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FIFTEENTH ANNUAL REPORT

—OF THE—

*Book
1875
no. 50*

Agricultural Mutual Assurance Association

OF CANADA,

FOR THE YEAR ENDING 31st DECEMBER, 1874.

Presented at a General Meeting of the Members, held at the Company's Offices, Molsons Bank Buildings on the 17th day of February, 1875.

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

LONDON, ONTARIO :

Printed at the Herald Steam Printing Establishment, Dundas and Carling Streets.

1875.

BOARD OF DIRECTORS, 1875.

A. CAMPBELL	Township of Ekfrid.
MALCOLM McARTHUR	“ Lobo.
JOHN HODGSON	“ Dereham.
CROWELL WILLSON	“ London.
SAMUEL ECCLES	“ St. Thomas.
RICHARD BIDDULPH	“ Westminster.
MOSES SPRINGER, M. P. P.	“ Waterloo.
JAMES ARMSTRONG	“ Yarmouth.

HONORARY DIRECTORS.

J. P. WELLS	County of	York.
HON. ROBERT READ, M. P.	“	Hastings.
DAVID JOHNSTON	“	North York.
JAMES NIMMO	“	Lennox & Addington.
JAMES BROCELBANK	“	Bruce.
HON. ARCHIBALD McKELLAR, M. P. P.	“	Kent.
T. D. McCONKEY	“	North Simcoe.
JAMES KEELER	“	Leeds & Grenville.
SOLOMON WIGLE	“	Essex.
GEORGE JACKSON	“	Grey.
JOHN GROSE	“	Wellington.
ISAAC GARBUTT	“	Peterborough.
Wm. COWAN, Treasurer	“	Carleton.
CAPT. C. O'MALLEY	“	W. Elgin.
MR. SHERIFF HOBSON	“	Welland.
ARCHIBALD BISHOP, M. P. P.	“	S. Huron.
D. THOMPSON, M. P.	“	Haldimand.
JOSEPH WHITEHEAD	“	N. Huron.
COL. A. T. H. WILLIAMS	“	Durham.
Wm. COTTINGHAM	“	Victoria.
JOHN BOWLAND	“	Lanark.
HUGH WADDELL	“	Northumberland.
Dr. W. L. SMITH	“	S. Wentworth.
Wm. CLUXTON	“	Peterboro.
LIONEL E. SHIPLEY	“	Lobo.
W. R. MEREDITH, M. P. P.	“	London.
JOHN D. CAMPBELL	“	Waterloo.
THOMAS BROWN	“	Ingersoll.
T. W. DOBBIE	“	East Elgin.
Wm. SEXTON, M. P. P.	“	Wentworth.
THOMAS B. RONSON	“	Middleton, Norfolk.
LODER CULVER	“	Townsend, Norfolk.
SAMUEL AULT	“	Dundas.
JAMES GORMLEY	“	Markham, Co. York.
Dr. JOHN HARKNESS	“	Stormont.

OFFICERS.

CROWELL WILLSON	PRESIDENT.
DANIEL BLACK	VICE-PRESIDENT.
W. R. VINING	TREASURER.
ALEXANDER MACDONALD	GENERAL AGENT.
C. G. CODY	FIRE INSPECTOR.
A. G. SMYTH and JAS. HAMILTON	AUDITORS.
D. C. MACDONALD	MANAGER AND SECRETARY.
THOMAS N. GREENE	ACCOUNTANT AND ASSISTANT SECRETARY.
BANKERS	THE MOLSONS BANK.
SOLICITOR	DUNCAN MACMILLAN, M. P.

Pamph
1875
no. 50



THE FIFTEENTH ANNUAL REPORT

—OF THE—

Agricultural Mutual Assurance Association OF CANADA.

The Fifteenth Annual Meeting of the Members of the above Association was held at the office of the Company, Dundas Street, at 11 a.m., on Wednesday, 17th February, 1875. Crowell Willson, Esq., occupied the chair, and the following report was read by the Secretary, D. C. Macdonald:

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

The Board of Directors beg to lay before you their 15th Annual Report, and in doing so they have much pleasure in pointing out to you the very favorable position occupied by the Association, notwithstanding the still heavy bill of losses there has been to meet. But it must be borne in mind the Company is each month increasing in strength, and the brunt of the losses becoming proportionately smaller, your Directors are able to lay before you a Financial Statement which compares favorably with any, even in the "best of years," that has been presented.

LOSSES.—The losses paid have amounted to \$45,047.29. They were 212 in number. Of these 198, amounting to \$39,191.79, occurred during the year, and 14, footing up \$5,855.50, occurred previously, but had either not been notified or were awaiting proof when the books were closed. Eleven losses have been rejected as not being valid claims, and three others were awaiting proof or in the Inspector's hands at the end of the year.

The number of rejected claims are fewer than heretofore, a fact from which your Board, knowing your Inspector's strictness, infer that those persons who meditated a fire have seen the expediency of joining some other companies that don't inspect so closely, or have a reputation to build up for themselves of excessive liberality. This your Company has never attempted, at the same time, they have never allowed a technical shortcoming to overcome an honest loss, so far as they were aware, but on the contrary. Appended is a list of the losses that have been paid and their amount, showing also the cause of the fire, as far as ascertained. They would call attention to the able report of Mr. Cody, their Fire Inspector, with whom they have reason to be much pleased, which opinion is shared in by almost every member of the Company that has had to deal with him.

FINANCIAL STATEMENT.—A full Financial Statement of the affairs of the Association is appended hereto, to which your attention is called. It compares favorably, as above stated, with any of its predecessors, and exhibits a considerable increase in the amount of Premium Notes, as also in cash on hand, over the statements of several years past.

POLICIES.—The number of Policies in force on the 31st December, 1873, were 36,897. The immense number of 14,101 Policies were issued in the year 1874, making the total number of Policies in force, 38,427—a net increase of 1,530 Policies. Every year since the Company commenced operations has shown an increase over the preceding one, and the great increase of last year's business is gratifying to the Directors, as it must be to the members. It shows the farming public is pleased with it. Many new companies have come into existence that have been exceedingly industrious in decrying Mutuals; but in the teeth of all this The Agricultural Mutual keeps still gaining headway, and increasing with the competition it awakens, popularizing, as it has, the system upon which it was established.

PROPERTY INSURED.—The amount at risk—\$34,756,276—appears, at the first glance, as large, but it ought to be taken into consideration that a large part of

the "ordinary contents" it insures is only at a risk for a portion of the year. This, it must be evident, makes a very considerable difference. To a great extent the Policies are what may be styled floating ones, not necessarily in power all the time. This will reduce their real average considerably.

AMOUNT DUE BY AGENTS.—This item looks somewhat large, but when it is taken into account that for a great proportion of the business done short-dated notes are taken from the members for their insurance, which notes mostly fall due in the winter months. They are being paid in from day to day, and the indebtedness of the Agents is reduced accordingly. Measures have recently been taken by the Board that will have the effect of increasing the business on the Premium Note System, and the item of short-dated notes will necessarily fall off in amount, whilst other assets of the Company will be increased.

FIRE INQUISITOR.—Your Board have, on previous occasions, called attention to the necessity that existed in their opinion to the creation of a judicial officer with inquisitorial powers to examine into suspicious fires. Such is still their opinion. They consider this a fitting time to press the matter on the attention of the Government, now that an act relating to insurance matters generally is before Parliament. It would not add to the public expenditure, for the party, either Company or claimant decided against would be made to pay the costs. In the event of an appeal from his decision, the Company, if the appellant, to pay at once the amount claimed into court, which would deprive it of anything to be gained by a mere dilatory process. If the claimant is the appellant, he to give security for costs, so the Company would be safe in resisting a most likely fraudulent attempt. Thus there would be protection for all, and the inquisition would bring matters speedily to a head.

Your Directors, in their report of 1869, spoke of the matter as follows:—

"Your Board are still of the opinion, as stated in their last report, that the creation of a Fire Inquisitor, endowed with very full powers, would be highly beneficial, not only to insurance companies but to the community at large. It seems difficult, however, to persuade the Government to move in the matter. The appointment has been strongly recommended by underwriters in England, and by an influential committee of the House of Commons there. No innocent man need dread the existence of such an officer; on the other hand, it is not difficult of belief that he would prove a 'terror to evil doers.'"

There can be little question that many fires take place of dishonest origin, of which however, the ordinary means available do not enable the authors to be brought to justice. Doubtless the Inquisitor would astonish some of them and so check the evil.

Longer experience the more confirms the opinion of the expediency of such a measure in the interests of the public at large, as well as of the insurance companies, but in fact their real interests are one and the same. It is a pity that the Legislature do not take hold of the measure.

RATES.—No change has been made in the rates of insurance, and hitherto they have been found high enough for carrying on successfully the business of the Company, but no higher. In their report for 1872, your Directors ventured the opinion that "it was impossible for stock companies to declare dividends by insuring property as low as the Mutuals do." In this supposition the Directors apparently have been mistaken, for dividends have been declared by some companies at the end of one year's experience whose risks had to extend over three years, and how such companies could claim the premiums received as *earned premiums* (from which alone dividends can properly be declared), it is hard to determine. In the State of New York the matter is being made the subject of interference as regards a company that once did business in Canada; and it would be well, in case an official inspector be appointed by our Government, to make, in the interests of the public, close supervision of all companies, chartered or otherwise, a part of his duties.

ECONOMY IN MANAGEMENT.—Your Directors refer to the strict economy they have practiced in managing the affairs of the Company. The official salaries average less on each Policy issued than 39 cents, a sum not exceeding much more than one-half the charges of other companies; and the total of salaries, inspecting,

travelling expenses, directors' fees, and work generally, amount to but 64 cents on each Policy issued on the three years.

AGENTS.—The Agents, as a body, are a reliable class of men, and much of the success of the Association is owing to their exertions. Mr. A. Macdonald has had charge of the Agents, and for the past year has been employed re-allotting the territories, and has generally had control of the Agents, a position which he is eminently fitted for, from his long experience and connection with the Company since its formation.

VACANCIES AT THE BOARD.—Two vacancies occurred during the past year. Donald Seaton was carried away, after a short illness, by the hands of death; and John W. VanWormer, in consequence of the melancholy loss of his wife by drowning, was led to retire. Both Mr. Seaton and Mr. VanWormer had long been connected with the Board, and have been sadly missed. The vacancies were filled up by the appointment of Samuel Eccles, Esq., of St. Thomas (an old member of the Board), and Malcolm McArthur, Esq., of the Township of Lobo.

Three Directors now retire by rotation. They are Richard Biddulph, Moses Springer, M. P. P., and James Armstrong, Esqs., who are eligible for re-election.

All of which is respectfully submitted.

D. C. MACDONALD,

Secretary.

CROWELL WILLSON,

President.

FIRE INSPECTOR'S REPORT.

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

GENTLEMEN:—

Your Inspector begs to report that during the past year he inspected and reported on 232 claims against the Company, 218 of which were passed by the Board, 11 were rejected, and 3 are awaiting proof; 46 of the above claims were caused by lightning, amounting in the aggregate to \$3,784.52, of these 18 were for live stock, killed in fields, for which was paid \$594.82, a very considerable falling off from this cause as compared with 1873 when there were 48 claims, covering \$5,141.51 paid; live stock was paid for under 20 claims amounting to \$561.26. A large portion of losses for the current year arises from running fires caused and nurtured no doubt by the extreme drouth which prevailed over the greater part of Ontario. Foul chimnies are the cause of many fires occurring to dwelling houses, particularly so in the months immediately succeeding the opening of spring, at which season the fibrous portion of the outside of the shingles, having been worked upon by the frost, stands ready and eager to embrace the sparks which fall therefrom. Chimnies should be swept at least twice a year—spring and fall—it is not a matter of much trouble to do it, a bunch of withes fitting tightly, forced down and drawn up half a dozen times would suffice. Another preventative against such disasters is the laying of shingles in mortar, the additional (I may say almost certain) security against ignition on roof, under all but extraordinary circumstances, its preservative qualities to timber, saying nothing of the sanitary effects of the lime, and its exclusion of noxious vermin, will amply repay the trifling additional expense.

For many losses no cause can be assigned, yet I am under the impression a number of them arise from incendiarism.

I would desire to impress upon our members that smoking, lighting of matches, unprotected lights, or the carrying of lighted coals, in or about outbuildings, should be positively forbidden; and that the greatest supervision should be exercised over burning stumps and fallows. A secure ash house should be as necessary as a dwelling house.

I find that tin thimbles with holes perforated around where the stove-pipe passes floors, ceilings and partitions are very commonly used—my experience shows them to be very unsafe—I would strongly recommend in their stead, stone or concrete.

I would reiterate, what has been my practice of informing members throughout, that our Company claims the right of the legal time for paying losses in. The efforts of designing men to defraud the Company are curtailed. The honest loser cannot in general suffer from short delay.

The officious friendship of neighbours and others, who incite the loser to claim more than he or they could expect would be paid, is in many instances a cause of delay, as well as additional trouble and expense.

In conclusion I would remark that from several years of experience, constant observation, and connection frequently with insurance officials of the Province, it is very seldom, indeed, that I find an honest claim is resisted or reduced by any Company; but the cry that the loser is paid as little as possible is raised in the main by dishonest claimants, and supported by rival insurance agents.

All of which is respectfully submitted.

CHARLES G. CODY,
Inspector.

MINUTES OF GENERAL MEETING.

The above Reports having been read, the President, after a few congratulatory remarks on the progress of the Company and its sound financial footing, moved the adoption of the Report, seconded by D. S. Butterfield, Esq., of Norwich, which was unanimously carried.

The claim of Archibald Ainslie of the township of Hamilton, county of Northumberland, for insurance upon a Presbyterian Church, burned in the summer by the carelessness of the plumbers who were repairing the tin roof on the dome, was taken up, and its payment urged by Mr. Adam Murray, County Treasurer of Middlesex, on behalf of the Trustees.

Mr. Cody, the Inspector, repeated the circumstances attending the fire, and explained that it arose from a purely accidental cause, he also stated that the Trustees, in order to have a claim upon the Association, should have notified them that they were about to make repairs, and have received a carpenter's permit.

Mr. W. Latimer of the township of Howard, moved that the claim of the Trustees be paid, which was seconded by Mr. Gordon H. Cook, the Warden of Oxford.

The resolution was carried.

Messrs. A. J. B. McDonald, James Grant, and Stewart Ferguson were appointed scrutineers.

The retiring Directors were Richard Biddulph, Moses Springer, M. P. P., and James Armstrong, who were unanimously re-elected.

On motion, the hour of holding the annual meeting was changed from eleven o'clock to two o'clock, in order to accommodate the members who reside east and west of London.

Mr. Springer moved that a hearty vote of thanks be tendered to Mr. Hugh O'Neil, messenger in the Molsons Bank, for the active manner in which he extinguished the fire in the building a few nights since; and that this meeting recommend the Board to grant Mr. O'Neil a gratuity for his exertions.

Mr. A. Campbell, of Ekfrid, seconded the motion, which was carried unanimously.

Mr. Campbell then moved, seconded by Mr. Springer, that the thanks of the meeting be tendered to the staff of agents for their services. Carried.

The gentlemen whose names appear on second page of cover were duly appointed Honorary Directors of the Company.

The Chairman called attention to the fact that the old premises having become too small for the increasing business of the Company, had recently been sold at an increase of \$1,200, and the interest upon the principal he felt satisfied would pay the rent of the new offices, and a great saving would thereby be effected.

A vote of thanks was tendered to the Directors of the Association for their services.

Mr. Latimer moved, seconded by Mr. Sharon, that the fees of the Directors be increased to \$3, instead of \$2, as formerly; with mileage. Carried.

Votes of thanks were then tendered to the officers of the Company, for their efforts, after which the annual meeting terminated.

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

CAPITAL ACCOUNT.

Amount available of Premium Notes.....	\$166,972 27
Premium due by Agents, secured by short dated notes from members and bonds.....	51,381 41
Due on Assessments.....	8,336 85
Real Estate, Office Furniture, &c.....	5,000 00
Dominion Stock.....	\$25,000 00
Cash in Molsons Bank.....	28,166 81
do Treasurer's hands.....	139 33
	\$53,306 14
	\$284,996 67

LIABILITIES.

Losses not due and unadjusted (say).....	\$5,600 00
Audited and found correct,	

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

London, Ont., 11th February, 1875.

STATEMENT OF POLICIES.

No. of Policies in force 1st January, 1874.....	36,897
“ “ issued previously, but came in force during the year.....	179
No. of Policies issued in 1874, Cash System.....	10,920
“ “ “ “ Premium Note System.....	3,181
	14,101
Of these not yet in force.....	106
	13,995
Less lapsed and cancelled Policies.....	51,071
	12,644
Remaining in force.....	38,427
Amount at risk.....	\$34,756,276 00
Average amount of each Policy.....	904 47

LOSSES PAID IN 1874.

Name of Party.	Residence.	Amount of Loss.	Date of Loss.	Property burned or damaged—cause of fire.
David Shephard	Sombra	\$ 200 00	Aug. 72	Barn—lightning.
			1873.	
John J. Cluff	Innisfil	150 00	Mar. 2	Contents of granary—incendiarism.
Dennis Mahoney	Asphodel	206 00	May 6	Outbuildings—unknown.
Stephen Wade	Yarmouth	400 00	Oct. 1	Contents of barn—unknown.
Hy. Coombs	Otonabee	100 00	14	Dwelling house—defective chimney.
John Wylie	Mountain	800 00	25	Barn and contents—incendiarism.
S. Sec. No. 4	Camden, East	302 00	Nov. 2	School house—incendiarism.
M. O'Mara		1432.50	4	Cheese factory—defective heating apparatus.
John Findlay	Clarke	700 00	Dec. 1	Dwelling house—unknown.
Dennis Palmer	Grimsby	310 00	Nov. 27	Driving house and contents—unknown.
S. Sec. 21, Ernestown		55 00	12	School house damaged—supposed from hot ashes in a barrel.
John C. Bailey	London	300 00	Dec. 20	Barn, stable and contents—the upsetting of a
Hugh Mathews	Georgetown	500 00	23	Outbuildings—incendiarism. (lamp by a cow.
Wm. Moor	Seneca	400 00	29	Dwelling house—insecure stove pipes.
			1874.	
Archd. McAllister	Minto	300 00	Jan. 3	Barn and stable—unknown.
Parkest Emery	St. Vincent	631 00	28	Barn and sheds—unknown.
Hy. B. Briggs	Canboro	389 00	29	Barn—unknown.
Hiram Miller	Markham	200 00	Feb. 10	Outbuildings—sparks from a passing engine.
John S. Jacobs	Orford	200 00	18	Dwelling and contents—defective chimney.
James Milloy	Mountain	650 00	23	Dwelling and contents—defective chimney.
John K. Weir	Wolford	76 67	26	Dwelling damaged—defective flue.
Abram E. Reist	Hay	375 00	Mar. 5	Sheds and contents—unknown.
Alfred Ireland	King	200 00	7	Barn—unknown.
S. Sec. No. 7	Montague	85 00	9	S. house and contents—incendiarism.
John C. McFarland	Thorold	530 50	12	Outbuildings and contents—unknown.
George Geisel	Rochester	600 00	14	Dwelling house and contents—unknown.
Wm. Hatton	Sydenham	200 00	20	Dwelling and contents—defective chimney.
Henry Davis	Yonge	300 38	5	Dwelling and contents—sparks from chimney
Richard Pincombe	Usborne	500 00	April 2	Dwelling house—unknown. [falling on roof.
Chas. McLaren	Howard	40 00	3	Dwelling damaged—children placing clothing against stove pipe.
Thomas Broad	Mariposa	420 00	4	Dwelling house—sparks from stove pipe on roof.
Jno. Alkenbrack	Fredericksburg	30 00	5	Dwelling damaged—child playing with matches
Willett Vallean	Hillier	400 00	9	House and contents—defective stove pipe.
John McLaren	Orford	500 00	9	Dwelling, outbuildings & contents—smoke house.
A. C. Stover	N. Norwich	500 00	15	Dwelling and outbuildings—defective chimney.
Wm. Bobier	Dunwich	419 00	14	Cheese factory—unknown.
Rev. Calista Duprat	Dover, East	2000 00	15	R. C. church—supposed incendiarism.
Robt. Monteith	Usborne	386 80	27	Outbuildings—unknown.
John F. Hawkins	Hope	300 00	29	Dwelling and contents—unknown.
Platt W. Smith	Townsend	300 00	May 2	Dwelling and contents—defective chimney.
Thomas Weekes	Delaware	173 00	2	Cheese factory—sparks from generator.
John Stanbury	Stanley	250 00	6	Barn—unknown.
John Lockie	Moore	300 00	6	Barn and stable—unknown.
James Tunzet	Mitchell	157 00	6	Dwelling and contents—not known.
Thomas Carter	Essa	170 00	6	Dwelling—sparks from chimney falling on roof.
Isaac Ferguson	Essa	950 00	8	Dwelling—sparks from chimney falling on roof.
Norman Kerr	Kincardine	763 40	8	Outbuildings & contents—setting fire to stumps adjacent to building.
Johnson Gregory	Louth	400 00	9	Dwelling and contents—sparks falling from chimney on roof. [chimney on roof.
Wm. Graham	Chinguacousy	200 00	9	Dwelling and contents—sparks falling from
Thomas Mullin	Ashfield	300 00	9	Barn—carelessness of a boy leaving fire in a pail in the barnyard.
Cyrus McCully	Harwich	300 00	9	Dwelling and contents—sparks from chimney.
Alex. McDonaga	Ashfield	153 33	9	Barn and stable—careless handling of fire while conveying it to the field to burn stumps.
Geo. Fletcher	Essa	178 40	9	Driving house and contents—running fire.
John Reid	Mono	152 00	10	Barn and stable—unknown.
Charlotte Johnson	N. Cayuga	300 00	14	Barn and contents—unknown.
Geo. Forbes	Plympton	600 00	30	Outbuildings and contents—lightning.
Archd. McKinlay	Howard	76 66	June 7	Horse and colt—lightning.
Richard Bray	Yarmouth	400 00	9	Outbuildings and contents—unknown.
Richard Walsh	Willoughby	700 00	12	Barn and stable—incendiarism.
Nath. Howes	Winchester	43 00	14	Driving house and contents—lightning.
Alex. Ross	Sandwich	50 00	22	Horse—lightning.
Wm. Armstrong	Cavan	37 50	24	Sheep and lambs—lightning.
Thomas Laughlin	McGillivray	33 00	24	House damaged—lightning.
James Bailey	London	465 00	25	Barn, stables and contents—unknown.
Arthur Miller	Reach	121 26	28	Barn, stables and contents—unknown.
Wm. Cleary	Otonabee	50 00	July 5	do
Hy. Gardiner	Dummer	533 00	7	Barn and contents—lightning.
Jas. Madden	Peel	75 00	7	Barn—lightning.
			7	
	Carr'd forward	\$ 25,201 40		

LOSSES PAID IN 1874.—(Continued.)

Name of Party.	Residence.	Amount of Loss.	Date of Loss.	Property burned or damaged—cause of fire.
	Brought forward	25,201 40		
Trustees W. M Ch.	Moore	50 00	10	Damage to church—lightning
Robt. Smith	N. Elmsley	100 00	19	Horse—lightning.
Wm. Lawson	Plympton	106 67	25	Horse—lightning.
James Cooper	Caradoc	33 33	25	Horse—lightning. [of dwelling house.
Jane Heaslip	Hamilton	326 50	25	Outbuildings and contents—sparks from chimney
Alex. B. Gordon	Euphemia	53 33	27	Horse—lightning.
John Cole	Southwold	840 00	30	Outbuildings and contents—lightning.
R. Wright	Hamilton	248 75	Aug. 3	Barn and contents—unknown. [known.
Wm. Button	Markham	2022 00	3	Dwelling, ordinary contents and melodeon—un-
John Gorman	Percey	300 00	7	Barn, sheds and contents—sparks from burning
D. A. Wilcox	Dover, East	240 00	11	Dwelling and contents—unknown. [forest]
Wm. S. Swartz	Blenheim	200 00	13	Barn and contents—unknown.
James McNeil	Cavan	350 00	14	Dwelling and contents—supposed from a spark from a candle.
Wm. Tolbert	Proton	296 00	17	Barn and contents—sparks from a burning fallow 30 rods distant, igniting straw stack.
Wm. Kennedy	Arran	732 00	17	Outbuildings and contents—sparks from a burning fallow over one half mile distant.
Alex. McNeil	Kincardine	446 50	17	Barn and contents—running fire.
Caleb Lowes	Peel	150 00	17	Barn and contents—running fire.
Wm. Lomas	Amaranth	262 77	17	Outbuildings and contents—sparks from burning woods a quarter of a mile off.
Joseph Hall	Derby	424 00	17	Contents of barn—running fire.
Samuel Keady	Fitzroy	120 00	17	Barn and contents—running fire.
S. Sec. No. 6.	Floss	124 00	17	School house—running fire.
Alex. Swinton	Arran	651 20	17	Barn and contents—running fire.
Daniel Coldridge	Egremont	60 00	17	Barn and contents—running fire.
Jno. Nicholson	Kincardine	177 00	17	Barn & contents—running fire. [tent—running fire]
James Hossick	Amaranth	1000 00	17	Dwelling and contents, outbuildings and con-
Thomas Cudmore	Usborac	890 00	19	Contents of outbuildings—from strangers smoking in the barnyard.
James Williamson	Medonte	100 00	21	Dwelling and contents—unknown.
Robt. Routledge	N. Dorchester	400 00	27	Barn and contents—incendiariism.
Jno. McCrostie	Wawanosh	575 00	28	Barn, stable and contents—sparks from burning stumps 30 rods distant.
S. Sec. No. 9.	Dummer	100 00	29	School house—incendiariism.
Wm. Johnson	W. Oxford	200 00	30	Dwelling—defective chimney.
John Brown	W. Oxford	500 00	Sep. 1	Dwelling—defective chimney.
Geo. Mackison	London	200 00	3	Dwelling and contents—defective chimney.
Silas Mann	N. Gwillimbury	200 00	5	Barn—unknown.
Solomon Her.	Colchester	400 00	8	Barn and sheds—lightning.
George May	Grantham	400 00	5	Dwelling house—sparks from chimney.
John McLaughlin	Kidon	400 00	13	Barn and contents—sparks, driven by a high wind, from a neighbor's property.
Robt. McConnell	Kinloss	500 00	14	Barn and contents—running fire.
Alex. McArthur	Egremont	230 50	14	Barn and contents—running fire.
Fardy Bedore	Logan	32 50	14	Barn and contents—running fire.
Thomas Coughlin	Floss	805 00	14	Outbuildings and contents—running fire.
Proof Line Road Co.	London	50 00	14	Check gate—unknown.
R. A. Riddell	Georgina	800 00	15	Outbuildings and contents—running fire.
Eliza Eaton	Ekirid	650 00	21	Dwelling and contents—unknown.
Wm. Miller	Wawanosh	400 00	25	Barn and contents—sparks from burning stumps.
Robt. Hogg	N. Gwillimbury	75 00	26	Contents of outbuildings—supposed to be from the burning wadding of a gun.
John Wood	W. Gwillimbury	400 00	9	Outbuildings and contents—unknown.
John McLeod		300 00	2	Barn and contents—unknown.
James Wilson	Huron	145 00	6	Barn and stable—running fire.
Colin Leitch	Orford	200 00	14	Dwelling house—stove pipe improperly secured at egress through kitchen roof.
Edward Quinell	Chatham	467 00	16	Outbuildings and contents—incendiariism.
H. Johnston	Delaware	75 00	16	Shed—unknown. [known.
Samuel Allen	Moulton	250 00	21	Dwelling and contents—caught in roof, but un-
Jos. Gosnell	Orford	67 00	17	Dwelling damaged—sparks from candle.
90 Losses	Each under \$30.	\$19 84		Comprising damages, lightning, defective chimneys and stove pipes.
		15047 29		

CASH ACCOUNT.

RECEIPTS.		DISBURSEMENTS.	
<i>Dr.</i>			<i>Cr.</i>
Balance from last Report.....	\$35,199 76	Losses.....	\$45,047 29
Received from Agents, less fees and Commissions.....	52,365 20	Bank Agency paying same.....	63 74
“ “ Assessments.....	20,699 31	Fire Inspectors salary and expenses.....	\$1,634 95
“ “ Interest.....	1,795 43	Investigating Losses and Agencies by Assistants.....	19 40
“ “ Transfer Fees.....	93 75		1,654 35
Bills receivable.....	1,219 60	SALARIES.—Officials and Clerks.....	4,832 82
		General Agent.....	685 68
		Writing Policies.....	673 15
		Auditors including half-current year.....	360 00
		Directors' Fees.....	741 10
			7,232 75
		Postages on Reports.....	376 05
		“ Assessment No. 12, \$99 60 do No. 13, \$87 25.....	186 85
		“ on Policies.....	146 00
		General Postages.....	510 94
			1,219 81
		Stationery.....	323 16
		Printing Reports.....	276 00
		General Printing.....	964 92
		Advertising.....	273 00
		Suspense account.....	102 92
		Re-insurance.....	171 76
		Expenses in sending out Annual Reports.....	112 82
		do do Assessment Notices.....	32 06
		Law Expenses \$28 00; Repairs to Offices and premises \$136 71.....	164 71
		Fuel and light \$124 98; Cleaning \$40 95.....	165 93
		Insurance \$17 60; Taxes, 1873, 1874, \$99 00.....	116 60
		Gratuities.....	115 00
		Telegrams and Express Charges.....	23 96
		Incidentals (small sums).....	6 13
		Dominion Stock.....	\$25,000 00 58,066 91
		Cash in Molsons Bank.....	28,166 81
		do Treasurer's hands.....	139 33
			53,306 14
	\$111,373 05		\$111,373 05

Examined and compared with Books and Vouchers and found correct as above set forth.
 London, Ont., 11th February, 1875.

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

MEMORANDA.

1.—This Company Insures Farm Property, Country School Houses, and Churches, and private detached Dwellings, in Cities, Towns, and Villages. Its rates are as low as those of any well established Company in the Dominion. It is the only MUTUAL COMPANY licensed by the Dominion Government, with whom it has deposited \$25,000 as security to the members.

2.—The agents of some companies profess to work without fees. It is not so. All Insurance Agents are paid fees; if they don't collect them direct from the Applicants, they receive them from the funds of the Company. First or last the insurant pays them.

3.—Every honest member of the Company is interested in keeping down losses. One of the best preventatives against them is keeping property from being insured too high. Agents are especially instructed on this head as follows: See that you assign an intelligent value to all buildings; be very careful "to avoid anything like over-valuations; be under rather than over the mark. "High insurance most surely begets fires." If any member should happen to know of an over-insurance, or, in fact, of anything else objectionable in a risk, he is requested to communicate the fact to the Secretary, giving particulars. If the matter is presented in anything like an authentic shape, the Inspector will attend to it. The informant's name, if he desires it, will be withheld. It is hoped, however, no one will write on light, intangible grounds or from personal pique.

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

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

6.—Members writing in regard to their policies ought in every case, to give its number. See Notice on back of Policy. There is not an alphabetical index kept in the office, only a numerical one, and hunting up a particular name without any information pointing towards its number, would most frequently involve a sacrifice of time that cannot be afforded. And parties who have insured, but not received their policies in due time, should, when writing in regard to that failure, give the name of the Agent by whom, and the date at which the risk was taken. Many policies miscarry in the Post Office. In all cases of miscarriage, duplicates are sent without charge.

7.—Please bear in mind that members making repairs or alterations, involving carpenters' or joiners' work, do so at their own risk, unless they have paid $\frac{1}{4}$ per cent additional on the amount insured—such payment confers the privileges for two months and no longer.

8.—Hay or grain in stacks, may be insured, situated anywhere on the farm if 20 rods or more from uncleared land, and 130 feet from any building where fire is used, or over 200 feet from a Railway Track. If in the barnyard, and the stack or group of stacks within 12 feet of the barn, the sum covering ordinary contents of barn will also cover the hay or grain in stacks. If stack or stacks be over 12 feet from the barn, or from each other, a separate sum must be placed on each stack or group of as the case may be.

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

10.—Very many fires arise from—

Unsecure and foul Chimneys and Stove-pipes ;

Moss overgrown roofs, which, in a dry time becomes tinder of the worst description ;

Tobacco smoking in Barns, &c. ;

Use of uncovered light, and striking light with matches therein ;

Careless disposition of hot ashes ;

Children being allowed to play with matches.

It is also supposed that vagrants harboring in outbuildings often occasion fires. This should be guarded against as far as possible. Many fires occur from the above causes ; which a little care on the part of owners and occupiers could easily prevent.

AGENTS OF THE ASSOCIATION.

Given in their order according to the number of Risks taken by each during the year.

C. T. DOYLE.	GEO. PECK.	W. T. SCOTT.
ISAAC FERGUSON.	D. B. McCOLL.	JNO. GRIGG.
W. G. HETHERINGTON.	S. WHITE.	W. H. BRUCE.
W. H. SNIDER.	D. HOSSIE.	G. H. COOK.
S. CORNEIL.	A. McINTYRE.	JNO. GRANT.
A. WILLIS.	J. A. HARTLEY.	R. W. KNIGHT.
Wm. LATIMER.	JNO. C. POLLOCK.	W. LIVINGSTONE.
M. EAST.	CHAS. HORSMAN.	W. R. THOMSON.
JAMES BLACK.	T. G. GARDINER.	I. F. CALDER.
Wm. HILL.	GEO. C. ELLIOTT.	Wm. LOGIE.
DON. McMILLAN.	S. C. DEAN.	JOSEPH HUDSON.
GEO. WILSON.	JAS. STEELE.	GEO. SMILEY.
W. C. READ.	H. WILLIAMS.	P. J. ALISON.
L. ARMSTRONG.	T. H. McAULEY.	JAS. CAMERON.
JAS. ELLIS.	D. S. BUTTERFIELD.	A. NIVEN.
JAMES GRANT.	H. DRAIN.	CHAS. SCHEIBE.
JNO. DAVY.	JNO. T. WILFORD.	ISAAC SIMPSON.
JNO. A. LEITCH.	J. H. JACK.	P. E. BUCKE.
H. CHISHOLM.	JNO. CAMPBELL.	W. W. FARRAN.
D. H. LOUCKS.	Wm. STORY.	JOHN CARMICHAEL.
	EDWIN DE HART.	

For Insurance apply to

.....Agent,

.....P.O.