	M. W. Mills, Chief Agent, Toronto . . . . .	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn. . . . .	H. D. Simpson, General Agent, Montreal . . . . .	129,280	126,280	Life.
The Scottish Amicable Life Assurance Society . . . . .	William W. Robertson, Attorney, Montreal . . . . .	132,545	129,545	Life.
The Scottish Provident Institution . . . . .	John Dunlop, Attorney, Montreal . . . . .	100,000	90,000	Life.

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

- |   |  |
|---|--|
| Name of Company.  | Chief Agent to Receive Process.              |
| The Canadian Mutual Life Association . . . . .              | W. Pemberton Page, Secretary, Toronto.       |
| The Commercial Travellers' Mutual Benefit Society . . . . . | N. G. H. Lowe, Secretary, Toronto.           |
| The Mutual Relief Society of Nova Scotia . . . . .          | Thos. B. Crosby, Chief Agent, Yarmouth, N.S. |
| The Provincial Provident Institution . . . . .              | E. S. Miller, Secretary, St. Thomas, Ont.    |

NOTE.—The Glasgow and London Insurance Company has re-insured its outstanding risks with the Citizens' Insurance Company, and a portion of its deposit has been released.

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STATEMENTS

MADE BY

Fire and Inland Marine Insurance Companies

IN COMPLIANCE WITH

“THE INSURANCE ACT.”

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**LIST OF COMPANIES**

DULY LICENSED FOR THE TRANSACTION OF FIRE INSURANCE BUSINESS IN THE  
DOMINION FOR THE YEAR ENDED 31st DECEMBER, 1890.

The Ætna Insurance Company of Hartford, Conn.  
 The Agricultural Insurance Company of Watertown, N.Y.  
 The Atlas Assurance Company.  
 The British America Assurance Company, Toronto.  
 The Caledonian Insurance Company.  
 The Citizens' Insurance Company of Canada.  
 The City of London Fire Insurance Company.  
 The Commercial Union Assurance Company (Limited) of London, England.  
 The Connecticut Fire Insurance Company of Hartford.  
 The Eastern Assurance Company, Halifax, N.S.  
 The Employers' Liability Assurance Corporation (Limited).  
 The Fire Insurance Association (Limited) London, England.  
 The Glasgow and London Insurance Company (Limited).  
 The Guardian Fire and Life Assurance Company, London, England.  
 The Hartford Fire Insurance Company, Hartford, Conn.  
 The Imperial Insurance Company of London, England.  
 The Insurance Company of North America.  
 The Lancashire Insurance Company.  
 The Liverpool and London and Globe Insurance Company.  
 The London and Lancashire Fire Insurance Company.  
 The London Assurance Corporation.  
 The London Mutual Fire Insurance Company of Canada, London, Ont.  
 The Manchester Fire Assurance Company.  
 The National Assurance Company of Ireland.  
 The North British and Mercantile Insurance Company.  
 The Northern Assurance Company of Aberdeen and London.  
 The Norwich Union Fire Insurance Society.  
 The Phenix Insurance Company of Brooklyn.  
 The Phoenix Fire Assurance Company, London, England.  
 The Quebec Fire Assurance Company.  
 The Queen Fire and Life Insurance Company, England.  
 The Royal Canadian Insurance Company.  
 The Royal Insurance Company of England.  
 The Scottish Union and National Insurance Company.  
 The Union Society, London, England.  
 The United Fire Reinsurance Company (Limited).  
 The Western Assurance Company, Toronto.

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**LIST OF COMPANIES**

DULY LICENSED FOR THE TRANSACTION OF INLAND MARINE INSURANCE  
BUSINESS IN THE DOMINION FOR THE YEAR ENDED 31st DECEMBER, 1890.

The Ætna Insurance Company of Hartford, Conn.  
 The British America Assurance Company, Toronto.  
 The British and Foreign Marine Insurance Company (Limited).  
 The Commercial Union Assurance Company of London, England.  
 The Insurance Company of North America.  
 The Phenix Insurance Company of Brooklyn.  
 The Phoenix Insurance Company, Hartford, Conn., U.S.  
 The Royal Canadian Insurance Company, Montreal.  
 The Western Assurance Company, Toronto.



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 THE AETNA INSURANCE COMPANY, HARTFORD, CONN., U.S.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—JOTHAM GOODNOW. —*Secretary*—A. C. BAYNE.*Principal Office*—Hartford, Conn.*Head Office in Canada*—Montreal. —*Chief Agent*.—F. W. EVANS.

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

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 CAPITAL.
 

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

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 ASSETS IN CANADA.
 

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

	Par value.	Market value.
Montreal Corporation stock .....	\$ 19,000 00	\$ 21,280 00
do bonds .....	4,000 00	4,080 00
Canadian Pacific Land Grant bonds.....	89,000 00	97,900 00
Total par and market value .....	<u>\$ 112,000 00</u>	<u>\$ 123,260 00</u>

Carried out at market value.....	\$ 123,260 00
Cash in Bank of Montreal, at Ottawa.....	6,948 18
Cash in hands of agents in Canada.....	11,244 10

Total assets in Canada .....	<u>\$ 141,452 28</u>
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 LIABILITIES IN CANADA.
 

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Net amount of fire losses unsettled, but not resisted .....	\$ 4,735 00
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Total net amount of unsettled claims for fire losses in Canada .....	\$ 4,735 00
Reserve of unearned premiums for all outstanding fire risks in Canada.	57,881 14

Total liabilities in Canada .....	<u>\$ 62,616 14</u>
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 INCOME IN CANADA.
 

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*For Fire Risks in Canada.*

Gross cash received for premiums .....	\$ 154,422 56
Deduct re-insurance, rebate, abatement and return-premiums .....	28,655 88
Net cash received for said premiums .....	<u>\$ 125,766 68</u>

*For Inland Marine Risks in Canada.*

Gross and net cash received for premiums.....	263 45
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Total net cash received for premiums in Canada.....	\$ 126,030 13
Received for interest and dividends.....	5,630 00

Total cash income in Canada.....	<u>\$ 131,660 13</u>
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*ÆTNA—Continued.*

## EXPENDITURE IN CANADA.

*For Fire Risks in Canada.*

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$569.00).....	\$	569	00
Paid for fire losses occurring during the year.....		84,078	33
Total net amount paid during the year for fire losses .....	\$	84,647	33

*Inland Marine Risks in Canada.*

Amount paid for inland marine losses occurring during the year.....		Nil	
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Total net amount paid during the year for fire and inland marine losses.\$	84,617	33
Paid for commission or brokerage in Canada .....	22,500	25
do salaries, fees, &c .....	4,736	12
do taxes in Canada.....	1,548	16
do general expenses .....	2,824	75
Total cash expenditure in Canada .....	\$	116,256 61

## RISKS AND PREMIUMS.

*Fire Risks in Canada.*

	Amount.	Premiums.
Net policies in force at date of last statement .....	\$ 9,650,865	\$ 105,234 80
Taken during the year, new and renewed .....	13,452,137	154,422 56
Total.....	\$ 23,103,002	\$ 259,657 36
Deduct terminated.....	12,394,038	142,809 00
Gross in force at end of year.....	\$ 10,708,964	\$ 116,848 36
Deduct re-insured.....	93,013	1,086 08
Net in force at 31st December, 1890.....	\$ 10,615,951	\$ 115,762 28

*Inland Marine Risks in Canada.*

Taken during the year.....	\$ 90,929	\$ 263 45
Terminated.....	90,929	263 45

Total number of policies in force in Canada at date (no return).	
Total net amount in force.....	\$10,615,951 00
Total premiums thereon .....	115,762 28

Subscribed and sworn to, 2nd February, 1891.

F. W. EVANS,  
Chief Agent.

(Received, 3rd February, 1891.)

## GENERAL STATEMENT, 31ST DECEMBER, 1890.

## ASSETS.

Real estate, unencumbered.....	\$ 275,000	00
Cash on hand and in bank.....	772,285	31
Gross amount in hands of agents and in transit.....	500,817	34
Loans on bond and mortgage.....	43,000	00
Loans on collaterals.....	6,570	00
Stocks and bonds, par value \$6,662,450; market value.....	8,858,890	00
Accrued interest.....	934	39
Total assets.....	\$10,457,497	04

*ÆTNA—Concluded.*

## LIABILITIES.

Net amount of unpaid losses.....	\$ 214,492 02
All other claims against the Company for return-premiums, commissions, &c.....	86,290 62
Amount of unearned premiums .....	2,286,695 18
Amount reclaimable on perpetual fire insurance policies.....	27,242 80
<b>Total liabilities except capital stock.....</b>	<b>\$2,614,720 62</b>
Capital stock paid up in cash.....	\$4,000,000 00
Surplus beyond liabilities and capital stock.....	3,842,776 42

## INCOME.

Net cash received for premiums .....	\$3,140,306 81
Received for interest and dividends.....	435,894 48
Received for rents.....	4,124 50
<b>Total cash income.....</b>	<b>\$3,580,325 79</b>

## EXPENDITURE.

Net amount paid for losses .....	\$1,590,307 43
Cash dividends paid stockholders .....	720,000 00
Commission or brokerage.....	498,150 94
Salaries, fees, &c.....	190,504 93
Taxes.....	58,831 88
Miscellaneous .....	216,514 95
<b>Total cash expenditure.....</b>	<b>\$3,274,310 13</b>

## RISKS AND PREMIUMS.

Amount of policies taken during the year.....	\$366,905,756 00
Premiums.....	3,570,308 54
Net amount in force at end of year.....	361,527,053 00
Premiums thereon.....	4,388,403 57

Subscribed and sworn to, by

JOTHAM GOODNOW,  
*President.*  
A. C. BAYNE,  
*Secretary.*

HARTFORD, 20th January, 1891.

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 THE AGRICULTURAL INSURANCE COMPANY OF WATERTOWN, N.Y.
 

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STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1890.

President—J. R. STEBBINS.

Secretary—H. M. STEVENS.

Principal Office—Watertown, N.Y.

Agent in Canada—JOSEPH FLYNN.

Head Office in Canada—Toronto, Ont.

Organized or incorporated, as mutual, 1853; as stock, 1863; commenced business in Canada, 1st October, 1878.

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 CAPITAL.
 

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Amount of capital authorized, subscribed for, and paid up in cash.....\$ 500,000 00

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 ASSETS IN CANADA.
 

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City of Kingston bonds in deposit with Receiver-General—par value, \$141,600; market value.....	\$ 152,928 00
Agents' balances in Canada.....	8,778 62
Bills receivable .....	4,468 84
<b>Total assets in Canada.....</b>	<b>\$ 166,175 46</b>

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 LIABILITIES IN CANADA.
 

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Net amount of losses in Canada adjusted but not due.....	\$ 807 30
Net amount of losses in Canada claimed but not adjusted.....	2,680 95
Net amount of losses resisted—in suit.....	1,100 00
<b>Total net amount of unsettled claims for fire losses in Canada.....</b>	<b>\$ 4,588 25</b>
(Of this amount, \$1,207.30 accrued in previous years.)	
Reserve of unearned premiums for all outstanding risks in Canada.....	111,764 52
<b>Total liabilities in Canada.....</b>	<b>\$ 116,352 77</b>

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 INCOME IN CANADA.
 

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Gross cash received for premiums.....	\$ 87,650 90
Deduct re-insurance, rebate, abatement and return-premiums.....	10,109 59
<b>Total net cash received for premiums .....</b>	<b>\$ 77,541 31</b>
Received for interest or dividends on bonds, &c.....	6,675 75
<b>Total income in Canada.....</b>	<b>\$ 84,217 06</b>

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 EXPENDITURE IN CANADA.
 

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Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$4,101.13).....	\$ 2,893 83
Amount paid for losses occurring during the year.....	42,026 40
<b>Net amount paid during the year for losses .....</b>	<b>\$ 44,920 23</b>
Commission or brokerage.....	16,025 53
Salaries, fees, and all other charges of officials in Canada .....	6,000 00

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 AGRICULTURAL—Continued.

Taxes .....	1,190 63
All other expenditure, viz.:—Postage, \$1,272.87; expense account, \$5,405.93; profit and loss, \$79.96; advertising, \$160.50.....	6,919 26
Total expenditure....	<u>\$ 75,055 65</u>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 22,602,792	\$ 221,390 93
Taken during the year (new).....	8,274,112	87,650 90
Total.....	\$ 30,876,904	\$ 309,041 83
Deduct terminated.....	8,274,112	87,650 90
Gross in force at end of year .....	\$ 22,602,792	\$ 221,390 93
Deduct reinsured .....	175,200	1,539 00
Net in force at 31st December, 1890 .....	<u>\$ 22,427,592</u>	<u>\$ 219,851 93</u>

Total number of policies in force in Canada at date. (No return.)

Total net amount in force.....	\$22,427,592 00
Total premiums thereon.....	<u>219,851 93</u>

Subscribed and sworn to, 24th February, 1891, by

J. FLYNN,  
Chief Agent.

(Received, 26th February, 1891.)

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 GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1891.

(As returned to the Superintendent of Insurance, State of New York.)

## ASSETS.

Real estate.....	\$ 151,130 62
Loans on bond and mortgage.....	1,218,850 34
do do (first liens) upon which more than one year's interest is due.....	107,022 36
Interest due and accrued on said bond and mortgage loans.....	46,947 47
Stocks and bonds held by the Company—par value, \$319,500; market value.....	331,381 00
Interest due and accrued thereon.....	1,337 50
Loans on collateral security of stock, &c., of par value, \$129,925.00; market value, \$115,765.00; amount loaned.....	59,357 12
Interest due and accrued thereon.....	1,906 01
Cash on hand and in banks.....	199,407 65
Gross premiums in due course of collection.....	92,575 05
Bills receivable.....	16,683 74
Rents due and accrued.....	Nil.
Total assets.....	<u>\$2,226,598 86</u>

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 AGRICULTURAL—*Concluded.*

## LIABILITIES.

Net amount of unpaid losses.....	\$ 74,165 61
Unearned premiums.....	1,279,712 16
Cash dividends to stockholders remaining unpaid.....	25 00
Other liabilities.....	18,515 00
Total liabilities, except capital stock.....	<u>\$1,372,417 77</u>

Capital stock paid up in cash.....	\$ 500,000 00
Surplus beyond liabilities and capital stock.....	<u>354,181 09</u>

## INCOME.

Net cash received for premiums.....	\$ 835,336 76
Received for interest and dividends.....	104,370 49
do rents.....	3,476 25
Total cash income.....	<u>\$ 943,183 50</u>

## EXPENDITURE.

Net amount paid for losses.....	\$ 465,721 15
Dividends paid stockholders.....	50,015 00
Commission or brokerage.....	194,246 75
Salaries, fees, &c.....	98,918 02
Taxes.....	16,536 56
Miscellaneous.....	63,036 82
Total cash expenditure.....	<u>\$ 888,474 30</u>

## RISKS AND PREMIUMS.

Amount of policies taken during the year.....	\$103,765,582 00
Premiums thereon.....	980,093 71
Net amount in force at end of year.....	246,657,608 00
Premiums thereon.....	<u>2,429,231 55</u>

J. R. STEBBINS,  
*President.*

H. M. STEVENS,  
*Secretary.*

WATERTOWN, N.Y., January, 1891.

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 THE ATLAS ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Secretary—SAMUEL J. PIPKIN. | Principal Office—LONDON, ENG.  
 Agent in Canada—L. H. BOULT. | Head Office in Canada—MONTREAL.

(Organized or incorporated, 1808. Commenced business in Canada, 7th March, 1887.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£	1,200,000
Amount paid up in cash .....		<u>144,000</u>

## ASSETS IN CANADA.

Stocks and bonds:—

	Par Value.	
Canada 3½ per cent. inscribed stock.....	£	17,000
New South Wales 3½ per cent. inscribed stock.....		<u>5,000</u>
Total par value.....	£	<u>22,000</u>
Carried out at par value.....	\$	107,066 67
(The above being in deposit with the Receiver General.)		
Cash on hand at head office in Canada.....		283 08
Cash in Bank of Toronto.....		301 45
Amount of cash in hands of agents in Canada.....		3,952 58
Office furniture and plans.....		<u>2,587 32</u>
Total assets in Canada.....	\$	<u>114,191 10</u>

## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$	3,355 00
Total net amount of unsettled claims for losses in Canada.....	\$	3,355 00
Reserve of unearned premiums for all outstanding risks in Canada.....		<u>36,209 61</u>
Total liabilities in Canada.....	\$	<u>39,564 61</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	90,488 76
Deduct re-insurance, rebate, abatement and return-premiums.....		<u>26,787 98</u>
Net cash received for said premiums.....	\$	63,700 78
*Received for interest and dividends.....		<u>3,747 33</u>
Total income in Canada.....	\$	<u>67,448 11</u>

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$370).....	\$	341 96
Amount paid for losses occurring during the year.....	\$	65,435 71
Deduct amount received for re-insurance.....		<u>20,120 23</u>
Net amount paid during the year for said losses.....	\$	<u>45,315 48</u>
Total net amount paid during the year for losses in Canada.....	\$	<u>45,657 44</u>

\*Paid direct to Head Office in London.

## ATLAS—Continued.

Commission or brokerage.....	10,119 43
Salaries, fees and all other charges of officials.....	2,484 63
Taxes in Canada.....	1,798 07
Miscellaneous payments, viz.:—	
Expenses, \$1,137.44; stationery, \$90.60; advertising, \$525.50; travelling, \$136.05; rent, \$351.55; plans, maps, &c., \$187.10	2,428 24
Total expenditure in Canada.....	<u>\$ 62,487 81</u>

## RISKS AND PREMIUMS.

<i>Fire Risk in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 6,970,339	\$ 80,527 60
Taken during the year—new and renewed.....	8,174,760	89,293 37
Total.....	\$ 15,145,099	\$ 169,820 97
Deduct terminated.....	6,972,448	76,889 62
Gross in force at end of year.....	\$ 8,172,651	\$ 92,931 35
Deduct reinsured.....	1,897,600	20,512 13
Net in force at 31st December, 1890.....	<u>\$ 6,275,051</u>	<u>\$ 72,419 22</u>
Number of policies in force at date.....	(No return.)	
Total net amount in force.....		\$ 6,275,051 00
Total premiums thereon.....		<u>72,419 22</u>

Subscribed and sworn to, 11th February, 1891, by

LOUIS H. BOULT,  
Chief Agent.

(Received, 12th February, 1891.)

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(Abstracted from Directors' Report, London, Eng., 24th March, 1891.)

In the fire department the net premiums amounted to £205,838 1s. 7d., and losses to £122,280 15s. 10d., being 59.4 per cent. upon the premium income. The surplus of the fire account is £20,782 14s. 7d.

The gross surplus for the year, as shown in Profit and Loss Account, amounts to..... £ 38,917 16 3

Out of which the directors have this day declared a dividend for the year 1890 of 20s. per share, free of income tax (being 20 per cent. on the original paid-up capital of the company) amounting to..... £ 24,000 0 0

An interim dividend of 5s. per share was paid on 26th September last..... £ 6,000 0 0

The balance of 15s. per share will be payable on and after the 26th inst..... 18,000 0 0

The directors have resolved to add to the fire fund the sum of... £ 14,000 0 0  
And to add to the reserve fund the sum of..... 917 16 3

## ATLAS—Continued.

## REVENUE ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1890.

## FIRE DEPARTMENT.

	£	s.	d.		£	s.	d.
Balance of last year's account, 1889. . . . .	£220,000	0	0				
Carried from profit and loss account, 1889. . . . .	15,000	0	0				
Amount of fire insurance fund at the beginning of the year . . . . .	235,000	0	0	Losses by fire, after deduction of re-assurances. . . . .	122,280	15	10
Premiums received, after deduction of re-assurance premiums. . . . .	205,838	1	7	Commission. . . . .	37,213	9	3
				Expenses of management. . . . .	25,504	9	11
				Bad debts . . . . .	56	12	0
				Surplus for the year carried to profit and loss account. . . . .	20,782	14	7
				Amount of fire insurance fund at end of year. . . . .	235,000	0	0
	<u>£440,838</u>	<u>1</u>	<u>7</u>		<u>£440,838</u>	<u>1</u>	<u>7</u>

## PROFIT AND LOSS ACCOUNT..

	£	s.	d.		£	s.	d.
Balance of last year's account. . . . .	34,944	11	10	Addition to fire fund	£15,000	0	0
Interest, dividends, &c., not carried to other accounts. . . . .	15,798	16	0	Addition to reserve fund. . . . .	1,944	11	10
Amount transferred from life account	3,026	2	10	Dividends to proprietors (1889 account) . . . . .	18,000	0	0
Amount transferred from fire account	20,782	14	7		<u>34,944</u>	<u>11</u>	<u>10</u>
Fines and fees. . . . .	236	8	6	Interim dividend (1890 account). . . . .	6,000	0	0
				Deed of settlement, law costs, &c. . . . .	529	12	11
				Furniture and fittings, branches. . . . .	396	12	9
				Surplus for the year. . . . .	£38,917	16	3
				Less interim dividend paid 26th September, 1890. . . . .	6,000	0	0
				Balance. . . . .	32,917	16	3
				Appropriation of Surplus—			
				Balance of dividend payable Mar. 26, 1891. . . . .	£18,000	0	0
				Addition to fire fund	14,000	0	0
				Addition to reserve fund. . . . .	917	16	3
	<u>£74,788</u>	<u>13</u>	<u>9</u>		<u>£74,788</u>	<u>13</u>	<u>9</u>



## ATLAS—Continued.

## BALANCE SHEET, 31ST DECEMBER, 1890.

LIABILITIES.				ASSETS.			
<i>Proprietors.</i>				<i>Proprietors.</i>			
	£	s.	d.		£	s.	d.
Paid-up capital.....	120,000	0	0	Mortgages on county, board and corpora- tion rates.....	95,756	5	7
Bonuses added out of profits since 1847....	24,000	0	0	Mortgages on property within the United Kingdom.....	54,198	16	1
Reserve fund .....			144,000 0 0	Advances on rent charges .....	17,554	15	11
Fire fund .....			44,604 1 2				
Profit and loss .....			235,000 0 0	(None of the above are in Ireland.)			
Outstanding fire losses	19,594	8	9	Investments—			
Outstanding fire com- mission.....	336	3	11	Indian and Colonial Government securities.....	98,219	14	5
Due to other offices for re-assurances.....	2,934	19	9	Indian railway guaranteed stock..	15,000	0	0
Unpaid dividends.....	10,938	7	0	Railway and other debentures and debenture stocks.....	9,611	13	10
			33,803 19 5	Municipal corporations' bonds and stocks.....	63,652	15	7
				Freeholds and other property.....	61,240	19	3
				Branch and agency balances.....	47,411	17	2
				Due by other offices for re-assurances.....	8,407	16	0
				Outstanding premiums	4,242	18	9
				do interest due.	1,875	6	4
				do do accrued	2,673	18	10
				do accounts....	517	15	8
							65,129 12 9
				Cash (on deposit) ....	500	0	0
				do (in hand and on current account)....	9,461	3	5
							9,961 3 5
							£490,325 16 10
							£490,325 16 10

ATLAS—*Concluded.*BALANCE SHEET—*Concluded.*

<i>Life.</i>			<i>Life.</i>		
	£	s. d.		£	s. d.
Life assurance fund.	1,421,169	19 4	Mortgages on county, board and corporation rates.....	429,222	19 11
Life investments reserve fund.....	5,321	0 11	Mortgages on property within the United Kingdom.....	425,063	19 3
Claims under life policies announced but not yet paid..	40,848	0 0	Advances on rent charges.....	201,935	9 2
		1,467,339 0 3	Loans on life interests and reversions..	114,946	0 9
			(None of the above are in Ireland.)		
			Investments—		
			British Government securities.....	16,011	11 10
			Indian and Colonial Government securities.....	78,720	19 11
			Railway and other debentures and debenture stocks....	24,719	17 3
			Ground rents.....	10,676	6 0
			Municipal corporations' bonds and stocks.....	14,800	0 0
			Life interests and reversions purchased	52,741	16 6
			Loans on the company's policies.....	62,783	14 0
			Loans on personal security.....	250	0 6
			Branch and agency balances.....	6,668	3 7
			Outstanding premiums	3,015	3 8
			do interest due.	3,607	11 2
			do do accrued	13,407	13 5
			Cash (on deposit).....	3,000	0 0
			do (in hand and on current account)...	5,767	13 10
					1,647,339 0 3
					£1,957,664 17 1
					£1,957,664 17 1

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 THE BRITISH AMERICA ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Governor—JOHN MORISON.

Assistant Secretary—W. H. BANKS.

Principal Office—20 and 22 Front St. East, Toronto.

(Organized and commenced business in Canada, 1833.)

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 CAPITAL.
 

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Amount of joint stock capital authorized, subscribed for and paid up  
in cash .....\$ 500,000 00

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(For List of Shareholders, see Appendix.)

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 ASSETS.
 

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Value of real estate held by the Company, viz.—

Company's premises, corner of Front and Scott streets, Toronto,  
occupied as warehouses and offices.....\$ 150,000 00

Stocks and bonds held by the Company:—

<i>*Held in the United States.</i>	Par value.	Market value.
United States bonds, 6s, 1896. ....	\$ 30,000 00	\$ 35,100 00
do do 4s, 1907. ....	275,000 00	341,000 00
Ohio State bonds, 3 per cent., 1891. ....	100,000 00	101,000 00
Georgia State bonds, 4½ per cent., 1915. ....	25,000 00	26,250 00
Chicago and North-West R. R. stock, 6 per cent. ....	10,000 00	10,500 00
Chicago and North-West R. R. bonds, 5 per cent. ....	20,000 00	21,200 00
Burlington, Cedar Rapids and Northern R. R. bonds, 5 per cent. ....	10,000 00	9,600 00
Chicago, Burlington and Quincy R. R. bonds, 5 per cent. ....	33,000 00	32,670 00
New York, and West Shore R.R. 1st mortgage bonds, 4 per cent. ....	50,000 00	50,000 00
City of Toronto debentures, 4 per cent., 1925. ....	50,125 00	51,127 45
City of Richmond, Va., bonds, 4 per cent., 1924. ....	25,000 00	25,000 00
	<u>\$628,125 00</u>	<u>\$703,447 45</u>

*Deposited with Dominion Government.*

City of Kingston debentures. ....	\$ 11,000 00	\$ 11,605 00
Village of Port Perry debentures. ....	10,000 00	10,200 00
Town of Owen Sound do. ....	10,000 00	10,500 00
City of Hamilton do. ....	6,540 00	7,112 25
County of Carleton do. ....	1,000 00	1,020 00
Canadian Pacific Railway bonds. ....	1,000 00	1,090 00
Town of Harriston debentures. ....	7,000 00	7,350 00
City of St. Catharines debentures. ....	15,000 00	14,437 50
	<u>\$61,540 00</u>	<u>\$63,314 75</u>

\*Certificates of deposit held by the different Commissioners in the United States:—

1. California, United States bonds. ....	\$ 100,000 00
2. New York do do. ....	205,000 00
3. Georgia, Georgia State bonds. ....	25,000 00
4. Virginia, City of Richmond bonds. ....	25,000 00
5. Ohio, Ohio State bonds. ....	100,000 00
	<u>\$ 455,000 00</u>

## BRITISH AMERICA—Continued.

<i>Held by Company.</i>	Par Value.	Market Value.
Federal Bank stock.....	\$ 4,000 00	\$ 3,000 00
Farmers' Loan and Savings Company's stock.....	1,660 00	2,025 20
Freehold do do.....	7,640 00	9,784 00
Imperial do do.....	5,000 00	6,050 00
Western Canada do do.....	6,975 00	12,477 50
Ontario Loan and Debenture Company stock.....	5,000 00	6,400 00
Canada Landed Credit Company stock.....	2,820 00	3,384 00
Huron and Erie Loan and Savings Company stock.....	5,670 00	8,679 80
Dominion Savings and Investment Society stock.....	10,000 00	9,000 00
	<u>\$ 48,765 00</u>	<u>\$ 60,800 50</u>
<i>Recapitulation.</i>		
Held in the United States.....	\$ 628,125 00	\$ 703,447 45
Deposited with the Dominion Government.....	61,540 00	63,314 75
Held by Company.....	48,765 00	60,800 50
	<u>\$ 738,430 00</u>	<u>\$ 827,562 70</u>
Carried out at market value.....		\$ 827,562 70
Cash on hand at head office.....		1 11
Cash in banks, namely:—		
Canadian Bank of Commerce, New York.....	\$ 51,011 03	
do do Toronto.....	2,155 90	
Total.....		53,166 93
Interest accrued and unpaid on stocks, &c.....		8,842 60
Agents' balances.....		93,765 67
Sundry, viz.:—		
Office furniture.....	\$ 24,427 94	
Rent due and accrued.....	1,679 18	
Due for re-insurances and salvages on losses paid.....	450 00	
		<u>26,557 12</u>
Total assets.....		<u>\$1,159,896 13</u>

## LIABILITIES.

1. *Liabilities in Canada.*

Net amount of fire losses adjusted, but not due.....	\$ 4,171 76
do do claimed but not adjusted.....	9,031 07
	<u>\$ 13,202 83</u>
Net amount of fire losses resisted—in suit.....	\$ 712 50
do do not in suit.....	300 00
	<u>\$ 1,012 50</u>
Total amount of unsettled claims for fire losses in Canada (\$1,000 of which accrued prior to 1890).....	<u>\$ 14,215 33</u>
Total amount of unsettled claims for losses in Canada.....	\$ 14,215 33

## BRITISH AMERICA—Continued.

Reserve of unearned premiums for all outstanding risks in Canada, viz. :—

Fire .....	\$ 148,317 71	
Total reserve of unearned premiums for risks in Canada.....		148,317 71
Dividends declared and due but unpaid.....		3,636 62
do but not yet due .....		17,500 00
All other claims against the Company in Canada.....		2,774 82
Total liabilities, excluding capital stock, in Canada..	\$	186,444 48

2. *Liabilities in other Countries.*

Net amount of fire losses adjusted but not due .....	\$ 9,798 08	
do do claimed but not adjusted.....	26,454 65	
do do resisted—in suit .....	3,300 00	
Total unsettled fire losses (of which \$4,448.75 accrued in previous years)....	\$ 39,552 73	
Net amount of inland marine losses adjusted but not due.....	\$ 1,850 44	
Total net amount of unsettled claims for losses in other countries.....	\$	41,403 17
Reserve of unearned premiums, viz. :—		
Fire .....	\$ 371,076 11	
Inland marine.....	11,875 40	
Total.....		382,951 51
Total liabilities in other countries .....	\$	424,354 68
Total liabilities (excluding capital stock) in all countries.....	\$	610,799 16
Capital stock paid up.....	\$	500,000 00
Surplus beyond all liabilities and capital stock.....	\$	49,096 97

## INCOME.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums .....	\$ 267,867 31	\$ 624,476 21
Deduct re-insurance, rebate, abatement and return-premiums.....	63,391 74	88,985 32
Net cash received for fire premiums .....	\$ 204,475 57	\$ 535,490 89
<i>For Inland Marine Risks.</i>		
Gross cash received for premiums.....	\$ 13,224 04	\$ 61,507 01
Deduct re-insurance, &c.....	2,379 46	10,253 42
Net cash received for inland marine premiums.....	\$ 10,844 58	\$ 51,253 59
Total net cash received for premiums.....	\$ 215,320 15	\$ 586,744 48
Total net cash received for premiums in all countries.....	\$	802,064 63
Received for interest and dividends on stock and all other sources.....		30,604 03
Rents.....		5,300 03
Total cash income.....	\$	837,968 69

## BRITISH AMERICA—Continued.

## EXPENDITURE.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$52,378.89)	\$ 27,137 82	\$ 38,550 26
Deduct savings and salvage .....	\$ 2,548 75	
Deduct amount received for re-insurance .....	6,759 41	
Total deductions .....	5,898 81	3,409 35
Net amount paid during the year for said losses .....	<u>\$ 21,239 01</u>	<u>\$ 35,140 91</u>
Paid for losses occurring during the year .....	\$ 142,444 40	\$ 314,612 25
Deduct savings and salvage .....	\$ 14,308 67	
Deduct re-insurance .....	26,671 20	
Total deductions .....	25,365 37	15,614 50
Net amount paid for said losses .....	<u>\$ 117,079 03</u>	<u>\$ 298,997 75</u>
Total net amount paid during the year for fire losses .....	<u>\$ 138,318 04</u>	<u>\$ 334,138 66</u>
<i>For Inland Marine Risks.</i>		
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$1,845 22)		\$ 2,243 61
Deduct re-insurance .....	\$ 2 68	
Total deductions .....		2 68
Net amount paid during the year for said losses .....	<u>\$</u>	<u>\$ 2,240 93</u>
Paid for losses occurring during the year .....	\$ 1,077 24	\$ 34,131 01
Deduct savings and salvage .....	\$ 950 56	
Deduct amount received for re-insurance .....	6,364 42	
Total deductions .....	2 02	7,312 96
Net amount paid for said losses .....	<u>\$ 1,075 22</u>	<u>\$ 26,818 05</u>
Received from re-insurances on losses occurring in previous years .....	682 98	
Total net amount paid during the year for said losses .....	<u>\$ 392 24</u>	<u>\$ 26,818 05</u>
Total net amount paid during the year for inland marine losses ..	<u>\$ 392 24</u>	<u>\$ 29,058 98</u>
Total net amount paid during the year for fire and inland marine losses, viz. :—		
In Canada .....		\$ 138,710 28
In other countries .....		363,197 64
Total .....		<u>\$ 501,907 92</u>
Net amount paid during the year for ocean losses .....		Nil.
Paid for dividends on capital stock at 7 per cent .....		34,821 50
Commission or brokerage .....		155,981 95
Salaries, fees and all other charges of officials .....		33,675 38
Taxes .....		17,380 07
Miscellaneous payments, viz. :—Office expenses, \$2,017.64; auditors and scrutineers, \$415; trustees, \$300; telegraph and express, \$754.77; postage, \$5,086.53; advertising, \$3,469.65; duty, \$180.90; directors' compensation, \$1,934.00; travelling, \$2,678.79; exchange, \$1,375.39; printing and stationery, \$5,846.75; board and patrol, \$9,431.50; special agents, surveying, &c., \$23,180.53; rent account, repairs to buildings, &c., \$8,609.61; office furniture account, \$3,230.92; various, \$2,897.70 .....		71,409 68
Total cash expenditure .....		<u>\$ 815,176 50</u>

BRITISH AMERICA—*Concluded.*

## CASH ACCOUNT.

1889.		<i>Dr.</i>	
Dec. 31. To balance on hand and in banks at this date .....	\$	68,975	86
1890.		<i>Cr.</i>	
Dec. 31. To income as above .....		837,968	69
Received from realization of investments .....		41,312	50
Received from Company's ex-trustees in New York.....		6,011	99
<b>Total .....</b>	<b>\$</b>	<b>954,269</b>	<b>04</b>
1890.		<i>Cr.</i>	
Dec. 31. By expenditure during year as above .....	\$	815,176	50
By investments.....		85,924	50
Balance in hand and in banks at this date .....		53,168	04
<b>Total .....</b>	<b>\$</b>	<b>954,269</b>	<b>04</b>

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premium.	Amount.	Premium.	Amount.	Premium.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement...	26,575,799	322,892 00	60,832,570	769,576 04	87,408,369	1,092,468 04
Taken during the year— new and renewed .....	19,977,950	265,100 79	50,033,947	621,164 23	70,011,897	886,265 02
<b>Total .....</b>	<b>46,553,749</b>	<b>587,992 79</b>	<b>110,866,517</b>	<b>1,390,740 27</b>	<b>157,420,266</b>	<b>1,978,733 06</b>
Deduct terminated .....	19,762,267	261,498 58	50,303,525	637,836 83	70,065,792	899,335 41
Gross in force at end of year .....	26,791,482	326,494 21	60,562,992	752,903 44	87,354,474	1,079,397 65
Deduct re-insured.....	2,534,092	37,849 23	1,132,332	17,554 83	3,666,424	55,404 06
<b>Net in force at 31st December, 1890 .....</b>	<b>24,257,390</b>	<b>288,644 98</b>	<b>59,430,660</b>	<b>735,348 61</b>	<b>83,688,050</b>	<b>1,023,993 59</b>
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement...			1,280,220	33,625 07	1,280,220	33,625 07
Taken during the year .....	3,249,276	14,051 24	7,046,797	60,835 45	10,296,073	74,886 69
<b>Total .....</b>	<b>3,249,276</b>	<b>14,051 24</b>	<b>8,327,017</b>	<b>94,460 52</b>	<b>11,576,293</b>	<b>108,511 76</b>
Deduct terminated .....	3,249,276	14,051 24	7,283,365	70,709 73	10,532,641	84,760 97
<b>Gross and net in force at 31st December, 1890 .....</b>			<b>1,043,652</b>	<b>23,750 79</b>	<b>1,043,652</b>	<b>23,750 79</b>

Total number of policies in force at date.....(No return.)

Total net amount in force.....\$ 84,731,702 00

Total premiums thereon ..... 1,047,744 38

Subscribed and sworn to, 9th February, 1891, by

J. MORISON,  
Governor.  
W. H. BANKS,  
Assistant Secretary.

(Received, 10th February, 1891.)

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 THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).
 

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STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1890.

Chairman—THOMAS CHILTON.  
 Principal Office—LIVERPOOL, ENG.  
 Agent in Canada—EDWARD L. BOND.

Underwriter—R. N. DALE.  
 Secretary—ARTHUR MCNEILL.  
 Head Office in Canada—Montreal.

(Organized or incorporated, 1863. Commenced business in Canada, 16th May, 1888.)

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 CAPITAL.
 

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Amount of joint stock capital authorized and subscribed for.....£	1,000,000
Amount paid up in cash.....	<u>200,000</u>

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 ASSETS IN CANADA.
 

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Stocks and bonds in deposit with the Receiver General, viz. :—

	Par value.	Market value.
City of Montreal 4 per cent. debentures.....	\$ 112,000 00	\$ 115,360 00
Carried out at market value.....		\$ 115,360 00
<b>Total assets in Canada.....</b>		<b>\$ 115,360 00</b>

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 LIABILITIES IN CANADA.
 

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Net amount of inland marine losses due but not claimed.....	\$ 20 74
Net amount of unsettled claims for Inland Marine losses in Canada.....	\$ 20 74
Reserve of unearned premiums for all outstanding risks in Canada.....	210 00
<b>Total liabilities in Canada.....</b>	<b>\$ 230 74</b>

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 INCOME IN CANADA.
 

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*For Inland Marine Risks.*

Gross premiums received in cash.....	\$ 17,362 09
Deduct re-insurance, rebate, abatement and return-premiums.....	650 01
Net cash received for inland marine premiums.....	\$ 16,712 08
Received for interest on bonds.....	4,480 00
<b>Total income (inland marine) in Canada.....</b>	<b>\$ 21,192 08</b>

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 EXPENDITURE IN CANADA.
 

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Net amount paid during the year for inland marine losses occurring in previous years, which losses are estimated at the last statement at \$1,053.87.....	\$ 1,055 43
Net amount paid for inland marine losses occurring during the year.....	1,305 16
Commission or brokerage.....	1,766 37
Salaries, fees and all other charges of officials in Canada.....	1,037 13
Taxes in Canada.....	607 89
Miscellaneous payments, viz, postage, \$151.72; telegrams, \$65.18; printing, \$31.80; sundries, \$30.58.....	279 28
<b>Total expenditure (inland marine) in Canada.....</b>	<b>\$ 6,051 26</b>



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 THE BRITISH AND FOREIGN MARINE—*Continued.*

## RISKS AND PREMIUMS.

<i>Inland Marine Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year.....	191	\$ 3,490,955	\$ 17,362 09
Deduct terminated.....	188	3,448,955	16,942 09
Gross and net in force 31st December, 1890.....	<u>3</u>	<u>\$ 42,000</u>	<u>\$ 420 00</u>

Subscribed and sworn to, 4th February, 1891, by

EDWARD L. BOND,

*Chief Agent.*

(Received, 5th February, 1891.)

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 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(*Abstracted from Directors' Report, Liverpool, Eng., 26th January, 1891.*)

The premiums taken for the year 1890 amount to £343,467 14s. 9d., and the claims settled to £179,128 18s. 10d., leaving a net balance, after deducting expenses, of £128,507 6s. 6d. at the credit of underwriting account.

The net amount insured upon goods and freight was £64,790,781, of which £2,220,401 remained at risk on the 31st December, 1890, the net premiums on risks run off being £248,760. The net amount insured upon ships was £3,248,749, of which £1,270,690 was at risk at the end of the year. The premiums expired on ships are £44,280.

The underwriting account for 1889 has resulted in a profit of £14,874 4s. 6d. To this sum must be added the interest account for the year 1890, and profit on investments sold, amounting to £38,584 3s. 2d. These with £159,734 14s. 2d. brought forward from 1889, leave to the credit of profit and loss account £213,193 1s. 10d.

Out of this amount an ad-interim dividend of 8s. per share was paid on the 1st of July last, and the directors now propose to pay a further dividend of 8s. per share, and a bonus of 6s. per share, both free of income tax, making a distribution of 22s. per share or 27½ per cent. for the year. The directors recommend that after providing for income tax the balance of undivided profits, £156,788 3s. 10d., be carried to next account.

BRITISH AND FOREIGN MARINE—Continued.  
 PROFIT AND LOSS ACCOUNT, 31ST DECEMBER, 1890.

To Balance, 31st December, 1889	£206,734 14 2	£ s. d.	By Claims, returns, &c., and commission on profits of 1889, settled in 1890.—Freight and cargo	£ 92,460 8 11	£ s. d.
Less dividend and bonus for 2nd half of year 1889	£35,000 0 0		Ships	45,133 2 6	
Less amount carried to reserve fund	10,000 0 0				
Less amount for office furniture	2,000 0 0				
	47,000 0 0			£137,593 11 5	
Balance underwriting account, 1889:	159,734 14 2		Amount credited to 1890 account to meet claims:		150,093 11 5
Freight and cargo	£108,251 0 9		Freight and cargo	£6,000 0 0	
Ships	56,716 15 2		Ships	6,500 0 0	
Interest account, 1890	164,967 15 11			12,500 0 0	
Profit on the sale of investments	£32,239 12 6		Balance carried down, viz.:		
	6,344 10 8		Profit on underwriting account, 1889	£14,874 4 6	
	38,584 3 2		Interest account, 1890	38,584 3 2	
			Balance from last account	£ 53,458 7 8	
				159,734 14 2	
				213,193 1 10	
				£363,286 13 3	

UNDERWRITING ACCOUNT, 1890.

To Premiums, 1890, less returns, re-insurance and foreign taxes:—Freight and cargo	£256,423 14 9	£ s. d.	By Claims, 1890:—Freight and cargo	£156,508 18 2	£ s. d.
Ships	87,044 0 0		Ships	36,032 0 8	
Registration fees	343,467 14 9				
	29 2 6		Less credited as above	£191,628 18 10	
				12,500 0 0	
			Directors' remuneration	179,128 18 10	
			Auditors' do	3,750 0 0	
			General expenses—Liverpool	210 0 0	
			London	15,329 17 10	
			New York	3,653 2 8	
			Agency expenses—British	8,983 10 10	
			Foreign	634 11 9	
			Office furniture	2,565 10 7	
			Balance carried down	733 18 3	
				128,507 6 6	
				£343,496 17 3	

BRITISH AND FOREIGN MARINE—Concluded.

BALANCE SHEET, 31ST DECEMBER, 1890.

	£	s.	d.	£	s.	d.
To Capital.....	200,000	0	0	By Investments.....	£661,861	11 5
Reserve fund.....	361,348	4	0	Castle Street property.....	69,526	10 7
Balance profit and loss account, brought down.....	£213,193	1	10	Loans.....	93,709	4 2
Less interim dividend paid 1st July, 1890, and income tax for previous year.....	21,404	18	0	Stamps.....	827,097	6 2
Balance underwriting account.....	191,788	3	10	Cash at bankers and on hand and bills receivable.....	741	4 11
Re-insurance account.....	128,507	6	6	Interest accrued, but not received.....	38,951	0 3
Dividends unpaid.....	27,972	10	7	Accounts due to the company for premiums, &c.....	9,925	13 11
Accounts due by the company.....	181	10	0		61,130	19 10
	28,048	10	2			
	<u>£937,846</u>	<u>5</u>	<u>1</u>			
					<u>£937,846</u>	<u>5 1</u>

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 THE CALEDONIAN INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1890.

Chairman—  
 HON. E. C. BULLER ELPHINSTONE. | *Manager and Actuary—*  
 D. DEUCHAR, F.I.A. & F.F.A.  
*Principal Office—Edinburgh.*

*Agents in Canada—TAYLOR BROS.* | *Head Office in Canada—Montreal.*  
 (Organized or incorporated, 1805; commenced business in Canada, September, 1883.)

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## CAPITAL.

Amount of joint stock capital authorized, £1,000,000.....	\$4,866,666 67
Amount subscribed for, £450,000.....	2,190,000 00
Amount paid up in cash, £90,000.....	438,000 00

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## ASSETS IN CANADA.

Stocks and bonds held by the Company:—

	Par value.	Market value.
Province of Quebec 5 per cent. bonds .....	\$ 48,666 67	\$ 54,068 66
City of Toronto.....	61,709 33	72,922 90
Total par and market values .....	<u>\$ 110,376 00</u>	<u>\$ 126,991 56</u>

Carried out at market value.....\$ 126,991 56  
 (The above being in deposit with the Receiver-General.)

Cash on hand at the head office in Canada.....	1,228 94
Cash in Banque du Peuple.....	1,877 91
Cash in hands of agents in Canada.....	8,471 90
Insurance maps and plans.....	4,500 00

Total assets in Canada.....\$ 143,070 31

## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 2,760 95
Total net amount of unsettled claims for losses in Canada.....	\$ 2,760 95
Reserve of unearned premiums for all outstanding risks in Canada.....	70,797 10
Commission on uncollected premiums in agents' hands.....	1,906 18
Amount to credit of general agents' account.....	2,114 17

Total liabilities in Canada.....\$ 77,578 40

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 113,816 01
Deduct re-insurance, rebate, abatement and return-premiums .....	10,127 04
Net cash received for premiums.....	\$ 103,688 97
*Received for interest on deposit (approximate).....	5,000 00

Total income in Canada.....\$ 108,688 97

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 \*Interest paid direct to company at Edinburgh.

## CALEDONIAN—Continued.

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,637.42) .....	\$	4,689 73
Amount paid for losses occurring during the year .....	\$	72,315 49
Deduct amount received for re-insurance .....		3,590 32
Net amount paid for said losses .....	\$	68,725 17
Total net amount paid during the year for losses in Canada.....	\$	73,414 90
Commission or brokerage, salaries, fees and all other charges of officials in Canada.....		25,444 39
Paid for Government taxes in Canada.....		1,052 95
Paid for plans.....		847 59
Sundries .....		124 67
Total expenditure in Canada.....	\$	<u>100,884 50</u>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	10,075	\$ 13,641,112	\$ 143,410 20
Policies taken during the year (new).....	2,913	4,364,620	45,663 86
do do (renewed) .....	3,266	5,469,282	68,152 15
Total.....	16,254	\$ 23,475,014	\$ 257,226 21
Deduct terminated.....	5,930	9,644,606	112,947 31
Gross in force at end of year.....	10,324	\$ 13,830,408	\$ 144,278 90
Deduct re-insured .....		596,598	6,215 84
Net in force on 31st December, 1890.....	10,324	\$ 13,233,810	\$ 138,063 06
Total number of policies in force in Canada .....			10,324
Total net amount in force.....			\$13,233,810 00
Total premiums thereon .....			<u>138,063 06</u>

Subscribed and sworn to, 26th February, 1891, by

JAMES W. TAYLOR,  
*Chief Agent.*

(Received, 27th February, 1891.)

## CALEDONIAN—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1889.

*(Abstracted from the Directors' Report, Edinburgh, Scotland, 18th April, 1890.)*

## FIRE DEPARTMENT.

The results shown by the accounts are as follows:—

Balance from previous year after providing for dividend.....	£ 11,494	7	5
Premiums, less re-insurances.....	127,074	18	2
Interest and transfer fees.....	15,517	4	2
Gain on investments (realized during the year).....	2,264	10	1
	<u>£156,350</u>	<u>19</u>	<u>10</u>
Deduct—Losses (67.6 per cent).....	£85,968	4	9
Expenses of management.....	20,568	2	4
Commission.....	22,555	19	11
Income tax on profit.....	341	3	0
	<u>£129,433</u>	<u>10</u>	<u>0</u>
Surplus.....	<u>£ 26,917</u>	<u>9</u>	<u>10</u>

The directors recommend that from the above sum a dividend of £1 3s. per share (being the same as that paid last year) be declared, free of income tax, to be paid in two equal portions of 11s. 6d. per share, on 2nd June and 1st December next. This will absorb £20,700, leaving a balance of £6,217 9s. 10d. to be carried forward.

The fire losses of the year have been exceptionally large, but notwithstanding this the total outgoings only exceed the amount of the premiums by £2,358. The occurrence of an unfavourable year in which the losses have reached 67.6 per cent., immediately following a year in which they were only 49.9 per cent., exemplifies the fluctuations incidental to fire insurance business.

The fire losses for the past year were about £86,000. Of this total, about £47,500 occurred in the United Kingdom; £15,300 in the British colonies, including Canada; £18,600 at the Pacific coast; £900 in the smaller foreign agencies; and £3,700 on foreign re-insurances from first-class British offices. The home losses were at the rate of 58 per cent. on the home premiums. In 1888 they were only 48 per cent. The Colonial and foreign losses, which in 1888 were 53 per cent., reached 85 per cent. in 1889. When the expenses are added, a loss is shown on that section of the business of an amount nearly equal to the profit yielded by the colonial and foreign business in 1888. This has been largely due to the results in the Pacific coast agency, where the losses for 1889 (chiefly through the conflagrations at Seattle, Spokane Falls, etc.) were at the high rate of 114 per cent.

## REVENUE ACCOUNTS, FOR THE YEAR ENDING 31ST DECEMBER, 1889—FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance funds at 31st December, 1888, including provision for dividend, as per contract.....	374,694	7	5	Losses by fire, after deduction of re-insurances.....	85,968	4	9
Premiums.....	£151,469	4	5	Expenses of management.....	20,568	2	4
LESS—Re-insurance premiums.....	24,394	6	3	Commission.....	22,555	19	11
Interest and dividends.....	£ 15,889	4	9	Income tax on profit.....	341	3	0
LESS—Income tax.....	383	13	1	Dividend to shareholders.....	20,700	0	0
Transfer fees.....	11	12	6	Amount of fire insurance funds at the end of the year, as per balance sheet—			
Gain on investments (profit on securities sold).....	2,264	10	1	Capital paid up.....	£ 90,000	0	0
	<u>£519,550</u>	<u>19</u>	<u>10</u>	Guarantee fund.....	190,000	0	0
				Reserve premium account.....	62,500	0	0
				Balance.....	26,917	9	10
					<u>£369,417</u>	<u>9</u>	<u>10</u>
					<u>£519,550</u>	<u>19</u>	<u>10</u>

CALEDONIAN—*Concluded.*

## GENERAL BALANCE SHEET, AS AT 31ST DECEMBER, 1889.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Shareholders' capital paid up.....	90,000	0	0	Mortgages on property within the United Kingdom.....	429,228	15	0
Life assurance and annuity fund.....	978,872	6	4	Loans secured over public rates.....	114,746	10	10
Fire insurance funds (exclusive of capital).....	279,417	9	10	Loans on the Company's life policies.....	55,041	10	1
	<u>£1,348,289</u>	<u>16</u>	<u>2</u>	Investments—			
Claims under life policies admitted but not yet paid.....	12,873	5	6	Colonial Government securities....	46,436	0	4
Outstanding fire losses.....	11,427	2	8	Indian Government guaranteed railway stock.....	26,020	0	0
Proprietors' dividends outstanding.....	1,535	7	6	Colonial municipal and harbour bonds.....	9,812	10	0
Sundry balances due by the Com- pany.....	2,426	18	11	Railway and other debentures.....	139,996	15	2
				Railway Preference Stock.....	13,720	16	2
				Shares of the Caledonian Insurance Company purchased and held as authorized by the Company's Act of Parliament, 9 Vic., cap. 5, sec. 31.....	1,724	2	2
				eu-duties and ground-annuals.....	177,597	15	6
				House property.....	88,284	4	10
				Life interests and reversions pur- chased.....	37,950	18	10
				Loans on life interests and reversions.....	77,651	13	8
				Loans on personal security with life policies and the Company's shares.....	25,601	0	0
				Agents' balances (receipts in course of collection).....	32,393	11	2
				Outstanding premiums.....	1,347	7	3
				Outstanding interest.....	1,358	9	1
				Interest accrued but not due.....	9,741	3	6
				Cash on deposit.....	79,500	0	0
				Cash in hand and on current account.....	6,595	16	3
				Office furniture.....	1,777	2	11
				Stamps.....	26	8	0
	<u>1,376,552</u>	<u>10</u>	<u>9</u>		<u>£1,376,552</u>	<u>10</u>	<u>9</u>

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 THE CITIZENS' INSURANCE COMPANY OF CANADA.
 

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STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1890.

President—HON. J. J. C. ABBOTT.

Secretary—WILLIAM SMITH.

General Manager—E. P. HEATON.

Principal Office—179 St. James Street, Montreal.

(Incorporated 27 and 28 Vic., cap. 98; assented to 30th June, 1864; commenced business in Canada, 1st January, 1865.)

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 CAPITAL.
 

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Amount of joint stock capital authorized.....	\$2,000,000 00
Amount of joint stock capital subscribed for.....	820,845 00
Amount paid up in cash .....	<u>152,190 25</u>

(For List of Shareholders, see Appendix.)

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 ASSETS.
 

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(Fire and Accident Departments.)

Value of real estate held by the Company, viz. :—

The Company's building, 179-181 St. James Street, Montreal.....	\$ 100,000 00	
		<u>\$ 100,000 00</u>
Loans secured by bond or mortgage on real estate.....		4,300 00
Interest accrued on said loans.....		75 12

Stocks and bonds held by the Company, viz. :—

	Par value.	Market value.
Lake Champlain and St. Lawrence Ry. 6 p. c. bonds.....	\$ 12,000 00	\$ 12,300 00
Intercolonial Coal Company 7 p. c. bonds.....	5,000 00	5,000 00
Dundas Cotton Mills 7 p. c. bonds.....	10,000 00	10,000 00
Montreal Harbour 5 p. c. bonds.....	1,000 00	1,150 00
London Loan Company 5 p. c. bonds.....	5,000 00	5,000 00
West Tilbury 6 p. c. debentures.....	1,446 60	1,446 60
Sandwich East 6 p. c. debentures.....	1,428 00	1,428 00
70 shares Merchants' Bank stock .....	7,000 00	9,940 00
25 shares Bank of Montreal stock.....	5,000 00	11,150 00

Bonds deposited with Receiver-General, viz. :—

City of Belleville 4½ p. c. bonds.....	53,000 00	55,120 00
Parkhill 6 p. c. bonds.....	3,000 00	3,150 00
Total par and market values.....	<u>\$ 103,874 60</u>	<u>\$ 115,684 60</u>

Carried out at market value.....	115,684 60
Cash on hand.....	741 99
Interest accrued and unpaid.....	1,048 79
Agents' balances and premiums in course of collection.....	40,999 79
Bills receivable.....	412 75
Calls on stock in course of collection .....	543 00
Sundry debtors.....	\$ 4,156 53
Furniture.....	1,267 58
Plans and maps .....	5,674 18
Rent accrued and unpaid.....	1,005 70
	<u>12,103 99</u>



## CITIZENS'—Continued.

Glasgow and London securities assigned to the Citizens' Insurance Company, but held in trust by the Dominion Government:—

	Par value.	Market value.
South Australia 6 p. c. bonds.....	\$ 9,733 33	\$ 10,974 33
West Australia 5 p. c. bonds.....	12,166 67	13,991 67
Queensland 6 p. c. bonds.....	5,840 00	6,365 60
Queensland 4 p. c. bonds.....	2,433 33	2,555 00
Tasmania 4 p. c. bonds.....	2,433 33	2,555 00
Tasmania 6 p. c. bonds.....	12,166 67	13,322 50
Cape of Good Hope 6 p. c. bonds.....	5,840 00	6,015 20
Port Elizabeth 6 p. c. bonds.....	4,866 67	5,012 67
Victoria 6 p. c. bonds.....	2,433 33	2,506 33
Canada 3½ p. c. inscribed stock.....	99,766 67	102,759 67
	<u>\$ 157,680 00</u>	<u>\$ 166,057 97</u>

Carried out at market value.....	\$ 166,055 69
Deposit receipt Canadian Bank of Commerce.....	20,978 33
Balance due from Glasgow and London, secured by agents' balances and outstanding premiums.....	25,448 42
<b>Total assets.....</b>	<b>\$ 488,392 47</b>

## LIABILITIES.

## 1. LIABILITIES IN CANADA.

(Fire and Accident Departments.)

## Fire Department.

Net amount of losses adjusted, but not due.....	\$ 33,379 27
Net amount of losses resisted, in suit (incurred in previous years).....	600 00

Total net amount of unsettled claims for fire losses in Canada.....	\$ 33,979 27
Total reserve of unearned premiums for fire risks in Canada.....	188,711 20
<b>Total.....</b>	<b>\$ 222,690 47</b>

## Accident Department.

Net amount of losses in Canada, claimed but not adjusted (of which \$2,913.86 was incurred in previous years).....	\$ 6,226 10
Reserve of unearned premiums for all outstanding accident risks in Canada.....	16,014 69
<b>Total.....</b>	<b>\$ 22,240 79</b>

Total liability (for unsettled claims and reserve) in Fire and Accident Departments in Canada.....	\$ 244,931 26
Loans on security of the Company's building, 179 and 181 St. James street, Montreal, 5 per cent. interest.....	45,000 00
Interest thereon accrued, but not yet due.....	653 40
Due to re-insuring companies.....	49,356 32
<b>Total liabilities in Canada.....</b>	<b>\$ 339,940 98</b>

## 2. LIABILITIES IN OTHER COUNTRIES.

## Fire Department.

Net amount of losses claimed, but not adjusted.....	\$ 9,235 87
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Total amount of unsettled claims for fire losses in other countries.....	\$ 9,235 87
Reserve of unearned premiums for all outstanding risks in other countries.....	29,376 93
<b>Total liabilities in other countries.....</b>	<b>\$ 38,612 80</b>

## CITIZENS'—Continued.

Total liability in all countries, exclusive of capital stock—Fire and Accident Departments.....	\$ 378,553 78
*Capital stock paid up in cash and notes.....	<u>152,733 25</u>

## INCOME.

## (Fire Department.)

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 227,625 78	\$ 66,258 28
Deduct re-insurance, rebate, abatement and return-premiums.....	40,216 58	9,638 27
Net cash for said premiums.....	<u>\$ 187,409 20</u>	<u>\$ 56,620 01</u>
** Total net cash received for premiums in all countries.....		\$ 244,029 21
Received for interest.....		10,717 86
Received from all other sources, viz. :—		
Rents.....		\$ 3,329 91
Sundry.....		78 83
		<u>3,408 74</u>
Total.....		\$ 258,155 81
Received for calls on capital.....		490 22
Total cash income.....		<u>\$ 258,646 03</u>

## EXPENDITURE.

## (Fire Department.)

	In Canada.	In other Countries.
Paid for losses occurring in previous years (which losses were estimated in the last statement at \$17,996.63).....	\$ 12,550 95	\$ 2,894 32
Less amount received for re-insurance.....	970 00	
Net amount paid for said losses.....	<u>\$ 11,580 95</u>	<u>\$ 2,894 32</u>
Paid for losses occurring during the year.....	\$ 173,499 86	\$ 11,499 30
Less amount received for re-insurance.....	36,392 93	
Net amount paid for said losses.....	<u>\$ 137,106 93</u>	<u>\$ 11,499 30</u>
Total net amount paid during the year for fire losses.....	<u>\$ 148,687 88</u>	<u>\$ 14,393 62</u>
† Total net amount paid during the year for fire losses.....		\$ 163,081 50
Commission or brokerage.....		43,407 19
Salaries, fees and other charges of officials.....		10,049 61
Taxes (Municipal and Provincial).....		2,435 42
Miscellaneous payments, viz. :—Inspection expenses, \$2,806.60; law costs, \$227.29; commercial agency, \$150.00; advertising, \$1,124.12; stationery and printing, \$2,165.26; exchange, \$188.91; postage, telegrams and telephones, \$697.59; express, \$187.35; rents, \$1,991.85; underwriters' assessment, \$513.58; travelling expenses, \$258.83; Quebec and Montreal fire commission, \$236.71; insurance superintendence, \$114.06; gas, water and sundry office expenses, \$1,665.66; furniture, \$22.50; maps and plans, \$1,037.86; special expenses, Glasgow and London Insurance Company, \$1,368.72....		14,756 89
Total cash expenditure.....		<u>\$ 233,730 61</u>

\* This capital is also liable to the Life Department.

\*\* This does not include any premium for Glasgow and London re-insurance business assumed 1st Oct., 1890.

† This item includes all payments for losses on Glasgow and London business from 1st Oct., 1890.

CITIZENS'—Continued.  
RISKS AND PREMIUMS.

	In Canada.			In other Countries.			Totals in all Countries.		
	Num-ber.	Amount.	Premiums thereon.	Num-ber.	Amount.	Premiums thereon.	Num-ber.	Amount.	Premiums thereon.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
<b>Fire Risks.</b>									
Gross policies in force at date of last statement. . . . .	20,075	25,306,057	299,787 15	824	682,789	16,973 67	20,899	26,073,846	316,760 82
Taken during the year—new and renewed. . . . .	41,175	55,640,893	413,586 36	3,262	4,421,660	73,088 09	44,437	60,062,553	486,624 45
Total. . . . .	61,250	81,036,950	713,373 51	4,086	5,104,449	90,011 76	65,336	86,141,399	803,385 27
Deduct terminated. . . . .	17,933	25,365,006	240,553 70	1,510	1,909,226	29,850 75	19,443	27,274,232	269,904 45
Gross in force at end of year. . . . .	43,317	55,671,944	472,819 81	2,576	3,195,223	60,661 01	45,893	58,867,167	533,480 82
Deduct re-insured. . . . .		16,259,521	131,708 90		328,700	3,168 22		16,588,221	134,877 12
Net in force at 31st Dec., 1890. . . . .	43,317	39,412,423	341,110 91	2,576	2,866,523	57,492 79	45,893	42,278,946	398,603 70
<b>ACCIDENT RISKS.</b>									
Gross policies in force at date of last statement. . . . .		2,400,000	32,324 93					2,400,000	32,324 93
Taken during the year—new and renewed. . . . .		4,156,900	45,477 47					4,156,900	45,477 47
Total. . . . .		6,556,900	77,802 40					6,556,900	77,802 40
Deduct terminated. . . . .		3,728,500	43,856 45					3,728,500	43,856 45
Gross in force at end of year. . . . .		2,828,400	33,945 95					2,828,400	33,945 95
Deduct re-insured. . . . .		420,750	1,916 56					420,750	1,916 56
Net in force at 31st Dec., 1890. . . . .		2,407,650	32,029 39					2,407,650	32,029 39

CITIZENS'—Continued.

Total number of policies in force at date. (No return.)	
Total net amount in force—Fire and Accident Departments.....	\$44,686,596 00
Total premiums thereon.....	430,633 09

ACCIDENT DEPARTMENT.

INCOME.

Gross cash received for premiums.....	\$ 45,020 71
Less re-insurance and return-premiums.....	5,424 95
Net premium income.....	\$ 39,595 76

EXPENDITURE.

Losses of previous years paid in 1890.....	\$ 6,486 90
Cash paid for losses occurring during the year.....	9,380 31
Commission.....	13,976 13
Salaries, fees, and other charges of officials.....	2,144 66
Taxes (Municipal and Provincial) .....	405 90
Other expenses, viz.:—Law costs, \$39.25; insurance superintendence, \$20.05; travelling expenses, \$62.04; rent, \$745.92; express, \$45.10; exchange, \$31.00; stationery and postage, \$630.90; advertising, \$261.12; gas, water and sundry office expenses, \$304.76; bonus to policy-holders, \$271.50; commercial agencies, \$50.00; telephones, &c., \$157.37... ..	2,619 01
Total cash expenditure .....	\$ 35,012 91

Subscribed and sworn to, 3rd March, 1891, by

J. J. C. ABBOTT, *President.*  
E. P. HEATON, *General Manager.*

(Received, 4th March, 1891.)

The following is a statement for the whole business of the company, embracing the Fire, Accident and Life branches:—

ASSETS.

Fire and Accident.....	\$ 488,392 47
Life (see Life statement).....	73,154 20
Total assets.....	\$ 561,546 67

LIABILITIES.

Fire and Accident.....	\$ 378,553 78
Life.....	107,658 98
Total liabilities (except paid-up capital).....	\$ 486,212 76
Capital stock paid up in cash and notes.....	\$ 152,733 25

CITIZENS'—*Concluded.*

INCOME.

Fire.....	\$ 258,155 81
Accident.....	39,595 76
Life.....	27,462 46
Total cash income.....	<u>\$ 325,214 03</u>

EXPENDITURE.

Fire.....	\$ 233,730 61
Accident.....	35,012 91
Life.....	33,072 51
Total cash expenditure.....	<u>\$ 301,816 03</u>

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THE CITY OF LONDON FIRE INSURANCE COMPANY (LIMITED) OF  
LONDON, ENGLAND.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—SIR HENRY E. KNIGHT.

*Secretary and General Manager*—  
L. C. PHILLIPS.

*Principal Office*—101 Cheapside, London, England.

*Chief Agent in Canada*—H. M. BLACKBURN. |

*Head Office in Canada*—Toronto.

(Organized or incorporated, 9th February, 1881. Commenced business in  
Canada, 1st September, 1881.)

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CAPITAL.

Amount of capital authorized and subscribed for.....\$9,733,333 33  
Amount paid up in cash..... 973,333 33

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ASSETS IN CANADA.

Stocks in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Canada 4 per cent. stock.....	\$102,200 00	\$107,310 00
Canada 3½ do do.....	14,600 00	15,184 00
South Australian 4 per cent. stock.....	14,600 00	15,184 00
Total par and market values.....	\$131,400 00	\$137,678 00

Carried out at market value..... \$ 137,678 00  
Cash on hand at head office in Canada..... 343 99

Cash in bank, viz. :—

Dominion Bank, Toronto.....	\$ 885 19
do St. John, N.B.....	687 91

Total..... 1,573 10

Cash in hands of agents in Canada..... 13,949 86

Sundry, viz. :—

Plans.....	\$ 3,646 16
Office furniture and fixtures.....	1,036 45

4,682 61

Total assets..... \$ 158,227 56

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LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted.....	\$ 700 00
do do adjusted, but not due.....	125 00
do do reported or supposed but not claimed.....	4,000 00
	\$ 4,825 00
do do resisted, in suit (accrued in 1889).....	386 40

Total net amount of unsettled claims for losses in Canada..... \$ 5,211 40

Reserve of unearned premiums for all outstanding risks in Canada..... 94,483 07

Miscellaneous claims..... 229 00

Total liabilities in Canada..... \$ 99,923 47

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CITY OF LONDON—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums .....	\$ 165,947 09	
Deduct re-insurance, rebate, abatement and return-premiums.....	25,189 27	
Net cash received for premiums.....	\$ 140,757 82	
*Received for interest and dividends.....	5,183 00	
Endorsement fees. ....	172 52	
Miscellaneous.....	134 98	
Total income in Canada.....	\$ 146,248 32	

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$8,131.44).....	\$ 7,531 44	
Deduct amount received for re-insurance.....	300 00	
Net amount paid for said losses.....	\$ 7,231 44	
Paid for losses occurring during the year.....	\$ 82,880 98	
Deduct savings, salvage and re-insurance .....	3,064 09	
Net amount paid during the year for said losses .....	\$ 79,816 89	
Total net amount paid during the year for losses in Canada.....	\$ 87,048 33	
Commission or brokerage.....	22,183 54	
Salaries, fees, and all other charges of officials in Canada.....	12,544 37	
Taxes in Canada.....	1,027 28	
Miscellaneous payments, viz. :—		
Postages and telegrams, \$1,461.88; advertising, \$937.36; travelling expenses, \$462.55; legal expenses, \$1,129.39; printing and stationery, \$818.76; Goad's plans, \$968.29; rent, \$555.00; telephone, \$105.00; Board of Underwriters, \$279.86; mercantile agencies, \$130.00; miscellaneous, \$357.23; insurance superintendence, \$79.72.....		7,285 04
Total expenditure in Canada.....	\$ 130,088 56	

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	11,206	\$ 12,980,411	\$ 202,320 22
Policies taken during the year—new.....	4,269	5,681,799	82,659 19
do do renewed.....	3,805	5,212,537	82,210 10
Total.....	19,280	\$ 23,874,747	\$ 367,189 51
Deduct terminated.....	8,614	11,048,214	169,348 22
Gross in force at end of year.....	10,666	\$ 12,826,533	\$ 197,841 29
Deduct re-insured.....		528,751	9,102 35
Net in force 31st December, 1890.....	10,666	\$ 12,297,782	\$ 188,738 94
Total number of policies in force in Canada at date.....	10,666		
Total net amount in force.....			\$12,297,782 00
Total premiums thereon.....			188,738 94

Subscribed and sworn to, 28th February, 1891, by

H. M. BLACKBURN,  
Chief Agent.

(Received, 2nd March, 1891.)

\* Paid direct to head office in London.

CITY OF LONDON—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1890.

The premiums received, after deduction of re-insurances and returns, amount to £298,095 6s. 6d., being a reduction of £28,318, 4s. 5d., on the previous year's income, which is mainly due to the further progress made in the elimination of unprofitable business in continuation of the policy approved by the shareholders.

The reduction in premiums in the year ending 31st March, 1889, amounted to £16,927 9s. 6d., which, added to last year's reduction, makes a total of £45,245, 13s. 11d.

The attention of the shareholders is directed to the adverse effect these reductions have had upon the results of the business during the past two years, and also to the extent to which the company has been relieved of business which has brought an undue percentage of loss.

It should be noted that during the two years in which the company has had to contend with the difficulties consequent upon the reduction of premium, it has had to meet special and unusual losses, resulting from conflagrations far in excess of the average, amounting to £56,000, whilst the sum paid, during the past year, for losses on relinquished business has been £13,000.

The directors regret exceedingly the unsatisfactory result of the past year's operations, but although the losses paid and outstanding (amounting to £252,169 12s. 7d.) are excessive, they should nevertheless be considered in connection with the explanations given in this report.

The operations for the past year have resulted in a debit balance of £22,023 14s. 7d. in the revenue account.

The realization of securities and the variation in the market value of other investments have diminished the assets which were available for liability on unexpired premiums, so that the company is not, as heretofore (on the basis of a non-excessive loss ratio) in possession of a sufficient surplus beyond its paid-up capital to cover such liability.

The directors also propose to alter the termination of the business of the year to the 31st December, and thus bring the accounts into accord with the period usually adopted by fire insurance companies; and that the annual meeting be held in March instead of in June.

Your directors feel it is most desirable to re-establish the position of the company in this respect, and set aside a fund which shall be sufficient to meet the losses which will accrue on the premium income received up to 31st March, 1890. They accordingly recommend that £100,000 (10s. per share) be written off the paid-up capital (reducing the shares to £9 10s., with 10s. paid). This sum, added to the present balance of the reserve fund, will make a total reserve of £127,976 5s. 5d., leaving the remaining paid-up capital £100,000, which is amply sufficient to conduct the business of the company.





THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED) OF  
LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*Chairman*—W. MIDDLETON CAMPBELL. | *Secretary*—HENRY MANN.  
*Principal Office*—London, England.  
*Agents in Canada*—EVANS & MCGREGOR. | *Head Office in Canada*—Montreal.  
(Organized or incorporated, 28th September, 1861. Commenced business in Canada,  
11th September, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for.....£2,500,000 stg=\$12,166,666 67  
do paid up in cash..... 250,000 " = 1,216,666 67

ASSETS IN CANADA (FIRE DEPARTMENT).

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

	Par value.	Market value.
Canada 4 per cent. stock.....	\$ 106,580 00	\$ 112,974 80
Queensland 4 per cent. loan, 1878.....	63,266 67	65,797 34
Swedish stock.....	48,666 67	50,613 33
Total par and market values.....	\$ 218,513 34	\$ 229,385 47

Carried out at market value.....\$ 229,385 47  
Cash on hand at head office in Canada..... 1,269 35

Cash in banks, viz.:—

Bank of British North America, Winnipeg.....	\$ 2,857 09
do do Montreal.....	6,911 50

Total..... 9,768 59

Agents' balances..... 27,931 02

Bills receivable..... 2,951 18

Approximate value of block plans..... 4,000 00

Office furniture at Montreal..... 1,000 00

Total assets in Canada (exclusive of assets of Life Branch).\$ 276,305 61

LIABILITIES IN CANADA (FIRE AND MARINE DEPARTMENT).

Net amount of fire losses in Canada, due and yet unpaid.....	\$ 682 50
do do adjusted but not due.....	13,250 00
do do reported or supposed but not claimed....	5,851 75
	\$ 19,784 25

Total net amount of unsettled claims for fire losses in Canada.....\$ 19,784 25

Reserve of unearned premiums for fire losses in Canada..... 213,410 06

Due for re-insurance and other accounts..... 333 19

Total liabilities in Canada.....\$ 233,527 50

## COMMERCIAL UNION—Continued.

## INCOME IN CANADA.

*For Fire Risks in Canada.*

Gross premiums received in cash.....	\$ 371,227 01	
Gross cash received on bills and notes taken for premiums.....	705 55	
Gross cash received for premiums.....	\$ 370,521 46	
Deduct re-insurance, rebate, abatement and return-premiums.....	51,824 71	
Net cash received for said premiums.....	\$ 318,696 75	
Net cash received for fire premiums.....		\$ 318,696 75
(Bills and notes received during the year for premiums and remaining unpaid, \$2,951.18).		
Received for dividends paid direct to head office, England.....		6,793 87
Other interest.....		43 04
Total cash income in Canada.....	\$	<u>325,533 66</u>

## EXPENDITURE IN CANADA.

*For Fire Risks in Canada.*

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$2,365.39).....	\$ 1,984 66	
Deduct amount received for savings and salvage.....	200 00	
Net amount paid during the year for said losses.....	\$ 1,784 66	
Paid for losses occurring during the year.....	\$ 160,488 25	
Less received for re-insurance.....	10,633 17	
Net amount paid for said losses.....	\$ 149,855 08	
Total net amount paid during the year for fire losses.....	\$	151,639 74
Commission or brokerage.....		57,746 70
Salaries, fees and other charges of officials in Canada.....		13,317 14
Taxes in Canada.....		3,221 45
Miscellaneous payments, viz., rent, \$1,000.00; travelling and surveys, \$449.35; stationery and printing, \$1,359.98; advertising and subscriptions, \$954.03; postage, telegrams, &c., \$1,375.26; loss expenses, \$3,996.57; office expenses, \$3,063.83; legal expenses, \$30.50; Underwriters' Associations, \$778.90; block plans, \$968.55; sundries, \$1,222.35.....		15,199 32
Total cash expenditure in Canada.....	\$	<u>241,124 35</u>

## RISKS AND PREMIUMS.

<i>For Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	22,933	\$ 33,319,985	\$ 410,220 93
Taken during the year—new.....	8,570	15,282,220	181,219 18
do do renewed.....	8,423	14,403,024	198,247 40
Total.....	39,926	\$ 63,005,229	\$ 789,687 51
Deduct terminated.....	16,157	27,090,919	350,045 95
Gross in force at end of year.....	23,769	\$ 35,914,310	\$ 439,641 56
Deduct re-insured.....		1,685,920	24,007 68
Net in force at 31st December, 1890.....	23,769	\$ 34,228,390	\$ 415,633 88
Total number of policies in force in Canada at date.....			23,769
Total net amount in force.....			\$ 34,228,390 00
Total premiums thereon.....			<u>415,633 88</u>

Subscribed and sworn to, 28th February, 1891, by

(Received, 2nd March, 1891.)

W. B. EVANS,  
Joint Attorney and Chief Agent.

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 COMMERCIA UNION—Continued.

 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.  
 (Abstracted from the Directors' Report, London, England, 6th May, 1891.)

## FIRE DEPARTMENT.

The net premiums of 1890 amounted to £939,298, being an increase of £91,499 as compared with the year 1889, and the losses, paid and outstanding, to £580,860, being 61 $\frac{3}{4}$  per cent. of the premium income.

From the profits of this department the sum of £50,000 has been carried to profit and loss, and after providing for outstanding losses, the fire fund stood at £826,692 as against £772,573 at the same time last year.

## MARINE DEPARTMENT.

The net premiums received were £224,529, and the net losses paid and outstanding, amounted to £181,849.

From the profits of this department the sum of £25,000 has been carried to profit and loss, and after providing for outstanding losses, the marine fund stood at £250,601.

## PROFIT AND LOSS.

This account has been closed with a balance of £65,564 carried forward to 1891, and out of that amount the directors recommend the payment of a dividend of seventeen shillings and sixpence per share (free of income tax), making, with the interim dividend paid in November last, 35 per cent. for the year.

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 REVENUE ACCOUNTS, FROM 1ST JANUARY TO 31ST DECEMBER, 1890.

DR.	FIRE DEPARTMENT.		CR.		
	£	s. d.	£ s. d.		
To Amount of Fire Fund at the beginning of the year . . . . .	772,573	10 8	By Losses paid and outstanding after deduction of re-insurances . . . . .	580,860	2 4
Premiums, after deduction of re-insurances . . . . .	939,298	0 3	Commission and brokerage . . . . .	147,132	9 4
Interest . . . . .	28,237	1 1	Contributions to fire brigades . . . . .	4,835	9 3
			State charges—Foreign . . . . .	12,249	2 2
			Expenses of management . . . . .	118,251	8 10
			Bad debts . . . . .	87	17 1
			Amount to Profit and Loss . . . . .	50,000	0 0
			Amount of Fire Fund at the end of the year . . . . .	826,692	3 0
	<u>£1,740,108</u>	<u>12 0</u>		<u>£1,740,108</u>	<u>12 0</u>
DR.	MARINE DEPARTMENT.		CR.		
	£	s. d.	£ s. d.		
To Amount of Marine Fund at the beginning of the year . . . . .	250,179	16 2	By Losses paid and outstanding after deduction of re-insurances . . . . .	181,849	12 2
Premiums, after deduction of re-insurances, discounts and returns . . . . .	224,529	16 6	Subscriptions to Lloyd's and register books . . . . .	678	4 6
Interest . . . . .	8,326	8 8	Expenses of management . . . . .	21,755	18 6
			Underwriters' and managers' commissions . . . . .	3,151	1 4
			Amount to Profit and Loss . . . . .	25,000	0 0
			Amount of Marine Fund at the end of the year . . . . .	250,601	4 10
	<u>£ 483,036</u>	<u>1 4</u>		<u>£ 483,036</u>	<u>1 4</u>

COMMERCIAL UNION—*Concluded.*

DR.	PROFIT AND LOSS.		CR.
	£	s. d.	£ s. d.
To Balance of last year's Account .			43,750 0 0
Interest and dividends not carried to Departmental Accounts	20,632	3 6	18,750 0 0
Amount transferred from Fire Department . . . . .	50,000	0 0	8,315 0 0
Amount transferred from Marine Department . . . . .	25,000	0 0	
Transfer fees . . . . .	48	5 0	
			22,621 5 3
			1,988 3 6
			1,927 0 6
			670 10 6
			65,564 14 8
			£ 163,586 14 5
	£ 163,586	14 5	£ 163,586 14 5

*Balance Sheet of the Company, 31st December, 1890.*

DR.	£ s. d.		CR.	£ s. d.	
To Shareholders' Capital—Subscribed—			By Mortgages on property within the United Kingdom . . . . .	57,500	4 0
50,000 shares of			Mortgage rates raised under Acts of Parliament . . . . .	22,469	12 11
£50 each . . . . .	£2,500,000	0 0	Loans upon life interests and reversions . . . . .	5,600	0 0
Paid-up . . . . .	250,000	0 0	Loans upon personal security . . . . .	44,985	5 6
General reserve fund . . . . .	200,000	0 0	Life investments and outstanding accounts, as per separate balance sheet . . . . .	1,318,421	13 8
Investment reserve fund . . . . .	5,694	18 2	Investments—		
Fire fund . . . . .	826,692	3 0	British Government securities	144,000	0 0
Life account, as per separate balance sheet . . . . .	1,318,421	13 8	Indian and Colonial Government securities . . . . .	9,362	10 0
Marine fund . . . . .	250,661	4 10	Foreign Government securities	23,223	7 11
Profit and loss account . . . . .	65,564	14 8	*Colonial, United States and other Foreign Government securities and railway bonds	343,429	0 6
Temporary deposit by life department . . . . .	78,632	5 3	Railway and other debentures and debenture stocks . . . . .	123,953	14 9
Bills payable . . . . .	2,715	16 1	Railway and other preference stocks and shares . . . . .	35,568	0 4
Unclaimed dividends . . . . .	340	2 6	United States railway securities . . . . .	27,830	8 0
Fire deposits and perpetual premiums . . . . .	652	17 3	Freehold premises in London and at home and foreign branches, partly occupied as offices of the company, and partly producing revenue . . . . .	320,279	19 1
Interest received in advance of due dates . . . . .	2,235	7 11	Leasehold premises at home and foreign branches, partly occupied as offices of the company, and partly producing revenue . . . . .	13,315	4 2
Survey fees . . . . .	40	15 0	Branch and agency balances . . . . .	209,492	13 9
Outstanding fire losses . . . . .	£114,120	0 0	Amounts due by other companies for re-insurances and losses . . . . .	61,656	15 10
Outstanding marine losses . . . . .	5,150	0 0	Outstanding marine premiums . . . . .	17,899	15 6
Amount due to other companies for re-insurances . . . . .	45,800	15 9	Outstanding fire premiums . . . . .	4,842	0 8
			Outstanding interest . . . . .	2,358	8 5
			Cash—On deposit . . . . .	£268,067	4 11
			With bankers and in hand . . . . .	92,738	8 1
				360,805	13 0
			Bills receivable . . . . .	19,507	5 3
			Stamps in hand . . . . .	361	0 10
	£3,166,662	14 1		£3,166,662	14 1

\* These are sums which, under local laws or by contract, are specifically deposited in Canada and in foreign countries, as a security to holders of policies issued in such countries respectively.

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 THE CONNECTICUT FIRE INSURANCE COMPANY OF HARTFORD.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—J. D. BROWNE.

Secretary—CHARLES R. BURT.

Principal Office—Hartford, Conn.

Agent in Canada—GEO. H. MCHENRY.

Head Office in Canada—Montreal.

(Organized or incorporated, June, 1850. Commenced business in Canada, 1886.)

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 CAPITAL.
 

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Amount of capital authorized, subscribed for and paid up in cash.....\$1,000,000 00

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 ASSETS IN CANADA.
 

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Canada 4 per cent. stock in deposit with Receiver-General—Par value, \$100,000; market value.....	\$ 105,000 00
Agents' balances in Canada.....	2,443 55

Total assets in Canada.....	\$ 107,443 55
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 LIABILITIES IN CANADA.
 

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Net amount of losses in Canada reported or supposed but not claimed..	\$ 4,261 51
Reserve of unearned premiums for all outstanding risks in Canada.....	23,000 00

Total liabilities in Canada.....	\$ 27,261 51
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 INCOME IN CANADA.
 

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Gross cash received for premiums.....	\$ 42,404 53
Deduct re-insurance, rebate, abatement and return-premiums.....	5,613 18

Net cash received for premiums.....	\$ 36,791 35
Received for interest or dividends on stock.....	4,000 00

Total income in Canada.....	\$ 40,791 35
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 EXPENDITURE IN CANADA.
 

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Net amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$999.37).....	\$ 999 33
Amount paid for losses occurring during the year.....	12,822 48

Net amount paid during the year for losses.....	\$ 13,821 81
General expenses.....	8,551 19

Total expenditure in Canada.....	\$ 22,373 00
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 THE CONNECTICUT FIRE—*Continued.*

## RISKS AND PREMIUMS.

<i>For Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 4,485,700	\$ 49,410 50
Policies taken during the year—new and renewed.....	4,100,000	42,404 53
Total.....	\$ 8,585,700	\$ 91,815 03
Deduct terminated.....	4,485,700	47,545 03
Gross and net in force at 31st December, 1890.....	\$ 4,100,000	\$ 44,270 00
Number of policies in force at date.....(No return.)		
Total amount in force.....		\$4,100,000 00
Total premiums thereon.....		44,270 00

Subscribed and sworn to, 25th February, 1891, by

GEO. H. McHENRY,

*Chief Agent.*

(Received, 26th February, 1891.)

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 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1890.

(As returned to the Insurance Commissioner for the State of Connecticut.)

## ASSETS.

Real estate.....	\$ 99,600 00
Loans on bond and mortgage.....	752,200 00
Stocks and bonds—par value, \$1,158,600 ; market value.....	1,396,314 00
Loans on stocks, bonds, &c., of par value, \$6,000 ; market value, \$7,500.....	4,300 00
Cash on hand and in banks.....	135,197 54
Net premiums in course of collection.....	112,780 96
Total assets.....	\$2,500,392 50

## LIABILITIES.

Net amount of unpaid losses.....	\$ 124,165 11
Unearned premiums.....	807,322 85
Total liabilities, excluding capital stock.....	\$ 931,487 96
Joint stock capital paid up in cash.....	\$1,000,000 00
Surplus beyond capital and all other liabilities.....	568,904 54

## INCOME.

Net cash received for premiums.....	\$1,138,145 96
Interest and dividends.....	107,424 27
Total cash income.....	\$1,245,570 23

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 THE CONNECTICUT FIRE—*Concluded.*

## EXPENDITURE.

Net amount paid for losses.....	\$ 580,952 60
Dividends to stockholders.....	80,000 00
Commission or brokerage.....	196,528 11
Salaries, fees and all other charges of officials.....	94,987 05
Taxes.....	26,010 70
Miscellaneous.....	82,807 76
	<hr/>
Total cash expenditure.....	\$1,061,286 22
	<hr/>

## RISKS AND PREMIUMS—FIRE RISKS.

Written or renewed during the year.....	\$114,138,672 00
Premiums thereon.....	1,364,745 63
Net in force, 31st December, 1890.....	125,165,861 00
Premiums thereon.....	1,539,287 28
	<hr/>

Subscribed and sworn to, by

J. D. BROWNE,  
*President.*  
CHARLES R. BURT,  
*Secretary.*

HARTFORD, Conn., 5th January, 1891.



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 THE EASTERN ASSURANCE COMPANY OF CANADA.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—JOHN DOULL.*Secretary*—D. C. EDWARDS.*Managing Director*—CHARLES D. CORY.*Head Office*—Halifax, N.S.

(Incorporated, 1888 ; organized, 10th July, 1889. Commenced business in Canada, 10th July, 1889.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$1,000,000 00
Amount paid up in cash .....	250,000 00

(For list of Stockholders, see Appendix.)

## ASSETS.

Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	\$ 38,000 00
Interest accrued and unpaid on said loans.....	626 55

Stocks, bonds and debentures :—

	Par value.	Market value.
Province of Nova Scotia bonds .....	\$ 50,000 00	\$ 50,750 00
Town of Galt debentures.....	8,000 00	8,400 00
City of Portland, N.B., sewerage debentures.....	8,000 00	8,800 00
City of Ottawa Waterworks do .....	50,000 00	50,000 00
County of Victoria, N.S. do .....	6,000 00	6,090 00
City of Guelph, Ont. do .....	5,000 00	5,500 00
Freehold Loan and Savings Co. bonds.....	10,000 00	10,000 00
Halifax Gas Light Co. 1st mortgage bonds.....	20,000 00	20,000 00
34 shares Bank of Nova Scotia stock.....	3,400 00	5,134 00
Town of Wolfville, N.S., debentures.....	15,000 00	15,225 00
Town of Sault Ste. Marie do .....	10,000 00	10,500 00
Town of Dartmouth, N.S. do .....	5,000 00	5,975 00
Nova Scotia Building Society, paid up shares.....	9,600 00	10,042 50

Total par and market values.....	\$ 200,000 00	\$ 205,516 50
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Carried out at market value.....	205,516 50
Cash on hand at head office .....	521 24

Cash in banks, viz. :—

Bank of Nova Scotia, Halifax.....	\$ 13,620 30
do Montreal .....	1,216 34
Imperial Bank of Canada, Winnipeg.....	6,321 59
Bank of Montreal, Vancouver .....	758 60
Canadian Bank of Commerce, Toronto .....	4,660 55

Total.....	26,577 38
Interest accrued and unpaid on stocks and bonds.....	2,635 64
Agents' balances.....	9,706 32
Bills receivable.....	3,750 00
Office furniture and fittings at head office and branches, including insurance maps.....	6,000 00
Preliminary expense account—balance of cost of organizing and equipping the Company and establishing its agencies throughout Canada—carried forward.....	10,000 00

Gross assets.....	\$ 303,333 63
Deduct preliminary expenses, not admitted by the Department.....	10,000 00

Net assets.....	\$ 293,333 63
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## EASTERN ASSURANCE—Continued.

## LIABILITIES.

Net amount of losses adjusted but not due	\$ 3,063 57
do claimed but not adjusted	8,600 00
do resisted, in suit	2,500 00
	<u>\$ 14,163 57</u>
Net amount of unsettled claims	\$ 14,163 57
Reserve of unearned premiums on all outstanding risks in Canada	54,353 54
Rent accrued, but not due	116 67
Due for re-insurance	1,421 07
	<u>\$ 70,054 85</u>
Total liabilities	\$ 70,054 85
Capital stock paid up in cash and notes	\$ 250,000 00

## INCOME.

Gross cash received for premiums	\$ 120,764 05
Deduct re-insurance, rebate, abatement and return-premiums	20,987 01
Net cash received for premiums	\$ 99,777 04
Received for interest and dividends	9,807 48
	<u>\$ 109,584 52</u>
Total	\$ 109,584 52
Received for calls on capital	18,500 00
	<u>\$ 128,084 52</u>
Total income	\$ 128,084 52

## EXPENDITURE.

Amount paid for losses occurring during the year	\$38,895 28
Deduct amount received for re-insurance	3,598 48
Total net amount paid during the year for fire losses	\$ 35,296 80
Amount of dividends paid during the year at 5 and 6 per cent	12,690 42
Commission or brokerage	17,839 91
Salaries, fees and all other charges of officials	8,269 90
Taxes	979 81
Miscellaneous payments:—Adjustment and inspection, \$1,597.28 ; expense account and rent, head office and agencies, \$3,678.48 ; printing, stationery and advertising, \$2,056.98 ; Underwriters' Associations, \$190.68 ; office furniture, including insurance maps and plans, \$1,429.06 ; preliminary expenses, \$2,644.17 ; legal ex- penses, \$90.50	11,687 15
	<u>\$ 86,763 99</u>
Total expenditure	\$ 86,763 99

## CASH ACCOUNT.

Dec. 31, 1889—To balance in hand and in banks as at this date	\$ 68,268 59
Dec. 31, 1890—To income as above	128,084 52
	<u>\$ 196,353 11</u>
Dec. 31, 1890—By expenditure as above	\$ 86,763 99
By investments	82,490 50
Balance on hand and in banks	27,098 62
	<u>\$ 196,353 11</u>

EASTERN ASSURANCE—*Concluded.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement .....	\$ 2,434,058	\$ 35,560 32
Taken during the year, new and renewed .....	9,751,377	124,492 75
Total .....	\$ 12,185,435	\$ 160,053 07
Deduct terminated .....	4,647,265	52,360 78
Gross in force at end of year .....	\$ 7,538,170	\$ 107,692 29
Deduct re-insured .....	584,638	9,473 90
Net in force, 31st Dec. 1890 .....	\$ 6,953,532	\$ 98,218 39

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Total number of policies in force at date .....	(No return.)
Total net amount in force .....	\$6,953,532 00
Total premiums thereon .....	98,218 39

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Subscribed and sworn to, 26th February, 1891, by

CHARLES D. CORY,  
*Managing Director.*  
 D. C. EDWARDS,  
*Secretary.*

(Received, 28th February, 1891.)

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 THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

<i>Chairman—</i> LORD CLAUD HAMILTON.		<i>General Manager—</i> S. STANLEY BROWN.
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*Principal Office—*London, Eng.

<i>Agent in Canada—</i> F. STANCLIFFE.		<i>Head Office in Canada—</i> Montreal.
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(Commenced business in Canada, 11th June, 1886.)

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 CAPITAL.

Amount of joint stock capital authorized.....	£ 1,000,000
Amount subscribed for.....	500,000
Amount paid up in cash.....	100,000

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## ASSETS IN CANADA.

Stocks and bonds deposited with the Receiver-General, viz. :—

	Par value.
2½ per cent. annuities.....	£ 6,500
South Australian Government 4 per cent. bonds.....	5,000
Province of Quebec bonds.....	10,840
	£ 22,340

Carried out at par value.....	\$ 108,721 33
Cash on hand at head office.....	200 00
Cash in Bank of Montreal.....	13,377 62
Agents' balances in Canada.....	9,245 34
Office furniture and plans (say).....	400 00
	\$ 131,944 29

## LIABILITIES IN CANADA.

*Net amount of fire losses claimed, but not adjusted.....	\$ 5,230 33
Total net amount of unsettled claims for fire losses in Canada.....	5,230 33
Reserve of unearned premiums upon all unexpired fire risks in Canada.....	33,959 44
	\$ 39,189 77

## INCOME IN CANADA.

Gross cash received for premiums.....	\$66,643 62
Deduct re-insurance, rebate, abatement and return-premiums.....	4,913 76
	\$ 61,729 86
Net premium income.....	\$ 61,729 86
Total income in Canada.....	\$ 61,729 86

\*\$1,750 of which accrued in previous years.

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 THE EMPLOYERS' LIABILITY—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$27.00).....	\$	24	61
Net amount paid for said losses.....	\$	24	61
Amount paid for losses occurring during the year.....	\$36,987	44	
Net amount paid for said losses.....	\$36,987	44	
Net amount paid during the year for losses.....	\$	37,012	05
Commission or brokerage in Canada.....		16,432	73
Salaries, fees and all other charges of officials.....		2,347	02
Taxes in Canada.....		1,081	32
Miscellaneous payments, viz.:—			
Printing and stationery, \$103.66; rent, \$400.00; charges, \$433.71; postage, telegrams, &c., \$72.18; legal expenses, \$50.00.....		1,059	55
Total expenditure in Canada.....	\$	57,932	67

## RISKS AND PREMIUMS.

<i>For Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 4,117,267	\$ 54,271 47
Taken during the year, new and renewed.....	5,833,290	70,065 70
Total.....	\$ 9,950,557	\$ 124,337 17
Deduct terminated.....	4,803,889	58,987 81
Gross and net in force on 31st Dec., 1890.....	\$ 5,146,668	\$ 65,349 36
Total number of policies in force in Canada at date..... (No return.)		
Total net amount in force.....		\$5,146,668 00
Total premiums thereon.....		65,349 36

Subscribed and sworn to, 2nd March, 1891, by

(Received, 3rd March, 1891.)

 F. STANCLIFFE,  
*Chief Agent.*

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 THE FIRE INSURANCE ASSOCIATION (LIMITED).
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—SIR R. N. FOWLER, Bart., M. P. |      *General Manager*—DAVID LAWRIE.

*Principal Office*—90 Cannon street, London, E. C., England.

*Manager in Canada*—J. KENNEDY. |      *Head Office in Canada*—Montreal.

(Organized or incorporated, 18th March, 1880; commenced business in Canada, December, 1880.)

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 CAPITAL.
 

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Amount of capital authorized and subscribed for £800,000.....	\$3,893,333 33
Amount paid up in cash, £49,533.....	241,060 60

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 ASSETS IN CANADA.
 

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Stock in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Canada 4 per cent. stock.....	\$ 100,000 00	\$ 106,000 00
Carried out at market value.....		\$ 106,000 00
Cash in Bank of Montreal.....		6,789 98
Cash in hands of agents in Canada.....		6,763 16
Office furniture and plans.....		2,500 00
<b>Total assets in Canada.....</b>		<b>\$ 122,053 14</b>

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 LIABILITIES IN CANADA.
 

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Net amount of losses in Canada, adjusted but not due, claimed but not adjusted and reported or supposed but not claimed.....	\$ 5,985 00
Net amount of losses resisted (in suit).....	245 00
<b>Total amount of unsettled claims for losses in Canada.....</b>	<b>\$ 6,230 00</b>
Reserve of unearned premiums for all outstanding risks in Canada.....	79,462 23
<b>Total liabilities in Canada.....</b>	<b>\$ 85,692 23</b>

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 INCOME IN CANADA.
 

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Gross cash received for premiums.....	\$ 127,322 00
Deduct re-insurance, rebate, abatement and return-premiums.....	13,422 13
Net cash received for said premiums.....	\$ 113,899 87
* Received for interest on deposit.....	4,000 00
<b>Total income in Canada.....</b>	<b>\$ 117,899 87</b>

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\* Paid direct to the head office in London.

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 THE FIRE INSURANCE ASSOCIATION—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,254.00).....	\$	4,484	71	
Deduct amount received for re-insurance.....			30	76
Net amount paid during the year for said losses.....	\$	4,453	95	
Amount paid for losses occurring during the year.....	\$	57,969	22	
Deduct amount received for re-insurance.....		493	39	
Net amount paid during the year for said losses.....			57,475	83
Total net amount paid during the year for losses in Canada.....	\$	61,929	78	
Commission or brokerage in Canada.....		17,751	47	
Salaries, fees and all other charges of officials in Canada.....		8,104	66	
Taxes in Canada.....		1,890	28	
Miscellaneous payments, viz:—Agency charges, \$1,251.67; advertising, \$426.00; rents, \$837.48; printing and stationery, \$721.00; travelling expenses, \$1,227.56; Insurance Boards, \$324.35; plans, \$273.30.....			5,061	36
Total expenditure in Canada.....	\$	94,737	55	

## RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 14,643,317	\$ 159,567 65
Policies taken during the year—new.....	11,540,239	124,362 85
Total.....	\$ 26,183,556	\$ 283,930 50
Deduct terminated.....	11,564,177	125,966 45
Gross in force at the end of the year.....	\$ 14,619,379	\$ 157,964 05
Deduct re-insured.....	268,210	3,338 29
Net in force at 31st December 1890.....	\$ 14,351,169	\$ 154,625 76
Total number of policies in force in Canada.....	No return	
Total amount in force.....		\$14,351,169 00
Total premiums thereon.....		154,625 76

Subscribed and sworn to, 2nd March, 1891, by

 J. KENNEDY,  
*Manager for Canada.*

(Received, 3rd March, 1891.)

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 THE FIRE INSURANCE ASSOCIATION—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

The net premiums for the year amounted to £87,385, as against £83,690 for the previous year, while the losses, paid and outstanding, amounted to £56,001, against £49,604. Notwithstanding the increase of business, the general expenses of management have been reduced from £16,270, in 1889, to £15,028 in 1890. Including commissions and other outlays proper to the year, the expense ratio has been reduced from 38·7 per cent. to 36·5 per cent. Although there is little scope for further reduction in the fixed charges, a considerably larger business could be transacted without much, if any, addition to the expenses. The greater portion of the funds invested in the United States has now been released by the State authorities, and been made available for the general purposes of the company. Little now remains to be done in connection with the closing of the business in that country. An unusual run of losses in the latter part of the year marred what, up to a late period, promised to be a very satisfactory account, but the directors are satisfied that the general position and prospects of the company are steadily improving. The losses occurred chiefly in sections of the business which have been profitable over a series of years, and which there is every reason to expect will be equally profitable in the future. The experience of the last three years has proved that the balance carried forward as a general reserve fund is considerably in excess of the sum likely to be required to run off current risks, and consequently, although adhering to the policy of adding to the reserve fund as opportunity occurs, the directors are of the opinion that the time has come when a small dividend should be distributed amongst the shareholders. They have, therefore, to recommend that a dividend at the rate of 3 per cent. on the paid-up capital, free of income-tax, be paid on 3rd April next.

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 INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

<i>Cr.</i>		£.	s.	d.
Balance brought forward from 1889.....		43,350	16	9
Premiums—				
Gross.....	£102,399 1 4			
Less re-insurance.....	15,013 5 7			
		87,385	15	9
Interest on investments and transfer fees.....		3,225	18	6
Gain on exchange.....		19	0	2
		<u>£133,981</u>	<u>11</u>	<u>2</u>
<i>Dr.</i>				
Losses paid and outstanding at 31st December, 1890.....		56,001	0	0
Commissions at head office and branches, including contingent commissions.....		15,879	18	3
General expenses at head office and branches, including salaries, rents, printing, and stationery, &c.*.....		15,028	12	4
Fire brigades, salvage corps, tariff subscriptions, State and local taxes, &c.....		1,059	7	8
Additional outlay in connection with the closing of the United States business.....		761	19	10
Balance irrecoverable written off.....		83	5	8
Fire and general reserve fund, carried forward to 1891.....		45,167	7	5
		<u>£133,981</u>	<u>11</u>	<u>2</u>

\*No directors' fees were drawn during the year.



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 THE FIRE INSURANCE ASSOCIATION—*Concluded.*

## BALANCE SHEET.

*Cr.*

	£	s.	d.
Capital £800,000, in 100,000 shares of £8 each, of which 10s. per share is paid up .....	50,000	0	0
Fire and general reserve fund.....	45,167	7	5
Investment reserve fund.....	843	9	8
Losses outstanding at 31st December.....	£15,522	13	11
Other liabilities.....	3,874	16	1
	<hr/>		
	19,397	10	0
	<hr/>		
	£115,408	7	1
	<hr/>		
	<hr/>		

*Dr.*

Investments taken at market value (at 31st December.)—

	£	s.	d.
Brooklyn City 3 per cent. bonds.....	41,969	3	7
Canada inscribed stock.....	21,780	16	6
Newark water bond.....	10,582	3	10
Lake Erie and Western Railway bonds.....	2,188	7	1
Austrian silver rentes.....	9,438	0	0
Consols.....	2,872	10	0
India 3 per cent. stock.....	2,925	0	0
Salvage corps premises.....	350	0	0
	<hr/>		
	92,106	1	0
Cash in hand and at banks, head office, and branches.....	5,883	2	8
Premiums in course of collection at head office.....	1,256	10	8
Balance of branch, agents, and guarantee accounts outstanding.....	13,205	7	10
Accrued interest outstanding.....	1,193	10	4
Furniture and fittings at head office and branches.....	£1,959	14	0
Less 10 per cent. written off.....	195	19	5
	<hr/>		
	1,763	14	7
	<hr/>		
	£115,408	7	1
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 THE GLASGOW AND LONDON INSURANCE COMPANY.
 

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STATEMENT FOR THE NINE MONTHS ENDING 30TH SEPTEMBER, 1890.

General Manager—

D. MARSHALL LANG.

Ass't. Secretary—

B. HAWES WILSON.

Principal Office—London, Eng.

 Joint Liquidators in Canada { RICHARD FREYGANG. | Head Office in Canada—Montreal.  
 F. E. DONOVAN.

(Organized or incorporated, 6th June, 1881. Commenced business in Canada, 1st January, 1884.)

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 CAPITAL.

Amount of joint stock capital authorized (temporarily reduced from \$2,433,333.33) .....	\$1,460,000 00
Amount subscribed for.....	535,333 33
Amount paid up in cash.....	267,666 67

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 ASSETS IN CANADA.

Securities of the Glasgow and London, assigned to the Citizens' Insurance Company, but remaining at 31st December, 1890, in the hands of the Receiver-General or with Trustees under the Insurance Act. \$	187,034 02
Agents' balances. ( <i>premiums in course of collection</i> ).....	25,786 46
Office furniture, &c.....	2,000 00
Due by re-insuring companies.....	4,640 66
Cash on hand.....	94 25
Cash in Canadian Bank of Commerce.....	1,133 68
Total assets in Canada.....	\$ 220,689 07

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 LIABILITIES IN CANADA.

Amount due the Citizens' Insurance Company.....	\$ 212,482 44
Amount due re-insuring companies.....	4,449 56
Due for sundries (including rent and salaries to 1st May, 1891).....	4,070 00
Net amount of losses in Canada due and unpaid.....	\$ 710 51
Net amount of losses resisted—in suit, accrued in previous years.....	4,450 00
Total net amount of unsettled claims for losses in Canada.....	5,160 51
Total liabilities in Canada.....	\$ 226,162 51

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 INCOME IN CANADA.

Gross cash received for premiums.....	\$ 216,141 73
Deduct re-insurance, rebate, abatement and return-premiums.....	27,567 60
Net cash received for premiums.....	\$ 188,574 13
Received for interest.....	359 45
Endorsement fees.....	275 42
Total income in Canada.....	\$ 189,209 00

GLASGOW AND LONDON—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$13,322.21).....	\$	6,017	84
Amount paid for losses occurring during the year.....		157,082	04
Net amount paid during the year for losses in Canada.....	\$	163,099	88
Commission or brokerage.....		33,269	95
Salaries, fees and all other charges of officials in Canada.....		14,237	29
Taxes in Canada.....		2,885	02
Miscellaneous payments, viz. :—			
Advertising, \$1,635.13; agency charges, \$4,002.08; cash, \$323.30; postages, \$741.88; rent, &c., \$2,968.68; sundries, \$1,068.30; stationery, \$3,752.09; travelling expenses, \$2,208.93; tele- grams, \$235.95; Directors' fees, \$2,000; Underwriters' board, \$1,262.11; legal expenses, \$830.18.....		21,028	63
Total expenditure in Canada.....	\$	234,520	77

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Policies in force at date of last statement.....	\$ 33,904,137 00	\$ 426,211 92
Policies taken during the year—new.....	8,398,585 00	99,628 87
Policies taken during the year—renewed.....	7,211,295 00	104,327 01
Total.....	\$ 49,514,017 00	\$ 630,167 80
Deduct terminated.....	17,709,201 00	258,428 52
Gross in force at end of year.....	\$ 31,804,816 00	\$ 371,739 28
Deduct re-insured.....	31,804,816 00	371,739 28
Total number of policies in force at date.....		None.

Subscribed and sworn to, 14th February, 1891, by

RICHARD FREYGANG,  
F. E. DONOVAN,  
*Joint Liquidators.*

(Received, 17th February, 1891.)

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 THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Chairman—JOHN BIDDULPH MARTIN. | Manager Fire Dep't.—A. J. RELTON.

Principal Office—London, England.

Agents in Canada—ROBERT SIMS &amp; Co. and GEORGE DENHOLM.

Head Office in Canada—Montreal.

(Organized, 1821. Commenced business in Canada, 1st May, 1869.)

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 CAPITAL.
 

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Amount of joint stock capital authorized and subscribed		
for.....	£2,000,000 stg...	\$9,733,333 33
Amount paid up in cash.....	1,000,000 "	<u>4,866,666 67</u>

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 ASSETS IN CANADA.
 

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Bonds in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Canada 4 per cent. guaranteed loan.....	\$ 41,366 67	\$ 42,607 67
Intercolonial Railway 5 per cent. guaranteed loan.....	53,533 33	59,957 33
Dominion of Canada 4 per cent. inscribed stock.....	24,333 33	24,333 33
Total par value.....	<u>\$ 119,233 33</u>	<u>\$ 126,898 33</u>

Carried out at market value.....\$ 126,898 33

Cash on hand at head office in Canada.....265 36

Cash in bank, viz. :—

Bank of British North America.....\$ 3,049 58

Total.....3,049 58

Cash in the hands of agents in Canada.....14,027 98

Total assets in Canada.....\$ 144,241 25


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 LIABILITIES IN CANADA.
 

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Net amount of losses due and yet unpaid.....\$ 5,912 54

Net amount of losses claimed but not adjusted.....1,328 00

Net amount of losses resisted, in suit (accrued in previous year).....2,000 00

Total amount of unsettled claims for losses in Canada.....\$ 9,240 54

Reserve of unearned premiums for all outstanding fire risks in Canada.....123,431 74

Total liabilities in Canada.....\$ 132,672 28


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 INCOME IN CANADA.
 

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Gross cash received for fire premiums.....\$ 228,459 92

Deduct re-insurance, rebate, abatement and return-premiums.....33,453 04

Net cash received for fire premiums.....\$ 195,006 88

\*Received for dividends on stock.....5,304 67

Total cash income in Canada.....\$ 200,311 55


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 \* Deposited with Receiver-General for fire, the interest of which is paid direct to the head office in London.

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 GUARDIAN FIRE AND LIFE—*Continued.*

## EXPENDITURE IN CANADA.

Paid for losses occurring in previous years (which losses were estimated in the last statement at \$9,548.12).....	\$ 10,021 70
Paid for losses occurring during the year.....	\$ 165,492 61
Deduct amount received for re-insurance.....	28,751 10
Net amount paid during the year for said losses.....	\$ 136,741 51
Net amount paid during the year for fire losses.....	\$ 146,763 21
Commission or brokerage, salaries, fees, and all other charges of officials in Canada.....	42,801 03
Taxes.....	2,171 51
Other expenses.....	6,108 57
Total cash expenditure in Canada.....	\$ 197,844 32

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	13,429	\$21,277,238	\$242,577 55
Taken during the year—new.....	4,808	10,479,190	106,468 38
do do renewed.....	4,948	10,206,391	120,093 73
Total.....	23,185	\$41,962,819	\$469,139 66
Deduct terminated.....	10,009	19,358,897	215,233 86
Gross in force at end of year.....	13,176	\$22,603,922	\$253,905 80
Deduct re-insured.....		1,292,873	15,664 24
Net in force at 31st December, 1890....	13,176	\$21,311,049	\$238,241 56
Total number of policies in force in Canada at date.....	13,176		
Total net amount in force.....		\$21,311,049 00	
Total premiums thereon.....			238,241 56

Subscribed and sworn to 3rd March, 1891, by

GEORGE DENHOLM,  
*Joint Chief Agent.*

(Received, 4th March, 1891.)

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 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1889.

(Abstracted from the Directors' Report, 4th June, 1890.)

## FIRE DEPARTMENT.

The fire premiums, after deducting re-insurances, amounted to £506,616 7s. 11d., being an increase of £20,217 over last year, and the losses to £318,400 17s., being 62.85 per cent. of the premiums. In consequence of this high average of loss the profit from the premium account has been very moderate, amounting to £12,943 14s. 11d., which is increased by interest received and a small profit from an investment realized to £36,920 1s. 2d. Out of this the directors have carried £6,000 to the fire general reserve fund, and recommend that the balance of £30,920 1s. 2d. be transferred to the proprietors' account.

GUARDIAN FIRE AND LIFE—*Continued.*

The directors have reconsidered the basis on which the reserve of unearned premium for unexpired policies has been hitherto calculated, and owing to a large accession of long-term policies effected in recent years, they have resolved to make an addition to that reserve beyond the amount required by the business of the past year. They have, therefore, decided that this addition should be made by a transfer from the fire general reserve fund of a sum of £29,000.

The premium reserve fund to cover unexpired policies will then stand at £256,600, and the fire general reserve fund at the reduced figure of £382,000, making the total fire fund £638,600, as compared with £623,900 in the previous year.

FIRE ASSURANCE REVENUE ACCOUNT.

*Dr.*

Amount of fire assurance fund at the beginning of the year, after deducting the sum of £28,320 5s. 6d. transferred to proprietors' account, by order of the annual general meeting of 5th June, 1889, viz. :—				
General fire reserve fund	£405,000	0	0	
Premium reserve due to policies unexpired on 31st December, 1888	218,900	0	0	
				£623,900 0 0
Premiums received, after deduction of re-insurance premiums	506,616	7	11	
Interest and dividends	23,741	12	11	
Profit on investments realized	234	13	4	
				£1,154,492 14 2

*Cr.*

Losses by fire, after deduction of re-insurances	£318,400	17	0	
Expenses of management (including income tax on profits)	74,843	8	4	
Commission	91,595	0	5	
Agents' bad debts	133	7	3	
Amount of fire assurance fund at the end of the year, viz. :—				
Premium reserve due to policies unexpired on 31st December, 1889	£256,600	0	0	
General fire reserve fund	382,000	0	0	
				£638,600 0 0
Total fire fund	638,600	0	0	
Proportion of profit to be transferred to proprietors' account in 1890	30,920	1	2	
				669,520 1 2
				£1,154,492 14 2

PROPRIETORS' CAPITAL REVENUE ACCOUNT.

Balance brought forward from last year	£62,046	1	5	
Fire Fund : Profit of 1888	28,320	5	6	
				£90,366 6 11
Interest and Dividends	43,120	12	1	
Transfer fees	38	10	0	
				£133,525 9 0
Interim dividend to Proprietors paid in January, 1889	£25,000	0	0	
Dividend and bonus to proprietors paid in July, 1889	45,000	0	0	
				£70,000 0 0
Balance	63,525	9	0	
				£133,525 9 0

GUARDIAN FIRE AND LIFE—Concluded.

BALANCE SHEET on 31st December, 1890.

DR.		CR.	
LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
Fire insurance fund, as per fire insurance revenue account.....	669,520 1 2	Mortgages on property in New York city.....	14,000 0 0
*Fire losses outstanding.....	44,962 0 0	Investments:—	
*Re-insurance premiums due to other companies.....	7,979 13 5	British Government securities.....	48,733 3 2
*Expenses of management due.....	1,842 9 4	Metropolitan Board of Works stock.....	31,891 5 11
*Bills payable.....	10,107 1 1	Indian and Colonial Government securities.....	107,116 11 1
		United States Government registered bonds.....	121,694 19 5
		Colonial Corporation securities.....	15,110 0 0
		Foreign Government, deposit with, for license to transact fire insurance.....	1,000 0 0
		Railway and other debentures and debenture stocks.....	156,828 17 11
		Railway preference stocks.....	9,820 12 4
		Indian railway stocks (guaranteed by Indian Government).....	63,028 11 5
		Indian railway bonds (guaranteed).....	55,787 10 0
		Salvage corps (share of houses).....	3,625 0 0
		House property (leasehold offices).....	3,067 7 8
		Agents' balances.....	50,254 0 6
		Re-insurance premiums due from other companies.....	6,699 12 10
		Outstanding interest, accrued but not due.....	8,279 10 5
		Cash—On deposit.....£ 4,067 16 7	
		In hand and on current acct. 25,013 19 10	
		Bills receivable—Agents' remittances, &c.....	29,081 16 5
			8,392 5 11
			£734,411 5 0
PROPRIETORS' CAPITAL ACCOUNT.			
£	s. d.	£	s. d.
Proprietors' capital paid up.....	1,000,000 0 0	Mortgages on property within the United Kingdom.....	444,702 16 1
Balance of revenue account.....	63,525 9 0	Mortgages of life interests, with policies.....	6,100 0 0

†Unpaid dividends and bonuses to proprietors. . . . .	5,561	15	3			
Investments :—						
Canada Dominion bonds (guaranteed by British Government) . . . . .	92,100	6	0			
Indian and Colonial Government securities . . . . .	106,680	3	8			
United States Government registered bonds . . . . .	59,500	11	0			
Indian railway debenture stock (guaranteed by Indian Government) . . . . .	25,000	0	0			
Railway and other debentures and debenture stocks (British) . . . . .	220,046	5	9			
House property (freehold offices) . . . . .	28,465	0	0			
House property (leasehold offices) . . . . .	4,647	7	1			
Terminable rent charges on land . . . . .	29,395	6	10			
Charges on local and public rates . . . . .	8,642	11	5			
Leasehold ground rents . . . . .	10,825	0	0			
Outstanding interest, accrued but not due . . . . .	£12,450	3	4			
Outstanding interest in arrear . . . . .	64	18	6			
Cash—On deposit . . . . .	£15,000	0	0			
In hand and on current acc't. . . . .	5,466	14	7			
Liabilities, Life Department . . . . .	1,069,087	4	3			
Grand total . . . . .	2,538,782	11	6			
Liabilities, Life Department . . . . .	1,069,087	4	3			
Grand total . . . . .	£4,342,281	0	9			

\*These items are included in the corresponding items of the fire revenue account.  
 †This item is included in the corresponding item of the revenue account.



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HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—GEO. L. CHASE.

Secretary—P. C. ROYCE.

Principal Office—Hartford, Conn., U.S.

General Agents in Canada—WOOD & EVANS, Montreal.

(Organized or incorporated, May, 1810. Commenced business in Canada, 1836.)

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CAPITAL.

Amount of capital authorized.....	\$3,000,000 00
Subscribed for and paid up in cash.....	1,250,000 00

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ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General :—

	Par value.	Market value.
Montreal Corporation, 4 per cent. bonds.....	\$ 62,500 00	\$ 65,625 00
Ontario Bank stock, 54½ shares .....	5,420 00	6,070 40
Bank of Montreal stock, 100 shares .....	20,000 00	44,600 00
Total par and market value.....	\$ 87,920 00	\$ 116,295 40

Carried out at market value.....	\$ 116,295 40
Cash in the hands of agents in Canada.....	3,418 30

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Total assets in Canada.....	\$ 119,713 70
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## LIABILITIES IN CANADA

Net amount of fire losses in Canada, unsettled but not resisted.....\$ 9,705 50

Total net amount of unsettled claims for fire losses in Canada.....	\$ 9,705 50
Reserve of unearned premiums for all outstanding fire risks in Canada .....	77,364 61

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Total liabilities in Canada.....	\$ 87,070 11
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## INCOME IN CANADA.

Gross cash received for premiums .....	\$ 144,396 66
Deduct re-insurance and return-premiums.....	15,712 81

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Net cash received for fire premiums.....	\$ 128,683 85
do interest and dividends .....	3,455 00

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Total cash income in Canada .....	\$ 132,138 85
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HARTFORD FIRE INSURANCE COMPANY—*Continued.*

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$3,684 70) . . . . .	\$	3,248	15
Paid for fire losses occurring during the year . . . . .	\$	110,211	74
Deduct amount received for re-insurance . . . . .		4,441	56
Net amount paid for said losses . . . . .		105,770	18
Total net amount paid during the year for fire losses . . . . .	\$	109,018	33
do for commission or brokerage . . . . .		21,180	76
do for salaries, fees, &c . . . . .		3,781	54
do for taxes in Canada . . . . .		2,178	58
do general expenses . . . . .		2,699	00
Total expenditure in Canada . . . . .	\$	138,858	21

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement . . . . .	7,920	\$ 11,922,025	\$ 137,012 28
Taken during the year, new and renewed . . . . .	13,110	13,915,633	144,396 66
Total . . . . .	21,030	\$ 25,837,658	\$ 281,408 94
Deduct terminated . . . . .	10,050	11,210,450	127,244 62
Gross in force at end of year . . . . .	10,980	\$ 14,627,208	\$ 154,164 32
Deduct reinsured . . . . .		596,785	6,266 30
Net in force at 31st December 1890 . . . . .	10,980	\$ 14,030,423	\$ 147,898 02
Total number of policies in force in Canada at date . . . . .	10,980		
Total net amount in force . . . . .		\$14,030,423	00
Total premiums thereon . . . . .			147,898 02

Subscribed and sworn to, 2nd February, 1891, by

FRED. W. EVANS,

(Received, 3rd February 1891.)

*Chief Agent.*

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GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(As returned to the Insurance Commissioner for the State of Connecticut.)

## ASSETS.

Real estate . . . . .	\$	624,675	60
Loans on bonds and mortgages . . . . .		1,312,618	07
Interest accrued thereon . . . . .		19,373	23
Stocks and bonds, par value, \$2,991,266.00 ; market value . . . . .		3,671,667	00
Loans on stocks, bonds, &c., of par value, \$56,700 : market value, \$61,969 ; amount loaned . . . . .		30,000	00
Interest due and accrued on collateral loan and bank deposits . . . . .		1,186	67
Cash in hand and in banks . . . . .		355,895	29
Gross premiums in course of collection . . . . .		541,992	76
Other assets . . . . .		19,207	51
Total assets . . . . .	\$	6,576,616	13

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HARTFORD FIRE INSURANCE COMPANY—*Concluded.*

## LIABILITIES.

Net amount of unpaid losses.....	\$ 250,849 46
Unearned premiums .....	2,418,340 99
Other liabilities.....	45,000 00
	<hr/>
Total liabilities, excluding capital stock.....	\$2,714,190 45
	<hr/>
Capital stock paid up in cash.....	\$1,250,000 00
Surplus beyond liabilities and capital stock.....	2,612,425 68
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## INCOME.

Net cash received for premiums.....	\$3,071,634 75
Interest and dividends.....	247,403 27
Other income—rents.....	20,149 29
	<hr/>
Total cash income.....	\$3,339,187 31
	<hr/>

## EXPENDITURE.

Net amount paid for losses.....	\$ 1,587,808 00
Dividends to stockholders.....	300,000 00
Commission or brokerage.....	506,901 85
Salaries, fees and other charges of officials.....	201,688 76
Taxes.....	59,812 60
Miscellaneous .....	242,850 00
	<hr/>
Total cash expenditure.....	\$ 2,899,061 21
	<hr/>

## RISKS AND PREMIUMS—FIRE RISKS.

Written or renewed during the year, amount.....	\$289,397,532 00
Premiums thereon.....	3,543,614 50
Net in force, 31st December, 1890.....	388,400,705 00
Premiums thereon.....	4,643,641 38
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Subscribed and sworn to, by

GEO. L. CHASE,  
*President.*P. C. ROYCE,  
*Secretary.*

HARTFORD, Conn., 9th January, 1891.

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 THE IMPERIAL INSURANCE COMPANY OF LONDON
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Chairman—MARTIN RIDLEY SMITH. | General Manager—E. COZENS SMITH.  
 Principal Office—London, England. Organized, A. D. 1803.  
 Agent in Canada—E. D. LACY | Head Office in Canada—Montreal.  
 (Commenced business in Canada, A. D. 1864.)

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## CAPITAL.

Amount of joint stock capital authorized (including £400,000 capitalized profits).....	£1,600,000 stg.	\$7,786,666 67
Amount subscribed for.....	1,200,000 "	5,840,000 00
Amount paid up in cash.....	300,000 "	1,460,000 67

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## ASSETS IN CANADA.

Real estate in Canada owned by the Company, viz.:—

Building and ground situate corner of St. James Street and Place d'Armes Hill, Montreal, occupied by the Company and tenants as offices.....	\$ 350,000 00
Building situate corner of Prince William Street and Market Square, St. John, N.B., occupied by the Company and tenants as offices.....	17,500 00

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Total real estate.....\$ 367,500 00

Stocks and bonds held by the Company:—

	Par value.	Market value.
Canada 4 per cent. inscribed Stock.....	\$ 100,253 33	\$ 105,266 00
Canada 3½ do do.....	29,200 00	28,908 00
Total par and market value..	\$ 129,453 33	\$ 134,174 00

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Carried out at market value (deposited with Receiver-General).....	134,174 00
Cash on hand at head office in Canada.....	87 44
Cash in Bank of British North America, Montreal.....	2,178 00
Agents' balances and outstanding premiums.....	12,049 12
Sundry.....	4,237 75

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Total assets in Canada.....\$ 520,226 31

## LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted.....\$ 3,263 73

Total net amount of unsettled claims for fire losses in Canada.....	\$ 3,263 73
Reserve of unearned premiums for all outstanding fire risks in Canada.....	140,038 23
Due and accrued for general expenses, &c.....	110 76

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Total liabilities in Canada.....\$ 143,412 72

## IMPERIAL—Continued.

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 233,139 25
Deduct re-insurance, rebate, abatement and return-premiums.....	21,244 73
Net cash received for fire premiums.....	\$ 211,894 52
*Add dividends on stock deposited with Receiver-General.....	5,032 16
Rent.....	6,576 87
Total cash income in Canada.....	\$ 223,503 55

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$3,923.89).....	\$ 3,923 89
Paid for fire losses occurring during the year.....	\$ 98,772 72
Deduct amount received for re-assurances.....	1,285 30
Net amount paid for losses.....	\$ 97,487 42
Total net amount paid during the year for fire losses in Canada.....	\$ 101,411 31
Paid for commission or brokerage.....	28,841 06
do salaries, fees, &c.....	16,590 32
do taxes in Canada.....	3,267 53
Miscellaneous payments, viz.:—Postage, bank commission and telegrams. \$1,446.80; plans, \$737.75; advertising, \$977.71; stationery and printing, \$1,058.64; rent, \$3,761.68; travelling expenses, \$1,370.91; express, \$136.61; sundries, \$1,761.21.....	11,251 31
Total cash expenditure in Canada.....	\$ 161,361 53

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	14,164	\$ 24,002,231	\$ 279,074 58
Taken during the year—new.....	5,061	8,959,273	97,334 99
do renewed.....	6,218	11,073,478	136,940 41
Total.....	25,443	\$ 44,034,982	\$ 513,349 98
Deduct terminated.....	10,850	19,612,956	235,819 43
Gross in force at end of year.....	14,593	\$ 24,422,026	\$ 277,530 55
Deduct re-insured.....		563,947	6,385 23
Net in force at 31st December, 1890.....	14,593	\$ 23,858,079	\$ 271,145 32
Total number of policies in force in Canada at date.....	14,593		
Total net amount in force.....		\$23,858,079 00	
Total premiums thereon.....			271,145 32

Subscribed and sworn to, 27th February, 1891, by

EDGAR D. LACY,  
Resident Manager and Chief Agent.

(Received, 28th February, 1891.)

\* These are paid direct to the head office in London.

IMPERIAL—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

## PROFIT AND LOSS.

	£	s.	d.		£	s.	d.
Premiums received in 1890 on £259,745,486.....	764,364	2	8	Losses by fire.....	443,685	16	5
Interest (less tax).....	63,327	16	2	Commission, &c.....	153,970	7	5
Transfer fees.....	15	17	6	Expenses.....	102,018	12	1
Difference on purchase and realization of investments.....	20,080	8	2	Dividends paid to proprietors.....	96,000	0	0
				Bad debts.....	12	19	3
				Balance carried to rest account.....	52,100	9	4
	£ 847,788	4	6		£ 847,788	4	6

## LIABILITIES.

	£	s.	d.
Capital paid up.....	300,000	0	0
Special reserve.....	400,000	0	0
	£ 700,000	0	0
Rest at 31st Dec., 1889. £931,015 6 4			
Added in 1890..... 52,100 9 4	983,115	15	8
	£1,683,115	15	8
Unsettled losses.....	141,659	0	0
Term premiums paid in advance, less commission and expenses.....	60,612	18	4
Unsettled commission and agents expenses.....	23,692	0	0
Unclaimed dividends.....	2,681	11	6
Sundry outstanding accounts.....	2,568	15	9
Bills payable.....	2,204	12	3

## ASSETS.

	£	s.	d.
British Government securities.....	377,128	13	2
Indian and Colonial Government securities.....	279,646	12	9
United States Government securities.....	74,520	8	8
United States State securities.....	2,997	16	8
Foreign Government securities.....	1,015	5	11
Indian guaranteed railway stocks.....	107,007	10	0
British railway debenture and preference stocks.....	217,464	11	10
Colonial railway, 1st mortgage, debenture and preference stocks.....	26,050	0	0
United States railway, 1st mortgage bonds.....	30,068	2	4
United States municipal securities.....	64,956	3	8
British municipal securities.....	23,930	0	0
Loans secured on mortgage.....	36,100	0	0
Bank of England stock.....	24,907	16	3
Dock debenture stock.....	21,200	0	0
General Steam Navigation Co.'s mortgage debentures.....	5,200	0	0
Imperial Fire Insurance Company's shares (30).....	2,091	15	6
Freehold offices.....	374,900	12	5
Salvage corps premises.....	6,587	0	2
	£1,675,772	9	4
Balances due from branches and agents.....	175,506	17	11
Balances due from other companies for re-insurances and losses.....	812	11	0
Loans to discount houses secured..	40,000	0	0
Cash at bankers'.....	12,555	17	5
Bills receivable.....	11,665	17	6
Stamps in hand.....	221	0	4
	£1,916,534	13	6

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 THE INSURANCE COMPANY OF NORTH AMERICA.
 

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STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1890.

President—CHARLES PLATT.

Secretary—GREVILLE E. FRYER. | Principal Office—Philadelphia.

Organized or incorporated, 14th April, 1794.

Agent in Canada—ROBERT HAMPSON. | Head Office in Canada—Montreal.

(Commenced business in Canada, 1st November, 1889.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$3,000,000 00

## ASSETS IN CANADA.

City of Montreal bonds, in deposit with the Receiver-General, par value, \$111,000; market value. ....\$ 112,100 00  
 Cash at head office in Canada ..... 2,465 00  
 Cash in Banks, viz:—  
   Bank of Montreal..... 14,054 77  
   Bank of St. John, N. B ..... 4,758 75

Total assets in Canada.....\$ 133,378 52

## LIABILITIES IN CANADA.

Net amount of fire losses in Canada, claimed but not adjusted.....\$ 250 00  
 Reserve of unearned premiums for all unexpired fire risks in Canada... 13,267 47

Total liabilities in Canada.....\$ 13,517 47

## INCOME IN CANADA.

Gross cash received for premiums .....\$32,677 63  
 Deduct re-insurance, rebate, abatement and return-premiums. .... 5,904 76

Net cash received for premiums .....\$ 26,772 87  
 Interest on bonds, paid direct to Head Office..... 4,440 00

Total income in Canada.....\$ 31,212 87

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years, which losses were estimated in the last statement at \$643.65.....\$ 643 65  
 Amount paid for losses occurring during the year.....\$11,266 66  
 Deduct amount received for re-insurance from other companies ..... 44 00

Net amount paid during the year for said losses ..... 11,222 66

Net amount paid for losses ....\$ 11,866 31  
 Paid for commission or brokerage ..... 5,757 96  
 Taxes in Canada..... 1,898 00  
 Miscellaneous payments, viz.:—Advertising, \$300; maps, \$1,448.10; general expenses, \$1,829.58 .... 3,577 68

Total expenditure in Canada.....\$ 23,099 95

**THE INSURANCE COMPANY OF NORTH AMERICA—Continued.**

**RISKS AND PREMIUMS.**

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 355,260	\$ 2,877 45
Taken during the year—new .....	3,438,505	31,313 91
do do renewed .....	126,360	1,363 72
<b>Total</b> .....	<b>\$ 3,920,125</b>	<b>\$35,555 08</b>
Deduct terminated.....	1,456,056	9,020 15
<b>Gross in force at end of year</b> .....	<b>\$ 2,464,069</b>	<b>\$26,534 93</b>
Deduct re-insured.....	300,731	2,783 10
<b>Net in force at 31st December, 1890</b> .....	<b>\$ 2,163,338</b>	<b>\$23,751 83</b>
<b>Total number of policies in force in Canada at date</b> .....	<b>No return.</b>	
<b>Total net amount in force</b> .....		<b>\$2,163,338 00</b>
<b>Total premiums thereon</b> .....		<b>23,751 83</b>

Subscribed and sworn to, 2nd March, 1891, by

**JOHN CARSON,**  
*Acting Chief Agent.*

(Received, 3rd March, 1891.)

**GENERAL BUSINESS STATEMENT AS RETURNED TO THE INSURANCE DEPARTMENT, STATE  
OF PENNSYLVANIA, FOR THE YEAR ENDING 31ST DECEMBER, 1890.**

**ASSETS.**

Value of real estate unencumbered.....	\$ 316,650 82
Loans on bonds and mortgages, first liens, upon which not more than one year's interest is due.....	2,361,882 06
Loans on bonds and mortgages, first liens, upon which more than one year's interest is due.....	31,750 00
Interest due on said bond and mortgage loans.....	31,584 71
Bonds, stocks and debentures owned by the Company of par value, \$4,172,510.00; market value.....	4,514,060 00
Amount of loans secured by way of bonds, stocks or other marketable collaterals of par value \$167,050.00; market value \$175,330.00..	127,750 00
Cash on hand and in banks.....	720,092 53
Premiums in course of collection.....	599,263 24
Bills receivable.....	142,359 55
Book debts due the Company.....	106,125 92
<b>Total assets</b> .....	<b>\$ 8,951,518 83</b>

**LIABILITIES.**

Net amount of unpaid losses.....	\$ 205,888 00
Reserve of unearned premiums.....	2,547,690 15
Amount reclaimable by the insured on perpetual fire policies being 95 per cent. of the premium or deposit received .....	741,264 84
All other liabilities.....	4,714 80
<b>Total liabilities</b> .....	<b>\$ 3,499,557 79</b>

Joint stock capital paid up in cash.....	\$ 3,000,000 00
Surplus beyond capital and all other liabilities.....	2,451,961 04



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INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$ 4,382,266 48
Received for interest and dividends.....	369,646 33
Net perpetual premiums for the year.....	29,894 43
<b>Total income.....</b>	<b>\$ 4,781,807 24</b>

## EXPENDITURE DURING THE YEAR.

Net amount paid for losses.....	\$ 2,648,671 11
Dividends paid in cash.....	450,000 00
Paid for commission or brokerage.....	747,887 70
Salaries.....	188,300 89
Taxes.....	116,041 06
All other expenditure.....	300,917 88
<b>Total expenditure.....</b>	<b>\$ 4,451,818 64</b>

## MISCELLANEOUS.

Amount of risks (excluding perpetuals) written or renewed during the year.....	\$748,829,909 00
Premiums thereon.....	5,329,894 49
Amount terminated.....	662,150,904 00
Premiums thereon.....	4,780,113 98
Net amount in force on 31st December, 1890.....	508,439,707 00
Premiums thereon.....	4,836,851 76

## PERPETUAL RISKS.

Amount of risks written during the year.....	\$ 2,149,283 33
Deposits thereon.....	50,464 03
Amount of risks terminated.....	790,239 62
Deposits.....	20,569 60
Amount in force at 31st December, 1890.....	31,598,602 60
Deposits.....	812,115 40

Subscribed and sworn to, by

CHARLES PLATT,  
*President.*GREVILLE E. FRYER,  
*Secretary.*

PHILADELPHIA, 13th January, 1891.

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THE LANCASHIRE INSURANCE COMPANY.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*Chairman*—NATHANIEL SHELMERDINE. | *Principal Office*—Manchester, England.

*General Manager*—GEO. STEWART.

*Agent in Canada*—S. C. DUNCAN-CLARK.

*Head Office in Canada*—Canada Permanent Buildings, Toronto.

(Organized, 22nd June, 1852. Commenced business in Canada, July, 1864.)

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CAPITAL.

Amount of joint stock authorized.....	\$15,000,000 00
Amount subscribed for.....	13,649,300 00
Paid up in cash.....	1,384,930 00

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ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Canada 4 per cent. capital stock.....	\$ 48,666 67	\$ 48,666 67
do 4 do bonds, loan 1883.....	95,000 00	100,225 00
Total par and market values.....	\$ 143,666 67	\$ 148,891 67

Carried out at market value.....	\$ 148,891 67
Cash on hand at head office.....	225 96
Cash in Dominion Bank, held in favor of Lancashire Insurance Co.....	5,123 33
Cash in Dominion Bank, Toronto.....	7,743 92
Interest accrued.....	992 91
Cash in hands of agents in Canada.....	8,818 59
Due by insurance companies.....	47 01
Total assets in Canada.....	\$ 171,843 39

LIABILITIES IN CANADA.

Net amount of fire losses in Canada due and yet unpaid.....	\$ 1,000 00
do do unsettled but not resisted.....	6,214 33
do losses resisted, in suit (accrued in previous years).....	2,500 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 9,714 33
Reserve of unearned premiums for all outstanding fire risks in Canada.....	167,805 94
Sundry.....	1,998 51
Total liabilities in Canada.....	\$ 179,518 78

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 286,476 31
Less re-insurance, rebate, abatement and return-premiums.....	33,247 30
Net cash received for premiums.....	\$ 253,229 01
Received for interest and dividends on stock, &c.....	6,019 96
Balance of deposit <i>re</i> suit Quebec Government taxes.....	32 70
Total cash income in Canada.....	\$ 259,281 67

LANCASHIRE INSURANCE COMPANY—Continued.

EXPENDITURE IN CANADA.

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$15,208.38.)	\$ 14,351 55	
Amount paid for losses occurring during the year	\$ 130,474 81	
Deduct amount received for re-insurance from other companies	8,630 92	
Net amount paid for said losses	\$ 121,843 89	
Total net amount paid during the year for fire losses in Canada	\$ 136,195 44	
Paid for commission or brokerage	58,663 73	
Paid for salaries, fees and all other charges of officials in Canada	2,522 50	
Paid for taxes in Canada	2,734 14	
Miscellaneous payments, viz.:—		
Remittance charges, \$345.98; plans, \$661.43; duty and brokerage, \$8.73; office expenses, \$100; Fire Underwriters' Association assessment, \$754.48; Insurance Superintendence, \$124.01; Mercantile Agency, \$50; printing, stationery, &c., \$627.63; Underwriters' Protective Association, \$50; travelling expenses, \$163.78; law expenses, \$15.00; cables, \$6.25; sign boards, \$14.00; sundries, \$180.93	3,102 22	
Total cash expenditure in Canada	\$ 203,218 03	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement	18,354	\$ 26,264,887	\$ 315,095 38
Taken during the year—new	7,119	11,200,661	125,669 68
do do renewed	6,695	11,471,155	160,806 63
Total	32,168	\$ 48,936,703	\$ 601,571 69
Deduct terminated	12,422	20,294,396	260,944 80
Gross in force at end of year	19,746	\$ 28,642,307	\$ 340,626 89
Deduct re-insured	.....	1,180,046	16,451 96
Net in force 31st December, 1890	19,746	\$ 27,462,261	\$ 324,174 93
Total number of policies in force in Canada at date	19,746		
Total net amount in force	\$27,462,261 00		
Total premiums thereon	324,174 93		

Subscribed and sworn to, 28th February 1891, by  
(Received, 2nd March, 1891)

WILLIAM BLIGHT,  
*Acting Chief Agent.*

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1890.

(The following figures are taken from *The Manchester Courier, and Lancashire General Advertiser of Friday, March 13th, 1891.*)

FIRE ACCOUNT.

	Cr.	£	s.	d.
Premiums received after deduction of re-assurances		679,702	15	1
		£679,702	15	1

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LANCASHIRE INSURANCE COMPANY—*Continued.*
*Dr.*

	£	s.	d.
Losses by fire (after deduction of reassurances).....	451,242	0	1
Expenses of management.....	91,394	5	9
Commission.....	115,064	16	10
Surplus carried to Profit and Loss Account.....	19,001	12	5
	<u>£679,702</u>	<u>15</u>	<u>1</u>

## PROFIT AND LOSS ACCOUNT.

*Cr.*

	£	s.	d.
Balance from last year.....	7,800	6	7
Fire Insurance and General Reserve Funds at beginning of the year.	400,000	0	0
Interest and dividends..	26,010	13	7
Surplus from fire business.....	19,001	12	5
Profit on reversion realized.....	25,000	0	0
	<u>£477,812</u>	<u>12</u>	<u>7</u>

*Dr.*

Dividends to Shareholders, including that due 20th January, 1891....	£47,772	11	0
Foreign State taxes.....	8,165	4	1
Fire Insurance Fund.....	£254,000	0	0
General Reserve Fund.....	146,000	0	0
	<u>400,000</u>	<u>0</u>	<u>0</u>
Balance carried forward.....	21,874	17	6
	<u>£477,812</u>	<u>12</u>	<u>7</u>

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BALANCE SHEET, 31ST DECEMBER, 1890.

## LIABILITIES.

	£	s.	d.
Shareholders' capital.....	272,986	0	0
Life Assurance Fund.....	833,963	11	7
Fire Insurance and Reserve Funds.....	400,000	0	0
Balance carried forward.....	21,874	17	6
	<u>£1,528,824</u>	<u>9</u>	<u>1</u>
Claims under life policies admitted but not yet paid.....	£14,110	17	6
Outstanding fire losses ..	88,134	0	0
Dividends due to Shareholders including that payable 20th January, 1891.....	27,009	7	6
	<u>129,254</u>	<u>5</u>	<u>0</u>
	<u>£1,658,078</u>	<u>14</u>	<u>1</u>

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LANCASHIRE INSURANCE COMPANY —*Concluded.*

## ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom.....	455,087	7	10
Mortgages on property out of the United Kingdom.....	69,202	18	9
Loans on the Company's policies.....	28,026	18	2
<b>Investments :—</b>			
British Government Securities.....	£ 24,220	0	0
Colonial Government Securities.....	36,158	3	2
Foreign Government Securities.....	206,556	10	9
Railway and other debentures, and debenture stocks.....	267,118	12	8
Railway preference and other shares.....	66,665	11	8
House property and land.....	152,945	16	3
Bank deposits for periods.....	102,771	3	2
Deposits with foreign companies.....	20,725	16	2
		877,161	13 10
Agents' and branch office balances.....	160,671	19	7
Outstanding premiums at head office.....	2,120	2	2
Interest accrued.....		10,800	17 7
Cash at Bankers.....	£ 29,115	0	7
Cash on deposit ..	19,205	5	2
Bills on hand ..	6,686	10	5
		55,006	16 2
		£1,658,078	14 1

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 THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—H. H. NICHOLSON.

General Manager and Secretary—  
JOHN M. DOVE.

Agent in Canada—G. F. C. SMITH.

Principal Office—Liverpool, England.

Head Office in Canada—Montreal.

Organized, 21st May, 1836.

(Commenced business in Canada, 4th June, 1851.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£2,000,000 stg.	\$9,733,333 33
Amount paid up in cash.....	245,640 "	<u>1,195,448 00</u>

## ASSETS IN CANADA.

Real estate (less encumbrances) in Canada held by the Company, viz. :—

The Company's buildings, St. James St., corner of Place d'Armes Square, Montreal.....	\$ 88,000 00
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Loans secured by bonds and mortgages on real estate in Canada (first liens).....	866,600 00
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Stocks and bonds, viz. :—

	Par Value.	Market Value.
Toronto City debentures, 6 per cent.....	\$ 6,000 00	\$ 6,405 00
Canada 4 per cent. inscribed stock.....	97,333 33	99,853 15
do 4 do do of 1883.....	100,000 00	104,500 00
do 4 do (reduced) do.....	116,800 00	122,001 71

Montreal City debentures, 6 per cent., viz. :—

Ordinary municipal—Nov., 1891.....	1,000 00	1,017 50
Waterworks do 1891.....	2,000 00	2,035 00
Drill shed May, 1891.....	10,000 00	10,100 00
Protestant School Board bonds, Montreal—Jan., 1893....	20,000 00	20,800 00
do do do do 1906....	10,000 00	11,400 00
Montreal Harbour—July, 1906.....	10,000 00	11,425 00

Total par and market value.....	\$ 373,133 33	<u>\$389,537 36</u>
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Carried out at market value (all the above being deposited with Receiver-General on account of fire and life).....	389,537 36
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Loans on life policies, being within the amount of their surrender value when the loans were made.....	5,728 29
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Cash on hand at head office in Canada.....	185 97
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Cash in banks, viz. :—

Bank of Montreal, Montreal.....	\$ 22,465 92
do St. John, N.B. ....	3,019 64

Total.....	25,485 56
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Interest accrued.....	11,827 57
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Cash in hands of Agents in Canada.....	13,628 43
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Office furniture, public clock, maps, plans, &c., at Montreal office, and St. John, N.B., branch offices (estimated).....	2,500 00
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Total assets in Canada.....	<u>\$1,403,493 18</u>
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## LIVERPOOL AND LONDON AND GLOBE—Continued.

## LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted.....	\$ 406 75
do do adjusted but not due .....	659 73
Net amount of losses resisted—in suit (accrued in previous years).....	900 00
<b>Total net amount of unsettled claims for fire losses in Canada.....</b>	<b>\$ 1,966 48</b>
Reserve of unearned premiums for all outstanding fire risks in Canada.....	214,652 36
Re-insurance fund under the Life Insurance department in Canada....	92,451 26
Due and accrued for salaries, rent and general expenses.....	500 00
<b>Total liabilities in Canada.....</b>	<b>\$ 309,570 10</b>

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 302,707 89
Deduct re-insurance, rebate, abatement and return-premiums.....	23,113 76
<b>Net cash received for fire premiums.....</b>	<b>\$ 279,594 13</b>
Received for interest on bonds and mortgages.....	32,806 89
Received for interest and dividends on stocks or all other sources....	17,045 77
Income from other sources (rents).....	1,579 57
<b>Total cash income in Canada.....</b>	<b>\$ 331,026 36</b>

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$2,249.97).....	\$ 1,211 22
Paid for losses occurring during the year.....	\$ 113,432 36
Deduct savings and salvage.....	\$ 7,816 38
Deduct amount received for re-insurance.....	207 57
<b>Total deductions.....</b>	<b>8,023 95</b>
<b>Net amount paid for said losses.....</b>	<b>\$ 105,428 41</b>
<b>Total net amount paid during the year for fire losses in Canada.....</b>	<b>\$ 106,639 63</b>
Commission or brokerage.....	42,236 49
Salaries, fees and all other charges of officials.....	18,718 06
Taxes in Canada.....	1,951 60
Miscellaneous payments, viz:—Advertising, \$2,058.45; rent, \$1,820.00; repairs, \$90.94; coal and gas, \$309.66; travelling expenses, \$997.52; printing and stationery, \$1,466.46; fire commissioner, \$395.23; postage, \$1,382.58; exchange, \$254.05; office expenses, \$808.86; surveys, \$1,164.39; underwriters, \$698.30; insurance superintendence, \$123.38; fire brigade, \$15.00; auditors, \$225.00; office furniture, \$62; sundries, \$122.42.....	11,994 24
<b>Total expenditure in Canada.....</b>	<b>\$ 181,540 02</b>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	20,156	\$ 39,373,213	\$ 396,264 99
Taken during the year—new.....	7,993	14,725,967	144,371 66
do do renewed.....	7,477	15,278,060	158,353 48
<b>Total.....</b>	<b>35,626</b>	<b>\$ 69,377,240</b>	<b>\$ 698,990 13</b>
Deduct terminated.....	14,468	27,319,268	277,702 43
Gross in force at end of year.....	21,158	\$ 42,057,972	\$ 421,287 70
Deduct re-insured.....		810,902	9,086 71
<b>Net in force at 31st December, 1890.....</b>	<b>21,158</b>	<b>\$ 41,247,070</b>	<b>\$ 412,200 99</b>

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 LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

Total number of policies in force in Canada at date.....	21,158
Total net amount in force.....	\$41,247,070 00
Total premiums thereon.....	412,200 99

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Subscribed and sworn to, 27th February, 1891, by

G. F. C. SMITH,  
*Chief Agent.*

(Received, 28th February, 1891.)



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THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF  
LIVERPOOL, ENGLAND.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*Chairman*—DUNCAN GRAHAM. | *Manager*—CHARLES G. FOTHERGILL.

*Principal Office*—Liverpool, England.

(Organized or incorporated, 10th December, 1861.)

*Agent in Canada*—WM. A. SIMS. | *Head Office in Canada*—TORONTO.

(Commenced business in Canada, April, 1880.)

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CAPITAL.

Amount of joint stock capital authorized and subscribed for.	£1,847,500	\$8,991,166 67
Amount paid up in cash.	184,850	899,116 67

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ASSETS IN CANADA.

Stocks and bonds held by the Company:—

	Par value.	Market value.
Canada 4 per cent. stock.	\$ 107,066 67	\$ 112,420 00
In deposit with Receiver-General.		\$ 112,420 00
Cash on hand at head office.		1,668 19
Cash in Dominion bank.		3,393 23
Amount of cash in hands of agents in Canada.		5,429 12
Cash on deposit.		50,000 00
Total assets in Canada.		\$ 172,910 54

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LIABILITIES IN CANADA.

Net amount of losses due and yet unpaid.	\$ 63 39
do do claimed but not adjusted.	236 13
do do resisted—in suit (accrued previous to 1889).	1,700 00
Total net amount of unsettled claims for fire losses in Canada.	\$ 1,999 52
Reserve of unearned premiums for all outstanding risks in Canada.	107,501 25
Total liabilities in Canada.	\$ 109,500 77

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INCOME IN CANADA.

Gross cash received for premiums.	\$ 190,579 14
Deduct re-insurance, rebate, abatement and return-premiums.	22,887 57
Net cash received for premiums.	\$ 167,691 57
Interest on stock, &c., paid direct to head office.	4,282 65
Interest on bank account.	321 64
Amount returned <i>re</i> Quebec tax.	32 70
Total income in Canada.	\$ 172,328 56

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## LONDON AND LANCASHIRE FIRE—Continued.

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$8,670 62).....	\$ 11,103 36	
Deduct amount received for re-insurance from other companies....	2,046 07	
Net amount paid during the year for said losses.....	\$ 9,057 29	
Amount paid for losses occurring during the year.....	\$ 94,669 34	
Deduct amount received for re-insurance.....	624 21	
Net amount paid during the year for said losses.....	94,045 13	
Net amount paid during the year for losses in Canada.....	\$ 103,102 42	
Commission or brokerage, including commission on profits.....	33,654 29	
Salaries, fees and all other charges of officials in Canada.....	1,093 55	
Taxes.....	2,540 87	
All other payments in Canada, viz.:—Advertising, \$299.47; supplies and stationery, \$1,172.34; board expenses, \$364.97; telegraph, express, postage and exchange, \$1,211.91; miscellaneous, \$431.53; rent, \$750; telephone, \$70.60; duty, \$332.17; heating and lighting, \$32.13; maps, \$871.38; inspection, \$386.58; Insurance Department, \$85.09; office fittings and signs, \$809.16; travelling expenses, \$75.28.....	6,892 61	
Total expenditure in Canada.....	\$ 147,283 74	

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement..	10,783	\$ 16,263,415	\$ 189,594 40
Policies taken during the year—new.....	5,753	9,832,429	104,156 31
do do renewed.....	4,130	7,116,660	85,591 32
Total.....	20,666	\$ 33,212,504	\$ 379,342 03
Deduct terminated.....	9,005	15,096,348	168,245 98
Gross in force at end of year.....	11,661	\$ 18,116,156	\$ 211,096 05
Deduct re-insured.....		428,446	6,002 30
Net in force at 31st December, 1890....	11,661	\$ 17,687,710	\$ 205,093 75
Total number of policies in force in Canada at date.....	11,661		
Total net amount in force.....			\$17,687,710.00
Total premiums thereon.....			205,093.75

Subscribed and sworn to, 24th February, 1891, by

(Received, 25th February, 1891.)

WM. A. SIMS,  
Chief Agent.

LONDON AND LANCASHIRE FIRE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(Abstracted from the Directors' Report, Liverpool, England, 30th April, 1891.)*

The net premiums, after deducting sums paid to other offices in reduction of the company's liabilities, amounted to £702,346 12s. 0d., against £587,084 13s. 1d. in the previous year.

The net fire losses, including full estimates for all such as were not adjusted at the closing of the books, amounted to £382,618 5s. 8d.

The balance of the year's working, after provision for all expenses, bad debts, depreciations and other charges, and including interest on investments, amounts to £119,284 14s. 9d. Adding this sum to the balance of £140,930 0s. 5d. brought forward from the previous account, there results an amount of £260,214 15s. 2d. to be dealt with, less the interim dividend of 3s. per share, amounting to £11,112, paid to the shareholders in November last.

The directors propose to pay, on the 6th proximo, a further dividend of 7s. per share, free of income tax, making a total dividend for the year of 20 per cent., as against 16 per cent. paid for the previous year.

In accordance with an agreement dated 19th January, 1891, this company has taken over the entire assets, liabilities and business of the London and Provincial Fire Insurance Company, limited, of London. The general figures of this transaction do not enter into the accounts of the year now being reported upon; but, in connection therewith, the directors have issued 3,283 new shares of this company, which will participate in the present dividend. The total dividend to be now paid will, therefore, absorb £27,077 1s. 0d.

The directors propose to increase the reserve and reinsurance fund by transferring £50,000 thereto, and to carry forward the balance, £172,025 14s. 2d., to next account.

After giving effect to the foregoing, and without including the assets taken over from the London and Provincial, the financial position will then stand as follows:—

Subscribed capital .....	£1,852,000	0	0	
Of which is paid up .....		185,200	0	0
Reserve and reinsurance fund .....	£450,000	0	0	} 622,025 14 2
Balance carried forward .....	172,025	14	2	

LONDON AND LANCASHIRE FIRE—Concluded.

INCOME AND EXPENDITURE ACCOUNT, FOR THE YEAR ENDING 31ST DECEMBER, 1890.

<p><b>DR.</b></p> <p>To Fire premiums (less reinsurance)..... £ 702,946 12 0</p> <p>Dividends and interest..... 24,920 8 5</p> <p>Profit on sale of investments..... 2,572 14 7</p> <p>Transfer fees..... 23 14 0</p> <p>By Fire losses paid and outstanding..... £ 382,618 5 8</p> <p>Commission, including contingent commission on 1890 bus- iness..... 126,948 11 1</p> <p>Income tax, and Foreign and Colonial State taxes..... 12,244 15 6</p> <p>Management and general expenses at head office, branches and abroad, and all other outgoings..... 85,681 5 11</p> <p>Cost of fittings and furniture of new head office premises, written off..... 3,085 16 1</p> <p>Balance carried to general fund..... 119,284 14 9</p> <p style="text-align: right;">£ 729,863 9 0</p>	<p style="text-align: right;"><b>CR.</b></p>
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BALANCE SHEET, 31ST DECEMBER, 1890.

<p><b>DR.</b></p> <p>To Capital, 74,080 shares of £25 each, £2 10s. per share paid... £ 185,200 0 0</p> <p>Fire claims in course of adjustment..... 59,493 11 6</p> <p>Dividends unclaimed..... 261 5 0</p> <p>Bills payable..... 6,401 17 7</p> <p>Foreign agents' balances and sundry creditors..... 13,162 10 0</p> <p>Reserve and reinsurance fund..... 400,000 0 0</p> <p>General fund:— Balance from last account..... £179,450 0 5</p> <p>Less dividend declared 24th April, 1890..... £ 18,520 0 0</p> <p>Amount carried to reserve and reinsurance fund.. 20,000 0 0</p> <p>Add balance at credit of income and ex- penditure account for 1890..... 119,284 14 9</p> <p>Less interim dividend paid Nov., 1890..... 249,102 15 2</p> <p style="text-align: right;">£ 913,621 19 3</p>	<p style="text-align: center;"><i>Assets.</i></p> <p>By buildings owned by the company in Liverpool, London, Manchester, Bristol, Dublin and New York, unencumbered..... £151,708 0 10</p> <p>Part-ownership in various salvage corps pre- mises..... 4,262 5 1</p> <p>Cash at bankers, on deposit and on current account..... £ 155,970 5 11</p> <p>Bills receivable..... 66,569 18 5</p> <p>British railway preference stocks..... £6,832 1 6</p> <p>United States funded loan and other first class American securities..... 317,318 18 3</p> <p>Argentine railway debenture stocks..... 49,900 13 4</p> <p>Canada 4 per cent. inscribed stock..... 23,128 2 10</p> <p>Cape of Good Hope 4 per cent. inscribed stock..... 10,370 6 4</p> <p>Italian 5 per cent. rentes..... 3,667 9 6</p> <p>Loans on first class securities, with ample margins (first liens)..... £ 4,000 0 0</p> <p>Mortgages on first class residential property in Liverpool (first liens)..... 8,400 0 0</p> <p>Home branches and agents' balances..... £ 20,371 15 8</p> <p>Foreign do..... 69,909 10 6</p> <p>Outstanding direct premiums..... 4,030 19 1</p> <p>Balance of reinsurance accounts with other fire offices..... 94,012 5 3</p> <p>Accrued interest and sundry debtors..... 5,146 11 6</p> <p style="text-align: right;">£ 913,621 19 3</p>
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**THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.**


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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Governor—GEO. WM. CAMPBELL, Esq. | Manager Fire Dep't.—JAMES CLUNES.

Principal Office—No. 7 Royal Exchange, London, E.C.

Manager in Canada—E. A. LILLY. | Head Office in Canada—Montreal.

(Incorporated, A.D. 1720. Commenced business in Canada, 1st March, 1862.)

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**CAPITAL.**

Amount of capital authorized and subscribed for.....	\$4,363,210 00
Amount paid up in cash.....	<u>2,181,605 00</u>

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**ASSETS IN CANADA.**

	Par value.	Market value.
*Montreal Corporation stock.....	\$ 167,000 00	\$ 170,340 00
Carried out at market value.....		\$ 170,340 00
Cash on hand at head office in Canada.....		443 11
Cash in Molsons' Bank.....		734 41
Agents' balances in Canada.....		7,191 42
Total assets in Canada.....		<u>\$ 178,708 94</u>

**LIABILITIES IN CANADA.**

Net amount of losses due and yet unpaid.....	\$ 1,717 00
Total amount of unsettled claims for losses in Canada.....	\$ 1,717 00
Reserve of unearned premiums for all outstanding risks in Canada. ....	61,930 41
Re-insurance reserve under Life Department.....	7,970 63
Total liabilities in Canada.....	<u>\$ 71,618 04</u>

**INCOME IN CANADA.**

Gross cash received for premiums.....	\$ 109,085 29
Deduct re-insurance, rebate, abatement and return-premiums.....	21,548 02
Net cash received for fire premiums.....	\$ 87,537 27
Net cash received for Inland Marine premiums.....	1,031 25
Interest on deposit with Receiver-General, \$167,000, paid direct to head office, England.....	6,680 00
Interest on bank deposits.....	50 83
Total cash income in Canada.....	<u>\$ 95,299 35</u>

**EXPENDITURE IN CANADA.**

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$1,789.89) .....	\$ 1,789 89
Paid for fire losses during the year.....	\$ 45,973 02
Less re-insurance.....	8,662 86
Net amount paid during the year for said losses.....	<u>\$37,310 16</u>

\* Deposited with Receiver-General, \$50,000, being on account of Life Branch.

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LONDON ASSURANCE CORPORATION—*Continued.*

Total net amount paid during the year for fire losses in Canada.....	\$ 39,100 05
Paid for commission or brokerage.....	16,486 63
Paid for salaries, fees, and all other charges of officials in Canada.....	8,311 44
Paid for taxes in Canada.....	2,387 32

All other payments in Canada, viz. :—

Rent, \$1,000; office expenses, \$977.52; postage, express and telegraph, \$375.29; printing and stationery, \$966.76; agency expenses, \$34.60; tariff expenses, \$147.94; maps, \$177.40; travelling expenses, \$1,020.28; advertising, \$211.80; sundry, New Brunswick, \$58.79; special subscription, \$10; sundry, British Columbia, \$27.14.....	5,007 52
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Total cash expenditure in Canada.....	\$ 71,292 96
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## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	5,442	\$ 12,171,508	\$ 117,228 68
Taken during the year—new.....	2,510	7,510,753	65,072 85
do do renewed.....	2,014	4,934,427	45,666 61
Total.....	9,966	\$ 24,616,688	\$ 227,968 14
Deduct terminated.....	4,385	11,050,049	90,521 94
Gross in force at end of year.....	5,581	\$ 13,566,639	\$ 137,446 20
Deduct re-insured.....		2,276,156	13,585 38
Net in force at 31st December, 1890.....	5,581	\$ 11,290,483	\$ 123,860 82

<i>Inland Marine Risks in Canada.</i>	Amount.	Premiums.
Gross policies taken during the year.....	\$ 369,744	\$ 1,031 25
Deduct terminated.....	369,744	1,031 25

Total number of policies in force in Canada at date.....	5,581
Total net amount in force.....	\$11,290,483 00
Total premiums thereon.....	123,860 82

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Subscribed and sworn to, 7th March, 1891, by .

E. A. LILLY,  
Chief Agent.

(Received, 9th March, 1891.)

LONDON ASSURANCE—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

## REVENUE ACCOUNTS.

## FIRE ACCOUNT.

1889.	£	s.	d.	1890.	£	s.	d.
Dec. 31—Amount of fire insurance fund at this date.....	520,677	12	4	Dec. 31—Losses after deduction of re-assurances and salvages... Expenses of management (apportioned).....	211,714	6	4
1890.				Commission.....	64,744	9	9
Dec. 31—Premiums after deduction of re-assurances and returns..	423,766	6	8	Bad debts.....	74,949	18	5
Interest and dividends.....	£17,795	9	5	Profit carried to profit and loss account.....	19	18	9
LESS income tax.....	317	11	11	Amount of fire insurance fund at this date, as per balance sheet.....	45,000	0	0
	17,477	17	6		565,493	3	3
	<u>£961,921</u>	<u>16</u>	<u>6</u>		<u>£961,921</u>	<u>16</u>	<u>6</u>

## MARINE ACCOUNT.

1889.	£	s.	d.	1890.	£	s.	d.
Dec. 31—Amount of marine insurance fund at this date.....	184,420	10	2	Dec. 31—Losses after deduction of re-assurances and salvages on account of 1890 and former years.....	271,730	5	11
1890.				Expenses of management (apportioned).....	28,308	17	2
Dec. 31—Premiums after deduction of brokerage, discount, re-assurances and returns..	312,232	17	7	Agents' commission.....	6,330	10	1
Interest and dividends.....	£6,303	0	8	Bad debts.....	40	1	2
LESS income tax.....	112	9	9	Amount of marine insurance fund at this date, as per balance sheet, viz. :—			
	6,190	10	11	Marine insurance fund... £201,101 16 11			
				LESS loss on year 1888... 4,667 12 7			
	<u>£502,843</u>	<u>18</u>	<u>8</u>		196,434	4	4
					<u>£502,843</u>	<u>18</u>	<u>8</u>

## PROFIT AND LOSS ACCOUNT.

1889.	£	s.	d.	1890.	£	s.	d.
Dec. 31—Balance of account at this date.....	107,310	18	9	Dec. 31—Dividends to shareholders..	89,655	0	0
1890.				Income tax.....	1,412	12	4
Dec. 31—Interest and dividends not carried to other accounts... £29,583 11 8				Balance, as per balance sheet	107,479	12	6
Less income tax 527 19 6							
£29,055 12 2							
Profit from life assurance account..	17,015	13	11				
Profit from fire account.....	45,000	0	0				
Anonymous re-mittances.....	165	0	0				
	91,236	6	1				
	<u>£198,547</u>	<u>4</u>	<u>10</u>		<u>£198,547</u>	<u>4</u>	<u>10</u>

LONDON ASSURANCE—*Concluded.*

## BALANCE SHEET, 31st December, 1890.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Shareholders' capital, £896,550 of			Mortgages on property within the		
which is paid up.....	448,275	0 0	United Kingdom.....	£1,087,598	14 2
General reserve fund.....	310,000	0 0	Loans upon Parliamen-		
Life assurance funds.....	2,055,519	6 0	tary rates.....	816,123	11 4
Fire fund.....	565,493	3 3	Loans upon rent-char-		
Marine fund.....	196,434	4 4	ges.....	42,938	12 7
Profit and loss.....	107,479	12 6		<u>1,946,660</u>	18 1
	<u>£3,683,201</u>	6 1	Mortgages on property out of the		
Claims under life policies admitted			United Kingdom.....	Nil.	
but not yet paid.....	£21,336	3 0	Loans on the Corporation's life policies	50,392	16 8
Outstanding fire losses.....	36,135	15 0	Loans on railway and other securities	38,000	0 0
do marine losses.....	1,372	0 9	Investments:—		
do annuities.....	36	0 11	In British Government securities,		
do dividends to			viz.:—		
shareholders.....	12,062	10 0	£351,256 7s. 8d. stock.....	£314,383	17 5
Outstanding income tax.....	339	13 2	Turkish 4 per cent.		
Fire premiums due to			guaranteed bonds.....	22,900	0 0
other companies.....	8,670	6 7		<u>337,283</u>	17 5
Clerks' savings fund.....	4,193	9 3	Indian and Colonial Government		
Policy stamps.....	131	3 5	securities.....	110,571	4 11
	<u>84,277</u>	2 1	Foreign Government securities.....	171,876	6 8
			Municipal securities.....	109,413	19 7
			Railway and other debentures and		
			debenture stocks.....	376,359	2 4
			Railway and other preferred and		
			ordinary stocks.....	220,941	11 5
			Reversions.....	28,810	0 0
			Life interests.....	21,649	14 10
			Agents' balances, viz.:—		
			Account life.....	£ 7,070	5 5
			do fire.....	69,789	8 4
			do marine.....	69,654	5 10
				<u>146,513</u>	19 7
			Loans upon personal security.....	Nil.	
			Outstanding premiums.....	34,632	1 3
			do interest.....	1,360	17 0
			Fire premiums due by other companies	1,739	18 4
			Cash:—		
			On deposit.....	£95,000	0 0
			In hand and on cur-		
			rent account.....	39,257	14 7
				<u>134,257</u>	14 7
			Treasury bills.....	25,000	0 0
			Bills receivable.....	12,014	5 6
				<u>£3,767,478</u>	8 2
				<u>£3,767,478</u>	8 2



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 THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—JAMES GRANT.

| Secretary and Agent—D. C. MACDONALD.

Principal Office—London, Ontario.

(Organized and commenced business in Canada, A.D. 1859.)

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 CAPITAL.
 

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A mutual Company, having no stockholders, but merely members who are insured, and who are only bound to the extent of their premium notes given for insurance.

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## ASSETS.

Value of real estate (less encumbrances) held by Company.....\$ 14,177 46  
 Municipal debentures owned by the Company, viz. :—

	Par value.	Market value.
* City of Hamilton debentures .. .. .	\$ 10,920 00	\$ 12,558 00
* City of St. Thomas debentures .. .. .	22,600 00	24,860 00
* Town of Tilsonburg debentures .. .. .	6,500 00	7,475 00
* Ontario Loan and Debenture Company, debentures .. .. .	7,800 00	7,800 00
Total par and market values .. .. .	\$ 47,820 00	\$ 52,693 00

Carried out at market value .. .. .	52,693 00
Cash on hand at head office .. .. .	1,035 32
†Cash in Molsons' Bank .. .. .	7,368 66
Accrued interest on debentures .. .. .	565 95
Agents' balances .. .. .	7,949 25
Bills receivable .. .. .	1,098 95
(Amount of same overdue, \$698.95.)	
Premium notes on hand .. .. .	\$ 461,941 47
Deduct amount paid thereon .. .. .	164,706 71
	<u>297,234 76</u>
(Total assessments on premium notes, \$184,814 65.)	
Office furniture .. .. .	1,154 61
Total assets .. .. .	<u>\$ 383,277 96</u>

## LIABILITIES.

Net amount of fire losses adjusted but not due .. .. .	\$ 12,596 67
Net amount of fire losses claimed but not adjusted .. .. .	13,349 77
Net amount of fire losses resisted, not in suit .. .. .	236 43
	<u>\$ 26,182 87</u>
Total net amount of unsettled claims for losses in Canada .. .. .	\$ 26,182 87
Reserve of unearned premiums for all outstanding risks in Canada .. .. .	289,918 11
Total liabilities .. .. .	<u>\$ 316,100 98</u>
Surplus of assets over liabilities .. .. .	<u>\$ 67,176 98</u>

\* Deposited to credit of Receiver-General.

† \$7,000.00 of this amount is deposited to the credit of the Receiver-General.

LONDON MUTUAL FIRE—*Continued.*

## INCOME.

Gross premiums received in cash.....	\$ 34,115 93	
Gross cash received on bills and notes taken for premiums.....	100,222 94	
Gross cash received for premiums.....	\$ 134,338 87	
Deduct re-insurance, rebate, abatement and return-premiums.....	2,458 12	
Net cash received for premiums.....	\$ 131,880 75	
Bills and notes received during the year for premiums and remaining unpaid, \$159,650.74		
Received for interest and dividends on stocks, and all other sources....	3,087 78	
Sundries, viz.:—Division Court suits, \$36.07; law costs returned, \$576.00; transfer fees, \$335.23; steam thresher licenses, \$38.90; assessments from losses, \$305.46; rent, \$288.00.....	1,579 66	
Total cash income.....	\$ 136,548 19	

## EXPENDITURE.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$20,286.87).....	\$ 21,141 72	
Paid for losses occurring during the year.....	\$ 74,812 36	
Deduct amount received for re-insurance.....	2 50	
Net amount paid during the year for said losses.....	\$ 74,809 86	
Total net amount paid during the year for fire losses..	\$ 95,951 58	
Commission or brokerage.....	20,692 18	
Taxes.....	236 43	
Salaries, fees and all other charges of officials.....	13,559 20	
Miscellaneous payments, viz.:—Bank commission, \$24.61; law expenses, \$580.25; postage, \$1,305.61; stationery, \$651.06; printing, \$470.10; advertising, \$583.74; rewards and gratuities, \$35.00; Government inspection, \$73.17; interest, \$2,033.87; office furniture, \$286.95; sundry expenses, \$693.20.....	6,737 56	
Total cash expenditure.....	\$ 137,176 95	

## CASH ACCOUNT.

1889.	<i>Dr.</i>	
Dec. 31. To balance in hand and in banks at this date.....	\$ 13,911 83	
1890.		
Dec. 31. Income as above.....	136,548 19	
From realization of investments.....	100 00	
Borrowed during year.....	60,000 00	
	\$ 210,560 02	
1890.	<i>Cr.</i>	
Dec. 31. By Expenditure during year, as above.....	\$ 137,176 95	
Investments.....	11,979 09	
Borrowed money returned.....	60,000 00	
Balance in hand and in banks this date.....	1,403 98	
	\$ 210,560 02	

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LONDON MUTUAL FIRE—*Concluded.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	42,375	\$ 43,350,563	\$ 588,261 68
Taken during the year—new.....	13,629	16,171,169	200,819 90
Total.....	56,004	\$ 59,521,732	\$ 789,081 58
Deduct terminated.....	14,453	16,435,642	205,322 43
Gross in force at end of year.....	41,551	\$ 43,086,090	\$ 583,759 15
Deduct re-insured.....		222,346	1,710 98
Net in force at 31st December, 1890.....	41,551	\$ 42,863,744	\$ 582,048 17
Total number of policies in force at date.....	41,551		
Total net amount in force.....			\$42,863,744 00
Total premiums thereon.....			582,048 17

Subscribed and sworn to, 3rd February, 1891, by

JAMES GRANT,  
*President.*  
D. C. MACDONALD,  
*Secretary.*

(Received, 4th February, 1891.)

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 THE MANCHESTER FIRE ASSURANCE COMPANY.
 

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STATEMENT FOR THE EIGHT MONTHS ENDING 31ST DECEMBER, 1890.

President—JAMES CHADWICK.

Secretary—J. B. MOFFAT.

Principal Office—Manchester, England.

Agent in Canada.—JAMES BOOMER.

Head Office in Canada.—Toronto.

(Organized or incorporated, 21st June, 1824; commenced business in Canada,  
20th May, 1890.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	10,000,000	00
do do subscribed for.....		7,500,000	00
do do paid up in cash.....		750,000	00

## ASSETS IN CANADA.

Stocks, bonds and debentures:—

	Par value.	Market value.	
Canada $3\frac{1}{2}$ per cent. stock.....	\$ 102,200 00	\$ 104,244 00	
Carried out at market value.....		\$ 104,244 00	
Cash at head office in Canada.....		6,368 19	
Cash in Ontario Bank, Toronto.....		7,832 69	
Cash in hands of agents in Canada.....		2,564 26	
Block plans.....		3,000 00	
Office furniture and fixtures.....		500 00	
Total assets in Canada.....		\$ 124,509 08	

## LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....	\$	278 62	
do do claimed but not adjusted.....		7,383 00	
do do reported or supposed but not claimed.....		444 44	
Total net amount of unsettled claims.....	\$	8,106 06	
Reserve of unearned premiums upon all unexpired fire risks in Canada.....		35,806 58	
Due for re-insurance and other accounts.....		552 41	
Total liabilities in Canada.....	\$	44,465 05	

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	61,233 39	
Deduct re-insurance, rebate, abatement and return-premiums.....		8,166 36	
Net cash received for premiums.....	\$	53,067 03	
Interest on deposit with Receiver-General, paid direct to head office in England.....		3,577 01	
Interest on bank deposit.....		56 71	
Total income in Canada.....	\$	56,700 81	

MANCHESTER FIRE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for fire losses in Canada during the eight months.....	\$ 6,700 37
Commission or brokerage in Canada.....	8,497 79
Salaries, fees and all other charges of officials in Canada.....	4,119 80
Taxes in Canada.....	1,647 10
Miscellaneous, viz.:—Loss expenses, \$109.27; stationery, etc., \$1,144.23; travelling, etc., \$1,219.49; advertising, etc., \$515.00; postage, etc., \$510.28; office expenses, \$918.40; legal expenses, \$22.60; block plans, \$3,584.73; underwriters' associations, \$109.50; interest, \$3.80.	8,134 30
Total expenditure in Canada.....	\$ 29,099 36

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies taken during the eight months.....	2,985	\$ 5,286,255	\$ 63,797 65
Deduct terminated.....	457	1,131,828	7,893 62
Gross in force at end of year.....	2,528	\$ 4,154,427	\$ 55,904 03
Deduct re-insured.....	.....	307,275	4,784 69
Net in force at 31st December, 1890.....	2,528	\$ 3,847,152	\$ 51,119 34
Total number of policies in force at date.....	2,528		
Total net amount in force.....	\$3,847,152 00		
Total premiums thereon.....	51,119 34		

Subscribed and sworn to, 6th February, 1891, by

(Received, 7th February, 1891.)

JAMES BOOMER,  
*Chief Agent.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(Abstracted from the Directors' Report, Manchester, England, 17th March, 1891.)*

The premiums (after deducting re-insurances), amounted to £200,204 11s. 2d., against £163,368 3s. 5d. for 1889. The losses, including full provision for all unsettled claims, amounted to £111,158 17s. 2d., say 55 per cent., against £103,699 11s. 11d., say 64 per cent. in the previous year.

After paying all expenses, commissions and taxes, the Fire account for the year closed with a surplus of.....	£ 25,696 13 9
The income from interest on investments yielded.....	9,132 9 7
The profit on securities sold, and transfer fees amounted to.....	5,492 8 1
	£40,321 11 5
Add premium received on new shares.....	100,000 0 0
	£140,321 11 5

An interim dividend of 2s. per share or £5,000 was paid in July, and the Directors now recommend a further Dividend on the old shares at the same rate for the past half year, making for the year.....

£10,000 0 0	
The new shares being accordingly entitled to a dividend of 1s. per share, or.....	1,250 0 0
	11,250 0 0

Leaving to be added to the funds for the year..... £129,071 11 5

**MANCHESTER FIRE—Concluded.**

**REVENUE ACCOUNT.**

	£	s.	d.		£	s.	d.
<b>INCOME.</b>				<b>EXPENDITURE.</b>			
Premiums (Less re-insurances).....	200,204	11	2	Fire losses paid and outstanding.....	111,158	17	2
Interest on investments.....	9,132	9	7	Agents' commissions and expenses.....	42,515	5	9
Profit on sale of securities.....	5,402	8	1	Home, foreign, and colonial State taxes.....	1,971	5	1
Transfer fees.....	90	0	0	Expenses of management—head office and branches.....	19,181	6	6
				Agents' balances written off.....	81	2	11
				Balance, being surplus, carried down.....	£174,507	17	5
					40,321	11	5
					£214,829	8	10

**BALANCE SHEET.**

	£	s.	d.		£	s.	d.
Capital account—75,000 shares of £20 each, £2 per share paid.....	150,000	0	0	Railway and other debentures and bonds.....	145,622	1	2
Reserve Fund—				Municipal bonds.....	44,029	10	8
Amount from last year's account.....	£ 88,380	13	0	English Railway and other stock.....	35,900	10	9
Premium received on new capital issued.....	100,000	0	0	United States Government 4 per cent. registered bonds.....	32,153	12	5
Balance of revenue acct. brought down. £40,321 11 5				Canada Government 3½ per cent. inscribed stock.....	21,327	10	6
Less—Interim dividend paid July £5,000				Austrian Government 4 per cent. gold rentes.....	8,710	0	0
Dividend payable in March... 6,250				Hungarian Government 4 per cent. loan.....	2,003	2	6
				New Zealand Government 4 per cent. inscribed stock.....	3,157	10	6
				Mortgages on property in the United Kingdom.....	11,901	4	6
				Loans on railway and other stock.....	1,250	0	0
				Interest accrued, not yet payable.....	2,074	7	0
				House property at land, Manchester and London, &c.....	29,431	15	11
Outstanding losses.....	217,452	4	5	Office furniture at head office and branches.....	850	0	0
Dividends unclaimed.....	35,700	0	0	Balances in hands of branches and agents (home and foreign).....	29,150	19	4
Dividend for past half-year payable to shareholders 18th March, 1891, as shown above.....	120	15	0	Balances due from other offices.....	11,985	9	6
				Outstanding premiums (since collected).....	18,883	13	4
				Cash at bankers.....	11,691	11	4
					£409,522	19	5

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 THE NATIONAL ASSURANCE COMPANY OF IRELAND.
 

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STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1890.

*Secretary*—HAROLD ENGELBACH. | *Principal Office*—Dublin.  
*Agent in Canada*—L. H. BOULT. | *Head Office in Canada*—Montreal.  
 (Organized or incorporated, 1822; commenced business in Canada, 2nd April, 1883.)

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 CAPITAL.
 

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Amount of joint stock capital authorized.....	£ 2,000,000	\$9,733,333 33
Amount subscribed for.....	1,000,000	4,866,666 67
Amount paid up in cash.....	100,000	486,666 67

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 ASSETS IN CANADA.
 

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Stock in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Canada 4 per cent. stock.....	\$ 100,161 00	\$ 108,173 88
Carried out at market value.....		\$ 108,173 88
Cash on hand at head office in Canada.....		73 92
Cash in Bank of Toronto.....		564 98
Amount of cash in the hands of agents in Canada.....		5,291 43
Office furniture, including maps, plans, books, &c.....		3,543 74
<b>Total assets in Canada.....</b>		<b>\$ 117,647 95</b>

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 LIABILITIES IN CANADA.
 

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Net amount of losses in Canada, claimed but not adjusted.....	\$ 5,055 00
<b>Total net amount of unsettled claims for losses in Canada.....</b>	<b>\$ 5,055 00</b>
Reserve of unearned premiums for all outstanding risks in Canada....	42,533 33
<b>Total liabilities in Canada.....</b>	<b>\$ 47,588 33</b>

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 INCOME IN CANADA.
 

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Gross cash received for premiums.....	\$ 116,216 89
Deduct re-insurance, rebate, abatement and return-premiums.....	41,078 73
<b>Net cash received for premiums.....</b>	<b>\$ 75,138 16</b>
*Interest on stock.....	4,006 44
<b>Total cash income in Canada.....</b>	<b>\$ 79,144 60</b>

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 EXPENDITURE IN CANADA.
 

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Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$370.00).....	\$ 341 94
Amount paid for losses occurring during the year.....	\$ 70,724 61
Deduct amount received for re-insurance.....	20,294 57
<b>Net amount paid during the year for said losses.....</b>	<b>\$ 50,430 04</b>

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\*Paid direct to head office, Dublin.

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 NATIONAL OF IRELAND—Continued.

Net amount paid during the year for fire losses.....	\$	50,771 98
Commission or brokerage in Canada.....		12,414 92
Salaries, fees and all other charges of officials in Canada.....		2,852 03
Taxes in Canada.....		2,334 <sup>2</sup> 22
Miscellaneous expenditure, viz. :—Rent, \$403.45; advertising, \$626.99; travelling expenses, \$156.15; stationery, \$141.69; plans, maps, furniture, &c., \$323.20; all other expenses, \$1,284.74.....		2,936 22
<b>Total cash expenditure in Canada.....</b>	<b>\$</b>	<b>71,309 37</b>

## RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 9,730,126	\$ 110,096 22
Policies taken during the year—new and renewed.....	10,455,522	116,944 02
<b>Total.....</b>	<b>\$ 20,185,648</b>	<b>\$ 227,040 24</b>
Deduct terminated.....	9,698,116	108,796 86
<b>Gross in force at end of year.....</b>	<b>\$ 10,487,532</b>	<b>\$ 118,243 38</b>
Deduct re-insured.....	2,947,957	33,176 71
<b>Net in force at 31st December, 1890.....</b>	<b>\$ 7,539,575</b>	<b>\$ 85,066 67</b>
<b>Total number of policies in force in Canada at date.....</b>	<b>No return.</b>	
<b>Total net amount in force.....</b>	<b>\$7,539,575 00</b>	
<b>Total premiums thereon.....</b>	<b>85,066 67</b>	

Subscribed and sworn to, 11th February, 1891, by

LOUIS H. BOULT,  
Chief Agent.

(Received, 12th February, 1891.)

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 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(Abstracted from the Directors' Report, Dublin, 25th March, 1891.)

## FIRE DEPARTMENT.

The fire premium income amounted to £203,009 18s. 6d. The claims were £132,423 11s. 4d., being in excess of what might be deemed an average rate. The transactions of the year, however, show a surplus of £9,257 3s. 0d., out of which the directors propose to apply £5,000 to the fire reserve, thus increasing that fund to £110,000.

## PROFIT AND LOSS, AND DIVIDENDS.

The net addition to the profit and loss account during the year was £17,477 2s. 9d., including £7,097 14s. 3d. earned by interest, and £1,199 3s. 3d. by realization of securities, this latter sum having been added to the investment fluctuation fund. Out of the balance the directors propose to recommend the payment of £6,000, which, with the interim dividend of £5,000 paid in September last, will be 11 per cent. on the paid-up capital. After payment of the dividend and raising the fire fund to £110,000 there will be carried forward £20,715 4s. 11d. to the current year's account.



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 NATIONAL OF IRELAND—*Continued.*

## FIRE ACCOUNT.

*Dr.*

1890.				
Jan. 1.	Amount of fire insurance fund at the beginning of the year	£	92,000	0 0
Dec. 31.	Added out of profits for year 1889		13,000	0 0
			<u>£105,000</u>	<u>0 0</u>
	Premiums received (after deduction of re-assurances)		203,009	18 6
			<u>£308,009</u>	<u>18 6</u>

*Cr.*

1890.				
Dec. 31.	Claims by fire (after deduction of re-assurances)	£	132,423	11 4
	Commission		49,102	9 5
	Expenses of management		12,226	14 9
	Profit and loss, for amount transferred		9,257	3 0
	Amount of fire insurance fund at the end of the year		105,000	0 0
			<u>£308,009</u>	<u>18 6</u>

## PROFIT AND LOSS ACCOUNT.

*Dr.*

1890.				
Jan. 1.	Balance of account for the year ended 31st December, 1889	£	39,437	5 5
Dec. 31.	Less amount passed to credit of fire insurance fund		13,000	0 0
			<u>£</u>	<u>26,437</u>
	Interest and dividends not carried to other accounts		7,079	14 3
	Amount transferred from life fund No. 1		1,515	12 2
	Amount transferred from fire account		9,257	3 0
	Amount due by Great Britain trust fund		129	0 4
	Profit on realization of investments		1,199	3 3
			<u>£</u>	<u>45,617</u>
				<u>18 5</u>

*Cr.*

1890.				
Dec. 31.	Dividend to shareholders, being final dividend for year 1889	£	6,000	0 0
	Interim dividend for year 1890		5,000	0 0
			<u>£</u>	<u>11,000</u>
	Wear and tear, and repairs		203	10 3
	Expenses of management not charged to other accounts		1,500	0 0
	Transferred to investment fluctuation fund, general account		1,199	3 3
	Balance at end of the year	£	42,715	4 11
	Less dividends as above		11,000	0 0
			<u>£</u>	<u>31,715</u>
				<u>4 11</u>
			<u>£</u>	<u>45,617</u>
				<u>18 5</u>

NATIONAL OF IRELAND—Continued.

BALANCE SHEET ON 31st DECEMBER, 1890.

LIABILITIES.

	National Assurance Company General Account.		Liberal Annuity Company of Dublin Trust Account.		Dublin Widows' Trust Account.		Great Britain Trust Account.		Total.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Life assurance fund, No. 1.....	17,768	9 9								
do No. 2.....	80,855	10 2								
Annuity fund.....	16,773	6 7								
Total life funds, as per life revenue accounts.....	£115,397	6 6	50,587	0 5	21,091	1 7	94,292	6 0	281,367	14 6
Shareholders' capital.....	100,000	0 0								
Fire insurance fund.....	105,000	0 0								
Profit and loss.....	31,715	4 11								
Investment fluctuation fund, general account.....	1,811	19 2								
do do life account, No. 2.....	636	8 8								
Total funds.....	£354,560	19 3	£50,587	0 5	£21,091	1 7	£94,292	6 0	£520,531	7 3
Late Royal Exchange Assurance Company of Dublin.....	1,868	12 6							1,868	12 6
Dividends and bonuses unclaimed.....	1,892	0 0							1,892	0 0
Loan account.....	5,182	4 0							5,182	4 0
Outstanding fire losses and expenses.....	10,581	8 8							10,581	8 8
Claims under life policies, admitted but not paid.....	5,260	0 0							5,260	0 0
Bills payable.....	357	3 5							357	3 5
Due to Great Britain policy-holders' trustees.....							7,857	14 3	7,857	14 3
Due to National Assurance Company's account, and included in that company's accounts.....							52	10 0	52	10 0
Due by National Assurance Company's general account, to liberal annuity account, and included in 'National' accounts.....	210	16 1			2,011	10 8	129	0 4	2,140	11 0
Total.....	£379,903	3 11	£50,587	0 5	£23,102	12 3	£102,331	10 7	£555,924	7 2

NATIONAL OF IRELAND—Concluded.

ASSETS.

	Amount of Stock.			National Assurance Company General Account.			Liberal Annuity Company of Dublin Trust Account.			Dublin Widows' Trust Account.			Great Britain Trust Account.			Total.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Mortgages on property within the United Kingdom																		
Loans on the company's life policies				133,894	13	1	133,894	13	1				4,190	0	0	138,084	13	1
Investments—				5,927	0	0	5,927	0	0				18,992	11	5	24,919	11	5
British Government securities	20,627	4	3	18,732	18	9	18,732	18	9							18,732	18	9
Indian and Colonial Government securities	40,274	12	11	22,513	17	9	22,513	17	9	7,495	7	6				40,966	4	1
Municipal corporation stocks	3,000	0	0	500	0	0	500	0	0							3,062	10	0
United States State and municipal bonds.	29,896	18	1	31,959	16	0	31,959	16	0							31,959	16	0
Foreign Government securities.	6,000	0	0										6,312	5	1	6,312	5	1
Railway debentures and debenture stocks.	69,029	7	0	17,356	19	11	17,356	19	11	16,031	16	1				20,268	8	0
Railway stocks and shares (preference and ordinary guaranteed).				46,216	19	1	46,216	19	1	19,449	0	9				16,462	17	2
Dublin port and docks bonds	6,000	0	0							5,000	0	0				1,012	19	3
Landed and house property (freehold and leasehold) and furniture.				31,836	3	7	31,836	3	7							7,200	0	0
Bank of England stock.	1,000	0	0													2,986	5	0
Bank of Ireland stock.	14,650	0	0	39,732	17	4	39,732	17	4	2,400	0	0				43,962	17	4
A. Guinness, Son & Co., Ltd., preference shares.	3,000	0	0													4,735	16	0
Glasgow Salvage Corps building shares.	350	0	0	350	0	0	350	0	0							350	0	0
Advances on Government stock, pensions, annuities, and personal security																		
Agents' balances on life account				8,422	18	6	8,422	18	6							8,422	18	6
Agents' and re-assurance balances on fire account, including outstanding premiums				1,483	12	0	1,483	12	0				272	16	7	1,756	8	7
Outstanding life premiums				36,091	6	9	36,091	6	9							36,091	6	9
Outstanding interest				1,059	19	6	1,059	19	6	27	19	9				2,062	2	7
Other amounts due to the company.				2,842	8	10	2,842	8	10							3,057	10	1
Reversions				3,057	3	6	3,057	3	6							3,057	3	6
National Assurance shares	100	0	0	100	0	0	100	0	0							2,192	5	9
Cash in court																100	0	0
Due by National Assurance Company's general account, and included in that account										210	16	1				500	0	0
Due to National Assurance Company's general account by Dublin Widows' account, and included in National account.																210	16	1
				2,011	10	8	2,011	10	8							2,011	10	8

Due to National Assurance Company's general account by Great Britain account, and included in National account.....	129 0 4					129 0 4
Cash on deposit.....	5,000 0 0					5,000 0 0
Cash in hand and on current account.....	2,522 2 8					4,130 15 7
Total.....	£379,903 3 11	£23,102 12 3	£50,587 0 5	£102,331 10 7		£555,924 7 2

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 NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDED 30TH NOVEMBER, 1890.

*President*—HIS GRACE THE DUKE OF ROXBURGHE.*Chairman*—DAVID DAVIDSON.*Managing Director in Canada*—THOMAS DAVIDSON.*Principal Offices*—Edinburgh and London. | *Head Office in Canada*—Montreal.

(Organized or incorporated, 1809. Commenced business in Canada, 1862.)

## CAPITAL.

Amount of joint stock capital authorized, £3,000,000 sterling.....	\$14,600,000 00
Amount subscribed for, £2,500,000 sterling.....	12,166,666 67
Amount paid up in cash, £625,000.....	<u>3,041,666 67</u>

## ASSETS IN CANADA.

Real estate (less encumbrances) in Canada, held by the Company, viz.:—

Four story building, situate N.-W. corner of St. François Xavier and Hospital streets, Montreal, occupied by the company and tenants as offices.....	\$65,000 00
Three story building, 26 Wellington street, Toronto, occupied by the company and tenants as offices.....	25,000 00
Lot on Canterbury street, St. John, N. B., on which the former office of the company stood.....	3,240 00
	<u>\$ 93,240 00</u>

Loans secured by bonds or mortgages on which not more than one year's interest is due, constituting a first lien upon real estate..... \$ 478,000 00

Canadian stocks and bonds, viz.:—

	Par Value.	Market Value.
Montreal Harbour bonds.....	\$ 175,000 00	\$ 183,025 00
Montreal Corporation bonds.....	7,000 00	7,090 00
Montreal Corporation stock.....	12,000 00	13,170 00
County of Middlesex bonds.....	13,000 00	13,682 50
Province of Manitoba bonds.....	31,146 67	34,175 97
Province of New Brunswick bonds.....	75,000 00	73,812 50
Township of York bonds.....	19,000 00	20,140 00
Town of Owen Sound bonds.....	95,000 00	99,037 50
Town of St. Henry bonds.....	100,000 00	96,250 00
Victoria Government bonds.....	50,613 33	50,613 33
Queensland bonds.....	97,333 33	97,333 33

Deposited with Receiver-General in trust for security of policy-holders..... \$ 675,093 33 \$ 688,330 13

Other investments in control entirely of the Company:—

City of Montreal stock.....	36,700 00	40,278 25
City of Montreal bonds.....	18,500 00	18,777 50
City of Stratford bonds.....	30,000 00	31,050 00
City of Halifax stock (permanent).....	15,000 00	17,325 00
Province of Quebec bonds.....	51,000 00	54,187 50
City of Belleville bonds.....	15,000 00	15,937 50
City of Ottawa bonds.....	50,000 00	53,000 00
City of Brantford bonds.....	20,000 00	21,150 00
County of Carleton bonds.....	10,000 00	10,600 00
County of Middlesex bonds.....	60,000 00	60,000 00
Town of Parkdale bonds.....	27,860 00	29,531 60
Town of Goderich bonds.....	65,000 00	69,817 50
Town of Welland bonds.....	32,000 00	34,480 00

NORTH BRITISH AND MERCANTILE—*Continued.*

	Par Value.	Market Value.
Town of Woodstock bonds.....	60,000 00	71,125 00
Present value of Province of Ontario railway subsidy fund certificates.....	70,028 29	70,028 29
Present value Town of Chatham bonds.....	28,325 41	28,325 41
Town of Windsor bonds.....	12,472 00	14,833 00
Town of Trenton bonds.....	30,000 00	32,775 00
Town of Lachine bonds.....	35,000 00	36,137 50
Town of Rochester bonds.....	455 09	471 03
do do (payable by yearly instalments).....	5,019 38	5,019 38
Town of Petrolia bonds do do.....	35,470 70	35,470 70
Village of Wallaceburg bonds do do.....	10,713 11	10,713 11
Township of Romney do do do.....	20,806 91	20,806 91
Township of Colchester do do do.....	5,019 16	5,019 16
Township of Raleigh do do do.....	10,935 36	10,935 36
Town of Pictou do do do.....	18,788 27	18,788 27
St. James' Cathedral bonds.....	75,000 00	75,000 00
City of Hamilton.....	102,830 00	102,830 00
Total par and market value.....	<u>\$1,627,017 01</u>	<u>\$1,682,743 10</u>
Carried out at market value.....		1,682,743 10
Loan to London at Canadian Loan and Agency Company on security of bonds.....		146,000 00
Cash on hand at head office in Canada.....		1,910 33
Cash in Bank of Montreal, Montreal.....		80,744 29
Interest accrued and unpaid on stocks and bonds.....		38,658 14
Agents' balances.....		23,990 03
Office furniture and supplies in Montreal, Toronto and St. John, N.B..		2,500 00
Total assets in Canada.....		<u>\$ 2,547,785 89</u>
LIABILITIES IN CANADA.		
Net amount of fire losses in Canada reported or supposed, but not claimed (of which \$600 accrued in previous years).....	\$ 17,422 07	
Net amount of fire losses in Canada resisted—in suit—(of which \$5,800 accrued in previous years).....	10,652 95	
Total net amount of unsettled claims for fire losses in Canada.....	\$ 28,075 02	
Reserve of unearned premiums for all outstanding fire risks in Canada	221,696 17	
Re-insurance fund, under the Life Insurance branch.....	325,000 00	
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....	9,892 33	
Total liabilities in Canada.....	<u>\$ 584,663 52</u>	
INCOME IN CANADA.		
Gross cash received for fire premiums.....	\$ 373,923 33	
Deduct re-insurance, &c.....	60,676 39	
Net cash received for fire premiums.....	\$ 313,246 94	
Received for interest and dividends.....	72,785 82	
Rents (net).....	2,607 47	
Total cash income in Canada.....	<u>\$ 388,640 23</u>	

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 NORTH BRITISH AND MERCANTILE—*Continued.*

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$12,089.33).....	\$ 11,937 64	
Less amount received for re-insurance.....	188 41	
Net amount paid during the year for said losses.....	\$ 11,749 23	
Paid for fire losses occurring during the year.....	\$ 199,789 26	
Less re-insurance.....	36,550 72	
Net amount paid for said losses.....	\$ 163,238 54	
Total net amount paid during the year for fire losses in Canada.....	\$ 174,987 77	
Commission or brokerage.....	47,102 82	
Salaries, fees and all other charges of officials in Canada.....	21,419 97	
Taxes in Canada.....	2,929 51	
All other expenditure in Canada, viz.:—Advertising, newspapers and directories, \$1,960.26; calendars and memorandum books, \$578.46; retiring allowances, \$975.00; book-binding, printing and stationery, \$3,021.16; electric, gas and water rates, \$392.95; Underwriters' Association, \$738.88; travelling expenses, \$1,730.41; office furniture, \$89.66; Auditors' fees and legal expenses, \$423.00; rents, \$4,288.04; Insurance Superintendence, \$367.63; other miscellaneous expenses, \$726.75; postage, express and telegrams, \$2,504.84; plans, \$1,088.73; freight and duty, \$181.39; telephones, \$149.08; fire commissioner's salary, \$393.79. Total, \$19,610.03. Less propor- tion of expenses chargeable to Life branch, \$1,500 .....	18,110 03	
Total cash expenditure.....	\$ 264,550 10	

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	23,364	\$ 42,729,576	\$ 458,747 59
Taken during the year—new and renewed.....	17,426	35,120,893	375,945 85
Total .. .	40,790	\$ 77,850,469	\$ 834,693 44
Deduct terminated.....	16,447	33,524,863	359,837 47
Gross in force at end of year.....	24,343	\$ 44,325,606	\$ 474,855 97
Deduct re-insured .....		4,139,620	45,584 76
Net in force, 30th November, 1890..	24,343	\$ 40,185,986	\$ 429,271 21
Total number of policies in force at date.....	24,343		
Total net amount in force.....		\$40,185,986 00	
Total premiums thereon.....			429,271 21

Subscribed and sworn to, 2nd March, 1891, by

(Received, 3rd March, 1891.)

THOMAS DAVIDSON,  
*Managing Director.*

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THE NORTHERN ASSURANCE COMPANY.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*Chairman*—ALEXANDER DAVIDSON. | *General Manager*—JAS. VALENTINE.

*Principal Offices*—London and Aberdeen.

*Head Office in Canada*—Montreal. | *Agent in Canada*—ROB'T. W. TYRE.

(Organized or incorporated, 1836. Commenced business in Canada, 1867.)

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CAPITAL.

Amount of joint stock capital authorized and subscribed for £3,000,000	\$14,600,000	00
Amount paid up in cash.....	300,000	1,460,000

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ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver-General:—

	Par value.	
British Columbia bonds.....	\$ 100,253	33
City of Toronto bonds.....	111,446	67
Total par value.....	\$ 211,700	00
Carried out at par value.....	\$	211,700
Cash in hand at head office.....		834 56
Cash in Bank of Montreal.....		2,450 13
Cash in the hands of agents in Canada.....		14,302 43
Insurance maps and plans.....		4,000 00
Office fixtures and furniture.....		1,000 00
Total assets in Canada.....	\$	234,287 12

LIABILITIES IN CANADA.

Net amount of losses in Canada due and yet unpaid.....	\$	850 00
do do adjusted but not due.....		179 75
do do claimed but not adjusted.....		7,012 91
Net amount of unsettled claims for losses in Canada.....	\$	8,042 66
Reserve of unearned premiums for all outstanding fire risks in Canada.		121,550 94
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses in Canada.....		60 00
Total liabilities in Canada.....	\$	129,653 60

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 209,639	33
Deduct re-insurance, rebate, abatement and return premiums.....	30,116	82
Net cash for fire premiums.....	\$	179,522 51
*Interest and dividends on stock and all other sources.....		12,580 33
Total cash income in Canada.....	\$	192,102 84

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\*Interest paid direct to head office, London.



THE NORTHERN—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$2,853.02).....	\$	2,897	89
Paid for fire losses occurring during the year.....	\$	139,061	33
Deduct re-insurances.....		15,350	06
Net amount paid for said losses.....		123,711	27
Total net amount paid during the year for fire losses in Canada.....	\$	126,609	16
Commission or brokerage in Canada.....		24,143	55
Salaries, fees, and all other charges of officials in Canada.....		9,840	21
Taxes in Canada.....		1,671	72
Miscellaneous payments, viz.:—Maps, \$681.33; exchange, \$171.09; postage, \$1,181.92; Underwriters' Association, \$400.55; rents, \$2,113.54; stationery, \$877.00; travelling expenses, \$1,270.40; advertising, \$590.60; auditors, \$250.00; office expenses, \$1,396.60		8,933	03
Total expenditure in Canada.....	\$	171,197	67

## RISKS AND PREMIUMS.

*Fire Risks in Canada.*

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	12,139	\$ 20,562,017	\$ 263,811 16
Taken during the year—new.....	5,330	9,937,517	104,561 78
do do renewed.....	4,128	7,966,219	105,077 55
Total.....	21,597	\$ 38,465,753	\$ 473,450 49
Deduct terminated.....	8,529	16,128,020	216,766 91
Gross in force at end of year.....	13,068	\$ 22,337,733	\$ 256,683 58
Deduct re-insured.....		1,582,781	20,847 33
Net in force 31st December, 1890.....	13,068	\$ 20,754,952	\$ 235,836 25
Total number of policies in force in Canada.....			13,068
Total net amount in force.....		\$ 20,754,952	00
Total premiums thereon.....			235,836 25

Subscribed and sworn to, 5th March, 1891, by

(Received, 6th March, 1891.)

ROB'T. W. TYRE,  
*Manager.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1889.

*(Abstracted from the Directors' Report, Aberdeen, Scotland, 13th June, 1890.)*

## FIRE DEPARTMENT.

The premiums received last year amounted to £626,328 16s. 4d., showing an increase of £10,745 18s. 5d. over those of the previous year.

The losses amounted to £347,771 19s. 1d., or 55.5 per cent. of the premiums. The general average of the experience of the company from the beginning is now 58.9 per cent.

The expenses of management (including commission to agents and charges of every kind) came to £210,721 15s. 0d., or 33.6 per cent. of the premiums, which is practically the same ratio as that of last year.

## THE NORTHERN—Continued.

The result is that, after reserving the usual 33 $\frac{1}{3}$  per cent. of the premiums to cover liabilities under current policies, a profit was earned of £64,253 2s. 10d., which sum has been transferred to the credit of the profit and loss account.

## PROFIT AND LOSS.

	£	s.	d.
The balance of the profit and loss account is.....	150,921	13	10
Deducting from which the instalment appertaining to this year, of £7,500, of the "Shareholders' Life Bonus" declared in the year 1886.....	7,500	0	0
There remains an unappropriated balance of.....	£143,421	13	10

This sum is made up as follows:—

Amount brought forward from the year 1888, after giving effect to the various resolutions passed at last general meeting.....	£10,299	10	10
Profit on fire account of 1889.....	64,253	2	10
Interest on investments, after deducting the portions belonging to the life, annuity and staff funds, respectively.....	61,893	17	11
Profit on investments realized.....	44,788	16	1
Sundry credits as detailed in account.....	134	13	0
	£181,370	6	8
LESS—Interim dividend paid in December last.....	£30,000	0	0
Sundry debits as detailed in account.....	7,948	12	10
	37,948	12	10
	£143,421	13	10

Out of this unappropriated balance the Directors propose:—

To add to the fire reserve fund (which will then stand at £850,000)...	£75,000	0	0
To pay a further dividend on account of the year 1889 of £1 per share, absorbing.....	30,000	0	0
To pay (in addition to the fifth instalment, now due, of 5s. per share of the "Shareholders' Life Bonus") a second bonus of 10s. per share on account of the year 1889, absorbing.....	15,000	0	0
	120,000	0	0
Leaving to be carried forward.....	£ 23,421	13	10

## FIRE ACCOUNT.

	£	s.	d.		£	s.	d.	£	s.	d.
Amount of fire fund at the beginning of the year.....	725,000	0	0	Losses by fire paid and outstanding (after deduction of re-insurances).....	347,771	19	1			
Amount transferred from profit and loss account in terms of resolution of general meeting held 14th June 1889.....	50,000	0	0	Commission.....	96,219	16	8			
Proportion of premiums set aside to meet liability under current policies at 31st Dec., 1888.....	£205,194	6	0	Expenses of management.....	114,501	18	4			
Premiums received (after deduction of re-insurances).....	626,328	16	4	Proportion of premiums set aside to meet liability under current policies, being one-third of the revenue for 1889.....	208,776	5	5			
				Balance of revenue transferred to profit and loss account..	64,253	2	10			
				Amount of fire fund at the end of the year, as per balance sheet.....				775,000	0	0
	£831,523	2	4		£831,523	2	4	£775,000	0	0
	£775,000	0	0							



THE NORTHERN ASSURANCE COMPANY—Concluded.

BALANCE SHEET ON THE 31ST DECEMBER, 1889.

LIABILITIES.		ASSETS.	
	£	s.	d.
Shareholders' capital paid up.....	£ 300,000	0	0
Fire reserve fund.....	775,000	0	0
Proportion of fire premiums set aside to meet liability under current policies.....	208,775	5	5
Life assurance fund—Non-participation branch.....	292,863	9	10
do Participation branch.....	1,947,556	9	4
Annuity fund.....	94,150	2	8
Staff pension fund.....	5,762	4	3
Fletcher trust fund.....	5,762	4	3
Balance at the credit of profit and loss account.....	150,921	13	10
	£3,780,292	9	7
Outstanding life claims.....	£35,639	10	1
Unclaimed surrender values.....	4,934	10	6
Outstanding fire losses.....	58,451	18	8
do charges.....	8,242	3	0
Bills payable, being drafts by distant agencies not arrived at maturity.....	1,984	1	5
Due to other companies and agents.....	28,201	1	9
Shareholders' dividends unclaimed.....	2,105	7	2
	£3,989,851	2	2
Mortgages on property within the United Kingdom.....	£190,067	13	3
do out of the United Kingdom (viz., in Australia, under the direction of the local board at Melbourne).....	202,208	15	9
Loans on parochial and other public rates.....	283,888	5	0
do life interests.....	71,828	0	4
do reversions.....	52,001	18	10
do debentures, preference stocks and shares of railway and other companies.....	5,508	4	11
do the company's policies.....	108,962	6	0
do personal security.....	1,640	0	0
	202,591	8	10
In British Government securities.....	351,256	18	2
In Indian and Colonial Government securities.....	153,480	7	11
do Provincial securities.....	472,687	7	1
do Municipal securities.....	202,388	15	3
Foreign Government securities.....	48,872	13	0
do Provincial securities.....	114,184	1	6
do Municipal securities.....	228,248	15	8
Railway and other debentures and debenture stocks.....	277,427	6	1
do preference and guaranteed stocks.....	19,651	12	3
Railway ordinary stock.....	105,789	15	4
Gas and water ordinary stocks.....	63,182	5	7
Rent charges.....	232,454	4	1
House property (company's office premises).....	52,585	1	10
Freehold ground rents.....	2,088	7	2
Life interests.....	116,039	10	6
Reversions.....	17,737	2	2
Bills receivable, being remittances not arrived at maturity.....	164,108	3	4
Due from other companies and agents.....	18,098	0	0
Outstanding premiums.....	5,442	8	5
Outstanding interest and dividends.....	38,485	17	6
Interest accrued but not payable.....	16,811	9	5
Cash in the hands of bankers (on deposit).....	54,202	10	7
do (on current account).....	238	8	4
Stamps on hand.....	93	8	1
Cash in hand.....	£3,989,851	2	2

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THE NORWICH UNION FIRE INSURANCE SOCIETY.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—HENRY S. PATTESON. | *Secretary*—CHAS. EDWARD BIGNOLD.

*Principal Office*—Norwich, England.

(Organized or incorporated, 1797. Commenced business, 1797.)

*Chief Agent in Canada*—ALEXANDER DIXON. | *Head Office in Canada*—22 Toronto Street, Toronto.

(Commenced business in Canada, 1st April, 1880.)

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CAPITAL.

Amount of joint stock capital authorized and subscribed for. £1,100,000	\$5,353,333	33
Amount of capital paid up in cash.....	132,000	642,400
	<u>          </u>	<u>          </u>

ASSETS IN CANADA.

Stocks in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Canada 4 per cent.....	\$ 100,000 00	\$ 105,000 00
Carried out at market value.....		\$ 105,000 00
Cash on hand at head office in Canada.....		6,413 70
Cash in banks, viz. :—		
Bank of Montreal, Toronto.....	\$ 35,867 08	
Total.....		35,867 08
Agents' balances.....		3,319 14
<b>Total assets in Canada.....</b>		<b>\$ 150,599 92</b>

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted .....	\$ 10,163 18	
Total net amount of unsettled claims for losses in Canada.....	\$ 10,163 18	
Reserve of unearned premiums for all outstanding risks in Canada.....		72,100 24
<b>Total liabilities in Canada.....</b>		<b>\$ 82,263 42</b>

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 117,117 68	
Deduct, re-insurance, rebate, abatement and return-premiums.....	24,091 61	
Net cash received for premiums.....	\$ 93,026 07	
*Received for interest on stocks, &c.....		4,000 00
Interest on bank deposits.....		1,100 80
<b>Total income in Canada.....</b>		<b>\$ 98,126 87</b>

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\*Paid direct to Home Office.

NORWICH UNION—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$5,558.50).....	\$	5,550	06
Amount paid for losses occurring during the year.....	\$	58,981	37
Less amount received for re-insurance .....		9,881	43
Net amount paid during the year for said losses .....		49,099	94
Total net amount paid during the year for fire losses.....	\$	54,650	00
Commission or brokerage and bonus on profits in Canada.....		22,449	49
Taxes in Canada.....		2,683	37
Duty (Customs), \$67.00; inspection, \$27.00; postage, \$26.40; maps, \$113.90; inspector's allowance for travelling expenses, \$1,000.00; annual retainer, \$100.00.....		1,334	30
Total cash expenditure in Canada.....	\$	81,117	16

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	9,862	\$ 13,618,683	\$ 147,330 55
Policies taken during the year—new.....	3,357	5,599,161	57,172 70
do do renewed.....	3,071	5,238,931	59,944 88
Total.....	16,290	\$ 24,456,775	\$ 264,448 13
Deduct terminated.....	5,825	10,219,504	106,632 23
Gross in force at end of year .....	10,465	\$ 14,337,271	\$ 157,815 90
Deduct re-insured.....		1,617,631	18,215 66
Net in force 31st December, 1890 .....	10,465	\$ 12,719,640	\$ 139,600 24
Total number of policies in force in Canada at date.....	10,465		
Total net amount in force.....			\$12,719,640 00
Total premiums thereon.....			139,600 24

Subscribed and sworn to, 5th March, 1891, by

ALEXANDER DIXON,

(Received, 6th March, 1891.)

Chief Agent.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1889.

(Abstracted from the Directors' Report, Norwich, 3rd June, 1890.)

The net premium income for the year ending 31st December, 1888, amounted to.....	£	659,827	0	0
The net premium income for 1889, amounted to.....		677,641	0	0
Showing an increase on the previous year of.....	£	17,814	0	0

After setting aside one-third of the premiums (£225,880) as a reserve against liabilities on policies not run off, the balance at the credit of profit and loss account, including the unappropriated balance, £160,518, brought forward from the previous year, is £230,408, out of which an interim dividend of £2 per share was paid in January last, and a further dividend of £2 per share has been declared by the Board, and will be payable on the 5th of June.

The directors regret that the losses for the past year have been abnormally heavy, especially in the home business, though there have been none of great individual amount. The United States business has yielded a fair profit.

NORWICH UNION—*Concluded.*

The undivided balance carried over to next year's credit is £159,908, due provision being made for the increase of liabilities not expired, £20,000 being added to the reserve fund, which will now stand at £370,000.

The percentage of losses on premiums is 63·03, as against 53·61 in 1888, and 60·15 in 1887. The working expenses are about the same as in the previous year.

## REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1889.

	£	s.	d.		£	s.	d.
Fire insurance fund at 31st Dec., 1888.....	780,961	10	0	Dividends and bonus to proprietors.....	49,500	0	0
Net premiums.....	677,641	0	1	Clerks' superannuation and benefit fund.....	1,000	0	0
Interest, &c.....	29,385	1 <sup>a</sup>	9	Net losses by fire.....	427,096	13	3
Increased value of investments, &c.....	3,657	19	11	Commission.....	134,078	1	6
Transfer fees.....	40	10	0	Expenses of management, &c.....	73,723	13	5
				Fire insurance fund at 31st Dec., 1889.....	806,288	11	7
	<u>£1,491,686</u>	<u>19</u>	<u>9</u>		<u>£1,491,686</u>	<u>19</u>	<u>9</u>

## BALANCE SHEET AT 31ST DECEMBER, 1889.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Paid-up capital.....	132,000	0	0	British Government securities.....	96,750	0	0
Fire Insurance Fund—				Colonial do do.....	75,291	16	9
Reserve fund.....	350,000	0	0	United States do do.....	128,778	0	0
Reserve on current policies.....	225,880	6	8	do railway and municipal securities.....	124,770	0	0
Balance disposable..	230,408	4	11	Austrian Government securities.....	3,285	15	0
				Belgian do do.....	20,240	0	0
Retained for losses outstanding.....	52,233	16	10	Bank of England stock.....	85,540	0	0
Expenses unpaid, estimated at.....	3,125	16	8	Railway debenture do.....	56,080	0	0
Bills payable.....	8,000	0	0	Investment funds, municipal stock, &c.....	74,630	0	0
Clerks' superannuation fund.....	7,657	3	3	Mortgages.....	23,000	0	0
Unclaimed dividends.....	461	12	0	Real estate.....	36,400	0	0
				Leasehold property.....	721	3	4
				Salvage corps building funds.....	5,716	5	7
				Interest accrued.....	6,499	10	6
				Bankers' balances, English.....	42,980	12	11
				do foreign and colonial.....	97,093	8	0
				Premiums in course of collection (since collected).....	60,514	12	1
				Agents' balances.....	71,435	16	2
				Other items.....	40	0	0
	<u>£1,009,767</u>	<u>0</u>	<u>4</u>		<u>£1,009,767</u>	<u>0</u>	<u>4</u>

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 THE PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y., U.S.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—GEORGE P. SHELDON. | *Secretary*—CHARLES C. LITTLE.

*Principal Office*—16 Court Street, Brooklyn, N.Y.

(Incorporated 10th September, 1853. Charter renewed 9th September, 1883, for thirty years.)

*Agent in Canada*—L. C. CAMP. | *Head Office in Canada*—Toronto.

(Commenced business in Canada, 1st May, 1874.)

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 CAPITAL.

Amount authorized, subscribed for, and paid up in cash.....\$1,000,000 00

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## ASSETS IN CANADA.

United States bonds in deposit with Receiver-General, viz. :—

	Par value.	Market value.
United States bonds, 4 per cent., registered. . . . .	\$ 100,000 00	\$ 122,000 00
Carried out at market value.....		\$ 122,000 00
Cash in the hands of agents in Canada.....		8,447 02
<b>Total assets in Canada. . . . .</b>		<b>\$ 130,447 02</b>

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## LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted. . . . .	\$ 675 00
<b>Total amount of unsettled claims for losses in Canada....</b>	<b>\$ 675 00</b>
Reserve of unearned premiums for all outstanding fire risks in Canada. . . . .	49,329 26
<b>Total liabilities in Canada . . . . .</b>	<b>\$ 50,004 26</b>

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## INCOME IN CANADA.

*Fire Risks in Canada.*

Gross cash received for premiums. . . . .	\$ 95,072 02
Deduct re-insurance, rebate, abatement and return-premiums. . . . .	22,520 47
<b>Total net cash received for premiums.....</b>	<b>\$ 72,551 55</b>
<b>Total cash income in Canada.....</b>	<b>\$ 72,551 55</b>

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## PHENIX—Continued.

## EXPENDITURE IN CANADA.

*Fire Risks in Canada.*

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$550.00) .....	\$	1,039 73
Amount paid for losses occurring during the year .....		26,257 00
<b>Total net amount paid during the year for fire losses in Canada .....</b>	<b>\$</b>	<b>27,296 73</b>
Commission or brokerage .....		15,308 84
Salaries, fees and all other charges of officials in Canada .....		1,000 00
Taxes in Canada .....		1,419 82
General expenses—postage, rent, telegrams, advertising, travelling expenses, &c. ....		3,676 40
<b>Total cash expenditure in Canada .....</b>	<b>\$</b>	<b>48,701 79</b>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement .....	\$ 9,148,731	\$ 101,016 49
Taken during the year—new and renewed .....	9,499,707	95,072 02
<b>Total .....</b>	<b>\$ 18,648,438</b>	<b>\$ 196,088 51</b>
Deduct terminated .....	7,908,463	90,096 76
Gross in force at end of year .....	\$ 10,739,975	\$ 105,991 75
Deduct re-insured .....	778,030	9,490 91
<b>Net in force, 31st December, 1890 .....</b>	<b>\$ 9,961,945</b>	<b>\$ 96,500 84</b>
<b>Total number of policies in force in Canada at date .....</b>	<b>No return.</b>	
<b>Total net amount in force .....</b>		<b>\$9,961,945 00</b>
<b>Total premiums thereon .....</b>		<b>96,500 84</b>

Subscribed and sworn to, 23rd February, 1891, by

L. C. CAMP,  
Chief Agent.

(Received, 26th February, 1891.)

PHENIX—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(As returned to the Department of Insurance, State of New York.)*

## ASSETS.

Real estate.....	\$1,725,751	95
Loans on bond and mortgage upon which not more than one year's interest is due.....	174,000	00
Interest accrued on said bond and mortgage loans.....	2,577	46
Stocks and bonds—par value, \$1,943,925.00; market value.....	2,243,251	50
Interest due and accrued thereon.....	10,952	46
Cash on hand and in banks.....	388,711	63
Loans on collateral security of stocks, &c., of par value, \$3,000; market value, \$3,210.....	2,700	00
Net premiums in course of collection.....	497,048	49
Bills receivable.....	48,792	24
Others assets—rents due and accrued.....	4,529	33
<b>Total assets.....</b>	<b>\$ 5,098,315</b>	<b>06</b>

## LIABILITIES.

Net amount of unpaid losses.....	\$ 173,560	10
Unearned premiums.....	3,243,416	13
Due and accrued for rent, &c.....	1,299	04
All other claims.....	26,335	37
<b>Total liabilities, except capital stock.....</b>	<b>\$3,444,610</b>	<b>64</b>
Capital stock paid up in cash.....	\$1,000,000	00
Surplus beyond liabilities and capital stock.....	653,704	42

## INCOME.

Net cash received for premiums.....	\$3,519,700	33
Interest and dividends.....	103,257	40
Other income.....	87,339	34
<b>Total cash income.....</b>	<b>\$3,710,297</b>	<b>07</b>

## EXPENDITURE.

Net amount paid for losses.....	\$1,912,711	19
Dividends to stockholders.....	100,000	00
Commission or brokerage.....	709,082	68
Salaries, fees, &c.....	277,218	33
Taxes.....	65,501	46
Miscellaneous.....	319,322	05
<b>Total cash expenditure.....</b>	<b>\$3,383,835</b>	<b>71</b>

## RISKS AND PREMIUMS.

Fire risks—written during the year—amount.....	\$346,148,467	00
Premiums thereon.....	4,048,399	60
Fire risks—terminated during the year—amount.....	327,708,947	00
Premiums thereon.....	4,059,641	87
Net amount in force, 31st December, 1890.....	506,953,487	00
Premiums thereon.....	6,594,801	62

Subscribed and sworn to, by

NEW YORK, 14th January, 1891.

GEORGE P. SHELDON, *President.*  
C. C. LITTLE, *Secretary.*

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 PHOENIX FIRE ASSURANCE COMPANY OF LONDON.
 

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STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1890.

*Hon. Director*—JOHN J. BROOMFIELD. | *Joint Secretaries*— { WILLIAM C. MACDONALD  
FRANCIS B. MACDONALD.

*Principal Office*—19 Lombard Street, London, E.C.

Organized A.D. 1782.

*Agents in Canada*—PATTERSON & SON—*Head Office in Canada*—Montreal.

(Commenced business in Canada, A.D. 1804.)

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 CAPITAL.
 

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This company has no nominal capital, the liability of the shareholders being unlimited, but keeps on hand, for the payment of fire losses only, a customary balance exceeding £600,000 sterling.

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 ASSETS IN CANADA.
 

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Stocks and bonds in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Canadian Pacific Railway bonds.....	\$ 57,500 00	\$ 59,800 00
Canada 4 per cent. reduced stock.....	50,126 67	53,134 27
Canada 3½ per cent. stock.....	36,500 00	36,500 00
Canada 4 per cent. inscribed stock.....	48,666 66	51,586 66
Total par and market value.....	\$ 192,793 33	\$ 201,020 93

Carried out at market value.....	\$ 201,020 93
Interest accrued and unpaid on stocks, &c.....	1,543 95
Insurance plans.....	4,000 00
Total assets in Canada.....	<u>\$ 206,564 88</u>

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 LIABILITIES IN CANADA.
 

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Net amount of fire losses claimed but not adjusted.....	\$ 11,961 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 11,961 00
Reserve of unearned premiums for all outstanding fire risks in Canada....	143,427 30
Total liabilities in Canada.....	<u>\$ 155,388 30</u>

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 INCOME IN CANADA.
 

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Gross cash received for fire premiums.....	\$ 258,757 19
Less re-insurance, rebate, abatement and return-premiums.....	30,308 62
Net cash received for fire premiums.....	\$ 228,448 57
Add interest on the deposit with Receiver-General, paid direct to the head office in London.....	8,104 23
Total cash income in Canada.....	<u>\$ 236,552 80</u>

PHOENIX—*Concluded.*

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$1,572.49).....	\$	1,609 97	
Deduct amount received for re-insurance from other companies.....		217 51	
Net amount paid during the year for said losses.....	\$	1,392 46	
Paid for fire losses occurring during the year.....	\$	131,396 20	
Less amount received for re-insurance.....		22,587 59	
Net amount paid during the year for said losses.....		108,808 61	
Total net amount paid during the year for fire losses.....	\$	110,201 07	
Commission or brokerage.....		49,997 59	
Taxes in Canada.....		2,559 28	
Miscellaneous payments:—			
Insurance Department, Ottawa.....	\$	120 24	
Miscellaneous charges.....		271 55	
			391 79
Total cash expenditure in Canada.....	\$	163,149 73	

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	14,386	\$ 25,882,161	\$ 295,032 49
Taken during the year—new.....	5,074	10,779,445	112,658 67
do renewed.....	5,697	11,802,188	146,098 52
Total.....	25,157	\$ 48,463,794	\$ 553,789 68
Deduct terminated.....	9,616	21,914,519	251,508 06
Gross in force at end of year.....	15,541	\$ 26,549,275	\$ 302,281 62
Deduct re-insured.....		1,392,146	15,427 02
Net in force 31st December, 1890.....	*15,541	\$ 25,157,129	\$ 286,854 60
Total number of policies in force at date.....			*15,541
Total net amount in force.....			\$25,157,129 00
Total premiums thereon.....			286,854 60

Subscribed and sworn to, 7th March, 1891, by

R. MACD. PATERSON,  
Chief Agent.

(Received, 9th March, 1891.)

\* Number of policies for Vancouver not included.

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 PHOENIX INSURANCE COMPANY OF HARTFORD, CONN.
 

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STATEMENT FOR THE SEVEN MONTHS ENDING 31ST DECEMBER, 1890.

President—D. W. C. SKILTON.

Secretary—GEO. H. BURDICK.

Agent in Canada—GERALD E. HART.

Principal Office—Hartford, Conn.

Head Office in Canada—Montreal.

(Organized or incorporated, May, 1854. Commenced business in Canada,  
20th May, 1890.)

## CAPITAL.

Amount of joint stock capital authorized. ....	\$ 5,100,000 00
Amount subscribed for and paid up in cash. ....	2,000,000 00

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## ASSETS IN CANADA.

Stocks and bonds owned by the company, viz.:—

	Par value.	Market value.
City of Guelph bonds. ....	\$ 24,000 00	\$ 27,120 00
City of Brantford bonds. ....	25,000 00	27,500 00
City of Victoria bonds. ....	20,000 00	22,000 00
Canadian Pacific Railway bonds. ....	44,000 00	48,400 00

	\$113,000 00	\$125,020 00
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(The above are deposited with the Receiver General.)

Imperial Bank stock. ....	10,000 00	15,700 00
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	\$123,000 00	\$140,720 00
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Total carried out at market value. ....	\$ 140,720 00
Cash at head office in Canada. ....	9 80
Cash in bank. ....	443 92
Agents' balances. ....	664 18
Premiums in course of collection. ....	6,886 03
Interest due. ....	\$ 1,225 00
do accrued. ....	2,225 00

Total interest. ....	3,450 00
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All other property in Canada, viz.:—

Insurance plans. ....	\$ 2,726 00
Office furniture. ....	1,200 00

Total. ....	3,926 00
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Total assets in Canada. ....	\$ 156,099 93
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## LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due. ....	\$ 4,569 55
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Total amount of unsettled claims for fire losses in Canada. ....	\$ 4,569 55
Reserve of unearned premiums for all outstanding fire risks in Canada. ....	28,792 19
Amount due for re-insurance. ....	648 35

Total liabilities in Canada. ....	\$ 34,010 09
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## PHOENIX OF HARTFORD—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 50,870 61	
Deduct re-insurance, rebate, abatement and return-premiums.....	4,924 71	
Net cash received for premiums.....	\$ 45,945 90	
*Received for interest on bonds and mortgages in Canada.....	2,825 00	
* do and dividends on stocks.....	800 00	
do on bank deposit.....	31 84	
Total income in Canada.....	\$ 49,602 74	

## EXPENDITURE IN CANADA.

Amount paid for losses occurring during the seven months.....	\$ 9,486 62	
Deduct amount received for re-insurance.....	140 33	
Net amount paid during the seven months for fire losses in Canada..	\$ 9,346 29	
Commission or brokerage.....	7,816 28	
Salaries, fees and all other charges of officials in Canada.....	3,273 98	
Taxes in Canada.....	1,106 00	
Miscellaneous payments, viz.:—Inspection, travelling expenses, \$2,455.80; Canada Fire Underwriters' Association, \$97.50; postages and telegrams, \$322.03; stationery, advertising and printing of agents' supplies, \$5,058.81; insurance plans, \$2,673.19; office furniture, \$1,441.35; freight, duty and express, \$838.64; rents and miscellaneous expenses, \$922.18; loss expenses, \$215.21.....	14,024 71	
Total expenditure in Canada.....	\$ 35,567 26	

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year.....	2,736	\$ 4,840,505	\$ 57,756 64
Deduct terminated.....	155	907,245	5,866 61
Gross in force at end of year.....	2,581	\$ 3,933,260	\$ 51,890 03
Deduct re-insured.....		129,069	1,417 27
Net in force at 31st December, 1890.....	2,581	\$ 3,804,191	\$ 50,472 76
Total number of policies in force in Canada at date.....	2,581		
Total net amount in force.....		\$ 3,804,191 00	
Total premiums thereon.....		50,472 76	

Subscribed and sworn to, 27th February, 1891, by

GERALD E. HART,  
Chief Agent.

(Received, 2nd March, 1891.)

\*Paid direct to home office.

PHENIX OF HARTFORD—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(As returned to the Superintendent of Insurance, State of Connecticut.)

## ASSETS.

Market value of real estate, less encumbrances, owned by the company.	\$ 233,524 34
Loans on bond and mortgage	676,600 00
Interest due and accrued thereon	52,653 63
Stocks and bonds owned by the company, of par value, \$2,815,950.00; market value	3,858,742 00
Loans on stocks, bonds and other marketable collaterals, of par value \$323,525; market value, \$324,703	143,322 50
Cash on hand and in banks	298,745 03
Interest due and accrued on collateral loans and on bank deposits	3,959 67
Net premiums due and in course of collection, less commissions	356,128 04
All other property belonging to the company	1,139 52
<b>Total assets</b>	<b>\$5,624,814 73</b>

## LIABILITIES.

Net amount of unpaid losses	\$ 293,831 17
Total unearned premiums	1,813,903 88
<b>Total liabilities, not including capital stock</b>	<b>\$2,107,735 05</b>
Capital stock paid up in cash	\$2,000,000 00
Surplus beyond capital and all other liabilities	\$1,517,079 68

## INCOME DURING THE YEAR.

Net cash received for premiums	\$2,652,591 32
Received for interest and dividends	220,173 39
Income from other sources	6,356 62
<b>Total income</b>	<b>\$2,879,121 33</b>

## EXPENDITURE DURING THE YEAR.

Net amount paid during the year for losses	\$1,446,398 01
Dividends paid to stockholders	280,000 00
Commission or brokerage	451,115 16
Salaries, fees and all other charges of officials	113,562 64
Taxes	79,551 34
All other payments and expenditures	254,700 12
<b>Total expenditure</b>	<b>\$2,625,327 27</b>

## RISKS AND PREMIUMS.

Amount of fire and tornado risks written during the year	\$253,292,497 00
Premiums thereon	2,917,098 08
Amounts of fire and tornado risks terminated during the year	235,203,819 00
Premiums thereon	2,788,704 51
Net amount in force on 31st December, 1890	313,268,152 00
Premiums thereon	3,548,405 00

Subscribed and sworn to, by

HARTFORD, 20th February, 1891.

D. W. C. SKILTON, *President.*  
GEO. H. BURDICK, *Secretary.*

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 QUEBEC FIRE ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—EDWIN JONES. | Secretary—WILLIAM W. WELCH.

Principal Office—Quebec.

 (Organized, 2nd April, 1818, and incorporated by Act of L.C., 9 Geo. IV., cap. 58,  
 amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 29, and by 42 Vic., cap.  
 69, and by 46 Vic., cap. 83.)

(Commenced business, 1818.)

Amount of stock authorized and subscribed for.....	\$ 225,000 00
Amount paid up in cash.....	99,920 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Real Estate—A lot of ground in the City of Quebec, situated on the westerly side of St. Peter street, bounded in front by St. Peter street, in the rear by Sault-au-Matelot street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Company, with a cut stone building thereon erected, and known as "The Quebec Fire Office"..... \$ 32,000 00

\*Stocks and bonds held by the company:—

	Par value.	Market value.
Quebec Steamship mortgage bonds .....	\$ 2,500 00	\$ 2,500 00
Sarnia bonds .....	6,403 70	6,403 70
City of Quebec Corporation debentures .....	33,000 00	34,380 00
Dorchester bridge debentures .....	6,000 00	6,090 00
New Brunswick debentures .....	10,000 00	10,800 00
Province of Quebec debentures.....	12,500 00	13,760 00
do registered stock.....	4,000 00	4,460 00
Quebec bank stock.....	50,000 00	59,500 00
La Banque Nationale stock .....	18,000 00	14,400 00
Total par and market value .....	\$ 142,403 70	\$ 152,293 70

Carried out at market value..... 152,293 70

Cash on hand at head office..... 399 40

Cash in banks, viz.:—

La Banque Nationale, Quebec.....	\$ 7,946 96
Quebec Bank, Montreal.....	2,672 78
do Toronto.....	1,226 18
Bank of Nova Scotia, St. John, N.B.....	95 30
Quebec Bank, special deposit.....	20,500 00
Union Bank of Canada, Winnipeg.....	2,281 25

Total..... 34,722 47

Interest accrued and unpaid on stocks..... 2,174 57

Agents' balances..... 14,918 13

Bills receivable..... 640 43

Rent and interest accrued on special deposit..... 1,285 00

Total assets..... \$ 238,433 70

\*Of these there is deposited with the Receiver-General:—

City of Quebec debentures.....	\$ 33,000 00
New Brunswick do.....	10,000 00
Province of Quebec do.....	12,500 00
do registered 5 per cent. stock.....	4,000 00

Total..... \$ 59,500 00



## QUEBEC—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Claims for fire losses adjusted but not due.....	\$	4,445 98
do claimed but not adjusted.....		1,500 00
do reported or supposed but not claimed.....		1,250 00
Net amount of unsettled claims for fire losses.....	\$	7,195 98
Total reserve of unearned premiums for risks in Canada.....		61,019 61
Dividends declared and due but unpaid.....		671 00
Total liabilities in Canada, except capital stock.....	\$	68,886 59

(2) *Liabilities in other Countries.*

Net amount of fire losses adjusted but not due.....		1,990 00
Total reserve of unearned premiums for risks in other countries.....		6,564 96
Total amount of liabilities in all countries, except capital stock.....	\$	77,441 55
Capital stock paid up in cash.....	\$	99,920 00
Surplus beyond all liabilities and capital stock paid up.....	\$	61,072 15

## INCOME.

	In Canada.	In other Countries.
Gross premiums received in cash.....	\$ 133,918 73	\$ 15,167 53
Gross cash received on bills or notes taken for premiums.....	515 00	
Gross cash received for premiums.....	\$ 134,433 73	\$ 15,167 53
Deduct re-insurance, rebate, abatement and return-premiums....	21,338 61	944 32
Net cash received for premiums.....	\$ 113,095 12	\$ 14,223 21
Net cash received for premiums in all countries.....	\$	127,318 33
Received for interest on bonds and mortgages.....		3,065 00
Received for interest and dividends on stocks, &c.....		5,301 65
Received for rent.....		1,610 00
Total.....	\$	137,294 98
Received for calls on capital.....		380 00
Total cash income.....	\$	137,674 98

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated at the last statement at \$6,860.00).....	\$ 3,965 20	\$ 2,550 72
Amount paid for losses occurring during the year.....	\$ 58,109 17	\$ 8,101 11
Deduct amount received for re-insurance.....	11,575 52	
Net amount paid for said losses.....	\$ 46,533 65	\$ 8,101 11
Total.....	\$ 50,498 85	\$ 10,651 83
Total net amount paid during the year for fire losses.....	\$	61,150 68
Amount of dividends paid during the year at 10 per cent.....		10,220 00
Commission or brokerage.....		22,855 91
Salaries, fees, &c.....		7,000 00
Taxes.....		2,309 09

QUEBEC—*Concluded.*

Miscellaneous payments, viz. :—

Petty expenses at agencies, rent, stationery, postage, telegraphing, etc., \$1,419.46; maps, \$146.38; advertising, \$100.00; printing policies, \$178.23; fuel and light, \$251.96; repairs, \$53.18; miscellaneous petty expenses at head office, \$1,528.38. Total, \$3,677.59. Less profit on re-insurance commissions earned at head office, \$1,377.23.. 2,300 36

Total cash expenditure..... \$ 105,836 04

CASH ACCOUNT.

1889. *Dr.*  
 Dec. 31. Balance in hand and in banks at this date (including \$7,243.42 agents' balances).....\$ 33,315 19  
 1890.  
 Dec. 31. Income as above..... 137,674 98  
\$ 170,990 17

1890. *Cr.*  
 Dec. 31. Expenditure during the year (as above)..... \$ 105,836 04  
 Investments..... 14,473 70  
 Balance in hand and in banks this date (including \$14,918.13 agents' balances)..... 50,680 43  
\$ 170,990 17

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$	\$	\$	\$	\$
Policies in force at date of last statement.....	7,014,214	101,288 40	522,142	9,152 70	7,536,356	110,441 10
Taken during the year—new.....	5,521,235	74,139 46	978,986	15,167 53	6,500,221	89,306 99
Taken during the year—renewed.....	4,560,436	60,294 27			4,560,436	60,294 27
Total.....	17,095,885	235,722 13	1,501,128	24,320 23	18,597,013	260,042 36
Deduct terminated.....	7,373,402	102,715 51	655,541	10,932 76	8,028,943	113,648 27
Gross in force at end of year.....	9,722,483	133,006 62	845,587	13,387 47	10,568,070	146,394 09
Deduct re-insured.....	1,074,397	16,116 05	15,487	261 70	1,089,884	16,377 75
Net in force, 31st December, 1890.	8,648,086	116,890 57	830,100	13,125 77	9,478,186	130,016 34

Total number of policies in force at date.....No return.  
 Total net amount in force .....\$9,478,186 00  
 Total premiums thereon..... 130,016 34

Subscribed and sworn to, 12th March, 1891, by

E. JONES, *President.*  
 W. W. WELCH, *Secretary.*

(Received, 14th March, 1891.)

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 THE QUEEN INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Chairman—THOMAS H. JACKSON.

Principal Office—Liverpool, Eng.

Manager—J. K. RUMFORD.

Chief Agent in Canada—H. J. MUDGE.

Head Office in Canada—1759 Notre Dame Street, Montreal.

(Organized or incorporated, 22nd July, 1858. Commenced business in Canada, 5th July, 1859.)

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 CAPITAL.
 

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Amount of joint stock capital authorized, £2,000,000 stg.....	\$9,733,333 33
Amount subscribed for, £1,800,350 stg.....	8,761,703 33
Amount paid up in cash, £180,035 stg.....	<u>876,170 33</u>

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 ASSETS IN CANADA.
 

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Stocks and bonds owned by the company, viz.:—

	Par value.	Market value.
* New Zealand bonds .....	\$ 48,667 00	\$ 48,667 00
* Canada 4 per cent. inscribed stock.....	51,100 00	55,443 50
* City of Toronto bonds.....	16,000 00	16,160 00
* City of Hamilton bonds.....	18,040 00	18,851 80
* City of Halifax bonds.....	60,000 00	69,000 00
* Province of Quebec bonds.....	24,333 00	27,009 66
* Province of Manitoba bonds.....	29,200 00	32,120 00

Total par and market value.....	\$ 247,340 00	\$ 267,251 96
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Carried out at market value.....\$ 267,251 96

Loans on security of life policies..... 5,126 92

Cash on hand at head office in Canada..... 834 92

Cash in banks, viz:—

Bank of Montreal, St. John, N.B. ....	\$ 229 85
Molsons' Bank, Montreal .....	1,078 11
Bank of British North America, Halifax .....	<u>3,141 88</u>

Total .....	4,449 84
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Agents' balances in Canada..... 12,064 42

Sundries—Office furniture, plans, stationery, &amp;c., approximate..... 6,550 00

Total assets in Canada.....	<u>\$ 296,278 06</u>
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 LIABILITIES IN CANADA.
 

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Fire losses in Canada:—

Losses claimed but not adjusted.....	\$ 9,941 75
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Total net amount of unsettled claims for fire losses in Canada .....\$ 9,941 75

Reserve of unearned premiums for all outstanding fire risks in Canada 167,640 75

Total liabilities of fire department in Canada.....	\$ 177,582 50
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Add liabilities, life department..... 96,235 93

Total liabilities in Canada.....	<u>\$ 273,818 43</u>
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\* Deposited with Receiver-General for fire and life.

QUEEN—*Concluded.*

INCOME IN CANADA—FIRE DEPARTMENT.

Gross cash received for premiums.....	\$299,766 37	
Deduct re-insurance, &c.....	37,280 96	
Net cash received for fire premiums.....	\$ 262,485 41	
Interest and dividends on stocks, bonds and mortgages.....	11,955 42	
<b>Total cash income in Canada.</b> .....	<b>\$ 274,440 83</b>	

EXPENDITURE IN CANADA—FIRE DEPARTMENT.

*Fire Risks in Canada.*

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$5,341 17) .....	\$ 6,186 68	
Deduct amount received for re-insurance from other companies..	761 16	
Net amount paid during the year for said losses.....	\$ 5,425 52	
Paid for losses occurring during the year.....	\$115,825 99	
Less received for re-insurances .....	5,745 11	
Net amount paid for said losses.....	110,080 88	
<b>Total net amount paid during the year for fire losses.....</b>	<b>\$ 115,506 40</b>	
Paid or allowed for commission or brokerage.....	40,224 42	
Paid for salaries, fees and other charges of officials.....	13,507 64	
Paid for taxes.....	3,157 75	
Miscellaneous payments.....	12,544 89	
<b>Total cash expenditure in Canada.....</b>	<b>\$ 184,941 10</b>	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	15,579	\$ 26,527,871	\$ 315,533 62
Taken during the year—new .....	6,991	13,441,605	142,370 00
do renewed.....	6,829	13,400,242	155,961 11
<b>Total .....</b>	<b>29,399</b>	<b>\$ 53,369,718</b>	<b>\$ 613,864 73</b>
Deduct terminated.....	12,605	23,792,115	271,970 20
Gross in force at end of year.....	16,794	\$ 29,577,603	\$ 341,894 53
Deduct re-insured.....	.....	1,687,099	20,311 99
Net in force at 31st December, 1890.....	16,794	\$ 27,890,504	\$ 321,582 54
<b>Total number of policies in force in Canada at date.....</b>	<b>16,794</b>		
<b>Total net amount in force.....</b>		<b>\$27,890,504 00</b>	
<b>Total premiums thereon.....</b>			<b>321,582 54</b>

Subscribed and sworn to, 5th March, 1891, by

(Received, 6th March, 1891.)

H. J. MUDGE,  
Chief Agent.

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 THE ROYAL CANADIAN INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—DUNCAN McINTYRE.

Secretary—HARRY CUTT.

Principal Office—157 St. James St., Montreal.

(Organized, 23rd May, 1873. Commenced business in Canada, 13th August, 1873.)

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 CAPITAL.
 

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Amount of joint stock capital authorized and subscribed for.....\$ 500,000 00  
 Amount paid up in cash..... 400,000 00

(For List of Shareholders, see Appendix.)

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 ASSETS.
 

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Stocks and bonds held by the company, viz.:—

	Par value.	Market value.
Dominion 4 per cent. bonds.....	\$ 97,333.33	\$ 104,633 33
*Canadian Pacific Railway bonds.....	156,000 00	170,040 00
Canada Central Railway bonds—6's.....	101,226 67	113,374 24
City of Montreal Consolidated Fund.....	57,500 00	57,500 00
do 6 per cent. bonds.....	5,000 00	5,247 50
Montreal Cotton Co.'s 7 per cent. bonds.....	5,000 00	5,250 00
Dominion 4 per cent. stock.....	8,000 00	8,280 00
St. Paul Minneapolis and Manitoba Railway bonds.....	100,000 00	88,625 00
Total par and market values.....	\$ 530,060 00	\$ 552,950 07

Carried out at market value.....\$ 552,950 07

Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—

	Par value.	Market value	Amount loaned.
625 shares Canadian Pacific Railway.....	\$ 62,500 00	\$ 45,781 00	} \$58,600 00
200 shares Montreal Street Railway.....	10,000 00	17,500 00	

Total amount loaned..... 58,600 00

Cash on hand at head office..... 40,551 25

Cash in banks, viz.:—

Bank of Montreal, Montreal.....	\$ 338 17
Bank of British North America, San Francisco.....	4,821 02
Bank of Montreal—New-York.....	2,891 88
do London, Eng.....	7,729 49
Canadian Bank of Commerce.....	22,015 08

Total..... 37,795 64

Agents' balances..... 10,838 23

Bills receivable..... 42,500 78

Due from other companies for re-insurances, &amp;c..... 14,604 04

Premiums in course of collection..... 10,197 15

Sundry debtors..... 389 45

Total assets.....\$ 768,426 61

\*Of this there is deposited with the Receiver-General, par value, \$56,000.

## ROYAL CANADIAN—Continued.

## LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses reported or supposed but not claimed :—	
Fire.....	\$ 7,100 00
Inland Marine.....	169 91
Ocean.....	22,487 34
	<u>\$ 29,757 25</u>
Net amount of losses resisted :—	
In suit, Fire (accrued in previous years).....	3,550 00
do Ocean (accrued in previous years).....	2,500 00
	<u>6,050 00</u>
Net amount of unsettled claims for losses in Canada.....	\$ 35,807 25
Reserve of unearned premiums for all outstanding risks in Canada :—	
Fire.....	\$ 119,958 96
Inland Marine.....	Nil
Ocean.....	54,752 71
	<u>174,711 67</u>
Total reserve of unearned premiums for risks in Canada.....	174,711 67
Total liabilities (excluding capital stock) in Canada.....	<u>\$ 210,518 92</u>

(2.) *Liabilities in other Countries.*

Reserve of unearned premiums for all outstanding fire risks in other countries.....	\$ 48,833 12
	<u>48,833 12</u>
Total liabilities in other countries.....	\$ 48,833 12
Total liabilities (excluding capital stock) in all countries.....	<u>\$ 259,352 04</u>
Capital stock paid up.....	<u>\$ 400,000 00</u>
Surplus beyond all liabilities and paid-up capital stock.....	<u>\$ 109,074 57</u>

## INCOME.

<i>For Fire Risks.</i>		
	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 235,478 48	\$ 118,679 20
Deduct re-insurance, rebate, abatement and return premiums..	57,422 09	
	<u>\$ 178,056 39</u>	<u>\$ 118,679 20</u>
Net cash received for fire premiums.....		
<i>For Inland Marine Risks.</i>		
	In Canada.	
Gross cash received for premiums.....	\$ 129,126 24	
Deduct re-insurance, &c.....	36,431 49	
	<u>\$ 92,694 75</u>	
Net cash received for inland marine premiums.....		
<i>For Ocean Risks.</i>		
Gross premiums received in cash.....	\$ 120,622 54	
Gross cash received on bills and notes taken for premiums.....	43,759 26	
	<u>\$ 164,381 80</u>	
Gross cash received for premiums.....	\$ 164,381 80	
Deduct re-insurance, &c.....	12,241 78	
	<u>\$ 152,140 02</u>	
Net cash received for ocean premiums.....		
Bills and notes taken during the year for ocean premiums and remaining unpaid, \$41,892 78.		
Total net cash actually received for premiums in all countries.....	\$ 541,570 36	
Received for interest on bonds and mortgages.....	28,066 31	
Profit on sale of bonds.....	2,388 73	
	<u>\$ 572,025 40</u>	
Total cash income.....	<u>\$ 572,025 40</u>	

## ROYAL CANADIAN—Continued.

## EXPENDITURE.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$1,741 56).....	\$ 1,729 14	Nil.
Paid for losses occurring during the year .....	\$ 126,886 75	\$ 86,736 90
Deduct savings, salvage and amount received for re-insurances..	18,269 27	2,406 81
Net amount paid during the year for said losses.....	\$ 108,617 48	\$ 84,330 09
Total net amount paid during the year for fire losses.....	\$ 110,346 62	\$ 84,330 09
 <i>For Inland Marine Risks.</i>		
	In Canada.	
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$248 58).....	\$	248 58
Net amount paid for losses occurring during the year.....	\$ 80,308 34	
Deduct re-insurance.....		4,530 30
Net amount paid during the year for said losses.....	\$ 75,778 04	
Net amount paid during the year for inland marine losses .....	\$ 76,026 62	
Total net amount paid during the year for fire and inland marine losses, viz. :—		
In Canada .....	\$ 186,373 24	
In other countries.....		84,330 09
Total .....		\$ 270,703 33
Net amount paid during the year for ocean losses.....		118,381 61
(\$7,593.73 of this amount is for losses incurred previous to 1890.)		
Amount of dividends paid during the year at 7 per cent.....		28,000 00
Commission or brokerage.....		94,293 37
Salaries, fees and all other charges of officials.....		15,528 45
Taxes.....		2,138 22
All other payments and expenditures, viz. :—		
General charges, \$9,714.19; fire charges, \$5,172.82; marine charges, \$5,633.10; exchange, \$152.98.....		20,673 09
Total cash expenditure.....		\$ 549,718 07

## CASH ACCOUNT.

1889.	<i>Dr.</i>	1890.	<i>Cr.</i>
Dec. 31.	To Balance in hand and in banks at this date .....	\$ 114,823 11	Dec. 31. By Expenditure during the year, as above .....
1890.			Investments during the year.....
Dec. 31.	Income as above.....	572,025 40	Balance in hand and in banks at this date.....
	Received from realization of investments.....	88,441 45	
		<u>\$ 775,289 96</u>	
			<u>\$ 775,289 96</u>

ROYAL CANADIAN—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Policies in force (gross) at date of last statement. . .	21,882,790	257,140 97	13,520,984	91,373 55	35,403,774	348,514 52
Taken during the year, new and renewed . . . . .	20,178,346	241,932 91	23,938,832	158,510 42	44,117,178	400,443 33
Total . . . . .	42,061,136	499,073 88	37,459,816	249,883 97	79,520,952	748,957 85
Deduct terminated (including renewed). . . . .	18,899,491	226,111 65	22,091,300	152,217 72	40,990,791	378,329 37
Gross in force at end of year.	23,161,645	272,962 23	15,368,516	97,666 25	38,530,161	370,628 48
Deduct re-insured. . . . .	3,306,956	41,535 21			3,306,956	41 535 21
Net in force at 31st Dec., 1890. . . . .	19,854,689	231,427 02	15,368,516	97,666 25	35,223,205	329,093 27
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement. . .	66,200	4,126 12			66,200	4,126 12
Taken during the year. . . . .	15,828,480	131,485 68			15,828,480	131,485 68
Total . . . . .	15,894,680	135,611 80			15,894,680	135,611 80
Deduct terminated. . . . .	15,894,680	135,611 80			15,894,680	135,611 80
Gross and net in force at 31st Dec., 1890. . . . .						
<i>Marine (Ocean) Risks.</i>						
Policies in force (gross) at date of last statement. . .	586,837	48,234 74			586,837	48,234 74
Taken during the year. . . . .	7,368,896	171,934 57			7,368,896	171,934 57
Total . . . . .	7,955,733	220,169 31			7,955,733	220,169 31
Deduct terminated. . . . .	7,210,635	164,484 07			7,210,635	164,484 07
Gross in force at end of year.	745,098	55,685 24			745,098	55,685 24
Deduct re-insured. . . . .	11,000	932 53			11,000	932 53
Net in force at 31st Dec., 1890. . . . .	734,098	54,752 71			734,098	54,752 71

Total number of policies in force at date. . . . . No return.  
 Total net amount in force. . . . . \$35,957,303 00  
 Total premiums thereon. . . . . 383,845 98

Subscribed and sworn to, 25th February, 1891, by  
 J. R. THIBAudeau,  
*Vice-President.*  
 HARRY CUTT,  
*Secretary.*

(Received, 26th February, 1891.)



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THE ROYAL INSURANCE COMPANY.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Chairman—R. BROCKLEBANK.

Manager—JOHN H. McLAREN.

Principal Office—Liverpool, England.

Head Office in Canada—Montreal.

Chief Agent in Canada—WM. TATLEY.

(Organized 31st May, 1845. Commenced business in Canada, 1851.)

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Joint stock capital authorized, £2,000,000 sterling.....	\$9,733,333 33
Capital stock subscribed for, £1,930,300 sterling.....	9,394,126 67
Amount paid up in cash, £289,545 sterling.....	1,409,119 00

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ASSETS IN CANADA.

Real estate:—

Building, situate on corner of Notre Dame Street and Place d'Armes, Montreal, to be occupied by the company and tenants as offices when completed.....	\$ 150,000 00
Four-story building, situate on corner of Yonge and Wellington streets, Toronto, occupied by the company and tenants as offices.....	45,000 00

Total real estate.....\$ 195,000 00

Stocks held by the company:—

	Par value.	Market value.
*Canada 4's .....	\$ 125,000 00	} \$ 189,245 34
*Canada 4's.....	53,533 34	
*Consols .....	511,000 00	516,110 00
	\$ 689,533 34	\$ 705,355 34

Carried out at market value..... 705,355 34

Loans on security of the company's policies (Life Department) in  
Canada..... 19,840 68

Cash on hand at head office in Canada..... 686 08

Cash in banks, viz.:—

Merchants' Bank.....	\$ 1,177 50
Molsons' Bank.....	462 29

Total..... 1,639 79

Cash in hands of agents in Canada..... 27,087 65

Rents accrued..... 195 83

Office furniture and fixtures throughout Montreal and Toronto build-  
ings; also, furniture at Quebec, Hamilton and other agencies,  
including supplies, block plans, &c..... 7,000 00

Total assets in Canada.....\$ 956,805 37

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\* Deposited with Receiver-General on account of Fire and Life.

## ROYAL—Continued.

## LIABILITIES IN CANADA.

*Fire Risks in Canada.*

Net amount of losses claimed but not adjusted.....	\$	8,510 00
do resisted—in suit—accrued in previous years.....		6,000 00
Total net amount of unsettled claims for fire losses in Canada.....	\$	14,510 00
Reserve of unearned premiums on all outstanding fire risks.....		421,040 74
Total liabilities under fire branch in Canada.....	\$	435,550 74
Liability under life branch in Canada.....		321,076 00
Total liabilities in Canada.....	\$	756,626 74

## INCOME IN CANADA (FIRE BRANCH).

Gross cash received for fire premiums.....	\$	595,843 93
Deduct re-insurance, &c.....		43,121 14
Net cash received for fire premiums.....	\$	552,722 79
Interest.....		1,182 42
Other income, viz. :—		
Received in London, Eng., and Canada, from investments for benefit of Canadian policyholders :—		
Canada 4's.....	\$	8,741 33
Consols.....		15,330 00
	\$	24,071 33
Net rents received.....		1,600 64
Total.....		25,671 97
Total cash income in Canada.....	\$	579,577 18

## EXPENDITURE IN CANADA (FIRE BRANCH).

Amount paid during the year for fire losses occurring in previous years (estimated in last statement at \$9,059.97).....	\$	9,252 22
Paid for losses occurring during the year.....	\$	499,731 72
Less savings and salvage.....	\$	533 63
Less re-insurance from other companies.....		213,924 39
Total deductions.....		214,458 02
Net amount paid for said losses.....		285,273 70
Total net amount paid during the year for fire losses in Canada.....	\$	294,525 92
Paid for commission or brokerage.....		89,584 41
Paid for salaries, fees and all other charges in Canada.....		46,556 16
Taxes in Canada.....		3,370 90
Total cash expenditure in Canada.....	\$	434,037 39

ROYAL—Continued.

RISKS AND PREMIUMS.

*For Fire Risks in Canada.*

	Amounts.	Premiums.
Gross policies in force at date of last statement.....	\$ 78,575,020	\$ 812,907 93
Taken during the year—new.....	28,102,293	280,087 78
do do renewed.....	28,282,815	315,756 15
Total.....	\$ 134,960,128	\$1,408,751 86
Deduct terminated.....	55,178,186	576,653 56
Gross in force at end of year.....	\$ 79,781,942	\$ 832,098 30
Deduct re-insured.....	639,771	7,738 06
Net in force 31st December, 1890.....	\$ 79,142,171	\$ 824,360 24
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....	\$79,142,171 00	
Total premiums thereon.....	824,360 24	

Subscribed and sworn to, 19th February, 1891, by

WM. TATLEY,  
*Chief Agent.*

(Received, 20th February, 1891.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1889.

*(Abstracted from Directors' Report, Liverpool, Eng., 13th June, 1890.)*

FIRE DEPARTMENT.

The fire premiums for the period, after deduction of re-insurances, amounted to £1,104,173 16s. 10d., and the net losses to £582,513 19s. 4d. Deducting agents' commission and all management expenses, the net profit on the fire business amounts to £159,661 17s. 10d., and the interest on fire fund and current balances to £27,342 1s. 9d.

PROFIT AND LOSS.

	£	s.	d.
The amount at the credit of the profit and loss account, after payment of the dividend and income tax for the year 1888, was.....	£168,350	0	9
To which have been added :—			
Profit on the fire department.....	£159,661	17	10
Interest on fire fund.....	27,342	1	9
Interest, not carried to other accounts.....	69,338	7	6
Shareholders' life profits, five years.....	94,936	13	4
	351,279	0	5
	£519,629	1	2
From this amount the directors have carried to the			
Reserve fund.....	£ 50,000	0	0
Fire fund.....	50,000	0	0
Building account.....	30,000	0	0
	130,000	0	0
Leaving at the credit of the account at the end of 1889.....	£389,629	1	2

ROYAL—*Continued.*

FIRE ACCOUNT.

1889.	£	s.	d.	1889.	£	s.	d.
Amount of fire insurance fund at the beginning of the year.	£550,000	0	0	Losses by fire after deduction of re-assurances.	582,513	19	4
Amount of conflagration fund.	200,000	0	0	Commission.	167,882	0	10
				Expenses of management.	194,115	18	10
Premiums received after deduction of re-assurances.	1,104,173	16	10	Profit realized, transferred to profit and loss account.	187,003	19	7
Interest.	27,342	1	9	Amount of fire insurance fund.	£600,000	0	0
Amount transferred from profit and loss account.	50,000	0	0	Amount of conflagration fund.	200,000	0	0
				At the end of the year, as per balance sheet.	800,000	0	0
	£1,931,515	18	7		£1,931,515	18	7

PROFIT AND LOSS ACCOUNT.

1889.	£	s.	d.	1889.	£	s.	d.
Balance of last year's account.	£325,315	8	9	Dividends and bonuses to shareholders.	£154,424	0	0
Interest.	£70,419	19	6	Income tax.	2,541	8	0
Less interest to super-annuation fund.	1,081	12	0	Amount transferred to reserve fund.	50,000	0	0
Interest and dividends not carried to other accounts.	69,338	7	6	do fire insurance fund.	50,000	0	0
Profit realized on the fire account.	187,003	19	7	do building acc't.	30,000	0	0
Shareholders' life profits realized.	94,936	13	4	Balance, as per balance sheet.	389,629	1	2
	£676,594	9	2		£676,594	9	2

## ROYAL—Concluded.

## BALANCE SHEET, on the 31st December, 1889.

LIABILITIES.	£	s	d	ASSETS.	£	s	d	
Shareholders' capital.....	289,545	0	0	Mortgages on freehold and leasehold property, viz. :-				
Reserve fund.....	1,350,000	0	0	City property—				
Life assurance fund.....	3,287,167	18	5	England.....	£682,854	15	4	
Annuity fund.....	185,946	7	4	Scotland.....	223,366	15	0	
Fire fund.....	£600,000	0	0	Landed property:				
Confagration fund..	200,000	0	0	England.....	498,500	0	0	
		800,000	0	Scotland..	20,000	0	0	
Superannuation fund.....		28,121	12	1,424,721	10	4		
Profit and loss (subject to shareholders' dividend).....	389,629	1	2	Loan on reversion, England.....	5,000	0	0	
Perpetual insurance account.....	24,291	16	7	Loans on the company's life policies within their surrender value.....	194,478	17	4	
		£6,354,701	15	6	Investments :-			
Claims under life policies, admitted but not paid.....	£49,092	14	8	In British Government securities.	385,434	2	8	
Annuities not claimed.....	198	8	2	Colonial    do    ..	65,902	1	2	
Outstanding fire losses.....	84,111	9	9	Foreign    do    ..	11,536	4	5	
Unclaimed dividends	2,479	4	4	United States    do    ..	116,360	13	8	
Outstanding accts., since paid.....	7,281	7	9	Railway debenture stocks, viz.:				
Bills payable, since paid.....	24,350	3	7	England.....	£217,171	17	7	
		167,513	8	?	Scotland.....	3,194	3	
					Wales.....	7,686	18	0
						228,052	19	3
					In Freehold ground rent, England	24,500	0	0
					Railway guaranteed and preference stocks, viz.:			
					England.....	£1,588,442	10	9
					Scotland...	92,820	10	9
						1,681,263	1	6
					In railway ordinary stocks, England.....	61,203	13	4
					Gas & Dock Companies' bonds, England and Scotland.....	396,218	7	9
					Freehold buildings, viz.:			
					England... ..	£192,433	16	3
					Scotland.....	29,756	3	6
					Ireland.....	7,000	0	0
					United States..	319,085	11	6
					Canada.....	15,571	7	2
						563,846	18	5
					Leasehold buildings, England..	51,248	5	0
					United States railways, 1st mortgage bonds.....	399,665	17	0
					United States temporary loans with margins.....	10,000	0	0
					Loans on the company's life policies, combined with personal security	1,071	8	6
					Loans to various Towns and Townships on Security of the Rates, viz.:			
					England....	£356,970	15	6
					Wales.....	1,148	0	0
						358,118	15	6
					Loans on English and Scottish railway and other securities, with margins.....	241,444	13	5
					Agents' balances, since received.....	107,779	10	11
					Outstanding premiums, since received.....	11,990	17	6
					Outstanding interest, since received	71,127	18	6
					Cash in hand and on current account with bankers.....	111,249	7	7
						£6,522,215	3	9
						£6,522,215	3	9

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**THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—ALEXANDER DUNCAN. | *Secretary*—J. K. MACDONALD.  
*Principal Office*—Edinburgh, Scotland.  
*Agent in Canada*—WALTER KAVANAGH. | *Head Office in Canada*—Montreal.  
 (Organized or incorporated, A.D. 1824. Commenced business in Canada,  
 February, 1882.)

**CAPITAL.**

Amount of capital authorized.....	\$30,000,000 00
Amount subscribed for.....	21,757,000 00
Amount paid up in cash.....	<u>1,500,000 00</u>

**ASSETS IN CANADA.**

Loans secured by bonds and mortgages, on which not more than one  
 year's interest is due, constituting a first lien on real estate.....\$ 375,000 00  
 Bonds and debentures in deposit with Receiver-General :—

	Par value.	Market value.
Canadian inscribed 4 per cent. stock.....	\$ 97,333 33	\$110,000 00
County of Middlesex debentures.....	2,000 00	2,000 00
City of Toronto bonds.....	1,064 00	1,064 00
Total par and market value.....	<u>\$100,397 33</u>	<u>\$113,064 00</u>

Carried out at market value.....	113,064 00
Cash in hands of agents in Canada.....	<u>5,017 03</u>

\*Total assets in Canada.....\$ 493,081 03

**LIABILITIES IN CANADA.**

Net amount of losses in Canada claimed but not adjusted.....	\$ 10,290 33
do do resisted and in suit.....	<u>3,000 00</u>

Total net amount of unsettled claims for fire losses in Canada.....	\$ 13,290 33
Reserve of unearned premiums for all outstanding risks in Canada.....	<u>67,808 02</u>

Total liabilities in Canada.....\$ 81,098 35

\*Besides these, there are other Canadian investments, held at Hartford, the U. S. branch of the company, as follows :—

	Par value	Market value.
Province of Quebec Government bonds.....	\$ 50,000 00	\$ 57,500 00
Town of Cobourg bonds.....	11,500 00	12,000 00
City of Quebec do.....	50,000 00	51,369 88
do Toronto do.....	49,321 00	50,936 00
County of Middlesex do.....	142,500 00	153,702 00
do Hastings do.....	20,000 00	22,860 00
Town of Dundas do.....	35,000 00	35,623 00
Village of Parkdale do.....	14,500 00	16,295 00
City of St. Thomas do.....	5,000 00	5,375 00
Ontario railway subsidy bonds.....	157,342 00	157,342 00
Canada Permanent Loan Company's debentures.....	25,000 00	25,000 00
Farmers' Loan & Savings Company's do.....	50,000 00	50,000 00
Huron and Erie Loan Company's do.....	45,000 00	45,000 00
London and Canadian Loan Company's do.....	75,000 00	75,000 00
Freehold Loan & Savings Company's do.....	25,000 00	25,000 00
Union Loan & Savings Company's do Toronto.....	25,000 00	25,000 00
Ontario Loan & Debenture Company's do do.....	25,000 00	25,000 00
Land Security Company's do do.....	25,000 00	25,000 00
	<u>\$830,163 00</u>	<u>\$858,002 88</u>

SCOTTISH UNION AND NATIONAL—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 141,882 64
Deduct re-insurance, rebate, abatement and return-premiums.....	18,127 87
Net cash received for premiums.....	\$ 123,754 77
Received for interest and dividends.....	29,396 10
Total income in Canada.....	\$ 153,150 87

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$2,497.97).....	\$ 2,497 97
Amount paid for losses occurring during the year.....	\$ 38,986 32
Deduct amount received for re-insurance.....	17 85
Net amount paid for said losses.....	38,968 47
Net amount paid during the year for losses.....	\$ 41,466 44
Commission or brokerage and salaries, fees and all other charges of officials in Canada.....	24,047 46
Taxes in Canada.....	2,075 06
General and agency expenses.....	1,954 82
Total expenditure in Canada.....	\$ 69,543 78

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Policies in force at date of last statement.....	13,123	\$ 15,188,887	\$ 129,090 68
Taken during the year—new and renewed.....	13,736	14,254,913	141,882 64
Total.....	26,859	\$ 29,443,800	\$ 270,973 32
Deduct terminated.....	11,461	13,624,200	132,784 58
Gross in force at date.....	15,398	\$ 15,819,600	\$ 138,188 74
Deduct re-insured.....		391,694	4,580 25
Net in force, 31st December, 1890.....	15,398	\$ 15,427,906	\$ 133,608 49
Total number of policies in force in Canada at date.....	15,398		
Total net amount in force.....			\$15,427,906 00
Total premiums thereon.....			133,608 49

Subscribed and sworn to, 17th February, 1891, by

WALTER KAVANAGH,

*Chief Agent.*

(Received, 18th February, 1891.)

## SCOTTISH UNION AND NATIONAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(Returned to the Insurance Commissioner, State of Connecticut.)*

## ASSETS.

Real estate unencumbered owned by the company.....	\$ 959,090 21
Loans on bond and mortgage.....	9,623,995 60
Interest due and accrued thereon.....	84,782 39
Stocks, bonds and debentures owned by the company of par value, \$4,226,263; market value .....	4,690,656 85
Loans on collateral security.....	3,319,435 05
Cash in banks.....	284,766 69
Interest due and accrued.....	37,490 78
Gross premiums in course of collection.....	516,344 90
All other property belonging to the company.....	33,480 26
Total assets.....	\$ 19,550,012 73

## LIABILITIES.

Net amount of unpaid losses.....	\$ 104,325 41
Reserve of unearned premiums .....	773,057 95
Net premium reserve and all other liabilities under Life department	15,736,458 60
Cash dividends to stockholders remaining unpaid.....	12,110 21
Due and accrued for salaries, rent and miscellaneous expenses.....	46,336 69
Commission and brokerage.....	19,387 56
Total liabilities.....	\$ 16,721,676 42
Joint stock capital paid up.....	\$ 1,500,000 00
Surplus beyond capital and other liabilities.....	1,328,366 31

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$ 1,256,853 00
Received for interest.....	718,161 54
Income from all other sources.....	1,664,305 96
Total income.....	\$ 3,639,320 50

## EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$139,451.52 occurring in previous years).....	\$ 593,348 73
Dividends to stockholders.....	262,500 00
Commission or brokerage.....	177,121 35
Salaries, fees and other charges .....	189,480 69
Taxes.....	20,461 54
All other payments and expenditures.....	1,719,288 96
Total expenditure.....	\$ 2,962,201 27



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 SCOTTISH UNION AND NATIONAL—*Concluded.*

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$516,883,841 00
Premiums thereon.....	1,950,386 94
Amount of policies terminated and re-insured.....	501,859,395 00
Premiums thereon.....	1,778,208 27
Net amount in force at end of year.....	398,404,969 00
Premiums thereon.....	1,512,967 75

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Subscribed and sworn to, 2nd April, 1891, by

A. DUNCAN,  
*President.*

J. K. MACDONALD,  
*Secretary.*

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 THE UNION SOCIETY.
 

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STATEMENT FOR THE TWO MONTHS ENDING 31ST DECEMBER, 1890.

Chairman—STEPHEN SOAMES. | Secretary—CHARLES DARRELL.  
 Principal Office—London, England.  
 Agent in Canada—T. L. MORRISSEY. | Head Office in Canada—Montreal.  
 (Organized or incorporated, 1714; commenced business in Canada, November, 1890.)

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 CAPITAL.
 

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Amount of joint stock capital authorized and subscribed for.....	£	450,000
Amount paid up in cash.....		<u>180,000</u>

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 ASSETS IN CANADA.
 

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Stocks and bonds, viz.:—

	Par value.	
Consolidated 2½ per cent. stock.....	£ 22,000	
Carried out at market value.....		\$ 100,000 00
Cash in banks on current account.....		1,318 36
Cash in hands of agents in Canada.....		6,922 27
Total assets in Canada.....		<u>\$ 108,240 63</u>

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 LIABILITIES IN CANADA.
 

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Net amount of fire losses claimed but not adjusted.....	\$	6,012 50
Reserve of unearned premiums upon all unexpired fire risks.....		10,311 90
Total liabilities in Canada.....		<u>\$ 16,324 40</u>

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 INCOME IN CANADA.
 

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Gross cash received for premiums.....	\$	5,257 64
Deduct re-insurance, rebate, abatement and return premiums.....		540 37
Net cash received for premiums.....		<u>\$ 4,717 27</u>
Total income in Canada.....		<u>\$ 4,717 27</u>

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 EXPENDITURE IN CANADA.
 

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Paid for losses occurring during the two months.....	\$	1,125 49
Commission or brokerage in Canada.....		1,666 32
Salaries, fees and all other charges of officials in Canada.....		613 26
Taxes in Canada.....		700 00
Miscellaneous payments, viz.:—		
Postage, \$81.47; exchange, \$10.65; rent, \$50; travelling, \$69.58;		
advertising, \$406.65; stationery, \$314.20; express, \$29.05;		
customs, \$163.22; office furniture and fittings, \$560.07; Insur-		
ance Board, \$45; telephone, \$12.50; sundries, \$45.33.....		1,787 72
Total expenditure in Canada.....		<u>\$ 5,892 79</u>

UNION SOCIETY—*Continued.*

## RISKS AND PREMIUMS.

*Fire Risks in Canada :—*

	No.	Amount.	Premiums thereon.
Policies taken during the two months.....	462	\$ 1,016,966	\$12,179 91
Deduct terminated.....	18	47,550	269 48
Gross in force at end of year.....	444	\$ 969,416	\$11,910 43
Deduct reinsured.....		26,166	310 67
Net in force at 31st December, 1890.....	444	\$ 943,250	\$11,599 76
Total number of policies in force in Canada at date.....	444		
Total net amount.....			\$ 943,250 00
Total premiums thereon.....			11,599 76

Subscribed and sworn to 27th February, 1891, by

T. L. MORRISEY,

*Chief Agent.*

(Received, 28th February, 1891.)

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(Abstracted from the Directors' Report, London, March, 1891.)

## FIRE DEPARTMENT.

The efforts made by the directors to extend the fire business, abroad as well as at home, have resulted in an increase of £26,191 in the fire premium income. This sum could of course have been very considerably increased, but the feeling of the directors is, that a gradual and cautious extension of the business is the course most in accordance with the position of the Union Assurance Society.

The total amount of fire premiums received was £143,247, the losses upon which (paid and outstanding) amounted to £87,643, being 61 per cent. of the premium income. After payment of the losses and expenses there remained a surplus of £3,318 9s. 0d., which has been carried to the profit and loss account.

With the view of still further strengthening the reserves of the Society, the directors have carried the sum of £5,000 from the profit and loss account to the foreign fire reserve fund, thus raising it to £35,000, and leaving a balance of £27,327 17s. 8d. on this account to be carried forward to the following year.

## REVENUE ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1890.

## FIRE ACCOUNT.

Amount of funds at the beginning of the year, viz. :—	£	s.	d.	Losses by fire, after deduction of re-assurances.....	£	s.	d.
General accumulated fund (fire and life).....	£625,539			Expenses of management.....	31,575	16	11
Less transferred to life reserve fund.....	350,000			Commission.....	20,690	1	4
Leaving a fire reserve fund of.....	£275,539			Bad debts written off.....	19	12	0
Foreign fire reserve fund..	30,000			Balance carried to profit and loss account.....	3,318	9	0
Mortgage reserve fund ...	10,000			Amount of funds at the end of the year, viz. :—			
	315,539	0	0	Fire reserve fund.....	£275,539	0	0
Premiums after deduction of re-assurances.....	143,247	4	4	Foreign do.....	35,000	0	0
From profit and loss account carried to foreign fire reserve fund.....	5,000	0	0	Mortgage reserve fund.....	10,000	0	0
	£463,786	4	4		320,539	0	0
					£463,786	4	4

UNION SOCIETY—*Concluded.*

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from last year.....	24,994	9	2	Dividends to shareholders.....	40,500	0	0
Interest and dividends.....	36,375	7	4	Income tax on interest and dividends.....	892	14	0
Profit realized on investments.....	11,199	5	0	Extension and management expenses not carried to other accounts.....	2,166	18	10
Balance from fire account.....	3,318	9	0	Transferred to foreign fire reserve fund.....	5,000	0	0
				Balance.....	27,327	17	8
	<u>£ 75,887</u>	<u>10</u>	<u>6</u>		<u>£ 75,887</u>	<u>10</u>	<u>6</u>

## BALANCE SHEET ON 31ST DECEMBER, 1890.

## FIRE AND LIFE.

<i>Liabilities.</i>				<i>Assets.</i>			
	£	s.	d.		£	s.	d.
Subscribed capital, £450,000, of which is paid up.....	180,000	0	0	Mortgages on property within the United Kingdom.....	462,915	0	0
Life reserve fund.....	350,000	0	0	Investments—			
Fire do.....	275,539	0	0	British Government securities....	20,607	9	1
Foreign do.....	35,000	0	0	Indian do.....	66,896	18	7
Mortgage do.....	10,000	0	0	Bank stock.....	20,570	0	0
Profit and loss.....	27,327	17	8	Railway and other debentures and bonds and debenture stocks ...	102,198	9	8
	<u>£ 877,866</u>	<u>17</u>	<u>8</u>	Railway and other stocks and shares, preference and ordinary	19,601	1	5
Outstanding fire losses.....	25,449	13	3	Loans on railway and other secu- rities.....	35,100	0	0
do fire charges.....	3,764	7	7	House property.....	87,911	4	8
do dividends.....	22,267	13	6	Loans on rates.....	9,466	13	4
Re-insurance premiums due to other companies.....	3,009	9	3	Shares of the Society.....	29,295	16	9
	<u>£ 932,358</u>	<u>1</u>	<u>3</u>	Loans on shares of the Society....	2,725	0	0
				Branch offices and agents' balances.	21,739	5	9
				Outstanding premiums.....	6,393	2	5
				Re-insurance premiums due from other companies.....	5,641	19	4
				Outstanding interest, due and ac- crued.....	10,335	0	6
				Cash—			
				On deposit.....	£10,038	9	1
				In hand and on cur- rent account.....	20,922	10	8
Liabilities, life department.....	1,406,606	16	10	Assets, life department.....	30,960	19	9
	<u>£ 2,338,964</u>	<u>18</u>	<u>1</u>		<u>£ 2,338,964</u>	<u>18</u>	<u>1</u>

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 THE UNITED FIRE REINSURANCE COMPANY (LIMITED).
 

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STATEMENT AS AT 31ST DECEMBER, 1890.

 Chairman of Directors—COL. T. W. BROOKE. |      *Manager and Secretary*—J. N. LANE.

*Principal Office*—Manchester, England.

*Agent in Canada*—PERCY F. LANE.

*Head Office in Canada*—  
 Temple Building, Montreal.

(Organized or incorporated, 1877; License issued in Canada, 30th December, 1890.)

## CAPITAL.

Amount of joint stock capital subscribed for.....	£	250,000
Amount paid up in cash.....		100,000

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## ASSETS.

Stocks and bonds, viz. :—

	Par value.
Province of Quebec debentures.....	\$ 85,166 67
Province of Manitoba debentures.....	9,246 66
City of Belleville debentures.....	7,000 00
	<u>\$ 101,413 33</u>

Carried out at par value.....	\$	101,413 33
Net amount due for reinsurance.....		47,746 82

 Total assets in Canada.....\$ 149,160 15
 

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## LIABILITIES.

Reserve of unearned premiums for all unexpired fire risks in Canada...\$ 66,859 59

 Total liabilities in Canada.....\$ 66,859 59
 

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## INCOME.

 Received for premiums in Canada..... Nil.
 

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## EXPENDITURE.

 Paid for losses in Canada... Nil.
 

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## RISKS AND PREMIUMS.

*Fire Risks in Canada :—*

	Amount.	Premiums thereon.
Policies taken during the year.....	\$ 12,886,632	\$ 66,859 59
Gross and net in force at 31st December, 1890.....	<u>\$ 12,886,632</u>	<u>\$ 66,859 59</u>
Total net amount in force at date.....		\$ 12,886,632 00
Total premiums thereon.....		66,859 59

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 PERCY F. LANE,  
*Chief Agent.*

(Received, 23rd April, 1891.)

THE UNITED FIRE REINSURANCE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(Abstracted from the Directors' Report, Manchester, 13th April, 1891.)

The net premiums received during the year amounted to £265,615 1s. 4d., being £8,233 0s. 5d. more than in 1889.

The losses by fire were £176,367 8s. 4d., being an increase of £6,284 7s. 3d. on the preceding year, the ratio being  $66\frac{4}{10}$  as against  $66\frac{1}{10}$  per cent.

The commissions and working expenses are in a ratio of  $28\frac{3}{10}$  to the premiums, being a reduction of 1 per cent. on that for 1889.

£828 5s. 0d. has been transferred to the reserve fund, making that fund £150,000, and the remainder of the balance, £9,508 3s. 5d., will be carried forward to the credit of profit and loss.

The total funds of the company, exclusive of capital, now stand at £159,508 3s. 5d.

The ratio of reserves to premium has increased from 58 to 60 per cent.

REVENUE ACCOUNT, FROM 1ST JANUARY TO 31ST DECEMBER, 1890.

	£	s.	d.		£	s.	d.
To Home and foreign premiums, after deducting re-insurances.....	265,615	1	4	By Fire losses, home and foreign, paid and outstanding, less amounts recovered from Re-insurance Companies and salvages.....	176,367	8	4
Interest on investments.....	9,252	16	4	Commission to ceding Companies and Agents, including commission contingent on profits.....	57,891	7	8
				Working Expenses—Head Office and United States branch, directors' remuneration, and all other expenses.....	17,697	0	5
				Foreign State taxes.....	471	12	1
				Income tax.....	478	8	5
					950	0	6
				Loss on Exchange and on Foreign Government securities called in.....	1,625	12	4
				Balance to Profit and Loss Account.....	20,336	8	5
					<u>£274,867</u>	<u>17</u>	<u>8</u>
					<u>£274,867</u>	<u>17</u>	<u>8</u>

PROFIT AND LOSS ACCOUNT.

1890.	£	s.	d.	1890.	£	s.	d.	1890.	£	s.	d.
Dec. 31. To Balance from Revenue Account.....	20,336	8	5	Dec. 31, 1890. By dividend paid in October, 1890.....	2,500	0	0				
				Amount provided for dividend, at the rate of 15 per cent. per annum, for the half-year ending 31st December, 1890.....	7,500	0	0				
								10,000	0	0	
				Amount transferred to Reserve Fund.....				828	5	0	
				Balance to next year' account...				9,508	3	5	
								<u>£20,336</u>	<u>8</u>	<u>5</u>	
								<u>£20,336</u>	<u>8</u>	<u>5</u>	

RESERVE FUND ACCOUNT.

1889.	£	s.	d.	BY BALANCE:—	£	s.	d.
Dec. 31. To Balance.....	149,171	15	0				
1890.							
Dec. 31. Transfer from Profit and Loss Account.....		828	5				
					<u>£150,000</u>	<u>0</u>	<u>0</u>
					<u>£150,000</u>	<u>0</u>	<u>0</u>



THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—A. M. SMITH. *Managing Director*—J. J. KENNY. *Sec'y*—C. C. FOSTER.  
*Principal Office*—Toronto.

(Incorporated, August, 1851. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized.....	\$2,000,000 00
Amount subscribed for.....	1,000,000 00
Amount paid up in cash.....	500,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate—Company's building, 4 story, stone, and lot 30 by 100, corner of Scott and Wellington streets, Toronto.....	\$ 65,000 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	16,456 60
Amounts due the company for which judgments have not been obtained.....	4,000 00
Interest due and unpaid on said loans.....	\$ 510 60
Interest accrued and unpaid on said loans.....	287 83

Total interest carried out..... 798 43

Stocks and bonds held by the company:—

	Par value.	Market value.
Dominion of Canada stock.....	\$ 201,350 00	\$ 211,417 50
Canadian Bank of Commerce stock.....	40,000 00	50,000 00
Loan and Investment Company stock.....	80,910 00	101,577 40
Aldboro' debentures.....	1,682 19	1,763 90
Elma do.....	5,000 00	5,072 50
Morris do.....	2,000 00	2,014 60
Oshawa do.....	7,000 00	7,265 00
Oxford do.....	13,200 00	13,493 83
Shelburne do.....	3,000 00	3,324 37
Arthur do.....	3,000 00	3,770 10
Tilsonburg do.....	3,000 00	3,540 90
York do.....	7,300 00	7,880 71
Town of Lindsay.....	3,500 00	3,589 40
do Owen Sound.....	13,200 00	13,562 72
Village of Uxbridge.....	500 00	533 10
United States registered bonds.....	241,000 00	289,200 00
Georgia State bonds.....	25,000 00	26,625 00
Ohio State bonds.....	100,000 00	102,500 00
City of Richmond bonds.....	40,000 00	41,200 00
Board of Trade debentures.....	2,500 00	2,500 00
Collingwood do.....	2,000 00	2,000 00
Freehold Loan and Savings Company debentures.....	5,000 00	5,000 00
Township of Grey debentures.....	3,000 00	3,043 50
County of Grey do.....	2,000 00	2,014 60

Total par and market values..... \$ 805,142 19 \$ 902,889 13

Carried out at market value..... 902,889 13

Cash on hand at head office..... 4,209 17

Amount of stocks held as collateral security for loans, viz.:—

	Par Value.	Market Value.	Amount Loaned.
Imperial Bank stock.....	\$ 10,000 00	\$ 15,000 00	\$ 14,000 00

Total amount loaned..... 14,000 00



## WESTERN—Continued.

## Cash in banks, viz. :—

Canadian Bank of Commerce, Toronto .....	\$ 49,236 37
Ontario Bank, Toronto .....	15,036 64
Alex. Laird and Wm. Gray, agents Canadian Bank of Commerce, New York .....	30,271 93
Alex. Laird and Wm. Gray, Trustee account .....	102,500 00
Corn Exchange National Bank, Chicago .....	2,660 38
Bank of Montreal, St. John, N.B. ....	2,835 78
do Halifax, N.S. ....	3,685 36
Bank of Commerce, Buffalo .....	2,824 88

Total .....	209,051 34
Loan and savings companies—Special deposits .....	50,000 00
Interest accrued and unpaid on stocks, &c. ....	4,191 07
Agents' balances .....	164,913 79
Bills receivable .....	34,508 27

## Sundry, viz. :—

Office furniture, maps, &c. ....	\$ 37,256 56
Due from other companies for re-assurances on losses already paid .....	49,259 36
	<u>86,515 92</u>

\*Total assets.....\$1,556,533 72

## LIABILITIES.

(1.) *Liabilities in Canada.*

## Net amount of losses, unsettled :

Fire .....	\$ 23,786 55
Inland Marine .....	Nil.
Ocean .....	7,675 00

Total net amount of unsettled claims in Canada.....\$ 31,461 55

## Reserve of unearned premiums for outstanding risks in Canada:—

Fire .....	\$ 238,602 84
Inland Marine .....	1,147 50
Ocean .....	3,111 65

Total reserve of unearned premiums for risks in Canada..... 242,861 99  
Dividends declared and due and remaining unpaid..... 868 53

Total liabilities (excluding capital stock) in Canada. ....\$ 275,192 07

## \*Amounts deposited with the Governments of various states and countries, viz. :—

	Amount of Deposit.
Dominion of Canada, municipal debentures .....	\$ 52,700 00
do Loan Company's debentures .....	5,000 00
Virginia, City of Richmond, 4 per cent. bonds .....	40,000 00
Ohio, 3 per cent. State bonds .....	100,000 00
California, 4 per cent. registered U.S. bonds .....	100,000 00
New York—Dominion of Canada stock .....	169,000 00
do U.S. 4 per cent. registered bonds .....	141,000 00
Georgia, 6 per cent. State bonds .....	25,000 00
Trustees of company, New York City—Canadian stocks .....	255,881 25

## WESTERN—Continued.

(2.) *Liabilities in other Countries.*

Net amount of losses unsettled, but not resisted:—

Fire .....	\$ 60,909 85
Inland Marine .....	16,802 40
Ocean (of which \$355 accrued in previous year).....	2,705 00
Total .....	\$ 80,417 25
Net amount of fire losses resisted, in suit (accrued in previous year).....	2,600 00

Total net amount of unsettled claims in other countries... \$ 83,017 25

Reserve of unearned premiums:—

Fire .....	\$ 507,445 11
Inland Marine .....	23,220 73
Ocean Marine .....	7,195 94

Total reserve..... 537,861 78

Total liabilities in other countries.....\$ 620,879 03

Total liabilities (excluding capital stock) in all countries.....\$ 896,071 10

Capital stock paid up.....\$ 500,000 00

Surplus beyond all liabilities and capital stock.....\$ 160,462 62

## INCOME.

*For Fire Risks.*

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 454,452 72	\$1,043,834 31
Deduct re-insurance, rebate, abatement and return-premiums.....	119,262 71	183,976 66
Net cash received for fire premiums.....	\$ 335,190 01	\$ 859,857 65

*For Inland Marine Risks.*

Gross premiums received in cash.....	\$ 25,836 09	\$ 163,387 75
Gross cash received on bills or notes taken for premiums.....	320 95	117,585 39
Gross cash received for premiums.....	\$ 26,157 04	\$ 280,973 14
Deduct re-insurance, &c.....	9,003 90	65,012 34
Net cash received for inland marine premiums.....	\$ 17,153 14	\$ 215,960 80

(Bills or notes received during the year for premiums and remaining unpaid, \$34,138.43.)

*For Ocean Risks.*

Gross premiums received in cash.....	\$ 155,269 16	\$ 259,996 19
Gross cash received on bills or notes taken for premiums.....	6,041 07	523 01
Gross cash received for premiums.....	\$ 161,310 23	\$ 260,519 20
Deduct re-insurance, &c.....	77,714 71	115,764 99
Net cash received for ocean premiums.....	\$ 83,595 52	\$ 144,754 21
Total net cash received for premiums.....	\$ 435,938 67	\$1,220,572 66

Total net cash received for premiums in all countries.....\$1,656,511 33

Received for interest and dividends..... 45,224 41

Total cash income.....\$1,701,735 74

## WESTERN—Continued.

## EXPENDITURE.

<i>For Fire Losses.</i>	In Canada.	In other Countries.
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$51,431.51).....	\$ 13,202 86	\$ 37,690 72
Paid for losses occurring during the year .....	\$ 201,948 19	\$ 461,627 93
Less received for re-insurance.....	58,156 61	32,322 52
Net amount paid for said losses.....	\$ 143,791 58	\$ 429,305 41
Total net amount paid during the year for fire losses.....	<u>\$ 156,994 44</u>	<u>\$ 466,996 13</u>
<i>For Inland Marine Losses.</i>		
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$23,830.95).....	\$ 1,186 71	\$ 23,391 95
Paid for losses occurring during the year.....	\$ 8,240 52	\$ 193,155 34
Less savings and salvage and re-insurance.....	5,008 85	75,708 99
Net amount paid for losses.....	\$ 3,231 67	\$ 117,446 35
Total net amount paid during the year for inland marine losses.....	<u>\$ 4,418 38</u>	<u>\$ 145,838 30</u>
Total net amount paid during the year for fire and inland marine losses, viz. :—		
In Canada.....	\$ 161,412 82	
In other countries.....	<u>612,834 43</u>	
Net amount paid during the year for ocean losses.....		\$ 774,247 25
(Of this amount \$19,059.35 was incurred in previous years.)		234,145 94
Paid for dividends on capital stock, at 10 per cent.....		49,958 00
Commission or brokerage.....		294,504 57
Salaries, fees and all other charges of officials.....		80,569 40
Taxes.....		32,884 28
Miscellaneous payments, viz. :—		
Printing and advertising, \$13,337.13; postage and telegrams, \$15,751.73; law expenses, \$1,430.76; Directors' fees, \$4,300; stationery, supplies, &c., \$2,185.45; local boards, \$9,932.23; supervision of business and adjustment of losses, \$44,260.83; office furniture, \$6,153.48; sundry head office and other expenses, including gas, fuel, water, repairs, &c., \$12,965.48...		110,317 09
Total cash expenditure.....		<u>\$1,576,626 53</u>
CASH ACCOUNT.		
<i>Dr.</i>		
1889.		
Dec. 31. To Balance in hand and in banks as at this date.....		\$ 115,566 25
1890.		
Dec. 31. To Income as above.....		1,701,735 74
Received from realization of investments.....		88,351 56
		<u>\$1,905,653 55</u>
<i>Cr.</i>		
1890.		
Dec. 31. By Expenditure during year.....		\$1,576,626 53
Investments.....		70,766 51
Bills payable.....		45,000 00
Balance in hand and in banks this date.....		<u>213,260 51</u>
		<u>\$1,905,653 55</u>

WESTERN—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.....	45,442,533	553,202 84	71,369,843	971,218 61	116,812,376	1,524,421 45
Taken during the year (new and renewed).....	35,148,704	456,610 26	78,263,977	1,046,166 31	113,412,681	1,502,776 57
Total.....	80,591,237	1,009,813 10	149,633,820	2,017,384 92	230,225,057	3,027,198 02
Deduct terminated.....	36,370,514	455,834 87	71,579,048	981,062 49	107,949,562	1,436,897 36
Gross in force at end of year.	44,220,723	553,978 23	78,054,772	1,036,322 43	122,275,495	1,590,300 66
Deduct re-insured.....	7,518,825	84,406 62	3,529,378	49,638 88	11,048,203	134,045 50
Net in force 31st Dec., 1890..	36,701,898	469,571 61	74,525,394	986,683 55	111,227,292	1,456,255 16
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement.....			1,167,948	76,469 79	1,167,948	76,469 79
Taken during the year.....	6,416,132	29,361 54	44,768,040	272,788 89	51,184,172	302,150 43
Total.....	6,416,132	29,361 54	45,935,988	349,258 68	52,352,120	378,620 22
Deduct terminated.....	6,387,798	27,066 54	42,735,735	294,203 34	49,123,533	321,269 88
Gross in force at date.....	28,334	2,295 00	3,200,253	55,055 34	3,228,587	57,350 34
Deduct re-insured.....			372,584	11,886 84	372,584	11,886 84
Net in force 31st Dec., 1890..	28,334	2,295 00	2,827,669	43,168 50	2,856,003	45,463 50
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement.....	873,791	8,846 26	1,086,526	13,583 28	1,960,317	22,429 54
Taken during the year.....	12,883,846	158,247 30	42,246,017	266,540 25	55,129,863	424,787 55
Total.....	13,757,637	167,093 56	43,332,543	280,123 53	57,090,180	447,217 09
Deduct terminated.....	13,059,291	156,616 33	39,927,952	260,929 95	52,987,243	417,546 28
Gross in force at end of year.	698,346	10,477 23	3,404,591	19,193 58	4,102,937	29,670 81
Deduct re-insured.....	459,327	7,365 58	2,321,837	11,997 64	2,781,164	19,363 22
Net in force 31st Dec., 1890..	239,019	3,111 65	1,082,754	7,195 94	1,321,773	10,307 59

Total number of policies in force at date..... No return.

Total net amount in force.....\$115,405,068 00

Total premiums thereon..... 1,512,026 25

Subscribed and sworn to, 27th February, 1891, by

J. J. KENNY,  
*Managing Director.*

C. C. FOSTER,  
*Secretary.*

(Received, 5th March, 1891.)



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STATEMENTS

MADE BY

LIFE INSURANCE COMPANIES

IN COMPLIANCE WITH THE "INSURANCE ACT."

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### LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF LIFE INSURANCE BUSINESS IN  
THE DOMINION, FOR THE YEAR ENDED 31st DECEMBER, 1890.

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The Ætna Life Insurance Company of Hartford, Conn.  
 The British Empire Mutual Life Assurance Company, London, England.  
 The Canada Life Assurance Company, Hamilton.  
 The Citizens' Insurance Company of Canada.  
 The Commercial Union Assurance Company (Limited) of London, England.  
 The Confederation Life Association of Canada.  
 \*The Connecticut Mutual Life Insurance Company of Hartford, Conn.  
 The Dominion Life Assurance Company.  
 \*The Edinburgh Life Assurance Company.  
 The Equitable Life Assurance Society of the United States, New York.  
 The Federal Life Assurance Company of Ontario.  
 The Germania Life Insurance Company.  
 \*The Life Association of Scotland.  
 The Liverpool and London and Globe Insurance Company.  
 The London and Lancashire Life Assurance Company.  
 The London Assurance Corporation, England.  
 The London Life Insurance Company.  
 The Manufacturers' Life Insurance Company.  
 The Metropolitan Life Insurance Company of New York.  
 The Mutual Life Insurance Company of New York.  
 \*The National Life Insurance Company of the United States of America.  
 The New York Life Insurance Company.  
 The North American Life Assurance Company.  
 The North British and Mercantile Insurance Company.  
 \*The North-Western Mutual Life Insurance Company of Milwaukee.  
 The Ontario Mutual Life Assurance Company.  
 \*The Phoenix Mutual Life Insurance Company, Hartford, Conn.  
 The Provident Savings Life Assurance Society of New York.  
 The Queen Fire and Life Insurance Company, England.  
 The Reliance Mutual Life Assurance Society, London, England.  
 The Royal Insurance Company.  
 \*The Scottish Amicable Life Assurance Society.  
 \*The Scottish Provident Institution.  
 The Standard Life Assurance Company of Scotland.  
 The Star Life Assurance Society of England.  
 The Sun Life Assurance Company of Canada.  
 The Temperance and General Life Assurance Company.  
 The Travelers' Insurance Company of Hartford, Conn.  
 The Union Mutual Life Insurance Company of Maine.  
 The United States Life Insurance Company.

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\*The licenses of these companies expired on the 31st March, 1878, so far as relates to new business.





THE ÆTNA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—MORGAN G. BULKELEY. | *Secretary*—J. L. ENGLISH.  
*Principal Office*—Hartford, Conn., U.S.  
*Agent in Canada*—WILLIAM H. ORR. | *Head Office in Canada*—Toronto.  
 (Organized or incorporated, 1850. Commenced business in Canada, 1850.)

CAPITAL.

Amount of capital authorized.....	\$2,000,000 00
Amount subscribed for and paid up in cash.....	1,250,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies, assigned as collaterals (\$84,720.00 of this amount belongs to policies issued subsequent to 31st March, 1878).....	\$ 113,775 00
Premium obligations on Canadian policies in force.....	65,037 94
Stocks, bonds and debentures owned by the Company and held in Canada, viz. :—	

	Par value.	Market value.
Province of Manitoba bonds .....	\$ 149,893 33	\$ 163,240 00
City of London do .....	75,000 00	75,750 00
City of Ottawa do .....	133,000 00	143,640 00
City of Hull do .....	40,000 00	41,200 00
Montreal Harbour do .....	60,000 00	64,800 00
City of Quebec do .....	40,000 00	41,500 00
City of Stratford do .....	21,000 00	22,470 00
City of Toronto do .....	102,200 00	102,200 00
Province of Quebec do .....	207,500 00	232,400 00
Town of Coaticook do .....	21,000 00	21,000 00
Province of Quebec do .....	153,000 00	168,300 00
Town of Mount Forest do .....	20,000 00	20,600 00
Town of Lévis do .....	34,555 77	30,400 00
State of Connecticut do .....	350,000 00	357,000 00
U.S. Government 4½ p.c. do .....	540,000 00	558,900 00
City of Brantford do .....	100,000 00	100,000 00
City of Vancouver do .....	225,000 00	245,812 50
City of St. Hyacinthe do .....	30,000 00	30,000 00
City of Three Rivers do .....	32,500 00	35,262 50
City of Victoria do .....	80,000 00	86,000 00
Town of Sault Ste. Marie do .....	20,000 00	21,200 00
City of St. Thomas do .....	125,000 00	125,000 00
Village of West Toronto Junction do .....	102,935 16	99,167 73
Village of Parkdale do .....	74,847 74	74,847 74
Town of Windsor do .....	107,761 03	113,687 88

Total par and market value..... \$2,845,193 03 \$2,974,378 35

Carried out at market value.....	2,974,378 35
Gross premiums due and uncollected on Canadian policies in force.....	\$ 20,244 36
Gross deferred premiums on same.....	27,186 40
*Total outstanding and deferred premiums.....	\$ 47,430 76
Deduct cost of collection at 10 per cent.....	4,743 07
Net outstanding and deferred premiums.....	42,687 69

Total assets in Canada..... \$3,195,878 98

\* \$42,408 belongs to policies issued subsequent to 31st March, 1878.

*ÆTNA LIFE—Continued.*

LIABILITIES IN CANADA.

*Under Policies issued previous to 31st March, 1878.*

*Amount computed or estimated to cover the net present value of all Canadian policies in force.....	\$1,793,892 00
Claims for death losses unsettled but not resisted.....	\$ 12,952 00
Claims for matured endowments due and unpaid ..	2,512 00
Net amount of unpaid claims.....	15,464 00
(Of this amount \$1,126 matured endowments accrued in previous years.)	
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....	1,635 26
Total liabilities in respect of said policies in Canada.....	\$1,810,991 26

*Under Policies issued subsequent to 31st March, 1878.*

*Amount computed or estimated to cover the net present value of all Canadian policies in force.....	\$2,989,022 00
Claims for death losses unsettled but not resisted.....	\$ 31,312 00
Claims for matured endowments due and unpaid.....	2,848 00
Net amount of unpaid claims.....	34,160 00
(Of this amount \$2,521 matured endowments accrued in previous years.)	
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....	5,694 63
Premiums paid in advance.....	4,234 13
Total liability in respect of said policies in Canada.....	\$3,033,110 76
Total liabilities in Canada.....	\$4,844,102 02

INCOME IN CANADA.

Cash received for premiums.....	\$ 578,081 14
Premium obligations taken in part payment of premiums.....	8,246 65
Premiums paid by dividends, including reconverted additions.....	119,210 27
Total premium income.....	\$ 705,538 06
Received for interest on premium notes and policy loans.....	7,665 18
Total income in Canada during the year.....	\$ 713,203 24

\*Based on Institute of Actuaries H. M. Table of Mortality, with 4½ per cent. interest.

ÆTNA LIFE—Continued.EXPENDITURE IN CANADA.

Cash paid for death losses in Canada .....	\$ 168,769 07
Premium and other obligations used in payment of the same.....	1,539 11
Total amount paid for death claims.....	<u>\$ 170,308 18</u>

(Of this amount, \$13,205.90 accrued in previous years.)

Cash paid for matured endowments .....	\$ 183,137 77
Premium and other obligations used in payment of the same.....	35,426 23
Total .....	<u>\$ 218,564 00</u>

Deduct amount received from other companies for re-insured endowment claims .....	Nil.
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Total amount paid matured endowments.....	<u>\$ 218,564 00</u>
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(Of this amount, \$932 accrued in previous years.)

Total amount paid for death claims and matured endowments.....	\$ 388,872 18
Cash paid for surrendered policies.....	8,535 28
*Premium obligations used in purchase of surrendered policies.....	1,969 75
Cash dividends paid policy-holders and applied in payment of premiums in Canada.....	119,210 27
Premium obligations used in payment of dividends to policy-holders in Canada .....	3,553 84

Total net amount paid to policy-holders in Canada.....	<u>\$ 522,141 32</u>
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Cash paid for commissions, salaries and other expenses of officials in Canada .....	60,686 69
Taxes, licenses, fees or fines.....	1,383 40

Miscellaneous payments, viz. —

Postage, \$2,767.33; incidental, \$35.60; rent, \$400; telegraph, \$94.71; express, \$492.65; stationery, \$142.83; advertising, \$178.50; printing, \$421.45; exchange, \$717.96; medical examiners, \$2,226.50 .....	7,477 53
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Total expenditure in Canada.....	<u>\$ 591,688 94</u>
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PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 47,506 00
do received during the year .....	3,505 65
	<u>\$ 51,011 65</u>

Amount of obligations used in payment of claims.....	\$ 1,671 06
do used in payment of dividends to policy-holders.....	3,553 84
do used in purchase of surrendered policies, &c. ....	1,269 75

Total deductions.....	<u>\$ 6,494 65</u>
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Balance—note assets at end of year.....	<u>\$ 44,517 00</u>
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\*This includes \$700 of a special obligation not included in premium note account.

ÆTNA LIFE—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	620	
Amount of said policies .....		\$ 945,945 00
Number of policies become claims in Canada during the year...	355	
Amount of said claims.....		421,953 00
Number of policies in force in Canada at date .....	13,797	
Amount of said policies.....		<u>18,030,548 00</u>

Number and amount of policies terminated during the year in Canada.—

	No.	Amount.
1. By death.....	142	\$ 191,296 00
2. By maturity.....	203	218,990 00
3. By expiry.....	65	131,700 00
4. By surrender (for which cash value has been paid, \$8,535.28).....	85	100,770 00
5. By surrender, \$180,885 (for which paid-up policies have been granted to amount of \$65,603). Difference of amounts carried out.....		115,282 00
6. By lapse.....	226	468,287 00
Total .....	<u>721</u>	<u>\$1,226,325 00</u>

	No.	Amount.
Policies in force at beginning of year.....	13,881	\$18,251,860 00
Policies issued during the year .....	908	1,226,916 00
Policies terminated as above and by change to paid-up policies	892	1,291,928 00
Policies not taken.....	100	156,300 00
Policies in force at date of statement.....	<u>13,797</u>	<u>18,030,548 00</u>

Number of insured lives at beginning of year.....	12,180
Number of new insurers during the year.....	471
Number of deaths during the year among insured.....	127
Number of insured whose policies have been terminated during the year, otherwise than by death.....	365
Number of insured lives at date of statement.....	<u>12,159</u>

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada .....	9,958	\$13,937,268
Policies issued during the year.....	908	1,226,916
Policies terminated as above and by change to paid-up policies	688	1,264,895
Policies not taken .....	100	156,300
Policies in force at date of statement.....	<u>10,078</u>	<u>13,742,989</u>

Subscribed and sworn to, 21st February, 1891, by

J. L. ENGLISH,  
Secretary.

(Received, 24th February, 1891.)

## ETNA LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1890.

(As returned to the Insurance Commissioner, State of Connecticut.)

## INCOME DURING THE YEAR 1890.

Total premium income .....	\$	4,010,225	50
Cash received for interest upon mortgage loans.....		1,060,851	69
do do on bonds owned and dividends on stock ...		568,170	72
do do on premium notes, loans and liens.....		69,396	52
do do on collateral loans due the company.....		24,683	89
do do on deposits.....		34,554	38
do as discount for claims paid in advance.....		6,033	59
do for rents .....		22,405	73
Total income .....	\$	5,796,322	02

## DISBURSEMENTS DURING THE YEAR 1890.

Total amount actually paid for losses and matured endowments.....	\$	2,575,712	29
Cash paid for surrendered policies .....		127,856	01
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse .....		22,152	31
Cash surrender values, including reconverted additions, applied in payment of premiums.....		195,255	61
Cash dividends paid to policy-holders.....		561,616	68
Premium notes, loans or liens used in payment of dividends to policy-holders .....		73,821	39
Cash paid stockholders for interest or dividends .....		125,000	00
Cash paid for commissions to agents .....		511,876	81
Cash paid for taxes .....		104,060	33
General expenses.....		238,029	31
Total disbursements.....	\$	4,535,380	74

## ASSETS.

Cost of real estate, less encumbrances .....	\$	628,660	39
Loans on bonds and mortgages (first lien) on real estate.....		17,308,560	08
Loans secured by pledge of bonds, stock and other marketable collaterals.....		494,028	31
Loans made in cash to policy-holders on the company's policies assigned as collaterals.....		314,165	62
Premium notes, loans or liens on policies in force.....		1,109,095	73
Cost value of bonds and stock owned absolutely.....		11,549,442	74
Cash on hand and in banks.....		3,096,922	34
Total net on ledger assets.....	\$	34,500,875	21

## OTHER ASSETS.

Interest due and accrued.....		486,954	99
Market value of stocks and bonds over cost.....		716,594	11
Net amount of uncollected and deferred premiums.....		288,578	06
Total assets as per books of company.....	\$	35,993,002	37

*ÆTNA LIFE—Concluded.*

## LIABILITIES.

Net re-insurance reserve, Actuaries' Table, 4 per cent.....	\$ 29,459,296 00
Total unsettled claims.....	217,513 80
Amount of all unpaid dividends or surplus, or other description of profits due policy-holders.....	213,303 82
Premiums paid in advance.....	11,463 66
Bills payable.....	6,164 98
<b>Total liabilities.....</b>	<b>\$ 29,907,742 26</b>
<b>Gross surplus on policy-holders' account.....</b>	<b>\$ 6,085,260 11</b>

## RISKS AND PREMIUMS.

Number of new policies issued during the year .....	10,552
Amount of said policies.....	\$ 21,206,702 00
Number of policies terminated during the year.....	7,597
Amount terminated.....	14,420,158 00
Number of policies in force at date of statement.....	74,014
Net amount of said policies .....	117,656,381 94

Subscribed and sworn to, by

M. G. BULKELEY,  
*President.*  
J. L. ENGLISH,  
*Secretary.*

HARTFORD, 17th February, 1891.

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 THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—JOHN RUNTZ.

Actuary and Secretary—

H. J. ROTHERY.

Principal Office—London, England.

Agent in Canada—F. STANCLIFFE.

Head Office in Canada—Montreal.

(Organized or incorporated, 1847. Commenced business in Canada, 7th Feb., 1883.)

A mutual Company—No capital.

## ASSETS IN CANADA.

Value of real estate in Canada held by the company.....	\$	125,000	00
Mortgages on real estate in Canada.....		974,013	95
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals .....		33,616	88
Stocks and bonds in deposit with the Receiver-General:—			
Province of British Columbia bonds.....	\$	4,866	67
Canada 4 per cent. bonds, 1885.....		6,813	33
City of Ottawa bonds.....		24,333	34
Tasmanian 6 per cent. bonds .....		33,093	33
City of Toronto 6 per cent. debentures.....		52,560	00
Carried out at par value.....		121,666	67
Cash at head office in Canada.....		9,708	13
Bills receivable .....		208	17
Agents' ledger balances.....		477	31
Interest due on mortgages .....		2,140	92
Rents due.....		507	50
Gross premiums due and uncollected on Canadian policies in force .....	\$	41,350	08
Deduct cost of collection, at 10 per cent.....		4,135	00
Net outstanding premiums .....		37,215	08.
Total assets in Canada.....	\$	1,304,554	61

## LIABILITIES IN CANADA.

* Amount of reserve on all outstanding policies in Canada .....	\$	600,000	00
Bank of Montreal overdraft.....		18,879	23
Total liabilities in Canada.....	\$	618,879	23

## INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada .....	\$	225,539	12
Deduct premiums paid to other companies for re-insurance....		16,248	92
Net premium income.....	\$	209,290	20
Received for interest on mortgages, &c.....		38,873	06
Net amount received for rent.....		5,719	11
Total income in Canada.....	\$	253,882	37

\* Estimated by the Department, on basis of Institute of Actuaries H.M. Table 4½ per cent. interest.



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 THE BRITISH EMPIRE—Continued.

## EXPENDITURE IN CANADA.

Net amount paid on account of death claims.....	\$	32,386	00
Net amount paid on account of matured endowments.....		2,000	00
Amount paid for surrendered policies.....		4,753	29
Cash dividends paid to policy-holders.....		390	50
<hr/>			
Total net amount paid to policy-holders in Canada.....	\$	39,529	79
Cash paid for commissions, salaries and other expenses of officials in Canada.....		38,344	78
Cash paid for taxes.....		1,435	39
Miscellaneous payments, viz.:—			
Charges, \$1,597.69; travelling expenses, \$4,031.05; advertising, \$786.40; stationery, \$978.85; rent, \$1,500.08; legal expenses, \$182.26; office furniture, \$24.15 .....		9,100	48
<hr/>			
Total expenditure in Canada.....	\$	88,410	44

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	573		
Amount of said policies.....		\$1,027,900	00
Amount of said policies re-insured in other licensed companies in Canada.....		20,000	00
Number of policies become claims in Canada during the year....	16		
Net amount of said claims.....		34,386	00
Number of policies in force in Canada at date.....	2,696		
Amount of said policies.....		\$ 5,862,439	22
Bonus additions thereon.....		23,759	48
<hr/>			
Total .....		\$ 5,886,198	70
Less amount of said policies re-insured in other licensed companies in Canada .....		329,000	00
<hr/>			
Net amount in force, 31st December, 1890.....		5,557,198	70

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 Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$76).....	15	\$ 32,386 00
2. By maturity .....	1	2,000 00
3. By surrender (including bonus additions, \$323).....	42	75,742 58
(For which cash value has been paid, \$4,753.29.)		
4. By surrender (including bonus additions), \$46,526. (For which paid-up policies have been granted to amount of \$7,357.07.)		
Difference of amounts carried out.....		39,168 93
5. By lapse (including bonus additions, \$993.62).....	291	459,477 29
<hr/>		
Total (including \$1,392.62 bonus additions).....	349	\$ 608,774 80

## BRITISH EMPIRE—Continued.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$16,285.10).....	2,571	\$5,621,706 50
Policies issued during the year.....	649	1,112,400 00
Reinstated (including bonus additions, \$57.50).....	6	8,057 50
Bonuses added during the year.....	.....	8,809 50
Policies terminated as above.....	349	608,774 80
Policies not taken of this and previous years.....	172	256,000 00
Policies in force at date of statement (including bonus additions, \$23,759.48).....	2,696	5,886,198 70

Number of insured lives at beginning of year in Canada.....	2,477
Number of new insurers during the year.....	565
Number of deaths during the year among the insured.....	16
Number of insured whose policies have been terminated during the year otherwise than by death.....	352
Number of insured lives at date of statement.....	2,674

Subscribed and sworn to, 28th February, 1891, by

F. STANCLIFFE,  
Chief Agent.

(Received, 2nd March, 1891.)

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(Abstracted from the Directors' Report, 24th March, 1891.)

## NEW BUSINESS.

The proposals received during the year were 1,643 in number, for the assurance of £849,107. The policies issued were 1,268, assuring £594,651, of which amount £102,500 was re-assured with other companies, making the net new sums assured £492,151.

Four immediate annuities were granted for £105 7s. 8d., the purchase-money received being £880.

Seven annuitants, in receipt of £585 6s. 10d. per annum died during the year.

## CLAIMS.

Three hundred and thirty-four of the lives assured died during the year. The claims thus arising under 374 policies amounted to £102,243, including reversionary bonus, being £10,693 less than in the preceding year. The amount of the claims was only 80 per cent. of that "expected" upon the basis of the Institute of Actuaries' H<sup>m</sup> Mortality Table, as compared with 86 per cent. in 1889.

## INTEREST.

The rate of interest earned upon the invested funds was over £4 7s. 6d. per cent. The rate calculated upon the total funds, invested and uninvested, was £4. 5s. per cent., after deducting income tax.

## EXPENDITURE.

The amount expended in management and commission was considerably less than in the previous year, and the ratio of expenditure showed a reduction of 3 per cent. upon the premium income, as compared with that of 1889. No effort will be spared to secure a continuance of the reduction in the ratio of cost.

## BRITISH EMPIRE—Continued.

## PREMIUM INCOME.

The total premium income for the year was £193,951, after deducting payments for re-assurances.

## FUNDS.

The total funds on 31st December, 1890, amounted to £1,500,726, showing an increase of £92,434 during the year.

## BUSINESS IN FORCE.

The policies in force on 31st December, 1890, were 20,668, assuring (after deduction of re-assurances) £6,169,902, including bonus additions.

## VALUATION AND BONUS.

The fourteenth triennial period was completed on 31st December last, and a valuation of the company's liabilities under its assurance and annuity contracts has accordingly been made.

The valuation discloses a surplus of £87,791, of which one-twentieth part (£4,389) will be added to the reserve fund, in accordance with the provisions of the deed of settlement, increasing that fund to £26,542. The directors recommend that the remaining nineteen-twentieths, amounting to £83,402, be apportioned among the participating policy-holders.

The directors refer with satisfaction to the fact that although the valuation has been made upon a far more stringent basis than on any previous occasion, the amount of profit to be divided exceeds by £20,000 the sum distributed after the last valuation. The available surplus will yield a considerably increased ratio of bonus to the participating policy-holders, the rate of cash bonus in respect of English policies varying from 12½ per cent. to 35 per cent. upon the premiums paid in the triennium, according to the duration of the policies. In the Canadian branch the rates of bonus will be about four-fifths of the corresponding rates in England.

## REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year . . . . .	1,408,291	10	0	Claims . . . . .	102,243	8	9
Premiums (less re-assurances) . . . . .	193,951	16	9	Endowments matured . . . . .	5,177	15	0
Consideration for annuities granted . . . . .	880	0	0	Surrenders . . . . .	14,711	8	2
Interest (less tax) . . . . .	61,796	9	5	Annuities . . . . .	4,147	1	11
				Commission . . . . .	12,482	11	3
				Expenses of management . . . . .	22,926	7	10
				Cash bonus . . . . .	566	16	8
				Bonus reduction of premiums . . . . .	1,938	2	3
				Amount of funds at the end of the year (as per balance sheet) . . . . .	1,500,726	4	4
	<u>£1,664,919</u>	<u>16</u>	<u>2</u>		<u>£1,664,919</u>	<u>16</u>	<u>2</u>

BRITISH EMPIRE—*Concluded.*

BALANCE SHEET ON THE 31ST DECEMBER, 1890.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Assurance fund (including reserve fund, £22,152 14s. 5d.)	1,500,726	4	4	Mortgages on property within the United Kingdom	219,317	9	0
Claims admitted and announced, but not paid	17,089	15	1	Mortgages on property out of the United Kingdom	201,898	13	8
Outstanding accounts	3,341	11	10	Loans on reversions	42,043	19	2
				Loans on life interests	250,737	2	3
				Loans on the company's policies	101,846	0	4
				Loans on personal security (with life policies and other collateral securities)	55,365	0	11
				<i>*Investments:—</i>			
				British Government securities	9,747	10	0
				Colonial Government securities	42,876	12	6
				Municipal securities	35,364	0	0
				Foreign Government securities	18,329	1	11
				Railway and other debentures and debenture stock	79,880	19	0
				Railway stock (ordinary)	32,500	0	0
				Railway bonds (1st mortgage)	60,326	0	0
				House property and land	198,618	15	0
				Ground rents	78,471	9	7
				Reversions	26,322	12	5
				Life interest	928	4	1
				Furniture and fixtures at head office and branches	1,228	2	8
				Agents' balances	15,160	2	0
				Outstanding premiums (payable in January)	31,943	8	2
				Accrued and outstanding interest	14,030	0	0
				Cash in hand and on current account	4,222	8	7
					<u>£1,521,157</u>	<u>11</u>	<u>3</u>
					<u>£1,521,157</u>	<u>11</u>	<u>3</u>

\* The amounts here stated do not exceed the original cost price. The increased value of the investments is not taken credit for until it is actually realized by sale.

CONSOLIDATED REVENUE ACCOUNT FOR THREE YEARS, COMMENCING 1ST JANUARY, 1888, AND ENDING 31ST DECEMBER, 1890.

DR.	£	s.	d.	CR.	£	s.	d.
Amount of funds on Jan. 1, 1888 (the beginning of the period)	1,212,101	14	5	Claims (after deduction of sums re-assured)	308,033	18	8
Amount received from Western Counties' Company	£67,500	15	4	Endowments matured	13,601	16	2
Less—Assets written down	1,578	13	5	Surrenders	46,930	2	9
	65,922	1	11	Annuities	12,919	12	3
Premiums (less re-assurances)	577,309	8	3	Commission	45,791	15	8
Consideration for annuities granted	9,466	7	0	Expenses of management	79,161	2	11
Interest (less tax)	169,808	3	0	Cash bonus	20,813	6	9
				Bonus reduction of premiums	5,644	17	4
				Re-purchase of annuity	984	17	9
				Amount of funds on Dec. 31, 1890 (the end of the period), as per revenue account	1,500,726	4	4
	<u>£2,034,607</u>	<u>14</u>	<u>7</u>		<u>£2,034,607</u>	<u>14</u>	<u>7</u>

VALUATION BALANCE SHEET AS AT 31ST DECEMBER, 1890.

DR.	£	s.	d.	CR.	£	s.	d.
Net liability under assurance and annuity transactions	1,390,782	0	0	Life assurance and annuity funds (as per balance sheet)	1,500,726	4	4
Reserve fund (undivided profit)	22,152	14	5				
Surplus	87,791	9	11				
	<u>£1,500,726</u>	<u>4</u>	<u>4</u>		<u>£1,500,726</u>	<u>4</u>	<u>4</u>

## CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President and Managing Director*—A. G. RAMSAY.*Secretary*—R. HILLS.*Agent*—A. G. RAMSAY.*Head Office*—Hamilton, Ont.(Organized, 21st August, 1847; incorporated, 25th April, 1849;  
Commenced business in Canada, 21st August, 1847.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$1,000,000 00
Amount of capital paid up in cash.....	125,000 00

*(For List of Shareholders, see Appendix.)*

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (without encumbrances) held by the company :

buildings in Hamilton, Toronto, Montreal and elsewhere.....	\$ 802,215 57
Amount secured by way of loans on real estate by bond or mortgage, first liens (including ground rents, \$1,314.69, and \$8,263.50 on bonds on reversionary interest and shares of estates).....	3,936,612 68
Amount of loans secured by bonds, stocks, or other marketable collat- erals.....	1,167,140 00

Viz. :—Upon stock and bonds of—

	Par value.	Market value.	Amount loaned thereon.
6 Shares Bank of Hamilton.....	\$ 600 00	\$ 910 50 }	\$ 880 00
6 do Federal Bank .....	600 00	330 00 }	
410 do Central Canada Loan and Sav- ings Co.....	41,000 00	50,430 00 }	26,340 00
60 do The Canada Life Assurance Co.	3,000 00	15,000 00 }	7,500 00
150 do Hamilton Street Railway Co. . .	7,500 00	11,250 00 }	7,500 00
225 do do do .....	11,250 00	16,875 00 }	11,250 00
25 do Hamilton Provident and Loan Society.....	2,500 00	3,137 50	1,900 00
40 do Bank of Hamilton.....	4,000 00	6,070 00	4,600 00
194 do Confederation Life Association.	1,940 00	5,820 00	3,880 00
168 do Hamilton Street Railway Co. . .	8,400 00	12,600 00	8,400 00
1,500 do Central Canada Loan and Savings Co.....	150,000 00	184,000 00 }	
1,440 do The Land Security Co. . . . .	14,400 00	31,680 00 }	140,000 00
140 do The Canada Life Assurance Co.	7,000 00	35,000 00 }	
5 Debentures Central Canada Loan and Savings Co., 5 per cent.....	50,000 00	50,000 00 }	
38 Shares Hamilton Street Railway Co. . .	1,900 00	2,850 00	1,900 00
30 do do Gas Light Co. . . . .	1,200 00	1,800 00	1,200 00
94 do E. & C. Gurney Manufacturing Co. . . . .	18,800 00	23,500 00	22,500 00
7 do Hamilton Gas-light Co. . . . .	280 00	420 00	280 00

CANADA LIFE—Continued.

	Par value.	Market value.	Amount loaned thereon.
6 Shares Hamilton Street Railway Co.....	300 00	450 00	2,000 00
30 do Hamilton Steamboat Co.....	3,000 00	3,000 00	
15 do Bank of Hamilton .....	1,500 00	2,276 25	1,500 00
5 do do do .....	500 00	758 75	1,500 00
10 do Bank of Commerce.....	500 00	620 00	
12 do Standard Bank .....	600 00	870 00	
The Land Security Co.'s debentures, 5 per cent..	50,000 00	50,000 00	50,000 00
The Globe Cattle Co.'s do 7 do ..	80,000 00	50,000 00	50,010 00
The Land Security Co.'s do 5 do ..	50,000 00	50,000 00	50,000 00
Napanee, Tamworth and Quebec Railway bonds, 5½ per cent. ....	200,000 00	200,000 00	200,000 00
Central Canada Loan and Savings Co.'s debentures, 5 per cent.....	50,000 00	50,000 00	50,000 00
do do do .....	100,000 00	100,000 00	100,000 00
Lake Erie, Essex and Detroit River Railway Co.'s bonds .....	500,000 00	500,000 00	400,000 00
Hamilton and Dundas Street Railway bonds, 6 per cent .....	14,800 00	14,800 00	12,500 00
do do do .....	13,800 00	13,800 00	19,000 00
Hamilton and Dundas Street Railway—First preference stock and life and endowment policies in Canada Life, Ætna of Hartford and Connecticut Mutual Companies.....	5,000 00	5,000 00	
Total .....	\$1,394,370 00	\$1,493,248 00	\$1,167,140 00

\* Amount of loans on real estate on which interest has not been paid within one year previous to statement.....\$ 77,158 02

† Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.....\$ 1,023,384 28

‡ Premium obligations on policies in force..... 117,196 00

Debentures owned by the company :—

Municipality.	Par value.
<i>City</i> —Hamilton .....	\$ 59,317 11
Belleville .....	45,000 00
Brantford .....	14,500 00
Three Rivers, Que .....	20,000 00
Vancouver, B.C. ....	20,000 00
London .....	40,000 00
Victoria, B.C. ....	170,000 00
	\$ 368,817 11
<i>County</i> —Kent.....	\$ 2,000 00
Compton, Que.....	28,973 34
Digby, N.S.....	41,800 00
Bruce .....	10,000 00
Minnedosa, Man. ....	8,000 00
	\$ 90,773 34
<i>Town</i> .—Windsor .....	\$ 92,131 83
Galt .....	25,000 00
St. Thomas.....	20,000 00
Lindsay.....	52,000 00
Stratford.....	34,800 35
Guelph.....	4,500 00
Tilsonburg.....	6,600 00
Ingersoll.....	57,000 00
Simcoe .....	4,500 00
Woodstock.....	6,000 00
Sarnia.....	20,000 00
Niagara Falls.....	14,100 00
Mitchell .....	24,000 00
Sorel, Q.....	9,000 00
Bowmanville.....	1,850 00

\*Interest has been since paid in full upon \$22,300 of these loans. †\$35,325.29 being loans on policies of other companies, &c. ‡Being debts upon half credit policies.

## CANADA LIFE—Continued.

## Debentures owned by the Company—Continued.

	\$ Par value.
<i>Town</i> —Municipality.	
Goderich .....	6,000 00
Dresden .....	3,381 00
Kincardine .....	11,000 00
Peterboro' .....	14,500 00
St. John's .....	60,000 00
Beauharnois, Q. ....	10,000 00
St. Mary's .....	7,483 82
Sherbrooke, Q .....	13,100 00
Strathroy .....	20,900 00
Seaforth .....	4,000 00
Orangeville .....	15,000 00
Orillia .....	9,500 00
St. Henri, Q. ....	22,000 00
Petrolia .....	4,119 00
Cornwall .....	5,134 00
Amherstburg .....	9,738 95
Meaford .....	1,815 00
Walkerton .....	7,000 00
Listowel .....	8,630 00
Wingham .....	11,000 00
Uxbridge .....	5,000 00
Calgary .....	31,900 00
Blenheim .....	1,643 31
	\$ 653,427 26
<i>Village</i> —Listowel .....	\$ 20,000 00
Clinton .....	22,500 00
Exeter .....	14,500 00
Caledonia .....	10,500 00
Hochelaga, Q. ....	80,000 00
Georgetown .....	14,300 00
St. Cunegonde, Q. ....	87,000 00
Harriston .....	971 81
St. Jean Baptiste, Q. ....	35,000 00
Wingham .....	2,500 00
Côte St. Louis, Q. ....	7,600 00
Alliston .....	3,900 00
Madoc .....	7,500 00
Glencoe .....	430 00
Brussels .....	9,000 00
St. Gabriel, Q. ....	65,000 00
Parkdale .....	80,000 00
Blyth .....	5,300 00
Aylmer .....	17,855 61
Thamesville .....	4,977 91
Port Elgin .....	2,643 15
Uxbridge .....	10,000 00
Stayner .....	297 00
Dunnville .....	5,825 00
Lucknow .....	4,500 00
Essex Centre .....	3,811 00
Tottenham .....	1,609 00
Kingsville .....	1,710 00
Wallaceburg .....	14,559 46
London West .....	15,000 00
Leamington .....	10,572 36
Port Stanley .....	1,498 68
Tilbury Centre .....	4,070 84
Tara .....	4,000 00
	\$ 568,931 82
<i>Township</i> —Dudswell, Q .....	\$ 20,000 00
Culross .....	20,000 00
Lochiel .....	9,000 00
Weedon, Q .....	24,000 00
Wallace .....	10,000 00
Turnberry .....	10,000 00
Morris .....	3,000 00
Dover .....	11,861 69
Enniskillen .....	1,242 00

## CANADA LIFE—Continued

## Debentures owned by the Company—Concluded.

Municipality.	Par value.
<i>Township—Mara</i> .....	\$ 8,600 00
East Wawanosh.....	13,000 00
Usborne.....	500 00
Stephen.....	4,500 00
Bolton, Q.....	10,600 00
Grantham, Q.....	3,931 07
Yarmouth, N.S.....	59,200 00
Chatham.....	3,385 90
Gosfield.....	4,902 34
South Colchester.....	4,909 00
North Colchester.....	470 00
Eastnor, Lindsay and St. Edmonds.....	3,000 00
Raleigh.....	8,966 56
Rochester.....	1,067 99
Mersea.....	16,095 93
Maidstone.....	263 00
Westminster.....	2,404 96
St. Jean Baptiste, Man.....	1,000 00
Torbolton, Man.....	900 00
McLeod, Man.....	1,000 00
Albert, Man.....	640 00
Melbourne, Man.....	1,500 00
McKellar.....	370 00
Aldboro'.....	1,841 87
Alfred.....	1,652 00
Lethbridge.....	1,500 00
Walsingham.....	400 00
Dunwich.....	4,847 63
Caradoc.....	2,918 45
	<b>\$ 273,470 39</b>
<i>Synopsis—City</i> .....	\$ 368,817 11
County.....	90,773 34
Town.....	653,427 26
Township.....	273,470 39
Village.....	568,931 82
Total Municipal debentures, par value.....	<b>\$1,955,419 92</b>

## Stocks and bonds owned by the Company:—

	Par Value.	Value in Account.	Market Value.
<i>Government Debentures—Ontario</i> .....	\$ 608 18	\$ 608 18	\$ 608 18
<i>Bank Stocks—Merchants' Bank</i> .....	\$ 35,500 00	\$ 50,055 00	\$ 49,700 00
Dominion Bank.....	40,000 00	89,200 00	90,400 00
Standard Bank.....	26,850 00	37,321 00	38,932 00
Federal Bank.....	40,000 00	22,000 00	22,000 00
Imperial Bank.....	1,400 00	2,086 00	2,114 00
Molson's Bank.....	2,000 00	3,060 00	3,160 00
Bank of Hamilton.....	100,100 00	148,360 00	152,152 00
Bank of Toronto.....	39,900 00	86,184 00	87,381 00
Bank of Montreal.....	50,000 00	113,000 00	110,000 00
	<b>\$ 335,750 00</b>	<b>\$ 551,266 00</b>	<b>\$ 555,839 00</b>
<i>Loan Companies' Stock—Canada Landed</i>			
Credit Company.....	\$ 5,000 00	\$ 5,900 00	\$ 6,100 00
Huron and Erie.....	22,300 00	33,343 00	34,031 50
Trusts Corporation of Ontario.....	1,000 00	1,000 00	1,000 00
	<b>\$ 28,300 00</b>	<b>\$ 40,243 00</b>	<b>\$ 41,131 50</b>
<i>Gas Light Companies' Stock—Hamilton</i> .....	\$ 4,152 00	\$ 5,912 65	\$ 6,228 00
Toronto.....	18,250 00	31,231 00	31,663 75
	<b>\$ 22,402 00</b>	<b>\$ 37,143 65</b>	<b>\$ 37,891 75</b>
<i>Loan Companies' Debentures—Central Can- ada Loan and Savings Company</i> .....	\$ 10,000 00	\$ 10,000 00	\$ 10,000 00



## CANADA LIFE—Continued.

## Stocks and bonds owned by the Company—Continued.

Municipality.	Par Value.	Value in Account.	Market Value.
<i>Bridge Companies' Debentures</i> —Dorchester.	\$ 6,000 00	\$ 6,000 00	\$ 6,000 00
<i>Telegraph Companies' Stock</i> —Dominion.	\$ 6,700 00	\$ 5,723 50	\$ 5,862 50
<i>Railway Bonds</i> —Wellington, Grey and Bruce.	\$ 7,786 67	\$ 7,455 75	\$ 7,455 75
<i>Street Railway Bonds</i> —Toronto.	\$ 100,000 00	\$ 100,000 00	\$ 100,000 00
St. Catharines, Merritton and Thorold.	11,000 00	11,000 00	11,000 00
	\$ 111,000 00	\$ 111,000 00	\$ 111,000 00
<i>Water Works Companies' Debentures</i> —Belle-ville.	\$ 100,000 00	\$ 100,000 00	\$ 100,000 00
Berlin.	80,000 00	80,000 00	80,000 00
Cobourg.	60,000 00	60,000 00	60,000 00
Waterloo.	15,000 00	15,000 00	15,000 00
Kincardine.	30,000 00	30,000 00	30,000 00
	\$ 285,000 00	\$ 285,000 00	\$ 285,000 00
<i>Cotton Companies' Bonds</i> —Coaticook Cotton Company.	\$ 15,000 00	\$ 15,000 00	\$ 15,000 00
Magog Textile and Print Co.	150,000 00	150,000 00	150,000 00
Canada Cotton Co.	151,000 00	151,000 00	151,000 00
	\$ 316,000 00	\$ 316,000 00	\$ 316,000 00
<i>Newfoundland Government Inscribed Stock.</i>	\$ 48,666 66	\$ 50,535 13	\$ 50,535 13
<i>United States Government Bonds.</i>	\$ 100,000 00	\$ 127,250 00	\$ 127,250 00
<i>Summary</i> —Government debentures.	\$ 608 18	\$ 608 18	\$ 608 18
Bank stocks.	335,750 00	551,266 00	555,839 00
Loan Companies' stock.	28,300 00	40,243 00	41,131 50
Gas-light Companies' stock.	22,402 00	37,143 65	37,891 75
Loan Companies' debentures.	10,000 00	10,000 00	10,000 00
Bridge Companies' debentures.	6,000 00	6,000 00	6,000 00
Telegraph Companies' stock.	6,700 00	5,723 50	5,862 50
Railway bonds.	7,786 67	7,455 75	7,455 75
Street Railway bonds.	111,000 00	111,000 00	111,000 00
Water Works Companies' debentures.	285,000 00	285,000 00	285,000 00
Cotton Company's bonds.	316,000 00	316,000 00	316,000 00
Newfoundland Government inscribed stock.	48,666 66	50,535 13	50,535 13
United States Government bonds.	100,000 00	127,250 00	127,250 00
Totals.	\$1,278,213 51	\$1,548,225 21	\$1,554,573 81
Total debentures, stocks &c., carried out at value in account.			\$3,503,645 13
Cash at head office.			74 64
Cash in banks, viz. :—			
Bank of Montreal.		\$ 9,276 22	
National Bank of Scotland.		1,424 87	
Bank of Hamilton.		444 52	
Canadian Bank of Commerce.		5,903 28	
			17,048 89
Office furniture.			5,734 57
Items in suspense.			1,518 67
Total.			\$10,574,570 43
OTHER ASSETS.			
Interest due.		\$ 25,297 17	
do accrued.		171,793 15	
Total carried out.			197,090 32
Rents due.		\$ 488 50	
do accrued.		2,311 02	
Total carried out.			2,799 52

## CANADA LIFE—Continued.

Gross premiums due and uncollected on policies in force.....	\$ 169,066 81
Gross deferred premiums on same.....	117,577 43
Total outstanding and deferred premiums.....	\$ 286,644 24
Deduct cost of collection, at 10 per cent.....	28,664 42
Net outstanding and deferred premiums.....	257,979 82
Total assets.....	\$11,032,440 09

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force ..	\$9,782,853 00
Deduct value of policies re-insured in other companies.....	28,671 00
Net re-insurance reserve.....	\$9,754,182 00
Claims for death losses due and unpaid.....	\$ 65,625 40
(Of this, \$1,500 accrued in previous years).	
Claims for death losses unadjusted, but not resisted .....	26,200 08
Total.....	91,825 48
Amounts of dividends or bonuses to policy-holders due and unpaid.....	35,310 61
Premiums paid in advance.....	6,509 35
Total.....	\$9,887,827 44
Amount added by the Department to bring reserve up to the Institute of Actuaries <i>H.M.</i> 4½ per cent. standard.....	292,625 46
Total liabilities.....	\$10,180,452 90
Surplus of assets over liabilities available for protection of policy- holders.....	851,987 19
Of which has been carried to proprietors' account.....	83,201 36
Leaving surplus on policy-holders' account.....	\$ 768,785 83
Capital stock paid up.....	\$ 125,000 00
Surplus above all liabilities (including capital stock paid up and the amount as above carried to proprietors' account).....	643,785 83

## INCOME.

Cash received for premiums.....	\$1,390,349 27
Premiums paid by dividends, including reconverted additions.....	156,229 89
Total.....	\$1,546,579 16
Deduct premiums paid to other companies for re-insurance.....	4,323 29
Total premium income.....	\$1,542,255 87
Received for interest and dividends.....	528,693 97
Received for rents.....	8,540 73
Profits on sales of debentures, &c.....	14,391 24
Total income.....	\$2,093,881 81

\* Upon basis of American Experience table of mortality, with 4½ per cent. interest. Computed by the Insurance Department of the State of Michigan, as at 31st December, 1890.

## CANADA LIFE—Continued.

## EXPENDITURE.

Cash paid for death losses.....	\$ 586,404 63
*Premium obligations used in payment of same.....	2,475 57
Total amount paid for death claims (of this amount \$68,774.00, and \$6,511.54 profits, making \$75,285.54 accrued in previous years).....	\$ 588,880 20
Cash paid for matured endowments.....	\$ 29,224 77
Premium obligations used in payment of same.....	2,624 74
Total paid for matured endowments (of this amount \$2,000, and \$274.62 profits, making \$2,274.62 accrued in previous years).....	31,849 51
Total net amount paid for death claims and matured endowments.....	\$ 620,729 71
(Including \$79,324.21, being profits paid on account of claims.)	
Cash paid to annuitants.....	400 00
Cash paid for surrendered policies.....	46,665 03
*Premium obligations used in purchase of surrendered policies.....	896 69
Cash dividends paid to policy-holders.....	381,898 06
Cash dividends applied in payment of premiums.....	156,229 89
*Premium obligations used in payment of dividends to policy-holders.....	9,055 51
Cash paid stockholders for interest or dividends.....	91,666 53
Commissions, salaries and other expenses of officials.....	218,659 29
Taxes, licenses, fees or fines.....	6,581 67
Miscellaneous payments, viz. :—	
Medical fees, solicitor's charges, travelling expenses of agents and others, rents, fuel, gas, stationery, printing, advertising, books, periodicals, &c.; postage, exchange, &c.; sundries, including water rates, express charges, guarantee premiums, cleaning offices.....	58,433 70
Total expenditure.....	\$1,591,216 08

## \*PREMIUM NOTE ACCOUNT.

Premium obligations on hand at 31st December, 1889.....	\$ 133,887 65
Deductions during the year, viz. :—	
Amount of obligations used in payment of claims.....	\$ 5,100 31
do do purchase of surrendered policies...	896 69
do do redeemed in cash.....	1,639 14
do do used in payment of dividends to policy-holders.....	9,055 51
Total deductions.....	\$ 16,691 65
Balance, premium obligations at 31st December, 1890.....	\$ 117,196 00

## MISCELLANEOUS.

Number of new policies reported during the year as taken.....	2,375
Amount of said policies.....	\$5,551,740 00
Number of policies become claims during the year.....	289
Amount of said claims (including \$87,449.02 profits).....	633,459 66
Number of policies in force at date.....	25,667
Amount of said policies.....	\$ 50,727,112 14
Add bonus profits.....	3,359,689 12
Total.....	\$ 54,086,801 26
Deduct amount of said policies re-insured in other licensed companies in Canada, including bonus profits, \$8,546.62 ..	133,283 62
Net policies in force at 31st December, 1890.....	53,953,517 64

\*Being half credit debts.

## CANADA LIFE—Continued.

Number and amount of policies terminated during the year, not including bonus additions:—

	No.	Amount.
1. By death .....	268	\$ 522,010 64
2. By maturity .....	21	24,000 00
3. By expiry .....	2	3,000 00
4. By surrender.....	198	331,018 00
(For which cash value has been paid, \$47,561.72.)		
5. By surrender, \$142,500. (For which paid-up policies have been granted to amount of \$38,838.)		
Difference of amounts carried out.....		103,662 00
6. By lapse .....	565	1,152,009 00
Total.....	1,054	\$2,135,699 64

	No.	Amount.
Policies in force at beginning of year (not including bonus profits, \$2,058,415.70).....	24,375	\$47,461,142 78
Policies issued during the year.....	2,617	5,880,228 00
Policies revived during the year.....	66	144,000 00
Policies terminated as above and by change for paid-up policies	1,118	2,174,537 64
Policies terminated otherwise, being not taken policies of this year, as well as those of previous years, returned by agents	273	583,721 00
Gross policies in force at date of statement (not including bonus profits, \$3,359,689.12) .....	25,667	50,727,112 14

Bonuses in force at 31st December, 1889 .....	\$2,058,415 70
Bonuses added as at 31st December, 1889.....	1,487,027. 74
Bonuses revived and changed .....	4,686 07
	<u>\$3,550,129 51</u>

Bonuses terminated:—

By death .....	\$ 62,064 55
By matured endowments.....	4,801 69
By free policies .....	1,618 42
By lapse.....	6,517 10
By change.....	109,850 64
Surrendered.....	5,587 99
	<u>190,440 39</u>

Bonuses in force on 31st December, 1890.....	<u>\$3,359,689 12</u>
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Number of insured lives at beginning of year.....	18,356
Number of new insurers during the year .....	1,932
Number of deaths during the year among insured .....	207
Number of insured whose policies have been terminated during the year, otherwise than by death.....	984
Number of insured lives at date of statement.....	<u>19,097</u>

CANADA LIFE—*Concluded.*

## BUSINESS DONE OUTSIDE OF CANADA.

*(Included in above Statement.)*

## ASSETS.

Gross premiums due and uncollected on policies in force.....	\$	4,411 83
Gross deferred premiums on same.....		2,668 04
Total outstanding and deferred premiums.....	\$	7,079 87
Deduct cost of collection, at 10 per cent.....		707 98
Net outstanding and deferred premiums.....	\$	6,371 89

## LIABILITIES.

Claims for death losses and matured endowments outstanding at 31st December, 1890.....	<i>Nil.</i>
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## INCOME.

Premiums received during the year ending 31st December, 1890.....	\$	32,528 18
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## EXPENDITURE.

Payment for death claims and matured endowments during the year ending 31st December, 1890.....	<i>Nil.</i>
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## MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries.....	117
Amount of said policies.....	\$ 371,000 00
Number of policies in force in other countries at 31st December, 1890.....	474
Amount of said policies.....	1,057,823 00

Number and amount of policies terminated during the year in other countries:—

	No.	Amount.
1. By surrender.....	1	\$ 1,000 00
(For which cash value has been paid.)		
2. By lapse.....	24	57,000 00
3. By transfer to another agency.....	1	5,000 00
Total.....	26	\$ 63,000 00

Policies in force at 31st December, 1889.....	377	\$ 722,823 00
Policies issued during the year.....	117	371,000 00
Policies transferred from other agencies.....	6	27,000 00
Policies terminated as above and by change to paid-up policies..	26	63,000 00
Policies in force at date of statement.....	474	1,057,823 00

Subscribed and sworn to, 24th February, 1891, by

A. G. RAMSAY,  
*President.*

R. HILLS,  
*Secretary.*

(Received, 27th February, 1891.)

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 THE CITIZENS' INSURANCE COMPANY OF CANADA.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—HON. J. J. C. ABBOTT.*Secretary*—WILLIAM SMITH.*General Manager*—E. P. HEATON.*Principal Office*—Montreal.

(Incorporated 30th June, 1864. Commenced life business in Canada, August, 1868.)

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 CAPITAL.
 

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*(Included in Fire Department Statement.)*


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 ASSETS AS PER LEDGER ACCOUNTS.
 

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Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals.....	\$	2,463 05
Premium obligations on policies in force.....		2,310 48

Stock and bonds in deposit with Receiver-General, viz. :—

	Par Value.	Market Value.
New Westminster 5 per cent. bonds.....	\$ 34,000 00	\$ 36,465 00
Montreal Corporation bonds, 6 per cent.....	7,000 00	7,000 00
Montreal Harbour 5 per cent. bonds.....	2,000 00	2,300 00
Canada Central Railway bonds.....	5,840 00	6,745 20
Montreal R. C. School Commissioners' bonds.....	2,000 00	2,400 00
Parkhill bonds.....	1,000 00	1,050 00
Three Rivers bonds.....	6,000 00	6,231 00
Montreal Waterworks 6 per cent. bonds.....	2,000 00	2,000 00

Total par and market value.....	\$ 59,840 00	\$ 64,191 20
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Carried out at market value.....		64,191 20
Agent's ledger balances and advances to agents.....		27 18
Bills receivable.....		1,200 00
<b>Total.....</b>	<b>\$</b>	<b>70,191 91</b>

## OTHER ASSETS.

Interest accrued.....		317 69
Gross premiums due and uncollected on policies in force.....	\$ 2,938 45	
Deduct cost of collection, at 10 per cent.....	293 85	
Net outstanding and deferred premiums.....		2,644 60
<b>Total assets, Life Branch.....</b>	<b>\$</b>	<b>73,154 20</b>

## LIABILITIES.

Due on account of loans.....	\$	28,250 72
Due Sun Assurance Company.....		79,144 11
Sundry.....		264 15
<b>Total liabilities, Life Branch.....</b>	<b>\$</b>	<b>107,658 98</b>

## CITIZENS'—Continued.

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$	18,871	28
Deduct premiums paid to other companies for reinsurance.....		11	55
Net premium income.....	\$	18,859	73
Amount received for interest or dividends on stock, &c.....		8,602	73
Total income, Life Branch.....	\$	27,462	46

## EXPENDITURE DURING THE YEAR.

Total amount paid for death claims.....	\$	18,317	00
(\$10,000.00 of which accrued in previous years).			
Cash paid for surrendered policies.....		2,485	40
Cash dividends paid to policy-holders.....		82	73
Cash paid for commission, salaries and other expenses of officials.....		6,301	51
Taxes.....		478	49
Miscellaneous payments, viz. :—			
Postage and telegrams, \$334.17; law expenses, \$110.50; advertising, \$534.71; medical fees, \$1,152.50; Dominion Government assessment, \$31.64; stationery and printing, \$345.31; exchange, \$57.97; express charges, \$100.54; travelling expenses, \$1,093.03; actuarial services, \$500.00; rents, \$537.50; gas, water and sundry office expenses, \$609.51.....		5,407	38
Total expenditure, Life Branch.....	\$	33,072	51

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at the commencement of the year.....	\$	4,234	22
do received during the year.....		70	17
Total.....	\$	4,304	39
Premium obligations used in payment of claims.....	\$	178	00
do do purchase of surrendered policies.....		166	90
do voided by lapse.....		31	23
do transferred to Sun Life Assurance Co.....		1,617	78
Total deductions.....		1,993	91
Balance—note assets at end of year.....	\$	2,310	48

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada. 13			
Amount of said policies.....	\$	19,500	00
Number of policies become claims in Canada during the year..... 9			
Amount of said claims.....		8,315	00
Number of policies in force in Canada at date..... 601			
Amount of said policies.....	\$	780,696	38
Add bonus additions.....		2,782	50
Total.....	\$	783,478	88
Deduct amount of said policies reinsured in other licensed companies in			
Canada.....		783,478	88
Net amount in force, 31st December, 1890.....		Nil.	

CITIZENS'—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$81).....	9	\$ 8,317 00
2. By surrender (including bonus additions, \$43)..... (For which cash value has been paid, \$2,485.40)	28	45,793 00
3. By surrender, \$23,500. (For which paid-up policies have been granted to amount of \$4,289.)		
Difference of amounts carried out.....		19,211 00
4. By lapse, (including bonus additions, \$36).....	248	363,664 00
Total.....	285	\$ 436,985 00
	No.	Amount.
Policies in force at beginning of year (including bonus additions).....	1,613	\$2,170,044 73
Policies issued during the year (including 33 revived).....	56	82,289 00
Bonuses added.....		786 00
Policies terminated as above and by change to paid-up policies (including bonus additions).....	295	441,274 00
Policies re-written by the Sun Life Assurance Co.....	773	1,028,366 85
Policies in force at date of statement (all reinsured).....	601	783,478 88

Subscribed and sworn to 4th March, 1891, by

J. J. C. ABBOTT,  
*President.*E. P. HEATON,  
*General Manager.*

(Received, 5th March, 1891.)



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 THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Chairman—W. MIDDLETON CAMPBELL.

Secretary—HENRY MANN.

Principal Office—19 and 20 Cornhill,  
London, England.

Incorporated, 28th September, 1861.

Agents in Canada—EVANS &amp; MCGREGOR. |

Head Office in Canada—Montreal.

(Commenced business in Canada, 11th September, 1863.)

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 CAPITAL.
 

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Amount of capital authorized and subscribed for.....	£2,500,000 stg.
Amount paid up in cash.....	250,000 "

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 ASSETS IN CANADA.
 

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*(Specially Life Department.)*

Amount secured by way of loans on real estate in Canada—first liens...\$	24,333 33
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals (of this amount \$628.86 is on policies issued subsequent to 31st March, 1878).....	11,889 20
Premium obligations on Canadian policies in force (of this amount, \$1,496.26 is on policies issued subsequent to 31st March, 1878)....	7,860 93

Deposited with Receiver-General:—

	Par value.	Market value.
Cape of Good Hope stock.....	\$ 107,066 67	\$ 113,490 66
Queensland 4 per cent. bonds (for policies issued since 31st March, 1878).....	9,733 33	10,122 67
	<u>\$ 116,800 00</u>	<u>\$ 123,613 33</u>

Carried out at market value..... 123,613 33

Cash at head office in Canada..... 577 04

Cash in banks, viz.:—

Bank of Montreal, Montreal, current account.....	\$ 3,947 63
do do special deposit.....	1,000 00
Bank of Toronto, special deposit.....	1,000 00

Total cash in banks..... 5,947 63

Gross premiums due and uncollected on Canadian policies in force... \$ 6,233 84

Gross deferred premiums on same..... 2,116 16

Total outstanding and deferred premiums..... \$ 8,350 00

Deduct cost of collection, at 10 per cent. .... 835 00

Net outstanding and deferred premiums (of which \$2,582.82 is on policies issued since 31st March, 1878)..... 7,515 00

Total assets in Canada..... \$ 181,736 46

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 COMMERCIAL UNION—Continued.

## LIABILITIES IN CANADA—LIFE DEPARTMENT.

*Under Policies issued previous to 31st March, 1878.*

*Amount computed to cover the net reserve or re-insurance value of all outstanding policies in Canada.....	\$ 224,387 39
Claims for death losses adjusted but not due (including bonus additions, \$1,826.46).....	6,693 12
Total liabilities to said policy-holders in Canada. ....	\$ 231,080 51

## LIABILITIES IN CANADA.

*Under Policies issued subsequent to 31st March, 1878.*

*Amount computed to cover net reserve on all outstanding policies in Canada.....	\$ 27,024 60
Total net liabilities to said policy-holders in Canada.....	\$ 27,024 60
Total net liabilities to all policy-holders in Canada .....	\$ 258,105 11

## INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 19,511 14
Premium obligations taken in part payment of premiums in Canada....	110 30
Total premium income.....	\$ 19,621 44
Interest on policy loans and fines for extension .....	782 72
Total income in Canada.....	\$ 20,404 16

## EXPENDITURE IN CANADA.

Amount paid on account of death claims (including bonus additions, \$1,669 50).....	\$ 11,143 30
Premium obligations used in payment of same.....	259 53
Net amount paid for death claims (\$3,406.06 and \$1,016.16 bonus additions accrued in previous years).....	\$ 11,402 83
Cash paid for matured endowments.....	1,142 50
Amount paid for surrendered policies (including \$568.95 loans on lapsed policies).....	2,134 95
Credit premiums cancelled by change to paid up policy.....	132 85
Total net amount paid to policy-holders in Canada. ....	\$ 14,813 13
Cash paid for commissions, &c. ....	2,054 75
Cash paid for taxes, licenses, fees or fines....	50 00
Miscellaneous payments, viz.:—Medical fees, \$61.25; legal charges \$136.00; stationary, \$6.00; insurance superintendence, \$11.82.....	215 07
Total expenditure in Canada .....	\$ 17,132 95

\* Institute of Actuaries' H. M. Table, 4½ per cent. interest.

COMMERCIAL UNION—*Continued.*

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	7,979 61
do received during the year.....		273 70
Total.....	\$	8,253 31
Deductions during the year, viz. :—		
Amount of obligations used in payment of claims.....	\$259 53	
do do in purchase of surrendered policies.....	132 85	
Total deductions.....		392 38
Balance—note assets at end of year.....	\$	7,860 93

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	11	
Amount of said policies.....		\$ 31,000 00
Number of policies become claims in Canada during the year...	4	
Amount of said claims (including bonus additions, \$2,721.90)....		14,888 57
Number of policies in force in Canada at date.....	312	
Amount of said policies.....		\$ 638,026 07
Add bonus additions.....		91,132 28
Net amount in force at 31st December, 1890.....		729,158 35

Number of policies terminated during the year in Canada,  
viz. :—

	No.	Amount.
1. By death (inclusive of bonuses, \$653.34).....	2	\$ 6,980 01
2. By maturity (inclusive of bonuses, \$2,068.56).....	2	7,908 56
3. By surrender (inclusive of \$1,904.08 bonuses).....	3	10,907 41
(For which cash value has been paid, \$2,134.95.)		
4. By surrender, \$3,160.16.		
(For which paid-up policies have been granted to the amount of \$1,168.00.)		
Difference of amounts carried out (including bonus addi- tions, \$726.83).....		1,992 16
5. By lapse.....	19	17,473 33
Total (inclusive of bonuses, \$5,352.81).....	26	\$ 45,261 47

	No.	Amount.
Policies in force at beginning of year (inclusive of bonuses \$96,397.53).....	327	\$ 743,332 26
Policies issued during the year.....	11	31,000 00
Interim bonuses on policies terminated by death.....		87 56
Policies terminated as above (inclusive of bonuses, \$5,352.81)....	26	45,261 47
Policies in force at date of statement (inclusive of bonuses, \$91,132.28).....	312	729,158 35

COMMERCIAL UNION—*Continued.*

Number of insured lives at beginning of year.....	303
Number of new insurers during the year.....	8
Number of deaths during the year among insured.....	2
Number of insured whose policies have been terminated during the year otherwise than by death.....	24
Number of insured lives at date of statement .....	<u>285</u>

## DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonuses, \$4,470.28).....	123	\$ 223,449 81
Policies issued during the year.....	11	31,000 00
Policies terminated as above.....	19	17,473 33
Policies in force at date of statement (including bonuses, \$4,470.28)	<u>115</u>	<u>236,976 48</u>

Subscribed and sworn to, 28th February, 1891, by

J. MCGREGOR,  
*Joint Chief Agent.*

(Received, 2nd March, 1891.)

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(Abstracted from the Directors' Report, London, England, 6th May, 1891.)

## LIFE DEPARTMENT.

The policies issued during the year were 593 in number, assuring £438,298, and the new premiums brought into the account amounted to £16,505. The net premium income showed an increase of £5,918 per annum. The surplus resulting from the year's transactions amounted to £105,608 and increased the life fund to £1,288,794.

## REVENUE ACCOUNT.

(From 1st January to 31st December, 1890.)

*Life Department.*

DR.	£	s.	d.	CR.	£	s.	d.
To Amount of life assurance fund at the beginning of the year.....	1,183,185	18	2	By Claims under policies (including bonus additions), after deduc- tion of sums re-assured.....	68,811	9	5
New premiums. £ 16,505 10 7				Endowment assurances matured	2,681	14	0
Renewal..... 148,384 3 0				Surrenders.....	3,672	15	8
	£164,889	13	7	Annuities.....	2,402	18	6
Deduct re-assur- ances..... 19,262 5 2				Reduction of premiums by bonus.....	289	6	5
	145,627	8	5	Cash bonuses to policy-holders..	171	0	0
Premium for endowment cer- tain.....	37	17	8	Commission.....	6,425	14	11
Consideration for annuities... £1,124 15 10				Expenses of management.....	9,383	16	7
Deduct re-assur- ances..... 582 0 0				Bad debts.....	17	0	4
	542	15	10	Amount of life assurance fund at the end of the year.....	1,288,794	8	4
Interest and dividends.....	52,535	17	0				
Fines.....	267	4	3				
Profit on exchange.....	453	2	10				
	<u>£ 1,382,650</u>	<u>4</u>	<u>2</u>		<u>£ 1,382,650</u>	<u>4</u>	<u>2</u>

COMMERCIAL UNION—*Concluded.*

## BALANCE SHEET OF THE LIFE DEPARTMENT ON 31ST DECEMBER, 1890.

DR.			CR.		
	£	s. d.		£	s. d.
To Assurance fund.....	1,288,794	8 4	By Mortgages on property within the United Kingdom.....	500,299	0 1
Life investment reserve fund..	9,622	8 9	Mortgages on property out of the United Kingdom.....	155,998	8
Claims outstanding.....	9,629	1 1	Mortgage rates raised under Acts of Parliament.....	100,054	18 10
Re-assurance premiums due, but not paid.....	4,593	5 1	Loans upon life interests and reversions.....	197,252	12 1
Commission due.....	2,093	10 8	Loans on the Company's policies	41,582	7 11
Annuities due.....	122	13 6	Investments—		
Surrenders due.....	150	16 7	Indian and Colonial Government securities.....	40,744	7 6
Suspense account.....	196	2 0	Cape of Good Hope Government securities.....	21,120	0 0
Interest received in advance of due dates.....	3,219	7 8	Railway and other debentures and debenture stocks.....	43,934	13 9
			Railway and other preference stocks and shares.....	40,991	7 10
			United States railway securities.....	9,837	17 1
			Freehold ground rents.....	14,689	1 7
			Life policy purchased.....	1,336	4 4
			Branch and agency balances.....	24,258	4 2
			Outstanding premiums.....	11,906	2 7
			do interest.....	4,410	14 0
			Cash—		
			On deposit . . . . £79,037	14 10	
			With bankers		
			and in hand.. 30,676	17 10	
				109,714	12 8
			Bills receivable.....	291	0 8
				£ 1,318,421	13 8
				£ 1,318,421	13 8

(For General Balance Sheet, see Fire Statement.)

THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—  
 HON. SIR WM. P. HOWLAND, C.B., K.C.M.G. } *Managing Director and Agent*—  
 J. K. MACDONALD.  
*Head Office*—Toronto.

(Organized or incorporated, 14th April, 1871. Commenced business in Canada, 31st of October, 1871.)

CAPITAL.

Amount of capital authorized and subscribed for.....\$1,000,000 00  
 Amount paid up in cash..... 100,000 00

(For List of Stockholders see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value in account of real estate held by the company.....\$ 565,431 41  
 Amount secured by way of loans on real estate by bond or mortgage,  
 first liens..... 1,858,492 41  
 Amount of loans secured by bonds, stocks or other marketable col-  
 laterals, viz..... 144,470 22

Stock.	No. of Shares.	Par value.	Market value.	Amount of Loan.
London and Canadian Loan and Agency Co.....	700	\$4,900 00	\$ 6,137 00	\$ 5,458 45
Manitoba and N.-W. Land Co.....	88	2,200 00	2,200 00	4,620 00
Ontario Industrial Co.....	57	3,420 00	3,864 00	
Western Canada Loan Co.....	75	3,750 00	6,675 00	19,520 82
do do.....	220	2,750 00	4,620 00	
Freehold Loan Co.....	57	5,700 00	7,564 00	
do do.....	59	1,180 00	1,440 00	8,693 51
Western Assurance Co.....	100	2,000 00	2,940 00	
Standard Bank.....	100	5,000 00	7,250 00	7,500 00
Imperial Bank.....	50	5,000 00	7,500 00	
Dominion Bank.....	70	3,500 00	7,910 00	5,200 00
Standard Bank.....	80	4,000 00	5,800 00	
County of York Debentures.....		12,000 00	13,000 00	10,777 44
Canada Permanent Loan Co.....	30	1,500 00	2,970 00	2,500 00
Do do.....	1,000	10,000 00	18,000 00	16,000 00
Ontario Industrial Co.....	47	2,820 00	3,187 00	2,200 00
Canadian North-West Land Co.....	300	7,200 00	5,112 00	14,000 00
London and Ontario Loan Co.....	500	10,000 00	11,500 00	
Ontario Industrial Co.....	22	1,320 00	1,491 00	34,600 00
Consumers' Gas Co.....	20	1,000 00	1,710 00	
Imperial Bank.....	65	6,500 00	9,750 00	
Dominion Bank.....	205	10,250 00	23,165 00	13,400 00
Standard Bank.....	12	600 00	870 00	
The Land Security Co.....	627	6,270 00	15,048 00	
		<u>\$112,860 00</u>	<u>\$169,703 00</u>	<u>\$144,470 22</u>

Amount of loans as above on which interest has not been paid within  
 one year previous to statement.....\$40,287 83  
 Amount of loans made in cash to policy-holders on the company's  
 policies assigned as collaterals..... 197,162 02

CONFEDERATION LIFE—Continued

Stocks, bonds and debentures owned by the Company, viz.:—

	Par value.	Market value.
City of Toronto .....	\$ 60,000 00	\$ 60,432 00
do Hamilton .....	2,400 00	2,489 00
Town of North Toronto.....	2,000 00	2,000 00
Town of Belleville .....	5,000 00	5,325 00
Village of Arthur .....	2,500 00	2,525 00
Town of Port Arthur.....	17,000 00	17,000 00
Village of Yorkville .....	3,082 00	3,293 00
Township of York .....	13,098 47	13,182 00
do Muskoka.....	1,200 00	1,200 00
Town of Whitby .....	350 00	352 00
Township of Assiginack .....	600 00	609 00
do Howard.....	500 00	500 00
Town of Ridgetown.....	4,051 00	4,301 00
do Cobourg .....	5,000 00	5,476 00
do Orillia.....	6,000 00	6,490 00
do Durham .....	400 00	400 00
Rosedale, Turtle Mountain .....	1,000 00	1,095 00
City of Brandon .....	15,000 00	15,564 00
Village of Aurora .....	24,332 72	25,196 00
do Markham .....	4,348 23	4,442 00
Township of Harwich .....	2,000 00	2,000 00
do Seugog .....	567 00	567 00
City of Vancouver.....	20,000 00	24,320 00
Village of London West.....	5,000 00	5,680 00

Total par and market value..... \$ 195,429 42 \$ 204,438 00

Carried out at market value.....	204,438 00
Government 5 per cent. stock, par value, and savings bank deposit.....	4,776 54
Cash at head office.....	1,426 25

Cash in banks, viz.:—

Bank of British Columbia, New Westminster.....	\$ 5,271 75
do do Vancouver.....	1,554 67
People's Bank of New Brunswick.....	4,469 31
Imperial Bank, Winnipeg.....	14,877 74
Merchants' Bank, Halifax.....	11,162 50
Ontario Bank, Toronto.....	18,367 46
Bank of New Brunswick.....	1,448 21
Canadian Bank of Commerce.....	82,699 60
	<u>139,851 24</u>

Total.....\$3,116,048 09

OTHER ASSETS.

Interest due .....	\$ 32,838 48
do accrued.....	40,129 71
Total .....	<u>72,968 19</u>
Rents accrued .....	\$ 3,200 00
Total.....	<u>3,200 00</u>
Gross premiums due and uncollected on policies in force.....	\$ 103,561 55
Gross deferred premiums on same.....	29,699 58
Total outstanding and deferred premiums.....	\$ 133,261 13
Deduct cost of collection, at 10 per cent.....	13,326 11
Net outstanding and deferred premiums.....	119,935 02
Furniture.....	2,397 41
Fire premiums.....	2,851 12
Advances to travelling agents to cover expenses.....	1,456 65
Advances to employees, secured by salary or commission.....	1,343 67
Total assets.....	<u><u>\$3,320,200 15</u></u>

## CONFEDERATION LIFE—Continued.

## LIABILITIES.

*Amount computed to cover the net present value of all policies and annuities in force.....	\$2,799,607 00
Deduct net value of policies re-insured in other companies.....	28,311 00
Total net re-insurance reserve.....	\$2,771,296 00
Temporary annuity account .....	92,700 00
Lapsed policies liable for restoration or surrender.....	3,259 00
Claims for death losses due and unpaid (accrued in previous years).....	\$ 556 25
Claims for death losses unadjusted but not resisted. ....	14,122 04
Total death claims.....	14,678 29
Due on account of general expenses.....	7,346 00
Dividend to stockholders, due and unpaid.....	7,500 00
Dividends to policy-holders, due and unpaid.....	2,641 53
Sundry liabilities.....	21,882 99
Total liabilities.....	\$2,921,303 81
Surplus on policy-holders' account .....	\$ 398,896 34
Capital stock paid up.....	100,000 00
Surplus above all liabilities and capital.....	\$ 298,896 34

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 556,512 47
Premiums paid by dividends.....	41,764 09
Cash received for annuities.....	28,225 94
Total.....	\$ 626,502 50
Deduct premiums paid to other companies for re-insurance.....	5,018 32
Total premium income.....	\$ 621,484 18
Received for interest.....	142,477 43
Rents.....	8,161 03
Total income.....	\$ 772,122 64

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 115,884 84
do   matured endowments.....	7,622 35
Net amount paid for death claims and matured endowments.....	\$ 123,507 19
(Of this amount \$17,844.31 death claims accrued in previous year.)	
Cash paid to annuitants.....	3,688 80
Cash paid for surrendered policies.....	25,467 36
Cash dividends paid to policy-holders.....	33,933 74
Cash dividends applied in payment of premiums .....	41,764 09
Cash paid to stockholders for interest or dividends.....	14,683 27
Cash paid for commissions, salaries and other expenses of officials....	109,408 51
Cash paid for rent, taxes, licenses, fees or fines.....	4,874 35
Other expenditures, viz.:—Insurance superintendence, \$322.65; solicitors' fees, \$507.90; postage, \$2,506.09; agency expenses, \$784.43; medical expenses, \$6,859.50; general expenses, \$3,741.08; printing, stationery and advertising, \$7,322.56; insurance literature, \$244.65; commission on loans, \$1,803.00.....	24,091 86
Total expenditure.....	\$ 381,419 17

\*Reserve at 4½ per cent. based on Table of Institute of Actuaries, G. B., for policies.



## CONFEDERATION LIFE—Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,919	
Amount of said policies.....		\$3,034,383 00
Number of policies become claims during the year.....	86	
Amount of said claims (including matured endowments, \$6,728, and bonus additions, \$1,932.35).....		119,784 92
Number of policies in force in Canada.....	12,594	
Amount of said policies.....		\$ 19,191,506 00
Bonus additions.....		120,274 00
Total.....		\$ 19,311,780 00
Amount of said policies re-insured in other licensed companies in Canada (including \$418.50 bonus additions).....		120,822 00
Net amount of policies in force on 31st December, 1890.....		<u>19,190,958 00</u>

Number and amount of policies terminated during the year in  
Canada (exclusive of bonus additions):—

	No.	Amount.
1. By death.....	78	\$ 111,124 57
2. By maturity.....	8	6,728 00
3. By expiry.....	33	62,750 00
4. By surrender.....	189	294,752 98
(For which cash value has been paid, \$25,467.36.)		
5. By surrender, \$74,676.02. (For which paid-up policies have been granted to amount of \$13,895.00.)		
Difference of amounts carried out.....		60,781 02
6. By lapse.....	530	794,145 93
Total.....	838	<u>\$1,330,282 50</u>

	No.	Amount.
Policies in force at beginning of year (excluding bonuses)....	11,606	\$17,606,220 00
Policies issued during the year.....	1,943	3,058,883 00
Policies revived during the year.....	19	27,000 00
Policies terminated as above.....	838	1,330,282 50
Policies not taken, and cancelled.....	136	170,314 50
Gross policies in force at date of statement (excluding bonuses).....	12,594	<u>19,191,506 00</u>

## EXHIBIT OF BONUSES.

Bonuses in force 1st January, 1890.....		\$ 105,184 00
Added during the year.....		17,584 35
		<u>\$ 122,768 35</u>
Bonuses terminated:—		
By death.....	\$ 1,038 00	
By surrender.....	413 00	
By maturity.....	894 35	
By lapse.....	149 00	
Total terminated.....		<u>2,494 35</u>

Bonuses in force 31st December, 1890.....\$ 120,274 00

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 CONFEDERATION LIFE—*Concluded.*

Number of insured lives at beginning of year.....	10,183
Number of new insurers during the year (including 15 restored).....	1,791
Number of deaths during the year among insured.....	71
Number of insured whose policies have been terminated during the year otherwise than by death.....	860
Number of insured lives at date of statement.....	<u>11,043</u>

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Subscribed and sworn to, 27th February, 1891, by

W. P. HOWLAND,  
*President.*

W. C. MACDONALD,  
*Actuary.*

(Received, 28th February, 1891.)

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 CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—JACOB L. GREENE.

Secretary—EDWARD M. BUNCE.

Principal Office—Hartford, Conn., U.S.

Agent in Canada—FREDERICK W. EVANS. |

Head Office in Canada—Montreal.

Organized or incorporated, 15th June, 1846. Commenced business, 15th December, 1846. Licensed in Canada, 1st August, 1868.

(No capital—being purely a Mutual Company.)

## ASSETS IN CANADA.

U.S. registered 6 per cent. bonds of 1898, held in deposit by Receiver-General.....	\$ 100,000 00
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## LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 900,000 00
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## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 35,024 35
Premiums paid by dividends, including re-converted additions.....	19,210 29
Total premium income.....	\$ 54,234 64

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada :—	
On account of death claims.....	\$ 18,831 00
do       matured endowments.....	60,825 10
Net amount paid on account of claims.....	\$ 79,656 10
Cash dividends applied in payment of premiums.....	19,210 29
Total net amount paid to policy-holders in Canada.....	\$ 98,866 39
Cash paid for commission, &c.....	
Total expenditure in Canada.....	

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	70
Amount of said claims.....	\$ 101,341 00
Number of policies in force in Canada at date.....	1,254
Amount of said policies.....	2,350,565 00

\*Combined Experience Table with 4 per cent. interest.

CONNECTICUT MUTUAL—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	10	\$ 18,831 00
2. By maturity.....	60	82,510 00
3. By surrender, lapse and change of residence.....	15	42,500 00
Total.....	85	\$ 143,841 00

  

	No.	Amount.
Policies in force at beginning of year in Canada.....	1,339	\$2,494,406 00
Policies terminated as above.....	85	143,841 00
Policies in force at date of statement....	1,254	2,350,565 00

No return of number of insured lives.

Subscribed and sworn to, 12th March, 1891, by

FRED. W. EVANS,  
*Chief Agent.*

(Received, 13th March, 1891.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(As Returned to the Insurance Department, State of Connecticut.)

## INCOME DURING THE YEAR 1890.

Total premium income.....	\$	4,416,575 33
Interest and dividends.....		2,683,976 19
Cash received as discounts on claims paid in advance.....		8,004 26
Cash received for rents.....		337,075 04
Balance of profit and loss account.....		369,410 61
Total income.....	\$	7,815,041 43

## DISBURSEMENTS DURING THE YEAR 1890.

Paid for losses and matured endowments.....	\$	4,224,503 65
Cash paid for surrendered policies.....		194,199 85
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....		25,372 65
Cash surrender values applied in payment of premiums.....		242,134 40
Dividends to policy-holders.....		1,147,381 79
Salaries and commissions to agents.....		298,492 72
Cash paid for travelling expenses.....		20,412 85
Cash paid for medical examiners' fees.....		21,592 88
Salaries of officers and office employés.....		135,783 20
Taxes.....		292,586 24
Rent.....		5,437 27
Miscellaneous payments and expenses.....		250,891 13
Total disbursements.....	\$	6,858,788 63

CONNECTICUT MUTUAL—*Concluded.*

ASSETS.

Cost value of real estate unincumbered.....	\$	7,662,865	54
Loans on bond and mortgage first liens on real estate.....		35,674,585	53
Loans on stocks, bonds and other marketable collaterals.....		38,282	50
Premium notes, loans or liens on policies in force.....		1,688,178	94
Cost value of bonds and stocks owned.....		11,557,249	89
Cash in banks.....		661,466	84
Bills receivable.....		1,750	00
Agents' ledger balances.....		4,714	80
		<hr/>	
Total net or ledger assets.....	\$	57,289,094	04

OTHER ASSETS.

Interest due and accrued.....		1,019,227	24
Rents due and accrued.....		7,537	00
Market value of bonds and stocks over cost.....		294,507	61
Net amount of uncollected and deferred premiums.....		137,341	55
		<hr/>	
Total assets.....	\$	58,747,707	44

LIABILITIES.

Net reinsurance reserve by company's standard.....	\$	52,265,232	00
Total policy claims.....		167,221	25
Unpaid dividends or surplus to policy-holders.....		302,078	76
Reserve on lapsed policies.....		303,311	00
Premiums paid in advance, etc.....		44,625	24
Death claims presented in 1891 on account of deaths occurring in 1890.....		93,239	00
		<hr/>	
Total liabilities.....	\$	53,175,707	25
		<hr/>	
Gross surplus on policy-holders' account.....	\$	5,572,000	19

EXHIBIT OF POLICIES.

	No.	Amount.
Number of new policies issued.....	3,629	
Amount of said policies.....		\$ 10,078,395 00
Number of policies terminated.....	3,459	
Amount of said policies.....		9,152,747 00
Number of policies in force at 31st December, 1890.....	64,147	
Amount of said policies.....		153,234,742 00

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 THE DOMINION LIFE ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—JAMES TROW, M.P.

Managing Director and Agent—

THOMAS HILLIARD.

Principal Office—Waterloo, Ont.

(Incorporated, 20th March, 1889; organized, 4th July, 1889; commenced business in Canada, 12th July, 1889.)

## CAPITAL.

Amount of joint stock capital authorized .....	\$1,000,000 00
Amount subscribed for.....	256,600 00
Amount paid up in cash.....	63,150 00

(For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNT.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 3,350 00
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Stocks and bonds owned by the Company, viz. :—

	Par value.	Market value.
*Village of Lucan bonds.....	\$ 7,000 00	\$ 7,270 00
*Town of Port Arthur bonds.....	10,000 00	11,009 00
*Village of Acton bonds.....	3,000 00	3,136 80
*Town of Sault Ste. Marie bonds.....	8,500 00	8,772 00
*City of St. Catharines bonds.....	10,220 00	9,736 69
Township of Rat Portage bonds.....	11,103 00	11,737 76
*Town of Brantford bonds.....	5,000 00	5,445 00
*Village of New Hamburg bonds.....	5,000 00	5,475 00
* do Markham bonds.....	313 67	314 67
*Township of Floss bonds.....	4,900 00	5,451 52
* do Medonte.....	2,595 49	2,652 26
Total par and market value.....	\$ 67,632 16	\$ 71,000 70

Carried out at market value.....	71,000 70
Cash at head office.....	120 76
Agents' ledger balances and advances to agents.....	917 01
Total.....	\$ 75,388 47

## OTHER ASSETS.

Interest accrued.....	\$ 1,215 37
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Total carried out.....	1,215 37
†Short date notes for premiums on policies in force.....	\$ 5,260 62
Gross premiums due and uncollected on policies in force.....	490 48
Gross deferred premiums on same.....	266 54
Total outstanding and deferred premiums.....	\$ 6,017 64
Deduct cost of collection, at 10 per cent.....	601 76

\*Deposited with the Receiver-General of Canada.

†Not including \$455.49 premium notes of 1889 still outstanding.

THE DOMINION LIFE—*Continued.*

Net outstanding and deferred premiums.....	5,415 88
Office furniture.....	439 15
Preliminary expenses.....	1,329 25
	\$ 83,788 12
Gross assets.....	\$ 83,788 12
<i>Deduct preliminary expenses, not admitted by the Department.....</i>	<i>1,329 25</i>
	\$ 82,458 87

LIABILITIES.

*Amount computed to cover the net present value of all policies in force....	\$ 16,608 21
Deduct value of policies re-insured in other companies.....	40 28
	\$ 16,567 93
Net re-insurance reserve.....	\$ 16,567 93
Due on account of general expenses (estimated).....	500 00
Due Molsons' Bank.....	4,522 56
	\$ 21,590 49
Total liabilities.....	\$ 21,590 49
Surplus on policy-holders' account.....	\$ 60,868 38
Capital stock paid up.....	63,150 00

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 14,778 99
Deduct premiums paid to other companies for re-insurance.....	123 40
	\$ 14,655 59
Net premium income.....	\$ 14,655 59
Received for interest or dividends.....	3,206 35
Received for calls on capital.....	575 00
	\$ 18,436 94
Total income.....	\$ 18,436 94

EXPENDITURE DURING THE YEAR.

Cash paid for death claims.....	Nil.
Cash paid for commissions, salaries and other expenses of officials.....	\$ 7,250 45
Taxes, licenses, fees or fines.....	2 97
Office furniture.....	294 45
Sundry expenditure, viz. :—Postage, \$73.79; express and petty charges, \$31.38; travelling expenses, \$187.85; bank charges, \$14.65; medical examinations and referee's charges, \$902; printing and advertising, \$842.48; books and stationery, \$128.36; legal expenses, \$68.93; telegraph and telephone, \$29.97; fire insurance, light and cleaning, \$6.22; rent, \$335.....	2,620 63
	\$ 10,168 50
Total expenditure.....	\$ 10,168 50

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada, 267	
Amount of said policies.....	\$ 421,000 00
Amount of said policies re-insured in other licensed companies.....	10,000 00
Number of policies become claims.....	None.
Number of policies in force at date....	383
Amount of said policies.....	\$ 592,500 00
Amount of said policies reinsured in other licensed companies in Canada.....	10,000 00
	\$ 582,500 00
Net amount in force 31st December, 1890.....	582,500 00

\* Based on Institute of Actuaries' H. M. Table, with 4½ per cent. interest.

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 THE DOMINION LIFE—*Concluded.*

 Number and amount of policies terminated during the year in  
 Canada:—

	No.	Amount.
1. By death.....None.		
2. By lapse.....	42	\$ 60,000 00
Total.....	42	\$ 60,000 00
<hr/>		
	No.	Amount.
Policies in force at beginning of year.....	158	\$ 231,500 00
Policies issued during the year.....	267	421,000 00
Policies terminated as above.....	42	60,000 00
Policies in force at date of statement.....	383	592,500 00
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Number of insured lives at beginning of year.....	158
Number of new insurers during the year.....	258
Number of deaths during the year among the insured.....None.	
Number of insured whose policies have been terminated during the year otherwise than by death.....	42
Number of insured lives at date of statement.....	374
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Subscribed and sworn to, 9th February, 1891, by

P. H. SIMS,  
*Vice-President,*  
 THOMAS HILLIARD,  
*Managing Director.*

(Received, 12th February, 1891.)



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 THE DOMINION SAFETY FUND LIFE ASSOCIATION.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President and Agent*—J. DEWOLFE SPURR. | *Secretary*—CHARLES CAMPBELL.
*Head Office*—St. John, N.B.

(Incorporated, 25th March, 1881. Organized, 28th March, 1881. Commenced business in Canada, 9th June, 1881.)

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Amount of capital authorized and subscribed for.....	\$ 120,000 00
Amount paid up in cash.....	29,172 00

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(For List of Shareholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans secured by bonds, stocks or other marketable col- laterals.....	\$ 3,000 00
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Bonds and debentures held by the Association:—

	Par value.	Market value.
*Province of Nova Scotia bonds.....	\$ 19,000 00	\$ 19,332 50
*Province of New Brunswick bonds.....	31,000 00	31,502 50
City of St. John, N.B., bonds.....	1,000 00	1,081 25
Kent County bonds.....	1,000 00	1,000 00
Musquash school bonds.....	500 00	500 00
Total par and market value.....	\$ 52,500 00	\$ 53,416 25

Carried out at market value.....	53,416 25
Agents' ledger balances.....	421 99
Cash on hand at head office.....	197 41
Cash in Bank of Montreal.....	4,789 38
Total.....	\$ 61,825 03

## OTHER ASSETS.

Interest accrued.....	778 34
Office furniture.....	400 00
Total assets.....	\$ 63,003 37

## LIABILITIES.

To policy holders on Safety Fund account.....	\$ 5,570 24
Claims for death losses unadjusted but not resisted.....	7,000 00
Due on account of loans.....	390 00
Premiums paid in advance.....	825 47
Total liabilities.....	\$ 13,785 71
Surplus of assets over liabilities.....	\$ 26,388 38
Guarantee fund and capital stock paid up.....	\$ 29,172 00

\* Deposited with the Receiver-General.

DOMINION SAFETY FUND—*Concluded.*

## INCOME.

Net premium income.....	\$	37,932	65
Interest on bonds and debentures .....		342	29
Sundry .....		89	11
<b>Total income .....</b>	<b>\$</b>	<b>38,364</b>	<b>05</b>

## EXPENDITURE.

Paid for death claims.....	\$	13,000	00
Cash paid for commissions, salaries, and other expenses of officials.....		6,921	45
Cash paid for taxes, licenses, fees or fines.....		420	29
Other expenditure, viz. :—			
Office expenses.....	\$	299	27
Stationery.....		166	75
Postage.....		384	25
General expenses.....		718	72
Printing.....		339	79
Advertising.....		294	60
			23 38
<b>Total expenditure.....</b>	<b>\$</b>	<b>22,545</b>	<b>12</b>

## MISCELLANEOUS.

Number of policies reported as taken in Canada during the year	52	
Amount of said policies .....		\$ 110,000 00
Number of policies become claims in Canada during year.....	18	
Amount of said claims.....		20,000 00
Number of policies in force in Canada at date .....	1,714	
Amount of said policies .....		1,998,000 00
Number and amount of policies terminated during the year :—		
1. By death.....	No. 18	Amount. \$ 20,000 00
2. By lapse.....	190	217,000 00
<b>Total.....</b>	<b>208</b>	<b>\$ 237,000 00</b>

	No.	Amount.
Policies in force at beginning of year (including outside of Canada, \$68,000.00).....	1,870	\$2,125,000 00
Policies issued during the year.....	52	110,000 00
Policies terminated as above.....	208	237,000 00
Policies in force at date of statement.....	1,714	1,998,000 00

	In Canada.
Number of insured lives at beginning of year.....	1,358
Number of new insurers during the year.....	52
Number of deaths during year among insured.....	14
Number of insured whose policies have been terminated otherwise than by death .....	146
Number of insured lives at date of statement.....	1,250

Subscribed and sworn to, 6th February, 1891, by

J. DEWOLFE SPURR,  
*President.*  
CHARLES CAMPBELL,  
*Secretary.*

(Received, 9th February, 1891.)

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THE EDINBURGH LIFE ASSURANCE COMPANY.

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STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1890.

*President*—Sir G. G. MONTGOMERY, Bart. | *Manager*—GEORGE M. LOW, F.F.A.

*Principal Office*—Edinburgh, Scotland. Organized, A.D. 1823.

*Agent in Canada*—DAVID HIGGINS. | *Head Office in Canada*—Toronto.

(Commenced business in Canada, June, A.D. 1857.)

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CAPITAL.

Amount of joint stock capital authorized and subscribed		
for .....	£500,000 stg.	\$2,433,333 33
*Amount paid up in cash.....	75,000 "	365,000 00
		365,000 00

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ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies, assigned as collaterals.....\$ 10,662 88

Stocks and bonds in deposit with Receiver-General, viz.:—

	Par value.	
Cape of Good Hope 4 per cent. inscribed stock.....	\$ 48,666 67	
Town of Belleville bonds.....	27,000 00	
Town of Whitby do .....	10,000 00	
Town of Owen Sound bonds.....	17,000 00	
Town of Listowel do .....	13,000 00	
Town of London East do .....	40,000 00	
Town of Stratford do .....	6,000 00	
Carried out at par value.....		161,666 67
Cash in Bank of British North America.....		3,034 27
Gross premiums due and uncollected on policies in force.....	\$ 1,029 55	
Deduct cost of collection at 10 p.c.....	102 95	
Net outstanding premiums.....		926 60
Interest due.....	\$ 25 50	
do accrued.....	122 40	
Total carried out.....		147 90
Total assets in Canada.....		\$ 176,438 32

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled.....		\$ 9,733 34
†Amount computed to cover the net reserve on all outstanding policies in Canada.....		207,320 14
Dividends or bonuses to Canadian policy-holders adjusted but not due..		6,159 99
Total net liabilities to policy-holders in Canada.....		\$ 223,213 47

\* Of this £75,000 now appearing as "paid up," £25,000 was added out of profits to the sum of £50,000 originally paid up.

† Based on the Institute of Actuaries, H. M. Table with 4½ per cent. interest.

EDINBURGH LIFE—*Continued.*

## INCOME IN CANADA DURING THE YEAR.

Net cash received for premiums.....	\$	11,938	53
Interest on loans on policies .....		539	62
Total income in Canada.....	\$	12,478	15

## EXPENDITURE IN CANADA.

Net amount paid on account of death claims in Canada (including bonuses, \$1,534.46).....	\$	8,347	80
(Of this amount, \$186.67 accrued in previous years.)			
Amount paid for surrendered policies.....		632	67
Total net amount paid to policy-holders in Canada.....	\$	8,980	47
Cash paid for commission in Canada.....		932	80
Cash paid for licenses or taxes in Canada.....		7	32
Total expenditure in Canada.....	\$	9,920	59

## MISCELLANEOUS.

Number of policies become claims in Canada during the year... 5			
Amount of said claims.....	\$	23,754	45
Number of policies in force in Canada at date..... 151			
Amount of said policies.....	\$	360,670	74
Bonus additions thereon as at 31st March, 1885.....		63,281	67
Net amount in force at 31st March, 1890.....	\$	423,952	41

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$7,694.44).....	5	\$ 23,754 45
2. By surrender (including bonus additions, \$444.33)..... (For which cash value has been paid, \$632.67).	1	2,877 66
Total (including bonus additions, \$8,138.77).....	6	\$ 26,632 11

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$70,590.31).....	157	\$ 449,754 39
Interim bonus additions on paid and surrendered policies.....		949 97
Policies terminated as above (including bonus additions, \$8,138.77).....	6	26,632 11
Part of bonus used to pay premiums.....		119 84
Policies in force at date of statement (including bonus additions, \$63,281.67).....	151	423,952 41

EDINBURGH LIFE—*Continued.*

Number of insured lives at beginning of year.....	146
Number of deaths during the year among insured.....	4
Number of insured whose policies have been terminated during the year, otherwise than by death.....	1
Number of insured lives at date of statement.....	141

Subscribed and sworn to, 5th February, 1891, by

DAVID HIGGINS,  
*Chief Agent.*

(Received, 9th February, 1891.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1890.

(Abstracted from the Directors' Report, Edinburgh, Scotland, 1st July, 1890.)

1,196 policies were issued, assuring a total sum of £601,102, whereof £53,000 was re-assured with other offices. The premiums on those new policies amounted to £31,500, including £11,815 by single payments. The premiums on the above amount re-assured were £7,595, including £6,291 by single payments.

The net amount of new assurances retained at the company's own risk was £548,102, yielding in new premiums £23,905, of which £5,524 was by single payments. These figures show a substantial increase on the net new business of the preceding year.

52 annuities were purchased, amounting to £2,436 1s. 9d. per annum. The purchase money received was £22,775 15s. 9d.

19 annuitants died, relieving the company of £836 9s. 6d. per annum.

The premium income of the year, after deducting re-assurance premiums, was £221,700 1s. 2d., being £11,209 6s. 7d. more than in the preceding year.

The interest and dividends on the invested funds amounted to £98,021 19s. 11d.

The total income was £319,825 16s. 1d., exclusive of annuity purchase-money and of £1,119, 15s. realized as profit on investments.

The claims by death and survivance amounted to £145,988 10s., which was considerably less than the sum provided for by the tables.

The sum of £17,886 4s. 1d. was paid for the surrender of policies, and in commutation of bonus additions.

As the result of the year's operations, the directors were enabled to add the sum of £121,841 14s. 10d. to the assurance and annuity fund, which now stands at £2,348,841 1s. 1d.

The accumulated funds in hand, exclusive of sums held to meet outstanding liabilities, amounted at the close of the year to £2,454,777 16s. 5d.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST MARCH, 1890.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year.....	2,337,527	11	1	Claims under policies (after deduction of sums re-assured).....	145,988	10	0
Premiums (less re-assurance premiums).....	221,700	1	2	Surrenders.....	17,886	4	1
Consideration for annuities granted	22,775	15	9	Annuities.....	21,962	17	3
Interest and dividends.....	98,021	19	11	Commission.....	10,154	11	3
Assignment and other fees.....	103	15	0	Expenses of management.....	19,451	17	8
Profit on investments realized during the year.....	1,119	15	0	Dividends to shareholders.....	9,000	0	0
				Income tax.....	2,027	1	3
				Amount of funds at the end of the year.....	2,454,777	16	5
	<u>£2,681,248</u>	<u>17</u>	<u>11</u>		<u>£2,681,248</u>	<u>17</u>	<u>11</u>

EDINBURGH LIFE—*Concluded.*

## BALANCE SHEET AT 31ST MARCH, 1890.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Assurance and annuity fund.....	2,348,841	1 1	Mortgages on property within the United Kingdom, viz. :—		
Shareholders' capital paid up .....	75,000	0 0	Mortgages on real property....	477,203	14 11
Shareholders' reserve fund.....	30,936	15 4	Rent charges and annual rents...	378,725	9 4
			Mortgages on life interests and reversions.....	349,031	0 2
Total funds .....	£2,454,777	16 5	Mortgages of company's own shares .....	1,342	14 8
*Claims admitted but not yet paid.	33,841	4 6		£1,206,302	19 1
*Expenses of management not yet paid.....	1,575	0 0	Mortgage of property out of the United Kingdom (with collateral guarantee).....	30,000	0 0
Premiums paid in advance.....	33	7 2	Loans on the company's policies....	127,555	12 3
Sums deposited with the company, to meet interests, etc.....	1,510	1 0	Loans on security of statutory assessments.....	24,804	3 2
*Unclaimed dividends.....	72	0 0	Loans on personal security, with life policies.....	2,469	10 3
			Investments, viz. :—		
			Colonial and Provincial Government securities.....	135,715	14 4
			Municipal securities (United Kingdom).....	4,597	13 0
			Municipal securities (Canada)....	45,429	10 11
			Railway and other debentures and debenture stocks .....	333,302	1 2
			Deposits with Colonial and other banks .....	230,000	0 0
			Railway stocks (preference and guaranteed)....	69,823	4 9
			House property in Edinburgh, London, Dublin, Manchester and Glasgow.....	116,588	15 7
			Company's own shares (purchased)	3,199	9 6
			Grounds annuals and feu-duties..	33,987	15 11
			Life interests (purchased).....	1,297	14 1
			Reversions (purchased) .....	18,465	0 0
			Agents' balances (since accounted for) .....	36,074	8 0
			Outstanding premiums .....	5,740	3 10
			do interest due and unpaid at date.....	834	14 1
			do do accrued but not yet receivable.....	26,894	4 11
			Cash in bank—		
			On deposit.....	£20,000	0 0
			On current account.	18,683	11 9
				38,683	11 9
			Policy stamps on hand.....	43	2 6
				£2,491,809	9 1
				£2,491,809	9 1

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EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—HENRY B. HYDE.

Secretary—WILLIAM ALEXANDER.

Comptroller—JOHN A. McCALL.

Principal Office—120 Broadway, New York.

Agent in Canada—SEARGENT P. STEARNS. |

Head Office in Canada—Montreal.

(Organized or incorporated, 26th July, 1859. Commenced business in Canada, about October, 1868.)

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CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 100,000 00

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## ASSETS IN CANADA.

In deposit with Receiver General:—

	Par value.	Market value.
St. Louis city bonds, 6 per cent.....	\$ 100,000 00	\$ 118,000 00
U. S. bonds, 4 per cent.....	375,000 00	457,500 00
City of Toronto bonds, 4 per cent.....	292,000 00	292,730 00
City of Montreal bonds, 4 per cent.....	190,000 00	196,017 00
Total.....	\$ 957,000 00	\$1,064,247 00

Carried out at market value.....\$1,064,247 00

Held by trustees in accordance with the Insurance Act:—

	Par value.	Market value.
Mercantile Trust stock.....	\$ 375,000 00	\$1,125,000 00

Carried out at market value..... 1,125,000 00

Gross premiums due and uncollected on Canadian policies in force (estimated). \$ 1,000 00

Gross deferred premiums on same, estimated. .... 42,000 00

Total outstanding and deferred premiums .....\$ 43,000 00

Deduct cost of collection, at 10 per cent..... 4,300 00

Net outstanding and deferred premiums, estimated..... 38,700 00

Total assets in Canada.....\$2,227,947 00

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## LIABILITIES IN CANADA.

*Under Policies issued previous to 31st March, 1878.*

\*Amount estimated to cover the net reserve or re-insurance value on all outstanding policies in Canada ..... \$750,000 00

Claims for death losses adjusted but not due. .... \$ 1,000 00

Total amount of unsettled claims..... 1,000 00

Dividends or bonuses to Canadian policy-holders due and unpaid..... 500 00

Liability under paid-up insurance clause..... 700 00

Total liability to said policy-holders in Canada.....\$ 752,200 00

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\*Reserve based on American Experience Table, 4½ per cent.

## EQUITABLE LIFE—Continued.

Under Policies issued subsequent to 31st March, 1878.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$1,650,000 00
Claims for death losses —	
Adjusted but not due.....	\$ 2,000 00
Unadjusted but not resisted.....	8,000 00
Total claims for death losses.....	10,000 00
Dividends or bonuses to Canadian policy-holders due and unpaid.....	2,300 00
Liability under paid-up insurance clause.....	4,800 00
Total net liabilities to said policy-holders in Canada.....	\$1,667,100 00
Total net liabilities to all policy-holders in Canada.....	\$2,419,300 00

## INCOME IN CANADA.

Total premiums received during the year on life policies in Canada... \$	624,939 54
Interest or dividends on stock.....	74,030 00
Total income in Canada.....	\$ 698,969 54

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—	
On account of death claims (including bonus additions, \$3,000) .....	\$144,777 00
do      matured endowments.....	120,599 00
Net amount paid on account of claims.....	\$ 265,376 00
Amount paid for surrendered policies.....	64,063 62
Amount paid for dividends or bonuses to Canadian policy-holders.....	22,589 09
Cash paid to annuitants.....	1,364 72
Total net amount paid to policy-holders in Canada.....	\$ 353,393 43
Cash paid for commissions, salaries and other expenses of officials in Canada.....	74,756 37
Cash paid for licenses, taxes, fees or fines.....	3,754 11
Sundry payments, viz. :—Medical examiners, \$9,624.45; rent, \$3,839.96; postage and exchange, \$2,564.79; furniture, \$655.67; percentage allowances, \$24,447.11; law expenses, \$53.40; advertising, \$643.63; printing and stationery, \$84.48; sundry items, \$481.34.....	42,394 83
Total expenditure in Canada.....	\$ 474,298 74

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,310
Amount of said policies.....	\$2,933,111 00
Number of policies become claims in Canada during the year (exclusive of bonus additions).....	110
Amount of said claims.....	227,229 00
Number of policies in force in Canada at date.....	7,610
Amount of said policies.....	\$17,196,600 00
Bonus additions (estimated).....	125,000 00
Net amount in force at 31st December, 1890.....	\$17,321,600 00

\*Reserve based on American Experience Table, 4½ p.c. interest.



EQUITABLE LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$3,000).....	76	\$ 124,777 00
2. By maturity (including bonus additions, \$13,331)....	34	118,783 00
3. By surrender (including bonus additions, \$17,398)... (For which cash value has been paid, \$64,063.62.)	86	236,206 00
4. By surrender, \$186,500. (For which paid-up policies have been granted to amount of \$41,877. Difference of amounts carried out (including bonus additions, \$1,000) .....		145,623 00
5. By lapse.....	434	968,936 00
<b>Total (including bonus additions, \$34,729) ..</b>	<b>630</b>	<b>\$1,594,325 00</b>

	No.	Amount.
Policies in force at beginning of year (including bonus additions, estimated \$121,729).....	6,930	\$15,944,614 00
Policies issued during the year (including bonus additions, estimated \$38,000).....	1,673	3,671,737 00
Policies terminated as above and by change to paid-up policies	704	1,636,202 00
Policies not taken.....	289	658,549 00
<b>Policies in force at date of a statement (including bonus additions, estimated \$125,000).....</b>	<b>7,610</b>	<b>17,321,600 00</b>

Number of insured lives at beginning of the year in Canada, estimated .....	6,415
Number of new insurers during the year.....	1,540
Number of deaths during the year among insured.....	61
Number of insured whose policies have been terminated during the year, otherwise than by death .....	893
<b>Number of insured lives at date of statement, estimated....</b>	<b>7,001</b>

## DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, estimated \$42,395).....	5,916	\$13,568,680
Policies issued during the year (including bonus additions, estimated \$18,000).....	1,673	3,651,737
Policies terminated as above (including bonus additions, estimated \$14,000).....	624	1,489,948
Policies not taken .....	289	658,549
<b>Policies in force at date of statement (including bonus additions, estimated \$46,395).....</b>	<b>6,676</b>	<b>15,071,920</b>

Subscribed and sworn to, 26th February, 1891, by

SEARGENT P. STEARNS,  
Chief Agent.

(Received, 28th February, 1891.)

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EQUITABLE LIFE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR 1890.

Total premium income.....	\$ 29,352,507 97
Received for interest or dividends .....	4,877,952 61
Received for rent.....	806,222 66
Total income .....	<u>\$ 35,036,683 24</u>

DISBURSEMENTS DURING THE YEAR 1890.

Total amount paid for losses and matured endowments .....	\$ 8,817,940 27
Cash paid to annuitants .....	250,738 85
Cash paid for surrendered policies.....	2,521,062 39
Cash dividends paid to policy-holders.....	1,666,930 20
Cash paid to stockholders for dividends.....	7,000 00
Commissions to agents.....	3,048,004 12
Medical examiners' fees .....	361,861 91
Commuted commissions.....	589,253 80
Taxes .....	285,223 27
Rents .....	141,036 26
General expenses.....	2,905,011 01
Total disbursements.....	<u>\$ 20,594,062 08</u>

ASSETS.

Book value of real estate, unencumbered.....	\$ 27,159,037 33
Loans on bonds and mortgages, first liens on real estate .....	24,407,388 13
Loans secured by pledge of bonds, stock or other marketable collaterals .....	3,738,378 75
Book value of bonds and stocks owned.....	46,275,587 46
Cash on hand and in banks .....	11,968,523 03
Agents' balances.....	1,129,348 12
Commuted commissions and other items.....	807,509 35
Total net or ledger assets .....	<u>\$115,485,772 17</u>

OTHER ASSETS.

Interest and rents due and accrued.....	254,978 76
Market value of bonds and stocks over cost.....	1,407,488 54
Net amount of uncollected and deferred premiums.....	2,095,505 00
Total assets.....	<u>\$119,243,744 47</u>

EQUITABLE LIFE—*Concluded.*

## LIABILITIES.

*Net re-insurance reserve.....	\$ 94,818,816 00
Total unsettled claims .....	337,333 13
Unpaid dividends or surplus or other description of profits due policy-holders .....	117,226 00
Add other liabilities, namely, possible claims under lapsed policies...	229,922 00
<b>Total liabilities .....</b>	<b>\$ 95,503,297 13</b>
<b>Gross surplus on policy-holders' account.....</b>	<b>\$ 23,740,447 34</b>

## RISKS AND PREMIUMS.

Number of new policies issued during the year.....	52,988	
Amount of said policies.....		\$195,840,955 00
Number of policies terminated during the year.....	27,417	
Total amount terminated.....		114,180,300 00
Number of policies in force at date.....	197,825	
Net amount of said policies.....		720,662,473 00

Subscribed and sworn to, by

JOHN A. McCALL,  
*Comptroller.*  
WILLIAM ALEXANDER,  
*Secretary.*

NEW YORK, 19th February, 1891.

\*Computed according to the Actuaries' Table of Mortality, with 4 per cent. interest.

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 THE FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—JAS. H. BEATTY.

Managing Director—DAVID DEXTER.

Head Office—Hamilton, Ont.

(Incorporated, 21st December, 1874. Commenced business in Canada, June, 1882.)

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 CAPITAL.
 

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Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	700,000 00
Amount paid up in cash.....	80,197 00

(For List of Shareholders, see Appendix.)

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 ASSETS AS PER LEDGER ACCOUNTS.
 

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Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 34,991 00
Amount secured by way of loans on real estate, by bond or mortgage, second liens.....	1,625 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....	1,200 00
Premium obligations on policies in force.....	2,304 62

Stocks and bonds owned by the company, viz. :—

	Par value.	Market value.
*St. Thomas debentures.....	\$ 16,806 00	\$ 19,451 30
*Lindsay do.....	4,000 00	4,324 40
*Milton do.....	5,000 00	5,048 00
*Orangeville do.....	7,500 00	8,106 00
*Canadian Pacific Railway bonds.....	11,000 00	12,100 00
*Eldon debentures.....	10,000 00	10,998 56
Merriton debentures.....	1,500 65	1,595 85

Total par and market values.....	\$ 55,806 65	\$ 61,624 11
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Carried out at market value.....	61,624 11
Cash at head office.....	1,445 84

Cash in banks, viz. :—

Bank of Hamilton.....	\$ 29,340 88
Hamilton Provident and Loan Society.....	3,904 08
Ontario Bank, Toronto.....	1,574 88
Landed Banking and Loan Company.....	19,498 87

Total.....	54,318 71
Agents' and other ledger balances.....	2,146 38
Advances to agents, to be repaid from commissions.....	6,986 82

†Total.....	\$ 166,642 48
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\*Deposited with the Receiver-General.

† The above assets include a sum of \$24,000 in mortgages and other securities, contributed under an instrument dated 4th March, 1890, executed by the contributors, who are described therein as certain of the directors, and by others described as shareholders, wherein the persons who are mentioned as the shareholders covenant and agree to repay to said contributors the amount of their contributions, and assign to the contributors such dividends, bonuses and profits as shall accrue to their shares in the capital stock of the Company.

## FEDERAL LIFE—Continued.

## OTHER ASSETS.

Interest due .....	\$ 104 00	
do accrued.....	1,494 66	
Total carried out.....		1,598 66
Due from other companies for losses or claims on the company's policies re-insured.....		2,000 00
Short date notes for premiums on policies in force .....	\$ 3,624 18	
Gross premiums due and uncollected on policies in force.....	17,105 87	
Gross deferred premiums on same.....	19,244 90	
Total outstanding and deferred premiums.....	\$ 39,974 95	
Deduct cost of collection, at 10 per cent.....	3,997 49	
Net outstanding and deferred premiums.....		35,977 46
Furniture.....		1,427 75
Fire premium on account of mortgages.....		15 25
Chattel mortgage .....		100 00
Total assets.....		\$207,761 60

## LIABILITIES.

* Amount computed to cover the net present value of all policies in force....	\$ 127,560 50	
Deduct value of policies re-insured in other companies.....	3,899 54	
Net re-insurance reserve .....	\$ 123,660 96	
Claims for death losses, unadjusted but not resisted.....	6,500 00	
Due on account of rent.....	125 00	
Total liabilities.....	\$ 130,285 96	
Surplus on policy-holders' account.....	\$ 77,475 64	
Capital stock paid up.....	80,197 00	

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 168,836 09	
Premium obligations taken in part payment of premiums.....	273 11	
† Premiums paid by dividends.....	52,118 06	
Total.....	\$ 221,227 26	
Deduct premiums paid to other companies for re-insurance.....	10,490 73	
Net premium income.....	\$ 210,736 53	
Received for interest.....	10,738 78	
Total.....	\$ 221,475 31	
Shareholders' contribution.....	24,000 00	
Received on account of capital stock.....	90 00	
Total income.....	\$ 245,565 31	

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 118,850 00	
Deduct amount received from other companies for re-insured death claims....	23,000 00	
Total net amount paid for death claims.....	\$ 95,850 00	
Cash paid for surrendered policies.....	788 80	

\* Institute of Actuaries' H. M. Table, 4½ per cent. † Being the portion of the mortality premiums not required for death claims, applied as dividends in reduction of renewal premiums.

## FEDERAL LIFE—Continued.

Premium obligations used in purchase of surrendered policies.....	51 36
†Dividends applied in payment of premiums.....	52,118 06
Taxes, licenses, fees or fines.....	1,037 92
Cash paid for commissions, salaries and other expenses of officials.....	48,745 66
Miscellaneous payments, viz.:—Medical fees, \$3,608.88; printing advertising, stationary, &c., \$4,530.61; postage, telegrams and express, \$808.21; directors' and auditors' fees, \$1,383.71; exchange, \$198.45; legal expenses, \$219.81; Insurance superintendence, \$116.00; rent, \$1,835.89; sundries, including fuel, gas, water rates, guarantee premiums and janitor's services, \$1,113.89; written off office furniture, \$75.00.....	13,890 45
Total expenditure.....	<u>\$ 212,482 25</u>

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 2,082 87
do received during the year.....	273 11
	<u>\$ 2,355 98</u>
Premium obligations used in purchase of surrendered policies.....	\$ 51 36
Total deductions.....	<u>51 36</u>
Balance, note assets at end of year.....	<u>\$ 2,304 62</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken (including 6 revived for \$16,000).....	1,037
Amount of said policies.....	\$2,214,600 00
Amount of said policies re-insured in other licensed companies.....	132,000 00
Number of policies become claims during the year.....	42
Amount of said claims.....	111,350 00
Amount of said claims re-insured in other licensed companies in Canada.....	17,000 00
Number of policies in force at date.....	4,337
Amount of said policies.....	\$ 11,026,587 46
Amount of said policies re-insured in other licensed companies.....	784,500 00
Net amount in force, 31st December, 1890.....	<u>10,242,087 46</u>

## Number and amount of policies terminated during the year:—

	No.	Amount
1. By death.....	42	\$ 111,350 00
2. By expiry.....	275	689,000 00
3. By surrender.....	5	5,100 00
(For which cash value has been paid, \$830.16.)		
4. By surrender, \$1,000 00 (for which paid up policy has been granted to the amount of \$200.00).		
Difference of amounts carried out.....		800 00
5. By lapse.....	501	1,211,600 00
Total.....	<u>823</u>	<u>\$2,017,850 00</u>

†Being the portion of the mortuary premiums not required for death claims, applied as dividends in reduction of renewal premiums.

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 FEDERAL LIFE—*Concluded.*

Policies in force at beginning of year .....	4,123	\$10,829,837 46
Policies issued during the year in Canada (including 6 re- vived for \$16,000.) .....	1,100	2,383,100 00
Policies terminated as above .....	823	2,017,850 00
Policies not taken .....	63	168,500 00
Policies in force at date of statement .....	<u>4,337</u>	<u>11,026,587 46</u>

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Number of insured lives at beginning of year .....	4,064
Number of lives insured during the year .....	1,077
Number of deaths during the year among the insured .....	39
Number of insured whose policies have been terminated other- wise than by death .....	837
Number of insured lives at date of statement .....	<u>4,265</u>

. Subscribed and sworn to, 3rd March, 1891, by

WILLIAM KERNS,  
*Vice-President.*  
DAVID DEXTER,  
*Managing Director.*

(Received, 4th March, 1891.)

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GERMANIA LIFE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—HUGO WESENDONCK. | *Secretary*—HUBERT CILLIS.  
*Principal Office*—20 Nassau Street, New York.  
*Agent in Canada*— | *Head Office in Canada*—  
 GEORGE W. RÖNNE. | 30 St. John Street, Montreal.  
 (Organized or incorporated, 10th April, 1860. Commenced business in Canada,  
 November, 1887.)

Amount of capital authorized, subscribed for and paid up in cash ..... \$200,000 00

## ASSETS IN CANADA.

Market value of debentures owned by the company and held by the Receiver-General, viz. :—

Canada 4 per cent. loan of 1883.....		\$ 52,500 00
Gross premiums due and uncollected on Canadian policies in force.....	\$ 4,565 76	
Gross deferred premiums on same.....	2,113 41	
Total outstanding and deferred premiums.....	\$ 6,679 17	
Deduct cost of collection, at 10 per cent.....	667 92	

Net outstanding and deferred premiums. ... .. 6,011 25

Total assets in Canada..... \$ 58,511 25

## LIABILITIES IN CANADA.

\*Amount computed to cover the net present value of all Canadian policies in force..... \$ 37,013 00

Total liabilities in Canada..... \$ 37,013 00

## INCOME IN CANADA.

Cash received for premiums.....	\$ 22,364 02	
Total premium income.....	\$ 22,364 02	
Received for interest or dividends.....	2,000 00	
Total income in Canada.....	\$ 24,364 02	

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$ 6,508 11	
Cash dividends paid to Canadian policy-holders.....	106 81	
Total net amount paid policy-holders in Canada.....	\$ 6,614 92	
Paid for commissions, salaries and other expenses of officials in Canada	13,136 77	
Cash paid for taxes, &c.....	836 73	
All other expenditure, viz.: office rent, fixtures, clerk hire, postage, exchange, &c.....	900 17	
Total expenditure in Canada.....	\$ 21,488 59	

\*Actuaries' 4 per cent. Table.



GERMANIA LIFE—*Continued.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	113	
Amount of said policies.....		\$ 358,500 00
Number of policies become claims during the year.....	3	
Amount of said claims.....		6,508 11
Number of policies in force in Canada at date.....	165	
Amount of said policies.....		\$ 538,700 00
Bonus additions thereon.....		774 00
Net amount in force at 31st December, 1890.....		<u>539,474 00</u>

	No.	Amount.
Number and amount of policies terminated during the year in Canada:—		
1. By death (including bonuses, \$1,408.11).....	3	\$ 6,508 11
2. By lapse and not taken.....	14	23,500 00
Total.....	<u>17</u>	<u>\$ 30,008 11</u>

	No.	Amount.
Policies in force in Canada at beginning of year (revised). ....	69	\$ 208,800 00
Policies issued during the year.....	113	358,500 00
Policies terminated as above (exclusive of bonuses \$1,408.11) ..	17	23,600 00
Policies in force at date of statement (exclusive of bonuses \$774.00).....	<u>165</u>	<u>538,700 00</u>

Number of insured lives at beginning of year.....	69
Number of new insurers during the year.....	113
Number of deaths during the year.....	3
Number of insured whose policies have been terminated during the year otherwise than by death.....	14
Number of insured lives at date of statement.....	<u>165</u>

Subscribed and sworn to, 18th March, 1891, by

GEORGE W. RÖNNE,  
*Chief Agent.*

(Received 18th March, 1891.)

GERMANIA LIFE—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(As returned to the Superintendent of Insurance, State of New York.)

## INCOME DURING THE YEAR 1890.

Total premium income.....	\$ 2,411,850 42
Interest and dividends .....	675,556 34
Discount on claims paid in advance .....	1,850 78
Received for rents.....	70,446 07
Policy fees .....	1,882 48
<b>Total income.....</b>	<b>\$ 3,161,586 09</b>

## DISBURSEMENTS DURING THE YEAR 1890.

Total amount paid for losses and matured endowments.....	\$ 1,166,458 82
Cash paid to annuitants.....	20,142 55
Cash paid for surrendered policies.....	161,040 77
Dividends paid to policy-holders.....	220,873 66
Paid to stockholders for interest and dividends .....	24,000 00
Commissions to agents ..	324,543 39
Salaries and travelling expenses of managers and agents.....	58,069 89
Medical examiners' fees.....	22,119 51
Salaries of officers and office employes.....	70,392 13
Taxes.....	16,590 20
Rents.....	10,000 00
Commuting commissions .....	3,042 22
General expenses .....	51,616 83
<b>Total disbursements.....</b>	<b>\$ 2,148,889 97</b>

## ASSETS.

Cost value of real estate unencumbered.....	\$ 1,760,351 27
Loans on bonds and mortgages, first liens on real estate.....	8,182,726 27
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	50,000 00
Loans made to policy-holders on the Company's policies assigned as collaterals .....	263,574 00
Cost value of bonds and stocks owned. ....	4,515,322 86
Cash on hand and in banks .....	203,678 96
Other items.....	110 00
<b>Total net or invested assets.....</b>	<b>\$ 14,975,763 36</b>

## OTHER ASSETS.

Interest due and accrued .....	96,185 75
Rents due and accrued .....	7,500 00
Market value of real estate over cost. ....	101,811 99
Market value of bonds and stocks over cost.....	183,054 99
Net amount of uncollected and deferred premiums.....	372,394 73
<b>Total assets .....</b>	<b>\$ 15,736,710 82</b>

GERMANIA LIFE—*Concluded.*

## LIABILITIES.

*Net re-insurance reserve.....	\$ 14,428,835 00
Total unsettled claims.....	122,225 55
Unpaid dividends or surplus or other description of profits due policy-holders .....	56,064 73
All other liabilities.....	53,992 33
Total liabilities.....	\$ 14,661,117 61

## Gross surplus on policy-holders' account:—

Belonging exclusively to tontine policy-holders.....	\$ 29,405 94
Belonging exclusively to other than tontine policy-holders.....	1,046,187 27

## RISKS AND PREMIUMS.

Number of new policies issued during the year.....	5,166
Amount of said policies .....	\$ 9,901,406 00
Number of policies terminated during the year.....	2,889
Total amount terminated.....	5,945,141 00
Number of policies in force at date.....	32,591
Net amount of said policies.....	57,322,242 00

C. DOREMUS,  
*Vice President.*  
HUBERT CILLIS,  
*Secretary.*

NEW YORK, February, 1891.

\* Based on Actuaries' Table with 4 per cent. interest.

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 THE LIFE ASSOCIATION OF SCOTLAND.
 

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STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1890.

*Manager* —

JOHN TURNBULL SMITH.

Secretary—JOHN SHARP.

*Principal Office*—Edinburgh.*Agent in Canada*—ARCHIBALD INGLIS.*Head Office in Canada*—Montreal.

(Organized or incorporated, 1838. Commenced business in Canada, Sept., 1857.)

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 CAPITAL.
 

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Amount of capital authorized and subscribed for.....	\$1,946,666 67
Amount paid up in cash.....	425,833 33

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 ASSETS IN CANADA.
 

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Amount of loans made to Canadian policy-holders on the Association's policies assigned as collaterals.....	\$	30,308 71
Credit premium debts on policies in force.....		78,321 60
Stocks and bonds in deposit with Receiver General, viz:—		
Canada 4 per cent. bonds.....	\$	24,333 33
do do.....		20,926 67
New Brunswick 6 per cent. bonds.....		9,733 33
Province of Quebec 5 per cent. bonds.....		48,666 67
City of Toronto 6 per cent. bonds.....		48,666 67
Canada 4 per cent. stock.....		2,433 33
<b>Total par value.....</b>		<b>154,760 00</b>
Cash in Merchants' Bank—current account.....		5,008 36
Interest due.....	\$	1,066 40
do accrued.....		760 82
<b>Total interest.....</b>		<b>1,827 22</b>
Gross premiums due and uncollected on Canadian policies in force.....		20,963 73
<b>Total assets in Canada.....</b>	<b>\$</b>	<b>291,189 62</b>

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 LIABILITIES IN CANADA.
 

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*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$	913,226 80
Claims for death losses—due and unpaid (\$1,460 of which accrued in previous years).....	\$	34,514 14
<b>Total unsettled claims.....</b>		<b>34,514 14</b>
<b>Total liabilities in Canada.....</b>	<b>\$</b>	<b>947,740 94</b>

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\*Institute of Actuaries' H. M. Table, at 4½ per cent. interest, computed exactly at 5th April, 1886.

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

## INCOME IN CANADA.

Cash received for premiums.....	\$	49,686	03
New credit loans.....		103	31
<b>Total premium income..</b>	<b>\$</b>	<b>49,789</b>	<b>34</b>
Amount received for interest or dividends on stock, &c.....		5,656	31
Rent.....		1,415	58
<b>Total income in Canada.....</b>	<b>\$</b>	<b>56,861</b>	<b>23</b>

## EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada (\$20,415.62 of which accrued in previous years) .....	\$	91,658	76
Cash paid for surrendered policies.....		1,980	74
Premium obligations used in purchase of surrendered policies or voided by lapse.....		436	62
Cash dividends paid to Canadian policy-holders.....		133	27
Cash dividends applied in payment of premiums in Canada.....		12,509	86
<b>Total payments to policy-holders in Canada.....</b>	<b>\$</b>	<b>106,719</b>	<b>25</b>
Commissions, salaries and other expenses of officials in Canada.....		2,771	96
Taxes, licenses, fees, or fines.....		36	00
All other expenditure in Canada.....		1,662	22
<b>Total expenditure in Canada.....</b>	<b>\$</b>	<b>111,189</b>	<b>43</b>

## MISCELLANEOUS.

Number of policies become claims in Canada during the year... ..	44
Amount of said claims.....	\$ 107,703 95
Number of policies in force in Canada at date.....	1,153
Amount of said policies .....	2,055,428 31

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	43	\$ 105,757 28
2. By expiry.....	1	1,946 67
3. By surrender.....	9	11,777 33
(For which cash value has been paid, \$2,238.21.)		
4. By surrender, \$3,893.33. (For which paid-up policies have been granted to amount of \$946.56.)		
Difference of amounts carried out.....		2,946 77
5. By lapse.....	2	2,190 00
<b>Total.....</b>	<b>55</b>	<b>\$ 124,618 05</b>
Deduct paid-up policies issued during year in lieu of forfeited policies of previous years revived.....	4	2,443 06
<b>Net policies terminated.....</b>	<b>51</b>	<b>\$ 122,174 99</b>

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

Policies in force at beginning of year in Canada.....	\$ 1,204	\$2,177,603 30
Policies terminated as above.....	51	122,174 99
Policies in force at date of statement.....	1,153	2,055,428 31

Number of insured lives.....No return.

Subscribed and sworn to, 30th January 1891, by

ARCHIBALD INGLIS,  
*Chief Agent.*

(Received, 31st January, 1891.)

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 5TH APRIL 1890.

(*Abstracted from the Directors' Report, Edinburgh, Scotland, 8th July, 1890.*)

The total new business completed and paid for, under 1419 policies, amounted to the large sum of £922,883, yielding in new premiums £33,511. The new business completed in the previous year was £876,620, at premiums of £30,629.

Notwithstanding the substantial increase in the amount of new assurances, the directors are pleased to report that, so far from the business having been obtained at undue cost, the expenses have, in the past year, been considerably less, not only in proportion to the increased premium income, but in actual amount, than they were in the previous year.

72 new life annuities were purchased at the price of £39,984, for the annual amount of £3,360.

The total revenue from premiums and interest (exclusive of the purchase money for annuities) amounted to £501,404 as against £492,075 in 1888-89, or an increase in the year of £9,329.

The mortality experienced during the year has been very favourable, the claims by death in connection with assurance policies being under 90 per cent. of those expected and provided for. The total number of policies emerged by death was 554, assuring £236,177. 43 deaths occurred amongst the annuitants, relieving the Association of the yearly payment of £2,809.14s., as against 30 deaths in the previous year, covering annuities of £1,830.11s.

The funds of the Association have during the year increased by £143,651, notwithstanding that the large sum of £36,191 has, in course of the year, been paid to the policy-holders in the form of cash bonuses. The funds, as invested at the close of the accounts, yield an average return of £4 0s. 3d., while the rate upon which all the assurance calculations of the Association proceed is 3½ per cent.

At 5th April 1890—

	Sterling.
28,980 policies were in force, assuring (exclusive of bonuses).....	£ 12,500,990
Total claims paid under life policies amounted to .....	5,074,499
Cash bonuses paid and bonus additions amounted to.....	1,609,437
The funds in hand were.....	3,554,249

The allocation of bonus to the policy-holders in the older series of Class A. is made annually, and the directors now accordingly declare the following cash bonuses on the premiums for ordinary whole-life policies, by premiums payable throughout life, for the year commencing 6th April, 1891, to be applied as formerly in part payment of the premiums falling due during that year:—To entrants on or before 5th April, 1855, 45 per cent.; to entrants between 6th April, 1855 and 5th April, 1860, 35 per cent.; to entrants between 6th April, 1860 and 5th April, 1865, 30 per cent.; to entrants between 6th April, 1865 and 5th April, 1871, 27½ per cent.; and 25 per cent. to entrants between 6th April, 1871 and the close of the Class. In the

LIFE ASSOCIATION OF SCOTLAND—*Concluded.*

case of assurances by a limited number of premiums and endowment assurances, the cash bonuses are of precisely the same amount as if they were ordinary assurances by premiums during life.

The next quinquennial investigation into the affairs of the Association takes place as at the end of the present financial year, and the work in connection with the actuarial valuation is now in progress. At next annual meeting the surplus shewn to have arisen will fall to be distributed, and this, the bonus year, is therefore a most favourable opportunity for policies to be effected with the Association.

## REVENUE ACCOUNT FOR THE YEAR ENDING 5TH APRIL, 1890.

			£	s.	d.				£	s.	d.	
Amount of funds at the beginning of year			3,410,598	0	6	Claims on policies payable on death	236,177	3	8			
Premiums (less re-assurances)	£364,890	0	2			Claims on policies payable on survival	10,675	9	10			
Consideration for annuities granted	39,984	6	4			Surrenders	13,876	9	9			
Interest and dividends	136,514	3	4			Annuities	28,954	0	1			
Fines for revival of policies	153	13	6			Commission	14,246	9	6			
Fees for recording assignments	199	5	0			Expenses of management	41,534	17	0			
						Dividends to shareholders, and interest on paid-up capital	14,145	1	11			
			541,741	8	4	Cash bonuses to existing policy-holders	36,191	5	0			
						Income-tax	2,289	7	6			
										£ 398,090	4	3
						Amount of funds at the end of the year	3,554,249	4	7			
			£3,952,339	8	10					£3,952,339	8	10

## BALANCE SHEET ON THE 5TH APRIL, 1890.

LIABILITIES.			ASSETS.									
			£	s.	d.				£	s.	d.	
Shareholders' capital, paid up	87,500	0	0	Mortgages on property within the United Kingdom	1,316,721	4	7					
Assurance and annuity fund	3,466,749	4	7	Mortgages on property out of the United Kingdom	9,000	0	0					
Total funds as per revenue account	£3,554,249	4	7	Loans on the Association's policies	296,318	15	8					
Claims admitted, but not paid	61,190	2	3	Investments:—								
(Including all deaths to date, whether formally proved or not)				In Indian and Colonial Government securities	251,208	6	2					
Annuities due, but not applied for	335	13	9	Foreign Government securities	37,754	13	7					
				Railway and other debentures and debenture stocks	551,010	5	0					
				Railway rent charge, guaranteed and preference stocks	273,462	17	1					
				House property	122,552	19	5					
				Annuities	25,249	15	4					
				Reversions	28,649	6	0					
				Bank stock	46,403	7	3					
				Stock of the Association purchased under their Act, 16 and 17 Vic., c. 224	14,161	8	0					
				Loans on personal security	12,703	16	8					
				Loans on statutory public rates	247,025	5	10					
				Loans on preference and guaranteed railway stocks and other stocks	4,225	0	0					
				Office furniture	636	17	0					
				Stamps	156	3	2					
				Agents' balances	17	14	9					
				Outstanding premiums	97,933	13	0					
				Outstanding interest	4,169	10	4					
				Interest accrued, but not yet payable	40,131	16	7					
				Cash in bank:—								
				On deposit	£210,329	1	11					
				On current accounts	25,953	3	3					
										236,282	5	2
			£3,615,775	0	7					£3,615,775	0	7

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 THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

 President—H. H. NICHOLSON. | *Gen. Manager and Secretary*—J. M. DOVE.

*Principal Office*—Liverpool, England.

 Agent in Canada—G. F. C. SMITH. | *Head Office in Canada*—Montreal.

(Organized 21st May, 1836. Commenced business in Canada, 4th June, 1851.)

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 (*For Capital and Assets in Canada see Fire Statement.*)
 

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## LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$	96,000 00
Claims for death losses unpaid.....		Nil.
Total net liabilities to policy-holders in Canada.....	\$	96,000 00

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$	8,388 57
Cash received for annuities.....		2,000 00
Total net premium income.....	\$	10,388 57

## EXPENDITURE IN CANADA.

Net amount paid on account of death claims.....	\$	9,784 33
Amount paid to annuitants.....		1,341 20
Total payments to policy-holders in Canada.....	\$	11,125 53
Paid for commissions, &c.....		241 44
Sundry expenditure.....		100 50
Total expenditure in Canada.....	\$	11,467 47

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada..	Nil.
Number of policies become claims in Canada during the year.....	3
Amount of said claims.....	\$ 9,784 33
Number of policies in force in Canada.....	172
Amount of said policies.....	\$ 253,686 57
Add bonus additions.....	28,820 61
Total net amount in force 31st December, 1890.....	282,507 18

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 \* Computed by Department at 31st December, 1889, on the basis of Institute of Actuaries H. M. Table, 4½ per cent. interest. Estimate for 31st Dec., 1890.



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LIVERPOOL AND LONDON AND GLOBE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$351.00 bonus additions).....	3	\$ 9,784 33
Total.....	3	\$ 9,784 33
—		
	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$27,787.57) .....	173	\$ 281,607 47
Policy revived (including bonus \$351.00).....	1	2,351 00
Policy transferred from Liverpool, England.....	1	7,300 00
Bonuses added.....		1,033 04
Policies terminated as above (including bonus additions, \$351.00)	3	9,784 33
Policies in force at date of statement (including bonus additions, \$28,820.61).....	172	282,507 18
—		
Number of insured lives at the beginning of the year.....	162	
Number of new insurers during the year.....	2	
Number of deaths during the year among insured.....	3	
Number of insured whose policies have been terminated during the year otherwise than by death.....	None.	
Number of insured lives at date of statement.....	161	

Subscribed and sworn to, 27th February, 1891, by

G. F. C. SMITH,  
*Resident Secretary.*

(Received, 28th February, 1891).

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LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1890.

*President*—COL. KINGSCOTE, K.C.B., M.P. | *Secretary*—WILLIAM PALIN CLIREHUGH.*Principal Office*—London, England.*Agent in Canada*—B. HAL. BROWN.*Head Office in Canada*—Montreal.

(Organized or incorporated, 6th August, 1862. Commenced business in Canada, 1863.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£100,000	0	0
Amount paid up in cash.....	£10,000	0	0
Proprietors' share of profits added.....	10,000	0	0
Proprietors' fund, balance.....	2,548	9	11
		<u>22,548</u>	<u>9 11</u>

## ASSETS IN CANADA.

In deposit with Receiver-General, viz. :—

	Par value.	Market value.
Province of Quebec bonds (registered).....	\$ 8,000 00	\$ 8,840 00
City of Victoria, B.C., water works debentures.....	10,000 00	11,897 00
City of Toronto debentures.....	4,999 00	5,514 47
Corporation of Montreal debentures.....	5,000 00	5,735 00
do do stocks.....	24,700 00	28,249 63
County of Middlesex debentures.....	20,000 00	21,308 00
City of Hamilton debentures.....	15,000 00	18,174 50
Town of St. Thomas debentures.....	15,927 51	16,191 90
Province of Quebec bonds.....	15,500 00	16,952 30
	<u>\$ 119,126 51</u>	<u>\$ 132,862 80</u>

Total in deposit with Receiver-General.....\$ 132,862 80

Municipal Debentures—held by trustees in accordance with the Act :—

	Par value.	Market value.
Town of Pembroke.....	\$ 10,000 00	\$ 10,635 00
Corporation of Montreal permanent stock.....	12,800 00	20,480 00
Town of Brampton.....	15,421 72	16,015 75
Village of Port Perry.....	9,000 00	9,000 00
Township of Fenelon.....	4,661 28	4,268 07
Corporation of Montreal.....	3,000 00	3,000 00
Township of Tilbury West.....	2,425 12	2,504 80
City of Toronto.....	30,035 00	30,694 08
Township of East Sandwich.....	4,128 87	4,226 44
Town of Trenton.....	2,500 00	2,651 25
do Collingwood.....	11,383 93	12,650 34
City of Montreal harbour bonds.....	33,000 00	37,927 70
do school debentures.....	12,000 00	14,730 80
do stock.....	16,000 00	18,142 50
Town of Orangeville.....	6,000 00	6,000 00
Township of Finch.....	2,180 80	2,180 80
City of Ottawa.....	10,000 00	10,781 00
Province of Quebec bonds.....	500 00	563 70
Township of Eniskillen.....	535 00	535 00
do Sombra.....	3,600 00	3,911 76
Town of Valleyfield.....	10,000 00	11,343 50
do Cowansville.....	5,400 00	5,992 92
do Amaranth.....	1,613 48	1,630 75
Village of Midland.....	4,000 00	4,329 60
Montreal Harbour bonds.....	16,000 00	18,498 00
Township of Eniskillen.....	696 50	696 50

LONDON AND LANCASHIRE LIFE—*Continued.*

	Par value.	Market value.
Town of Trenton .....	3,665 00	3,760 29
Town of Tilsonburg .....	5,000 00	5,772 00
Dominion of Canada 6 per cent. bonds.....	2,000 00	2,085 20
City of St. Catharines .....	15,000 00	15,417 00
Province of Quebec registered bonds.....	5,000 00	5,525 00
Village of Granby .....	15,000 00	15,070 50
Town of Ingersoll .....	30,500 00	35,678 90
do Niagara .....	5,000 00	5,275 50
do Port Hope .....	10,000 00	9,031 00
do Meaford .....	2,730 00	2,938 88
do Wingham .....	8,500 00	9,166 40
do Paris .....	4,690 00	4,862 12
do Welland .....	16,000 00	17,267 20
do Penetanguishene .....	10,000 00	12,124 00
Village of Wiarton .....	10,500 00	10,978 80
do Arnprior .....	11,194 47	11,414 52
Town of Penetanguishene.....	5,000 00	5,300 00
City of New Westminster .....	25,000 00	26,825 00
do Brandon .....	6,000 00	6,186 60
do Belleville .....	15,000 00	15,934 50
Town of Meaford .....	12,000 00	12,356 40
do Napanee .....	6,000 00	6,240 00
do Beauharnois .....	12,000 00	12,432 00
Canadian Pacific Railway Land Grant Bonds.....	16,000 00	17,686 75
Township of Luther W .....	2,458 64	1,972 30
do Holland .....	5,119 84	4,108 29
do Brooke .....	4,008 00	4,128 96
do Amaranth .....	600 00	600 00
do Bixley .....	7,000 00	7,428 40
do Dundee .....	28,893 60	20,318 26
Town of Collingwood .....	3,000 00	3,177 00
do Goderich .....	5,000 00	5,314 50
do Sault Ste. Marie .....	3,800 00	4,040 92
	<u>\$ 538,541 25</u>	<u>\$ 573,807 45</u>
Total municipal debentures held by trustees in accordance with the Act, carried out at market value.....		\$ 573,807 45
Mortgages on real estate in Canada, held by trustees in accordance with the Act.....		368,439 76
(Amount of said loans upon which interest has not been paid within one year previous to statement).....		None.
Amount of loans made to Canadian policy-holders on the Company's policies assigned as collaterals.....		54,504 00
(Of this amount \$39,407 belongs to policies issued subsequent to 31st March, 1878.)		
Half credit debt on policies (issued previous to 31st March, 1878).....		3,649 55
Cash at head office in Canada.....		1,022 39
Cash in bank of Montreal, current account.....	\$ 18,086 43	
do special account.....	20,000 00	
Total.....		38,086 43
Agents' ledger balances.....		768 44
Interest due, since paid .....	\$ 516 25	
do accrued .....	15,184 79	
		15,701 04
Gross premiums due and uncollected on Canadian policies in force (since paid, with few exceptions).....	\$ 43,758 54	
Gross deferred premiums on same .....	23,217 59	
Total outstanding and deferred premiums .....	\$ 66,976 13	
Deduct cost of collection, at 10 per cent. ....	6,697 61	
Net outstanding and deferred premiums.....		60,278 52
Office furniture.....		1,794 76
Total assets in Canada.....		<u>\$1,250,915 14</u>

LONDON AND LANCASHIRE LIFE—*Continued.*

## LIABILITIES IN CANADA.

*Under Policies issued previous to 31st March, 1878.*

Amount estimated to cover the net present value of all Canadian policies in force.....	\$ 223,000 00	
Deduct value of said policies re-insured in other licensed companies in Canada.....	13,000 00	
*Net re-insurance reserve.....		\$ 210,000 00
Claims for death losses—due and unpaid—awaiting discharge (since paid)....	\$ 15,000 00	
Bonus additions thereon.....	2,007 50	
	\$ 17,007 50	
Less re-assurance.....	7,788 25	9,219 25
Total liability in respect of said policies.....	\$	219,219 25

*Under Policies issued subsequent to 31st March, 1878.*

Amount estimated to cover the net present value of all Canadian policies in force.....	\$ 750,000 00	
Deduct value of said policies re-insured in other companies licensed in Canada.....	40,000 00	
*Net re-insurance reserve.....		\$ 710,000 00
Claims for death losses due and unpaid (since paid), including bonus, \$60.....	8,060 00	
Due on account of the general expenses in Canada.....	2,371 96	
Premiums paid in advance, &c.....	213 38	
Total liability in respect of said policies.....	\$	720,645 34
Total liabilities in Canada.....	\$	939,864 59

## INCOME IN CANADA.

Cash received for premiums.....	\$ 216,924 81
Deduct premiums paid to other companies for re-insurance.....	10,359 21
Net premium income.....	\$ 206,565 60
Interest or dividends on stocks, &c.....	52,483 90
Other income.....	339 31
Total income in Canada.....	\$ 259,388 81

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (including bonus additions, \$250).....	\$ 50,390 00
Cash paid for matured endowments in Canada.....	1,600 00
Total paid for death claims and matured endowments....	\$ 51,990 00
Cash paid for surrendered policies.....	7,431 55
Cash dividends paid Canadian policy-holders (for bonus surrendered)....	127 74
Total net amount paid to policy-holders in Canada.....	\$ 59,549 29
Commissions, salaries and other expenses of officials.....	39,285 16
Taxes, licenses, fees or fines.....	1,262 21
All other expenditure.....	9,928 21
Total expenditure in Canada.....	\$ 110,024 87

\*Based on the Institute of Actuaries' H. M. Table of Mortality, with  $4\frac{1}{2}$  per cent. interest. Estimated by the Department.

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LONDON AND LANCASHIRE LIFE—*Continued.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada, 564	
Amount of said policies.....	\$1,104,050 00
Amount of said policies re-insured in other licensed companies in Canada.....	37,500 00
Number of policies become claims in Canada during the year.....	35
Amount of said claims.....	\$ 70,100 00
Bonus additions thereon.....	2,192 50
	<u>72,292 50</u>
Number of policies in force in Canada at date.....	3,694
Amount of said policies.....	\$6,508,331 16
Bonus additions thereon.....	87,574 97
	<u>\$6,595,906 13</u>
Deduct amount of said policies re-insured in other companies in Canada....	243,412 50
Net amount in force 31st December, 1890.....	<u>6,352,493 63</u>

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Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$2,192.50).....	32	\$ 70,692 50
2. By maturity.....	3	1,600 00
3. By surrender (including \$2,684.40 bonus additions)..... (For which cash value has been paid, \$6,410.73).	58	94,484 40
4. By surrender, \$106,827. (For which paid-up policies have been granted to amount of \$24,594.)		
Difference of amounts carried out (including \$1,127.00 bonus additions).....		82,233 00
5. By lapse (including bonus additions, \$1,117.90).....	328	563,217 90
Total.....	<u>421</u>	<u>\$ 812,227 80</u>

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	No.	Amount.
Policies in force at beginning of year in Canada (including \$94,616.77 bonus additions).....	3,547	\$6,299,003 93
Policies issued during the year.....	628	1,179,050 00
Policies revived (including \$80 bonus additions).....	4	5,080 00
Policies terminated as above (including \$7,121.80 bonus additions).....	421	812,227 80
Policies not taken.....	64	75,000 00
Policies in force at end of year (including \$87,574.97 bonus additions).....	<u>3,694</u>	<u>6,595,906 13</u>

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Number of insured lives at beginning of year.....	3,324
Number of new insurers during the year.....	579
Number of deaths during the year among the insured.....	29
Number of insured whose policies have been terminated during the year otherwise than by death.....	385
Number of insured lives at date of statement.....	<u>3,489</u>

LONDON AND LANCASHIRE LIFE—*Continued.**Details of policies issued since 31st March, 1878, and bonus additions thereon.*

	No.	Amount.
Policies in force at beginning of year (including \$54,127.73 bonus additions).....	3,137	\$5,690,846 23
Policies issued during the year.....	628	1,179,050 00
Policies revived (including \$80, bonus additions).....	4	5,080 00
Policies terminated as above (including \$6,976.80 bonus additions).....	418	809,697 80
Policies not taken.....	64	75,000 00
Policies in force at end of year (including \$47,230.93 bonus additions).....	3,287	5,990,278 43

Subscribed and sworn to, 27th February, 1891, by

B. H. BROWN,  
*Manager for Canada.*

(Received, 28th February, 1891.)

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(Abstracted from the Directors' Report, London, Eng., 16th April, 1891.)*

## NEW BUSINESS.

The proposals received during the year were.....	2,164	for	£861,290	0	0
Deducting those declined and not completed .....	389	"	177,710	0	0
The policies issued were.....	1,775	"	£683,580	.0	0

The new premiums on which amounted to £25,712 0s. 2d. including single premiums of £899 18s. 7d. under seven policies assuring £4,358.

The new policies were on, comparatively speaking, young lives, the average age being 34, and were greater in number, sum assured and premium than those of the previous year, the total being the largest amount of new business yet done by the company. This has been accomplished with a further reduction of the expense ratio, notwithstanding the constantly increasing cost of, and competition for, new business.

The premium income was £167,830 11s. 2d., and, after deduction of re-assurances, the net amount was £160,165 0s. 3d., showing an increase over the previous year of £9,346 12s. 7d.

The claims by death amounted, with bonus additions, to £73,538 8s. 5d., and under matured endowments to £3,201 2s. 6d. As regards number, they are well within the expectancy as shewn by the tables, but in amount somewhat in excess, showing that they have arisen to some extent under the larger policies, and many on advanced lives, the claims under which were due in a great measure, to the severity of the season and to the effects of the epidemic influenza. It may, however, be mentioned that for the last five years the actual claims have fallen far short, not only of the number, but of the amount anticipated.

The audited accounts on the next page show that the total income of the year was £190,197 18s. 2d., including £29,987 13s. 0d., for interest and dividends, the average rate on the funds invested and uninvested being £4 9s. 0d. per cent. After payment of the dividend and bonus to the shareholders at the rate of 20 per cent. per annum on the original amount paid up, and all other outgoings, there was a balance on the year's working of £62,034 9s. 3d., raising the total funds as at 31st December, 1890, to £721,650 2s. 7d.

LONDON AND LANCASHIRE LIFE—Continued.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
1890.							
Jan. 1	Amount of Funds at beginning of the Year...	659,615	13	4			
Dec. 31	Premiums—						
	New, under 1,775 policies as-suring £683,580.....	£	25,712	0	2		
	Renewals .....	142,118	11	0			
	Total premiums.....	£167,830	11	2			
	Less premiums paid to other Offices for re-assurances.	7,665	10	11			
	Net premiums.....	£160,165	0	3			
	Interest and dividends .....	29,987	13	0			
	Other receipts—						
	Registration of assignments and other fees.....	45	4	11			
	Total net income .....	190,197	18	2			
	Dec. 31	Claims under policies (after deduction of sums re-assured) paid and admitted, with the bonus additions.....			73,588	8	5
	Endowments matured with bonus additions.....				3,201	2	6
	Annuity .....				80	0	0
	Pension .....				100	0	0
	Surrenders .....				10,917	11	11
	Commission.....				15,726	7	10
	Expenses of management.....						
	Medical officers and fees.....	£1,907	6	9			
	Policy stamps.....	225	4	8			
					2,132	11	5
	Income tax.....				20,972	0	10
	Dividends and bonus to shareholders, viz:—				646	18	5
	Dividends.....	£1,000	0	0			
	Bonus.....	1,000	0	0			
	Cash bonuses to policy holders.....				2,000	0	0
	Amount of funds at the beginning of the year.....	£659,615	13	4			
	Addition for 1890.....	62,034	9	3			
	Amount of funds at the end of the year (as per balance sheet).....	721,650	2	7			
					£849,813	11	6

LONDON AND LANCASHIRE LIFE—*Concluded.*

BALANCE SHEET, ON THE 31ST DECEMBER, 1890.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
Capital fully subscribed .....	100,000 0 0	Mortgages on property within the United Kingdom—	
Original amount paid up. £	10,000 0 0	On real property .....	27,300 0 0
Proprietors' share of profits added .....	10,000 0 0	On life interests and reversions .....	54,306 2 9
Proprietors' fund—	20,000 0 0	Mortgages on freehold property in Canada, Australia and India .....	81,606 2 9
Balance thereof at 31st December, 1889 .....	3,548 9 11	Loans on the Company's policies within the extent of their value .....	85,201 18 11
Less amount of bonus distributable amongst proprietors in 1890 .....	1,000 0 0	Investments at cost price—	166,808 1 8
Assurance fund .....	2,548 9 11	In Indian and Colonial Government securities, and special deposit with the Canadian Government .....	72,060 18 5
Total funds (as per revenue account) .....	22,548 9 11	Railway and other debentures and debenture stocks .....	92,165 15 1
Profit and loss items, not appropriated .....	699,101 12 8	Indian railway stocks .....	236,668 0 7
Claims admitted, but not paid .....	721,650 2 7	Railway shares (preference and ordinary) .....	5,526 1 5
Other sums owing by the Company—	2,332 0 6	Waterworks stock .....	29,285 5 9
Interest and bonus to shareholders to 31st December, 1890 .....	6,022 12 0	Cornhill premises and other house property .....	1,360 5 6
Others liabilities .....	1,005 6 6	Improved ground rents .....	25,044 6 11
	1,200 0 0	Reversions .....	13,733 15 11
	2,205 6 6	Loans upon personal security in connection with life policies .....	410,036 2 10
	2,205 6 6	Branch offices' and Agents' Balances* .....	4,388 16 4
	2,205 6 6	December premiums on which the days of grace are current* .....	12,028 3 7
	2,205 6 6	Outstanding interest, viz:—	29,578 14 10
	2,205 6 6	Accrued, but not yet paid .....	6,137 8 2
	2,205 6 6	Overdue .....	29 10 0
	2,205 6 6	Do rents* .....	6,166 18 2
	2,205 6 6	Amounts placed on deposit for fixed periods .....	595 0 0
	2,205 6 6	Cash—	9,975 0 0
	2,205 6 6	On deposit and on current account at head office and branches .....	18,053 7 0
	2,205 6 6	Bills receivable .....	500 1 0
	2,205 6 6	Other assets—	18,613 8 0
	2,205 6 6	Furniture and fittings at head office and branches .....	2,126 8 7
	2,205 6 6	Less amount written off for depreciation .....	212 12 10
	2,205 6 6	Policy stamps in hand, &c. ....	1,913 15 9
	2,205 6 6		27 2 0
	2,205 6 6		1,940 17 9
	2,205 6 6		£732,210 1 7

\*These have, with few exceptions, been since paid.



THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Governor—GEO. WM. CAMPBELL. | Secretary—JOHN P. LAURENCE.  
 Principal Office—No. 7, Royal Exchange, London, E.C.  
 Manager in Canada—E. A. LILLY, | Head Office in Canada—Montreal.  
 (Incorporated, A. D. 1720. Commenced business in Canada, 1st March, 1862.)

(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

* Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$ 7,970 63
Total net liability to policy-holders in Canada.....	<u>\$ 7,970 63</u>

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	<u>\$ 1,005 76</u>
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EXPENDITURE IN CANADA.

Amount paid for surrendered policy.....	\$ 273 00
Paid for commission in Canada.....	2 81
Total expenditure in Canada.....	<u>\$ 275 81</u>

MISCELLANEOUS.

Number of policies become claims in Canada during the year....	None.
Number of policies in force in Canada at date.....	6
Amount of said policies.....	\$ 22,386 67
Add bonus additions.....	2,946 03
Total amount in force at 31st December, 1890.....	<u>\$ 25,332 70</u>

Number and amount of policies terminated during the year in Canada.	
1. By surrender (including bonus additions, \$580.60).....	<u>\$ 3,013 93</u>
(For which cash value has been paid, \$273.00.)	

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$3,526.63).....	7	\$ 28,346 63
Policies terminated as above.....	1	3,013 93
Policies in force at end of year in Canada (including bonus additions, \$2,946.03).....	6	<u>25,332 70</u>

Number of insured lives at beginning of year in Canada.....	7
Number of insured whose policies have been terminated during the year otherwise than by death.....	1
Number of insured lives at date of statement.....	<u>6</u>

Subscribed and sworn to, 7th March, 1891, by

(Received, 9th March, 1891.)

E. A. LILLY,  
 Chief Agent.

\* Based on the Institute of Actuaries' H. M. Table, 4½ per cent. interest. Computed by the Department.

LONDON ASSURANCE CORPORATION—*Concluded.*  
 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890

REVENUE ACCOUNTS.

*Life Assurance Account.*

	£	s.	d.	1889.	£	s.	d.	1890.
Dec. 31—Amount of life assurance funds at this date.....	1,985,471	3	8	Dec. 31—Claims under life policies after deduction of sums re-assured.....	118,139	1	0	
Dec. 31—Premiums after deduction of re-assurance premiums and returns.....	147,037	1	8	Annuitiess.....	3,409	17	5	
Interest and dividends.....	£86,042	16	10	Commission.....	4,851	7	7	
Less income tax.....	2,107	18	11	*Expenses of management (apportioned).....	5,157	4	3	
Profit on and increase in value of reversions.....	83,934	17	11	Bonus taken by assured in abatement of premiums.....	10,420	10	5	
Portion of abatement under series of 1831, estimated list November, 1889, and appropriated to policies not renewed in 1890.....	5,550	14	0	Bonus paid in cash.....	7,293	0	11	
	10	19	11	Bad debts.....	54	12	0	
				Portion of profits appropriated to shareholders carried to profit and loss account.....	144	3	8	
				*Less expenses of management as above.....	£27,436	4	4	
				Amount of Life Assurance Funds at this date, as per Balance Sheet, viz.:	17,015	13	11	
				Non-participating series.....	£ 707,178	8	1	
				Participating series.....	1,348,340	17	11	
				*At the request of the Board of Trade, the expenses of management have been apportioned between the marine, fire and life departments, the amount chargeable to the life department being deducted from the Corporation's share of the profits.	2,055,519	6	0	
					£2,222,004	17	2	

(For balance sheet see *Fire Statement.*)

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 THE LONDON LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—JOSEPH JEFFERY.

Secretary—JOHN G. RICHTER.

Head Office—London, Ont.

Agent—JOHN G. RICHTER.

(Organized or incorporated, March, 1874, and December, 1885. Commenced business in Canada, July, 1874.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
do do subscribed for.....	223,000 00
do do paid up in cash.....	33,650 00

(For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate by bond or mortgage, first liens. ....	\$ 35,647 07
Amount of loans secured by bonds, stocks or other marketable collaterals.....	22,612 34

Upon stock of, viz. :—

	Par value.	Amount loaned
282 shares Ontario Loan and Debenture Company. . . . .	\$ 2,820 00	\$ 820 00
1,852 do London Life Insurance Company . . . . .	27,781 00	16,792 34
120 do Ontario Loan and Debenture Company.....	7,000 00	5,000 00
	<u>\$ 36,601 00</u>	<u>\$ 22,612 34</u>

Amount of loans as above on which interest has not been paid within one year previous to statement.....	\$ 60 00
Amount of loans made to policy-holders on the Company's policies assigned as collaterals.....	14,378 28

Stocks and bonds held by the Company, viz. :—

	Par value.	Market value.
Ontario Loan and Debenture Company stock . . . . .	\$ 50,000 00	\$ 62,500 00
do do 20 p. c. stock. ....	10,000 00	12,000 00
Dominion Savings and Investment Company stock. ....	1,250 00	1,125 00
Canadian Savings and Loan Company stock. ....	5,000 00	5,900 00
Agricultural Savings and Loan Company stock. ....	2,600 00	2,990 00
Huron and Erie Loan and Savings Company stock. ....	1,600 00	2,448 00
do do 20 p.c. stock. ....	160 00	232 00
Ontario Loan and Debenture Company, debentures. ....	75,000 00	75,000 00
Total.....	<u>\$ 145,610 00</u>	<u>\$ 162,195 00</u>

Carried out at market value.....	162,195 00
Cash at head office.....	52 99
Cash in banks.....	2,886 37
	<u>\$ 237,772 05</u>

## OTHER ASSETS.

Interest due.....	\$ 357 53
Interest accrued.....	5,606 34

Total interest..... 5,963 87

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 THE LONDON LIFE INSURANCE COMPANY—*Continued.*

Gross premiums due and uncollected on policies in force.....	\$ 1,518 15	
Gross deferred premiums on same.....	9,385 83	
Total outstanding and deferred premiums.....	\$ 10,903 98	
Deduct cost of collection, at 10 per cent.....	1,090 39	
Net outstanding and deferred premiums.....		9,813 59
Short date notes for premiums on policies in force, less 10 per cent. for collection.....		3,471 49
Total net assets.....		\$ 257,021 00

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$ 212,710 82	
Deduct value of policies re-insured in other licensed companies.....	800 80	
Net re-insurance reserve.....	\$ 211,910 02	
Claims for death losses unadjusted but not resisted.....	3,457 16	
Amount of dividends or bonuses to policy-holders accrued.....	1,056 47	
Advanced premiums.....	454 28	
Contingent fund, to cover all outstanding accounts.....	1,200 00	
Proprietors' account.....	1,247 81	
Total liabilities.....	\$ 219,325 74	
Surplus on policy-holders' account.....	\$ 37,695 26	
Capital stock paid-up.....	\$ 33,650 00	
Surplus above all liabilities and capital.....	\$ 4,045 26	

## INCOME DURING THE YEAR.

Cash received for premiums (including industrial, \$44,090.90).....	\$ 86,105 21	
Premiums paid by dividends.....	1,809 57	
Total.....	\$ 87,914 78	
Deduct premiums paid to other companies for re-insurance.....	201 60	
Net premium income.....	\$ 87,713 18	
Amount received for interest or dividends on stock, &c.....	12,495 94	
Total cash income.....	\$ 100,209 12	

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses (including \$7,938.30 industrial).....	\$ 21,712 43	
(\$989.38 of this amount accrued in 1889.)		
Cash paid for matured endowments.....	5,066 66	
Cash paid for surrendered policies.....	2,324 04	
Cash dividends applied in payment of premiums.....	1,809 57	
Cash paid to stockholders for interest or dividends.....	2,355 50	

\*Reserve based on Institute of Actuaries, H. M. Table of Mortality, with 4½ per cent. interest for General policies and Combined Experience Table with 4 per cent interest for Industrial policies.

THE LONDON LIFE INSURANCE COMPANY—*Continued.*

Cash paid for commissions, salaries and other expenses of officials.....	\$ 35,795 35
Taxes, &c.....	89 96
Miscellaneous payments, viz.:—Medical examination fees, \$1,982.00; travelling expenses, \$2,159.02; postage and exchange, \$573.35; printing and stationery, \$1,115.90; advertising, \$319.80; rent, \$872.50, sundries, including water, light, periodicals, cleaning offices, &c., \$571.01; commission on investments, \$58.50; legal expenses, \$68.68; office furniture, \$44.60.....	7,765 36
Total expenditure.....	\$ 76,918 87

MISCELLANEOUS.

Number of policies reported during the year as taken in Canada	
—general, 410; industrial, 13,039..... 13,449	
Amount of said policies—general.....	\$ 478,500 00
do do industrial.....	1,212,862 00
Total.....	\$1,691,362 00
Number of policies become claims during the year—general, 24; industrial, 116..... 140	
Amount of said claims (including matured endowments \$5,066.66)—general..	\$ 21,278 14
do do industrial.....	7,968 73
	29,246 87
Number of policies in force in Canada at date—general, 1,704; industrial, 11,837..... 13,541	
Amount of said policies—general.....	\$1,707,251 37
do do industrial.....	1,130,433 00
Total.....	\$2,837,684 37
Amount of said policies re-insured in other licensed companies in Canada— general.....	5,000 00
Net amount in force, 31st December, 1890.....	2,832,684 37

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death—general.....	16	\$ 16,211 48
do industrial.....	116	7,968 73
2. By maturity—general.....	8	5,066 66
3. By surrender do.....	22	20,151 96
(For which cash value has been paid, \$2,324.04.)		
4. By surrender, \$27,500. (For which paid-up policies have been granted to amount of \$4,247.24.) Difference of amounts carried out.....		23,252 76
5. By lapse—general.....	317	357,951 18
do industrial.....	8,915	929,598 27
Total.....	9,394	\$1,360,201 04

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 THE LONDON LIFE INSURANCE COMPANY—*Concluded.*

	No.	Amount.
Policies in force at beginning of year—general.....	1,654	\$1,649,285 41
do do industrial .....	7,829	855,138 00
Policies revived during the year.....	3	2,100 00
Policies issued during the year—general.....	410	478,500 00
do do industrial.....	13,039	1,212,862 00
Policies terminated as above.....	9,394	1,360,201 04
Policies in force at date of statement—general.....	1,704	1,707,251 37
do do industrial.....	11,837	1,130,433 00

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Number of insured lives at beginning of year—general..	1,588
Number of new insurers during the year do ..	402
Number of deaths during the year among insured do ..	14
Number of insured whose policies have been terminated during the year otherwise than by death—general...	346
Number of insured lives at date of statement do ...	1,630

Number of lives, industrial policies, not known.

Subscribed and sworn to, 17th February, 1890, by

JOSEPH JEFFERY,  
*President.*

JOHN G. RICHTER,  
*Secretary.*

(Received, 19th February, 1891.)

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**THE MANUFACTURERS' LIFE INSURANCE COMPANY.**


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STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1890.

President— SIR JOHN A. MACDONALD. | *Managing Director and Chief Agent—*  
 JOHN F. ELLIS.

*Principal Office—Toronto, Ont.*

(Organized or incorporated, 23rd June, 1887. Commenced business in Canada, 19th August, 1887.)

**CAPITAL.**

Amount of joint stock capital authorized.....	\$2,000,000 00
Amount subscribed for.....	621,000 00
Amount paid up in cash.....	<u>127,320 00</u>

*(For List of Stockholders, see Appendix.)***ASSETS AS PER LEDGER ACCOUNTS.**

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 158,936 49
The same, second liens.....	306 35
Stocks, bonds and debentures owned by the Company, viz:—	

	Par value.	Market value.
Dominion Government bonds.....	\$ 50,000 00	\$ 53,000 00
Canadian Manufacturers' stock.....	1,000 00	1,000 00
Traders' Bank stock.....	11,000 00	11,000 00
Huntsville debentures.....	5,150 00	5,150 00
Barber & Ellis stock.....	5,000 00	5,000 00
Manufacturers' Life stock.....	2,000 00	2,000 00

Total par and market value.....	\$ 74,150 00	\$ 77,150 00
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Carried out at market value.....	77,150 00
Cash at head office.....	1,367 48
Cash in Traders' Bank of Canada.....	27,540 06
Bills receivable.....	10,235 01
Agents' balances.....	5,874 60
Mortgages on life interests.....	1,290 00
Reversions.....	<u>3,210 00</u>
Total.....	\$ 285,909 99

**OTHER ASSETS.**

Interest due.....	\$ 377 50
do accrued.....	<u>3,277 32</u>
Total carried out.....	3,654 82
Gross premiums due and uncollected on policies in force.....	\$ 42,662 25
Gross deferred premiums on same.....	15,012 89
Total outstanding and deferred premiums.....	\$ 57,675 14
Deduct cost of collection at 10 per cent.....	<u>5,767 51</u>
Net outstanding and deferred premiums.....	51,907 63
Other assets, viz.: office furniture.....	<u>4,500 00</u>
Total assets.....	\$ 345,972 44
Amount deducted by Department on account of bad or doubtful agents' balances.....	<u>538 11</u>

\$ 345,434 33

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 THE MANUFACTURERS' LIFE INSURANCE COMPANY—*Continued.*

## LIABILITIES.

* Amount computed to cover the net present value of all policies in force....	\$ 225,616 00
† Reserve on annuity.....	2,000 00
	<hr/>
	\$ 227,616 00
Deduct value of policies reinsured in other companies.....	10,366 00
	<hr/>
Net re-insurance reserve.....	\$ 217,250 00
Claims for death losses, unadjusted but not resisted.....	1,000 00
Medical fees.....	1,925 87
Premiums in advance.....	680 15
	<hr/>
Total liabilities.....	\$ 220,856 02
	<hr/>
† Surplus of assets over liabilities for protection of policy-holders.....	\$ 124,578 31
Capital stock paid up.....	127,320 00
	<hr/>

## INCOME.

Cash received for premiums.....	\$ 160,486 67
Premiums paid in advance.....	680 15
	<hr/>
Total.....	\$ 161,166 82
Deduct premiums paid to other companies for re-insurance.....	11,600 56
	<hr/>
Total premium income.....	\$ 149,566 26
Received for interest or dividends.....	9,953 11
Received for rents.....	288 50
	<hr/>
Total income.....	\$ 159,807 87
	<hr/>

## EXPENDITURE.

Cash paid for death losses (\$2,000 of which occurred previous to 1890).. <sup>*</sup>	\$ 44,646 18
Cash paid to annuitants.....	420 00
Cash paid for surrendered policies.....	1,148 00
Cash paid for commissions, salaries, and other expenses of officials.....	48,963 71
Cash paid for taxes, licenses, fees and fines.....	3,610 96
Miscellaneous payments, viz.:—Commissions on loans, \$127.50; printing and advertising, \$3,411.06; postages, telegrams and expense, \$1,562.05; directors' fees, \$1,040.00; medical fees, \$6,889.63; law costs, \$1,392.84; coal, gas, &c., \$96.72; offices supplies, \$749.29; valuation fees, \$12.00; sundry expenses, \$2,747.38.....	18,028 47
	<hr/>
Total expenditure.....	\$ 116,817 32
	<hr/>

\* Based on Institute of Actuaries' H. M. 4½ per cent. Table.

† The above assets include a sum of \$100,000 in mortgages and other securities advanced by certain of the Directors of the Company under an instrument dated 19th December, 1889, executed by said Directors and by a large proportion of the shareholders, wherein, after reciting that the Company has incurred large outlays and expended a large amount of its assets whereby a portion of the capital thereof has been invested in a manner which, though advantageous to the Company and its policy holders and stockholders, unavoidably appears in the Company's books as an impairment of capital, it is declared and agreed that the amount so advanced shall not be directly or indirectly a liability of the Company but a payment by such Directors on their personal account to cover the above mentioned outlays, so that the same shall not be deemed to have been made out of the assets of the Company. The agreement also provides, in case the Company shall discontinue its business, for a transfer to the said Directors of the stock of the shareholders so executing the same and their rights and interests in the assets of the Company, upon a winding up thereof, for the purpose of recouping to the said Directors the amount of their advances, the surplus to be paid over to the shareholders.

‡ Annuitant died before Company's statement was made out.



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 THE MANUFACTURERS' LIFE INSURANCE COMPANY—*Concluded.*

## MISCELLANEOUS.

Number of policies reported during the year as taken in Canada	1,647	
Amount of said policies.....		\$2,398,650 00
Amount of said policies re-insured in other licensed companies in Canada.	495,000	00
Number of policies become claims during the year.....	25	
Amount of said claims.....		43,000 00
Number of policies in force in Canada at date.....	4,007	
Amount of said policies.....		\$ 6,830,525
Amount of said policies re-insured in other licensed companies in Canada....	495,000	
Net amount in force at 31st December, 1890.....		<u>6,335,525 00</u>

## Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	25	\$ 43,000 00
2. By surrender.....	17	38,000 00
(For which cash value has been paid, \$1,148.)		
3. By surrender, \$13,000.		
(For which paid up policies have been granted to the amount of \$975.00.)		
Difference of amounts carried out.....		12,025 00
4. By lapse.....	764	1,222,900 00
Total.....	<u>806</u>	<u>\$1,315,925 00</u>

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Policies in force at beginning of year.....	3,338	\$6,110,100 00
Policies issued during the year.....	1,650	2,399,625 00
Policies terminated as above and by change to paid up policies	809	1,316,900 00
Policies terminated otherwise, not taken.....	172	362,300 00
Policies in force at date of statement.....	<u>4,007</u>	<u>6,830,525 00</u>

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Number of insured lives at beginning of year.....	3,287
Number of new insurers during the year.....	1,615
Number of deaths during the year among the insured.....	24
Number of insured whose policies have been terminated otherwise than by death.....	956
Number of insured lives at date of statement.....	<u>3,922</u>

Subscribed and sworn to, 27th February, 1891, by

WILLIAM BELL,  
*Vice-President.*JNO. F. ELLIS,  
*Managing Director.*

(Received, 2nd March, 1891.)

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 THE METROPOLITAN LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—JOSEPH F. KNAPP.*Secretary*—GEORGE H. GASTON.*Principal Office*—32 to 36 Park Place, New York City.*Agent in Canada*—JAMES W. WALKER.*Head Office in Canada*—Toronto.(Organized or incorporated, June, 1866. Commenced business in Canada,  
November, 1872.)

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 CAPITAL.
 

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Amount of capital authorized, subscribed for and paid up in cash. ....\$1,000,000 00

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 ASSETS IN CANADA.
 

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Premium obligations on policies in force.....	\$ 4,148 81
United States $\frac{1}{2}$ per cent. bonds in deposit with Receiver-General, par value, \$100,000; market value.....	113,104 15
<b>Total assets in Canada.....</b>	<b>\$ 117,252 96</b>

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 LIABILITIES IN CANADA.
 

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* Amount computed to cover the net reserve on all outstanding policies. \$	76,418 00
<b>Total net liabilities to policy-holders in Canada.....</b>	<b>\$ 76,418 00</b>

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 INCOME IN CANADA.
 

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Premiums received in cash on life policies in Canada.....	\$ 53,710 25
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 EXPENDITURE IN CANADA.
 

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Amount paid on account of death claims (including industrial)....	\$ 18,989 00
Cash paid for surrendered policies.....	199 50
Cash paid for dividends or bonuses to policy-holders.....	112 00
<b>Total net amount paid to policy-holders in Canada.....</b>	<b>\$ 19,300 50</b>
Cash paid for commission, salaries, and other expenses of officials.....	21,464 86
do licenses or taxes.....	25 90
<b>Total expenditure in Canada.....</b>	<b>\$ 40,791 26</b>

\* Reserve at 4 per cent., based on Combined Experience Table.

METROPOLITAN LIFE INSURANCE COMPANY—*Continued.*

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	4,006	10
do received during the year.....		231	17
Total.....	\$	4,237	27
Amount of obligations voided by lapse.....	\$	88	46
Total deductions.....		88	46
Balance, note assets at end of the year.....	\$	4,148	81

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada—General, 2 ; Industrial, 9,607.....	9,609		
Amount of said policies—General.....	\$	2,050	
do Industrial.....		1,062,065	
			\$1,064,065 00
Number of policies become claims in Canada during the year General, 1 ; Industrial, 233.....	234		
Amount of said claims—General.....	\$	1,000	00
do Industrial.....		17,989	00
			18,989 00
Number of policies in force in Canada at date—General.....	110		
do do Industrial.....	12,015		
Amount of said policies—General.....	\$	200,084	00
do Industrial.....		1,324,459	00
Net in force at 31st December, 1890.....			1,524,543 00

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death—General.....	1	\$ 1,000 00
do Industrial.....	233	17,989 00
2. By surrender—General.....	1	2,000 00
(For which \$199.50 cash value has been paid.)		
3. By lapse—General.....	4	6,000 00
do Industrial.....	9,342	1,021,077 00
Total—General.....	6	\$ 9,000 00
do Industrial.....	9,575	1,039,066 00

Policies in force at beginning of year—General.....	114	\$ 207,084 00
do do Industrial.....	11,983	1,301,460 00
Policies issued during the year—General.....	2	2,000 00
do do Industrial.....	9,607	1,062,065 00
Policies terminated as above.....	9,581	1,048,066 00
Policies in force at date of statement—General.....	110	200,084 00
do do Industrial.....	12,015	1,324,459 00

Number of insured lives—No return.

Subscribed and sworn to, 2nd February, 1891, by

GEORGE H. GASTON,

*Secretary.*

(Received, 5th February, 1891.)

METROPOLITAN LIFE—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1890.

(As returned to the Superintendent of Insurance, State of New York.)

## INCOME DURING THE YEAR 1890.

Total premium income.....	\$9,390,927 15
Received for interest and dividends.....	432,356 26
Discount on claims paid in advance.....	208 16
Received for rent.....	32,055 75
Cash received from all other income.....	8,071 35
<b>Total income.....</b>	<b>\$9,863,618 67</b>

## DISBURSEMENTS DURING THE YEAR 1890.

Total amount paid for losses and matured endowments.....	\$3,751,522 38
Cash paid for surrendered policies .....	21,265 41
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	4,019 49
Cash dividends paid to policy-holders .....	22,437 61
Premium notes, loans or liens used in payment of dividends to policy- holders .....	3,890 88
Cash paid to stockholders for interest or dividends.....	70,000 00
Commissions to agents .....	1,494,984 38
Cash paid for salaries of officers.....	221,829 32
Commuting commissions.....	792,162 14
Taxes .....	85,401 96
Salaries and travelling expenses of managers of agencies and agents...	802,526 83
Medical examiners' fees.....	86,235 50
Sundry expenses.....	257,727 34
<b>Total disbursements.....</b>	<b>\$7,614,003 24</b>

## ASSETS.

Cost value of real estate, unencumbered.....	\$1,256,749 32
Loans on bonds and mortgages, first liens, on real estate.....	6,058,125 00
Loans secured by pledge of bonds, stock or other marketable collaterals.	13,500 00
Loans to policy-holders on the Company's policies assigned as collaterals	9,500 00
Premium notes, loans or liens on policies in force.....	115,616 31
Cost value of stocks and bonds owned.....	3,010,595 20
Cash on hand and in banks.....	232,648 47
<b>Total net or ledger assets.....</b>	<b>\$10,696,734 30</b>
Deduct depreciation from cost of assets to bring same to market value.	75,926 05
<b>Total net or ledger assets, less depreciation.....</b>	<b>\$10,620,808 25</b>

## OTHER ASSETS.

Interest due and accrued.....	109,804 97
Rents due and accrued.....	970 50
Market value of real estate over cost.....	8,863 41
Net amount of uncollected and deferred premiums.....	40,725 88
<b>Total assets.....</b>	<b>\$10,781,173 01</b>

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 METROPOLITAN LIFE—*Concluded.*

## LIABILITIES.

*Net re-insurance reserve.....	\$7,663,547 00
Total unsettled claims.....	23,641 50
Unpaid dividends or surplus or other description of profits due policy-holders.....	3,678 47
Premiums paid in advance.....	18,581 93
Special reserve.....	954,984 00
	<hr/>
Total liabilities.....	\$8,664,432 90
	<hr/>
Gross surplus on policy-holders' account.....	\$2,116 740 11
	<hr/> <hr/>

## RISKS AND PREMIUMS.

	No.	Amount.
Number of new policies issued and old policies revived during the year.....	296	
Amount of said policies.....		\$ 321,741 00
Number of policies terminated during the year.....	328	
Total amount terminated.....		385,847 00
Number of policies in force at date.....	3,287	
Net amount of said policies.....		3,922,486 00
		<hr/> <hr/>

\*Computed according to the Combined Experience Table of Mortality, with 4 per cent. interest.

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 THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—RICHARD A. McCURDY.

Secretary—WM. J. EASTON.

Principal Office—32 Nassau Street, New York City.

Attorney in Canada—S. H. EWING.

Head Office in Canada—Montreal.

(Organized or incorporated, 1st February, 1843. Commenced business in Canada, 1st September, 1885.)

A Mutual Company.

## ASSETS IN CANADA.

Bonds, &amp;c., in deposit with Receiver-General:—

	Par value.	Market value.
U. S. 4 per cent. bonds.....	\$ 130,000 00	\$ 158,600 00
City of Guelph, Ont., debentures .....	124,333 33	137,398 00
Province of Nova Scotia 4 per cent. bonds.....	400,000 00	412,791 00
City of Montreal 4 per cent. bonds.....	200,000 00	209,800 00
do registered 4 per cent. stock.....	100,000 00	105,620 00
Dominion of Canada, 4 per cent. bonds .....	125,000 00	132,125 00
City of Ottawa 5 per cent. bonds.....	40,000 00	42,536 00
Total par and market value.....	\$ 1,119,333 33	\$ 1,198,870 00
Carried out at market value.....		\$1,198,870 00
Agents' ledger balances in Canada.....		4,049 07
Gross premiums due and uncollected on Canadian policies in force.....	\$ 27,983 75	
Gross deferred premiums on same.....	27,150 34	
Total outstanding and deferred premiums.....	\$ 55,134 09	
Deduct cost of collection at 10 per cent.....	5,513 41	
Net outstanding and deferred premiums.....		49,620 68
Total assets in Canada.....		\$1,252,539 75

## LIABILITIES IN CANADA.

*Amount computed or estimated to cover the net reserve or re-insurance value of all outstanding policies in Canada.....	\$1,311,609 00
Claims for death losses due and unpaid.....	5,000 00
Total liabilities in Canada.....	\$1,316,609 00

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada .....	\$ 497,251 59
Amount received for annuities.....	32,396 17
Total premium income .....	\$ 529,647 76
Amount received for interest or dividends.....	36,610 53
Total income in Canada .....	\$ 566,258 29

\*Based on the Actuaries' Table, with 4 per cent. interest.

MUTUAL LIFE—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada :—

On account of death claims.....	\$ 86,815 90
On account of matured endowments.....	13,275 31
Net amount paid on account of claims.....	\$ 100,091 21
Amount paid to annuitants.....	2,042 28
Cash paid for surrendered policies.....	7,005 00
Cash dividends paid to Canadian policy-holders.....	5,244 05
Total amount paid to policy-holders in Canada.....	\$ 114,382 54
Cash paid for commissions (payment of current and extinguishment of future).....	114,247 31
Licenses or taxes.....	1,589 40
Office and miscellaneous expenses.....	14,450 00
Total expenditure in Canada.....	\$ 244,669 25

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	968
Amount of said policies.....	\$ 2,740,739 00
Number of policies become claims in Canada during the year.....	36
Amount of said claims.....	105,091 21
Number of policies in force in Canada at date.....	4,608
Amount of said policies.....	\$ 11,829,152 00
Bonus additions.....	232,575 00
Net amount in force, 31st December, 1890.....	12,061,727 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$8,000.90).....	32	\$ 91,815 90
2. By maturity (including bonus additions, \$775.31).....	4	13,275 31
3. By surrender.....	17	31,100 00
(For which cash value has been paid \$7,005.00)		
4. By surrender, \$70,500. (For which paid-up policies have been granted to the amount of \$9,767.00.)		
Difference of amounts carried out.....		60,733 00
5. By lapse (including bonus additions \$800).....	438	1,089,800 00
Total (including bonus additions, \$9,576.21).....	491	\$1,286,724 21

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$206,498).....	4,048	\$10,285,986 00
Policies issued and restored during the year (including bonus additions, \$35,653.21).....	1,078	3,090,992 21
Policies terminated as above (including bonus additions, \$9,576.21).....	491	1,286,724 21

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MUTUAL LIFE—*Continued.*

Policies cancelled....	27	28,527 00
Policies in force at date of statement (including bonus additions, \$232,575).....	4,608	12,061,727 00

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Number of insured lives—No return.

Subscribed and sworn to, 25th February, 1891, by

FAYETTE BROWN,  
*Manager.*

(Received, 26th February, 1891.)

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GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR.

Total premium income .....	\$ 27,063,083 07
Received for interest and dividends .....	6,264,753 21
do rents .....	658,356 63
do profits on bonds or stocks sold, Contingent Guarantee Account .....	992,585 78
Total income.....	\$ 34,978,778 69

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and matured endowments.....	\$ 10,253,250 67
Cash paid to annuitants .....	123,971 89
Cash paid for surrendered policies and additions.....	3,832,385 22
Cash dividends paid policy-holders.....	2,763,592 27
Commission to agents.....	4,552,412 81
Paid for general expenses, &c.....	2,655,203 22
Total disbursements.....	\$ 24,180,816 08

ASSETS.

Real estate, unencumbered.....	\$ 13,483,093 14
Loans on bond and mortgage, first liens on real estate.....	63,046,138 58
Loans on collaterals.....	8,624,400 00
Book value of stocks and bonds.....	51,311,631 54
Cash on hand and in banks .....	3,556,441 59
Suspense account.....	27,979 32
Miscellaneous investments .....	97,931 03
Agents' ledger balances.....	94,921 76
Total net or ledger assets .....	\$140,242,536 96



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MUTUAL LIFE—*Concluded.*

## OTHER ASSETS.

Interest due and accrued.....	983,797 89
Rents due and accrued.....	74,880 68
Market value of stocks and bonds over book value. ....	2,617,819 96
Net amount of uncollected and deferred premiums.....	3,235,925 71
	<hr/>
Total assets.....	\$147,154,961 20
Deduct items not admitted.....	868,017 25
	<hr/>
Total net assets .....	\$146,286,943 95
	<hr/> <hr/>

## LIABILITIES.

*Net re-insurance reserve.....	\$136,053,198 00
Total policy claims.....	436,294 68
Premiums paid in advance.....	69,065 14
Non-forfeiture clause in policies.....	65,000 00
	<hr/>
Total liabilities on policy-holders' account.....	\$136,623,557 82
	<hr/>
Gross surplus on policy-holders' account.....	\$ 9,870,622 13
	<hr/> <hr/>

## MISCELLANEOUS.

Number of policies issued during the year.....	46,540
Amount of policies issued.....	\$147,495,601 00
Number of policies terminated.....	25,511
Amount of said policies.....	89,164,128 00
Number of policies in force at date.....	205,564
Amount of policies in force (including bonus additions)	638,041,180 00
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Subscribed and sworn to, by

ISAAC F. LLOYD,  
2nd Vice-President.

F. SCHROEDER,  
Asst.-Secretary.

NEW YORK, 19th February, 1891,

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\*Computed by New York State Insurance Department according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. interest.

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 THE NATIONAL LIFE INSURANCE COMPANY OF U.S. OF AMERICA.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—VAN H. HIGGINS.*Secretary*—J. H. NITCHIE.*Principal Office*—Washington, D.C.*Agent in Canada*—CHARLES POWIS.*Head Office in Canada*—Hamilton, Ont.

(Organized or incorporated, 25th July, 1868. Commenced business in Canada, 11th June, 1876.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$1,000,000 00

## ASSETS IN CANADA.

Cash in Bank of Montreal, in deposit with Receiver-General .....	\$ 110,000 00
Gross deferred premiums on Canadian policies in force .....	\$ 256 99
Deduct cost of collection, at 10 per cent .....	25 70
Net deferred premiums.....	231 29
Total assets in Canada .....	\$ 110,231 29

## LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada .....	\$ 79,559 56
Claims for death losses adjusted but not due.....	629 00
Claims for matured endowments due and unpaid .....	134 00
Total net liabilities to policy-holders in Canada.....	\$ 80,322 56

## INCOME IN CANADA.

Premiums received in cash during the year on life policies in Canada..\$ 2,884 25

## EXPENDITURE IN CANADA.

Net amount paid on account of death claims.....	\$ 2,464 29
Paid for matured endowments.....	8,400 00
Amount paid for surrendered policies .....	785 00
Total net amount paid to policy-holders in Canada.....	\$ 11,649 29
Cash paid for salaries of officials in Canada.....	10 00
Cash paid for licenses, taxes, &c .....	7 94
Total expenditure in Canada .....	\$ 11,667 23

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 \*Reserve based upon Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent. interest computed by the Department.

NATIONAL LIFE—*Continued.*

## MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year....	9	
Amount of said claims.....		\$ 10,666 00
Number of policies in force in Canada at 31st December, 1890....	182	
Amount of said policies.....		\$ 181,409 00
Return premium policies not yet full paid . . . . .		2,805 00
Total net amount in force at 31st December, 1890.		<u>\$ 184,214 00</u>

## Number and amount of policies terminated during the year in Canada :--

	No.	Amount.
1. By death.....	3	\$ 2,129 00
2. By maturity.....	6	8,534 00
3. By surrender . . . . .	5	4,090 00
(For which cash value has been paid, \$785.00.)		
4. lapse.....	1	1,000 00
Total.....	15	<u>\$ 15,753 00</u>

	No.	Amount.
Policies in force at beginning of year.....	197	\$ 194,660 00
do increased during the year .....		2,502 00
do terminated as above during the year.....	15	15,753 00
do in force at date of statement (including \$2,805, return premiums not yet full paid.).....	182	<u>184,214 00</u>

Number of insured lives at beginning of year.....	179
do deaths during the year.....	3
do insured whose policies have been terminated otherwise than by death .....	11
do insured lives at date of statement.....	<u>165</u>

Subscribed and sworn to, 24th February, 1891, by

J. H. NITCHIE,  
*Secretary.*

(Received 27th February, 1891.)

## GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(As furnished to the Commissioners of the District of Columbia.)*

## INCOME.

Total premium income.....	\$ 30,394 57
Cash received for interest, and other receipts.....	166,562 19
Total income.....	<u>\$ 196,956 76</u>

## DISBURSEMENTS.

Total amount paid for losses and matured endowments.....	\$ 101,137 67
General expenses, and other disbursements.....	188,118 62
Total disbursements.....	<u>\$ 289,256 29</u>

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 NATIONAL LIFE—*Concluded.*

## ASSETS.

Real estate.....	\$ 1,190,860 34
Loans on bond and mortgages on real estate.....	305,524 57
Loans secured by pledge of bonds, stocks or other marketable collaterals	125,000 00
Premium notes, loans or liens on policies in force.....	6,767 55
Market value of bonds or stocks owned..	473,154 32
Cash on hand and in banks.....	22,637 43
Bills receivable.....	11,500 00
Contracts for the sale of real estate.....	39,050 47
Ledger balances.....	23,487 06
Interest and rents, due and accrued.....	15 458 30
Deferred and uncollected premiums (net).....	2,688 49
<b>Total .....</b>	<b>\$ 2,216,128 53</b>

## LIABILITIES.

*Net re-insurance reserve.....	\$ 1,079,796 00
Total unsettled claims.....	22,673 50
Other liability.....	13,632 37
<b>Total liabilities on policy-holders' account.....</b>	<b>\$ 1,116,101 87</b>
Gross surplus on policy-holders' account.....	\$ 1,100,026 66
Capital stock paid up.....	1,000,000 00

Subscribed and sworn to, 24th February, 1891, by

VAN. H. HIGGINS,  
*President.*

J. H. NITCHIE,  
*Secretary.*

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\* Computed according to the American Table of Mortality, with 4½ per cent. interest.

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 THE NEW YORK LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—W. H. BEERS. | *Vice-President*—HY. TUCK.  
*Actuary*—RUFUS W. WEEKS. | *2nd Vice-President*—A. H. WELCH.  
*Principal Office*—346 and 348 Broadway, N.Y.  
*Attorney in Canada*—F.W. CAMPBELL, M.D. | *Head Office in Canada*—Montreal.  
*Superintendent*—DAVID BURKE.

(Organized or incorporated, 1841. Commenced business in Canada about 1868.)

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 A purely Mutual Company—No Capital.
 

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## ASSETS IN CANADA.

Real estate—Stone building, corner of Place D'Armes Square and St. James St., Montreal (free of encumbrance).....	\$	789,509	33
Amount secured by way of loans on real estate by bond or mortgage first liens.....		175,000	00
Premium obligations on Canadian policies in force.....		1,387	98
Stocks, bonds or debentures deposited with the Receiver-General, viz:—			
	Par value.	Market value.	
United States 4 per cent. consols.....	\$ 100,000 00	\$ 120,285 00	
Canadian Pacific 5 per cent. R.R. bonds.....	993,000 00	1,092,300 00	
City of Ottawa debentures.....	100,000 00	109,117 70	
Province of Quebec 5 per cent. bonds.....	80,000 00	88,576 25	
	<u>\$1,273,000 00</u>	<u>\$1,410,278 95</u>	
Carried out at market value.....		1,410,278	95
Cash in Bank of Montreal.....		87,385	88
Agents' ledger balances in Canada.....		770	30
Interest accrued.....		13,495	84
Gross premiums due and uncollected on Canadian policies in force.....	\$	35,689	84
Gross deferred premiums on same.....		46,663	00
	<u>\$</u>	<u>82,352</u>	<u>84</u>
Deduct cost of collections at 10 per cent.....		8,235	28
Net outstanding and deferred premiums (\$70,647.53 of which belong to policies issued subsequent to 31st of March, 1878).....		74,117	56
Total assets in Canada.....	<u>\$</u>	<u>2,551,945</u>	<u>84</u>

## LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount computed or estimated to cover the net reserve on all outstanding policies and bonus additions in Canada.....	\$	739,249	00
Amount of policies become claims, viz:—			
Deaths losses, unadjusted but not resisted.....	\$	2,668	58
Matured endowments, due and unpaid.....		901	20
Total death claims and matured endowments.....		3,569	78
Total net liabilities to said policy-holders in Canada... ..	<u>\$</u>	<u>742,818</u>	<u>78</u>

\* Based on Institute of Actuaries, H.M. Table, 4½ per cent. interest.

NEW YORK LIFE—*Continued.*

## LIABILITIES IN CANADA.

*Under Policies issued subsequent to 31st March, 1878.*

*Amount computed or estimated to cover the net reserve on all out- standing policies and bonus additions in Canada.....	\$1,441,188 00
Claims for death losses unadjusted but not resisted ....	23,042 00
Annuity claims due and unpaid.....	75 45
<b>Total net liabilities to said policy-holders in Canada.....</b>	<b>\$1,464,305 45</b>
<b>Total net liabilities to all policy-holders in Canada.....</b>	<b>\$2,207,124 23</b>

## INCOME IN CANADA.

Cash received for premiums during the year in Canada.....	\$ 665,665 05
Premium obligations taken in part payment of premiums.....	588 00
Consideration for annuities granted.....	25,968 80
<b>Total net premium income.....</b>	<b>\$ 692,221 85</b>
Amount received for interest and dividends.....	53,087 00
<b>Total income in Canada.....</b>	<b>\$ 745,308 85</b>

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—

On account of death claims.....	\$ 161,133 51
On account of matured endowments.....	22,727 28
<b>Net amount paid on account of claims.....</b>	<b>\$ 183,860 79</b>
Cash paid to annuitants.....	7,019 13
Cash paid for surrendered policies.....	38,495 38
Cash dividends or bonuses paid to policy-holders or applied in reduction of premiums.....	35,181 79
<b>Total net amount paid to policy-holders in Canada.....</b>	<b>\$ 264,557 09</b>
Cash paid for commissions and salaries.....	114,891 04
Cash paid for licenses, taxes, fees or fines.....	1,280 06
Miscellaneous payments, viz.:—Travelling expenses, rent, printing, stationery, postage, etc.....	18,301 55
<b>Total expenditure in Canada.....</b>	<b>\$ 399,029 74</b>

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 806 08
do received during the year.....	588 00
<b>Total.....</b>	<b>\$ 1,394 08</b>
Amount of obligations used in payment of dividends to policy-holders.....	6 10
<b>Balance—note assets at end of year.....</b>	<b>\$ 1,387 98</b>

\*H. M. Table, 4½ per cent. interest.

## NEW YORK LIFE—Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,446	
Amount of said policies.....		\$ 3,070,250 00
Number of policies become claims in Canada during the year.....	81	
Amount of said claims.....		170,625 00
Number of policies in force in Canada at date.....	6,382	
Amount of said policies.....		\$ 15,787,551 00
Bonus additions.....		92,496 00
Total amount in force 31st December, 1890.....		<u>15,880,047 00</u>

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (not including bonus additions, \$2,481).....	60	\$ 146,361 00
2. By maturity (not including bonus additions, \$2,268) ..	21	19,515 00
3. By expiry.....	1	2,000 00
4. By surrender.....	60	161,255 00
(For which cash value has been paid, \$38,495.38.)		
5. By surrender, \$128,200.		
(For which paid-up policies have been granted to amount of \$23,450.)		
Difference of amounts carried out.....		104,750 00
6. By lapse.....	478	865,814 00
Total (including bonus additions).....	620	<u>\$ 1,299,695 00</u>

	No.	Amount.
Policies in force at beginning of year (not including \$88,587 bonus additions) corrected.....	5,648	\$14,227,796 00
Policies issued during the year.....	1,897	4,153,450 00
Policies terminated as above (not including bonuses).....	620	1,299,695 00
Policies not taken.....	543	1,294,000 00
Policies in force at date of statement (not including bonus additions, \$92,496).....	6,382	<u>15,787,551 00</u>

Number of insured lives—No return.

## DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount
Policies in force at beginning of year (not including bonus additions, \$8,224.).....	4,807	\$12,484,119 00
Policies issued during the year.....	1,897	4,153,450 00
Policies terminated as above.....	541	1,119,420 00
Policies not taken.....	543	1,294,000 00
Policies in force at date of statement (not including bonus additions, \$12,057.).....	5,620	<u>14,224,149 00</u>

Subscribed and sworn to, 2nd March, 1891 by

DAVID BURKE.

(Received, 4th March, 1891.)

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 NEW YORK LIFE—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(As returned to the Superintendent of Insurance, State of New York.)

## INCOME DURING THE YEAR 1890.

Total net premium income.....	\$ 26,587,290 04
Received for interest.....	4,526,290 16
Received for rent.....	346,356 62
Received as discount on claims paid in advance.....	23,765 08
<b>Total income.....</b>	<b>\$ 31,483,701 90</b>

## DISBURSEMENTS DURING THE YEAR 1890.

Total amount paid for losses and matured endowments.....	\$ 7,078,272 48
Cash paid to annuitants.....	1,274,499 70
Cash paid for surrendered policies.....	2,642,011 63
Premium notes, loans or liens, used in purchase of surrendered policies and voided by lapse.....	21,552 36
Cash dividends paid to policy-holders.....	2,262,206 84
Premium notes used in payment of dividends to policy-holders.....	1,001 01
Cash paid for commissions to agents (including advanced and commuted commissions).....	4,266,590 26
Miscellaneous expenses.....	2,415,729 22
<b>Total disbursements.....</b>	<b>\$ 19,961,863 50</b>

## ASSETS.

Cost value of real estate unencumbered.....	\$ 14,341,917 35
Loans on bond and mortgage, first liens, on real estate.....	19,446,083 13
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	4,168,000 00
Cost value of bonds and stocks owned.....	63,867,546 16
Cash on hand and in banks.....	6,348,924 46
Premium notes on existing policies.....	431,108 71
Agents' balances.....	195,812 91
<b>Total net assets.....</b>	<b>\$108,799,392 72</b>

## OTHER ASSETS.

Interest due and accrued.....	467,241 03
Rents due and accrued.....	7,582 49
Market value of bonds and stocks over cost.....	3,383,438 58
Net amount of uncollected and deferred premiums.....	2,632,124 12

Total assets (including items not admitted, \$195,812.91). **\$115,289,778 94**



NEW YORK LIFE—*Concluded*

## LIABILITIES.

* Net re-insurance reserve .....	\$ 98,929,864 00
Total unsettled policy claims.....	1,040,394 58
Premiums paid in advance.....	54,660 53
<b>Total liabilities .....</b>	<b>\$100,024,919 11</b>
 Gross surplus on policy-holders' account.....	 \$ 15,059,046 92
(Estimated as belonging to tontine policy-holders.....)	\$ 8,670,539 50)
(Estimated as belonging to other than tontine policy-holders .....	6,398,507 42)

## RISKS AND PREMIUMS.

Number of new policies issued during the year .....	45,524
Amount of said policies.....	\$154,666,700 00
Number of policies terminated during the year .....	22,666
Total amount terminated.....	85,839,309 00
Number of policies in force at date of statement.....	173,469
Net amount of said policies.....	569,338,726 00

Subscribed and sworn to, by

WILLIAM H. BEERS,  
*President.*  
RUFUS W. WEEKS,  
*Actuary.*

New York, 28th February, 1891.

\* Computed according to the Combined Experience Table of Mortality, with 4 per cent. interest.

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**THE NORTH AMERICAN LIFE ASSURANCE COMPANY.**


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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—  
 HON. ALEX. MACKENZIE, M.P. | *Managing Director and Agent—*  
 WILLIAM McCABE, LL.B., F.I.A.

*Secretary—*LEOPOLD GOLDMAN, A.L.A.*Head Office—*Toronto, Ontario.

(Incorporated 15th May, 1879. Organized and commenced business in Canada, 10th January, 1881.)

**CAPITAL.**

Amount of guarantee fund authorized and subscribed for..	\$ 300,000 00
Amount paid up in cash .....	60,000 00

*(For list of Guarantors, see Appendix.)***ASSETS AS PER LEDGER ACCOUNTS.**

Value of real estate held by the company.....	\$ 4,556 00
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	690,530 16
Amount of loans secured by bonds, stocks, or other marketable collat- erals, viz.....	46,530 00

	Par value.	Market value.	Amount loaned.
Manitoba and North-West Loan Company.....	\$14,500 00	\$14,500 00	\$46,530 00
Federal Bank of Canada.....	5,000 00	2,800 00	
Accident Insurance Co. of North America.....	2,000 00	2,000 00	
British Canadian Loan and Investment Co.....	7,100 00	8,094 00	
Land Security Co.....	20,700 00	49,680 00	
National Investment Co.....	2,000 00	2,060 00	
	<u>\$51,300 00</u>	<u>\$79,134 00</u>	<u>\$46,530 00</u>

Amount of loans as above on which interest has not been paid within one year previous to statement, \$10,976.43.

Amount of loans made to policy-holders on the company's policies, assigned as collaterals..... 19,887 35

Stocks and bonds owned by the Company:—

	Par value.	Cost value.
*Longueuil Water Works bonds.....	\$ 18,400 00	\$ 18,400 00
*County of Oxford bonds.....	4,000 00	4,152 00
*Township of Pickering.....	4,690 02	4,690 02
*Township of Malahide.....	400 00	400 00
*Village of Tiverton.....	1,500 00	1,500 00
*Village of Ayr.....	8,000 00	7,880 00
Town of Palmerston.....	2,690 70	2,780 70
*Township of Uxbridge.....	19,000 00	21,945 00
City of Hamilton.....	2,416 04	2,416 04
Town of Ingersoll.....	1,837 72	1,837 72
*Town of Thornbury.....	2,000 00	2,000 00
Township of Chaffey.....	898 95	930 95
City of Hamilton.....	1,847 48	1,847 48
Township of York bonds.....	8,677 00	9,082 87
City of Toronto bonds.....	2,800 00	2,940 00
Village of Tiverton bonds.....	1,500 00	1,607 21
Land Security Company, bonds.....	45,000 00	45,000 00
Total par and cost value .....	<u>\$ 125,657 91</u>	<u>\$ 129,409 99</u>

\* Bonds in deposit with Receiver-General; and also \$2,700 of the Town of Palmerston.

## NORTH AMERICAN LIFE—Continued.

Carried out at cost.....	\$ 129,409 99
Cash at head office.....	1,908 36
Cash at branch offices.....	150 00
Cash in banks, viz. :—	
Imperial Bank, Toronto.....	\$ 2,701 49
Union Bank of Canada, Toronto.....	15,603 20
People's Bank, Halifax.....	302 28
Jacques Cartier Bank, Montreal.....	560 36
Traders' Bank of Canada, Toronto.....	5,256 89
Union Bank of Canada, Winnipeg.....	1,421 09
Total.....	25,845 31
Bills receivable.....	440 00
Agents' ledger balances.....	222 79
Furniture.....	2,441 59
Reversions.....	30,020 10
Fire premiums paid on account of mortgagors, &c.....	516 20
Total.....	\$ 952,457 85

## OTHER ASSETS.

Interest due.....	\$ 2,490 14
do accrued.....	11,467 29
Total carried out.....	13,957 43
Short date notes for premiums on policies in force.....	\$ 41,675 31
Gross premiums due and uncollected on policies in force.....	10,420 25
Gross deferred premiums on same.....	23,359 73
Total outstanding and deferred premiums.....	\$ 75,455 29
Deduct cost of collection, at 10 per cent. on outstanding and deferred premiums and for bills receivable for premiums.....	7,545 53
Total outstanding and deferred premiums.....	67,909 76
Total assets.....	\$1,034,325 0½

## LIABILITIES.

* Amount computed to cover the net present value of all policies and annuities in force.....	\$854,194 00
Deduct value of policies re-insured in other companies.....	25,018 00
Net re-insurance reserve.....	\$ 829,176 00
Claims for death losses due and unpaid.....	13,000 00
† Claims for deaths losses resisted, not in suit.....	1,000 00
Due on account of general expenses and other liabilities, including dividend of \$2,400 payable 1st January, 1891, and \$564.77 for premiums paid in advance.....	4,000 00
Total liabilities.....	\$ 847,176 00
Surplus on policy-holders' account.....	\$ 187,149 04
Guarantee fund.....	60,000 00
Surplus above all liabilities and guarantee fund.....	\$ 127,149 04

\* Based on Mortality Experience H. M. Table, interest at 4½ per cent. Institute of Actuaries of Great Britain and Ireland.

† Promissory note given for first premium was not paid when due. Thereafter insured died, having agreed in application, embodied in policy, that on such failure to pay, the policy became null and void.

NORTH AMERICAN LIFE—*Continued.*

## INCOME DURING THE YEAR.

Cash received for premiums, (including \$564.77 for premiums paid in advance).....	\$ 314,299 80
Cash received for annuities.....	2,000 00
<b>Total</b> .....	<b>\$ 316,299 80</b>
Deduct premiums paid to other companies for re-insurance.....	12,217 63
<b>Net premium income</b> ,.....	<b>\$ 304,082 17</b>
Amount received for interest or dividends.....	50,518 81
<b>Total income</b> .....	<b>\$ 354,600 98</b>

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses (of this amount \$5,175 accrued in previous years) ...	\$40,924 33
(Of this \$317.66 is for industrial.)	
<b>Net amount paid for death claims</b> .....	<b>\$ 40,924 33</b>
<b>Net amount paid for matured endowments</b> .....	<b>3,000 00</b>
<b>Total paid for death claims and matured endowments</b> .....	<b>\$ 43,924 33</b>
Mortuary additions to death claims.....	406 30
Cash paid to annuitants.....	3,535 22
Cash paid for surrendered policies.....	2,875 95
Cash paid to guarantors for interest on guarantee fund paid-up, at 8 per cent. per annum.....	4,800 00
Commissions, salaries and other expenses of officials.....	69,749 00
Taxes, licenses, fees or fines, and rent.....	3,461 92
Other expenditures, viz.: — Medical fees, \$5,704.25; advertising, \$3,687.74; exchange, \$402.60; general expenses, \$1,208.10; postage, \$1,481.31; printing and stationery, \$1,961.58; legal expenses, \$911.65; furniture, \$117.00; commission on loans, \$1,308.70; insurance papers, &c., \$80.50; written off agents' balances, \$381.54...	17,244 97
<b>Total expenditure</b> .....	<b>\$ 145,997 69</b>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,533
Amount of said policies.....	\$2,284,743 00
Number of policies become claims in Canada during the year.....	40
Amount of said claims.....	51,749 33
(Of these, 4, for \$317.66, were industrial policies.)	
Number of policies in force in Canada at date—General.....	6,036
do do Industrial.....	143
Amount of said policies—General.....	\$10,057,061 00
do do Industrial.....	19,493 00
	\$10,076,554 00
Amount of said policies re-insured in other licensed companies in Canada ..	566,941 00
<b>Net amount in force on 31st December, 1890</b> .....	<b>9,509,613 00</b>

NORTH AMERICAN LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including 4 industrial policies for \$317.66).	39	\$ 48,749 33
2. By maturity.....	1	3,000 00
3. By surrender—		
General .....	64	\$ 80,488 00
Industrial .....	4	915 00
	68	81,403 00
(For which cash value has been paid, \$2,875.95.)		
4. By surrender, 20, for \$26,500. (For which paid-up policies have been granted to amount of \$5,100.)		
Difference of amounts carried out .....		21,400 00
5. By lapse—		
General .....	569	\$ 865,500 00
Industrial .....	8	280 34
	577	865,780 34
	685	\$1,020,332 67

Policies in force at beginning of year:—

	No.	Amount.
General .....	5,340	\$ 9,047,999 00
Industrial.....	157	20,863 00
	5,497	\$9,068,862 00
Policies issued during the year—General .....	1,599	2,380,743 00
Policies terminated as above.....	685	1,020,332 67
Policies terminated by change .....		15,000 00
Policies not taken of this and last year's issue.....	232	337,718 33
Policies in force at date of statement (including 143 Industrial for \$19,493.) .....	6,179	10,076,554 00
Number of insured lives at beginning of year .....	5,223	
Number of new insurers during the year .....	1,586	
Number of deaths during the year among the insured .....	38	
Number of insured whose policies have been terminated during the year otherwise than by death.....	829	
Number of insured lives at date of statement.....	5,942	

Subscribed and sworn to, 1st January, 1891, by

A. MACKENZIE,  
*President.*L. GOLDMAN,  
*Secretary.*

(Received, 3rd January, 1891.)

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 THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1890.

*President—*

His Grace the DUKE OF ROXBURGHE. |

*Chairman—*DAVID DAVIDSON.*Principal Offices—*Edinburgh and London.*Managing Director in Canada—*

THOS. DAVIDSON. |

*Head Office in Canada—*Montreal.

(Organized and incorporated, 1809. Commenced business in Canada, 1862.)

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 CAPITAL.
 

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(See *Fire Statement*.)(For *Assets in Canada*, see *Fire Statement*.)

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 LIABILITIES IN CANADA.
 

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*Under Policies issued previous to 31st March, 1878.*

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 295,000 00
Claims for death losses unadjusted but not resisted (including bonus additions, \$410.96).....	1,610 96
Total net liabilities to said policy-holders in Canada.....	\$ 296,610 96

*Under Policies issued subsequent to 31st March, 1878.*

*Amount estimated to cover the net reserve on all outstanding policies in Canada (\$320,000 of which is on account of the Scottish Provincial Insurance Co).....	\$ 350,000 00
Claims for death losses, unadjusted but not resisted (Scottish Provincial)	2,825 77
Due on account of general expenses in Canada.....	781 62
Total net liabilities to said policy-holders in Canada.....	\$ 353,607 39
Total liability to all policy-holders in Canada.....	\$ 650,218 35

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 INCOME IN CANADA.
 

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Amount of premiums received in cash during the year on life policies in Canada (including Scottish Provincial premiums, \$16,916.28)...	\$ 41,754 59
Total net premium income.....	\$ 41,755 59

\*Estimated by the Department, Institute of Actuaries' Table, with 4½ per cent. interest.

NORTH BRITISH AND MERCANTILE—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz :—

On account of death claims (including \$8,673.07 bonus additions)..... \$ 65,140 50  
 (Including Scottish Provincial claims, \$20,019.56 and bonuses \$2,931.97)

Total amount paid for claims in Canada .....	\$ 65,140 50
(Of this amount \$2,262.93 North British and \$3,154.22 Scottish Provincial accrued in previous year.)	
Amount paid for surrendered policies (Scottish Provincial).....	336 85
Amount paid to policy-holders for surrendered bonuses.....	310 31
Ex gratia allowance for policy lapsed in 1889.....	216 08
<b>Total net amount paid to policy-holders in Canada.....</b>	<b>\$ 66,003 74</b>
Cash paid for commissions, salaries and other expenses of officials (including Scottish Provincial, \$911.39).....	3,080 29
Cash paid for taxes, licenses, fees or fines.....	50 00
Micellaneous payments, viz :—Postages, telegrams, stationery, printing, &c., \$245.53; medical fees, \$83.50; proportion of general expenses payable by life branch, \$1,500; law expenses, \$106.00; auditor's fee, \$50 (including \$300.37 Scottish Provincial).....	1,985 08
<b>Total expenditure in Canada.....</b>	<b>\$ 71,119 11</b>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	13	
Amount of said policies.....		\$ 83,000 00
Add Scottish Provincial policies (including bonuses, \$122,901.26).		716,623 67
Number of policies become claims in Canada during the year... 20		
Amount of said claims (including \$5,889.13, bonus additions) ... (Including 10 claims of Scottish Provincial for \$22,623.08.)		64,261 58
Number of policies in force in Canada at date (including 373 Scottish Provincial policies).....	655	
Amount of said policies (including Scottish Provincial policies, \$572,544.63).....		\$1,313,046 39
Bonus additions (including Scottish Provincial bonuses, \$119,969.29)....		224,303 30
<b>Total amount of policies in force, 30th November, 1890.....</b>		<b>1,537,349 69</b>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$8,821.10).....	20	\$ 64,261 58
(Including 10 Scottish Provincial policies for \$19,691.11, and bonuses thereon \$2,931.97)		
2. By surrender (Scottish Provincial policies, including bonus additions, \$503.55).....	2	1,990 22
(For which cash value has been paid, \$310.31)		
3. By lapse (including \$317.69 bonuses).....	4	10,817 69
<b>Total (including bonus additions, \$9,642.34).....</b>	<b>26</b>	<b>\$ 77,069 49</b>

NORTH BRITISH AND MERCANTILE—*Continued.*

	No.	Amount.
*Policies in force at beginning of year (inclusive of bonuses, \$232,716.83).....	667	\$1,525,323 70
Policies issued during the year (including bonuses, \$1,228.81).	13	84,228 81
Policy revived.....	1	4,866 67
Policies terminated as above and by change to paid-up policies (inclusive of bonuses, \$9,642.34).....	26	77,069 49
Policies in force at date of statement (inclusive of bonuses, \$224,303.30).....	655	1,537,349 69

\*Including the business of the Scottish Provincial Insurance Company.

*Number of insured lives at beginning of year. ....	259
Number of new insurers during the year (including 1 revived).	15
Number of deaths during the year among insured.....	10
Number of insured whose policies have been terminated during the year otherwise than by death.....	4
Number of insured lives at date of statement.....	260

## DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonus additions, \$4,494.55).....	75	\$ 215,184 25
Policies issued during the year.....	13	83,000 00
Policies terminated as above (inclusive of bonus additions, \$25.31)	3	9,046 21
Policies in force at date of statement (inclusive of bonus additions, \$4,469.24).....	85	289,138 04

Subscribed and sworn to, 13th March, 1891, by

THOS. DAVIDSON,  
*Managing Director.*

(Received, 16th March, 1891.)

\*Not including insured lives of the Scottish Provincial Insurance Co.



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 NORTH BRITISH AND MERCANTILE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(Abstracted from the Directors' report, Edinburgh, Scotland, 29th April, 1891.)*

## FIRE BUSINESS.

	£	s.	d.
In 1890 the premiums received amounted to.....	1,687,743	16	3
Deduct re-insurances. ....	298,586	4	4
Net premiums.....	£1,389,157	11	11
During 1889 the premiums received amounted to.....	£ 1,549,203	16	5
Deduct re-insurances.....	279,172	15	1
Net premiums.....	1,270,031	1	4

The net losses by fire have amounted to the sum of £810,687 8s. 5d., which includes a full estimate of all claims that had arisen prior to 31st December, 1890.

After setting aside, as usual, one-third of the net premiums of the year, to provide for liabilities on current policies, the balance at the credit of profit and loss account for 1890, amounts to £246,407 2s. 2d. This includes the unappropriated balance of £48,226 1s. 4d. brought forward from 1889.

At this quinquennial period it is interesting to contrast the results of the fire business for the last five years with the results for the preceding five years. During the five years ending 31st December, 1885, the net premiums received amounted to £5,415,545 12s. 11d., and the net losses to £3,295,579 6s. 5d., the loss rate being 60·9 per cent.

During the period from 31st December, 1885, to 31st December, 1890, the net premiums and losses were as follows:—

Year.	Premiums.	Losses.
1886.....	£1,142,730 1 6	£617,184 0 1
1887.....	1,189,926 8 5	667,020 17 7
1888.....	1,282,254 19 9	736,272 1 10
1889.....	1,270,031 1 4	710,801 16 2
1890.....	1,389,157 11 11	810,687 8 5
	£6,274,100 2 11	£3,541,966 4 1

the loss rate being 56·5 per cent.

NORTH BRITISH AND MERCANTILE—Continued.

REVENUE ACCOUNTS—FIRE AND GENERAL ACCOUNT.

	£	s.	d.
I. Fire Insurance fund per last report, Appendix No. 1.			
Reserve	2,402,626	19	1
Premium reserve	0	0	0
Dividend reserve	484,400	17	9
Profit and loss	100,000	0	0
	318,226	1	4
	<u>£2,402,626</u>	<u>19</u>	<u>1</u>
II. Revenue of 1890	1,495,818	6	10
Premiums, less re-insurances	£1,389,157	11	11
Interest and dividends, less income tax deducted therefrom	106,468	7	5
Transfer fees	192	7	6
	<u>£1,495,818</u>	<u>6</u>	<u>10</u>
III. Income tax	10,615	12	4
Amount unexhausted of sum set aside to meet income tax under appeal, and expenses	£ 5,801	12	4
Amount now charged to annuity branch	4,814	0	0
	<u>£10,615</u>	<u>12</u>	<u>4</u>
	<u>£3,909,060</u>	<u>18</u>	<u>3</u>
I. Dividend and bonus paid—			
Dividend and bonus on shares, due May and November, 1890	220,000	0	0
Charges against revenue of 1890	1,279,601	5	6
Fire losses, less recovered under re-insurances	£810,687	8	5
Commission	£242,993	4	6
Expenses of management	221,171	0	3*
Superannuation fund	1,000	0	0
Income tax paid to Government, 1890-91	2,614	16	0
Irrecoverable balances	1,134	16	4
	<u>£1,279,601</u>	<u>5</u>	<u>6</u>
III. Balance of fire fund at 31st December, 1890	2,409,459	12	9
Reserve	£1,550,000	0	0
Premium reserve	463,032	10	7
Dividend reserve	150,000	0	0
Profit and loss	246,407	2	2
	<u>£2,409,459</u>	<u>12</u>	<u>9</u>
	<u>£3,909,060</u>	<u>18</u>	<u>3</u>

\* NOTE I.

	£	s.	d.
Salaries and directors' fees at home and abroad	141,455	13	5
Rents, taxes and sundry office expenses	47,011	7	11
Agents' charges and travelling expenses	24,071	2	9
Books, advertising, postages, telegrams, &c.	34,763	7	4
Law expenses	1,417	9	1
Salvage corps, &c.	6,093	1	0
	<u>£254,812</u>	<u>1</u>	<u>6</u>
Deduct—Applicable to the life department for salaries, &c.	33,641	1	3
	<u>£221,171</u>	<u>0</u>	<u>3</u>

NORTH BRITISH AND MERCANTILE—Continued.

LIFE BUSINESS.

During the year 1890 there were issued 5,317 policies, assuring £2,365,376, the new premiums on which amount to £83,028 3s. 0d. In 1889 the number of policies was 1,217, the sums assured were £1,013,054, and the new premiums were £41,383 13s. 2d.

The net amount insured in 1890, after deducting sums re-insured, was £2,247,022; and the new premiums, after deducting those paid to the re-insuring offices, were £78,752. The net amount insured in 1889 was £903,916, and the new net premiums were £36,441 9s. 4d.

The income of the Life Branch from premiums and interest for the year 1890 amounted to £725,625 10s. 1d.

During the year 1890, 524 deaths, by which 632 policies emerged, were proved, and 46 endowments matured. The sums which thus became payable amounted, with bonus additions, after deducting re-assurances, to the sum of £459,485 1s. 11d.

It will be seen from the balance sheet annexed that the life assurance fund now amounts to £5,737,387 14s. 3d., the increase during the year being £177,513 6s. 0d.

ANNUITY BUSINESS.

In the annuity branch 343 bonds were issued, securing the sum of £20,573 8s. 3d. yearly of immediate annuities, £660 yearly of survivorship annuities, and £330 8s. 0d. of deferred annuities, for which the company received the sum of £216,985 16s. 7d. by single payment, and £236 5s. 4d. by annual premium. In 1889 the number of bonds was 319, securing the sum of £21,701 11s. 3d. of immediate annuities, £230 yearly of survivorship annuities, and £81 16s. 6d. of deferred annuities, for which the company received the sum of £239,518 0s. 4d. by single payment, and £106 0s. 7d. by annual premium.

QUINQUENNIAL INVESTIGATION.

In making the investigation for the quinquennial period ending 31st December, 1890, the directors have adopted for all policies the pure premium system of valuation, which renders it impossible to forestall future profits, or any part of the premium which falls to be reserved for future expenses. They have taken as the basis of valuation the H. M. Table of the Institute of Actuaries, with interest at 3½ per cent. This is the same basis as that adopted at the valuation at 31st December, 1885.

From the report of the Actuaries, appended hereto, it will be seen that the value of the company's liability under the life policies subsisting at 31st December, 1890, including the value of bonuses declared at 31st December, 1885, amounted to .....£ 5,178,009 0 0

To which add—  
 Special reserve on account of Indian exchange ..... 18,000 0 0  
 Claims intimated, but not proved ..... 2,517 0 0  
 Total net liability ..... £ 5,198,526 0 0

The assets of the Life Branch were.....£ 5,737,387 14 3  
 Add foreign premiums due in December..... 1,668 10 6

£ 5,739,056 4 9  
 Deduct liabilities as above..... 5,198,526 0 0

Surplus .....£ 540,530 4 9  
 Of this sum it is proposed to carry forward..... 7,481 14 4

Leaving .....£ 533,048 10 5  
 Add sum paid during the quinquennium in prospective bonuses.... 28,566 13 11

Making the divisible fund of the quinquennium.....£ 561,615 4 4

one-tenth of which, or £56,161 10s. 5d., falls to the shareholders.

NORTH BRITISH AND MERCANTILE—*Continued.*

The annuity business has been valued by the Government Annuityants' (Select) Mortality Table, 1883, at 3½ per cent. interest, with a loading for expenses sufficient to render it unnecessary to carry forward any balance.

From the Actuaries' Report it will be seen that the results of the investigation are as follow:—

Annuity fund.....	£ 1,149,661	1	4
Value of annuities due by the company.....	1,134,621	0	0

Surplus.....	£ 15,040	1	4
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which, it is recommended, should be carried to the profit and loss account.

## REVENUE ACCOUNTS.

## LIFE ASSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of life assurance fund per last report, Appendix No. 1. ....	5,559,874	8	3	Claims under life policies after deduction of sums re-assured.....	459,485	1	11
Premiums, after deduction of re-assurance premiums .....	509,623	12	0	Surrenders—			
Interest, less income tax deducted therefrom .....	216,001	18	1	Surrenders of policies and bonuses thereon.....	£ 17,567	4	1
Recording fees .....	206	15	0	Bonuses only.....	2,428	19	7
Debts recovered.. ..	48	13	10		19,996	3	8
				Commission.....	26,427	10	3
				Expenses of management.....	42,458	17	1
				Amount of life assurance fund at the end of the year.....	5,737,387	14	3
					£6,285,755	7	2
					£6,285,755	7	2

## ANNUITY ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of annuity fund per last report, Appendix No. 1. ....	1,003,403	18	8	Annuities paid .....	109,656	12	11
Consideration for annuities granted after deduction of re-assurances..	216,985	16	7	Less received under re-assurances..	3,143	0	7
Premiums, after deduction of re-assurance premiums .....	2,231	3	3		£ 106,513	12	4
Interest, less income tax deducted therefrom .....	46,922	9	1	Commission .. ..	1,576	6	9
Profit on investments realized.....	358	18	3	Expenses of management .....	2,707	5	5
				Surrenders, less received under re-assurances.. ..	2,930	0	0
				Income tax for four years ending 1889-90.....	4,814	0	0
				Income tax for year 1890-91. ....	1,700	0	0
				Amount of annuity fund at the end of the year.....	1,149,661	1	4
					£1,269,902	5	10
					£1,269,902	5	10

## NOTE II.

The several accounts contain eleven months' interest only on the Scottish Provincial funds—the transfer of the business having taken place at 31st January, 1890, the date of the annual balance of that company.

NORTH BRITISH AND MERCANTILE—*Concluded.*  
 BALANCE SHEET of the North British and Mercantile Insurance Company at 31st December, 1890.

LIABILITIES.		£	s.	d.
Capital subscribed—110,000 shares of £25 each.....	£2,750,000	687,500	0	0
Capital called up—£6 5s. per share.....				
FIRE DEPARTMENT.				
Fire insurance fund—				
Reserve fund.....	£1,550,000 0 0			
Premium reserve.....	463,052 10 7			
Dividend reserve.....	150,000 0 0			
Profit and loss account.....	246,407 2 2			
	£2,409,459 12 9			
Unclaimed dividends.....	4,397 19 1			
Outstanding losses.....	167,301 0 8			
Bills payable.....	3,965 19 9			
Re-insurance premiums.....	75,592 1 11			
Superannuation fund.....	52,565 16 11			
Interest received but not due.....	4,749 12 11			
Sundry outstanding balances.....	12,551 4 7			
Due to Life branch.....	846 12 0			
	2,731,430 0 7			
ASSETS.				
British Government securities.....				563,867 15 11
Colonial Government securities.....				464,453 0 3
Guaranteed Indian railway shares.....				191,886 4 3
Guaranteed Indian railway debentures.....				100,187 10 6
East Indian Railway Class "A" and deferred annuities.....				75,921 10 1
Foreign Government and State securities.....				377,741 19 2
Colonial municipal securities.....				41,487 14 4
Foreign municipal securities.....				27,405 7 5
Foreign railway securities—				
Railway bonds.....	£340,810 0 2			
Railway preference shares.....	1,315 9 5			
Mortgages on property within the United Kingdom.....				342,125 9 7
Ten duties and feuing ground.....				216,807 14 3
Railway and other debenture stocks.....				18,700 5 6
Stocks of chartered banks.....				28,823 3 0
British railway preference stock.....				32,164 16 8
Cash in hands of foreign bankers.....				37,825 13 4
Deposits with colonial banks.....				70,304 11 7
Colonial land companies' debentures.....				10,000 0 0
Loans in London on security.....				35,000 0 0
Premises in Edinburgh, London, and branches, partly occupied as offices of the company, and partly producing rental.....				15,000 0 0
Bills receivable.....				360,729 1 5
Agents' balances.....				21,162 5 10
Outstanding premiums.....				313,246 15 0
Outstanding interest.....				30,375 0 11
Due by Annuity branch.....				1,820 1 4
Cash in bank and in hand.....				421 19 5
				41,972 0 10
				£ 3,418,930 0 7

LIFE DEPARTMENT.		£	s.	d.
1. <i>Life Assurance Branch.</i> —				
Assurance fund.....				
Claims admitted, but not paid.....	£ 5,737 387 14			
Commission, &c., due.....	105,509 3 6			
Re-assurance premiums due, but unpaid.....	10,832 8 6			
Unclaimed policy values.....	11,017 19 4			
Due to annuity branch.....	3,150 7 2			
	30 14 0			
	£ 3,418,930 0 7			
LIFE DEPARTMENT.				
1. <i>Life Assurance Branch.</i> —				
Mortgages on property within the United Kingdom.....	£ 2,530,246 11 8			
Mortgages on property out of the United Kingdom.....	436,073 18 11			
Loans on security of rent charges.....	139,517 0 6			
Loans secured upon public rates.....	61,624 18 2			
Loans on the company's policies within the surrender values.....	279,202 19 4			
Indian and Colonial Government securities.....	467,776 12 9			
Guaranteed Indian railroad stock.....	69,028 6 8			

Indian Government railroad annuities . . .	30,343	7	9
British municipal bonds . . . . .	15,048	6	9
Indian and Colonial municipal securities.	362,271	5	10
Railway and other debentures and de-			
benture stocks . . . . .	530,272	17	4
British railway preference stock . . . . .	180,656	2	8
British railway guaranteed and leased			
lines . . . . .	182,661	1	2
House property . . . . .	3,173	12	5
Deposits with colonial banks . . . . .	150,000	0	0
Loans upon personal security . . . . .	147,007	6	6
Half-credit premiums secured upon poli-			
cies . . . . .	21,560	16	3
Agents' balances . . . . .	74,153	5	11
Outstanding premiums . . . . .	58,163	18	9
do interest . . . . .	64,987	9	3
Due by fire department . . . . .	846	12	0
Cash in bank and in hand . . . . .	63,340	16	2
	£ 5,867,957	6	9

Indian Government railroad annuities . . .	30,343	7	9
British municipal bonds . . . . .	15,048	6	9
Indian and Colonial municipal securities.	362,271	5	10
Railway and other debentures and de-			
benture stocks . . . . .	530,272	17	4
British railway preference stock . . . . .	180,656	2	8
British railway guaranteed and leased			
lines . . . . .	182,661	1	2
House property . . . . .	3,173	12	5
Deposits with colonial banks . . . . .	150,000	0	0
Loans upon personal security . . . . .	147,007	6	6
Half-credit premiums secured upon poli-			
cies . . . . .	21,560	16	3
Agents' balances . . . . .	74,153	5	11
Outstanding premiums . . . . .	58,163	18	9
do interest . . . . .	64,987	9	3
Due by fire department . . . . .	846	12	0
Cash in bank and in hand . . . . .	63,340	16	2
	£ 5,867,957	6	9

2. *Annuity Branch.*—

Annuity fund . . . . .	£1,149,661	1	4
Annuities due, but un-	2,973	10	4
paid, &c. . . . .	421	19	5
Due to fire department . . . . .			
	1,153,056	11	1
	£ 5,867,957	6	9

2. *Annuity Branch.*—

Mortgages on property within the United Kingdom . . . . .	£646,284	0	8
Mortgages on property out of the United Kingdom . . . . .	10,000	0	0
Loans secured upon public rates . . . . .	161,677	1	11
Reversions . . . . .	127,943	4	6
Life interests . . . . .	2,480	2	11
Colonial Government securities . . . . .	35,495	10	2
Colonial land companies' debentures and stock . . . . .	28,950	0	0
Debenture stocks of investment companies . . . . .	55,200	0	0
British railway preference stock . . . . .	5,306	5	0
Ground rents . . . . .	69,926	13	10
Outstanding premiums . . . . .	6	6	8
do interest . . . . .	9,479	7	2
Due by life branch . . . . .	30	14	0
Cash in bank . . . . .	277	4	3
	1,153,056	11	1
	7,021,013	17	10
	£ 10,439,943	18	5

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 THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—H. L. PALMER.

Secretary—J. W. SKINNER.

Principal Office—Milwaukee, Wis., U.S.

Agent in Canada—M. W. MILLS.

Head Office in Canada—Toronto.

(Organized or incorporated, March, 1857. Commenced business in Canada, November, 1871.)

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 A PURELY MUTUAL COMPANY—NO CAPITAL STOCK.
 

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## ASSETS IN CANADA.

United States registered bonds held by the Receiver-General, viz.:—

6 per cent. bonds, \$60,000; $4\frac{1}{2}$ per cent. bonds, \$40,000; carried out at market value.....	\$ 112,100 00
Gross deferred premiums on policies in force.....	\$ 998 15
Deduct cost of collection, at 10 per cent.....	99 81
Net outstanding premiums.....	898 34

Total assets in Canada.....	\$ 112,998 34
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## LIABILITIES IN CANADA.

*Amount computed or estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 138,071 00
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Total net liability to policy-holders in Canada.....	\$ 138,071 00
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## INCOME IN CANADA.

Amount of premiums received in cash during the year in Canada....	\$ 18,084 25
Amount of premium obligations taken during the year in payment of premiums in Canada.....	14 70
Total net premium income.....	\$ 18,098 95

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz.:—

On account of death claims.....	\$ 9,688 00
Net amount paid on account of claims in Canada.....	\$ 9,688 00
Cash paid for matured endowments in Canada.....	\$ 941 36
Premium obligations used in payment of same.....	58 64
	1,000 00
Total amount paid for death claims and matured endowments.....	\$ 10,688 00
Amount paid for surrendered policies.....	2,074 86
Amount paid for dividends or bonuses to policy-holders.....	6,978 35
Total net amount paid to policy-holders in Canada....	\$ 19,741 21
Cash paid for commission, salaries and other expenses of agents in Canada.....	192 86
Cash paid for licenses or taxes.....	11 97
Total expenditure in Canada.....	\$ 19,946 04

\*Based on Actuaries' Table—4 per cent.

NORTH-WESTERN MUTUAL—*Continued.*

## PREMIUM NOTE ACCOUNT—CANADIAN POLICIES.

Premium obligations on hand at commencement of year.....	\$	291 74
Premium obligations received during the year.....		14 70
<b>Total.....</b>	<b>\$</b>	<b>306 44</b>
Deductions during the year, viz. :—		
Amount of obligations used in payment of dividends to policy-holders.....	\$	33 67
Redeemed in cash.....		165 02
Removed from Canada.....		35 13
<b>Total deductions.....</b>		<b>233 82</b>
<b>Balance—note assets at end of year.....</b>	<b>\$</b>	<b>72 62</b>

## MISCELLANEOUS.

Number of policies become claims in Canada during the year....	7	
Amount of said claims.....		\$ 8,949 00
Number of policies in force in Canada at date.....	457	
Amount of said policies.....		612,760 00

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	6	\$ 7,949 00
2. By maturity.....	1	1,000 00
3. By expiry (temporary additional insurance).....		1,462 00
4. By surrender.....	4	2,728 00
(For which cash value has been paid, \$2,074.86)		
5. By surrender, \$7,000.		
(For which paid-up policies have been granted to amount of \$3,172.)		
Difference of amounts carried out.....		3,828 00
<b>Total.....</b>	<b>11</b>	<b>\$ 16,967 00</b>

	No.	Amount.
Policies in force at beginning of year in Canada.....	467	\$ 625,882 00
Policies restored.....	1	2,000 00
Policies issued during the year (paid-up policies issued in exchange for policies surrendered).....		\$ 3,172 00
Added by dividends.....		1,845 00
<b>Total.....</b>	<b>2</b>	<b>5,017 00</b>
Policies terminated as above, and by change to paid-up policies.	13	20,139 00
Policies in force at date of statement.....	457	612,760 00

No account of number of lives insured.

Subscribed and sworn to, 5th March, 1891, by

M. W. MILLS,  
Chief Agent.

(Received, 6th March, 1891.)



## NORTH-WESTERN MUTUAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(As returned to the Commissioner of Insurance, State of Wisconsin.)*

## INCOME.

Total premium income .....	\$ 8,922,775 09
Cash received for interest and dividends.....	2,129,848 59
Cash received for rents.....	65,574 83
Cash for discounts on maturing endowments paid in advance. ....	1,079 54
<b>Total income.....</b>	<b>\$ 11,119,278 05</b>

## DISBURSEMENTS.

Total amount paid for losses and matured endowments.....	\$ 2,592,788 33
Surrendered policies.....	335,415 61
Premium notes, loans or liens, voided by lapse.....	5,456 12
Paid policy-holders for dividends .....	989,475 68
General expenses.....	2,059,669 23
<b>Total disbursements.....</b>	<b>\$ 5,982,804 97</b>

## ASSETS.

Value of real estate, exclusive of all encumbrances .....	\$ 997,106 22
Loans on bond and mortgages, first liens, on real estate .....	35,455,653 15
Premium notes, loans or liens on policies in force .....	602,741 62
Par value of bonds owned.....	2,801,600 00
Cash on hand and in banks.....	907,457 55
Bills receivable.....	250 00
Agents' ledger balances.....	15,403 35
<b>Total net or ledger assets.....</b>	<b>\$ 40,780,211 89</b>

## OTHER ASSETS.

Interest due and accrued .....	509,728 03
Rents due and accrued.....	5,423 37
Market value of stocks and bonds over par.....	162,527 29
Net amount of uncollected and deferred premiums.....	896,022 38
<b>Total assets (including items not admitted, \$15,653.35).....</b>	<b>\$ 42,353,912 96</b>

## LIABILITIES.

* Net re-insurance reserve.....	\$ 35,424,507 00
Total unsettled policy claims.....	194,305 98
Unpaid dividends or other description of profits due policy-holders, estimated.....	60,000 00
Sundry.....	142,775 00
<b>Total liabilities.....</b>	<b>\$ 35,821,587 98</b>
<b>Gross surplus on policy-holders' account.....</b>	<b>\$ 6,532,324 98</b>

\* Actuaries' Table of Mortality with 4 p.c. interest.

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 NORTH-WESTERN MUTUAL—*Concluded.*

## RISKS AND PREMIUMS.

Number of new policies issued during the year.....	23,046	
Amount of said policies.....		\$ 58,761,774 00
Number of policies terminated during the year.....	9,270	
Total amount terminated.....		25,808,070 00
Number of policies in force at date of statement.....	98,525	
Net amount of said policies.....		238,908,807 00

H. L. PALMER,  
*President.*

J. W. SKINNER,  
*Secretary.*

MILWAUKEE, 6th February, 1891.

**THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—ISAAC E. BOWMAN.

*Secretary*—W. H. RIDDELL.

*Manager and Agent*—WILLIAM HENDRY.

*Head Office*—Waterloo, Ontario.

(Organized or incorporated, A.D. 1869. Commenced business in Canada, A.D. 1870.)

**CAPITAL.**

This company is purely mutual, and has no capital stock.

**ASSETS AS PER LEDGER ACCOUNTS.**

Value of real estate (less encumbrances) held by the company.....	\$	7,700	00
Amounts secured by way of loans on real estate by bond or mortgage, first liens .....		1,124,173	71
Amounts secured by way of loans on real estate by bond or mortgage, second liens .....		2,575	00
(Amount of loans, as above, on which interest has not been paid within one year previous to statement, \$25,100.)			
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....		182,987	61
Premium obligations on policies in force.....		50,877	95
Stocks and bonds owned by the Company, viz. :—			

*Deposited with the Receiver-General.*

	Par value.	Market value.
City of Guelph bonds.....	\$ 12,400 00	\$ 12,425 07
City of St. Catharines bonds .....	5,000 00	5,300 00
Village of Brampton bonds.....	2,500 00	2,500 00
Village of Brussels bonds .....	10,000 00	10,000 00
Village of Merritton bonds .....	2,845 95	2,987 58
Town of Waterloo bonds.....	9,910 00	9,935 00
Town of Palmerston bonds.....	2,500 00	2,500 00
Town of Owen Sound bonds.....	15,000 00	15,565 85
Town of Listowel bonds.....	12,000 00	12,592 91
Town of Milton bonds.....	4,500 00	4,500 00
Town of Collingwood bonds.....	2,200 00	2,221 97
Town of Paris bonds.....	6,000 00	6,040 25
Town of Windsor bonds.....	12,000 00	12,932 41
Township of Woolwich bonds.....	5,850 00	5,900 00
	<u>\$ 102,705 95</u>	<u>\$ 105,401 04</u>

*In possession of the Company.*

Town of Thorold bonds.....	\$ 4,050 57	\$ 4,235 62
Town of Berlin bonds .....	198 00	198 00
Town of Waterloo bonds.....	7,713 00	7,865 18
Town of Galt bonds.....	1,020 00	1,031 90
City of St. Catharines bonds .....	2,982 46	3,134 90
Township of Woolwich bonds.....	330 00	337 12
Township of Sarawak bonds.....	800 00	868 23
Village of Ridgetown bonds.....	10,660 60	11,269 67
Village of Blyth bonds.....	3,000 00	3,084 50
Village of Merritton bonds.....	9,762 25	10,030 07
Village of Warton bonds.....	4,500 00	4,705 83
Village of Southampton bonds.....	6,866 00	7,240 92
Preston, R. C. school, bonds.....	1,231 05	1,231 05
Village of Parkhill bonds.....	1,200 00	1,262 00
Village of Lucan bonds.....	2,000 00	2,076 00
	<u>\$ 56,313 93</u>	<u>\$ 58,570 99</u>

Total par and market value..... \$ 159,019 88 \$ 163,972 03

Carried out at market value..... 163,972 03

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 ONTARIO MUTUAL LIFE—Continued.

Cash at head office.....		293 37
Cash in banks, viz. :—		
Canadian Bank of Commerce, Waterloo.....	\$ 4,709 87	
Molsons' Bank, Waterloo .....	3,012 85	
Total.....		7,722 72
Molsons' Bank deposit receipts.....		10,000 00
Agents' and other ledger balances .....		520 91
Total .....		<u>\$1,550,823 30</u>

## OTHER ASSETS.

Interest due.....	\$ 11,013 52	
Interest accrued.....	50,630 21	
Total interest.....		61,643 73
Short date notes secured by policies in force .....	\$ 32,029 87	
Gross premiums due and uncollected on policies in force. ....	6,865 31	
Gross deferred premiums on same.....	54,004 26	
Total outstanding and deferred premiums .. .....	\$ 92,899 44	
Deduct cost of collection, at 10 per cent.....	9,289 94	
Net outstanding and deferred premiums.....		83,609 50
Total assets.....		<u>\$1,696,076 53</u>

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force .....	\$1,562,509 81	
Deduct net value of policies re-insured in other companies.....	3,550 08	
Net re-insurance reserve .....		\$1,558,959 73
Claims for death losses unadjusted but not resisted.....	\$ 3,358 00	
Claims for matured endowments unadjusted but not resisted.....	1,000 00	
Net amount of unsettled claims.....		4,358 00
Premiums paid in advance.....		5,012 29
Total liabilities.....		<u>\$1,568,330 02</u>
Surplus on policy-holders' account.....		<u>\$ 127,746 51</u>

## INCOME DURING THE YEAR.

Cash received for premiums .....	\$ 362,466 50
Premium obligations taken in part payment of premiums.....	6,239 53
Premiums paid by dividends.....	42,401 70
Total.....	\$ 411,107 73
Deduct premiums paid to other companies for re-insurance.....	1,187 67
Net premium income.....	\$ 409,920 06
Amount received for interest.....	79,938 24
Total income .....	<u>\$ 489,858 30</u>

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 \* Reserve based on Institute of Actuaries' H. M. Table of Mortality, 4½ per cent. interest.

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 ONTARIO MUTUAL LIFE—Continued.

## EXPENDITURE DURING THE YEAR.

Total net amount paid during the year for death claims.....	\$73,348 77	
Premium obligations used in payment of same.....	1,140 23	
Total amount paid for death claims.....	\$ 74,489 00	
(Of this amount \$11,000 accrued in 1889.)		
Cash paid for matured endowments.....	14,400 00	
Cash paid for surrendered policies.....	37,077 37	
Premium obligations used in purchase of surrendered policies.....	887 41	
Cash dividends paid to policy-holders.....	1,883 01	
Cash dividends applied in payment of premiums.....	42,401 70	
Cash dividends applied in payment of interest on premium obligations.	2,538 54	
Premium obligations used in payment of dividends to policy-holders....	2,474 18	
Cash paid for commission, salaries, and other expenses of officials. ....	70,106 05	
Cash paid for taxes, licenses, fees or fines.....	415 15	
All other expenses, viz.:—Medical examinations, \$6,930.50; books and stationery, \$1,735.41; rent of agents' offices, \$475; telegraph and telephone, \$80.16; postage, \$950.30; printing, \$497.40; advertising, \$1,720.24; travelling expenses, \$711.17; commission on loans, \$1,168.50; solicitors' fees, \$1,046.95; office furnishings, \$416.62; incidentals, \$1,191.14; fire insurance, \$25.50.....	16,948 89	
Total cash expenditure.....	\$ 263,621 30	

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 49,783 59
Premium obligations taken during the year.....	6,239 53
Premium obligations revived during the year.....	211 21
Total .....	\$ 56,234 33
Premium obligations voided by lapse and written off .....	\$ 749 25
Premium obligations used in payment of claims .....	1,140 23
Premium obligations used in purchase of surrendered policies .....	887 41
Premium obligations used in payment of dividends to policy holders .....	2,474 18
Premium obligations redeemed in cash.....	105 31
Total deductions.....	5,356 38
Balance—note assets at end of year .....	\$ 50,877 95

## MISCELLANEOUS.

Number of new policies reported during the year as taken in	
Canada.....	1,653
Amount of said policies.....	\$2,160,650 00
Number of policies become claims in Canada during the year,	
(including matured endowments) .....	68
Amount of said claims.....	80,922 00
Number of policies in force in Canada at date.....	10,701
Amount of said policies.....	\$ 13,710,800 38
Amount of said policies re-insured in other licensed companies, including	
\$1,578.75 bonus additions.....	43,078 75
Net amount in force 31st December, 1890.....	13,667,721 63

ONTARIO MUTUAL LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	56	\$ 65,522 00
2. By maturity.....	12	15,400 00
3. By expiry.....	5	44,000 00
4. By surrender.....	205	261,103 00
(For which cash value has been paid, \$37,964.78.)		
5. By surrender, \$24,000. (For which paid-up policies have been granted to amount of \$3,591.)		
Difference of amounts carried out.....		20,409 00
6. By lapse.....	1,023	1,244,675 00
<b>Total .....</b>	<b>1,301</b>	<b>\$1,651,109 00</b>

	No.	Amount.
Policies in force at beginning of year.....	10,299	\$13,127,400 38
Policies issued during the year (including \$9,500 for policies increased).....	1,783	2,348,150 00
Policies revived.....	45	43,859 00
Policies terminated as above.....	1,301	1,651,109 00
Policies terminated otherwise (not taken).....	125	157,500 00
Policies in force at date of statement.....	10,701	13,710,800 38

Number of insured lives at beginning of year.....	9,461
Number of new insurers during the year.....	1,603
Number of deaths during the year among the insured.....	52
Number of insured whose policies have been terminated during the year otherwise than by death.....	1,281
Number of insured lives at date of statement.....	9,731

Subscribed and sworn to, 13th February, 1891, by

I. E. BOWMAN,  
*President.*

W. H. RIDDELL,  
*Secretary.*

(Received, 14th February, 1891.)

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 PHOENIX MUTUAL LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER. 1890.

*President*—JONATHAN B. BUNCE. | *Secretary*—CHAS. H. LAWRENCE.

*Principal Office*—Hartford, Conn.

*Agent in Canada*—Mrs. H. D. SIMPSON. | *Head Office in Canada*—Montreal.

(Organized or incorporated, May, 1851. Commenced business in Canada,  
October, 1866.)

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 CAPITAL.
 

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Amount of capital paid up in cash and not yet purchased by the policy-  
holders under Act of the Legislature.....\$ 1,050 00

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 ASSETS IN CANADA.
 

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Stocks and bonds in deposit with the Receiver-General:—

United States bonds .....	\$ 25,000 00
Niagara Falls Park bonds.....	99,280 00
	<hr/>
	\$ 124,280 00

Carried out at market value.....\$ 139,583 00

Gross premiums due and uncollected on Canadian policies in force.....\$ 926 81

Gross deferred premiums on same..... 972 24

Total outstanding and deferred premiums .....	\$ 1,899 05
Deduct cost of collection at 10 per cent.....	190 00

Net outstanding and deferred premiums..... 1,709 05

Total assets in Canada.....\$ 141,292 05

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 LIABILITIES IN CANADA.
 

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\*Amount estimated to cover the net reserve on all outstanding claims  
in Canada .....

Claims for death losses, adjusted but not due..... 2,400 00

Total liabilities in Canada.. ..\$ 402,400 00

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 INCOME IN CANADA.
 

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Gross amount of premiums received in cash during the year on life  
policies in Canada.....\$ 25,784 97

Premiums paid by dividends, including reconverted additions..... 7,857 94

Total net premium income. ....\$ 33,642 91

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\* Estimate based on average of the Company's entire amount at risk, American Experience, 4½ per cent.

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 PHENIX MUTUAL LIFE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—

On account of death claims..	\$ 42,779 00
On account of matured endowments.....	29,940 00
Net amount paid on account of claims.....	\$ 72,719 00
Cash dividends applied in payment of premiums in Canada.....	7,857 94
Total net amount paid to policy-holders in Canada.....	\$ 80,576 94
Cash paid for commission, salaries and other expenses of officials in Canada.....	
Total expenditure in Canada.....	\$

## MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year.	54	
Amount of said claims.....		\$ 71,505 00
Number of policies in force in Canada at 31st December, 1890.	1,155	
Amount of said policies.....		1,239,504 00

Number and amount of policies terminated during the year in Canada:—

1. By death.....	23	\$ 40,790 00
2. By maturity.....	31	30,714 00
3. By surrender.....	3	4,498 00
(For which cash value has been paid, \$1,979.78.)		
4. By surrender, \$17,000.		
(For which paid-up policies have been granted to amount of \$6,660.)		
Difference of amounts carried out.....	7	10,340 00
5. By lapse.....	3	2,819 00
6. Not taken.....	2	2,000 00
7. Reduced.....		800 00
8. Transferred out of Dominion of Canada.....	41	59,566 00
Total.....	110	\$ 151,527 00

Policies in force at beginning of year in Canada.....	1,235	\$1,360,320 00
Policies issued.....	30	30,711 00
Policies terminated as above.....	110	151,527 00
Policies in force at date of statement.....	1,155	1,239,504 00

Number of insured lives—No return.

Subscribed and sworn to, 26th February, 1891, by

 HARRIET D. SIMPSON,  
*Chief Agent in Canada.*

(Received, 27th February, 1891.)



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**THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—SHEPPARD HOMANS. | *Secretary*—WILLIAM E. STEVENS.  
*Principal Office*—New York City.  
*Agent in Canada*—R. H. MATSON. | *Head Office in Canada*—Toronto.  
 (Organized or incorporated, 25th February, 1875. Commenced business in Canada,  
 March, 1889.)

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**CAPITAL.**

Amount of capital paid up in cash .....\$ 100,000 00

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Stocks and bonds in deposit with Receiver-General, viz :—

	Par value.	Market value.	
Province of Quebec 5 p.c. bonds.....	\$ 13,500 00	\$ 14,985 00	
Montreal City 4 p.c. bonds.....	41,000 00	43,357 50	
Total par and market value .....	\$ 54,500 00	\$ 58,342 50	
Carried out at market value.....			\$ 58,342 50
Cash in banks in Canada.....			55 96
Agents' ledger balances in Canada.....			36 00
Interest accrued on Canadian bonds.....			385 83
Gross premiums due and uncollected on Canadian policies in force.....	\$ 3,416 72		
Gross deferred premiums on same.....	5,948 51		
Total outstanding and deferred premiums.....	\$ 9,365 23		
Deduct cost of collection at 10 p.c.....	936 52		
Net outstanding and deferred premiums.....			8,428 71
Total assets in Canada.....			\$ 67,249 00

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**LIABILITIES IN CANADA.**

Amount estimated to cover the net present value of all Canadian poli- cies in force.....	\$ 10,000 00
Claims for death losses unadjusted but not resisted (since paid).....	1,000 00
Total liability in Canada .....	\$ 11,000 00

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**INCOME IN CANADA.**

Cash received for premiums.....	\$ 25,895 55
Premiums paid by dividends.....	1,293 68
Total premium income .....	\$ 27,189 23
Received for interest on Canadian bonds.....	2,315 00
Total income in Canada .....	\$ 29,504 23

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 THE PROVIDENT SAVINGS—*Continued.*

## EXPENDITURE IN CANADA.

Net amount paid for death claims .....	\$	5,000	00
Cash paid for commissions, salaries and all other expenses of officials in Canada.....		10,480	81
Cash paid for taxes, &c.....		853	46
Miscellaneous payments, viz.:—Rent, \$475.00; furniture, \$40.00; advertising, \$588.19; medical fees, \$1,393.50; postage, stationery and general expenses, \$1,226.59.....		3,723	28
Total expenditure in Canada.....	\$	20,057	55

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....		385	
Amount of said policies.....	\$	887,000	00
Number of policies become claims in Canada during the year.....		2	
Amount of said claims.....		6,000	00
Number of policies in force in Canada at date.....		561	
Net amount in force, 31st December, 1890.....		1,502,000	00

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 Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	2	\$ 6,000 00
2. By lapse and not taken.....	139	361,000 00
Total.....	141	\$ 367,000 00

	No.	Amount.
Policies in force in Canada at the beginning of the year.....	289	\$ 907,000 00
Policies issued during the year.....	413	962,000 00
Policies terminated as above.....	141	367,000 00
Policies in force at date of statement.....	561	1,502,000 00

Number of insured lives at beginning of year.....		
Number of new insurers during the year.....		379
Number of deaths during the year among the insured.....		2
Number of insured whose policies have been terminated during the year otherwise than by death.....		
Number of insured lives at date of statement.....		527

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 Subscribed and sworn to, 2nd March, 1891, by

 R. H. MATSON,  
*Chief Agent.*

(Received, 3rd March, 1891.)

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 THE PROVIDENT SAVINGS—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(As returned to the Insurance Department, State of New York.)*

## INCOME DURING THE YEAR.

Total premium income.....	\$1,512,590 53
Interest.....	30,817 25
Total income.....	<u>\$1,543,407 78</u>

## DISBURSEMENTS DURING THE YEAR.

Amount paid for losses and matured endowments.....	\$ 706,958 00
Annuitys.....	100 00
Surrendered policies.....	1,491 88
Dividends to policy-holders.....	346,529 48
Commissions to agents.....	173,546 37
Salaries and travelling expenses of managers of agencies and special agents.....	16,102 55
Salaries of officers and office employes.....	43,749 26
Medical examiners' fees.....	20,228 05
Taxes, licenses, fees or fines.....	15,999 88
Rent.....	19,232 15
Commuting commissions.....	2,000 00
Advertising.....	17,714 30
All other expenditure.....	37,633 38
Total disbursements.....	<u>\$1,401,285 30</u>

## ASSETS.

Cost value of real estate, less encumbrances.....	\$ 61,708 83
Loans on bonds and mortgages, first liens on real estate.....	107,900 00
Loans secured by pledge of bonds, stocks and other collaterals.....	22,500 00
Loans to policy-holders on the company's policies, assigned as collaterals.....	3,750 00
Cost value of bonds and stocks owned.....	443,951 34
Cash on hand and in banks.....	91,154 77
Agents' ledger balances.....	18,636 75
Total net or invested assets.....	<u>\$ 749,601 69</u>
Deduct depreciation from cost of assets.....	13,467 50
Total net or invested assets, less depreciation.....	<u>\$ 736,134 19</u>

## OTHER ASSETS.

Interest due and accrued.....	5,52 02
Market value of real estate and bonds and stocks over cost.....	17,267 50
Net amount of uncollected and deferred premiums.....	130,043 66
Total assets (less items not admitted, \$18,636.75).....	<u>\$ 889,027 37</u>

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 THE PROVIDENT SAVINGS—*Concluded.*

## LIABILITIES.

*Net premium reserve on 31st December, 1890.....	\$ 316,907 00
Total policy claims.....	134,000 00
	<hr/>
Total liabilities. ....	\$ 450,907 00
	<hr/>
Gross surplus on policy-holders' account.....	\$ 438,120 37
	<hr/> <hr/>

## RISKS AND PREMIUMS.

	No.	Amount.
Number of new policies issued.....	4,811	
Amount.....		\$16,088,080 00
Number of policies terminated.....	3,375	
Amount.....		11,996,929 00
Number of policies in force at 31st December, 1890.....	17,217	
Net amount in force.....		65,131,509 00
Number of industrial policies in force.....	52	
Amount.....		7,530 00
		<hr/> <hr/>

Subscribed and sworn to, by

SHEPPARD HOMANS,  
*President.*  
T. H. STEVENS,  
*Asst. Secretary.*

NEW YORK, 7th March, 1891.

\* Actuaries or Combined Experience Table of Mortality, with 4 per cent interest. Computed by the New York Insurance Department.

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THE QUEEN INSURANCE COMPANY.

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Chairman—THOMAS H. JACKSON. | Manager—J. K. RUMFORD.

Principal Office—Liverpool, England.

Chief Agent in Canada— | Head Office in Canada—  
H. J. MUDGE. | 1759 Notre Dame Street, Montreal.

(Organized or incorporated, 22nd July, 1858. Commenced business in Canada,  
5th July, 1859.)

(For Capital and Assets in Canada, see Fire Statement.)

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LIABILITIES IN CANADA.

Amount of claims on policies in Canada, unadjusted but not resisted (accrued prior to 1890).....	\$ 195 93
*Amount computed to cover the net reserve on all outstanding poli- cies in Canada.....	96,040 00
Total net liability to policy-holders in Canada.....	\$ 96,235 93

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 6,680 85
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EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz:—	
On account of death claims .....	\$ 8,081 62
Net amount paid on account of claims.....	8,081 62
(Of this amount, \$3,410.42, death claims accrued prior to 1890.)	
Amount paid for surrendered policies.....	166 80
Total net amount paid to policy-holders in Canada.....	\$ 8,248 42
Cash paid for commission, salaries and other expenses of officials.....	273 10
Cash paid for taxes, &c.....	50 00
Total expenditure in Canada.....	\$ 8,571 52

MISCELLANEOUS.

Number of new policies reported during the year as taken in Can- ada.....	1
Amount of said policies.....	\$ 1,000 00
Number of policies become claims in Canada during the year.....	4
Amount of said claims (including bonus additions, \$487.50).....	4,671 20
Number of policies in force in Canada at date.....	153
Amount of said policies.....	\$ 247,391 77
Bonus additions.....	28,080 30
Total amount in force, 31st December, 1890 .....	275,472 07

\*Based on Institute of Actuaries' H. M. Table, 3½ per cent. interest.

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 THE QUEEN—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$487.50 bonus additions).....	4	\$ 4,671 20
2. By expiry .....	1	1,200 00
3. By surrender (including \$131.25 bonus additions). .....	1	437 59
(For which cash value has been paid, \$166.80.)		
4. By lapse.....	2	2,000 00
Total (including bonus additions, \$618.75).....	8	\$ 8,308 79

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	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$28,699.05) .....	160	\$ 282,780 86
Policies issued during the year.....	1	1,000 00
Policies terminated as above (including bonus additions, \$618.75)	8	8,308 79
Policies in force at date of statement (including bonus additions, \$28,080.30) .....	153	275,472 07

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Number of insured lives at beginning of year in Canada.....	152
Number of new insurers during the year.....	1
Number of deaths during the year among insured.....	4
Number of insured whose policies have been terminated during the year otherwise than by death.. .....	4
Number of insured lives at date of statement.....	145

Subscribed and sworn to, 5th March, 1891, by

 H. J. MUDGE,  
*Chief Agent.*

(Received, 6th March, 1891.)

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 THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY OF LONDON.
 

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STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1891.

Chairman—W. W. DUFFIELD.

Secretary—E. CLIFTON GRIFFITH.

Principal Office—71 King William Street, London, England.

Attorney in Canada—

J. CASSIE HATTON.

Head Office in Canada—

1724 Notre Dame St., Montreal.

(Organized or incorporated, 1840. Commenced business in Canada,  
1st August, 1868.)

A MUTUAL COMPANY—NO CAPITAL.

## ASSETS IN CANADA.

New 3 per cent. British annuities in deposit with Receiver-General....	\$ 110,277 00
Cash in hand.....	99 33
Cash in Molsons' Bank.....	11,115 63
Total assets in Canada.....	\$ 121,491 96

## LIABILITIES IN CANADA.

*Under Policies issued previous to 31st March, 1878.*

*Amount of reserve on all outstanding policies in Canada.....	\$ 70,000 00
†Claims for death losses unadjusted but not resisted (including \$163.25 bonus additions).....	4,163 25
Total liabilities to said policy-holders in Canada.....	\$ 74,163 25

*Under Policies issued subsequent to 31st March, 1878.*

*Net reserve on all outstanding policies in Canada.....	\$ 30,000 00
Total net liabilities to said policy-holders in Canada.....	\$ 30,000 00
Total liabilities to all policy-holders in Canada.....	\$ 104,163 25

## INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 9,079 17
Interest on bank deposit.....	559 14
Total income.....	\$ 9,638 31

\* Reserve based on Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent. interest.  
Estimated by the Department.

† Adjusted and paid since 1st February, 1891.

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 RELIANCE MUTUAL LIFE—*Continued.*

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (including \$1,103.86 bonus additions).....	\$16,053 86
Cash paid for matured endowments (including \$99.17 bonus additions).....	1,099 17
Total paid for death claims and matured endowments.....	\$ 17,153 03
Amount paid for surrendered policies.....	534 40
Total net amount paid to policy-holders in Canada.....	\$ 17,687 43
Cash paid for commissions, salaries, and other expenses of officials.....	417 60
Cash paid for postages, stationery, &c.....	73 43
Taxes, &c.....	11 85
Total expenditure in Canada.....	\$ 18,190 31

## MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year.....	12	
Amount of said policies.....		\$ 21,316 28
Number of policies in force in Canada at date.....	234	
Amount of said policies.....		\$286,429 06
Bonus additions.....		7,517 38
Net amount of policies in force in Canada, 31st January, 1891.....		<u>293,946 44</u>

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 Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including \$1,267.11 bonus additions).....	11	\$ 20,217 11
2. By maturity (including \$99.17 bonus additions).....	1	1,099 17
3. By surrender (for which cash value has been paid, \$534.40)	2	2,500 00
Total.....	14	\$ <u>23,816 28</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$8,334.32).....	248	\$ 317,213 38
Bonuses added.....		549 34
Policies terminated as above.....	14	23,816 28
Policies in force at date of statement (including \$7,517.38 bonus additions).....	234	<u>293,946 44</u>

Number of insured lives at beginning of year.....	248
Number of new insurers during year.....	None
Number of deaths during the year among the insured.....	10
Number of insured whose policies have been terminated otherwise than by death.....	2
Number of insured lives at date of statement.....	<u>236</u>



RELIANCE MUTUAL LIFE—*Continued.*

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year (including \$1,192.55 bonus additions).....	93	\$	90,759	83
Bonuses added during year.....			19	45
Policies terminated as above (including \$40.70 bonus additions). . . . .	4		,040	70
Policies in force at date of statement (including \$1,171.30 bonus additions).....	89		85,738	58

Subscribed and sworn to, 13th March, 1891, by

J. CASSIE HATTON,  
*Attorney.*

(Received, 14th March, 1891.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(*Abstracted from the Directors' Report, London, England, 28th April, 1891.*)

During the year 879 proposals were received for the assurance of £289,335, resulting in the issue of policies for £158,335, producing in single and annual premiums the sum of £8,731 5s. 9d. A further sum of £3,757 15s. was received as the consideration for annuities amounting to £420 3s. 4d. granted by the Society.

The total premium income for the year was £92,540 11s. 11d., of which £6,063 16s. 7d. was paid to other offices for re-assurances. The net revenue for the year, including dividends and interest upon investments, was £118,470 5s. 6d.

The death of 150 members, assured under 183 policies, brought claims upon the Society's funds to the extent of £68,703 13s. 2d.; and 10 endowment policies matured, the payments in respect of which amounted to £1,273 2s. 2d.

The total funds on the 31st December were £740,705 15s. 6d., being an addition to the accumulated fund of £24,567 3s. 7d.

In their last annual report the directors called attention to the reduction in the working expenses, and expressed a belief that the saving under this head would be equally marked in the succeeding year. It is gratifying to note that their hope in this respect has been realized, the gross expenditure for the year under review showing a further decrease of nearly 3 per cent. on the net premium income.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

		£	s.	d.			£	s.	d.
Amount of funds at the beginning of the year, viz. :—					Claims, with bonus additions (less re-assurances).....		68,703	13	2
Assurance fund.....	£695,777	19	5		Endowment policies matured.....		1,273	2	2
Securities suspense fund.....	20,000	0	0		Annuities.....		1,704	7	1
Loan guarantee fund.....	360	12	6		Surrendered policies.....		5,787	19	4
				716,138	11	11			
Premiums—Less amount paid in respect of re-assurances (£6,063 16s. 7d.)....	£ 86,476	15	4		Bonus in reduction of premiums and in cash.....		1,861	2	2
Interest and dividends.....	28,016	10	0		Commission.....		3,197	0	6
Assignment fees.....	54	15	0						
				114,548	0	4	EXPENSES OF MANAGEMENT.		
Consideration for annuities.....	3,757	15	0		General expenses.....	£7,849	16	4	
Loan guarantee fund.....	164	10	2		Branch offices and agency extension.....	3,421	1	8	
					Policy stamps.....	104	19	6	
							11,375	17	6
					Amount of funds at end of year.....		740,705	15	6
				£834,608	17	5			£834,608
									17
									5

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 RELIANCE MUTUAL LIFE—*Concluded.*

## BALANCE SHEET.

LIABILITIES.			ASSETS.				
	£	s.	d.		£	s.	d.
Amount of funds as per revenue account.....	740,705	15	6	Mortgages on property within the United Kingdom.....	286,345	18	10
Claims admitted but not paid.....	16,713	5	5	Loanson policies of full value.....	£ 51,103	4	2
				Loanson policies of full value with personal security.....	49,086	6	1
				<hr/>	<hr/>	<hr/>	<hr/>
				Life interests in pos- session.....	139,252	4	2
				Reversionary life in- terests.....	85,949	4	3
				Absolute and contin- gent reversion to fixed sums.....	4,408	3	10
				<hr/>	<hr/>	<hr/>	<hr/>
				Proportionate interest accrued on ad- vances.....	12,465	18	3
				Agents' balances.....	2,773	12	3
				Current premiums.....	14,952	12	9
				Investments—			
				British Government securities.....	41,880	5	7
				Freehold rent charges.....	5,024	12	0
				Debentures in Joint Stock Com- panies.....	2,000	0	0
				House property, including furniture and fixtures (less leasehold re- demption fund).....	31,812	15	10
				Cash on deposit at bankers'.....	20,000	0	0
				Balances at bankers'.....	10,364	2	11
				<hr/>	<hr/>	<hr/>	<hr/>
	<u>£757,419</u>	<u>0</u>	<u>11</u>		<u>£757,419</u>	<u>0</u>	<u>11</u>

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 THE ROYAL INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Chairman—R. BROCKLEBANK.

Manager—JOHN H. MCLAREN.

Principal Office—Liverpool, England.

Agent in Canada—WM. TATLEY.

Head Office in Canada—Montreal.

(Organized or incorporated, 31st May, 1845. Commenced business in Canada, 1851.)

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 (For Capital and Assets, see Fire Statement.)
 

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## LIABILITIES IN CANADA.

*Under Policies issued previous to 31st March, 1878.*

Amount estimated to cover the reserve on all outstanding policies in Canada .....	\$ 300,000 00
Claims for death losses—unadjusted but not resisted (including bonus additions, \$276.00).....	1,076 00
	<hr/>
Total net liabilities to policy-holders in Canada.....	\$ 301,076 00
	<hr/> <hr/>

*Under Policies issued subsequent to 31st March, 1878.*

Amount estimated to cover the reserve on all outstanding policies in Canada .....	\$ 20,000 00
	<hr/>
Total net liabilities to said policy-holders in Canada.....	\$ 20,000 00
	<hr/>
Total liabilities to all policy-holders in Canada.....	\$ 321,076 00
	<hr/> <hr/>

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 18,221 86
	<hr/> <hr/>

## EXPENDITURE IN CANADA.

Cash paid on account of death claims (of which amount \$3,126.82 accrued in previous years).....	\$ 33,396 55
Amount paid to annuitants.....	696 46
Cash dividends paid to Canadian policy-holders.....	442 38
Cash dividends applied in payment of premiums in Canada.....	138 78
	<hr/>
Total net amount paid to policy-holders in Canada.....	\$ 34,674 17
Cash paid for commissions, &c.....	629 53
Taxes, licenses, fees or fines.....	50 00
	<hr/>
Total expenditure in Canada.....	\$ 35,353 70
	<hr/> <hr/>

## ROYAL—Continued.

## MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada .....	2	
Amount of said policies .....		\$ 7,000 00
Number of policies become claims in Canada during the year....	8	
Amount of said claims .....		\$ 29,886 65
Bonus additions thereon .....		1,459 08
		<u>31,345 73</u>
Number of policies in force at date.....	258	
Amount of said policies .....		\$ 664,336 08
Bonus additions thereon .....		126,619 78
Net amount in force, 31st December, 1890.....		<u>790,955 86</u>

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$1,459.08).....	8	\$ 31,345 73
2. By lapse.....	2	2,000 00
Total (including bonus additions, \$1,459.08) .....	10	<u>\$ 33,345 73</u>

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$99,848.99).....	266	\$ 789,071 72
Policies issued during the year.....	2	7,000 00
Bonuses added during the year.....		28,229 87
Policies terminated as above.....	10	33,345 73
Policies in force at date of statement (including bonus additions, \$126,619.78) .....	258	<u>790,955 86</u>

Number of insured lives at beginning of year in Canada.....	245
Number of new insurers during the year.....	2
Number of deaths during the year among the insured .....	6
Number of insured whose policies have been terminated during the year otherwise than by death.....	1
Number of insured lives at date of statement.....	<u>240</u>

## DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$3,507) .....	47	\$ 141,993 02
Policies issued during the year.....	2	7,000 00
Bonuses added during the year.....		4,597 50
Policies terminated as above.....	2	2,000 00
Policies in force at date of statement (including bonus additions, \$8,104.50).....	47	<u>151,590 52</u>

Subscribed and sworn to, 19th February, 1891, by

WM. TATLEY,  
Chief Agent.

(Received, 20th February, 1891.)

ROYAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1889.

*(Abstracted from the Directors' Report, Liverpool, England, 13th June, 1890.)*

## LIFE DEPARTMENT.

During the year new proposals were accepted for £654,464, of which amount £614,714 has been completed, and the corresponding annual premiums obtained to the closing of the accounts were £22,814 6s. 4d. The proposals declined during the period amounted to £75,686. The total income from premiums, after deducting re-assurances, amounted to £262,096 7s. 3d., and the interest received from investments, exclusive of that on the annuity funds, was £130,457 18s. 5d. The claims during the year were:—

By death—Original sums assured.....	£174,384	17	1
Bonus additions thereon.....	27,907	17	6
By matured policies (including children's endowments):—			
Original sums assured.....	10,248	9	2
Bonus additions thereon.....	1,506	5	0
	<u>£214,047</u>	<u>8</u>	<u>9</u>

In the annuity branch the purchase-money received for new annuities, together with the premiums on contingent annuities, amounted to £6,055 10s. 6d., and the interest to £7,823 1s. 10d. Twenty-eight annuities have expired during the year, the annual payments on which amounted to £893 1s. 8d.

The quinquennial valuation of the liabilities of this department, preparatory to the declaration of a bonus to the assured, has been completed and has now to be reported. Full details of this valuation in the form prescribed by the Life Assurance Companies' Act are given in a separate report, and it is therefore only necessary to state here that the surplus available for bonus to the assured amounts to £285,118. Of this amount £267,817 has been applied in providing a bonus of thirty shillings per cent. per annum to all policy-holders entitled to participate, and £16,993 has been reserved to provide an additional bonus of twenty shillings per cent. per annum, in respect of each further complete year survived, to all such profit policies as become claims previous to 1st January, 1895. The profit accruing to the shareholders for the five years amounts to £94,936 13s. 4d.

1889.		LIFE ASSURANCE ACCOUNT.		1889.		£ s. d.	
	£	s.	d.		£	s.	d.
Amount of life assurance fund at the beginning of the year.....	3,248,203	6	3	Claims under life policies including reversionary bonuses after deduction of sums reassured.....	214,047	8	9
Premiums after deduction of reinsurance premiums.....	262,096	7	3	Surrenders.....	13,158	14	11
Interest.....	130,457	18	5	Bonuses in cash.....	152	13	3
				Commission.....	12,078	5	4
				Expenses of management.....	19,215	17	11
				Shareholders' proportion of life profits for the 5 years ending 31st December, 1889, transferred to profit and loss account.....	94,936	13	4
				Amount of life assurance fund at the year, as per balance sheet....	3,287,167	18	5
	<u>£3,640,757</u>	<u>11</u>	<u>11</u>		<u>£3,640,757</u>	<u>11</u>	<u>11</u>

1889.		ANNUITY ACCOUNT.		1889.		£ s. d.	
	£	s.	d.		£	s.	d.
Amount of annuity fund at the beginning of the year.....	194,869	17	9	Annuities.....	22,320	16	1
Consideration for annuities granted..	6,055	10	6	Commission.....	230	18	0
Interest.....	7,823	1	10	Expenses of management.....	250	8	
				Amount of annuity fund at the end of the year, as per balance sheet... ..	185,946	7	
	<u>£208,748</u>	<u>10</u>	<u>1</u>		<u>£208,748</u>	<u>10</u>	

*(For Balance Sheet, see Fire Statement.)*

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 THE SCOTTISH AMICABLE LIFE ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

<i>President</i> — SIR WILLIAM THOMSON, LL.D., D.C.L.		<i>Secretary</i> —WILLIAM G. SPENS.
<i>Manager</i> —THOMAS MARR.		<i>Principal Office</i> —Glasgow.
<i>Agent in Canada</i> —W. W. ROBERTSON.		<i>Head Office in Canada</i> —Montreal.

(Founded at Glasgow 1st January, 1826. Incorporated by Act of Parliament, 1849.  
Commenced business in Canada, 1846.)

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 A PURELY MUTUAL SOCIETY.
 

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## ASSETS IN CANADA.

Canada Atlantic Railway (Province of Ontario railway subsidy fund) certificates in deposit with Receiver-General; face value \$129,800.79, present value at $4\frac{1}{2}$ per cent. interest .....	\$	102,545	27
*Canadian Pacific Railway land grant bonds; par value \$30,000; market value .....		28,908	00
Amount of loans made to Canadian policy-holders on the Society's policies assigned as collaterals .....		11,217	67
Interest due.....		329	72
Gross premiums due and uncollected on Canadian policies in force.....		475	72
<b>Total assets in Canada .....</b>	<b>\$</b>	<b>143,476</b>	<b>38</b>

## LIABILITIES IN CANADA.

Amount of claims on policies in Canada due and unpaid.....	Nil.
†Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$ 117,286 67
<b>Total liabilities in Canada.....</b>	<b>\$ 117,286 67</b>

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$	7,484	51
Interest on policy loans.....		598	13
<b>Total income.....</b>	<b>\$</b>	<b>8,082</b>	<b>64</b>

## EXPENDITURE IN CANADA.

Amount paid on account of death claims .....	\$	4,745	00
Premium obligations used in purchase of surrendered policies.....		246	01
<b>Total net amount paid to policy-holders in Canada.....</b>	<b>\$</b>	<b>4,991</b>	<b>01</b>
Cash paid for commission in Canada.....		53	01
Petty expenses .....		5	68
<b>Total expenditure in Canada .....</b>	<b>\$</b>	<b>5,049</b>	<b>70</b>

\* \$20,000 of this is in deposit with the Receiver-General.

† Reserve based on Institute of Actuaries' Table of Mortality, with  $4\frac{1}{2}$  per cent. interest.

SCOTTISH AMICABLE LIFE—*Continued.*

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	3	
Amount of said claims.....		\$ 4,745 00
Number of policies in force in Canada .....	131	
Amount of said policies .....		\$ 321,671 82
Bonus additions thereon.....	11,705 00	
Net amount in force at 31st December, 1890.....		<u>333,376 82</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	3	\$ 4,745 00
2. By surrender (for which cash value has been paid, \$246.01) .....	1	1,460 00
Total .....	<u>4</u>	<u>\$ 6,205 00</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$11,705.00) .....	135	\$ 339,581 82
Policies terminated.....	4	6,205 00
Policies in force at date of statement (including \$11,705 bonus additions).....	<u>131</u>	<u>333,376 82</u>

Number of insured lives at beginning of year.....	127
Number of deaths among the insured.....	3
Number of insured whose policies have been terminated other- wise than by death.....	1
Number of insured lives at date of statement.....	<u>123</u>

Subscribed and sworn to, 31st January, 1891, by

THOS. MARR,  
*Manager.*

(Received, 16th February, 1891.)

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1889.

(Abstracted from the Directors' Report, Glasgow, 1st May, 1890.)

The directors have to report that during the year ending 31st December last they received and considered 688 proposals for assurance, amounting in all to £523,162. These applications resulted in 608 policies being issued and taken up, assuring the capital sum of £448,062; the new premiums on which—including £3,185 5s. of single payments—amounted to £16,080 0s. 10d. In addition to this, the sum of £24,105 9s. 11d. was received for annuities granted during the year.

The number of deaths in 1889 was 253, and the consequent claims, including bonus additions, and after deducting re-assurances, amounted to £177,954 1s. 1d.

The Society has also paid the sum of £9,308, under policies which became claims by survivorship.

By the death of 9 annuitants the Society has been relieved of payments amounting to £329 4s. 10d. per annum.

SCOTTISH AMICABLE LIFE—*Concluded.*

The accounts hereto appended show that the total income was £360,030 16s. 4d. and the total outgo £247,706 2s. 2d., resulting in the sum of £112,324 14s. 2d. being added to the net funds, which at 31st December last amounted to £3,061,811 9s. 11d.

The total assurances on the Society's books at 31st December last amounted to £8,434,290 12s. 9d. under 14,950 policies.

## REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1889.

		£	s.	d.			£	s.	d.		
Amount of funds at beginning of the year, as per last published report .....		2,949,486	15	9	Claims under policies (after deduction of sums re-assured)—						
Premiums (after deduction of re-assurances).....	£205,092 3 1				By death.....	£177,954	1	1			
Consideration for annuities granted... ..	24,105 9 11				By survivance....	9,308	0	0	187,262 1 1		
Interest and rents... ..	130,743 13 4				Surrenders.....				14,397 3 9		
Office fees.....	89 10 0				Bonuses paid in cash.....				7,215 17 5		
		360,030	16	4	Annuities .....				8,974 13 10		
					Commission .....				6,403 9 1		
					Expenses of management, including rents of offices belonging to and occupied by the Society, and investigation expenses .....				20,938 2 3		
					Income tax.....				2,514 14 9		
									247,706 2 2		
					Net amount of funds at the end of the year, as per balance sheet....	3,061,811	9	11			
		<u>£3,309,517</u>	<u>12</u>	<u>1</u>					<u>£3,309,517</u>	<u>12</u>	<u>1</u>

## BALANCE SHEET ON THE 31ST DECEMBER, 1889.

LIABILITIES.		ASSETS.	
		£	s. d.
Assurance and annuity fund.....	2,961,811 9 11	Mortgages—	
Guarantee fund.....	100,000 0 0	On property in the United Kingdom.....	914,748 2 4
Net funds, as per revenue account.	£3,061,811 9 11	On property out of United Kingdom .....	425,605 9 2
Claims under policies admitted or intimated, but not paid.....	42,838 10 9	Loans—	
Investment fluctuation account....	35,000 0 0	On the Society's policies.....	216,420 0 2
Depreciation of house property account.....	5,000 0 0	On life-rents.....	20,240 0 0
Premiums prepaid.....	91 19 2	On reversions.....	6,356 16 0
Annuities due.....	409 5 10	Under Drainage and Public Health Acts.....	2,510 7 9
		On personal security .....	Nil.
		Investments—	
		Reversions purchased.....	20,830 0 0
		Life interests purchased.....	269 13 6
		Indian Government securities... ..	59,535 2 0
		Debentures of corporate bodies.. ..	96,523 11 3
		Ontario Government certificates.. ..	23,660 18 8
		Railway and other shares, guaranteed and preference.....	677,883 3 11
		House property.....	188,047 8 9
		Glasgow corporation water annuities .....	27,471 12 0
		Ground rents and feu-duties.....	333,613 19 5
		Deposit for fixed term.....	50,000 0 0
		Outstanding premiums.....	34,283 0 9
		Outstanding interest and interest accrued, but not yet payable....	30,799 6 1
		Cash in bank.....	14,972 17 11
		Bills on hand.....	534 12 10
		Agents' balances.....	845 3 2
		<u>£3,145,151</u>	<u>5 8</u>
		<u>£3,145,151</u>	<u>5 8</u>



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 SCOTTISH PROVIDENT INSTITUTION.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*Manager*—JAMES GRAHAM WATSON.*Secretaries* { JOHN LAMB.  
H. R. COCKBURN.*Principal Office*—6 St. Andrew Square, Edinburgh.*Attorney in Canada*—JNO. DUNLOP.*Head Office in Canada*—Montreal.

(Organized in 1837. Incorporated by special Acts of Parliament in 1848 and 1884.)

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	\$	7,543 33
<i>Stocks and bonds owned by the Company, viz. :—</i>		
Canadian Pacific Railway first mortgage bonds deposited with Receiver-General.....	\$	98,577 25
Municipal debentures.....		627,494 23
Grand Trunk, Georgian Bay and Lake Erie Railway first mortgage bonds.....		73,973 33
Canadian Pacific Railway land grant bonds.....		47,530 16
<b>Total carried out at purchase price .....</b>		<b>847,574 97</b>
Interest due.....	\$	5,879 52
do accrued .....		12,611 30
<b>Total interest .....</b>		<b>18,490 82</b>
Gross premiums due and uncollected on Canadian policies in force .....	\$	304 27
Deduct cost of collection at 10 per cent.....		30 44
<b>Net assets in Canada.....</b>		<b>273 83</b>
<b>Total assets in Canada.....</b>	<b>\$</b>	<b>873,882 95</b>

## LIABILITIES IN CANADA.

*Net re-insurance reserve .....	\$	88,092 20
Value of lapsed policy.....		264 75
<b>Total liabilities in Canada.....</b>	<b>\$</b>	<b>88,356 95</b>

## INCOME IN CANADA.

Cash premium income.....	\$	2,942 61
Received for interest or dividends on stocks, etc .....		43,884 74
<b>Total income in Canada .....</b>	<b>\$</b>	<b>46,827 35</b>

## EXPENDITURE IN CANADA.

Total paid for death claims (including \$4,390.32 bonus additions).....	\$	14,034 25
Cash paid for taxes, licenses and other expenditure.....		70 70
<b>Total expenditure in Canada.....</b>	<b>\$</b>	<b>14,104 95</b>

\* Institute of Actuaries' H. M. Table of Mortality and 4 p. c. interest.

SCOTTISH PROVIDENT—*Continued.*

## MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year....	2	
Amount of said claims.....		\$ 14,034 25
Number of policies in force in Canada at date.....	70	
Amount of said policies.....		\$ 148,569 60
Bonus additions thereon.....		34,594 70
Net amount in force, 31st December, 1890 ..		<u>183,164 30</u>

## Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$4,300.92 bonus additions).....	2	\$ 14,034 25
2. By lapse .....	1	1,460 00
Total.....	<u>3</u>	<u>\$ 15,494 25</u>

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$36,409.97) .....	73	\$ 196,172 90
Bonus additions vested during the year.....		2,485 65
Terminated as above .....	3	15,494 25
Policies in force at date of statement (including bonus additions, \$34,594.70) .....	<u>70</u>	<u>183,164 30</u>

Number of lives insured .....No return.

EDINBURGH, 16th February, 1891.

JAMES GRAHAM WATSON,

(Received, 4th March, 1891.)

*Manager.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1889.

(Abstracted from the Directors' Report, Edinburgh, Scotland, 26th March, 1890.)

The following are the business transactions for the year:—

Out of 2,124 proposals for £1,163,468 17s. 6d. received, there were completed 1,924 assurances for £1,023,179 7s. 6d., with new premiums of £36,910 7s. 4d.—£5,168 5s. 9d. being by single payment. A further sum of £110,977 14s. 10d. was received as the purchase price of annuities.

The premiums of all kinds received in the year were £612,192 18s. 10d.; or, deducting the sum paid for re-assurances, £607,028 8s. 5d. The total receipts for the year, including interest, amounted to £893,109 15s. 8d.

The claims by the death of 369 members (assured under 483 policies), after deducting the portion re-assured, amounted to £304,406 16s. 6d., including bonus additions.\* This is considerably lower than the amount for last year, and greatly under the estimated mortality. Endowment assurances for £8,300 also became payable at maturity, making the total claims in the year £313,706 16s. 6d. On the other hand, annuities payable by the Institution to the amount of £1,734 15s. 10d. have ceased by the death of annuitants.

The realized funds at 31st December, 1889, after deduction of claims admitted but not then paid, and surrender values unclaimed and outstanding accounts, amounted to £6,993,468 8s. 10d., showing an increase in the year of £476,999 11s. This increase—the largest in any one year—includes the price received for purchase of annuities.

\* These averaged 50·7 per cent. on the assurances which participated.

SCOTTISH PROVIDENT—*Continued.*

## REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1889.

Jan. 1, 1889—	£	s.	d.	Dec. 31, 1889—	£	s.	d.
Amount of funds at beginning of the year . . . . .	6,516,468	17	10	Claims under policies, after deduction of sums re-assured . . . . .	304,406	16	6
Premiums (less paid for re-assurances) . . . . .	496,050	13	7	Endowments . . . . .	8,300	0	0
Consideration for annuities granted . . . . .	110,977	14	10	Surrenders . . . . .	18,957	4	2
Interest, dividends and rent . . . . .	286,081	7	3	Annuities . . . . .	30,790	12	5
				Income tax . . . . .	3,864	5	7
				Commission (on assurances and annuities) . . . . .	11,697	18	0
				Expenses of management . . . . .	38,093	8	0
				Amount of funds at end of the year, as per balance sheet . . . . .	6,993,468	8	10
	<u>£7,409,578</u>	<u>13</u>	<u>6</u>		<u>£7,409,578</u>	<u>13</u>	<u>6</u>

## BALANCE SHEET.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Life assurance fund . . . . .	6,958,468	8	10	Mortgages on property within the United Kingdom—Of this sum less than half is on mortgage of land . .	2,855,701	19	8
Investment reserve fund . . . . .	35,000	0	0	Mortgages out of the United Kingdom . . . . .	1,483,162	10	0
Amount of funds as per revenue account . . . . .	£6,993,468	8	10	Loans on the Institution's policies, within their surrender value . . . .	428,356	15	10
Claims admitted, but not paid . . . .	94,487	6	0	Investments—			
Surrender values unclaimed . . . . .	5,323	5	0	Railway and other debentures . . . .	196,978	16	4
Annuities due, but not paid . . . . .	432	3	9	Debenture (£130,496 4s. 2d.) and preference and guaranteed (£408,767 0s. 4d.) stocks—The market value is considerably higher . . . . .	539,263	4	6
Commission on outstanding premiums . . . . .	2,321	11	11	Value of business premises in Edinburgh and branches, and property (yielding rental) held in connection therewith . . . . .	224,732	4	4
Expenses outstanding . . . . .	2,851	8	2	Value of reversions . . . . .	50,839	10	10
				Loans on municipal rates . . . . .	125,022	17	6
				Loans on security of railway stocks . .	125,000	0	0
				Loans on security of trust funds . . . .	76,581	1	6
				Loans on temporary deposit with colonial banks . . . . .	550,150	0	0
				Loans on personal security, combined with policies of assurance . . . . .	35,569	12	0
				Premiums in course of collection at head office and agencies . . . . .	105,908	8	0
				Outstanding interest (mostly since received) . . . . .	15,769	13	1
				Interest accrued to 31st December, 1889 . . . . .	49,126	4	6
				Office furniture at head office and branches . . . . .	2,715	0	7
				In bank—on deposit, £220,475 ; on current account, £12,744 12s. 11d.	233,219	12	11
				Cash and stamps on hand . . . . .	786	12	1
	<u>£7,098,884</u>	<u>3</u>	<u>8</u>		<u>£7,098,884</u>	<u>3</u>	<u>8</u>

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 THE STANDARD LIFE ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1890.

*Manager*—SPENCER C. THOMSON. | *Secretary*—N. B. GUNN.

*Principal Office*—Edinburgh.

*Agent in Canada*—W. M. RAMSAY. | *Head Office in Canada*—Montreal.

(Organized or incorporated, 1825. Commenced business in Canada, 1847.)

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## CAPITAL.

Amount of capital authorized and subscribed for, £500,000 sterling...\$2,433,333 33  
 Amount paid up in cash, £120,000 sterling..... 584,000 00

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## ASSETS IN CANADA.

Value of real estate in Canada held by the Company.....\$ 355,000 00  
 Amount secured by way of loans on real estate in Canada, by bond or  
 mortgage, first liens..... 1,131,874 07  
 Amount of loans made to Canadian policy-holders on the Company's  
 policies assigned as collaterals..... 164,187 63

Bonds in deposit with the Receiver-General:—

	Par value.
Montreal City bonds.....	\$ 67,000 00
do Harbour bonds.....	106,500 00
County of Compton bonds.....	34,866 67
Town of Owen Sound bonds.....	15,000 00
do Listowel do.....	20,000 00
City of Hamilton do.....	102,268 40
do Toronto do.....	203,072 00
do Stratford do.....	60,000 00
Town of Collingwood do.....	70,000 00
do Walkerton do.....	14,800 00
Township of Elderslie do.....	10,000 00
Town of Trenton do.....	79,767 34
do Orangeville do.....	11,300 00
Co. of Prince Edward do.....	18,000 00
Town of Windsor do.....	22,679 80
Township of Amabel do.....	12,000 00
Town of Peterboro' do.....	3,000 00
Township of Artemesia do.....	3,500 00
do Kenyon do.....	4,000 00
Town of Brampton do.....	3,924 54
County of Oxford do.....	1,000 00
Village of New Edinburgh bonds.....	9,000 00
City of Guelph do.....	10,000 00
do Belleville do.....	6,000 00
Township of Ellice do.....	5,708 58
City of Halifax do.....	16,000 00
Town of Lachute do.....	6,700 00
do Moncton do.....	10,000 00
City of St. John do.....	14,300 00
Town of New Glasgow do.....	25,000 00
do Oakville do.....	10,000 00
do Dundas do.....	3,500 00
do Parkdale do.....	120,370 78
do Seaforth do.....	8,000 00
do Cobourg do.....	1,000 00
City of Charlottetown do.....	10,000 00

## STANDARD LIFE—Continued.

Bonds in deposit with the Receiver-General:—

	Bonds	Par value.
Town of Galt	do	12,000 00
do Smith's Falls	do	21,100 00
do Tilbury East	do	39,962 00
do Woodstock	do	32,000 00
City of London	do	1,000 00
Town of Mount Forest	do	7,750 00
City of Ottawa	do	72,253 32
County of Wentworth	do	8,000 00
do Wellington	do	1,000 00
Town of Whitby	do	6,400 00
Village of Yorkville	do	3,500 00
Town of Ingersoll	do	3,000 00
do Harriston	do	2,400 00
County of Bruce	do	3,000 00
Village of Norwich	do	3,000 00
Township of North Crosby	do	1,500 00
County of Middlesex	do	5,000 00
do Lincoln	do	11,000 00
Township of Thorah	do	16,000 00
Town of Cornwall	do	19,386 00
Village of Oil Springs	do	10,020 00
Town of Barrie	do	14,000 00
do Almonte	do	19,000 00
do Milton	do	15,160 00
do Sarnia	do	12,320 00
Township of Sombra	do	10,780 00
Town of Bowmanville	do	42,510 00
Co. of Leeds and Grenville	do	25,000 00
Village of East Toronto	do	7,000 00
do Lakefield	do	10,000 00
City of Victoria, B.C.	do	10,000 00
Town of Wingham	do	20,000 00
do Brockville	do	8,500 00
Village of Côte St. Louis	do	120,000 00
do Penetanguishene	do	5,000 00
Town of Amherstburgh	do	17,141 94
do Napanee	do	10,856 00
Township of Colchester South	do	16,933 80
Village of West Toronto Junction	bonds	70,134 72
do Kingsville	do	8,466 90
Town of Dresden	do	24,245 72
do Newmarket	do	8,877 32
Village of Midland	do	4,523 24
Town of Picton	do	28,053 69
Village of Glencoe	do	7,827 58
do Forest	do	4,967 23
do Morrisburg	do	17,735 64
Province of Quebec	do	9,000 00
Township of Lochiel	do	6,000 00
do Minto	do	6,000 00
County of Frontenac	do	4,500 00

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 \$1,962,063 21

Carried out at par value.....	1,962,063 21
*Municipal debentures in the hands of the Company.....	1,671,551 56
Cash at head office.....	2,704 61
Cash in Bank of Montreal, Montreal.....	46,016 51
Gross premiums due and uncollected on Canadian policies in force.....	83,123 64
Deduct cost of collection, at 10 per cent.....	8,312 36
Net outstanding premiums.....	74,811 28

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 Total assets in Canada ..... \$5,408,208 87

\* In addition to these there are \$87,023.83 Canadian municipal debentures held at the head office, Edinburgh, for safe keeping.

STANDARD LIFE—*Continued.*

## LIABILITIES IN CANADA.

*Under policies issued previous to 31st March, 1878.*

†Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$1,264,303 00
Amount of claims on policies in Canada adjusted but not due (including bonus additions, \$886.93).....	5,996 93
Total net liabilities to said policy-holders in Canada .....	<u>\$1,270,299 93</u>

*Under policies issued subsequent to 31st March, 1878.*

†Amount estimated to cover the net reserve on all outstanding policies in Canada .....	\$ 1,439,082 80
Deduct same on policies re-insured in other licensed companies in Canada.....	14,522 00
Difference carried out. ....	\$1,424,560 80
Claims for death losses, adjusted but not due.....	2,000 00
Total net liabilities to said policy-holders in Canada.....	<u>\$1,426,560 80</u>
Total net liabilities to all policy-holders in Canada.....	<u>\$2,696,860 73</u>

## INCOME IN CANADA.

Cash received for premiums. ....	\$ 398,363 05
Cash received for annuities. ....	19,400 00
Total.....	\$ 417,763 05
Deduct premiums paid for re-insurance.....	6,435 77
Net premium income.....	\$ 411,327 28
Interest or dividends on mortgage bonds and loans .....	232,165 76
Net cash for rents.....	9,827 01
All other income.....	190 65
Total income in Canada.....	<u>\$ 653,510 70</u>

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—	
On account of death claims (\$35,940.87 of which accrued in 1889).....	\$ 310,627 52
Deduct amount received for reinsurance.....	18,822 25
Net amount paid for death claims (including bonus additions, \$40,939.22).....	\$ 291,805 27
On account of matured endowments .....	1,773 33
Net amount paid on account of claims.....	\$293,578 60
Amount paid to annuitants.....	514 00
Amount paid for surrendered policies .....	5,753 82
Cash dividends paid to Canadian policy-holders.....	1,240 64
Total net amount paid to policy-holders in Canada.....	\$301,087 06
Cash paid for commissions, salaries, and other expenses of officials in Canada .....	55,197 50
Taxes and rent.....	5,003 28
Cash paid for sundry expenditures.....	19,543 29
Total expenditure in Canada.....	<u>\$ 380,831 13</u>

†Registrar General's English Table No. 1 (males) 3½ per cent., and bonuses at 4 per cent.

STANDARD LIFE—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	422	
Amount of said policies.....		\$ 1,063,900 00
Amount of said policies re-insured in other licensed companies in Canada.....		26,000 00
Number of policies become claims in Canada during the year....	86	
Amount of said claims.....		284,456 91
Amount of said claims reinsured in other licensed companies in Canada .....		18,822 25
Number of policies in force in Canada at date.....	5,630	
Amount of said policies .....	\$ 11,519,329 48	
Bonus additions thereon .....	692,338 50	
	\$ 12,211,667 98	
Amount of said policies re-insured in other licensed companies in Canada, including \$2,581.18 bonus additions. ....	116,081 18	
Net amount of policies in force in Canada at 15th November, 1890...		<u>12,095,586 80</u>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including \$34,251.94 bonus additions).....	84	\$ 282,683 58
2. By maturity.....	2	1,773 33
3. By expiry .....	3	10,700 00
4. By surrender (including \$2,451.13 bonus additions) .....	39	72,267 79
(For which cash value has been paid, \$6,994.46.)		
5. By surrender, \$51,949.24 (including \$3,375.91 bonus ad- ditions.)		
(For which paid-up policies have been granted to amount of \$14,791.33.)		
Difference of amounts carried out.....		37,157 91
6. By lapse (including \$6,408.05 bonus additions).....	232	402,958 05
Total (including bonus additions, \$46,487.03).....	360	<u>\$ 807,540 66</u>

	No.	Amount.
Policies in force at the beginning of the year (including \$725,- 663.78 bonus additions).....	5,311	\$ 11,424,516 90
Bonuses vested, 1890, \$12,533.25; revived, &c., \$628.50.....		13,161 75
Policies issued during the year.....	697	1,607,321 32
Policies terminated as above and by change to paid-up policies..	377	822,331 99
Policies terminated otherwise.....	2	11,000 00
Policies in force at date of statement (including \$692,338.50 bonus additions).....	5,629	<u>12,211,667 98</u>

No return of insured lives.

STANDARD LIFE—*Concluded.*

*Detail of Policies issued since 31st March, 1878, and bonus additions thereon.*

	No.	Amount.
Policies in force at beginning of year in Canada (including \$179,218.59 bonus additions) .....	3,805	\$8,165,844 99
Bonuses vested, 1889.....		12,869 25
Policies issued during the year.....	693	1,602,374 66
Policies terminated as above and by change to paid-up policies (including bonus additions, \$6,451.49).....	311	617,126 49
Policies in force at date of statement (including \$185,636.35 bonus additions).....	<u>4,177</u>	<u>9,163,962 41</u>

Subscribed and sworn to 5th March, 1891, by

W. M. RAMSAY,  
*Manager in Canada.*

(Received, 6th March, 1891.)



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 STAR LIFE ASSURANCE SOCIETY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Chairman—WM. MEWBURN, J.P., D.L. | Secretary—H. G. HOBSON.

Principal Office—32 Moorgate Street, London, England.

Agent in Canada—A. D. PERRY. | Head Office in Canada—Toronto.

 (Organized or incorporated, 1843. Commenced business in Canada, 6th Nov., 1868.)
 

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## CAPITAL.

Amount of capital authorized and subscribed for, £100,000 stg. ....	\$ 486,666 67
Amount paid up in cash, £5,000 stg. ....	24,333 33
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## ASSETS IN CANADA.

Canada 4 per cent. stock in deposit with Receiver-General.....	\$ 146,000 00
Mortgages on real estate in Canada.....	1,145,418 00
Cash in Bank of Toronto.....	5,075 11
Interest due.....	\$ 3,777 97
Interest accrued.....	18,264 02
	<hr/>
Total carried out.....	22,041 99
	<hr/>
Total assets in Canada.....	\$1,318,535 10
	<hr/>

## LIABILITIES IN CANADA.

Total amount of claims on policies in Canada unsettled.....	Nil.
*Net reserve on all outstanding risks in Canada.....	\$ 141,337 53
	<hr/>
Total liabilities in Canada.....	\$ 141,337 53
	<hr/>

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 16,270 38
	<hr/>

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz:—

On account of death claims.....	\$ 4,866 66
	<hr/>
Net amount paid on account of death claims.....	\$ 4,866 66
Cash paid for matured endowments.....	\$ 486 66
	<hr/>
Total amount paid for matured endowments.....	486 66
Amount paid during the year for surrendered policies.....	816 31
Amount paid to annuitants.....	123 40
	<hr/>
Total net amount paid to policy-holders in Canada.....	\$ 6,293 03

 \* Based on the Institute of Actuaries' H.M. Table  $4\frac{1}{2}$  p.c. interest.

## STAR LIFE.—Continued.

Cash paid for commissions, salaries and other expenses of officials.....	1,888 15
Cash paid for licenses, taxes, fees or fines.....	10 66
Miscellaneous payments.....	517 93
Total expenditure in Canada.....	<u>\$ 8,709 77</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	22	
Amount of said policies.....		\$ 73,121 66
Number of policies become claims in Canada during the year.....	2	
Amount of said claims (including bonus additions).....		5,353 34
Number of policies in force in Canada at date.....	274	
Amount of said policies .....	\$ 623,052 45	
Bonus additions thereon .....	54,753 55	
Total amount in force at 31st December, 1890.....		<u><u>677,806 00</u></u>

## Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	1	\$ 4,866 66
2. By maturity.....	1	486 66
3. By surrender (for which cash value has been paid, \$816.31).....	4	12,166 66
4. By lapse.....	7	40,636 66
Total.....	<u>13</u>	<u>\$ 58,156 64</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$54,753.55) .....	265	\$ 663,840 98
Policies issued during the year.....	22	73,121 66
Policies terminated as above.....	13	58,156 64
Policies in force at date of statement (including bonus additions, \$54,753.55).....	<u>274</u>	<u>677,806 00</u>

Number of insured lives at the beginning of the year in Canada	265
Number of new insurers during the year.....	22
Number of deaths during the year among the insured....	1
Number of insured whose policies have been terminated during the year, otherwise than by death.....	12
Number of insured lives at date of statement.....	<u>274</u>

Subscribed and sworn to, 11th March, 1891, by

A. D. PERRY.

(Received, 12th March, 1891.)

STAR LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(Abstracted from the Directors' Report, London, Eng., 11th March, 1891.)

NEW BUSINESS IN 1890.

During the year 4,574 proposals for assurance, amounting to £1,517,016, were submitted to the Board; of these 676 were either declined or not carried out at the close of the year; and 3,898 policies were issued for the assurance of £1,203,635; the annual premiums on which amount to £40,097 17s. 8d.

The sum of £6,972 14s. 7d. has been received for the purchase of 15 immediate annuities, amounting to £629 18s. 11d.

The total amount of assurances now in force is £10,915,348 17s. 3d.

MORTALITY.

The claims which have arisen during the year in respect of 537 policies have amounted to £204,086 14s. 5d., including bonus additions of £26,129 3s. The number of lives assured who have died is considerably within the average expected and provided for in the Society's tables.

The total sum paid in claims (including bonus additions) since the establishment of the Society now amounts to £3,465,015 0s. 8d.

ANNUAL INCOME AND INVESTMENTS.

The income of the Society during the past year has amounted to £457,219 18s. 5d., derived from the following sources:—

Premiums on policies.....	£332,091	0	1
Purchase of annuities.....	6,972	14	7
Interest on invested funds..	117,946	9	4
Fees and Fines.....	209	14	5
	<hr/>		
	£457,219	18	5

After the payment of all expenses and claims, the balance of income over expenditure amounts to £159,809 13s. 9d., and this sum has been added to the assurance and annuity fund, which now stands at £2,924,657 12s.

The average rate of interest realized on the investments of the Society during the year has been £4 5s. 2d. per cent.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

	£	s.	d.		£	s.	d.	
Amount of funds at the beginning of the year.....	2,769,847	18	3	Claims under policies..	204,074	16	11	
Premiums.....	£340,952	14	11	Less re-assurances. ....	4,913	9	6	
Less re-assurance premiums.....	8,861	14	10		<hr/>			
	332,091	0	1	Endowments matured.....	£199,161	7	5	
Consideration for annuities granted... ..	6,972	14	7		4,925	7	0	
Interest and dividends.....	117,946	9	4	Surrenders .....		204,086	14	5
Fees .....	165	17	7	" Bonus .....		17,706	14	5
Fines .....	43	16	10	Annuities .....		1,881	9	11
				Commission .....		9,846	12	0
				Expenses of management.....	£21,147	1	4	
				Medical fees.....	3,213	8	0	
					<hr/>			
					24,360	9	4	
				Income tax .....		3,206	6	10
				Dividends to shareholders .....		250	0	0
				Bonus abatement of premiums.....		5,663	0	8
				Amount of funds at end of the year..	2,929,657	12	0	
					<hr/>			
	£3,227,067	16	8		£3,227,067	16	8	



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 THE SUN LIFE ASSURANCE COMPANY OF CANADA.
 

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 STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.
 

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President—ROBERTSON MACAULAY.

Secretary—T. B. MACAULAY.

Head Office—Montreal.

 (Organized or incorporated, 1865. Amended in 1870, 1871 and 1882.  
 Commenced business in Canada, May, 1871.)
 

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## CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	500,000 00
Amount paid up in cash.....	62,500 00

(For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances) held by the Company.....	\$ 138,930 78
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	1,573,792 74
Amount of loans, as above, on which interest has not been paid within one year previous to statement.....	\$7,681.38
Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals.....	99,087 88
Premium obligations on policies in force.....	953 54

\*Stock, bonds and debentures owned by the Company, viz. :—

	Par value.	Market value.
Montreal Loan and Mortgage Company's stock.....	\$ 23,550 00	\$ 30,615 00
Montreal Turnpike Trust debentures.....	2,800 00	2,884 00
City of Vancouver do.....	30,000 00	36,000 00
Town of Sorel do.....	7,000 00	7,210 00
Town of Richmond school do.....	7,399 78	8,583 74
City of New Westminster do.....	101,500 00	107,843 75
Village of Wyoming do.....	2,600 00	2,730 00
Township of Aldborough do.....	850 00	858 50
Township of North Stukely do.....	6,000 00	6,300 00
Town of St. Jerome do.....	17,600 00	19,360 00
Town of Valleyfield waterworks bonds.....	18,263 10	20,089 41
Town of Smith's Falls debentures.....	1,000 00	1,060 00
Town of Iberville do.....	3,000 00	3,030 00
Parish of St. Jean Chrysostome debentures.....	5,615 06	5,895 75
City of Brandon do.....	2,000 00	2,320 00
Village of Merritton do.....	12,073 33	12,314 79
Village of Portage du Fort do.....	4,500 00	4,590 00
Village of Berthier do.....	16,902 50	17,409 57
Village of Granby school do.....	8,000 00	8,240 00
Village of East Farnham do.....	14,000 00	14,186 67
Village of Danville school do.....	4,700 00	4,747 00
Town of Sault Ste. Marie do.....	70,208 47	71,612 64
City of St. Catharines do.....	5,400 00	5,400 00
Total par and market values.....	\$ 364,962 24	\$ 393,280 82

\* \$63,890.08 of which is deposited with the Receiver-General.

SUN LIFE—*Continued.*

Carried out at market value.....		393,280	82
Cash on hand (chiefly amounts received and deposited 2nd January)...		6,612	71
Cash in banks, viz. :—			
Molsons' Bank, Montreal.....	\$	5,410	52
Molsons' Bank, London.....		205	70
Total carried out.....		5,616	22
Bills receivable.....		661	57
Agents' ledger balances.....		4,670	39
Total .....	\$	2,223,606	65

## OTHER ASSETS.

Interest due.....	\$	10,310	63
Interest accrued.....		36,661	43
Total .....		46,972	06
Rents due.....		541	00
Gross premiums due and uncollected on policies in force.....	\$	77,885	19
Gross deferred premiums.....		56,378	97
Total outstanding and deferred premiums.....	\$	134,264	16
Deduct cost of collection, at 10 per cent. ....		13,426	41
Net outstanding and deferred premiums. ....		120,837	75
Office furniture.....		2,330	70
Petty cash.....		66	44
Balance due by Citizens' Insurance Company.....		79,159	59
Total assets .....	\$	2,473,514	19

## LIABILITIES.

* Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$10,394.90).....	\$	2,111,564	31
Deduct net value of policies re-insured in other companies.....		2,341	63
Net re-insurance reserve.....	\$	2,109,222	68
Claims for death losses reported but not proved (\$5,000 of which accrued prior to 1890).....	\$	17,094	00
do do adjusted but not due.....		15,426	35
Total outstanding claims.....		32,520	35
Amount of dividends or bonuses to policy-holders due and unpaid.....		2,403	08
Amount of dividends to stockholders, due 2nd January, 1891. ....		3,750	00
Deposit to meet maturing debentures.....		8,910	60
Sundry debts.....		726	91
Canadian Bank of Commerce, on account of debentures purchased.....		10,075	60
Total liabilities—Life Department.....	\$	2,167,609	22
Liabilities—Accident Department.....		11,229	28
Total liabilities (exclusive of capital stock).....	\$	2,178,838	50
Surplus as regards policy-holders.....	\$	294,675	69
Capital stock paid up.....		62,500	00
Surplus over all liabilities and capital. ....	\$	232,175	69

\* On the basis of the Institute of Actuaries, H. M. Table, with 4½ per cent. interest.

## SUN LIFE—Continued.

## INCOME DURING THE YEAR.

*(Life Department.)*

Gross cash received for premiums (including \$187,906.95 from Citizens' Insurance Company).....	\$ 759,898 86
Premium obligations taken in part payment of premiums.....	106 10
Premiums paid by dividends, including reconverted additions.....	2,156 25
<b>Total.....</b>	<b>\$ 762,161 21</b>
Deduct premiums paid to other companies for re-insurance.....	411 61
<b>Total premium income.....</b>	<b>\$ 761,749 60</b>
Amount received for interest.....	102,217 03
Amount received for rents.....	1,116 92
<b>Total income—Life Department.....</b>	<b>\$ 865,083 55</b>

## EXPENDITURE DURING THE YEAR.

*(Life Department.)*

Cash paid for death claims .....	\$ 110,029 20
Deduct amount received from other Companies for re-insured death claims ..	117 00
Net cash paid for death claims (including bonuses \$1,103 00) .....	\$ 109,912 20
Cash paid for matured endowments (including bonuses \$857.45) .....	10,857 45
Net amount paid for death claims and matured endowments.....	\$ 120,769 65
(Of this amount \$4,445.35, death losses accrued in 1889.)	
Cash paid to annuitants.....	1,840 30
Cash paid for surrendered policies.....	14,294 57
Cash dividends paid to policy-holders.....	718 75
Cash dividends applied in payment of premiums.....	2,156 25
Cash paid for interest or dividends to stockholders.....	7,500 00
Commissions, salaries and other expenses of officials.....	132,268 22
Taxes, licenses, &c.....	3,177 15
All other expenditure, viz. :—	
Postage and sundries, \$2,244.96; advertising, printing and stationery, \$8,754.34; rents, \$2,490.00; heating, water and light, \$458.40; medical fees, \$12,336.97.....	26,284 67
<b>Total expenditure—Life Department .....</b>	<b>\$ 309,009 56</b>

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 1,033 33
Premium obligations received during the year.....	122 14
	<b>\$ 1,155 47</b>
Deduct amount of obligations redeemed in cash.....	\$ 201.93
<b>Total deductions.....</b>	<b>201 93</b>
Balance, note assets at end of year..	<b>\$ 953 54</b>

## SUN LIFE—Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken....	3,534	
Amount of said policies.....		\$5,218,680 07
(Including 1372 policies for \$1,807,800.23 reassured from the Citizens' Insurance Company).		
Number of policies become claims during the year.....	78	
Amount of said claims (including matured endowments, \$10,857.45)		143,961 65
Amount of said claims reinsured in other licensed companies.	\$117.00	
Number of policies in force at date... ..	11,266	
Amount of said policies .....	\$16,603,946 58	
Bonus additions thereon.....	155,409 34	
Total.....	\$16,759,355 92	
Amount of said policies re-insured in other licensed companies in Canada.	11,550 00	
Net amount of policies in force at 31st December, 1890.....		<u>16,747,805 92</u>

## Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death (including bonus additions \$1,877.00).....	74	\$133,104 20
2. By maturity (including bonus additions, \$857.45).....	4	10,857 45
3. By expiry.....	3	8,000 00
4. By surrender (including bonus additions, \$3,776.98).....	158	225,165 91
(For which cash value has been paid, \$14,294.57.)		
5. By surrender, \$136,921.66 (including bonus additions, \$805.00).		
(For which paid-up policies have been granted to amount of \$32,775.15.)		
Difference of amounts carried out.....		104,146 51
5. By lapse (including bonus additions, \$953.02).....	914	1,178,796 03
Total (including additions, \$8,269.45).....	<u>1,153</u>	<u>\$1,660,070 10</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$156,624.22).....	8,951	\$13,337,983 08
Policies issued during the year (including 1,372 policies for \$1,807,800.23 reassured from the Citizens' Insurance Co.)	4,061	5,848,287 52
Bonuses added during the year.....		6,492 50
Policies revived (including bonus additions, \$562.07).....	35	60,662 07
Policies terminated as above and by change to paid-up policies (including bonus additions, \$8,269 45).....	1,246	1,692,845 25
Policies terminated by reduction .....	5	27,834 00
Policies not taken.....	530	773,390 00
Gross policies in force at date of statement (including bonus additions, \$155,409.34).....	<u>11,266</u>	<u>16,759,355 92</u>

Number of insured lives at beginning of year .....	8,491
Number of new insurers during the year (including revived)	3,195
Number of deaths during the year among insured.....	69
Number of insured whose policies have been terminated during the year otherwise than by death.....	1,037
Number of insured lives at date of statement.....	<u>10,580</u>



SUN LIFE—*Concluded.*  
BUSINESS DONE OUTSIDE OF CANADA.  
(Included in above Statement.)

LIABILITIES OUTSIDE OF CANADA.

Reserves on policies.....	\$ 265,700 10
Death claims outstanding.....	9,653 00
Total liabilities outside of Canada .....	\$ 275,353 10

INCOME OUTSIDE OF CANADA.

Premiums .....	\$ 95,174 81
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EXPENDITURE OUTSIDE OF CANADA.

Death claims paid during the year .....	\$ 28,496 65
Profits .....	361 95
Total.....	\$ 28,858 60

MISCELLANEOUS.

Number of policies reported during the year as taken, outside of Canada .....	282	
Amount of said policies.....		\$ 646,104 33
Number of policies become claims during the year.....	12	
Amount of said claims .....		36,551 60

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$31,532.91) .....	851	\$1,639,140 49
Policies issued during the year (including bonus additions, \$85) .....	421	810,171 45
Revived (including bonus additions, \$158.72) .....	7	14,758 72
Total .....	1279	\$2,464,070 66

	No.	Amount.
Policies terminated by death (including bonus additions, \$1,014.95) .....	12	\$ 36,551 60
Policies cancelled by surrender (including bonus additions, \$315.98) .....	5	9,562 64
Policies cancelled by paid-up policies (including bonus additions, \$362.00) .....	7	10,878 66
Policies terminated by lapse (including bonus additions, \$54.82). .....	42	56,434 83
Policies not taken.....	72	132,240 00
Policies terminated by reduction.....		9,800 00
Total.....	138	\$ 255,467 73

Policies in force at end of year (including bonus additions, \$30,028.88).....	1141	\$2,208,602 93
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Subscribed and sworn to, 28th February, 1891, by

R. MACAULAY,  
*President.*  
T. B. MACAULAY,  
*Secretary.*

(Received, 2nd March, 1891.)

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THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF  
NORTH AMERICA.

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STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1890.

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*President*—HON. GEO. W. ROSS.

*Manager*—HENRY SUTHERLAND.

*Secretary*—JAMES G. BEGG.

*Head Office*—22 to 28 King St. W., Toronto.

(Organized or incorporated, 19th April, 1884. Commenced business in Canada, 1st April, 1886.)

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CAPITAL.

Amount of guarantee capital authorized.....	\$1,000,000 00
Amount subscribed for.....	100,000 00
Amount paid up in cash.....	60,000 00
	\$1,160,000 00

(For List of Guarantors, see Appendix.)

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ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....		\$ 26,950 00
Amount of loans made to policy-holders on the Company's policies assigned as collaterals.....		2,368 19
Debentures owned by the Company, viz. :—		
	Par value.	Market value.
Town of Whitby 5 per cent. debentures .....	\$ 14,884 46	\$ 15,452 98
do Brampton do .....	8,723 25	9,078 50
Township of Chaffey do .....	176 50	178 53
City of St. Catharines do .....	3,000 00	3,126 30
Township of Perry do .....	100 00	101 50
Welland County do .....	13,811 00	14,035 51
St. Mary's do .....	2,392 59	2,610 23
Port Arthur do .....	3,250 00	3,528 46
Napanee do .....	8,000 00	9,002 60
Toronto do .....	390 00	426 93
Township of York do .....	15,000 00	15,914 52
	\$ 69,727 80	\$ 73,456 06
Carried out at market value.....		73,456 06
Cash at head office.....		325 83
Cash in Banks, viz. :—		
Imperial Bank—Special deposit.....	\$ 10,000 00	
do Current account.....	13,046 82	
	\$ 23,046 82	
Agents' ledger balances.....		4,411 31
Bills receivable.....		614 65
		\$ 131,172 86

THE TEMPERANCE AND GENERAL LIFE—Continued.

OTHER ASSETS.	
Interest due.....	\$ 51 32
do accrued.....	1,871 36
Total carried out.....	1,922 68
Rents due (since paid).....	500 00
Gross premiums due and uncollected on policies in force.....	\$ 16,438 53
Gross deferred premiums on same.....	6,046 91
Total outstanding and deferred premiums.....	\$ 22,485 44
Deduct cost of collection at 10 p. c.....	2,248 54
Net outstanding and deferred premiums.....	20,236 90
Office furniture and fixtures.....	1,222 60
Gross assets.....	\$ 155,055 04

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$ 107,576 55
Deduct value of policies reinsured.....	127 83
Net reinsurance reserve.....	\$ 107,448 72
Claims for death losses, unadjusted but not resisted (\$2,000 since paid)	3,000 00
Rent.....	275 00
Premiums paid in advance.....	453 38
Surrender value.....	530 00
Medical fees.....	684 00
Solicitor's charges.....	270 00
Total liability.....	\$ 112,661 10
Surplus on policy-holders' account.....	\$ 42,393 94
Capital stock paid-up.....	\$ 60,000 00

INCOME DURING THE YEAR.

Cash received for premiums (including \$453.38 premiums paid in advance)....	\$ 78,695 32
Deduct premiums paid to other companies for re-insurance.....	905 30
Total premium income.....	\$ 77,790 02
Amount received for interest.....	4,143 04
Total income.....	\$ 81,933 06

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 8,240 00
Net amount paid for death claims.....	\$ 8,240 00
Cash paid for surrendered policies.....	2,267 19
Commissions, salaries and other expenses of officials and agents.....	23,307 64
Taxes, licenses, fees or fines.....	71 22
Miscellaneous payments, viz. :—	
Medical fees, \$4,149.00; advertising, printing and stationery, \$3,878.39; postage, expressage, telegrams, &c., \$851.43; travelling expenses of agents, \$932.51; rents, taxes, care of office, &c., \$1,973 23.....	11,784 56
Total expenditure.....	\$ 45,670 61

\*Reserve based on H. M. Mortality Table, Institute of Actuaries G. B., with 4½ p.c. interest, computed by the Department.

THE TEMPERANCE AND GENERAL LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in	
Canada .....	1,047
Amount of said policies.....	\$1,277,000 00
Number of policies become claims during the year .....	7
Amount of said claims .....	11,240 00
Number of policies in force in Canada at date .....	2,445
Amount of said policies .....	\$3,484,003 00
Amount of said policies reinsured in other licensed companies in Canada....	59,000 00
Net amount in force at 31st December, 1890.....	<u>3,425,003 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death .....	7	\$ 14,240 00
2. By surrender .....	32	38,500 00
(For which cash value has been paid, \$2,267.19.)		
3. By surrender, \$14,500. (For which paid-up policies have been issued to amount of \$1,671.06.)		
Difference of amounts carried out .....		12,828 94
4. By lapse.....	528	767,600 00
5. Reduction on five policies.....		8,800 00
<b>Total .....</b>	<b>567</b>	<b>\$ 841,968 94</b>

	No.	Amount.
Policies in force at beginning of year .....	1,957	\$3,040,972 00
Revived during the year. ....	8	8,000 00
Policies issued during the year .....	1,047	1,277,000 00
Terminated as above .....	567	841,968 94
Policies in force at date of statement.....	2,445	<u>3,484,003 06</u>

Number of insured lives at beginning of year .....	1,776
Number of new insurers during the year .....	983
Number of deaths during the year among the insured.....	7
Number of insurers whose policies have been terminated during the year otherwise than by death.....	477
Number of insured lives at date of statement.....	<u>2,275</u>

Subscribed and sworn to, 17th January, 1891, by

GEO. W. ROSS,  
*President.*  
H. SUTHERLAND,  
*Manager.*

(Received, 19th January, 1891.)

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 THE TRAVELERS' INSURANCE COMPANY.
 

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 LIFE DEPARTMENT.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890

*President*—JAMES G. BATTERSON. | *Secretary*—RODNEY DENNIS.  
*Principal Office*—Hartford, Conn., U.S.  
*Agent in Canada*—WM. HANSON. | *Head Office in Canada*—Montreal.  
 (Organized or incorporated, 17th June, 1863. Commenced business in Canada, 1st July, 1865.)

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 CAPITAL.
 

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Amount of capital authorized.....\$1,000,000 00  
 Amount subscribed for and paid up in cash..... 600,000 00

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 ASSETS IN CANADA.
 

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Bonds, stocks and debentures in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Montreal Corporation bonds .....	\$ 26,000 00	} \$ 73,725 00
do Harbour do .....	35,000 00	
do 4 per cent. loan of 1885.....	4,500 00	
St. Thomas debentures .....	30,000 00	34,500 00
Paris, Ont. do .....	8,000 00	8,960 00
Almonte do .....	14,900 00	14,900 00
Windsor do .....	10,615 31	11,252 23
Coaticook do .....	25,000 00	26,500 00
Sherbrooke do .....	30,000 00	32,100 00
Parkdale do .....	10,000 00	12,200 00
Canadian Pacific Railway bonds .....	50,000 00	54,000 00
City of Quebec debentures .....	50,000 00	51,000 00
Province of Manitoba debentures.....	74,946 67	80,942 40
City of Winnipeg do .....	50,000 00	54,500 00
Port Hope, Ont. do .....	60,000 00	60,600 00
Guelph, Ont. do .....	73,000 00	81,760 00
Brantford, Ont. do .....	55,000 00	53,900 00
Vancouver, B.C. do .....	10,000 00	10,920 00
St. Hyacinthe, Que. do .....	10,000 00	10,150 00
Stratford, Ont. do .....	10,500 00	11,182 56
Hull, Que. do .....	10,000 00	10,200 00
Sault Ste. Marie, Ont. do .....	25,000 00	26,500 00

Total par and market values.....\$ 672,461 98 \$ 719,792 19

Carried out at market value.....\$ 719,792 19  
 Real estate in Canada owned (improved property, Stanstead, P.Q.)..... 2,400 00  
 \*Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals..... 54,310 00  
 Gross premiums due and uncollected on Canadian policies in force.....\$ 12,485 09  
 Gross deferred premiums on same..... 16,518 32  
 Total outstanding and deferred premiums.....\$ 29,003 41  
 Deduct cost of collection at 10 per cent..... 2 900 34  
 †Net outstanding and deferred premiums..... 26,103 07

Total assets in Canada.....\$ 802,605 26

\* Of which \$36,935 is on policies issued since 31st March, 1878.

† Of this amount, \$25,797.91 belongs to policies issued since 31st March, 1878.

## TRAVELERS'—Continued.

## LIABILITIES IN CANADA.

*Under policies issued previous to the 31st March 1878.*

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$ 532,047 00
Claims for death losses adjusted but not due.....	3,569 00
Total liabilities to said policy-holders in Canada.....	<u>\$ 535,616 00</u>

*Under policies issued subsequent to the 31st March, 1878.*

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$ 567,879 00
Claims for death losses.....	Nil
Total net liabilities to said policy-holders in Canada..	<u>\$ 567,879 00</u>
Total net liabilities to all policy-holders in Canada .....	<u>\$1,103,495 00</u>

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 133,574 17
Interest or dividends on stock, etc .....	38,600 39
Total income in Canada.....	<u>\$ 172,174 56</u>

## EXPENDITURE IN CANADA.

Amount paid on account of claims in Canada, viz :—	
On account of death claims.....	\$ 42,098 00
On account of matured endowments.....	12,899 00
Net amount paid on account of claims.....	\$ 54,997 00
(Of this amount \$4,400, death claims, accrued in previous years.)	
Cash paid disabling injuries to life policy-holders.....	472 21
Amount paid for surrendered policies.....	29,795 81
Total net amount paid to policy-holders in Canada.....	<u>\$ 85,265 02</u>
Cash paid for commissions, &c.....	12,540 60
Cash paid for licenses, taxes, &c.....	569 64
Total expenditure in Canada.....	<u>\$ 98,375 26</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	323
Amount of said policies.....	\$ 637,950 00
Number of policies become claims in Canada during the year.....	52
Amount of said claims.....	54,166 00
Number of policies in force in Canada at 31st December, 1890.....	2,977
Amount of said policies.....	<u>4,378,609 00</u>

\*Reserve at  $4\frac{1}{2}$  per cent., Institute of Actuaries' H. M. Table.

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 TRAVELERS'—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	35	\$ 41,267 00
2. By maturity.....	17	12,899 00
3. By expiry.....	2	8,000 00
4. By surrender.....	44	56,391 00
(For which cash has been paid, \$29,795.81.)		
5. By surrender, \$52,000.		
(For which paid-up policies have been granted to amount of \$17,818.)		
Difference of amounts carried out.....		34,182 00
6. By lapse.....	112	186,681 00
Total. ....	210	\$ 339,420 00

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	No.	Amount.
Policies in force at beginning of year in Canada.....	2,864	\$4,080,079 00
Policies issued during the year.....	323	637,950 00
Policies terminated as above.....	210	339,420 00
Policies in force at date of statement .....	2,977	4,378,609 00

## DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada.....	1,613	\$2,663,627 00
Policies issued during the year.....	323	637,950 00
Policies terminated as above.....	161	283,362 00
Policies in force at date of statement.....	1,775	3,018,215 00

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 Number of insured lives..... No return.
 

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Subscribed and sworn to, 20th February, 1891, by

 WILLIAM HANSON,  
*Chief Agent in Canada.*

(Received, 23rd February, 1891.)

TRAVELERS'—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

## INCOME DURING THE YEAR 1890.

Cash received for premiums, less re-insurance.....	\$3,643,592 06
Cash received from interest, rents and miscellaneous sources.....	636,122 98
Total income.....	<u>\$4,279,715 04</u>

## DISBURSEMENTS DURING THE YEAR 1890.

Amount paid for losses by death.....	\$ 952,513 00
Amount paid for indemnities for disabling injury.....	574,515 70
Amount paid for annuities, matured endowments and surrendered policies..	200,934 64
Total amount paid to policy-holders.....	<u>\$1,727,963 34</u>
Amount paid for taxes, licenses, fees, &c.....	53,069 48
Amount paid for general expenses, and profit and loss..	1,402,174 51
Total disbursements.....	<u><u>\$3,183,207 33</u></u>

## ASSETS.

Real estate.....	\$1,159,189 92
Cash on hand and in bank.....	807,314 26
Loans on bond and mortgage, real estate.....	3,227,143 07
Interest on loans accrued, but not due.....	62,536 34
Loans on collateral security.....	963,509 48
Deferred life premiums.....	159,489 19
Premiums due and unreported on life policies.....	115,961 25
State, province, county and municipal bonds.....	1,932,647 38
Railroad stocks and bonds.....	2,133,707 50
Bank stocks.....	888,769 00
Miscellaneous stocks and bonds..	794,200 00
Total assets.....	<u><u>\$12,244,467 39</u></u>

## LIABILITIES.

Re-insurance reserve, Life Department (American experience, 4½ per cent).....	\$9,214,565 39
Claims unadjusted, not due, resisted, and all other liabilities.....	231,099 00
Total liabilities.....	<u>\$9,445,664 39</u>
Net surplus, policy-holders' account.....	<u><u>\$2,798,803 00</u></u>



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 THE UNION MUTUAL LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—JOHN E. DEWITT. | *Secretary*—ARTHUR I. BATES.

*Principal Office*—Portland, Maine.

*Attorney in Canada*—WILLIAM MULOCK. | *Head Office in Canada*—Toronto.

(Organized or incorporated, 17th July, 1848.)

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 NO CAPITAL.
 

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## ASSETS IN CANADA.

Short date notes given in payment of premiums (of which \$1,217.22 belongs to policies issued since 31st March, 1878).....	\$	1,429	72
Premium obligations on Canadian policies in force.....		14,990	00
Bonds deposited with the Receiver-General, viz.:—			
		Market value.	
923 Province of Ontario annuity bonds.....	\$	260,740	13
Canadian Pacific land grant bonds.....		106,820	00
Montreal Harbour.....		30,432	50
Carried out at market value.....		397,992	63
Cash in banks in Canada, viz.:—			
Dominion Bank, Toronto.....	\$	113	72
Bank of Montreal, Montreal.....		344	75
do Ottawa.....		88	79
do Winnipeg.....		321	88
Bank of British North America, St. John, N.B.....		910	16
do do Halifax, N.S.....		503	58
do do Victoria, B.C.....		884	66
Merchants' Bank of Halifax, Charlottetown, P.E.I.....		159	72
Quebec Bank, Quebec.....		7	03
Total cash in banks in Canada.....		3,334	29
Agents' ledger balances in Canada.....		2,000	76
Interest due.....	\$	185	76
do accrued.....		2,094	27
Total carried out.....		2,280	03
Gross premiums due and uncollected on Canadian policies in force.....	\$	9,807	19
Gross deferred premiums on same.....		11,583	50
Total outstanding and deferred premiums.....	\$	21,390	69
Deduct cost of collection at 10 per cent.....		2,139	06
*Net outstanding and deferred premiums.....		19,251	63
Forborne premiums.....		49	46
Total assets in Canada.....	\$	441,328	52

\* Of this amount \$17,569.47 belongs to policies issued since 31st March, 1878.

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 UNION MUTUAL LIFE—Continued.

## LIABILITIES IN CANADA.

*(Under policies issued previous to 31st March, 1878.)*

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....		\$ 419,500 00
Claims for death losses—adjusted but not due .....	\$ 1,000 00	
Claims for matured endowments—due and unpaid (of which \$535.78 accrued previous to 1890) .....	1,655 78	
Total.....		2,655 78
Dividends or bonuses to Canadian policy-holders due and unpaid.....		286 52
Total net liabilities to said policy holders in Canada.....	\$	<u>422,442 30</u>

*(Under policies issued subsequent to 31st March, 1878.)*

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 305,100 00	
Deduct reserve on policies re-insured in other licensed companies in Canada.....	185 00	
Net re-insurance reserve .....		\$ 304,915 00
Claims for death losses :		
Adjusted but not due .....	\$ 4,000 00	
Unadjusted but not resisted .....	3,500 00	
Total claims for death losses.....		7,500 00
Claims for matured endowments ;		
Due and unpaid.....	\$ 2,000 00	
Total claims for matured endowments.....		2,000 00
Dividends or bonuses to Canadian policy-holders—due and unpaid.....		103 46
Premiums paid in advance, less loading .....		132 15
Total net liabilities to said policy-holders in Canada.....	\$	<u>314,650 61</u>
Total liabilities to all policy-holders in Canada .....	\$	<u>737,092 91</u>

## INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 124,029 94	
Premium obligations taken during the year in part payment of premiums in Canada.....	710,62	
Premiums paid by dividends, including reconverted additions.....	1,030 17	
Total.....	\$ 125,770 73	
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada.....	99 45	
Total net premium income in Canada.....	\$	125,671 28
Interest or dividends on stock.....		14,535 73
All other income (interest on premium notes).....		969 45
Total income in Canada.....	\$	<u>141,176 46</u>

\*Based on American Experience Table, 4½ per cent.

UNION MUTUAL LIFE—*Continued.*

## EXPENDITURE IN CANADA.

Cash paid for death losses.....	\$ 41,850 52	
Premium obligations used in payment of same .....	582 00	
<b>Total.....</b>		<b>\$ 42,432 52</b>
Cash paid for matured endowments .....	\$ 28,769 71	
Premium obligations used in payment of same.....	674 00	
<b>Total.....</b>		<b>29,443 71</b>
<b>Total death claims and matured endowments.....</b>	<b>\$ 71,876 23</b>	
Cash paid for surrendered policies .....	724 44	
Premium obligations voided by lapse.....	508 62	
Cash dividends paid to Canadian policy-holders.. ..	59 47	
Cash dividends applied in payment of premiums in Canada.....	2,998 83	
Premium obligations used in payment of dividends to policy-holders...	208 00	
<b>Total paid to policy-holders in Canada.....</b>	<b>\$ 76,375 59</b>	
Commissions, salaries and other expenses of officials in Canada.....	14,647 67	
Taxes, licenses, fees or fines in Canada.....	947 18	
Miscellaneous payments, viz. :—		
Rent, \$1,201; advertising, \$130; printing, \$16.40; exchange, \$242;		
medical fees, \$1,181; legal expenses, \$10 .....	2,780 40	
<b>Total expenditure in Canada .....</b>	<b>\$ 94,750 84</b>	

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 16,186 00	
do received during the year.....	1,230 62	
<b>Total.....</b>		<b>\$ 17,416 62</b>
Deductions during the year, viz. :—		
Amount of obligations used in payment of claims.....	\$ 1,256 00	
do used in payment of dividends to policy-holders ..	208 00	
do voided by lapse.....	508 62	
do redeemed in cash.....	19 00	
<b>Total deductions .....</b>		<b>1,991 62</b>
<b>Balance—note assets at end of year.....</b>	<b>\$ 15,425 00</b>	

(Notes to be issued in settlement of policy claims not yet matured, \$435.)

## MISCELLANEOUS.

Number of new policies reported during the year as taken in		
Canada.....	251	
Amount of said policies.....	\$ 470,020 00	
Number of policies become claims in Canada during the year.....	62	
Amount of said claims.....	81,397 42	
Number of policies in force in Canada at date.....	2,802	
Amount of said policies .....	\$4,444,440 00	
Bonus additions .....	97,990 94	
<b>Total.....</b>	<b>\$4,542,430 94</b>	
Deduct policies re-insured in other licensed companies in Canada .....	5,000 00	
<b>Net amount in force 31st December, 1890.....</b>	<b>4,537,430 94</b>	

UNION MUTUAL LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$591.76).....	29	\$ 48,560 76
2. By maturity (including bonus additions, \$318.86).....	33	32,836 66
3. By expiry.....	76	135,166 00
4. By surrender (including bonus additions, \$3,765.70).. (For which cash value has been paid, \$724.44.)	2	5,910 70
5. By surrender, \$1,000. (For which paid-up policies have been granted to amount of \$320.)		
Difference of amounts carried out.....		680 00
6. By lapse.....	112	159,000 00
Total (including bonus additions, \$4,676.32)....	252	\$ 382,154 12

	No.	Amount.
Policies in force at beginning of year (including bonus addi- tion, \$85,406.15).....	2,842	\$ 4,510,020 15
Policies issued and revived during the year.....	262	502,020 00
Reversionary additions during the year .....		28,969 76
Policies terminated as above and by change to paid-up policies	253	382,474 12
Policies decreased.....		9,396 20
Policies not taken.....	49	95,000 00
Policy contract.....		11,708 65
Policies in force at date of statement (including bonus addi- tions \$97,990.94.).....	2,802	4,542,430 94

*Detail of policies issued since 31st March, 1878.*

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions \$71,798.86.).....	2,015	\$ 3,220,697 86
Policies issued and revived during the year.....	261	529,486 95
Policies terminated as above and by change to paid-up poli- cies (including bonus additions, \$3,063.50.).....	187	288,763 50
Policies not taken.....	49	95,000 00
Policies decreased.....		7,000 00
Policy contract.....		11,704 90
Policies in force at date of statement (including bonus addi- tions, \$71,356.96) .....	2,040	3,347,716 41

No return of number of insured lives.

Subscribed and sworn to, 13th February, 1891, by

ARTHUR L. BATES,  
*Secretary.*

(Received, 17th February, 1891.)

UNION MUTUAL LIFE—*Continued.*

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(As returned to the Insurance Commissioner, State of Maine.)*

## INCOME.

Total premium income.....	\$ 782,363 78
Cash received for interest, dividends and discounts on endowments paid in advance.....	266,495 20
Cash received for rents.....	16,956 44
Profit and loss (net).....	26,151 85
Total income. ....	<u>\$1,091,967 27</u>

## DISBURSEMENTS.

Total amount paid for losses and matured and discounted endowments.....	\$ 632,290 79
Cash paid to annuitants (including premium annuities, or certificates for premiums paid in advance).....	392 15
Cash paid for surrendered policies and for expenses of purchasing.....	12,733 30
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....	26,396 14
Cash surrender values, including reconverted additions applied in pay- ment of premiums.....	28,793 93
Cash dividends paid to policy-holders, \$4,219.96; same applied in pay- ment of premiums, \$16,818 95.....	21,038 91
Premium notes, loans or liens used in payment of dividends to policy- holders.....	4,955 00
Commission to agents.....	58,541 68
Salaries of officers and office employees.....	49,897 47
Taxes.....	15,433 93
Rent.....	10,263 78
General expenses.....	184,839 93
Total disbursements. ....	<u>\$1,045,577 01</u>

## ASSETS.

Value of real estate, exclusive of all encumbrances.....	\$ 978,996 82
Loans on bonds and mortgages (first liens) on real estate.....	1,376,754 66
Loans secured by pledge of bonds, stock or other marketable collaterals.....	379,372 84
Premium notes, loans or liens on policies in force.....	418,129 69
Cost value of bonds and stocks owned.....	2,725,176 75
Cash on hand and in banks.....	117,322 03
Bills receivable.....	661 50
Agents' and other ledger balances.....	1,589 62
Cash in transit (since received).....	1,747 45
Total net or ledger assets.....	<u>\$5,999,751 36</u>

UNION MUTUAL LIFE—*Concluded.*

## OTHER ASSETS.

Interest due and accrued.....	66,392 57
Rents accrued.....	857 78
Market value of stocks and bonds over cost.....	20,292 78
Forborne premiums to be deducted in settlement of policy claims.....	306 06
Net amount of uncollected and deferred premiums.....	118,418 29
Total assets.....	<u>\$6,206,018 84</u>
Less items not admitted.....	2,251 12
Total assets less items not admitted.....	<u><u>\$6,203,767 72</u></u>

## LIABILITIES.

Re-insurance fund, Actuaries' or Combined Experience Table of Mortality, 4 per cent. interest.....	\$5,767,177 00
Premium obligations in excess of the net value of their policies.....	89 00
Total policy claims.....	101,141 32
Premiums paid in advance (net).....	1,795 76
Unpaid dividends to policy-holders.....	3,155 15
Contingent reserve.....	194 00
Total liabilities.....	<u>\$5,873,552 23</u>
Gross surplus on policy-holders' account.....	<u><u>\$ 332,466 61</u></u>

## MISCELLANEOUS.

Number of policies issued during the year.....	2,448
Amount of policies issued.....	\$5,121,099 00
Number of policies terminated.....	2,544
Amount of said policies.....	5,248,680 38
Number of policies in force.....	15,233
Amount of policies in force.....	<u>28,218,753 54</u>

Subscribed and sworn to, by

JOHN E. DEWITT,  
*President.*  
ARTHUR L. BATES,  
*Secretary.*

PORTLAND, ME., 31st January, 1891.

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 THE UNITED STATES LIFE INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—GEO. H. BURFORD.*Secretary*—C. P. FRALEIGH.*Principal Office*—261–263 Broadway,  
New York City.

(Organized or incorporated, February, 1850.)

*Attorney in Canada*—THOS. A. TEMPLE.*Head Office in Canada*—St. John, N.B.

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 CAPITAL.
 

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Amount of capital authorized, subscribed for and paid up cash. .... \$ 440,000 00

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 ASSETS IN CANADA.
 

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United States 4½ per cent. bonds (registered) in deposit with Receiver-General.....	\$ 40,000 00
District of Columbia 3.65 bonds (registered) in deposit with Receiver-General.....	60,000 00
Gross premiums due and uncollected on Canadian policies in force .....	\$ 5,939 34
Gross deferred premiums on same .....	5,673 24
Total outstanding and deferred premiums.....	\$ 11,612 58
Deduct cost of collection at 10 per cent.....	1,161 26
Net outstanding and deferred premiums .....	10,451 32
Total assets in Canada.....	\$ 110,451 32

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 LIABILITIES IN CANADA.
 

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*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$ 91,777 00
Total liabilities in Canada.....	\$ 91,777 00

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 INCOME IN CANADA.
 

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Amount of premiums received in cash during the year on life policies in Canada.....	\$ 36,935 05
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 EXPENDITURE IN CANADA.
 

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Amount paid during the year on account of death claims in Canada.....	\$ 13,030 00
Cash paid for salaries, commissions and other expenses of officials in Canada .....	11,014 22
Cash paid for licenses or taxes.....	466 55
Cash paid for sundry expenditure.....	1,208 52
Total expenditure.....	\$ 25,719 29

\*Based on Actuaries' Table, 4 per cent.

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 UNITED STATES LIFE—*Continued*

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	229	
Amount of said policies.....		\$ 483,500 00
Number of policies become claims in Canada during the year.....	12	
Amount of said claims.....		13,030 00
Number of policies in force in Canada at date.....	808	
Amount of said policies.....		<u>1,428,825 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount
1. By death.....	12	\$ 13,030 00
2. By surrender (for which cash value has been paid \$65)....	1	1,000 00
3. By lapse.....	238	493,670 00
Total.....	<u>251</u>	<u>\$ 507,700 00</u>

	No.	Amount.
Policies in force at beginning of year in Canada.....	775	\$1,323,025 00
Policies issued during the year.....	284	613,500 00
Policies terminated as above.....	251	507,700 00
Policies in force at date of statement.....	<u>808</u>	<u>1,428,825 00</u>

Number of insured lives—No return.

Subscribed and sworn to, 19th February, 1891, by

WM. T. STANDEN,  
*Actuary.*

(Received, 21st February, 1891.)

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 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(As returned to the Superintendent of Insurance, State of New York.)

## INCOME DURING THE YEAR.

Total premium income.....	\$1,009,160 59
Received for interest and dividends.....	288,313 41
Received for rent.....	1,073 00
Total income.....	<u>\$1,298,547 00</u>

## DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.....	\$ 570,962 84
Cash paid to annuitants.....	1,670 51
Cash paid for surrendered policies and additions.....	85,218 92
Cash paid to stockholders for interest on capital stock.....	30,800 00
Commissions to agents.....	159,422 90
Salaries of officers and office employes.....	48,442 40
Medical examiner's fees.....	2,764 34
Taxes.....	19,079 33
Rent.....	23,221 71
General expenses.....	130,854 50
Total disbursements....	<u>\$1,093,437 45</u>



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 UNITED STATES LIFE—*Concluded.*

## ASSETS.

Cost value of real estate, less encumbrances.....	\$ 96,213 69
Loans on bonds and mortgages (first liens) on real estate.....	3,738,468 84
Loans secured by pledge of bonds, stock or other marketable collaterals.	159,273 38
Loans made in cash to policy-holders on the Co.'s policies assigned as collaterals, and premium notes, loans or liens on policies in force...	181,777 22
Cost value of bonds and stocks owned.....	1,826,540 84
Cash on hand and in banks.....	70,077 36
Bills receivable.....	12,930 28
Agents' balances.....	21,450 01
<b>Total net or ledger assets.....</b>	<b>\$6,106,731 62</b>

## OTHER ASSETS.

Interest due and accrued.....	73,453 04
Market value of real estate over cost.....	60,090 31
Market value of stocks and bonds over cost.....	60,640 05
Net amount of uncollected and deferred premiums.....	228,571 78
<b>Total assets.....</b>	<b>\$6,529,486 80</b>

## LIABILITIES.

*Net reinsurance reserve.....	\$5,822,532 00
Total unsettled claims.....	22,170 00
Other liabilities.....	12,486 38
<b>Total liabilities.....</b>	<b>\$5,857,188 38</b>
<b>Gross surplus on policy-holders' account.....</b>	<b>\$ 672,298 42</b>

## RISKS AND PREMIUMS.

Number of new policies issued during the year.....	3,878
Amount of said policies.....	\$11,955,157 00
Number of policies terminated during the year.....	2,455
Total amount terminated.....	6,539,026 00
Number of policies in force at date.....	15,493
Amount of said policies.....	36,322,163 00

Subscribed and sworn to, by

GEO. H. BURFORD,  
*President.*C. P. FRALEIGH,  
*Secretary.*

NEW YORK, 12th January, 1891.

\*Computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent. interest.

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STATEMENTS

MADE BY

ACCIDENT, GUARANTEE, PLATE GLASS

AND

STEAM BOILER

INSURANCE COMPANIES.

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IN ACCORDANCE WITH THE INSURANCE ACT.

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## LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF ACCIDENT, GUARANTEE, PLATE GLASS AND STEAM BOILER INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31st DECEMBER, 1890.

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### ACCIDENT.

The Accident Insurance Company of North America.  
The Canada Accident Assurance Company.  
The Citizens' Insurance Company of Canada.  
The London Guarantee and Accident Company (Limited).  
The Manufacturers' Accident Insurance Company.  
The Mutual Accident Association (Limited).  
The Norwich and London Accident Insurance Association.  
The Sun Life Assurance Company of Canada.  
The Travelers' Insurance Company of Hartford, Conn.

### GUARANTEE.

The American Surety Company (Limited).  
The Guarantee Company of North America.  
The London Guarantee and Accident Company (Limited).

### PLATE GLASS INSURANCE.

The Dominion Plate Glass Insurance Company.  
The Lloyds' Plate Glass Insurance Company of New York.  
The Mutual Accident Association.  
Mongenais, Boivin & Co.

### STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada (formerly the Canadian Steam Users' Insurance Association).  
The American Steam Boiler Insurance Company.

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 THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—

SIR ALEX. T. GALT, G.C.M.G.

Vice-President and Managing Director—

EDWARD RAWLINGS.

Head Office—157 St. James Street, Montreal.

(Organized or incorporated, June, 1872. Commenced business in Canada, June, 1874.)

## CAPITAL.

Authorized .....	\$ 500,000 00
Subscribed for.....	261,000 00
Paid up in cash.....	181,940 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Stocks and bonds held by the Company :—

	Par value.	Market value.
* Montreal Harbour bonds .....	\$ 23,500 00	\$ 24,970 00
Montreal Warehousing bonds .....	5,138 19	4,511 42
* Dominion stock .....	549 67	571 65
* Montreal Corporation bonds.....	500 00	505 00
† City of Brooklyn 3 per cent. bonds.....	100,000 00	103,500 00
Total par and market value .....	\$ 129,687 86	\$ 134,058 07

Carried out at market value.....	\$ 134,058 07
Cash on hand at head office.....	65 67
Cash in Canadian Bank of Commerce, Montreal.....	523 61
Interest accrued and unpaid on stocks and bonds.....	2,035 09
Agents balances.....	8,774 28
Mortgages on Real Estate.....	1,971 84
Furniture and fixtures.....	810 00
Total assets.....	\$ 148,238 56

## LIABILITIES.

## (1.) Liabilities in Canada.

Net amount of losses resisted and in suit (accrued in previous years).....	\$ 20,000 00
Total net amount of unsettled claims .....	\$ 20,000 00
Reserve of unearned premiums for all outstanding risks in Canada and for other liabilities.....	16,846 75
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....	235 00
Commission on premiums in course of collection.....	2,193 59
Money borrowed.....	6,500 00
Bills payable .....	13,500 00
Due other companies for reinsurance.....	434 11
Total liabilities in Canada .....	\$ 59,759 45

\* Deposited with Receiver-General, Canada.

† Deposited with Insurance Department, State of New York.

ACCIDENT COMPANY—*Continued.*(2.) *Liabilities in other Countries.*

Amount of losses unsettled :—	
Resisted in suit (accrued in previous years).....	\$ 5,000 00
Total amount of unsettled losses in other countries .....	\$ 5,000 00
Reserve of unearned premiums for all outstanding risks in other countries.....	145 12
Total liabilities in other countries .....	\$ 5,145 12
Total liabilities (excluding capital stock) in all countries.....	\$ 64,904 57
Capital stock paid up in cash.....	\$ 181,940 00

## INCOME.

<i>For Accident Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 43,776 02	\$ 31,889 86
Deduct reinsurance, rebate, abatement and return-premiums...	4,957 43	1,085 97
Net cash received for premiums.....	\$ 38,818 59	\$ 30,803 89
Total net cash received for premiums .....		\$ 69,622 48
Interest and dividends .....		2,691 00
Total income .....		\$ 72,313 48

## EXPENDITURE.

<i>For Accident Risks.</i>	In Canada.	In other Countries.
Amount paid for losses occurring during the year.....	\$ 12,853 56	\$ 2,564 70
Deduct amount received for reinsurance.....	172 50	165 63
Net amount paid during the year for losses.....	\$ 12,681 06	\$ 2,399 07
Total net amount paid during the year for accident losses, viz. :—		
In Canada.....	\$ 12,681 06	
In other countries .....		2,399 07
Total.....		\$ 15,080 13
Commission or brokerage.....		11,095 00
Salaries, fees and all other charges of officials.....		7,312 88
Taxes.....		2,230 13
Miscellaneous payments, viz. :—		
Rents, \$1,338.12; office charges, \$263.28; advertising, \$922.77; postage, express and telegrams, &c., \$491.50; printing and stationery, \$361.20; law charges, \$1,205.13; agents' balances written off, \$27,610.79.....		32,192 79
Total expenditure .....		\$ 67,910 93

## CASH ACCOUNT.

1889.	DR.	1890.	CR.
Dec. 31.—To balance in hand and in banks at this date.....	\$ 6,356 50	Dec. 31.—By expenditure during year as above.....	\$ 67,910 93
1890.		Investments .....	7,046 84
Dec. 31.—To income as above.....	72,313 48	Borrowed money returned	4,252 43
Received from realization of investments .....	1,129 50	Balance in hand and in bank this date.....	589 28
	\$ 79,799 48		\$ 79,799 48

ACCIDENT COMPANY—Concluded.

RISKS AND PREMIUMS.

<i>Accident Risks.</i>	<i>In Canada</i>			<i>In other countries</i>			<i>Total in all countries.</i>		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	2,555	\$ 5,319,550	\$ 34,799 08	779	\$ 1,905,800	\$ 6,677 20	3,334	\$ 7,225,350	\$ 41,476 28
Total during the year, new and renewed.....	2,551	5,532,450	40,465 18	161	538,750	2,889 18	2,712	6,071,200	43,364 36
Total.....	5,106	\$ 10,852,000	\$ 75,264 26	940	\$ 2,444,550	\$ 9,566 38	6,046	\$ 13,296,550	\$ 84,830 64
Deduct terminated.....	2,867	6,072,000	33,969 80	831	2,068,050	7,769 28	3,698	8,140,050	47,739 08
Gross in force at end of year.....	2,239	\$ 4,780,000	\$ 35,294 46	109	\$ 376,500	\$ 1,797 10	2,348	\$ 5,156,500	\$ 37,091 36
Deduct reinsured.....		301,250	1,600 95		2,500	25 00		303,750	1,625 95
Net in force at 31st December, 1890.....	2,239	\$ 4,478,750	\$ 33,693 51	109	\$ 374,000	\$ 1,772 10	2,348	\$ 4,852,750	\$ 35,465 61

Total number of policies in force at date.....2,348  
 Total amount in force.....\$4,852,750 00  
 Total premiums thereon.....35,465 61

Subscribed and sworn to, 9th March, 1891, by

EDWARD RAWLINGS,  
*Managing Director.*  
 E. W. STANTON,  
*Accountant.*

(Received, 10th March, 1891.)

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 THE CANADA ACCIDENT ASSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—HON. GEO. W. ROSS. | Manager and Agent—H. SUTHERLAND.

Head Office—22-28 King Street West, Toronto.

 (Organized or incorporated, 23rd June, 1887. Commenced business in Canada,  
10th September, 1888.)
 

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## CAPITAL.

Amount of capital authorized .....	\$ 500,000 00
do subscribed for .....	108,300 00
do paid up in cash.....	<u>31,971 50</u>

 (For List of Stockholders, see Appendix.)
 

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## ASSETS.

Municipal debentures in deposit with Receiver-General, viz:—

	Par value.	Market value.
Town of Whitby.....	\$ 10,302 02	\$ 10,528 20
City of St. Catharines.....	12,000 00	12,505 20
	<u>\$ 22,302 02</u>	<u>\$ 23,033 40</u>

Carried out at market value.....	\$ 23,033 40
Cash on hand at head office.....	169 70
Cash in Imperial Bank.....	1,677 78
Interest on debentures, accrued and unpaid.....	126 25
Total premiums in course of collection .....	\$ 1,002 16
Deduct cost of collection, 25 per cent.....	250 54
Net premiums in course of collection.....	751 62
Office furniture.....	199 03
Total assets.....	<u>\$ 25,957 78</u>

## LIABILITIES.

Net amount of losses claimed but not adjusted (since paid) .....	\$ 99 57
Reserve of unearned premiums for all outstanding risks in Canada.....	2,860 43
Due and accrued for rent.....	500 00
Temporary loan from Imperial Bank (since paid).....	800 00
Total liabilities.....	<u>\$ 4,260 00</u>
Capital stock paid up in cash.....	<u>\$ 31,971 50</u>

## INCOME.

<i>Accident Risks—</i>	
Gross cash received for premiums .....	\$ 5,721 52
Deduct reinsurance, rebate, abatement and return-premiums.....	Nil.
Net cash received for premiums.....	\$ 5,721 52
Received for interest.....	1,436 77
Premiums paid in advance.....	2 63
Total.....	<u>\$ 7,160 92</u>
Received for calls on capital.....	1,281 50
Total income.....	<u>\$ 8,442 42</u>



THE CANADA ACCIDENT—*Concluded.*

EXPENDITURE.

*Accident Risks—*

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$1,211.70).....\$	1,270 71	
Deduct savings and salvage .....	325 62	
Net amount paid during the year for said losses .....	\$	945 09
Amount paid for losses occurring during the year.....		1,610 23
Total net amount paid during the year for accident losses.\$		2,555 32
Paid or allowed for commission or brokerage.....		1,817 86
Salaries, fees and all other charges of officials.....		1,408 21
Miscellaneous payments, viz.:—		
Printing and stationery, \$353.90; advertising, \$291.62; travelling expenses, \$359.73; exchange, postage, &c., \$98.57; bills payable, \$200.20.....		1,304 02
Total expenditure.....	\$	7,085 41

CASH ACCOUNT.

1889.	<i>Dr.</i>	
Dec. 31. To Balance on hand and in banks.....	\$	490 47
1890.		
Dec. 31. To income as above.....		8,442 42
	\$	8,932 89
1890.	<i>Cr.</i>	
Dec. 31. By Expenditure as above.....	\$	7,085 41
Balance in hand.....		1,847 48
	\$	8,932 89

RISKS AND PREMIUMS.

*Accident Risks—*

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	744	\$ 1,122,500	\$ 5,742 60
Taken during the year—new .....	722	949,000	4,548 71
do renewed.....	176	281,000	1,370 45
Total.....	1,642	\$ 2,352,500	\$ 11,661 76
Deduct terminated.....	811	1,241,500	6,021 45
Gross in force at end of year.....	831	\$ 1,111,000	\$ 5,640 31
Deduct reinsured.....	13	25,000	109 72
Net in force at 31st December, 1890.....	818	\$ 1,086,000	\$ 5,530 59
Total number of policies in force at date.....	818		
Total amount in force.....			\$1,086,000 00
Total premiums thereon.....			5,530 59

Subscribed and sworn to, 27th February, 1891, by

JOHN FLETT,  
*Vice-President.*

H. SUTHERLAND,  
*Manager.*

(Received, 2nd March, 1891.)

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 THE CITIZENS' INSURANCE COMPANY OF CANADA.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

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 ACCIDENT DEPARTMENT.
 

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## INCOME.

Cash received for premiums.....	\$ 45,020 71
Less reinsurance and return-premiums .....	5,424 95
Net premium income.....	<u>\$ 39,595 76</u>

## EXPENDITURE.

Cash paid for losses (including \$6,486.90 accrued in previous years)...	15,867 21
Commission.....	13,976 13
Salaries, fees and other charges of officials.....	2,144 66
Taxes.....	405 90
Other expenses, viz. :—	
Law costs, \$39.25; insurance superintendence, \$20.05; travelling expenses, \$62.04; rent, \$745.92; stationery and postage, \$630.90 exchange, \$31.00; advertising, \$261.12; gas, water and ordinary office expenses, \$304.76; bonus to policy holders, \$271.50; telephones &c., \$157.37; express charges, \$45.10; commercial agencies, \$50.00.....	2,619 01
Total cash expenditure.....	<u>\$ 35,012 91</u>

## RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 2,400,000	\$ 32,324 93
Taken during the year, new and renewed.....	4,156,900	45,477 47
Total .....	\$ 6,556,900	\$ 77,802 40
Deduct terminated.....	3,728,500	43,856 45
Gross in force at end of year.....	\$ 2,828,400	\$ 33,945 95
Deduct reinsured.....	420,750	1,916 56
Net in force at 31st December, 1890.....	<u>\$ 2,407,650</u>	<u>\$ 32,029 39</u>

Subscribed and sworn to, 3rd March, 1891, by

J. J. C. ABBOTT,  
*President.*E. P. HEATON,  
*General Manager.*

(Received, 4th March, 1891.)

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 THE LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

<i>Principal Office</i> —		<i>Secretary</i> —
10 Moorgate St., London, England.		E. G. LAUGHTON ANDERSON.
(Organized or incorporated, A. D. 1869.)		
<i>Head Office in Canada</i> —		<i>Agent in Canada</i> —
72 King Street, East, Toronto.		A. T. McCORD.
(Commenced business in Canada, July, 1880.)		

## CAPITAL.

Amount of joint stock capital authorized.....	£ 250,000	sterling.
Amount subscribed for.....	116,120	do
Amount paid up in cash.....	46,448	do

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## ASSETS IN CANADA.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 600	00
Canada inscribed stock in deposit with Receiver-General..... (Par value, \$53,533.33 ; market value, \$56,745.32.)	56,745	32
Cash in banks, viz:—		
Banque d'Hochelega, Montreal.....	\$ 12,000	00
Bank of Hamilton, Toronto.....	10,476	59
Total cash in banks.....	22,476	59
Cash in hands of agents in Canada.....	842	39
Bills receivable.....	300	00
Total assets in Canada.....	\$ 80,964	30

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## LIABILITIES IN CANADA.

Net amount of guarantee losses claimed but not adjusted.....	\$ 776	93
do do resisted and in suit.....	10,804	27
(\$10,804.27 of which accrued in previous years.)		
Total net amount of unsettled claims for losses in Canada.....	\$ 11,581	20
Reserve of unearned premiums for all outstanding risks in Canada:—		
Guarantee.....	\$ 14,961	40
Accident.....	20,378	29
Total reserve.....	35,339	69
Total liabilities in Canada.....	\$ 46,920	89

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## INCOME IN CANADA.

Gross cash received for guarantee premiums.....	\$ 27,623	59
Deduct reinsurance, rebate, abatement and return-premiums.....	1,945	40
Net cash received for said premiums.....	\$ 25,678	19
Net cash received for accident premiums.....	\$ 28,499	18
Total net cash received for premiums in Canada.....	\$ 54,177	37
Interest on deposit received direct in England.....	2,141	33
Claims recovered.....	529	76
Total income in Canada.....	\$ 56,848	46

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LONDON GUARANTEE AND ACCIDENT—*Continued.*

## EXPENDITURE IN CANADA.

*For Guarantee Risks in Canada.*

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$15,120).....	\$	6,929 00
Deduct savings and salvage.....		4,000 00
Net amount paid during the year for the said losses.....	\$	2,929 00
Amount paid for losses occurring during the year.....		8,123 67
Total net amount paid during the year for guarantee losses.....	\$	11,052 67

*For Accident Risks in Canada.*

Total net amount paid during the year for accident losses.....	\$	6,811 60
Total net amount paid during the year for guarantee and accident losses.....	\$	17,864 27
Paid for commission or brokerage in Canada.....		21,316 22
Paid for taxes in Canada.....		1,114 77
Miscellaneous payments, viz.:—Law costs, \$1,385.19; sundries, \$1,339.64.....		2,724 83
Total expenditure in Canada.....	\$	43,020 09

## RISKS AND PREMIUMS.

<i>Guarantee Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	3,205	\$ 4,138,504	\$ 28,779 01
Taken during the year—new.....	861	1,048,500	7,812 18
do do renewed.....	2,426	3,069,200	24,640 40
Total.....	6,492	\$ 8,256,204	\$ 61,231 59
Deduct terminated.....	2,811	3,690,950	30,179 03
Gross in force at end of year.....	3,681	\$ 4,565,254	\$ 31,052 56
Deduct reinsured.....		140,250	1,129 76
Net in force at 31st December, 1890.....	3,681	\$ 4,425,004	\$ 29,922 80
<i>Accident Risks in Canada.</i>			
Gross policies in force at date of last payment.....	4,750	\$ 6,452,516	\$ 30,756 39
Taken during the year—new.....	1,216	2,742,400	17,852 25
do do renewed.....	1,855	3,267,333	12,346 83
Total.....	7,821	\$ 12,462,249	\$ 60,955 47
Deduct terminated.....	2,394	4,716,833	20,198 88
Gross and net in force at 31st Dec., 1890.....	5,427	\$ 7,745,416	\$ 40,756 59

Total number of policies in force in Canada at date.....	9,108
Total net amount in force.....	\$12,170,420 00
Total premiums thereon.....	70,679 39

Subscribed and sworn to, 25th February, 1891, by

A. T. McCORD,  
Chief Agent.

(Received, 27th February, 1891.)

LONDON GUARANTEE AND ACCIDENT—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(Abstracted from the Directors' Report, London, Eng., 24th March, 1891.)*

The Policies completed, after deducting reassurances, assured £3,460,792 representing an annual income of £16,948 8s. 8d.

The net income from premiums, after deducting reassurances, was £48,466 9s. 5d.

The claims, including reserve for those then under investigation, were £21,683 4s. 9d.

The Directors recommend the transfer of £5,000 to the Reserve Fund, the payment as before of a dividend of six shillings per share, free of income tax, and, the surplus on the year's working being unusually large, the payment of a bonus of one shilling and sixpence per share, also free of income tax.

With the view of authorizing the payment of interim dividends when in the opinion of the Directors the profits of the Company admit of such payment, the following resolution will be proposed, and, if passed by the required majority, will be submitted to a special general meeting for confirmation as a special resolution:—

That article 129 of the Company's Articles of Association be altered, by adding at the end thereof the words, "and may, in their discretion, whenever, in their judgment, the profits of the current year permit, pay, at the expiration of any half-year, an interim dividend."

The Directors will also submit a resolution authorizing the issue (1) of not exceeding 1,776 shares with £2 paid on each at such premium as the Directors may think fit; (2) of not more than 12,500 shares as Preference Shares with £2 paid on each, carrying a Preferential Dividend of £5 per cent. per annum, with priority in distribution of assets.

## BALANCE SHEET, AS ON 31ST DECEMBER, 1890.

*Dr.*

	£	s.	d.
To Capital—50,000 shares of £5 each, £250,000, of which 23,224 are subscribed, on which there has been called and paid.....	46,448	0	0
To unclaimed dividends.....	226	16	0
To sundry accounts.....	1,638	12	10
To reserve for claims under consideration.....	9,991	9	3
To reserve.....	68,000	0	0
To revenue account, including provision for current policies—			
Balance of account from last year, after payment of dividend.....	£ 17,233	8	0
Add balance of account for the year ending this date.....	12,703	4	8
	29,936	12	8
	£156,241	10	9

*Cr.*

By investments, at cost—

	£	s.	d.
*£5,812 2½ p.c. consols.....	5,420	11	6
*£2,000 India 3½ p.c. stock.....	2,041	2	0
Rs. 11,000 India 4 and 4½ p.c. enfaced paper.....	910	0	0
Rs. 15,000 " 4½ p.c. 1879 bonds.....	1,336	17	6
*£4,500 Bombay & Baroda Railway guaranteed 5 p.c. stock.....	5,622	14	4
*£1,320 Great Indian Peninsular Railway guaranteed 5 p.c. stock.....	2,204	0	6
£2,200 Great Western Railway guaranteed 5 p.c. stock.....	2,972	0	5
£4,500 London and North-Western Ry. guaranteed 4 p.c. stock.....	4,761	6	0
*£4,500 North-Eastern Ry. guaranteed 4 p.c. stock.....	4,711	11	8

\*In the names of the Company's Trustees, together £20,000.

LONDON GUARANTEE AND ACCIDENT—*Continued.*

†£11,000 Canada 4 p.c. stock .....	10,327	16	1
£5,000 Cape of Good Hope 4 p.c. inscribed stock.....	4,779	10	4
£2,000 Jamaica 4 p.c. inscribed stock. ....	2,077	18	3
£2,300 New South Wales 5 p.c. bonds.....	2,375	17	6
£2,700 " 3½ p.c. inscribed stock .....	2,717	8	6
£2,000 Queensland 4 p.c. bonds .....	1,786	2	8
£3,000 " 3½ p.c. inscribed stock.....	2,960	5	6
£3,000 Victoria 4½ p.c. bonds.....	3,063	14	8
£2,000 " 3½ p.c. inscribed stock .....	1,988	10	6
£6,300 Colonial municipal bonds.....	6,300	0	0
†Fl. 33,000 Austrian 4·2 paper rente.....	2,044	3	9
£2,000 Combe & Co., Limited, 4 p.c. debentures.....	2,082	10	9
£3,000 Courage & Co., Limited 4 p.c. debentures..	3,198	3	8
£2,000 Reid & Co., Limited, 4 p.c. debentures.....	2,059	2	9
£3,000 Truman, Hanbury & Co., Limited, 4 p.c. Debentures.....	3,140	5	9
Loans on Mortgage.....	14,150	0	0
Special Deposit, Hochelaga Bank, Montreal.....	2,400	0	0
Fixed Deposits with Banks :—			
Australian Joint Stock.....	5,000	0	0
Bank of Australasia.....	3,500	0	0
Chartered of India, Australia and China.....	5,000	0	0
English, Scottish and Australian Chartered.....	10,000	0	0
Hong Kong and Shanghai Banking Corporation.....	5,000	0	0
National Bank of Australasia.....	4,000	0	0
Standard Bank of South Africa.....	5,000	0	0
Queensland National.....	5,000	0	0
Union Bank of Australia.....	2,500	0	0
Interest accrued due.....	952	3	5
	<hr/>		
	£143,383	18	0
By branch and agents' balances.....	£5,717	18	1
Less reserve for commission and lapses.....	1,600	0	0
	<hr/>		
	4,117	18	1
By cash at Alliance Bank.....	£5,177	16	0
By cash at local banks.....	3,546	10	1
By cash on hand.....	15	8	7
	<hr/>		
	8,739	14	8
	<hr/>		
	£156,241	10	9

†Inscribed in the name of the Receiver-General of Canada.

‡Deposited with Austro-Hungarian Government.

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LONDON GUARANTEE AND ACCIDENT—*Concluded.*

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

## EXPENDITURE.

	£	s.	d.
To claims, balance of account, and costs and expenses <i>re</i> settlements.	17,393	7	0
To charges:—Commission, branch, and agency expenses, policy stamps, and income and colonial taxes.....	10,378	3	10
To advertising, agency extension, printing and stationery .....	2,765	8	2
To rent, salaries and general law charges, directors', auditors', medical and survey fees.....	5,596	7	9
To postages, receipt stamps and miscellaneous charges .....	1,038	10	7
To reserve against amounts to debit of agents.....		85	12 1
To reserve.....	5,000	0	0
To balance as per balance sheet above.....	12,703	4	8
	<hr/>		
	£ 54,960	14	1

## INCOME.

	£	s.	d.
By premiums, less bonus and rebates to assured and re-assurances...	48,466	9	5
By interest.....	6,024	3	5
By profit and loss.....		470	1 3
	<hr/>		
	£ 54,960	14	1

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 THE MANUFACTURERS' ACCIDENT INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—SIR JOHN A. MACDONALD. | Managing Director—JOHN F. ELLIS.  
 Principal Office—Toronto, Ont.

(Organized or incorporated, 23rd June, 1887. Commenced business in Canada  
 5th November, 1887.)

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	118,700 00
Amount paid up in cash.....	23,440 00

(For List of Stockholders, see Appendix.)

## ASSETS.

Loans secured by mortgages on which not more than one year's interest is due, consisting a first lien on real estate.....	\$	11,559 53
Stocks and bonds held by the Company, viz. :—		
	Par value.	Market value.
Canadian Government Bonds.....	\$ 20,000 00	\$ 20,900 00
Carried out at market value.....		20,900 00
Cash on hand at head office.....		277 76
Cash in Traders' Bank.....		553 60
Interest due and accrued.....		398 13
Premiums uncollected.....		7,389 49
Due from agents.....		882 44
Short date notes for premiums.....		495 54
Office furniture.....		329 61
Gross assets.....	\$	42,786 10
Amount which should be deducted from bad or doubtful premiums un- collected.....		247 75
Net assets.....	\$	42,538 35

## LIABILITIES.

Claims for accident losses, viz. :—		
Due and unpaid.....	\$	857 50
Claimed but not adjusted.....		2,581 20
Reported or supposed but not claimed.....		154 25
Total net amount of unsettled claims for accident losses.....	\$	3,592 95
Reserve of unearned premiums for all outstanding risks.....		18,353 00
Sundry.....		972 71
Total liabilities.....	\$	22,918 66
Capital stock paid up in cash and notes.....	\$	23,440 00



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 MANUFACTURERS' ACCIDENT—*Continued.*

## INCOME.

Gross premiums received in cash.....	\$ 46,333 71	
Gross cash received on bills or notes taken for premiums. ....	1,055 21	
Gross cash received for premiums.....	\$ 47,388 92	
Deduct reinsurance, rebate, abatement and return-premiums.....	565 33	
Total net cash received for premiums.....	\$ 46,823 59	
(Bills and notes received during the year for premiums and remaining unpaid, \$495.54.)		
Cash received for interest on bonds and mortgages.....	1,056 02	
Sundry.....	499 80	
Total income.....	\$ 48,379 41	

## EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$1,433.64).....	\$ 2,039 26	
Amount paid for losses occurring during the year.....	\$ 11,844 24	
Less amount received for savings and salvage and reinsurance.....	421 28	
Net amount paid for said losses.....	\$ 11,422 96	
Net amount paid for accident losses.....	\$ 13,462 22	
Commission or brokerage.....	11,420 34	
Salaries, fees and all other charges of officials.....	5,568 51	
Taxes and rent.....	1,406 89	
Miscellaneous payments, viz.:—		
Advances to agents, \$657.87; sundry expenses, \$355.17; printing and advertising, \$1,189.33; law costs, \$1,032.07; office furniture, \$238.50; travelling expenses, \$1,348.05; postage, telegraph and express, \$308 30; office supplies, \$18.90.....	5,148 19	
Total expenditure.....	\$ 37,006 15	

## CASH ACCOUNT.

1889.	<i>Dr.</i>	
Dec. 31.—To Balance in hand and in banks.....	\$ 1,017 63	
1890.		
Dec. 31.—To Income as above.....	48,379 41	
	\$ 49,397 04	
1890.	<i>Cr.</i>	
Dec. 31.—By Expenditure as above.....	\$ 37,006 15	
Investments.....	11,559 53	
Balance in hand and in banks this date.....	831 36	
	\$ 49,397 04	

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 MANUFACTURERS' ACCIDENT—*Concluded.*

## MISCELLANEOUS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement . . . . .	2,310	\$ 3,926,000	\$ 35,088 84
Taken during the year—new . . . . .	1,527	2,533,500	27,391 91
do do renewed . . . . .	815	1,461,833	15,343 07
Total . . . . .	4,652	\$ 7,921,333	\$ 77,823 82
Deduct terminated . . . . .	2,699	4,756,000	40,510 98
Gross in force at end of year . . . . .	1,953	\$ 3,165,333	\$ 37,312 84
Deduct reinsured . . . . .		125,000	606 25
Net in force at 31st December, 1890 . . . . .	1,953	\$ 3,040,333	\$ 36,706 59
Total number of policies in force at date . . . . .			1,953
Total amount in force . . . . .			\$3,040,333 00
Total premiums thereon . . . . .			36,706 59

Subscribed and sworn to, 24th February, 1891, by

WILLIAM BELL,  
*Vice-President.*  
JNO. F. ELLIS,  
*Managing Director.*

(Received, 25th February, 1891.)

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 THE MUTUAL ACCIDENT ASSOCIATION (LIMITED).
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

Chairman—SAMUEL OGDEN.

Secretary—O. B. JEENS.

Principal Office—Manchester, England.

Agents in Canada—EASTMURE &amp; LIGHTBOURN. |

Head Office in Canada—Toronto.

(Commenced business in Canada, 20th April, 1886.)

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 CAPITAL.
 

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Amount of joint stock capital authorized and subscribed for.....	\$ 486,666 67
Amount paid up in cash.....	48,666 67

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## ASSETS IN CANADA.

Canada 3½ per cent. stock in deposit with Receiver-General.....	\$ 37,960 00
Cash on hand at head office in Canada.....	5 95
Cash in banks, viz. :—	
Central Bank.....	\$ 153 29
Imperial Bank.....	5,076 80
Total .....	5,230 09
Agents' balances in Canada.....	1,986 66
Total assets in Canada.....	\$ 45,182 70

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## LIABILITIES IN CANADA.

Net amount of losses in Canada, unsettled, viz. :—	
Accident losses, claimed but not adjusted.....	\$ 160 00
Plate glass losses, claimed but not adjusted.....	142 00
Total unsettled losses.....	\$ 302 00
Reserve of unearned premiums for all outstanding accident risks in Canada.....	2,106 25
Reserve of unearned premiums for all outstanding plate glass risks in Canada.....	5,050 44
Due general agents.....	480 17
Total liabilities in Canada.....	\$ 7,938 86

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## INCOME IN CANADA.

<i>For Accident Risks in Canada.</i>	
Gross cash received for premiums.....	\$ 5,928 31
Deduct reinsurance, rebate, abatement and return-premiums.....	1,661 38
Net cash received for accident premiums.....	\$ 4,266 93
<i>For Plate Glass Risks in Canada.</i>	
Gross cash received for premiums.....	\$ 5,273 27
Deduct reinsurance, rebate, abatement and return-premiums.....	728 58
Net cash received for plate glass premiums.....	4,544 72
Interest on bank deposit.....	105 80
Total income in Canada.....	\$ 8,917 45

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## MUTUAL ACCIDENT—Continued.

## EXPENDITURE IN CANADA.

Amount paid for accident losses occurring during the year .....	\$	1,544 41
Net amount paid for plate glass losses occurring during the year .....		1,296 98
Paid for commission or brokerage in Canada.....		2,925 30
Taxes .....		54 23
Sundry payments.....		125 74
Total expenditure in Canada.....	\$	<u>5,946 66</u>

## RISKS AND PREMIUMS.

<i>Accident Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	344	\$ 718,000	\$ 3,812 36
Taken during the year—new .....	176	319,000	2,209 06
do renewed.....	349	702,250	3,719 25
Total.....	869	\$ 1,739,250	\$ 9,740 67
Deducted terminated.....	524	1,058,500	5,508 16
Gross in force at date.....	345	\$ 680,750	\$ 4,232 51
Deduct reinsured.....		5,000	20 00
Net in force at 31st December, 1890.....	345	\$ 675,750	\$ 4,212 51

  

<i>Plate Glass Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement .....	450	\$ 100,029	\$ 7,495 18
Taken during the year—new .....	204	40,806	3,334 24
do renewed.....	133	29,491	1,939 03
Total.....	787	\$ 170,326	\$ 12,768 45
Deduct terminated.....	184	39,845	2,667 58
Gross and net in force at 31st December, 1890.....	603	\$ 130,481	\$ 10,100 87

  

Total number of policies in force in Canada at date.....	948
Total net amount in force.....	\$ 806,231 00
Total premiums thereon.....	<u>14,313 38</u>

Subscribed and sworn to, 13th March, 1891, by

A. L. EASTMURE,  
Chief Agent.

(Received, 14th March, 1891.)

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 THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.
 

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STATEMENT FOR THE FIVE MONTHS ENDING 31ST DECEMBER, 1890.

*President*—HENRY S. PATTESON.*Secretary*—C. R. GILMAN.*Principal Office*—Norwich, England.

(Organized or incorporated, 1st September, 1856.)

*Agents in Canada*—

SCOTT &amp; WALMSLEY.

*Head Office in Canada*—

29 North St., Toronto.

(Commenced business in Canada, 1st July, 1883.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.	£200,000	\$973,333 33
Amount of capital paid up in cash.....	200,000	973,333 33

## ASSETS IN CANADA.

Stocks in deposit with Receiver-General, viz. :—

	Par value.	Market value.	
Canada 4 per cent.....	\$ 58,400 00	\$ 63,656 00	
Carried out at market value.....			\$ 63,656 00
Cash in Bank of Montreal, Toronto.....			1,957 85
Agents' balances.....			55 13
<b>Total assets in Canada.....</b>			<b>\$ 65,668 98</b>

## LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted.....	\$	128 42
Reserve of unearned premiums for all outstanding risks in Canada.....		.....
<b>Total liabilities in Canada.....</b>	<b>\$</b>	<b>.....</b>

## INCOME IN CANADA.

Gross cash received for accident premiums.....	\$636 00	
Net cash received for premiums.....	\$	636 00
*Received for interest on stock, &c.....		2,336 00
<b>Total income in Canada.....</b>	<b>\$</b>	<b>2,972 00</b>

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$425.00).....		
Amount paid for losses occurring during the year.....	\$719 59	
<b>Total net amount paid during the year for accident losses in Canada...\$</b>	<b>719 59</b>	
Commission or brokerage.....		158 99
All other payments.....		65 95
<b>Total expenditure in Canada.....\$</b>	<b>944 53</b>	

\* Paid direct to Home Office.



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 THE SUN LIFE ASSURANCE COMPANY OF CANADA.
 

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 STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.
 

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## ACCIDENT DEPARTMENT.

(For Assets, see Life Statement.)

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 LIABILITIES.

Unearned premiums.....	\$	10,774 73
Balance of outstanding claim.....		454 55
Total accident liabilities.....	\$	<u>11,229 28</u>

## INCOME.

Gross cash received for premiums.....	\$23,995 32
Net cash premium income.....	\$ <u>23,995 32</u>

## DISBURSEMENTS.

Claims paid during the year.....	\$	9,352 91
Expenses.....		11,997 66
Total accident disbursements.....	\$	<u>21,350 57</u>

## MISCELLANEOUS.

Number of new policies issued during the year, new and renewed, 2,204	
Amount of said policies.....	\$4,398,569 00
Premiums thereon.....	23,513 12
Number of policies in force at the end of the year .....2,000	
Amount in force at the end of the year.....	3,939,235 00
Net premiums thereon.....	<u>21,549 47</u>

Subscribed and sworn to, 28th February, 1891, by

R. MACAULAY,  
*President.*T. B. MACAULAY,  
*Secretary.*

(Received, 2nd March, 1891.)

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 THE TRAVELERS' INSURANCE COMPANY OF HARTFORD, CONN., U.S.
 

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 STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.
 

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 ACCIDENT DEPARTMENT—CANADIAN BUSINESS.
 

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 (*For Assets, See Life Statement.*)
 

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## LIABILITIES IN CANADA.

Amount of claims on accident policies in Canada adjusted but not due.	\$ 2,500 00
Amount of reserve on all outstanding accident risks in Canada.....	36,995 32
	<hr/>
Total liabilities in Canada.....	\$ 39,495 32
	<hr/>

## INCOME IN CANADA.

Total premiums received during the year on accident policies in Canada.	\$ 107,194 98
	<hr/>

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$2,700).....	\$ 2,700 00
Amount paid for losses occurring during the year.....	31,644 95
	<hr/>
Total amount paid for accident losses in Canada. ....	\$ 34,344 95
Paid for commission or brokerage in Canada.....	24,319 71
Paid taxes in Canada.....	1,219 49
	<hr/>
Total expenditure in Canada.....	\$ 59,884 15
	<hr/>

## RISKS AND PREMIUMS.

<i>Accident Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	5,277	\$ 12,778,276	\$ 72,420 29
Taken during the year.....	6,630	13,751,830	107,194 98
		<hr/>	<hr/>
Total .....	11,907	\$ 26,530,106	\$ 179,615 27
Deduct terminated .....	7,098	14,379,339	105,624 63
		<hr/>	<hr/>
Gross and net in force, Dec. 31, 1890	4,809	\$ 12,150,767	\$ 73,990 64
		<hr/>	<hr/>
Number of policies in force at date.....	4,809		
Amount in force.....			\$12,150,767 00
Premiums thereon.....			73,990 64
			<hr/>

Subscribed and sworn to, 20th February, 1891, by

WILLIAM HANSON,

*Chief Agent.*

(Received, 23rd February, 1891.)



THE AMERICAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—WM. L. TRENHOLM. | *Secretary*—FRED. F. NUGENT.  
*Principal Office*—160 Broadway, New York.  
*Agent in Canada*—ALEXANDER DIXON. | *Head Office in Canada*—Toronto.  
 (Organized or incorporated, 14th April, 1884. Commenced business in Canada,  
 July, 1887.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash .....\$1,000,000 00

ASSETS IN CANADA.

United States registered 4 per cent. bonds in deposit with Receiver-General .....\$ 60,750 00  
 (Par value, \$50,000; market value, \$60,750)

Total assets in Canada.....\$ 60,750 00

LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding risks in Canada....\$ 1,006 37

Total liabilities in Canada .....\$ 1,006 37

INCOME IN CANADA.

Net cash received for premiums .....\$ 2,012 74

Total income in Canada .....\$ 2,012 74

EXPENDITURE IN CANADA.

Net amount paid during the year on guarantee losses in Canada .....\$ 438 93

Commission and brokerage ..... 179 68

Taxes in Canada..... 1 34

Miscellaneous payments, viz. :—

Travelling expenses, \$21.07; duties, postage, express, &c., \$10.31;  
 advertising, \$10 ..... 41 38

Total expenditure in Canada.....\$ 661 33

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	241	\$ 248,900	\$ 1,644 88
Taken during the year—new and renewed.....	322	316,500	2,012 74

Total.....	563	\$ 565,400	\$ 3,657 62
Deduct terminated.....	241	248,900	1,644 88

Gross and net in force at 31st December, 1890.....	322	\$ 316,500	\$ 2,012 74
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Total number of policies in force in Canada at date ..... 322

Total net amount in force.....\$ 316,500 00

Total premiums thereon ..... 2,012 74

Subscribed and sworn to, 5th March, 1891, by

(Received, 6th March, 1891.)

ALEX. DIXON,  
*Chief Agent.*

AMERICAN SURETY COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(As returned to the Superintendent of the Insurance Department, State of New York.)

## ASSETS.

Market value of real estate unencumbered.....	\$	200,000	00
Stocks and bonds owned (par value, \$1,057,600) market value.....		1,199,540	00
Cash on hand and in bank.....		11,799	80
Interest due and accrued on stocks.....		12,686	76
Gross premiums in course of collection.....		17,069	66
Unpaid premiums payable direct to home office by assured.....		19,906	97
Rents, due and accrued.....		1,342	50
Total assets.....	\$	1,462,345	69

## LIABILITIES.

Net amount of unpaid claims.....	\$	71,697	60
Total unearned premiums.....		220,572	52
All other demands against the Company.....		7,764	57
Total liabilities, except paid-up capital.....	\$	300,034	69
Joint stock capital paid-up in cash.....	\$	1,000,000	00
Surplus beyond all liabilities and capital.....	\$	162,311	00

## INCOME.

Net cash received for premiums.....	\$	421,464	13
Received for interest on bonds and mortgages.....		827	50
Received for interest and dividends on stock.....		42,655	56
Received for rents.....		5,136	62
Total income.....	\$	470,083	81

## EXPENDITURE.

Net amount paid for losses.....	\$	79,213	35
Dividends to stockholders.....		90,000	00
Commission or brokerage.....		30,063	42
Salaries.....		103,422	17
Taxes.....		10,067	95
All other expenditure.....		58,121	28
Total expenditure.....	\$	370,888	17

Amount of surety risks written, transferred or renewed during the year.....	\$	87,317,002	00
Premiums thereon.....		486,032	93
Amount of risks expired, transferred or cancelled.....		74,403,315	00
Premiums thereon.....		435,872	12
Amount in force at end of year.....		73,883,359	00
Premiums thereon.....		441,145	03

Subscribed and sworn to, by

W. L. TRENHOLM,  
*President.*  
S. S. COLVILLE,  
*Treasurer.*

NEW YORK, 29th January, 1891.

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

<p><i>President</i>— Sir A. T. GALT, G.C.M.G.</p>	<p><i>Vice-President and Managing Director</i>— EDWARD RAWLINGS. <i>Accountant</i>—ROBERT KERR.</p>
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*Head Office*—157 St. James Street, Montreal.

(Organized or incorporated, 2nd August, 1851; commenced business in Canada, April, 1872; commenced business in United States, January, 1881.)

CAPITAL.

Amount of capital authorized.....	\$1,000,000 00
Amount subscribed for.....	668,600 00
Amount paid up in cash.....	304,600 00

(For List of Stockholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by the Company.....	\$ 4,289 52
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....	23,460 52

\*Stocks and bonds held by the Company, viz. :—

	Par value.	Market value.
Montreal Corporation bonds.....	\$ 20,500 00	\$ 20,905 00
do do stock.....	30,900 00	41,019 50
do Harbour bonds.....	83,500 00	95,382 50
City of Toronto bonds.....	10,000 00	11,500 00
Montreal Warehousing bonds.....	5,188 19	4,511 42
Victoria, B.C., Waterworks bonds.....	10,000 00	12,000 00
Lake Champlain and St. Lawrence Junction Ry. bonds..	5,000 00	5,000 00
Canada Southern Ry, 2nds.....	15,000 00	14,250 00
Province of Quebec bonds.....	1,000 00	1,140 00
Canada stock.....	2,399 67	2,495 65
+United States Government registered bonds.....	43,000 00	51,695 00
+City of Richmond, Va., bonds.....	15,000 00	15,380 00
+City of Brooklyn, N.Y., bonds.....	200,000 00	205,875 00
United States Guarantee Co., stock.....	139,100 00	139,100 00
Total par and market values.....	\$ 580,537 86	\$ 620,254 07

Carried out at market value..... 620,254 07

Loan secured by paid-up life policy..... 400 00

Cash on hand at head office..... 651 39

Cash in banks, viz. :—

Bank of Montreal, Montreal.....	\$ 3,599 57
Union Bank of Canada, Montreal.....	10,000 00
Traders' Bank of Canada, Toronto.....	10,000 00
Bank of Montreal, Chicago.....	4,712 02
John Paton & Co., New York.....	5,526 30
Merchants' National Bank, Richmond, Va.....	2,181 94
Bank of Kentucky, Louisville, Ky.....	2,614 48
Commercial National Bank, Nashville, Tenn.....	5,090 30
First National Bank, Nashville, Tenn.....	1,945 38
St. Louis National Bank, St. Louis, Mo.....	43 05
Continental Bank, St. Louis, Mo.....	947 06
Fourth National Bank, Nashville, Tenn.....	400 00
Capital City Bank, Nashville, Tenn.....	1,282 65

Total..... 48,342 75

\* Of these there are deposited with Receiver-General, Canada, \$27,000 Montreal Harbour bonds; \$2,399.67 Canada stock; \$10,000 City of Victoria bonds; \$19,000 Montreal Corporation bonds and stock.  
 † \$200,000 City of Brooklyn bonds and \$43,000 United States Government bonds deposited with State of New York, and \$15,000 City of Richmond bonds in Virginia.

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 GUARANTEE COMPANY—*Continued.*

Interest accrued and unpaid on stocks.....	8,287 75
Agents' balances.....	32,765 44
Bills receivable....	500 00
Office furniture and fixtures, including safes.....	5,286 39
<b>Total assets.....</b>	<b>\$ 744,237 83</b>

## LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses claimed but not adjusted.....	\$ 7,000 00
Net amount of losses resisted—in suit (accrued in previous years).....	5,000 00
<b>Total amount of unsettled claims for losses in Canada.....</b>	<b>\$ 12,000 00</b>
Reserve of unearned premiums for all outstanding risks in Canada....	20,852 38
Due and accrued for salaries, re-insurance, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.....	5,955 76
<b>Total liabilities in Canada.....</b>	<b>\$ 38,808 14</b>

(2.) *Liabilities in other Countries.*

Net amount of losses claimed but not adjusted.....	\$ 12,469 44
Net amount of losses resisted and in suit (\$12,500 of which was incurred in previous year).....	17,625 35
Net amount of losses resisted not in suit.....	979 17
<b>Total amount of unsettled claims for guarantee losses.....</b>	<b>\$ 31,073 96</b>
<b>Total reserve of unearned premiums for all outstanding risks.....</b>	<b>99,262 48</b>
Due and accrued for salaries, re-insurance, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.....	9,156 88
<b>Total liabilities in other countries.....</b>	<b>\$ 139,493 32</b>
<b>Total liabilities (except capital stock) in all countries.....</b>	<b>\$ 178,301 46</b>
<b>Capital stock paid up in cash.....</b>	<b>\$ 304,600 00</b>
<b>Surplus beyond all liabilities and paid-up capital stock.....</b>	<b>\$ 261,336 37</b>

## INCOME.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 41,502 88	\$ 226,444 53
Deduct re-insurance, rebate, abatement and return-premiums..	2,654 29	30,643 83
<b>Net cash received for said premiums.....</b>	<b>\$ 38,848 59</b>	<b>\$ 195,800 70</b>
<b>Total net cash received for premiums in all countries.....</b>	<b>\$ 234,649 29</b>	
Received for interest and dividends.....		21,987 64
Claims recovered.....		15,777 44
<b>Total income.....</b>	<b>\$ 272,414 37</b>	

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 GUARANTEE COMPANY—*Continued.*

## EXPENDITURE.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.	
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$15,347.96) ..	\$ 3,599 67	\$ 11,748 29	
Deduct savings and salvage.....	864 99	1,776 75	
Net amount paid for said losses.....	\$ 2,734 68	\$ 9,971 54	
Amount paid for losses occurring during the year.....	\$ 10,575 69	\$ 45,738 73	
Total net amount paid during the year for losses ..	<u>\$ 13,310 37</u>	<u>\$ 55,710 27</u>	
Total net amount paid during the year for losses in all countries.....			\$ 69,020 64
Amount of dividends paid during the year at 6 per cent.....			18,276 00
Commission or brokerage .....			6,313 18
Salaries, fees and all other charges of officials.....			55,621 42
Taxes .....			5,118 51
Miscellaneous payments, viz.:—Advertising, \$5,073.02; rent and taxes \$7,816.81; sundry office charges, postages, parcels and telegrams, \$12,097.73; printing and stationery, \$4,988.70; inspection and revision department (outside) \$24,802.17; law charges, \$1,237.37; furniture, \$851.88 .....			56,867 68
Total expenditure.....			<u>\$ 211,217 43</u>

## CASH ACCOUNT.

*Dr.*

Dec. 31, 1889—			
To balance in hand and in banks, as at this date.....			\$ 109,109 91
Dec. 31, 1890—			
To income as above .....			272,414 37
Received from realization of investments.....			101,335 51
			<u>\$ 482,859 79</u>

*Cr.*

Dec. 31, 1890—			
By expenditure during the year as above .....			\$ 211,217 43
Investments during the year .....			222,648 22
Balance in hand and in banks this date .....			48,994 14
			<u>\$ 482,859 79</u>

GUARANTEE COMPANY—Concluded.

RISKS AND PREMIUMS.

<i>For Guarantee Risks.</i>	<i>In Canada.</i>		<i>In other Countries.</i>		<i>Total in all Countries.</i>	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 6,073,995	\$ 42,478 50	\$ 34,485,537	\$ 219,620 14	\$ 40,559,532	\$ 262,098 64
Taken during the year—new.....	780,050	4,786 33	14,579,550	72,122 45	15,359,600	76,908 78
do renewed.....	5,782,700	38,369 98	30,571,083	175,887 36	36,353,783	214,287 34
Total.....	\$ 12,636,745	\$ 85,664 81	\$ 79,636,170	\$ 467,629 95	\$ 92,272,915	\$ 553,294 76
Deduct terminated, including renewed.....	6,470,376	42,969 44	40,785,733	242,480 71	47,256,109	285,450 15
Gross in force at date.....	\$ 6,166,369	\$ 42,695 37	\$ 38,850,437	\$ 225,149 24	\$ 45,016,806	\$ 267,844 61
Deduct re-insured.....	153,250	990 62	4,418,166	26,624 27	4,571,416	27,614 89
Net in force, 31st December, 1890.....	\$ 6,013,119	\$ 41,704 75	\$ 34,432,271	\$ 198,524 97	\$ 40,445,390	\$ 240,229 72
Total net amount in force.....						\$40,445,390 00
Total net premiums thereon.....						240,229 72

Subscribed and sworn to, 19th February, 1891, by

EDWARD RAWLINGS,  
*Vice-President and Managing Director.*  
 ROBERT KERR,  
*Accountant.*

(Received, 21st February, 1891.)

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 THE DOMINION PLATE GLASS INSURANCE COMPANY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—A. RAMSAY.

Secretary—E. A. FAUTEUX.

Principal Office—Montreal.

(Organized or incorporated, 5th September, 1888. Commenced business in Canada, 14th December, 1888, by taking over the plate glass business of A. Ramsay.)

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 CAPITAL.
 

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Amount of joint stock capital authorized .....	\$ 50,000 00
Amount subscribed for.....	25,000 00
Amount paid up in cash.....	10,000 00

(For List of Stockholders, see Appendix.)

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 ASSETS.
 

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Province of Quebec 5 per cent. bonds in deposit with the Receiver-General, par-value, \$5,000; market value.....	\$ 5,500 00
Cash on hand at head office.....	3,319 44
Cash in Molsons' Bank.....	41 91
Agents' balances .....	1,919 25
Plate glass held in stock to replace breakages.....	9,875 50
Office furniture and fixtures.....	400 00
Total assets.....	\$ 21,056 10

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 LIABILITIES.
 

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Reserve of unearned premiums for all outstanding plate glass risks....	\$ 13,056 85
Total liabilities.....	\$ 13,056 85
Capital stock paid up in cash.....	\$ 10,000 00

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 INCOME.
 

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Gross cash received for premiums .....	\$ 10,346 31
Deduct re-insurance, rebate, abatement and return premiums.....	302 47
Net cash received for premiums.....	\$ 10,043 84
Received for interest on bonds.....	250 00
Total income.....	\$ 10,293 84

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 EXPENDITURE.
 

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Amount paid for plate glass losses.....	\$ 4,376 32
Deduct savings and salvage.....	129 56
Net amount paid for plate glass losses.....	\$ 4,246 76
Amount of dividends paid during the year (30 per cent. on paid-up capital, and \$3 per share).....	3,750 00
Paid for commission or brokerage.....	2,335 24
Salaries, fees and all other charges of officials in Canada.....	835 40
Taxes.....	50 00
Total expenditure.....	\$ 11,217 40

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 DOMINION PLATE GLASS—*Concluded.*

## CASH ACCOUNT.

1889.		1890.	
Dec. 31.	To balance in hand and in banks at this date.....	\$ 4,284 91	Dec. 31. By expenditure as above..... \$ 11,217 40
1890.			Balance in hand and in banks
Dec. 31.	To income as above.....	10,293 84	at this date..... 3,361 35
		<u>\$ 14,578 75</u>	<u>\$ 14,578 75</u>

## RISKS AND PREMIUMS.

	No.	Premiums thereon.
Policies in force at date of last statement.....	1,480	\$ 21,136 19
Taken during the year—new.....	568	7,923 32
Taken during the year—renewed.....	272	3,349 97
Total.....	2,320	\$ 32,409 48
Deduct terminated.....	577	7,119 53
Gross and net in force 31st December, 1890.....	1,743	\$ 25,289 95

Subscribed and sworn to, 28th February 1891, by

ALEX. RAMSAY,  
*President.*

E. A. FAUTEUX,  
*Secretary.*

(Received, 2nd March, 1891.)



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LLOYDS' PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—JAMES G. BEEMER. | *Secretary*—WILLIAM T. WOODS.  
*Principal Office*—63 William St., New York.  
*Head Office in Canada*—Toronto. | *Agent in Canada*—L. BEEMER.  
(Organized or incorporated, August, 1882. Commenced business in Canada,  
12th July, 1886.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. ....\$ 100,000 00

## ASSETS IN CANADA.

Canada 4 per cent. bonds in deposit with the Receiver-General, par value, \$10,000; market value.....\$ 11,000 00  
Agents' balances in Canada..... 3,109 78  
Total assets in Canada.....\$ 14,109 78

## LIABILITIES IN CANADA-

Amount of unsettled claims for plate glass losses in Canada.....\$ 203 70  
Reserve of unearned premiums for all outstanding risks in Canada..... 9,262 96  
Total liabilities in Canada.....\$ 9,466 66

## INCOME IN CANADA.

Gross cash received for premiums .....\$ 8,548 22  
Deduct reinsurance, rebate, abatement and return-premiums..... 550 04  
Net cash received for premiums.....\$ 7,998 18  
Received for interest and dividends..... 400 00  
Total income in Canada.....\$ 8,398 18

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous year (which losses were estimated in the last statement at \$60.00).....\$ 60 00  
Amount paid for losses occurring during the year.....\$ 3,997 20  
Deduct savings and salvage..... 834 72  
Net amount paid during the year for said losses.....\$ 3,162 48  
Net amount paid during the year for plate glass losses.....\$ 3,222 48  
Commission or brokerage..... 2,639 79  
Salaries, fees and all other charges of officials in Canada..... 31 62  
Total expenditure in Canada.....\$ 5,893 89

LLOYDS' PLATE GLASS—*Continued.*

## RISKS AND PREMIUMS.

<i>Plate Glass Risks in Canada.</i>	Amount.	Premiums, thereon.
Gross policies in force at date of last statement.....	\$ 354,590	\$ 17,531 06
Policies taken during the year—new .....	108,335	5,898 69
do do renewed.....	62,786	2,803 76
Total.....	\$ 525,711	\$ 26,233 51
Deduct terminated .....	146,968	7,755 79
Gross and net in force at end of year.....	<u>\$ 378,743</u>	<u>\$ 18,477 72</u>
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....	\$ 378,743 00	
Total premiums thereon.....	<u>18,477 72</u>	

Subscribed and sworn to, 12th February, 1891, by

L. BEEMER,  
*Chief Agent.*

(Received, 13th February, 1891.)

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

(As returned to the Superintendent of Insurance, State of Colorado.)

## ASSETS.

Market value of real estate, less encumbrances.....	\$ 125,000 00
Stocks and bonds held by the company, par value \$217,000; market value.....	238,125 00
Cash on hand and in banks.....	38,261 13
Interest due and accrued on*stocks.....	
Gross premiums in course of collection, not more than three months over-due.....	65,938 04
Rents due and accrued.....	779 98
Plate glass on hand.....	13,335 87
Sundry accounts.....	1,563 56
Total assets.....	<u>\$ 483,003 58</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$ 3,540 80
Unearned premiums.....	185,408 30
Due and accrued for advertising, agency expenses, &c.....	28,578 09
Other liabilities.....	18,099 83
Total liabilities, except capital stock.....	<u>\$ 235,627 02</u>
Capital stock paid up in cash.....	\$ 100,000 00
Surplus beyond all liabilities.....	<u>147,376 56</u>

## INCOME.

Net cash received for premiums.....	\$ 353,183 74
Interest and dividends.....	11,861 41
Rents.....	4,040 00
Total cash income.....	<u>\$ 369,085 15</u>

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LLOYDS' PLATE GLASS—*Concluded.*

## EXPENDITURE.

Net amount paid for losses.....	\$ 159,875 39
Dividends to stockholders .....	16,000 00
Paid for commissions or brokerage.....	87,862 16
Salaries, etc.....	58,057 48
Taxes and license fees.....	7,871 24
Repairs to buildings.....	2,678 87
	<hr/>
Total cash expenditure .....	\$ 332,345 14
	<hr/>

## RISKS AND PREMIUMS.

Risks, written or renewed during 1890.....	\$12,683,427 00
Premiums thereon.....	387,634 50
Amount of risks terminated during the year.....	11,056,011 00
Premiums thereon.....	342,274 78
Net amount in force at end of the year 1890.....	12,341,945 00
Premiums thereon.....	370,915 41
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 PLATE GLASS INSURANCE BUSINESS OF MONGENAIS, BOIVIN & CO.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*Principal Office*—338 St. Paul Street, Montreal.*(License issued 14th October, 1886.)*

## ASSETS, PLATE GLASS INSURANCE.

Canada 4 per cent. stock in deposit with the Receiver-General, par value, \$5,000; market value.....	\$ 5,200 00
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## LIABILITIES, PLATE GLASS INSURANCE.

Reserve of unearned premiums for all plate glass risks in Canada.....	\$ 9,235 32
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## INCOME, PLATE GLASS INSURANCE.

Total net cash received for premiums.....	\$ 11,122 35
<b>Total income.....</b>	<b>\$ 11,122 35</b>

## EXPENDITURE, PLATE GLASS INSURANCE.

Amount paid for losses occurring during the year.....	\$ 2,739 20
Deduct savings and salvage.....	331 65
<b>Net amount paid during the year for said losses.....</b>	<b>\$ 2,407 55</b>
Sundry expenditure.....	3,092 82
Taxes.....	50 00
<b>Total expenditure.....</b>	<b>\$ 5,550 37</b>

## RISKS AND PREMIUMS.

<i>Plate Glass Risks.</i>	No.	Premiums thereon.
Gross policies in force at date of last statement.....	1,435	\$ 12,168 27
Taken during the year—new.....	513	6,304 32
do do renewed.....	490	4,818 03
<b>Total.....</b>	<b>2,438</b>	<b>\$ 23,290 62</b>
Deduct terminated.....	442	4,819 99
<b>Gross and net in force 31st December, 1890.....</b>	<b>1996</b>	<b>\$ 18,470 63</b>

Subscribed and sworn to, 6th March, 1891, by

(Received, 7th March, 1891.)

L. I. BOIVIN.

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 AMERICAN STEAM BOILER INSURANCE COMPANY OF NEW YORK.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—WM. K. LOTHROP.*Secretary*—V. R. SCHENCK.*Principal Office*—New York City.*Agent in Canada*—J. C. SINTON.*Head Office in Canada*—Montreal.(Organized or incorporated, November 5, 1883. Commenced business in  
Canada, 1st July, 1889.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash..	\$ 500,000 00
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## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver-General:—

	Par value.	Market value.
United States bonds..	\$ 20,000 00	\$ 23,000 00
Carried out at market value.....		\$ 23,000 00
<b>Total assets in Canada.....</b>		<b>\$ 23,000 00</b>

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## LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding risks in Canada....	\$ 4,389 74
<b>Total liabilities in Canada.....</b>	<b>\$ 4,389 74</b>

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## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 2,550 66
Deduct re-insurance, rebate, abatement and return-premiums.....	3,952 17
Net cash received for premiums.....	Nil.
<b>Total income in Canada.....</b>	<b>Nil.</b>

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## EXPENDITURE IN CANADA.

Net amount paid for losses in Canada.....	Nil.
Commission or brokerage.....	\$ 392 81
Salaries, fees or all other charges of officials in Canada.....	493 99
Taxes in Canada.....	70 00
Balance of return premiums.....	1,401 51
Miscellaneous payments:—	
Office furniture, postage, stationery, printing, advertising, directors and council, travelling expenses, &c.....	409 01
<b>Total expenditure in Canada.....</b>	<b>\$ 2,767 32</b>

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AMERICAN STEAM BOILER—*Continued.*

RISKS AND PREMIUMS.

<i>Steam Boiler Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 742,000	\$ 9,715 94
Taken during the year.....	269,000	2,550 66
Total.....	\$ 1,011,000	\$ 12,266 60
Deduct terminated.....	411,000	3,952 17
Gross and net in force at 31st December, 1890.....	\$ 600,000	\$ 8,314 43
Total number of policies in force in Canada at date.....		53
Total net amount in force.....		\$ 600,000 00
Total premiums thereon.....		8,314 43

Subscribed and sworn to, 31st March, 1891, by

JAMES C. SINTON,  
*Chief Agent.*

(Received, 1st April, 1891.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(As returned to the Insurance Department, State of New York.)*

ASSETS.

Market value of real estate owned by the company less encumbrances.....	12,000 00
Loans on bond and mortgage upon which not more than one year's interest is due, first liens.....	35,000 00
Interest accrued thereon.....	1,529 21
Stocks and bonds owned by the company of par value, \$413,550; market value.....	523,134 37
Loans on stocks and bonds or other marketable collaterals of par value \$45,000; market value, \$56,000.....	41,250 00
Cash in hand and in banks.....	132,246 96
Gross amount of uncollected premiums.....	83,400 87
Total assets.....	\$ 828,561 41

LIABILITIES.

Net amount of unpaid losses.....	\$ Nil.
Reserve of unearned premiums.....	133,733 69
Due American Casualty Insurance Co. for re-insurances.....	56,225 30
Total liabilities.....	\$ 189,958 99
Capital stock paid up in cash.....	\$ 500,000 00
Surplus beyond all liabilities and paid up capital.....	138,602 42

INCOME DURING THE YEAR.

Net cash received for premiums and inspections.....	\$ 462,064 79
Received for interest and dividends.....	27,968 04
Total income.....	\$ 490,032 83

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 AMERICAN STEAM BOILER—*Concluded.*

## EXPENDITURE DURING THE YEAR.

Net amount paid for losses.....	\$ 57,039 09
Dividends to stock holders.....	270,000 00
Commission or brokerage.....	99,250 08
Salaries.....	9,942 35
Taxes.....	10,487 03
All other payments and expenditure.....	274,769 63
	<hr/>
Total expenditure.....	\$ 721,488 18
	<hr/> <hr/>

## MISCELLANEOUS.

Amount of steam boiler risks written or renewed during the year.....	\$28,846,606 00
Premiums thereon.....	332,286 13
Amount of risks terminated during the year.....	23,362,190 00
Premiums thereon.....	723,410 58
Net amount in force at end of year.....	30,261,984 00
Premiums thereon.....	282,035 47
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Subscribed and sworn to, by

WM. K. LOTHROP,  
*President.*V. R. SCHENCK,  
*Secretary.*

New York, 30th January, 1891.

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 THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*Prest.*—Sir ALEXANDER CAMPBELL, K.C.M.G., | *Secy.*—ALEXANDER FRASER,  
*Agent*—W. B. McMURRICH. | *Principal Office*—Toronto.

(Organized or incorporated, 8th April, 1875 ; commenced business in Canada, 9th October, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	100,100 00
Amount paid up in cash.....	40,040 00

(For List of Shareholders, see Appendix.)

## ASSETS.

\*Stocks and bonds held by the Company, viz.:—

	Par value.	Market value.
Imperial Loan and Investment Co.'s debentures.....	\$ 5,000 00	\$ 5,000 00
Town of Gananoque bonds.....	10,000 00	10,140 00
Deseronto debentures.....	3,000 00	3,000 00
Freehold Loan and Savings Co.'s debentures.....	8,000 00	8,000 00
Town of Tilsonburg debentures.....	2,000 00	2,307 35
City of Guelph debentures.....	1,500 00	1,584 25
Town of Deseronto debentures.....	6,224 00	6,538 96
Township of Leeds and Lansdowne debentures.....	5,000 00	5,390 83
do Yonge and Escott debentures.....	5,000 00	5,392 20
do Elizabethtown debentures.....	7,000 00	7,476 66
Town of Simcoe debentures.....	7,000 00	7,518 41

Total par and market value.....	\$ 59,724 00	\$ 62,348 66
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Carried out at market value.....	\$ 62,348 66
Loans secured by municipal bonds on which not more than one year's interest is due.....	5,637 00
Cash at head office.....	55 00
Cash in banks, viz.:—	
Canadian Bank of Commerce.....	\$ 2,529 30
Home Savings and Loan Co.....	710 44
Total cash in banks.....	3,239 74
Interest accrued and unpaid on debentures, etc.....	988 68
Agents' balances.....	1,805 30
Bills receivable.....	117 75
Office furniture.....	480 00
Special service accounts, outstanding.....	159 00
Re-insurance premiums due.....	88 29
Total assets.....	\$ 74,919 42

\*These are deposited with the Receiver-General, with the exception of \$5,000 Imperial Loan Co.'s debentures.



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 BOILER INSPECTION AND INSURANCE CO.—Continued.

## LIABILITIES.

Reserve of unearned premiums on all outstanding risks in Canada.....	\$	13,132	44
Due for sundry small accounts for printing, advertising, etc., say.....		400	00
Total liabilities.....	\$	13,532	44
Capital stock paid up in cash.....	\$	40,040	00
Surplus beyond liabilities and capital stock.....	\$	21,346	98

## INCOME.

Gross premiums received in cash.....	\$	19,704	12
Gross cash received on bills or notes taken for premiums.....		25	00
Gross cash received for premiums.....	\$	19,729	12
Deduct reinsurance, rebate, abatement and return-premiums... (Bills and notes received during the year for premiums and remaining un- paid, \$55.)		411	61
Net cash received for premiums.....	\$	19,317	51
Received for interest on bonds, &c.....		3,335	18
Received for plans, specifications and general engineering work.....		704	93
Total income.....	\$	23,357	62

## EXPENDITURE.

Amount paid during the year for losses.....	Nil.
Amount of dividends paid during the year at 5 per cent.....	\$ 2,002 00
Commission or brokerage....	1,625 35
Salaries, fees and all other charges of officials.....	8,234 96
Taxes.....	223 59
Miscellaneous payments:—	
General expenses, including rent, stationery, printing, postage, &c., \$1,742.37; travelling expenses, \$1,728.75; advertising account, \$1,561.66; furniture, \$181.24; local inspections, \$163.30; agency expenses, \$257; expenses of special service department, \$282.61.....	5,916 93
Vote of shareholders to President and Directors.....	1,600 00
Total expenditure.....	\$ 19,602 83

## CASH ACCOUNT.

1889.	<i>Dr.</i>	
Dec. 31.—To balance on hand and in banks at this date.....	\$	2,239 70
1890.		
Dec. 31.—To income as above.....		23,357 62
Received from realization of investments.....		363 00
	\$	25,960 32
1890.	<i>Cr.</i>	
Dec. 31.—By Expenditure during the year as above.....	\$	19,602 83
Investments during the year.....		3,062 75
Balance in hand and in banks this date.....		3,294 74
	\$	25,960 32

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 BOILER INSPECTION AND INSURANCE CO.—*Concluded.*

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	589	\$ 1,890,050	\$ 21,109 11
Taken during the year—new.....	86	263,550	3,755 05
do do renewed.....	453	1,357,099	16,159 93
Total.....	1,128	\$ 3,510,699	\$ 41,024 99
Deduct terminated.....	564	1,742,555	18,159 11
Gross and net in force 31st December, 1890.....	564	\$ 1,768,144	\$ 22,865 88
Total number of policies in force at date.....	564		
Total net amount in force.....			\$1,768,144 00
Total premiums thereon.....			22,865 88

Subscribed and sworn to, 13th February, 1891, by

A. CAMPBELL,  
*President.*

A. FRASER,  
*Secretary.*

(Received, 14th February, 1891.)



**STATEMENTS**

MADE BY

**INSURANCE COMPANIES****WHICH DO LIFE INSURANCE BUSINESS UPON THE ASSESSMENT PLAN.**

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List of Companies registered, at 31st December, 1890, in the office of the Superintendent of Insurance under the Insurance Act:—

- The Canadian Mutual Life Association.
  - The Commercial Travellers' Mutual Benefit Society.
  - The Mutual Relief Society of Nova Scotia.
  - The Provincial Provident Institution.
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List of Companies licensed under the Insurance Act:—

- The Covenant Mutual Benefit Association of Illinois.
  - The Mutual Reserve Fund Life Association, New York.
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 THE CANADIAN MUTUAL LIFE ASSOCIATION.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—WM. RENNIE,

Secretary and Agent—W. P. PAGE.

Principal Office—Toronto.

(Organized or incorporated, 20th Aug., 1880. Commenced business, 17th Nov., 1880.)

## ASSETS.

Amount secured by way of loans on real estate by bond or mortgage, first liens.....	\$	49,660 00
Cash in banks, viz. :—		
Reserve Fund, Central Bank.....	\$	137 03
R. & D. Fund, Freehold Loan and Savings Co.....		10,675 08
Mortuary Fund, Dominion Bank.....		8,856 57
Expense Fund, Central Bank.....		58 73
Total cash in banks.....		19,727 41
Cash at head office.....		48 20
Agents' ledger balances.....		211 69
Total.....	\$	69,647 30

## OTHER ASSETS.

Interest due.....	\$	815 25
do accrued.....		733 22
Total carried out.....		1,548 47
Mortuary assessment due from members for claims not yet assessed.....	\$	21,500 00
Net amount due from members.....		21,500 00
Office furniture.....		548 10
Sundry.....		65 00
Total assets.....	\$	93,308 87

## LIABILITIES.

Claims for death losses :—

1. Adjusted, but not due.....	\$	3,550 00
2. Unadjusted, but not resisted.....		15,000 00
3. Resisted, in suit.....		1,700 00
Total amount of unsettled claims.....	\$	20,250 00
Total disability claims unpaid.....		4,600 00
Due on account of general expenses.....		1,289 43
Total liability.....	\$	26,139 43
Surplus on policy-holders' account.....	\$	67,169 44
Total amount to credit of reserve and disbursement funds, at date.....	\$	60,472 11

## CANADIAN MUTUAL LIFE—Continued.

## INCOME.

Net amount received from membership fees.....	\$ 9,990 00
Annual dues.....	11,340 75
Changing certificates.....	23 00
Reipstatement fees.....	2,412 22
*Medical examiners' fees (estimated).....	2,232 00
Assessments.....	89,755 53
<b>Total paid by members.....</b>	<b>\$ 115,753 50</b>
Interest.....	2,428 89
<b>Total income.....</b>	<b>\$ 118,182 39</b>

## EXPENDITURE.

Cash paid for death losses .....	\$ 69,766 19
(Of this amount \$22,490.97 accrued previous to 1890.)	
Total disability claims.....	6,203 74
*Medical examiners' fees, whether paid direct by members or otherwise.....	2,232 00
Commission and fees retained by or paid to agents.....	10,658 39
Commissions, salaries and other expenses of officials.....	8,092 50
Taxes and rent.....	381 10
Miscellaneous payments:—	
Postage, \$1,052.24; printing, \$751.30; advertising, \$626.10; directors' and auditors' fees, \$242.35; office furniture, \$246.50; investigating claims, \$97.15; office expenses, \$586.74; travelling expenses, \$378.80; interest and discount, \$85.95; Insurance Department, \$72.11; law costs, \$238.16; commission <i>re</i> loans, \$35; sundry accounts, \$16.11; legislation, \$75.80; balance of organization expenses paid, \$1,500.00.....	6,004 31
<b>Total expenditure.....</b>	<b>\$ 103,338 23</b>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	1,064	
Amount of said policies.....		\$1,422,250 00
Policies renewed during the year .....	156	
Amount of said policies.....		291,475 00
Number of policies become claims during the year.....	43	
†Amount of said claims.....		76,903 74
Number of policies in force in Canada at date.....	5,145	
Amount in force at 31st December, 1890.....		9,629,441 30

## Number and amount of policies terminated in Canada during the year:—

	No.	Amount.
1. By death.....	43	\$ 70,700 00
2. By total disability.....	...	6,203 74
3. By surrender.....	2	3,096 26
4. By lapse and reduction.....	625	981,750 00
<b>Total.....</b>	<b>670</b>	<b>\$1,061,750 00</b>

\* Estimated. Paid direct by members.

† Including claims for total disability amounting to \$6,203.74.

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 CANADIAN MUTUAL LIFE—*Concluded.*

Policies in force at beginning of year.....	4,595	\$8,977,466	30
Policies issued during the year, new and renewed.....	1,220	1,713,725	00
Policies terminated as above.....	670	1,061,750	00
Policies in force at date of statement.....	5,145	\$9,629,441	30

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Number of insured lives at beginning of year (estimated).....	4,591
Number of new insurers during the year (including renewals)	1,219
Number of deaths during the year among the insured.....	43
Number of insurers whose policies have been terminated during the year otherwise than by death.....	627
Number of insured lives at date of statement.....	5,140

Subscribed and sworn to, 12th January, 1891, by

WM. RENNIE,  
*President.*

W. PEMBERTON PAGE,  
*Secretary.*

(Received, 13th January, 1891.)



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 THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—JOSEPH BONNICK.| *Secretary and Agent*—WM. G. H. LOWE.*Principal Office*—Toronto.

(Organized, 1881; incorporated, 27th January, 1882; commenced business in Canada, July, 1881.)

## ASSETS.

Stocks and bonds owned by the Company:—

	Par value.	Market value.	
Building and Loan Company's debentures.....	\$ 5,000 00	\$ 5,000 00	
People's Loan and Deposit Company's debentures.....	5,000 00	5,000 00	
Total par and market values.....	<u>\$ 10,000 00</u>	<u>\$ 10,000 00</u>	
Carried out at market value.....			\$ 10,000 00
Cash at head office.....			79 27
Cash in Dominion Bank.....			7,311 72
Total.....			<u>\$ 17,390 99</u>

## OTHER ASSETS.

Interest accrued.....	187 50
Office furniture.....	148 50
Due from members for claims not yet assessed.....	2,000 00
Total assets.....	<u>\$ 19,726 99</u>

## LIABILITIES.

Claims for death losses unadjusted but not resisted.....	\$ 2,000 00
Claims for death losses, adjusted but not due.....	2,000 00
Due on account of general expenses.....	225 00
Total liabilities.....	<u>\$ 4,225 00</u>
Surplus on policy-holders' account.....	<u>\$ 15,501 99</u>

## INCOME.

Gross amount paid by members of the Society or its agents, without deductions for commissions or other expenses, as follows:—	
Membership fees.....	\$ 341 00
Annual dues.....	3,080 00
For medical examiners' fees.....	348 00
Assessments.....	14,572 50
Total paid by members.....	<u>\$ 18,341 50</u>
Interest.....	686 17
Total income.....	<u>\$ 19,027 67</u>

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 THE COMMERCIAL TRAVELLERS'—*Concluded.*

## EXPENDITURE.

Cash paid for death losses.....	\$	17,000	00
Commissions and fees retained by or paid to agents.....		119	00
Commissions, salaries and other expenses of officials.....		1,682	00
Medical examiners' fees.....		348	00
Taxes.....		9	91
Miscellaneous payments:—Printing, \$145.50 ; stationery, \$87.35 ; postage, \$438.16 ; advertising, \$22.15 ; petty expenses, \$30.37 ; law expenses, \$221.36 ; rent, \$70 ; furniture, \$40.....		1,054	89
Total expenditure.....	\$	20,213	80

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	174		
Amount of said policies.....	\$	174,000	00
Number of policies become claims during the year.....	15		
Amount of said claims.....		15,000	00
Number of policies in force in Canada at date.....	1,672		
Amount of said policies.....		1,672,000	00

## Number and amount of policies terminated during the year :—

	No.	Amount.
1. By death.....	15	\$ 15,000 00
2. By lapse.....	80	80,000 00
Total.....	95	\$ 95,000 00

	No.	Amount.
Policies in force at beginning of year.....	1,593	\$1,593,000 00
Policies issued during the year.....	174	174,000 00
Policies terminated as above.....	95	95,000 00
Policies in force at date of statement.....	1,672	1,672,000 00

Number of insured lives at beginning of year.....	1,593
Number of new insurers during the year.....	174
Number of deaths during the year among the insured.....	15
Number of insured whose policies have been terminated other- wise than by death.....	80
Number of insured lives at date of statement.....	1,672

Subscribed and sworn to, 7th February, 1891, by

JOSEPH BONNICK,  
*President.*

WM. G. H. LOWE,  
*Secretary.*

(Received, 9th February, 1891.)

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 THE MUTUAL RELIEF SOCIETY OF NOVA SCOTIA.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*President*—A. C. ROBBINS.*Secretary*—WILLIAM V. BROWN,*Agent*—THOS. B. CROSBY.*Head Office*—Yarmouth, N.S.

(Organized or incorporated, August, 1881. Commenced business, August, 1881.)

## ASSETS.

Cash in banks, viz. :—

Exchange Bank of Yarmouth, deposit receipts.....	\$	7,000	00
Agency Bank of Nova Scotia, do .....		5,000	00
do do current account.....		7,271	16
<b>Total cash in banks .....</b>	<b>\$</b>	<b>19,271</b>	<b>16</b>
<b>Agents' balances.....</b>		<b>130</b>	<b>00</b>
<b>Total.....</b>	<b>\$</b>	<b>19,401</b>	<b>16</b>

## OTHER ASSETS.

Furniture.....		120	00
Mortuary assessments due and unpaid on membership in force.....		2,450	00
<b>Total assets.....</b>	<b>\$</b>	<b>21,971</b>	<b>16</b>

## LIABILITIES.

Amount of claims unadjusted, but not resisted.....		3,500	00
<b>Total liabilities.....</b>	<b>\$</b>	<b>3,500</b>	<b>00</b>

## INCOME.

Gross amount paid by members to the Association or its agents without deduction for commission or other expenses, as follows :—

Membership fees.....	\$	2,808	00
Annual dues.....		4,749	05
For medical examiners' fees.....		400	00
Assessments.....		37,414	28
<b>Total paid by members.....</b>	<b>\$</b>	<b>45,371</b>	<b>33</b>
Amount received for interest.....		322	14
<b>Total income .....</b>	<b>\$</b>	<b>45,693</b>	<b>47</b>

## EXPENDITURE.

Cash paid for death losses.....	\$	31,250	00
Cost compromising and settling death claims..		884	50
Medical examiners' fees.....		403	50
Commissions and fees retained by or paid to agents. ....		3,203	24
Commissions, salaries and other expenses of officials .....		3,020	00
Taxes, licenses, &c .....		162	64
Miscellaneous payments, viz. : - Postage, advertising, stationery, rents, &c .....		1,334	96
<b>Total expenditure.....</b>	<b>\$</b>	<b>40,258</b>	<b>84</b>

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**MUTUAL RELIEF SOCIETY—Concluded.**
**MISCELLANEOUS.**

Number of new certificates reported during the year as taken in Canada.....	380	
Amount of said certificates.....		\$ 535,000 00
Number of certificates become claims in Canada during the year.....	21	
Amount of said claims.....		33,500 00
Number of certificates in force in Canada at date.....	2,055	
Amount in force at 31st December 1890.....		<u>3,555,000 00</u>

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Number and amount of certificates terminated in Canada during the year :—

	No.	Amount.
1. By death.....	21	\$ 36,000 00
2. Certificates reduced in amount.....		10,500 00
3. By lapse.....	251	375,000 00
Total.....	<u>272</u>	<u>\$ 421,500 00</u>

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	No.	Amount.
Certificates in force at beginning of year.....	1,947	\$ 3,427,000 00
Certificates issued during the year.....	380	535,000 00
Certificates increased in amount.....		13,000 00
Certificates terminated as above.....	272	421,500 00
Certificates in force at date of statement.....	<u>2,055</u>	<u>3,555,000 00</u>

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Number of insured lives at beginning of year.....	1,947
Number of new insurers during the year.....	380
Number of deaths during the year among insured.....	21
Number of insured whose certificates have been terminated during the year otherwise than by death.....	251
Number of insured lives at date of statement.....	<u>2,055</u>

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Subscribed and sworn to, 18th February, 1891, by

A. C. ROBBINS,  
*President,*  
 WILLIAM V. BROWN,  
*Secretary.*

(Received, 22nd February, 1891.)

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 THE PROVINCIAL PROVIDENT INSTITUTION.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—GEO. K. MORTON.

Secretary—E. S. MILLER.

Principal Office—St. Thomas, Ont.

(Organized or incorporated, 1st February, 1884. Commenced business in Canada, 19th April, 1884.)

## ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$	21,200	00
Amount of loans secured by bonds, stock, or other marketable collaterals.....		1,250	00
Amount of loans as above on which interest has not been paid within one year previous to statement.....	\$7,500	00	
Cash at head office..		65	53
Cash in banks, viz. :—			
Molsons' Bank.....	\$	101	22
Elgin Loan and Savings Co.....		13,464	80
St. Thomas Loan Co.....		10,308	17
Total cash in banks.....		23,874	19
Bills receivable.....		469	32
Agents' ledger balances.....		1,024	18
Total.....	\$	47,883	22

## OTHER ASSETS.

Interest due.....	\$	966	80
do accrued.....		578	28
Total carried out.....		1,545	08
Mortuary assessments due and unpaid on membership in force.....	\$	302	69
Reserve fund contributions due and unpaid.....		292	15
Semi-annual payments or dues due and unpaid on membership in force.....		288	50
Net amount due from members (mostly paid in January).....		883	34
Total assets.....	\$	50,311	64

## LIABILITIES.

Net amount of unpaid claims.....	Nil.
Due to agents on open accounts.....	\$ 1,059 71
Mortuary assessments paid in advance.....	148 38
Total liabilities.....	\$ 1,208 09

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 PROVINCIAL PROVIDENT—*Continued*

Surplus on policy-holders' account.....	\$	49,103 55
Amount belonging to mortuary fund.....	\$	3,544 32
Amount belonging to reserve fund.....		27,840 83
Amount belonging to emergency fund.....		7,494 13
Total.....	\$	38,879 28
Surplus over all liabilities and said funds ...	\$	10,224 27

## INCOME DURING THE YEAR.

Gross amounts paid by members to the Association or its agents without deduction for commission or other expenses, as follows:—		
Membership fees.....	\$	7,869 69
Semi-annual dues, reinstatement fees, &c.....		12,595 60
Medical examiners' fees (estimate).....		1,416 00
Assessments.....		29,831 97
Contributions to reserve fund .....		1,854 20
Contributions to emergency fund.....		1,585 56
Total paid by members .....	\$	55,153 02
Interest.....		1,451 88
New by-laws .....		40
For changing certificates.....		38 50
Total income.....	\$	56,643 80

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses (\$7,418.77 of which accrued in previous years).....	\$	23,418 77
Medical examiners' fees (estimated).....		1,416 00
Commissions and fees retained by or paid to agents.....		7,769 28
Cash paid for salaries and other expenses of officials.....		7,941 94
Taxes.....		33 69
Sundry expenditure, viz.:—Fuel and light, \$42.64; postage, \$483.77; rent, \$473.80; medical director's fees, \$496.24; stationery, expressage, etc., \$770.19; printing and advertising, \$665.74; officers' bonds, \$80; legal expenses, investigating claims, etc., \$83.22; directors' fees, \$250; travelling expenses, \$63.31.....		3,408 91
Total expenditure.....	\$	43,988 59

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada. 1,155	
Amount of said policies.....	\$1,958,000 00
Number of policies become claims during the year.....	8
Amount of said claims.....	16,000 00
Number of policies in force at date.....	3580
Net amount in force, 31st December, 1890. ....	6,552,000 00

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 PROVINCIAL PROVIDENT—*Concluded.*

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	8	\$ 16,000 00
2. By lapse.....	281	525,000 00
Total.....	289	\$ 541,000 00
<hr/>		
	No.	Amount.
Policies in force at beginning of year.....	2,714	\$5,135,000. 00
Policies issued during the year.....	1,155	1,958,000 00
Policies terminated as above.....	289	541,000 00
Policies in force at date of statement.....	3,580	6,552,000 00
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Number of insured lives at beginning of year.....	2,618
Number of new insurers during the year.....	1,132
Number of deaths during the year among the insured.....	8
Number of insured whose policies have been terminated during the year otherwise than by death.....	278
Number of insured lives at date of statement.....	3,464
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Subscribed and sworn to, 20th February, 1891, by

GEO. K. MORTON,  
*President.*E. S. MILLER,  
*Secretary.*

(Received, 23rd February, 1891.)

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 THE COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS.
 

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STATEMENT FOR THE THREE MONTHS ENDING 31ST DECEMBER, 1890.

President—A. W. BERGGREN.  
Principal Office—Galesburg, Ill.

Secretary—W. H. SMOLLINGER.  
Head Office in Canada—Toronto.

Agent in Canada—A. H. HOOVER.

(Organized or incorporated, 9th January, 1877; license issued in Canada, 20th September, 1890.)

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## ASSETS IN CANADA.

Bonds in deposit with the Receiver-General, viz.:—

	Par value.	Market value.
Canada, 3 per cent. stock . . . . .	\$ 53,533 33	\$ 51,735 00
Carried out at market value.....		\$ 51,735 00
Total assets in Canada.....		\$ 51,735 00

## LIABILITIES IN CANADA.

Total liabilities in Canada.....Nil.

## INCOME IN CANADA.

Gross amount paid by members in Canada to the Association or its agents, without deduction for commission or other expenses, as follows:—

Membership fees.....	\$ 1,864 00
Assessments.....	32,833 96
Total income in Canada.....	\$ 34,697 96

## EXPENDITURE IN CANADA.

Cash paid for death losses.....	\$ 22,500 00
Medical examiners' fees.....	392 50
Commissions and fees retained by or paid to agents.....	1,471 50
All other expenditure.....	1,500 00
Total expenditure in Canada.....	\$ 25,864 00

## MISCELLANEOUS.

Number of new certificates reported during the year as taken in Canada.....	157
Amount of said certificates.....	\$ 303,750 00
Number of certificates become claims in Canada during the year.....	8
Amount of said claims.....	20,000 00
Number of certificates in force in Canada at date.....	1,013
Amount of said certificates.....	2,261,875 00



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COVENANT MUTUAL BENEFIT ASSOCIATION—*Continued.*

Number and amount of certificates terminated during the year in  
Canada :—

	No.	Amount.
1. By death.....	8	\$ 20,000 00
2. By removal.....	17	41,250 00
3. By reduction in amount.....		21,250 00
4. By surrender.....	1	1,250 00
5. By lapse.....	148	303,125 00
Total.....	174	\$ 386,875 00

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	No.	Amount.
Certificates in force in Canada at beginning of year.....	1,030	\$2,345,000 00
Certificates issued during the year.....	157	303,750 00
Certificates terminated as above.....	174	386,875 00
Certificates in force in Canada at date of statement.....	1,013	2,261,875 00

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Number of insured lives at beginning of year in Canada.....	1,030
Number of new insurers during the year.....	157
Number of deaths during the year among the insured.....	8
Number of insured whose policies have been terminated during the year otherwise than by death.....	166
Number of insured lives at date of statement.....	1,013

Subscribed and sworn to, 21st February, 1891, by

A. H. HOOVER,  
*Chief Agent.*

(Received, 24th February, 1891.)

COVENANT MUTUAL BENEFIT ASSOCIATION—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(As returned to the Superintendent of Insurance, State of Illinois.)*

## INCOME DURING THE YEAR.

Total paid by members for assessments and membership fees .....	\$1,174,494 99
Interest .....	9,109 50
Increase in agents' ledger balances .....	287 01
<b>Total income .....</b>	<b>\$1,183,891 50</b>

## DISBURSEMENTS DURING THE YEAR.

Losses and claims.....	\$ 888,510 67
Advance payments returned to rejected applicants.....	5,978 00
Advance deposits .....	42,332 66
Surrendered certificates.....	671 67
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	43,667 98
Salaries of managers and agents not paid by commissions .....	12,147 05
Salaries of officers and office employees.....	36,639 53
Medical examiners' fees .....	11,124 50
Rent.....	900 00
Taxes .....	1,545 93
Advertising and printing .....	6,170 68
All other expenditures .....	29,864 72
<b>Total disbursements.....</b>	<b>\$1,079,553 39</b>

## INVESTED ASSETS.

Cost value of bonds and stocks owned .....	\$ 469,267 68
Agents' ledger balances.....	4,704 24
Cash in bank .....	71,476 32
<b>Total net or invested assets .....</b>	<b>\$ 545,448 24</b>
Deduct depreciation of assets so as to bring same to market value, and agents' balances unsecured .....	13,544 62
<b>Total net or invested assets, less depreciation .....</b>	<b>\$ 531,903 62</b>

## NON-INVESTED ASSETS.

Interest due and accrued .....	4,755 00
Books, postage stamps, furniture and fixtures, &c.....	10,104 75
Market value of bonds and stocks over cost.....	2,632 50
<b>Total assets .....</b>	<b>\$ 549,395 87</b>

## LIABILITIES.

Advance assessments.....	\$ 14,978 53
<b>Total liabilities .....</b>	<b>\$ 14,978 53</b>

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COVENANT MUTUAL BENEFIT ASSOCIATION—*Concluded.*

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due, for losses paid prior to 31st, December 1890.....	\$ 84,375 00
Mortuary assessments not yet called .....	214,250 00
<b>Total due from members .....</b>	<b>\$ 298,625 00</b>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (17 claims) .....	\$ 49,375 00
Losses in process of adjustment (25 claims) .....	68,125 00
Losses reported (29 claims).....	81,750 00
Losses resisted (5 claims).....	15,000 00
<b>Total contingent mortuary liabilities .....</b>	<b>\$ 214,250 00</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	No.	Amount.
Policies or certificates in force on 31st December, 1889.....	33,701	\$88,712,500
Policies or certificates written during the year .....	3,775	8,181,000
Policies or certificates which have ceased to be in force during 1890 .....	4,757	12,175,625
<b>Total policies or certificates in force on 31st December, 1890....</b>	<b>32,719</b>	<b>84,717,875</b>

Subscribed and sworn to, 17th February, 1891, by.

A. W. BERGGREN,  
*President.*

W. H. SMOLLINGER,  
*Secretary.*

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 THE MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK.
 

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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

President—EDWARD B. HARPER.

Secretary—FREDERIC T. BRAMAN.

Principal Office—Potter Building, New York.

(Organized or incorporated, Chap. 267, Laws of New York, 1875. Re-incorporated under Chap. 175, Laws of New York, passed 2nd April, 1883.)

Agent in Canada—JOHN S. HALL, JR., M.P.P. | Head Office in Canada—Montreal.  
(Commenced business in Canada, April, 1884.)

## ASSETS IN CANADA.

Bonds in deposit with the Receiver-General, viz.:—

	Par value.	Market value.
Province of Quebec bonds .....	\$ 50,000 00	\$ 57,500 00
Canada 3 per cent. sterling bonds.....	53,533 33	53,460 00
Total par and market value .....	\$ 103,533 33	\$ 110,960 00

Carried out at market value.....	\$	110,960 00
Mortuary assessments due and unpaid on membership in force in Canada ..	\$	956 03
do not yet due .....		59,201 24
Annual payments or premiums in process of collection .....		2,999 00
Total due from members in Canada .....	\$	63,156 27
Deduct estimated cost of collection .....		4,420 94
Net amount due from members in Canada.....		58,735 33
Total assets in Canada.....	\$	169,695 33.

## LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies in force .....	\$	33,832 99
Claims for death losses—adjusted but not due .....	\$	1,800 00
do do unadjusted but not resisted .....		24,600 00
Total liabilities in Canada.....	\$	60,232 99

## INCOME IN CANADA.

Gross amount paid by members in Canada to the Association or its agents, without deduction for commission or other expenses, as follows:—

Membership fees.....	\$	18,889 75
Annual dues .....		28,167 50
Medical examiners' fees.....		3,900 00
Assessments.....		130,255 17
Total paid by members in Canada.....	\$	181,212 42
Interest.....		4,062 38
Total income in Canada.....	\$	185,274 80

\*Actuaries' Table of Mortality, interest 4 p.c., upon renewable term insurance for 60 days.

MUTUAL RESERVE FUND—Continued.

DISBURSEMENTS IN CANADA.

Amount paid during the year on death claims in Canada.....	\$ 105,596 56
Medical examiners' fees.....	3,900 00
Commissions and fees retained by or paid to agents.....	19,124 00
Cash paid for commissions, salaries and all other expenses of officials in Canada.....	12,868 30
Cash paid for licenses or taxes.....	1,227 73
Commission to banks and collectors, printing, postage, investigating and settling death claims.....	11,747 15
<b>Total disbursements in Canada .....</b>	<b>\$ 154,463 74</b>

MISCELLANEOUS.

Number of new certificates reported during the year as taken in Canada.....	1,308
Amount of said certificates.....	\$3,454,500 00
Number of certificates become claims in Canada during the year	53
Amount of said certificates.....	122,600 00
Number of certificates in force in Canada at 31st Dec., 1890.....	5,143
Amount of said certificates.....	12,989,300 00

Number and amount of certificates terminated during the year in Canada:—

	No.	Amount.
1. By death.....	53	\$ 122,600 00
2. By expiry.....	617	1,609,250 00
3. By surrender—not taken....	8	28,000 00
<b>Total .....</b>	<b>678</b>	<b>\$1,759,850 00</b>

	No.	Amount.
Certificates in force at beginning of year in Canada.....	4,513	\$11,294,650 00
Certificates issued during the year.....	1,308	3,454,500 00
Certificates terminated as above.....	678	1,759,850 00
Certificates in force at date of statement.....	5,143	12,989,300 00

Number of insured lives at beginning of year in Canada.....	4,513
Number of new insurers during the year.....	1,308
Number of deaths during the year among insured .....	53
Number of insured whose certificates have been terminated during the year otherwise than by death.....	625
Number of insured lives at date of statement.....	5,143

Subscribed and sworn to, 4th March, 1891, by

JOHN S. HALL, JR.,  
Chief Agent.

(Received, 5th March, 1891.)

## MUTUAL RESERVE FUND—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*(Copy of sworn Report to the New York Insurance Department.)*

## INCOME.

Gross membership fees.....	\$ 171,258 37
Annual dues, gross.....	447,343 59
Assessments, mortuary.....	2,634,619 24
Medical examiners' fees paid by applicant.....	33,204 00
<b>Total paid by members.....</b>	<b>\$3,286,425 20</b>
Interest.....	95,735 55
Fees for alterations in policies.....	622 35
Special deposits.....	6,065 76
<b>Total income.....</b>	<b>\$3,388,848 86</b>

## DISBURSEMENTS.

Death losses paid.....	\$2,146,498 05
Commissions to agents.....	300,947 86
Salaries of managers and agents not paid by commissions.....	42,775 63
Medical examinations paid by home office and by members.....	43,207 30
Salaries of officers.....	45,240 00
Rents.....	34,957 46
Taxes.....	11,986 03
Postage.....	8,102 46
Actuarial expenses.....	6,605 80
General office expenses.....	19,912 52
Agency expenses.....	14,027 76
Travelling expenses.....	10,798 51
Furniture and fixtures.....	3,909 97
Advertising and printing.....	61,938 67
Salaries, &c., of office employees.....	49,277 97
Law expenses.....	4,891 00
Commissions paid to banks and collectors, and cost of levying and collecting \$2,634,619.24 mortuary calls.....	109,866 17
Cost of investigating and adjusting \$2,146,498.05.....	56,315 76
<b>Total disbursements.....</b>	<b>\$2,971,258 92</b>

## INVESTED ASSETS.

Loans on bond and mortgage (first liens) on real estate.....	\$2,211,500 00
Stocks and bonds, par value.....	200,825 57
Cash in banks on reserve or emergency fund account.....	359,960 23
Cash in office.....	1,041 60
Other cash deposits.....	46,516 56
Agents' balances.....	97,449 66
Furniture and fixtures.....	12,885 28
<b>Total invested assets.....</b>	<b>\$2,930,178 90</b>

## NON INVESTED ASSETS.

Interest due and accrued, &c.....	19,118 37
Market value of bonds and stocks over par.....	8,634 43
<b>Total assets.....</b>	<b>\$2,957,931 70</b>

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**MUTUAL RESERVE FUND—Concluded.**
**LIABILITIES.**

Advance assessments.....	\$ 16,341 51
Bonds or dividend obligations outstanding.....	286,307 96
<b>Total actual liabilities.....</b>	<b>\$ 302,649 47</b>

**CONTINGENT MORTUARY ASSETS (OR RESOURCES.)**

Mortuary assessments, called and not yet due.....	\$ 897,900 00
Mortuary assessments due and unpaid on 31st December, 1890, received in January, 1891.....	14,500 00
Annual dues in process of collection.....	45,500 00
<b>Total due from members.....</b>	<b>\$ 957,900 00</b>
Deduct estimated cost of collection .....	65,653 00
<b>Total amount due from members.....</b>	<b>\$ 892,247 00</b>

**CONTINGENT MORTUARY LIABILITIES.**

Losses approved but not yet due.....	\$ 115,700 00
Losses reported and in process of adjustment....	275,900 00
Losses and claims resisted by the Association.....	42,500 00
*Net present value of all policies in force on 31st December, 1890.....	513,142 00
<b>Total mortuary liabilities.....</b>	<b>\$ 947,242 00</b>

**EXHIBIT OF CERTIFICATES.***Total Business of 1890.*

	No.	Amount.
Certificates written during 1890.....	11,792	\$37,677,685 00
Certificates restored during 1890.....	3	20,000 00
Number and amount which have ceased to be in force during 1890.....	6,495	22,052,450 00
<b>Total in force 31st December, 1890.....</b>	<b>58,515</b>	<b>197,003,435 00</b>

EDWARD B. HARPER,  
*President.*

FREDERIC T. BRAMAN,  
*Secretary.*

New York, 12th February, 1891.

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\*Actuaries' Table of Mortality, with 4 per cent. interest; computed as renewable term insurance for 60  
1 yrs.

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APPENDIX A.

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LIST OF SHAREHOLDERS.

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## THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS—(Shares, \$100 each.)

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			\$
Anderson, Robert	Montreal	45	4,500
Alexander, William	Toronto	30	3,000
Blaikie, John L.	do	20	2,000
Blaikie, John L., in trust	do	20	2,000
Burns, Adam	Halifax, N. S.	2	40
Cochran, John C. T.	Brockville	17	1,700
Clarkson, Ed. R. C.	Toronto	20	2,000
Dunn, T. H.	Quebec	5	500
Dow, Robert	Toronto	10	1,000
Dalgleish, John M.	Vancouver, B. C.	5	500
Evans, David Jas.	Montreal	5	100
Evans, Emma Eliza	do	5	100
Ferrier, Executors Estate of	do	81	8,100
Galt, Sir Alex. T.	do	145	5,800
Garneau, Pierre	Quebec	5	200
Gzowski, Col. C. S.	Toronto	60	6,000
Greata, Mrs. E. M.	Montreal	10	400
Girdwood, G. P., M. D., in trust	do	10	400
Hatton, J. Cassie	do	10	400
Hoskin, John, Q. C.	Toronto	25	2,500
Henry, Thos. B.	Beamsville	20	400
Hamilton, Rev. Rob.	Motherwell, Ont.	10	1,000
Ireland, J. O'Neil	Toronto	10	1,000
Lewis, F. J.	Peterboro', Ont.	5	500
Lewin, Hon. J. D.	St. John, N. B.	10	1,000
Lailey, Thos.	Toronto	20	2,000
Mackay, Edward, Executors	Montreal	50	5,000
Metcalfe, Mrs. Catherine	do	5	380
Murray, Rev. Wm.	Edinburgh, Scotland	7	700
Macpherson, Sir D. L.	Toronto	75	7,500
Macpherson, Wm. Molson	Quebec	25	2,500
Mickle, Miss Louisa A.	Toronto	11	1,100
Mickle, Dr. Herbert	Buffalo, N. Y.	8	800
Mackay, Donald, Agnes Topp and James Mac- kenzie Alexander, Trustees.	Toronto	25	2,500
Mickle, Henry Walter	do	4	400
Mickle, Miss Jessie	do	2	200
Mackenzie, Mrs. G., Widow	Sorel	10	1,000
MacDougall, H. S.	Montreal	10	1,000
McNabb, May, Estate of John McNab, Executor.	Southampton, Ont.	5	500
Nelles, Robert Campbell & Robert Craig, M. D., Executors	Montreal	50	2,000
Nicholson, Robt., Estate of	Montreal	53	3,900
Osborne, James Kerr	Brantford	30	3,000
Paton, John	New York	10	1,000
Rawlings, Edward	Montreal	773	41,540
Reekie, Mrs. Isabella	Côte St. Antoine	90	3,600
Ross, Jas. G., Estate of	Quebec	50	2,000
Richardson, Jas. H., M. D.	Toronto	10	400
Reid John Y.	do	25	2,500
Ramsay, Wm.	do	30	3,000
Shaughnessy, Thos. G.	do	10	1,000
Simpson, Dr. Thos.	Montreal	10	200
Smith, Sir Donald A.	do	10	300
Stairs, Hon. W. J.	Halifax, N. S.	2	80
Stewart, Mrs. Kate	Southampton, Ont.	5	500
Smith, Professor Goldwin	Toronto	30	3,000
Smith, Laratt W., D. C. L.	do	20	2,000
Stayner, T. Sutherland	do	150	11,400
Stevenson, Mrs. Margaret, Widow	do	5	100
Stark, John	do	10	1,000
Stewart, Mrs. Eliza	St. Fort Dundee, Scotland	20	2,000
Scott, Henry C.	Montreal	2	200

ACCIDENT—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			\$
Scott, Erskine G.	Quebec	3	300
Smith, Hon. J. Gregory	St. Albans, Vt.	10	1,000
Stark, John, in trust	Toronto	25	2,500
Stuart, Mrs. Jane Jacques, Executrix.	Hamilton	25	2,500
Thomson, D. C.	Quebec	5	200
Thomas, Wm	Toronto	5	500
Thomson, Thos. M.	do	25	2,500
Thorburn, Jas., M.D	do	10	1,000
Torrance, Mrs. M. W.	Montreal	165	6,600
Torrance, John	do	10	400
Vernon, Ed. E. Harcourt	Toronto	20	2,000
Withall, W. J.	Montreal	20	2,000
Woodward, Mrs. H. R.	Toronto	25	2,500
Wainwright, Wm.	Montreal	25	2,500
	Total	2,610	\$181,940

**THE BOILER INSPECTION AND INSURANCE COMPANY OF  
CANADA.**

**LIST OF SHAREHOLDERS.**

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Aylsworth, W. R. ....	Deseronto .....	1,000	400
Bate, C. T. ....	Ottawa .....	5,000	2,000
Bell, John. ....	Belleville .....	2,000	800
Benny, Robert .....	Montreal .....	2,000	800
Blaikie, John L. ....	Toronto .....	2,400	960
Campbell, Sir Alexander. ....	do .....	16,700	6,680
Carter, R. C. ....	Kingston. ....	2,600	1,040
Crawford, Robert .....	do .....	1,000	400
Carruthers, J. ....	do .....	1,000	400
Davies, Thos. ....	Toronto .....	1,000	400
Gildersleeve, Lucretia .....	Kingston .....	1,000	400
McMurrich, George .....	Toronto .....	4,300	1,720
McMurrich, J. P. ....	Philadelphia, Pa. ....	900	360
McMurrich, W. B. ....	Toronto .....	900	360
McMurrich, W. B., and Geo., Trustees. ....	do .....	900	360
McMurrich, W. B., and Rathbun, Trustees. ....	do .....	900	360
McNeill, A. ....	Napanee .....	1,000	400
McMurrich, J. Bryce. ....	Oswego, N. Y. ....	1,200	480
Rathbun, Mrs. Bunella .....	Deseronto .....	21,900	8,760
Rathbun, F. S. ....	do .....	1,000	400
Rathbun, E. W. ....	do .....	11,400	4,560
Rathbun, E. W., in trust .....	do .....	1,600	640
Rathbun, E. W., in trust .....	do .....	2,000	800
Wilkes, G. H. ....	Brantford .....	1,000	400
Wilkison, W. H. ....	Napanee .....	3,500	1,400
Rathbun, E. Walter .....	Deseronto .....	11,900	4,760
	Total. ....	\$100,100	\$40,040

## BRITISH AMERICA ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			£	£
Alger, Lt.-Col. W. N.	Toronto	25	1,250	1,250
Alger, Mrs. Fanny	do	16	800	800
Anderson, Julia, and A. C. Cooch, Executors	do	18	900	900
Atkinson, Mrs. Mary	Markham, Ont.	76	3,800	3,800
Austin, James, in trust	Dominion Bank, Toronto	640	32,000	32,000
Baines, W. J., and A. R. Boswell, in trust	9 Toronto Street, Toronto	2	100	100
Banks, W. H., in trust	Care of B. A. A. Co., Toronto	52	2,600	2,600
Barker, A. B.	Bank of Toronto, Toronto	4	200	200
Beaty & Co., Robert	Toronto	20	1,000	1,000
Bell, Mrs. Jessie F.	Ottawa	43	2,150	2,150
Bernard, Hewitt	do	28	1,400	1,400
Birnie, Mrs. Grace I.	Hamilton	14	700	700
Boswell, Mrs. C.	Calgary, N.W.T.	7	350	350
Boyd, George	221 Sherbourne Street, Toronto	191	9,550	9,550
Boyd, Mrs. John	248 Huron Street, Toronto	42	2,100	2,100
Brodie, J. L., Cashier, and C. A. Denison, Acct., in trust	Standard Bank, Toronto	268	13,400	13,400
Brough, C., in trust	Bank of Montreal, Toronto	600	30,000	30,000
Brough, T. G., in trust	Dominion Bank, Toronto	55	2,750	2,750
Brooks, J. M.	Oshawa, Ont.	10	500	500
Browne, Mrs. Eliza	Gravenhurst, Ont.	20	1,000	1,000
Browne, Philip	Toronto	21	1,050	1,050
Buchan, Ewing, Agent, in trust	Bank of Hamilton, Toronto	48	2,400	2,400
Buntin, Alex	Montreal	285	14,250	14,250
Burton, Hon. G. W.	Toronto	10	500	500
Campbell, Duncan	Simcoe, Ont.	25	1,250	1,250
Carey, J. P.	do	1	50	50
Carey, Wm., Estate of	Hamilton, Ont.	40	2,000	2,000
Cartwright, James S., Trustee	Toronto	12	600	600
Cartwright, John R.	do	6	300	300
Cathcart, Robert	do	1	50	50
Cawthra, Joseph	Rosedale, Toronto	35	1,750	1,750
Chayley, John	Dominion Bank, Toronto	42	2,100	2,100
Chafee, Mary F.	Providence, R.I.	50	2,500	2,500
Clark, Samuel B.	Toronto	70	3,500	3,500
Clark, Daniel, M.D.	do	30	1,500	1,500
Cox, Mrs. Annie S.	Paris, Ont.	26	1,300	1,300
Crawford, R.	Kingston, Ont.	5	250	250
Downey, John	Toronto	10	500	500
Duckett, Charles	do	50	2,500	2,500
Duggan, E. H.	do	10	500	500
Duncan, John, Executor, in trust	do	10	500	500
Dunlop, H. C.	Goderich, Ont.	12	600	600
Dupuis, Mrs. T. R.	Kingston, Ont.	10	500	500
Elliott, Christopher	do	16	800	800
Ellis, Mrs. Mary	47 Defoe Street, Toronto	20	1,000	1,000
Evans, Mary E.	Care of W. B. Evans, Montreal	10	500	500
Fitton, H. W.	Canadian Bank of Commerce, Toronto	20	1,000	1,000
Fitzgerald, E. G.	99 St. Joseph Street, Toronto	95	4,750	4,750
Fulljames, Mrs. M., Executrix	54 Yorkville Avenue, Toronto	11	550	550
Gamble, C. & H. D., in trust	28 Scott Street, Toronto	15	750	750
Gamble, George	19 Charles Street, Toronto	4	200	200
Gamble, Fanny A.	do	13	650	650
Gamble, Mary I.	do	14	700	700
Gamble, Mrs. Matilda	554 Church Street do	12	600	600
Gardiner, Samuel	do	1	50	50
Garrett, H. A.	Niagara, Ont.	75	3,750	3,750
Geddes, Mrs. Hattie	Care of John Leys, Toronto	10	500	500
Geddes, Thomas	do	18	900	900
Gibbs, Miss Matilda L.	2091 Lexington Ave., New York City	20	1,000	1,000
Gibson, Rev. John	Norwood, Ont.	30	1,500	1,500

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Gilbert, Mrs. Minnie C.	Belleville, Ont.	40	2,000	2,000
Gilkison, Robert M.	Toronto.	25	1,250	1,250
Gill, Robert	Bank of Commerce, Toronto.	4	200	200
Glascott, Mrs. Mary	Care of Frank Cayley, Toronto.	54	2,700	2,700
Gowan, James R.	Care of A. G. Strathy, Toronto.	36	1,800	1,800
Graham, Donald	Belleville, Ont.	75	3,750	3,750
Graham, Mrs. Sarah J.	do	5	250	250
Griffin, Mrs. Hannah	Guelph, Ont.	20	1,000	1,000
Gunn, Wm. Alex	London, Ont.	5	250	250
Gunn, George C	do	5	250	250
Hamilton, Clark, and Robt. V. Rogers, jun., Trustees.	Kingston, Ont.	5	250	250
Hamilton, James	Belleville, Ont.	98	4,900	4,900
Hammond, L. D.	177 La Salle Street, Chicago, Ill.	10	500	500
Hanson, W. H.	Bowmanville, Ont.	10	500	500
Harris, Arthur B.	Springfield-on-the-Credit, Ont.	30	1,500	1,500
Harris, Lucy L.	Clarkson P. O., Ont.	14	700	700
Harris, Mary H. S. V.	do	2	100	100
Henderson, Joseph, Inspector, in trust.	Bank of Toronto, Toronto	8	400	400
Heyden, Lawrence, Estate of.	36 Elm Street, Toronto	1	50	50
Hobson, E. J.	43 Wood Street do	20	1,000	1,000
Home Savings and Loan Co., The, (limited), in trust.	Toronto.	398	19,900	19,900
Jacks, Joseph	do	71	3,550	3,550
Jackson, John, jun	do	12	600	600
Jennings, B., Inspector, in trust	Imperial Bank, Toronto.	100	5,000	5,000
Junkin, S. S., Estate of.	St. Catharines, Ont	25	1,250	1,250
Kemp, John C., Mgr., and Jno. Aird, Asst. Mgr.—In trust.	Bank of Commerce, Toronto	130	6,500	6,500
Kent Testimonial Fund, The.	Care of W. P. Atkinson, Toronto.	3	150	150
Kinghorn, G. M.	Montreal	121	6,050	6,050
Kinghorn, G. M., in trust.	do	20	1,000	1,000
Kirkpatrick, A. S. and G. A., Executors	Kingston, Ont.	13	650	650
Knox, Wm.	Toronto.	20	1,000	1,000
Lafontaine, Mrs. Delvina.	do	10	500	500
Lailey, Thos.	do	50	2,500	2,500
Lailey, Thos., in trust.	do	25	1,250	1,250
Lamb, Daniel, and A. V. De Laporte, Trustees.	do	55	2,750	2,750
Lauder, John C.	do	75	3,750	3,750
Lavis, Charles.	Belleville, Ont.	40	2,000	2,000
Lee, Walter S.	Toronto.	4	200	200
Lee, Walter S., Trustee.	do	6	300	300
Leslie, Wm.	do	2	100	100
Lester, Thos. W.	Hamilton, Ont.	15	750	750
Lays, John.	Toronto.	121	6,050	6,050
Long, T., and Bros.	Collingwood, Ont.	200	10,000	10,000
Long, Thomas.	Toronto.	100	5,000	5,000
Long, Thomas, in trust.	do	50	2,500	2,500
Lownsbrough & Co., in trust.	do	4	200	200
Macaulay, Miss Charlotte I.	Kingston, Ont.	10	500	500
Macdonald, Mrs. Mary J., Trustee and Executrix.	296 Sherbourne St., Toronto.	26	1,300	1,300
Macdonell, W. J.	Toronto.	5	250	250
MacKerchar, Donald.	Minneapolis, Minn.	1	50	50
Marks, A. H. S.	7 York Chambers, Toronto.	20	1,000	1,000
Marling, Thos. W. B.	Care of Canada Life Assce. Co., Montreal.	1	50	50
Meadows, Joseph.	694 Ontario St., Toronto.	6	300	300
Meadows, Mrs. Emily M.	do do	12	600	600
Melvin, Robert.	Guelph, Ont.	60	3,000	3,000

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Millar, Jas. W.	Toronto	6	300	300
Miller, D., Manager, in trust	Merchants' Bank, Toronto	254	12,700	12,700
Milne, Mrs. Elizabeth	Markham, Ont	40	2,000	2,000
Molesworth, Miss Ellen H.	16 Collier St., Toronto	10	500	500
Molyneaux, W. L.	Care of Smith and Hicks, New York City	10	500	500
Moore, Hugh	Dundas, Ont.	52	2,600	2,600
Morison, John	Care of B. A. A. Co., Toronto	255	12,750	12,750
Morison, John, jun	do do	13	650	650
Morrison, John	Montreal	44	2,200	2,200
Mountain, J. J. S.	Cornwall, Ont.	96	4,800	4,800
Myers, Augustus	Toronto	316	15,800	15,800
McCalla, Wm. J.	St. Catharines, Ont.	70	3,500	3,500
McCallum, J. Finlay	Milton, Ont.	5	250	250
McDonald, Mrs. Janet	Stamford Hill North, London, England	10	500	500
McKay, George	do	2	100	100
Naismith, Mrs. Jane P.	570 Jarvis Street, Toronto	43	2,150	2,150
Niven, John K., & Co., in trust	Toronto	23	1,150	1,150
Northcote, Henry	do	1	50	50
Paterson, Rev. Thos. W.	Deer Park, Ont.	42	2,100	2,100
Paterson, Thomas	Oshawa, Ont.	12	600	600
Paterson, Mrs. Mary	Port Hope, Ont.	10	500	500
Pellatt, Henry	Toronto	20	1,000	1,000
Phippen, Samuel Hy.	Belleville, Ont.	26	1,300	1,300
Potts, Jas. McC., M.D.	do	20	1,000	1,000
Potts, Mrs. Jane V.	do	20	1,000	1,000
Purdow, T. H.	London, Ont.	50	2,500	2,500
Raikes, Walter	Barrie, Ont.	50	2,500	2,500
Ramsay, Wm.	15 Toronto Street, Toronto	7	350	350
Ramsay, A. G., and W. F. Burton	Hamilton, Ont	10	500	500
Reid, Mrs. M. A.	123 Bloor Street, Toronto	3	150	150
Reid, John Y.	Toronto	100	5,000	5,000
Ridout, Jos. D., Estate of	do	40	2,000	2,000
Robertson, Hugh, M. D.	do	105	5,250	5,250
Robson, Ed.	do	2	100	100
Rogers, Christina B.	Care of A. R. Carmichael, New York City	7	350	350
Rogers, Janet N., Executrix	Care of E. A. Scadding, Toronto	14	700	700
Ross, Wm	19 Bleeker Street, Toronto	10	500	500
Rothwell, Jno. E.	Kingston, Ont	10	500	500
Rowsell, Mrs. Elizabeth	37 Bleeker Street, Toronto	10	500	500
Russell, Miss Rosetta	1252 North Halstead Street, Chicago, Ill.	67	3,350	3,350
Scadding, Ed. A.	Toronto	1	50	50
Scott, Ann	do	8	400	400
Sharp, George	Hamilton, Ont	120	6,000	6,000
Shaw, Mrs. Jane R.	Brantford, Ont	50	2,500	2,500
Simpson, Benj. M.	Philadelphia, Penn	10	500	500
Sinclair, John, sen., Estate of	Toronto	80	4,000	4,000
Sloane, W. P., Manager, in trust	Quebec Bank, Toronto	205	10,250	10,250
Smith, John, Estate of	Toronto	266	13,300	13,300
Smith, Alex	45 Pembroke Street, Toronto	20	1,000	1,000
Smith, Jane	do do	10	500	500
Smith, Annie	do do	10	500	500
Smith, Geo. H.	Care of Smith & Hicks, New York City	50	2,500	2,500
Smith, Hy. E.	Owen Sound, Ont.	24	1,200	1,200
Smith, Wm. Hy., Manager, in trust	Ontario Bank, Toronto	300	15,000	15,000
Smith, Wm. Hy.	do do	20	1,000	1,000
Sproule, Miss E. J.	Springfield-on-the-Credit, Ont.	3	150	150

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Strathy, H. S., Genl. Manager, in trust	Traders' Bank, Toronto	180	9,000	9,000
Thomas, Wm	99 King Street East, Toronto	25	1,250	1,250
Thompson, Robert	35 Church Street, Toronto	289	14,450	14,450
Tilley, Mrs. Bessie	London, Ont.	2	100	100
Wallbridge, Mary A.	Belleville, Ont.	2	100	100
Wardrop, John	Toronto	200	10,000	10,000
Warren, Chas. D.	do	1	50	50
Weir, James		8	400	400
Whiton, Jno. M.	32 Pine Street, New York City	5	250	250
Wigham, Cuthbert, Administrator	Care of Northern Railway Co., Toronto	20	1,000	1,000
Wilgress, George	Cobourg, Ont.	11	550	550
Wilkie, D. R., Cashier, in trust	Imperial Bank, Toronto	458	22,900	22,900
Wilson, John		8	400	400
Wilson, Chas. S.	Picton, Ont.	55	2,750	2,750
Wills, Alex.	43 Pembroke Street, Toronto	28	1,400	1,400
Wills, Wilhelmina M.	do do	4	200	200
Wood, Peter	Brantford, Ont.	40	2,000	2,000
		10,000	\$500,000	\$500,000



## CANADA ACCIDENT INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Edwin Daniels	Guelph	10	1,000	300 00
Rev. Geo. Bruce	St. John, N.B.	10	1,000	300 00
Wm. Lees	Fallbrook	3	300	90 00
M. Gaviller	Collingwood	10	1,000	300 00
J. H. McKeggie	Barrie	10	1,000	300 00
A. D. Kean	Orillia	10	1,000	300 00
W. H. Bowlby	Berlin	20	2,000	600 00
J. Jacques	Collingwood	10	1,000	300 00
R. Ashton	Brantford	5	500	150 00
J. A. Strathy	Barrie	20	2,000	600 00
A. H. Lyon	do	10	1,000	300 00
Geo. H. Wilkes	Brantford	50	5,000	1,500 00
J. Williams	Goderich	50	5,000	1,500 00
H. O'Hara	Toronto	50	5,000	1,500 00
W. Nattress, M.D.	do	50	5,000	1,500 00
John Flett	do	50	5,000	1,500 00
S. Trees	do	40	4,000	1,200 00
S. Davidson	do	50	5,000	1,500 00
S. L. Eddy	Brantford	30	3,000	900 00
A. Robertson	do	20	2,000	600 00
A. J. Wilkes	do	30	3,000	900 00
G. W. McGregor	do	20	2,000	600 00
E. S. Munro	Caledonia	20	2,000	600 00
H. B. Taylor	Whitby	20	2,000	600 00
F. A. Lett	Barrie	20	2,000	600 00
Rev. J. W. Annis	St. Thomas	20	2,000	600 00
P. H. Burton	Toronto	20	2,000	600 00
R. Hewson	Tullamore	20	2,000	600 00
C. W. Chadwick	Stratford	10	1,000	300 00
W. Adams	Whitby	10	1,000	300 00
Hon. G. W. Ross	Toronto	10	1,000	300 00
J. Dryden	Brooklin	10	1,000	300 00
J. Carmichael	Oshawa	10	1,000	300 00
H. S. May	Huntsville	5	500	150 00
A. White	Toronto	5	500	150 00
G. Suffell	St. Thomas	20	2,000	600 00
Rev. S. Cleaver	Burlington	50	5,000	1,500 00
T. Fawcett	Gravenhurst	15	1,500	450 00
A. Barrie	Galt	30	3,000	900 00
Rev. J. Sieveright	Huntsville	10	1,000	300 00
R. McLean	Toronto	10	1,000	300 00
W. J. Sheppard	Caldwater	5	500	150 00
W. J. Kidd	Kingston	10	1,000	300 00
F. Frank	Brantford	10	1,000	200 00
S. Wesley	Barrie	10	1,000	300 00
J. Morgan	Walkerton	5	500	150 00
Mrs. J. P. Whiteside	Beeton	20	2,000	600 00
Isabella Oxley	Brantford	20	2,000	475 00
Henry R. O'Hara	Toronto	50	5,000	1,500 00
A. Anderson	Caledonia	10	1,000	300 00
E. B. Eddy	Brantford	30	3,000	900 00
J. A. Strathy	Barrie	10	1,000	300 00
W. E. Winkler	Brantford	30	3,000	900 00
		1,083	\$ 108,300	\$31,971 50

## THE CANADA LIFE ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in cash.
Allan, Andrew	Montreal	5	\$ 2,000	\$ 250
Atkinson, Mrs. Ellen (Toronto), care of W. F. Burton	Hamilton	1	400	50
Becher, Mrs. Caroline, care of Messrs. Denison & Macklem	Toronto	17	6,800	850
Bedells, Mrs. Clara Louisa	24 Prospect St., Toronto	7	2,800	350
Bethune, R. H.	Dominion Bank, Toronto	43	17,200	2,150
Billings, W. L., M.D.	Hamilton	28	11,200	1,400
Black, Mrs. O. A.	do	3	1,200	150
Black, Lewis S.	Montreal	2	800	100
Brodie, J. L., cashier of the Standard Bank	Toronto	50	20,000	2,500
Brown, Adam, M.P.	Hamilton	6	2,400	300
Bruce, Alexander, Q.C.	do	10	4,000	500
Bruce, Alex., Q.C., and W. F. Burton	do	2	800	100
Burton, Hon. Mr. Justice	Toronto	19	7,600	950
Burton, Miss S. E. M., care of Hon. Mr. Juston Burton	Toronto	13	5,200	650
Burton, Warren F.	Hamilton	11	4,400	550
Burton, Mrs. M. R., care of W. F. Burton	do	5	2,000	250
Cameron, Mrs. E. M. DeB.	17 Willcocks St., Toronto	42	16,800	2,100
Campbell, Hon. Sir Alex., K.C.M.G.	Toronto	5	2,000	250
Cathcart, Rev. Nassau	Guernsey, England	30	12,000	1,500
Cawthra, Mrs. Anna C., care of Henry Cawthra	Toronto	40	16,000	2,000
Cawthra, Henry (Toronto), and James H. Mills (Hamilton), Executors of Estate of late Hon. Samuel Mills	Hamilton	40	16,000	2,000
Central Canada Loan and Savings Co.	Toronto	10	4,000	500
Cowcher, Mrs. Mary, care of Hon. Mr. Justice Burton	Toronto	5	2,000	250
Cox, Geo. A.	do	141	56,400	7,050
Cox, Hrs. Margaret, care of Geo. A. Cox	do	60	24,000	3,000
Dickinson, Mrs. W. G., care of Edward Martin, Q.C.	Hamilton	5	2,000	250
Durnford, Lt.-Col. Charles Day, Ordnance Store Department	Colchester, England	50	20,000	2,500
Durnford, John	66 Hauteville, Guernsey, England	12	4,800	600
Durnford, Mrs. Charlotte, Estate of late Address J. Durnford	66 Hauteville, Guernsey, England	25	10,000	1,250
Ewart, J. B., Estate of late, care of R. H. Bethune	Dominion Bank, Toronto	25	10,000	1,250
Ewing, Mrs. Jane R.	60 Bay Street S., Hamilton	30	12,000	1,500
Ferrie, Campbell	Hamilton	3	1,200	150
Ferrie, Mrs. Emily	do	10	4,000	500
Findlay, W. F., and W. R. Macdonald, Address W. F. Findlay	do	48	19,200	2,400
Finlay, William	26 St. Andrew's Square, Edinburgh, Scotland	20	8,000	1,000
Finlay, Mrs. Catherine, Trustees of, care of Wm. Finlay	26 St. Andrew's Square, Edinburgh, Scotland	20	8,000	1,000
Forbes, Alex. McKenzie, Estate of late. Address Messrs. Macintosh & Hyde	157 St. James St., Montreal	2	800	100
Gates, F. W.	Hamilton	20	8,000	1,000
Gates, F. W., and Adam Brown, Address F. W. Gates	do	18	7,200	900
Gibson, Wm.	Beamsville	1	400	50
Glassco, Mrs. M. F.	Hamilton	3	1,200	150
Grasett, F. Le M., M.D.	Simcoe St., Toronto	12	4,800	600

THE CANADA LIFE ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Grasset, Lt.-Col. H. J.	Police H'dquarters, Toronto	4	1,600	200
Gzowski, Col. C. S., A. D. C. to the Queen.	Toronto	52	20,800	2,600
Hamilton, Mrs. Helena, care of Mrs. Kerby	Ogilvie St., Dundas	11	4,400	550
Hamilton, G. W.	Montreal	25	10,000	1,250
Hatch, Mrs. Bessie, care of Messrs. Kingsmill, Cattanaeh & Symonds.	Toronto	10	4,000	500
Henderson, Messrs. James and Elmes.	do	30	12,000	1,500
Hendrie, John S.	Hamilton	2	800	100
Hendrie, Wm.	do	38	15,200	1,900
Hendrie, Wm., jun	do	3	1,200	150
Hills, R.	do	4	1,600	200
Hodgins, Mrs. Anna, care of Frank E. Hodgins	Dale Ave, Rosedale, Toronto	3	1,200	150
Hooper, Angus C., Estate of late	Montreal	5	2,000	250
Howland, Hon Sir W. P.	Toronto	1	400	50
Innes, The Very Rev. G. M., Dean of Huron	London	4	1,600	200
Kerr, Mrs. Margaret A., Estate of late, care of Dr. Kerr	Galt	20	8,000	1,000
Kidd, David	Hamilton	1	400	50
Kirkpatrick, Hon. Geo. A., M.P.	Kingston	1	400	50
Leggat, Matthew	Hamilton	20	8,000	1,000
Macadam, Mrs. H. E., Estate of late, care of P. H. Macadam	Lucknow, India	6	2,400	300
Macklem, T. C. S. (Toronto), care of O. R. Macklem	Toronto	3	1,200	150
Macklem, Mrs. Charlotte, care of O. R. Macklem	do	3	1,200	150
Macklem, O. R., G. T. Denison and C. E. Fleming, address O. R. Macklem, Esq.	do	3	1,200	150
McCarthy, Dalton, Q. C.	do	6	2,400	300
McConkey, B. R. (Guelph) and J. H. Plummer (Toronto), address J. H. Plummer, Esq.	do	50	20,000	2,500
Macdonald, Walter Ross, and W. F. Findlay (Hamilton), address W. R. Macdonald, Esq.	Hamilton	47	18,800	2,350
Mackay, Miss Mary (Montreal), care of Thomas Freeborn, Esq.	Burlington	2	800	100
McLaren, Henry	Hamilton	80	32,000	4,000
McLaren, W. P., Trustees of the will of the late, care of Henry McLaren, Esq.	do	80	32,000	4,000
Merritt, Nehemiah	42 Cecil Street, Toronto	1	400	50
Merritt, Mrs. S. C., care of N. Merritt, Esq.	do do	1	400	50
Merritt, Charles, Executors of the Estate of the late, care of John Holden, Esq.	St. John, N.B.	88	35,200	4,400
Miller, D.	Manager Merchants Bank, Toronto	204	81,600	10,200
Moore, E. J.	Hamilton	3	1,200	150
Moore, Dennis, Estate of the late, care of S. F. Lazier, Esq., Q. C.	do	3	1,200	150
Moore, Miss Mary E.	do	3	1,200	150
Osborne, Mrs. E., and W. R. Macdonald, Executrix and Executor of the late Jas. Osborne (Hamilton), address W. R. Macdonald, Esq.	do	10	4,000	500
Osler & Hammond	Toronto	107	4,200	5,350
Plumb, Estate of the late T. S.	do	2	800	100
Porteous, Rev. John	Galt	1	400	50
Ramsay, A. G.	Hamilton	78	31,200	3,900
Ramsay, W. M.	Montreal	50	20,000	2,500

THE CANADA LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Richardson, Mrs. Elizabeth G. ....	"The Aberdeen," St. Paul, Minnesota, U.S. ....	8	3,200	400
Riddell, John .....	Hamilton .....	1	400	50
Riordon, Charles .....	Merritton .....	20	8,000	1,000
Ritchie, Thomas W., Estate of the late, care of W. F. Ritchie, Esq. ....	Montreal .....	2	800	100
Robinson Mrs. L. A. E. ....	Hamilton .....	3	1,200	150
Rutherford, Mrs. Mary .....	37 Adolphus Road, Finsbury Park, London W., England. ....	28	11,200	1,400
Sconce, James, Bengal Staff Corps, Richard Juson Kerr, Borden, Cheshire, Eng., John Thomson, Manchester, Eng., address Mrs. Emily Crossley. ....	Fairlie, Bourden, Cheshire, England. ....	20	8,000	1,000
Sharp, Samuel, Estate of the late, address Mrs. M. Sharp. ....	Crosbie House, Avenue Road West Leamington, Warwickshire, Eng. ....	20	8,000	1,000
Sidey, D. D. ....	Montreal .....	5	2,000	250
Spence, Hon. R., Estate of the late, care of Wm. Cooke, Esq. ....	Merchants Bank, Toronto. ....	2	800	100
Stephens, Miss Jessie Isabella, address J. H. Durham, Esq. ....	61 St. Mary Ave., London, E.C., England. ....	3	1,200	150
Stott, Mrs. Helen .....	43 Buckland Crescent, Belsize Park, London. Eng. ....	11	4,400	550
Strathy, H. H. (Barrie) and E. St. Geo. Baldwin (Toronto), address E. St. Geo. Baldwin, Esq. ....	51 Baldwin Street. Toronto. ....	7	2,800	350
Street, James C., Estate of late, address Messrs. Cobb & Smith, Solicitors. ....	Salisbury, England. ....	40	16,000	2,000
Stuart, John .....	Hamilton .....	58	23,200	2,900
Swinyard, Thomas .....	Gilbertsville, N.Y. ....	20	8,000	1,000
Thomas, F. Wolferstan. ....	Montreal .....	10	4,000	500
Thomson, Mrs. Eliza, Trustees of, address Mrs. Eliza Thomson. ....	Beech Bank, Bowden, Cheshire, England. ....	20	8,000	1,000
Todd, A. Thornton .....	Toronto .....	39	15,600	1,950
Todd, A. T., and J. McLennan, Trustees, address the Hon. Mr. Justice McLennan. ....	do .....	75	30,000	3,750
Torrance, Rev. Edward F. ....	Peterboro. ....	6	2,400	300
Torrance, John, Estate of late, care of Messrs. Robertson, Law, Robertson & Cross. ....	Glasgow, Scotland. ....	30	12,000	1,500
Usher, Thomas S. ....	Brantford .....	8	3,200	400
Usher, Arthur L. ....	Box 706 Brantford. ....	8	3,200	400
Yates, Henry. ....	Brantford .....	72	28,800	3,600
Young, Miss E. M. ....	Care of Geo. A. Young, Esq., Hamilton. ....	9	3,600	450
Young, Geo. A. ....	Hamilton. ....	1	400	50
Young, John C. ....	95 Pitcher Street, Detroit, Mich. ....	10	4,000	500
		2,500	\$1,000,000	\$125,000

## THE CITIZENS' INSURANCE COMPANY OF CANADA.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$ cts.
Allan, Sir Hugh, Estate of .....	Montreal .....	40,460	7,616 00
Allan, Andrew .....	do .....	42,500	8,000 00
Allan, H. Montagu .....	do .....	2,125	400 00
Abbott, Harry .....	Vancouver .....	7,055	1,328 00
Abbott, Hon. J. J. C. ....	Montreal .....	29,750	5,600 00
Anderson, Robert .....	do .....	8,500	1,600 00
Allard, Louis .....	do .....	2,125	400 00
Archambault, Hon. L. ....	L'Assomption .....	4,250	800 00
Archambault, Mrs. Achille .....	do .....	1,700	320 00
Archambault, Tanerède .....	do .....	4,250	800 00
Archambault, Alexandre .....	do .....	4,250	800 00
Aikins, Hon. J. C. ....	Toronto .....	850	160 00
Bertheiot, Hon. Judge .....	Montreal .....	8,500	1,600 00
R. C. Archbishopal Corporation, Montreal .....	do .....	8,500	1,600 00
Bellemare, Raphael .....	do .....	4,250	800 00
Brush, Geo., Estate of .....	do .....	8,500	1,600 00
Bryson, Thos., Estate of .....	do .....	4,250	800 00
Beaudry, F. X., Estate of .....	do .....	21,250	4,000 00
Beauchamp, A. A. ....	do .....	2,125	400 00
Baird, James .....	St. John's, Nfld .....	1,275	240 00
Bramley, G. H., Estate of .....	Sorel .....	850	160 00
Bramley, Christina .....	do .....	850	160 00
Beaulieu, C. H. ....	do .....	2,550	480 00
Belisle, T. G., Estate of .....	Montreal .....	2,125	400 00
Blondin, J. Achille .....	Bécancour .....	1,700	320 00
Beaudry, J. B., Estate of .....	Montreal .....	4,250	800 00
Cantin, Augustin .....	do .....	8,500	1,600 00
Cassidy, John L., Estate of .....	do .....	8,500	1,600 00
Chinic, Eugène .....	Quebec .....	850	160 00
Campbell, Colin, Estate of .....	Montreal .....	4,250	375 00
Craik, Robert, M. D. ....	do .....	4,250	800 00
Curren, Benjamin, Estate of .....	Halifax, N.S .....	2,125	400 00
David, Moses E .....	Montreal .....	4,250	800 00
Desmarteau, N. B., Estate of .....	do .....	8,500	1,600 00
Day, John J. ....	do .....	8,500	1,600 00
Duffus, William .....	Halifax .....	2,125	400 00
Desjardins, Charles .....	Ottawa .....	2,125	400 00
DeBassano, The Marchioness .....	France .....	5,950	1,120 00
Dupras, Calixte .....	Montreal .....	4,250	800 00
Desjardins, L. E., M. D. ....	do .....	4,250	800 00
Desjardins, Alph. ....	do .....	8,500	1,600 00
Dupuis, Pierre, Estate of .....	do .....	4,250	800 00
Dubé, Alphonse .....	do .....	1,700	320 00
Eastmure, A. L. ....	Toronto .....	2,125	400 00
Evans, F. W. ....	Montreal .....	4,250	800 00
Ewing, S. H. & A. S. ....	do .....	850	160 00
Ennis, F. H., Estate of .....	Ottawa .....	850	160 00
Fletcher, John .....	Rigaud .....	2,125	400 00
Foley, M. S. ....	Montreal .....	8,500	1,600 00
Fauteux, Pierre A., Estate of .....	do .....	3,825	720 00
Fraser Institute .....	do .....	8,500	1,600 00
Francis, William .....	do .....	4,250	800 00
Fissiault, H. A. ....	Ottawa .....	850	160 00
Filteau, Louis H. ....	do .....	850	160 00
Greene, E. K. ....	Montreal .....	8,500	1,600 00
Gravel Frères .....	do .....	4,250	800 00
Gravel, J. O. ....	do .....	17,000	3,200 00
Gravel, J. O., in trust .....	do .....	8,500	1,600 00
Girard, Hon. M. ....	Winnipeg .....	850	160 00
Gibbs, Malcolm .....	Toronto .....	2,125	400 00
Guilbault, Louis .....	L'Assomption .....	850	160 00
Guérin, Edmond .....	Montreal .....	1,700	500 00
Harris, R. E. ....	Yarmouth, N.S. ....	4,250	800 00

THE CITIZENS' INSURANCE COMPANY OF CANADA—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$
Heaton, E. P.	Montreal	8,075	1,520 00
Hopkins, E. M.	London, Eng.	24,055	4,528 00
Henderson, D. H.	Montreal	2,125	250 00
Joseph, Jesse	do	8,500	1,600 00
Jette, Hon. L. A.	do	4,250	
Jacques Cartier Bank	do	8,500	1,600 00
Jamieson, R. C.	do	8,500	1,600 00
Knowlton, F. J. G.	St. John, N.B.	2,125	400 00
Lyman, Henry	Montreal	8,500	1,600 00
Laberge A., et Fils, Estate of.	do	2,125	400 00
Leveillé, Joseph	do	4,250	682 00
Laurier, Hon. Wilfrid	Arthabaska	850	160 00
Latravers, Régis	Sorel	850	160 00
Lamy, Thomas	Yamachiche	850	160 00
Labine, Jules	Montreal	4,250	800 00
Lambert, F. X.	Ottawa	850	160 00
Lacaille, Charles	Montreal	4,250	800 00
Lyman, Henry H.	do	8,500	1,600 00
Lyman, R. C.	do	4,250	800 00
Lyman, W. E.	do	850	160 00
Molson, J. H. R.	do	4,250	800 00
Martin, Moïse	do	4,250	800 00
Mallette, L. Z.	do	2,125	400 00
Mathieu, Euclide	do	2,125	400 00
Matthews, G. H.	do	8,500	1,600 00
Mackelcan, H. A.	Hamilton	2,125	400 00
Mercier, Félix	Montreal	2,125	400 00
Major, George W., M.D.	do	850	160 00
Morton, Chas.	do	4,250	800 00
Moss, G. W.	do	3,400	640 00
MacDonald, Chas. A.	St. John, N.B.	4,250	800 00
McCarthy, D. & J.	Sorel	12,750	2,400 00
McCarthy, Catherine E.	do	5,100	960 00
McGoun, Archibald	Montreal	5,100	960 00
McGarvey, Owen	do	4,250	800 00
McNally, W. H., Estate of.	Port Dover	850	160 00
McConville, Edward	Joliette	850	160 00
McKenzie, Thomas, Estate of.	New York	1,700	320 00
McKenzie, C. H.	Sorel	1,700	320 00
McCord, A. T., sen., Estate of.	Toronto	850	160 00
McKay, Alex. M.	St. John's, Newfoundland	1,700	320 00
McLean, James F.	New Glasgow, N.S.	850	160 00
O'Mullin, Patrick	Halifax	4,250	800 00
Proctor, Charles D.	Montreal	17,000	3,200 00
Prevost, G. C. A.	do	1,530	288 00
Pallascio, G., Estate of late	do	4,250	800 00
Préfontaine, Toussaint	do	2,125	400 00
Parizeau, Damase	do	2,125	400 00
Prevost, Mad. R. V.	do	3,400	640 00
Prevost, A. Oscar	Quebec	595	112 00
Prevost, H. Armand	Montreal	595	52 50
Prevost, L. Romeo	do	595	52 50
Prevost, P. B., Hector	do	595	112 00
Prevost, M. E. B. (Mrs. Dr. Berthelot)	do	595	82 25
Prevost, Miss E. A. (Mad. Brodeur)	do	595	112 00
Pratt, John, Estate of	do	17,085	3,216 00
Pitts, Hon. James S.	St. John's, Newfoundland	850	160 00
Rae, William	Quebec	3,400	640 00
Roy, Adolphe	Montreal	70,890	13,344 00
Rolland, J. B., Estate of	do	4,250	800 00
Rolland, J. D.	do	850	160 00
Rolland, S. J. B.	do	850	160 00
Ramsay, Alex.	do	4,250	800 00

THE CITIZENS' INSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$ cts.
Rodier, P. A.	Montreal	1,445	272 00
Rasthoul, A.	do	1,360	256 00
Rosa, Joseph	Quebec	850	160 00
Ross, P. S.	Montreal	850	160 00
Renaud, J. W., Estate of	Joliette	2,125	400 00
Renaud, J. B., Estate of	Quebec	850	160 00
Strang, Robert	Winnipeg	2,125	400 00
Shepherd, R. W.	Montreal	8,500	1,600 00
Smith, Wm.	do	8,500	1,600 00
Smith, R. Wilson	do	21,250	4,000 00
Smith, William	do	1,700	320 00
St. Charles, F. X.	do	4,250	800 00
Scholes, François	do	8,500	1,600 00
Starnes, Hon. Henry	do	7,055	1,328 00
Smith, Sir D. A.	do	4,250	800 00
Sutton, Thoinas	do	850	160 00
Shea, Sir Ambrose	St. John's, Newfoundland	850	75 00
Stead, Thomas	Montreal	2,125	400 00
Tougas, Mrs. C.	do	2,890	544 00
Trudel, E. H., M. D., Estate of	do	4,250	375 00
Tuck, Fred	do	850	160 00
Vinet, C. F., Estate of	Sault-au-Recollet	4,250	800 00
Vezina, Frs., Estate of	Quebec	850	160 00
Wilson, Andrew, Estate of	Montreal	4,250	800 00
Wilson, Thomas, Estate of	do	8,500	1,600 00
Whinfield, W. A.	do	4,250	800 00
Wilson, Hon. C., Estate of	do	4,250	800 00
Winter, Hon. J. S.	St. John's, Newfoundland	850	160 00
Watier, Geo. N., M. D.	Montreal	425	80 00
	Total	\$820,845	152,190 25

## CONFEDERATION LIFE ASSOCIATION.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Allan, Andrew.....	Montreal.....	4,000	400
Bain, Robert.....	Toronto.....	30,000	3,000
Burpee, Hon. I., Executors of.....	St. John.....	10,000	1,000
Boyd, John.....	do.....	5,000	500
Beaty, J., Q.C.....	Toronto.....	5,000	500
Boulby, Mrs. I. B.....	Halifax.....	14,000	1,400
Beaty, & Co., R.....	Toronto.....	2,500	250
Burgess, R. K.....	do.....	2,000	200
Ball, Clarence W.....	Pt. Burwell.....	5,000	500
Ball, Louisa A.....	Toronto.....	5,000	500
Ball, Florence S.....	do.....	5,000	500
Ball, Reginald L.....	do.....	5,000	500
Carpmael, Chas.....	do.....	10,000	1,000
Cameron, Arch., in trust.....	Montreal.....	10,000	1,000
Cherriman, Mrs. Julia.....	London, Eng.....	62,000	6,200
Canada Life Assurance.....	Hamilton.....	19,400	1,940
Cathcart, Rev. Nassau.....	Guernsey.....	6,000	600
Dixon, B. Homer.....	Toronto.....	20,000	2,000
Daniel, T. W.....	St. John.....	5,000	500
Dunn, I. L.....	do.....	4,000	400
Downey, I., in trust.....	Toronto.....	20,000	2,000
Elliot, Wm.....	do.....	20,000	2,000
Edwards, Donald C.....	Halifax.....	1,000	100
Franklin, Mrs. Sarah J.....	Streetsville.....	40,000	4,000
Gravel, J. O., in trust.....	Montreal.....	5,000	500
Gibbs, Mrs. Frances.....	Toronto.....	48,000	4,800
Hooper, Edward.....	do.....	87,800	8,780
Hooper, C. E.....	do.....	10,000	1,000
Hingston, W. H.....	Montreal.....	10,000	1,000
Howard, A. McLean.....	Toronto.....	10,000	1,000
Howland, Hon. Sir W. P.....	do.....	10,000	1,000
Hooper, C. E. & J. F. Kirk, in trust.....	do.....	2,000	200
Johnston, H. J.....	Montreal.....	16,000	1,600
Jones, Mary Jane.....	St. John.....	4,000	400
Kenny, Sir E.....	Halifax.....	4,000	400
Mason, W. T., Executors of.....	Toronto.....	10,000	1,000
Mason, J. Herbert.....	do.....	40,000	4,000
Mitchell, G.....	Halifax.....	4,000	400
Macdonald, Mrs. C. E.....	Toronto.....	2,000	200
Macdonald, J. K., in trust.....	do.....	20,700	2,070
Macdonald, J. K.....	do.....	11,000	1,100
Macdonald, W., in trust.....	do.....	11,000	1,100
Macdonald, Louisa J., Executors of.....	Ottawa.....	44,000	4,400
Meredith, J. S., Manager, in trust.....	Montreal.....	20,000	2,000
Macdonald, Mrs. C. E.....	Toronto.....	24,000	2,400
Miller, D., Manager, in trust.....	do.....	20,000	2,000
McLean, J. S., Executors.....	do.....	4,000	400
Nordheimer, Samuel.....	do.....	10,000	1,000
Oldright, Wm., M.D.....	do.....	5,000	500
Penny, E. Goff.....	Montreal.....	4,000	400
Peterson, P. A.....	do.....	2,000	200
Russell, J. P., Executors of.....	Toronto.....	4,000	400
Ryan, M. P.....	Montreal.....	10,000	1,000
Randolph, A. F.....	Fredericton.....	5,000	500
Stair, Mrs. Rebecca.....	Halifax.....	10,000	1,000
Sibbald, Mrs. Fanny.....	Toronto.....	8,000	800
Swan Bros.....	do.....	16,200	1,620
Swan, Henry.....	do.....	3,800	380
Sloane, W. P., Manager, in trust.....	do.....	9,000	900
Sharpe, Miss Marion.....	London, Eng.....	2,000	200
Sims, W. A.....	Toronto.....	12,500	1,250
Smith, W. H., Manager, in trust.....	do.....	26,000	2,600
Struthers, H. S.....	do.....	43,500	4,350



CONFEDERATION LIFE ASSOCIATION—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Turnbull, W. W.	St. John	4,000	400
Vaughan, Henry	do	8,000	800
Wadsworth, Eliz.	Weston	8,000	800
Wilson, Sir Daniel	Toronto	20,000	2,000
Wilmot, Sir E. H.	Halifax	8,000	800
Wilson, Sir Adam	Toronto	10,000	1,000
Wellington, Mrs. H. G.	do	23,600	2,360
Young, Hon. Jas.	Galt	20,000	2,000
		\$ 1,000,000	\$ 100,000

## THE DOMINION LIFE ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Alexander, Robt.	Galt	500	125
Armitage, J. H., M.D.	Waterloo	1,000	250
Boles, William	Stratford	800	200
Bean, David	Waterloo	1,000	250
Bechtel, Byron E.	do	200	50
Bowman, Israel D.	Berlin	500	125
Bowman, N. S.	Conestogo	5,000	1,250
Baumann, A. F., M.D.	Waterloo	2,000	500
Boyd, J. C.	Simcoe	500	125
Braun, Rev. C. F.	North Amherst, Ohio.	2,000	500
Brandon, Rev. W. J.	Monkton	600	150
Brodrecht, H.	New Hamburg	1,000	250
Bricker, Jacob	Waterloo	5,000	1,250
Bricker, Simon B.	do	5,000	1,250
Bruce, Wm. M., L.D.S.	Listowel	2,000	500
Buckberrough, Daniel	Waterloo	1,000	250
Beckborrough, Miss Helen P.	do	500	125
Bowman, Daniel L.	Toronto	1,000	
Cargill, Henry, M.P.	Cargill	10,000	2,500
Carscadden, Thos. M. A.	Galt	500	125
Casson, Rev. Wesley	Seaforth	1,000	250
Clemens, Miss Cornelia	Preston	200	50
Clemens, Louis Edwin	Berlin	200	50
Colquhoun, Frederick	Waterloo	5,000	1,250
Conrad, Jacob	do	5,000	1,250
Elliott, Mrs. Jennie H.	Albion	1,000	250
Eby, Rev. Elias	Morrison	1,000	250
Elsley, William	Winterbourne	1,000	250
Fink, Paul	Waterloo	1,000	250
Froehlich, Conrad	do	1,000	250
Goodale, John	Milverton	2,500	625
Gowdy, Thos.	Guelph	6,000	1,500
Gray, Wm. M.	Seaforth	2,000	500
Hallman, M. S.	Berlin	1,000	250
Harrison, W. S., M.D.	Brantford	1,000	250
Hawke, John	Toronto	3,000	100
Hamilton, Rev. A. M., M.A.	Winterbourne	1,000	250
Hespeler, Jacob	Waterloo	1,000	250
Hilliard, Arthur J.	do	200	50
Hilliard, John	Albion	1,000	250
Hilliard, Thos.	Waterloo	10,000	2,500
Hughes, F. G., L.D.S.	Galt	5,000	1,250
Hughes, J. B.	Waterloo	2,000	500
Hutchinson, Miss Eliz. (Mrs. Connell)	Midland	600	150
Hilliard, Mrs. Catherine	Waterloo	400	100
Hibner, D.	Berlin	400	
Hope, James	Ottawa	2,000	500
Innes, James, M.P.	Guelph	4,000	1,000
Kumpf, Christian	Waterloo	5,000	1,250
Lackner, H. G., M.D.	Berlin	1,000	250
Lockie, James	Waterloo	2,000	500
Lockie, James S.	do	600	150
Lockhart, R. J., M.D.	Hespeler	1,000	250
McArthur, J. A., M.D.	Berlin	1,000	250
McGiverin, Thos.	Galt	200	50
McGowan, John	Alma	1,000	250
McMullen, James, M.P.	Mount Forest	2,000	500
Mackay, Hugh M., M.D., Estate of	Woodstock	2,000	500
Melvin, Robert	Guelph	1,000	250
Merner, Hon. Samuel	New Hamburg	6,000	1,500
Merner, Absalom	Waterloo	10,000	2,500

THE DOMINION LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Moore, H. P.	Acton	1,000	250
Morley, John F.	Waterloo	1,000	250
Moyer, Rev. S. N.	Stratford	1,000	250
Moyer, P. E. H., B.A.	Berlin	1,000	250
Mulloy, Nelson, M.D.	Preston	1,000	250
Noecker, Chas. T., M.D.	Waterloo	2,000	500
Oberholtzer, Owen	Bloomington	2,000	500
Ochs, Anthony, M.B.	Hespeler	1,000	250
Ortwein, Rev. John W.	Listowel	1,000	250
Parke, Wm. T., M.D.	do	5,000	1,250
Pasmore, W. J., M.D.	Conestogo	2,000	500
Pasmore, W. J.	Milverton	2,000	500
Peck, Rufus T.	Cortland, N. Y.	2,000	500
Peine, Louis	New Hamburg	500	125
Petrie, William	Winterbourne	1,000	250
Ratz, Jacob	New Hamburg	5,000	1,250
Ratz, John, Estate of	Elmira	5,000	1,250
Raymo, Wm. A.	Waterloo	200	50
Roos, Miss Emma R.	do	1,000	250
Sauder, Jeremiah	Preston	400	100
Sauder, Miss Tillie	do	400	100
Saunders, E.	Paisley	500	125
Schmidt, George, M.B.	New Hamburg	500	125
Sims, Peter H.	Waterloo	5,000	1,250
Shantz, Peter E.	Preston	5,000	1,250
Shuh, John	Waterloo	10,000	2,500
Snider, William	do	10,000	2,500
Snyder, Simon	do	10,000	2,500
Smith, William	Winterbourne	1,000	250
Sauder, William Louis	Preston	200	50
Trow, James, M.P.	Stratford	10,000	2,500
Umbach, Rev. H. L.	Naperville, Ill.	1,000	250
Vandusen, Whitford	Tara	5,000	1,250
Wade, David	Delhi	1,000	250
Wells, Walter, L.D.S.	Waterloo	15,000	3,750
Whaley, Thomas	Huntsville	1,000	250
Wilson, James Hall	Winterbourne	1,000	250
Wing, Rev. M. L.	Berlin	1,000	250
Winter, Charles A.	Preston	2,000	500
Youngs, John	Woodstock	6,000	1,500
Pepper, Rev. John, B.A.	Holland Centre	200	50
Sauders, Miss Angelina (Mrs. Brown)	Preston	200	50
McCall, Alexander	Simcoe	2,000	500
Watson, Miss Phoebe	Doon	100	25
Zimmermann, Henry	Waterloo	1,000	250
		\$256,600	\$63,150

## DOMINION SAFETY FUND LIFE ASSOCIATION.

## LIST OF STOCKHOLDERS.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Bulyea, G. H. V.	Qu'Appelle, N.W.T.	1	100	2
Chipman, Mrs. H. C.	St. John	5	500	10
Clinch, F. S.	Musquash, N.B.	3	300	6
King, Thos. M.	London, Ont	3	300	6
Lemont, Wm.	Fredericton, N.B.	41	4,100	1,025
McCully, Samuel.	Halifax, N.S.	18	1,800	36
McMillan, John.	St. John	100	10,000	2,500
Spurr, Jas. de W.	do	432	43,200	10,800
Steeves, J. A. E.	Lancaster, N.B.	187	18,700	4,675
Steeves, Jas. T., M.D.	do	20	2,000	500
Sterling, A. A.	Fredericton, N.B.	41	4,100	1,025
Temple, Thomas.	do	104	10,400	2,600
Thorne, W. H.	St. John	125	12,500	3,125
Vanwart, Wesley	Fredericton, N.B.	104	10,400	2,600
Wallace, T. C.	New York	3	300	6
Weldon, C. W.	St. John	10	1,000	250
Welton, Rev. Sidney.	Sussex, N.B.	3	300	6
	Total.....	1,200	\$120,000	\$29,172

## DOMINION PLATE GLASS INSURANCE COMPANY.

## LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ramsay, A.	Montreal	21,000	8,400
Ramsay, A. F.	do	1,000	400
Denoon, Wm.	do	1,000	400
Gilman, E. W.	do	1,000	400
Gilman, Hon. F. E.	do	1,000	400
	Total.....	\$25,000	\$10,000

## EASTERN ASSURANCE COMPANY OF CANADA.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		§	§
Adams, Edward D.	Halifax, N.S.	1,000	250
Allen, Thomas C.	do	3,000	750
Allison, J. Walter	do	5,000	1,250
Archbold, Edward P.	do	5,000	1,250
Anderson, C. Willoughby	do	3,000	750
Allison, Mrs. Mary P.	do	2,000	500
Archibald, L. C.	Antigonish	2,000	500
Archibald, Charles	Cow Bay, C.B.	1,000	250
Archibald & Co.	North Sydney	5,000	1,250
Archibald, Blowers, jun	do	1,000	250
Akins, Charles	Falmouth, N.S.	1,000	250
Anderson, Benjamin	Lunenburg	1,000	250
Archibald, P. S.	Moncton, N.B.	2,000	500
Alley, George	Charlottetown	1,000	250
Armstrong, J. R.	St. John, N.B.	1,000	250
Archibald, Sir A. G.	Truro, N.S.	2,500	625
Allison, Miss M. A.	Windsor, N.S.	1,000	250
Aylward, Thomas	do	2,000	500
Bauld, Mrs. E.	Halifax	2,500	625
Beamish, Mrs. S.	do	500	125
Belcher, Joseph S.	do	5,000	1,250
Billman, James	do	1,000	250
Black, Martin P.	do	10,000	2,500
Borden, Robert L.	do	5,000	1,250
Brown, Charles E.	do	5,000	1,250
Burns, Adam	do	10,000	2,500
Bell, Alfred J.	do	400	100
Brookfield, Samuel M.	do	5,000	1,250
Bayer, Rufus O.	do	1,000	250
Barnes, Henry W.	do	1,000	250
Bauld, Henry G.	do	500	125
Bauld, Alfred M.	do	2,000	500
Brookfield, W. H.	do	2,000	500
Bayne, Charles H.	do	3,400	850
Bayne, Andrew M.	do	3,300	825
Bayne, George H.	do	3,300	825
Baker, Judson	Dartmouth	500	125
Black, Hon. Hiram	Amherst	1,000	250
Black, H. C.	Pugwash	1,000	250
Brown, Richard H.	Sydney Mines	1,000	250
Burchell, John E.	Sydney	1,000	250
Bonnell, Mrs. A. J.	North Sydney	500	125
Bill, S. T. R.	Liverpool	1,000	250
Binney, J. W.	Moncton, N.B.	1,000	250
Baxter, Dr. R. G.	do	500	125
Beer, Lemuel L.	Charlottetown	2,000	500
Beer, William W.	do	500	125
Beer, George F.	do	500	125
Black, Joseph L., M.P.P.	Sackville, N.B.	2,000	500
Botsford, Hon. A. E.	do	3,000	750
Borden, Byron C.	do	1,000	250
Byers, John	St. John, N.B.	5,000	1,250
Barker, Fred E.	do	2,000	500
Black, Rufus F.	Truro, N.S.	2,000	500
Borden, George W.	Wolfville	1,000	250
Borden, Charles Edwin	Canning	500	125
Baker, Hon. L. E.	Yarmouth	5,000	1,250
Bingay, Jacob	do	3,000	750
Burns, John	Glasgow, G.B.	5,000	1,250
Cabot, Richard	Halifax	2,000	500
Cameron, Dr. W. M.	do	2,000	500
Campbell, George S.	do	1,000	250
Campbell, William	do	1,000	250

## EASTERN ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Chisholm, John S.	Halifax.	500	125
Clayton & Sons	do	2,500	625
Cogswell, Alf. C.	do	1,000	250
Corbett, Fred D.	do	5,000	1,250
Cory, Charles D.	do	7,000	1,750
Cory, Mrs. Ella N.	do	3,000	750
Cossman, Theodore A.	do	500	125
Cronan, Daniel.	do	5,000	1,250
Coffin, Peter	do	500	125
Crosskill, Herbert	do	1,600	400
Cameron, J. McG	do	500	125
Chipman, Harry L.	do	1,000	250
Christie, George W.	Amherst, N.S.	1,000	250
Christie, J. A.	do	1,000	250
Curry, Nathaniel.	do	1,000	250
Curren, Edward	do	1,000	250
Chapman, D. T.	do	500	125
Casey, Charles R., & Son.	do	500	125
Chapman, Charles S.	do	1,000	250
Christie, R. A. & E. B.	West River Hebert.	500	125
Christie, Mrs. E. I.	Little Bras d'Or	5,000	1,250
Chipman, Mrs. S. M.	Kentville, N.S.	500	125
Calkin, B. H.	do	2,500	625
Chipman, L. DeV.	do	1,000	250
Calkin, Arthur E.	do	500	125
Carmichael, James M.	New Glasgow.	5,500	1,375
Chipman, Miss Christine	do	1,000	250
Chisholm, Angus.	do	1,000	250
Cundall, H. J.	Charlottetown.	1,000	250
Chalmers, D. C.	do	500	125
Campbell, Thomas	do	1,000	250
Coffin, W. M.	do	1,000	250
Cole, E. C.	Moncton, N.B.	500	125
Cove, J. W.	Springhill, N.S.	500	125
Cameron, John F.	Stellarton.	3,000	750
Calkin, J. B.	Truro, N.S.	800	200
Cummings, O. C.	do	5,000	1,250
Campbell, Miss S. L.	Weymouth	1,000	250
Campbell, Miss Mary	do	1,000	250
Campbell, Miss Minnie.	do	1,000	250
Curry, Mark	Windsor, N.S.	2,000	500
Curry, Mrs. M. J.	do	1,000	250
Curry, Rufus	do	5,000	1,250
Caldwell, Albert E.	Wolfville	800	200
Chipman, X. Z.	do	500	125
Chase, W. H.	Port Williams.	1,000	250
Caie, Robert	Yarmouth.	6,000	1,500
Cann, Hugh	do	3,000	750
Cann, H. E.	do	1,000	250
Donahoe, Edward	Halifax	2,000	500
Doull, John	do	10,000	2,500
DeWitt, Dr. G. E.	do	1,000	250
Doull, Mrs. Ella M.	do	500	125
Doull, A. M. K.	do	5,000	1,250
Dwyer, Michael	do	6,000	1,500
Dwyer, James	do	2,500	625
Delaney, W. C.	do	2,000	500
Doyle, Patrick	do	2,000	500
Dickey, Hon. R. B.	Amherst.	1,000	250
Douglass, D. W.	do	500	125
Dickey, A. R., M.P.	do	1,000	250
DeBlois, Rev. N. D.	Bridgetown	1,000	250
Dawson, Mrs. M. E.	Bridgewater.	1,000	250

## EASTERN ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Dawson, Robert.....	Bridgewater.....	3,000	750
Douglass, Geo. A.....	New Glasgow.....	500	125
Dodd, Simon W.....	Charlottetown.....	500	125
Davies, L. H., M.P.....	do.....	1,000	250
Davies, Mrs. Clara.....	Pictou, N.S.....	500	125
Drummond, Robert.....	Stellarton.....	500	125
Dickie, Mrs. Harriet.....	Truro, N.S.....	3,000	750
Dawson, Mrs. Ellen.....	do.....	1,000	250
Dickie, Miss Joan.....	do.....	1,000	250
DeWolf, Thos. N.....	Windsor, N.S.....	1,000	250
Dimock, E. W.....	do.....	3,000	750
Dibblee, W. F.....	Woodstock, N.B.....	1,000	250
Dibblee, J. T. A.....	do.....	1,000	250
Edwards, D. C.....	Halifax.....	2,600	650
Elderkin, Jno. K.....	Amherst.....	1,000	250
Etter, Geo. K.....	Westmoreland Pt.....	1,000	250
Elliott, Edward.....	Dartmouth, N.S.....	2,000	500
Eaton, Mrs. Annie L.....	Kentville.....	500	125
Eisenhauer, J., M.P.....	Lunenburg.....	5,000	1,250
Eden, James.....	Charlottetown.....	9,000	2,250
Eakins, Robert S.....	Yarmouth.....	1,000	250
Forsyth, Mrs. Eliza.....	Halifax.....	5,000	1,250
Fraser, James.....	do.....	6,000	1,500
Fuller, Hon. H. H.....	do.....	5,000	1,250
Fuller, Mrs. S. A.....	do.....	1,000	250
Fyshe, Thomas.....	do.....	1,000	250
Fitch, Simon, M.D.....	do.....	5,000	1,250
Farrell, Edward, M.D.....	do.....	2,000	500
Fairbanks, E. C.....	do.....	400	100
Farquhar, Forrest & Co.....	do.....	300	75
Fillmore, W. A.....	Amherst.....	1,000	250
Fullerton, W. M.....	do.....	1,000	250
Fuller, R. C.....	do.....	500	125
Freeman, Chas. E.....	do.....	1,000	250
Finck, Mrs. Jane.....	Lunenburg.....	4,000	1,000
Fraser, Graham.....	New Glasgow.....	4,000	1,000
Fraser, Thomas E.....	do.....	3,000	750
Fisher, Alex.....	Pictou, N.S.....	2,000	500
Fitzpatrick, M. H.....	River John.....	2,000	500
Forsyth, Geo. O.....	Port Hawkesbury.....	1,000	250
Fawcett, Charles.....	Sackville, N.B.....	9,000	2,250
Fowler, Walter.....	do.....	500	125
Forster, W. D.....	St. Andrew's, N.B.....	500	125
Fleming, A. W.....	Truro, N.S.....	2,000	500
Fitch, John E.....	do.....	1,000	200
Forsyth, Alex.....	Windsor, N.S.....	3,000	750
Forsythe, Fred. E.....	Port Williams.....	2,000	500
Forsythe, Mrs. L. M.....	do.....	1,000	250
Fullerton, W. Y., M.D.....	do.....	500	125
Gray, Benj. G.....	Halifax.....	1,000	250
Gossip, Miss Helen.....	do.....	800	200
Gossip, W. H.....	do.....	1,000	250
Gordon, James.....	do.....	4,000	1,000
Grant, Mrs. Laura McN.....	do.....	4,000	1,000
Gow, Robert.....	Dartmouth.....	2,500	625
Gentles, Thos., sr.....	do.....	500	125
Gentles, Thos., jr.....	do.....	500	125
Greenfield, Wm.....	Amherst.....	1,000	250
Griffin, T. H.....	do.....	1,000	250
Gregory, Chas. C.....	Antigonish.....	2,000	500
Geldert, Mrs. Jennie.....	Lunenburg.....	500	125
Griffiths, R. H.....	do.....	500	125
Graham, Joseph C.....	New Glasgow.....	1,000	250

EASTERN ASSURANCE COMPANY OF CANADA—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		§	§
Grant, Donald	New Glasgow	2,000	500
Glover, Thomas	Pictou	500	125
Gillis, Peter P.	Charlottetown	500	125
Gilmour, W. E.	Springhill	1,000	250
Grant, Alex., M.P.P.	Stellarton	1,000	250
Grimmer, Geo. D.	St. Andrew's, N.B.	500	125
Grimmer, Frank H.	do	500	125
Gunn, Geo.	Truro, N.S.	1,000	250
Goad, Chas. E.	Montreal	2,000	500
Hart, Reuben I.	Halifax	5,000	1,250
Henry, Hugh McD., Q.C.	do	5,000	1,250
Hopkins, John C.	do	2,500	625
Howarth, Miss M.	do	1,000	250
Howe, Mrs. Fanny W.	do	1,200	300
Harrington, W. D.	do	2,500	625
Holmes, Simon H.	do	1,000	250
Hogan, John	do	2,000	500
Hobrecker, Alex.	do	3,000	750
Holmes, Wm.	Amherst	1,000	250
Hillson, Chas. T.	do	500	125
Hicks, Rufus	do	500	120
Harrison, J. H.	Maccan, N.S.	1,000	250
Hewson, Geo. D.	Oxford, N.S.	1,000	250
Hickman, Jas. S.	do	1,000	250
Haliburton, Wm.	Liverpool	1,000	250
Hall, Jas. B.	Lawrencetown	500	125
Harris, Joseph S.	Pictou, N.S.	500	125
Harris, Walter S.	do	1,000	250
Harris, John L.	Moncton	5,000	1,250
Harris, C. P.	do	5,000	1,250
Hamilton, A. G.	North Sydney	1,000	250
Harrington, C. H.	Sydney	500	125
How, Rev. Henry	Shelburne	400	100
Herrett, Joseph W.	Springhill	500	125
Herrett, Stephen A.	do	500	125
Hyndman, Fred W.	Charlottetown	500	125
Heartz, F. R.	do	500	125
Heartz, Benjamin	do	1,000	250
Heartz, Richard	do	1,000	250
Haley, Allen	Windsor, N. S.	5,000	1,250
Hind, Prof. H. Y.	do	3,000	750
Hays, Jonathan	Wolfville, N. S.	1,000	250
Higgins, Rev. T. A.	do	500	125
Higgins, Mrs. E. C.	do	500	125
Harris, Otis DeW.	do	300	75
Heartz, Rev. W. H.	Yarmouth	1,000	250
Ings, John	Charlottetown	1,000	250
Inch, Prof. J. R.	Sackville	1,000	250
James, Miss I.	Halifax	500	125
Jones, Hon. A. G.	do	2,000	500
Johnstone, Frederick	do	1,600	400
James, Thos. C.	do	1,000	250
Johnston, A. C.	Dartmouth	1,200	300
Jones, Wm. F.	Parrsboro, N. S.	2,000	500
Jones, Simeon	St. John, N. B.	5,000	1,250
Jones, Geo. W.	do	2,000	500
Jones, R. K.	do	2,000	500
Keith, Donald	Halifax	2,000	500
Knight, William	Amherst	500	125
Kaulbach, C. Edwin	Lunenburg	1,000	250
Kaulbach, Ven. Archdeacon	Truro, N. S.	2,000	500
King, S. T.	St. John, N. B.	1,000	250
Keith, John	Windsor	3,000	750



## EASTERN ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Kempton, Rev. S. B.	Upper Canard	600	150
Kempton, Austen T.	Wolfville	600	150
Keirstead, Rev. E. M.	do	200	50
Kelly, Thos. E.	Yarmouth	2,000	500
Lawson, Prof. Geo.	Halifax	2,500	625
Lawson, Mrs. C. M., Estate of	do	5,000	1,250
Lathern, Rev. John	do	2,000	500
Lewis, W. J., M. D.	do	9,500	2,375
Lithgow, J. R.	do	2,500	625
Lowell, W. L. & Co.	do	17,700	4,425
LePine, Geo. N.	do	500	125
Laing, Rev. R.	do	2,000	500
Lamy, J. R.	Amherst	1,000	250
Lesveconte, Wm.	D'Escousse, C. B.	1,000	250
Locke, G. & I. B., Trust	Lockeport, N. S.	3,000	750
Logan, Dougal	Pictou, N. S.	500	125
Longworth, Israel	Truro, N. S.	5,000	1,250
Longworth, I., Trustee	do	5,000	1,250
Layton, Norman J.	do	500	125
Lovitt, Wm. D.	Yarmouth	5,000	1,250
Lowell, W. L.	Newton, Mass.	2,500	625
Mott, Charles F.	Halifax	5,000	1,250
Mott, J. P., Estate of	do	5,000	1,250
Morris, Mrs. Lucy	do	500	125
Morton, Lemuel J.	do	1,000	250
Mitchell, Thomas	do	1,000	250
Menger, John	do	2,000	500
Mitchell, George	do	800	200
Moore, Fred. W.	do	1,000	250
Moore, G. S.	Amherst	500	125
Moffat, James	do	2,000	500
Moffat, J. R.	River Hebert	1,000	250
Mann, Mrs. Ellen	Burlington	500	125
Morse, Leander S.	Bridgetown	500	125
Mitchell, Fred J.	Old Bridgeport, C. B.	500	125
Mitchell, Henry	do	1,000	250
Mitchell, Mrs. Mary A.	do	500	125
Munro, John C.	Margaree, C. B.	1,000	250
Masters, Fred A.	Kentville, N. S.	500	125
Merriman, Mrs. Mary E.	Pictou	1,000	250
Manchester, James.	St. John, N. B.	5,000	1,250
Melrose, Robert	do	1,000	250
Mitchell, John	do	1,000	250
Merritt, G. W.	do	1,000	250
Merritt, J. F.	do	1,000	250
Markham, Alfred.	Markhamville, N. B.	1,000	250
Mitchell, James	Stellarton	500	125
Maynard, Rev. Thos.	Windsor, N. S.	500	125
Morris, Capt. J. W.	do	1,000	250
Morris, Mrs. Jessie	do	500	125
Morris, Capt. D. H.	do	1,500	375
Morse, Mrs. M.	Wolfville	500	125
Munro, Geo. W.	do	400	100
Moody, J. W.	Yarmouth	1,000	250
Murdoch, M.	Montreal	1,000	250
MacKinlay, A. W., Estate of	Halifax	5,000	1,250
Macleod, George	do	2,000	500
McKay, Dr. N. E.	do	1,000	250
Mackintosh, J. C.	do	7,900	1,975
McLelan, Hon. A. W., Estate of	do	5,000	1,250
MacNab, John	do	5,000	1,250
Macdonald, Roderick	do	1,000	250
MacGarvey, D. H.	do	1,000	250

## EASTERN ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
MacArthur, Mrs. J. A.	Dartmouth	400	100
McGregor, Rev. Daniel	Amherst	1,000	250
McLeod, C. S.	do	500	125
McKeen, John	do	500	125
McIntosh, J. R.	Oxford	1,000	250
McCurdy, H. H.	Antigonish	1,000	250
McDougall, H. F., M. P.	Grand Narrows, C. B.	500	125
McKinnon, Archibald	Cow Bay, C. B.	1,000	250
McAulay, Peter	Little Glace Bay, C. B.	1,000	250
McLennan, Sam. J.	Sydney, C. B.	400	100
McKeen, David, M. P.	Caledonia Mines	1,000	250
MacDougall, Miss H.	Maitland, N. S.	500	125
MacDougall, Miss J.	do	500	125
MacGregor, J. H.	New Glasgow	1,000	250
MacGregor, J. D.	do	10,000	2,500
McGregor, Mrs. E. A.	do	1,000	250
McKay, George F.	do	5,000	1,250
McLean, Jas. F.	do	1,000	250
McColl, Miss Susan A.	do	500	125
McGregor, Miss Janet	do	500	125
McKenna, Frank	Charlottetown	4,000	1,000
McKenzie, Angus C.	do	1,000	250
McDonald, Joseph B.	do	1,000	250
McPhillips, Bernard	do	500	125
McDonald, Hon. A. A.	do	1,000	250
MacDougall, Ewen	do	1,000	250
McKenna, Archibald	Pictou, N. S.	1,000	250
McKenzie, Geo. I.	do	2,000	500
McPhail, Edmund Q.	do	2,000	500
McDonald, Miss H.	do	1,200	300
McLennan, Charles	River John	1,000	250
McKenzie, John	do	1,000	250
McKenzie, Daniel	do	200	50
McNeally, Murray	Summerville, P. E. I.	600	150
McNeil, Robert	Little Harbour	3,500	875
McDougall, F.	Sackville, N. B.	2,100	525
MacKay, W. M.	St. John, N. B.	1,000	250
McIntosh, John	Stellarton	1,000	250
McIntosh, W. H.	do	600	150
MaKay, Hon. Thos.	Truro, N. S.	2,000	500
McNutt, Edward E.	do	1,000	250
Macfarlane, Hon. Alex.	Wallace, N. S.	4,000	1,000
McHeffy, W. K.	Windsor, N. S.	600	150
Neville, Michael	Halifax	1,000	250
Newman, W. H.	do	3,000	750
Nichols, Rev. E. E. B.	Liverpool	1,000	250
Outhit, C. W.	Halifax	5,000	1,250
Owen, Hon. W. H.	Bridgewater	1,000	250
Oxner, S. Watson	Lunenburg	1,000	250
Oxley, Wm.	Oxford, N. S.	1,000	250
O'Brien, Capt. A. R.	Pictou, N. S.	1,000	250
Oxley, Thompson	River Philip	1,000	250
O'Brien, Edward	Windsor	1,000	250
O'Brien, William	do	1,000	250
Oakes, Ingram B.	Wolfville	1,000	250
Parker, Hon. D. McN	Halifax	2,500	625
Payzant, John Y.	do	5,000	1,250
Page, Miss E.	do	400	100
Page, Miss M. L.	do	400	100
Page, Wm. W.	do	400	100
Phillips, Enoch	do	200	50
Power, Michael	do	2,000	500
Palm, Carl and Eliza	do	1,000	250

## EASTERN ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Pugsley, J. Hiram	Amherst	1,000	250
Pride, M. D.	do	1,000	250
Payzant, Mrs. Catherine	Burlington, N. S.	500	125
Peters, Thos. S.	Gagetown, N. B.	1,000	250
Pickup, S. W. W.	Granville Ferry	1,000	250
Procter, W. F.	Moncton	400	100
Putnam, Alfred, M. P.	Maitland, N. S.	5,000	1,250
Palmer, Charles	Charlottetown	2,000	500
Petera, Arthur	do	2,000	500
Peters, Frederick	do	2,000	500
Prowse, Samuel	Murray Harbour	2,000	500
Prowse, Albert P.	do	1,000	250
Prowse, William H.	do	1,000	250
Purves, David H.	Pictou, N. S.	3,000	750
Primrose, Howard	do	1,000	250
Poole, Henry S.	Stellarton	1,000	250
Payzant, Godfrey P.	Windsor, N. S.	5,000	1,250
Raymond, Lt.-Col. E. A.	Halifax	5,000	1,250
Rent, George	do	2,000	500
Richey, Hon. M. H.	do	1,000	250
Ritchie, T. A., Estate of	do	1,000	250
Ritchie, John W.	do	2,000	500
Ritchie, James D.	do	4,000	1,000
Romans, Miss Sarah	do	1,500	375
Romans, Miss Jane	do	1,500	375
Robertson, Alex.	do	500	125
Robertson, William	do	1,000	250
Romans, George	Acadia Mines	1,000	250
Robb, A., & Sons	Amherst	1,000	250
Read, W. M.	do	1,000	250
Ruggles, T. D.	Bridgetown	1,000	250
Routledge, Mrs. Laura	Sydney, C. B.	1,000	250
Rigby, Charles H.	Little Glace Bay	1,000	250
Rudolf, Mrs. Caroline	Lunenburg	500	125
Rudolf, J. Joseph	do	1,000	250
Rudolf, James R.	do	2,500	625
Record, Charles B.	Moncton	1,000	250
Reid, J. C.	New Glasgow	1,000	250
Robertson, C. E. S.	Charlottetown	500	125
Reddin, Denis O'M	do	500	125
Ross, Daniel	Stanley Bridge	2,000	500
Read, Daniel E.	Pictou N. S.	1,000	250
Ross, John U.	do	500	125
Rood, Chas. L.	do	2,000	500
Ross, John U., Trustee	do	500	125
Robinson, J. M.	St. John, N. B.	4,000	1,000
Robinson, Mrs. Fanny L.	do	400	100
Russell, J. A.	Windsor, N. S.	500	125
Seeton, Robert B.	Halifax	3,000	750
Silver, W. C.	do	4,000	1,000
Smith, Edmund G.	do	5,000	1,250
Smith, J. Wesley	do	6,000	1,500
Smith, Geo. M.	do	5,000	1,250
Smith, John M.	do	1,000	250
Smith, Rev. T. W.	do	2,000	500
Stairs, John F.	do	5,000	1,250
Stairs, Hon. W. J.	do	5,000	1,250
Symons, Rupert M.	do	2,000	500
Stewart, Lt.-Col. C. J.	do	1,000	250
Sarre, W. C.	do	500	125
Spike, Mrs. M. L.	do	500	125
Smith, Edward F.	do	4,000	1,000
Shiels, George	Dartmouth	500	125

## EASTERN ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Shiels, John	Dartmouth	400	100
Smith, Rev. J. S.	do	600	150
Smith, Dr. M. A. B.	do	400	100
Smith, Chas. R.	Amherst	1,500	375
Smith, Geo. B.	do	1,500	375
Smith, Mrs. Mary	do	500	125
Savary, Hon. A. W.	Annapolis	6,000	1,500
Sweet, W. S.	Billtown, N.S.	500	125
Snyder, W. F.	North Sydney, C.B.	2,000	500
Snyder, H. B.	do	2,000	500
Sutherland, Henry	Sydney Mines	1,000	250
Spencer, O. J.	Cow Bay, C.B.	1,000	250
Shreve, Thos. C.	Digby, N.S.	1,000	250
Smith, Lady Sarah	Dorchester, N.B.	1,000	250
Smith, Charles	Kentville	1,000	250
Strong, Samuel S.	do	1,000	250
Shatford, Jas. E.	Indian Harbour	2,000	500
Shatford, John E.	Hubbard's Cove	2,000	500
Sangster, G. R.	Moncton	2,000	500
Stevens, Henry T.	do	1,000	250
Smith, David	Lunenburg	1,000	250
Sinclair, John H.	New Glasgow	2,000	500
Stewart, William	do	2,000	500
Smallwood, C. R.	Charlottetown	1,000	250
Stewart, William S.	do	3,000	750
Sterns, John G.	Souris, P.E.I.	500	125
Stalker, James H.	Pictou, N.S.	1,000	250
Stalker, Alex. P. R.	do	1,000	250
Stalker, Miss E. D.	do	500	125
Stalker, Miss W. F.	do	500	125
Stone, J. R.	St. John, N.B.	1,000	250
Spurr, J. DeWolf	do	5,000	1,250
Smith, Geo. F.	do	1,000	250
Starr, R. P.	do	2,000	500
Sedgewick, Rev. T.	Tatamagouche	1,000	250
Smith, Hibert J.	Springhill	500	125
Scott, H. Percy	Windsor, N.S.	500	125
Shand, Andrew P.	do	2,000	500
Shand, Edgar D.	do	2,000	500
Shaw, J. A.	do	3,000	750
Sterling, John	do	1,200	300
Smith, Joshua H.	do	2,000	500
Scott, Alfred John	do	500	125
Smith, John M.	do	2,500	625
Sawyer, Artemus W.	Wolfville	400	100
Starr, John E.	Port Williams	500	125
Smith, Dr. S.	Woodstock, N.B.	1,000	250
Sangster, J. W.	Sackville, N.B.	1,200	300
Stavert, W. E.	Kingston, Ja.	500	125
Thomas, T. M.	Halifax	4,000	1,000
Townshend, Hon. C. J.	do	2,000	500
Taylor, Mrs. Martha J.	do	1,500	375
Trenaman, Thos., M.D.	do	2,000	500
Townshend, J. Medley	Amherst	500	125
Tyler, Mrs. Mary A.	Avondale	2,500	625
Trueman, R. A.	Sackville	1,000	250
Trueman, C. B.	do	500	125
Turnbull, W. W.	St. John, N.B.	4,000	1,000
Thorne, W. H.	do	1,000	250
Troop, H. D.	do	2,000	500
Truro Foundry and Machine Co.	Truro, N.S.	2,000	500
Tufts, Prof. John F.	Wolfville	5,000	1,250
Uniacke, Robie, Trustee	Halifax	2,000	500

EASTERN ASSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Vooght, John.....	North Sydney.....	2,500	625
Vooght, James H.....	do.....	2,000	500
Vooght, Thomas.....	do.....	5,000	1,250
Vroom, Rev. F. W.....	Windsor, N.S.....	2,000	500
West, Augustus W.....	Halifax.....	5,000	1,250
Willis, John.....	do.....	1,000	250
Wright, Capt. P. H., R.N.....	do.....	5,000	1,250
Weston, Byron A.....	do.....	2,500	625
Waddell, Duncan.....	Dartmouth.....	2,000	500
Walker, E. M.....	do.....	2,000	500
Welling, John W.....	Amherst.....	1,000	250
Whidden, C. B.....	Antigonish.....	1,000	250
Webster, Barclay.....	Kentville.....	1,000	250
Wolf, A. J.....	Lunenburg.....	1,000	250
Walker, Andrew.....	New Glasgow.....	2,000	500
Warburton, A. E.....	Charlottetown.....	5,000	1,250
Wise, Joseph.....	No. Milton, P.E.I.....	1,000	250
White, N. W., Q.C.....	Shelburne.....	1,000	250
Wood, Josiah, M.P.....	Sackville.....	2,000	500
Wishart, Allison.....	St. John, N.B.....	2,000	500
Waterbury, Geo. H.....	do.....	1,000	250
Wentworth, James.....	Truro, N.S.....	2,000	500
Wiggins, Mrs. Mary.....	Windsor, N.S.....	1,000	250
Willetts, Rev. C. E.....	do.....	3,000	750
Winslow, J. N. W.....	Woodstock, N.B.....	1,000	250
Willett, George.....	Yarmouth.....	4,000	1,000
Wood, Rufus.....	Oxford, N.S.....	500	125
Withers, John W.....	St. John's, Nfld.....	1,600	400
Young, R. F.....	Parrsboro.....	1,000	250
Young, Alex.....	Summerville.....	800	200
Zwicker, W. N.....	Lunenburg.....	1,000	250
		\$1,000,000	\$250,000

## FEDERAL LIFE ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Aikins, John.....	Brampton .....	10,000	1,300
Aikins, M. H. ....	Burnhamthorpe.....	10,000	1,300
Austin, W. H. ....	Trenton .....	10,000	1,300
Agar, Amos.....	Brampton.....	6,000	780
Atherton, A. B. ....	Toronto .....	1,000	130
Blanchard, Thomas.....	Appleby.....	10,000	1,300
Bowes, J. W. ....	Boyne .....	10,000	1,300
Beatty, J. H. ....	Thorold.....	5,000	650
Burkholder, J. G. Y.	Hamilton.....	10,000	.....
Brock, T., Estate of.	Paris.....	1,000	130
Birks, Wm. ....	Ailsa Craig.....	2,000	260
Benedict, H. T. ....	Montreal.....	1,000	130
Breden, Wm. ....	Kingston.....	5,000	650
Brenton, John.....	Belleville.....	2,000	260
Brodby, Robert.....	Brampton .....	2,000	260
Baird, H. P. ....	Woodstock, N. B. ....	1,000	130
Bain, A. R. ....	Cobourg.....	2,000	260
Boyd, John.....	St. John, N. B. ....	1,000	100
Burns, Alex.....	Hamilton.....	12,000	1,560
Burns, Alex., in trust.....	do .....	10,000	1,300
Burns, R. ....	Waterdown.....	3,000	390
Bicknell, James.....	Hamilton.....	2,000	260
Burns, Chas. E. ....	do .....	1,500	195
Benford, Mrs. L. A. F.	Hyderville, Vt., U.S.A.	1,600	208
Crawford, H. T. ....	Toronto .....	15,500	.....
Coleman, F. ....	Hamilton.....	3,500	455
Cummins, Mrs. R. A.	Brampton.....	5,000	650
Crossley, H. T. ....	St. Thomas.....	3,000	390
Cornish, G. H. ....	Hespeler.....	1,000	65
Cobb, Thomas.....	Amherstburg.....	1,000	130
Clement, E., Estate of.....	Parkdale.....	3,000	390
Colling, Thomas.....	Plattsville.....	2,500	325
Chown, Edwin.....	Kingston.....	5,000	650
Clark, R. B. ....	Napanee.....	2,500	325
Calloway, Mrs. E. H.	Hyderville, Vt., U.S.A.	1,600	208
Campbell, Mrs. E. H.	Castleton.....	1,000	130
Dexter, David.....	Hamilton.....	4,000	520
Delong, A. M. ....	Leeds.....	3,000	390
Douglas, George.....	Montreal.....	5,000	175
Dexter, Mrs. Isabella.....	Hamilton.....	5,000	650
Downer, W. H. N. ....	Glenavey, Ireland.....	2,000	107
Drysdale, Wm. ....	Montreal.....	2,000	260
Dawson, H. W. ....	Brampton.....	2,000	260
Dever, Jas. and Patrick.....	Frederickton, N. B. ....	1,000	130
De la Hooke, Edward.....	London.....	10,000	1,300
Edwards, W. A. ....	Hamilton.....	6,000	780
Evans, W. A. ....	Milton.....	1,000	.....
Edgecombe, F. B. ....	Frederickton, N. B. ....	1,000	130
Elliott, Mrs. E., in trust.....	Brampton.....	5,000	650
Fillman, Peter.....	Barton.....	10,000	.....
Forster, Wm. ....	Brampton.....	5,000	650
Flemming, D. G. ....	Chatham.....	2,000	260
Fairfield, B. C. ....	St. Catharines.....	5,000	500
Fleck, James.....	Montreal.....	2,500	325
Forlong, Wm. ....	Lachute.....	5,000	650
Foster, Geo. E. ....	Ottawa.....	2,000	260
Freeman, J. A. ....	Brantford.....	3,000	390
Gray, James.....	Toronto.....	2,000	260
Galbraith, Mrs. C. ....	do .....	5,000	650
Gundy, James.....	Petrolia.....	2,000	260
Griffith, Thomas.....	Toronto.....	2,500	325
Goodwin, James.....	Grimsby.....	5,000	650
Gibson, J. M. ....	Hamilton.....	2,000	260

FEDERAL LIFE ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Hough, James	Guelph	10,000	1,300
Hamilton Investment Co.	Hamilton	10,000	1,000
Howell, J. R.	Jerseyville	10,000	1,300
Haslett, T. C.	Hamilton	23,500	1,955
Hanger (R.) Slate Works	Hyderville, Vt., U.S.A.	200	26
Howell, Nelson	Brantford	5,000	650
Harris, James	Glen Allen	5,000	650
Holtby, Thomas	Brampton	5,000	650
Hanson, C. A.	Montreal	3,000	390
Hall, F. A.	Perth	5,000	650
Hansford, Wm.	Toronto	10,000	1,300
Hall, W. F.	Napanee	2,500	325
Hayden, John	Cobourg	2,500	325
Hansen, W.	Montreal	2,500	325
Hanger, Mrs. H.	United States	1,600	208
Hunter, Wm.	Hamilton	3,000	390
Irwin, James	Prescott	5,000	650
Isaac, Richard	Salmon Point	500	65
Jarvis, R. H.	Toronto	9,000	120
Johnson, Mrs. P. F.	Deloraine, Man.	500	65
Kerns, Wm.	Burlington	23,500	3,055
Kettlewell, Wm.	Oakville	5,000	650
Kinghorn, Wm., in trust	Douglas, N.B.	1,000	130
Land, Wm.	Woodstock	5,000	650
Land, J. H.	Hamilton	10,000	
Laing, Jas.	Burlington	5,000	650
Leitch, R. H.	Hilton	1,000	130
Might, Samuel	Prescott	10,000	1,300
Manley, J. G.	Deer Park	1,000	130
Morris, Thos.	Hamilton	5,000	650
Moore, Hugh	Dundas	5,000	650
McCallum, J. W.	Davenport	1,000	130
McDonald, H. S.	Brockville	2,500	325
McCraney, W.	Oakville	5,000	650
McIntyre, C. E.	Bowmanville	2,000	260
McLeod, E.	St. John, N.B.	2,000	260
Niehaus, Chas.	Toronto	5,000	650
Potts, John	do	15,000	1,950
Patrick, Wm., Estate of	Brockville	10,000	1,300
Pitceathly & Kelso	Belleville	2,000	260
Raw, Robert, jun.	Hamilton	10,000	
Russ, A. E.	Woodstock	17,000	2,210
Russ, Mrs. E. C.	do	3,000	390
Ross, J. S.	Hamilton	2,000	260
Reynar, A. H.	Cobourg	2,500	325
Richardson, J. E.	Granby	10,000	1,300
Scott, J. G.	London	10,000	1,300
Sutherland, Henry	Parkdale	8,000	1,040
Scott, George	St. Thomas	10,000	1,300
Sutherland, D. G.	Toronto	10,000	1,300
Shepherd, W. W.	Munsey	1,000	130
Scott, John	Walkerton	1,000	130
Smoke, S. C.	Toronto	2,000	260
Senkler, W. S.	Perth	5,000	650
Sharp, L. N.	Minneapolis	1,000	130
Stephens, Henry	Hamilton	2,000	260
Sutherland, A.	Toronto	2,000	260
Strachan, Mrs. E. S.	Hamilton	5,000	650
Teskey, Luke	Toronto	2,000	260
Temple, Thomas	Fredericton, N. B.	2,000	260
Turnbull, W. W.	St. John, N. B.	1,000	130
VanWort, G. W.	Woodstock, N. B.	1,000	100
VanWort, J. A.	Fredericton, N. B.	2,000	260

FEDERAL LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Wakefield, John.....	Burlington.....	9,500	1,235
Wilson, T. H. ....	Hamilton.....	10,000	1,300
Williams, Wm.....	Lindsay.....	6,000	780
Willnot, Austin.....	Milton.....	10,000	1,300
Willoughby, N. R.....	Port Perry.....	10,000	1,300
Woolverton, A.....	Hamilton.....	5,000	650
Whipple, E. S., in trust.....	do.....	5,000	650
Whipple, E. S.....	do.....	2,000	260
Wallace, D. C.....	Brantford.....	10,000	1,300
Watson, W. C.....	Cainsville.....	3,000	390
Wakefield, Daniel.....	Washington.....	1,000	130
Wright, Mrs. Mary.....	London.....	6,000	780
Warden, R. H.....	Montreal.....	2,500	325
Whiting, Richard.....	Kingston.....	10,000	1,300
Wood, Josiah.....	Sackville.....	2,000	260
Young, Fred.....	Hamilton.....	1,000	25
Young, E. R.....	Toronto.....	1,000	130
Zimmerman, Adam.....	Hamilton.....	3,000	390
		\$700,000	\$80,197



## GUARANTEE COMPANY OF NORTH AMERICA.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Buchanan, W. J. ....	Montreal .....	40	2,000	2,000
Crombie, A. M., Manager, in trust. ....	do .....	442	22,100	22,100
Dixon, B. Homer .....	Toronto .....	100	5,000	5,000
Griffith, Mrs. C. R. ....	Quebec .....	50	2,500	2,500
Gilroy, Thomas .....	Winnipeg .....	75	3,750	750
Girdwood, G. P., M.D., in trust .....	Montreal .....	34	1,700	340
Gibb, Jas. D. ....	do .....	30	1,500	1,500
Galt, Sir Alex. T. ....	do .....	100	5,000	1,000
Gunn, Geo. C. ....	London, Ont. ....	10	500	100
Gunn, Wm. A. ....	do .....	10	500	100
Galt, Sir Thomas .....	Toronto .....	200	10,000	2,000
Gundry, Mrs. M. A. ....	do .....	75	3,750	750
Hatton, J. C., Q.C. ....	Montreal .....	30	1,500	300
Hague, George .....	do .....	20	1,000	1,000
Hamilton, John .....	Quebec .....	50	2,500	2,500
Morrice, D. ....	Montreal .....	60	3,000	600
Macfie, D. ....	London, Ont. ....	20	1,000	200
MacDougall, H. S. ....	Montreal .....	36	1,800	360
MacCulloch, Ferdinand, Estate of. ....	do .....	30	1,500	300
Mackintosh, J. C. ....	Halifax, N.S. ....	6	300	60
MacDougall Bros. ....	Montreal .....	60	3,000	600
MacDougall Bros., special .....	do .....	792	39,600	11,520
Nelles, R. Campbell, and Robert Craik, M.D., Executors .....	do .....	210	10,500	10,500
O'Brien, James .....	do .....	50	2,500	500
Ross, Jas. G., Estate of .....	Quebec .....	120	6,000	1,200
Riddell, Alex. F. ....	Montreal .....	30	1,500	300
Ramsay, William .....	Toronto .....	60	3,000	3,000
Rawlings, Edward .....	Montreal .....	4,645	232,250	52,610
Rawlings, Edward, in trust for—				
Rawlings, Miss A. L. ....	do .....	6	300	300
Rawlings, Miss E. M. ....	do .....	5	250	250
Rawlings, Miss K. N. B. ....	do .....	5	250	250
Rawlings, George W. ....	do .....	5	250	250
Rawlings, H. E. A. ....	do .....	5	250	250
Rawlings, W. T. ....	do .....	5	250	250
Shaughnessy, Thos .....	do .....	25	1,250	1,250
Smith, Larratt W. ....	Toronto .....	150	7,500	7,500
Smith, Goldwin .....	do .....	150	7,500	7,500
Stark, John .....	do .....	30	1,500	1,500
Stayner, T. Sutherland .....	do .....	280	14,000	10,800
Strickland, Mrs. C. C. ....	Lakefield, Ont. ....	30	1,500	300
Torrance, Mrs. M. W. ....	Montreal .....	1,161	58,050	12,610
Torrance, John .....	do .....	20	1,000	200
Thomson, Geo. H. ....	Quebec .....	81	4,050	4,050
Vennor, Mrs. H., and Alexander Molson, in trust .....	Montreal .....	80	4,000	4,000
Waddell, Mrs. M. C. ....	do .....	14	700	700
Walker, John, pro Manager, in trust. ....	do .....	100	5,000	5,000
Walker, James R. ....	do .....	6	300	60
Walker, Kenneth McL. ....	do .....	44	2,200	440
Wethall, Wm. J. ....	do .....	120	6,000	6,000
Wethall, Mrs. E. ....	do .....	20	1,000	1,000
Wainwright, Wm .....	do .....	50	2,500	1,500
Armes, G. R. W. ....	Philadelphia, Pa. ....	600	30,000	10,000
Armond, W. C. de .....	do .....	100	5,000	1,000
Atkins, Edw. F. ....	Boston, Mass .....	100	5,000	5,000
Burrough, H. N. ....	Philadelphia, Pa. ....	50	2,500	2,500
Bullions, Mrs. L. C. ....	Troy, N. Y. ....	5	250	250
Barret, Thos. L. ....	Louisville, Ky .....	25	1,250	1,250
Collins, Jas. H. ....	Nashville, Tenn. ....	20	1,000	1,000
Caldwell, Miss Mary .....	Pittsburgh, Pa .....	5	250	250
Clark, C. P. ....	Syracuse, N. Y. ....	30	1,500	1,500

GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Citizens' Insurance Co. ....	Pittsburgh, Pa. ....	5	250	250
Cuyler, Thos. de Witt .....	Philadelphia, Pa. ....	20	1,000	1,000
Cannon, H. W. ....	New York, N. Y. ....	50	2,500	2,500
Chafee, Mrs. M. F. ....	Providence, R. I. ....	5	250	250
Chafee, Miss Alice .....	do .....	5	250	250
Chafee, Z. ....	do .....	5	250	250
Collins, Alfred M. ....	Philadelphia, Pa. ....	50	2,500	2,500
Cooley, Theo. ....	Nashville, Tenn. ....	40	2,000	2,000
Drumm, Ross. W. ....	Pittsburgh, Pa. ....	10	500	500
Dougherty, John. ....	New York, N. Y. ....	100	5,000	1,000
Dohrman, Mrs. E. ....	Pittsburgh, Pa. ....	20	1,000	1,000
Dickson, Mrs. S. H. ....	Allegheny City, Pa. ....	6	300	300
Echols, John. ....	Louisville, Ky. ....	10	500	500
Erringer, J. L. ....	Philadelphia, Pa. ....	50	2,500	500
Gregerson, Mrs. M. E. ....	Boston, Mass. ....	5	250	250
Gibbs, Edwd. N. ....	Norwich, Conn. ....	40	2,000	2,000
Garrison, A. ....	Pittsburgh, Pa. ....	30	1,500	1,500
Gorman, Geo. J. ....	do .....	10	500	500
Gregerson, Geo. W. ....	Boston, Mass. ....	10	500	100
Hartshorne, Chas. ....	Philadelphia, Pa. ....	50	2,500	2,500
Humphrey, A. P. ....	Louisville, Ky. ....	10	500	500
Howell, J. T. ....	Nashville, Tenn. ....	10	500	500
Jesup, M. K. ....	New York, N. Y. ....	200	10,000	2,000
Jones, Hon. J. Russel .....	Chicago, Ill. ....	20	1,000	1,000
Keech, W. H. ....	Pittsburgh, Pa. ....	15	750	750
Luce, Mrs. E. T. ....	Boston, Mass. ....	20	1,000	1,000
Loutrel, Cyrus F. ....	New York, N. Y. ....	50	2,500	2,500
Metzger, W. E. ....	Nashville, Tenn. ....	10	500	500
Morris, Geo. W. ....	Louisville, Ky. ....	10	500	500
Messler, Mrs. A. C. ....	Pittsburgh, Pa. ....	4	200	200
Marks, Albert D. ....	Nashville, Tenn. ....	10	500	500
Messler, Thos. D. ....	Pittsburgh, Pa. ....	40	2,000	2,000
Messler, Remseva V. ....	do .....	10	500	500
Minturn, Mrs. S. S. ....	New York, N. Y. ....	200	10,000	10,000
McCandless, Wilson .....	Pittsburgh, Pa. ....	10	500	500
McElevay, A. ....	do .....	10	500	500
McCoy, Mrs. Mary E. ....	Allegheny City, Pa. ....	20	1,000	1,000
Newcomb, H. V. ....	New York, N. Y. ....	400	20,000	4,000
Noel, Miss Maimie F. ....	Nashville, Tenn. ....	10	500	500
Pennsylvania Co., for insurance on lives and granting annuities, &c.—Trustees under will of Jos. W. Daniel, deceased	Philadelphia, Pa. ....	200	10,000	10,000
Paton, John. ....	New York, N. Y. ....	50	2,500	2,500
Pell, Alfred. ....	do .....	40	2,000	2,000
Pulsford, J. E. ....	do .....	120	6,000	6,000
Quarier, Cushman. ....	Louisville, Ky. ....	10	500	500
Rolph, Wm. T. ....	do .....	10	500	500
Renner, J. W. ....	Pittsburgh, Pa. ....	20	1,000	1,000
Smith, Hon. J. Gregory .....	St. Albans, Vt. ....	100	5,000	5,000
Sabine, Mrs. J. Lee. ....	Philadelphia, Pa. ....	120	6,000	6,000
Sabine, A. F. ....	do .....	60	3,000	600
Stahlman, E. B. ....	Nashville, Tenn. ....	20	1,000	1,000
Seifried, Theo. ....	do .....	40	2,000	2,000
Spurr, M. A. ....	do .....	10	500	500
Thaw, Wm., jun. ....	Pittsburgh, Pa. ....	10	500	500
Thompson, Wm. R. ....	do .....	20	1,000	1,000
Torrance, Daniel, Estate .....	New York, N. Y. ....	100	5,000	1,000
Thomson, Jos. H. ....	Nashville, Tenn. ....	10	500	500
Walton, Jos. ....	Pittsburgh, Pa. ....	20	1,000	1,000
Wenslow, Gen. E. T. ....	New York, N. Y. ....	100	5,000	1,000
Yarbrough, Jas. H. ....	Nashville, Tenn. ....	20	1,000	1,000
	Total .....	13,372	\$68,600	\$804,600

## LONDON LIFE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Bowman, Wm.....	London.....	14,500	2,175
Bullen, W. F.....	do.....	14,000	2,100
Blinn, H. W.....	do.....	1,000	150
Carey, Wm.....	Hamilton.....	1,000	150
Elliott, J. H.....	London.....	6,000	900
Emery, A. S.....	do.....	16,000	2,400
Green, Thos.....	do.....	1,000	150
Greenless, A., in trust.....	do.....	8,000	1,200
Gibbons, G. C.....	do.....	8,700	1,305
Glass, W.....	do.....	5,000	750
Gunn, A. M.....	do.....	5,000	750
Jeffrey, J.....	do.....	30,000	4,500
Jeffrey, A. O.....	do.....	77,300	11,595
Johnson, J.....	do.....	2,000	300
Kent, M. J., in trust.....	do.....	500	125
Kent, M. J.....	do.....	1,300	195
Milne, J.....	do.....	1,000	150
Milne, Mrs. E.....	do.....	200	30
Mills, J.....	do.....	2,000	300
Moffat, Col. J.....	do.....	500	125
Magee, J., in trust.....	do.....	3,500	525
McClary, J.....	do.....	6,000	900
O'Callaghan, Thos.....	do.....	1,000	150
Pritchard, Geo., in trust.....	do.....	2,500	375
Richter, J. G.....	do.....	5,000	750
Smallman, T. H.....	do.....	4,000	600
Scandrett, J.....	do.....	2,000	300
Taylor, E. A., in trust.....	do.....	1,000	150
Wright & Durand.....	do.....	2,000	300
Webb, Wm.....	do.....	1,000	250
	Total.....	\$223,000	\$33,650

## MANUFACTURERS' ACCIDENT INSURANCE COMPANY.

## LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Armstrong, J. B.	Guelph	2,000	400
Archer, Robt	Montreal	2,000	400
Allan, A. A.	Toronto	1,000	200
Bell, Wm.	Guelph	5,000	1,000
Barber, James	Georgetown	2,000	400
Boomer, H. C.	Toronto	1,000	200
Blackstock, T. G.	do	5,000	1,000
Crean, Robt.	do	2,000	400
Ellis, J. F.	do	7,000	1,400
Flett, John	do	5,000	1,000
Gooderham, Geo.	do	10,000	2,000
Gooderham, Geo., in trust	do	5,000	1,000
Lowndes, Hy.	do	2,000	400
Murray, John A.	do	1,000	200
Manning, Alex.	do	5,000	1,000
Macnee, J. H.	do	1,000	200
May, Sam'l	do	2,000	400
Mann, Donald D.	Winnipeg	10,000	2,000
Macdonald, Sir John A.	Ottawa	2,000	400
McKinnon, S. F.	Toronto	10,000	2,000
Maclaren, David	Wakefield	1,000	200
Nicholls, Mary A.	Peterboro'	1,000	200
Nicholls, W. C.	do	1,000	200
Patterson, R. L.	Toronto	5,000	1,000
Ross, Jas. F. W.	do	4,000	800
Riordon, Chas	do	5,000	1,000
Thornton, Isabella	New Richmond	1,000	200
Trees, Sam'l	Toronto	5,000	1,000
Warren, Robt. C.	do	200	40
Warren, Chas. D.	do	5,000	1,000
Warren, Wm. A.	do	2,000	400
Walker, Harton	do	2,000	400
Wood, John A.	do	2,000	400
Warren, Robt.	Niagara	500	100
Warren, Geo. M., M.D.	do	1,000	200
Youngs, John	Woodstock	3,000	300
	Totals	\$118,700	\$23,440

## MANUFACTURERS' LIFE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Allan, A. A.	Toronto	20	2,000	400
Akers, John	do	50	5,000	1,000
Archer, Robt	Montreal	50	5,000	1,000
Armstrong, J. B.	Guelph	50	5,000	1,000
Ball, Wm.	Chatham	10	1,000	200
Barber, James	Georgetown	200	20,000	4,000
Bourgeau, Alex	Montreal	50	5,000	1,000
Burnett, G. F.	do	10	1,000	200
Blackstock, T. G.	Toronto	150	15,000	3,000
Boomer, H. C.	do	20	2,000	400
Bell, Wm.	Guelph	200	20,000	4,000
Bond, John M.	do	10	1,000	200
Bell, John	Belleville	15	1,500	300
Brodie, A. W.	Peterboro'	20	2,000	400
Booth, Geo. W.	Toronto	60	6,000	1,200
Boswell, A. R.	do	2	200	40
Clark, J. P.	do	215	21,500	4,300
Crean, Robt	do	100	10,000	2,000
Christie, Wm.	do	1	100	20
Currier, T. W.	Ottawa	5	500	100
Clarke, John, M.D.	Peterboro'	10	1,000	200
Cahill, Thos.	do	10	1,000	200
Cleghorn, A.	London	10	1,000	1,000
Cowan, Thos.	Galt	10	1,000	200
Coldwell, Wm.	Peterboro'	10	1,000	200
Day, T. J.	Guelph	30	3,000	600
Dailey, Mary E.	Council Bluffs	1	100	20
Davie, Theodore	Victoria, B.C.	100	10,000	2,000
DeGrassie, A. W.	Lindsay	1	100	20
Dobson, John	do	1	100	20
Doherty, Thos.	Sarnia	1	100	20
Ellis, J. F.	Toronto	100	10,000	2,000
Flett, John	do	50	5,000	1,000
Gault, A. F.	Montreal	50	5,000	1,000
Gravel, Jos. O.	do	50	5,000	1,000
Grenier, J.	do	10	1,000	200
Gurd, Chas.	do	50	5,000	1,000
Gonthier, T. D. C.	Ottawa	5	500	100
Godfrey, Hy	Toronto	1	100	20
Gooderham, Geo.	do	200	20,000	4,000
Gooderham, Geo., in trust.	do	658	65,800	13,160
Hay, Robert	do	100	10,000	2,000
Hassall, Richard	do	2	200	40
Harris, John, Estate of	Brantford	50	5,000	1,000
Halliday, J. T. J., M.D.	Peterboro'	50	5,000	1,000
Hamilton, W.	do	10	1,000	200
Hazlitt, T. G.	do	50	5,000	1,000
Hackett, Marie L.	do	10	1,000	200
Hingston, W. F.	Montreal	50	5,000	1,000
Ireland, Geo. E.	Chatham	2	200	40
Ince, T. H.	Toronto	50	5,000	1,000
Jarvis, S. M.	Chatham	10	1,000	1,000
Johnston, Thos. F.	Sarnia	3	300	60
Karn, D. W.	Woodstock	50	5,000	1,000
Kent, Sarah	Peterboro'	10	1,000	200
Kelley, Thos	do	10	1,000	200
Kerr, J., in trust for Mary Perrott.	Toronto	50	5,000	1,000
Lennox, E. J.	do	100	10,000	2,000
Lowndes, Henry	do	50	5,000	1,000
Larkin, P.	St. Catharines	1	100	20
May, Sam.	Toronto	100	10,000	2,000
Murray, J. A.	do	10	1,000	200
Manning, Alex.	do	100	10,000	2,000
Mann, Donald D.	Winnipeg	100	10,000	2,000
Macdonald, Sir John A.	Ottawa	100	10,000	2,000

MANUFACTURERS' LIFE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Manning, W. H.	Peterboro'	25	2,500	500
Mercer, And.	do	5	500	100
Moore, W. H.	do	20	2,000	400
Matthews, W. E.	do	10	1,000	200
Moore, F. D.	Lindsay	3	300	60
Mills, James.	Guelph	100	10,000	2,000
Macpherson, Sir D. L.	Toronto	50	5,000	1,000
McMillan, Donald, Senator.	Alexandria	100	10,000	2,000
McLennan, R. R.	do	250	25,000	5,000
McDonald, Alex.	Lindsay	5	500	100
McBean, A. G.	Montreal	50	5,000	1,000
McBean, D. G.	Winnipeg	50	5,000	1,000
McKee & Davidson	Peterboro'	10	1,000	200
McGaw, Thomas	Toronto	50	5,000	1,000
McKinnon, S. F.	do	250	25,000	5,000
Nicholls, Frederic	do	100	10,000	2,000
Nichol, Wm., M.D.	Brantford	20	2,000	400
Nichols, Wm.	Ottawa	5	500	100
Nicholls, Mary A.	Peterboro'	10	1,000	200
O'Hara, Robt.	Chatham	19	1,900	1,900
Ouimet, J. A.	Montreal	50	5,000	1,000
Patterson, R. L.	Toronto	100	10,000	2,000
Phillips, Frank J.	do	1	100	20
Patterson, Hy. A.	Chatham	3	300	60
Pigeon, J. B. A.	Ottawa	1	100	20
Polson, F. B.	Toronto	50	5,000	1,000
Rolph, Frank	do	1	100	20
Ross, Jas. F. W.	do	50	5,000	1,000
Rubidge, G. W.	Peterboro'	5	500	100
Roger, G. M.	do	20	2,000	400
Rowse, O. C.	do	20	2,000	400
Robinson, J. O.	Montreal	50	5,000	1,000
Strachan, W.	do	50	5,000	1,000
Storey, W. H.	Acton	50	5,000	1,000
Stevens, Ada J.	Chatham	10	1,000	200
Schell, R. L.	Brantford	20	2,000	400
Stevenson, Geo.	Peterboro'	5	500	100
Stratton, W. A. & J. R.	do	10	1,000	200
Stratton, W. A. & R. R. Hall	do	11	1,100	220
Strathy, John A.	Barrie	30	3,000	600
Strathy, P. J., M.D.	Toronto	100	10,000	2,000
Taylor, Thos. H.	Chatham	5	500	100
Tilley, Sir S. L.	Fredericton, N.B.	10	1,000	200
Treble, John M.	Toronto	25	2,500	500
Trees, Sam	do	100	10,000	2,000
Tupper, Sir Charles H.	Ottawa	20	2,000	400
Warren, Chas. D.	Toronto	100	10,000	2,000
Warren, Wm. A.	do	100	3,000	600
Warren, Robt. C.	do	30	500	100
Warren, Robt.	Niagara	5	500	100
Warren, Geo. M., M.D.	do	20	2,000	400
Wilkes, Geo. H.	Brantford	50	5,000	1,000
Walsh, Wm.	Peterboro'	10	1,000	200
Walkey, Wm. H.	do	10	1,000	200
Wilson, Mary L.	do	10	1,000	200
Winnett, Hy.	Toronto	50	5,000	1,000
Wood, John A.	do	100	10,000	2,000
Walker, Harton	do	100	10,000	2,000
Wright, John	do	25	2,500	500
Wallace, J. W.	Lindsay	2	200	40
Young, Margt.	Galt	50	5,000	1,000
Youngs, John	Woodstock	50	5,000	1,000
	Total		\$611,000	\$127,320

## NORTH AMERICAN LIFE ASSURANCE COMPANY.

## LIST OF GUARANTORS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Allan, Hon. G. W.	Toronto	2,000	400
Belcher, Jos. S., Trustee	Halifax, N. S.	2,000	400
Blaikie, J. L.	Toronto	10,000	2,000
Blaikie, J. L., in trust	do	17,000	3,400
Braine, Ann	Halifax, N. S.	2,500	500
Burns, John	Toronto	2,000	400
Blake, Hon. Edward	do	10,000	2,000
Burpee, Hon. Isaac, Executors Estate of	St. John, N. B.	5,000	1,000
Campbell, A. H.	Toronto	2,000	400
Carruthers, J.	Kingston	2,000	400
Cartwright, Sir R. J., M. P.	do	2,000	400
Carlyle, James, M. D.	Toronto	6,000	1,200
Clarke, E. F., M. P. P.	do	2,000	400
Davies, Hon. L. H., Q. C.	Charlottetown, P. E. I.	7,000	1,400
Fudger, Harris Henry	Toronto	11,800	2,360
Gordon, William	do	2,000	400
Gurney, Edward, jun.	do	2,000	400
Gunn, A.	Kingston	2,000	400
Hewett, Rev. Wm. J.	Lancaster, Ont.	1,700	340
Jones, Hon. A. G.	Halifax, N. S.	2,000	400
Kerr, J. K., Q. C.	Toronto	18,000	3,600
Lake, J. N.	do	2,000	400
Lovitt, William D.	Yarmouth, N. S.	10,000	2,000
Morris, Hon. Alex., M. P. P.	Toronto	5,000	1,000
Meredith, E. A., L. L. D.	Rosedale	2,000	400
Morison, J.	Toronto	7,000	1,400
Mowat, Hon. O., M. P. P.	do	2,000	400
Macdonald, Hon. D. A.	Montreal	10,000	2,000
Mackenzie, Hon. A., M. P.	Toronto	15,000	3,000
McCabe, William, F. I. A.	do	21,500	4,300
McKay, Hugh	Montreal	2,000	400
McLennan, Hugh	do	2,000	400
McCrae, D.	Guelph	2,000	400
McRitchie, Rev. Geo.	Almonte, Ont.	5,000	1,000
Proudfoot, Hon. Vice-Chancellor.	Toronto	10,000	2,000
Robertson, Andrew	Montreal	10,000	2,000
Scott, James	Toronto	10,000	2,000
Smith, Dr. L. W.	do	10,000	2,000
Smith, Sir Albert J., Estate of the late	Dorchester, N. B.	7,000	1,400
Smith, Hon. Frank, Senator	Toronto	2,000	400
Strathy, H. S., Gen. Manager, in trust	do	10,000	2,000
Taylor, Mrs. Margaret, in trust	do	12,500	2,500
Thorburn, Dr.	do	10,000	2,000
Wellington, W. E., in trust	do	5,000	1,000
Wilson, D. D.	Seaforth	2,000	400
Willett, Annie	Yarmouth, N. S.	5,000	1,000
Young, Geo. P., M. A.	Toronto	10,000	2,000
	Total	\$300,000	\$60,000

## QUEBEC FIRE ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
Anderson, Mrs. E. G.	Quebec.	12	540	240
Austin, H. C. and M. E.	do	20	900	400
Alleyn, Hon. C., Estate of, J. A. Charlebois and C. W. A. Lindsay, Executors.	do	18	810	360
Angers, Mde. L. P.	do	6	270	120
Angers, Hon. A. R.	do	10	450	200
Ahern, Mrs. Amelia V.	do	10	450	200
Andrews, Mrs. F. H., jun.	do	1	45	20
Beaubien, Hon. Louis	Montreal.	18	810	360
Burke, E. C., Estate of	Quebec.	2	90	40
Brown, W. P., Executrix of the late	England	60	2,700	1,200
Brousseau, Mrs. M. M. D.	Quebec.	10	450	200
Bilodeau, Louis	do	32	1,440	640
Brodie, W. and R.	do	204	9,180	4,080
Brodie, Mrs. James	do	15	675	300
Bittner, Dlle Emilie.	do	6	270	120
Champion, C. P.	do	4	180	80
Crawford, Mrs. Margaret	Brampton, Ont.	25	1,125	500
Clapham, Mrs. Leonora	Quebec.	34	1,530	680
Campbell, W. N., Executor and Attorney	do	1	45	20
Casgrain, P. B.	do	52	2,340	1,040
Clapham, J. Greaves	do	200	9,000	4,000
Carrier, Mme. Henriette.	do	6	270	120
Collège Ste. Anne.	Ste. Anne de la Pocatiere	10	450	200
Cannon, L. A., Estate of	Quebec.	15	675	300
Cary, Miss Elizabeth Rebecca	Windsor, Ont.	46	2,070	920
Cazeau, Dlle M. A.	Quebec.	2	90	40
Campbell, Mrs. Isabella Jane.	do	20	900	400
Corporation du Précieux Sang, St. Hyacinthe	St. Hyacinthe	2	90	40
Cream, Wm., Estate of	Quebec.	20	900	400
Campbell, W. D., Usufructuary	do	2	90	40
Corporation Archi-Episcopale, F. M.	do	15	675	300
Caisse d'Economie, N. D.	do	76	3,420	1,520
Cannon, James	do	15	675	300
Caron, Mde. Margaret Miles.	do	16	720	320
Campbell, Mrs. Edith A. Simons	do	6	270	120
Davis, Louis, Tutor	Montreal.	17	765	340
Dugal, Dlles Emélie, Caroline and Cécile	Quebec.	4	180	80
Donohue, Miss Ellen, Heirs of	do	36	1,620	720
De Bonne, E. M., Heirs of the late	Beauport.	10	450	200
Dean, A. L.	Quebec.	10	450	200
De Foy, François, Executors of the late	do	14	630	280
Dickson, James, Estate of the late	Montreal.	20	900	400
De Blois, E. J., Estate of	Quebec.	6	270	120
De Blois, Hon. P. A.	do	8	360	160
Davies, W. H. A., Executrix of the late	Montreal.	2	90	40
Doucet, Rev. N.	Quebec.	20	900	400
Douglass, Mrs. Charlotte, Heirs of	do	4	180	80
Dugal, F. D.	do	30	1,350	600
Derousselle, Alexis, Executor of the late	Beauport.	2	90	40
D'Eschambault, Dlle Lætitia F.	Quebec.	10	450	200
Dupont, William	do	11	495	220
Dean, A. L., G. and E. M.	do	50	2,250	1,000
Dynes, Joseph	do	3	135	60
Drum, Isaac, Estate of	do	1	45	20
Drum, Wm., Executors of Estate of	do	5	225	100
Dean, W. R.	do	50	2,250	1,000
Drummond, Dame M. A.	Montreal.	1	45	20
Dawson, John Thomas	Quebec.	20	900	400
Fraser, Hon. John, Heirs of	do	20	900	400
Fabrique St. Roch.	do	16	720	320
Fremont, Mde. C. P.	do	8	360	160
Fremont, Mde. C. P., Executrix	do	2	90	40



## QUEBEC FIRE ASSURANCE COMPANY—Continued.

## LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Frémont, Jules Taschereau.....	Quebec.....	2	90	40
Fraser, Kenneth G.....	do.....	2	90	40
Fraser, Miss Jane, in trust.....	do.....	20	900	400
Glackemeyer, Mde. S. J.....	do.....	1	45	20
Grant, Mrs. T. H.....	England.....	2	90	40
Goodwin, Mrs. Emma.....	do.....	18	810	360
Gale, Mrs. B.....	Quebec.....	4	180	80
Gibb, James.....	do.....	42	1,890	840
George, Miss Elizabeth, Estate of (W. N. Campbell, Executor).....	do.....	10	450	200
Grenier, Mrs. J. O., Heirs of.....	do.....	4	180	80
Gibb & Ross.....	do.....	30	1,350	600
Gingras, J. E., Executrix of the late.....	do.....	2	90	40
Gravel, J. A.....	Montreal.....	14	630	280
Gourdeau, François.....	Quebec.....	20	900	400
Garneau, Hon. Pierre.....	do.....	32	1,440	640
Gourdeau, Mde. Felix.....	do.....	8	360	160
Gourdeau, Mde. Napoléon.....	do.....	6	270	120
Healey, Miss Annie.....	do.....	3	135	60
Heath, Miss Emilie.....	Ile Verte.....	6	270	120
Hawtayne, W. H.....	England.....	30	1,350	600
Huot, Philippe.....	Quebec.....	38	1,710	760
Hall, H. E.....	do.....	2	90	40
Henderson, Mrs. M. L.....	Montreal.....	26	1,170	520
Hossack, G. C.....	Quebec.....	10	450	200
Hunt, James, Executors of the late.....	do.....	76	3,420	1,520
Hamel, Théophile, Executrix of the late.....	do.....	10	450	200
Hamel, Abraham, Estate of.....	do.....	4	180	80
Hardy, A. P.....	Ste. Anne de la Pêradé.....	6	270	120
Hardy, M. G.....	Champlain.....	12	540	240
Hardy, Phidime.....	do.....	6	270	120
Hardy, Joseph L.....	Grondines.....	20	900	400
Hardy, N. Siméon.....	Quebec.....	136	6,120	2,720
Hudon, Théophile, Heirs of.....	do.....	22	990	440
Herring, William.....	do.....	100	4,500	2,000
Hamilton, Robt.....	do.....	16	720	320
Hunt, Arthur F.....	do.....	22	990	440
Hunt, Mrs. Herbert F.....	do.....	14	630	280
Hunt, Fredk. F.....	do.....	16	720	320
Holt, John H.....	do.....	91	4,095	1,820
Hunt, Miss Caroline E.....	do.....	10	450	200
Hunt, Miss Henriette M.....	do.....	10	450	200
Healey, Miss Louisa.....	do.....	1	45	20
Irish Protestant Benevolent Society.....	do.....	12	540	240
Joseph, Montefiore.....	do.....	1	45	20
Joseph, Andrew C.....	do.....	10	450	200
Jones, Edwin.....	do.....	86	3,870	1,720
Jourdain, A.....	do.....	30	1,350	600
Jones, Mrs. M. A.....	do.....	42	1,890	840
Kerr & Molson, Trustees.....	Montreal.....	8	360	160
La Banque du Peuple.....	Quebec.....	152	6,840	3,040
Louis, Joseph.....	do.....	50	2,250	1,000
Langevin, Ed. J.....	Ottawa.....	6	270	120
LeBoutillier, Mrs. George <i>et al</i> .....	Perce.....	3	135	60
LeBoutillier, Phillipe.....	Gaspé.....	3	135	60
LaRue, Mme. Ve. S. V.....	St. Charles.....	20	900	400
LeBoutillier, Horatio.....	Gaspé.....	6	270	120
Lambly, W. H.....	Inverness.....	8	360	160
Lelièvre, S., Executors of the late.....	Quebec.....	6	270	120
Logie, Mrs. Sarah, Heirs.....	do.....	4	180	80
Langevin, Sir H. L., C.B., K.C.M.G.....	do.....	78	3,510	1,560
LeMoine, Alexandre, Heirs.....	do.....	10	450	200
Lacroix, Edouard.....	do.....	73	3,285	1,460

QUEBEC FIRE ASSURANCE COMPANY—*Continued.*LIST OF STOCKHOLDERS—*Continued.*

Name.	Residence.	No. of Shares.	Amount	Amount
			Subscribed for.	Paid up in Cash.
			\$	\$
Lindsay, Mrs. E. L.	Kingston	42	1,890	840
Lépine, Louis	Quebec	5	225	100
Léonard, B.	do	5	225	100
Légaré, J. A.	do	2	90	40
Laurie, Archibald	do	8	360	160
Messire le Curé de Notre-Dame de Québec	do	40	1,800	800
Mailloux, J. A.	do	4	180	80
Mathieu, Delle Zoé	Grondines	10	450	200
Mathieu, Delle Adelaïde	do	10	450	200
Machin, Miss H. J.	Quebec	4	180	80
Massue, L. H., <i>en usufruit</i>	Varenes	40	1,800	800
Molson, John, Tutor	Montreal	8	360	160
Montizambert, Mrs. S., Heirs	Quebec	8	360	160
Mountain, Mrs. C. S.	England	14	630	280
Moore, Mrs. Widow Samuel	Jersey City, N.J.	8	360	160
McLimont, William	Quebec	40	1,800	800
McLimont, J. C.	do	10	450	200
Morgan, Terence, Legatees	Ireland	30	1,350	600
Monier, Mad. Malvina	Quebec	6	270	120
Marcotte, Mad. Cécile	do	6	270	120
Molson, William, Executors of the late	Montreal	26	1,170	520
MacNider, Jas., & Co.	Quebec	10	450	200
Marcoux, Rev. J. E.	do	3	135	60
Mitchell, Mrs. Robert	England	1	45	20
McLimont, Miss Anna F., <i>en usufruit</i>	Ottawa	20	900	400
Marois, Mgr. C. A.	Quebec	11	495	220
Molson, Jos. D., Tutor	Montreal	6	270	120
Molson & Crawford, Trustees	do	8	360	160
Molson, Alex., Tutor	do	8	360	80
Maclaren, W. M., <i>en usufruit</i>	Quebec	10	450	200
Miller, Mrs. Elizabeth Auld	do	6	270	120
Norris, Mrs. Widow Thomas	do	23	1,035	460
Norris, Thomas Henry	do	1	45	20
Norris, Miss Charlotte	do	1	45	20
Norris, Miss M. L.	do	1	45	20
Norris, Miss Helena	do	1	45	20
Norris, Charles Veit	do	1	45	20
O'Connor, C. R.	do	4	180	80
Ostell, Mrs. M. E.	Montreal	6	270	120
O'Donohoe, John	Quebec	40	1,800	800
Oliver, Frederick, Heirs	do	4	180	80
Phillips, Miss M. C.	do	14	630	280
Perreault, Mad. M. S.	Montreal	8	360	160
Pelletier, Hon. C. A. P.	Quebec	18	810	360
Pozer, Miss M. M.	do	6	270	120
Pozer, Mrs. Ann	do	4	180	80
Pope, A., in trust	do	78	3,510	1,560
Poston, William, Executors of the late	do	28	1,260	560
Paquet, Mad. Reine	Montreal	6	270	120
Paradis, L. L., Estate	Quebec	4	180	80
Pampalon, Thomas	do	2	90	40
Prévost, Mad. Ve. Louis	do	4	180	80
Pinsonnault, Dame Cécile	Montreal	1	45	20
Quebec Bank	Quebec	58	2,610	1,160
Quebec Bank, in trust	do	60	2,700	1,200
Rossignol, Dr. D., Curator	Fraserville	12	540	240
Rousseau, David	Quebec	8	360	160
Renfrew, George R.	do	131	5,895	2,620
Robitaille, Dr. Olivier	do	22	990	440
Rochette, Olivier, Succession	do	11	495	220
Russell, Mrs. Horatio A.	do	8	360	160
Robertson, Mrs. Charles	Hamilton	5	225	100
Rinfret, Mrs. Ferd. Rémi	Quebec	1	45	20

**QUEBEC FIRE ASSURANCE COMPANY—Concluded.**

**LIST OF STOCKHOLDERS—Concluded.**

Name.	Residence.	No. of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Smith, David . . . . .	Quebec . . . . .	4	180	80
Smith, Miss Annie . . . . .	do . . . . .	15	675	300
Smith, Mrs. Mary Walsh . . . . .	do . . . . .	15	675	300
Simons, William, in trust . . . . .	do . . . . .	48	2,160	960
Simons, William Thomas . . . . .	do . . . . .	5	225	100
Société Ecclésiastique de St. Joseph . . . . .	do . . . . .	4	180	80
Stuart, Mrs. M. B . . . . .	do . . . . .	130	5,850	2,600
Simons, William . . . . .	do . . . . .	45	2,025	900
Stevenson, Mrs. A. C., Executrix and Tutrix . . . . .	do . . . . .	4	180	80
Shaw, Samuel J . . . . .	do . . . . .	50	2,250	1,000
St. Michel, Charles . . . . .	do . . . . .	6	270	120
Scott, W. W., Executors of the late . . . . .	do . . . . .	12	540	240
Simons, John . . . . .	do . . . . .	150	6,750	3,000
Simons, Archibald . . . . .	do . . . . .	4	180	80
Sœur de la Nativité de Jésus, Montréal . . . . .	Montreal . . . . .	1	45	20
Samson, C. I., M.D. . . . .	Quebec . . . . .	10	450	200
St. Pierre, François, Executor and Tutor . . . . .	Chicoutimi . . . . .	8	360	160
Shaw, John . . . . .	Quebec . . . . .	1	45	20
Simons, Miss Mary . . . . .	do . . . . .	6	270	120
Simons, Miss Martha D . . . . .	do . . . . .	10	450	200
Sharples, H. H . . . . .	do . . . . .	8	360	160
Têtu, Mgr. H . . . . .	do . . . . .	8	360	160
Têtu, Vital, Heirs . . . . .	do . . . . .	84	3,780	1,680
Tessier, Hon. U. J . . . . .	do . . . . .	4	180	80
Tremblay, Mrs. Widow P. A . . . . .	do . . . . .	20	900	400
Tessier, Cyrille . . . . .	do . . . . .	6	270	120
Tessier, Félix . . . . .	do . . . . .	12	540	240
Turcotte, Nazaire . . . . .	do . . . . .	12	540	240
Thomson, Andrew . . . . .	do . . . . .	34	1,530	680
Tourangeau, Mde V. A. J . . . . .	do . . . . .	2	90	40
Turner, R. . . . .	do . . . . .	17	765	340
Turner, R. Ernest . . . . .	do . . . . .	24	1,080	480
Valin, Mde. P. V . . . . .	do . . . . .	10	450	200
Valée, Prudent, Estate . . . . .	do . . . . .	42	1,890	840
Vocelle, Olivier . . . . .	do . . . . .	6	270	120
Veit, Mrs. Samuel Alcorn . . . . .	do . . . . .	1	45	20
Withall, W. J . . . . .	Montreal . . . . .	172	7,740	3,440
Wallace, Mrs. S. A. P . . . . .	Quebec . . . . .	4	180	80
Whitehead, Joseph . . . . .	England . . . . .	50	2,250	1,000
Wade, Mrs. Margaret . . . . .	Quebec . . . . .	3	135	60
White, Geo. Rolt . . . . .	do . . . . .	14	630	280
White, Mrs. Florence A . . . . .	do . . . . .	10	450	200
Young, D. D., Executors of the late . . . . .	do . . . . .	46	2,070	920
Yule, William, Executors of the late . . . . .	Montreal . . . . .	20	900	400
Total . . . . .		5,000	\$225,000	\$99,920

## ROYAL CANADIAN INSURANCE COMPANY.

## LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Agnew, Mrs. E. W.	Montreal.	1,950	1,560
Akerley, T. A.	Fredericton	1,675	1,340
Alexander, C.	Montreal.	150	120
Angers, Mrs. J. D.	Malbaie	300	240
Amiot, H.	Vercheres	250	200
Angus, R. B.	Montreal.	50,000	40,000
Archer, Robert	do	5,075	4,060
Archer, Joseph	do	75	60
Atherton, A. B.	Toronto	150	120
Atwater, A. W.	Montreal	2,500	2,000
Audet, Rev. P.	St. Fabien	25	20
Audet, N.	St. Anselme	200	160
Ayotte, L.	Montreal.	1,000	800
Barsalou, E.	do	150	120
Barsalou, C.	do	300	240
Babcock, M.	do	150	120
Bertram, J.	Toronto	75	60
Benny, Robert.	Montreal	150	120
Beaupré, A.	Ste. Elizabeth	225	180
Bernard, J. M.	Cap Santé	75	60
Bethune, Rev. C. J. L.	Port Hope	150	120
Belanger, A.	St. Hugues	75	60
Bell, Samuel.	Montreal	750	600
Bell, A. W.	Carleton Place	175	140
Bertrand & Brochu.	Lévis.	150	120
Bellefeuille, P.	Sorel	150	120
Benoit, F.	Montreal	75	60
Bertram & Sons, John.	Hamilton	150	120
Bienvenue, C.	Montreal	25	20
Bilodeau, A.	St. Charles	75	60
Bjerrum, Emma F.	Nyack, N. Y.	1,675	1,340
Black & Locke	Montreal	150	120
Black, M. P.	Halifax	1,450	1,160
Blyth, G. R.	Ottawa	50	40
Blouin, J.	St. Jean Port Joli	50	40
Blouin, M.	Quebec	375	300
Boulet, O.	do	75	60
Bossé, J. G.	do	75	60
Boulet, Dr. S.	Joliette	150	120
Bourget, Rev. J. B.	St. Janvier	75	60
Bon Pasteur, Sœurs	Matane	125	100
Brown & Co., J.	Kingston	150	120
Britton, B. M.	do	200	160
Bramlay, Mrs. C.	Sorel	300	240
Bruneau, P. C. A.	do	75	60
Bradburn, T.	Peterboro'	75	60
Bresse, G.	Quebec	150	120
Brousseau, Mrs. C.	Belœil	200	160
Burns, K. T.	Bathurst	75	60
Carsley, S.	Montreal.	225	180
Cameron, John	Peterboro'	150	120
Carlisle, Henry, Estate of	St. Catharines	150	120
Cahill, Michael	St. George, Beauce	50	40
Carrière, Mrs. A.	Quebec	150	120
Cahill, E. J.	Jersey Mill	50	40
Carruthers, John.	Kingston	400	320
Carruthers, J. B.	do	325	260
Campbell, Heirs of, Wm.	Montreal	750	600
Cadioux, H. C.	do	25	20
Campbell & Co., K.	do	75	60
Chapleau, E. J.	St. Paschal.	75	60
Charbot, J.	St. Charles	25	20
Cliff, G. A.	Fredericton	200	160

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*LIST OF STOCKHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Clendenning, G.	Montreal	150	120
Cliff, N. A.	Fredericton	175	140
Collège Ste. Anne.	Lapocatière	75	60
Costello, P., Estate of.	Montreal	150	120
Coghlin, Mrs. L. A.	do	150	120
Cockshutt, I.	Brantford	150	120
Cormack, J.	Guelph	150	120
Cochrane, Hon. M. H.	Compton	700	560
Collin, Rev. C.	St. Lin.	75	60
Côté, Samuel	Rimouski	50	40
Craig, Mrs. J. L.	Montreal	175	140
Crassen, James	Cobourg	75	60
Crombie, A. M.	Montreal	18,750	15,000
Cummings, J.	Lyn	150	120
Cutt, Harry	Montreal	625	500
Dalziel, Alvine	Montmagny	25	20
Dalziel, Mary Ann.	do	50	40
Davison, Mrs. J.	Montreal	50	40
Daigle, Jos.	do	825	660
Dawes, J. P.	Lachine	3,125	2,500
Dover, Bros.	Fredericton	225	180
Desmarais, H.	Ste. Marie	75	60
Dairns, R. J.	Montreal	1,675	1,340
Delisle, Jean	St. Jean, Ile D'Orléans	100	80
Dechene, L. M.	St. Roche des Aulnets	25	20
Dionne, L., in trust	Rimouski	250	200
Donnelley, James	Montreal	150	120
Doran, M.	Kingston	725	580
Dobson, John	Lindsay	75	60
Drapeau, Rev. J. O.	St. Ulric	75	60
Drysdale, A., Trustee.	Halifax	850	680
Dunn, J. L.	St. John, N. B.	150	120
Dundas, J. R.	Lindsay	150	120
Duffus, John	Halifax	1,100	880
Dupuis, A.	St. Roche des Aulnets	75	60
Duguay, O.	Terrebonne	150	120
Dubord, Mrs. A.	Three Rivers	300	240
Dumas, A.	Montreal	450	360
Duval, L. Z.	St. Jean, Port Joli	75	60
Dufault, E.	Ste. Hélène	75	60
Eaton, H. F.	St. Stephen	225	180
Edgar, F.	Montreal	425	340
Elliott, F. C.	Halifax	450	360
Elder, W., Estate of.	St. John, N. B.	75	60
Evans, W. S.	Montreal	1,675	1,340
Evans, J. S.	do	2,075	1,660
Evans Sons & Mason.	do	150	120
Ewing, S. H. & A. S.	do	150	120
Fairgrieve, J. B.	Hamilton	200	160
Fafard, Auguste	St. Roch des Aulnets	75	60
Fitzsimmons, R.	Brockville	300	240
Fisher, S.	Quebec	300	240
Foley, M. S.	Montreal	50	40
Foster, A. J.	Stanstead	75	60
Foster, S.	Rock Island	75	60
Fortin, X. I.	Quebec	75	60
Fortier, A.	Ste. Marie Beauce	125	100
Fogarty Bros.	Montreal	50	40
Fortin, Nestor	Cap St. Ignace	175	140
Foucher, O.	Montreal	300	240
Fortin, T.	Cap St. Ignace	450	360
Forget, O.	Terrebonne	325	260
Frenette, C.	Fall River	425	340

## ROYAL CANADIAN INSURANCE COMPANY—Continued.

## LIST OF STOCKHOLDERS.

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$
Fulford, J. H.	Brockville	150	120
Gauthier, Thos	Montreal	75	60
Gamache, S.	Cap. St. Ignace	75	60
Gagnon, F. X.	St. Raphael	75	60
Gagnon, M.	Trois Saumons	50	40
Gagnon, N.	Champlain	150	120
Gaboury, A.	Quebec	150	120
Gagnon, P.	Montreal	150	120
Genest, L. T.	St. Henri	75	60
Gilmour, A.	Ottawa	425	340
Gilman, E. F.	Woodstock	75	60
Gilman, F. M.	do	75	60
Gilman, E. W.	Montreal	150	120
Gilman, Mrs. A. M.	do	6,250	5,000
Globenski, C. A. M.	St. Eustache	625	500
Gould, Jos.	Montreal	150	120
Gould & Sons, L.	do	150	120
Gouin, A. N.	Sorel	300	240
Greene & Sons.	Montreal	75	60
Gravel, J. A.	do	150	120
Grafton & Co.	Dundas	75	60
Grenier, Estate	St. Henri	25	20
Gravel Frere.	Montreal	450	360
Grey, Mrs. M. P.	do	150	120
Hall, R.	Peterboro'	150	120
Hall, J., Estate of	do	150	120
Harper, Jas	Montreal	125	100
Heyd, C. B.	Brantford	150	120
Hedge, H., Estate of	Montreal	825	660
Hearle, J. G.	do	75	60
Hersey, R.	do	150	120
Hodgson, Jonathan	do	23,200	18,560
Hodgson, J. C.	do	150	120
Hodgson, T. E.	do	2,500	2,000
Howley, Jas.	do	75	60
Hodgson, C. J.	do	2,125	1,700
Hodgson, W. C.	do	2,200	1,760
Hodgson, A. A.	do	1,200	1,000
Hudon, Rev. J.	St. Phillippe	150	120
Hudon, Mrs. T.	Quebec	75	60
Hudon, Mrs. T., Executors of	do	75	60
Innes, R.	Peterboro'	150	120
Jalbert, J. E.	Cap St. Ignace	50	40
Jardine & Co.	St. John, N.B.	150	120
Jaffray, Rev. W.	Fredericton	75	60
Jackson, Lt. Col. W. H.	Brockville	275	220
Jamieson, R. C., in trust	Montreal	150	120
Jenkins, R.	Toronto	150	120
Joyce, Alfred	Montreal	150	120
Jones, D. B.	Brockville	150	120
Jones, Seneca	Hamilton	225	180
Jones, A. G.	Halifax	350	280
Julien, L.	St. Jeanne	75	60
Koutham, C. H.	Rock Island	75	60
Kerr, W. M.	Montreal	25	20
Kenny, T. E.	Halifax	1,450	1,160
Keith, D. S.	Toronto	400	320
King Bros.	St. Pacome	75	60
Labrie, Alfred	St. Charles	125	100
Larue, S. V.	L'Assomption	75	60
Larkin, P.	St. Catherines	400	320
Larochelle, A.	Quebec	25	20
Labrecque, G.	Beaumont	50	40

## ROYAL CANADIAN INSURANCE COMPANY—Continued.

## LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Larochelle Estate.....	Rivière du Loup.....	75	60
Lawrence, J. & G.....	St. John, N B.....	75	60
Langlois, D.....	Windsor.....	25	20
Lapaline, Alex.....	Montreal.....	50	40
Leeming, H. B.....	Brantford.....	75	60
Lemay, Mrs. V.....	St. Martin.....	75	60
Levesque, Dame D.....	Montreal.....	150	120
Lemieux, E.....	Quebec.....	25	20
Lemieux, J.....	Ste. Marie Beauce.....	75	60
Lemieux & Dallaire.....	do.....	75	60
Lemont & Son.....	Fredericton.....	75	60
Lester, Thomas.....	Hamilton.....	175	140
Lewis, W. J.....	Halifax.....	1,150	920
Leslie, J.....	Ottawa.....	75	60
Lefebvre, L.....	Quebec.....	75	60
Leclaire, et Cie., F. J.....	Montreal.....	75	60
Ligget & Hamilton.....	do.....	75	60
Lindsay, Wm.....	Woodstock.....	50	40
Linton, Jas.....	Montreal.....	275	220
Lyman, B., Estate of.....	do.....	200	160
Mackay, Hugh.....	do.....	40,950	32,760
Mathewes, F. B.....	do.....	150	120
Martin, Auguste.....	St. Paschal.....	50	40
Marmette, Dr. James.....	St. Thomas.....	50	40
Mackee, Jas., Estate of.....	Kingston.....	725	580
Manning, M. J.....	Windsor.....	275	220
Manuel, J.....	Ottawa.....	50	40
McDougall Bros.....	Montreal.....	925	740
MacNider & Co., J.....	do.....	50	40
MacDougall, H. S.....	do.....	1,925	1,540
Magee, J. S.....	St. Andrews.....	25	20
Merritt, T. R.....	St. Catherines.....	300	240
Mitchell, J. S.....	Halifax.....	100	80
Michaud, J. B.....	Lévis.....	75	60
Mitchell, Robert.....	Montreal.....	150	120
Mitchell, Hon. P.....	do.....	75	60
Moore, W. S., Estate of.....	Halifax.....	350	280
Morton, Philips & Co.....	Montreal.....	150	120
Morton, J. Y.....	Brantford.....	150	120
Moody, M., sen.....	Terrebonne.....	1,575	1,260
Morgan, Jas.....	Sorel.....	200	160
Mowat, D.....	Regina.....	25	20
Morin, V.....	Montreal.....	175	140
Moody, M., & Sons.....	Terrebonne.....	150	120
Moore, Jas.....	Montreal.....	300	240
Musson, Thos.....	do.....	150	120
Mulligan, John.....	Port Hope.....	425	340
Murphy, J. B.....	Kingston.....	100	80
Murchie, James.....	St. Stephen.....	300	240
Musgrove, J. M.....	Ottawa.....	150	120
Mullin, John.....	Sorel.....	75	60
Muckleston, J., & Co.....	Kingston.....	150	120
McConkey, T. L.....	Montreal.....	400	320
McCarthy, Dr. J.....	Sorel.....	1,250	1,000
McCormick, H., & Son.....	Ottawa.....	150	120
McCullough, H., Estate.....	St. John, N B.....	75	60
McCarthy, Miss C. E.....	Sorel.....	425	340
McCallum, P., & Son.....	Cobourg.....	750	600
McCarthy, H. F.....	Ottawa.....	50	40
McDougall, J.....	Montreal.....	425	340
McIntyre, Duncan.....	do.....	124,200	99,360
McIntyre, J. M.....	do.....	375	300
McIntyre, D., jun.....	do.....	2,825	2,260

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*LIST OF STOCKHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
McIntyre, Miss M. F.	Montreal	200	160
McIntyre, Mrs. J. C.	do	775	620
McIntosh, W. J.	London	250	200
McHenry, G. H.	Montreal	1,700	1,360
McKenzie, Mrs. T.	Sorel	150	120
McKenzie, M.	Montreal	2,500	2,000
McKelvy & Birch	Kingston	125	100
McLachlin Bros. & Co.	Montreal	150	120
McLellan, D.	Port Hope	150	120
McLaren, J. C.	Montreal	375	300
McNamee, F. B.	do	150	120
McNally, J. G.	Fredericton	75	60
McRae, F. A.	Montreal	225	180
Needler & Sadler	Lindsay	175	140
Nealis, S.	Fredericton	75	60
Nicholls & Hall	Peterboro'	725	580
Norris, James	St. Catherines	750	600
O'Cain, James	St. Johns	75	60
Ogilvy, J. A.	Montreal	350	280
Oliver, Mrs.	Galt	175	140
Olone, James	Montreal	50	40
Ostell, John	do	2,750	2,200
Ouellet, Magloire	St. Francis, Beauce	150	120
O'Shaughnessey, M. & D.	Montreal	225	180
Papineau, Hon. A. C.	do	250	200
Paradis, Rev. J. F.	St. Raphael	25	20
Pacaud, E. L.	Arthabaska	25	20
Pacaud, C. J.	Stanford	300	240
Parent, C. F.	Rimouski	75	60
Patton, Mrs. S.	Montmagny	75	60
Pelletier, J. P.	Matane	150	120
Pelletier, C. A. P.	Quebec	150	120
Peardon, Wm.	Montreal	2,500	2,000
Pelletier, A. V.	Ste. Marie, Beauce	25	20
Peck, Benny & Co.	Montreal	375	300
Porter, G. M.	St. Stephen, N. B.	75	60
Poulin, E.	St. George	25	20
Pomroy, B., Estate	Compton	75	60
Porer, D. G.	St. George, Beauce	100	80
Price, J. E.	Quebec	150	120
Price, G. R.	St. John, N. B.	50	40
Quinn, W. H.	Fredericton	150	120
Quinn, Mary	do	150	120
Quay, Wm.	Port Hope	325	260
Reid, Wm.	Montreal	650	520
Reid, W. J., & Co.	London	50	40
Richard, George	St. Paschal	150	120
Richard, Gregoire	Cap Santé	75	60
Rioux, E.	Trois Pistoles	150	120
Ritchie, T. A.	Halifax	850	680
Richard, F.	Cap Santé	50	40
Roy, Lt.-Col. Thos.	Quebec	50	40
Robinson, M.	St. John, N. B.	300	240
Robertson, Andrew, Estate	Montreal	38,750	31,000
Robertson, J. B.	do	2,500	2,000
Robertson, Alex.	do	2,500	2,000
Robertson, G. R.	do	16,700	13,360
Robertson, James	do	1,225	980
Robertson, W. F.	do	1,250	1,000
Roy, Saluste	Quebec	50	40
Roy, F.	St. Raphaël	50	40
Robinson, G.	London, Ont.	75	60
Robinson, Mrs. M. A.	Peterboro'	75	60



ROYAL CANADIAN INSURANCE COMPANY—*Concluded.*LIST OF STOCKHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Robinson, R.	St. Andrews	75	60
Roy, O	Quebec	150	120
Robinson, T. B.	St. John, N.B.	300	240
Roy, Mde. Thos.	St. Anselme	300	240
Russell, Forbes & Co.	Ottawa	150	120
Sarrazin, H.	Ste. Elizabeth	75	60
Savage, A., & Son.	Montreal	300	240
Saucier, A.	Maskinongé	75	60
Scanlan, Mrs. T.	Montreal	150	120
Schofield, W. A.	Brockville	150	120
Schmouth, J. D.	Ste. Anne de la Pocatière	25	20
Seifert, Gustavus.	Quebec	75	60
Sharkey, O.	Fredericton	75	60
Shearer, Jas.	Montreal	725	580
Shonyo, S. H.	Melbourne	50	40
Sincennes, J. B.	Montreal	50	40
Smith, W.	do	48,775	39,020
Smith, James	do	2,500	2,000
Stewart, D. S.	St. John, N.B.	75	60
Stewart, John	do	150	120
Stimson, Mrs. M. M.	Montreal	850	680
Stagg, J.	Brockville	75	60
Strachan, Jessie, in trust.	Montreal	75	60
Summer, G.	do	150	120
Suffel, G.	St. Thomas	150	120
Talbot, J. A.	Trois Pistoles	75	60
Tessier, Mrs. A. E.	St. Jean Port Joli.	75	60
Tessier, U.	Quebec	425	340
Thibaudeau, Hon. I.	do	575	460
Thibaudeau, Hon. J. R.	Montreal	2,500	2,000
Them, Alex.	Quebec	25	20
Tilson, E. D.	Tilsonburg	300	240
Todd, F. H.	St. Stephen's	600	480
Todd, C. F.	do	150	120
Todd, H. F.	do	150	120
Turnbull & Co.	St. John, N.B.	150	120
Turner, James	Hamilton	425	340
Turner, Alex.	do	425	340
Turcotte, J. U.	Montreal	150	120
Vadebonceur, E.	Quebec	50	40
Vallée, Antoine	St. Sacrement	850	680
Verrault, P. J.	St. Jean Port Joli.	75	60
Vézina, Z.	St. Joseph, Beauce	75	60
Vincent, Elzéar, <i>et al.</i>	Quebec	375	300
Voyer, Henri	Stanford	50	40
Watt, Alex., Estate of	Montreal	25	20
Wait, George	do	150	120
Ward, H. A.	Port Hope	375	300
Waterous, A. T.	Brantford	325	260
Watson, C. John.	Montreal	375	300
White, Richard	do	25	20
Wiseman, T.	Mile End	75	60
Wilmot, E. H.	Fredericton	150	120
Williams, Miles, Estate of	Montreal	300	240
Wilkes, Miss Annie	Brantford	1,175	940
Wilkes, G. H.	do	350	280
Williamson, James.	Montreal	2,500	2,000
Wright & Durand	London	50	40
Yates, H., Estate of late	Kingston	450	360
	Total	\$500,000	400,000

## SUN LIFE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$ cts.
Abbott, Albert.....	Brockville.....	5,000	625 00
Abbott, Edwin.....	do.....	2,500	312 50
Alexander, Charles.....	Montreal.....	10,000	1,250 00
Anderson, Robert.....	do.....	39,000	4,875 00
Allan, J. S., in trust..	do.....	300	37 50
Brodie, A. W.....	Hespeler.....	1,000	125 00
Bell, John, Q. C.....	Belleville.....	1,100	137 50
Bryson, T. M., Estate of late.....	Montreal.....	7,500	937 50
Buntin, Alexander.....	do.....	20,000	2,500 00
Burland, G. B.....	do.....	2,000	250 00
Black, Rev. J. R.....	Barrie.....	3,500	437 50
Comstock, E. P.....	Brockville.....	5,000	625 00
Cameron, J. H.....	Montreal.....	1,000	125 00
Campbell, F. W., M. D.....	do.....	2,000	250 00
Cassils, Charles.....	do.....	2,500	312 50
Coulson, D.....	Toronto.....	1,000	125 00
Cox, G. A.....	do.....	4,000	500 00
Cushing, Mrs. L. M.....	Montreal.....	1,300	162 50
Cushing, Mrs. L. M., in trust.....	do.....	300	37 50
Cross, Selkirk.....	do.....	3,500	437 50
Cathcart, Rev. N.....	Guernsey, C. I.....	2,400	300 00
City and District Savings Bank.....	Montreal.....	30,000	3,750 00
Cleghorn, J. P.....	do.....	2,500	312 50
Dehlsle, A. M., Estate of late.....	do.....	4,000	500 00
Ewing, S. H.....	do.....	5,000	625 00
Finzel, A. C. F.....	do.....	5,000	625 00
Filgate, Samuel.....	do.....	1,000	125 00
Fisher, C. H. B., Q. C.....	Fredericton.....	1,000	125 00
Forster, Rev. J. Lawson.....	Chelsea, Eng.....	1,300	162 50
Fairbairn, Miss Jane R.....	Peterborough.....	1,500	187 50
Franklin, Miss S. J.....	Streetsville.....	2,500	312 50
Gilroy, Thomas.....	Winnipeg.....	10,000	1,250 00
Gould, Charles H.....	Montreal.....	2,000	250 00
Greene, E. K.....	do.....	5,000	625 00
Gunter, J. B.....	Fredericton.....	100	12 50
Gault, L. H.....	Montreal.....	400	50 00
Gault, Mrs. E. J., in trust.....	do.....	1,600	200 00
Gault, Miss E. M.....	do.....	400	50 00
Gault, Miss M. F.....	do.....	400	50 00
Gault, Miss R. L.....	do.....	400	50 00
Gault, C. Ernest.....	do.....	400	50 00
Gilmour, J. H.....	Brockville.....	2,000	250 00
Hamilton, Alexander.....	Montreal.....	5,000	625 00
Hall, Miss J. A.....	Ottawa.....	500	62 50
Hill, W. H.....	Peterborough.....	2,000	250 00
Hingston, W. H., M. D.....	Montreal.....	1,000	125 00
Hendershot, Mrs. A. M.....	Liverpool, N. S.....	4,000	500 00
Hendershot, E. W.....	St. John, N. B.....	1,500	187 50
Hewton, Mrs. R.....	Maple Grove, P. Q.....	1,800	225 00
Ibbotson, Mrs. F. L.....	Montreal.....	400	50 00
Jones, D. B.....	Brockville.....	2,000	250 00
Little, James.....	Belleville.....	2,000	250 00
Macaulay, R.....	Montreal.....	44,900	5,612 50
Macaulay, T. B.....	do.....	4,600	575 00
Macaulay, T. B., in trust.....	do.....	300	37 50
Macaulay, Mrs. T. B.....	do.....	3,300	412 50
Macpherson, Alex.....	do.....	2,500	312 50
Manning, W. H.....	Peterborough.....	3,000	375 00
Marling, J. W.....	Montreal.....	1,500	187 50
Mallory, G. J.....	Brockville.....	7,500	937 50
Meyer, H. W. C., Q. C.....	Wingham.....	1,400	175 00
Miller, John.....	Peterborough.....	500	62 50
Miller, Daniel, Man., in trust.....	Toronto.....	2,500	312 50

SUN LIFE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$ cts.
Miller, Miss E. T.	Montreal.	1,800	225 00
Miller, Miss M. L.	do	1,800	225 00
Miller, Alf.	do	1,800	225 00
Miller, Miss J. G.	do	1,800	225 00
McCarthy, D. & J.	Sorel.	5,000	625 00
McFarlane, David.	Montreal	5,000	625 00
McKenzie, Murdoch.	do	30,000	3,750 00
Ogilvie, Hon. A. W.	do	15,000	1,875 00
Reekie, R. J., Estate of late	do	10,000	1,250 00
Robertson, Henry	do	2,000	250 00
Robertson, Mrs. Margaret	do	1,000	125 00
Roger, Miss Isabella.	Peterborough.	1,500	187 50
Roger, Miss R. H.	do	2,000	250 00
Ryan, John	Brockville	2,500	312 50
Ryan, Mrs. M. J.	do	10,000	1,250 00
Ross, Rev. D., D.D.	Kingston	2,000	250 00
Ross, W. G.	Montreal	800	100 00
Ross, J. G.	do	800	100 00
Ross, Mrs. C. C.	do	900	112 50
Ross, Hon. J. G., Estate of late	Quebec	20,000	2,500 00
Ridout, G. L.	Sherbrooke.	2,600	325 00
Shepherd, Heman	Brockville	2,000	250 00
Stevenson, J., Estate of late	Montreal	1,000	125 00
Stevenson, James.	Quebec.	3,500	437 50
Strachan, William	Montreal	16,000	2,000 00
Tasker, James.	do	15,000	1,875 00
Wright, Archibald	do	200	25 00
Warden, Rev. R. H., D.D.	do	9,100	1,137 50
Wilson, John	do	2,500	312 50
Watson, John C.	do	2,500	312 50
Waldie, John, M.P.	Burlington	10,000	1,250 00
Weatherhead, G. H.	Brockville	5,000	625 00
Wilkes, Alfred J.	Brantford	7,000	875 00
Williams, Miss J. A. C.	Montreal	500	62 50
Withall, W. J.	do	20,000	2,500 00
Wilkins, George, M.D.	do	1,000	125 00
Workman, T., in trust	Ottawa	2,800	350 00
Total		\$500,000	\$62,500 00

## THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

## LIST OF GUARANTORS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Annis, Rev. J. W.	St. Thomas	1,000	600
Armour, John	Perth	2,000	1,200
Ault, Wellington	Barrie	200	120
Ashton, Rev. Robert	Brantford	500	300
Blake, Hon. S. H.	Toronto	4,000	2,400
Bruce, Rev. Geo.	St. John, N.B.	100	60
Bell, John	Belleville	1,000	600
Barrie, Alex	Galt	2,000	1,200
Bowlby, W. H.	Berlin	2,000	1,200
Bowlby, Dr. D. S.	do	1,500	900
Burton, P. H.	Toronto	2,000	1,200
Burton, Wm	Humber	1,000	600
Biggar, J. Lyons	Belleville	2,000	1,200
Belding, W. W.	Toronto	1,000	600
Caswell, Thomas	do	2,000	1,200
Cockburn, Rev. E	Uxbridge	500	300
Campbell, Rev. Isaac	Listowel	500	300
Chadwick, C. W.	Stratford	500	300
Cook, Louisa	Toronto	500	300
Hakins, Dr. J. E.	Belleville	500	300
Ewing, Peter	Carleton Place	1,500	900
Ewing, C. E.	Cobourg	500	300
Farmer, R. D.	Ancaster	1,000	600
Fife, Dr. J. A.	Peterboro'	2,000	1,200
Fife, E. J.	do	2,000	1,200
Fife, Isaac H.	Lang	500	300
Flett, John	Toronto	4,500	2,700
Hewson, Richard	Tullamore	2,000	1,200
Hamilton, Rev. Robert	Motherwell	1,000	600
Harris, T. M.	Brantford	500	300
Harris, John, Estate of	do	2,500	1,500
Harris, Alanson	do	2,000	1,200
Henderson, Rev. Andrew	Atwood	1,000	600
Hudspeth, Adam	Lindsay	500	300
Hunter, Rev. W. A.	Toronto	500	300
Inglis, Rev. Wm	do	500	300
Jones, W. C.	Paris	100	60
Kidd, J. P.	Barrie	500	300
Lyman, John	Syracuse, N.Y.	2,000	1,200
Lawrie, Gavin	Woodbridge	1,000	600
Lett, F. A.	Barrie	1,000	600
McLean, Robert	Toronto	2,000	1,200
McKee, Rev. Thos	Barrie	100	60
McLean, Dr. P. D.	Woodbridge	1,000	600
McCalla, John	St. Catharines	2,000	1,200
Moss, Delilah H.	Lucknow	500	300
McGillivray, J. A.	Uxbridge	200	120
Murray, Peter	Goderich	900	540
Northrop, H. S.	Toronto	2,000	1,200
Nattress, Dr. W.	do	2,000	1,200
Nattress, Thomas	Humber	500	300
Nattress, John	Woodbridge	1,000	600
Neil, A. E.	Stratford	1,500	900
Nichol, Dr. W.	Brantford	1,000	600
Nichol, Adam	London	500	300
Pringle, W., in trust	St. Thomas	2,000	1,200
Philip, Dr. D. L.	Brantford	500	300
Ross, Hon. George W.	Toronto	2,000	1,200
Robertson, Alex	Brantford	2,000	1,200
Robertson, J. A.	Stratford	2,000	1,200
Rowell, Joseph	Clinton	1,000	600
Rodwell, Wm. A.	Toronto	1,000	600
Stafford, Rev. E. A.	do	1,000	600

THE TEMPERANCE AND GENERAL LIFE—*Concluded.*LIST OF GUARANTORS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Stauffer, Joseph.....	Galt.....	500	300
Snyder, Frederick.....	Berlin.....	1,000	600
Suffel, George.....	St. Thomas.....	2,000	1,200
Strathy, H. H.....	Barrie.....	500	300
Strathy, J. A.....	do.....	400	240
Thornton, Isabella.....	New Richmond, Que.....	1,000	600
Taylor, William.....	Woodbridge.....	1,000	600
Tait, Rev. Alex.....	Langley, B.C.....	500	300
Trees, Samuel.....	Toronto.....	2,000	1,200
Wilkes, George H.....	Brantford.....	2,000	1,200
Wilkes, Alfred J.....	do.....	2,000	1,200
Watterworth, William.....	Ingersoll.....	2,000	1,200
Williams, Dr. J. A.....	do.....	500	300
Williams, Joseph.....	Goderich.....	3,000	1,800
Watt, William.....	Brantford.....	2,000	1,200
Wolverton, Rev. Newton.....	Woodstock.....	1,000	600
	Total.....	\$100,000	\$60,000

## WESTERN ASSURANCE COMPANY.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Alexander, James . . . . .	Toronto . . . . .	2,000	1,000
Alexander, Miss J. E . . . . .	Woodstock . . . . .	1,000	500
Anderson, R. G., Estate of late . . . . .	Toronto . . . . .	1,000	500
Ash, W. H . . . . .	do . . . . .	3,200	1,600
Arnoldi, Chas. E., in trust . . . . .	do . . . . .	400	200
Alisan, Thos . . . . .	do . . . . .	800	400
Ames, A. E . . . . .	do . . . . .	3,000	1,500
Austin, James, in trust . . . . .	do . . . . .	57,800	28,900
Alexander & Ferguson . . . . .	do . . . . .	5,880	2,940
Baines, W. J., in trust . . . . .	do . . . . .	720	360
Baird, H. N . . . . .	do . . . . .	800	400
Barclay, Rosa, Estate of late . . . . .	do . . . . .	1,960	980
Beaty, Robert . . . . .	do . . . . .	5,000	2,500
Beaty, Mrs. Sarah . . . . .	do . . . . .	2,000	1,000
Benson, T. M., and McCaul, G. F., Trustees . . . . .	do . . . . .	1,880	940
Bilton, Wm., Estate of late . . . . .	do . . . . .	360	180
Blain, Mrs. Eliza H . . . . .	do . . . . .	9,000	4,500
Brown, Robert S . . . . .	do . . . . .	1,000	500
Burns, John . . . . .	do . . . . .	1,240	620
Browne, Eliza . . . . .	Gravenhurst . . . . .	1,680	840
Bickerdike, Robert . . . . .	Montreal . . . . .	2,000	1,000
Brock, W. R . . . . .	Toronto . . . . .	800	400
Bassett, Thos . . . . .	Bowmanville . . . . .	2,000	1,000
Betley, Mrs. Diana E . . . . .	Toronto . . . . .	6,000	3,000
Boswell, Mrs. Charlotte . . . . .	Calgary . . . . .	7,520	3,760
Bourne, T. Percy . . . . .	St. John, N.B. . . . .	720	360
Browne, Philip . . . . .	Toronto . . . . .	360	180
Beaty & Co., R . . . . .	do . . . . .	13,280	6,640
Brodie, J. L., Cashier, and Denison, C. A., Accountant, in trust . . . . .	do . . . . .	58,400	29,200
Craig, Mrs. F. G . . . . .	Deseronto . . . . .	80	40
Caldwell, J. B . . . . .	Newmarket . . . . .	1,000	500
Cameron, Archibald . . . . .	Montreal . . . . .	7,480	3,740
Campbell, D . . . . .	Trumansburg, N. Y . . . . .	2,000	1,000
Campbell, James . . . . .	Toronto . . . . .	1,000	500
Carlyle, Mrs. W. D . . . . .	do . . . . .	1,240	620
Carroll, Geo . . . . .	do . . . . .	1,240	620
Carroll, Thos. H . . . . .	do . . . . .	1,000	500
Confederation Life Association . . . . .	do . . . . .	4,000	2,000
Chester, George . . . . .	Scarboro' . . . . .	1,200	600
Chapman, Willis . . . . .	Brockville . . . . .	1,000	500
Clark, Andrew . . . . .	Bullock's Corners . . . . .	3,720	1,860
Cockburn, G. R. R . . . . .	Toronto . . . . .	5,000	2,500
Cooch, A. C . . . . .	do . . . . .	2,920	1,460
Cox, Geo. A . . . . .	do . . . . .	5,000	2,500
Cox, Mrs. Annie S . . . . .	Paris . . . . .	1,240	620
Craig, Rev. R. J . . . . .	Deseronto . . . . .	40	20
Crocker, J. S., Estate of late . . . . .	Toronto . . . . .	2,040	1,020
Curry, W. H . . . . .	Omenee . . . . .	2,000	1,000
Carey, Wm., Estate of late . . . . .	do . . . . .	2,000	1,000
Catto, John . . . . .	Toronto . . . . .	2,000	1,000
Cox, Geo. A., in trust . . . . .	do . . . . .	20,000	10,000
Chester, Albert J . . . . .	Scarboro' . . . . .	800	400
Davidson, Mrs. S. F . . . . .	Toronto . . . . .	1,240	620
Dewar, Jno. F., Estate of late . . . . .	Port Hope . . . . .	2,480	1,240
Duckett, Chas . . . . .	Toronto . . . . .	1,480	740
Duggan, George, Estate of late . . . . .	do . . . . .	800	400
Duff, Mrs. Barbara . . . . .	do . . . . .	1,080	540
Dupuis, Mrs. Annie . . . . .	Kingston . . . . .	400	200
Ellerby, Rev. Thos. S . . . . .	Toronto . . . . .	4,080	2,040
Elliott, Geo . . . . .	do . . . . .	8,000	4,000
Evans, E . . . . .	London, Ont . . . . .	3,440	1,720
Ewing, Rev. Robt., Estate of late . . . . .	Collingwood . . . . .	520	260

WESTERN ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Edwards, Richard.....	Cannington.....	5,400	2,700
Evans, Mrs. Mary E.....	Montreal.....	1,600	800
Fitzsimmons, J. B.....	Toronto.....	1,400	700
Fisher, David.....	Bowmanville.....	1,000	500
Fisken, John, Estate of late.....	Toronto.....	2,480	1,240
Fitton, H. W.....	Orillia.....	1,600	800
Fitzgerald, Edwin G.....	Toronto.....	2,080	1,040
Fitzgerald, Mrs. G. B.....	do.....	4,200	2,100
Fitzgerald, Wm.....	do.....	200	100
Fletcher, Rev. D. H.....	Hamilton.....	2,480	1,240
Forster, J. W. L.....	Toronto.....	600	300
Forster, Wm.....	Brampton.....	2,440	1,220
Foster, Mrs. Jane M.....	Toronto.....	1,680	840
Fulton, A. T.....	do.....	10,000	5,000
French, Mrs. E. C.....	Deseronto.....	160	80
Farley, J. Henry.....	Toronto.....	480	240
Freeland, Mrs. Margaret.....	do.....	1,240	620
Fox, Reginald H.....	do.....	2,000	1,000
Fitton, Chas. E.....	Orillia.....	1,600	800
Garrett, Mrs. Minnie L.....	Kingston.....	1,000	500
Gilmour, Robt.....	Toronto.....	3,280	1,640
Goad, Chas. E.....	Montreal.....	2,480	1,240
Gordon, Wm.....	do.....	120	60
Gauld, Joseph.....	Uxbridge.....	2,000	1,000
Graham, D., in trust.....	Belleville.....	1,240	620
Graham, Sarah J.....	do.....	1,760	880
Grant, Hector.....	Beaverton.....	1,480	740
Gray, Wm.....	New York.....	360	180
Gill, Robt.....	Ottawa.....	2,480	1,240
Gilbert, Mrs. Minnie E.....	Belleville.....	800	400
Gilkison, Robt. M.....	Toronto.....	400	200
Gibson, Rev. John.....	Norwood.....	520	260
Ganton, Stephen B.....	Oakville.....	4,000	2,000
Hague, Geo.....	Montreal.....	1,000	500
Haldan, B., Estate of late.....	Toronto.....	1,000	500
Harris, Mrs. E. M.....	do.....	1,400	700
Harris, Lucy L.....	do.....	240	120
Heather, Richard.....	do.....	2,400	1,200
Heron, Andrew, Estate of late.....	do.....	12,640	6,320
Hillock, Frank.....	do.....	1,600	800
Hinde, Geo. J.....	do.....	15,000	7,500
Hindhaugh, Annie L.....	Oswego, N.Y.....	280	140
Hobson, E. J.....	Toronto.....	5,000	2,500
Hornby, Mary J.....	do.....	1,320	660
Herne, Geo.....	Cannington.....	2,800	1,400
Howarth, John, Estate of late.....	Toronto.....	16,000	8,000
Hyman, Ely.....	do.....	4,600	2,300
Harvey, Edmund.....	Guelph.....	120	60
Hobson, J. H.....	Sherbrooke, Que.....	2,000	1,000
Hepburn, Miss Emily.....	Montreal.....	5,200	2,600
Hepburn, Miss Florence.....	do.....	3,200	1,600
Hornsby, H.....	North Wales, G.B.....	280	140
Hamilton, Jas.....	Belleville.....	2,000	1,000
Harris, Annie L.....	Clarkson.....	880	440
Harris, Naomi.....	do.....	880	440
Howe, Etna D.....	Toronto.....	1,000	500
Hinde, R. W.....	Credit.....	1,000	500
Harris, A. B.....	Clarkson.....	7,240	3,620
Hammond, Thos. M.....	Credit.....	10,360	5,180
Hammon, Mrs. R.....	Toronto.....	160	80
Hepburn, Mrs. Mary L.....	Montreal.....	200	100
Hamilton, Mrs. Jane.....	Toronto.....	160	80
Hine, H. L. & Co.....	do.....	2,000	1,000

WESTERN ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Hooper, C. E., and Kirk, J. F., in trust	Toronto	4,000	2,000
Home Savings and Loan Co., in trust	do	20,360	10,180
Irwin, John	Scarboro'	800	400
Jackes, Joseph	Toronto	4,400	2,200
Jackes, Price	do	1,000	500
Jarvis, Salter M.	Chatham	1,480	740
Johnston, Miss Sydney M.	Davenport	440	220
Jones, Rev. Wm	Toronto	8,920	4,460
Jupp, Rev. Wm	Thornhill	1,080	540
Jemmett, F. G.	Montreal	600	300
Keefer, Wm. Napier	Galt	440	220
Keeler, Miss Maria H.	Brooklyn, N.Y.	1,120	560
Keith, David S.	Toronto	2,600	1,300
Kenny, J. J.	do	1,040	520
King, E. F.	Montreal	1,240	620
King, Jas.	Quebec	480	240
Kirkpatrick, Rev. F., Executors of late	Kingston	1,000	500
Knox, Wm.	Toronto	3,240	1,620
Knox, Geo.	do	1,000	500
Kemp, J. C., Manager, and Bolster L., Sub- Manager, in trust	do	1,720	860
Langton, Thos., Trustee	do	2,200	1,100
Lee, W. S., Trustee	do	1,000	500
Lyon, Mrs. Ann	Chittenham	520	260
Lawrence, G. W.	Stratford	400	200
Laurie, A.	Toronto	2,000	1,000
Lavis, Chas.	Belleville	4,000	2,000
Lownsbrough & Co.	Toronto	4,600	2,300
Leach, Hugh, in trust	do	1,680	840
Macdonald, Mary J.	do	2,000	1,000
Macdonell, W. J.	do	80	40
Macpherson, R. D.	Montreal	7,000	3,500
Maddison, Mrs. E. A., in trust	Toronto	120	60
Maddison, Mrs. E. A.	do	320	160
Magrath, Wm., Estate of late	do	9,000	4,500
Manning, Alex.	do	8,000	4,000
Masson, Wm.	Whitby	2,480	1,240
Matheson, Geo.	Niagara Falls, South	80	40
Miller, R. S., Estate of	do	320	160
Moore, Hugh	Dundas	1,600	800
Morrison, Angus, Estate of late	Toronto	2,000	1,000
Munshaw, Mrs. S. A.	do	800	400
Murray, Geo.	Churchville	16,080	8,040
Murray, Mrs. M. J. H.	do	8,240	4,120
Matthew, Miss Jessie	Montreal	2,800	1,400
Maddison, Mrs. E. A., in trust	Toronto	120	60
Milford, Geo.	do	4,400	2,200
Marshall, Chas. T.	do	800	400
Maury, Capt. J. S.	Baltimore	1,240	620
Maddison, Mrs. Mary C.	Toronto	880	440
Maddison, C. E., in trust	do	7,560	3,780
Maddison, A.	Richmond, Va.	200	100
Morse, H. N.	Winnipeg	2,000	1,000
Marshall, John	Hornings Mills	400	200
Myers, Augustus	Toronto	440	220
Miller, D., Manager, in trust	do	14,160	7,080
McBean, Eliza	do	4,000	2,000
McCarthy, D'Alton, trustee	do	720	360
McConachie, Samuel	Bowmanville	2,240	1,120
McDiarmid, Rev. H. J.	Kemptville	600	300
McGillivray, Geo.	Whitby	640	320
McKean, Mrs. Margt. J.	Toronto	1,000	500
McLachlan, Margt. H.	do	200	100



## WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
McMurrich, Geo.	Toronto	3,200	1,600
McMurrich, Geo., in trust	do	400	200
McMurrich, Geo. and M. J., Trustees.	do	1,120	560
McMurrich, Prof. J. P.	do	3,200	1,600
McMurrich, Mrs. Minnie G.	do	1,200	600
McMurrich, W. B., in trust.	do	800	400
McMurrich, W. B., and Rathbun, E. W., in trust	do	3,120	1,560
McMurrich, W. B. and Geo., in trust.	do	3,120	1,560
McMurrich, W. B. and Geo. do	do	360	180
McMurrich, W. B.	do	1,000	500
McMurrich, Geo., and Scott, E. G., in trust.	do	920	460
McGee, David.	do	18,000	9,000
McCuaig, Mrs. Matilda.	Pictou	800	400
McLean, Hon. A., Estate of.	Toronto	2,400	1,200
McColla, W. J.	St. Catharines	4,000	2,000
Nevitt, Mrs. E. E.	Toronto	1,000	500
Nordheimer, S.	do	6,000	3,000
Nicol, G. S.	do	400	200
Niven, Mrs. Janet.	do	40	20
Nairn, Alex.	do	4,000	2,000
Niven & Co., J. R.	do	400	200
Niven, J. K., in trust.	do	160	80
Orr, Mrs. Jennie E.	Teeswater	800	400
Osler & Moss.	Toronto	320	160
Osborne, J. K.	Brantford	4,000	2,000
Oxnard, G. A.	Guelph	800	400
Paterson, John H.	Toronto	600	300
Paterson, Thos.	Bowmanville	1,600	800
Paterson, Rev. Thos. W.	Deer Park	2,080	1,040
Patton, Jos. C.	Toronto	2,240	1,120
Patton, Jos. C., in trust.	do	5,240	2,620
Patton, Jos. C. do	do	2,240	1,120
Peters, Geo.	Peterboro'	400	200
Phippen, Jno. A.	Belleville	8,000	4,000
Pipe, Wm., Estate of late.	Berlin	520	260
Postlethwaite, Colin W.	Toronto	400	200
Price, Mrs. Annie.	do	800	400
Pyper, Mary	do	2,760	1,380
Perry, Mrs. Elizabeth	do	720	360
Pringle, Jas.	do	320	160
Palmer, Mrs. Marion B.	do	1,600	800
Phippen, S. H.	Belleville	800	400
Pellatt & Pellatt.	Toronto	480	240
Ramsay, Wm.	do	9,520	4,760
Rathbun, H. B.	Deseronto	160	80
Rathbun, Mrs. Jean	do	800	400
Rathbun, Miss Bunella	do	400	200
Rathbun, Harold McM.	do	400	200
Rathbun, Lawrence M.	do	280	140
Rathbun, Wm. C. B.	do	120	60
Rathbun, F. S., in trust.	do	240	120
Rathbun, F. S. do	do	40	20
Rathbun, E. W. do	do	120	60
Rathbun, Bunella	do	3,120	1,560
Reid, James.	Toronto	2,480	1,240
Reid, J. Y., and Gregg, Rev. Wm., Executors.	do	4,000	2,000
Ridout, P. F.	do	1,120	560
Robinson, Christopher.	do	6,880	3,440
Ross, Elizabeth P.	Port Hope	200	100
Rothwell, John, Estate of late.	Kingston	320	160
Rigbye, Mrs. M. L.	Toronto	400	200
Robertson, A.	Sussex, Eng.	1,000	500
Rutherford, E. C.	Toronto	440	220

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Rutherford, Mrs. Mary M.	Toronto	640	320
Rutherford, Miss Fannie.	do	440	220
Rutherford, Miss Maud M.	do	440	220
Rutherford, Miss Amy E.	do	440	220
Rutherford, Mrs. Margaret M., in trust.	do	440	220
Ross, Wm.	do	2,000	1,000
Scott, Mrs. Jessie	Quebec	320	160
Schell, R. S.	Brantford	280	140
Seels, John H., Estate of.	Toronto	920	460
Sharp, Geo.	Hamilton.	12,000	6,000
Sinclair, Jas	Toronto	520	260
Sherrard, Mrs. Eliza A.	do	2,280	1,140
Smith, Alex.	do	1,800	900
Smith, A. M.	do	23,160	11,580
Smith, Miss Annie.	do	600	300
Smith, Miss Jane	do	600	300
Smith, Mrs. Mary Ann.	do	5,480	2,740
Sterling, Wm.	Churchville.	4,000	2,000
Sutherland, Emma A.	Toronto	400	200
Sutherland, Mary B.	Belleville.	360	180
Symons, Elizabeth F.	Toronto	440	220
Spragge, Albert W.	Newmarket.	440	220
Stewart, W. J.	Williamsburg, N. Y.	400	200
Smith, A. M., in trust.	Toronto	1,760	880
Sinclair, John, sen.	do	4,000	2,000
Scott & Walmsley	do	800	400
Smith, H. E.	Owen Sound.	6,400	3,200
Scott, James	Toronto	400	200
Small, Catharine J.	Strathroy.	1,840	920
Smith, Larratt W.	Toronto	4,000	2,000
Smith, Goldwin	do	4,000	2,000
Scott & Walmsley, in trust.	do	3,200	1,600
Scott, Jas., in trust.	do	1,280	640
Sharpe, O. H.	St. John, N. B.	480	240
Sproule, Miss E. J.	Credit	1,040	520
Shaw, Mrs. Jane R.	Brantford	2,000	1,000
Smith, Mrs. H.	Dundas.	2,000	1,000
Strathy, H. S., General Manager, in trust.	Toronto	1,200	600
Smith, W. H., Manager, in trust.	do	32,720	16,360
Sloane, W. P., pro. Manager, in trust.	do	19,800	9,900
Stark & Co., John	do	3,680	1,840
Talbot, Marcus, Estate of.	do	200	100
Thompson, Robt.	do	8,000	4,000
Thompson, Thos. McL., Estate of.	do	1,480	740
Thorburn, Miss Catharine	do	80	40
Thorburn, Miss Mary	do	320	160
Thomas, Mrs. Mary M.	Lyster, Que.	1,600	800
Treble, J. M.	Toronto	2,000	1,000
Todd, Thos	do	2,000	1,000
Thomas, Wm. Stone.	Lyster, Que.	640	320
Trout, Mrs. E. J.	Warton	4,000	2,000
Taylor, T. C.	Lindsay	3,000	1,500
Thompson, Malcolm	Montreal.	2,600	1,300
Thouret, Adrian E.	Toronto	600	300
Vidal, B. H.	do	4,800	2,400
Walker, F. W.	do	600	300
Wallace, Jeremiah.	do	600	300
Wallis, Thos. G., Estate of.	do	1,000	500
Weatherhead, G. H.	Brockville	1,240	620
Webb, Thos.	Yorkville	1,000	500

WESTERN ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Wilkes, Alfred J. ....	Brantford .....	3,920	1,960
Wilkes, Geo. H. ....	do .....	5,480	2,740
Wills, Alex. ....	Toronto .....	5,000	2,500
Wills, Thos. ....	Belleville .....	2,480	1,240
Wilson, Wm. ....	Toronto .....	4,000	2,000
Wilson, W. B. ....	do .....	1,480	740
Wood, Hon. S. C. ....	do .....	2,480	1,240
Wardrop, John .....	do .....	20,000	10,000
Whitney, Albert .....	Prescott .....	8,000	4,000
Wardrop, John, in trust .....	Toronto .....	2,000	1,000
Wadmore, Mrs. Annie., .....	London .....	1,400	700
Wilkie, D. R., Cashier, in trust .....	Toronto .....	8,880	4,440

STATEMENT of Assessment made on Companies as under, for Year ending 31st March, 1890, in accordance with "The Insurance Act."

Companies.	Assessment.	Companies.	Assessment.
	\$ cts.		\$ cts.
Accident.....	20 43	Metropolitan Life.....	25 90
Ætna.....	66 95	Mongenais, Boivin & Co.....	4 49
Ætna Life.....	406 71	Mutual Accident Association.....	4 12
Agricultural of Watertown.....	44 03	Mutual Life.....	231 08
Atlas.....	31 08	Mutual Relief Society.....	20 30
American Steam Boiler.....	6 06	Mutual Reserve Fund.....	88 97
American Surety Co.....	0 91	National of Ireland.....	42 81
Boiler Inspection.....	10 97	New York.....	339 28
British America.....	122 13	North American.....	142 47
British and Foreign Marine.....	7 89	North British.....	182 77
British Empire.....	109 60	Northern.....	94 79
Caledonian.....	59 95	Norwich and London Accident.....	1 35
Canada Accident.....	2 71	Norwich Union.....	49 63
Canada Life.....	731 91	Ontario Mutual.....	212 90
Canadian Mutual Life.....	72 11	Phenix of Brooklyn.....	39 34
Citizens'.....	165 75	Phenix of London.....	120 24
City of London.....	79 72	Provident Savings.....	7 07
Commercial Travellers.....	9 91	Provincial Provident.....	33 69
Commercial Union.....	181 65	Quebec.....	53 84
Confederation.....	322 65	Queen.....	144 55
Connecticut Fire.....	23 31	Reliance.....	5 47
Dominion Life.....	2 97	Royal Canadian.....	234 23
Dominion Plate Glass.....	5 29	Royal.....	307 33
Eastern.....	15 52	Scottish Union.....	63 67
Employers' Liability.....	30 32	Standard.....	211 23
Equitable.....	318 27	Star.....	10 28
Federal.....	116 00	Sun.....	224 73
Fire Insurance Association.....	60 92	Temperance and General.....	36 05
Germania.....	4 02	Travelers'.....	127 27
Glasgow and London.....	173 13	Union Mutual.....	65 87
Guarantee.....	22 35	United States.....	18 20
Guardian.....	108 03	Western.....	246 96
Hartford.....	71 25		
Insurance Co. of North America.....	1 61	<i>Retired Companies.</i>	
Imperial.....	121 19	Connecticut Mutual.....	34 53
Lancashire.....	124 01	Edinburgh Life.....	6 06
Liverpool and London and Globe.....	150 65	Life Association of Scotland.....	30 68
Lloyds' Plate Glass.....	3 61	National Life.....	2 03
London Assurance.....	40 85	North Western.....	9 86
London Guarantee and Accident.....	28 80	Phenix Mutual Life.....	15 20
London and Lancashire Fire.....	85 09	Scottish Amicable.....	4 02
London and Lancashire Life.....	108 16	Scottish Provident.....	1 73
London Mutual Fire.....	73 17	Scottish Provincial.....	10 25
London Life.....	36 20		
Manufacturers' Accident.....	22 85		
Manufacturers' Life.....	79 98	Total.....	\$7,786 51

APPENDIX B.  

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List of Acts relating to Insurance passed and assented to, First Session, Seventh Parliament, 54 Victoria, 1891 :

1. An Act respecting the Citizens' Insurance Company of Canada.
2. An Act to incorporate the Steam Boiler and Plate Glass Insurance Company of Canada.
3. An Act to incorporate the Manitoba Life Assurance Company.
4. An Act further to amend the Act respecting the London Life Insurance Company.



INDEX, 1890.

COMPANIES, &C.	ANNUAL STATEMENTS.						ABSTRACT OF STATEMENTS.						List of Stockholders.
	Fire.	Life.	Marine.	Accident.	Guarantee.	Plate Glass and Steam Boiler.	Fire.	Life.	Marine.	Accident or Guarantee.	Plate Glass and Steam Boiler.	General.	
Accident .....	Page			322						ciii		civ	383
Ætna Fire.....	5						cvi		cxx			lxix	
Ætna Life.....		151					lxxxv						
Agricultural of Watertown.....	8						lvii						
American Steam Boiler.....					342	354					civ		
American Surety Co.....										ciii			
Atlas.....	11						lvi					lxxi	
Boiler Inspection.....						357					civ		385
British America.....	16						lvi		lxx			lxxviii	386
British and Foreign Marine.....			21						lxx				
British Empire.....		157						lxxxiv					
Caledonian.....	25						lvi					lxxi	
Canada Accident.....				325						ciii			390
Canada Life.....		162										lxxxviii	391
Canadian Mutual Life.....		363						lxxxiv					
Citizens'.....	29	171		327			lvi	lxxxiv		ciii		lxxviii	394
City of London.....	35						lvi					lxxi	
Commercial Travelers'.....		366						xcix					
Commercial Union.....	39	174					lvi	lxxxiv				lxxi	
Confederation Life.....		179						lxxxiv					397
Connecticut Fire.....	43						lvii						
Connecticut Mutual.....		184						lxxxv					
Covenant Mutual Benefit.....		373						xcix					
Dominion Life.....		187						lxxxiv					399
Dominion Plate Glass.....						348					civ		401
Dominion Safety Fund.....		190						lxxxiv					401
Eastern.....	46						lvi						402
Edinburgh.....		192						lxxxiv					
Employers' Liability.....	49						lvi					lxxi	
Equitable.....		196						lxxxv					
Federal.....		201						lxxxiv					411
Fire Insurance Association.....	51						lvi					lxxi	
Germania.....		205						lxxxv					
Glasgow and London.....	55						lvi						
Guarantee.....					344					ciii		civ	414
Guardian.....	57						lvi					lxxi	
Hartford.....	62						lvii						
Imperial.....	65						lvi					lxxi	
Insurance Co. of N.A.....	68						lvii						
Lancashire.....	71						lvi					lxxi	
Life Association of Scotland.....		209						lxxxiv					
Liverpool and London and Globe.....	75	213					lvi	lxxxiv				lxxi	
Lloyds' Plate Glass.....						350					civ		
London and Lancashire Fire.....	78						lvii					lxxi	
London and Lancashire Life.....		215						lxxxiv					
London Assurance.....	82	222					lvii	lxxxiv	lxx			{ lxxix and lxxxi }	
London Guarantee and Accident.....		224		328	328					ciii			416
London Life.....	86						lvi	lxxxiv					
London Mutual Fire.....	89						lvii					lxxi	
Manchester.....													
Manufacturers' Accident.....				333						ciii			417
Manufacturers' Life.....		228						lxxxiv					418
Metropolitan Life.....		231						lxxxv					
Mongenaix, Boivin & Co.....						353					civ		
Mutual Accident.....				336	336					ciii	civ		
Mutual Life.....		235						lxxxv					
Mutual Relief Society.....		368						xcix					
Mutual Reserve Fund.....		377						xcix					
National Life.....		239						lxxxv					
National of Ireland.....	92						lvii					lxxi	

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COMPANIES, &c.	ANNUAL STATEMENTS.					ABSTRACT OF STATEMENTS.					List of Stockholders.	
	Fire.	Life.	Marine.	Accident.	Guarantee. Plate Glass and Steam Boiler.	Fire.	Life.	Marine.	Accident or Guar- antee.	Plate Glass and Steam Boiler.		General.
New York Life.....	242					lxxxv						
North American.....	247					lxxxiv						420
North British.....	98	251				lvii	lxxxiv				lxxi	
Northern.....	101					lvii					lxxi	
North-Western.....		260					lxxxv					
Norwich and London Accident.....				338					ciii			
Norwich Union.....	106					lvii					lxxi	
Ontario Mutual Life.....		264					lxxxiv					
Phenix of Brooklyn.....	109					lvii						
Phœnix of London.....	112					lvii					lxxi	
Phœnix of Hartford.....	114					lvii						
Phœnix Mutual Life.....		268					lxxxv					
Provincial Provident.....		370					xcix					
Provident Savings.....		270					lxxxv					
Quebec.....	117					lvi					lxtx	421
Queen.....	120	274				lvii	lxxxiv				lxxi	
Reliance.....		276					lxxxiv					
Royal Canadian.....	122					lvi		lxx			lxxvii	425
Royal.....	126	280				lvii	lxxxiv				lxxii	
Scottish Amicable.....		283					lxxxiv					
Scottish Provident.....		286					lxxxiv					
Scottish Union.....	131					lvii					lxxi	
Standard.....		289					lxxxv					
Star.....		294					lxxxv					
Sun.....		298		340			lxxxiv		ciii		lxxxviii	431
Temperance and General.....		303					lxxxiv					433
Travelers'.....		306		341			lxxxv		ciii			
Union Mutual.....		310					lxxxv					
Union Society.....	135					lvii					lxxi	
United Fire Re-insurance.....	138					lvii					lxxi	
United States.....		316					lxxxv					
Western.....	141					lvi		lxx			lxxviii	435

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PRELIMINARY ABSTRACT

OF THE BUSINESS OF

CANADIAN LIFE INSURANCE COMPANIES

FOR THE

YEAR ENDING 31st DECEMBER,

1890.

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OTTAWA:  
PRINTED BY BROWN CHAMBERLIN, PRINTER TO THE QUEEN'S MOST  
EXCELLENT MAJESTY.

1891.



## OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, 17th January, 1891.

Hon. G. E. FOSTER,

Minister of Finance.

SIR,—I have the honour herewith to submit the preliminary statements of the Canadian Life Insurance Companies for the year 1890, provided for by the last clause of sub-section 2 of section 19 of the Insurance Act.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

*Superintendent of Insurance.*



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 THE CANADA LIFE ASSURANCE COMPANY.
 

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PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income during the Year.*

Cash received for premiums.....	\$	1,390,349	27
Premiums paid by dividends, including reconverted additions.....		156,229	89
<b>Total.....</b>	<b>\$</b>	<b>1,546,579</b>	<b>16</b>
Deduct premiums paid to other companies for re-insurance.....		4,323	29
<b>Total premium income.....</b>	<b>\$</b>	<b>1,542,255</b>	<b>87</b>

*Payments for Claims.*

Cash paid for death losses ..	\$	512,929	93
Premium obligations used in payment of same.....		2,475	57
<b>Total net amount paid for death losses.....</b>	<b>\$</b>	<b>515,405</b>	<b>50</b>
Cash paid for matured endowments.....	\$23,375	26	
Premium obligations used in payment of same.....	2,624	74	
<b>Total net amount paid for matured endowments.....</b>		<b>26,000</b>	<b>00</b>
Profits paid on claims .....		79,324	21
<b>Total amount paid for death claims and matured endowments.....</b>	<b>\$</b>	<b>620,729</b>	<b>71</b>

*Miscellaneous.*

Number of new policies reported during the year as taken.....	2,375		
Amount of said policies.....	\$	5,551,740	00
Number of policies become claims (including matured endowments) during the year.....	289		
Amount of said claims (including matured endowments and profits).....		633,459	66
Number of policies in force at date.....	25,667		
Amount of said policies.....	\$50,727,112	14	
Bonus additions thereon.....	3,359,907	62	
<b>Total.....</b>	<b>\$54,087,019</b>	<b>76</b>	
Amount of said policies re-insured in other licensed companies in Canada including \$8,546.62 bonus additions.....		133,283	62
<b>Net amount in force at 31st December, 1890.....</b>		<b>53,953,736</b>	<b>14</b>

Subscribed and sworn to, 14th January, 1891, by

 A. G. RAMSAY,  
*President.*

 R. HILLS,  
*Secretary.*

(Received, 15th January, 1891.)

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 THE CITIZENS' INSURANCE COMPANY.
 

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## PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income during the Year.*

Cash received for premiums.....	\$	19,396 53
Deduct premiums paid to other companies for re-insurance.....		11 55
		<hr/>
Total premium income.....	\$	19,384 98
		<hr/>

*Payments for Claims.*

Cash for death losses.....	\$	18,088 00
Premium obligations used in payment of same.....		228 00
		<hr/>
Net amount paid for death claims (\$10,000 of which accrued in previous year).....	\$	18,315 00
		<hr/>

*Miscellaneous.*

Number of new policies reported during the year as taken.....	13	
Amount of said policies.....		\$ 19,500 00
Number of policies become claims.....	9	
Amount of said claims.....		8,315 00
Number of policies in force at date.....	601	
Amount of said policies.....		\$780,696 38
Bonus additions thereon.....		2,782 50
		<hr/>
Total.....		\$783,478 88
Amount of said policies re-insured in other licensed companies in Canada.....		783,478 88
		<hr/>
Net amount in force at 31st December, 1890.....		Nil.
		<hr/>

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 Subscribed and sworn to, 16th January, 1891, by

J. J. C. ABBOTT,  
*President.*  
 WILLIAM SMITH,  
*Secretary.*

(Received, 17th January, 1891.)

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 THE CONFEDERATION LIFE ASSOCIATION.
 

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PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income during the Year.*

Cash received for premiums.....	\$	568,804	11
Premiums paid by dividends, including reconverted additions .....		34,457	24
Cash received for annuities.....		3,458	34
		<hr/>	
Total.....	\$	606,719	69
Deduct premiums paid to other companies for re-insurance.. .....		5,018	32
		<hr/>	
Total premium income....	\$	601,701	37

*Payments for Claims.*

*Cash paid for death losses .....	\$	113,884	84
Cash paid for matured endowments.....		7,622	35
		<hr/>	
Total paid for death claims and matured endowments...\$		121,507	19

*Miscellaneous.*

Number of new policies reported during the year as taken....	1,904		
Amount of said policies.....	\$	2,912,989	75
Number of policies become claims (including matured endowments) during the year.....	86		
Amount of said claims (including bonuses, \$2,187.35).....		120,039	92
Number of policies in force at date.....	12,573		
Amount of said policies.....	\$	19,358,650	75
Bonus additions thereon .....	119,981	43	
		<hr/>	
Total.....	\$	19,478,632	18
Amount of said policies re-insured in other licensed companies in Canada, including \$418.50 bonus additions .....		120,822	00
		<hr/>	
Net amount in force at 31st December, 1890.....	\$	19,357,810	18

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 Subscribed and sworn to, 14th January, 1891, by

W. P. HOWLAND,  
*President.*  
 J. K. MACDONALD,  
*Managing Director.*

(Received, 16th January, 1891.)

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 \* Of which \$17,844.31 accrued in previous years.

DOMINION LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income during the Year.*

Cash received for premiums.....	\$	14,478 39
Deduct premiums paid to other companies for re-insurance.....		123 40
		<hr/>
Total premium income.....	\$	14,354 99
		<hr/> <hr/>

*Payments for Claims.*

Claims paid for death losses.....	Nil.
-----------------------------------	------

*Miscellaneous.*

Number of new policies reported during the year as taken.....	267	
Amount of said policies.....	\$	421,000 00
Number of policies become claims.....	None.	
Number of policies in force at date.....	381	
Amount of said policies.....	\$589,500 00	
Amount of said policies re-insured in other licensed companies in Canada ....	10,000 00	
	<hr/>	
Net amount in force at 31st December, 1890.....	\$	579,500 00
		<hr/> <hr/>

Subscribed and sworn to, 7th January, 1891, by

P. H. SIMS,  
*Vice-President.*  
THOMAS HILLIARD,  
*Managing Director.*

(Received, 8th January, 1891.)



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 THE DOMINION SAFETY FUND LIFE ASSOCIATION.
 

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PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income during the Year.*

 Cash received for premiums.....\$ 37,932 65
 

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*Payments for Claims.*

 Net amount paid for death claims.....\$ 13,000 00
 

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*Miscellaneous.*

 Number of new policies reported during the year as taken..... 52  
 Amount of said policies.....\$ 110,000 00  
 Number of policies become claims..... 18  
 Net amount of policies become claims..... 20,000 00  
 Number of policies in force at date..... 1,714  
 Amount in force at 31st December, 1890 .. \$ 1,998,000 00
 

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Subscribed and sworn to, 2nd January, 1891, by

 J. DE WOLFE SPURR,  
*President.*

 CHARLES CAMPBELL,  
*Secretary.*

(Received, 5th January, 1891.)

THE FEDERAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income during the Year.*

Cash received for premiums.....	\$	168,836 09
Premium obligations taken in part payment of premiums.....		273 11
Premiums paid by dividends.....		52,118 06
		<hr/>
Total.....	\$	221,227 26
Deduct premiums paid to other companies for re-insurances.....		10,490 73
		<hr/>
Total premium income.....	\$	210,736 53

*Payments for claims.*

Cash paid for death losses (of which \$14,000 accrued in previous years).....	\$	118,850 00
Deduct amount received from other companies for re-insured death claims.....		23,000 00
		<hr/>
Net amount paid for death claims.....	\$	95,850 00

*Miscellaneous.*

Number of new policies reported during the year as taken.....	1,037	
Amount of said policies (including 6 revived for \$16,000).....	\$	2,214,600 00
Number of policies become claims.....	42	
Amount of said claims.....	\$	111,350 00
Deduct amount re-insured in other licensed companies in Canada .....	17,000 00	
		<hr/>
Net amount of policies become claims... ..	\$	94,350 00
Number of policies in force at date.....	4,337	
Amount of said policies.....	\$	11,026,587 46
Deduct amount re-insured in other licensed companies in Canada .....	784,500 00	
		<hr/>
Net amount in force, 31st December, 1890.....	\$	10,242,087 46

Subscribed and sworn to, 15th January, 1891, by

WILLIAM KEARNS,  
*Vice-President.*  
DAVID DEXTER,  
*Managing Director.*

(Received, 16th January, 1891.)

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 THE LONDON LIFE INSURANCE COMPANY.
 

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## PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income for the Year.*

Cash received for premiums (General, \$42,010.42; Industrial, \$44,090.90) .....	\$	86,101 32
Premiums paid by dividends (General).....		1,813 46
<b>Total</b> .....	<b>\$</b>	<b>87,914 78</b>
Deduct premiums paid to other companies for re-insurance (General).....		201 60
<b>Total premium income</b> .....	<b>\$</b>	<b>87,713 18</b>

*Payments for claims.*

Cash paid for death losses (General, \$13,774.13; Industrial, \$7,938.30) (\$989.38 of which was incurred in previous year).....	\$	21,712 43
Cash paid for matured endowments.....		5,066 66
<b>Total paid for death claims and matured endowments</b> ...	<b>\$</b>	<b>26,779 09</b>

*Miscellaneous.*

Number of new policies reported during the year as taken (General, 410; Industrial, 13,039).....		13,449
Amount of said policies (General, \$478,500; Industrial, \$1,212,862).....	\$	1,691,362 00
Number of policies become claims, including matured endowments (general, 24; industrial, 116).....		140
Amount of said claims.....		29,246 87
Number of policies in force at date (general, 1,705; industrial, 11,837).....		13,542
Amount of said policies—General.....	\$	1,707,661 37
do Industrial .....		1,100,841 00
<b>Total</b> .....	<b>\$</b>	<b>2,808,502 37</b>
Amount of said policies re-insured in other licensed companies in Canada.....		5,000 00
<b>Net amount in force, 31st December, 1890</b> .....	<b>\$</b>	<b>2,803,502 37</b>

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 Subscribed and sworn to, 15th January, 1891, by

 JOSEPH JEFFERY,  
*President.*

 J. G. RICHTER,  
*Secretary and Manager.*

(Received, 16th January, 1891.)

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THE MANUFACTURERS' LIFE INSURANCE COMPANY.

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PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income during the Year.*

Cash received for premiums.....	\$ 160,486 67	
Deduct premiums paid to other companies for re-insurance.....	11,600 56	
Not premium income .....	\$ 148,886 11	

*Payments for Claims.*

*Cash paid for death losses.....	\$ 44,646 18	
Total payments.....	\$ 44,646 18	

*Miscellaneous.*

Number of new policies reported during the year as taken....	1,647	
Amount of said policies.....	\$ 2,398,650 00	
Number of policies become claims (including matured endowments) during the year.....	25	
Amount of said claims.....	43,000 00	
Number of policies in force at date.....	4,006	
Amount of said policies.....	\$6,831,525 00	
Amount of said policies re-insured in other licensed companies in Canada.....	495,000 00	
Net amount in force at 31st December, 1890.....	\$ 6,336,525 00	

Subscribed and sworn to, 16th January, 1891, by

WM. BELL,  
*Vice-President.*  
JNO. F. ELLIS,  
*Managing Director.*

(Received, 17th January, 1891.)

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\* \$2,000, of which accrued in previous years

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income during the Year.*

Cash received for premiums.....	\$	314,299	80
Cash received for annuities.....		2,000	00
<hr/>			
Total.....	\$	316,299	80
Deduct premiums paid to other companies for re-insurance.....		12,217	63
<hr/>			
Total premium income.....	\$	304,082	17

*Payments for Claims.*

Cash paid for death losses.....	\$	40,924	33
Cash paid for matured endowments.....		3,000	00
<hr/>			
Total paid for death claims and matured endowments..	\$	43,924	33

*Miscellaneous.*

Number of new policies reported during the year as taken.....	1,533		
Amount of said policies.....		\$	2,284,743 00
Number of policies become claims (including matured endowments) during the year .....	40		
Amount of said claims (including 4 Industrial for \$317.66).....			51,749 33
Number of policies in force at date.....	6,179		
Amount of said policies (including 143 Industrial for \$19,493) .....		\$	10,076,554 00
Amount of said policies re-insured in other licensed companies in Canada.....			566,941 00
<hr/>			
Net amount in force at 31st December, 1890 (including 143 Industrial policies for \$19,493).....		\$	9,509,613 00

Subscribed and sworn to, 1st January, 1891, by

A. MACKENZIE,  
*President.*  
L. GOLDMAN,  
*Secretary.*

(Received, 3rd January, 1891.)

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 THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.
 

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## PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income during the Year.*

Cash received for premiums .....	\$	362,312	18
Premium obligations taken in part payment of premiums.....		6,239	53
Premiums paid by dividends.....		42,401	70
<b>Total.....</b>	<b>\$</b>	<b>410,953</b>	<b>41</b>
Deduct premiums paid to other companies for re-insurance.....		1,187	67
<b>Total premium income.....</b>	<b>\$</b>	<b>409,765</b>	<b>74</b>

*Payments for Claims.*

Cash paid for death losses.....	\$	73,348	77
Premium obligations used in payment of same.....		1,140	23
<b>Net amount paid for death claims.....</b>	<b>\$</b>	<b>74,489</b>	<b>00</b>
(\$11,000 of which accrued in previous year.)			
<b>Net amount paid for matured endowments.....</b>		<b>14,400</b>	<b>00</b>
<b>Total amount paid for death claims and matured endowments..</b>	<b>\$</b>	<b>88,889</b>	<b>00</b>

*Miscellaneous.*

Number of new policies reported during the year as taken.....	1,653		
Amount of said policies.....	\$	2,160,650	00
Number of policies become claims (including matured endowments) during the year.....	68		
Amount of said claims (including matured endowments).....		80,922	00
Number of policies in force at date.....	10,701		
Amount of said policies.....	\$	13,710,800	38
Amount of said policies re-insured in other licensed companies in Canada, including \$1,578.75 bonus additions.....		43,078	75
<b>Net amount in force at 31st December, 1890.....</b>	<b>\$</b>	<b>13,667,721</b>	<b>63</b>

Subscribed and sworn to, 13th January, 1891, by

C. M. TAYLOR,  
*Vice-President.*

W. H. RIDDELL,  
*Secretary.*

(Received, 14th January, 1891.)

---

 THE SUN LIFE ASSURANCE COMPANY.
 

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## PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income during the Year.*

Cash received for premiums (including cash from Citizens' Insurance Company, \$187,875.95).....	\$	759,898	86
Premium obligations taken in part payment of premiums.....		106	10
Premiums paid by dividends, including reconverted additions.....		2,156	25
<b>Total</b> .....	<b>\$</b>	<b>762,161</b>	<b>21</b>
Deduct premiums paid to other companies for re-insurance.....		411	61
<b>Total premium income</b> .....	<b>\$</b>	<b>761,749</b>	<b>60</b>

*Payments for Claims.*

Cash paid for death losses.....	\$	110,029	20
Deduct received from other companies for re-insured death claims...		117	00
<b>Net amount paid for death claims (\$4,445.35 of which accrued in previous year)</b> .....	<b>\$</b>	<b>109,912</b>	<b>20</b>
Cash paid for matured endowments.....		10,857	45
<b>Total paid for death claims and matured endowments</b> ..	<b>\$</b>	<b>120,769</b>	<b>65</b>

*Miscellaneous.*

Number of new policies reported during the year as taken in Canada.....		3,537	
Amount of said policies (including 1,375 policies for \$1,813,985.23 re-insured from the Citizens' Insurance Company).....	\$	5,225,565	07
Number of policies become claims (including 4 matured endowments).....		78	
Amount of said claims (including \$10,857.45 matured endowments).....	\$	143,961	65
Deduct amount re-insured in other licensed companies in Canada.....		117	00
<b>Net amount of policies become claims</b> .....		<b>143,844</b>	<b>65</b>
Number of policies in force at date.....		11,279	
Amount of said policies.....	\$	16,661,446	83
Bonus additions thereon.....		154,131	23
<b>Total</b> .....	<b>\$</b>	<b>16,815,578</b>	<b>06</b>
Amount of said policies re-insured in other licensed companies in Canada.....		11,513	00
<b>Net amount in force at 31st December, 1890 (including 1,163 policies for \$1,499,926.15 re-insured from the Citizens' Insurance Co.)</b> ....	<b>\$</b>	<b>16,804,065</b>	<b>06</b>

Subscribed and sworn to, 15th January, 1891, by

R. MACAULAY,  
*President.*  
 T. B. MACAULAY,  
*Secretary.*

(Received, 16th January, 1891.)

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 THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1890.

*Premium Income during the Year.*

Cash received for premiums.....	\$	78,695 32
Deduct premiums paid to other companies for re-insurance.....		905 30
		<hr/>
Total premium income.....	\$	<u>77,790 02</u>

*Payments for Claims.*

Cash paid for death losses.....	\$	<u>8,240 00</u>
---------------------------------	----	-----------------

*Miscellaneous.*

Number of new policies reported during the year as taken.....	1,047	
Amount of said policies .....	\$	1,277,000 00
Number of policies become claims.....	7	
Amount of said claims.....		11,240 00
Number of policies in force at date.....	2,445	
Amount of said policies.....	\$	3,482,003 00
Amount of said policies re-insured in other licensed companies in Canada.....		<u>59,000 00</u>
Net amount in force 31st December, 1890.....	\$	<u>3,423,003 00</u>

---

 Subscribed and sworn to, 7th January, 1891, by

 GEO. W. ROSS,  
*President.*

 HENRY SUTHERLAND,  
*Manager.*

(Received 8th January, 1891.)



\*\* PRELIMINARY Abstract of Canadian Life Insurance Companies, for Year 1890.

Company.	‡Premiums for Year.	Number of Policies new and taken up.	Amount of Policies new and taken up.	Number of Policies in force at date.	‡Net Amount in force.	Number of Policies become Claims.	‡Net Amount of Policies become Claims.	‡Death Claims Paid.	‡Endowment Claims paid.	Date of return.
	\$		\$		\$		\$	\$	\$	
Canada Life.....	1,542,256	2,375	5,551,740	25,667	53,953,736	289	633,460	594,730	26,060	31st Dec., 1890
Citizens'.....	19,385	13	19,500	None.	None.	9	8,315	18,315	None.	do
Confederation.....	601,701	1,904	2,912,990	12,573	19,357,810	86	120,040	113,885	7,622	do
Dominion Life.....	14,355	267	421,000	381	579,500	None.	None.	None.	None.	do
Dominion Safety Fund.....	37,933	52	110,000	1,714	1,998,000	18	20,000	13,000	None.	do
Federal.....	210,737	1,031	2,198,600	4,337	10,342,087	42	94,350	95,850	None.	do
London Life (General.....	43,622	410	478,500	1,705	1,702,651	24	21,309	13,774	5,067	do
Industrial.....	44,091	13,039	1,212,862	11,837	1,100,841	116	7,938	7,398	None.	do
Manufacturers' Life.....	148,886	1,647	2,398,650	4,006	6,336,525	25	43,000	44,646	None.	do
North American (General.....	304,082	{ 1,533	2,284,743	6,036	9,490,120	36	51,432	40,607	3,000	do
Industrial.....		{ None.	None.	143	19,493	4	317	317	None.	do
Ontario Mutual.....	409,766	1,653	2,160,650	10,701	13,667,722	68	80,922	74,489	14,400	do
Sun (Life Branch).....	*573,874	+2,162	+3,411,580	11,279	16,804,065	78	143,845	109,912	10,857	do
Temperance and General.....	77,790	1,047	1,277,000	2,445	3,423,003	7	11,240	8,240	None.	do
Totals for 1890.....	4,028,478	27,133	24,437,815	92,824	138,775,563	802	1,236,168	1,135,703	66,946	
Totals for 1889.....	3,616,857	22,535	24,736,775	81,462	125,875,665	687	1,127,305			

\* Not including the amount received for reinsuring the risks of the Citizens' Insurance Company.  
 + Not including 1,375 policies for \$1,813,985.23 reinsured from the Citizens' Insurance Company.  
 † These amounts are net, reinsurances having been deducted.  
 \*\* Including business outside of Canada.

ABSTRACT OF STATEMENTS

OF

INSURANCE COMPANIES IN CANADA

FOR

YEAR ENDING 31<sup>st</sup> DECEMBER,

1890.

(SUBJECT TO CORRECTION.)

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PRINTED BY ORDER OF PARLIAMENT.

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OTTAWA:  
PRINTED BY BROWN CHAMBERLIN, PRINTER TO THE QUEEN'S MOST  
EXCELLENT MAJESTY.  
1891.



## OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, 14TH MARCH, 1891.

SIR,—I have the honour to enclose herewith an Abstract of the business of Insurance in Canada, for the year 1890.

This Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction, when I shall have the honour to report to you these statements in full, after completing my inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

*Superintendent of Insurance.*

Hon. GEORGE E. FOSTER,  
Minister of Finance.



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## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS  
OF FIRE OR INLAND MARINE INSURANCE IN CANADA,  
FOR THE YEAR 1890, IN ACCORDANCE  
WITH THE INSURANCE ACT.

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### GENERAL TABLES.

ASSETS OF ALL COMPANIES, FIRE AND MARINE.

LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.

INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.

PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

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ABSTRACT FOR THE YEAR 1890.  
FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net Cash received for Premiums.	Re-insurance, Return-Premiums, &c.	Gross Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount Paid for Losses.		Unsettled Claims.	
							Not Resisted.	Resisted.	Not Resisted.	Resisted.
British America.....	\$ 204,476	\$ 63,392	\$ 267,868	\$ 19,977,950	\$ 24,257,390	\$ 130,294	\$ 138,318	\$ 13,203	\$ 1,012	
Citizens.....	187,409	40,217	227,626	23,836,077	36,632,051	170,486	149,158	33,379	600	
Eastern.....	99,777	20,987	120,764	9,751,377	6,433,532	49,461	35,297	11,664	2,500	
London Mutual.....	131,881	2,458	134,339	16,171,169	42,863,744	101,093	95,952	25,947	236	
Quebec.....	113,095	21,339	134,434	10,081,671	8,648,085	54,370	33,047	7,196	None.	
Royal Canadian.....	178,036	57,422	235,478	20,178,346	19,854,689	115,717	110,347	7,100	3,550	
Western.....	335,190	119,263	454,453	35,148,704	36,701,898	167,478	156,994	23,787	None.	
Totals for 1890.....	1,249,884	325,078	1,574,962	135,145,294	178,911,390	788,899	739,113	122,276	7,808	
Totals for 1889.....	1,173,948	291,065	1,465,043	122,965,987	158,883,612	664,964	678,752	71,395	14,031	

BRITISH COMPANIES.

Atlas.....	63,701	26,788	90,489	8,174,760	6,275,051	48,070	45,657	3,355	None.
Caledonian.....	103,689	10,127	113,816	9,833,902	13,233,810	71,486	73,415	2,761	None.
City of London.....	140,758	25,189	165,947	10,894,336	12,297,782	84,642	87,048	4,825	386
Commercial Union.....	318,697	51,825	370,522	29,685,244	34,228,390	169,639	151,640	19,784	None.
Employers Liability.....	63,730	4,914	68,644	5,833,290	5,146,668	42,218	37,012	5,230	None.
Fire Insurance Association.....	113,900	13,422	127,322	11,540,239	14,351,169	63,356	61,430	5,985	245
Glasgow and London.....	179,633	24,323	203,956	15,609,880	None.	131,828	98,922	.....	.....
Guardian.....	195,007	33,453	228,460	20,585,581	22,256,084	145,982	146,763	7,241	2,000
Imperial.....	211,895	21,244	233,139	20,032,751	23,858,079	100,751	101,411	3,264	None.
Lancashire.....	253,229	33,247	286,476	22,671,816	27,462,261	129,058	136,195	7,214	2,500
Liverpool and London and Globe.....	279,394	23,114	302,708	30,004,027	41,247,070	106,395	106,640	966	900

London and Lancashire	167,692	22,887	190,579	16,949,089	17,697,710	96,045	103,102	390	1,700
London Assurance	86,874	22,286	109,160	12,394,380	10,682,393	39,027	30,100	1,717	None.
Manchester Fire	53,067	3,166	61,233	5,286,255	3,847,152	14,866	6,700	8,106	None.
National of Ireland	75,138	41,079	116,217	10,455,522	7,539,575	55,485	50,772	5,055	None.
North British	313,247	51,559	364,806	35,120,893	40,185,986	184,914	174,988	17,422	10,653
Northern	179,523	30,116	209,639	17,903,736	20,754,952	131,754	126,609	8,043	None.
Norwich Union	93,026	24,092	117,118	10,838,092	12,719,640	59,263	54,650	10,163	None.
Phoenix of London	228,449	30,308	258,757	22,581,633	25,157,129	120,770*	110,201	11,961	None.
Queen	262,485	37,281	299,766	26,841,847	27,890,504	120,023	115,506	9,942	None.
Royal	532,723	43,121	595,844	56,387,108	79,142,171	299,784	294,526	8,510	6,000
Scottish Union and National	123,755	18,128	141,883	14,254,313	15,427,906	52,239	41,466	10,230	3,000
Union Society	11,640	540	12,180	1,016,966	943,250	7,138	1,094	6,044	None.
Totals for 1890	4,071,452	597,209	4,668,661	414,896,260	461,734,732	2,275,293	2,163,347	158,178	27,384
Totals for 1889	3,970,632	598,313	4,568,945	403,297,656	468,379,580	1,919,712	1,968,537	92,207	48,634

AMERICAN COMPANIES.

Ætna Fire	125,707	28,636	154,343	13,452,137	10,613,951	88,813	84,647	4,735	None.
Agricultural of Watertown	77,541	10,110	87,651	8,274,112	22,427,392	44,907	44,320	3,488	600
Connecticut Fire	36,791	5,613	42,404	4,100,000	4,100,000	17,984	13,822	4,262	None.
Hartford	128,684	15,713	144,397	13,915,633	14,030,423	115,476	109,018	9,706	None.
Insurance Company of North America	26,773	5,905	32,678	3,544,865	2,163,338	11,473	11,866	250	None.
Phoenix of Brooklyn	72,552	22,520	95,072	9,499,707	9,961,945	26,932	27,237	675	None.
Phoenix of Hartford	52,184	5,573	57,757	4,840,505	3,804,191	14,686	9,346	5,320	None.
Totals for 1890	520,292	94,090	614,382	57,646,959	67,103,440	319,351	300,916	28,436	600
Totals for 1889	443,436	62,063	505,499	46,518,461	57,275,186	214,580	228,922	11,398	1,400

RECAPITULATION.

7 Canadian Companies	1,249,884	325,078	1,574,962	135,145,294	178,911,390	788,899	739,113	122,276	7,898
23 British Companies	4,071,452	597,209	4,668,661	414,896,260	461,734,732	2,275,293	2,163,347	158,178	27,384
7 American Companies	520,292	94,090	614,382	57,646,959	67,103,440	319,351	300,916	28,436	600
Totals for 1890	5,841,628	1,016,377	6,858,005	607,688,513	697,749,562	3,383,543	3,205,376	308,890	32,892
Totals for 1889	5,588,016	951,471	6,539,487	572,782,104	634,538,378	2,790,236	2,876,211	175,000	64,125

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1890, inclusive.

	Totals for 1869 to 1880.		Premiums received.										Totals for 1869 to 1890.	
	%	\$	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	%	\$
			%	\$	%	\$	%	\$	%	\$	%	\$		
<i>Canadian Companies.</i>														
British America.....	1,456,746	146,386	127,951	121,071	152,920	197,317	207,629	211,585	197,723	203,489	204,476	3,727,203		
Canada Agricultural.....	454,806											454,806		
Canada Fire.....	655,455	192,894	32,984									881,333		
Citizens.....	779,639	100,873	137,941	181,393	228,265	195,181	203,269	206,340	203,727	205,308	187,409	2,629,349		
Dominion.....		34,371												
Eastern.....	155,871											190,242		
*London Mutual Fire.....	945,654	122,189	104,893	110,830	118,246	124,324	111,148	118,618	129,882	131,686	131,881	2,149,361		
National Fire.....	284,026											284,026		
Ottawa Agricultural.....	194,861											194,861		
Provincial.....	1,434,350											1,434,350		
Quebec.....	888,531	49,287	49,867	64,434	66,720	77,029	85,390	84,670	87,955	96,908	113,095	1,663,886		
Royal Canadian.....	1,553,902	154,585	164,622	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	3,349,292		
†Sovereign.....	740,931	123,476	102,554	88,443								1,055,404		
Stadacona.....	490,488	282,409	312,621	332,669	330,548	330,904	331,096	338,010	340,858	333,592	335,190	490,488		
Western.....	2,909,531											6,177,388		
	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	24,809,880		
<i>British Companies.</i>														
Atlas.....														
Caladonian.....				71,047	90,947	88,281	92,531	105,539	106,886	107,905	103,689	198,510		
City of London.....			127,100	149,665	171,502	170,338	170,317	160,215	153,789	143,490	140,758	1,387,174		
Commercial Union.....	1,472,258	277,885	307,967	294,508	312,381	302,985	299,911	285,071	286,903	305,678	318,697	4,464,194		
Employers' Liability.....								45,199	48,748	54,574	63,730	212,251		
Fire Insurance Association.....		43,296	110,989	109,316	134,169	126,497	147,145	127,419	117,721	109,642	113,900	1,140,034		
Glasgow and London.....					1128,261	161,630	205,251	304,578	319,829	311,610	179,633	1,610,792		
Guardian.....		64,915	71,095	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,907	1,890,640		
Imperial.....	1,469,098	170,486	179,520	199,062	206,132	183,778	182,141	195,650	213,440	218,135	211,895	3,430,347		

Lancashire.....	1,084,177	197,980	208,539	210,159	226,468	194,767	192,685	212,992	223,197	253,221	3,212,657
Liverpool & London & Globe	2,398,094	157,565	161,962	195,602	213,133	224,050	232,994	253,446	257,022	279,594	4,580,898
London and Lancashire.....	3,448	30,964	105,197	95,299	93,115	89,974	102,841	123,183	153,148	167,692	1,063,903
London Assurance.....	715,185	62,402	66,576	76,959	63,415	60,932	72,312	75,883	72,673	86,874	1,419,167
Manchester.....				32,528	45,969	54,082	71,432	73,840	77,653	83,067	53,067
National of Ireland.....				293,579	323,171	308,392	303,808	304,199	312,663	307,680	503,453
North British.....	3,027,356	271,375	273,516	293,579	323,171	308,392	303,808	304,199	312,663	307,680	6,038,986
Northern.....	721,919	95,525	132,259	169,577	193,755	181,260	146,406	154,105	170,111	179,523	2,315,044
Norwich Union.....	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	867,388
Phoenix of London.....	1,659,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	228,449	3,745,968
Queen.....	1,899,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	262,485	4,134,952
Royal.....	4,000,389	503,253	563,461	609,973	531,307	498,738	508,612	521,141	523,580	552,723	9,353,476
Scottish Commercial.....	343,421										343,421
Scottish Imperial.....	535,710	52,072	73,314	12,759	51,033	60,507	79,141	100,635	115,916	123,755	672,855
Scottish Union and National			37,627	50,400						11,640	733,672
Union Society.....											11,640
<i>American Companies.</i>											
Aetna.....	19,837,460	2,353,358	2,908,258	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,970,632	4,071,452	54,150,916
Agricultural of Watertown.....	1,640,288	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	125,767	2,794,436
Andes.....	31,431	37,361	51,885	70,457	74,840	70,393	78,389	79,570	79,249	77,541	1,001,434
Connecticut.....											31,431
Hartford.....	976,529	87,616	103,355	131,133	135,369	131,177	124,597	127,371	128,235	36,791	178,923
Home.....											2,202,576
Insurance Co. of N. America											29,677
Phoenix of Brooklyn.....	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	60,845	26,773	592,171
Phoenix of Hartford.....											52,184
<b>Grand Totals.....</b>	<b>3,003,372</b>	<b>267,388</b>	<b>287,815</b>	<b>354,090</b>	<b>367,581</b>	<b>368,180</b>	<b>395,613</b>	<b>429,075</b>	<b>443,436</b>	<b>520,292</b>	<b>6,882,832</b>

RECAPITULATION.

Canadian Companies.....	13,444,901	1,206,470	1,033,433	1,091,801	1,140,426	1,107,879	1,107,710	1,121,435	1,173,948	1,249,884	24,869,880
British.....	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,970,632	4,071,452	54,150,916
American do.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	443,436	520,292	6,882,832
<b>Grand Totals.....</b>	<b>36,285,733</b>	<b>3,827,116</b>	<b>4,229,706</b>	<b>4,624,741</b>	<b>4,980,126</b>	<b>4,852,460</b>	<b>4,932,335</b>	<b>5,244,502</b>	<b>5,588,016</b>	<b>5,841,628</b>	<b>85,843,628</b>

\* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 for re-insurance of risks of the Sovereign Insurance Company.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1890 inclusive.

	Losses Paid.										Totals for 1869 to 1890.	
	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.		
<i>Canadian Companies.</i>												
British America.....	1,098,943	80,711	82,480	92,961	105,210	135,950	131,983	139,784	125,029	138,318	2,260,188	
Canada Agricultural.....	290,101										290,101	
Canada Fire.....	472,221	73,838									698,133	
Citizens'.....	736,720	119,581	135,613	148,531	120,488	134,782	170,235	146,937	121,802	149,158	2,072,905	
Dominion.....	93,673	54,582							200	35,297	148,255	
Eastern.....											85,497	
* London Mutual Fire.....	723,603	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	1,573,574	
National Fire.....	287,732										287,732	
12 Ottawa Agricultural.....	108,164										108,164	
Provincial.....	997,146										997,146	
Quebec.....	613,594	392,442	49,056	34,829	39,360	46,033	61,254	57,976	68,762	53,047	1,458,591	
Royal Canadian.....	1,546,450	142,440	117,806	161,489	114,684	152,313	126,196	134,896	115,583	110,347	2,825,542	
+ Sovereign.....	453,479	107,042	96,884								736,216	
Stadacona.....	773,695										773,695	
Western.....	1,733,503	175,619	208,380	249,179	138,891	186,436	172,064	175,598	154,988	156,994	3,526,156	
	9,888,934	1,336,758	760,430	762,737	597,189	739,364	764,321	750,448	678,752	739,113	17,751,889	
<i>British Companies.</i>												
Atlas.....			18,631	67,032	48,046	72,624	19,824	23,873	31,835	45,657	121,189	
Caledonian.....							71,996	69,500	72,645	73,415	493,889	
City of London.....		66,290	82,158	94,585	86,097	127,550	117,840	127,144	79,129	87,048	868,281	
Commercial Union.....	1,167,734	238,110	254,744	287,611	186,827	227,179	206,844	145,737	176,792	151,640	3,196,722	
Employers' Liability.....							11,888	30,892	28,567	37,012	108,369	
Fire Insurance Association.....		7,453	96,797	88,231	88,437	93,897	117,097	89,472	57,397	61,930	776,189	
Glasgow and London.....				109,609	104,043	144,330	216,969	219,775	209,489	98,922	1,103,167	
(Guardian.....	705,617	45,027	38,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	1,572,822	
Imperial.....	1,411,070	100,755	92,334	128,330	80,252	129,743	95,584	89,357	91,828	101,411	2,447,224	

Lancashire.....	1,017,755	141,313	121,876	124,943	151,256	115,642	149,066	93,548	104,728	116,750	136,195	2,273,072
Liverpool & London & (Globe) London and Lancashire.....	2,204,635	142,155	107,074	109,726	122,211	110,077	195,532	159,400	127,360	95,579	106,640	3,480,989
London Assurance.....	488,101	24,283	35,707	51,289	40,626	46,119	47,835	52,333	28,605	24,178	6,700	878,196
Manchester.....	2,543,711	253,794	179,488	168,409	190,535	153,835	186,642	190,732	163,952	199,930	174,988	4,410,096
Northern.....	920,382	65,338	89,217	87,365	166,240	130,279	130,787	100,586	99,298	86,775	126,609	1,977,876
Norwich Union.....	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,650	452,671
Phoenix of London.....	947,041	121,359	123,946	145,025	176,594	91,904	150,407	112,280	96,786	88,548	110,201	2,164,091
Queen.....	1,927,781	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	3,208,283
Royal.....	3,034,275	324,667	315,855	418,241	360,084	295,008	267,443	307,772	284,209	227,111	294,526	6,129,191
Scottish Commercial.....	177,329											177,329
Scottish Imperial.....	400,765	21,821	39,593	21,229	18,294	20,222	21,282	38,828	62,380	65,013	41,460	483,408
Scottish Union and National Union Society.....			8,318	13,599							1,094	269,402
American Companies.....	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,165,347	37,465,906
Etina.....	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	2,110,088
Agricultural of Watertown.....	144,136	29,316	20,271	28,965	33,740	38,663	49,376	54,946	47,337	70,273	44,920	562,543
Andes.....	5,668											5,668
Connecticut Fire.....	671,932	71,227	56,354	71,415	85,534	68,808	7,704	23,546	23,238	10,117	13,822	78,427
Hartford.....	60,691						69,043	65,544	58,558	57,552	109,018	1,385,245
Home.....												60,691
Insurance Co. of N. America.....	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,634	32,558	11,866	11,866
Phoenix of Brooklyn.....											27,297	374,069
Phoenix of Hartford.....											9,346	9,346
Grand Totals.....	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	4,598,433

RECAPITULATION.

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

## SUMMARY of Fire Insurance in Canada for the Years 1869 to 1890 inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at date of Statement.	Losses Paid.
<b>CANADIAN COMPANIES.</b>				
	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,919	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,408	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,911,390	739,113
Totals.....	24,809,880	2,577,563,893	.....	17,751,889
<b>BRITISH COMPANIES.</b>				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,218	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	424,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	408,297,656	468,379,580	1,968,537
1890.....	4,071,452	414,896,260	461,734,782	2,165,347
Totals.....	54,150,916	5,687,607,021	.....	37,465,906
<b>AMERICAN COMPANIES.</b>				
1869.....	165,166*	9,702,356*	13,796,890*	172,188
1870.....	194,781	12,893,827*	11,167,928*	147,061
1871.....	314,452	27,367,712*	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
Carried forward.....	1,617,946	128,522,848	.....	1,165,850

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

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at date of Statement.	Losses Paid.
	§	§	§	§
Brought forward.....	1,617,946	128,522,848	.....	1,165,850
<i>AMERICAN COMPANIES—Concluded.</i>				
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,888,750	99,389
1877.....	213,830	21,013,457	18,293,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	40,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	162,661
1882.....	287,815	52,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	268,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,900	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	520,292	57,646,959	67,103,440	300,916
Totals.....	6,882,832	676,781,717	.....	4,598,433
TOTAL FOR ALL THE YEARS FROM 1869 TO 1890 INCLUSIVE.				
Canadian Companies.....	24,809,880	2,577,563,893	.....	17,751,889
British Companies.....	54,150,916	5,687,607,021	.....	37,465,906
American Companies.....	6,882,832	676,781,717	.....	4,598,433
Grand totals.....	85,843,628	8,941,952,631	.....	59,816,228

\* These returns are imperfect.



**ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by Companies combining these branches, for 1890.**

**BRITISH AMERICA ASSURANCE COMPANY, TORONTO.**

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.	Remarks.
					Not Restated.	Restated.		
Fire Insurance.....	\$ 739,946	70,011,897	\$ 83,688,050	\$ 472,457	\$ 49,456	\$ 4,312	\$ 404,396	} In all countries, 31st December, 1890.
Inland Marine.....	62,098	10,296,073	1,043,652	29,451	1,850	None.	29,744	
	802,064	80,307,970	84,731,702	501,908	51,306	4,312	494,140	

**ROYAL CANADIAN INSURANCE COMPANY, MONTREAL.**

Fire Insurance.....	286,735	44,117,178	35,223,205	194,677	7,100	3,550	290,047	} In all countries, 31st December, 1890.
Inland Marine.....	92,695	15,828,480	None.	76,027	170	None.	75,948	
Marine, Ocean.....	152,140	7,368,896	734,068	118,382	22,487	2,500	133,276	
	541,570	67,314,554	35,957,303	389,086	29,757	6,050	409,271	

**WESTERN ASSURANCE COMPANY, TORONTO.**

Fire Insurance.....	1,195,048	113,412,681	111,227,292	623,991	84,696	2,600	637,793	} In all countries, 31st December, 1890.
Inland Marine.....	233,114	51,184,173	2,856,003	150,256	16,802	None.	137,480	
Marine, Ocean.....	228,350	55,129,863	1,321,773	234,146	10,380	None.	230,046	
	1,656,512	219,726,717	115,405,068	1,008,393	111,878	2,600	1,025,319	

**ETNA INSURANCE COMPANY.**

Fire Insurance.....	125,767	13,452,137	10,615,951	84,647	4,735	None.	88,813	} In Canada, 31st December, 1890.
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CITIZENS' INSURANCE COMPANY.

Fire Insurance.. . . . .	244,029	*28,257,737	42,498,574	165,552	42,615	600	191,221	( In all countries, 31st December, 1890.
QUEBEC FIRE ASSURANCE COMPANY.								
Fire Insurance.. . . . .	127,318	11,060,657	9,478,186	61,151	9,186	None.	64,461	( In all countries, 31st December, 1890.

\* Not including \$31,804,816 reinsured from the Glasgow and London Insurance Company.

INLAND Marine Insurance Business in Canada, 1890.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred During the Year.
					Not Registered.	Registered.	
<b>CANADIAN COMPANIES.</b>							
British America.....	\$ 10,845	3,249,276	None.	392	None.	None.	1,075
Royal Canadian.....	92,695	15,828,480	None.	76,027	170	None.	75,878
Western.....	17,133	6,416,132	28,334	4,418	None.	None.	3,232
Totals.....	120,673	25,493,888	28,334	80,837	170	None.	80,185
<b>BRITISH COMPANIES.</b>							
British and Foreign Marine.....	16,712	3,490,955	42,000	2,361	21	None.	1,326
<b>AMERICAN COMPANIES.</b>							
Abna.....	263	90,929	None.	None.	None.	None.	None.
RECAPITULATION.							
Canadian Companies.....	120,673	25,493,888	28,334	80,837	170	None.	80,185
British Companies.....	16,712	3,490,955	42,000	2,361	21	None.	1,326
American Companies.....	263	90,929	None.	None.	None.	None.	None.
Totals for 1890.....	137,648	29,075,772	70,334	83,198	191	None.	81,511
Totals for 1889.....	146,327	25,180,530	99,200	97,822	1,964	None.	77,563

FIRE Insurance done in Canada, in 1890.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	The same for 1889.	Net Cash paid during the Year for Losses.	Net cash received during the Year for Premiums.	Rate of Losses Paid per cent. of premiums received.	The same for 1889.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
British America.....	19,977,950	265,100 79	1 32	1 29	138,318 04	204,475 57	67 65	61 44
Citizens' .....	23,836,077	227,892 83	0 96	1 24	149,157 88	187,409 20	79 59	59 33
Eastern .....	9,751,377	124,492 75	1 28	1 31	35,296 80	97,777 04	35 38	0 72
London Mutual.....	16,171,169	200,819 90	1 24	1 25	95,951 58	131,880 75	72 76	70 15
Quebec .....	10,081,671	134,433 73	1 33	1 32	53,046 57	113,095 12	46 90	70 96
Royal Canadian.....	20,178,346	241,932 91	1 20	1 18	110,346 62	178,056 39	61 97	66 04
Western .....	35,148,704	456,610 26	1 30	1 28	156,994 44	335,190 01	46 84	46 46
Total.....	135,145,294	1,651,283 17	1 22	1 26	739,111 93	1,249,884 08	59 13	57 82
<i>British Companies.</i>								
Atlas .....	8,174,760	89,293 37	1 09	1 11	45,657 44	63,700 78	71 67	56 90
Caledonian.....	9,833,902	113,816 01	1 16	1 17	73,414 90	103,688 97	70 80	67 32
City of London .....	10,894,336	164,869 29	1 51	1 47	87,048 33	140,757 82	61 84	55 15
Commercial Union .....	29,685,244	379,466 58	1 27	1 27	151,639 74	318,696 75	47 58	57 81
Employers' Liability .....	5,833,290	70,065 70	1 20	1 19	37,012 05	63,729 80	58 08	52 34
Fire Insurance Association .....	11,540,239	124,362 85	1 08	1 10	61,929 78	113,899 87	54 37	52 35
Glasgow and London .....	15,609,880	203,955 88	1 31	1 32	98,921 90	179,633 11	55 07	67 23
Guardian .....	20,585,581	226,562 11	1 10	1 07	146,763 21	195,006 88	75 26	59 50
Imperial .....	20,032,751	234,275 40	1 17	1 15	101,411 31	211,894 52	47 86	42 10
Lancashire .....	22,671,816	286,476 51	1 26	1 25	136,195 44	253,229 01	53 78	52 31
Liverpool and London and Globe .....	30,004,027	302,725 14	1 01	1 02	106,639 63	279,594 13	38 14	37 19
London and Lancashire .....	16,949,089	189,747 63	1 12	1 10	103,102 42	167,691 57	61 48	26 30
London Assurance.....	12,394,380	109,160 11	0 88	0 84	37,310 16	86,874 39	42 95	33 27
Manchester .....	5,286,255	63,797 65	1 21	.....	6,700 37	53,067 03	12 63	.....
National of Ireland.....	10,455,522	116,944 02	1 12	1 13	50,771 98	75,138 16	67 57	48 59
North British.....	35,120,893	375,945 85	1 07	1 07	174,987 77	313,246 94	55 86	64 98
Northern .....	17,903,736	209,639 33	1 17	1 19	126,609 16	179,522 51	70 53	50 86
Norwich Union .....	10,838,092	117,117 58	1 08	1 06	54,650 00	93,026 07	58 75	40 99
Phoenix of London.....	22,581,633	258,757 19	1 15	1 15	110,201 07	228,448 57	48 24	40 91
Queen .....	26,841,847	298,331 11	1 11	1 15	115,506 40	262,485 41	44 01	42 27
Royal .....	56,387,108	595,843 93	1 06	1 05	294,525 92	552,722 79	53 29	42 51
Scottish Union and National .....	14,254,913	141,882 64	1 00	0 95	41,466 44	123,754 77	33 51	39 28
Union Society.....	1,016,966	12,179 91	1 20	.....	1,094 49	11,639 54	9 40	.....
Total.....	414,896,260	4,685,215 79	1 13	1 13	2,163,569 91	4,071,449 39	53 14	49 58
<i>American Companies.</i>								
Ætna Fire .....	13,452,137	154,422 56	1 15	1 16	84,647 33	125,766 68	67 31	48 57
Agricultural of Watertown .....	8,274,112	87,650 90	1 06	1 09	44,920 23	77,541 31	57 93	88 67
Connecticut Fire .....	4,100,000	42,404 53	1 03	1 03	13,821 81	36,791 35	37 57	24 11
Hartford .....	13,915,633	144,396 66	1 04	1 15	109,018 33	128,683 85	84 72	44 88
Insurance Co. of N. A. ....	3,564,865	32,677 63	0 92	0 79	11,866 31	26,772 87	44 32	.....
Phoenix of Brooklyn .....	9,499,707	95,072 02	1 00	1 01	27,296 73	72,551 55	37 62	45 98
Phoenix of Hartford.....	4,840,505	57,756 64	1 19	.....	9,346 29	52,183 58	17 91	.....
Totals.....	57,646,959	614,380 94	1 07	1 10	300,917 03	520,291 19	57 84	51 62
Grand Totals.....	607,688,511	6,950,879 90	1 14	1 16	3,203,598 87	5,841,624 66	54 84	51 47

TABLE I.—Showing TOTAL ASSETS, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1890.

Companies.	Real Estate.		Loans on Real Estate.		Stocks, Bonds and Debentures.		Loans on Collateral.		Agents' Balances and Bills Receivable.		Cash on hand and in Banks.		Interest Due and Accrued.		Other Assets.		Total Assets.		Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
British American.....	150,000	00	None.	None.	827,562	70	None.	None.	93,765	67	53,168	04	8,842	60	26,557	12	1,139,896	13	Fire and Inland Marine.
Citizens .....	100,000	00	4,300	00	281,740	29	None.	None.	41,412	54	21,720	32	1,199	03	38,065	41	488,467	59	Fire and Accident.
Eastern.....	None.		38,000	00	205,516	50	None.	None.	13,456	32	27,098	62	3,262	19	6,000	00	293,333	63	Fire.
London Mutual Fire.	14,177	46	None.	None.	52,693	00	None.	None.	*306,282	96	8,403	98	565	95	1,154	61	383,277	96	do
Quebec .....	32,000	00	None.	None.	152,293	70	None.	None.	15,558	56	33,121	87	3,439	57	None.		238,433	70	do
Royal Canadian.....	None.		None.	None.	552,950	07	58,600	00	58,339	01	78,346	89	None.		25,190	64	708,426	61	Fire, Inland and Ocean.
Western .....	65,000	00	29,456	60	902,880	13	14,000	00	199,422	06	263,260	51	4,989	50	86,515	92	1,556,533	72	do
Totals .....	361,177	46	62,756	60	2,975,645	39	72,600	00	723,237	12	487,120	23	22,318	84	183,513	70	4,888,369	34	

\*Including premium notes, \$297,234.76.

TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance, CANADIAN COMPANIES—LIABILITIES, 1890.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up or in course of Collection.	Surplus of Assets over Liabilities and Capital Stock.	Nature of Business.
	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	
British America. . . . .	55,618 50	531,269 22	23,911 44	610,799 16	549,096 97	500,000 00	e 49,696 97	Fire and Inland Marine.
Citizens' . . . . .	49,441 24	223,756 33	95,954 83	369,152 40	119,315 19	152,733 25	d 33,418 06	do Accident.
Eastern . . . . .	14,163 57	54,353 54	1,537 74	70,054 85	223,278 78	250,000 00	d 26,721 22	do
London Mutual Fire . . . . .	26,182 87	289,918 11	None.	316,100 98	67,176 98	None.	e 67,176 98	do
Quebec . . . . .	9,185 98	65,008 17	671 00	74,865 15	163,568 55	99,920 00	e 63,648 54	do
Royal Canadian . . . . .	35,807 25	223,544 79	None.	259,352 04	509,074 57	400,000 00	e 109,074 57	do Inland and Ocean.
Western . . . . .	114,478 80	780,723 77	868 53	896,071 10	660,462 62	500,000 00	e 160,462 62	do do
Totals . . . . .	304,878 21	2,168,573 93	122,943 54	2,596,395 68	2,291,973 66	1,992,653 25	e 389,320 40	

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

Companies.	Commenced Business in Canada.	Real Estate.		Loans on Real Estate.		Stocks, Bonds and Debentures.	
		£	cts.	£	cts.	£	cts.
Atlas .....	7th March, 1887 .....	None.		None.		107,066	67
British and Foreign Marine .....	16th May, 1888 .....	None.		None.		115,360	00
Caledonian .....	February, 1883 .....	None.		None.		126,991	56
City of London .....	1st September, 1881 .....	None.		None.		137,678	00
Commercial Union .....	11th September, 1863 .....	None.		None.		229,385	47
Employers' Liability .....	11th June, 1886 .....	None.		None.		108,721	33
Fire Insurance Association .....	December, 1880 .....	None.		None.		106,000	00
Guardian .....	1st May, 1869 .....	None.		None.		126,898	33
Imperial .....	1864 .....	367,500	00	None.		134,174	00
Lancashire .....	July, 1864 .....	None.		None.		154,014	99
Liverpool and London and Globe .....	4th June, 1851 .....	88,000	00	866,600	00	389,537	36
London and Lancashire .....	1st April, 1880 .....	None.		None.		112,420	00
London Assurance .....	1st March, 1862 .....	None.		None.		170,340	00
Manchester .....	20th May, 1890 .....	None.		None.		104,244	00
National of Ireland .....	2nd April, 1883 .....	None.		None.		108,173	88
North British .....	1862 .....	93,240	00	478,000	00	1,504,913	10
Northern .....	1867 .....	None.		None.		200,555	00
Norwich Union .....	1st April, 1880 .....	None.		None.		105,000	00
Phoenix of London .....	1804 .....	None.		None.		201,020	93
Queen .....	5th July, 1859 .....	None.		None.		267,251	96
Royal .....	1851 .....	195,000	00	None.		705,355	34
Scottish Union and National .....	February, 1882 .....	None.		375,000	00	113,064	00
Union Society .....		None.		None.		100,000	00
Totals .....		743,740	00	1,719,600	00	5,428,165	92

## AMERICAN

Ætna Fire .....	1821 .....	None.		None.		123,260	00
Agricultural of Watertown .....	October, 1878 .....	None.		None.		152,928	00
Connecticut Fire .....	1886 .....	None.		None.		105,000	00
Hartford .....	1836 .....	None.		None.		116,295	40
Insurance Co. of North America .....	1st November, 1889 .....	None.		None.		112,100	00
Phenix of Brooklyn .....	1st May, 1874 .....	None.		None.		122,000	00
Phenix of Hartford .....	20th May, 1890 .....	None.		None.		140,720	00
Totals .....		None.		None.		872,303	40

## panies doing business of Fire or Inland Marine Insurance in Canada.

## ASSETS IN CANADA—1890.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and accrued.	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	3,952 58	584 53	None.	2,587 32	114,191 10	Fire.
None.	None.	None.	None.	None.	115,360 00	Inland Marine.
None.	None.	8,471 90	3,106 85	4,500 00	143,070 31	Fire.
None.	13,949 86	1,917 09	None.	4,682 61	158,227 56	do
None.	30,882 20	11,037 94	None.	5,000 00	276,305 61	do
None.	7,245 28	13,577 62	None.	400 00	129,944 23	do Re-assurance.
None.	6,763 16	6,789 98	None.	2,500 00	122,053 14	do
None.	14,027 98	3,314 94	None.	None.	144,241 25	do
None.	8,519 56	2,265 44	None.	7,767 31	520,226 31	do
None.	8,818 59	7,969 88	992 91	47 01	171,843 38	do
9,728 29	13,628 43	25,671 53	11,827 57	2,500 00	1,403,493 18	do and Life.
None.	5,429 12	55,061 42	None.	None.	172,910 54	do
None.	5,263 40	1,189 13	None.	None.	176,792 53	do and Life.
None.	2,564 26	14,200 82	None.	3,500 00	124,509 08	do
None.	5,291 43	638 90	None.	3,543 74	117,647 95	do
146,000 00	23,990 03	82,654 62	38,658 14	2,500 00	2,369,955 89	do and Life.
None.	14,302 43	3,284 69	None.	5,000 00	223,142 12	do
None.	3,319 14	42,280 78	None.	None.	150,599 92	do
None.	None.	None.	1,543 95	4,000 00	206,564 88	do
5,126 92	12,064 42	5,284 76	None.	6,550 00	296,278 06	do and Life.
19,840 68	27,087 65	2,325 87	None.	7,195 83	956,805 37	do do
None.	5,017 03	None.	None.	None.	493,081 03	do
None.	6,428 08	1,843 29	None.	None.	108,271 37	do
176,695 89	218,544 63	290,365 13	56,129 42	62,273 82	8,695,514 81	

## COMPANIES.

None.	11,244 10	6,948 18	None.	None.	141,452 28	Fire and Inland Marine.
None.	13,247 46	None.	None.	None.	166,175 46	do
None.	2,443 55	None.	None.	None.	107,443 55	do
None.	3,418 30	None.	None.	None.	119,713 70	do
None.	None.	21,278 52	None.	None.	133,378 52	do
None.	8,447 02	None.	None.	None.	130,447 02	do
None.	3,450 00	453 72	None.	3,926 00	148,549 72	do
None.	42,250 43	28,680 42	None.	3,926 00	947,160 25	



TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1890.

BRITISH COMPANIES—LIABILITIES IN CANADA.

	Unsettled Losses (F., I. and O.)		Reserve of Unearned Premiums (F., I. and O.)		Liability under Life Branch.		Sundry.		Total Liabilities in Canada.		Excess of Assets over Liabilities. (The Reverse.)		Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Atlas	3,355	00	36,209	61			None.	39,564	61	74,626	49	Fire.	
British and Foreign Marine	20	74	210	00			None.	230	74	115,129	26	Inland Marine.	
Caledonian	2,760	95	70,797	10			4,026	35	77,578	40	63,491	91	Fire.
City of London	5,211	40	94,483	07			229	00	99,923	47	38,304	09	Fire.
Commercial Union	19,784	25	213,410	06			333	19	233,527	50	42,778	11	Fire.
Employers Liability	3,230	33	33,959	44			None.	39,189	77	90,754	46	Fire.	
Fire Insurance Association	6,230	00	79,462	23			None.	85,692	23	36,369	91	Fire.	
Guardian	3,263	73	122,715	77			None.	131,986	31	12,284	94	Fire.	
Imperial	9,714	33	157,506	87			110	76	140,861	36	379,344	95	Fire.
Lancashire	1,965	48	214,652	36			1,998	51	179,518	78	7,675	40	Fire.
Liverpool and London and Globe	1,999	52	107,501	25			500	00	309,570	10	1,093,923	08	Fire and Life.
London and Lancashire	1,717	00	67,663	00			None.	109,500	77	63,409	77	Fire and Life.	
London Assurance	8,106	06	35,374	93			552	41	44,033	40	80,475	08	Fire.
Manchester	5,055	00	42,533	33			None.	47,388	33	70,059	62	Fire.	
National of Ireland	28,075	02	221,696	17			9,872	33	859,043	52	1,510,312	37	Fire and Life.
North British	8,042	66	121,550	94			60	00	129,653	60	93,488	52	Fire.
Northern	10,163	18	72,100	24			None.	82,263	42	68,336	50	Fire.	
Norwich Union	11,961	00	143,427	30			None.	153,388	30	51,176	36	Fire.	
Phoenix of London	9,941	75	167,640	75			None.	262,582	50	33,695	58	Fire and Life.	
Queen	14,510	00	421,040	74			None.	756,626	74	200,178	63	Fire and Life.	
Royal	13,290	33	67,808	02			None.	81,048	35	411,982	68	Fire.	
Scottish Union and National	6,043	50	6,314	33			None.	12,357	83	95,913	54	Fire.	
Union Society													
Totals	185,682	77	2,645,863	45	1,106,878	26	17,676	55	3,956,101	03	4,739,413	78	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1890—*Concluded.*

AMERICAN COMPANIES.

	Unsettled Losses (F., I. and O.)		Reserve of Unearned Premiums (F., I. and O.)		Liability under Life Branch.		Sundry.		Total Liabilities in Canada.		Excess of Assets over Liabilities of The Reserve.		Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Ætna Fire.....	4,735	00	57,881	14	.....	.....	None.	62,616	14	.....	78,836	14	Fire and Inland Marine.
Agricultural of Watertown.....	4,088	25	111,764	52	.....	.....	None.	115,852	77	.....	50,322	69	Fire.
Connecticut Fire.....	4,261	51	23,000	00	.....	.....	None.	27,261	51	.....	80,182	04	do
Hartford.....	9,705	50	77,364	61	.....	.....	None.	87,070	11	.....	32,643	59	do
Insurance Company of North America.....	230	00	13,267	47	.....	.....	None.	13,517	47	.....	119,861	05	do
Phenix of Brooklyn.....	675	00	49,329	26	.....	.....	None.	50,004	26	.....	80,442	76	do
Phenix of Hartford.....	5,319	55	28,732	19	.....	.....	None.	34,111	74	.....	114,437	98	do
Totals.....	29,034	81	361,369	19	.....	.....	None.	390,434	00	.....	556,726	25	

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Com-  
Expenditure in Canada of British and

## CANADIAN COMPANIES—INCOME

## INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.
British America.....	802,064 63	30,604 03	5,300 03	837,968 69	None.
Citizens'.....	244,029 21	10,717 86	3,329 91	258,076 98	477 72'
Eastern.....	99,777 04	9,807 48	None.	109,584 52	18,500 00
London Mutual Fire.....	131,880 75	3,087 78	1,579 66	136,548 19	None.
Quebec.....	127,318 33	8,366 65	1,610 00	137,294 98	380 00
Royal Canadian.....	541,570 36	28,066 31	2,388 73	572,025 40	None.
Western.....	1,656,511 33	45,224 41	None.	1,701,735 74	None.
Total.....	3,603,151 65	135,874 52	14,208 33	3,753,234 50	19,357 72

## BRITISH

Atlas.....	63,700 78	3,747 33	None.	67,448 11	
British and Foreign Marine.....	16,712 08	4,480 00	None.	21,192 08	
Caledonian.....	103,688 97	5,000 00	None.	108,688 97	
City of London.....	140,757 82	5,183 00	307 50	146,248 32	
Commercial Union.....	318,696 75	6,836 91	None.	325,533 66	
Employers' Liability.....	63,729 80	None.	None.	63,729 80	
Fire Insurance Association.....	113,899 87	4,000 00	None.	117,899 87	
Glasgow and London.....	179,633 11	183 73	221 45	180,038 29	
Guardian.....	195,006 88	5,450 00	None.	200,456 88	
Imperial.....	211,894 52	5,032 16	6,576 87	223,503 55	
Lancashire.....	253,229 01	6,019 96	32 70	259,281 67	
Liverpool and London and Globe.....	279,594 13	49,852 66	1,579 57	331,026 36	
London and Lancashire.....	167,691 57	321 64	32 70	168,045 91	
London Assurance.....	86,874 39	6,680 00	None.	93,554 39	
Manchester.....	53,067 03	3,633 79	None.	56,700 82	
National of Ireland.....	75,138 16	4,006 44	None.	79,144 60	
North British.....	313,246 94	72,785 82	2,607 47	388,640 23	
Northern.....	179,522 51	12,580 33	None.	192,102 84	
Norwich Union.....	93,026 07	5,101 80	None.	98,127 87	
Phoenix of London.....	228,448 57	8,104 23	None.	236,552 80	
Queen.....	262,485 41	11,955 42	None.	274,440 83	
Royal.....	552,722 79	25,253 75	4,429 21	582,405 75	
Scottish Union and National.....	123,754 77	29,396 10	None.	153,150 87	
Union Society.....	11,639 54	None.	None.	11,639 54	
Total.....	4,088,161 47	275,605 07	15,787 47	4,379,554 01	

## AMERICAN

Etna Fire.....	126,030 13	5,630 00	None.	131,660 13	
Agricultural of Watertown.....	77,541 31	6,675 75	None.	84,217 06	
Connecticut Fire.....	36,791 35	4,000 00	None.	40,791 35	
Hartford.....	128,683 85	3,455 00	None.	132,138 85	
Insurance Co. of North America.....	26,772 87	4,440 00	None.	31,212 87	
Phoenix of Brooklyn.....	72,551 55	None.	None.	72,551 55	
Phoenix of Hartford.....	52,183 58	3,625 00	None.	55,808 58	
Total.....	520,554 64	27,825 75	None.	548,380 39	

panies doing Fire or Inland Marine Insurance, and the Cash Income and American Companies in those Branches.

AND EXPENDITURE, 1890.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	Excess of Premiums over Losses Paid.		Excess of Income over Expenditure.		Nature of Business.
				<i>d</i> The Reverse.	<i>e</i>	<i>d</i> The Reverse.	<i>e</i>	
§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	
501,907 92	278,447 08	34,821 50	815,176 50	<i>e</i> 300,156 71	<i>e</i> 22,792 19			Fire and Inland Marine.
163,551 50	67,224 80	None.	230,776 30	<i>e</i> 80,477 71	<i>e</i> 27,300 68			Fire.
35,296 80	38,776 77	12,690 42	86,763 99	<i>e</i> 64,480 24	<i>e</i> 22,820 53			do
95,951 58	41,225 37	.....	137,176 95	<i>e</i> 35,929 17	<i>d</i> 628 76			do
61,150 68	34,465 36	10,220 00	105,836 04	<i>e</i> 66,167 65	<i>e</i> 31,458 94			do
389,084 94	132,633 13	28,000 00	549,718 07	<i>e</i> 152,485 42	<i>e</i> 22,307 33			Fire, Inland and Ocean.
1,008,393 19	518,275 34	49,958 00	1,576,626 53	<i>e</i> 648,118 14	<i>e</i> 125,109 21			do
2,255,336 61	1,111,047 85	135,689 92	3,502,074 38	<i>e</i> 1,347,815 04	<i>e</i> 251,160 12			

COMPANIES.

45,657 44	16,830 37	.....	62,487 81	<i>e</i> 18,043 34	<i>e</i> 4,960 30			Fire.
2,360 59	3,690 67	.....	6,051 26	<i>e</i> 14,351 49	<i>e</i> 15,140 82			Inland Marine.
73,414 90	27,469 60	.....	100,884 50	<i>e</i> 30,274 07	<i>e</i> 7,804 47			Fire.
87,048 33	43,040 23	.....	130,088 56	<i>e</i> 53,709 49	<i>e</i> 16,159 76			do
151,639 74	89,484 61	.....	241,124 35	<i>e</i> 167,057 01	<i>e</i> 84,409 31			do
37,012 05	16,920 62	.....	53,932 67	<i>e</i> 26,717 75	<i>e</i> 9,797 13			do
61,929 78	32,807 77	.....	94,737 55	<i>e</i> 21,970 09	<i>e</i> 23,162 32			do
98,921 90	57,665 14	.....	156,587 04	<i>e</i> 80,711 21	<i>e</i> 23,451 25			do
146,763 21	49,752 57	.....	196,515 78	<i>e</i> 48,243 67	<i>e</i> 3,941 10			do
101,411 31	59,950 22	.....	161,361 53	<i>e</i> 110,483 21	<i>e</i> 62,142 02			do
136,195 44	67,022 59	.....	203,218 03	<i>e</i> 117,033 57	<i>e</i> 56,063 64			do
106,639 63	74,900 39	.....	181,540 02	<i>e</i> 172,954 50	<i>e</i> 149,486 34			do
103,102 42	44,181 32	.....	147,283 74	<i>e</i> 64,589 15	<i>e</i> 20,762 17			do
37,310 16	32,104 58	.....	69,414 74	<i>e</i> 49,564 23	<i>e</i> 24,139 65			do
6,700 37	22,398 99	.....	29,099 36	<i>e</i> 46,366 66	<i>e</i> 27,601 46			do
59,771 98	20,537 39	.....	71,309 37	<i>e</i> 24,366 18	<i>e</i> 7,835 23			do
174,987 77	89,562 33	.....	264,550 10	<i>e</i> 138,259 17	<i>e</i> 124,090 13			do
126,609 16	44,588 51	.....	171,197 67	<i>e</i> 52,913 35	<i>e</i> 20,905 17			do
54,650 00	26,467 16	.....	81,117 16	<i>e</i> 38,376 07	<i>e</i> 17,010 71			do
110,201 07	52,948 66	.....	163,149 73	<i>e</i> 118,247 50	<i>e</i> 73,403 07			do
115,506 40	69,434 70	.....	184,941 10	<i>e</i> 146,979 01	<i>e</i> 89,499 73			do
294,525 92	142,340 04	.....	436,865 96	<i>e</i> 258,196 87	<i>e</i> 145,539 79			do
41,466 44	28,077 34	.....	69,543 78	<i>e</i> 82,288 33	<i>e</i> 83,607 09			do
1,094 49	4,767 30	.....	5,861 79	<i>e</i> 10,545 05	<i>e</i> 5,777 75			do
2,165,920 50	1,116,943 10	.....	3,282,863 60	<i>e</i> 1,922,240 97	<i>e</i> 1,096,690 41			

COMPANIES.

84,647 33	31,609 28	.....	116,256 61	<i>e</i> 41,382 80	<i>e</i> 15,403 52			Fire and Inland Marine.
44,920 23	30,135 42	.....	75,055 65	<i>e</i> 32,621 08	<i>e</i> 9,161 41			Fire.
13,821 81	8,551 19	.....	22,373 00	<i>e</i> 22,969 54	<i>e</i> 18,418 35			do
109,018 33	29,839 88	.....	138,858 21	<i>e</i> 19,665 52	<i>d</i> 6,719 36			do
11,866 31	11,233 64	.....	23,099 95	<i>e</i> 14,906 56	<i>e</i> 8,112 92			do
27,296 73	21,405 06	.....	48,701 79	<i>e</i> 45,254 82	<i>e</i> 23,849 76			do
9,346 29	26,220 97	.....	35,567 26	<i>e</i> 42,837 29	<i>e</i> 20,241 32			do
300,917 03	158,995 44	.....	459,912 47	<i>e</i> 219,637 61	<i>e</i> 88,467 92			

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of Premiums received by Canadian Companies doing Fire and Marine Insurance during 1890; also, the Rates of the Premiums charged per cent. of Amounts Insured, and the Rate of their Assets per cent. of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

	Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent. of Premiums received.	Rate of Total Cash Expenditure per cent. of Total Cash Income.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	Net Amount of Insurance in force at date.	Assets.	Rate of Assets per cent. of Amount of Risks in force.
						\$	\$	cts.	\$	\$	cts.
<i>Canadian Companies.</i>											
British America	Fire and Inland Marine.	62.58	34.72	4.34	97.28	80,307,970	961,151.71	1.20	84,731,702	1,159,886.13	1.37
Citizens' (Fire business)	Fire	67.02	27.55	None	89.42	23,836,077	227,892.83	1.17	42,498,574	488,467.50	1.09
do (Accident business)	Accident	40.20	48.51	None	88.71	4,156,900	45,477.47	1.09	2,407,650		
Eastern	Fire	35.38	38.86	12.72	79.18	9,751,377	124,492.75	1.28	6,953,532	293,333.63	4.22
London Mutual Fire	do	72.76	31.26	None	100.46	16,171,169	200,819.90	1.24	42,863,744	383,277.96	0.89
Quebec	do	48.03	9.80	8.03	77.09	11,060,657	149,601.26	1.35	8,048,686	238,433.70	2.76
Royal Canadian	Fire, Inland and Ocean.	71.84	24.49	5.17	96.10	67,314,554	703,863.58	1.05	35,957,303	708,426.61	2.14
Western	do	60.87	31.29	3.02	92.65	219,726,717	2,229,714.55	1.01	115,405,068	1,556,533.72	1.35

TABLE VII.—Showing the Rates of Losses Paid, and General Expenses in Canada, per cent. of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1890; also, the Rates of Premiums charged per cent. of amounts Insured.

Nature of Business.		Rate of Losses Paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Total Expenditure of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.
					\$	\$ cts.	
<i>British Companies.</i>							
Atlas	Fire	71.67	26.42	98.10	8,174,760	89,243.37	1.09
British and Foreign Marine	Inland Marine	14.13	22.08	36.21	3,490,855	17,362.09	0.50
Caledonian	Fire	70.80	26.49	97.30	9,833,962	113,816.01	1.16
City of London	do	61.84	30.58	92.42	10,894,336	164,869.29	1.51
Commercial Union	do	47.01	27.74	74.76	29,685,244	379,466.58	1.28
Employers' Liability	do	58.08	26.55	84.63	5,833,290	70,065.70	1.20
Fire Insurance Association	do	54.37	28.80	83.18	11,540,280	124,362.85	1.08
Glasgow and London	do	59.07	32.10	87.17	15,669,880	203,955.88	1.31
Guardian	do	75.26	25.51	100.77	20,585,581	226,562.11	1.10
Imperial	do	47.86	28.29	76.15	20,032,751	234,275.40	1.17
Lancashire	do	53.78	26.47	80.25	22,671,816	286,476.51	1.26
Liverpool and London and Globe	do	38.14	26.79	64.93	30,004,027	302,725.14	1.01
London and Lancashire	do	61.48	26.35	87.83	16,949,089	189,747.63	1.12
London Assurance	do	42.95	36.96	79.90	12,394,380	109,160.11	0.88
Manchester	do	12.63	42.21	54.84	5,286,255	63,797.65	1.21
National of Ireland	do	67.57	27.33	94.90	10,455,522	116,944.02	1.12
North British	do	55.86	28.59	84.45	35,120,893	375,945.85	1.07
Northern	do	70.53	24.84	95.36	17,903,736	209,639.33	1.17
Norwich Union	do	58.75	28.45	87.20	10,838,692	115,117.58	1.08
Phoenix of London	do	47.95	23.18	71.13	22,561,633	258,797.19	1.15
Queen	do	44.01	26.45	70.46	26,841,847	298,331.11	1.11
Royal	do	53.29	25.75	79.04	56,387,108	595,843.93	1.06
Scottish Union and National	do	33.51	22.69	56.19	14,254,913	141,882.64	1.00
Union Society	do	9.40	40.95	50.36	1,016,966	12,179.91	1.20
<b>Total</b>		52.91	27.30	80.21	418,387,215	4,702,577.85	1.12
<i>American Companies.</i>							
Atna Fire	Fire and Inland Marine	67.16	25.08	92.25	13,452,137	154,422.56	1.15
Agricultural, of Watertown	do	57.93	38.86	96.79	8,274,112	87,650.90	1.06
Connecticut Fire	do	57.24	23.24	60.81	4,100,000	42,404.53	1.03
Hartford	do	84.72	23.19	107.91	13,915,633	144,386.66	1.04
Insurance Co. of North America	do	44.32	41.96	86.28	3,564,865	32,677.63	0.92
Phoenix, of Brooklyn	do	37.62	29.50	67.13	9,499,707	95,972.02	1.00
Phoenix, of Hartford	do	17.91	50.25	68.16	4,840,565	57,756.64	1.19
<b>Total</b>		57.81	30.54	88.35	57,646,959	614,380.94	1.07



ABSTRACT OF STATEMENTS  
OF  
LIFE INSURANCE COMPANIES IN CANADA,  
FOR THE  
YEAR 1890.

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ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR 1890.

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ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR 1890.

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ABSTRACT OF PLATE GLASS INSURANCE IN CANADA  
FOR 1890.

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ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR 1890.

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ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1890.

	+ Premiums for Year.	Number of Policies and taken up.	Amount of Policies New and taken up.	Number of Policies in force at date.	+ Net Amount in Force.	Number of Policies become Claims.	+ Net Amount become Claims.	+ Claims Paid (including unexpired endowments.)	Unsettled Claims		Date of Return.
									Not Resisted	Resisted	
<i>Canadian Companies.</i>											
Canada Life (Canadian business)	1,509,728	2,258	5,180,740	25,193	52,895,635	289	633,460	629,730	91,825	None.	31st Dec., 1890.
Citizens	18,860	13	19,500	None.	None.	9	8,315	8,317	None.	None.	do do
Confederation.	621,484	1,919	3,654,383	12,594	19,190,958	86	119,785	123,507	14,678	None.	do do
Dominion Life.	14,656	267	421,000	383	582,500	None.	None.	None.	None.	None.	do do
Dominion Safety Fund.	37,933	52	110,000	1,714	1,998,000	18	20,000	13,000	7,000	None.	do do
Federal	210,737	1,031	2,198,000	4,337	10,242,087	42	94,350	95,850	6,500	None.	do do
London Life	43,622	410	478,500	1,704	1,707,251	24	21,278	18,841	3,437	1,000	do do
(General)	44,091	13,039	1,212,862	11,837	1,130,433	116	7,969	7,938	None.	None.	do do
(Industrial.)	149,175	1,647	2,398,650	4,007	6,335,525	25	43,000	44,646	None.	None.	do do
Manufacturers' Life.	304,082	1,333	2,284,743	6,036	9,490,120	36	51,432	44,013	13,000	None.	do do
(General)	409,920	1,653	2,160,650	10,701	13,667,722	68	80,922	88,889	4,358	None.	do do
(Industrial.)	666,575	+ 1,880	+ 2,764,777	10,125	14,539,221	66	107,410	92,273	22,867	None.	do do
Ontario Mutual	77,730	1,047	1,277,000	2,445	3,423,003	7	11,240	8,240	3,000	None.	do do
Sun (Canadian business)	4,108,653	26,749	23,541,405	91,219	135,222,008	700	1,190,479	1,166,562	166,685	1,000	do do
Temperance and General	4,459,335	23,431	26,438,358	81,921	125,123,652	828	1,391,536	1,352,180	218,788	3,000	do do
Totals for 1890											
++Totals for 1889											
Increase, <i>i</i> ; decrease, <i>d</i> .											
<i>British Companies.</i>											
British Empire.	208,826	573	1,027,900	2,955	5,468,354	16	34,386	34,386	None.	None.	31st Dec., 1890.
Commercial Union	19,621	11	31,000	312	729,159	4	14,889	12,545	6,693	None.	do do
*Edinburgh	11,939	None.	None.	151	423,952	5	23,754	8,348	15,893	None.	31st March, 1890.
*Life Association of Scotland.	49,789	None.	None.	1,153	2,055,428	43	105,757	91,659	34,514	None.	5th April, 1890.
Liverpool and London and Globe	10,389	None.	7,300	171	280,156	3	9,784	9,784	None.	None.	31st Dec., 1890.
*London and Lancashire	296,366	564	1,104,060	3,694	6,352,494	35	72,293	51,990	17,279	None.	do do
London Assurance	1,006	None.	None.	6	22,386	None.	None.	None.	None.	None.	do do
North British.	44,636	** 13	** 83,000	655	1,537,350	10	41,639	65,141	4,487	None.	30th Nov., 1890.
Queen	6,681	1	1,000	153	273,472	4	4,671	8,082	196	None.	31st Dec., 1890.
*Reliance	9,182	None.	None.	235	287,556	12	19,923	17,153	4,000	None.	31st Jan., 1891.
Royal	18,222	2	7,000	258	790,956	8	31,346	33,307	1,076	None.	31st Dec., 1890.
*Scottish Amicable.	7,486	None.	None.	131	333,377	3	4,745	4,745	None.	None.	do do
*Scottish Provident.	2,943	None.	None.	70	183,164	2	14,034	14,034	None.	None.	do do

	384,602	422	1,063,900	5,630	12,095,587	86	284,477	293,539	7,996	15th Nov., 1890.
Standard.	16,270	22	73,122	274	677,806	1	5,353	5,353	None.	31st Dec., 1890.
Totals for 1890.	998,158	1,609	3,398,272	15,548	31,513,197	232	667,051	650,216	92,084	do do
Totals for 1889.	979,847	1,829	3,399,313	15,111	30,488,618	193	479,330	501,396	82,757	do do
Increase, <i>i</i> ; Decrease, <i>d</i> .	18,311	<i>d</i> 220	<i>d</i> 1,041	<i>i</i> 437	<i>i</i> 1,024,579	<i>i</i> 39	<i>i</i> 187,721	<i>i</i> 148,820	<i>i</i> 9,327	do do
<i>American Companies.</i>										
Aetna Life	705,538	620	945,945	13,797	18,030,548	355	421,953	388,872	49,624	31st Dec., 1890.
*Connecticut Mutual	54,235	None.	None.	1,254	2,350,565	70	101,341	79,656	None.	do do
Equitable.	624,940	1,310	2,933,111	7,610	17,321,600	110	243,560	265,376	11,000	do do
Germania.	22,364	113	358,500	165	539,474	3	5,100	6,508	None.	do do
Metropolitan.	53,710	2	2,000	110	200,084	1	1,000	1,000	None.	do do
Mutual Life	529,648	9,607	1,062,065	12,015	1,324,459	233	17,989	17,989	None.	do do
*National Life.	2,884	968	2,740,739	4,608	12,061,727	36	103,691	100,691	5,000	do do
New York.	692,222	None.	None.	182	184,214	9	10,666	10,864	763	do do
*North-Western	18,099	None.	None.	6,382	15,880,047	81	170,625	183,861	26,612	do do
*Phoenix of Hartford.	33,643	None.	None.	457	612,760	7	8,949	10,888	None.	do do
Provident Savings	27,189	413	962,000	561	1,239,504	54	71,505	72,719	2,400	do do
Travelers.	133,574	323	637,950	2,977	4,378,609	52	54,166	54,997	1,000	do do
Union Mutual.	125,671	251	470,020	2,802	4,537,431	62	81,397	71,876	3,569	do do
United States.	36,935	229	483,500	808	1,428,825	12	13,030	13,030	None.	do do
Totals for 1890.	3,060,652	15,282	13,666,080	54,883	81,591,847	1,087	1,312,372	1,282,527	112,124	do do
Totals for 1889.	2,785,403	16,254	14,719,266	52,723	76,349,392	780	1,071,339	1,019,482	112,437	do do
Increase, <i>i</i> ; Decrease, <i>d</i> .	275,249	<i>d</i> 972	<i>d</i> 1,053,186	<i>i</i> 2,160	<i>i</i> 5,242,455	<i>i</i> 307	<i>i</i> 241,033	<i>i</i> 263,035	<i>d</i> 313	do do

RECAPITULATION.

Canadian Companies	4,008,653	26,749	23,541,405	91,219	135,222,008	790	1,199,479	1,166,562	166,685	1,000
British	998,158	1,609	3,398,272	15,548	31,513,197	232	667,051	650,216	92,084	None.
American	3,060,652	15,282	13,666,080	54,883	81,591,847	1,087	1,312,372	1,282,527	112,124	None.
Grand totals for 1890.	8,167,463	43,640	40,605,757	161,650	248,327,052	2,109	3,178,902	3,039,305	370,893	1,000
Grand totals for 1889.	8,224,845	41,514	44,556,937	149,755	231,963,702	1,801	2,942,205	2,873,068	413,982	3,000
Increase, <i>i</i> ; Decrease, <i>d</i> .	57,382	<i>i</i> 2,126	<i>d</i> 3,951,180	<i>i</i> 11,895	<i>i</i> 16,363,350	<i>i</i> 308	<i>i</i> 236,697	<i>i</i> 226,237	<i>d</i> 43,089	<i>d</i> 2,000

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

†These amounts are net, re-insurances having been deducted.

\*\*Not including 1,372 policies for \$1,807,800.23 re-insured from the Citizens' Insurance Company.

\*\*\*Not including 373 policies for \$692,513.92 transferred from the Scottish Provincial Insurance Company.

††The totals for 1889 include 20 months' business of the Canada Life, from 30th April, 1888, to 31st December, 1888

ABSTRACT of Life Insurance done by Canadian Companies which do business outside the Dominion, for 1890.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies of New and taken up.	Amount of Policies, New and taken up.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Unsettled Claims.		Date of Return.
								Claims Paid.	Not Resisted.	
	\$		\$		\$		\$	\$		
In Canada.....	1,509,728	2,258	5,180,740	25,193	52,895,695	289	633,460	91,825	None.	} 31st Dec., 1890.
In other Countries.....	32,528	117	371,000	474	1,057,823	None.	None.	None.	None.	
Total.....	1,542,256	2,375	5,551,740	25,667	53,953,518	289	633,460	91,825	None.	

SUN LIFE ASSURANCE COMPANY.

In Canada.....	696,575	*1,880	*2,764,776	10,125	14,539,221	66	107,410	22,867	None.	} 31st Dec., 1890.
In other Countries.....	95,175	282	646,104	1,141	2,208,585	12	36,552	9,653	None.	
Total.....	791,750	*2,162	*3,410,880	11,266	16,747,806	78	143,962	32,520	None.	

\*Not including 1,372 policies for \$1,807,800.23 re-insured from the Citizens' Insurance Co.

CANADIAN Life Companies—Assets, 1890.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	802,215 57	3,986,612 68	1,167,140 00	1,140,580 28	3,503,645 13	17,123 53	None.	199,889 84	257,979 82	7,253 24	11,082,440 00
Citizens' (Life Dept.)....	None.	None.	None.	4 773 53	64,191 20	None.	1,227 18	317 69	8,396 34	None.	78,905 94
Confederation.....	565,431 41	1,858,492 41	144,470 22	197 162 02	204,438 00	146,054 03	None.	76,168 19	119,935 02	8,048 85	3,320,200 15
Dominion Life.....	None.	3,350 00	None.	None.	71,000 70	120 76	917 01	1,215 37	5,415 88	489 15	82,458 87
Dominion Safety Fund..	None.	None.	None.	None.	56,416 25	4,986 79	421 99	778 34	None.	400 00	63,003 37
Federal.....	None.	36,616 00	None.	3,504 62	61,624 11	55,764 55	9,133 20	1,598 66	35,977 46	3,543 00	297,761 60
London Life.....	None.	35,647 07	22,612 34	14,378 28	162,195 00	2,939 36	None.	5,963 87	13,285 08	None.	257,021 00
Manufacturers' Life .....	None.	159,242 84	None.	None.	77,150 00	28,907 54	16,109 61	3,654 82	51,907 63	9,000 00	345,972 44
North American.....	4,556 00	690,530 16	46,530 00	19,887 35	129,409 99	28,473 21	662 79	13,957 43	67,909 76	32,977 89	1,034,894 58
Ontario Mutual.....	7,700 00	1,126,748 71	None.	233,865 56	163,972 03	18,016 09	520 91	61,643 73	83,669 50	None.	1,696,076 53
Sum.....	138,930 78	1,573,792 74	None.	100,041 42	393,280 82	12,228 93	5,331 96	47,513 06	120,837 75	81,556 73	2,473,514 19
Temperance and General.	None.	26,960 00	None.	2,395 31	73,456 06	23,372 65	5,025 96	2,422 68	20,367 60	1,222 60	155,212 86
Total.....	1,518,833 76	9,447,982 61	1,380,752 56	1,716,588 37	4,960,779 29	337,987 44	39,350 61	415,123 68	785,621 84	144,441 46	20,747,461 62

CANADIAN Life Companies—Liabilities, &c., 1890.

Companies.	Unsettled Claims.		Net Re-insurance Reserve.		Sundry.		Total Liabilities including Reserve but not Capital Stock.		Surplus of Assets over Liabilities excluding Capital.		Total Capital Stock paid up.		Surplus of Assets over Liabilities and Capital Stock.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Canada Life	91,825	48	10,046,807	00	41,819	96	10,180,452	44	851,987	65	125,000	00	726,987	65
Citizens' (Life Department)	None.		None.		113,194	72	113,194	72	.....	.....	.....	.....	.....	.....
Confederation	14,678	29	2,867,255	00	39,370	52	2,921,303	81	398,896	34	100,000	00	298,896	34
Dominion Life	None.		16,567	93	5,022	56	21,590	49	60,868	38	63,150	00	.....	.....
Dominion Safety Fund	7,000	00	*5,570	24	1,215	47	13,785	71	26,383	38	29,172	00	.....	.....
Ⓒ Federal	6,500	00	123,660	96	125	00	130,285	96	77,475	64	80,197	00	.....	.....
London Life	4,457	16	211,910	02	1,710	75	218,077	93	38,943	06	33,650	00	5,293	07
Manufacturers' Life	None.		217,250	00	2,606	02	219,856	02	126,116	42	127,320	00	.....	.....
North American	13,000	00	829,176	00	4,000	00	846,176	00	188,718	58	60,000	00	128,718	58
Ontario Mutual	4,358	00	1,558,959	73	5,012	29	1,568,330	02	127,746	51	None.		127,746	51
Sun	32,520	35	2,109,222	68	37,935	47	2,178,838	50	294,675	69	62,500	00	232,175	69
Temperance and General	3,000	00	107,448	72	2,212	38	112,661	10	42,551	76	60,000	00	.....	.....
Total	177,339	28	18,093,828	28	253,385	14	18,524,562	70	2,222,908	92	740,989	00	1,481,919	92

\* Amount of Safety Fund.

+ The capital in this Company is also liable for its other departments, so that these columns cannot be filled up; see its Fire statement.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1890.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts. \$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>												
British Empire.....	Feb. 7, '83	125,000 00	974,013 45	None.	33,616 88	None.	9,708 13	563 58	2,648 42	37,215 08	None.	1,182,766 04
Commercial Union.....	Sept. 11, '63	None.	24,333 33	None.	19,750 13	123,613 33	6,524 67	None.	None.	7,515 00	None.	181,736 46
Edinburgh Life.....	June --, '57	None.	None.	None.	10,662 88	161,667 00	3,034 27	None.	147 90	926 60	None.	176,438 65
Life Association of Scotland.....	Sept. --, '57	None.	None.	None.	108,630 31	154,760 00	5,008 36	None.	1,827 22	20,963 73	None.	291,189 02
*Liverpool and London and Globe.....	June 4, '51											
London and Lancashire.....	1863.....	None.	368,439 76	None.	58,153 55	706,670 25	39,108 82	768 44	15,701 04	60,278 52	1,794 76	1,250,915 14
*London Assurance.....	Mar. 1, '62											
1862.....												
*North British.....	July 5, '59											
*Queen.....	Aug. 1, '68	None.	None.	None.	None.	110,277 00	13,214 96	None.	None.	None.	None.	123,491 96
Reliance.....	1851.....											
*Royal.....	1846.....	None.	None.	None.	11,217 67	132,795 31	None.	None.	329 72	475 72	None.	144,818 42
Scottish Amicable.....		None.	None.	None.	7,543 33	847,574 97	None.	None.	18,490 82	273 83	None.	873,882 95
Scottish Provident.....	1847.....	355,000 00	1,131,874 07	None.	164,187 63	3,647,553 18	48,721 12	None.	None.	74,811 28	None.	5,422,147 28
Standard.....	Nov. 6, '68	None.	1,145,418 00	None.	None.	146,000 00	5,075 11	None.	22,041 99	None.	None.	1,318,535 10
Star.....		480,000 00	3,644,079 11		413,762 38	6,030,911 04	130,365 44	1,332 02	61,187 11	202,459 76	1,794 76	10,965,921 62
Totals.....												

\* These companies also do Fire business. For their total Assets and Liabilities in Canada, see pages 22 and 24.

TABLE Showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1890.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collateral.	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds, and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>												
Aetna Life.	1850.	None.	None.	None.	178,812 94	2,974,378 35	None.	None.	None.	42,687 69	None.	3,195,878 98
Connecticut Mutual.	Dec. 15, '46	None.	None.	None.	None.	100,000 00	None.	None.	None.	None.	None.	100,000 00
Equitable	Oct. —, '68	None.	None.	None.	None.	2,189,247 00	None.	None.	None.	38,700 00	None.	2,227,947 00
Germania	Nov. —, '87	None.	None.	None.	None.	52,500 00	None.	None.	None.	6,011 25	None.	58,511 25
Metropolitan	do —, '72	None.	None.	None.	4,148 81	113,104 15	None.	None.	None.	None.	None.	117,252 96
Mutual Life.	Sept. 1, '85	None.	None.	None.	None.	1,198,870 00	None.	4,049 07	None.	49,620 68	None.	1,252,539 75
National Life.	June 11, '76	None.	None.	None.	None.	None.	110,000 00	None.	None.	231 29	None.	110,231 29
New York.	About 1868.	789,569 33	175,000 00	None.	1,387 98	1,410,278 95	87,385 88	770 30	13,495 84	74,117 56	None.	2,551,945 84
North Western.	Nov. —, '71	None.	None.	None.	None.	112,100 00	None.	None.	None.	898 34	None.	112,998 34
Phoenix of Hartford.	Oct. —, '66	None.	None.	None.	None.	139,583 00	None.	None.	None.	1,709 05	None.	141,292 05
Provident Savings	Mar. —, '89	None.	None.	None.	None.	58,342 50	55 96	36 00	385 83	8,428 71	None.	67,249 00
Travelers.	July 1, '65	2,400 00	None.	None.	54,310 00	719,792 19	None.	None.	None.	26,103 07	None.	802,605 26
Union Mutual.	do 17, '48	None.	None.	None.	16,419 72	397,992 63	3,334 29	2,000 76	2,280 03	19,251 63	49 46	441,328 52
United States.	.....	None.	None.	None.	None.	100,000 00	None.	None.	None.	10,451 32	None.	110,451 32
Totals	.....	791,909 33	175,000 00	.....	255,079 45	9,566,188 77	200,776 13	6,856 13	16,161 70	278,210 59	49 46	11,290,231 56

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1890.

	Unsettled Claims.	Net Re-insurance Reserve.	Sundry.	Total Liabilities, including Re- serve.	(c) Excess of Assets over Liabilities. — (d) The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
British Empire .....	None.	600,000 00	18,879 23	618,879 23	<i>c</i> 563,886 81
Commercial Union .....	6,693 12	251,411 99	None.	258,105 11	<i>d</i> 76,368 65
Edinburgh .....	15,893 33	207,320 14	None.	223,213 47	<i>d</i> 46,774 82
Life Association of Scotland....	34,514 14	913,226 80	None.	947,740 94	<i>d</i> 656,551 32
*Liverpool & London & Globe..	None.	92,451 26	None.	92,451 26	.....
London and Lancashire.....	17,279 25	920,000 00	2,585 34	939,864 59	<i>c</i> 311,050 55
*London Assurance.....	None.	8,351 01	None.	8,351 01	.....
*North British.....	4,436 73	620,000 00	781 62	625,218 35	.....
*Queen .....	195 93	85,000 00	None.	85,195 93	.....
Reliance.....	4,000 00	100,000 00	None.	104,000 00	<i>c</i> 19,491 96
*Royal.....	1,076 00	320,000 00	None.	321,076 00	.....
Scottish Amicable.....	None.	117,286 67	None.	117,286 67	<i>c</i> 27,531 75
Scottish Provident .....	None.	88,092 20	264 75	88,356 95	<i>e</i> 785,526 00
Standard .....	7,996 93	2,688,863 80	None.	2,696,860 73	<i>e</i> 2,725,286 55
Star .....	None.	141,337 53	None.	141,337 53	<i>c</i> 1,177,217 57
Totals .....	92,085 43	7,153,341 40	22,510 94	7,267,937 77	.....
<i>American Companies.</i>					
Etna Life.....	49,624 00	4,782,914 00	11,564 02	4,844,102 02	<i>d</i> 1,648,223 04
Connecticut Mutual.....	None.	900,000 00	None.	900,000 00	<i>d</i> 800,000 00
Equitable.....	11,000 00	2,400,000 00	8,300 00	2,419,300 00	<i>d</i> 191,353 00
Germania.....	None.	37,013 00	None.	37,013 00	<i>e</i> 21,498 25
Metropolitan .....	None.	76,418 00	None.	76,418 00	<i>e</i> 40,834 96
Mutual Life.....	5,000 00	1,311,609 00	None.	1,316,609 00	<i>d</i> 64,069 25
National Life.....	763 00	79,559 56	None.	80,322 56	<i>e</i> 29,908 73
New York.....	26,611 78	2,180,437 00	75 45	2,207,124 23	<i>e</i> 344,821 61
North-Western.....	None.	138,071 00	None.	138,071 00	<i>d</i> 25,072 66
Phoenix of Hartford.....	2,400 00	400,000 00	None.	402,400 00	<i>d</i> 261,107 95
Provident Savings.....	1,000 00	10,000 00	None.	11,000 00	<i>e</i> 56,249 00
Travelers' .....	3,569 00	1,099,926 00	None.	1,103,495 00	<i>d</i> 300,889 74
Union Mutual.....	12,155 78	724,415 00	522 13	737,092 91	<i>d</i> 295,764 39
United States.....	None.	91,777 00	None.	91,777 00	<i>e</i> 18,674 32
Totals .....	112,123 56	14,232,139 56	20,461 60	14,364,724 72	<i>d</i> 3,074,493 16

\* These companies also do fire business ; for their total Assets and Liabilities in Canada see pages 22 and 24.



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

## INCOME (CASH).

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
<i>Canadian Companies.</i>					
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life .....	1,542,255 87	None.	528,693 97	22,931 97	2,093,881 81
Citizens' .....	18,859 73	None.	6,532 50	None.	25,392 23
Confederation .....	593,258 24	28,225 94	142,477 43	8,161 03	772,122 64
Dominion Life .....	14,655 59	None.	3,206 35	None.	17,861 94
Dominion Safety Fund .....	37,932 65	None.	342 29	89 11	38,364 05
Federal .....	210,736 53	None.	10,738 78	None.	221,475 31
London Life .....	87,713 18	None.	12,495 94	None.	100,209 12
Manufacturers' Life .....	149,566 26	None.	9,953 11	288 50	159,807 87
North American .....	302,082 17	2,000 00	50,518 81	None.	354,600 98
Ontario Mutual .....	409,920 06	None.	79,938 24	None.	489,858 30
Sun .....	761,749 60	None.	102,217 03	1,116 92	865,083 55
Temperance and General .....	77,790 02	None.	4,143 04	None.	81,933 06
Totals .....	4,206,519 90	30,225 94	951,257 49	32,587 53	5,220,590 86
<i>British Companies.</i>					
British Empire .....	208,826 18	None.	43,392 17	None.	252,218 35
Commercial Union .....	19,621 44	None.	782 72	None.	20,404 16
Edinburgh Life .....	11,938 53	None.	539 62	None.	12,478 15
Life Association of Scotland .....	49,789 34	None.	5,656 31	1,415 58	56,861 23
Liverpool & London & Globe .....	8,388 57	2,000 00	None.	None.	10,388 57
London and Lancashire .....	206,565 60	None.	53,308 12	339 31	260,213 03
London Assurance .....	1,005 76	None.	None.	None.	1,005 76
North British .....	44,635 62	None.	None.	None.	44,635 62
Queen .....	6,680 85	None.	None.	None.	6,680 85
Reliance .....	9,181 65	None.	559 14	None.	9,740 79
Royal .....	18,221 86	None.	None.	None.	18,221 86
Scottish Amicable .....	7,484 51	None.	598 13	None.	8,082 64
Scottish Provident .....	2,942 61	None.	43,884 74	None.	46,827 35
Standard .....	365,201 89	19,400 00	232,165 76	16,279 85	633,047 50
Star .....	16,270 38	None.	None.	None.	16,270 38
Totals .....	976,754 79	21,400 00	380,886 71	18,034 74	1,397,076 24
<i>American Companies.</i>					
Ætna Life .....	705,538 06	None.	7,665 18	None.	713,203 24
Connecticut Mutual .....	54,234 64	None.	None.	None.	54,234 64
Equitable .....	624,939 54	None.	74,030 00	None.	698,969 54
Germania .....	22,364 02	None.	2,000 00	None.	24,364 02
Metropolitan .....	53,710 25	None.	None.	None.	53,710 25
Mutual Life .....	497,251 59	32,396 17	36,610 53	None.	566,258 29
National Life .....	2,884 25	None.	None.	None.	2,884 25
New York .....	666,253 05	25,968 80	53,087 00	None.	745,308 85
North-Western .....	18,098 95	None.	None.	None.	18,098 95
Phoenix of Hartford .....	33,642 91	None.	None.	None.	33,642 91
Provident Savings .....	27,189 23	None.	2,315 00	None.	29,504 23
Travelers' .....	133,574 17	None.	38,600 39	None.	172,174 56
Union Mutual .....	125,671 28	None.	15,505 18	None.	141,176 46
United States .....	36,935 05	None.	None.	None.	36,935 05
Totals .....	3,002,286 99	58,364 97	229,813 28	None.	3,290,465 24

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

## EXPENDITURE (CASH).

	Payments to Policy- holders.	General Expenses.	Dividends to Stock- holders.	Total Expenditure.	<i>e</i> Excess of Income over Expenditure.  <i>d</i> The Reverse.
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life	1,215,874 89	284,311 83	91,666 53	1,591,853 25	<i>e</i> 502,028 56
Citizens	10,885 13	12,187 38	None.	23,072 51	<i>e</i> 2,319 72
Confederation	228,361 18	138,374 72	14,683 27	381,419 17	<i>e</i> 390,703 47
Dominion Life	None.	10,168 50	None.	10,168 50	<i>e</i> 7,693 44
Dominion Safety Fund	13,000 00	9,545 12	None.	22,545 12	<i>e</i> 15,818 93
Federal	148,808 22	63,674 03	None.	212,482 25	<i>e</i> 8,993 06
London Life	30,912 70	43,659 67	2,355 50	76,918 87	<i>e</i> 23,290 25
Manufacturers' Life	46,214 18	70,603 14	None.	116,817 32	<i>e</i> 42,990 55
North American	50,741 80	90,455 89	4,800 00	145,997 69	<i>e</i> 208,603 29
Ontario Mutual	176,151 21	87,470 09		263,621 30	<i>e</i> 226,237 00
Sun	139,779 52	161,730 04	7,500 00	309,009 56	<i>e</i> 556,073 99
Temperance and General	10,507 19	35,163 42	None.	45,670 61	<i>e</i> 36,262 45
Totals	2,071,236 02	1,007,334 83	121,005 30	3,199,576 15	2,021,014 71
<i>British Companies.</i>					
British Empire	39,529 79	48,856 50		88,386 29	<i>e</i> 163,832 06
Commercial Union	14,813 13	2,319 82		17,132 95	<i>e</i> 3,271 '7
Edinburgh Life	8,980 47	940 12		9,920 59	<i>e</i> 2,557
Life Association of Scotland	106,719 25	4,470 18		111,189 43	<i>d</i> 54,328 20
Liverpool & London & Globe	11,125 53	341 94		11,467 47	<i>d</i> 1,078 90
London and Lancashire	58,400 73	50,475 58		108,876 31	<i>e</i> 151,336 72
London Assurance	None.	2 81		2 81	<i>e</i> 1,002 95
North British	66,003 74	4,338 75		70,342 49	<i>d</i> 25,706 87
Queen	8,248 42	323 10		8,571 52	<i>d</i> 1,890 67
Reliance	17,687 43	487 08		18,174 51	<i>d</i> 8,433 72
Royal	34,674 17	679 53		35,353 70	<i>d</i> 17,131 84
Scottish Amicable	4,991 01	58 69		5,049 70	<i>e</i> 3,032 94
Scottish Provident	14,034 25	70 70		14,104 95	<i>e</i> 32,722 40
Standard	301,107 06	87,040 10		388,147 16	<i>e</i> 244,900 34
Star	6,293 03	2,416 74		8,709 77	<i>e</i> 7,560 61
Totals	692,608 01	202,821 64		895,429 65	<i>e</i> 501,646 59
<i>American Companies.</i>					
Ætna Life	522,141 32	69,547 62		591,688 94	<i>e</i> 121,514 30
Connecticut Mutual	98,866 39	None.		98,866 39	<i>d</i> 44,631 75
Equitable	353,393 43	120,905 31		474,298 74	<i>e</i> 224,670 80
Germania	6,614 92	14,873 67		21,488 59	<i>e</i> 2,875 43
Metropolitan	19,300 50	21,490 76		40,791 26	<i>e</i> 12,918 99
Mutual Life	114,382 54	130,286 71		244,669 25	<i>e</i> 321,589 04
National Life	11,649 29	17 94		11,667 23	<i>d</i> 8,782 98
New York	264,557 09	134,472 65		399,029 74	<i>e</i> 346,279 11
North-Western	19,741 21	204 83		19,946 04	<i>d</i> 1,847 09
Phoenix of Hartford	80,576 94			80,576 94	<i>d</i> 46,934 03
Provident Savings	5,000 00	15,057 55		20,057 55	<i>e</i> 9,446 68
Travelers'	84,792 81	13,582 45		98,375 26	<i>e</i> 73,799 30
Union Mutual	76,375 59	18,375 25		94,750 84	<i>e</i> 46,425 62
United States	13,030 00	12,689 29		25,719 29	<i>e</i> 11,215 76
Totals	1,670,422 08	551,504 03		2,221,926 06	<i>e</i> 1,068,539 18

## PAYMENTS TO POLICY-HOLDERS.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuity-tants.	Paid for Sur-rendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life.....	588,880 20	31,849 51	400 00	47,561 72	547,183 46	1,215,874 89	1,542,255 87
Citizens'.....	8,317 00	None.	None.	2,485 40	82 73	10,885 13	18,859 73
Confederation.....	115,884 84	7,622 35	3,688 80	25,467 36	75,697 83	228,361 18	621,484 18
Dominion Life.....	None.	None.	None.	None.	None.	None.	14,655 59
Dominion Safety Fund.....	13,000 00	None.	None.	None.	None.	13,000 00	37,932 63
Federal.....	95,850 00	None.	None.	840 16	52,118 06	148,868 22	210,736 53
London Life.....	21,712 43	5,066 66	None.	2,324 04	1,809 57	30,912 70	87,713 18
Manufacturers' Life.....	44,646 18	None.	420 00	1,148 00	None.	46,214 18	148,886 11
North America.....	41,330 63	3,000 00	3,535 22	2,875 95	None.	50,741 80	304,082 17
Ontario Mutual.....	74,489 00	14,400 00	None.	39,847 79	47,414 42	176,151 21	409,920 06
Sun.....	109,912 20	10,857 45	1,840 30	14,294 57	2,875 00	139,779 52	761,749 60
Temperance and General.....	8,240 00	None.	None.	2,267 19	None.	10,507 19	77,790 02
Totals.....	1,122,262 48	72,795 97	9,884 32	139,112 18	727,181 07	2,071,236 02	4,236,065 69
<i>British Companies.</i>							
British Empire.....	32,386 00	£,000 00	None.	4,753 29	390 50	39,529 79	208,826 18
Commercial Union.....	11,402 83	1,142 50	None.	2,267 80	None.	14,813 13	19,621 44
Edinburgh.....	8,347 80	None.	None.	632 67	None.	8,980 47	11,938 53
Life Association of Scotland.....	91,658 76	None.	None.	2,417 36	12,643 13	106,719 25	49,789 34
Liverpool and London and Globe.....	9,784 33	None.	1,341 20	None.	None.	11,125 53	10,388 57
London and Lancashire.....	50,390 00	1,600 00	None.	6,282 99	127 74	58,400 73	206,565 60
London Assurance.....	None.	None.	None.	None.	None.	None.	1,005 76
North British.....	65,140 50	None.	None.	336 85	526 39	66,003 74	44,635 62
Queen.....	8,081 62	None.	None.	166 80	None.	8,248 42	6,680 85
Reliance.....	16,053 86	1,099 17	None.	534 40	None.	17,687 43	9,181 65
Royal.....	33,396 55	None.	696 46	None.	581 16	34,674 17	18,221 86
Scottish Amicable.....	4,745 00	None.	None.	246 01	None.	4,991 01	7,484 51
Scottish Provident.....	14,034 25	None.	None.	None.	None.	14,034 25	2,942 61
Standard Life.....	291,825 27	1,773 33	514 00	5,753 82	1,240 64	301,107 06	384,601 89
Star.....	4,866 66	486 66	123 40	816 31	None.	6,293 03	16,270 38
Totals.....	642,113 43	8,101 66	2,675 06	24,208 30	15,509 56	692,608 01	998,154 79
<i>American Companies.</i>							
Ætna Life.....	170,308 18	218,564 00	None.	10,505 03	122,764 11	522,141 32	705,538 06
Connecticut Life.....	18,831 00	60,825 10	None.	None.	19,210 29	98,866 39	54,234 64
Equitable.....	144,777 00	120,599 00	1,364 72	64,063 62	22,589 09	353,393 43	624,939 54
Germania.....	6,508 11	None.	None.	None.	106 81	6,614 92	22,364 02
Metropolitan.....	18,989 00	None.	None.	199 50	112 00	19,300 50	53,710 25
Mutual Life.....	86,815 90	13,275 31	2,042 28	7,005 00	5,244 05	114,382 54	529,647 76
National Life.....	2,464 29	8,400 00	None.	785 00	None.	11,649 29	2,884 25
New York.....	161,133 51	22,727 28	7,019 13	38,495 38	35,181 79	264,557 09	692,221 85
North Western.....	9,688 00	1,000 00	None.	2,074 86	6,978 35	19,741 21	18,098 95
Phoenix of Hartford.....	42,779 00	29,940 00	None.	None.	7,857 94	80,576 94	33,642 91
Provident Savings.....	5,000 00	None.	None.	None.	None.	5,000 00	27,189 23
Travelers.....	42,098 00	12,899 00	None.	29,795 81	None.	84,792 81	133,574 17
Union Mutual.....	42,432 52	29,443 71	None.	1,233 06	3,266 30	76,375 59	125,671 28
United States.....	13,030 00	None.	None.	None.	None.	13,030 00	36,935 05
Totals.....	764,834 51	517,673 40	10,426 13	154,157 26	223,310 73	1,670,422 03	3,060,651 96

AMOUNT of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1890.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>					
Canada Life (Canadian business).....	\$ 584,075	\$ 31,802	\$ 440,886	\$ 1,001,526	\$ 1,442,412
Citizens'.....	112,163	70,372	355,947	794,295	1,150,242
Confederation.....	20,000	None.	None.	217,000	217,000
Dominion Safety Fund (Can. business).....	None.	None.	None.	60,000	60,000
Dominion Life.....	111,350	689,000	5,900	1,211,600	1,217,500
Federal.....	16,211	5,067	43,405	357,951	401,356
London Life (General.....	7,969	None.	None.	929,598	929,598
Industrial.....	43,000	None.	51,000	1,222,900	1,273,900
Manufacturers' Life.....	48,431	3,000	101,888	865,780	967,668
North American (General.....	318	None.	915	None.	915
Industrial.....	65,522	59,400	281,512	1,244,675	1,526,187
Ontario Mutual.....	96,553	18,857	308,871	1,122,361	1,431,232
Sun (Canadian business).....	14,240	None.	51,329	778,400	829,729
Temperance and General.....					
Totals for 1890.....	1,119,832	877,498	1,641,653	9,806,086	11,447,739
Totals for 1889.....	1,342,336	629,933	1,674,552	10,662,091	12,336,643
Increase, <i>i</i> —Decrease, <i>d</i> .....	<i>d</i> 222,504	<i>i</i> 247,565	<i>d</i> 32,899	<i>d</i> 856,005	<i>d</i> 888,904
<i>British Companies.</i>					
British Empire.....	32,386	2,000	114,912	462,322	577,234
Commercial Union.....	6,980	7,909	12,899	17,473	30,372
Edinburgh.....	23,754	None.	2,878	26,632	29,510
Life Association of Scotland.....	105,757	1,947	12,281	2,190	14,471
Liverpool and London and Globe.....	9,784	None.	None.	None.	None.
London and Lancashire.....	70,693	1,600	176,717	563,218	739,935
London Assurance.....	None.	None.	None.	None.	None.
North British.....	64,262	None.	1,990	10,818	12,808
Queen.....	1,671	1,200	438	2,000	2,438
Reliance.....	18,923	1,000	2,500	None.	2,500
Royal.....	31,346	None.	None.	2,000	2,000
Scottish Amicable.....	4,745	None.	1,460	None.	1,460
Scottish Provident.....	14,034	None.	None.	1,460	1,460
Standard.....	282,704	12,473	108,165	402,958	511,123
Star.....	4,867	487	12,167	40,636	52,803
Totals for 1890.....	674,906	28,616	446,497	1,531,707	1,978,114
Totals for 1889.....	466,272	69,763	717,567	1,491,348	2,208,915
Increase, <i>i</i> —Decrease, <i>d</i> .....	<i>i</i> 208,634	<i>d</i> 41,147	<i>d</i> 271,160	<i>i</i> 40,359	<i>d</i> 230,801
<i>American Companies.</i>					
Aetna Life.....	191,296	350,690	216,052	468,287	684,339
Connecticut.....	18,831	82,510	None.	42,500	42,500
Equitable.....	124,777	118,783	381,829	968,936	1,350,765
Germania.....	6,508	None.	None.	23,500	23,500
Metropolitan (General.....	1,000	None.	2,000	6,000	8,000
Industrial.....	17,989	None.	None.	1,021,077	1,021,077
Mutual Life.....	91,816	13,275	91,833	1,089,800	1,181,633
National Life.....	2,129	8,534	4,090	1,000	5,090
New York.....	148,842	23,783	266,005	865,814	1,131,819
North Western.....	7,949	2,462	6,556	None.	6,556
Phoenix of Hartford.....	40,790	30,714	14,838	63,185	78,023
Provident Savings.....	6,000	None.	None.	361,000	361,000
Travelers'.....	41,267	20,899	90,573	186,681	277,254
Union Mutual.....	48,561	168,003	6,591	159,000	165,591
United States.....	13,030	None.	1,000	493,670	494,670
Totals for 1890.....	760,785	819,653	1,081,367	5,750,450	6,831,817
Totals for 1889.....	722,350	576,309	1,075,432	4,403,180	5,478,612
Increase, <i>i</i> —Decrease, <i>d</i> .....	<i>i</i> 38,435	<i>i</i> 243,344	<i>i</i> 5,935	<i>i</i> 1,347,270	<i>i</i> 1,353,205

SUMMARY of Life Insurance in Canada for the Years 1875 to 1890, inclusive.  
PREMIUM—INCOME DURING THE RESPECTIVE YEARS, 1875-1890.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	§	§	§	§
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	4,459,595	979,847	2,785,403	8,224,845
1890.....	4,108,653	998,158	3,060,652	8,167,463
Totals.....	30,439,130	11,697,847	27,452,209	69,589,286

AMOUNTS of Insurances effected during the respective Years, 1875-1890.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	§	§	§	§
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,498	12,169,255
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	26,438,358	3,399,313	14,719,266	44,556,937
1890.....	23,541,405	3,398,272	13,850,294	40,789,971
Totals.....	215,793,919	43,155,648	127,620,072	389,569,639

## AMOUNTS of Insurances in Force, 1875-1890.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	§	§	§	§
1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,656,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,330	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,092	36,266,249	103,290,932
1882.....	53,855,051	22,329,368	38,857,629	115,042,048
1883.....	59,213,609	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,596	135,453,726
1885.....	74,591,139	25,930,272	49,440,735	149,962,146
1886.....	88,181,859	27,225,607	55,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,034,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,349,392	231,963,702
1890.....	135,222,008	31,513,197	81,591,847	248,327,052

**ASSESSMENT SYSTEM.**  
**ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1890.**

Companies.	Total Amount Paid by Members.	Number of Certificates reported as Taken.	Amount of Certificates, New and Taken up.	Number of Certificates in Force at Date.	Net Amount in Force.	Number of Certificates become	Net Amount become	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	\$		\$		\$		\$	\$	\$		
<b>CANADIAN COMPANIES.</b>											
Canadian Mutual Life	115,731	1,064	1,422,250	5,145	9,629,441	43	76,904	75,970	23,150	1,700	31st Dec., 1890.
Commercial Travellers' Mutual Benefit Society	18,342	174	174,000	1,672	1,672,000	15	15,000	17,000	4,000	None.	do
Mutual Relief Society	46,371	380	535,000	2,055	3,555,000	21	33,500	31,250	3,500	None.	do
Provincial Provident Institution	55,153	1,155	1,958,000	3,580	6,552,000	8	16,000	23,419	None.	None.	do
Totals for 1890	234,597	2,773	4,089,250	12,452	21,408,441	87	141,404	147,639	30,650	1,700	
Totals for 1889	244,814	2,241	3,371,800	10,894	19,132,466	93	168,350	170,527	37,000	8,050	
<b>AMERICAN COMPANIES.</b>											
Covenant Mutual	34,698	157	303,750	1,013	2,261,875	8	20,000	22,500	None.	None.	31st Dec., 1890.
Mutual Reserve Fund	181,212	1,308	3,454,500	5,143	12,989,300	53	122,600	105,597	26,400	None.	do
Totals for 1890	215,910	1,465	3,758,250	6,156	15,251,175	61	142,600	128,097	26,400	None.	
Totals for 1889	160,139	1,358	3,009,000	4,513	11,294,650	31	67,200	82,600	8,400	8,000	
<b>RECAPITULATION.</b>											
Canadian Companies	234,597	2,773	4,089,250	12,452	21,408,441	87	141,404	147,639	30,650	1,700	
American	215,910	1,465	3,758,250	6,156	15,251,175	61	142,600	128,097	26,400	None.	
Totals for 1890	450,507	4,238	7,847,500	18,608	36,659,616	148	284,004	275,736	57,050	1,700	
Totals for 1889	404,953	3,599	6,380,800	15,407	30,427,116	124	235,550	253,127	45,400	16,050	

## ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1890.

Companies.	Amount Terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>			
	%	%	%
Canadian Mutual Life .....	70,700	991,050	1,061,750
Commercial Travellers' Mutual Benefit Society .....	15,000	80,000	95,000
Mutual Relief Society .....	36,000	385,500	421,500
Provincial Provident Institution .....	16,000	525,000	541,000
Totals for 1890 .....	137,700	1,981,550	2,119,250
Totals for 1889 .....	168,350	3,327,325	3,495,675
<i>American Companies.</i>			
Covenant Mutual .....	20,000	366,875	386,875
Mutual Reserve Fund .....	122,600	1,637,250	1,759,850
Totals for 1890 .....	142,600	2,004,125	2,146,725
Totals for 1889 .....	67,200	1,562,900	1,630,100

## RECAPITULATION.

Canadian Companies .....	137,700	1,981,550	2,119,250
American Companies .....	142,600	2,004,125	2,146,725
Total for 1890 .....	280,300	3,985,675	4,265,975
Total for 1889 .....	235,550	4,890,225	5,125,775



## ASSESSMENT LIFE COMPANIES.

## CANADIAN COMPANIES—ASSETS—1890.

Companies.	Mortgages on Real Estate.	Cash on Hand and in Banks.	Agents' Balances and Bills Receiv- able.	Due from Members.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life.....	49,660 00	19,775 61	211 69	21,500 00	2,161 57	93,308 87
Commercial Travellers' Mutual Bene- fit Society.....	None.	7,390 99	None.	2,000 00	10,336 00	19,726 99
Mutual Relief Society.....	None.	19,271 16	130 00	2,450 00	120 00	21,971 16
Provincial Provident Institution....	21,200 00	23,939 72	1,493 50	883 34	2,795 08	50,311 64
Totals.....	70,860 00	70,377 48	1,835 19	26,833 34	15,412 65	185,318 66

## CANADIAN COMPANIES—LIABILITIES—1890.

Companies.	Claims for death Losses Unsettled.	Dues on account of General Expenses.	Other Liability.	Total Liability (not includ- ing reserve).	Surplus of Assets over Liabilities.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life.....	*24,850 00	1,289 43	None.	26,139 43	67,169 44
Commercial Travellers' Mutual Bene- fit Society.....	4,000 00	225 00	None.	4,225 00	15,501 99
Mutual Relief Society.....	3,500 00	None.	None.	3,500 00	18,471 16
Provincial Provident Institution....	None.	1,059 71	148 38	1,208 09	49,103 55
Totals.....	32,350 00	2,574 14	148 38	35,072 52	150,246 14

## ASSESSMENT LIFE COMPANIES—Continued.

## INCOME.

Companies.	Member- ship Fees.	Annual Dues &c.	Medical Ex- aminers' Fees.	Assess- ments.	Interest and other Receipts.	Total Income.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life .....	9,990 00	11,340 75	2,232 00	89,755 53	4,864 11	118,182 39
Commercial Travellers' Mutual Be- nefit Society .....	341 00	3,080 00	348 00	14,572 50	686 17	19,027 67
Mutual Relief Society .....	2,808 00	4,749 05	400 00	37,414 28	322 14	45,693 47
Provincial Provident Institution...	7,869 69	12,595 60	1,416 00	29,831 97	4,930 54	56,643 80
Totals.....	21,008 69	31,765 40	4,396 00	171,574 28	10,802 96	239,547 33
<i>American.</i>						
Covenant Mutual .....	1,864 00	None.	None.	32,833 96	None.	34,697 96
Mutual Reserve Fund .....	18,889 75	28,167 50	3,900 00	130,255 17	4,062 38	185,274 80
Totals.....	20,753 75	28,167 50	3,900 00	163,089 13	4,062 38	219,972 76

## EXPENDITURE.

Companies.	Paid for Death Losses and Disability Claims.	General Expenses.	Total Expenditure	Surplus of Income over Expen- diture.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life .....	75,969 93	27,372 30	103,342 23	14,840 16
Commercial Travellers' M. B. S. ....	17,000 00	3,213 80	20,213 80	.....
Mutual Relief Society .....	31,250 00	9,008 84	40,258 84	5,434 63
Provincial Provident Institution .....	23,418 77	20,569 82	43,988 59	12,655 21
Totals .....	147,638 70	60,164 76	207,803 46	31,743 87
<i>American.</i>				
Covenant Mutual .....	22,500 00	3,364 00	25,864 00	8,833 96
Mutual Reserve Fund .....	105,596 56	48,867 18	154,463 74	30,811 06
Totals .....	128,096 56	52,231 18	180,327 74	39,645 02

\* Including \$4,600, total disability losses.

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

CANADIAN COMPANIES—ASSETS—1890.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident.....	None.	None.	134,058 07	None.	10,746 12	569 28	2,035 09	810 00	146,238 56	Accident.
Boiler Inspection.....	None.	None.	62,348 66	5,637 00	1,923 05	3,294 74	998 68	727 29	74,929 42	Steam Boilers, &c.
Canada Accident.....	None.	None.	23,033 40	None.	787 24	1,847 48	126 25	199 03	25,993 40	Accident.
Dominion Plate Glass.....	None.	None.	5,500 00	None.	1,919 25	3,361 35	None.	10,275 50	21,056 10	Plate Glass.
Guarantee.....	4,280 52	23,460 52	620,254 07	400 00	33,265 44	48,994 14	8,287 75	5,286 39	744,237 83	Guarantee.
Manufacturers' Accident	None.	11,559 53	20,900 00	None.	7,885 03	831 86	398 13	1,212 05	42,786 10	Accident.
Totals .....	4,280 52	35,020 05	863,094 20	6,037 00	56,526 13	58,918 35	11,845 90	18,510 26	1,057,241 41	

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

CANADIAN COMPANIES—LIABILITIES, 1890.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up or in course of collection.	<i>e</i> Excess of Assets over Liabilities and Capital Stock. — <i>d</i> Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident.....	25,000 00	16,991 87	22,912 70	64,904 57	83,333 99	181,940 00	<i>d</i> 98,606 01	Accident.
Boiler Inspection.....	None.	13,132 44	400 00	13,532 44	61,396 98	40,040 00	<i>e</i> 21,356 98	Steam Boiler, &c.
Canada Accident.....	84 57	1,975 38	1,300 00	3,359 95	22,633 45	31,971 50	<i>d</i> 9,338 05	Accident.
Dominion Plate Glass.....	None.	10,445 50	None.	10,445 50	10,610 60	10,000 00	<i>e</i> 610 60	Plate Glass.
Guarantee.....	43,073 96	120,114 86	15,112 64	178,301 46	565,936 37	304,600 00	<i>e</i> 261,336 37	Guarantee.
Manufacturers' Accident.....	3,592 95	18,353 00	972 71	22,918 66	19,867 44	23,440 00	<i>d</i> 3,572 56	Accident.
Totals.....	71,751 48	181,013 05	40,698 05	293,462 58	763,778 83	591,991 50	<i>e</i> 171,787 93	

## ABSTRACT of Guarantee Business in Canada for the Year 1890.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted	Resisted
	¢		¢		¢	¢	¢	¢	¢
American Surety.....	2,013	322	316,500	322	316,500	439	439	None.	None.
Guarantee.....	38,849	.....	6,562,750	.....	6,013,119	22,576	13,310	7,000	5,000
London Guarantee and Accident.....	25,678	3,287	4,117,700	3,681	4,425,004	8,901	11,053	777	10,804
Totals.....	66,540	.....	10,996,950	.....	10,754,623	31,916	24,802	7,777	15,804

## ABSTRACT of Accident Business in Canada for the Year 1890.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted	Resisted
	¢		¢		¢	¢	¢	¢	¢
Accident.....	38,819	2,551	5,532,450	2,239	4,478,750	32,681	12,681	None.	20,000
Canada Accident.....	5,722	898	1,230,000	818	1,086,000	2,966	2,881	85	None.
Citizens'.....	39,471	.....	4,156,900	.....	2,407,650	15,606	15,867	6,226	None.
London Guarantee and Accident.....	28,499	3,071	6,009,733	5,427	7,746,416	6,812	6,812	None.	None.
Manufacturers' Accident.	46,525	2,342	3,995,333	1,953	3,040,333	15,016	13,462	3,593	None.
Mutual Accident.....	4,119	525	1,021,250	344	675,750	1,704	1,544	160	None.
*Norwich and London...	636	61	119,500	61	119,500	848	720	128	None.
Sun.....	23,995	2,204	4,398,569	2,000	3,939,235	9,808	9,353	455	None.
Travelers'.....	107,195	6,630	13,751,830	4,809	12,150,767	34,145	34,345	2,500	None.
Totals.....	294,981	.....	40,215,565	.....	35,644,401	119,586	97,665	13,147	20,000

\*Five months' business.

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

**THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.**

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
In Canada . . . . .	38,819	2,551	5,532,450	2,239	4,478,750	32,681	12,681	None.	20,000
In other countries . . . . .	30,804	161	538,750	109	374,000	7,399	2,399	None.	5,000
<b>Totals . . . . .</b>	<b>69,623</b>	<b>2,712</b>	<b>6,071,200</b>	<b>2,348</b>	<b>4,852,750</b>	<b>40,080</b>	<b>15,080</b>	<b>None.</b>	<b>25,000</b>

**THE GUARANTEE COMPANY OF NORTH AMERICA.**

In Canada . . . . .	28,849		6,562,750		6,013,119	22,576	13,310	7,000	5,000
In other countries . . . . .	195,800		45,150,633		34,432,271	76,813	55,710	12,469	18,605
<b>Totals . . . . .</b>	<b>234,649</b>		<b>51,713,383</b>		<b>40,445,390</b>	<b>99,389</b>	<b>69,020</b>	<b>19,469</b>	<b>23,605</b>

**ABSTRACT of Plate Glass Insurance in Canada, for the Year 1890.**

Dominion Plate Glass . . . . .	10,044	840		1,743		4,247	4,247	None.	None.
Lloyds' Plate Glass. . . . .	7,998		171,121		378,743	3,366	3,222	204	None.
Mongenaïs, Boivin & Co. . . . .	11,122	1,003		1,996		2,408	2,408	None.	None.
Mutual Accident . . . . .	4,545	337	70,297	603	130,481	1,439	1,297	142	None.
<b>Totals . . . . .</b>	<b>33,709</b>					<b>11,460</b>	<b>11,174</b>	<b>346</b>	<b>None.</b>

**ABSTRACT of Steam Boiler Insurance in Canada, for the Year 1890.**

American Steam Boiler. . . . .									
Boiler Inspection and Insurance . . . . .	19,318	539	1,620,649	564	1,768,144	None.	None.	None.	None.
<b>Totals . . . . .</b>									

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at 24th March, 1891.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver-General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Accident Insurance Co. of North America.....	Edward Rawlings, Manager, Montreal.	\$ 24,350	\$ 22,150	Accident.
The Aena Life Insurance Co. of Hartford, Connecticut.....	F. W. Evans, General Agent, Montreal.	112,000	100,800	Fire and Inland Marine.
The Atlas Life Insurance Co. of Hartford, Connecticut.....	Wm. H. Orr, Manager, Toronto.	2,856,957	2,672,969	Life.
The Agricultural Insurance Co. of Watertown, N.Y.....	Joseph Flynn, Chief Agent, Toronto.	141,600	126,000	Fire.
The American Steam Boiler Insurance Co.....	James C. Sinton, Chief Agent, Montreal.	20,000	20,000	Steam Boilers.
The American Surety Company of New York.....	Alex. Dixon, Chief Agent, Toronto.	50,000	50,000	Guarantee.
The Atlas Assurance Company.....	Louis H. Boulit, Montreal.	107,067	104,779	Fire.
The Boiler Inspection and Insurance Company of Canada.....	W. B. McMurrich, Agent, Toronto.	54,724	49,252	Steam Boilers, &c.
*The British Empire Mutual Life Ass. Co., London Eng.....	Fred. Stauchliffe, Chief Agent, Montreal.	121,667	113,977	Life.
The British America Assurance Company, Toronto.....	John Morrison, Governor, Toronto.	61,540	61,540	Fire and Inland Marine.
The British and Foreign Marine Insurance Co. (Limited).....	E. L. Bond, Chief Agent, Montreal.	112,000	100,800	Fire and Inland Marine.
The Caledonian Insurance Company.....	Taylor Bros., General Agents, Montreal.	110,376	104,205	Inland Marine.
The Canada Accident Assurance Company.....	Henry Sutherland, Chief Agent, Toronto.	22,302	20,072	Accident.
The Canada Life Assurance Company, Hamilton.....	A. G. Ramsay, Manager, Hamilton.	61,000	54,900	Life.
The Citizens' Insurance Company of Canada.....	E. P. Heaton, Chief Agent, Montreal.	115,840	104,256	Fire, Life and Accident.
The City of London Fire Insurance Company (Limited).....	H. M. Blackburn, Chief Agent, Toronto.	131,400	131,400	Fire.
The Commercial Union Assurance Company (Limited), of London, Eng.....	Evans & McGregor, General Agents, Montreal.	335,313	330,447	Fire, Inland Marine and Life.
The Confederation Life Association of Canada.....	J. K. Macdonald, Managing Director, Toronto.	84,392	75,955	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.....	Geo. H. McHenry, Chief Agent, Montreal.	100,000	100,000	Life.
The Covenant Mutual Benefit Association.....	A. H. Hoover, Chief Agent, Toronto.	53,533	53,533	Life, on the Assessment Plan.
The Dominion Life Assurance Company.....	Thos. Hilliard, Chief Agent, Toronto.	56,232	50,195	Life.
The Dominion Plate Glass Insurance Company.....	Alexander Ramsay, Chief Agent, Montreal.	3,000	5,000	Plate Glass.
The Dominion Safety Fund Life Association.....	J. De Wolfe Spurr, St. John, N. B.....	50,000	50,000	Life.
The Eastern Assurance Company.....	Chas. D. Cory, Chief Agent, Halifax, N. S.....	56,000	50,400	Fire.
The Employers' Liability Assurance Corporation (Limited).....	Fred. Stauchliffe, General Manager, Montreal.....	108,721	104,840	Fire Re-assurance.
†The Equitable Life Assurance Soc. of the United States, N.Y.....	Sergeant P. Stearns, Manager, Montreal.....	957,000	908,800	Life.
The Federal Life Assurance Company of Ontario.....	David Dexter, Managing Director, Hamilton.....	53,807	50,225	Life.
The Fire Insurance Association (Limited), London, Eng.....	John Kennedy, Chief Agent, Montreal.....	100,000	100,000	Fire.
The Germania Life Insurance Company.....	(Geo. W. Ronne, Chief Agent, Montreal.....	50,000	50,000	Life.
The Guarantee Company of North America.....	Edward Rawlings, Manager, Montreal.....	58,400	53,400	Guarantee.
The Guardian Fire and Life Assurance Co., London, Eng.....	Robert Sims & Co. and George Deunholm, General Agents, Montreal.....	119,233	119,233	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.....	F. W. Evans, General Agent, Montreal.....	87,920	100,000	Fire.
The Imperial Assurance Company of London, Eng.....	E. D. Lacy, Agent, Montreal.....	129,453	129,453	Fire.
The Insurance Company of North America.....	Robert Hampson, Chief Agent, Montreal.....	111,000	100,000	Fire and Inland Marine.
The Lancashire Insurance Company.....	S. C. Duncan-Clark, Chief Agent, Toronto.....	143,667	143,667	Fire.
The Liverpool and London and Globe Insurance Company.....	G. F. C. Smith, Chief Agent, Montreal.....	273,133	247,233	Fire and Life.
The Lloyds' Plate Glass Insurance Company of New York.....	Levi Beemer, Chief Agent, Toronto.....	10,000	10,000	Plate Glass.

The London Assurance Corporation, Eng.	E. A. Lilly, Chief Agent, Montreal.	167,000	150,300	Fire and Life.
The London Guarantee and Accident Co. (Limited)	A. T. McCord, Chief Agent, Toronto.	53,333	53,333	Guarantee and Accident.
The London and Lancashire Fire Ins. Co., Liverpool.	W. A. Sims, Chief Agent, Toronto.	107,067	107,067	Fire.
The Lohdon and Lancashire Life Assurance Co.	B. Hal. Brown, Manager, Montreal.	120,780	112,052	Life.
The London Mutual Fire Ins. Co. of Canada, London, O.	D. C. Macdonald, Secretary, London.	55,620	50,658	Fire.
The London Life Insurance Co.	J. G. Richter, Manager, London.	60,000	54,000	Life.
The Manchester Fire Assurance Co.	James Boomer, Manager, Toronto.	102,200	102,200	Accident.
The Manufacturers' Accident Insurance Co.	John F. Ellis, Managing Director, Toronto.	50,000	50,000	Life.
The Manufacturers' Life Insurance Co.	John F. Ellis, Managing Director, Toronto.	116,800	101,178	Life.
The Metropolitan Life Insurance Co. of New York	Jas. Wyborn Walker, General Agent, Toronto.	37,960	37,960	Accident and Plate Glass.
The Mutual Accident Association (Limited)	Pastrure & Lightburn, Chief Agents, Toronto.	1,072,333	1,072,300	Life.
The Mutual Life Insurance Co. of New York	Sam'l. H. Ewing, Attorney, Montreal.	103,533	100,867	Life on the Assessment Plan.
The Mutual Reserve Fund Life Association of New York	John S. Hall, jun., Chief Agent, Montreal.	5,000	5,000	Plate Glass.
Mongreais, Boivin & Co	L. I. Boivin, Agent, Montreal	100,161	100,161	Fire.
The National Assurance Co. of Ireland.	Louis H. Boulte, Montreal	1,273,000	1,163,700	Life.
The New York Life Insurance Co.	F. W. Campbell, M.D., Attorney, Montreal	60,690	53,775	Life.
The North American Life Assurance Co.	Wm. McCabe, Managing Director, Toronto.	675,083	632,993	Fire and Life.
The North British and Mercantile Insurance Co.	Thos. Davidson, Managing Director, Montreal.	211,700	200,555	Fire.
The Northern Assurance Co. of Aberdeen and London	Robt. W. Tyre, General Agent, Montreal.	58,400	58,400	Accident.
The Norwich and London Accident Insurance Asso.	Scott & Wainasley, General Agents, Toronto	100,000	100,000	Fire.
The Norwich Union Fire Insurance Society, Norwich, Eng.	Alex. Dixon, Manager, Toronto	102,992	92,693	Life.
The Ontario Mutual Life Assurance Co.	Wm. Hendry, Manager, Waterloo	100,000	100,000	Fire and Inland Marine.
The Phenix Insurance Co. of Brooklyn.	L. C. Camp, General Agent, Toronto	113,000	101,700	Fire.
The Phenix Insurance Co., Hartford, Conn	Gerald E. Hart, Manager, Montreal	192,793	187,943	Life.
The Phenix Fire Assurance Co., London, Eng.	Paterson & Son, General Agents, Montreal	54,500	50,400	Life.
The Provident Savings Life Assurance Society	R. H. Matson, Chief Agent, Toronto	59,500	50,200	Fire.
The Quebec Fire Assurance Co.	J. G. Clapham, President, Quebec	247,340	237,936	Fire and Life.
The Queen Fire and Life Insurance Co., England.	H. J. Mudge, Chief Agent, Montreal	110,277	110,277	Life.
The Reliance Mutual Life Assurance Soc., London, Eng.	J. Cassie Hatton, Attorney, Montreal	56,000	50,400	Fire and Inland Marine.
The Royal Canadian Insurance Co.	Harry Cutt, Secretary, Montreal	689,533	689,533	Fire and Life.
The Royal Insurance Co.	Wm. Tadley, Chief Agent, Montreal	100,307	100,091	Fire.
The Scottish Union and National Insurance Co.	Walter Kavanagh, Agent, Montreal	1,962,063	1,733,039	Life.
The Standard Life Assurance Co., Scotland	W. M. Ramsay, Manager, Montreal	146,000	146,000	Life.
The Star Life Assurance Society of England.	A. D. Perry, General Agent, Toronto.	63,800	57,501	Life and Accident.
The Sun Life Assurance Co. of Canada	R. Macaulay, Managing Director, Montreal.	68,101	50,000	Life.
The Temperance and General Life Assurance Co. of N. A.	Wm. Sutherland, Chief Agent, Toronto	672,462	612,710	Life and Accident.
The Travelers' Insurance Co. of Hartford, Conn.	Wm. Mulock, Attorney, Toronto	372,100	359,300	Life.
The Union Mutual Life Insurance Co., Maine	T. L. Morrissy, Chief Agent, Montreal	107,067	100,000	Fire.
The Union Society, London, Eng.	Percy F. Lane, Chief Agent, Montreal.	101,900	101,200	Fire Re-insurance.
The United Fire Assurance Co. (Limited)	Thos. A. Temple, Attorney, St. John, N.B.	100,000	100,000	Life.
The United States Life Insurance Co.	J. J. Kenny, Managing Director, Toronto.	57,700	51,930	Fire and Inland Marine.
The Western Assurance Co., Toronto				

\* This Company has also \$632,500 vested in Canadian Trustees under the Insurance Act.  
 † This Company has also \$725,000 in the hands of Canadian Trustees under the Insurance Act.  
 ‡ This Company has also \$698,197 vested in Canadian Trustees under the Insurance Act.



The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled, under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to these policies, subject to the provisions of the Insurance Acts of 1868 and 1871.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver-General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Insurance Company of Hartford, Conn.	F. W. Evans, General Agent, Montreal.	\$ 100,000	\$ 100,000	Life.
The Edinburgh Life Assurance Company	David Higgins, Chief Agent, Toronto.	161,647	150,367	Life.
The Life Association of Scotland	Archibald Inglis, Chief Agent, Montreal.	154,760	149,893	Life.
The National Life Insurance Company of the U.S. of America	Charles Powis, Chief Agent, Hamilton.	110,000	110,000	Life.
The North-Western Mutual Life Insurance Company of Milwaukee	M. W. Mills, Chief Agent, Toronto.	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.	H. D. Simpson, General Agent, Montreal.	124,280	124,280	Life.
The Scottish Amicable Life Assurance Society	William W. Robertson, Attorney, Montreal.	122,545	120,545	Life.
The Scottish Provident Institution	John Dunlop, Attorney, Montreal.	100,000	90,000	Life.

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

Name of Company.	Chief Agent to Receive Process.
The Canadian Mutual Life Association	W. Pemberton Page, Secretary, Toronto.
The Commercial Travellers' Mutual Benefit Society	N. G. H. Lowe, Secretary, Toronto.
The Mutual Relief Society of Nova Scotia	Thos. B. Crosby, Chief Agent, Yarmouth, N.S.
The Provincial Provident Institution	E. S. Miller, Secretary, St. Thomas, Ont.

NOTE.—The Glasgow and London Insurance Company has re-insured its outstanding risks with the Citizens' Insurance Company, and has applied for the release of its deposit.

# REPORT

OF THE

# MINISTER OF JUSTICE

AS TO

# PENITENTIARIES IN CANADA

FOR THE

Year ended 30th June,

1890.



OTTAWA:

PRINTED BY BROWN CHAMBERLIN, PRINTER TO THE QUEEN'S MOST  
EXCELLENT MAJESTY.

1890.



*To His Excellency the Governor General of Canada, &c., &c., &c.,*

MAY IT PLEASE YOUR EXCELLENCY,—

I have the honour, for the information of Your Excellency, to submit the accompanying Annual Report of the Inspector of Penitentiaries of the Dominion, also the Annual Reports of certain officers of the Penitentiaries, together with the necessary financial and statistical tables and statements, the same being for the year ended 30th June, 1890.

I have the honour to be,

Your Excellency's most obedient servant,

JOHN S. D. THOMPSON,

*Minister of Justice.*

DEPARTMENT OF JUSTICE,

OTTAWA, 15th October, 1890.



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FIFTEENTH ANNUAL REPORT  
OF THE  
**INSPECTOR OF PENITENTIARIES**  
OF THE  
**DOMINION OF CANADA**  
FOR THE YEAR ENDED 30<sup>TH</sup> JUNE, 1890.

Honourable Sir JOHN THOMPSON,  
Minister of Justice.

SIR,—In compliance with the Act, I have the honour to lay before you my Annual Report upon the Penitentiaries of the Dominion, for the financial year ended 30th June, 1890. To this document I annex the reports of the Wardens, Chaplains, Surgeons, Schoolmasters and Matron of Kingston Penitentiary, together with the returns, statistics, &c., from the several penitentiaries, required by law. The Report of the General Accountant is also embodied.

The movements of convicts, in the Dominion, during the year under review, is summarized as follows :—

*Kingston Penitentiary.*

	Males.	Females	Total
Remaining 30th June, 1889.....	530	24	554
Received since do .....	181	8	189
	—	—	—
	711	32	743
Discharged since 30th June, 1889.....	146	11	157
	—	—	—
Remaining 30th June, 1890.....	565	21	586

Daily average 577.

The number of deaths, during the year, was 7; of escapes 6; of convicts sent to asylums 3. From St. Vincent de Paul, 4 male convicts were transferred to the criminal asylum, and 4 females to serve their sentences.

The increase in the number of convicts last year is 32.

*St. Vincent de Paul Penitentiary.*

	Males.	Females.	Total.
Remaining 30th June, 1889.....	322	0	322
Received since do .....	120	4	124
	—	—	—
	442	4	446
Discharged since 30th June, 1889.....	100	4	104
	—	—	—
Remaining 30th June, 1890.....	342	0	342

Average 337.

There were 2 escapes, and 1 death.

There has been an increase of 20.

*Dorchester Penitentiary.*

	Males.	Females.	Total.
Remaining 30th June, 1889. ....	162	0	161
Received since do .....	70	2	72
	—	—	—
	232	2	234
Discharged since 30th June, 1889.....	58	2	60
	—	—	—
Remaining 30th June, 1890.....	174	0	174

One death and one escape occurred.

One male (insane) and two female convicts were sent to Kingston Penitentiary.

The increase over last year's number is 12.

*Manitoba Penitentiary.*

	Males.	Females.	Total.
Remaining 30th June, 1889.....	66	0	66
Received since do .....	34	0	34
	—	—	—
	100	0	100
Discharged since 30th June, 1889.....	27	0	27
	—	—	—
Remaining 30th June, 1890.....	73	0	73

There were 1 death and 1 escape.

An increase of 7 is shown.

*British Columbia Penitentiary.*

	Males.	Females.	Total.
Remaining 30th June, 1889.....	90	1	91
Received since do .....	18	0	18
	—	—	—
	108	1	109
Discharge since 30th June, 1889.....	33	0	33
	—	—	—
Remaining 30th June, 1890....	75	1	76

There has been a decrease of 15 as compared with last year's total.

No death; no escape; no new case of insanity.

*Recapitulation.*

Kingston Penitentiary.....	586
St. Vincent de Paul Penitentiary.....	342
Dorchester do .....	174
Manitoba do .....	73
British Columbia do .....	76
Total number of convicts 30th June, 1890.....	1,251
do do do 1889.....	1,195
Total increase on 30th June, 1890.....	56

In the course of the last fiscal year—1889-90, 431 convicts were sentenced to penal service in all the penitentiaries, as compared with 434 in 1888-89. The number discharged in 1889-90 was 348; as compared with 333 in 1888-89.

The increase, last year, was 45 less than the record, on 30th June, 1889, which was 101. It is 51 more than on 30th June, 1886, when the total number was 1,200, and 67 less than on 30th June, 1879, when our convicts numbered 1,318. It can be seen, from these totals, at different periods, within the last eleven years, that, year by year, there has been a fluctuation in the criminal population, which has seldom varied any year, in the direction of either increase or decrease, more than fifty. Taken at its highest rate, since 1879, the percentage of convict criminals is slight—about one in every 4,000, assuming the population of the Dominion to be 5,000,000. This is a satisfactory exhibit and tends to prove that, crimes, which constitute penitentiary offences, are, so to speak, at a stand-still, and are not, as is generally the case, keeping pace with the growth of the population.

The increases, as already noted are, 32 in Ontario, 20 in Quebec, 12 in the Maritime Provinces and 7 in Manitoba. To British Columbia is due the credit of showing a decrease in the criminal register of 15.

There are but 22 female convicts in the whole Dominion, 21 of whom are in Kingston Penitentiary, from Ontario, Quebec and the Maritime Provinces, and one in the British Columbia Penitentiary. The women of Manitoba can still exult in the fact that, since the establishing of the penitentiary, at the Old Stone Fort, near Selkirk, in 1871, up to the present time, not one of them has worn the convict's garb.

The penal prison intended for the isolation of evil-disposed and habitual criminals, when necessary, and of newly received convicts, will be, in all probability, finished in the course of a year. In view of the special treatment essential for this class of prisoners, as regards discipline, employments, effectual separation, &c., and of the fact that it is an experiment, I beg leave, again, to recommend that an opportunity be afforded to some one, connected with the Department, to acquire the knowledge and experience, in other countries, requisite for the successful operation of this separate system. This appears to be a matter of vital importance. The advantage of seeing and examining, in all its details, in other institutions, the plan which it is proposed to carry out, in Kingston, is obvious.

It were to be hoped that the capacity of this special penal prison (108 cells), will accommodate not only the bad and untractable characters under sentence in Kingston Penitentiary, that it may be found expedient to isolate, but that all such in the other institutions, can be provided for.

In the Annual Report for the fiscal year ended 30th June, 1888, the indeterminate sentence system was referred to, at some length. It was briefly touched upon, last year. It is mentioned in this report, as it affords an opportunity to quote a paragraph from the report submitted at the meeting of the National Prison Congress, held, last month, in Cincinnati, which bears upon the point. The report says :—

“The idea of punishment and fixed terms in prison should be abolished, and arrest, conviction and incarceration until fitted to go at large, or for life if unfit, should be the rule.”

In other words, the indeterminate sentence system. This is the opinion arrived at by the Standing Committee on Criminal Law Reform, and adopted by the Congress, which is composed of a large number of gentlemen who have devoted more money, more time, more thought and study to the great and important subject of prison reform and the moral improvement of the criminal classes, than any other similar association in the civilized world.

The number of rescidivists is gradually on the increase. These criminals exercise a bad influence upon those who are not steeped in crime. It is they who corrupt others and, almost invariably, succeed in bringing men, who might be otherwise reformed, down to their own level. Something should be done with those habitual wrong-doers. The sentences usually imposed have no terror for them. They are generally short and rendered still shorter by the gaining of remission time. The time is served and the offenders go forth to commit fresh crimes, taking their chance to escape detection or of undergoing a few more years of confinement. In Ohio, after a third conviction, the sentence is for life. This is severe, but 'tis said to have a very salutary and deterrent effect. In 1887 an Act to provide for the punishment of habitual criminals was passed by the State Legislature of Massachusetts, and went into effect in the July of that year. The following are the provisions of the Act :—

“SECTION 1. Whoever has been twice convicted of crime, sentenced and committed to prison, in this or any other state, or once in this and once at least in any other state, for terms of not less than three years each, shall, upon conviction of a felony committed in this state after the passage of this Act, be deemed to be an habitual criminal, and shall be punished by imprisonment in the state prison for twenty-five years: *provided, however,* that if the person so convicted shall show to the satisfaction of the court before which such conviction was had that he was released from imprisonment upon either of said sentences, upon a pardon granted on the ground that he was innocent, such conviction and sentence shall not be considered as such under this Act.

“SECT. 2. When it shall appear to the Governor and council that any person sentenced to the state prison as an habitual criminal has reformed, they may issue to him a permit to be at liberty during the remainder of his term of sentence, upon such conditions as they deem best: and they may revoke said permit at any time previous to its expiration. The violation by the holder of a permit, granted as aforesaid, of any of the terms or conditions of such permit, or the violation of any of the laws of this Commonwealth, shall of itself make void said permit.

“SECT. 3. When any permit granted under the provisions of the preceding section has been revoked, or has become void as aforesaid, the governor shall issue his warrant authorizing the arrest of the holder of said permit and his return to said state prison. Said warrant may be served by any officer authorized to serve criminal process in any county in this Commonwealth. The holder of said permit, when returned to said state prison as aforesaid, shall be detained therein according to the terms of his original sentence; and in computing the period of his confinement the time between his release upon said permit and his return to the state prison shall not be taken to be any part of the term of the sentence.”

Such a law cannot fail to impose a great restraint upon the habitual criminal, the man who intends to lead a criminal life, and it appears to be required in Canada.

The change, mentioned in last year's report, contemplated in the convicts' uniform, was commenced in July. It is a great improvement upon the former dress and is much appreciated by the convicts. They are delighted to lay aside the brown and yellow, in exchange for even the third or lowest grade of the new apparel.

Being convinced that, beneficial results would follow from the daily intercourse and ministrations of the Chaplains, among the convicts, permit me to renew my recommendation that provision be made, as to salary and quarters—where the latter may be needed—to this end.

From p. xiv of last year's report, I beg leave to quote the following paragraphs:—

“In a former report, attention was called to the building occupied as a criminal insane asylum. Like the female prison, it, too, is not at all adapted for the treatment of the unfortunate beings who are sent there. The day room is over the mill, the noise of which and the vibration caused by the machinery cannot have an agreeable or soothing effect upon a disordered brain or nervous system. The cells and the day room are all that could be desired; but there is nothing to brighten the dreary hours or cheer the darkened and joyless minds within this dismal structure of massive stone and iron work. There are none of the accessories to the physician's skill, in treating the mind diseased, such as pleasant scenery or landscapes, trees, shrubs, flowers, the music of birds, &c., which surround, as a rule, insane asylums, to be found here. As there is no recreation ground, except a small space at the rear of the building, which I caused to be enclosed, the patients are shut up the whole year round, without air or exercise.

Either a proper asylum should be built, on the site so well adapted for it, east of the penitentiary wall at Kingston, or the rule followed in the States, of sending insane convicts to a public asylum, ought to be adopted. The provision that has been made for the treatment of our criminal lunatics—which was intended to be but temporary and experimental—is not in keeping with the well known liberality and sympathy of the Government and the people of the Dominion, where there is question of succouring the afflicted, especially, when those bereft of reason stand in need of help.”

The Surgeon and the Warden, in his professional capacity, condemn the present criminal asylum, for the reasons given in the foregoing quotation. I recommend that a well, designed building be erected and properly equipped for the insane criminals of the Dominion. The present asylum could be converted into recreation halls for the convicts, in wet or inclement weather, and for amusement on festive occasions. The dining hall is the only place that has been available for the pastimes allowed on certain occasions, and the cells when rain or storm prevents outside work. The iron and stone in the asylum cells can be utilized in the construction of the new building, if sanctioned.

I quote, also, the following from the last report:—

“The necessity for a new female prison is but too apparent. The one used for that purpose at Kingston—the only one in the Dominion—is unsuitable in many ways. It is too near the male prison; the cells are too small; they are all in the basement; there is no exercise ground; and no proper hospital.”

---

I beg leave to recommend that a female prison be built, on a site, which would be at such a distance from the penitentiary as would preclude the possibility of the male and female convicts being able to see or hold any communication with one another.

#### KINGSTON PENITENTIARY.

The conduct and industry of the prisoners have been, in the main, meritorious as shown by the fact that the large majority earned full remission time, and comparatively few forfeited it altogether. Breaches of discipline—not very serious—have been chiefly committed by those who, as the Warden remarks, “have no desire to better their condition, here or elsewhere.” No grave offences, such as violent assaults upon officers or among the convicts themselves, or insubordination have been reported.

From the difficulty of finding other employment for the prisoners, the Warden was obliged to assign a considerable number to the stone heap. Though many an honest and deserving man is obliged, outside, to work at stone-breaking to support himself and family, yet, in a penal institution it is looked upon as degrading. There is certainly no reformation in the task. Every one of the stone-breakers capable of learning the trade of a mason or stone-cutter could be employed in the reconstruction of the cell wings and in connection with the building of a female prison and insane asylum. It is to be regretted that, as is the case in the English penal prisons, some of the work, required to be done by the public departments, is not given to the penitentiaries.

Heretofore orders were executed for the Mounted Police clothing, and the Post Office Department for mail bags, in this penitentiary. For some years past a limited share of work has been executed, annually, for the Indian Branch. It is fortunate that, up to this time, the requirements of the prison have employed all the available labour and that none of the convicts have been idle through want of work. This will be the case, here, for some years to come, if the works needed and recommended be authorized.

The report of the Warden shows, in detail, the work upon which the convicts have been employed.

For the benefit of the convicts it would be more advantageous to have numerous trades and industries carried on, as in the continental prisons, so as to enable as many as possible to follow some occupation by means of which they might earn a living, when liberated. The output of such trades, &c., could be so regulated as not to interfere with outside capital or enterprise.

The Warden notes the good effect which the change in the convict uniform is likely to produce.

Statements have been made in the press to the effect that criminals, when about to be sentenced, requested Judges and magistrates to send them to Kingston Penitentiary rather than to the Central Prison. It has been alleged that this preference was expressed owing to the laxity of discipline in the former as compared with the latter institution. The Warden refers to this allegation in his report and I beg leave to ask your attention to his refutation of the imputed defect in his administration.

Six escapes took place, one from the farm in the summer and five from the bakery, on Christmas eve. These five prisoners were employed, after the close of the prison, in preparing some extra fare for the next day. When the bakery was visited by the night keeper and guard the convicts attacked them and succeeded in knocking them down: they were then tied and gagged—the guard in charge of them having received similar treatment—the convicts escaped into the prison yard and over the boundary wall. One of them was re-captured near Gananoque; the other four, it is supposed, crossed the river into the State of New York. The ringleader, Hopkins, is in prison, at Albany, N.Y., awaiting proceedings which are to be taken for his extradition. A searching inquiry was made into all circumstances of the escape, but nothing was elicited to bring home culpable neglect to any of the officers concerned. The sickness of the Baker Instructor was the cause of the convicts being out of their cells in order to finish the backward work. They took advantage, successfully, of so rare an opportunity to regain their liberty.

During my April visit it came to my knowledge that, a petition was in circulation for signatures, by convicts, asking for changes in the diet. I consulted with the Warden and Surgeon as to the necessity of any change. I also carefully examined the quality and kind of food supplied. From the reports made by the Warden and Surgeon and from my own knowledge and experience of the diet, I am quite convinced that there is no need for any alteration in the rations. 'Tis true that there is not any great variety in the food; but, as it is well cooked, of good quality and always sufficient, there is no reasonable ground for complaint. As a matter of fact, the agitation against the dietary originated with the "old prison birds," the large majority of the convicts, in their letters to friends, testifying to the fair treatment they receive and the good and wholesome diet that is served to them. I instructed the Warden to direct the Steward to resume the custom which I introduced, several years ago, of having Irish stew, cooked on Sunday and Thursday of every week, as a change. This with soup, boiled beef, pork, fish and vegetables of various kinds, in season, on the other days, should constitute a diet to which no reasonable objection lies. But, even in a penitentiary, epicures are to be met whose fastidious tastes are difficult to suit.

The work of introducing an incandescent electric light plant was awarded to the Bell Electric Light Company, of Toronto, and is completed. It was heavier and more difficult than had been anticipated, from the fact of the cables being placed in ducts excavated out of the solid rock; this was done for greater security.

The moral and religious requirements of the prisoners have been punctually and sedulously looked after by the Chaplains, as can be seen in their reports.

The health of the convicts has been satisfactory. "La grippe" made its appearance in January, and, during that and the following month, it seized upon more than two hundred prisoners. Though it attacked many very severely, and was followed by inflammation of the lungs in several cases, no one died from its effects. While the epidemic prevailed one hundred and two cases were admitted to hospital. The Surgeon's report will be found, as usual, very interesting. The Warden, Protestant Chaplain and Surgeon refer in laudatory terms to the late Hospital Overseer, Mr. Halliday. In these sentiments I cordially join. His fatal illness is attributed to the great strain upon his vital powers and anxiety during the visitation of "la grippe." He



was a most deserving and efficient officer. In the course of his long service his nerve and courage were often sorely tried. He was always at the post of duty and danger. Truly, by his death, this penitentiary has lost a valuable and faithful officer.

The school has been well conducted, and many have derived great benefit from the instruction they have received and from their own efforts to learn.

The library, as in former years, contributes to the reformation, improvement and mental recreation of the convicts.

The Female Prison is managed with great efficiency and success. All the women who are able to work are employed at some industry or other, chiefly in sewing, knitting and in the laundry. Those who require it are instructed in reading and writing, by the matron.

#### ST. VINCENT DE PAUL PENITENTIARY.

The administration of affairs in this penitentiary has gone on smoothly and satisfactorily since the last report. The discipline, conduct and industry of the convicts have been good. A few unruly and insubordinate characters formed the exceptions, and these are rescidivists.

The Warden, in his report and at my visits, speaks favourably of the staff.

He specifies the works which have been carried on under the direction of the Department of Public Works. The most important of these are the building of the fourth prison wing and of the boundary wall. This last is a heavy undertaking, being high (27 ft.) and massive. It is progressing well, and what is built presents a fine appearance.

There have been no escapes and but one attempt thereat—which was frustrated—since last November.

The crops last season (1889) were good, and the prospect, this year, is favourable.

The Catholic Chaplain reports the conduct and demeanour of the prisoners, while attending Divine service, to be very good, and that "most of them comply with their religious duties in a very edifying manner." In an *ad interim* report made to me, a few months ago, Father Harel says:—"Let all the officers have a conscience, understand their duties, be reasonable beings, honest, sensible men and thoroughly practical Christians, and but few of the convicts will lack amendment in this institution." These words are full of truth and wisdom. Upon the conduct of the officers and the example given by them will greatly depend the reformation of the convicts.

And, here, it is painful for me to refer to information given me by the Catholic Chaplain to the effect that, there are some few officers so perverted in mind and base and wicked in disposition as to scoff and gibe at convicts who attend punctually to their religious duties and try to do well. I requested the Chaplain and the Warden to use every effort to find out these men. They should be summarily dismissed, if proved guilty, as unfit for the position they hold.

he Catholic Chaplain states that some prisoners, who had been under his spiritual charge, changed to the Protestant chapel, a short time before the death of the late Chaplain, Rev. Mr. Allan. They are a source of trouble, now to the present Chaplain, Rev. Canon Fulton, who, in common with Father Harel, is of opinion that

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those changes of chapel are not grounded on serious motives, and should seldom be permitted otherwise than when there is danger of death. As you directed, the Wardens have been instructed to follow this rule.

The Chaplains recommend a more liberal salary for the organists. This is also asked at the other penitentiaries, where there are no convicts competent to play on the organ. The present salary is \$50.

Father Harel points out the necessity for an increased appropriation to the library. The books, for the most part, are in a bad state, owing to the number of readers and their being long in use.

The Protestant Chaplain mentions the improvements which have been made in his chapel. It has been rendered more suitable for a place of worship than before. He asks for a new organ, the one now in use being the property of the late Chaplain's family.

The Canon recommends that a percentage of their earnings be given to the convicts, to encourage them to cultivate a habit of thrift and economy. Were this rule established it should be made to extend to all the penitentiaries. I suggested it, several years ago. It is done in most of the European penal prisons; but, in these it is more practicable than in ours, in that the money, required for the purpose, comes out of revenue derived from the remunerative labour of the prisoners: here, it would be necessary to have it voted by Parliament. This might be done, too, because, in all the penitentiaries, a large surplus of convicts' earnings, over and above what cover their maintenance goes to capital account, for the public benefit. Now, the percentage, though ever so small, the effect of such a premium for good conduct and industry—for that is what it ought to be—as proved in the Crofton system, would be, no doubt, most salutary. I beg leave to recommend the matter to your favourable consideration.

The Surgeon states that the sanitary condition of the penitentiary and the hygiene are very good. There has been no contagious disease; but there were 118 cases of "la grippe," which easily yielded to the treatment employed to combat it. I found three very bad cases in the hospital; one who is becoming blind, another scrofulous in the last degree, and the third full of asthma. The Surgeon entertains no hope of their recovery.

The school has been in better order than for some years past. Owing to regulations which I made, on one of my former inspections, the Schoolmaster informed me last June that, "the management of my department is easier and the discharge of my duty more agreeable." The Catholic Chaplain says:—"The school has prospered wonderfully both as to numbers and progress," and Canon Fulton assured me that the convicts in his charge, who attend school, "are attentive and diligent and making good progress."

Certain *employés* of the Department of Public Works, doing duty here, have been transferred to the staff of the Penitentiary.

It affords me pleasure to state that the administration is carried on in a manner that gives satisfaction to the Department. The Warden is guided by the Rules and Regulations and by the Minutes of the Inspector, approved by you. These instructions being followed there is a moral certainty that nothing seriously amiss can happen.

## DORCHESTER PENITENTIARY.

I am glad to report that, as well from information given by the Warden, as from my own observation, the behaviour of the prisoners has been, with about four or five exceptions, praiseworthy. The discipline and rules have been well maintained. The convicts performed their allotted work with care and good will. There was one case of violent and refractory conduct, by a life convict. A marked improvement has taken place in the man.

The officers of the staff gave satisfaction by their steadiness and attention to duty. No complaint has been made against any of them.

The manufacture of pails, butter tubs, washboards and clothes pins is still going on, that of broom-handles has been discontinued from want of suitable lumœr. 'Twere well if it could be resumed, being the most profitable of any yet undertaken here. Arrangements were entered into with the Eddy Manufacturing Co., to purchase all the pails made here, for one year. The profit, if any on pails, is so trifling that I recommend some other industry—say broom-making—instead. The machinery in the workshops is in good order.

A stockade fence, about 20 feet high is in course of erection and will be finished before the setting in of winter. It is a masterpiece of work of the kind in points of strength, admirable construction, appearance, and, I venture to add, durability. The Warden deserves much credit for the manner in which he has had this fence put up. The actual outlay, in money, will not exceed \$800. A large number of the posts used (26 feet long) were cut in the penitentiary bush. The balance, about 7,000, were felled, prepared and hauled by the prison oxen and teams—all convict work—a distance of six miles from the penitentiary. The stockade will present a formidable obstacle against attempts at escape. When completed, one of the guards on the stands can be spared for other duties.

The Warden found it necessary to make some much needed and extensive repairs to the smaller reservoir, which are mentioned in his report. The larger one must be, also, very soon overhauled and repaired. Before they were built, I recommended the officer of the Public Works Department to use stone instead of timber in the construction, with the view to strength and permanency. The result proves that this would have been the proper *matériel*. Cedar would have lasted many years to come; but all experience shows that spruce or pine soon rots when embedded in clay.

I am sorry that there are a good many boys, between the ages of 10 and 16, inmates of this penitentiary. The Warden refers to two of them, brothers, aged 10 and 12. They are with one or two exceptions, from New Brunswick. The presence of youths, of such tender years, in a penitentiary very naturally suggests the necessity for a reformatory in that province. The old penitentiary, near St. John, as I pointed out in a former report, several years ago, would answer, admirably, for this purpose. The Dominion Government, would, most likely, give a bargain of the premises were they to be turned to so good a use. It is lamentable, nay more, it is shameful that the judges are compelled to consign mere children—in many cases—to a penitentiary, where they must become contaminated by contact with hardened criminals—no matter how closely looked after—because there is no more fitting institution for their reception.

The Protestant Chaplain, in his report, speaks approvingly of the conduct, in chapel, of his convicts, "at all times and on all occasions." He notes that the chapel has been still further improved by the substitution of an inexpensive stained glass for the common glass, in four windows. This is a great improvement as affording a mellow and subdued light instead of the glare and heat of the sun—in summer especially—that were found so trying and unpleasant. The Chaplain, in connection with the library, mentions that no book is allowed there that can offend the religious feelings of the Catholic reader. This is a long established rule whenever the library is used in common by the Protestant and Catholic convicts.

The Catholic Chaplain bears favourable testimony to the good conduct and disposition of the convicts under his spiritual care, with the exception of five, and these, I know to be hardened and untractable. It is a pity, as regards them, that the indeterminate sentence system is not in operation. The Chaplain refers to the inferior quality of the musical instrument, used as well by the Protestant as the Catholic choir; a better one is much required. Several other matters of interest are mentioned in his report.

The Surgeon reports the health of the convicts as satisfactory. Pure air, good ventilation and drainage, regular habits, sound and sufficient food and labour enough for healthy exercise promote the hygienic condition of the prison. The doctor states that the physical condition of the prisoners received within the year "is encouraging." In January, a mild form of influenza broke out, but it soon yielded to the treatment followed.

The school has been very well conducted by the Accountant, Mr. Gray. The attendance has increased, and the prisoners, a few excepted, have evinced an earnest desire to improve. The Protestant Chaplain, in his report, remarks that, "the school is in a most flourishing condition." The Schoolmaster represents the libraries to be "in fairly good order."

The crops were average; the potatoes a failure, in consequence of the great drought which prevailed during the summer. The supply had, therefore, to be bought.

Those parts of the Deputy Warden's quarters which were damaged by the fire in December, 1888, have been thoroughly and skilfully repaired by convict labour, and at a small outlay.

The officers quarters—which were in a very dilapidated state—have been repaired and improved. They were clap-boarded, painted and have had substantial weather-proof stone cellars substituted for the useless pits dug out by the contractor. The officers at last enjoy that comfort which the Government intended they should have from the outset; but which, through bungling and jobbery they have been hitherto deprived of.

I am gratified to be in a position to express approbation at the manner in which the general affairs of the penitentiary are administered, as observed during my visits.

#### MANITOBA PENITENTIARY.

I made my annual inspection of this penitentiary last autumn. The good order and admirable discipline which I found at my first visit, in 1877, still obtain. The

cells are models of neatness and cleanliness, and the ventilation is excellent. The cell accommodation is more than sufficient for presents wants, and it will not be necessary to build another wing for some time to come.

Owing to the dungeon building—where the female lunatics were first placed on being received—requiring repairs, I found the women patients temporarily occupying the Warden's coach-house, which had been fitted up as a ward. Neither this place nor the dungeons are suitable for the insane. The penal cells are highly objectionable, being too confined, small, dark, dismal and gloomy. Moreover, a sickening stench emanated from a water closet and well in the passage. I instructed the Warden to provide accommodation for the women in the front part of the main building. I would reiterate my recommendation of last year to provide an asylum for the insane, maintained by the Government, distinct from the penitentiary. Their transfer there, was an experiment, which does not appear to have succeeded. The male patients are cared for in the hospital. I was informed by the Surgeon that there were two for whom a sleeping place had to be provided outside the cells. When it was proposed to remove to this place, the insane belonging to Keewatin and the North-West Territories, from Selkirk Asylum and the North-West Mounted Police Barracks, it was not supposed that so many would require admission. It is evident, now, that some provision must be made for future requirements of the increased number of lunatics that may be looked for as the population grows.

On my recommendation you allowed a portion of the reserve to be fenced in for the purpose of giving a small garden to each officer of the staff.

When inspecting the School, several of those in attendance were examined by the teacher, chiefly Indians. Their answering was remarkably correct, particularly by those who had been altogether ignorant when they first entered the School. The conduct and application was reported good.

The Warden states that, "the conduct of the prisoners, as a whole, has been good."

As regards "knickerbockers and red stockings" as a distinctive feature in the uniform for convicts, recommended by the Warden, you decided, months ago, that they were not to be adopted. The uniform, as approved by you, is sufficiently distinctive, if well branded, as it should be, on the right and wrong sides, with the initials of the penitentiary and the convict's number.

The Warden, in his report, mentions what has been done in the way of new works and improvements and what is still required. It may be stated here that it is not probable the separate closet in each cell will be allowed, on account of the expense, the great difficulty of introducing them in a building after erection, and the inadequate water supply for thorough flushing purposes.

It would be well, as the Warden suggests, that the prison wall should be commenced, a small portion could be built every year.

The Warden makes reference to the large expenditure incurred for fuel. It is this item, mainly, that has caused so great a discrepancy between the total outlay here and that in British Columbia penitentiary. A fall in the price of coal appears to be the only way of reducing it.

The recommendation is again made by the Warden to have fuel and light furnished free to the officers, by the Government, on the ground that their salaries

are not adequate to meet the cost of these indispensable requirements. The salaries, it is true, are small, but with the sum of \$100 paid the guards, over and above what is allowed the same class of officers in the three eastern penitentiaries, and the amount of commutation granted to all for fuel and light, the officers, on the whole, are as well if not better paid than those in the other institutions referred to. Hence, if fuel and light be granted here, there does not appear to be any good reason to withhold these articles elsewhere. I cannot, therefore, support the Warden's recommendation unless you be pleased to entertain mine to make these privileges general.

The pensioning of penitentiary officers, or placing them on the Civil List, is a matter which has, time and again, been under consideration. To do this, it would be necessary to amend the Minutes of the Treasury Board approved by His Excellency the Governor General, on the 1st of December, 1870, which excludes from the operation of the Act "all persons who are appointed or dismissed by subordinate officers, as Overseers, Guards, &c., of the Penitentiaries, &c." It would be a great boon to those officers, who put in a long term of faithful and efficient service, to have some certain and permanent provision, by way of an annuity, to fall back upon when superannuated. They are, for the most part, "used up," and unfit for any other occupation when dispensed with by the Warden of a penitentiary. As it does not appear to be the policy of the Government or of Parliament to extend the Civil Service List, the only other way open to meet the case is a general increase of salaries to enable the officers to make some provision for their declining years.

The Protestant Chaplain represents that he has met the greatest encouragement from those under his care. Their conduct in chapel, "leaves nothing to be desired." He deplors the fact that, during the year, three youths, from 15 to 19, have been committed to his charge. A large number of younger boys, as already mentioned, are in Dorchester penitentiary from New Brunswick. The chaplains, there, have become accustomed, but not reconciled, to the sad anomaly. The number of Protestant convicts on 30th June last was 33.

The Catholic Chaplain reports that he has had about 40 under his spiritual care. He states that, "in the course of the year ended, there are some convicts who registered as Catholics, at the time they came into the institution, and they are not Catholics. Some others register as Protestants, and they are not." He adds: "I think one could not be too careful to prevent, in the future, the occurrence of such declarations." This would imply that there has been either neglect or connivance in connection with the erroneous registration mentioned. If such were the case, it was the duty of the Chaplain, had he proof of the fact, to report it to the Warden or to the Inspector, before adverting to it in his public annual report. We have repeated instances of convicts doing the same thing in the other penitentiaries, and there is no means of preventing the misrepresentation. How can it be done? The prisoner is free to choose the chapel he will attend; the only thing to be done is to keep him to his choice.

The Catholic Chaplain's report has no reference to the school or the library. As he is seldom at the penitentiary, except during part of Sunday, he has no opportunity of knowing or seeing how these important aids to reform are managed. It would be desirable and advantageous if the Chaplain would reside at the penitentiary, now that a house has been provided for him at his own request.

The Surgeon reports the amount of sickness as "below the average."

The "plunge bath," suggested by the Surgeon, would, no doubt, be very useful, and he is entitled to credit for the originality of the idea, in connection with the Dominion Penitentiaries. His own report, however, and the reports of the Surgeons of the other prisons are so encouraging and satisfactory as regards the sanitary and hygienic condition of the convicts, as to render it unnecessary to incur expense in the direction indicated. The convicts at Stony Mountain do not require exceptional treatment in the way of ablutions and cleanliness. They can wash themselves, after the day's work, just as they do in Kingston, St. Vincent de Paul, Dorchester and New Westminister, where, not like the Manitoba Penitentiary, the water supply is unlimited, yet a "plunge bath" has been never dreamed of. It is questionable if such a novelty is to be found in any prison on this continent. Sing-Sing enjoyed, some years ago—perhaps enjoys still—an unenviable reputation for its "shower" baths, which were resorted to for another purpose than to wash off paint or the grime of the blacksmith shop, but no trace of the "plunge" comes from any of the penal prisons of the United States. Plenty of soap and water, after work and in the morning, along with the bath, as prescribed in the rules, ought answer every sanitary purpose.

"The system of receiving and discharging convicts," which the Surgeon considerably describes as in operation in this penitentiary, has been in vogue, at St. Vincent de Paul, Dorchester and New Westminister; since their inauguration, and at Kingston, time out of mind, in all that is essential, save the extinction of the name, "except on the prison records." This is not adopted in the other penitentiaries, and 'tis to be hoped it never will. There is a cold cruelty in burying a prisoner's identity, in indicating or addressing him by a number instead of his name, that must constantly humiliate, irritate and wound his feelings and lessen his self-respect. It is one of those relics of the barbarity practiced towards convicts, before Howard and Wilberforce called public attention to the inhuman treatment to which they were subjected. Like the "goose step" tread mill, shot drill and the like cruelties, the designating of convicts by their "numbers" should become a "memory," though an unpleasant one, "of the past." An accurate and adequate medical examination is made by every Surgeon.

The school is a source of benefit and improvement, as may be seen by the reports of the Protestant Chaplain and the Schoolmaster. The former says: "I have visited the school, and am glad to note the good results attending the painstaking efforts of Mr. Bourke and his assistants."

#### BRITISH COLUMBIA PENITENTIARY.

During my last visit to this prison, in August and September of 1889, I had ample and frequent opportunities of examining into and noting its management. Its affairs are conducted with economy, carefulness, and the exercise of good common sense and judgment. The discipline was well maintained, the convicts, almost to a man, conducted themselves properly and the work done shows for itself their good will and industry.

I found the officers, taken all in all, faithful to their duties, careful, sober and trustworthy. I regret to say it was found necessary to dispense with the services of two guards, since my visit, for unbecoming conduct.

In the course of the autumn His Excellency the Governor General, when at New Westminster, visited this penitentiary, and, as the Warden relates, "expressed much pleasure at everything that came under his notice."

The new house for the Warden has been finished and is now occupied. His former quarters have been assigned to the Deputy Warden, while those in which he lived are being fitted up as a hospital, for the present.

The chapels, notwithstanding the decrease in the number of convicts, are too small, and I, therefore, urge my recommendation, of last year, to have new ones built on the plan of those at Stony Mountain.

It would be well, too, that the present wing be lengthened. As it often happens a sort of epidemic of crime occurs, and increased accommodation may be needed at any time. The extension would take at least two years to build, and it would be prudent to commence it in good season.

Measures should be taken to procure a good and permanent supply of water, the present one being precarious and not likely to last. The Warden states that the contract for bringing the water of Coquitlam Lake to the city has been given, and expresses a hope that arrangements will be made with the City Council for water from the same source. Negotiations have been held for this object; but, so far, nothing definite has been reached. The terms proposed by the corporation are not considered satisfactory.

The Protestant Chaplain expresses himself "greatly pleased with the good conduct of the convicts for the last year." He testifies to the progress made by those who are allowed the privilege of attending the school. The Chaplain accounts for the decrease in his hearers by the fact that a separate service has been provided for the Church of England convicts since last September, with whom he has had nothing to do from that date, and, consequently, he cannot, "from personal knowledge, report on either their conduct or numbers."

The Catholic Chaplain states that the convicts under his care "continue to give satisfaction." He considers that the good treatment and example they receive from the officers are a great help to him in fulfilling his duties. He speaks of a more commodious chapel as being "the one thing required at present."

The Surgeon reports the average health of the convicts to have been good. An outbreak of influenza or "la grippe" took place last winter, unattended by any serious consequences. He mentions that the heating is unsatisfactory, and recommends hot water.

The Schoolmaster states that good progress has been made, and hopes for better school accommodation.

I have great pleasure in repeating my former expressions of thanks for your uniform kindness personally and officially, and for the prompt attention you gave to the numerous and important matters, which it was my duty to lay before you, in view of receiving instructions, or decisions in the course of the year.

I have the honour to be, Sir,

Your obedient servant,

JAMES G. MOYLAN,

*Inspector of Penitentiaries of the Dominion of Canada.*

PENITENTIARY BRANCH,

DEPARTMENT OF JUSTICE,

OTTAWA, 14th October, 1890.



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**KINGSTON PENITENTIARY.**


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No. 1.

**REPORT OF THE WARDEN FOR THE FISCAL YEAR ENDED  
30TH JUNE, 1890.**
**KINGSTON PENITENTIARY, 30th June, 1890.**

SIR,—I have the honour to submit my annual report upon this penitentiary for the fiscal year 1889–90.

There were confined on the 30th June, 1889, 530 male and 24 female prisoners, making a total of 554. Since that date there have been received from common gaols, 175 males and 4 females, total 179; from other penitentiaries, 5 males and 4 females, total 9; by re-capture 1—making in all 181 males and 8 females received during the year.

In the same period there were discharged by remission of sentence, 113 males and 6 females, total 119; by pardon, 17 males and 5 females, total 22; died, 7 males; escaped 6; and sent to asylums, 3—making a total of 146 males and 11 females discharged and otherwise disposed of. The prison population at this date is 565 males and 21 females, total 586, an increase of 35 men and a decrease of 3 women, as compared with last year. The daily average of the year is 577.

The following is the distribution of convicts at the end of the year :—

Carpenter shop.....	27
Tinsmiths.....	5
Painters.....	8
Upholsterer.....	1
Coopers.....	2
Carpenter, outside gang.....	10
Blacksmiths and machinists.....	24
Engineers and pipefitters.....	13
Gas house... ..	5
Stonecutters.....	68
Mason, gang No. 1.....	28
do do No. 2.....	10
Labouring gang.....	19
Quarry do .....	33
Railroad do .....	2
Tailors .....	52
Shoemakers .....	25
Farm.....	20
Gardens .....	10
Teamsters .....	6
Hospital orderlies.....	5
do patients.....	5
Asylum do .....	34
do orderly.....	1
Dining hall and kitchen.....	17
Electric light dynamo room.....	1
Protestant church and library.....	4
Catholic do .....	1
Wings and dome.....	19
Mess room .....	2

The following is the distribution of convicts at the end of the year:—

Wash-house.....	8
Dry-room.....	20
Bakery.....	6
North lodge.....	1
Storekeeper.....	1
West lodge.....	1
Grist mill.....	2
Stone pile.....	45
Yard derrick.....	2
Bucket ground.....	3
Stable.....	3
Yard cleaners.....	3
Ash pile.....	1
Wood gang.....	6
Plastering and pointing gang.....	3
Storerrooms.....	3
Females.....	21

Total..... 586

With the exception of some clothing made in the tailor shop for the Department of Indian Affairs, all labour has been expended upon work required in and about the institution, no outside labour of any kind having been employed.

The new penal building, the progress of which, I am happy to be able to state, continues satisfactory, engages a large number of men in quarrying and dressing stone, with the necessary mason work and attendant labour.

The tailors' and shoe-shops make the clothing and necessary repairs for all the inmates, as well as the officers' uniforms.

The blacksmith's, carpenter's, paint and tin shops are occupied with prison work.

The domestic work of the place engages a large number of men, as does the farm and stripping for quarrying.

Our extensive and solid buildings of masonry require constant repairing, keeping a large number continually employed.

About 100 men are engaged on the farm, and at the quarries, &c., outside the walls.

Owing to the increase of population, I am compelled to place a much greater number of men at stone-breaking than our needs in that direction require; the labour of these men is profitless and unsatisfactory. If opportunity were given, I could employ a large number at work more beneficial to the institution and themselves.

While employment is found for all able to work, it is apparent that this diversity of employment is more exacting upon the administration. Concentration of work inside the walls would enable me to utilize my staff to a much better advantage, in maintaining discipline and ensuring safety.

The change in the convict uniform, from the degrading parti-coloured suits of yellow and brown to a check, has given great satisfaction, and as soon as the proposed classification distinguishing good conduct men by their uniform can be carried out I am satisfied a beneficial influence will be manifest. The gradual efforts put forth by the Department to uplift, rather than degrade men, will, I trust, be shown in their deportment here, and be a help to them in the right direction when discharged. The conduct of the inmates continues good; a large majority of the prisoners earn their full remission—in fact, the breaches of discipline are confined to a class who have no desire to better their condition here or elsewhere. I hope, however, to be able to deal more effectually with them when the penal building is at my disposal. I can then, at last, separate them from the better disposed men.

The efficiency of discipline depends largely upon skilled industrial employment for the convicts, and, as a factor in prison management, cannot be over-estimated. I am hoping that in the near future I may be permitted to place men, now at unremunerative work, at such employment, a knowledge of which may be of use to them when they regain their liberty.

I must here call your attention to statements made in the public press, alleging that judges and magistrates have been requested by criminals when receiving sentence to be sent here in preference to the Central Prison.

This preference, it has been inferred, even stated, was owing to circumstances indicating laxity of discipline, &c., as compared with that institution.

All parties instituting comparisons should, in common honesty, before giving an opinion so loosely, have ascertained the reason of choice and avoid jumping at conclusions not warranted. In view of these statements, I have taken the trouble to enquire of every inmate here, who is known to have been confined in the Central Prison, the reason, if any, for the preference, with the following results:

In every case where a prisoner has requested the judge or magistrate to send him here this is his first term, and the men all stated that from the experience they now had of this place, if they had it to do over again, they would not make the request, but would rather give the Central the preference. Others asked to be sent here that they might profit by the alleged advantages to learn trades, as well as the alleged better discharge clothing and money allowance they get here. Other reasons were given, among them the absence of tobacco in the Central, and that a two years' sentence, owing to the remission of three months and six days it is possible for a well-behaved man to earn here, was shorter than one of a year and nine months would be there. None indicated the preference to be in the direction of laxity in any sense, and wholly independent of disciplinary treatment. Without an exception, they stated the discipline was as exacting and as rigidly enforced as any place they were in.

In this inquiry I carefully abstained from giving reasons why they were questioned, and in no instance was there anything said that would draw forth criticisms upon other penitentiaries. The convict was left entirely free to make what answer he pleased.

It may be said that I sought information from the wrong source—that I should not rely upon convicts' statements, &c. Pray, from what other source could I get the facts? Who more competent to judge? From whence did those partial critics get their information? Is their information more reliable than mine? I hold the comparison has been unfair. I shrink from no just criticism; it is right to express it; no public institution can expect to be exempt from it; but before intelligent men undertake to inferentially reflect upon this penitentiary they should in all fairness know whereof they speak, and not assume what is not fact. I am quite willing to rest my management upon the judgment of those competent from their knowledge to express an opinion. I do not run the institution upon principles of extreme severity; you would not permit it if I so desired. I keep as closely as possible to humane lines, bearing in mind that the interests of society harmonise with every effort to make the prisoner manly and self-reliant, avoiding, so far as his condition here will permit, anything that will tend to degrade him in his own eyes. His punitive treatment is made as bearable as possible, and is thus more likely to encourage reflections which will be fruitful for good than treatment which begets revengeful feelings.

There are circumstances in administration peculiar to every penal institution, arising from conditions which penologists only can determine. Much depends upon personality of the administrator. Each institution may be different, each having its defects and excellencies, but all may be satisfactorily managed in the interest of the public and individual prisoners. Hence, there can be no fair comparison in the absence of a full knowledge of how each is conducted.

As will be seen from the statistical tables, over 60 per cent. of our population is under 30 years of age, many of them mere boys. It is a pity to see them mixing with the older and hardened inmates, who are ever ready to influence them in a wrong direction and annul any good they might otherwise receive.

During the year 6 men made their escape, 1 from the farm last fall and the other 5 from the bakery on Christmas eve. Of the latter, one was re-captured. The circumstances connected with the escapes were reported to and investigated by you.

The conduct of the staff has been, on the whole, satisfactory. In consequence of old age, it was found necessary to retire six of its members; they had been in the employ a long time, and proved themselves faithful servants of the institution; they received the usual retiring gratuity.

In the death of Mr. Halliday, the Hospital Overseer, the Government lost a most competent and painstaking officer.

Mr. Elsemere, who was also removed by the hand of death, had proved by his long and faithful service, first as guard, then as keeper, and lastly as quarry instructor, his worth to the institution.

The contract for putting in an incandescent light plant was awarded some months ago to the Ball Electric Light Co., of Toronto, and I hope ere long to see it brought to a successful conclusion.

The unsuitableness of the quarters allotted to the female prisoners I have brought to your notice in a special report. I need not enlarge upon it here, further than to hope that some better premises may soon be provided for them.

A special report as to the unfitness of the building used for criminal lunatics has also been presented. Apart from its location and defective accommodation, the rest of the prison inmates are influenced unfavourably by its being in their immediate proximity.

The daily cost *per capita*, the average being 577 is,  $58\frac{75}{100}$ .

Cost *per capita*, average being as above—

Salaries.....	\$90 45 $\frac{1}{2}$
Gratuities on retirement.....	12 68 $\frac{3}{4}$
Uniforms.....	6 00 $\frac{1}{4}$
Maintenance.....	63 99 $\frac{1}{2}$
Working expenses.....	36 78 $\frac{1}{2}$
Miscellaneous.....	1 62 $\frac{5}{8}$
Capital account.....	0 48 $\frac{1}{2}$
Industries.....	0 42 $\frac{3}{4}$
	\$212 46 $\frac{1}{8}$

I have again to thank yourself, as well as the other officers of the Department with whom I have come in contact during the year, for the uniform courtesy extended to me.

I have the honour to be, Sir,  
Your obedient servant,

M. LAVELL,  
Warden.

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

## No. 2.

## REPORT OF THE PROTESTANT CHAPLAIN.

KINGSTON, 25th August, 1890.

SIR,—In presenting my report for the year ended 30th June, 1890, I would say that the duties were regularly discharged. The Sunday services were held, also the Wednesday service, which, at the request of some of the convicts, I changed into a lecture on the International Sunday-school lesson.

The sick in hospital were also visited. "La grippe" for a short time ran up the number of patients above what the wards would contain, but I am thankful to say we had not a single death from it; though I fear Mr. Halliday may have then laid the seeds of the illness which afterwards cut short his useful life. A strict disciplinarian, he was, nevertheless, extremely kind to those whom he knew to be really seriously ill.

I was glad to see in your report for last year that the cellular system was to be introduced. Owing to each patient being in a separate cell, our hospital visiting affords an example of what the Chaplain's duties would be under such a system. I have found that suiting the length of the visit in the best of my judgment to the condition of the patient, the average duration of the visit would be twelve minutes and a-half. This calculation was based on an accurate record kept for two or three years, and may be relied on. This would indicate that twenty-two hours and a-half would be required to enable the chaplains to visit the 108 cells now building, *i.e.*, fourteen hours for the Protestant and seven and a-half for the Catholic Chaplain, if the present proportion should then prevail. Of course, there will be sullen and sulky men and indifferent men, who will not respond or will even pretend to be asleep, with whom a shorter visit will be all that is desirable, but others will be responsive, and the visit will often, in such cases, exceed the average.

For the sixteen years I have done duty in this prison I have spent about eighteen hours a week within the walls. During most of this time I am in contact with the convicts in the hospital, the classes or in private interviews. And if you add the time spent in going to and from the prison, in preparing for generally three sermons or lectures every week, in writing letters—the Warden prefers that the convicts who cannot write should ask me to do so, instead of one of their fellow convicts—thirty-five hours a week will not be an excessive amount to put down as draft on the Chaplain's time.

In conclusion, I would take this opportunity to thank Dr. Lavell for his kindness in providing a supply for the services whilst I was ill in the spring, and those clergymen who so kindly gave their help.

I have the honour to be, Sir,

Your obedient servant,

C. E. CARTWRIGHT.

*Protestant Chaplain.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

## No. 3.

## REPORT OF THE CATHOLIC CHAPLAIN.

KINGSTON, 29th August, 1890.

SIR,—I beg to submit my annual report for the year ended 30th June, 1890.

I have to state that everything is satisfactory in my department. All the requirements for the spiritual ministrations in the Catholic chapel are sufficiently complete at present; and are kept neatly and in excellent order.

The chapel, itself, although not everything I could desire, yet is clean and regular and religious in appearance, well calculated to impress the minds of the convicts with reverence for the holy place, and fill their minds with solemn thoughts of God and our duty of worshipping him.

I am glad to be able to testify that during mass, as well as also during every other religious service which I hold in the chapel, the conduct of the prisoners is invariably decorous and edifying; they also comply fairly well with the counsels which, from time to time, I deliver to them, in proof of which the great majority of them have satisfied the law of Easter Communion, although a number of them have kept aloof despite my efforts.

It is impossible for me to close my report without saying a word in testimony of the unvarying courtesy of all the officials of the Penitentiary, shown to me in the course of my official visits to the Penitentiary.

I have the honour to be, Sir,

Your obedient servant,

JAMES VINCENT NEVILLE,

*Acting Chaplain.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

No. 4.

#### REPORT OF THE SURGEON.

KINGSTON PENITENTIARY, 1st July, 1890.

SIR,—I have the honour to present to you my annual report for the year ended 30th June, 1890.

The health of those confined here has, on the whole, been, as in the past five years, very good, few deaths having occurred among the ordinary population, three only having taken place, two of these in persons whose constitutions were broken down before entering this prison. One old man who died was admitted into this institution on 31st October, 1889, and taken into hospital on 7th November, 1889, eight days after his admission.

The only epidemic which occurred here since my last report was "la grippe."

During the months of January and February more than 200 of the convicts were attacked by this epidemic, some with a very severe type, no less than 102 having been admitted into hospital in these two months. Those who had slight attacks were treated out of the hospital. I am happy to be enabled to state that, although inflammation of the lungs followed in some cases, we were fortunate enough not to lose by death a single one.

There have been received into this hospital in the past year, 284; remaining at present date, 5. The previous year 186 were admitted, making an increase in 1889-90 (principally caused by "la grippe") of 98.

The new closets for the use of those employed in the different shops, though a great improvement upon the old ones, are not perfectly satisfactory to me. I have recommended some important alterations to be made in them, which I trust will be completed ere long.

No less than 29 convicts have been received into this prison within the last twelve months under the age of 20; viz.: fourteen, 19 years old; twelve aged 18; and three, only 16. In the same period there have been admitted here, one, aged 75; two, aged 70; one, 68; one, 67; and two, 60. The latter of those aged 60 was ailing when he arrived here, and has been in the hospital nearly ever since. I do not think he will live many months. Should you ask me, why did you not report on his case? I would answer, his friends have been communicated with on the subject of his illness, but have taken no notice of the communication, hence his case has not been reported to the Minister of Justice.

---

*Insane Ward.*

There are at present, in the ward, 33, the same number as at the close of 1889, and I am sorry to have to state that the greater number of those confined here just now, are hopelessly insane. I beg to call your attention to the fact that a convict who was sent here from one of the other prisons within the last month might, in my opinion, have remained where he was, as he is now working quietly among his fellow prisoners in the yard, and has been doing so since his discharge from the asylum, nine days after his admission. Could he not have done this in the prison from which he came?

There have been four deaths among the insane this year, as you will perceive by looking at the report of deaths. There have been discharged from the asylum as cured, 7; improved sufficiently to resume work, 2; transferred to Provincial Asylum on expiration of sentence, 3.

*Female Department.*

As usual, Miss Fahey has endeavoured to carry out faithfully my instructions in regard to the care of the sick. Miss Smith has proved herself to be a faithful assistant to the Matron.

Quite a number of the guards were confined to their houses through sickness, this year, "la grippe" having attacked them as well as the prisoners.

There have been very few accidents of any moment among the convicts within the last twelve months; the most severe one was a compound fracture of the fibula, caused by a large stone having fallen from a truck on the leg of one of the prisoners.

Besides those treated in hospital, a large number present themselves for treatment daily. Independent of hospital prescriptions, the yearly ones amounted to 3,056, and the number of doses administered was over 11,000.

We have this year met with a very great loss, the greatest which has taken place since I entered upon my duties as surgeon of this institution, in the removal by death of our much respected and highly efficient Hospital Overseer, Mr. Halliday, a man who will be long and affectionately remembered by all with whom he, in his official capacity, came in contact, one who was a strict disciplinarian and a most intelligent and painstaking officer. Mr. Gunn has been appointed in his place, a gentleman who, from all appearances, will endeavour to discharge his duties faithfully, and who, I have every reason to believe, will prove a good Hospital Overseer.

The annexed tables show the number received into hospital since 1st July last, and the diseases from which they were suffering.

I have the honour to be, Sir,

Your obedient servant,

O. S. STRANGE, M. D.,  
*Surgeon Kingston Penitentiary.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

## KINGSTON PENITENTIARY.

ANNUAL RETURN of Sick treated in Hospital, from 1st July, 1889, to 30th June, 1890.

Disease.	Remained.	Admitted.	Total.	Died.	Discharged.	Remaining.	Remarks.
Abscess	1	12	13		12	1	
Asthma		1	1		1		
Angina simplex		4	4		4		
Albuminuria		1	1	*1			
Anasarca		1	1	1			
Bronchitis		12	12		12		
Balanitis		1	1		1		
Cancer of lip		1	1		1		
Coup de soleil		1	1		1		
Cephalalgia		2	2		2		
Cutaneous		1	1		1		
Colic		8	8		8		
Contusion	1	4	5		5		
Catarrh		2	2		2		
Congestion, brain		1	1		1		
Concussion do		1	1		1		
Debility	1	5	6	*1	4	1	
Diarrhœa	1	2	3		3		
Dysentery		7	7		7		
Dyspepsia		1	1		1		
Epilepsy		1	1		1		
Erysipelas		1	1		1		
Epistaxis		5	5		5		
Fracture fibula comp.		1	1			1	
do rib		1	1		1		
do clavicle	1		1		1		
Febricula		20	20		20		
Fever, intermittent		4	4		4		
do typhoid		11	11		9	2	
Gastritis, chronic	1		1		1		
Heart disease		1	1		1		
Hæmoptysis		3	3		3		
Hæmaturia		1	1		1		
Hæmatemesis		2	2		2		
Hemorrhoids		1	1		1		
Hepatitis		2	2		2		
Hydrocile		2	2		2		
Hemiplegia	1		1	1			
Influenza (la grippe)		102	102		102		
Icterus		1	1		1		
Lumbago		5	5		5		
Malingering		3	3		3		
Neuralgia		3	3		3		
Ophthalmia	1	7	8		8		
Orchitis		1	1		1		
Pneumonia		2	2		2		
Paresis		1	1	*1			
Paronychia		1	1		1		
Peritonitis		1	1	1			
Rheumatism		14	14		14		
Sciatica		1	1		1		
Scrofula		1	1	*1			
Scorbutus		1	1		1		
Tonsilitis		4	4		4		
Wounds		12	12		12		
Total	8	284	292	7	280	5	

\* Insane.

O. S. STRANGE, M.D.,  
Surgeon, Kingston Penitentiary.

KINGSTON PENITENTIARY, 1st July, 1890.



ANNUAL RETURN of Deaths in the Hospital, Kingston Penitentiary, from 1st July, 1889, to 30th June, 1890.

Number.	Names.	Age.	Disease.	When Admitted.	Died.	Country.	No. of Days in Hospital.	Remarks.
X 887	Macdonald, Lowther P.	30	Peritonitis	October 10, 1889.	October 15, 1889.	Canada	5	
B 163	Wilson, Ransom	57	Hemiplegia	May 3, 1889.	February 4, 1890.	do	243	
B 326	Smith, John	63	Anasarca	November 7, 1889.	January 16, 1890.	do	71	
I N S A N E.								
9 B 232	Kavanagh, Jos.	40	Færesis	May 6, 1889.	March 2, 1890.	Canada	269	
9954	Young, William	78½	Debility	September 1, 1889.	do 2, 1890.	do	186	
X 138	Shearer, William	34	Albuminuria	July 4, 1889.	September 12, 1889.	do	71	
B 284	Tate, Edward	25	Scrofula	August 20, 1889.	April 6, 1890.	do	208	

O. S. STRANGE, M.D.,  
Surgeon, Kingston Penitentiary.

KINGSTON PENITENTIARY, 1st July, 1890.

STATEMENT of Accidents to Convicts in Kingston Penitentiary, from 1st July, 1889, to 30th June, 1890.

Date.	Names.	Where Employed.	Nature of Accident.	Cause of Accident.	No. of Days in Hospital.	Remarks.
1889. October 16	Harlow, W.	Stone pile	Fracture of rib	By falling off the cart on the wheel	10	
1890. April 9	Heaton, Hy.	Stone shed	Compound fracture of fibula	A large stone fell from truck on leg		Still in hospital.

O. S. STRANGE, M.D.,  
*Surgeon, Kingston Penitentiary.*

KINGSTON PENITENTIARY, 1st July, 1890.

ANNUAL RETURN of Criminal Insane Convicts in the Insane Asylum, in connection with the Kingston Penitentiary, from 1st July, 1889, to 30th June, 1890.

Distribution.	Male.	Female.	Total.
Remained under treatment on 30th June, 1889.....	33	.....	33
Insane on admission .....	2	.....	2
Since admitted :—			
Kingston Penitentiary .....	9	.....	9
St. Vincent de Paul Penitentiary .....	4	.....	4
Dorchester Penitentiary.....	1	.....	1
Manitoba do .....	.....	.....	.....
British Columbia Penitentiary .....	.....	.....	.....
Total number under treatment during the above period.....	49	.....	49
Discharged :—			
Cured .....	7	.....	7
Improved sufficiently to resume work .....	2	.....	2
Transferred to Provincial Asylum on expiration of sentence.....	3	.....	3
Died.....	4	.....	4
Remaining under treatment on 30th June, 1890.....	33	.....	33

## OBITUARY.

No.	Req. No.	Age.	Date of Death.	Duration of Insanity.	Proximate cause of Death.	Remarks.
1	X 138	34	Sept. 12, 1889..	2 years .....	Albuminuria....	Sent from British Columbia, insane.
2	9,954	78½	March 2, 1890..	9 do .....	Debility .....	Sent from Dorchester, insane.
3	B 232	40	do 2, 1890..	10 months .....	Paresis.....	Insane when admitted.
4	B 284	25	April 6, 1890..	8 do .....	Scrofula....	Sent from St. Vincent de Paul, insane.

O. S. STRANGE, M.D.,  
Surgeon, Kingston Penitentiary.

KINGSTON PENITENTIARY,  
INSANE ASYLUM, 1st July, 1890.

INSANE WARD, KINGSTON PENITENTIARY.

NOMINAL ROLL of Convicts admitted into the Insane Ward of the above Institution between the 1st July, 1889, and 30th June, 1890.

No.	Name.	Date of Admission.	From Whence Received.				How Disposed of.		Remaining under Treatment, 30th June, 1890.	Remarks as to present state of those still under treatment
			Insane on committal to Kingston Penitentiary.	Kingston Penitentiary.	St. Vincent de Paul Penitentiary.	Dorchester Penitentiary.	Discharged—Cured.	Improved to Resume Work.		
1	Louis Witowski	July 3, '89.		1			1			
2	Léon Deslaurier	Aug. 20, '89.			1			1	Not much improved.	
3	Edouard Deslaurier	do 20, '89.			1			1	No improvement.	
4	Francis Duval	do 20, '89.			1			1	do	
5	Edward Tate	do 20, '89.			1			1	Died.	
6	Thomas Vineyard	Oct. 21, '89.	1					1	No prospect of any improvement.	
7	Francis Johnston	do 26, '89.		1				1	Slight improvement.	
8	Thomas Leighton	do 26, '89.		1			1			
9	Thomas Elliot	Jan. 10, '90.		1			1			
10	Leopold Witowski	do 31, '90.		1				1	Improving rapidly.	
11	Jno. Jas. Ashton	Feb. 25, '90.	1					1		
12	Jno. Jas. Ashton	May 12, '90.		1				1	Improving.	
13	Angus Macdonald	do 21, '90.		1			1			
14	William Wood	do 31, '90.		1			1			
15	Jermyn Antoine	June 13, '90.		1				1	Not much improvement.	
16	Ernest Bishop	do 11, '90.				1		1		
			2	9	4	1	5	2	8	

O. S. STRANGE, M.D.,  
Surgeon, Kingston Penitentiary.

KINGSTON PENITENTIARY, 1st July, 1890.

No. 5.

REPORT OF THE MATRON.

KINGSTON PENITENTIARY, 30th June, 1890.

SIR,—In forwarding you the report for the year ended 30th June, 1890, I am very much pleased to inform you that the women under my care have proven very industrious and well-behaved. On the above date there were 21 female prisoners. During the year, 8 prisoners were received, 7 discharged by remission of sentence and 4 pardoned.

I have the honour to be, Sir,  
Your obedient servant,

R. A. FAHEY,  
Matron.

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

## RETURN of Work done in the Female Department for the Year ended 30th June, 1890.

Number of Articles.	Work done.	Equal to Days.	Rate per Day.	Amount.	Total.
			Cents.	\$ cts.	\$ cts.
606	Flannel shirts.....	606	30	181 80	
316	do drawers.....	316	30	94 80	
304	do sleeves.....	304	30	91 20	
146	Linen pants.....	146	30	43 80	
133	do coats.....	133	30	39 90	
90	Fine shirts.....	90	30	27 00	
127	Handkerchiefs.....	12	30	3 60	
1,279	Towels.....	127	30	38 10	
394	Pillow slips.....	63	30	18 90	
30	Bakers' aprons.....	6	30	1 80	
159	Mitts.....	159	15	23 85	
151	Sheets.....	15	30	4 50	
288	Cotton shirts.....	288	30	86 40	
193	Socks.....	193	30	57 90	
	Knitting, &c.....	430	30	129 00	
	Housework.....	3,156	30	946 70	1,789 35
	<i>Contract Work.</i>				
104	Shirts.....	104	30	31 20	
104	Handkerchiefs.....	13	30	3 90	35 10
		6,161			1,824 45

R. A. FAHEY,  
*Matron.*

No. 6.

REPORT OF THE SCHOOLMASTER.

KINGSTON PENITENTIARY, 30th June, 1890.

SIR,—I beg leave to submit the following report, hoping it will meet with your approval.

Branches taught—spelling, reading, writing and arithmetic.

Average attendance, 87.

I have much pleasure in stating that the great majority of those attending manifest a desire to improve all they can, by embracing every opportunity, both in school room and in cell practice.

Many thanks are due the Warden for the great interest he has taken in this department; also to the Chaplains and my assistant teachers, for their zeal in the good work of education.

I have the honour to be, Sir,

Your obedient servant

J. B. P. MATHEWSON,  
*Schoolmaster.*

J. G. MOYLAN, Esq.  
Inspector of Penitentiaries.

## No. 7.

## STATEMENT of the Movements of Convicts at the Kingston Penitentiary for the Year ended 30th June, 1890.

Description.	Male.	Female.	Total.	Male.	Female.	Total.
Remaining at midnight of the 30th June, 1889. ....				530	24	554
Received since :—						
From common jails. ....	175	4	179			
From other penitentiaries. ....	5	4	9			
By re-capture. ....	1		1			
				181	8	189
				711	32	743
Discharged since :—						
By Expiration of sentence. ....	113	6	119			
Pardon. ....	17	5	22			
Death. ....	7		7			
Escape. ....	6		6			
Sent to asylum. ....	3		3			
				146	11	157
Remaining on 30th June, 1890. ....				565	21	586

No. 8.

COMPARATIVE STATEMENT of Movement of Convicts in the Kingston Penitentiary for ten years preceding the 30th June, 1890.

YEARS.	ADMISSIONS.						DISCHARGES.										TOTAL.			Remaining at end of Year.			YEARLY AVERAGE.										
	Common Gaols		Other Penitentiaries		Reformatory.		Recapture.		TOTAL.		Remission of Sentence.		Pardon.		Sent to Lunatic Asylum.		Suicide.		Death.		Escape.			Removed by order of Court.		Other Penitentiaries.		Sent to Reformatory.		Total.		Total.	
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.		Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
1880-81.....	131	7	67	4	2	.....	205	113	216	190	6	34	2	2	.....	1	.....	6	1	1	.....	235	8	243	681	24	705	704½					
1881-82.....	105	8	8	.....	.....	113	8	121	175	8	29	.....	.....	.....	11	.....	1	.....	1	.....	217	8	225	577	24	601	642						
1882-83.....	125	4	4	8	.....	129	7	136	144	8	30	.....	6	10	.....	3	.....	181	6	187	446	22	594	563									
1883-84.....	114	12	1	.....	.....	115	12	127	140	5	28	1	1	9	.....	1	.....	146	8	154	496	41	537	500¾									
1884-85.....	195	4	1	7	.....	196	21	217	117	8	22	.....	7	4	.....	4	2	166	8	174	537	41	554	500¾									
1885-86.....	207	8	.....	.....	.....	207	8	215	122	8	26	.....	7	4	.....	4	2	1	160	16	176	526	28	578	548¾								
1886-87.....	148	2	.....	.....	.....	149	3	152	123	14	28	2	2	6	.....	.....	.....	174	13	187	501	25	526	571¼									
1887-88.....	145	10	4	.....	.....	149	10	159	143	13	22	.....	2	1	.....	2	.....	151	6	157	430	24	454	553¾									
1888-89.....	176	7	3	3	.....	180	5	185	126	4	17	1	1	6	1	.....	.....	146	11	157	565	21	586	562									
1889-90.....	175	4	5	4	.....	181	8	189	113	6	17	5	3	7	1	.....	.....	146	11	157	565	21	586	562									
1822	74	93	21	.....	2	11624	93	1717	1363	80	253	11	24	1	63	1	26	3	2	11770	92	1862	.....	.....	.....	.....	.....	.....	.....	.....	.....		

## No. 9.

RETURN of Convicts who have been Pardoned out of the Kingston Penitentiary during the Year ended 30th June, 1890.

No.	Name.	Crime.	Place.
1	J. Johnson	Larceny and receiving.	Carleton
2	Michael Barry	Burglary	Stormont, Dundas & Glengarry
3	Catharine Wabuck	Larceny	Lambton
4	Martha E. Pell	Arson	Hastings
5	Thos. Cardinal	Larceny	Quebec
6	Andrew Newcourt	Cattle stealing	Welland
7	Jonas Froman	Manslaughter	Brant
8	William D. Sidney	False pretence	Carleton
9	H. L. Tottenham	Forgery	Grey
10	William Kells	Larceny	Lambton
11	George Hodgins	do	do
12	Eliza Gross	Manslaughter	Halifax
13	Elsie Williams	do	Digby
14	Chas. Chalkley	Forgery	York
15	A. E. Friseman	Larceny	Lincoln
16	James Oliver	do	York
17	William R. Lee	Arson	Leeds and Grenville
18	Patrick Mullen	Shop breaking	do do
19	Edward Wilson	Arson	Essex
20	Allen Patton	Rape	Middlesex
21	Jno. Buchannon	Cattle stealing	Grey
22	Roseanna Perrault	Larceny	Montreal

## No. 10.

RETURN of Convicts who have Died in the Kingston Penitentiary during the Year ended 30th June, 1890.

No.	Name.	Crime.	Place.
1	Wm. Shearer	Murder	New Westminster
2	L. P. McDonald	Post office robbery	Simcoe
3	John Smith	Horse stealing	Oxford
4	Ransome Wilson	Attempt at arson	Elgin
5	William Young	Arson	Prince Edward Island
6	Jos. Kavanagh	House-breaking	Lennox and Addington
7	Edward Tate	Burglary	St. Francis



No. 11.

RETURN of Convicts who have been Re-committed to the Kingston Penitentiary during the Year ended 30th June, 1890.

No.	Name.	1st Re-commitment.	2nd Re-commitment	3rd Re-commitment.	4.h Re-commitment.	5th Re-commitment.
1	George Clissold	1				
2	Thomas Spellman		1			
3	Douglas Cook		1			
4	Johand Smith	1				
5	James S. Cury	1				
6	George Brown	1				
7	Charles Stephens	1				
8	Joseph McDonald	1				
9	George Clark				1	
10	John Southworth	1				
11	Robert McCullough				1	
12	George Clute			1		
13	Frank Smith	1				
14	Charles Jarvis	1				
15	Joseph Beaudry	1				
16	Joseph Gillis	1				
17	Edward Maloney	1				
18	George Pierce	1				
19	William Carr			1		
20	James C. Wall					1
21	Charles Phillips			1		
22	Kenyon Spring			1		
23	George Wilson	1				
24	Patrick McEvoy	1				
25	Thos. Ouelette	1				

No. 12.

SUMMARY of Punishments awarded at the Kingston Penitentiary for the Year ended 30th June, 1890.

Months.	No. who lost Tobacco.	No. in Dark Cells.	No. in Solitary Cells.	No. Flogged.	No. of Lashes inflicted.	No. who lost re-mission.	No. deprived of Library.	No. who lost Light.	No. Admonished
1889.									
July		6				6			3
August		18	1						
September		15							
October	1	4							
November		12							
December		21	1						
1890.									
January		9	1			9			1
February		24				25	1		7
March	1	14	1	1	36	16		1	2
April	1	23	1			18			7
May		22				18		1	3
June		12				11		1	2

## No. 13.

RETURN showing the Remission of Sentence earned by Convicts discharged from the Kingston Penitentiary during the Year ended 30th June, 1890.

No. of Men.	No. of Days.	No. of Men.	No. of Days.	No. of Men.	No. of Days.	No. of Men.	No. of Days.
1	22	3	135	1	196	1	415
1	85	2	138	1	240	2	455
1	91	1	142	1	268	1	521
2	94	1	156	2	270	1	433
1	95	1	162	2	341	1	541
9	96	1	168	1	348	5	545
2	98	1	170	1	352	1	580
2	99	1	173	1	354	2	820
1	106	1	176	1	356	1	615
1	111	1	177	2	361	1	920
1	120	3	178	20	365		
1	124	28	180	1	380		
1	133	1	182	1	363	119	

## No. 14.

RETURN showing the value of Labour and number of Days' Work, exclusive of Material, done in the Kingston Penitentiary for the Year ended 30th June, 1890.

Various Departments.	No. of Days.	Value.
		\$ cts.
Carpenter and trades departments .....	13,783 $\frac{1}{2}$	6,891 75
Masons and stonecutters.....	66,259 $\frac{1}{2}$	33,129 75
Blacksmith and machine shops.....	8,567 $\frac{3}{4}$	4,283 75
Tailor shop.....	14,924	7,462 00
Shoe shop.....	7,690	3,845 00
Female prison.....	6,161	1,824 45
Farm, stables, teamsters, &c.....	7,075	2,830 00
Bakery.....	1,846	923 00
Dininghall, kitchen, cellar and library.....	8,370	3,348 00
Wings and officers' messroom.....	7,173	2,869 20
Washhouse.....	2,442	976 80
Dryroom.....	5,669	2,267 60
	149,960 $\frac{1}{2}$	70,651 30

No. 15.

RETURN showing number of volumes in General Library, and Protestant and Catholic Libraries respectively, also number of convicts who have used books, the number of volumes used during the year, and the number added.

	Protestant Library.	Catholic Library.	Total.
Number of volumes at beginning of year. ....	1,988	1,200	2,188
do do added in 1889-90. ....	277	105	382
do do on 30th June, 1890. ....	2,265	1,305	2,570
do prisoners using Library. ....	306	160	466
do volumes issued. ....	11,631	3,820	15,451

No. 16.

STATEMENT of Receipts and Expenditure for Flouring Mill, Kingston Penitentiary,  
 DR. for Fiscal Year ended 30th June, 1890. CR.

Description.	Amount.	Description.	Amount.
	\$ cts.		\$ cts.
To 7,000 bush. of wheat, \$1.13. ....	7,910 00	By 2,946 bags of flour to bakery. ....	
Miller's salary. ....	700 00	229 do on hand, 30th June, '90..	
624 days' labour of two convicts, at 40c. ....	249 60	3,175 do total for year—Less—	
60 tons of coal, at \$4.50. ....	270 00	130 do on hand 30th June, '89..	
Oil and sundries. ....	25 00		
		3,045 bags of flour, at 2,77 $\frac{1}{2}$ $\frac{1}{2}$ .....	8,451 83
		26 $\frac{3}{4}$ tons of bran to piggery and stable, at \$16. ....	418 89
		11 $\frac{1}{2}$ tons of shorts to piggery and stable, at \$18. ....	208 88
		Grinding for dining hall and stable.	75 00
	9,154 60		9,154 60

## No. 17.

## FARM ACCOUNT, Kingston Penitentiary, for the Year ended 30th June, 1890.

DR.

CR.

Description.	Amount.	Description.	Rate.	Amount.
	\$ cts.		\$ cts.	\$ cts.
To Manure.....	198 70	By 75 tons of hay.....	10 00	750 00
Flower and garden seed.....	243 97	50 do straw.....	5 00	250 00
Ornamental and fruit trees.....	34 25	1,450 bush. of potatoes.....	0 50	725 00
Farm implements.....	73 80	1,800 do oats.....	0 40	720 00
Hose and land plaster.....	26 10	250 do pease.....	0 60	130 00
Salary, farm instructor.....	700 00	200 do carrots.....	0 40	80 00
do 2 guards.....	1,000 00	1,000 do beets.....	0 45	450 00
do 1 do.....	400 00	50 do beans.....	2 00	100 00
do 2 teamsters.....	800 00	457 do onions.....	1 00	457 00
Labour, 20 convicts.....	2,110 00	230 do tomatoes.....	0 75	172 50
do 2 span of horses.....	600 00	500 bunches of summer savory.....	0 05	25 00
Pig feed from dining hall.....	75 00	4,000 heads of celery.....	0 05	200 00
15 tons of bran, at \$12.....	180 00	5,000 do lettuce.....	0 01	50 00
8 do shorts, at \$15.....	120 00	200 do cauliflower.....	0 10	20 00
Balance.....	107 68	500 doz. ears of corn.....	0 10	50 00
		200 bush. of corn.....	0 65	130 00
		12,000 cabbages.....	0 60	720 00
		16,000 lbs. of pork.....	0 80	1,280 00
		700 lbs. lard.....	0 12	84 00
		18 loads of pumpkins.....	2 00	36 00
		600 bush. of barley.....	0 40	240 00
	6,669 50			6,669 50



## No. 19.

## DETAILS of Expenditure of Kingston Penitentiary for the Year ended 30th June, 1890.

<i>Staff Salaries.</i>	\$ cts.	<i>Uniforms—Continued.</i>	\$ cts.
Warden, M. Lavell	3,000 00	Drilling and canvass, 1,317 yds.	131 97
Deputy warden, Wm. Sullivan	1,500 00	Grey and white cotton, 1,282 yds	99 41
Accountant, S. W. Scobell	1,200 00	Print lining, 521 yds.	63 08
Surgeon, O. S. Strange	1,800 00	Tweed, 27 yds.	20 45
Chaplain (Pro.), Rev. C. E. Cartwright	1,200 00	Doeskin, 39 yds.	58 50
do (R. C.), Rev. J. S. Quinn	1,000 00	Lining and sheeting, 289 yds.	78 98
Clerk of works, James Adams	1,300 00	Linen spools and thread.	84 95
Engineer, James Devlin	1,300 00	Twist and machine silk	85 60
Storekeeper, P. O'Donnell	1,000 00	Braid and binding.	36 61
Warden's clerk, R. R. Creighton	800 00	Buckles, buttons and hooks and eyes.	109 90
Chief keeper, Robert Hewton	860 00	Frieze, 190 yds	275 50
Steward, James Weir	860 00	Fur caps and caps, 54	215 50
Hospital overseer, James Halliday, 10 months	666 60	Mitts, 73 pairs.	95 75
Hospital overseer, W. A. Gunn, 1 month	41 74	Sole leather, 717½ lbs.	165 78
Miller	700 00	French and Canada kip, 450 lbs.	225 71
Farmer and gardener	690 00	Pebble leather, 208 lbs	38 32
Baker	690 00	Kid and sheepskins	15 50
Messenger	600 00	Shoe thread, nails and pegs	35 41
Matron	560 00	Bristles, boot web and polish.	46 98
Deputy matron	200 00	Rubber tissue, brads and awls.	12 49
Allowance for schoolmaster, divided among 4 guards	560 00		3,466 09
Trade instructors, 4 at \$690	2,760 00		
do 1 at \$660	660 00	<i>Rations.</i>	
do 1 at \$630	630 00	Beef, 163,518 lbs. at \$5.37 per 100.	8,780 87
do 1 for 6 months.	345 00	Young Hyson tea, 4,536 lbs. at 17c.	771 12
do 1 do	300 00	Muscavado sugar, 15,363½ lbs. at 7½c.	1,152 41
Keepers, 3 at \$600	1,800 00	Syrup, 682½ galls. at 50c.	341 35
do 1 at \$560	560 00	Barley, 6,484 lbs. at 2½c.	162 10
do 3 at \$500	1,500 00	Butter, 3,492 do 1½c.	576 18
Guards, 30 at \$500	15,000 00	Rice, 3,501 do 3½c.	131 28
do 2 at \$460	920 00	Oatmeal, 588 do 2c.	11 76
do 10 at \$400	4,000 00	Vinegar, 309½ galls. at 13c.	40 23
Stoker	500 00	Salt, 40,912 lbs. at ½c.	204 56
Teamsters, 4 at \$400	1,600 00	Pepper, 515 lbs. at 15c.	77 25
Supernumeraries, during sickness in hospital, &c.	388 21	Tobacco, 2,427 lbs, at 43½c.	1,055 74
Extra for Sundays at gas house.	74 00	Wheat, 401 bush. at \$1.16.	441 10
Salary, refunded John Regan, by order, July, 1889.	18 06	do 6,330½ do \$1.13.	7,153 74
Charles Munroe, 7 months as steam fitter.	408 31	Potatoes, 3,200 bush.	1,421 29
Charles McAvey, 7 months as gas maker	350 00	Pease, 206½ do	135 11
	52,341 92	Pork and bacon, 11,334 lbs.	944 59
<i>Retiring Gratuity.</i>		Codfish, 2,705 lbs.	114 96
Nicholas Hugo	967 97	Onions, 30 bush.	27 75
George Holland	868 02	Beans, 131 do	200 32
James Bryson	1,005 34	Malt, yeast and hops	26 45
Daniel Fitzgibbon	795 12	Raisins, 760 lbs.	58 04
John Regan	1,136 75	Sundries for Christmas dinner.	131 79
Charles McNeill	1,336 64		23,959 99
Thomas Payne	838 62	<i>Convicts' Clothing.</i>	
Mrs. E. Elsmere	172 50	Oxford checked cloth, 3,327 yds. at 50c.	1,663 51
Mrs. Isabella Halliday	200 00	Brown and yellow cloth, 1,786 yds. at 49½c.	884 06
	7,320 96	Flannel, white, 2,837 yds. at 39½c.	1,120 43
<i>Uniforms.</i>		Moleskin, 647 yds.	226 29
Worsted and Melton cloth, 688 yds.	754 42	Grey cotton, 911 yds	70 67
Broad cloth, 65 yds.	237 82	White do 172 yds	19 17
Blue serge, 540 yds.	346 38	Canvas, 344 yds.	38 46
Italian cloth, 232 yds.	85 81	Wool yarn, 455 lbs	180 00
Silesia do 612 yds.	88 25	do socks, 14 doz. pairs.	61 00
Holland, dressed, 360 yds.	57 02	Towelling and linen, 823½ yds.	123 66
		Wincey, 123½ yds	14 50
		Drilling and binding, 60½ yds.	11 03
		Duck cloth, 483 yds.	95 11
		Hessian cloth, 197 yds.	19 70
		Wadding and braid	19 75



No. 19.—DETAILS of Expenditure of Kingston Penitentiary, &c.—Continued.

<i>Hospital.</i>	\$ cts.	<i>Hospital.—Continued.</i>	\$ cts.
Acid carbohc, 4 lbs. ....	3 50	Potas. chloras, 4 lbs. ....	1 60
do gallic, 4 ozs. ....	0 80	do iodid., 13 ozs. ....	5 85
do nitric, 1 lb. ....	0 80	do nitras, 7 lbs. ....	1 90
do salicylic, 6 ozs. ....	1 85	Pulv. ipecac., 4 oz. ....	1 00
do sulph. arom., 1 lb. ....	0 60	do do co., 1 lb. ....	3 20
do tannic, 4 oz. ....	0 80	do jalap, 1 lb. ....	1 40
do tartaric, 1 lb. ....	0 90	do scillig., 8 doz. ....	0 75
Ammon. bromide, 8 oz. ....	0 75	Quin. cincho., 5½ ozs. ....	13 35
do murias, 4 oz. ....	0 20	do sulph., 9 ozs. ....	10 50
Alum, 1 lb. ....	0 05	Senna fol., 1 lb. ....	0 40
Antifebrine, 1 lb. ....	3 20	Sodæ bicarb, 2 lbs. ....	0 45
Antipyrène, 1 oz. ....	2 00	do et pot. tart., 7 lbs. ....	4 20
Argent. nit. fus'd., 1 oz. ....	1 50	Spts. ammon. arom., 22 lbs. ....	13 20
do xtal., 1 oz. ....	1 50	do camphor, 3 lbs. ....	1 80
Beef peptonoids, 8 tins. ....	8 00	do chloroform, 1 lb. ....	0 60
Bismuth carb., 12 oz. ....	3 50	do ether co., 1 lb. ....	0 75
do subnit., 6 oz. ....	1 70	do do nit., 7 lbs. ....	4 95
Bromidia, 8 ozs. ....	6 00	do frumenti, 13 galls. ....	35 75
Calcis chlor., 30½ lbs. ....	4 58	do methyl, 1 lb. ....	0 35
Calomel, 4 oz. ....	0 80	do vini gallici, 1½ galls. ....	6 25
Camphor, 1 lb. ....	1 00	do do rectific., 15 lbs. ....	9 00
Castile soap, 4 lbs. ....	1 00	Syrup, Easton's, 8 ozs. ....	0 50
Chloral hydrat., 1 oz. ....	2 00	do ferri iod., 5 lbs. ....	4 70
Cocaine hydrochlor, 30 grains. ....	1 40	do hematic hypophos., 17 lbs. ....	23 75
Elixir bism. calisay. pep. et ferri, 1 lb. ....	2 00	rhei, 1 lb. ....	0 60
do bism. et strych., 1 lb. ....	1 25	Syrup scillæ, 4 lbs. ....	1 50
do do strych. et ferri, 1 lb. ....	1 75	do tolu, 1 lb. ....	0 60
do calisy. strych. et ferri, 1 lb. ....	1 25	do trifolium, 5 lbs. ....	7 25
do cascara sagrada, 1 lb. ....	1 25	Tincture aconite rad., 2 lbs. ....	1 20
do eunonymi et nis., 1 lb. ....	1 50	do bellado, 7 lbs. ....	4 20
do pyrophos ferri, 3 lbs. ....	3 75	do buchu, 1 lb. ....	0 60
do wahoo, 1 lb. ....	1 25	do camph. co., 22 lbs. ....	13 20
Emplast. bellad., 3 doz. ....	7 50	do cardam. co., 1 lb. ....	0 60
do capcine, 4 doz. ....	9 90	do catechu, 7 lbs. ....	4 60
do sinapis, 3 yds. ....	2 00	do cinnam., 1 lb. ....	0 60
do do leaves, 2 doz. ....	0 50	do digital, 2 lbs. ....	1 20
Ess. menth. pip., 8 oz. ....	0 40	do ferri chlor, 2 lbs. ....	1 20
Ferri carb., 4 oz. ....	0 20	do gent. co., 5 lbs. ....	3 00
do per sulph., 2 oz. ....	0 20	do guacai, 1 lb. ....	0 60
Fld. ext. ergot, 2 lbs. ....	4 00	do hyoscyani, 9 lbs. ....	5 40
do gent. co., 6 lbs. ....	8 25	do iodin. co., 2 lbs. ....	2 00
do hammamelis, 3 lbs. ....	3 25	do opii, 4 lbs. ....	4 75
do sarsae co., 1 lb. ....	1 50	do rhei, 1 lb. ....	0 60
do taraxaci, 2 lbs. ....	3 00	do scillæ, 3 lbs. ....	1 80
Glycerine, 2 lbs. ....	1 30	do senegae, 1 lb. ....	0 60
Gum acacal, 4 oz. ....	0 50	do senna co., 1 lb. ....	0 60
Lin. faren., 65 lbs. ....	5 20	do valerian, 2 lbs. ....	1 20
Linimentum camph., 1 lb. ....	0 75	do zingiberis, 8 lbs. ....	5 40
do saponis, 12 lbs. ....	7 20	Ung. ferri persulph, 1 lb. ....	1 00
Liquor ammon. fort., 1 lb. ....	0 50	do gallæ co., 2 lbs. ....	3 10
do pepsin, 2 lb. ....	2 00	do hyd. nit., 1 lb. ....	1 00
do plumb. acet., 2 lbs. ....	1 00	do iodoform, 1 lb. ....	2 10
do soda chlor., 1 lb. ....	0 60	do plumb. acet., 1 lb. ....	6 00
Magnes. carb., 4 oz. ....	0 20	do resinae, 4 lbs. ....	2 40
do citras, 8 oz. ....	0 40	do zinci oxid, 1 lb. ....	0 60
do sulph., 160 lbs. ....	8 00	Vaseline, 1 lb. ....	0 50
Morph. acet., 2½ oz. ....	8 50	Vin. colchici, 1 lb. ....	0 75
Moschus, 21 grains. ....	4 80	do ipecac, 1 lb. ....	0 75
Ol. anisi, 1 oz. ....	0 50	do oporto, 2 lbs. ....	1 30
do morrhuaa, 18 lbs. ....	5 70	do xereci, 1 lb. ....	0 95
do olivae, 2 lbs. ....	0 80		
do ricini, 28 lbs. ....	7 50		
Pil. aloin. co., 1,000. ....	1 75		
do carth. co., 1 lb. ....	2 50		
do hydrarg. mass., 8 oz. ....	0 80		
do rhei. co., 200. ....	1 25		
Plumbi acet., 1 lb. ....	0 40		
Potas. acet., 1 lb. ....	1 25		
do bicarb, 6 lbs. ....	2 50		
do bitart, 2 lbs. ....	1 00		
do bromid, 7 lbs. ....	5 50		
			400 28
		<i>Appliances, &amp;c., &amp;c.</i>	\$ cts.
		Air bag, 1. ....	2 50
		Bandages, suspensory, 6. ....	4 50
		Bottles, shelf and prescription. ....	5 32
		Boxes, chip, 1 gross. ....	2 00
		Camel's hair pencils, 6. ....	0 20
		Catheters, 2. ....	1 00







## No. 20.

DR. BALANCE SHEET, Kingston Penitentiary, 30th June, 1890. CR.

	\$ cts.		\$ cts.
Buildings, land, &c.....	817,483 00	Balance .....	948,485 84
Storekeeper .....	1,943 70		
Steward.....	17,413 37		
Protestant chapel.....	426 35		
do library.....	1,816 50		
Roman Catholic chapel.....	1,021 15		
do library.....	845 00		
Chief trade instructor.....	2,973 87		
Carpenters.....	3,531 29		
Blacksmith and machine.....	2,442 11		
Stonecutter.....	882 25		
Masons and labouring.....	710 20		
Quarry and railroad.....	2,150 24		
Engineer.....	68,086 56		
Bakery.....	345 10		
Tailor and shoe departments.....	2,605 73		
Armoury.....	1,836 45		
Insane ward and hospital.....	2,425 11		
Grist mill.....	3,198 36		
Female prison.....	1,835 40		
Office furniture.....	445 70		
Stables and farm stock.....	5,094 80		
North lodge.....	119 09		
West do.....	20 40		
Towers (furniture).....	37 80		
Department of Public Works, stores.....	8,796 31		
	948,485 84		948,485 84
To Balance investment.....	948,485 84		

## No. 21.

## PER CAPITA Cost of Convicts Kingston Penitentiary, for the Year 1889-90.

Daily Average..... 577

Names.	Cash Expenditure for 1889-90.	Deduct Material on hand out of Appropriation of 1889-90.	Net Expenditure for 1889-90.	Add Stock on hand from 1889.	Actual Cost for 1889-90.	Per capita Cost.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Salaries .....	52,341 92				52,341 92	90 71 $\frac{1}{2}$
Gratuity, &c. ....	7,320 96				7,320 96	12 68 $\frac{1}{2}$
Uniforms .....	3,466 09	624 14	2,841 95	450 87	3,292 82	5 70 $\frac{1}{2}$
Rations .....	23,959 99	916 88	23,043 11	1,236 03	24,279 14	42 07 $\frac{1}{2}$
Clothing .....	6,978 32	1,610 74	5,367 58	2,559 04	7,926 62	13 73 $\frac{1}{2}$
Convicts' travelling allowance .....	1,646 00				1,646 00	2 85 $\frac{1}{2}$
Discharge clothing .....	1,721 03	382 28	1,338 75	450 12	1,788 87	3 10
Bedding .....	655 81	95 17	560 64	793 20	1,353 84	2 34 $\frac{1}{2}$
Interments .....	8 00				8 00	0 01 $\frac{1}{2}$
Chapels .....	123 35				123 35	0 21 $\frac{1}{2}$
Library .....	31 15				31 15	0 05 $\frac{1}{2}$
School .....	59 65				59 65	0 10 $\frac{1}{2}$
Escapes .....	92 75				92 75	0 16
Hospital .....	852 07	63 57	708 50	100 00	888 50	1 54
Prison furnishing .....	796 01				796 01	1 38
Heating .....	8,774 90	603 60	8,171 30	901 71	9,073 01	15 72 $\frac{1}{2}$
Light .....	2,683 13			78 19	2,761 32	4 78 $\frac{1}{2}$
Material for buildings .....	5,358 04	1,800 00	3,558 04	5,599 92	9,157 96	15 87
Maintenance of machinery .....	416 36				416 36	0 72
Armoury .....	948 88				948 88	1 64 $\frac{1}{2}$
Kitchen .....	877 21	153 30	723 91	250 35	974 26	1 68 $\frac{1}{2}$
Queen's Printer and Stationery .....	1,174 48				1,174 47	2 03 $\frac{1}{2}$
Farm .....	582 08				582 08	1 01
Stables .....	409 63				409 63	0 71
Buildings and penal prison .....	8,067 96	2,652 00	5,415 86		5,415 96	9 38 $\frac{1}{2}$
Electric light .....	6,069 46				6,069 46	10 52
Telegrams .....	33 50				33 50	0 05 $\frac{1}{2}$
Postage .....	73 00				73 00	0 12 $\frac{1}{2}$
Freight charges .....	49 75				49 75	0 08 $\frac{1}{2}$
Express do .....	21 65				21 65	0 03 $\frac{1}{2}$
Advertising .....	108 93				108 93	0 19
Travelling expenses .....	559 12				559 12	0 97
Telephone .....	77 50				77 50	0 13 $\frac{1}{2}$
Magistrates fee .....	12 00				12 00	0 02
Capital amount .....	280 33				280 33	0 48 $\frac{1}{2}$
Industries .....	245 72				245 72	0 42 $\frac{1}{2}$
	136,876 72	8,901 68				243 31 $\frac{1}{2}$

Per capita cost..... \$243 31 $\frac{1}{2}$ Deduct for Revenue..... 4 64 $\frac{1}{2}$ Actual cost..... \$238 66 $\frac{1}{2}$ Or, per diem per convict..... \$ 0 65 $\frac{1}{2}$ S. W. SCOBELL,  
Accountant.

No. 22.

List of Officers in the Kingston Penitentiary on the 30th June, 1890, giving Rank, Nationality, Religion, Age, Date of Birth, &c.

Name.	Rank.	Nationality.	Religion.	Age.	Date of Appointment.	Salary.	Remarks.
M. Lavell	Warden	Canada	Protestant	65	Feb. 3, 1885	\$ 3,000 00	
William Sullivan	Deputy Warden	Ireland	Catholic	54	Sept. 1, 1881	1,500 00	
Rev. C. E. Cartwright	Chaplain, Protestant	Canada	Protestant	53	Oct. 25, 1875	1,200 00	
Rev. J. S. Quinn	do Roman Catholic	Ireland	Catholic			1,000 00	
Orlando S. Strangé	Surgeon	Canada	Protestant	64	Feb. 9, 1885	1,800 00	
S. W. Scobell	Accountant	do	do	65	Dec. 1, 1879	1,200 00	
Robert R. Creighton	Warden's Clerk	do	do	29	Feb. 1, 1882	800 00	
Robert Hewton	Chief Keeper	do	do	48	Mar. 14, 1887	800 00	
Patrick O'Donnell	Storekeeper	Ireland	Catholic	54	June 19, 1887	1,000 00	
James Adams	Clerk of Works	do	Protestant	55	Mar. 1, 1869	1,300 00	
James Devlin	Engineer	Canada	Catholic	41	July 1, 1885	1,300 00	
James Weir	Steward	Scotland	Protestant	40	Oct. 31, 1876	860 00	
Rose Ann Fahey	Matron	Canada	Catholic	40	Mar. 6, 1886	560 00	
Mary Smith	Deputy Matron	do	Protestant	38	June 1, 1889	200 00	
William A. Gunn	Hospital Overseer	do	do	45	do 1, 1890	500 00	
J. B. Mathewson	Schoolmaster	do	Catholic	54	Sept. 26, 1872	650 00	
Thomas Conley	Tailor Instructor	do	Protestant	54	Jan. 20, 1888	630 00	
David Cunningham	Mason	Ireland	do	59	do 8, 1883	690 00	
Michael Leahy	Stonecutter Instructor	do	Catholic	59	Nov. 1, 1859	690 00	
Francis Tracey	Blacksmith	England	Protestant	57	Mar. 14, 1887	690 00	
Thomas Davidson	Carpenter	Ireland	do	57	Nov. 1, 1857	690 00	
Robert Pogue	Shoemaker	do	do	42	Sept. 1, 1887	660 00	
John Kerr	Quarry	do	do	64	Jan. 1, 1890	600 00	
Neil P. Woods	Farmer and Gardener	Canada	do	50	June 1, 1885	600 00	
Patrick O'Connor	Miller	Ireland	Catholic	37	Dec. 18, 1882	700 00	
William Coward	Baker	Canada	Protestant	35	June 6, 1878	600 00	
J. B. Mathewson	Keeper	do	Catholic	54	Sept. 1, 1859	600 00	
James Evans	do	Ireland	Protestant	54	Jan. 16, 1868	600 00	
Bernard McGeen	do	do	Catholic	53	Mar. 1, 1859	600 00	
Edward Mooney	do	do	Catholic	48	Sept. 7, 1864	560 00	
Thomas Smith	do	Canada	Protestant	54	Mar. 19, 1860	500 50	
Michael Brennan	do	Ireland	Catholic	47	Oct. 3, 1865	500 00	
John Mills	do	England	Protestant	39	do 17, 1875	500 00	
M. J. Kennedy	Messenger	Canada	Catholic	33	April 1, 1872	600 00	
Jeremiah O'Driscoll	Guard	Ireland	do	59	Oct. 10, 1866	500 00	
James Doyle	do	do	do	51	Aug. 8, 1868	500 00	
John Scally	do	Ireland	Protestant	53	May 4, 1870	500 00	
Thomas Moore	do	England	do	46	do 9, 1870	500 00	
Robert McCauley	do	Canada	Catholic	48	Jan. 21, 1868	500 00	
George McCauley	do	do	do	50	Oct. 2, 1876	500 00	

No. 22.—List of Officers in the Kingston Penitentiary on the 30th June, 1890, giving Rank, Nationality, Religion, Age, &c.

Name.	Rank.	Nationality.	Religion.	Age.	Date of Appointment.	Salary.	Remarks.
Lawrence Walsh.	Guard.	Canada.	Catholic.	46	Dec. 18, 1876.	\$ 500 00	
William Hurst.	do	Ireland.	Protestant.	49	Nov. 13, 1877.	500 00	
Charles McConville	do	do	Catholic.	43	July 1, 1871.	500 00	
Alexander Atkins	do	Canada.	Protestant.	33	do 1, 1878.	500 00	
John Donnelly.	do	United States.	Catholic.	35	Nov. 7, 1879.	500 00	
Robert Appeton.	do	Canada.	Protestant.	47	July 1, 1890.	500 00	
John Kennedy.	do	do	Catholic.	38	June 1, 1881.	500 00	
Charles Bostridge.	do	England.	Protestant.	42	April 10, 1882.	500 00	
Thomas Thompson.	do	Ireland.	do	47	May 18, 1883.	500 00	
John Darragh.	do	Canada.	Catholic.	40	Feb. 1, 1884.	500 00	
James A. Rutherford	do	do	Protestant.	39	Mar. 1, 1884.	500 00	
William McCormack	do	Ireland.	do	39	do 1, 1884.	500 00	
Robert Weir.	do	Scotland.	do	42	Oct. 18, 1879.	500 00	
Peter Beaufré.	do	Canada.	Catholic.	30	Jan. 10, 1885.	500 00	
John Banister.	do	do	Protestant.	38	May 23, 1885.	500 00	
James Doyle.	do	do	Catholic.	30	do 27, 1885.	500 00	
do	do	do	do	28	July 1, 1885.	500 00	
do	do	do	Protestant.	30	April 1, 1885.	500 00	
Richard Atkins	do	do	do	32	July 1, 1885.	500 00	
William Mooney	do	do	do	40	April 6, 1886.	500 00	
Richard Young.	do	do	Catholic.	48	July 13, 1886.	500 00	
Michael Keon.	do	do	Protestant.	34	do 15, 1886.	500 00	
Franklin Ault.	do	do	do	38	do 14, 1886.	500 00	
Thomas Pugh.	do	do	do	41	Sept. 1, 1887.	400 00	
Robert McCormack.	do	Ireland.	Catholic.	41	do 1, 1887.	400 00	
Thomas Tobin.	do	England.	Protestant.	51	Dec. 7, 1885.	400 00	
William Coffee.	do	Canada.	do	28	Aug. 1, 1888.	400 00	
Peter Moncrief.	do	Ireland.	do	42	Oct. 1, 1888.	400 00	
William Newman	do	United States.	do	29	Mar. 11, 1889.	400 00	
Charles B. Allen.	do	do	Catholic.	26	Aug. 1, 1889.	400 00	
Patrick Madden	do	do	Protestant.	30	do 1, 1889.	400 00	
Thomas Fowler.	do	do	do	40	do 1, 1889.	400 00	
Andrew Thompson.	do	do	Catholic.	40	do 1, 1889.	400 00	
William Holland.	do	do	do	39	do 1, 1889.	400 00	
Thomas Stewart.	do	do	Protestant.	30	do 1, 1889.	400 00	
Joseph Payne.	do	do	do	30	do 1, 1889.	400 00	
E. R. Davis.	do	do	do	37	Feb. 1, 1890.	400 00	
William Ryan.	do	do	Catholic.	37	May 31, 1890.	400 00	
William C. Bell.	Teamster.	Ireland.	Protestant.	47	April 1, 1877.	400 00	
Edward Burke.	do	Canada.	Catholic.	30	June 1, 1881.	400 00	
William Bowen.	do	England.	Protestant.	35	Aug. 4, 1885.	400 00	
Henry Woodhouse.	do	do	do	54	Sept. 1, 1872.	400 00	

List of Convicts received in the Kingston Penitentiary during the Year 1889-90, giving Civil State, Age, Trade, Education, Moral Habits, Religion, from where Sent, Crime, when Sentenced, Term, by whom Sentenced and at what Court.

Table with columns: When Received, Name, State, Age, Trade, Read, Write, Abstainer, Temperate, Intemperate, Where Born, Religion, From where Sent, Crime, When Sentenced, Term, By whom Sentenced, At what Court, Commitment. Rows list convicts from 1889 to 1890, including names like Roland G. J. Barnett, William Williams, Emory Howe, George Chissold, etc.





No. 24.

CRIMINAL STATISTICS, Kingston Penitentiary, for Year ended 30th June, 1890.

Race.				Marital.				Age.				Education.				Moral habits.				Where born.				Occupation.										
Description.		Male.	Female.	Total.	Description.		Male.	Female.	Total.	Description.		Male.	Female.	Total.	Description.		Male.	Female.	Total.	Description.		Male.	Female.	Total.										
White		528	21	549	Single		379	4	383	Under 20 years		65	2	67	Read and write		463	12	475	Total abstainers		116	2	118	England		63	1	64	Architect		1	1	
Coloured		29	0	29	Married		186	17	203	20 to 30 do		273	3	276	do only		17	1	18	Temperate		378	9	387	United States		75	0	75	Barbers		15	0	15
Indian		8	0	8			565	21	586	30 to 40 do		117	4	121	Neither		85	8	93	Intemperate		71	10	81	Ireland		43	6	49	Bookblack		1	1	
		565	21	586			565	21	586	40 to 50 do		68	7	75			565	21	586			565	21	586	Scotland		14	0	14	Bartenders		2	2	
		565	21	586			565	21	586	50 to 60 do		24	4	28			565	21	586			565	21	586	Ontario		300	3	303	Brakemen		2	2	
		565	21	586			565	21	586	Over 60		18	1	19			565	21	586			565	21	586	Quebec		37	6	43	Bakers		7	7	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	Finland		1	0	1	Bookbinder		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	Germany		13	0	13	Book-keepers		4	4	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	India		1	0	1	Brass moulder		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	Spain		2	0	2	Bricklayer		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	Sweden		4	0	4	Blacksmiths		9	9	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	Nova Scotia		1	3	4	Boilermaker		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	New Brunswick		4	0	4	Butchers		8	8	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	Newfoundland		1	0	1	Broom-makers		4	4	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	Prince Edward Island		2	2	4	Cab drivers		2	2	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	Gibraltar		1	0	1	Clerks		23	23	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	Prussia		1	0	1	Carpenters		26	26	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586	Austria		1	0	1	Cigarmakers		7	7	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	2	Cowboy		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			5	5	5	Cooks		5	5	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			2	2	2	Coopers		2	2	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Carriage builder		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			3	3	3	Doctors		3	3	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			6	6	6	Engineers		6	6	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Fisherman		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			36	36	36	Farmers		36	36	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			4	4	4	Gardeners		4	4	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Gasfitter		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			4	4	4	Harnessmakers		4	4	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			3	3	3	Hotelkeepers		3	3	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Jeweller		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Law student		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			252	252	252	Labourers		252	252	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Livery stable keeper		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Musician		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			4	4	4	Moulders		4	4	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			5	5	5	Masons		5	5	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			4	4	4	Merchants		4	4	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			3	3	3	Machinists		3	3	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Optician		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			4	4	4	Post office clerks		4	4	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Paper-maker		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Paper-hanger		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Polisher		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Piano-finisher		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Printer		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			1	1	1	Pump-maker		1	1	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			16	16	16	Painters		16	16	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			20	20	20	Shoemakers		20	20	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			12	12	12	Sailors		12	12	
		565	21	586			565	21	586			18	1	19			565	21	586			565	21	586			2	2	2	Steam-fitters		2	2	
		565	21	58																														

No. 24.—CRIMINAL STATISTICS, Kingston Penitentiary, &c.—Continued.

Occupation.			Crimes .....			County.....		
Description.	Male.	Female.	Total.	Description.	Male.	Female.	Total.	
Theatrical manager.....	1		1	Abortion .....	2	1	3	
Upholsterer .....	1		1	Attempt to kill.....	3	1	4	
Jockey .....	1		1	do to shoot.....	1		1	
Steward .....	1		1	do at robbery.....	1		1	
Females .....		21	21	do at rape.....	9		9	
	565	21	586	do to do bodily harm	2		2	
				Aiding and abetting rape.	1		1	
				Assault.....	15		15	
				Arson .....	27		27	
				Burglary .....	78		78	
				Bestiality .....	1		1	
				Buggery .....	4		4	
				Bigamy.....	3		3	
				Bigamy and horse-steal-				
				ing.....	1		1	
				Bigamy and false pre-				
				tence.....	1		1	
				Bringing stolen goods to				
				Canada.....	1		1	
				Cattle-stealing.....	3		3	
				Counterfeiting.....	3		3	
				Carnally knowing girl				
				under 10 years of age..	4		4	
				Felonious wounding.....	12		12	
				Felony .....	9	2	11	
				Forgery .....	19		19	
				do uttering and horse				
				stealing .....	1		1	
				Forgery and uttering ..	2		2	
				Horse-stealing .....	27		27	
				House-breaking .....	18		18	
				do and larceny				
				.....	37		37	
				Highway-robbery.....	15		15	
				House-breaking and				
				wounding .....	1		1	
				Indecent assault.....	6		6	
				Larceny .....	112	7	119	
				do and receiving.....	7		7	
				do and injury to pro-				
				perty.....	1		1	
				Larceny and shooting....	1		1	
				do horse-stealing				
				.....	1		1	
				do false pretence				
				.....	1		1	
				do attempt to				
				break jail.....	1		1	
				Manslaughter .....	21	2	23	
				Murder.....	18	3	21	
				do accessory to.....	1	1	2	
				Malicious injury to pro-				
				perty.....	2		2	
				Obstructing railway.....	6		6	
				Post office robbery.....	8	1	9	
				Perjury.....	2		2	
				do and false pretence				
				.....	1		1	
				Rape .....	31		31	
				Receiving stolen goods ..	7	1	8	
				Crime.....				
				Shooting with intent....	11		11	
				Sheep-stealing .....	1		1	
				Robbery .....	10	2	12	
				do with violence .....	5		5	
				Having counterfeit plates				
				Uttering forged matter..	1		1	
				Carrying explosives.....	4		4	
				Robbery and larceny.....	2		2	
				Embezzlement .....	1		1	
				Fraud .....	1		1	
					565	21	586	
				County.....				
				Algoma .....	9		9	
				Brant .....	9		9	
				Bruce .....	5		5	
				British Columbia.....	2		2	
				Carleton .....	33		33	
				Carleton, N.B.....	1		1	
				Colchester .....	3		3	
				Dorchester.....	1		1	
				Dufferin .....	1		1	
				Essex .....	15		15	
				Elgin .....	16		16	
				Frontenac .....	14	1	15	
				Grey .....	7		7	
				Huron .....	2		2	
				Gaspé .....	1		1	
				Halifax.....		3	3	
				Haldimand .....	5		5	
				Hastings .....	19		19	
				Halton .....	1		1	
				King's .....	1		1	
				Kent .....	16	1	17	
				Lambton.....	20		20	
				Lincoln .....	11	1	12	
				Leeds and Grenville.....	18		18	
				Lennox and Addington..	7		7	
				Lunenburg.....	1		1	
				Lanark .....	3		3	
				Middlesex .....	7	2	9	
				Montreal .....	9	2	11	
				Muskoka.....	2		2	
				Northumberl'd & Durham				
				.....	8		8	
				Norfolk .....	15		15	
				Ontario.....	7		7	
				Oxford .....	9		9	
				Peterboro' .....	6		6	
				Peel .....	5		5	
				Prescott and Russell....	7		7	
				Perth.....	8	1	9	
				Prince Edward Island...	2		2	
				Prince Edward Co.....	2		2	
				Quebec .....	4	4	8	
				Renfrew .....	12		12	
				Simcoe .....	6		6	
				Stormont, Dundas and				
				Glengarry .....	9		9	
				Terrebonne .....	1	1	2	
				Thunder Bay.....	5		5	
				Victoria .....	5		5	
				Waterloo.....	18		18	
				Wellington.....	6		6	
				Wentworth .....	21	1	22	

No. 24.—CRIMINAL STATISTICS, Kingston Penitentiary, &c.—Continued.

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Description.			Description.			
Male.	Female.	Total.	Male.	Female.	Total.	
County.....	Welland.....	14	14	Sentence... 14 years.....	21	21
	Westmoreland.....	2	1	15 do.....	11	11
	York.....	154	3	20 do.....	7	7
		565	21	24 do.....	1	1
		586		21 do.....	1	1
				25 do.....	1	1
Sentence... 2 years.....		34	4	Life.....	40	5
2 1/4 do.....		2		13 years.....	1	45
2 1/2 do.....		2			564	21
2 3/4 do.....		1				586
2 1/2 do.....		2		Religion... Church of England.....	165	4
2 1/2 do.....		14	14	Catholic.....	182	14
2 1/8 do.....		2	2	Presbyterians.....	46	46
3 do.....		131	5	Methodists.....	126	2
3 1/2 do.....		1	1	Jews.....	4	4
4 do.....		43	1	Infidels.....	2	2
4 1/2 do.....		2	2	Lutherans.....	11	11
5 do.....		122	3	Baptists.....	21	1
6 do.....		13	13	Evangelists.....	1	1
6 1/2 do.....		2	2	Disciple.....	2	2
7 do.....		50	3	Mennonite.....	3	3
8 do.....		3	3	Salvation Army.....	2	2
5 1/2 do.....		1	1		565	21
9 do.....		4	4			586
10 do.....		47	47			
12 do.....		6	6			

No. 25.

DISTRIBUTION OF CONVICTS at the Kingston Penitentiary on the 30th June, 1890.

No.	How Employed.	No. of Men.	No.	How Employed.	No. of Men.
1	Carpenter shop.....	27	26	Electric light dynamo room.....	1
2	Tinsmiths.....	5	27	Protestant church and library.....	4
3	Painters.....	8	28	Wings and dome.....	19
4	Upholsterer.....	1	29	Mess-room.....	2
5	Coopers.....	2	30	Roman Catholic chapel.....	1
6	Carpenter outside gang.....	10	31	Wash house.....	8
7	Blacksmiths and machinists.....	24	32	Dry-room.....	20
8	Engineers and pipe-fitters.....	13	33	Bakery.....	6
9	Gas house.....	5	34	North lodge.....	1
10	Stonecutters.....	68	35	Storekeeper.....	1
11	Mason, gang No. 1.....	28	36	West lodge.....	1
12	do No. 2.....	10	37	Grist mill.....	2
13	Labouring gang.....	19	38	Stone pile.....	45
14	Quarry gang.....	33	39	Yard derrick.....	2
15	Railroad gang.....	2	40	Bucket ground.....	3
16	Tailors.....	52	41	Stable.....	3
17	Shoemakers.....	25	42	Yard cleaners.....	3
18	Farm.....	20	43	Ash pile.....	1
19	Gardeners.....	10	44	Wood gang.....	6
20	Teamsters.....	6	45	Plastering and pointing gang.....	3
21	Hospital orderlies.....	5	46	Store-rooms.....	3
22	do patients.....	5	47	Females.....	21
23	Lunatic asylum, patients.....	34			
24	do orderly.....	1		Total.....	586
25	Dining hall and kitchen.....	17			

## ST. VINCENT DE PAUL PENITENTIARY.

No. 1.

ANNUAL REPORT OF THE WARDEN FOR THE YEAR ENDED  
30TH JUNE, 1890.

ST. VINCENT DE PAUL PENITENTIARY, 1st July, 1890.

SIR,—I have the honour to submit the annual report upon the affairs of this Penitentiary for the fiscal year just closed.

The prison population on the 30th June, 1889, was 322.

Since that time the movement of convicts has been as follows, viz. :—

	Males.	Females.	Total.
Received from common gaols.....	119	4	123
Re-captured.....	1	0	1
Total.....	<u>120</u>	<u>4</u>	<u>124</u>
Discharged by Expiration of sentence.....	89	0	89
do Pardon.....	4	0	4
do Escape.....	2	0	2
do Death.....	1	0	1
Transferred to Kingston Penitentiary.....	4	4	8
Total.....	<u>100</u>	<u>4</u>	<u>104</u>

Remaining at midnight on 30th June, 1890, 342 males.

During the year there has been an increase of 20 in the population.

Discipline among the convicts is good, with the exception of a few who are unruly and insubordinate, rescidivists for the most part.

The convicts in general are submissive and dutiful. Their industry is very good. The desire to profit to the fullest extent by the remission of sentence it is possible for them to gain is, of course, a great incentive in this direction.

During the year there have been two successful attempts to escape, the particulars of which were fully reported to you at the time. One of the runaways was re-captured a few months after, the other dying in prison in the States while undergoing punishment for an offence committed after his escape from here.

The school is well conducted and the prisoners have made satisfactory progress.

As will be seen from the Surgeon's report, the sanitary condition of the Penitentiary is good.

The works, which are carried on under the supervision of the Department of Public Works, have made considerable progress during the year :

1. Construction of a retaining wall at the Engineer's residence.
2. Completion of the protecting pier for the aqueduct pipe.
3. Roofing and tinning of the south wing.
4. Masonry work in the south wing to receive the stone blocks for the cells.
5. Laying of the stone blocks for the cells. This work is being pushed on as fast as possible, with a gang of thirty convicts, in order to complete most of the cells by August next, provided the Department of Public Works furnish at the proper time the material necessary for the doors, locks and gratings; otherwise the work of completing these cells will be delayed for several months. On the 30th of June last sixty-two cells were ready to receive the doors and locks.

6. The excavations for the first section (250 feet) of the new boundary wall were begun on the 21st April, the masonry work on the 23rd of May, and by the 30th June this section was about 5 feet above ground, and will, it is expected, be finished by the 1st of October next.

7. Building of the Warden's stable and out-offices, comprising ice-house, carriage-house, hennery, &c., &c.

In the course of the past summer a quantity of 425,000 bricks were also made.

The crop on the farm gave, as expected, a satisfactory yielding. This year the agricultural works were attended to in proper season and the prospects are good.

The total amount of the revenue in cash for the year ended 30th June, 1890, deposited to the credit of the Receiver General, is \$1,239.53; and the earnings of convicts amount for the past year to \$51,831.25, being an increase of \$5,132.00 over the previous year.

The total amount of the expenditure for the year, including the material on hand on the 30th June, 1889, and deducting that on the 30th June, 1890, is \$82,885.86. But by deducting from this amount the revenue (cash) deposited to the credit of the Receiver-General in the course of the year, and sums paid for items which ought not to be placed to the account of ordinary expenditure, such as gratuities to officers, transfer of convicts, &c., the real expenditure for maintenance of convicts would be \$75,060.89.

The average number of convicts for the year was 337.

The average cost per convict for maintenance proper is \$222.73.

If the earnings of convicts, which amount to \$51,831.25, are now taken into account, the expenditure for maintenance will be reduced to \$23,229.64, and the yearly cost of each convict to \$68.93.

The daily cost *per capita* the average being as above, is 67 cents.

The officers as a whole are zealous and attentive to their duties and their conduct is all that can be desired.

Before closing, I have to thank you for the promptness and consideration matters requiring it have received at your hands.

I have the honour to be, Sir,

Your obedient servant,

TEL. OUIMET,  
Warden.

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

## No. 2.

ST. VINCENT DE PAUL PENITENTIARY.  
 PER CAPITA Cost of Convicts for the Year 1889-90.  
 Daily Average, 337.

Names.	Cash Expenditure for 1889-90.	Deduct Material on hand out of Appropriation for 1889-90.	Net Expenditure for 1889-90.	Add Stock on hand for 1889.	Actual Cost for 1889-90.	Per Head.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Salaries .....	40,035 49				40,035 49	118 80
(Gratuity on retirement) .....	3,237 20				3,237 20	9 61
Officers' uniforms .....	3,001 00	1,095 62	1,905 38	838 53	2,743 91	8 14
Rations .....	15,256 67	2,357 89	12,898 78	1,383 63	14,282 41	42 38
Convict clothing .....	6,407 91	4,132 48	2,275 43	2,041 17	4,316 60	12 81
Travelling allowance .....	774 00				774 00	2 30
Discharge clothing .....	1,332 18	307 84	1,024 34	669 94	1,694 28	5 03
Bedding .....	887 70	715 64	172 06	427 05	599 11	1 78
Chapels .....	318 76				318 76	0 95
Libraries .....	14 45				14 45	0 04
Escapes .....	136 57				136 57	0 41
Hospital .....	645 54	154 13	491 41	104 81	596 22	1 77
Transfers .....	130 95				130 95	0 39
Heating .....	6,902 70	840 73	6,061 97	74 76	6,136 73	18 21
Light .....	784 43	312 60	471 83	214 85	686 68	2 04
Repairs to buildings .....	1,544 36	2,611 51		1,715 23	648 08	1 92
Maintenance of machinery .....	100 93				100 93	0 30
Armory .....	98 37	85 55	12 82	21 15	33 97	0 10
Kitchen .....	349 37	292 68	56 69	159 35	216 04	0 64
Stationery .....	4 50				4 50	0 01
Farm .....	710 21	769 00		750 00	691 21	2 05
Stables .....	2,172 34	52 00	2,120 34	38 00	2,158 34	6 40
Warden's stables .....	1,395 36				1,395 36	4 14
Boundary wall .....	622 19				622 19	1 85
Postage and telegrams .....	53 33				53 33	0 16
Freight and express .....	92 39				92 39	0 27
Advertising .....	160 35				160 35	0 48
Travelling expenses .....	262 74				262 74	0 78
Telephones .....	8 20				8 20	0 02
Stationery and Queen's Printing Office .....	734 87				734 87	2 18
	88,175 06	13,726 67			82,885 86	245 96

Amount of revenue..... \$1,239 53

Per capita cost..... \$245 96  
 Deduct for revenue..... 3 68

Actual cost..... \$242 28

TÉLÉSPHORE OUMET,  
 Warden.

G. S. MALEPART,  
 Accountant.

[Translation.]

No. 3.

## REPORT OF THE ROMAN CATHOLIC CHAPLAIN.

ST. VINCENT DE PAUL PENITENTIARY, 1st July, 1890.

SIR,—I have the honour to present you my annual report for the year 1889–90, upon the Roman Catholic Chapel, library and school of the St. Vincent de Paul Penitentiary.

The year just ended was one of peculiar trial. A serious disease invaded the Penitentiary, as it did the outside world.

The death of the regretted Dr. Allen, Protestant Chaplain, did not fail to furnish the changeable prisoners among the Protestants, with an opportunity of embarrassing his successor. The present Protestant Chaplain upon his very arrival in this institution had to contend with convicts without faith, at least practical faith, and who had formerly belonged to the Catholic Church, and who are always ready to seize the first occasion of doing evil and who were determined to cause the Chaplain trouble, rather than be guided by religious principles.

The Protestant Chaplain, Reverend Cannon Fulton, is of opinion that changes of religion on the part of convicts are not justified by any serious motive, and that, excepting cases where such change is asked by a prisoner who is in danger of death, all convicts should remain in the religion to which they profess to belong upon their arrival in the Penitentiary. This opinion of Mr. Fulton appears to me to be right and my experience has shown me that only perverts ask to return to the Catholic religion, and then only a small number of them are sincere in asking to come back to their former church.

With regard to Protestants, they find but few occasions here of becoming Catholics, and their entry in our midst can only be permitted after serious consideration. The greatest number of such converts will either go back to their former errors and habits, or will be scandalized by bad Catholics with whom they will associate more intimately and whose conduct they will examine more closely and judge more severely in the light of their former prejudices.

There are at present 253 Catholics in this Penitentiary. There have been 89 new comers; 79 discharged by expiration of sentence; 4 pardoned; 3 transferred to Kingston Penitentiary; 3 transferred to the Protestant chapel; 1 died; 1 escaped.

This very week I had to afford my ministry to a convict of the Protestant chapel who, on account of his approaching death, is anxious to come back to and die in the bosom of the Roman Catholic Church.

The convicts behave well in the chapel, and the most part of them comply with religious duties in a most edifying manner.

Owing to the zeal of our organist, who is receiving but \$50 a year, but to whom I beg the Government should give at least double in order to remunerate her more justly for what she is so generously doing for us. The chanters render great help in the ceremonies of the public worship.

The school is progressing wonderfully as to the number and success of the pupils. This is the result of the good will of the convicts and the zeal of our Schoolmaster.

The books of the library are better and better preserved, though more read than ever. They are, however, rather scarce, on account of the increasing number of readers and the prolonged use of the volumes. We should, therefore, have a special credit which would enable us to renew the general stock of our books, and render it as efficacious as possible for the moralization of our men.

In order to obtain a lasting improvement and reform the greatest possible number of convicts, all the officers should be men of conscience and heart, thoroughly practical christians. Otherwise, very little good can be done. The examples of the officers would render useless for a great number of prisoners all the efforts of heaven and earth.

Allow me, Sir, to return thanks to you for the generosity and zeal you have displayed in behalf of my task. The good Master, for whose glory we are working, will know how to reward you, as I beseech him to do.

Accept, Sir, the homage of my respect.

I have the honour to be, Sir,

Your obedient servant,

L. O. HAREL, Priest,

*Roman Catholic Chaplain.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

No. 4.

REPORT OF THE PROTESTANT CHAPLAIN.

ST. VINCENT DE PAUL PENITENTIARY, 30th June, 1890.

SIR,—As Protestant Chaplan of St. Vincent de Paul Penitentiary, in succession of the late Rev. J. Allan, 1st October, 1889, I beg to report that on that date I found on the register :—

Number of convicts.....	64
do received up to 30th June.....	25
	—
Total .....	89
do discharged.....	9
Transferred to Roman Catholic chapel.....	1
	—
	10
Leaving .....	79
	=
Classified as follows :—	
Church of England.....	39
Presbyterian .....	22
Methodist ....	12
Baptist . . . . .	3
Congregational.....	1
Mormon .....	1
Jew .....	1
	—
Total.....	79
	=

I am happy to say that the men pay marked attention during divine service, and sing and make the responses in a hearty manner. I baptized 1, and 5 were confirmed by the Lord Bishop of Montreal in June, and 16 came forward to the Holy Communion on Easter Day. Up to date all that have been discharged and who have required shelter and employment have been provided for, and are doing well. A special committee has been appointed by the Lay Helpers Association of Montreal to secure shelter and employment for the men on the expiration of their sentence; but for those coming out in the winter months it would be a great boon if the rule could be amended to allow the men to receive both an under and overcoat, for I had to apply to personal friends to procure overcoats for two men last winter.

*Chapel.*

The chapel, thanks to your recommendation, has been tinted; tablets, with the Lord's Prayer, Creed and Ten Commandments, a Gothic communion table and communion rail; constructed, and seven large illuminated texts placed on the wall, all done with the sanction and co-operation of the Warden, by the convicts.



*Organ.*

The organ that was estimated for some time ago is urgently required, as we are absolutely depending on the bounty and good will of the Allan family for the use of their organ. The organist gives satisfaction and valuable aid, and the choir show marked improvement in rendering their part of the service.

*School.*

Twenty have attended the school during the year, 4 at present are learning English, and 6 French, and are diligent and making fair progress. Out of 78, all can read and write, except one.

*Library.*

I found in the library, 390 books; additional received up to date, 70; making in all 460.

I have had some Graphics, pamphlets, monthlies and quarterlies given for distribution, and they are much appreciated by the convicts. Mr. Dorais, as in the past, continues to supervise the distribution and collection of the books and the binding of any requiring it. In confirmation of my report as to the undesirableness of allowing convicts to change from one chapel to another, the one I have reported as transferred to the Roman Catholic chapel was a man, who when dangerously ill, returned to where he had been reared.

Another matter I attach great importance to is, that some means may be devised to allow the men a percentage, however small, on their work, to induce them to habits of industry and frugality and prepare them to resume their places at the expiration of their sentence, when they will be in a position to earn an honest living. The effect would also be to make them more amenable to order and discipline.

Hoping that what I have suggested may meet with your approval, and that that part of your report with reference to private cells and classification may receive the consideration it merits, with many thanks for your uniform courtesy, advice and sympathy.

I have the honour to be, Sir,  
Your obedient servant.

JAMES FULTON,  
*Protestant Chaplain.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

(*Translation.*)

No. 5.

REPORT OF THE SURGEON.

ST. VINCENT DE PAUL PENITENTIARY, 1st July, 1890.

SIR,—I have the honour to submit you my report for the year ended 30th June, 1890.

The sanitary state of this Penitentiary has been good.

I am happy to inform you that this institution has not been visited by any contagious disease.

The only epidemic we had was the influenza, "la grippe." I had 118 cases among the convicts. This disease easily gave way by the treatment employed against it.

---

During the year 1 convict died of pulmonary consumption.

Four insane convicts were transferred to the Kingston Insane Asylum.

On the 30th June, 3 patients were in hospital under treatment.

You will find on the list annexed the number of sick treated in hospital and cells and the name of disease.

Mr. O'Shea, the newly appointed Hospital Overseer, fills his office with great satisfaction.

I thank the Warden and other officers of the institution for the aid they render me in the discharge of my duties.

I have the honour to be, Sir,  
Your obedient servant,

M. H. E. GAUDET, M.D.

*Surgeon.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

ANNUAL RETURN of Sick treated in the Hospital and Ceils of the St. Vincent de Paul Penitentiary, during the Year ended 30th June, 1890.

Diseases.	Remained.	Admitted.	Discharged.	Died.	Remaining.
Amydalistis.....		22	22		
Asthma.....	1	4	3		1
Anévrisme.....		7	7		
Abcess.....		15	15		
Blepharitis.....		8	8		
Bronchitis.....		20	20		
Buboes.....		8	8		
Blennorrhœ.....		20	20		
Catarrh Nasal.....		30	30		
Cholera, Sporadic.....		6	6		
Cystitis.....		5	5		
Cardalgia.....		4	4		
Cutaneous diseases.....		6	6		
Curyza.....		20	20		
Dyspepsia.....		9	9		
Diarrhoe.....		32	32		
Epilepsy.....	2	4			2
Erysipelas.....		10	10		
Gonorrhœ.....		14	14		
Grippe, Enfluenza.....		118	118		
Hemorrhoids.....		25	25		
Neuralgia.....		18	18		
Ophthalmia.....		18	18		
Phthisis, Pulmonary.....		6	5	1	
Rheumatism.....		10	10		
Syptitis.....		7	7		
Scurvy.....		4	4		
Scrofula.....		6	6		
Wounds.....		8	8		

M. H. E. GAUDET, M.D.,  
*Surgeon.*

List of Insane Convicts transferred to the Kingston Insane Asylum, for the Year ended June 30th, 1890.

No.	Names.	No.
1	Edward Deslauriers.....	1
2	Léon Deslauriers.....	1
8	Edward Tait.....	1
4	Francis Duval.....	1
	Total.....	4

M. H. E. GAUDET, M.D.,  
*Surgeon.*

ANNUAL RETURN of Deaths in Hospital, St. Vincent de Paul Penitentiary, for the Year 1889-90.

No.	Names.	Age.	Disease.	When Admitted.	Died.	Country.	Number of days in Hospital.	Remarks.
22308	Edward Paquin.....	24	Phthisis, Pulmonary.....	January 27..	May 23.....	Canada.....	117	

M. H. E. GAUDET, M.D.,  
*Surgeon.*

No. 6.

## REPORT OF THE SCHOOLMASTER.

ST. VINCENT DE PAUL PENITENTIARY, 1st July, 1890.

SIR,—I beg leave to transmit to you my eighth annual report on the school, library and statistics thereof. I am pleased to report favourably on the school, which is giving me entire satisfaction. The convicts attending it are all well-behaved, and earnestly desirous to make of their school hour the most beneficial use they can. They certainly deserve credit for their diligence and application to study. The fact, on your part, of having decided that men sufficiently advanced in their maternal tongue might be allowed to learn French or English (as the case may be), had the good effect to increase the number of scholars, to secure a better selection of men and raise the intellectual level of the school. This action, with the care taken by the Warden not to admit to or suffer any bad characters at school, has rendered the management of my department easier, and improved the position of the Schoolmaster.

The school is actually attended by 60, convicts all anxious to learn.

The Reverend Chaplains are valuable helps by their advice given to both teachers and scholars.

*Library.*

A manifest change for the better has taken place in this department. The books are well taken care of by the convicts and much appreciated in their lonely hours.

The library contains 1,302 volumes, besides 184 old ones, set apart to be issued to young readers or beginners.

The assistants for library and school deserve much praise for their diligence in the performance of their respective duty.

I have the honour to be, Sir,

Your obedient servant,

J. T. DORAIS,  
*Schoolmaster.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

No.

List of Convicts received in the St. Vincent de Paul Penitentiary during the Year  
where Sent, Crime, when Sentenced, Term,

When Received.	Name.	State.	Age.	Trade.	Read.	Write.	Temperate.	Intemperate.	Where Born.	Religion.
1889.										
July	4 David Brown	Single	22	Baker	Yes	Yes	1		United States	Catholic
do	4 George Stevens	Married	19	Gardener	do	do	1		England	Methodist
do	4 Charles Watson	Single	20	do	do	do	1		do	C. of England
do	4 Edmond Déglandon	Married	22	Tailor	do	do	1		Quebec	Catholic
do	4 Charles Wilson	do	26	Shoemaker	do	do	1		United States	do
do	6 Henry Allen	Single	16	Clerk	do	do	1		England	C. of England
do	6 Louis Hétu	do	33	Labourer	do	No	1		Quebec	Catholic
do	10 George Nourrie	Married	31	Infirmiry.	do	Yes	1		France	do
do	10 Patrick McNiece	Single	20	Labourer	No	No	1		Quebec	do
do	11 Basile Soucisse	do	19	Carriage m'r	do	do	1		do	do
do	12 Napoléon Billette	do	29	Labourer.	Yes	do	1		do	do
do	16 Peter Foley	Married	24	Carter	No	do	1		do	do
do	18 Adolphe Nantais	Single	30	Butcher	Yes	Yes	1		do	do
do	18 John Campbell	do	19	Coachman	No	No	1		do	Methodist
do	30 Edouard Paquin	do	23	Blacksmith.	do	do	1		do	Catholic
do	30 Marie Méline Godin	do	25	Servant.	do	do	1		do	do
do	30 Rosanna Perrault	Married	39	do	do	do	1		do	do
do	30 Margaret Alcock	do	39	do	Yes	Yes	1		do	do
do	30 Jane Seery	do	59	do	do	do	1		do	do
do	30 Francis Duval	do	45	Farmer.	do	do	1		do	do
do	30 Frs. X. Coristine	Single	17	Tinsmith	do	No	1		do	do
Aug.	1 Zéphirin Mageau	Married	39	Lumberer	do	Yes	1		do	do
do	2 Albert C. Searle	Single	17	Messenger	do	do	1		do	Methodist
do	2 Louis Rochon	do	17	Labourer	do	do	1		United States	Catholic
do	13 Alexis Beauséjour	do	24	do	No	No	1		Quebec	do
do	16 Louis <i>alias</i> Philias Pratte	do	20	Tinsmith	Yes	Yes	1		do	do
do	19 Wilfrid Girard	Married	32	Painter.	do	do	1		do	do
do	29 James Hawkesley	do	47	Cook	do	do	1		England	C. of England
do	30 John Rowand	Single	21	Labourer	do	do	1		Quebec	Catholic
Sept.	4 Francis Lavallée	Married	40	do	No	No	1		do	do
do	14 George Gauthier	Single	19	Fur cutter	Yes	Yes	1		do	do
do	24 Charles E. Keeler	Married	20	Book-keeper	do	do	1		United States	C. of England
do	24 William Hynes	do	35	Labourer	do	No	1		Ontario	Methodist
do	24 Michael Mulcahy	do	20	Cooper	do	Yes	1		Quebec	Catholic
do	25 Frs. E. N Boucher	do	43	Advocate	do	do	1		do	do
do	27 Théophile Laporte	Single	23	Shoemaker	do	do	1		do	do
do	27 Charles Lamontagne	do	27	Painter	do	do	1		do	do
Oct.	4 Israël Robillard	do	20	Labourer	do	do	1		do	do
do	4 Thomas Ragan	do	22	Trunkmaker	do	do	1		do	do
do	4 Richard McAle	do	23	Fireman	No	No	1		Ireland	do
do	4 Patrick Cane	do	23	do	Yes	Yes	1		England	do
do	7 Louis Ballard	Married	59	Painter.	do	No	1		Quebec	do
do	7 Jean Lortie	Single	35	Shoemaker	do	do	1		do	do
do	7 William Beaubien	Married	27	Labourer	No	do	4		do	do
do	8 James Brennan	Single	26	do	do	do	1		Ireland	do
Oct.	12 Donald Morrison	Single	31	Farmer.	Yes	Yes	1		Quebec	Presbyterian
do	25 George Lacaille	do	20	Shoemaker	do	do	1		do	Catholic
do	25 Onésime Denis	do	19	Carter	No.	No.	1		do	do
do	26 Octave Meunier	do	25	Broker.	Yes	Yes	1		do	do
do	29 Jean Marcotte	do	25	Labourer	No.	No.	1		do	do
do	29 Francis Joynt	Married	32	do	Yes	Yes	1		do	do
do	31 Alfred Martin	Single	27	do	No.	No.	1		do	do
Nov.	7 Damase Frenette	do	17	Mail-driver	Yes	Yes	1		do	do
do	7 Arthur Carrière	Married	26	Labourer	do	do	1		do	do
do	7 Constant Thomas	do	30	Carpenter	do	do	1		France	do
do	14 Félix de Heusch	Single	22	Student	do	do	1		Belgium	do
do	14 Samuel McLaren	do	24	Labourer	do	do	1		Ireland	Presbyterian
do	14 John A. Dawson	do	21	Typeprinter	do	do	1		United States	Congregation

7.

1889-90, giving Civil State, Age, Trade, Education, Moral Habits, Religion, from whom Sentenced, and at what Court.

From Where Sent.	Crime.	When Sentenced	Term.	By whom Sentenced.	At what Court.
1889.					
Montreal	Shop-breaking	July 4	5 years	C. Aimé Dugas	Special Sessions.
do	do	do 4	5 do	do	do
do	do	do 4	5 do	do	do
do	do	do 4	5 do	do	do
do	Larceny	do 4	3 do	do	do
do	do	do 5	2 do	do	Police Court.
Richelieu	Larceny in a dwelling	do 5	3 do	Hon. J. Alp. Ouimet	Queen's Bench.
Montreal	Larceny	do 9	3 do	C. Aimé Dugas	Police Court.
do	Damaging property	do 9	2 do	do	Special Sessions.
Beauharnois	Horse-stealing	do 10	2 do	C. Loupret	do
Montreal	Larceny	do 12	3 do	C. Aimé Dugas	do
do	Stealing from the person	do 16	7 do	do	do
do	Larceny	do 16	2 do	do	Police Court.
do	House-breaking	do 18	5 do	do	Special Sessions.
Joliette	Horse-stealing	do 26	2 do	A. M. Rivard, Sheriff	do
do	Stealing a registered letter	do 8	5 do	Hon. C. C. de Lorimier	Queen's Bench.
Montreal	Larceny	do 12	5 do	C. Aimé Dugas	Special Sessions.
do	Stealing from the person	do 16	7 do	do	do
do	do	do 16	7 do	do	do
do	Shop-breaking	do 30	2 do	do	do
do	do	do 29	5 do	do	do
Richelieu	Horse-stealing	do 29	2 do	Charles Dorion	do
Montreal	Larceny	Aug. 2	4 do	M. C. Desnoyers	do
do	do	do 2	4 do	do	do
Richelieu	Assault	do 9	3 do	Charles Dorion	do
Arthabaska	House-breaking	do 14	5 do	G. G. Barthe	do
St. Hyacinthe	Larceny	do 17	2 do	V. B. Sicotte, Sheriff	do
Montreal	do	do 27	2 do	M. C. Desnoyers	do
Quebec	Shop-breaking	do 20	3 do	D. Murray	do
Richelieu	do	Sepr. 2	3 do	Charles Dorion	do
Montreal	House-breaking	do 10	4 do	M. C. Desnoyers	do
do	Forgery	do 24	2 do	Sir A. A. Dorion	Queen's Bench.
do	Stealing from the person	do 24	10 do	do	do
do	Rape	do 24	14 do	Hon. Justice Church	do
do	Stealing a post letter containing money	do 24	7 do	Sir A. A. Dorion	do
do	Shop-breaking	do 26	5 do	M. C. Desnoyers	Special Sessions.
do	Larceny	do 26	5 do	C. Aimé Dugas	do
do	do	do 30	4 do	do	do
do	Robbery	Oct. 3	5 do	do	do
do	do	do 3	2 do	do	do
do	do	do 3	2 do	do	do
Quebec	Larceny	do 4	3 do	Alexandre Chauveau	do
do	do	do 4	2 do	do	do
do	do	do 4	3 do	do	do
Montreal	Burglary	do 8	3 do	M. C. Desnoyers	do
St. Francis	Manslaughter	Oct. 11	18 do	J. Brooks & Wurtele	Queen's Bench.
St. Hyacinthe	Embezzlement	do 24	2 do	V. B. Sicotte, Sheriff	Special Sessions.
Richelieu	House-breaking	do 22	2 do	Charles Dorion	do
Quebec	Forgery	do 22	3 do	J. Tessier & Bossé	Queen's Bench.
do	Receiving stolen goods	do 22	2 do	do	do
do	Wounding	do 22	5 do	do	do
Montreal	Larceny	do 31	2 do	M. C. Desnoyers	Special Sessions.
Quebec	Stealing money out of a post letter	Nov. 5	5 do	D. Murray	do
Montreal	Larceny	do 5	2 do	C. Aimé Dugas	do
do	do	do 14	3 do	Hon. Justice Cross	Queen's Bench.
do	Obtaining money by false pretences	do 14	2 do	do	do
do	Wounding with intent	do 14	5 do	do	do
do	Forgery	do 14	5 do	do	do

## No. 7.—LIST OF CONVICTS received in the St. Vincent de Paul

When Received.	Name.	State.	Age.	Trade.	Read.	Write.	Temperate. Intemperate.	Where Born.	Religion.
1889.									
Nov. 19	William A. Langlois.	Married	61	Carpenter	Yes	Yes	1	Quebec	Catholic
do 26	Prudent Guy	Single	24	Clerk	do	do	1	do	do
Dec. 5	Henri Locquet	do	27	Accountant	do	do	1	France	do
do 5	Paul Lievain	do	23	C. Traveller	do	do	1	do	do
do 5	Joseph Blanchet	do	20	Laborer	do	No.	1	Quebec	do
do 5	Albert O Martel	Married	23	do	do	Yes	1	do	do
do 10	Auguste Ferron	Single	21	Painter	do	No.	1	do	do
do 19	Joseph Dufour	do	23	do	do	Yes	1	United States	do
do 23	George Brunin	do	22	Gardener	do	do	1	France	do
do 24	Adélarde Lamothe	do	23	Laborer	No.	No.	1	Quebec	do
do 24	George Duval	Married	42	Clerk	Yes	Yes	1	do	do
do 26	James G. Strachan	do	33	Labourer	do	do	1	Ontario	C. of England.
1890.									
Jan. 2	Olivier Cartier	Single	40	Cook	No.	No.	1	Quebec	Catholic
do 14	Patrick Norman	do	21	Carter	do	do	1	do	do
do 21	Alfred Tétrault	do	21	Labourer	Yes	Yes	1	United States	do
do 21	Alfred Morin	do	21	do	do	do	1	do	do
do 21	Jean-Bap. Daoust	do	22	Cigarmaker	do	do	1	Quebec	do
do 21	George Couillard	do	28	Labourer	do	do	1	do	do
do 23	James Martin	do	18	do	do	do	1	England	do
do 24	Léon Hogue	do	30	do	No.	No.	1	Quebec	do
do 28	William Quinn	do	24	do	Yes	Yes	1	England	C. of England.
do 30	Dieudonné Lécuyer	do	28	Shoemaker	do	do	1	Quebec	Catholic
do 30	Paul Thomas	do	55	Painter	do	do	1	France	do
do 30	Léon Gagnon	do	26	Carter	do	do	1	Quebec	do
Feb. 13	Nap. Chenneville	do	20	Shoemaker	No.	No.	1	do	do
do 13	François Pelletier	do	21	Painter	Yes	Yes	1	do	do
do 18	Fred. Burdes <i>alias</i> Chas. Forget	do	24	Clerk	do	do	1	England	C. of England.
do 18	Jas. Fox <i>alias</i> Saml Reinhardt	do	27	Labourer	do	do	1	United States	Catholic
do 24	William Fletcher	do	20	Fireman	do	do	1	England	C. of England.
do 24	John Makin	do	21	Labourer	No.	No.	1	do	do
do 24	Frederick Tagg	do	21	do	Yes	Yes	1	do	do
do 24	Joseph Belec	do	18	do	do	do	1	Quebec	Catholic
Mar. 15	Philippe Breton	Married	22	Labourer	No.	No.	1	Nova Scotia	R. Catholic
do 21	Napoléon Gaudet	Single	24	do	do	do	1	United States	do
do 22	Jules Paradis	Married	47	Tailor	Yes	Yes	1	Quebec	do
do 22	Ovide Amyot	Single	27	Nail-cutter	do	do	1	do	do
do 22	William J. Davidson	do	21	Book-keeper	do	do	1	Newfoundland	Presbyterian
do 22	James Hagan	do	24	Labourer	No.	No.	1	Ireland	R. Catholic
do 22	Henry D. Holman	do	29	Lawyer	Yes	Yes	1	England	Church of Eng
do 22	Richard O. Jones	do	33	Book-keeper	do	do	1	do	do
do 22	David Campbell	Married	27	Merchant	do	do	1	Quebec	Presbyterian
do 22	Percil Denis	do	27	Carter	No.	No.	1	do	R. Catholic
do 26	J. E. Vaughan <i>alias</i> W. H. Melbourne	do	35	Miner	Yes	Yes	1	United States	do
do 29	Joseph Menard <i>alias</i> D. Lanctot	do	27	Carpenter	do	do	1	Quebec	do
April 4	Edward Slack	do	49	Accountant	do	do	1	do	Church of Eng
do 10	James <i>alias</i> David Wells	Single	50	Trader	do	do	1	Ireland	Presbyterian
do 16	Alfred Harvey	do	40	Labourer	do	do	1	England	Church of Eng
do 16	John Burke	do	25	Hostler	No.	No.	1	Quebec	R. Catholic
do 18	Edward Rooney	do	23	Gardener	Yes	Yes	1	do	do
do 18	John Rooney	do	21	Farmer	do	do	1	do	do
do 18	Duncan Finlayson	Married	36	Fireman	No.	No.	1	do	Church of Eng
do 24	Adjutor Lemieux	do	39	Engineer	Yes	Yes	1	do	R. Catholic
May 4	Wm. H. Bothwell	do	24	Book-keeper	do	do	1	United States	Presbyterian



Penitentiary, during the Year 1889-90, &c.—Continued.

From Where Sent.	Crime.	When Sentenced	Term.	By whom Sentenced.	At what Court.
		1889.			
Montreal	Horse-stealing	Nov. 19	5 years	M. C. Desnoyers	Special Sessions.
do	Shop-breaking	do 26	4 do	do	do
do	Receiving stolen goods	Dec. 5	2 do	C. Aimé Dugas	do
do	Shop-breaking	do 5	3 do	do	do
do	do	do 5	3 do	do	do
do	do	do 5	3 do	do	do
do	do	do 10	3 do	do	do
do	do	do 19	3 do	do	do
Beauharnois	Horse-stealing	do 20	2 do	C. Loupret	do
St. Hyacinthe	Larceny	do 23	2 do	V. B. Sicotte, Sheriff	do
Three Rivers	Obtaining money by false pretences	do 19	3 do	G. J. Barthe	do
Montreal	Damaging property	do 26	2 do	C. Aimé Dugas	do
do	Larceny	Dec. 30	2 do	do	do
		1890.			
do	Feloniously wounding	Jan. 9	3 do	M. C. Desnoyers	do
Iberville	Shop-breaking	do 14	2 do	C. Loupret	do
do	do	do 14	2 do	do	do
Montreal	Receiving stolen goods	do 21	5 do	M. C. Desnoyers	do
do	Shop-breaking	do 21	7 do	do	do
do	do	do 23	14 do	do	do
do	Larceny	do 23	5 do	C. Aimé Dugas	do
do	Shop-breaking	do 28	5 do	M. C. Desnoyers	do
do	Larceny	do 30	7 do	do	do
do	do	do 30	7 do	do	do
do	do	do 30	7 do	do	do
do	Shop-breaking	Feb. 13	2 do	C. Aimé Dugas	do
do	do	do 13	2 do	do	do
do	Larceny	do 14	2 do	M. C. Desnoyers	do
do	Shop-breaking	do 18	14 do	do	do
do	Damaging property	do 20	3 do	C. Aimé Dugas	do
do	do	do 20	3 do	do	do
do	do	do 20	3 do	do	do
do	Larceny	do 22	3 do	M. C. Desnoyers	do
Arthabaska	Larceny	Mar. 12	6 years & 3 dys	G. J. Barthe	Special Sessions.
St. Francis	Stealing from the person	do 17	3 years	G. E. Rioux	do
Montreal	Obtaining money under false pretences	do 18	2 do	M. C. Desnoyers	do
do	Burglary	do 18	3 do	do	do
do	Forgery	do 22	2 do	Hon. Justice Baby	Queen's Bench.
do	Robbery	do 22	3 do	do	do
do	Altering a post order	do 22	4 do	do	do
do	Forgery	do 22	5 do	do	do
do	do	do 22	8 do	do	do
do	Stealing from the person	do 22	10 do	do	do
do	Bigamy	do 26	7 do	do	do
do	Shop-breaking	do 27	14 do	do	do
Bedford	Embezzlement	April 1	3 do	Hon. Justice Lynch	do
Montreal	Assault	do 10	3 do	C. Aimé Dugas	Special Sessions.
do	Stealing from the person	do 15	3 do	do	do
do	Larceny	do 15	3 do	do	do
do	do	do 17	5 do	do	do
do	do	do 17	2 do	do	do
do	Bigamy	do 17	2 do	do	do
do	Bestiality	do 24	2 do	do	do
do	Bigamy	May 13	4 do	do	do

No. 7.—List of Convicts received in the St. Vincent de Paul

When Received.	Name.	State.	Age.	Trade.	Read.	Write.	Temperate.	Intemperate.	Where Born.	Religion.
1890.										
May 20	Samuel Gauthier...	Single...	22	Labourer...	Yes	Yes	1		Quebec.....	R. Catholic...
do 27	Peter McNeil.....	do .....	26	Carter.....	do	do	1		do .....	do .....
do 27	John Reynolds....	do .....	24	Hostler.....	do	do	1		Ireland.....	do .....
do 31	Hormidas Massé....	Married.	30	Printer.....	do	do	1		Quebec.....	do .....
June 11	William Brownrigg..	do .....	27	Carter.....	do	do	1		do .....	Church of Eng
do 11	Maurice Johnson....	do .....	31	Labourer...	do	do	1		Ontario.....	do .....
do 24	Peter C. Peterson...	do .....	24	Stonecutter.	do	do	1		Denmark.....	Methodist ...
do 28	Michael Jos. Church.	Single...	22	Clerk.....	do	do	1		Quebec.....	R. Catholic...
do 28	Arthur Cyrie.....	Married.	28	Barber.....	do	do	1		do .....	do .....
do 28	Edmond Vallières...	do .....	29	Stonecutter.	do	do	1		United States...	do .....
do 28	James Campbell....	Single...	38	Tailor.....	do	do	1		Scotland .....	Presbyterian..
do 28	James Taylor.....	do .....	17	Printer.....	do	do	1		Quebec.....	Methodist ...

Penitentiary, during the Year 1889-90, &c.—*Concluded.*

From Where sent.	Crime.	When Sentenced.	Term.	By whom Sentence.	At what Court.
		1890.			
Montreal.....	Larceny.....	May 19	4 years	do .....	do
do .....	Shop-breaking.....	do 27	4 do	M. C. Desnoyers.....	do
do .....	do .....	do 27	4 do	do .....	do
do .....	Larceny.....	do 31	3 do	C. Aimé Dugas.....	do
do .....	do .....	June 10	5 do	M. C. Desnoyers.....	do
do .....	do .....	do 10	5 do	do .....	do
St. Francis. . .	Carnally knowing a girl under 14 years.....	do 19	5 do	G. E. Rioux.....	do
Montreal.....	Forgery.....	do 28	7 do	Hon. Justice Doherty	Queen's Bench.
do .....	Stealing from the person.....	do 28	7 do	do	do
do .....	do do .....	do 28	5 do	do	do
do .....	Larceny.....	do 28	3 do	do	do
do .....	Stealing from the person.....	do 28	2 do	do	do

No. 8.

CRIMINAL STATISTICS, St. Vincent de Paul Penitentiary, for the Year ended 30th 1890.

	Description.	Male.	Female.	Total.		Description.	Male.	Female.	Total.
Race.....	White.....	338		338	Sentence ..	4 do .....	27		27
	Colored.....	2		2		5 do .....	67		67
	Indian.....	2		2		6 do .....	5		5
		342		342		6 do and 3 days.....	1		1
						7 do .....	35		35
						8 do .....	5		5
						10 do .....	7		7
Marital.....	Married.....	122		122		12 do .....	2		2
	Single.....	220		220		14 do .....	13		13
		342		342		15 do .....	3		3
Age.....	Under 20 years.....	33		33	17 do .....	1		1	
	20 to 30 do .....	181		181	18 do .....	1		1	
	30 to 40 do .....	84		84	20 do .....	3		3	
	40 to 50 do .....	30		30	25 do .....	1		1	
	50 to 60 do .....	10		10	Life.....	6		6	
	Over 60 do .....	4		4		342		342	
		342		342	Country...	Quebec.....	232		232
Education...	Cannot read.....	70		70		United States.....	31		31
	Read only.....	35		35		England.....	24		24
	Read and write.....	237		237		Ireland.....	20		20
		342		342		Ontario.....	10		10
Moral habits	Temperate.....	162		162		France.....	6		6
	Intemperate.....	180		180		Scotland.....	5		5
		342		342		Nova Scotia.....	3		3
Religion....	Roman Catholics.....	263		263		New Brunswick.....	2		2
	Protestants.....	79		79		Newfoundland.....	2		2
		342		342		Manitoba.....	1		1
District....	Montreal.....	247		247		Savoy.....	1		1
	Quebec.....	23		23		Italy.....	1		1
	Richelieu.....	11		11		Germany.....	1		1
	St. Francis.....	10		10		Hungary.....	1		1
	Bedford.....	8		8		Belgium.....	1		1
	St. Hyacinthe.....	7		7		Denmark.....	1		1
	Beauce.....	5		5	Occupation..	Advocates.....	2		2
	Iberville.....	5		5		Agent.....	1		1
	Joliette.....	4		4		Accountants.....	3		3
	Terrebonne.....	4		4		Bell boy.....	1		1
	Arthabasca.....	4		4		Butchers.....	6		6
	Three Rivers.....	4		4		Bartenders.....	2		2
	Rimouski.....	3		3		Blacksmiths.....	7		7
	Ottawa.....	3		3		Bakers.....	3		3
	Beauharnois.....	3		3		Barbers.....	2		2
	Perce.....	1		1		Book-keepers.....	7		7
		342		342		Bank teller.....	1		1
Sentence ..	2 years.....	69		69		Brakesman.....	1		1
	3 do .....	95		95		Boiler-maker.....	1		1
	3½ do .....	1		1		Broker.....	1		1
						Carters.....	17		17
						Cigarmakers.....	5		5
						Carpenters.....	14		14
						Clerks.....	12		12
						Canvasser.....	1		1
						Confectioner.....	1		1
						Cooks.....	3		3
						Carriagemaker.....	1		1
						Coachman.....	1		1
						Cooper.....	1		1
						Commercial traveller.....	1		1

No. 8—CRIMINAL STATISTICS, St. Vincent de Paul Penitentiary—Continued.

		Male.	Female.	Total.			Male.	Female.	Total.
—	Description.				—	Description.			
Occupation..	Detectives.....	2		2	Crime.....	Receiving stolen goods..	9		9
	Drover.....	1		1		Manslaughter.....	8		8
	Engineer.....	1		1		Damaging property.....	8		8
	Farmers.....	8		8		Rape.....	4		4
	Firemen.....	4		4		Arson.....	4		4
	Fur-cutter.....	1		1		Stealing money out of a post letter.....	4		4
	Grooms.....	3		3		Obtaining money by false pretences.....	4		4
	Gardeners.....	4		4		Bigamy.....	3		3
	Hatters.....	2		2		Murder.....	2		2
	Hostlers.....	3		3		Aggravated Assault.....	4		4
	Infirmary.....	1		1		Stealing a post letter.....	2		2
	Jockey.....	1		1		Larceny in a dwelling... Assault.....	2		2
	Knitter.....	1		1		Embezzlement.....	2		2
	Labourers.....	110		110		Wounding.....	2		2
	Letter carriers.....	2		2		Wounding with intent... Bringing into Canada stolen property.....	2		2
	Laster.....	1		1		Discharging a fire-arm with intent.....	2		2
	Lithographer.....	1		1		Larceny on a steamboat. Stealing money.....	2		2
	Lumberman.....	1		1		Indecent Assault.....	2		2
	Machinists.....	4		4		Attempt to murder.....	2		2
	Moulders.....	2		2		Larceny and burglary... Stealing into a church... Attempt to commit a larceny.....	1		1
	Masons.....	2		2		Embezzling a post letter. Stealing money out of a post bag.....	1		1
	Messenger.....	1		1		Stealing registered letter. Carnally knowing a girl under 14 years.....	1		1
	Mail driver.....	1		1		Carnally knowing a girl under 12 years.....	1		1
	Merchant.....	1		1		Bestiality.....	1		1
	Miner.....	1		1		Altering a post order... Assault with intent to rob Shooting with intent to kill.....	1		1
	Newsdealer.....	1		1		Stealing from his master. Assault with intent to do bodily harm.....	1		1
	Nail-cutter.....	1		1		Obtaining goods by false pretences.....	1		1
	Pattern-maker.....	1		1		Stealing cattle.....	1		1
	P. O. clerks.....	2		2		Bringing into the District of Montreal stolen property.....	1		1
	Painters.....	11		11		Altering an order for the payment of money... Poisoning and killing cattle.....	1		1
	Printers.....	4		4					
	Peddler.....	1		1					
	Saddler.....	1		1					
	Statuary.....	1		1					
	Stencil-worker.....	1		1					
	Shoemakers.....	24		24					
Sailors.....	2		2						
Stonecutters.....	8		8						
Storeman.....	1		1						
Student.....	1		1						
Tailors.....	14		14						
Tinsmiths.....	4		4						
Traders.....	3		3						
Tanner.....	1		1						
Trunk-maker.....	1		1						
Type-printer.....	1		1						
Waiter.....	1		1						
Weavers.....	3		3						
		342		342					
Crime.....	Larceny.....	102		102					
	Breaking into, &c.....	77		77					
	Stealing from the person.	24		24					
	Robbery.....	15		15					
	Forgery.....	11		11					
	Horse stealing.....	11		11					
	Burglary.....	9		9					
						342		342	

## No. 9.

MOVEMENT of Convicts at St. Vincent de Paul Penitentiary from midnight of the 30th June, 1889, until midnight of the 30th June, 1890.

Description.	Male.	Female.	Total.	Male.	Female.	Total.
Remaining at midnight, 30th June, 1889.....				322		322
Received since.....	124	4	124	120	4	124
				442	4	446
Discharged since—						
By expiration of sentence.....	89		89			
Pardon.....	4		4			
Transferred to Kingston.....	4	4	8			
Escapes.....	2		2			
Death.....	1		1			
	100	4	104	100	4	104
Remaining at midnight of 30th June, 1890.....				342		342



## No. 11.

LIST of Convicts Pardoned out of St. Vincent de Paul Penitentiary, during the Year ended 30th June, 1890, with crime and place where convicted.

No.	Name.	Crime.	Where Convicted.
1	Joseph Chabot.....	Murder.....	Arthabaska.
2	James Murhpy.....	Stealing from the person.....	Montreal.
3	Joseph Arcouette.....	Manslaughter.....	Sweetsburgh.
4	William Brulé.....	Larceny.....	Montreal.

LIST of Convicts who have died in St. Vincent de Paul Penitentiary, with crime and place of conviction.

No.	Name.	Crime.	Place of Conviction.
1	Edouard Paquin.....	Horse-stealing.....	Joliette.

## No. 12.

LIST of Convicts re-committed in St. Vincent de Paul Penitentiary, with number of re-commitments.

No.	Name.	First Re-Com- mitment.	Second Re-com- mitment.	Third Re-com- mitment.	Fourth Re-com- mitment.
1	Charles Wilson.....	1			
2	Louis Hétu.....			1	
3	Zéphirin Mageau.....	1			
4	Louis <i>alias</i> Philias Pratte.....	1			
5	James Hawkesley.....	1			
6	Francis Lavallée.....			1	
7	William Hynes.....	1			
8	Louis Ballard.....		1		
9	Louis Beaubien.....	1			
10	Jean Marcotte.....	1			
11	William A. Langlois.....				1
12	Georges Duval.....	1			
13	Georges Couillard.....		1		
14	Léon Hogue.....		1		
15	Paul Thomas.....			1	
16	Léon Gagnon.....		1		
17	Percil Denis.....	1			
18	Joseph Ménard <i>alias</i> Donais Lanctot.....	1			
19	Hormidas Massé.....	1			
20	William Brownrigg.....	1			
21	Maurice Johnson.....	1			
22	Arthur Cyrie.....		1		
23	James Campbell.....	1			
Totals.....		14	5	3	1



## No. 13.

SUMMARY of Punishments awarded in the St. Vincent de Paul Penitentiary for the Year ended 30th June, 1890.

Description of Punishment.	No.	Description of Punishment.	No.
Deprived of light.....	415	Deprived of school.....	7
On hard bed.....	415	Deprived of tobacco.....	9
In dark cells on bread and water.....	205	In solitary cells.....	1
Reprimanded.....	225	To wear shackles.....	5
Lost remission.....	130	Received corporal punishment.....	3
Deprived of library books.....	15	Lashes inflicted.....	96
Placed in dungeon on bread and water.....	45		

## No. 14.

RETURN showing the remission of Sentence earned by Convicts discharged from the St. Vincent de Paul Penitentiary during the Year ended 30th June, 1890.

No. of Men.	Days.	No. of Men.	Days.	No. of Men.	Days.	No. of Men.	Days.
1	66	2	160	1	335	1	437
1	78	1	173	2	344	1	455
2	81	2	175	3	350	1	524
1	86	1	176	1	355	1	537
2	88	2	178	1	359	1	539
1	91	10	180	1	360	2	545
2	92	1	246	1	361	1	800
1	93	1	258	1	362	2	810
26	96	2	270	1	363		
1	120	1	307	6	365	89	

## No. 15.

STATEMENT showing the employments of convicts in the St. Vincent de Paul Penitentiary, on the 30th June, 1890.

How Employed.	No. of Men.	How Employed.	No. of Men.
Shoemakers.....	13	Hospital.....	8
Tailors.....	32	School and library.....	1
Blacksmiths.....	16	Teamsters.....	4
Bakers.....	4	Roman Catholic Chapel.....	1
Carpenters.....	25	Protestant Chapel.....	1
Tinsmiths.....	5	Warden's quarters and garden.....	5
Stonecutters.....	51	Deputy-wardens' quarters and garden.....	2
Wood yard and stone breaking.....	17	Dungeon.....	6
Mason gang No. 1.....	16	Punishment cells.....	1
do No. 2.....	22	New comers.....	5
Farm and stables.....	29	Sick cells.....	5
Hall doors.....	3	Offices.....	3
Steward's department.....	21	Engineers.....	7
Change room.....	11	Yard.....	1
North wing.....	7	Gate.....	1
East do.....	9		
West do.....	9	Total.....	342

## No. 16.

TABLE of the earnings of convicts in St. Vincent de Paul Penitentiary, in each description of labour, for 1889-90.

Employment.	Amount.
	\$    cts.
Stonecutters.....	9,757 15
Carpenters.....	3,858 60
Blacksmiths.....	2,082 70
Farm.....	1,355 15
Tailors.....	1,644 73
Bakery.....	872 85
Shoemakers.....	942 91
Tinsmiths.....	686 15
Bookbindery.....	38 18
	21,238 42

TÉLESPHORE OUMET, *Warden.*G. S. MALEPART, *Accountant.*

## No. 17.

LIST of Officers in the St. Vincent de Paul Penitentiary on the 30th June, 1890, giving Salary, Rank, Nationality, Religion, Age and Date of Appointment.

Name.	Salary.	Rank.	Nationality.	Religion.	Age	Date of Appointment.
	\$					
Télesphore Ouimet.....	2,800	Warden.....	Canadian...	Catholic...	46	31st January, 1887.
Rev. L. O. Harel.....	1,200	R. C. Chaplain..	do .....	do .....	42	27th April, 1887.
Rev. James Fulton.....	1,000	Prot. Chaplain..	do .....	Protestant..	67	1st October, 1889.
Thomas McCarthy.....	1,500	Deputy Warden.	do .....	Catholic....	53	31st January, 1887.
M. H. E. Gaudet.....	1,300	Surgeon.....	do .....	do .....	59	do do
George S. Malépart.....	1,100	Accountant.....	do .....	do .....	41	1st June, 1882.
Gordon B. Papineau.....	800	Warden's Clerk.	do .....	do .....	34	1st January, 1886.
Charles N. Contant.....	760	Chief Keeper ..	do .....	do .....	43	25th June, 1887.
George B. Lamarche.....	860	Storekeeper.....	do .....	do .....	48	1st March, 1880.
Napoléon Charbonneau.....	730	Steward.....	do .....	do .....	40	30th June, 1888.
Eugène Champagne.....	750	Engineer.....	do .....	do .....	36	1st February, 1890.
David O'Shea.....	500	Hosp'l Overseer.	do .....	do .....	30	24th January, 1890.
Joseph T. Dorais.....	660	Schoolmaster ..	do .....	do .....	46	24th July, 1882.
Edward Kenny.....	690	Farmer.....	Irish.....	do .....	39	1st January, 1876.
Jean Vaudry.....	700	Instructor.....	Canadian..	do .....	61	20th May, 1873.
Procopé Dumas.....	700	do .....	do .....	do .....	52	do do
Noël Beauparlant.....	700	do .....	do .....	do .....	57	15th April, 1877.
Trefflé Nantel.....	700	do .....	do .....	do .....	44	10th March, 1887.
B. A. Brissette.....	630	do .....	do .....	do .....	35	1st August, 1888.
Onésime Sigouin.....	630	do .....	do .....	do .....	53	22nd May, 1889.
John Lynch.....	500	Messenger.....	Irish.....	do .....	52	1st March, 1887.
James Blain.....	600	Keeper.....	do .....	Protestant..	55	20th May, 1873.
Joseph Demers.....	600	do .....	Canadian..	Catholic....	43	1st January, 1878.
Romuald Gadbois.....	600	do .....	do .....	do .....	43	1st February, 1878.
Gilbert Chartrand.....	600	do .....	do .....	do .....	48	1st March, 1887.
Ubald Chartrand.....	600	do .....	do .....	do .....	47	1st April, 1887.
James Carty.....	600	do .....	Irish.....	do .....	62	1st March, 1888.
Jean-Baptiste Lemay.....	600	do .....	Canadian..	do .....	51	30th June, 1888.
Edouard Prevost.....	530	do .....	do .....	do .....	39	22nd May, 1889.
Charles Taillon.....	500	Guard.....	do .....	do .....	51	1st May, 1880.
Aristide Rochon.....	500	do .....	do .....	do .....	47	1st March, 1882.
Napoléon Plouffe.....	500	do .....	do .....	do .....	40	6th March, 1882.
Olivier Lamère.....	500	do .....	do .....	do .....	59	21st April, 1882.
François Plouffe.....	500	do .....	do .....	do .....	50	16th May, 1882.
Henri Boyer.....	500	do .....	do .....	do .....	55	18th August, 1882.
Antoine Plouffe.....	500	do .....	do .....	do .....	44	14th June, 1883.
George Nixon.....	500	do .....	Irish.....	Protestant..	49	6th August, 1883.
Felix Lesage.....	500	do .....	Canadian..	Catholic....	49	29th August, 1883.
Jean Bte. Malepart.....	500	do .....	do .....	do .....	44	1st May, 1884.
Vincent Bisson.....	500	do .....	do .....	do .....	35	12th July, 1884.
Alberic V. Paré.....	500	do .....	do .....	do .....	48	17th April, 1885.
Elzéar Bertrand.....	500	do .....	do .....	do .....	31	1st August, 1885.
Samuel Filion.....	500	do .....	do .....	do .....	34	3rd August, 1885.
Napoléon Bastien.....	500	do .....	do .....	do .....	41	19th May, 1886.
Godefroi Monette.....	500	do .....	do .....	do .....	30	25th May, 1886.
Pierre Breland.....	500	do .....	do .....	do .....	47	8th July, 1886.
Thomas J. Bennett.....	500	do .....	American..	do .....	34	1st August, 1886.
Wm. Wright Gibson.....	500	do .....	Canadian..	Protestant..	46	6th August, 1886.
Lewis Henry.....	500	do .....	do .....	do .....	32	4th Decembr, 1886.
Martin Plouffe.....	500	do .....	do .....	Catholic....	34	5th March, 1887.
Isidore Charlebois.....	500	do .....	do .....	do .....	44	4th May, 1887.
Théodore Chabot.....	500	do .....	do .....	do .....	41	2nd June, 1887.
John D. Fitzgibbon.....	500	do .....	do .....	do .....	30	25th June, 1887.
George Charbonneau.....	430	do .....	do .....	do .....	43	30th June, 1888.
Daniel J. McLellan.....	430	do .....	Irish.....	do .....	34	16th August, 1888.
Hilaire Roger.....	430	do .....	Canadian..	do .....	49	1st January, 1889.
Felix Clermont.....	400	do .....	do .....	do .....	26	19th July, 1889.
George Sherritt.....	400	do .....	Irish.....	Protestant..	41	30th Nov'r, 1889.
Alfred Nadon.....	400	do .....	Canadian..	Catholic....	31	13th January, 1890.
Joseph Desloges.....	400	do .....	do .....	do .....	26	1st February, 1890.
Omer Léonard.....	400	do .....	do .....	do .....	27	22nd April, 1890.
Isaïe Cloutier.....	400	Teamster.....	do .....	do .....	46	4th Nov'r, 1881.
Jérémie Leblanc.....	400	do .....	do .....	do .....	41	9th Nov'r, 1881.

No. 18.

STATEMENT showing Amounts Paid during the Year ended 30th June 1890, in St. Vincent de Paul Penitentiary, and not provided for in Estimates.

Gratuity.	\$	cts.
Rev. J. Allan .....	2,834	70
J. B. V. Champagne .....	215	00
Jno. Manning .....	187	50
Total .....	3,237	20

TÉLESPHORE OUIMET,  
Warden.

G. S. MALEPART,  
Accountant.

No. 19.

REVENUE.

THE DOMINION OF CANADA in Account with the St. Vincent de Paul Penitentiary, for the Year ended 30th June, 1890.  
 DR. CR.

1889.		1890.		1890.		1890.	
				\$	cts.	\$	cts.
Aug. 16	To draft in favour of the Hon. the Receiver General.	June 30	By Rent	122	88	296	28
Sept. 11	do	do 30	Farm	207	96	254	80
Oct. 14	do	do 30	Steward	91	93	171	49
Nov. 12	do	do 30	Carpenters	51	44	167	35
Dec. 4	do	do 30	Tailors	67	96	104	24
		do 30	Shoe shop			89	90
		do 30	Stonemasons			65	22
		do 30	Tinsmiths	103	19	46	23
		do 30	Bakers	177	86	28	08
		do 30	Blacksmiths	61	44	13	92
		do 30	Book-binding	77	06	2	02
		do 30		121	05		
				80	10		
				76	66		
				1,239	53	1,239	53

TELESPHORE OUMET,  
 Warden.

G. S. MALEPART,  
 Accountant.



## DETAILS of Expenditure for year ended 30th June, 1890—Continued.

<i>Rations—Concluded.</i>	\$ cts.	<i>Convicts' Clothing—Concluded.</i>	\$ cts.
Tea, 415 lbs.	91 30	Needles, 200½ doz.	49 43
Lard, 600 lbs.	63 00	Lasts, 3½ doz.	9 25
Codfish, 896 lbs.	38 08	Emery strap, 2 doz.	5 50
Salt, 10,000 lbs.	50 00	Sand stone, 1.	1 20
Pepper, 150 lbs.	16 50	Harness leather, 76 lbs.	19 76
Milk, 134½ galls.	31 79	Punches, 8.	3 50
Pease, 85½ bush.	85 83	Hammers, 12.	3 00
Vinegar, 110½ galls.	26 52	Pincers, 1 doz.	3 00
Cloves, ½ lb.	0 35	Oil, 17 galls.	31 00
Saltpetre, 1 lb.	0 20	Carbone, 1 pint.	0 40
Beans, 877 lbs.	29 23	Red calf, 150 lbs.	120 00
Nutmegs, 1 lb.	0 75	W. flannel, 4,974 yds.	2,277 94
Empty bags, 250.	50 35	Chalk, 1 box.	0 75
Flour, 1,109½ brls.	6,077 74	Thread, 192 doz.	96 00
India currie, 19½ lbs.	14 63	Wadding, 60 doz.	28 80
Acetic acid, 2 galls.	4 00	Interlining, 435½ yds.	34 86
Malt, 3 brls.	18 75	Crash linen, 1,016½ yds.	101 68
Barley, 1,186½ lbs.	27 80	Grey cotton, 766½ yds.	61 38
Oatmeal, 1,000 lbs.	30 00	Socks, 503 pairs.	150 90
Rice, 3,000 lbs.	112 50	Indelible ink, 1½ galls.	18 00
Hops, 50 lbs.	25 00	C. cloth, 992 yds.	545 61
Potatoes, 741 bags.	566 37	Whisks, 1 doz.	2 63
Coffee, 5 lbs.	1 75	Sponges, 2 doz.	6 25
Ginger, 2 lbs.	0 80	Benzine, 1 qt.	0 75
Baking powder, 8 lbs.	1 60	Skiving machine, 1.	14 35
Onions.	42 00	Tape measures, 1½ doz.	4 75
	15,256 67	Webbing, 411 yds.	36 99
<i>Travelling Allowance.</i>		Pocketing, 208 yds.	31 20
Convicts, 1 at \$15.	15 00	Drilling, 161½ yds.	29 07
do 4 at \$12.	48 00	Towelling, 563 yds.	56 30
do 12 at \$10.	120 00	Blue denim, 437 yds.	76 61
do 15 at \$9.	135 00	Gingham, 390½ yds.	27 32
do 29 at \$8.	232 00	Moleskin, 302 yds.	135 90
do 32 at \$7.	224 00	Ink, 11 galls.	6 60
	774 00	Wax, 18 lbs.	3 30
<i>Discharge Clothing.</i>		Tar, 4 galls.	4 00
Suspenders, 8 doz.	12 00	Rasps, 4½ doz.	13 50
Neckties, 6 doz.	12 00	Knives, 4 doz.	5 00
Handkerchiefs, 8 doz.	12 00	Awls, 14 gross.	15 50
Hats, 8 doz.	80 00	do handles, 4½ doz.	2 63
Farmer satin, 371 yds.	129 85	Last tacks, 5 gross.	1 25
Sewing silk, 2 lbs.	20 50	Gum, 2 lbs.	0 20
Buttons, 43 gross.	44 50	Oxalic acid, 2 lbs.	0 40
Holland, 285 yds.	45 60	Buttons, 31 gross.	19 20
Buff, 277½ ft.	27 78	Pins, 7 pkgs.	0 65
Webbing, 8 pieces.	2 00	Footed socks, 322 prs.	64 40
Thread, 2 lbs.	4 00	Spanish leather, 2,422½ lbs.	605 56
Eyelets, 20 boxes.	3 00	Sheepskin do 403 lbs.	161 20
Hooks and eyes, 9 boxes.	6 90	Kip do 212 lbs.	78 44
Elastic, 3 yds.	4 80	Split do 208½ lbs.	62 55
Varnish, 2 galls.	3 50	Savage do 50 lbs.	12 50
Canvas, 268 yds.	40 20	Porpoise do 8½ lbs.	17 75
Silesia, 352½ yds.	63 45	Zinc nails, 100 lbs.	12 00
Lining, 327½ yds.	81 81	Iron do 125 lbs.	8 75
Tweed, 589½ yds.	348 64	Shoe tacks, 35 lbs.	8 75
Drilling, 32 yds.	6 24	Rivets, 6 lbs.	5 25
Flannel, 718½ yds.	179 56	Wooden pegs, 4 bags.	4 00
Mitts, 3 doz.	27 00	Thread, 137 lbs.	158 80
Slaughter leather, 567 lbs.	96 39	Buckles, 12½ gross.	4 87
Kip leather, 209½ lbs.	77 52	Linen duck, 3,028 yds.	757 00
Needles, 36 papers.	1 44	Scissors, 2 prs.	1 85
Tape, 3 gross.	1 50	Socks, 502 prs.	175 70
	1,332 18	Tailor's geese, 6.	9 75
<i>Convicts' Clothing.</i>		Heel ball, 2.	2 50
Bristle, 1 lb.	13 00	Gutta-percha, ½ lb.	1 15
Cast off, 1 doz.	1 25	Machine plates, 4.	1 87
		Canvas, 236½ yds.	31 76
		Jean, 84 yds.	18 48
		Straw hats, 34 doz.	25 50
		Top leather, 94 ft.	20 68
		Oil cloth, 1½ yds.	0 83
		Patent leather, 18 ft.	5 40

## DETAILS of Expenditure for year ended 30th June, 1890—Continued.

<i>Convicts' Clothing—Concluded.</i>		\$	cts.	<i>Transfers.</i>		\$	cts.
Cow hide leather 22 ft. ....		3	96	Transferring 8 convicts to Kingston..		130	95
Sewing machine, 1. ....		75	00				
Canton flannel, 11 yds. ....		1	10				
		6,407	91				
<i>Bedding.</i>				<i>Heating.</i>			
Palm leaf, 3,867 lbs. ....		158	35	Maple, 100 cords. ....		623	00
Linen, 57 yds. ....		17	55	Birch, 100 do. ....		573	00
Twine, 10 lbs. ....		5	00	Tamarac, 180 cords. ....		861	60
Ticking, 534 yds. ....		106	80	Coal, 706 $\frac{1}{4}$ tons. ....		4,819	75
Blankets, 100 prs. ....		450	00	Mica, 25 pieces. ....		1	60
Sheeting, 600 yds. ....		150	00	Fire bowls, 3. ....		13	50
		887	70	Grate and accessories, 1. ....		10	25
<i>Chapels.</i>				6,902 70			
Exposition, 1. ....		45	00	<i>Light.</i>			
Rosary articles, 1 lot. ....		7	40	Coal oil, 3,269 galls. ....		539	49
Care of chapels, 12 months. ....		50	00	Lanterns, 4. ....		8	40
Hosts, 640. ....		1	19	Wicks, 55 gross. ....		41	65
Scapulars, 7 doz. ....		4	20	Matches, 13 gross. ....		4	55
Veilleuse, 1 doz. ....		1	00	Chimneys, 100 doz. ....		103	50
Holy oil, 5 galls. ....		5	50	Collars, 77 doz. ....		83	60
Beads, 1 gross. ....		4	00	Bougies, 18 lbs. ....		3	24
Canticles, 2 doz. ....		6	88			784	43
Ordos, 8. ....		1	10	<i>Repairs to Buildings.</i>			
2 Organists' salaries. ....		100	00	Iron, 2,206 lbs. ....		95	54
Lamp, censer, &c., gilt. ....		45	00	Butter scoop, 1. ....		1	00
Tapers, 55 $\frac{1}{2}$ lbs. ....		25	09	Oil, 4 galls. ....		3	85
Register, 1. ....		2	25	Rivets, 39 lbs. ....		7	49
Mass wine, 2 $\frac{1}{2}$ gall. ....		4	50	Hinges, 25 doz. ....		9	68
Pins, 2 papers. ....		0	20	Bolts, 2,950. ....		79	01
Fringe, 3 yds. ....		7	85	Washers, 60 $\frac{1}{2}$ lbs. ....		6	48
Cloth, 2 yds. ....		7	60	Wrench, 1. ....		2	50
		318	76	Directory, 1. ....		2	50
<i>Library.</i>				Blank keys, 3 doz. ....		4	65
Journals. ....		10	00	Carmine, 1 lb. ....		10	00
Books. ....		4	45	Putty, 100 lbs. ....		3	75
		14	45	Varnish, 14 $\frac{1}{2}$ galls. ....		49	50
<i>Escapes.</i>				Shellac, 13 $\frac{1}{2}$ galls. ....		46	50
Officers expenses. ....		63	57	Charcoal, 12 bush. ....		4	90
Rewards to sundry parties for re-capturing escaped convicts. ....		73	00	Gum, 4 oz. ....		0	25
		136	57	Paint, 648 $\frac{1}{2}$ lbs. ....		65	86
<i>Hospital.</i>				Files, 23 $\frac{1}{2}$ doz. ....		34	01
Medicines. ....		474	06	Pencils, 4 doz. ....		2	20
Cheese, 6 $\frac{1}{2}$ lbs. ....		0	96	Hammers, 1. ....		1	00
Linseed, 125 lbs. ....		10	00	Axes, 5. ....		5	10
Epsom salt, 85 lbs. ....		6	80	Scale inspection. ....		5	40
Olive and castor oil, 15 $\frac{1}{2}$ galls. ....		16	90	Benzine, 1 qrt. ....		0	75
Corn starch, 8 packages. ....		0	80	Shovels, $\frac{1}{2}$ doz. ....		7	00
Mustard, 6 jars. ....		5	40	Sand paper, 51 prs. ....		15	75
Canton flannel, 20 yds. ....		2	00	Wire, 361 $\frac{1}{2}$ lbs. ....		14	63
Fowl, 1. ....		0	40	Screws, 36 gross. ....		11	45
Biscuit, 6 boxes. ....		1	80	Needles, 4. ....		0	40
Maple sugar, 12 $\frac{1}{2}$ lbs. ....		1	03	Locks, 1. ....		0	20
Oranges, 7 doz. ....		1	75	Muriatic acid, 5 bot. ....		6	25
Medical brief. ....		2	00	Enamelled cloth, 4 yds. ....		3	80
Eggs, 9 doz. ....		1	59	Borax, 718 lbs. ....		97	92
Sugar, 10 lbs. ....		0	80	Glass, 8 boxes. ....		17	43
Vial case, 1. ....		4	00	Tin, 15 boxes. ....		96	50
Carpet, 45 yds. ....		45	00	Meat chopper, 1. ....		6	25
Spectacles, 4 doz. ....		5	25	Nails, 4 kegs. ....		13	35
Cell battery, 1. ....		65	00	Raspe, $\frac{1}{2}$ doz. ....		5	00
		645	54	Tacks, 120 pkgs. ....		7	18
				Japan and turpentine, 70 galls. ....		51	80
				Cast steel, 209 lbs. ....		23	00
				Caldron, 1. ....		5	00
				Pumice stone, 6 lbs. ....		0	75
				Cane, 3 yds. ....		0	06
				Pommade magique, 42 doz. ....		42	43



## DETAILS of Expenditure for year ended 30th June, 1890—Continued.

<i>Repairs to Buildings—Continued.</i>		<i>Kitchen.</i>			
	\$	cts.	\$		
Lumber, 12,500 ft. ....	199	50	Caustic, 60 lbs. ....	3	01
Basket, 1. ....	2	25	Soap, 2,812 lbs. ....	126	65
Caustic, 1,300 lbs. ....	37	38	Soda, 60 lbs. ....	1	20
Alum, 1 lb. ....	0	08	Barber's scissors, 2 pairs	2	00
Duster, 1. ....	1	25	Razors, 8 doz. ....	10	00
Canada plate, 3 boxes. ....	8	25	Concentrated lye, 8 gross	52	80
Chain, 125 ft. ....	4	50	Corn brooms, 3 gross. ....	86	40
Horse shoes, 1 keg. ....	5	00	Brick-bats, 10 doz. ....	6	66
Grating, 84 lbs. ....	3	36	Mirrors, 3 doz. ....	5	25
Crucibles, 3. ....	2	95	Blue, 5 lbs. ....	0	90
Diamond dye, 3 pkgs. ....	0	30	Pearline, 4 boxes. ....	24	00
Watch oil, 1 bottle. ....	0	25	Forks, 3 gross. ....	10	50
Shafts, 2 prs. ....	2	00	Spoons, 3 do. ....	15	00
Bar folder repaired, 1. ....	9	69	Combs, 2 doz. ....	5	00
Twine, 63 lbs. ....	34	80			
Foot rule, 1. ....	0	75		349	37
Knives, 1. ....	0	25			
Sulphate of iron, 1 oz. ....	0	05	<i>Stationery and Queen's Printer.</i>		
Glue, 130 lbs. ....	27	00	Packing cases. ....	4	50
Print paste, 12 lbs. ....	8	40	Stationery office. ....	514	06
Walnut, 400 feet. ....	50	00	Queen's Printer's Office. ....	220	81
Matting, 17 yards. ....	17	00			
Oil cloth, 17½ do. ....	21	00		739	37
Iron nuts, 15. ....	1	95			
Brushes, 1½ doz. ....	10	04	<i>Farm.</i>		
Yard stick, 1. ....	0	30	Cramps, 100 lbs. ....	7	00
Whisks, ½ doz. ....	1	70	Handles, 29. ....	5	90
Chloride of lime, 203 lbs. ....	16	24	Scythes, 4. ....	4	00
Tin pot, 2. ....	2	50	Stones, 6. ....	0	40
Hones, 2. ....	5	25	Paris green, 287 lbs. ....	60	90
Rice flour, 25 lbs. ....	2	00	Land plaster, 11 brls. ....	13	75
Copper, 107 lbs. ....	16	32	Lumber, 403 feet. ....	4	84
Ochre, 2 lbs. ....	0	08	Shovels, 2 doz. ....	28	75
Brads, 7 packages. ....	4	75	Shallots, 4 bush. ....	6	40
Whiting, 750 lbs. ....	4	88	Plow socks, 5. ....	2	00
Brooms, 25 doz. ....	10	00	Land slides, 3. ....	2	25
Tar paper, 61 lbs. ....	1	25	Seeds. ....	119	95
Camphor, 10¼ lbs. ....	10	25	Forks, 1 doz. ....	15	00
Waste, 153 lbs. ....	18	36	Manure. ....	161	30
Screen, 3 yards. ....	1	05	Pease, 123 bush. ....	104	43
Chisels, 4. ....	2	00	Wire, 500 lbs. ....	25	00
Rubber, 30 lbs. ....	25	70	Threshing grain. ....	48	00
Mirrors, 6 doz. ....	10	50	Plough line, 6 packages. ....	1	20
Cut glass, ½ doz. ....	2	50	Cedar posts, 400. ....	60	00
Clock, 1. ....	4	25	Strawberry plants, 250. ....	15	00
Heater, 1. ....	4	35	Apple trees, 12. ....	4	80
Shackles, 2 doz. ....	22	25	Mowing machine repaired. ....	19	34
Axle clips, 2. ....	1	00			
Springs, 2. ....	0	17		710	21
Sawdust. ....	1	66	<i>Stables.</i>		
Cog wheel, 1. ....	0	75	Horses shod. ....	38	76
Metallic net, 1 yard. ....	1	00	Landau repaired. ....	25	55
Drill machine, 1. ....	57	35	Hay, 103 bundles. ....	6	18
	1,544	36	Oats, 942¼ bags. ....	942	41
<i>Maintenance of Machinery.</i>			Brushes, 28. ....	25	63
Waste, 100 lbs. ....	12	00	Pine tar, 3 gals. ....	0	90
Paint, 14 gal. ....	23	00	Sponges, 24. ....	9	50
Ochre, 313 lbs. ....	6	26	Padlocks, 2. ....	2	50
Paint brushes, ½ doz. ....	5	00	Soap, 17¼ lbs. ....	2	37
Linseed oil, 84 gal. ....	54	67	Buggy apron, 1. ....	5	00
	100	93	Veterinary services and drugs. ....	32	66
<i>Armoury.</i>			Pasture. ....	3	00
Care of arms. ....	49	92	Collars repaired 3. ....	13	50
Cartridges, 1,710. ....	44	15	Belly band repaired, 1. ....	0	40
Powder, 2 lbs. ....	0	80	Saddle repaired, 1. ....	1	50
Primers, 1 box. ....	0	50	Combs, 1½ doz. ....	3	15
Guns repaired. ....	3	00	Portefaix, 1. ....	3	00
	98	37	Prelart, 1. ....	1	50
			Rope, 2¼ lbs. ....	0	38
			Straw, 3,941 bundles. ....	157	64

DETAILS of Expenditure for year ended 30th June, 1890—*Concluded.*

<i>Stables—Concluded.</i>		\$	cts.	<i>Warden's Stable—Concluded.</i>		\$	cts.	
Bran, 6,720 lbs	50	41	Umber, 2 lbs.	0	30			
Linseed, 135 lbs	9	75	Glass, 2 boxes	4	00			
Rugs, 3	19	25	Band iron, 153 lbs	6	12			
Syringes, 2	1	25	Hubs, 2 prs.	2	00			
Rubber, $\frac{1}{4}$ lb.	0	50				1,395	36	
Varnish, 2 gals	6	50	<i>Boundary Wall.</i>					
Robes, 1 set	310	00	Lumber, 17,571 ft	435	69			
Sleigh, 1	250	00	Lowfloat waggon	150	00			
Double harness, 1 set	200	00	Shovels, 2 $\frac{1}{2}$ doz	32	50			
Strap bells, 1	7	00	Nails, 266 $\frac{1}{2}$ lbs.	4	00			
Whip, 1	2	75				622	19	
Weights, 2	1	84	<i>Miscellaneous.</i>					
Bridle bits, 1 doz	1	75	Telegrams	18	23			
Rein holders, 4	1	20	Postage	35	10			
Gargling oil, 1 doz	2	25	Express	31	10			
Snaps, 3 pairs	3	75	Freight	61	29			
Blacking, 1 doz	2	25	Advertising	160	35			
Kerosene, 1 gal	0	50	Telephone	8	20			
Buckles, 1 lot	15	86				314	27	
Scotch bridles, 1 pair	10	00	<i>Travelling Expenses.</i>					
		2,172	34	Tél. Ouimet	45	00		
<i>Warden's Stable.</i>				G. S. Malepart	47	85		
Lumber, 36,777 ft	1,048	32		Thos. McCarthy	4	00		
Galv. iron, 2,299 lbs	183	92		G. B. Lamarche	48	60		
Lead, 110 lbs	11	10		C. N. Contant	2	90		
Nails, 2,558 $\frac{1}{2}$ lbs	49	25		E. Kenny	1	09		
Tin, 110 lbs	23	60		E. Prevost	9	80		
Sawdust, 75 bags	2	25		J. Leblanc	101	25		
Paint, 525 lbs	24	30		J. Cloutier	2	25		
Lining paper, 440 lbs	8	14				262	74	
Hinges, 16 prs.	18	75						
Sand paper, 6 quires	1	50						
Bolts, 200	2	75						
Brushes, $\frac{3}{4}$ doz	3	76						
Lock, 1	0	20						
Handles, 1 pr.	0	10						

## No. 21.

STATEMENT showing the Cost of Maintenance of the St. Vincent de Paul Penitentiary  
for the Year ended 30th June, 1890.

	\$ cts.	\$ cts.
Expenditure for the year ending 30th June, 1890, including material on hand 30th June, 1889.....		82,885 86
Cr.		
Revenue for the Year, viz :		
By Rent.....	296 28	
Farm.....	254 80	
Steward.....	171 49	
Carpenters.....	167 35	
Tailors.....	104 24	
Shoe shop.....	89 90	
Stonecutters.....	65 22	
Tinsmiths.....	46 23	
Bakery.....	28 08	
Blacksmiths.....	13 92	
Bookbindery.....	2 02	
		1,239 53
Discharge allowance.....	774 00	
do clothing.....	1,694 28	
Transfer of convicts.....	130 95	
Maintenance of machinery.....	100 93	
Repairs to buildings.....	648 08	
Gratuity on retirement.....	3,237 20	
		6,585 44
		75,060 89
Stonecutters and masons.....	11,608 50	
Carpenters.....	4,183 75	
Shoemakers.....	2,189 50	
Tailors.....	5,303 50	
Tinsmiths.....	1,049 00	
Blacksmiths.....	2,239 50	
Steward.....	11,734 00	
Bakery.....	611 00	
Engineer.....	152 00	
Stonebreakers, woodyard and jobbing.....	2,821 50	
Farm, garden and stables.....	3,616 00	
Brickyard.....	669 00	
Boundary wall.....	659 00	
Hospital orderlies.....	547 50	
Chapel and libraries.....	547 50	
Horse labour for farm and institution.....	3,900 00	
		51,831 25
		23,229 64
Average number of convicts.....	337	
do cost per caput for maintenance.....	\$ 222 73	
Yearly cost of each convict after deducting the value of labour.....	68 93	

TÉL. OUIMET,  
Warden.

G. S. MALEPART,  
Accountant.

No. 22.

THE DOMINION OF CANADA in account with the St. Vincent de Paul Penitentiary, Year 1889-90.

1890.	Dr.	\$	cts.	1889.	Cr.	\$	cts.
June 30.....	To Salaries.....	40,035	49	July 31.....	By Warrant.....	500	00
	Gratuity on retirement.....	3,237	20	do 31.....	Official pay-list.....	3,289	07
	Officers uniforms.....	3,001	00	Sept. 20.....	Warrant.....	3,126	09
	Rations.....	15,256	87	Aug. 31.....	Official pay-list.....	3,391	76
	Discharge allowance.....	774	00	Oct. 1.....	Warrant.....	3,524	92
	do clothing.....	1,332	18	Sept. 30.....	Official pay-list.....	3,318	46
	Convict do.....	6,407	91	Oct. 23.....	Warrant.....	2,200	63
	Bedding.....	887	70	do 23.....	Special warrant for Rev. J. Allan.....	2,834	70
	Chapels.....	318	76	do 31.....	Official pay-list.....	3,295	25
	Libraries.....	14	45	Dec. 14.....	Warrant.....	7,719	56
	Escapes.....	136	57	Nov. 30.....	Official pay-list.....	3,261	92
	Hospital.....	645	54	Dec. 23.....	Warrant, \$6,302.76; less \$50.65, Inspector's Traveling Expenses.....	6,252	11
	Transfers.....	130	95	do 31.....	Official pay-list.....	3,286	09
	Heating.....	6,902	70	do 1890.	Warrant.....	3,212	39
	Light.....	784	43	Jan. 22.....	Official pay-list.....	3,251	01
	Repairs to buildings.....	1,544	36	do 31.....	Warrant.....	2,806	59
	Maintenance of machinery.....	100	93	Feb. 20.....	Official pay-list.....	3,319	42
	Armory.....	98	37	do 28.....	Warrant.....	2,415	76
	Kitchen.....	349	37	March 20.....	Official pay-list.....	3,319	42
	Stationery.....	4	50	do 31.....	Warrant.....	3,008	57
	Farm.....	710	21	do 31.....	Official pay-list.....	3,296	09
	Stables.....	2,172	34	April 20.....	Warrant.....	3,412	35
	Warden's stables.....	1,395	36	do 30.....	Official pay-list.....	3,319	42
	Boundary wall.....	622	19	May 12.....	Warrant.....	3,354	06
	Telegrams.....	18	23	do 31.....	Official pay-list.....	3,378	77
	Postage.....	35	10	June 16.....	Warrant.....	3,407	41
	Freight.....	61	29	do 30.....	Stationery and Queen's Printing Office.....	734	87
	Express.....	31	10	July 17.....	Superannuation.....	134	00
	Advertising.....	160	35	June 30.....	Finance Department cheque.....	0	40
	Travelling expenses.....	262	74	do 30.....			
	Telephone.....	8	20	July 22.....			
	Refund deposit.....	196	02				
	Stationery, \$514.06; Queen's Print. Office, \$220.81.....	734	87				
		88,371	08				

TÉLESPHORE OUMET,  
Warden.

G. S. MALEPART,  
Accountant

## No. 23.

## DR. BALANCE SHEET, St. Vincent de Paul Penitentiary, 30th June, 1890. CR.

		\$ cts.			\$ cts.
To Buildings, land, &c.		698,525 00	By Balance		805,783 62
Storekeeper's Department		96 17			
Steward's	do	17,986 78			
Hospital	do	1,188 80			
Shoe	do	655 67			
Engineer's	do	45,301 35			
Tailor's	do	3,398 63			
Tinsmith's	do	290 55			
Carpenter's	do	5,857 55			
Blacksmith's	do	3,006 53			
Baker's	do	1,585 62			
Stonecutter's	do	2,947 15			
Roman Catholic Chapel		6,972 20			
Protestant	do	496 41			
Roman Catholic Library		291 45			
Protestant	do	125 00			
Bookbindery		49 11			
School		230 11			
Armory		1,837 15			
Warden's Quarters		584 00			
Deputy Warden's Quarters		472 00			
Brickyard		4,853 00			
Farm		1,796 00			
Stables		6,245 50			
Office Furniture		991 89			
		805,783 62			
Balance		805,783 62			805,783 62

G. S. MALÉPART,  
Accountant.

TÉLESPHORE OUMET,  
Warden.

## No. 24.

## STATEMENT of Days' Work in each Department, St. Vincent de Paul Penitentiary, for 1889-90.

Departments.	Days.	Price.	Amount.
		cts.	\$ cts.
Stonecutters and Masons	23,217	50	11,608 50
Carpenters	8,367½	50	4,183 75
Shoemakers	4,379	50	2,189 50
Tailors	10,607	50	5,303 50
Tinsmith	2,098	50	1,049 00
Blacksmith	4,479	50	2,239 50
Steward	23,468	50	11,734 00
Bakery	1,222	50	611 00
Engineer	304	50	152 00
Stonebreakers, woodyard and jobbing	5,643	50	2,821 50
Boundary wall	1,318	50	659 00
Farm, garden and stables	7,232	50	3,616 00
Brickyard	1,338	50	669 00
Hospital Orderlies	1,095	50	547 50
Chapels and Libraries	1,095	50	547 50
			47,931 25

G. S. MALÉPART,  
Accountant.

TÉLESPHORE OUMET,  
Warden.

## No. 25.

THE FARM, in Account with the St. Vincent de Paul Penitentiary, for the Year ended 30th June, 1890.

Description.	Amount.	Description.	Amount.
DR.	\$ cts.	CR.	\$ cts.
To Implements, seeds, tools, drainage and fencing.....	710 21	By 2,040 bush. potatoes, at 50c.....	1,020 00
5,360 days' convict labour, at 50c....	2,680 00	800 do grain, at 50c.....	400 00
1,000 do horse labour, at 50c.....	500 00	200 do turnips, at 40c.....	80 00
1 keeper, salary.....	600 00	500 do beets, at 40c.....	200 00
2 guards' salary, at \$500.....	1,000 00	250 do parsnips, at 50c.....	125 00
Farmer's salary.....	690 00	275 do carrots, at 40c.....	110 00
		150 do tomatoes, at 75c.....	112 50
		150 do onions, at \$1.....	150 00
		400 do mangold, at 30c.....	120 00
		15 baskets of cucumbers, at 50c....	7 50
		13,000 cabbage, at 4c.....	520 00
		2,000 celery, at 3c.....	60 00
		9,278 lbs. pork, at 8c.....	742 24
		5,520 bundles hay, at 8c.....	441 60
		5,000 do straw, at 4c.....	200 00
		400 do leeks, at 20c.....	80 00
		400 loads manure, at 25.....	100 00
		Early vegetables.....	200 00
		Customers.....	162 10
		By Balance.....	1,349 27
	6,180 21		6,180 21

TÉLESPHORE OUMET,  
Warden.

EDWARD KENNY,  
Farmer.

G. S. MALEPART,  
Accountant.

## DORCHESTER PENITENTIARY.

## REPORT OF THE WARDEN FOR THE YEAR ENDED 30TH JUNE, 1890.

DORCHESTER PENITENTIARY, 1st July, 1890.

SIR,—I have the honour to submit my annual report, with the necessary returns, of the Dorchester Penitentiary, for the year ended 30th June, 1890.

On the 30th of June, 1889, there remained 162 convicts; received since, 72; total 234. Discharged during the year, 57 males, and transferred to Kingston Penitentiary, one male and two females, total 60, which left remaining at midnight on 30th June, 1890, 174 prisoners, an increase of 12 over the previous year. The daily average for the year was 173, an increase of  $23\frac{1}{2}$  over last year.

You will observe from a return showing the *per capita* cost of convicts in the Dorchester Penitentiary for the past year that it is \$224.70, being \$21.98 less than the previous year.

Our expenditure for the year was \$44,115.85, leaving an unexpended balance of \$1,992.65. The balance sheet shows an increase in stock of \$1,296.47.

The revenue remitted the Receiver-General the past year was \$4,640.64, being \$859.05 less than for the previous year. This decrease does not mean a corresponding decrease in the earnings, as the amount remitted this year all belonged properly to the same period, whereas during the fiscal year of 1888-89 a number of outstanding debts belonging to the previous year were collected and remitted.

Our potato crop was a complete failure last year. I had to purchase all we used. The other crops were up to the average.

We cut and hauled last year 3,800 spruce logs, 26 feet long and averaging 7 inches at the top end. These will be sufficient to re-build two and one-half sides of the stockade, nearly enough to finish it. We hauled the most of these logs a distance of six miles with our own teams.

On examination of the small water reservoir last autumn it was found that the deck, deck-beams and the tops of all the posts were rotten, and liable to collapse at any time. There had been a foot of earth put all over the deck when built, to make it frost proof, which caused all the wood work to decay. I had all the earth thrown out and the whole top of the reservoir stripped, putting in new posts, beams and a double deck, leaving an air space of about 4 inches between the decks. I had the building repaired, boarded and shingled outside and sheathed inside, shutters made for the windows and a porch and storm door built over the main entrance, making it frost proof without the foot of earth. The large reservoir is in the same rotten condition as the smaller one was before being repaired, and must be treated in the same way or it will collapse. There was a great want of good judgment and practical knowledge in building these reservoirs; earth should never have been used as a covering on the decks. Had they been built in the first place as I had this one done, there would not have been any necessity for putting on a covering of earth, and the reservoirs would be in a good state of preservation to-day. Straw could have been used instead of earth during the winter season, and thrown out in early spring.

I purchased the material and had made here 30 iron bedsteads for the cells, and 12 for the hospital.

I furnished all the prisoners with a straw mattress. Heretofore they were not supposed to have them. With only the canvas bottoms to sleep on, no matter how many blankets they would have for a covering they would always feel the cold from underneath.

The supplying of the prisoners with summer uniforms was an extra cost of about \$1,000, which was paid for out of the past year's appropriation.

With the consent of the Minister of Justice, I had the four windows in the chapel replaced with stained glass. The Roman Catholic chaplain complained, with good reason, that the glare of the sun interfered with him while preaching. The stained glass obviates this difficulty.

The two little boys—brothers—aged ten and twelve, referred to in my last year's report, are going to the parish school. Immediately on their arrival here I had a suit of grey clothes made for them. I sent for the trustees of the school and enquired of them if they had any objections to my sending the boys to their school; they replied that they had not, to send them along, which I did, and they have attended regularly ever since. They are fine little boys and doing well.

There were three transfers to Kingston during the year, at a cost of \$188.31.

A female prisoner was received here during the year who was insane.

The conduct of the prisoners during the year, with few exceptions, was good. Corporal punishment was only resorted to in one instance.

Arrangements were made with "The Eddy Manufacturing Co.," representing the woodenware manufacturers of Canada, to handle all the pails made here for this year.

Mr. Hayes, our Baker Instructor, died at St. John in April last, after an illness of four months. There has been no appointment to fill this vacancy. The baking is so far being satisfactorily carried on by convict labour and under the supervision of the Steward.

There were the following changes in the staff during the year:—Rev. Father Roy, Roman Catholic chaplain, resigned, and the Rev. Father Cormier was appointed in his place; Guards McNeil and Wathen resigned, and Teamsters McMaster and Forster were promoted to guards, and Richard Palmer was appointed teamster.

I have the honour to be, Sir,

Your obedient servant,

JOHN B. FORSTER,

*Warden.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.



No. 2.

DORCHESTER PENITENTIARY.

PER CAPITA Cost of Convicts for Year ended 30th June, 1890.

Daily average..... 173.

	Cash Expenditure for 1889-90.	Deduct Stock on hand 30th June, 1890.	Net Expenditure for 1889-90.	Add Stock on hand 30th June, 1889.	Actual Cost for 1889-90.	Per capita Cost.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Salaries.....	25,032 93				25,032 93	144 70
Uniforms.....	1,534 55	292 66	1,241 89	169 30	1,411 19	8 15 <sup>3</sup> / <sub>4</sub>
Rations.....	6,122 30	576 29	5,546 01	508 69	6,054 70	35 00
Convict clothing.....	2,404 75	1,300 68	1,104 07	843 97	1,948 04	11 26
Discharge clothing.....	337 23	159 30	177 93	175 16	353 09	2 04
Travelling allowance.....	477 00				477 00	2 75 <sup>3</sup> / <sub>4</sub>
Bedding.....	447 34	86 54	360 80	144 26	505 06	2 92
Interments.....	5 16				5 16	0 03
Chapel.....	278 22				278 22	1 61
Litrary.....	54 57				54 57	0 31 <sup>3</sup> / <sub>4</sub>
School.....	4 10				4 10	0 02 <sup>3</sup> / <sub>4</sub>
Escapes.....	40 52				40 52	0 23 <sup>3</sup> / <sub>4</sub>
Hospital.....	176 00	161 45	14 55	171 79	186 34	1 08
Transfer of convicts.....	188 31				188 31	1 09
Heating.....	348 41	69 30	279 11	174 90	454 01	2 62
Light.....	468 89	28 84	440 05	47 95	488 00	2 82
Repairs to buildings.....	300 87				300 87	1 74
Maintenance of machinery.....	501 92				501 92	2 90
Kitchen.....	286 52				286 52	1 65
Stationery.....	117 62				117 62	0 68
Queen's Printer.....	27 74				27 74	0 16
Farm.....	325 92				325 92	1 88
Stables.....	778 02				778 02	4 50
Telegrams.....	35 47				35 47	0 20
Postage.....	50 05				50 05	0 29
Freight.....	259 84				259 84	1 50
Express.....	15 75				15 75	0 09
Advertising.....	117 00				117 00	0 68
Stockade.....	417 25				417 25	2 41
Plumbing.....	216 00				216 00	1 25
Officer's quarters.....	27 08				27 08	0 15 <sup>3</sup> / <sub>4</sub>
Office furnishing.....	31 03				31 03	0 18
Travelling expenses.....	210 30				210 30	1 22
Industries.....	2,477 19	2,573 88		2,412 04	2,315 35	13 38 <sup>3</sup> / <sub>4</sub>
	44,115 85	5,248 94			43,514 97	251 53

Amount of revenue 30th June, 1890..... \$ 4,640 64

Per capita cost..... \$ 251 53

Deduct for revenue..... 26 83

Actual cost per capita..... \$ 224 70

JOHN B. FORSTER,

Warden.

JOHN A. GRAY,

Accountant.

## No. 3.

## REPORT OF THE PROTESTANT CHAPLAIN.

DORCHESTER PENITENTIARY, 1st July, 1890.

SIR,—I have the honour to submit my report as Protestant Chaplain of the Dorchester Penitentiary for the year ended 30th June, 1890, on which day there were 119 convicts under my charge, as against 114 on the corresponding day of the preceding year, and 103 in 1888. Whilst the increase is steady and clearly marked, it is in all probability well within the ratio of the increase in the general population.

Of the 119, 5 are under the age of fifteen. They are well-behaved in every way, and are specially looked after.

The school is in a most flourishing condition, under Mr. Gray's management, and also shows an increase this year in the attendance of more than 25 per cent. This is, in my judgment, an excellent showing.

The general library is in larger demand than ever. Special attention is given to this department, in order that all reasonable cause for offence may be avoided. Unfortunately, some otherwise really useful and instructive authors will occasionally spoil everything by having a purely gratuitous fling at the Pope. Whenever any such reference is brought under the notice of either chaplain, out goes the book. It would be a most serious mistake to contribute from this point of view one unnecessary iota of difficulty to the ever-delicate business of managing the religious affairs of our penitentiaries.

In my last annual report I described the several improvements that had been made in the interior of the chapel. I have to add that since then a small but sufficient baptismal font has been placed in position; and the crown glass has given place to an inexpensive stained glass, which, as a permanent improvement, has the double merit of being thoroughly church-like and yet of very moderate cost. No object now remains in the chapel but such as is helpful to a devotional frame of mind.

As to conduct in chapel, at all times and on all occasions, I have to report as heretofore, nothing but what is good and encouraging. Necessary discipline is cheerfully and readily seconded by the voluntary tribute of a glad and ready mind.

I am more than cheered by the attendance at the weekly bible class. The class is entirely voluntary; and yet I am fully rewarded by an attendance bordering on 50 per cent. of the whole number under my charge.

In conclusion, I desire to record my obligation to every officer on the staff, from the Warden downwards, for unvarying courtesy and assistance in the discharge of the duties of my holy office.

I have the honour to be, Sir,

Your obedient servant,

J. ROY CAMPBELL,

*Protestant Chaplain.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

## No. 4.

## REPORT OF THE ROMAN CATHOLIC CHAPLAIN.

DORCHESTER PENITENTIARY, 1st August, 1890.

SIR,—I beg to submit my annual report for the year ended 30th June, 1890, on the last day of which there were fifty-seven convicts under my charge.

In addressing you my first report as Roman Catholic Chaplain of this Penitentiary, I may state with sincerity that I have experienced great consolation in ministering to this little band of convicts committed to my spiritual care. With very few exceptions, I found them most docile, well-disposed and ready to accept

religious instruction. All, with the exception of five, have duly performed their Easter duties; and hardly a Sunday passes without witnessing a few kneeling at the Holy Table to receive. In the course of this year four were baptised, eight made their first communion, and actually I have three preparing for the reception of baptism and seven for communion. The catechism class is regularly followed by thirty-four convicts. This class, which I used to teach on Sunday, is now taught on Saturday afternoon, being, as it was pointed out to me, more in keeping with the good discipline of this institution.

An event which will undoubtedly be inscribed with red letters in the annals of our little church here is the visit of His Lordship the Bishop of St. John, who, for the first time, was called to administer the sacrament of confirmation in a Penitentiary. Twelve convicts were confirmed. His Lordship spoke at length to the men, who listened with enrapt attention. The bishop declared himself highly pleased with the good behaviour of the inmates.

What I will style a good improvement in every way for the chapel are the stained glass windows put in a month or two ago.

The singing, under the efficient leadership of Mrs. Jos. LeBlanc, is excellent, and most conducive to bring interest in, and attention to, the Sunday service on the part of the prisoners. I only regret to say that the musical instrument is not in quality or strength what we should have in our common chapel. I venture to assert that both Protestant and Catholic choir leaders, as well as Rev. J. R. Campbell, the other chaplain, would corroborate my statement.

I have given some attention to the Catholic library, and have added several volumes to it. It is also my intention to ask our genial librarian a semi-monthly distribution of books, instead of monthly, and do not anticipate any difficulty in obtaining the same.

I have the honour to be, Sir,

Your obedient servant,

A. D. CORMIER, Priest, C.S.C.,  
*Roman Catholic Chaplain.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

No. 5.

## REPORT OF THE SURGEON.

DORCHESTER PENITENTIARY, 29th July, 1890.

SIR,—I have the honour to submit my report for the year ended 30th June, 1890.

The sanitary condition of the institution during the year has been satisfactory. We have plenty of room and good ventilation, water of the best quality in abundance for all purposes, as much food as required, and work enough to keep the men generally employed.

The physical condition of the men admitted since last report is encouraging, insofar as out of seventy males that have come here only three are below sixteen, and five above the age of forty years. I am happy to say that only two noticeable weak-minded individuals have been admitted, and that all are able to work.

The health of the men generally has been good. We have not been visited by any contagious disease during the year. There have been few cases of severe illness. I have to report one death—a case of inflammation of the bowels.

We have had no serious accidents, and only one worthy of mention—a case of fracture of the clavicle.

In January last we had an attack of mild influenza, and for a few days quite a large number complained. I found the use of quinine, with an occasional dose of

---

Dover's powder, was all that was necessary to meet the requirements, and in a few days all were well. The worst case did not last ten days.

Our population is slowly increasing—the average 173, as against 149 last year.

The number of those complaining is not more, proportionally, than other years, although it always appears larger than desirable.

The number sent to hospital is less than in former years. Only two have been admitted. The number of days in hospital was 107. There was one insane man sent to Kingston.

The total number of applications for advice and treatment was 2,590.

Annexed are the tables showing cases treated in cells and hospital.

I have the honour to be, Sir,

Your obedient servant,

ROBERT MITCHELL, M. D.,  
*Surgeon.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

CASES treated in the Cells of the Dorchester Penitentiary during the Year ended 30th June, 1890.

Diseases.	Remained.	Admitted.	Discharged.	Remaining.	Diseases.	Remained.	Admitted.	Discharged.	Remaining.
Abcess	5	18	22	1	Heart disease	2	2		
Contusions		8	8		Influenza	20	20		
Burns		2	2		Jaundice	1	1		
Boils		7	7		Lumbago	5	5		
Balinitis		1	1		Mumps	2	2		
Bronchitis		9	9		Neuralgia	2	2		
Catarrh.	2	11	11	2	Ophthalmia	17	17		
Cephalala		15	15		Otorrhœa	3	2	1	
Constipation.	4	52	56		Pneumonia	1	1		
Colds	3	32	35		Pyrosis	2	16	15	3
Cutaneous		12	12		Polypus		1	1	
Debility	2	5	6	1	Pleuritis	1	1	2	
Diarrhoea	3	55	58		Rheumatism	2	10	11	1
Disepsia	2	18	18	2	Sprains		11	11	
Dysentery	3	22	22	3	Scabes		5	5	
Erysipelas		2	2		Stricture		1	1	
Fistula	1	1		2	Scrofula	5		3	2
Fracture	1	1	2		Synovitis		1	1	
Frost-bite		3	3		Sore throat		36	36	
Gonorrhœa		2	2		Toothache		28	28	
Hemorrhoids		6	6		Ulcers		2	2	
Hernia	2	2	2	2	Varicella		2	2	
Hemotemosis		1	1		Wounds		23	23	

ROBERT MITCHELL, M. D.,  
Surgeon.

CASES treated in the Hospital of the Dorchester Penitentiary for the Year ended 30th June, 1890.

Disease.	Remained.	Admitted.	Discharged.	Died.	Disease.	Remained.	Admitted.	Discharged.	Died.
Fracture	1		1		Inflammation of bowels		1		1
	1		1		Total		1		1

ROBERT MITCHELL, M. D.,  
Surgeon.

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No. 6.

REPORT OF THE SCHOOLMASTER.

DORCHESTER PENITENTIARY, 13th August, 1890.

SIR,—I am glad to report what I think was quite a successful year in the school of this Penitentiary.

The average attendance increased from 39·25 during the year 1888-89, to 44·92 for the one just closed, being at the rate of 14½ per cent. This, I think, may be considered as very satisfactory.

There are doubtless a few prisoners who come to school chiefly as a pastime, and with very little inclination to study, still, I am persuaded that the large majority are desirous of receiving instruction, and the rapidity with which many of them learn to read and write is really surprising, considering the limited time given to their tuition.

The conduct of the prisoners attending school is, generally speaking, all that I could wish for, and I have only been obliged in two instances during the year to dismiss pupils for improper behaviour.

The libraries are in fairly good order. A number of books from both the general and religious libraries were re-bound last fall; a few new books were added, and we have now upwards of 800 volumes in circulation.

I have the honour to be, Sir,  
Your obedient servant,

JOHN A. GRAY,  
*Schoolmaster.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

No. 64.—List of Convicts received at the Dorchester Penitentiary during the Year ended 30th June, 1890.

Name.	Term.	When Received.	Nationality.	Religion.	Married or Single.	Whence Received.	Age.	Trade.	Crime.
James Bath	2 years.	1889.	Canadian	Methodist	Single	Yarmouth, N.S.	18	None	Larceny.
Colin Campbell	3 do	July 2	do	Episcopal	Widower	do	22	do	Shop breaking.
Fanny Godfrey	Life	do 10	do	Protestant	Single	Gagetown, N.B.	53	Druggist	Murder.
Lockwood Weldon	8 years.	do 24	do	Methodist	do	Dorchester, N.B.	19	do	Breaking, entering and stealing.
Charles Smith	5 do	do 24	do	Baptist	do	do	20	None	do
Michael Drillon	2 do	do 24	N'wfoundl'd	Roman Catholic.	do	do	24	do	Larceny.
Silvang Porrior	2 do	do 24	Canadian	do	do	do	20	do	Attempted rape.
John B. Halsey	3 do	do 30	United States	do	do	Georgetown, P.E.I.	15	do	Forgery.
William McKenna	2 do	do 31	Canadian	do	do	St. John, N.B.	32	do	Larceny.
John McGovern	6 do	Aug. 6	English.	do	do	Halifax, N.S.	22	Soldier	Assault and robbery.
Robert Williams.	6 do	do 6	do	Episcopal	do	do	21	do	do
Michael Kyle.	6 do	do 6	Irish.	Roman Catholic.	do	do	23	do	do
John Brothers	15 do	do 6	Canadian	do	do	do	30	Painter	Breaking and entering.
William Saunders	4 do	do 6	do	Baptist	do	do	22	None	Larceny.
Elizabeth Bouchie	3 do	do 6	do	do	do	do	17	do	do
Thomas Burns	10 do	Sept. 11	do	Roman Catholic.	do	do	23	do	Manslaughter.
Samuel Johnston.	9 do	do 20	do	do	do	Port Hood, N.S.	24	do	Larceny.
William Ford	2 do	Oct. 10	do	Baptist.	do	Windsor, N.S.	29	Wh'wright	Breaking and stealing.
James Smith.	20 do	do 11	English.	Episcopal	do	Kentville, N.S.	23	None	Manslaughter.
James Hurley	2 do	do 11	Canadian	Presbyterian.	do	do	23	do	Assault.
John McLellan	3 do	do 11	do	Episcopal	do	do	22	do	do
Patrick Neville.	3 do	do 11	do	Roman Catholic.	do	do	24	do	Larceny.
John Riley	3 do	do 11	do	do	do	Halifax, N.S.	35	Barber	do
John Clark	3 do	do 15	English.	do	do	do	22	Plumber	do
James Osborne	2 do	do 15	do	do	do	do	22	Soldier	do
Michael McDonald	2 do	do 15	do	do	do	do	20	Boilermaker	do
Frank Nickerson.	5 do	do 16	Canadian	Methodist	do	Liverpool, N.S.	17	None	do
Michael Brophy	4 do	do 19	do	Roman Catholic.	Married.	Amherst, N.S.	51	Barber	Burglary.
James Campbell	20 do	do 19	do	do	Single	do	21	None	Larceny.
William Landrigan	4 do	do 23	N'wfoundl'd	Episcopal	Married.	Summerside, P.E.I.	33	Sailor	Attempted rape.
Eldridge D. Bennett	4 do	do 23	Canadian	Baptist.	Single	Annapolis, N.S.	18	None	Larceny.
Thomas Evans	5 do	do 30	English.	Episcopal	do	Halifax, N.S.	29	Barber	do
Loren B. Mack	7 do	do 30	United States	Protestant	do	do	25	None	do
Nelson Labree	3 do	Nov. 5	Canadian	Roman Catholic.	do	St. John, N.B.	18	Barber	do
Michael Condon	2 do	do 9	N'wfoundl'd	do	Married.	Bathurst, N.B.	41	None	Breaking, entering and stealing.
Frederick Ford	2 do	do 15	Canadian	Baptist.	Single	Kentville, N.S.	28	do	Attempted rape.
Andrew Preet	2 do	do 16	do	Episcopal	do	Albert, N.B.	21	do	Breaking and entering.
William Mayman	2 do	do 29	English.	do	Married.	Dorchester, N.B.	28	do	Assault.
Morton Stevens	5 do	do 29	Canadian	Baptist.	do	do	28	do	Robbery.

No. 6½.—List of Convicts received at the Dorchester Penitentiary during the Year, &c.—Concluded.

Name.	Term.	When Received.	Nationality.	Religion.	Married or Single.	Whence Received.	Age.	Trade.	Crime.
Oscar McFee	2 do	1889.	do	do	Single	do	17	do	Larceny.
Harley Murray	2 do	do 29.	do	do	do	do	19	do	do
Freeman Martin	2 do	do 29.	do	Methodist	do	Amherst, N.S.	16	do	do
James Clark	3 do	Dec. 12.	do	Episcopal	do	St. John, N.B.	23	do	Wounding.
Robert Ross	2 do	do 17.	do	Presbyterian	do	Truro, N.S.	22	do	Robbery.
Reuben Bailey	2 do	1890.	do	Episcopal	do	St. John, N.B.	23	Shoemaker.	Attempted rape.
Thomas Hann	5 do	Jan. 27.	N'found'd	do	Married.	Halifax, N.S.	37	None.	Larceny.
Joseph Dunlap	2 do	do 29.	Canadian	Roman Catholic.	do	Hampton, N.B.	24	do	Burglary.
John Donohoe	2 do	do 29.	do	do	do	do	26	do	do
Walker McLatchey	2 do	Feb. 6.	do	Baptist	Single.	Dorchester, N.B.	17	do	Larceny.
Caleb Davidson	4 do	do 12.	do	Episcopal	do	St. John, N.B.	16	do	Burglary and larceny.
Joseph McLean	2 do	do 12.	do	Baptist	do	do	12	do	do
Chas. W. Richards	3 do	do 12.	Unit'd St'es	do	do	do	16	do	Larceny.
William B. Davidson	2 do	do 12.	Canadian	Episcopal	do	do	27	do	Receiving stolen goods.
Calvin Shatford	10 do	March 1.	do	do	do	Halifax, N.S.	22	Barber.	Indecent assault.
James Lannon	24 do	do 1.	do	Roman Catholic.	do	do	21	Painter.	Breaking and entering.
James Neville	24 do	do 1.	do	do	do	do	20	None.	do
George Griffiths	3 do	do 10.	English.	Methodist	Widower.	do	40	do	Larceny.
Joseph Higgins	7 do	do 24.	Canadian	Roman Catholic.	Single.	Georgetown, P.E.I.	16	do	Burglary and larceny.
Joseph Parmegion	2 do	do 24.	Italian	do	Married.	Amherst, N.S.	27	do	Larceny.
James Johnston	25 do	April 1.	Canadian	Presbyterian.	Single.	Dorchester, N.B.	38	do	Burglary and arson.
James McDonough	2 do	do 1.	do	Roman Catholic.	do	Halifax, N.S.	20	do	Larceny.
George Rossi	5 do	do 4.	French.	do	do	do	43	Shoemaker.	Attempted rape.
Charles Bentley	4 do	do 12.	English.	Methodist	Married.	Pictou, N.S.	28	do	Obtaining money under false pretences.
John Fenton	2 do	do 18.	Canadian	Baptist	Single.	Albert, N.B.	36	None.	Burglary and larceny.
Thomas Hughes	2 do	do 19.	English.	Episcopal	do	Amherst, N.S.	21	do	Larceny.
Henry Brown	2 do	do 22.	Canadian	Roman Catholic.	do	Lunenburg, N.S.	12	do	do
John Hendricks	2 do	do 25.	German	Lutheran	do	Yarmouth, N.S.	44	Sailor	Burglary and larceny.
Clarence Chandler	2 do	do 25.	Canadian	Roman Catholic.	do	Dorchester, N.B.	21	None.	Larceny.
Douglas Crane	5 do	June 9.	do	Episcopal	do	Truro, N.S.	41	Sailor	do
William McLellan	3 do	do 9.	do	do	do	do	18	None.	do
John W. Silliker	3 do	do 23.	do	Baptist	Married.	Summerside, P.E.I.	18	do	Horse stealing.
Daniel Robertson	3 do	do 26.	do	Presbyterian.	do	Pictou, N.S.	33	do	Manslaughter.



No. 7.

STATEMENT of the Movements of Convicts at the Dorchester Penitentiary during the Year ended 30th June, 1890.

	Male.	Female.	Total.	Male.	Female.	Total.
Remaining at 12 p.m., 30th June, 1889.....	162	.....	162			
Received since—						
From common gaols.....	70	2	72			
Discharged since—				232	2	234
By Expiration of sentence.....	33	.....	33			
Pardon.....	22	.....	22			
Death.....	1	.....	1			
Escape.....	1	.....	1			
Sent to Kingston Penitentiary.....	1	2	3			
				58	2	60
Remaining at 12 p.m., 30th June, 1890.....	.....	.....	.....	174	.....	174

No. 8.

COMPARATIVE STATEMENT of the Movements of Convicts at the Dorchester Penitentiary, for the Ten Years ending 30th June, 1890.

YEARS.	ADMISSIONS.						DISCHARGES.										Remaining at 12 p.m. on 30th June.			Yearly Average.								
	Halifax Penitentiary.		St. John Penitentiary.		Common Gaols.		Kingston Penitentiary.		TOTAL.		Expiration of Sentence.		Pardon.		Death.		Escape.		Kingston Penitentiary.		Kingston Insane Asylum.		TOTAL.		Male.	Female.	Total.	
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.		Female.	Male.	Female.	Male.				Female.
1880-81.	61	2	64	1	55	1	180	4	184	42	2	13	1	30	86	2	88	94	2	96	115	94	2	96	115			
1881-82.	..	..	..	..	44	3	44	3	47	32	..	8	1	1	42	..	42	96	5	101	95	42	..	42	96	101		
1882-83.	..	..	..	..	57	..	57	..	57	25	..	3	5	..	33	..	33	120	5	125	112	33	..	33	120	125		
1883-84.	..	..	..	..	44	5	44	5	49	28	4	3	..	1	32	4	36	132	6	138	128	32	4	36	132	138		
1884-85.	..	..	..	..	64	4	64	4	68	41	..	6	2	2	51	9	60	145	1	146	143	51	9	60	145	146		
1885-86.	..	..	..	..	53	4	54	4	58	37	..	8	4	2	51	4	55	148	1	149	143	51	4	55	148	149		
1886-87.	..	..	..	..	51	..	51	..	51	36	..	5	3	3	46	1	47	153	..	153	144	46	1	47	153	153		
1887-88.	..	..	..	..	50	3	50	3	53	28	..	14	2	2	47	2	49	156	1	157	154	47	2	49	156	157		
1888-89.	..	..	..	..	51	1	51	1	52	33	..	8	4	4	45	2	47	162	..	162	149	45	2	47	162	162		
1889-90.	..	..	..	..	70	2	70	2	72	33	..	22	1	1	58	2	60	174	..	174	173	58	2	60	174	173		
Total.	61	2	64	1	539	23	665	26	691	395	6	90	5	37	491	26	517	491	26	517	517	491	26	517	517	517	517	

## No. 9.

RETURN of Convicts who were Pardoned out of the Dorchester Penitentiary during the Year ended 30th June, 1890.

Name.	Crime.	Where Convicted.
Charles McEachren	Burglary	Dorchester, N.B.
William Rafuse	Assault	Kentville, N.S.
Daniel B. Harrington	Larceny	do
John Welsh	Manslaughter	Charlottetown, P.E.I.
Thomas Evans	Larceny	Dorchester, N.B.
Alfred E. Favell	do	do
John Bent	do	Annapolis, N.S.
Wm. Russell	Breaking, entering and stealing	Fredericton, N.B.
Charles Sabeans	Larceny	Annapolis, N.S.
John McMillan	do	Halifax, N.S.
Wellington Gooden	do	Dorchester, N.B.
Roderick Howell	Manslaughter	Summerside, P.E.I.
George Gordon	Receiving stolen goods	Picton, N.S.
Frederick Stanton	Stealing money letters	Digby, N.S.
Arthur Nowlan	Larceny	Kentville, N.S.
Archibald McIsaac	Forgery	Port Hood, N.S.
Patrick Neville	Larceny	Amherst, N.S.
Henry J. Weiler	Embezzlement	Halifax, N.S.
Reed Bent	Larceny	Annapolis, N.S.

## No. 10.

LIST of Convicts who have Died in the Dorchester Penitentiary during the Year ended 30th June, 1890.

Name.	Crime.	Where Convicted.
Frederick Friars	Larceny	St. John, N.B.

## No. 11.

LIST of Convicts who were re-committed to the Dorchester Penitentiary during the Year ended 30th June, 1890.

Name.	Re-commitment.
William McKenna	First re-commitment.
John Brothers	do do
Michael Brophy	do do
James Campbell	do do
Thomas Evans	do do
William Mayman	do do
Remben Bailey	Second do
Joseph Dunlop	First do
John Donahoe	do do
James Johnston	do do

No. 12.

CRIMINAL STATISTICS of Prisoners remaining in the Dorchester Penitentiary on the 30th June, 1890.

—		Male.	Female.	Total.	—		Male.	Female.	Total.	
Description.					Description.					
Crime .....	Larceny .....	57		57	Nationality	West Indies .....	2		2	
	Burglary and larceny....	19		19		Italy .....	1		1	
	Rape .....	15		15		France .....	1		1	
	Breaking, entering and stealing.....	14		14		Germany .....	1		1	
	Assault .....	11		11			174		174	
	Wounding with intent....	10		10		Age .....	Under 15.....	7		7
	Burglary .....	9		9			15 to 20.....	31		31
	Manslaughter.....	8		8			20 to 30.....	80		80
	Murder .....	4		4			30 to 40.....	27		27
	Arson .....	4		4			40 to 50.....	18		18
	Shooting with intent....	4		4			50 to 60.....	8		8
	Forgery .....	3		3			60 to 70.....	2		2
	Receiving stolen goods ..	3		3			70 to 80.....	1		1
	Wounding to prevent arrest .....	2		2				174		174
	Obstructing railway .....	2		2			Religion....	Roman Catholic .....	55	
	Attempt to murder.....	2		2		Church of England.....		54		54
	Robbery .....	2		2		Methodist .....		21		21
	False pretences .....	2		2		Baptist .....		30		30
	Bigamy .....	1		1		Presbyterian .....		11		11
	Stabbing .....	1		1		Lutheran .....		3		3
	Horse stealing.....	1		1				174		174
		174		174						
Sentences...	2 years.....	47		47	Occupations	Labourers .....		125		125
	2½ do .....	2		2		Sailors .....		10		10
	2½ do .....	2		2		Barbers .....	7		7	
	3 do .....	22		22		Soldiers .....	4		4	
	3½ do .....	1		1		Shoemakers.....	4		4	
	4 do .....	12		12		Carpenters.....	4		4	
	5 do .....	21		21		Painters.....	3		3	
	6 do .....	10		10		Masons .....	2		2	
	7 do .....	11		11		Wheelwrights.....	2		2	
	8 do .....	4		4		Machinists.....	2		2	
	9 do .....	1		1		Cooper .....	1		1	
	10 do .....	11		11		Cook .....	1		1	
	12 do .....	2		2		Druggist .....	1		1	
	14 do .....	3		3		Plumber .....	1		1	
	15 do .....	4		4		Boilermaker .....	1		1	
	16 do .....	2		2		Veterinary surgeon.....	1		1	
	20 do .....	6		6		Steamfitter.....	1		1	
	25 do .....	1		1		Clerk .....	1		1	
	28 do .....	1		1		Weaver.....	1		1	
	Life .....	11		11		Printer .....	1		1	
			174			174	Puddler .....	1		1
		174		174						
Race.....	White .....	158		158	Civil Condition.....	Married .....	33		33	
	Colored.....	16		16		Single .....	129		129	
		174		174	Widowers .....	12		12		
		174		174		174		174		
Nationality.	Canadian.....	130		130						
	English .....	21		21						
	Irish .....	5		5						
	American .....	9		9						
	Newfoundland.....	4		4						

CRIMINAL STATISTICS of Prisoners in Dorchester Penitentiary, &c.—*Concluded.*

		Male.	Female.	Total.			Male.	Female.	Total.	
Province.	County.				Description.					
Nova Scotia.	Halifax .....	32		32	New Brunswick.	York .....	3		3	
	Cumberland .....	14		14		Restigouche .....	3		3	
	Colchester .....	11		11		Albert .....	2		2	
	King's .....	8		8		Madawaska .....	2		2	
	Lunenburg .....	4		4		Carlton .....	2		2	
	Yarmouth .....	4		4		Northumberland .....	1		1	
	Annapolis .....	4		4		Gloucester .....	1		1	
	Pictou .....	4		4						
	Inverness .....	3		3						
	Hants .....	3		3						
	Queen's .....	2		2						
	Antigonish .....	1		1		P. E. Island.	Queen's .....	4		4
	Digby .....	1		1			King's .....	2		2
Shelburne .....	1		1		Prince .....	2		2		
		92		92						
New Brunswick.	St. John .....	29		29	Total by Provinces .....	Nova Scotia .....	92		92	
	Westmoreland .....	19		19		New Brunswick .....	74		74	
	Charlotte .....	6		6		Prince Edward Island ..	8		8	
	King's .....	5		5						
							174		174	

No. 13.

RETURN showing Punishments awarded in the Dorchester Penitentiary during the Year ended 30th June, 1890.

Months.	No. Flogged.	No. of Lashes.	No. in Dark Cell.	No. on Bread and Water.	No. deprived of School.	No. deprived of Light.	No. deprived of Books.	No. deprived of Tobacco.	No. deprived of Letters.	No. admonished and reprimanded.
1889.										
July .....			1	1		1		1		
August .....			2	2	1	2	2	2	2	1
September .....						2				2
October .....			8	8		2	2	2	2	2
November .....			10	10	1	6	5	1	5	3
December .....			3	3	1	3	3		2	4
1890.										
January .....			4	4		4	2	1	1	1
February .....			3	3	1	5	3	1		
March .....	1	36	8	8		4	3	1	2	2
April .....			6	6		5	4	2	3	1
May .....			6	6		3	3		2	1
June .....			3	3		2	2	1	1	1
	1	36	54	54	6	39	29	12	20	

No. 14.

RETURN showing Remission Time earned during the year by Convicts remaining in the Dorchester Penitentiary on the 30th June, 1890.

No.	—	Days.	No.	—	Days.
22	Convicts earned.....	120	4	Convicts earned.....	75
2	do.....	119	1	do.....	73
2	do.....	117	2	do.....	71
3	do.....	115	1	do.....	67
2	do.....	112	1	do.....	60
3	do.....	110	3	do.....	52
3	do.....	106	1	do.....	51
1	do.....	105	1	do.....	50
1	do.....	104	1	do.....	47
2	do.....	101	1	do.....	46
2	do.....	100	3	do.....	37
2	do.....	97	12	do.....	36
2	do.....	95	12	do.....	29
1	do.....	94	4	do.....	24
2	do.....	92	1	do.....	20
5	do.....	90	1	do.....	18
2	do.....	87	2	do.....	17
1	do.....	83	1	do.....	16
3	do.....	82	1	do.....	15
5	do.....	80	14	do.....	10
2	do.....	77	3	do.....	5

No. 15.

RETURN showing Employment of Convicts in Dorchester Penitentiary as on 30th June, 1890.

How Employed.	No.	How Employed.	No.
Carpenter shop.....	13	Farm.....	2
Blacksmith shop.....	4	Whitewashing.....	4
Shoe do.....	11	Loading logs.....	2
Tailor do.....	24	Building cellar wall.....	6
Machine do.....	3	Stables and teamsters.....	11
Bakery.....	3	Prison work.....	11
Pail making.....	12	Kitchen.....	6
Saw mill.....	21	Sick.....	3
Stockade.....	16	Idle.....	4
Breaking stone.....	14		
Quarry.....	4	Total.....	174

## No. 16.

RETURN of the Value of Labour, exclusive of Materials, on work done in the  
Dorchester Penitentiary, for the Year ended 30th June, 1890.

Various Departments.	Amount.
	\$ cts.
Carpenter shop.....	1,096 40
Tailor do.....	1,370 40
Shoe do.....	962 80
Blacksmith do.....	436 00
Machine do.....	516 12
Mill do.....	1,736 80
Wooden manufactures.....	2,250 90
Bakery.....	266 80
Farm.....	1,073 60
Stables and teamsters.....	1,216 30
Cutting and hauling firewood.....	1,247 76
Prison stockade.....	1,423 60
Quarry.....	197 10
Grading, &c., in yard.....	354 40
Repairs to officers' houses.....	198 80
Boiler house.....	138 80
Breaking stone.....	222 40
Kitchen.....	852 40
Waiters and cleaners.....	1,284 00
Washing.....	465 60
General prison work.....	1,347 50
	18,658 48

No. 17.—REVENUE.

DR. THE DOMINION OF CANADA in account with the Dorchester Penitentiary for the Year ended 30th June, 1890. CR.

1889.		\$	cts.	1890.	June 30...	By	\$	cts.	\$	cts.
Aug. 5...	To Deposit to credit of Receiver-General...	127	60			By Woodenware .....	4,136	79		
do 31...	do do .....	40	41			Shoe shop .....	183	65		
Oct. 3...	do do .....	79	87			Tailor shop .....	58	44		
Nov. 5...	do do .....	89	13			Carpenter shop .....	28	00		
Dec. 4...	do do .....	139	87			Blacksmith .....	14	70		
						Baker .....	50	24		
						Storekeeper .....	0	50		
1890.						Farm .....	123	33		
Jan. 4...	do do .....	244	54			Convict labour .....	44	34		
Feb. 4...	do do .....	121	85							
do 28...	do do .....	34	48							
March 31...	do do .....	34	41							
May 2...	do do .....	33	04							
do 31...	do do .....	469	52							
June 18...	do do .....	190	30							
July 5...	do do .....	2,035	62							
									4,640	64
										4,640 64

JOHN A. GRAY,  
*Accountant.*

JOHN B. FORSTER,  
*Warden.*



No. 18.

DORCHESTER PENITENTIARY.

DETAILS of Expenditure for the Year ended 30th June, 1890.

<i>Staff Salaries.</i>	\$ cts.	<i>Uniforms—Concluded.</i>	\$ cts.
Warden, J. B. Forster.....	2,100 00	3 sides welt leather.....	15 00
Deputy Warden, Chas. Ross.....	1,200 12	43½ lbs. kip.....	22 88
do do underpaid,		12 lining skins.....	10 50
4th to 30th June, 1889.....	7 20	2 rolls boot web.....	1 00
Accountant and Schoolmaster, J. A. Gray.....	1,200 00	12 lbs. zinc nails.....	1 32
Surgeon, Robert Mitchell.....	1,200 00		1,534 55
Protestant Chaplain, Rev. J. R. Campbell.....	600 00		
Roman Catholic Chaplain, Rev. E. E. Labbé, 5 months.....	250 00	<i>Rations.</i>	
Roman Catholic Chaplain, Rev. A. D. Cormier, 7 months.....	291 62	23,370 lbs. beef, at 5½c.....	1,346 69
Storekeeper and Steward, John Fraser Engineer, James A. Piercy.....	800 00	38 brls. mess pork, at 18.....	684 00
Hospital Overseer, F. A. Landry.....	890 00	42 qtls. codfish, at \$4.25.....	178 50
Carpentern Instructor, C. Miller.....	700 00	18 brls. herrings.....	72 00
Blacksmith do J. Downey.....	700 00	491 brls. flour, at \$5.10.....	2,504 10
Shoemaker do N. Tattie.....	700 00	1,054 lbs. tea.....	158 10
Tailor do T. L. Jenks.....	700 00	3,377 do sugar, at 7½c.....	261 73
Baker do A. Hayes, 9 mos.....	660 00	1,081½ bush. potatoes.....	359 73
Farmer do A. B. Pipes 11 do.....	450 00	1,199 lbs. beans, at 4c.....	47 96
Messenger, Jas. McDougall.....	550 00	5 brls. oatmeal.....	26 95
Keepers, 3.....	1,980 00	549½ lbs. tobacco.....	200 74
Guards, 16, at \$500.....	8,000 00	4,000 lbs. common salt, at ½c.....	20 00
do 1 do 10 months.....	416 60	105 do pepper, at 17c.....	17 85
do 1 do 9 do.....	374 94	1,343 do onions, at 3½c.....	47 02
do 1, at \$400, 3 do.....	99 99	824 do fine salt, at ½c.....	7 21
do 1 do 2 do.....	66 66	122 galls. vinegar, at 22c.....	26 84
Teamster, 1.....	300 00	178 do molasses, at 45c.....	80 10
Special Matron, Mrs. Forster.....	245 80	588 lbs. barley.....	17 64
		672 do rice.....	26 88
		15 do hops, at 40c.....	6 00
		100 do malt, at 7c.....	7 00
		Xmas extras.....	25 26
	25,032 93		6,122 30
<i>Uniforms.</i>		<i>Convict Clothing.</i>	
16 yds. broadcloth.....	53 30	984½ yds. white flannel.....	438 17
31½ do doeskin.....	60 70	311½ do brown cloth.....	164 16
86 do frieze.....	161 20	189½ do yellow cloth.....	100 91
130 do pilot.....	305 50	300 do towelling.....	19 50
281½ do tweed.....	143 81	1,467½ yds. check.....	733 63
271½ do serge.....	166 45	9 doz. straw hats.....	10 80
43 do Holland.....	5 16	29 do handkerchiefs.....	30 50
162½ do interlining.....	7 34	28 lbs. linen thread.....	54 67
149 do coat canvas.....	23 84	230½ lbs. yarn.....	114 87
340 do fancy silesia.....	44 34	40 yds. Holland.....	4 80
159 do black do.....	26 32	377½ yds. grey cotton.....	25 54
56 do Italian cloth.....	26 00	180 do drilling.....	16 65
105 do French canvas.....	15 22	58 do twilled cotton.....	5 36
Making Warden's suit.....	31 00	93 do French linen.....	14 88
Trimmings.....	11 50	52½ do white cotton.....	5 00
5 gross coat buttons.....	30 09	49½ do blue drill.....	6 93
5½ do vest do.....	16 50	1 bale wadding.....	5 00
6½ do buttons.....	10 74	4 gross coat buttons.....	4 80
5 reels twist.....	4 00	5 do vest buttons.....	6 03
2 doz. machine silk.....	17 50	2 do reels.....	14 00
2 gross reels.....	9 50	2 reels twist.....	1 60
Braid for uniforms.....	93 32	12 papers needles.....	0 48
11 lbs. linen thread.....	20 46	1 doz. thimbles.....	0 20
2 boxes chalk.....	0 80	Repairs to sewing machine.....	1 84
2 lbs. beeswax.....	1 00	Outfit for female prisoner.....	22 87
3 gross buckles.....	0 75	1,597½ lbs. sole leather.....	352 08
34 pair boot fronts.....	49 64	511½ do upper leather.....	178 70
34 do shoe uppers.....	42 50	136 do zinc nails.....	14 96
3 do gaiter tops.....	6 70	61 do Hungarian nails.....	9 61
14 do lasts.....	6 00	47 do iron nails.....	2 82
339½ lbs. sole leather.....	78 09		
17½ do calf.....	14 67		

## No. 18.—DETAILS of Expenditure for the Year ended 30th June, 1890—Continued.

<i>Convict Clothing—Concluded.</i>		\$	cts.	<i>Library.</i>		\$	cts.
2½ doz. calf skins		12	59	12 volumes, R. C. library		11	85
1 do knives (shoe)		2	25	100 do re-bound		24	65
1 do rasps		2	00	Subscription to "Sun"		5	00
2 do sheep skins		10	00	do "Herald," 2 years		11	75
6 gross tacks		2	40	do "Agriculturist"		1	00
6 do awls		8	40	Labels		0	32
3 bush. pegs		3	00				
11 boxes eyelets		2	75				
							54 57
		2,404	75	<i>School.</i>			
<i>Discharge Clothing.</i>				Inks		4	10
339½ yds. tweed		168	09				
34 do sleeve lining		16	32	<i>Escapes.</i>			
¼ gross reels		2	38	Expenses on search for escaped convict		40	52
3½ doz. hats		22	35				
5½ doz. braces		10	16	<i>Hospital.</i>			
4½ doz. scarfs		8	17	15 galls. cod liver oil at \$1.25		18	75
8½ doz. undershirts		35	58	1 do salad oil		2	00
8 do drawers		35	00	1½ do olive oil		3	00
5½ doz. cotton shirts		33	05	1 do brandy		5	00
1½ doz. caps		4	34	20 lbs. sp. vini rect., at 50c		10	00
Machine twist		1	79	8 do ether nit.		5	20
				14 lbs. syr. scillae, at 25c		3	50
		337	23	8 do tolut, at 30c		2	40
<i>Convicts' Travelling Allowance.</i>				8 do phos. co., at 40c		3	20
1 convict		3	00	4 lbs. tinct. gentian, at 45c		1	80
1 do		4	00	8 do rheii, at 75c		6	00
10 convicts, at \$6		60	00	4½ lbs. liq. ammon. fort., at 17c		0	72
4 do 7		28	00	1 lb. pulv. rheii		2	40
14 do 8		112	00	5 lbs. gum acacia, at 75c		3	75
1 convict		9	00	1 lb. chlorodyn		2	00
11 convicts, at \$10		110	00	1 lb. ext. cascara sagrada		1	75
3 do 12		36	00	6 lbs. elix. gent. and iron, at 75c		4	50
5 do 15		75	00	1 lb. carbonic acid		0	60
2 do 20		40	00	2 lbs. bi-boraci		1	50
				2 do vin. antim, at 45c		0	90
		447	00	4 do vin. ipecac, at 45c		1	80
<i>Bedding.</i>				4 do turpentine opt., at 50c		2	00
111 yds. duck, at 32½c		35	77	½ lb. lactopeptin		5	25
506½ yds. ticking		84	70	4 lbs. dil. nit., at 15c		0	60
200 do french linen		62	00	1 lb. salicyl. soda		2	75
334½ do forfar do		90	46	5 lbs. senna leaves		1	00
4,504 lbs. iron for bedsteads		174	41	1½ do chlor. hydra		2	30
				4 do ung. zinci oxid., at 50c		2	00
		447	34	2 do ung. hyd. fort., at 65c		1	30
<i>Interments.</i>				1 lb. chloroform		1	75
Clothing and coffin fittings		5	16	1 lb. pot. bromide		0	60
				1 lb. absorbent cotton borated		1	00
<i>Chapel.</i>				1 do carbolated		1	00
4 stained glass windows		82	00	1 lb. boracic acid		0	25
Repairs to organ		3	00	11 lbs. butter		2	21
Altar flowers and wine		27	75	13 do lard, at 12c		1	56
Prayer and hymn books		53	87	30 do sugar, granulated		2	80
Scapulars and beads		4	10	5 do Graham flour		0	20
Altar linen		7	50	9 do mustard		2	25
Roman Catholic organist, Mrs. Leblanc		50	00	17 do sulphur		1	50
Protestant organist, Miss Forster		50	00	1 lb. sulph. cupri		0	10
				2 lbs. soda pot. tart., at 45c		0	90
		278	22	2 do borax		0	30
				1 lb. ginger root		0	50
				½ lb. acid potass		0	65
				1 oz. ol. aniseed		0	40
				1 do sal. cocaine		0	15
				1 do benzoic acid		0	45
				1 do anti-pepsine		1	50
				6 ozs. lanoline		0	50
				4 do gum opii, at 40c		1	60
				4 do ol. sim. anisi, at 25c		1	00

## No. 18.—DETAILS of Expenditure for the Year ended 30th June, 1890—Continued.

<i>Hospital—Concluded.</i>	\$ cts.	<i>Maintenance of Machinery.</i>	\$ cts.
2 ozs. acid benz., at 30c.....	0 60	Belting.....	121 25
1 oz. iodoform.....	0 40	Waste.....	69 34
6 ozs. sulph. quinia, at 75c.....	4 50	Stopcocks.....	8 25
500 pil. morph. sulph.....	4 70	Couplings, castings and flanges.....	64 68
3 gross assorted phials.....	13 00	Black oil.....	43 63
6 packages pill boxes.....	0 90	Cylinder oil.....	64 75
2 phials catgut ligature.....	3 00	Sperm oil.....	1 50
3 yds. adhesive plaster.....	2 25	Solder and packing.....	13 46
2 doz. C. H. brushes.....	1 40	Files.....	46 28
1 do eggs.....	0 16	Saw teeth and rubber.....	30 43
3 do pairs spectacles.....	6 15	Tacks and sandpaper.....	9 18
6 syringes.....	2 50	Fire clay.....	6 10
1 box antiseptic tablets.....	0 40	Oilers.....	1 50
17 sponges.....	2 84	Iron pipe.....	21 57
2 bot. phos. acid.....	1 31		501 92
1 hypo. syringe.....	3 75		
1 clinical thermometer.....	1 50		
6 powders.....	1 50		
1,000 labels.....	4 00		
	176 00		
<i>Transfer of Prisoners.</i>			
3 transfers to Kingston.....	188 31		
<i>Heating.</i>			
34½ tons coal at, \$3.30.....	114 51		
41 do.....	135 68		
14 do at \$2.....	28 00		
5 cords firewood, and hauling.....	11 00		
Stovepipe, and repairs.....	55 47		
6 coal hods.....	3 80		
	348 41		
<i>Light.</i>			
1,292 gallons kerosine oil, at 22c.....	284 24		
30 oil barrels, at \$1.50.....	45 00		
21 gross matches.....	7 40		
3 doz. lantern globes.....	3 40		
6 lanterns, at 70c.....	4 20		
31 chimneys.....	14 65		
5 chandeliers, at 22c.....	110 00		
	468 89		
<i>Repairs to Buildings.</i>			
Paints and oils.....	24 63		
Nails and spikes.....	107 31		
Coal tar and tar paper.....	43 59		
Cement.....	5 20		
Zinc.....	4 23		
Locks.....	6 65		
Sandpaper.....	7 54		
Glass.....	26 35		
Screws.....	6 98		
Brushes.....	15 85		
Axes.....	2 30		
Bits.....	1 40		
Chisels.....	0 96		
Plane irons, adzes and files.....	24 02		
Sand.....	6 00		
Walnut.....	17 86		
	300 87		
		<i>Kitchen.</i>	
		896 lbs washing soda.....	12 32
		24 doz. brooms.....	48 00
		2,420 lbs. common soap.....	106 55
		19 lbs. barbers' soap.....	7 60
		2 wash tubs.....	2 35
		4 doz. knives and forks.....	6 00
		4 do table spoons.....	1 12
		6 do tin plates.....	9 72
		8 do tin pans.....	12 24
		9 do tin dippers.....	16 80
		1 do whisks.....	2 00
		8 do scrub brushes.....	22 10
		6 do stove do.....	4 10
		3 butcher knives.....	0 84
		3 tin cans.....	6 00
		Repairing boilers and cans.....	13 85
		Barbers' utensils.....	14 93
			286 52
		<i>Stationery.</i>	
		Stationery from Stationery Office.....	116 62
		2 packing cases.....	1 00
			117 62
		<i>Queen's Printer.</i>	
		Printing account books and forms.....	27 74
		<i>Farm.</i>	
		Hay and garden seeds.....	20 21
		9 horned cattle.....	197 00
		1 boar pig.....	15 00
		Shoeing horses.....	11 63
		Bushel baskets.....	6 37
		Steel hoes.....	4 25
		Service of bull.....	1 00
		Potato forks.....	3 50
		Straw.....	7 60
		Shovels.....	15 30
		Wood saws.....	4 86
		Axe handles.....	1 10
		Axes.....	4 50
		Shears.....	0 48
		Whips.....	1 32
		Chain.....	15 86
		Turnip drill.....	16 00
			325 92

No. 18.—DETAILS of Expenditure for the Year ended 30th June, 1890—*Concluded.*

<i>Stables.</i>	\$ cts.	<i>Travelling Expenses.</i>	\$ cts.
1,574 bush. oats .....	647 92	John B. Forster .....	199 39
6 brls. corn meal .....	19 50	John A. Gray .....	8 91
990 lbs. middlings .....	14 50	A. B. Pipes .....	2 00
Shoeing horses .....	19 38		210 30
Manure forks .....	4 20	<i>Industries.</i>	
5½ tons straw .....	17 63	107 M. pine logs .....	936 25
1 horse rug .....	3 00	3,084 lbs. galvanized hoop iron .....	231 30
1 bridle rein. ....	1 10	11,540 lbs. black do $\frac{5}{8}$ in. ....	431 45
Lamp black .....	0 18	504 do do 1 in. ....	20 79
Chain .....	8 52	54 bdls. iron wire .....	76 87
Neatsfoot oil .....	6 75	1,633 lbs. zinc .....	97 89
Service of horse, 2 mares .....	30 00	28 lbs. ears .....	3 64
Collar pads .....	3 60	110 M. rivets .....	18 70
Castile soap .....	1 74	90 lbs. glue .....	18 00
	778 02	210 lbs. lath ties .....	34 00
<i>Miscellaneous.</i>		2 kegs fine nails .....	12 11
Telegrams .....	35 47	64 cords slabs .....	61 00
Postage .....	50 05	16 do hardwood .....	16 00
Freight .....	259 84	3 brls. whitening .....	15 74
Express .....	15 75	Sand paper .....	20 00
Advertising .....	117 00	84 galls. varnish .....	69 30
Stockade .....	417 25	82½ do boiled oil .....	57 87
Plumbing .....	216 00	123 do turpentine .....	84 20
Officers' quarters .....	27 08	374 lbs. red paint .....	51 95
Office furnishings .....	31 03	205 do chrome yellow .....	24 25
	1,169 47	25 do green paint .....	2 00
		262 do blue, Prussian .....	56 88
		2,050 lbs. dry white lead .....	102 50
		475 lbs. driers .....	34 50
			2,477 19
		Total .....	44,115 85

## No. 19.

DR. BALANCE SHEET, Dorchester Penitentiary, 30th June, 1890.

CR.

	\$ cts.		\$ cts.
Land .....	23,700 00	By balance .....	414,331 97
Buildings .....	362,896 64		
Mason .....	83 60		
Armoury .....	808 50		
Chapel .....	774 44		
Library .....	313 50		
Machinery .....	3,301 35		
Hospital .....	621 93		
Officers' quarters .....	1,121 25		
School .....	32 25		
Office furniture .....	966 25		
Prison do .....	5,990 27		
Blacksmith shop .....	519 35		
Shoe shop .....	228 60		
Tailor shop .....	1,055 92		
Baker shop .....	156 50		
Farm stock .....	5,747 20		
Storekeeper .....	2,129 52		
Steward .....	233 01		
Stockade .....	421 53		
Industries .....	2,377 56		
Carpenter shop .....	566 20		
Customers .....	286 60		
	414,331 97		414,331 97
To balance investment .....	414,331 97		

No. 20.—RETURN of Officers Employed at the Dorchester Penitentiary, as on 30th June, 1890.

Name.	Rank.	Salary.	Age.	Nationality.	Religion.	Date of Appointment.
John B. Forster.....	Warden	\$ 2,100	48	Canadian	Church of England.	June 22, 1879
Rev. J. Roy Campbell.....	Protestant Chaplain.....	600	48	Scotch.	do	Oct. 1, 1883
Rev. A. D. Cormier.....	Roman Catholic Chaplain.....	500	36	Canadian	Roman Catholic.	Dec. 1, 1889
Charles Ross.....	Deputy Warden.....	1,200	55	Scotch	Presbyterian	Nov. 1, 1867
John A. Gray.....	Accountant and Schoolmaster.....	1,200	37	Canadian	do	Sept. 1, 1880
Robert Mitchell.....	Surgeon	1,200	55	do	do	July 1, 1880
John Fraser.....	Storekeeper and Steward.....	800	53	do	do	do 12, 1880
James A. Piery.....	Engineer	890	37	do	Methodist	May 12, 1885
Ferdinand A. Landry.....	Hospital Overseer.....	700	47	do	Roman Catholic.	Nov. 15, 1886
Charles Miller.....	Carpenter Instructor.....	700	42	do	Church of England.	Mar. 1, 1868
John Downey.....	Blacksmith do	700	51	do	Baptist	May 1, 1878
Nathan Tatrie.....	Shoemaker do	700	47	do	Presbyterian	Sept. 1, 1877
T. Layton Jenks.....	Tailor do	660	28	do	Baptist.....	April 1, 1887
A. B. Pipes.....	Farmer.....	600	37	do	do	June 25, 1890
William Hogan.....	Keeper	600	50	do	Roman Catholic.	Jan. 1, 1869
Henry Godsoe.....	do	600	57	do	do	Aug. 1, 1869
John Johnston.....	do	600	48	Irish.	Church of England.	Mar. 20, 1871
James McDougall.....	Messenger	550	49	Canadian	Presbyterian	Jan. 1, 1873
Richard Unlath.....	Guard	500	73	do	Church of England.	May 1, 1872
Samuel Barnes.....	do	500	53	English.	Methodist.....	Jan. 1, 1874
Wm. Alexander.....	do	500	44	Canadian	do	July 1, 1880
R. V. Greenwood.....	do	500	52	English.	do	do 1, 1880
John Corcoran.....	do	500	42	Canadian	do	do 1, 1880
Vital Legere.....	do	500	45	do	Roman Catholic	do 1, 1880
Patrick Connell.....	do	500	39	do	do	do 1, 1880
James A. Lane.....	do	500	43	do	do	do 1, 1880
Jude Cormier.....	do	500	53	do	do	Nov. 8, 1881
Robert Colburn.....	do	500	33	do	do	Aug. 1, 1881
James Luther.....	do	500	51	English.	Methodist	May 9, 1883
Joseph Leblanc.....	do	500	42	Canadian	Roman Catholic	do 1, 1883
Willard Hutchinson.....	do	500	53	do	Church of England	July 16, 1883
Adolphus Allan.....	do	500	34	do	do	do 10, 1883
Henry C. Poole.....	do	500	46	do	Roman Catholic	do 1, 1884
Lorenzo H. Chambers.....	do	500	36	do	Baptist.....	May 1, 1884
Daniel McMaster.....	do	400	24	do	do	do 1, 1884
Percy Forster.....	do	400	17	do	Roman Catholic	Nov. 1, 1888
Richard Palmer.....	Teamster	300	24	do	Church of England	Sept. 1, 1889
				do	do	May 1, 1890

## No. 21.

LIBRARY Return of the Dorchester Penitentiary for the Year ended 30th June, 1890.

	Total Number of Volumes in Library.	Number added during Year.	Number of Convicts who used Books.	Total Number of Issues during Year.
General library .....	412	.....	172	6,764
Protestant library.....	190	.....	96	1,632
Roman Catholic library .....	260	13	47	799
	862	13	315	9,195

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**MANITOBA PENITENTIARY.**


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**REPORT OF THE WARDEN FOR THE YEAR ENDED 30TH JUNE, 1890.**
**MANITOBA PENITENTIARY, 4th August, 1890.**

SIR,—I have the honour to submit herewith my annual report for the fiscal year ended 30th June, 1890.

The strength of the convicts has increased since last year, as will be seen from the following:—

Convicts remaining 30th June, 1889.....	66
do received since.....	34
	<hr/>
	100
	<hr/>
Discharged by expiration of sentence.....	23
do by death.....	1
do by pardon.....	2
do by escape.....	1
	<hr/>
	27
	<hr/>
Remaining 30th June, 1890.....	73
Insane patients .....	39
	<hr/>
Total inmates.....	112
	<hr/>

It is pleasing to note that during the year a number of the Indian convicts of the Rebellion of 1885 have been discharged or pardoned. A certain amount of clemency is due them, as they are generally viewed in the light rather of dupes of their more guilty associates, but who managed to evade the meshes of the law, than of criminals, the usual inmates of such institutions. About six of this class of convicts, however, still remain.

One death of a convict has occurred within the year, being a case of rapid consumption, and one escape, the details of which have already been reported to you. Two convicts made a bold attempt to escape during an unprecedented blizzard in February last, and their pursuit and recapture, under the most trying hardships, tested fully the efficiency of the prison staff. Their praiseworthy conduct I had the pleasure of reporting in detail at the time. I specially mention now the names of Engineer Smith and Guard Lillies, two officers who did excellent work at that time.

A well laid plan of escape of another convict—a noted gaol-breaker and safe-blower—was frustrated by the watchfulness of the officials, and he remains to work out the penalty of his many crimes.

The conduct of the prisoners, as a whole, has been good, and many have benefited by and appreciated the efforts that are continually being made to teach them trades in the various departments, and thereby fit them for useful members of society upon their discharge.

A change in the convict uniform has been directed by the Minister, consisting of different styles or patterns of cloth, with a view of marking individually the conduct of the prisoners. The system is likely to work well, in my opinion, as, in a measure, it meets my suggestion in my last report of the desirability of the inauguration of the "Star System;" yet, to my mind, the same end could have been obtained with a more prison-like make-up of the uniform. The style now approved gives the convicts too much the appearance of ordinary dressed citizens, whilst the



object in a convict dress is to stamp the prisoner with some mark affording ready detection in event of escape. Knickerbockers with colored stockings, I think, would have been an improvement in this direction.

I would like also to see the grading of the convicts fall in with the class system that has been in vogue here since the organization of the institution, *i.e.*, the recognition of three classes in the following manner:—

On admission—3rd class, and to wear red, black and grey.

On promotion, after one month's good conduct (free from any offence)—2nd class, and to wear black and grey check.

Promotion after a further period of two months' good conduct—1st class, and to wear plain grey.

I am pleased to note that the Minister has approved of the style of the officers' uniform (as in use here) as submitted by me, and has directed its adoption throughout the Penitentiary service. I feel sure that a beneficial effect will follow.

Respecting the Federal insane patients who have been placed in the care of this institution, I would say that under the care of Surgeon Sutherland they have been well looked after, but the numbers continue on the steady increase.

Remaining 30th June, 1889: Males, 27; females, 8; total, 35.

Remaining 30th June, 1890: Males, 28; females, 11; total, 39. Three deaths have occurred, less than what naturally might have been expected.

Several improvements have been made in the prison buildings and quarters generally. A covered passage-way has been constructed to connect the hospital and chapels with the steam laundry, completing a covered means of communication between all the principal buildings, *viz.*, main prison and offices, hospital, chapels and laundry. In addition to the convenience derived, the chances of escape are materially lessened.

The main part of the prison has been supplied with pipes, hose, reels, &c., for fire protection, and the work is nearly completed. This is a requirement needed in all large buildings, even under the most favourable circumstances, constituted by the greatest watchfulness and care. Some system for fire protection is still wanted for the quarters, and this has been illustrated within the last few months. I refer to the late fire which destroyed the wood sheds at the quarters of the Steward and the Hospital Overseer. These sheds have been re-built by convict labour, under the supervision of Carpenter Instructor Puigh, and are now practically completed.

A picket fence is being constructed round all the quarters, giving a neat appearance to the reserve and affording a degree of privacy to each officer before impossible.

A garden of about eight acres has been fenced with barbed wire and top-pole. This improved protection over the old-time "snake fence" is much appreciated by those interested, and the enclosed space is well stocked with an abundant crop of garden produce.

The cottages built for the Chaplains and Surgeon are now completed, and occupied by the respective officers. These quarters have been fitted up with hot water heating apparatus and surrounded by a fence, and they are now most desirable residences.

The quarters—a log house, brick veneered—occupied by the Deputy Warden and Chief Keeper, is being repaired by prison labour, and put in a more habitable condition.

Improved bath, W. C. and urinal facilities are required, and a provision for this will be proposed for next year's estimates. Separate closets in each cell, as suggested by me, would be a great improvement to the sanitary condition of the prison.

To refer again to the Indian convicts, I would mention that they readily adapt themselves to the great change of life which they are necessarily subject to, and they pick up very quickly the trades taught them, especially tailoring and carpentering. In school they are very attentive, and make excellent progress, which is more than surprising when one remembers that they have to wrestle with a language foreign to them from the very start.

In connection with the Accountants "Financial Statements," I beg to say that the Accountant and Storekeeper has been attentive in his duties in using every endeavour to keep down expenses, and if our large outlay for fuel—\$9,901.04—were deducted, we would compare favourably with the other Penitentiaries under the other sub-heads of expenditure. Our heating expense always has been, and always will be, the one amount impossible to be reduced to the same level as the other institutions. Every private individual who has experienced the expenses of house-keeping here has the same story to tell, viz., that the one item of heating puts in the shade all other expenses, and more than counterbalances any advantages he may have in this Province by way of salary, etc. The above mentioned \$9,901.04 for heating alone, increases our *per caput* cost by \$142.97, and the total amount is nearly 50 per cent. in advance of last year, owing to the exceptionally long and severe winter we experienced. "Necessity knows no law;" increased heat circulation had to be kept up, and the additional amount of fuel necessary, consumed.

I make mention of our increase under this head, and reason therefor, for the purpose of record and for reference in event, at some later date, when the unusual severity of the past winter will have faded from the public mind, for this increase of some \$3,000 being viewed in the light of pure extravagance.

A word here for the officers. Many of them are upon the minimum salary, and the cost of heating is a great burden upon them, and they must deprive themselves of many little comforts in order to make ends meet. As an instance, one of the officers on a low salary paid last winter, from November to end of March, \$40. In fact it is but bare existence. Officers should be allowed their light and fuel, as in the past. By reference to the table showing maximum and minimum, taken from the meteorological readings forwarded, some idea can be formed of the kind of winters we experience here.

I beg to take exception to one remark in the Roman Catholic chaplain's report, viz., where he says, in reference to convicts registering their religion, "some others do register as Protestants and are not."

No case has occurred during the year of a convict coming to the institution and registering as a Protestant and afterwards asking to change his religion—hence the exception I take.

His Excellency the Governor General honoured this Penitentiary with a visit during his western tour last fall, and he was favourably impressed with all that came under his notice.

Before closing, I must again touch upon two well worn subjects of mine. I refer to a prison wall and some provision to reward officers for long and faithful services.

A prison wall will be an absolute necessity in course of time; a little could be built each year and completed in easy stages, by the time its need becomes most pressing.

I am sorry to say that so far no steps have been taken to establish a system of pensions for officers in the Penitentiary service. I can see no legitimate reason for their not being thus provided for; whilst, on the other hand, my long experience with prison work has furnished me with very many and strong reasons in favour of such a scheme. Their duties are monotonous, their hours long, and owing to a certain amount of military restriction which is necessarily placed upon them, due to the nature of their employment, they are deprived of a great amount of liberty, both on and off duty, which is enjoyed by those in other branches of the Civil Service. All this is most trying upon health and spirits, which unfit them for continuance on the staff at a much earlier age than the same physical defects would compel them to retire if engaged in some other branch of the Dominion Service. The Penitentiary officials should be placed on the same footing as other Civil Servants. The services rendered by them to their country are not less valuable than that of other Government employes who are placed on the "Civil List," and therefore, as a matter of justice, they should be treated with the same consideration.

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I understand that some months ago the officers of Kingston Penitentiary made some movement to advance their claims in this direction. What was the result I do not know, but I experienced a certain amount of satisfaction in finding that the officers of Manitoba Penitentiary are not the only ones who feel aggrieved on this point.

I enclose, herewith, the usual statements and reports.

I have the honour to be, Sir,

Your obedient servant.

S. L. BEDSON,

*Warden.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

No. 1½.

STATEMENT showing *per capita* cost of Convicts for Year 1889-90.

Daily average..... 69½.

Expenditure.	Cost for 1889-90.	Add Stock on hand, beginning of 1889.	Total Expenditure, 1889-90.	Deduct Stock on hand, ending 1889-90.	Actual Cost for 1889-90.	Per Capita Cost.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Salaries .....	20,921 65		20,921 65		20,921 65	302 11½
Uniforms.....	1,203 95	165 10	1,369 05	412 42	956 63	13 81½
Retiring gratuities.....	224 97		224 97		224 97	3 24½
Rations .....	7,326 76	237 56	7,564 32	325 29	7,239 03	104 53½
Clothing .....	3,086 78	220 38	3,307 16	538 74	2,768 42	39 98½
Discharge clothing.....	580 19	183 52	763 71	145 15	618 56	8 93
Convicts' travelling allowance .....	707 85		707 85		707 85	10 22½
Hospital .....	263 63	139 16	402 79	140 80	261 99	3 85½
Bedding.....	300 84	9 75	310 59	52 48	258 11	3 72½
Internments.....	27 00		27 00		27 00	0 39
Escapes .....	58 47		58 47		58 47	0 84½
Chapels .....	449 35		449 35	2 25	447 10	6 45½
Library .....	85 56		85 56		85 56	1 23½
Heating.....	8,803 43	3,210 00	12,013 43	2,112 39	9,901 04	142 97½
Light.....	1,265 55	89 60	1,355 15	554 91	800 24	11 55
Armoury .....	35 00		35 00		35 00	0 50½
Repairs to buildings.....	1,613 43	100 00	1,713 43	43 70	1,669 73	24 11½
Stables.....	703 08	8 12	711 20	133 75	577 45	8 33½
Farm .....	940 24	20 00	960 24	83 23	877 01	12 66½
Kitchen.....	498 68	47 06	545 74	43 74	502 00	7 24½
Maintenance, machinery.....	362 33		362 33		362 33	5 23½
Prison furnishings.....	227 10		227 10	67 94	159 16	2 29½
Stationery.....	44 15		44 15		44 15	0 63½
Stationery Office and Queen's Printer.....	538 14	20 80	558 94	84 00	474 94	6 85½
Livery and feed.....	65 50		65 50		65 50	0 94½
Bell telephone.....	100 00		100 00		100 00	1 44½
Telegrams.....	190 37		190 37		190 37	2 74
Freight .....	94 48		94 48		94 48	1 36½
Express .....	60 40		60 40		60 40	0 87½
Postage .....	135 24		135 24		135 24	1 95
General travelling expenses.....	28 50		28 50		28 50	0 41
Warden's do .....	147 00		147 00		147 00	2 12½
Accountant's do .....	12 00		12 00		12 00	0 17½
Governor General's visit.....	00 77		100 77		100 77	1 42
Advertising .....	90 86		90 86		90 86	1 31½
J. P.'s fees.....	12 00		12 00		12 00	0 17
	51,305 26	4,451 05	55,756 31	4,740 79	51,015 51	736 69

Total cost .....	\$ 51,015 52	
Per capita on cost amount .....	\$ 736 69	
Less—Cost maintenance of insane.....	\$ 13,505 23	
Cash revenue.....	3,439 12	
By Indian Department .....	4 80	
	16,949 15	
Net expenditure.....	\$ 34,066 37	
Net per capita .....	244 75	
Net cost per capita per annum .....	\$ 491 94	
Or, convict per diem cost.....	\$ 1 34½	

P. McGOWAN,  
Accountant.

S. L. BEDSON,  
Warden.

## No. 2.

## REPORT OF THE PROTESTANT CHAPLAIN.

MANITOBA PENITENTIARY, STONY MOUNTAIN, 1st July, 1890.

SIR,—I have the honour to present to you the annual report for the year ended 30th June, 1890:—

Number on register 1st July, 1889.....	26	
do admitted during the year.....	17	
do transferred from Roman Catholic chapel. ....	2	
	—	45
do discharged by expiration of sentence .....	9	
do do pardon .....	1	
do do death.....	1	
do escaped.....	1	
	—	12
		—
Total number remaining 30th June, 1890.....	33	==

This shows the unsatisfactory increase of seven for the year 1890, as against the satisfactory decrease of four for the preceding year. But what is more unsatisfactory and unprofitable for the country is the increasing ratio of "boy-convicts." During the past year three such have been committed to my charge, ranging from 15 to 19 years. We hear of all sorts of "Aids," "Associations," and philanthropic movements suggested in theory for these younger criminals, but the practical side seems too often to end with the theories advanced.

I admit that this class are probably in less danger of further contamination in this institution than they would be perhaps in most of our country gaols, on account of the special eye kept over them by all the officials; but notwithstanding this, it does seem to be a serious blot on the face of society generally that this state of affairs is allowed to continue.

In the performance of my duties I have met with the greatest encouragement on the part of those committed to my care. The services are entered into with the greatest zeal and heartiness. The conduct of the prisoners in chapel leaves nothing to be desired for reverence and respectful attention to all that is said and done. The choir has made marked progress during the past year; practices are held weekly for them.

The health of the prison has been good. Those requiring hospital treatment have been regularly visited. One death occurred during the year—that of a native of the country—suffering from consumption. I beg to offer my kindest thanks to the Warden and Surgeon for their kindness in seeing that the every want of those suffering is promptly provided.

I have visited the school and am glad to note the good results attending the painstaking efforts of Mr. Bourke and his assistants. The number who can enjoy the privilege of attending the school being limited, only those are admitted who are most illiterate, so as to give them a start in the right direction and enable them to acquire the rudiments of an education. With the present facilities, this is all that can be accomplished, and the anxiety shown to obtain this opportunity, with the steady efforts made by the scholars to avail themselves of all the advantages possible, has been most encouraging.

The library is as much sought after as ever, and is a perpetual source of improvement and enjoyment to those using it.

It is with pleasure that I speak of the friendly intercourse between myself and the officers of the institution. I am especially indebted to the Warden for the large liberty granted me in my work, which I have endeavoured to use and not abuse.

I have the honour to be, Sir,

Your obedient servant,

ARTHUR GOULDING, B.D.,  
*Protestant Chaplain.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

—  
No. 3.

REPORT OF THE ROMAN CATHOLIC CHAPLAIN.

—  
MANITOBA PENITENTIARY, STONY MOUNTAIN, 2nd July, 1890.

SIR,—I have the honour to send you my annual report for the fiscal year just ended 30th June last.

The convicts who are under my charge have generally given me satisfaction. The number has not changed a great deal. It has always been about forty.

Among those I have to look after, comparatively few are those who were born in the Province of Manitoba and the North-West. There are a good many who come from the United States and quite a few from the old country.

I did find, in the course of the year just ended, that there are some convicts who registered as Catholics at the time they came into the institution, and they are not Catholics. Some others registered as Protestants, and they are not. Lately two convicts registered as Catholics, and were placed under my charge. Later on it was found they were Protestants, and were placed under the charge of the other chaplain. I think one could not be too careful to prevent in the future the occurrence of such declarations.

I have the honour to be, Sir,

Your obedient servant,

G. CLOUTIER, Ptre.,  
*Roman Catholic Chaplain.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

—  
No. 4.

REPORT OF THE SURGEON.

—  
MANITOBA PENITENTIARY, STONY MOUNTAIN, 5th August, 1890.

SIR,—I have the honour to submit my annual report for last fiscal year.

The statistical return hereto appended shows a decrease in the number of cases admitted to the hospital as compared with former years, and I am pleased to say that the amount of sickness among the convicts has been below the average.

Generally speaking, the health of the officers has been good, the Warden and Accountant being the only serious exceptions. The Warden had the misfortune to develop a troublesome affection of the eye, which was very much aggravated by exposure during the severe February storm, when he took an active part in the search for two convicts who attempted an escape. On examination I considered his case so serious that I deemed it wise to ask in consultation a good specialist, as also another physician of recognized merit, who agreed with me as to the grave nature of the case. Although a rigorous line of treatment was at once prescribed, yet I regret to say that he is liable to the total loss of the sight of one eye. The Accountant, Mr. McGavan, had the misfortune of being laid up for about three months with an attack of inflammatory

rheumatism, which was induced by exposure during one of his necessary frequent duties to the city. I am glad to say that he is again restored to health.

I am able to report a fair measure of success in the treatment of the insane, as shown by the number discharged from the asylum during the year. But as this unfortunate class of our people is increasing so rapidly, I would recommend the building of an asylum in the North-West Territory, with an accommodation for at least 100 patients, and so planned that the requirements of the future with an ever-increasing population could be anticipated. In the selection of a site it would be well to keep in view the great importance of good drainage, pleasant natural surroundings and a locality central and easy of access to the people of the Territories generally. It is only when those advantages are available that the exercise of the patience and skill so essential in the management of an asylum is rewarded by gratifying results.

Much trouble has been experienced in hospital owing to the defective plumbing in water pipes. As attention is now being given to the whole system, I am hopeful that the cause of trouble will be removed.

Hose and reels have been placed in hospital, connections made with water supply, and we are now, as far as it is possible to be, protected against fire.

The new cottages for the chaplains' and surgeon's use were completed and occupied during the year, and I am pleased to say they are very comfortable buildings. I may say, however, that the drains from those cottages were frozen early in February, which occasioned much time and labour to have them again put in working order.

I desire to draw your attention to the inefficiency of baths, closets and urinals for convicts. This is a complaint that I have frequently made to the Warden, and I understand that he submitted a proposition to the Department having in view the remedying of the evil complained of. I would now suggest that a large tiled plunge bath be constructed in the basement of the proposed addition. Convicts coming in at locking-up, from such labours as the field, paint shop, blacksmith shop, &c., where they must of necessity become dirty, would be given an opportunity of a thorough washing before going to the cells. A plunge bath large enough to accommodate, say twelve convicts, would meet the requirements, and save both time and supervision. This, for the comfort and cleanliness of convicts as well as for sanitary reasons, is desirable. I certainly fear the consequence of delay in making better arrangements regarding baths, closets and urinals, and I would urge immediate attention to those matters.

As our system of receiving and discharging convicts might be adopted with advantage by other penitentiaries, I shall take the liberty of explaining the method. On entering the prison the convict is bathed, shaved, and has his hair cut under the direction of the Steward. He is then dressed in prison clothes and assigned a number, by which he is afterwards known, his name being entirely lost sight of, except upon the prison records. His medical examination follows, which is minute in all its details, his height, weight, muscular development, freedom from contagious disease, capacity for work, &c., being carefully noted on return called "Medical Examination Sheet." This return is placed before the Warden, who sends for the convict and subjects him to a searching examination, by which he is enabled to form an opinion regarding the convict's social, moral and physical condition. By this process facts are elicited which enables the Warden to assign the labour for which the convict is best adapted, and which consequently will be of most value to the institution. In point of efficiency, I have seen nothing, either in England or on this continent, to compare with this method, and I would strongly advise its adoption by the penitentiaries of Canada. Before the convict is discharged he is again subjected to another medical examination, when his weight and general condition is noted on the same return that was used at the time of his reception. From those records it can be easily ascertained at any time what effect confinement has had upon any convict, and such records are especially useful in the case of recidivists.

As I have never heretofore referred to my inspections, which occur regularly every Saturday, I shall take the liberty of referring to them here. On my entering

prison, at 1 p.m., convicts are ready for parade, which is done by threes, at a signal from the guard in charge. The three convicts first inspected re-enter their cells while, at the same time, the next three step out for inspection, and so on till all are examined. They are paraded with chests bare, arms bare to the elbow, and legs bare to the knee. The object of this examination is to see to the cleanliness both of the person and clothing of convicts, to the cleanliness and equipment of cells, and to afford convicts an opportunity of bringing to the Surgeon's notice any matter of a professional character which might otherwise be overlooked. It is also a safeguard against the existence of disease without the Surgeon's knowledge, and the practice is much appreciated by the convicts.

The system of "Dietary Returns" adopted in the hospital, and to which I referred in my last annual report, has been a success. It has reduced the labour and assured the accuracy of the daily and monthly returns, and as the hospital returns must correspond to the fraction of an ounce with the Steward's books it is impossible that any waste or extravagance should occur in those items included on "Dietary Return."

The number of prescriptions to convicts other than hospital patients was.....	444
The total days' attendance of patients in hospital was.....	1,827
Number of days officers were absent owing to illness.....	119
Number of insane patients discharged during the year.....	6
Percentage of insane patients discharged during year.....	16

The treatment of complaining convicts, whether in cell or hospital, has been all that I could desire. I have to thank the Warden for the kind interest which he has always taken in the treatment of the sick. It sometimes happens that a patient wishes for something that is not in store or easily obtainable, and in such cases the Warden's prompt generosity is always with us, and it is only necessary for myself or the Hospital Overseer to express the wish, when the desired article is immediately sent us.

The Hospital Overseer has discharged his duty satisfactorily, and I am pleased to say that, so far as I am in a position to form an opinion, the management of the hospital has been conducted during the year with all the economy that could be practiced without impairing its efficiency.

I have the honour to be, Sir,  
Your obedient servant,  
W. R. D. SUTHERLAND, M.D.  
*Surgeon.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

RETURN of Deaths in Manitoba Penitentiary during the Year ended 30th June, 1890.

No.	Name.	Disease.	Number of Days in Hospital.	Country of Birth.
48	John J. Monkman....	Scrofulous consumption....	192	Manitoba.

W. R. D. SUTHERLAND, M.D.  
*Surgeon.*



ANNUAL Return of Sick Treated in Hospital, Manitoba Penitentiary, from 1st July, 1889, to 30th June, 1890.

Disease.	Remained.	Admitted.	Died.	Discharged.	Remaining.
Abscess.....		1		1	
Boil.....		2		2	
Contusion.....		2		2	
Conjunctivieis.....		1		1	
Dyspepsia.....	1	3		4	
Debility.....	2				2
Epilepsy.....		1		1	
Frost bite.....		1		1	
Hernia.....		1		1	
Lumbago.....	1	2		3	
Piles.....		1		1	
Rheumatism.....	1	4		5	
Scrofula.....	1	2	1	2	
Sprain.....		1		1	
Toothache.....		1		1	
Tumor.....		1		1	
Wound.....	1			1	
Varicose veins.....	1			1	
Total.....	8	24	1	29	2

W. R. D. SUTHERLAND, M.D.

*Surgeon*

No. 5.

RETURN of serious Accidents happened to Convicts during Fiscal Year 1889-90.

No.	Name.	Nature of Accident.	Remarks.
35	John Foy.....	Fell from a window to the ground, distance of about 15 feet.	Severely shaken; laid up several days in hospital.

W. R. D. SUTHERLAND, M.D.,

*Surgeon.*

No. 6.

MANITOBA PENITENTIARY.

CONVICTS who have become insane during the Year, 1889-90.

No.	Name.	Remarks.
88	Alex. McCarthy.....	Under probationary treatment in ward of insane department.

W. R. D. SUTHERLAND, M.D.,

*Surgeon.*

No. 7.

## REPORT OF THE SCHOOLMASTER.

MANITOBA PENITENTIARY, STONY MOUNTAIN, 1st July, 1890.

SIR,—I have the honour to submit my annual report of the school of this institution.

The enrolled attendance was twenty-two. Besides these, others who were not permitted to attend school, received instructions from me in their cells. In addition to those two classes, other deserving convicts are allowed by the Warden the privilege of school books, and their spare time in cell is devoted to self-improvement. The usual elementary branches were taught with fair success, and many convicts leaving here have been benefited very materially by the advantages which the school has offered.

About eighty volumes of library books were condemned. We have had added, however, eighty-two new volumes, forty-two being for Catholic and forty for Protestant library.

I have the honour to be, Sir,  
Your obedient servant,

D. D. BOURKE,  
*Schoolmaster.*

J. G. MOYLAN, Esq.  
Inspector of Penitentiaries.

MANITOBA PENITENTIARY, 2nd August, 1890.

SIR,—I have the honour to submit the following statement in regard to prison library, 30th June, 1899:—

No. volumes in General .....	295
do Protestant.....	211
do Catholic.....	259
Total.....	<u>765</u>
No. volumes added during year.....	82
No. convicts using books in General library.....	65
do do Protestant library.....	29
do do Catholic do .....	36
No. volumes issued during year.....	<u>2,880</u>

I have the honour to be, Sir,  
Your obedient servant,

D. D. BOURKE,  
*Schoolmaster.*

S. L. BEDSON, Esq.,  
Warden.

No. 8.  
MANITOBA PENITENTIARY.  
MOVEMENTS OF CONVICTS IN ABOVE PRISON, FROM 30th JUNE, 1880, TO 30th JUNE, 1890.

DATE.	REMAINING AT MIDNIGHT.			ADMITTED.			REMOVED TO KINGSTON.	DISCHARGED.										REMARKS.		
	Male.	Female.	Total.	Male.	Female.	Total.		EXPIRATION OF SENTENCE.		PARDON.		DEATH.		ESCAPE.		Total.				
								Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.					
June 30, 1880.....	42		42	24		24		7				1		2		11		56		
do 30, 1881.....	56		56	19		19		15				4		1		20		57		
do 30, 1882.....	59		59	70	3	73		17	1			8	1	1		30		*99	* 27 of these were lunatics, and omitted in movements for following years.	
do 30, 1883.....	72		72	25		25		10		15	2	2		2		28		69		
do 30, 1884.....	69		69	31		31		20		3	3	3		2		28		72		
do 30, 1885.....	72		72	88		88	1	27		36	4	6		1		70		90		
do 30, 1886.....	90		90	24		24		15		13		2		1		31		83	+ 1 by suicide. .	
do 30, 1887.....	83		83	15		15		28		2	1	2		1		31		67	+ 1 a recaptured convict, who escaped in 1872.	
do 30, 1888.....	67		67	18		18		14		4		1		1		19		66		
do 30, 1889.....	66		66	34		34		23		2	2	1		1		27		73		
do 30, 1890.....	73		73																	

S. L. BEDSON,  
Warden.



No. 10.—MANITOBA PENITENTIARY.  
List of Convicts received during the Year 1889-90.

Number.	Name.	Occupation.	Nationality.	Married.	Single.	Religion.	Crime.	Term.	Date of Sentence.	Where Sentenced.	Remarks.
10	Joseph House.	None.	Half-Breed		1	Protestant.	Cattle stealing.	2 years	June 13, 1889.	Winnipeg.	
50	William Fisk.	Blacksmith.	Canadian.		1	do	Manslaughter.	14 do	July 22, 1889.	Calgary.	
49	William Cousins.	Tailor.	English.		1	do	Larceny.	2 do	do 20, 1889.	do	
58	D. A. Urquhart.	Clerk.	Canadian.		1	do	Embezzlement.	2 do	Aug. 7, 1889.	Moosomin.	
11	Joseph Mason.	Shoemaker.	English.		1	do	Larceny.	2 do	Dec. 14, 1889.	Whitehead.	
18	G. A. Gillette.	Com. traveller.	American.	1	1	do	Forgery.	10 do	Oct. 29, 1889.	Winnipeg.	
32	Chas. Becker.	Barber.	do		1	do	Bringing stolen property into Canada.	2 do	do 31, 1889.	do	
26	Jno. Hubbard.	None.	do		1	do	do	2 do	do 31, 1889.	do	
34	Wesley Atkins.	Carpenter.	Canadian.		1	do	House breaking & robbery.	2 do	do 24, 1889.	Battleford.	
15	Patrick McGuire.	None.	Irish.		1	R. Catholic.	do	2 do	do 24, 1889.	do	
52	Jas. McAuley.	do	Scotch.		1	Protestant.	Larceny.	2 do	Nov. 6, 1889.	do	
31	Arthur Clarke.	Musician.	Irish.		1	R. Catholic.	Burglary.	2 do	do 12, 1889.	Winnipeg.	
56	Wm. Ringer.	None.	Canadian.		1	do	Larceny.	2 yrs. & 3 ms.	do 30, 1889.	Calgary.	
38	Mark Cogley.	do	English.		1	do	do	2 years	Dec. 6, 1889.	Winnipeg.	
30	Jas. Pearson.	do	do		1	*Protestant.	Stealing.	2 do	do 16, 1889.	Moosomin.	*Received as a Catholic, afterwards acknowledged himself a Protestant.
53	George Colding.	do	Dane.		1	R. Catholic.	Robbery.	3 do	do 19, 1889.	Winnipeg.	
54	Jno. E. Thomas.	Clerk.	English.		1	Protestant.	Larceny.	2 do	Jan. 15, 1890.	Lethbridge.	
56	Joseph Cadotte.	None.	Half-Breed.		1	do	Burgery.	2 do	do 18, 1890.	Maple Creek.	
59	Wm. Folland.	Miner.	English.		1	do	Larceny.	2 do	do 23, 1890.	Fort McLeod.	
60	U. I. Backside.	Hunter.	Indian.	1	1	do	do	2 do	Feb. 22, 1890.	Winnipeg.	
1	Sam. McCormack.	Labourer.	Irish.		1	R. Catholic.	do	3 do	Mar. 18, 1890.	do	
31	Jno. Michaud.	Cook.	Canadian.	1	1	do	do	2 do	do 18, 1890.	do	
42	Chas. Rogers.	Engineer.	do		1	Protestant.	Larceny from the person.	2 do	do 18, 1890.	do	
62	Joseph Farrell.	Farmer.	Irish.		1	R. Catholic.	Shop breaking and larceny.	2 do	do 18, 1890.	do	
64	Fred. Windorf.	Painter.	Canadian.		1	Protestant.	Larceny.	2 do	do 18, 1890.	do	
65	Wm. Holmes.	Brass finisher.	Scotch.		1	R. Catholic.	Shop breaking and larceny.	7 do	do 18, 1890.	do	
66	The Dog.	Hunter.	Indian.		1	do	Horse stealing.	+5 do	May 17, 1887.	Fort McLeod.	†These convicts escaped from the Sheriff in 1887 and were recaptured 1889.
25	Big Rib.	do	do	1	1	do	do	+5 do	do 17, 1887.	do	
8	Michael Derrifer.	Baker.	German.		1	do	House breaking and larceny.	4 do	Apr. 17, 1890.	Calgary.	
41	Jas. Buchanan.	Painter.	Canadian.		1	do	Larceny.	3 do	do 29, 1890.	Winnipeg.	
46	Thos. Carlisle.	Steamfitter.	do		1	do	do	3 do	do 39, 1890.	do	
61	Arthur Green.	Furrier.	English.		1	do	House breaking and larceny.	2 do	Mar. 18, 1890.	do	
48	Albert Jewel.	Farmer.	Canadian.		1	Protestant.	Felony.	2 do	do 18, 1890.	do	
63	Jno. Evans.	None.	Scotch.		1	do	Larceny.	2 do	June 23, 1890.	Regina.	

S. L. BEDSON, Warden.

No. 11.

MANITOBA PENITENTIARY.

RETURN of Convicts Pardoned in above Prison during the Fiscal Year 1889-90.

No.	Name.	Crime.	Where Convicted.	Term.	Remarks.
119	Nawokesikopinas .....	Arson .....	Battleford, N.W.T..	Years 14	
8	William Patterson.....	Wounding with intent to do bodily harm.....	Winnipeg.....	14	

No. 12.

RETURN of Re-commitments during the Fiscal Year 1889-90.

No.	Name.	Re-commitments.	Crime.	Remarks.
62	Joseph Farrell .....	First.....	Shop breaking and larceny.....	

No. 13.

CRIMES of Convicts confined, 30th June, 1890.

Crime.	No.	Crime.	No.
Larceny .....	25	Forgery.....	1
Felony .....	1	Embezzlement .....	1
House-breaking and larceny .....	2	Manslaughter.....	5
Horse stealing .....	5	Cattle stealing .....	1
Shop-breaking and larceny .....	3	Intent to murder.....	1
Larceny from the person .....	1	Doing grievous bodily harm .....	1
Buggery .....	1	Arson .....	4
Robbery .....	3	Murder .....	4
Stealing.....	1	House-breaking .....	1
Burglary .....	1	Wounding with intent to kill.....	1
House-breaking and robbery.....	2	Robbing the Royal mail.....	1
Bringing stolen property into Canada.....	6	Treason and felony.....	1
			73

S. L. BEDSON, *Warden.*

## No. 14.

RETURN of Terms of Convicts confined in Manitoba Penitentiary, 30th June, 1890.

2 Years.	2 Years and 3 Months.	3 Years.	4 Years.	4 Years and 6 Months.	5 Years.	6 Years.	7 Years.	10 Years.	14 Years.	15 Years.	20 Years.	Life.	Total.
26	1	12	2	1	12	2	4	3	3	1	1	5	73

## No. 15.

ETHNOLOGY of Convicts confined in Manitoba Penitentiary, 30th June, 1890.

Ethnology.	Number.	Ethnology.	Number.
Indians.....	12	Whites.....	56
Half-breed Indians.....	4	Blacks.....	1
		Total.....	73

## No. 16.

NATIONALITY of Convicts confined in the Manitoba Penitentiary, June 30th, 1890.

Nationality.	Number.	Nationality.	Number.
Indian.....	12	American Negro.....	1
English.....	13	Irish.....	8
Canadian.....	20	Norwegian.....	1
Half-breed Indians.....	5	Scotch.....	3
Americans.....	8	Dane.....	1
Italian.....	1	German.....	1
		Totals.....	73

No. 17.

AGES of Convicts confined in Manitoba Penitentiary, 30th June, 1890.

From 14 to 15 Years.	From 15 to 20 Years.	From 20 to 25 Years.	From 25 to 30 Years.	From 30 to 40 Years.	From 40 to 50 Years.	From 50 to 60 Years.	From 60 to 70 Years.	From 70 to 80 Years.	From 80 to 90 Years.	Total.	Remarks.
1	8	28	13	16	3	1	1	1	1	73	

No. 18.

RELIGION of Convicts confined in Manitoba Penitentiary, 30th June, 1890.

Religion.	Number.	Religion.	Number.
Protestant.....	23	Roman Catholic.....	40
		Totals.....	73

No. 19.

STATEMENT of Education of Convicts confined in Manitoba Penitentiary, 30th June, 1890.

Education.	Number.	Education.	Number.
Cannot read or write .....	6	Can read and write.....	3
Can read only (English).....	4	Can read and write (Blackfoot).....	1
Can read and write (English).....	55	Totals.....	73
Can read Cree only .....	4		



## No. 20.

RETURN showing the Occupation of Convicts confined 30th June, 1890.

Occupation.	Number.	Occupation.	Number.
No occupation .....	32	Blacksmiths .....	2
Farmers .....	3	Tailors .....	2
Furriers .....	2	Shoemakers .....	1
Steamfitters .....	1	Commercial travellers .....	1
Painters .....	2	Barbers .....	1
Bakers .....	1	Carpenters .....	1
Hunters .....	4	Musicians .....	1
Brass-finishers .....	1	Tinsmiths .....	1
Engineers .....	1	Butchers .....	1
Cooks .....	1	Firemen .....	1
Labourers .....	7	Machinists .....	1
Miners .....	1		
Clerks .....	4	Total .....	73

## No. 21.

RETURN showing the Civil Condition of Convicts confined, 30th June, 1890.

Civil Condition.	Number.	Civil Condition.	Number.
Single .....	53	Widower .....	1
Married .....	19	Total .....	73

## No. 22.

RETURN of Punishments inflicted on Convicts in the Manitoba Penitentiary during the Fiscal Year 1889-90.

Punishments.	1889.						1890.						Total.	Remarks.
	July.	August.	September.	October.	November.	December.	January.	February.	March.	April.	May.	June.		
Deprived of remission .....	3	7	2	1	2	7	6	5	3	1	1	37		
Admonished .....	13	2	6	5	2	11	12	7	3	4	3	77		
Bread and water .....	3	1	1	...	...	...	2	4	1	...	...	12		
Deprived of supper .....	2	1	...	1	...	...	4	...	1	...	...	11		
Reduced in class .....	...	1	...	...	...	...	...	...	1	...	...	2		
Reprimanded .....	...	...	...	...	...	...	1	...	1	...	...	3		
Deprived of light .....	...	...	...	...	...	...	1	...	...	...	...	1		
Deprived of school .....	...	...	...	...	...	...	...	...	1	...	...	1		
Total .....	21	12	9	7	4	18	20	17	11	9	3	13	144	

No. 23.

STATEMENT of days Remitted to or Lost by Convicts in the Manitoba Penitentiary during Fiscal Year.

Month.	No. of days Remitted each Month.	No. of days Lost each Month.	Remarks.
1889.			
July.....	417½	8	
August.....	406½	38½	
September.....	408½	12	
October.....	595	.....	
November.....	400½	2	
December.....	367	21	
1890.			
January.....	341	.....	
February.....	331½	104½	
March.....	333½	22	
April.....	311½	21½	
May.....	338½	.....	
June.....	350	3	
Total.....	4,400½	213½	

No. 24.

VALUE of Unproductive Labour in the Manitoba Penitentiary during Fiscal Year 1889-90.

Employments.	Days.	Rate.	Amount.
		\$ cts.	\$ cts.
Kitchen and scullery.....	1,095	0 25	273 75
Bakery.....	1,030	0 25	257 50
Laundry.....	1,030	0 25	257 50
Carpenter shop.....	1,610	0 25	402 50
Tailor's shop.....	2,254	0 25	563 50
Shoe shop.....	1,125	0 25	281 25
Boiler rooms.....	905	0 25	226 25
Cleaning lamps.....	365	0 25	91 25
Blacksmith shop.....	322	0 25	80 50
Attending stables.....	1,460	0 25	365 00
do piggery.....	365	0 25	91 25
Making soap.....	13	0 25	3 25
Sawing wood and hauling.....	900	0 25	225 00
Garden.....	1,160	0 25	290 00
Farm and root house.....	1,406	0 25	351 50
Cleaning grounds.....	740	0 25	185 00
Butchering.....	108	0 25	27 00
Repairing quarters.....	204	0 25	51 00
Fencing quarters and gardens.....	110	0 25	27 50
Packing and hauling ice.....	45	0 25	11 25
Warden's residence and grounds.....	1,200	0 25	300 00
Deputy Warden's residence and grounds.....	730	0 25	182 50
Rifle butts and trenches.....	45	0 25	11 25
Painting and kalsomining.....	809	0 25	202 25
Hay-making and hauling.....	416	0 25	104 00
Steward's orderlies.....	730	0 25	182 50
Storekeeper's orderlies.....	365	0 25	91 25
Basement do.....	365	0 25	91 25
Prison do.....	790	0 25	197 50
Chapels do.....	365	0 25	91 25
Main hall do.....	365	0 25	91 25
Hospital do.....	730	0 25	182 50
Librarian.....	365	0 25	91 25
General employ.....	500	0 25	125 00
	24,022		\$6,005 50

No. 25.

DAILY Average for Fiscal Year 1889-90.

Months.	Days.	Months.	Days.
1889.		1890.	
July.....	2,056	January.....	2,190
August.....	2,115	February.....	1,944
September.....	1,982	March.....	2,180
October.....	1,986	April.....	2,178
November.....	2,063	May.....	2,258
December.....	2,159	June.....	2,164
			25,275
		Daily average.....	69·2

## No. 26.

## RETURN of Officers of the Manitoba Penitentiary on 30th June, 1890.

Name.	Rank.	Religion.	Date of Appointment.	Salary.	
				\$	cts.
Saml. Lawrence Bedson.	Warden.....	Episcopalian....	May 31, 1871.	2,800	00
Æ. D. O. McDonell. ....	Deputy Warden and Chief Keeper..	Roman Catholic.	June 18, 1881.	1,100	00
A. W. Goulding.....	Protestant Chaplain.....	Episcopalian....	April 11, 1886.	600	00
Gabriel Cloutier.....	Roman Catholic Chaplain.....	Roman Catholic.	do 5, 1883.	600	00
W. R. D. Sutherland.....	Surgeon.....	Presbyterian....	May 1, 1882.	1,200	00
P. McGowan.....	Accountant and Storekeeper.....	Roman Catholic.	Feb. 9, 1886.	1,100	00
Wm. Durden.....	Acting Warden's Clerk.....	Episcopalian....	Nov. 1, 1887.	530	00
John Mustard.....	Steward.....	Presbyterian....	Sept. 1, 1884.	760	00
D. D. Bourke.....	Hospital Overseer and Schoolmaster.	Roman Catholic.	July 23, 1886.	810	00
Wm. Shead.....	Trade Instructor (Tailor).....	Episcopalian....	Dec. 1, 1886.	750	00
John Smith.....	Engineer and Blacksmith.....	do.....	Nov. 1, 1889.	750	00
John Puigh.....	Trade Instructor (Carpenter).....	Methodist.....	June 21, 1889.	680	00
E. Freeman.....	Messenger.....	Episcopalian....	do 21, 1887.	650	00
B. Preston.....	Guard.....	do.....	Sept. 1, 1882.	650	00
J. O. Beaupré.....	do.....	Roman Catholic.	July 23, 1885.	650	00
Wm. Eddles.....	do.....	Episcopalian....	Aug. 19, 1885.	650	00
George Addison.....	do.....	Methodist.....	Oct. 20, 1885.	650	00
Samuel McCormack.....	do.....	Wesleyan.....	Nov. 1, 1880.	650	00
Patrick Ennis.....	do.....	Roman Catholic.	Dec. 8, 1887.	530	00
Phillip Lillies.....	do.....	Methodist.....	Feb. 1, 1888.	530	00
P. McFarlane.....	do.....	Presbyterian....	do 1, 1888.	530	00
E. G. Sutherland.....	do.....	do.....	Dec. 11, 1888.	530	00
Alex. McDonald.....	do.....	do.....	July 1, 1889.	500	00
Hugh McNaughton.....	do.....	do.....	do 1, 1890.	500	00

S. L. BEDSON,  
Warden.



No. 28.

MANITOBA PENITENTIARY.

DETAILS of Expenditure for 1889-90.

<i>Salaries.</i>	\$ cts.	<i>Uniforms—Concluded.</i>	\$ cts.
Warden, S. L. Bedson .....	2,800 00	134 yds. of grey Melton .....	154 10
Deputy warden and Chief Keeper, Æ. O. D. McDonell .....	1,100 00	5 lbs. pipe-clay and box .....	1 10
Accountant and storekeeper, P. Mc- Gowan .....	1,100 00	Wax cloth packing .....	0 14
Surgeon, W. R. D. Sutherland .....	1,200 00	Paid postage .....	0 70
Chaplain, Rev. A. W. Goulding .....	600 00	1 doz. glycerine dressing .....	3 00
do Rev. G. Cloutier .....	600 00	Guards belts refitted .....	1 25
Steward, John Mustard .....	760 00	2 Persian lamb caps .....	18 00
Hospital overseer and school master, D. D. Bourke .....	810 00	1 piece boot web .....	0 75
Engineer, Jno. R. Perrie, 4 mos. ....	333 32	5 sheepskins .....	5 00
Tailor instructor, W. H. Shead .....	750 00	12 deerskins .....	42 00
Blacksmith, John Smith, 4 months. ...	233 33	8½ French calfskins .....	12 75
do and engineer, John Smith, 8 months .....	500 00	Insurance .....	1 83
Instructor carpenter, Puigh .....	680 00	6 spools silk twist .....	5 40
Messenger and guard, Ed. Freeman ..	650 00	18 helmets .....	31 50
Guards, 5, at \$650 .....	3,250 00	12 tins blanco .....	3 00
do 3, at \$530 .....	1,590 00	153 yds. blue serge .....	98 10
do 3, at \$500 .....	1,500 00	1½ do do .....	3 75
Guard, P. H. Ennis .....	\$545.02	Maple leaf braid .....	1 50
Less for refund .....	15.02	2 doz. acme blacking .....	4 00
	530 00		1,203 95
<i>Staff of Insurance Ward.</i>	18,986 65	<i>Rations.</i>	
Attendants—		3,631 lbs. sugar .....	335 85
Wm. Abbot .....	\$500 00	2,756 do beans .....	138 00
John B. Ryan .....	500 00	103½ doz. eggs .....	20 70
Ellen McLean .....	360 00	9 brls. salt .....	30 25
Lottie Lynes, 4 months .....	100 00	1,253 lbs. rice .....	62 65
Sarah Slater, 10 months .....	250 00	260 lbs. lard .....	31 20
Kate Aldimar, 1 month .....	25 00	2,493 lbs. butter .....	623 25
	1,935 00	265 lbs. smoking tobacco .....	172 25
<i>Retiring Gratuity.</i>		418 lbs. chewing tobacco .....	209 00
Paid to John R. Perrie .....	224 97	6 doz. yeast cakes .....	7 50
		30 lbs. hops .....	7 50
<i>Uniforms.</i>		54 do baking powder .....	21 60
36 pairs moccasans .....	45 00	612 do tea .....	153 00
61½ doz. frogs .....	12 60	50 do pepper .....	7 50
2 do pairs steel shanks .....	1 00	3,146 lbs. oatmeal .....	94 38
26½ lbs. calf skins .....	26 75	537 lbs. split pease .....	19 19
26½ ft. pebbled leather .....	5 77	304 galls. syrup .....	228 00
33 pairs uppers .....	85 50	286 sacks flour, at \$2.60 .....	728 00
17 fur caps, \$63.75; 23 pairs mitts, \$39.84	103 59	482 do do at \$2.47 .....	1,190 54
¼ yard velvet .....	1 25	47,555 lbs. beef .....	2,377 75
Assorted braid and binding cord .....	25 18	1,541 do mutton .....	169 51
34½ yds. Irish frieze .....	95 90	9 brls. pork .....	171 00
16½ do blue cloth .....	44 69	6,215 lbs. fish .....	346 04
10 do buffalo cloth .....	30 00	4 car loads of ice .....	122 00
1 gold peak cap .....	5 00	Christmas extras .....	14 58
18 yards Halifax tweed .....	9 60	10 lbs. tapioca .....	0 50
14 mounted police overcoats .....	139 86	296 lbs. pot barley .....	11 84
1 warden's uniform .....	104 34	1 box clay pipes .....	1 40
4 gross buttons .....	12 33	326 pilot bread .....	9 78
1 doz. clasps .....	3 65	25 lbs. Java coffee .....	8 00
1 do stars .....	8 77	40 galls. vinegar .....	14 00
Badges .....	44 55		7,326 76
Deal cases .....	0 85	<i>Clothing.</i>	
Packing .....	0 24	901 lbs. sole leather .....	341 21
Seal, sword and belt .....	4 14	5 galls. pegs .....	2 50
Waist clasps .....	4 02	19 lbs. shoe nails .....	2 39
Hat block .....	1 50	2 measuring straps .....	0 50
		Barbour's shoe thread .....	0 90
		Assorted thread, tailor's .....	62 01
		468 yds. Kentucky jean .....	123 54
		5 pairs lasts .....	3 25

## No. 28.—DETAILS of Expenditure, &amp;c.—Continued.

<i>Clothing—Concluded.</i>	\$ cts.	<i>Discharged Clothing—Concluded.</i>	\$ cts.
Copper rivets.....	4 50	Elastic for shoes.....	2 00
3 pair pincers.....	2 50	Eyelets do.....	0 50
Sewing machine fixtures.....	9 25	1 $\frac{1}{2}$ doz. felt hats.....	18 65
Assorted needles.....	9 30	41 $\frac{1}{2}$ Canada calfskins.....	41 50
1 $\frac{1}{2}$ galls. shoe blacking.....	6 30	3 sheepskins.....	3 00
6 cans dressing.....	4 50	6 russet calfskins.....	10 00
Awls, assorted.....	7 85	6 French calfskins.....	9 00
1 peg float.....	0 75	42 $\frac{1}{2}$ ft. pebbled leather.....	10 56
Sponges.....	1 00		580 19
Shoe brushes.....	2 75	<i>Convicts' Travelling Allowance.</i>	
1 cloth brush.....	2 00	1 convict.....	48 50
1 needle plate.....	0 50	11 convicts, at \$25.....	275 00
Marking ink.....	8 00	5 do 20.....	100 00
Tapes.....	4 04	10 do 15.....	150 00
1 set brass stencils.....	1 00	1 convict.....	10 00
1 roll cutting paper.....	4 00	1 do.....	5 00
2 steel letters (M. P.).....	1 00	Railroad fares.....	119 35
5 lbs. of wax.....	1 75		707 85
1 doz. emery straps.....	6 00	<i>Hospital.</i>	
$\frac{1}{2}$ do rasps.....	3 00	1 chest lock.....	0 50
1 doz. shoe knives.....	3 60	4 gross bottles.....	17 85
4 oz. bristles.....	4 00	1 do chip boxes.....	0 75
3 sheepskins.....	3 00	1 do corks.....	0 25
White and brown duck.....	63 84	$\frac{1}{2}$ doz. trusses.....	14 75
514 $\frac{1}{2}$ yds. plaid convict tweed.....	257 38	9 syringes.....	3 85
663 yards grey cotton.....	61 00	1 $\frac{1}{2}$ doz. spectacles.....	4 40
582 do convict flannel.....	290 55	1 do sponges.....	1 25
311 $\frac{1}{2}$ yards etoffe.....	148 12	3 vegetable boilers.....	6 50
86 lbs. grey yarn.....	35 26	24 doz. eggs.....	4 80
Assorted buttons.....	11 50	5 lbs. soda biscuits.....	0 50
Shoe tacks.....	2 50	10 do granulated sugar.....	1 00
Canadian calfskin.....	64 00	10 do green apples.....	0 50
86 lbs. Canadian kip skin.....	81 30	1 doz. corn starch.....	0 85
7 moose hides.....	58 50	2 brls. apples.....	10 00
2 deer hides.....	4 00	1 ball twine.....	0 15
12 blades sinew.....	1 20	155 lbs. linseed meal.....	6 20
190 moccason leather.....	66 50	1 doz. menthol pencils.....	1 00
18 $\frac{1}{2}$ lbs. welt leather.....	10 97	1 qt. rectified spirits.....	1 00
23 feet pebbled leather.....	5 17	Caustic points.....	0 15
Wrapping.....	1 50	$\frac{1}{2}$ gall. brandy.....	2 70
Knitting cotton.....	3 63	10 galls. spirits frementi.....	28 80
Buckles.....	1 40	Oranges and lemons.....	2 00
Machine needles.....	3 00	$\frac{1}{2}$ doz. maltine.....	2 50
Knitting machine needles.....	3 75	$\frac{1}{2}$ do beef, iron and wine.....	2 50
5 doz. straw hats.....	6 80	3 $\frac{1}{2}$ do galvanized plates.....	10 50
425 yards grey tweed.....	211 63		125 25
284 $\frac{1}{2}$ do grey and black check tweed.....	150 79	<i>Supplies.</i>	
Thimbles.....	0 50	Drugs and medicines.....	138 38
Shoe blacking.....	2 40		161 70
	2,174 08	<i>Bedding.</i>	
		68 blankets.....	147 60
		95 yds. ticking.....	14 10
			46 79
		<i>Escapes.</i>	
		Expenses.....	46 79
		<i>Chapels.</i>	
		Paid Wm. Durden, organist.....	100 00
		do C. B. Lanctot, sundries.....	211 50
		Wax candles.....	5 40

## No. 28.—DETAILS of Expenditure, &amp;c.—Continued.

<i>Chapels—Concluded.</i>		\$ cts.	<i>Repairs to Buildings—Concluded.</i>		\$ cts.
Baptismal font.....		40 00	200 posts.....		24 00
Prayer books.....		45 20	15 M. cedar shingles.....		50 25
Bibles.....		15 00	1½ do laths.....		3 75
2 window blinds and rollers.....		10 00	8 window sashes.....		14 80
Paid for repairing and washing linen.....		19 75	12 yds. green baize.....		9 60
2 bottles wine.....		2 50	5 do repp and binding.....		7 25
			30 do calico.....		4 30
		449 35	3 galls. varnish.....		7 00
<i>Library.</i>			1 barrel plaster of Paris.....		4 25
Books.....		85 56	3 do whitening.....		28 11
			Window glass, assorted.....		95 02
<i>Heating.</i>			75½ yds. cocoa matting.....		45 15
10 Syndicate stoves.....		210 00	1 set pulleys.....		18 00
60 Radiators.....		300 00	Braid and tacks.....		4 46
1 Garland stove.....		54 50	10 cases.....		3 75
1,058½ cords poplar wood.....		3,533 28	Brass hinges.....		0 30
55½ cords oak wood.....		250 69	Paint brushes.....		4 05
3 coal scoops.....		3 75	Door rollers.....		3 00
550 tons of coal.....		3,800 87	Whitewash brushes.....		45 25
39½ do hard coal.....		378 24	Wire.....		11 94
108 lbs. zinc.....		10 80	910 lbs. nails.....		33 10
6 only, stove boards.....		10 50	Rubber hose.....		23 25
Stovepipe.....		25 00	Charges for fire extinguisher.....		12 00
8 lbs. wire.....		0 80	Bolts.....		0 70
3 ranges.....		225 00	90 lbs. zinc.....		9 00
			Stovepipe safe.....		1 00
		8,803 43	1 doz. carpenter pencils.....		0 50
			3 do hinges.....		2 25
<i>Light.</i>			3 plain irons.....		2 70
36 lbs. of parafine candles.....		5 40	160 lbs. putty.....		5 00
1 package taper lights.....		1 25	1 glazier's diamond.....		6 00
29 doz. lamp chimneys.....		37 50	3 quires sand paper.....		2 70
4 do burners.....		12 75	Paid Mr. Youill for bell repairs.....		5 00
1½ do bracket lamps.....		7 20	300 feet rope.....		11 10
2 only, lamps complete.....		7 50	1 force pump.....		19 25
Packing and case.....		0 60	Aspinwall paint.....		1 50
2½ gross wicks.....		2 40	48 packages kalsomine.....		24 00
1 doz. lanterns.....		9 00	6 hammers.....		4 00
20 gross matches.....		8 80	20 lbs. lamp black.....		1 20
½ doz. reflectors.....		1 75	Paid John Ryan attending lime kiln.....		8 00
3 do lamp globes.....		4 50	284 rolls wall paper.....		230 37
Barrel and packing.....		0 70	Charge on same.....		1 02
4,208 gallons kerosene oil.....		1,021 37	12 door mats.....		33 75
254 do gasoline.....		144 83			1,613 43
		1,265 55	<i>Stables.</i>		
<i>Armoury.</i>			1,690 lbs. bran.....		13 67
2 doz. glycerine dressing.....		6 00	9,210 lbs. chop feed.....		125 23
4 kegs powder.....		26 00	12 tins drop black.....		4 20
6 doz. emery cloth.....		3 00	2 straps sleigh bells.....		4 00
			½ doz. rein snaps.....		0 18
		35 00	4 whips.....		4 50
<i>Repairs to Buildings.</i>			60 lbs. harness leather.....		21 81
Files.....		2 25	6 cans dressing.....		4 05
Lead pipe.....		5 28	Repairing harness and collars.....		17 50
Screws.....		4 15	4 halters, \$7; paid hay ground, \$26.....		33 00
Locks.....		26 85	674 bush. oats.....		329 60
Prison locks.....		132 00	7 stable buckets.....		3 50
Hat and cap hooks.....		3 75	1 wrench.....		0 60
50 lbs. glue.....		15 00	Horse shoeing.....		69 85
Japan.....		7 50	Veterinary surgeon.....		20 00
Paint.....		12 30	Repairing cutters.....		31 50
Turpentine.....		5 00	½ gall. lard.....		1 45
3,420 ft. pine lumber.....		134 40	1 gall. japan.....		2 00
1,715 ft. spruce flooring.....		31 65	4 tins varnish.....		1 40
21,059 ft. do lumber.....		354 88	4 do Bessemer paint.....		2 00
3,200 ft. scantling.....		56 80	3 paint brushes.....		2 25
			1 doz. axle grease.....		1 50
			4 horse brushes and 2 curry combs.....		3 70





No. 28.—DETAILS of Expenditure, &c.—*Concluded.*

<i>Advertising.</i>	\$ cts.	<i>Miscellaneous—Concluded.</i>	\$ cts.
Expenses paid .....	90 86	Accountant's travelling expenses .....	12 00
		Governor General's visit .....	100 77
		J. P's fees .....	12 00
			879 24
<i>Miscellaneous.</i>			
Bell telephone .....	100 00	Paid clothing, bedding, escapes and	
Telegrams .....	190 37	interments for insane patients as per	
Freight .....	93 66	separate details .....	1,256 47
Express .....	59 70		
Postage .....	135 24		
General travelling expenses .....	28 50	Grand Total. ....	51,305 26
Warden's do .....	147 00		

B. McGOWAN,  
*Accountant.*

No. 29.

MANITOBA PENITENTIARY.

DETAILS of Expenditure for Asylum for the Year 1889-90.

<i>Clothing.</i>	\$ cts.	<i>Bedding—Concluded.</i>	\$ cts.
15½ yds. brown duck.....	12 30	125½ yds. sheeting.....	31 44
73 do do holland.....	10 25	24 do pillow cotton.....	4 80
Spool cotton.....	6 10	6 do ticking.....	1 50
Buttons, assorted.....	5 49	4 counterpanes.....	6 00
9½ yds. Canadian tweed.....	7 31		
10 do wincey.....	1 00	<i>Escapes.</i>	139 14
10 do cambric.....	1 50		
64 do silesia.....	8 90	Paid J. O. Beauré, for searching for escaped lunatic.....	11 68
10 do brown linen.....	2 50		
55½ do sheeting.....	8 32	<i>Interments.</i>	
8 overcoats.....	84 00		
13 yds. duffle cloth.....	20 80	3 coffins, at \$9.....	27 00
24 prs. woollen mitts.....	9 60		
14 caps.....	11 20	<i>Kitchen.</i>	
25 suits clothes.....	297 00	44 yds. crash.....	5 50
49 overshirts.....	49 00	14 combs.....	1 93
49 prs. drawers.....	39 00	6 hair brushes.....	2 45
24 undershirts.....	22 80	1 doz. tins.....	2 00
3 doz. wool socks.....	9 00	2 do plates.....	1 60
8 prs. braces.....	2 00	2 do 8 inch tins.....	2 00
24 mufflers.....	14 40	1 do soup do.....	0 90
80 yds. dress material.....	13 60	½ do scooped dishes.....	1 00
8 wool hoods.....	6 40	2 covered dishes.....	1 80
6 clouds.....	6 00	2 chambers.....	1 25
10 lbs. black yarn.....	8 00	1 toilet set.....	2 25
20 yds. white cotton.....	2 00	Cask and packing.....	0 75
18 prs. boots.....	22 20	1 frying pan.....	0 75
16 yds. elastic.....	1 56	1 iron pot.....	0 90
1 set knitting kneedles.....	0 15	1 steamer.....	0 50
5 yds. lawn.....	1 75	1 skimmer.....	0 15
Braid.....	0 40	Bake pans.....	0 50
Boots.....	2 40	1 doz. knives and forks.....	3 30
8 lbs. black yarn.....	3 20	1 do tea spoons.....	1 50
54 yds. grey flannel.....	14 71	1 do dish do.....	2 75
6½ doz. handkerchiefs.....	10 20	½ do oval meat dishes.....	7 50
2 pkgs. pins.....	0 90	1 box starch.....	0 65
26 prs. duck pants.....	32 50	1 do blueing.....	2 50
24 felt hats.....	26 40		
221 yds. gingham.....	27 71	<i>House Furnishing.</i>	
170 do grey cotton.....	17 00		
22 prs. stockings.....	3 25	8 iron settees.....	120 00
1 doz. tape.....	0 30		
Thimbles.....	0 15	<i>Miscellaneous.</i>	
Ribbon.....	0 40		
Paid Mrs. Spencer, for sewing dresses and various underclothing.....	80 45	Freight.....	0 82
5 prs. women's laced boots.....	7 60	Express.....	0 70
	912 70		1 52
<i>Bedding.</i>		Total.....	1,256 47
½ doz. rubber sheets.....	11 40		
24 prs. blankets.....	84 00		

P. McGOWAN,  
Accountant.

No. 30.

MANITOBA PENITENTIARY.

DR.

BALANCE SHEET, 30th June, 1890.

CR.

	\$ cts.		\$ cts.
Buildings, &c .....	315,558 92	By Balance.....	342,975 89
Storekeeper.....	3,317 07		
Steward .....	4,966 09		
Tailor shop.....	1,322 60		
Shoe shop.....	491 09		
Carpenter shop.....	378 99		
Blacksmith shop.....	193 35		
Farm stock, &c.....	2,268 75		
Stables .....	3,006 00		
Hospital.....	1,279 00		
Library .....	368 76		
School.....	115 55		
Engineer.....	4,911 60		
Protestant chapel .....	619 05		
Roman Catholic chapel.....	615 37		
Armoury .....	1,325 85		
Furniture and office furnishings.....	2,237 85		
	342,975 89		342,975 89

P. McGOWAN,  
*Accountant.*

No. 31.

TABLE showing Maximum and Minimum Thermometer from 1st October, 1889, to 31st March, 1890.

Date	Maximum.	Minimum.	Date.	Maximum.	Minimum.
1889.			1889.		
October 1	52	27	December 3	38	- 2
do 2	60	37	do 4	31	13
do 3	45	28	do 5	20	- 5
do 4	52	33	do 6	40	- 1
do 5	48	26	do 7	33	- 7
do 6	52	20	do 8	28	- 4
do 7	64	33	do 9	12	-14
do 8	70	32	do 10	24	- 3
do 9	75	32	do 11	8	- 8
do 10	75	46	do 12	8	- 7
do 11	52	35	do 13	10	-18
do 12	52	33	do 14	30	- 8
do 13	56	20	do 15	31	-14
do 14	62	18	do 16	28	0
do 15	58	22	do 17	30	11
do 16	60	24	do 18	35	10
do 17	52	26	do 19	- 2	-10
do 18	38	22	do 20	12	-26
do 19	42	17	do 21	30	- 6
do 20	28	12	do 22	11	- 8
do 21	33	13	do 23	17	- 3
do 22	38	10	do 24	20	- 2
do 23	47	30	do 25	3	-13
do 24	48	31	do 26	12	-18
do 25	40	26	do 27	32	0
do 26	48	22	do 28	25	-10
do 27	60	24	do 29	- 4	-22
do 28	62	33	December 30	2	-25
do 29	58	40	do 31	13	-
do 30	46	33	1890.		
do 31	44	25	January 1	- 8	-16
November 1	54	17	do 2	-10	-25
do 2	43	28	do 3	- 6	-34
do 3	36	20	do 4	- 7	-21
do 4	31	25	do 5	- 4	-22
do 5	52	20	do 6	- 7	-34
do 6	52	12	do 7	20	-26
do 7	44	5	do 8	15	-13
do 8	56	6	do 9	11	- 8
do 9	54	21	do 10	10	- 4
do 10	42	12	do 11	- 2	-16
do 11	33	5	do 12	4	-13
do 12	32	6	do 13	- 4	-29
do 13	32	21	do 14	-11	-25
do 14	22	5	do 15	-12	-32
do 15	22	- 2	do 16	-20	-34
do 16	40	12	do 17	-16	-38
do 17	44	17	do 18	- 4	-25
do 18	51	20	do 19	- 6	-25
do 19	44	22	do 20	-16	-33
do 20	40	26	do 21	-18	-34
do 21	37	21	do 22	8	-26
do 22	22	9	do 23	7	-23
do 23	16	7	do 24	18	-24
do 24	24	2	do 25	17	-15
do 25	20	10	do 26	12	-10
do 26	22	8	do 27	12	-10
do 27	8	- 6	do 28	24	-12
do 28	10	- 7	do 29	6	-12
do 29	23	- 7	do 30	18	- 8
do 30	32	- 7	do 31	- 7	-26
December 1	18	15			
do 2	10	- 3			

No. 31.—TABLE showing Maximum and Minimum Thermometer, &c.—Continued.

Date.	Maximum.	Minimum.	Date.	Maximum.	Minimum.
1890.			1890.		
February 1.....	18	-26	March 3.....	18	-12
do 2.....	6	-12	do 4.....	3	-22
do 3.....	18	-28	do 5.....	0	-34
do 4.....	24	-3	do 6.....	22	-6
do 5.....	6	-9	do 7.....	26	-10
do 6.....	18	-12	do 8.....	28	-6
do 7.....	14	-51	do 9.....	36	22
do 8.....	-10	-22	do 10.....	38	20
do 9.....	0	-14	do 11.....	30	-4
do 10.....	18	-12	do 12.....	18	-8
do 11.....	12	-2	do 13.....	10	-14
do 12.....	30	4	do 14.....	0	-20
do 13.....	24	-2	do 15.....	10	-10
do 14.....	8	-16	do 16.....	34	8
do 15.....	0	-26	do 17.....	18	0
do 16.....	10	-28	do 18.....	22	2
do 17.....	2	-18	do 19.....	24	2
do 18.....	-10	-22	do 20.....	32	12
do 19.....	-10	-30	do 21.....	34	6
do 20.....	-6	-32	do 22.....	24	-6
do 21.....	-8	-18	do 23.....	32	8
do 22.....	20	-8	do 24.....	36	26
do 23.....	30	-6	do 25.....	32	22
do 24.....	0	-24	do 26.....	32	8
do 25.....	-10	-28	do 27.....	36	14
do 26.....	-14	-22	do 28.....	32	10
do 27.....	0	-36	do 29.....	22	4
do 28.....	0	-26	do 30.....	20	-2
March 1.....	4	-20	do 31.....	28	4
do 2.....	10	-8			

Figures marked thus -20 designate below zero

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 BRITISH COLUMBIA PENITENTIARY.
 

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 No. 1.
 

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 REPORT OF THE WARDEN FOR THE YEAR ENDED 30<sup>TH</sup> JUNE, 1890.
 

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BRITISH COLUMBIA PENITENTIARY, 2nd July, 1890.

SIR,—I have the honour to submit to you the annual returns on the management of this Penitentiary for the year ended 30th June, 1890.

On the 30th June, 1889, there remained here 91 convicts; received since 18; total 109. Discharged by expiration of sentence, 25; by pardon, 8; which left remaining on 30th June, 1890, 76 convicts.

I am pleased to state there is a decrease in the number of convicts. This I attribute to the better class of emigrants coming into the Province.

The house for the Warden has been finished by the contractors, and handed over by the Department of Public Works. It is now occupied. The quarters vacated by the Warden in the Penitentiary building are now occupied by the Deputy Warden.

The house built for the Accountant by convict labour is about finished. The hospital wards will be ready for use in a short time. This will supply a long-felt want.

The contract for bringing the water from the Coquitlam Lake to the city having been let, I trust some arrangement will be made with the City Council for supplying the Penitentiary from the same source.

The lighting of the Penitentiary by gas I find to be a great improvement on the old plan of using coal oil.

The conduct of the convicts during the year has been good; the change of clothing I consider an improvement, and certainly not so degrading as the old uniform.

The officers, on the whole, have conducted themselves well, and have been attentive to the several duties; but general dissatisfaction exists concerning the salary, according to the grade. If their pay could be made equal it would give much more satisfaction.

Good work is being done in the school.

On the 9th November last, His Excellency the Governor General honoured the Penitentiary with a visit. He went over the prison building, workshops and farm yard, and expressed much pleasure with everything that came under his notice.

In closing this report, I beg to offer most sincere thanks for your kindly assistance on many occasions during the past year.

I have the honour to be, Sir,  
Your obedient servant,

ARTHUR H. McBRIDE,  
Warden.

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

No. 2.

## PER CAPITA Cost of Convicts in the British Columbia Penitentiary for the Year ended 30th June, 1889-90.

Daily Average ..... 86½

Names	Cash Expenditure, 1889-90.	Deduct Material on hand out of Appro- priation, 1889-90.	Net Expenditure for 1889-90.	Add Stock on hand from 1888.	Actual Cost for 1889- 90.	Per Capita Cost.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Salaries.....	19,753 57				19,753 57	228 36
Retiring gratuities.....	351 35				351 35	4 06
Uniforms.....	1,181 82	1,208 39		816 08	789 51	9 13
Rations.....	4,099 64	335 83	3,763 81	64 89	3,828 70	44 26
Clothing.....	3,274 54	3,175 92	98 62	3,218 22	3,316 84	38 35
Travelling allowance.....	606 50				606 50	7 01
Discharge clothing.....	347 25	206 54	140 71	657 45	798 16	9 23
Bedding.....	479 20	309 65	169 55	297 16	466 71	5 40
Chapels.....	517 40		517 40	33 75	551 15	6 37
Library.....	51 63				51 63	0 60
School.....	17 50	125 00		150 00	42 50	0 49
Hospital.....	434 33	191 58	242 75	186 57	429 32	4 96
Christmas extras.....	105 50				105 50	1 22
Heating.....	2,595 15	127 95	2,467 20	264 95	2,732 15	31 59
Light.....	1,547 65	101 53	1,446 12	119 33	1,565 45	18 10
Repairs of buildings.....	2,500 66	323 23	2,177 43	142 85	2,320 28	26 82
Armoury.....	75 65	50 00	25 65	169 75	195 40	2 26
Kitchen.....	456 71	362 48	94 23	385 30	479 53	5 54
Queen's Printer and Stationery.....	249 01	215 00	34 01	270 05	304 06	3 51
Farm.....	424 50	347 38	77 12		77 12	0 89
Stables.....	473 91	14 43	459 48		459 48	5 31
Furniture.....	1,419 35	47 65	1,371 70		1,371 70	15 86
Telegrams.....	79 18				79 18	0 92
Postage.....	104 84				104 84	1 21
Freight charges.....	143 73				143 73	1 66
Express charges.....	19 80				19 80	0 23
Advertising.....	33 90				33 90	0 39
Telephone.....	48 00				48 00	0 55
Magistrates fees.....	2 00				2 00	0 02
Post office box.....	5 00				5 00	0 06
Travelling expenses.....	60 00				60 00	0 69
Blacksmith shop.....	276 64	384 14		266 23	158 73	1 84
Carpenter shop.....				158 70	158 70	1 84
	41,735 91	7,526 70		7,201 28	41,410 33	478 73

Amount of revenue, 30th June, 1890..... \$653 00

Per Capita cost..... \$478 73

Deduct for revenue..... 7 55

Actual cost..... \$471 18



## No. 3.

## REPORT OF THE PROTESTANT CHAPLAIN.

BRITISH COLUMBIA PENITENTIARY, 1st July, 1890.

SIR,—I have the honour to submit my report for the year ended 30th June, 1890.

I have been greatly pleased with the good conduct of the convicts for the past year. While I believe that most of them have been more or less benefited by the services, I cherish strong hopes of permanently good results in not a few cases. Mr. Keary, Teacher, makes the usual satisfactory progress with the instruction of those allowed the privilege of attending school. I am very thankful to the Department for supplying us with an organ, and sacramental vessels. They will be of very great help to us in our work. I have to report the number of convicts under my care at this date as 38, as against 51 last year. This reduction is partly accounted for by the withdrawal of the Church of England convicts from my care in September last, by order of the Minister of Justice. Separate services have been provided for them in the Warden's office by ministers of the Church of England, at the same hours as the regular services on Sundays and Wednesdays. With them, of course, I have had nothing to do since, and cannot from personal knowledge report on either their numbers or their conduct. The only reason given for this separation was, that the Church of England Bishop requested it. I never heard of any complaints of my services on the ground of denominationalism.

I have the honour to be, Sir,  
Your obedient servant.

ROBERT JAMIESON,  
*Protestant Chaplain.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

## No. 4.

## REPORT OF THE CATHOLIC CHAPLAIN.

BRITISH COLUMBIA PENITENTIARY, 15th July, 1890.

SIR,—I have the honour to submit my annual report.

The convicts under my care continue to give satisfaction. They are really edifying during the mass and instructions. By their good deportment and attention, one can see that they wish to learn and practice their duties to God. Alas! the knowledge of these duties had been neglected before by too many of them. This is in my opinion the chief reason why so many Catholics are found within the prison walls.

The good treatment and example they receive from the officers are certainly a great help to the Chaplain in the accomplishment of his task, and I take the opportunity to offer them my most cordial thanks. The courtesy and kindness of the Warden and other head officers are second to none.

I beg to record in this report my deep sorrow at the premature death of our late and long-regretted Mrs. Fitzsimmons, the worthy consort of our Deputy Warden. She was the consolation of many among the convicts and the admiration of all by her exemplary life.

I must also include my sincere thanks to the Department for their prompt action in forwarding the organ, chalice and other articles I had asked for the chapel. The one thing required at present is a larger and more commodious chapel. I hope one will be built soon.

I beg to enclose a memorandum of the Catholic convicts for the year ended 30th June, 1890 :—

	Male.	Female.	Total.	—
Number of convicts under my care, 30th June, 1889.....	39	1	40	
do received during the year.....	7		7	
do exchanged from Protestant chapel.....	2		2	49
Number discharged by expiration of sentence.....	11		11	
do by pardon.....	6		6	17
Remaining 30th June, 1890.....				32

I have the honour to be, Sir,  
Your obedient servant,

FREDERICK GUERTIN, O. M. I.,  
*Roman Catholic Chaplain.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

No. 5.

REPORT OF THE SURGEON.

BRITISH COUMBIA PENITENTIARY, 2nd July, 1890.

SIR,—I have the honour to submit the report of the health of this institution for the year ended 30th June, 1890, together with tables, &c., as required.

The average health of the convicts during the past year has been good. There were a greater number treated in hospital than during the previous year, but this is explained by the fact that the epidemic of influenza, which was so universal last winter, attacked a large number of the men, fortunately without any serious result. The number of prescriptions given to convicts treated as out-patients was 372.

I am glad to be able to report that in April of this year the worst of our two insane convicts was pardoned out. The remaining one is unimproved.

We still suffer from the absence of a properly equipped hospital, although I believe there is some prospect of temporary hospital accommodation being provided.

The heating of the prison is still unsatisfactory, and I would again recommend the introduction of a hot water system of heating.

During the past year the health of the officers and their families has been good. By a recent order the families of the officers are given medical attendance free of charge.

I have much pleasure in noticing the exceedingly satisfactory manner in which Mr. McInness performs the duties of Acting Hospital Steward. I have again to acknowledge my indebtedness to the Warden and other officers for much assistance and advice.

I have the honour to be, Sir,  
Your obedient servant,

W. A. DEWOLF SMITH, M.D., L. C. P. & S.,  
*Acting Surgeon.*

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

## No. 6.

ANNUAL RETURN of Sick treated in Hospital, from 1st July, 1889, to 30th June, 1890.

Disease.	Remaining.	Admitted.	Total.	Died.	Discharged.	Remaining.	Remarks.
Abscess, mammary.....		1	1		1		
do auxillary.....		1	1		1		
Asthma.....	1		1			1	
Bronchitis.....		2	2		2		
Conjunctivitis.....		1	1		1		
Crushed finger.....		1	1		1		
Diarrhœa.....		4	4		4		
Fractured clavicle.....		1	1		1		
Headache.....		1	1		1		
Hemiplegia.....		1	1			1	
Influenza.....		29	29		29		
Insane.....	2		2		1	1	
Lacerated thumb.....		1	1		1		
Myelitis.....		1	1		1		
Orchitis.....		1	1		1		
Phthisis.....		4	4		4		
Rheumatism.....		4	4		4		
Scrofula.....	1		1		1		
Tonsilitis.....		1	1		1		
Ulcer of leg.....		2	2		2		
Teeth extracted.....			24				
Total.....	4	56	84		57	3	

W. A. DEWOLF SMITH, M.D.,  
Acting Surgeon.

## No. 7.

## REPORT OF THE SCHOOLMASTER.

BRITISH COLUMBIA PENITENTIARY, 2nd July, 1890.

SIR,—I have the honour to submit for your consideration my annual report on the state of the school in this institution.

Daily average attendance, 32. Branches taught: Reading, writing, spelling and arithmetic.

I am pleased to say the progress made by those attending school has been good, which fact is encouraging, and shows that they appreciate their privileges, and that the time devoted to their instruction is by no means wasted.

The school has been visited by the Warden and Rev. Mr. Jamieson,

I sincerely trust that some provision will be made in the near future for better school accommodation.

I have the honour to be, Sir,

Your obedient servant,

W. H. KEARY,  
Schoolmaster.

J. G. MOYLAN, Esq.,  
Inspector of Penitentiaries.

## No. 8.

List of Convicts received into the British Columbia Penitentiary during the Year ended 30th June, 1890, with Statistical Details from the Register as to Crime, Nationality, Religion, Date and Length of Sentence.

No.	Name.	Crime.	Nationality.	Religion.	Date of Sentence.	Length of Sentence.
311	Wah Sam.	Assault and theft.	China	None	June 22, 1889.	2 years.
312	Vincenzo Leo.	Assault with intent.	Italy	Catholic	do 28, 1889.	2 do
313	Moses (a Kanaka).	Maliciously wounding.	Sandwich Islands	do	Oct. 1, 1889.	2 do
314	Tong Yew <i>alias</i> Ah Fee.	Housebreaking and larceny.	China	None	Sept. 2, 1889.	3 do
315	Michael Brennan.	Guilty of unlawful and malicious wounding.	Ireland	Catholic	Nov. 13, 1889.	2 do
316	Thomas Moore.	Feloniously entering a dwelling house with intent to steal.	United States	do	Dec. 3, 1889.	3 do
317	Edward Scalen.	Receiving stolen goods.	Scotland	do	do 9, 1889.	3½ do
318	Foo Sing.	Robbery with violence.	China	None	do 9, 1889.	7 do
319	John Dudley.	Rape.	United States	Methodist	Nov. 25, 1889.	7 do
320	A. Haw.	Assault with intent to do grievous bodily harm.	China	None	Jan. 13, 1890.	5 do
321	James Kavanagh.	Absominable crime.	Dublin, Ireland	Catholic	Nov. 13, 1889.	4 do
322	Lewis Hall.	Breaking and entering.	Canadian	Protestant	Jan. 30, 1890.	2 do
323	Chas. P. Ryan.	Forgery.	British Columbia.	Episcopal	do 30, 1890.	2 do
324	Nishan Noto.	Intent to kill and murder.	Yokohama, Japan	do	March 1, 1890.	7 do
325	George Thompson.	Attempt at larceny.	United States.	do	do 21, 1890.	4 do
326	Alexander Houston.	Manlaughter.	Canadian.	Methodist	June 4, 1890.	14 do
327	Lakinitze	do	do	Catholic	do 4, 1890.	4 do
328	Ah Louis.	Assault with intent.	China.	None	do 20, 1890.	2 do

No. 9.

RETURN of Movement of Convicts in the British Columbia Penitentiary, from the 30th June, 1889, to the 30th June, 1890.

Description.	Male.	Femal.	Total.	Male.	Female.	Total.
Remaining at midnight, 30th June, 1889				90	1	91
Received since				18		18
Discharged—						109
By Expiration of sentence	25		25			
Pardon	8		8			
Remaining at midnight, 30th June, 1890						76

No. 10.

COMPARATIVE STATEMENT of Movements of Convicts in the British Columbia Penitentiary for Twelve Years ended 30th June, 1890.

	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.
On bail, by order of Supreme Court												
Admissions—												
From Common gaols	36	10	22	29	39	34	29	33	20	24	44	18
Recaptures			3	3	2	1						
Total	36	10	25	32	41	35	29	33	20	24	44	18
Discharges—												
By Expiration of sentence	6	3	8	6	12	12	21	21	32	30	18	25
Pardon					2	3		2	1	6	2	8
Having sentence reduced						1	1			1		
Death		2	1	4	2		4		3	3		
Bail, order Supreme Court			1							1		
Sent to Kingston Penitentiary										4		
Escapes	1	2	4	3	2						2	
Total	7	7	14	13	18	16	26	24	36	45	22	33
Remaining at midnight on 30th June, each year	30	33	43	52	74	93	96	105	89	68	91	76
Average, daily	38	31½	38	47½	61	77½	92½	101¼	94	73½	77½	86½

No. 11.

LIST of Convicts who have been Pardoned out of the British Columbia Penitentiary during the Year ended 30th June, 1890.

No.	Name.	Crime.	Place.
308	Wm. Bacht	Manslaughter	Nanaimo.
255	Charlie (Indian)	Shooting with intent to murder	do
260	Alexander <i>alias</i> Sineweas	Attempt to commit buggery	Kamloops.
111	Wang Fang	Manslaughter	Victoria.
223	Ryan, Charles P.	Forgery	do
281	Donahoe, F.	Uttering forged Dominion of Canada note	New Westminster.
254	Tommy (Indian)	Shooting with intent to murder	Nanaimo.
270	Harry <i>alias</i> Kumulla	Assault on E. Edmonds with intent to ravish.	Kamloops.

## No. 12.

TABLE of Crimes and Number of Convicts guilty of each Crime, British Columbia Penitentiary, for the Year ended 30th June, 1890.

Description.	Male.	Female.	Total.
Murder.....	2		2
Manslaughter.....	16		16
Larceny and receiving.....	3		3
Burglary.....	4		4
Robbery with violence.....	3		3
Kidnapping.....	1		1
Receiving.....	2		2
Robbery.....	1		1
Wounding with intent.....	2		2
do do to murder.....	4		4
Shooting with intent to do grievous bodily harm.....	2		2
Forgery.....	3		3
Stealing from a dwelling house.....	2		2
Assault.....	1		1
Larceny.....	11		11
Wounding with intent to murder.....	1		1
Breaking and stealing.....	1		1
Assault with intent to cause her to be carnally known.....	1		1
Having counterfeit money in his possession.....	1		1
Obtaining goods by false pretences.....	3		3
Bringing stolen goods into Canada.....	1		1
Buggery.....	2		2
Shooting with intent to murder.....	2		2
Attempt to commit buggery.....	1		1
Assault and theft.....	2		2
do with intent.....	6	1	7
do do to ravish.....	1		1
Breaking and entering.....	2		2
Having stolen goods in his possession.....	2		2
Assault with intent to rob.....	1		1
Obtaining money by false pretences.....	1		1
Feloniously cutting and wounding.....	2		2
do receiving stolen property.....	7		7
do stealing.....	3		3
Sending threatening letters.....	1		1
Uttering counterfeit money.....	2		2
Maliciously wounding.....	2		2
Housebreaking and larceny.....	1		1
Feloniously entering dwelling house with intent to steal.....	2		2
Rape.....	1		1
Abominable crime.....	1		1
Attempt at larceny.....	1		1
	108	1	109

No. 13.

TABULAR STATEMENT showing Number of Convicts Sentenced, with Length of Sentence of each.

Number.	Sentence.	Male.	Female.	Total.	Number.	Sentence.	Male.	Female.	Total.
4	Life .....	4	.....	4	12	5 years .....	12	.....	12
3	15 years .....	3	.....	3	11	4 do .....	11	.....	11
3	14 do .....	3	.....	3	1	3½ do .....	1	.....	1
1	13 do .....	1	.....	1	19	3 do .....	19	.....	19
3	12 do .....	3	.....	3	2	2½ do .....	2	.....	2
3	10 do .....	3	.....	3	35	2 do .....	34	1	35
11	7 do .....	11	.....	11					
1	6 do .....	1	.....	1		Total .....	108	1	109

No. 14.

ETHNOLOGY of Convicts in the British Columbia Penitentiary, for Year ended 30th June, 1890.

Race.	Male.	Female.	Total.	Race.	Male.	Female.	Total.
Whites .....	49	.....	49	Japanese .....	1	.....	1
Coloured .....	4	.....	4	Chinese .....	34	.....	34
Half-breeds .....	5	1	6				
Indians .....	15	.....	15	Total .....	108	1	109

No. 15.

NATIONALITIES and Number of Convicts of each Nationality.

Description.	Male.	Female.	Total.	Description.	Male.	Female.	Total.
Canada .....	28	1	29	Mexico .....	1	.....	1
United States .....	15	.....	15	Switzerland .....	1	.....	1
Ireland .....	8	.....	8	Austria .....	1	.....	1
New Zealand .....	1	.....	1	Sandwich Islands .....	2	.....	2
Scotland .....	3	.....	3	Chili .....	1	.....	1
China .....	34	.....	34	Peru .....	1	.....	1
Sweden .....	3	.....	3	Japan .....	1	.....	1
England .....	4	.....	4				
Italy .....	3	.....	3	Total .....	108	1	109
Wales .....	1	.....	1				

No. 16.

AGES of Convicts.

No.	Age.	Male.	Female.	Total.	No.	Age.	Male.	Female.	Total.
1	17 years of age.	1		1	3	37 years of age.	3		3
3	18 do	3		3	1	38 do	1		1
6	19 do	6		6	3	40 do	3		3
1	21 do	1		1	1	41 do	1		1
6	22 do	6		6	2	42 do	2		2
1	23 do	1		1	3	43 do	3		3
4	24 do	4		4	1	44 do	1		1
1	25 do	1		1	1	46 do	1		1
6	26 do	6		6	2	47 do	2		2
7	27 do	7		7	1	49 do	1		1
7	28 do	7		7	1	50 do	1		1
4	29 do	4		4	1	52 do	1		1
10	30 do	10		10	1	55 do	1		1
9	31 do	8	1	9	2	56 do	2		2
5	32 do	5		5	2	57 do	2		2
3	33 do	3		3	1	58 do	1		1
1	34 do	1		1					
5	35 do	5		5					
3	36 do	3		3					
						Total.....	108	1	109

No. 17.

RELIGIOUS Belief.

Description.	Male.	Female.	Total.
Roman Catholic.....	48	1	49
Church of England.....	12		12
Presbyterians.....	8		8
Methodists.....	6		6
Baptists.....	2		2
Jews.....	1		1
No religion.....	31		31
	108	1	109

No. 18.

STATE of Education.

Race.	Could Read when admitted.		Could Write when admitted.		Wholly illiterate.		Total.
	Male.	Female.	Male.	Female.	Male.	Female.	
Whites.....	41		41		8		49
Coloured.....	2		2		2		4
Half-breeds.....	5		5				6
Indians.....	1		1		14		15
Chinese.....	2		2		32		34
Japanese.....	1		1				1
							109



## No. 19.

## OCCUPATIONS.

Description.	Male.	Female.	Total.	Description.	Male.	Female.	Total.
Farmers .....	2		2	Book-keeper .....	1		1
No occupation .....	1	1	2	Storekeeper .....	2		2
Miners .....	5		5	Washermen .....	3		3
Labourers .....	56		56	Boat-builder .....	1		1
Sailors .....	6		6	Barbers .....	2		2
Civil engineer .....	1		1	Physician .....	1		1
Stonecutter .....	1		1	Carpenters .....	2		2
Cooks .....	9		9	Mechanical engineer .....	2		2
Bridge carpenter .....	1		1	Cutter .....	1		1
Baker .....	1		1	Blacksmith .....	1		1
Shoemakers .....	2		2	Glassmaker .....	1		1
Tailor .....	1		1	Teacher .....	1		1
Waiter .....	1		1				
Stove-fitter .....	1		1				
Stock-herders .....	2		2				
					108	1	109

## No. 20.

## CIVIL Condition.

Description.	Male.	Female.	Total.
Married .....	39		29
Single .....	69	1	70
	108	1	109

## No. 21

## MORAL Condition.

Description.	Male.	Female.	Total.
Temperate .....	54	1	55
Intemperate .....	42		42
Abstinent .....	12		12
	108	1	109

No. 22.

RETURN of Punishments awarded in British Columbia Penitentiary during the Year 1889-90.

Nature of Punishment.	July.	August.	September.	October.	November.	December.	January.	February.	March.	April.	May.	June.	Total.
Bread and water diet, with hard bed...	11	4	3	1	.....	1	1	.....	3	3	.....	2	29
Loss of remission.....	2	4	1	3	.....	.....	2	2	.....	.....	.....	.....	24
Admonished.....	5	4	2	1	.....	.....	.....	.....	1	3	.....	.....	20
Deprived of tobacco.....	2	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	4
Deprived of light.....	2	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	4
Shackles.....	1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	2

No. 23.

RETURN of Remission of Sentence earned by Convicts in British Columbia Penitentiary since date of Imprisonment.

Number.	Number of Days.	Number.	Number of Days.
2 convicts earned.....	3	4 convicts earned.....	92
1 convict earned.....	4	1 convict earned.....	96
1 do.....	5	1 do.....	100
2 convicts earned.....	7	1 do.....	110
1 convict earned.....	13	1 do.....	116
1 do.....	18	1 do.....	121
2 convicts earned.....	24	2 convicts earned.....	122
1 convict earned.....	31	1 convict earned.....	124
1 do.....	32	2 convicts earned.....	127
2 convicts earned.....	34	1 convict earned.....	133
2 do.....	37	1 do.....	162
1 convict earned.....	39	1 do.....	165
1 do.....	40	1 do.....	166
1 do.....	41	1 do.....	167
2 convicts earned.....	42	1 do.....	171
1 convict earned.....	47	1 do.....	176
2 convicts earned.....	48	1 do.....	177
1 convict earned.....	53	1 do.....	180
1 do.....	58	1 do.....	187
2 convicts earned.....	60	1 do.....	192
1 convict earned.....	61	1 do.....	207
2 convicts earned.....	62	1 do.....	300
1 convict earned.....	63	1 do.....	319
1 do.....	64	1 do.....	331
1 do.....	65	1 do.....	346
1 do.....	66	1 do.....	354
1 do.....	72	1 do.....	377
3 convicts earned.....	75	1 do.....	418
1 convict earned.....	77	1 do.....	420
3 convicts earned.....	78	1 do.....	456
1 convict earned.....	79	1 do.....	469
1 do.....	80	1 do.....	530
1 do.....	82	1 do.....	543
4 convicts earned.....	83	1 do.....	543
1 convict earned.....	84	1 do.....	603
1 do.....	87	1 do.....	656
1 do.....	88	1 do.....	980
1 do.....	90		

## No. 24.

TABLE of the Earnings of Convicts in each description of Labour at the British Columbia Penitentiary, for the Year ended 30th Jung, 1890.

Description.	Number of days.	Rate per Day.		Amount.	
		\$	cts.	\$	cts.
Tailoring.....	3,121	0	50	1,560	50
Shoemaking.....	2,267½	0	50	1,133	75
Farming.....	2,307	0	50	1,153	50
Clearing land.....	1,745½	0	50	872	75
House-cleaning.....	1,529	0	50	764	50
Cooking.....	1,235	0	50	617	50
Carpentering.....	1,203	0	50	601	50
Making fence.....	912	0	50	456	00
Blacksmithing.....	614½	0	50	307	25
Weeding.....	605½	0	50	302	75
Loading stones.....	545	0	50	272	50
Washing.....	483	0	50	241	50
Orderly.....	437½	0	50	218	75
Gardening.....	422	0	50	211	00
Driving team.....	335	0	50	167	50
Making roads.....	325	0	50	162	50
Baking.....	299	0	50	149	50
Attending stables.....	273	0	50	136	50
Repairing root-house.....	214	0	50	107	00
Painting.....	199	0	50	99	50
Piling manure.....	180½	0	50	90	25
Working in ravine.....	179	0	50	89	50
Attending to offices.....	149	0	50	74	50
Mending clothes.....	142	0	50	71	00
Drilling stone.....	114½	0	50	57	25
Working at Warden's house.....	105	0	50	52	50
Repairing barn.....	83	0	50	41	50
Clearing road.....	83	0	50	41	50
Grading for fence.....	82½	0	50	41	25
Shovelling coal.....	81	0	50	40	50
Shovelling snow.....	63	0	50	31	50
White washing.....	57	0	50	28	50
Attending heater.....	50	0	50	25	00
Working at Deputy Warden's quarters.....	49	0	50	24	50
Building pheasant house.....	46	0	50	23	00
Excavating for Warden's house.....	39	0	50	19	50
Filling sand pit.....	35	0	50	17	50
Building boiler-house.....	26	0	50	13	00
Repairing water pipe.....	25	0	50	12	50
Clearing water tables.....	17½	0	50	8	75
Cementing prison floors.....	12	0	50	6	00
Loading lumber.....	6	0	50	3	00
Nursing.....	6	0	50	3	00
	20,703½			10,351	75

## No. 25.

LIST of the Staff at the British Columbia Penitentiary on the 30th June, 1889, giving Salary, Rank, Nationality, Religion, Age and date of Appointment.

Name.	Salary per annum.	Rank.	Nationality.	Religion.	Age	Date of Appointment.
	\$					
Arthur A. McBride.....	2,050	Warden.....	Ireland...	Presbyterian.....	55	May 16, '78.
Rev. R. Jamieson.....	600	Protestant Chaplain.	do	do	61	Jan. 4, '79.
Rev. F. Guertin, O.M.I.	500	R. C. Chaplain.....	Canada...	Catholic.....	44	May 15, '89.
James Fitzsimmons.....	1,300	Deputy Warden.....	Ireland...	do	50	Aug. 12, '78.
W. A. DeWolf Smith.....	600	Acting Surgeon.....	Canada...	Episcopalian.....	31	Nov. 1, '87.
W. H. Keary.....	1,000	Accountant, Store-keeper and School-master.....	Ireland...	Catholic.....	33	March 10, '84
Thos. A. McInnes.....	760	Steward.....	Canada...	Methodist.....	31	May 10, '82.
George Mackenzie.....	750	Trade Instructor.....	Scotland.	Presbyterian.....	38	Nov. 1, '83.
A. Coutts.....	750	do	Canada...	do	40	Oct. 1, '86.
Chas. N. Derrah.....	630	do	do	Episcopalian.....	45	Nov. 1, '88.
James Miller.....	600	do	Scotland.	Presbyterian.....	54	Sept. 24, '88.
Keneth McRae.....	600	do	do	do	29	Feb. 7, '89.
James Fitzgerald.....	600	Keeper.....	Ireland...	Catholic.....	49	April 15, '79.
Thos. W. Quilty.....	600	Guard.....	Canada...	do	40	Jan. 18, '82.
George Hutchinson.....	600	do	Ireland...	Episcopalian.....	42	April 16, '83.
Hamilton McKee.....	600	do	do	Presbyterian.....	41	Nov. 7, '84.
Finlay Stewart.....	600	do	Canada...	do	38	April 1, '85.
W. J. Carroll.....	600	do	U. States.	Catholic.....	31	July 23, '86.
James Doyle.....	600	do	Canada...	do	30	Oct. 1, '86.
R. Smyth.....	600	Teamster.....	Ireland...	do	47	Feb. 21, '79.
R. J. Robertson.....	560	Guard.....	Canada...	Presbyterian.....	28	Oct. 11, '87.
D. C. McGillivray.....	560	do	do	Catholic.....	39	Dec. 26, '87.
Adam Jackson.....	530	do	Australia.	Episcopalian.....	42	May 18, '88.
Benjamin Burr.....	500	do	Ireland...	Reformed Episcopal.	44	Oct. 1, '88.
John McNiven.....	500	do	Scotland.	Presbyterian.....	34	June 1, '89.
E. Hoult.....	500	do	England.	Roman Catholic.....	31	Feb. 12, '90.
Patrick Finnegan.....	500	do	Ireland...	do	28	March 6, '90.
Thomas Sampson.....	500	Messenger.....	England.	Methodist.....	31	April 1, '90.

## No. 26.

RETURN showing number of Volumes in Protestant and Roman Catholic Libraries, respectively, showing number of Convicts who have used Books from each Library, the number of Volumes issued during the Year, and the number of Volumes added.

	Protestant Library.	Catholic Library.	Total.
Number of volumes at beginning of year.....	390	199	589
do do added during the year.....		2	2
do do on 30th June, 1890.....	390	201	591
do prisoners using library.....	8	23	41
do volumes issued during the year.....	936	598	1,534

No. 27.—REVENUE.

DR. THE DOMINION OF CANADA in account with the British Columbia Penitentiary, for Year ended 30th June, 1890. Cr.

Date.	Amount.	Date.	Amount.
1889.		1890.	
Sept. 4.	To Deposit to credit of Receiver-General.	June 30.	By Shoe shop
Oct. 3.	do		Farm
Nov. 4.	do		Tailor shop.
Dec. 5.	do		Carpenter shop.
			Blacksmith shop.
1890.			
Feb. 3.	do		
Mar. 5.	do		
Apr. 5.	do		
May 3.	do		
June 3.	do		
July 4.	do		
	Total		Total
	\$ cts.		\$ cts.
	65 65		421 00
	14 00		150 00
	57 25		54 50
	-139 75		22 00
			5 50
	15 25		
	14 75		
	31 00		
	24 75		
	29 85		
	260 75		
	653 00		653 00

W. H. KEARY,  
Accountant.



## No. 29—DETAILS of Expenditure for the Year ended 30th June, 1890.—Continued.

<i>Clothing—Continued.</i>		\$	cts.	<i>Bedding.</i>		\$	cts.
<i>Skins—</i>				57 pairs blankets, at \$6		342	00
1½ doz. goat		12	50	48 counterpanes		96	00
39½ lbs. French kip		55	30	206 yds. crash, at 20c		41	20
¼ doz. glove calf		11	25				
¼ do sheep		3	75			479	20
45½ lbs. Can. calf		52	32	<i>Library.</i>			
42½ lbs. French calf		98	82	2 books for Catholic library, at \$7.50		15	00
10 French kid		27	50	1 pkg. catechisms, Protestant		1	13
Steel shanks		7	00	Packing		0	50
6 pairs stockings		1	50	Subscription to "Daily Colonist"		12	00
12 doz. pairs suspenders		66	00	do "Daily Columbian"		12	00
3 tailors' irons		3	90	do "Truth"		10	00
Tape		6	90	do "Weekly Empire"		1	00
4 tape measures		2	40				
2 doz. thimbles		0	70			51	63
<i>Thread—</i>				<i>Stationery.</i>			
<i>Linen.</i>		110	15	Packing		2	00
<i>Cotton.</i>		29	50	<i>School.</i>			
<i>Silk.</i>		35	00	4 bottles ink, at \$1.75		7	00
<i>Shoe.</i>		8	75	2 do mucilage, at \$1.75		3	50
1 doz. towels		3	00	1 doz. do brushes		1	00
Twine		10	25	4 slates, at \$1.50		6	00
2 spools twist		2	50				
13 lbs. wax		6	20			17	50
24½ yds. wincey		3	84	<i>Hospital.</i>			
		3,274	54	3 lbs. camphor		2	25
<i>Convicts' Travelling Allowance.</i>				1 lb. salicylate soda		3	50
1 convict		7	50	12 bots. Eno's Fruit Salts		8	50
1 do		10	00	1 oz. iodol.		1	75
2 convicts' at \$12.50		25	00	2½ galls. alcohol		10	00
9 do 15.00		135	00	1 lb. soda iodid.		5	00
3 do 17.50		52	50	4 lbs. soda bicarb.		1	12
4 do 20.00		80	00	2 do soda et pat. tart		1	20
5 do 22.50		112	50	2½ do absorbent cotton		1	75
5 do		125	00	3 do adeps		0	75
1 convict		29	00	1 do lint		0	75
1 do		30	00	4 brushes		3	75
		606	50	3 ozs. comp. sulph. tab.		0	75
<i>Discharge Clothing.</i>				1 oz. creosote		0	30
151 yds. canvas elastic		45	30	12 lbs. sulphur		1	20
22 boxes collars		5	30	5 gross corks		1	25
1 comforter		4	60	17 rolls belladonna plaster		18	75
32 hats		87	00	2 oz. am. brom		0	20
29½ yds. Italian cloth, at 85c		24	86	1 sponge		0	75
106½ yds. mohair lining, at 85c		90	74	4 lbs. vaseline		1	50
31 neckties, at 75c		23	25	1 lb. ganoline		1	00
2 scarfs, at 75c		1	50	¼ do bism. carb.		0	88
72 yds. tweed, at 90c		64	80	¼ do chlor. hydrat. xtals.		0	44
		347	25	1½ lbs. solution clumbi. acet.		0	26
<i>Chapels.</i>				10 do epsom salts		0	50
1½ gross beads, at \$4.50		6	75	2 do chloroform		2	20
25 lbs. candles, at 20c		5	00	½ lb. iodoform		1	63
1 chalice		45	00	4 lbs. tinct. opii		5	00
1 communion service		33	50	6 do scillae. co.		3	78
1 doz. crucifixes		3	00	3½ lbs. zingiber		2	60
1½ yds. damash, at \$1		1	75	3 do senegal		2	00
36 hymnals		10	40	½ lb. capsici		0	50
¼ doz. napkins, at \$2		0	50	1½ lbs. tinct. jalap.		0	94
2 organs, at \$200		400	00	1 do sarsa. co.		1	75
3 gross scapulars, at \$2.50		7	50	1 do tarax.		1	75
1 table		4	00	1 do lavand. co.		0	60
		517	40	3 do gent. co.		1	35
				4 do camph. opii		1	60
				1 do aloes		0	60
				1 do catechu		0	36
				1 do aeonit. rad		0	36





No. 28.—DETAILS of Expenditure for the Year ended 30th June, 1890.—Continued.

<i>Repairs to Buildings—Concluded.</i>	\$ cts.	<i>Kitchen.</i>	\$ cts.
Chalk lines.....	1 00	39 bake pans.....	22 65
6 tins dryers.....	3 00	3 basins.....	3 00
29 7/8 doz. files.....	65 52	3 copper boilers.....	31 75
15 fire extinguishers.....	153 75	8 oval boilers.....	29 00
75 fire extinguisher charges.....	13 50	1 potato boiler.....	6 00
109 lights glass.....	66 95	3 soup boilers.....	34 00
62 lbs. glue.....	24 50	3 wash boilers, at \$6.....	18 00
8 prs. hinges.....	3 70	2 doz. packages blueing, at \$3.....	6 00
Hooks and eyes.....	0 10	3 doz. brooms, \$3.....	9 00
2 galls. japan.....	3 50	7 doz. scrubbing brushes.....	25 50
Knobs.....	2 75	1 doz. stove brushes.....	6 00
2 lbs. lamp black.....	0 80	1 slop bucket.....	3 50
4 latches.....	1 00	6 candle sticks.....	1 50
1 lathe.....	44 00	1/2 doz. coal hods, at \$11.....	5 50
42 brls. lime.....	94 25	1 coffee mill.....	12 00
Locks and keys.....	130 65	8 doz. tin cups.....	12 00
Logwood.....	0 35	1 doz. cuspadores.....	6 90
Lumber.....	686 59	9 dippers, at 50c.....	4 50
Nails.....	128 37	4 doz. soup dishes, at \$3.....	12 00
Oil.....	69 65	100 lbs. fire clay, at 5 1/2c.....	5 50
Paint.....	93 32	4 set fire-irons, at \$2.50.....	10 00
Piping.....	30 00	2 pairs hair clippers, at \$5.....	10 00
150 lbs. pitch.....	8 50	1 hone.....	1 75
6 brls. plaster.....	33 00	6 meat knives.....	4 66
Plumbing.....	7 00	3 ladles.....	0 75
Putty.....	3 09	4 doz. tins lye, \$3.....	12 00
Repairs to water closet.....	3 00	12 mouse traps, at 37 1/2c.....	4 50
Rope.....	22 82	1 pail.....	1 25
10 lbs. resin.....	0 75	3 doz. plates, at \$1.....	3 00
1/2 gross sand paper.....	1 00	13 pots.....	22 75
Sash cord.....	19 25	6 coffee pots, at \$4.50.....	27 00
33 sash weights.....	0 99	6 tea pots.....	11 25
Screws.....	16 67	6 razors.....	8 50
2 sewer traps.....	5 00	15 saucepans.....	27 50
2 galls. shellac.....	8 00	25 lbs. washing soda.....	1 25
Steel and iron.....	195 24	6 doz. spoons.....	9 00
4 1/2 doz. tacks.....	2 80	6 large spoons.....	1 50
1 tape steel.....	12 50	4 steamers.....	13 00
635 lbs. tar.....	25 40	3 doz. stove polish, at \$1.....	3 00
6 thermometers.....	3 00	1 stop and waste cock.....	1 75
Tools.....	78 00	3 wash pans, at \$1.....	3 00
Trimmer arches.....	6 00	8 doz. water tins, at 3.12 1/2.....	25 00
Twine.....	5 40		
Turps.....	32 00	<i>Farm.</i>	456 71
Unions.....	1 25	2 doz. axe heads.....	30 00
Valves.....	6 25	1 bull ring.....	0 50
Varnish.....	27 25	1 cattle leader.....	0 25
5 lbs. whiting, Spanish.....	0 25	1 box dynamite caps.....	2 00
98 do zinc.....	9 80	100 ft. fuse.....	1 25
Measuring penitentiary for heating.....	25 00	1 gal. lubricating oil.....	1 50
Plastering accountant's house.....	218 88	Manure.....	26 00
	2,500 66	cultivator.....	16 50
		cases powder.....	20 00
<i>Armory.</i>		doz. rakes.....	3 00
100 cartridges, Martini.....	2 75	1 scythe.....	1 00
2 boxes S. & W. revolver cartridges, at 75c.....	1 50	150 lbs. seed.....	25 00
200 boxes Winchester 3/4 cartridges, at \$4.50.....	9 00	150 joints sewer pipe.....	105 00
300 3/4 Winchester cartridges, at \$2.....	6 00	3 doz. shovels.....	39 00
200 cartridges, S. & W. 32, at \$1.20.....	2 40	1 plough.....	22 50
6 tins powder, \$1.....	6 00	4 doz. twine.....	6 00
25 lbs. shot, at 8c.....	2 00	1 wagon.....	125 00
1 Winchester rifle, 3/4 calibre.....	22 00		
Armory caretaker, 12 months, at \$2.....	24 00	<i>Stable.</i>	424 50
	75 65	2,252 lbs. barley.....	45 93
		4,082 do bran.....	56 02
		1 set harness.....	47 50
		1 horse.....	250 00
		200 lbs. horse shoes.....	18 00

No. 28—DETAILS of Expenditure for the Year ended 30th June, 1890. —Concluded.

<i>Stable—Concluded.</i>		\$ cts.	<i>Miscellaneous—Concluded.</i>		\$ cts.
25 lbs. horse shoe nails		6 25	Telephone		48 00
2 horse floats		5 50	Magistrates fees		2 00
1,987 lbs. oats		44 71	Post office box		5 00
		473 91	Travelling expenses, Warden		7 00
<i>Furniture.</i>			do Deputy Warden		46 00
2 clocks		17 45	do Accountant		7 00
Clocks repaired		9 50	Christmas extras		105 50
4 spittoons		5 00	Queen's Printer		187 51
13½ yds. oil cloth		8 92	Stationery Office		59 50
1 lb. rivets		0 50			848 96
145½ yds. cocoa matting		141 47	<i>Blacksmith Shop.</i>		
22 zinc ends		16 50	1 anvil		15 00
1,034 yds. carpet		922 82	5,035 lbs. Cumberland coal		78 07
Curtains and fixtures		175 00	1 gas key		1 50
Commission		54 89	2,249 lbs. iron		103 02
Baling and casing		12 30	48 do lead, at 10c.		4 80
8 doz. stair buttons		4 00	2 pipe cutters		6 00
24 door mats		51 00	1 pair pipe tongs		3 00
		1,419 35	1 pipe vise		15 00
<i>Miscellaneous.</i>			2 screw plates for dies		27 00
Telegrams		79 18	2 soldering irons, at \$1.50		3 00
Postage		104 84	1 bunch tapers		0 25
Freight charges		143 73	1 set taps		20 00
Express charges		19 80			276 64
Advertising		33 90			41,735 91
			Grand Total		

No. 29.

DR. BALANCE SHEET, British Columbia Penitentiary, 30th June, 1889. CR.

	\$ cts.		\$ cts.
Buildings	232,900 00	Balance	327,139 28
Land	57,500 00		
Fencing	9,500 00		
Tailor's shop	3,687 38		
Sundries	3,427 00		
Farm	3,211 25		
Wing	2,066 60		
Storeroom	1,883 40		
Shoe shop	1,535 58		
Stable	1,535 50		
Wash-house	1,046 55		
Warden's quarters	1,012 25		
Catholic chapel	982 50		
Blacksmith shop	980 29		
Armoury	975 25		
Deputy Warden's quarters	777 23		
Accountant's office	722 58		
Protestant chapel	623 90		
Surgery	585 82		
Halls	411 00		
Carpenter shop	398 70		
Kitchen	242 50		
Bake shop	224 35		
Lamp room	213 00		
Warden's office	212 55		
Outside hall	167 25		
Steward's office	108 80		
Officers' dining room	68 50		
Female department	66 75		
Guards' quarters	41 80		
Meat room	31 00		
	327,139 28		327,139 28
To Balance—Investment	327,139 28		

## ACCOUNT'S REPORT.

OTTAWA, 29th October, 1890.

SIR,—I have the honour to furnish statements showing the value of buildings, stock, &c., on hand, net expenditure and *per capita* cost of convicts, at the several Penitentiaries for financial year ended 30th June, 1890, as follows:—

<i>Kingston.</i>	\$ cts.	\$ cts.
Farm land and fences thereon.....	19,038	87
No. 1 farm house.....	2,600	00
No. 1 stone barn, cellar under.....	4,561	86
Lean-to building—pork packing under, granary over.....	600	00
No. 1 wooden barn—stable under.....	901	08
New piggery, water closets, boundary wall and gates.....	8,770	28
No. 2 farm house and stable.....	3,500	00
No. 2 stone barn—cellar under.....	4,000	00
Lime kiln and lime house.....	800	00
Warden's house and premises.....	29,118	98
Solitary prison walls and building in angle.....	2,482	42
North lodge.....	16,822	17
West do.....	7,938	69
Main boundary walls and towers.....	61,110	30
Rotunda and dome.....	10,579	47
North wing—main building.....	55,285	69
East do do.....	62,384	66
West do do.....	61,086	54
South do do.....	55,000	00
Female prison, deputy warden's yards, walls and out-buildings.....	6,063	43
Dwarf boundary walls—around two gardens.....	2,000	00
Coal house, groined in stone.....	4,500	00
Dining hall building.....	32,500	00
Hospital do.....	25,155	75
Now separate penal ward—formerly east shops.....	68,383	82
Lunatic asylum building.....	58,014	00
Wash house do.....	7,157	13
South work shops and boiler house.....	100,034	50
Stables and coal house.....	3,700	00
Sewer and drains.....	14,940	75
Ducts across yard from boiler house for steam and water pipes.....	3,500	00
do through yard for water pipes, filter and tank in yard.....	8,332	00
Grading and forming yards, &c.....	4,250	00
Wharves, breakwater and filling in.....	35,500	00
Ice house on west wharf.....	999	00
Coal house do.....	250	00
Steam yacht house with slides on west wharf.....	275	00
North-west entrance gate and boundary wall.....	4,500	00
Lumber shed—a lean-to building to boundary wall.....	1,600	00
Tram railway and rolling stock.....	7,274	13
Gas house building—outside of boundary wall.....	16,500	00
New high service water tower—building in course of construction on farm.....	5,472	50
do engineer's department, steam heating, water, power, electric light, &c.....	68,086	56
Storekeeper's stock.....	1,943	70
Chief trade instructor's stores.....	1,602	47
Yard, shed and on wharf.....	1,371	40
Steward's department, including wings, wash-house, changing room.....	19,656	22
Tailor do.....	1,970	50
Shoe do.....	635	23
Carpenter and trades, including coopers, painters and tinsmiths.....	3,494	99
do No. 2 or outside gang.....	36	30
Blacksmith department.....	817	95
Machine do.....	1,624	16
Mason do No. 1.....	174	40
do do No. 2.....	189	55
Bakery do.....	345	10
Hospital and insane asylum.....	2,425	11
Roman Catholic chapel and library.....	1,866	15
Armoury department.....	1,836	45
Female prison department.....	1,835	40
Farm and gardens do.....	5,094	80
Stone cutting do.....	882	25

## ACCOUNTANT'S REPORT—Continued.

<i>Kingston—Concluded.</i>		\$ cts.	\$ cts.
Stone breaking department.....		273 00	
Quarry do .....		515 34	
Railroad do .....		1,634 90	
No. 3 or outside labouring gang.....		73 25	
Grist mill department.....		3,198 36	
Furniture in offices—			
Warden's.....		221 00	
Deputy warden's.....		25 00	
Chief trade instructor's.....		99 70	
Accountant's.....		81 00	
Chief keeper's.....		19 00	
North lodge.....		119 09	
West do .....		20 40	
Tailor shop, tower or "separate ward towers".....		4 60	
South east do .....		8 85	
do west do .....		9 70	
North east do .....		7 45	
do west do .....		7 20	
Department of Public Works, D.C. stores and furniture.....		8,796 31	
			948,485 84
<i>St. Vincent de Paul.</i>			
Warden's house and premises.....		12,100 00	
233½ acres of land.....		29,000 00	
Brick house and premises.....		3,000 00	
Water works, sewers and appurtenances.....		10,500 00	
One stone house and premises.....		1,000 00	
Stone cutters' sheds.....		800 00	
Blacksmith shop and coal sheds.....		500 00	
Carpenters' and tinsmiths' shops and engine house.....		2,500 00	
Penitentiary buildings.....		567,740 00	
Stables.....		650 00	
Waggon shed, harness and grain house.....		300 00	
Two hose houses.....		150 00	
Ice house.....		1,000 00	
Barn and boat house.....		3,000 00	
Prison walls and towers.....		7,500 00	
Farm walls and fences.....		3,150 00	
Bridge.....		1,500 00	
One terrace of eight houses with stables, &c.....		10,000 00	
Two engine sheds at quarry.....		75 00	
Iron sheds.....		30 00	
Brick shed and watchman boxes.....		4,000 00	
Two lime kilns.....		600 00	
Piggery.....		1,500 00	
Tramway and rolling stock.....		10,050 00	
One hitching post.....		30 00	
Wood and stone breakers' sheds.....		350 00	
Public works office and storehouse.....		1,000 00	
Lumber shed.....		1,500 00	
Drainage.....		2,500 00	
Stonecutters.....		2,947 15	
Stables.....		6,245 50	
Farm.....		1,796 00	
Warden's quarters.....		584 00	
Protestant chapel and library.....		621 41	
School.....		230 11	
Bookbindery.....		49 11	
Roman Catholic chapel.....		6,972 20	
do library.....		291 45	
Blacksmiths.....		3,006 53	
Carpenters.....		5,857 55	
Tinsmiths.....		290 55	
Engineer.....		45,301 35	
Office furniture.....		991 89	
Brickyard.....		4,853 00	
Storekeeper.....		96 17	
Bakery.....		1,585 62	
Shoe shop.....		655 67	
Deputy Warden's quarters.....		472 00	

## ACCOUNT'S REPORT—Continued.

	\$ cts.	\$ cts.
<i>St. Vincent de Paul—Concluded.</i>		
Armoury.....	1,837 15	
Hospital.....	1,188 80	
Tailors.....	3,398 63	
Steward.....	17,986 78	
		805,783 62
<i>Dorchester.</i>		
80 acres marsh land, at \$90.....	7,200 00	
90 do upland, cultivated, at \$30.....	2,700 00	
100 do do unfit for cultivation, at \$10.....	1,000 00	
100 do uncleared land, at \$20.....	2,000 00	
270 do woodland, at \$40.....	10,800 00	
1 prison building, including cell wings, offices and officers' quarters.....	276,000 00	
1 mill and wooden factory, 3 stories.....	3,500 00	
1 engine and boiler in factory.....	1,800 00	
1 rotary mill, machinery for manufacturing pails, tubs, &c., with shafting and belting.....	6,000 00	
1 warehouse.....	1,600 00	
1 blacksmith and machine shop.....	1,200 00	
2 dry houses, at \$400.....	800 00	
1 bakery.....	1,000 00	
1 hospital.....	3,000 00	
1 laundry.....	3,000 00	
1 ice house.....	200 00	
1 stable.....	1,200 00	
1 coal shed.....	600 00	
1 stockade, lookouts and gates.....	2,000 00	
1 warden's house and outbuildings.....	5,500 00	
1 storekeeper's house.....	1,600 00	
15 double cottages, for officers.....	19,598 64	
1 single cottage.....	650 00	
1 farmer's house.....	1,000 00	
1 school house.....	300 00	
1 sheep barn, new.....	600 00	
1 do old.....	200 00	
1 stock barn.....	1,200 00	
2 hay barns, at \$250.....	500 00	
1 barn and root house.....	2,000 00	
1 clerk of works' office.....	700 00	
1 do workshop.....	150 00	
1 do storehouse.....	300 00	
3 hose houses, with apparatus complete.....	1,200 00	
1 water service, including reservoir, pipes, &c.....	25,500 00	
Farm stock.....	5,747 20	
Blacksmith shop.....	519 35	
Tailor shop.....	1,055 92	
Mason.....	83 60	
Carpenter shop.....	566 20	
Shoe shop.....	228 60	
Machine shop.....	3,301 35	
Bakery.....	156 50	
Hospital and surgery.....	621 93	
Armoury.....	808 50	
Chapel.....	774 44	
Officers' quarters, furniture.....	1,121 25	
Library.....	313 50	
School room.....	32 25	
Office furniture.....	966 25	
Steward's department.....	5,990 27	
Manufactures and materials.....	2,377 56	
Stores and manufactures in store.....	2,375 37	
		413,636 68
<i>Manitoba.</i>		
Buildings, &c.....	315,568 92	
Storekeeper.....	3,317 07	
Steward.....	4,966 09	
Tailor shop.....	1,322 60	
Shoe do.....	491 09	
Carpenter shop.....	378 99	
Blacksmith shop.....	193 35	

ACCOUNT'S REPORT—*Concluded.*

<i>Manitoba—Concluded.</i>		\$ cts.	\$ cts.
Farm stock, &c. ....		2,268 75	
Stables .....		3,006 00	
Hospital .....		1,279 00	
Library .....		368 76	
School .....		115 55	
Engineer .....		4,911 60	
Protestant chapel....		619 05	
Roman Catholic chapel.....		615 37	
Armoury.....		1,325 85	
Furniture and office furnishing.....		2,237 85	
			342,975 89
<i>British Columbia.</i>			
Prison buildings .....		170,000 00	
Officers' cottages .....		24,000 00	
Workshops .....		5,200 00	
Barn, root-house and piggery.....		2,000 00	
10 guards' stands.....		500 00	
Stable.....		5,300 00	
Laundry and bake house.....		7,800 00	
Sheep house.....		75 00	
Guard's box.....		15 00	
3 closets.....		60 00	
Single men's quarters.....		1,750 00	
Accountant's house.....		2,200 00	
Warden's house.....		14,000 00	
41 acres cultivated land.....		41,000 00	
55 do wild land.....		16,500 00	
Fencing.....		9,500 00	
Tailor shop.....		3,687 38	
Sundries.....		3,427 00	
Farm.....		3,211 25	
Wing.....		2,066 60	
Storeroom .....		1,883 40	
Shoe shop.....		1,535 58	
Stable.....		1,535 50	
Wash-house.....		1,046 55	
Warden's quarters.....		1,012 25	
Catholic chapel.....		982 50	
Blacksmith shop.....		980 29	
Armoury.....		975 25	
Deputy warden's quarters.....		777 23	
Accountant's office.....		722 58	
Protestant chapel.....		623 90	
Surgery.....		585 82	
Halls.....		411 00	
Carpenter shop.....		398 70	
Kitchen.....		242 50	
Bake shop.....		224 35	
Lamp room.....		213 00	
Warden's office.....		212 55	
Outaide hall.....		167 25	
Steward's office.....		108 80	
Officers' dining room.....		68 50	
Female department.....		67 75	
Guards' quarters.....		41 80	
Meat room.....		31 00	
			327,139 28
Total .....			2,838,021 31

## PENITENTIARIES—RECAPITULATION.

NET Details of Expenditure for 1889-90.

	Kingston.	St. Vincent de Paul.	Dorchester.	Manitoba.	British Columbia.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Salaries.....	52,341 92	40,035 49	25,032 93	20,921 65	19,753 57
Retiring gratuities.....	7,320 96	3,237 20		224 97	351 35
Uniforms.....	3,292 82	2,743 91	1,411 19	956 63	789 51
Maintenance—					
Rations.....	24,277 14	14,282 41	6,054 70	7,239 03	3,934 20
Clothing.....	7,926 62	4,316 60	1,948 04	2,768 42	3,316 84
Convicts' discharge allowance.....	1,646 00	774 00	477 00	707 85	606 50
do do clothing.....	1,788 87	1,694 28	353 09	618 56	798 16
Bedding.....	1,353 84	599 11	505 06	258 11	466 71
Interments.....	8 00		5 16	27 00	
Chapels.....	123 35	318 76	278 22	447 10	551 15
Library.....	31 15	14 45	54 57	85 56	51 63
School.....	59 65		4 10		42 50
Escapes.....	92 75	136 57	40 52	58 47	
Hospital.....	888 50	596 22	186 34	261 99	429 32
Transfers.....		130 95	188 31		
Working Expenses—					
Heating.....	9,073 01	6,136 73	454 01	9,901 04	2,732 15
Light.....	2,761 32	686 68	488 00	800 24	1,565 45
Maintenance of buildings.....	9,157 96	648 08	516 87	1,669 73	2,320 28
do machinery.....	416 36	100 93	501 92	362 33	
Armoury.....	948 88	33 97		35 00	195 40
Kitchen.....	974 26	216 04	286 52	502 00	479 53
Stationery and Queen's Printer.....	1,174 47	739 37	145 36	519 09	304 06
Farm.....	582 08	691 21	325 92	877 01	77 12
Stables.....	409 63	2,158 34	778 02	577 45	459 48
Prison furnishings.....	796 01		31 03	159 16	1,371 70
Miscellaneous—					
Telegrams.....	33 50		35 47	190 37	79 18
Postage.....	72 00	53 33	50 05	135 24	104 84
Freight charges.....	49 75		259 84	94 48	143 73
Express do.....	21 65	92 39	15 75	60 40	19 80
Advertising.....	108 93	160 35	117 00	90 88	33 90
Magistrate's fees.....	12 00			12 00	2 00
Telephone.....	77 50	8 20		100 00	48 00
Travelling expenses.....	559 12	262 74	210 30	187 50	60 00
Officers' quarters.....			27 08		
Industries.....	245 72		2,315 35		317 43
Capital account.....	280 33				
Warden's stable.....		1,395 36			
Boundary wall.....		622 19			
Stockade.....			417 25		
Post office box.....					5 00
Livery and feed.....				65 50	
Buildings and penal prison.....	5,415 96				
Electric light.....	6,069 46				
Sundries.....				100 77	
	140,394 47	82,885 86	43,514 97	51,015 51	41,410 49
<i>Summary.</i>					
Staff salaries.....	52,341 92	40,035 49	25,032 93	20,921 65	19,753 57
Retiring gratuities.....	7,320 96	3,237 20		224 97	351 35
Uniforms.....	3,292 82	2,743 91	1,411 19	956 63	789 51
Maintenance.....	38,197 87	22,863 35	10,095 11	12,472 09	10,091 51
Working expenses.....	26,293 98	11,411 35	3,527 65	15,403 05	9,505 17
Miscellaneous.....	12,701 20	2,594 56	1,132 74	1,037 12	601 95
Industries.....	245 72		2,315 35		317 43
	140,394 47	82,885 86	43,514 97	51,015 51	41,410 49
Revenue, &c., for 1889-90.....	2,682 06	1,239 53	4,640 64	3,439 12	653 00
Refunds, maintenance of lunatics, &c.....				13,510 03	
	2,682 06	1,239 53	4,640 64	16,949 15	653 00

## PER CAPITA Cost of Convicts in each Penitentiary in 1889-90.

	Kingston.	St. Vincent de Paul.	Dorchester.	Manitoba.	British Columbia.
Daily average number of Convicts...	577	337	173	69½	86½
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Staff salaries.....	90 71½	118 80	144 70	302 11½	228 36
Retiring gratuities ..	12 68½	9 61		3 24½	4 06
Officers' uniforms .....	5 70½	8 14	8 15½	13 81½	9 13
Rations.....	42 07½	42 38	35 00	104 53½	45 48
Clothing.....	13 73½	12 81	11 26	39 99½	38 35
Convicts' travelling allowance.....	2 85½	2 30	2 75½	10 22½	7 01
Discharge clothing.....	3 10	5 03	2 04	8 93½	9 23
Bedding.....	2 34½	1 78	2 92	3 72½	5 40
Interments.....	0 01½		0 03	0 39	
Chapels.....	0 21½	0 95	1 61	6 45½	6 37
Library.....	0 05½	0 04	0 31½	1 23½	0 60
School.....	0 10½		0 02½		0 49
Escapes.....	0 16	0 41	0 23½	0 84½	
Hospital.....	1 54	1 77	1 08	3 78½	4 96
Transfers.....		0 39	1 09		
Heating.....	15 72½	18 21	2 62	142 97½	31 59
Light.....	4 78½	2 04	2 82	11 55½	18 10
Maintenance of buildings	15 87	1 92	2 99	24 11½	26 82
do machinery.....	0 72	0 30	2 90	5 23½	
Armoury.....	1 64½	0 10		0 50½	2 26
Kitchen.....	1 68½	0 64	1 65	7 25½	5 54
Farm.....	1 01	2 05	1 88	12 60½	0 89
Stables.....	0 71	6 40	4 50	8 34	5 31
Prison furnishing.....	1 38		0 18	2 29½	15 86
Telegrams.....	0 05½		0 20	2 75½	0 92
Postage.....	0 12½	0 16	0 29	1 95½	1 21
Freight charges.....	0 08½		1 50	0 87½	1 66
Express do.....	0 03½	0 27	0 09	1 36½	0 23
Advertising.....	0 19	0 48	0 68	1 31	0 39
Magistrates' fees.....	0 02			0 17½	0 55
Telephone.....	0 13½	0 02		1 44½	0 02
Queen's Printer and stationery.....	2 03½	2 19	0 84	7 49½	3 51
Travelling expenses.....	0 97	0 78	1 22	2 70	0 69
Officers' quarters.....			0 15½		
Livery and feed.....				0 94½	
Capital account.....	0 48½				
Industries.....	0 42½		13 38½		3 68
Building and penal prison.....	9 38½				
Electric light.....	10 52				
P. O. box.....					0 06
Stockade.....			2 41		
Sundries.....				1 45½	
Warden's stables.....		4 14			
Boundary wall.....		1 85			
Total.....	243 31½	245 96	251 53	736 69	478 73



PER CAPITA Cost of Convicts in each Penitentiary, &c.—*Concluded.*

Summary.	Kingston.	St. Vincent de Paul.	Dorchester.	Manitoba.	British Columbia.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Staff salaries .....	90 71½	118 80	144 70	302 11½	228 36
Retiring gratuities .....	12 68½	9 61		3 24½	4 06
Officers' uniforms .....	5 70½	8 14	8 15½	13 81½	9 13
Maintenance .....	66 19½	67 86	58 36½	180 10½	117 89
Working expenses .....	44 18½	33 85	20 20	220 13	92 80
Miscellaneous .....	12 38½	7 70	6 72½	17 27½	22 81
Industries .....	0 42½		13 38½		3 68
Capital account .....	0 48½				
Electric light .....	10 52				
	243 31½	245 96	251 53	736 69	478 73
Less—Per capita revenue, &c. ....	4 64½	3 68	26 83	244 75	7 55
Net cost .....	238 66½	242 28	224 70	491 94	471 18
Net cost per diem .....	0 65¼	0 66½	0 61½	1 35	1 29

\$3,439.12 was the cash revenue collected at Manitoba Penitentiary during the year 1889-90, \$1,265.8 of the amount, \$4,704.95, shown at page 117, having been collected for supplies furnished to officers prior to 1st July, 1889.

I have the honour to be, Sir,  
Your obedient servant,  
GEO. L. FOSTER,  
*Accountant of Penitentiaries.*

Sir JOHN THOMPSON, K.C.M.G.,  
Minister of Justice,  
Ottawa.