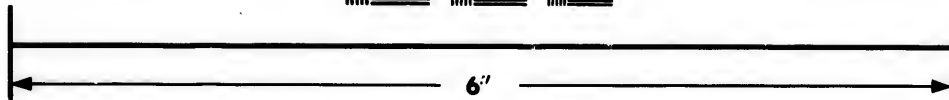
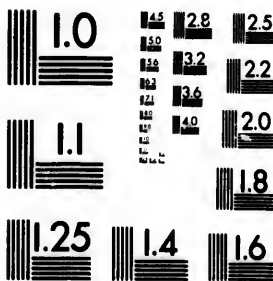


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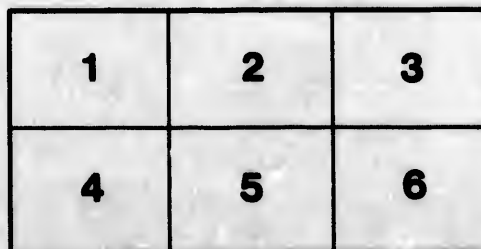
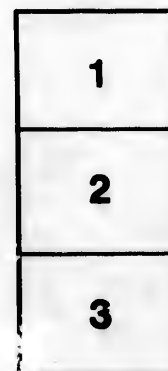
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REPORT OF THE DIRECTORS  
OF THE  
HOME DISTRICT  
**Mutual Fire Insurance Company,**  
TO THE MEETING HELD ON THE 5TH JUNE, 1843,  
BEING THE SIXTH ANNUAL MEETING.

THOMAS D. HARRIS, *President.*  
JOHN RAINS, *Secretary and Treasurer.*

DIRECTORS,

JAMES BEATY,  
BENJAMIN THORNE,  
P. PATERSON, JUN.  
J. B. WARREN,  
T. J. FARR,

THOMAS CLARKSON,  
CHARLES THOMPSON,  
JAMES LESSLIE,  
B. W. SMITH,  
JOHN EASTWOOD.

*Bank*—THE BANK OF UPPER CANADA.

*Solicitors*—STRACHAN & CAMERON.

**Office—No 7 City Buildings, King Street.**

The Board of Directors of the HOME DISTRICT MUTUAL FIRE INSURANCE COMPANY beg leave to submit to the Members a full statement of the affairs of the Institution, accompanied by the usual explanatory Tables, which they trust will afford satisfaction to those whom they represent.

It will be observed that, during the past year, the Company has sustained losses to the amount of £1492 14s. 3d. To meet these losses it was found necessary to call an instalment of 4 per cent. on the Premium Notes in force, which call the Directors are happy to state was in almost every instance promptly met. An assessment of 2 per cent. was laid on near the close of last year, for losses sustained, but was not paid till after the annual meeting, it is therefore included in the account of Cash received this year.

By referring to Table No. 3, it will be seen that the amount under Insurance goes on steadily increasing, furnishing evidence that the practical operation of the system of Mutual Insurance in this District, has thus far met the expectation of its supporters.

Since the commencement of the Company, August 7, 1837, to May 31, 1843, nearly six years, the assessments have only amounted to 10½ per cent. which is at the rate of 13 per cent. a year. To illustrate clearly the decided advantage to the Insurer of the plan of Mutual Insurance over Stock Insurance Companies, the following Tables are annexed, shewing the actual amount saved by Members of this Company since the Institution first went into operation.

|                   |           | STOCK INSURANCE COMPANIES. |                | MUTUAL INSURANCE COMPANY. |              |
|-------------------|-----------|----------------------------|----------------|---------------------------|--------------|
|                   |           | Cost of Insurance.         | For six years. | Cost of Insurance.        | Amount Saved |
| Grist Mill....    | Wood....  | 1000 0 0                   | 135 0 0        | 41 0 0                    | 94 0 0       |
| Soap Factory      | do....    | 1000 0 0                   | 135 0 0        | 30 15 0                   | 104 5 0      |
| Brewery....       | do....    | 1000 0 0                   | 120 0 0        | 41 0 0                    | 79 0 0       |
| County Store      | do....    | 1000 0 0                   | 90 0 0         | 30 15 0                   | 59 5 0       |
| Taverns....       | do....    | 1000 0 0                   | 108 0 0        | 51 5 0                    | 56 15 0      |
| Store, tin cov'd  | Brick.... | 1000 0 0                   | 33 15 0        | 14 7 0                    | 19 8 0       |
| Do. wood do       | do....    | 1000 0 0                   | 48 0 0         | 20 10 0                   | 27 10 0      |
| Chapel, do        | do....    | 1000 0 0                   | 30 0 0         | 16 8 0                    | 19 12 0      |
| Private Dwellings | do....    | 1000 0 0                   | 40 0 0         | 20 10 0                   | 19 10 0      |
|                   |           | £2000 0 0                  | £745 15 0      | £260 10 0                 | £470 5 0     |

Independent of the annual interest on these sums saved to the Insurer.

# HOME DISTRICT MUTUAL FIRE INSURANCE COMPANY.

The Directors conceive that they cannot add any stronger inducement than what the above statement exhibits, to persons wishing to insure, to become partners in so advantageous a mode of securing their property.

In aiding the different Fire Companies of this City, who have been crippled in their benevolent efforts for want of funds, with a donation towards their necessary expenses, the Directors considered they were benefiting the community without injuring the Company. In Great Britain the Insurance Companies maintain well equipped Fire Engines; the expense connected with the maintenance of these Engines is directly defrayed by the Companies, but is without doubt levied on the public, nor does the tax fall very unequally, as at first sight appears, for there are few persons whose property is of any value, allow it to remain uninsured. The business of the Insurance Companies goes on steadily and surely the variations in the rates of Premium are trifling, which unquestionably proceeds from the immense amount under Insurance and the well organized arrangements for the suppression of fire.

In again directing the attention of the Inhabitants of this District to the decided advantages offered by this Company, the Directors cannot but remark that for a merely nominal expense, the Merchant, Miller, and Farmer, can secure their stores, mills, barns, and granaries, against loss by fire and lightning, the least a danger which it is impossible for any person to avert.

The Directors will conclude their Report in the words of a writer on commercial insurance.—“The man who risks the loss of his house and stock by fire, because the chances are against such destruction, when he may put himself above the chance at a trifling cost, has little claim to the character of a wise or prudent member of a community in which judgment and prudence are necessary to provide for the wants of the passing day, and to guard against the accidents of evil fortune.” All which is respectfully submitted.

THOS. D. HARRIS, *President.*

JOHN RAINS, *Secretary.*

## No 1

### The Treasurer in Account with the Home District Mutual Fire Insurance Company.

|   |   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
|---|---|-------------|---|---------|---------------------------------------|---------|------------------------------------|-------|--|---------|---|---------|---|-----------|--|----------------|------------|--------------|---|----------------------|--|--|----------|-------------------------------------|----------|----------------------------------|----------|----------------------------------|---------|--|---------|---------------------------------------|-------|------------------------------------|--------|--------------------------------------|--------|--|-----------|---------------------------------------|---------|--|--------|------------------------|--------|--|-------|--|--------|--|--------|--|---------|---|---------|--|---------|--|-------|---|---------|--|--------|--|---------|-----------------------------|-------------|--|------------|
| <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">To balance in Treasurers hands on 1st June 1843.. £</td> <td style="width: 20%; text-align: right;">29 15 5 1/2</td> </tr> <tr> <td>5 per cent on £11640 14 9 premium Notes received during the year.....</td> <td style="text-align: right;">582 9 9</td> </tr> <tr> <td>Amount received for 222 Policies.....</td> <td style="text-align: right;">55 10 0</td> </tr> <tr> <td>Amount received for transfers.....</td> <td style="text-align: right;">1 0 0</td> </tr> <tr> <td>5 per cent on £365 0 0 extra Premiums.....</td> <td style="text-align: right;">18 15 0</td> </tr> <tr> <td>Assessment 2 per cent on £2562 9 0.....</td> <td style="text-align: right;">511 4 9</td> </tr> <tr> <td>Assessment 4 per cent on £39310 11 1.....</td> <td style="text-align: right;">1173 16 8</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">£2425 10 7 1/2</td> </tr> <tr> <td>To Balance</td> <td style="text-align: right;">£406 8 3 1/2</td> </tr> </table> | To balance in Treasurers hands on 1st June 1843.. £ | 29 15 5 1/2 | 5 per cent on £11640 14 9 premium Notes received during the year..... | 582 9 9 | Amount received for 222 Policies..... | 55 10 0 | Amount received for transfers..... | 1 0 0 | 5 per cent on £365 0 0 extra Premiums..... | 18 15 0 | Assessment 2 per cent on £2562 9 0..... | 511 4 9 | Assessment 4 per cent on £39310 11 1..... | 1173 16 8 |  | £2425 10 7 1/2 | To Balance | £406 8 3 1/2 | <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">By paid Losses, viz:</td> <td style="width: 20%;"></td> </tr> <tr> <td>W. 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Bilton, houses, Yonge street.....</td> <td style="text-align: right;">79 2 4</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">1492 13 3</td> </tr> <tr> <td>By paid labels, chairs and table.....</td> <td style="text-align: right;">13 19 1</td> </tr> <tr> <td>By paid Mr Cass balance on 3 copies Msp of Toronto</td> <td style="text-align: right;">8 10 0</td> </tr> <tr> <td>By paid Stove, &amp;c.....</td> <td style="text-align: right;">6 11 6</td> </tr> <tr> <td>By paid donation to Hook &amp; Ladder Co, No. 1.....</td> <td style="text-align: right;">5 0 0</td> </tr> <tr> <td>By p'd fire engine companies Nos. 1, 4 &amp; 2, 5, each.....</td> <td style="text-align: right;">15 0 0</td> </tr> <tr> <td>By paid sundry printing and advertising.....</td> <td style="text-align: right;">28 8 6</td> </tr> <tr> <td>By paid proportion of 5 per cent to retiring partners.....</td> <td style="text-align: right;">3 15 10</td> </tr> <tr> <td>By p'd expenses of conducting suit, Condlin vs. the Co.</td> <td style="text-align: right;">108 7 5</td> </tr> <tr> <td>By paid Mr Wilkinson for services as Surveyor.....</td> <td style="text-align: right;">86 17 6</td> </tr> <tr> <td>By paid copy Statute, &amp;c; do posting bills, 1s 3d.....</td> <td style="text-align: right;">3 3 3</td> </tr> <tr> <td>By loss on "Suspension Bridge Bills," &amp;c.....</td> <td style="text-align: right;">31 15 0</td> </tr> <tr> <td>By paid Directors attendance during the last year.....</td> <td style="text-align: right;">87 0 0</td> </tr> <tr> <td>By paid Secretary and Treasurer one years salary, }<br/>including Office-Rent and all contingencies.. }</td> <td style="text-align: right; vertical-align: bottom;">200 0 0</td> </tr> <tr> <td>By balance new account.....</td> <td style="text-align: right;">405 8 3 1/2</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">£2425 10 7</td> </tr> </table> | By paid Losses, viz: |  | W. Snowden, house & furniture, Thorahill.. | £100 0 0 | R. James jr. house, Richmond st.... | 354 18 5 | W. Tamlyn, Brewer, towaship York | 324 12 6 | A. McGlashan, senr., tannery, do | 130 0 0 | A. & A. McGlashan, jr. leather, including arbitration..... | 501 5 0 | R. James, jr., house, Richmond-st.... | 5 0 0 | A. T. McCord, house, towaship York | 2 10 0 | G. 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| To balance in Treasurers hands on 1st June 1843.. £   | 29 15 5 1/2   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| 5 per cent on £11640 14 9 premium Notes received during the year.....   | 582 9 9   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| Amount received for 222 Policies.....   | 55 10 0   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| Amount received for transfers.....  | 1 0 0   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| 5 per cent on £365 0 0 extra Premiums.....  | 18 15 0   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| Assessment 2 per cent on £2562 9 0.....   | 511 4 9   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
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|   | £2425 10 7 1/2                                      |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| To Balance  | £406 8 3 1/2  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By paid Losses, viz:  |   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| W. Snowden, house & furniture, Thorahill..  | £100 0 0  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| R. James jr. house, Richmond st....   | 354 18 5  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| W. Tamlyn, Brewer, towaship York  | 324 12 6  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| A. McGlashan, senr., tannery, do  | 130 0 0   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| A. & A. McGlashan, jr. leather, including arbitration.....  | 501 5 0   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| R. James, jr., house, Richmond-st....   | 5 0 0   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| A. T. McCord, house, towaship York  | 2 10 0  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| G. Bilton, houses, Yonge street.....  | 79 2 4  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
|   | 1492 13 3   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By paid labels, chairs and table.....   | 13 19 1   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By paid Mr Cass balance on 3 copies Msp of Toronto  | 8 10 0  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By paid Stove, &c.....  | 6 11 6  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By paid donation to Hook & Ladder Co, No. 1.....  | 5 0 0   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By p'd fire engine companies Nos. 1, 4 & 2, 5, each.....  | 15 0 0  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By paid sundry printing and advertising.....  | 28 8 6  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By paid proportion of 5 per cent to retiring partners.....  | 3 15 10   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By p'd expenses of conducting suit, Condlin vs. the Co.   | 108 7 5   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By paid Mr Wilkinson for services as Surveyor.....  | 86 17 6   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By paid copy Statute, &c; do posting bills, 1s 3d.....  | 3 3 3   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By loss on "Suspension Bridge Bills," &c.....   | 31 15 0   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By paid Directors attendance during the last year.....  | 87 0 0  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By paid Secretary and Treasurer one years salary, }<br>including Office-Rent and all contingencies.. }  | 200 0 0   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
| By balance new account.....   | 405 8 3 1/2   |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |
|   | £2425 10 7  |             |   |         |                                       |         |                                    |       |  |         |   |         |   |           |  |                |            |              |   |                      |  |  |          |                                     |          |                                  |          |                                  |         |  |         |                                       |       |                                    |        |                                      |        |  |           |                                       |         |  |        |                        |        |  |       |  |        |  |        |  |         |   |         |  |         |  |       |   |         |  |        |  |         |                             |             |  |            |

## No 2

### General Statement of the Affairs of the Company from its commencement.

|   |              |
|---|--------------|
| Gross Amount of premiums charged.....           | 35,140 15 11 |
| Retained premiums.....                          | 41 2 9       |
| Premium Notes on hand 30,659 5 10-30,060 8 7    |              |
| Cash received on instalments.....               | 5060 7 4     |
| Cash received on policies.....                  | 223 10 0     |
| Total amount of Cash received by Treasurer..... | £5283 17 4   |

### LOSSES.

|  |               |
|--|---------------|
| In 1839—Paid protecting Mr Clarkes's store at Thorahill..... | 10 10 0       |
| In 1839—St. Lawrence Hotel, Toronto.....                     | 308 17 3      |
| In 1840—Mr Mirfield's Tavern.....                            | 100 0 0       |
| —Damage to Mr Clarke's house                                 | 25 0 0        |
| In 1841—R. Burr's Mill, in Vaughan.....                      | 500 0 0       |
| —Mr Harwood's Brewery, Thorahill                             | 200 0 0       |
| —Mr Parris's house, Toronto.....                             | 100 0 0       |
| —Damage to Mr Stranges's house                               | 9 17 0        |
| In 1842—T. Elliott's house, Yonge-st.....                    | 400 0 0       |
| —Wm. Snowden's house & furniture, Thorahill.....             | 100 0 0       |
| —R. James Jr., house, Toronto.....                           | 354 18 5      |
| —Wm. Tamlyn's brewery, towaship of York.....                 | 324 12 6      |
| —A. McGlashan, Senr., Tannery                                | 130 0 0       |
| —A. & A. McGlashan, jr., Leather                             | 501 5 0       |
| In 1843—R. James, jr house, Richmond-st                      | 5 0 0         |
| —A. T. McCord, house, towaship of York.....                  | 2 10 0        |
| —G. Bilton, city of Toronto.....                             | 79 2 4        |
| Total amount of Losses.....                                  | £2348 18 0    |
| Contingent Expenses.....                                     | 1445 10 1 1/2 |
| Outfit Expenses.....   | 79 7 8        |
| Expenses of Suit.....  | 106 7 5       |
| Cash on hand.....  | 406 8 3 1/2   |

## No 3

### Statement of Risks for which the company is liable.

|   |              |
|---|--------------|
| From the commencement of the Company till 31st May, 1843, 888 policies have been issued | £365399 10 0 |
| 315 have been cancelled.....  | 137395 10 0  |
| 573 remain in force.....  | 228004 0 0   |
| Amount of Premium Notes on hand.....  | £30080 8 7   |

## No 4

### Table showing the different kinds of property on which Insurances have been effected.

|  |             |
|--|-------------|
| Private Dwellings.....   | £77724 0 0  |
| Merchants Stores and Goods thereon.....                              | 108500 0 0  |
| Grist Mills.....   | 14600 0 0   |
| Taverns, Stables and Barns.....                                      | 16746 0 0   |
| Saw Mills, Soap and Candle Factories, Carding and Felling Mills..... | 3174 0 0    |
| Breweries and Distilleries.....                                      | 5170 0 0    |
| Churches.....  | 3640 0 0    |
| Tanneries.....   | 1960 0 0    |
| Bakeries and other trades.....                                       | 1180 0 0    |
| Wood.....  | 1880 0 0    |
|  | £230004 0 0 |

HOME DISTRICT MUTUAL FIRE INSURANCE COMPANY.

No 3

No 6

Table showing the different places where Insurances have been effected.

|                      |        |    |   |
|----------------------|--------|----|---|
| City of Toronto      | 155486 | 10 | 0 |
| Township of York     | 11180  | 0  | 0 |
| " Etobicoke          | 3780   | 0  | 0 |
| " Toronto            | 6473   | 10 | 0 |
| " Core of Toronto    | 800    | 0  | 0 |
| " Scarborough        | 1375   | 0  | 0 |
| " Whitby             | 18338  | 0  | 0 |
| " Pickering          | 1500   | 0  | 0 |
| " Markham            | 4405   | 0  | 0 |
| " Vaughan            | 10250  | 0  | 0 |
| " King               | 1600   | 0  | 0 |
| " East Gwillimbury   | 4950   | 0  | 0 |
| " Whitechurch        | 375    | 0  | 0 |
| " Colodon            | 150    | 0  | 0 |
| " County of Simcoe   | 5400   | 0  | 0 |
| " Newcastle District | 1800   | 0  | 0 |
| " Western District   | 1450   | 0  | 0 |

£23004 0 0

Table showing the different rates of percentage on property insured.

|                |       |    |   |
|----------------|-------|----|---|
| At 6 per cent. | 3200  | 0  | 0 |
| 7 do           | 11450 | 0  | 0 |
| 7 1/2 do       | 1500  | 0  | 0 |
| 8 do           | 19650 | 0  | 0 |
| 9 do           | 10010 | 0  | 0 |
| 10 do          | 37370 | 0  | 0 |
| 11 1/2 do      | 750   | 0  | 0 |
| 12 do          | 6255  | 0  | 0 |
| 12 1/2 do      | 14175 | 0  | 0 |
| 13 do          | 44820 | 0  | 0 |
| 14 do          | 535   | 0  | 0 |
| 15 do          | 10938 | 10 | 0 |
| 16 do          | 6450  | 0  | 0 |
| 17 do          | 3945  | 0  | 0 |
| 18 do          | 155   | 0  | 0 |
| 19 do          | 3735  | 0  | 0 |

£23004 0 0

MEMBERS OF THE HOME DISTRICT MUTUAL FIRE INSURANCE CO.

|   |  |  |  |  |  |   |  |
|---|--|--|--|--|--|---|--|
| <b>A</b><br>Arkay, G. Co. Simcoe<br>Anderson, T. W. Toronto<br>Anderson, John do<br>Armstrong & Bealy do<br>Armeroug, James do<br>Armstrong, J., Ald. do<br>Arnold, John, Woodstock<br>Anderson, James' Streetville<br>Abrahams, Jos. Markham |  | Cameron, John, Cashier do<br>Colclough, Capt. Wm. do<br>Christie, John & Son do<br>Cawthra, William do<br>Cantlay, William Markham<br>Clay, Samuel King<br>Cooper, Thomas York<br>Chaise, Isaac M. G Toronto<br>Clarkson, John Markham<br>Cathbert, Mrs. C. Toronto<br>Campbell and Way Whitby<br>Connell & Co. do<br>Causton, W. W. Toronto<br>Commander, C. R. do<br>C'eheart & Co. R. do<br>Cullen, M. C. do<br>Casey, Thos. F. do<br>Cameron, M. Port Sarria<br>Croyer, Thomas Toronto<br>Cooper, George York<br>Compton, T. Toronto<br>Conlon, C. do<br>Carr, John do<br>Culler, Thomas do<br>T. Clarkson & Co. do<br>Clarkson, Dranshill, Thornhill<br>Clark, Richard Toronto<br>Clark, W. H. do<br>D. do<br>Dunn, Jonathan Toronto<br>Drens, Mrs. J. do<br>Doel, John do<br>Dye, Mrs. Ann do<br>Daniels, Susanne do<br>Duolop, Thomas do<br>Dewdney, D. do<br>Daly, Charles do<br>Dana, J. P. do<br>Dosa, C. E. Gwillimbury<br>Dunn, Edward Whitby<br>Davis, T. & N. York<br>Dixon, Ald. Alex. Toronto<br>Denison, G. T. Jr. do<br>Daria, W. C. Vaughan<br>Deukohn, George, Toronto<br>Della, Angus Toronto<br>Devlin, Wm. do<br>Dwyer, R. Ben. do<br>Delley, Francis, Rich'd Hill<br>Dow, Thomas Whitby<br>Daniels and Co. H. do<br>Dixie, B. W. B. Tp Toronto<br>Dawson, W. J. Co. Simcoe<br>Eastwood, Anthony King<br>Elmsley, Hon. John Toronto<br>Eastwood, John, Toronto<br>Paper-maker, do<br>Eastwood, John, merch't do<br>Eastwood, John do<br>Erskine, Mrs. Jane do<br>Emmore, Thomas do<br>Elliot, Wm. do<br>Eastwood, John W.Dt. do |  | <b>G</b><br>Gilbert, Thomas Toronto<br>Gibson, John do<br>Gooderham, William do<br>Gilbert, E. B. do<br>Gamble and Beilton do<br>Gillespie, G. W. do<br>Griffith, Thomas, do<br>Gamble, Wm. Etobicoke<br>Gorman, Lydia Whitby<br>Gibbs, Thomas do<br>Gates, Jonathan, Scarbora<br>Gamble, W. J. Vaughan<br>Gallacher, John, Tp Toronto<br>Gibbs, W. W. & N.T. Whitby<br>Groves, John Toronto<br>Henderson, Wm Toronto<br>Halliwell, T. & Bros. do<br>Harris, Rev. James do<br>Hughes, John do<br>Harris, Wm do<br>Harris, Thomas D. do<br>Harper, John do<br>Hasoon, William do<br>Hamilton, Andrew do<br>Howcutt, John do<br>Heath, Mrs. Agnes do<br>Henderson, John do<br>Howell, N. Pickering<br>Harris, Rev. B. Vaughan<br>Hoffmann, D. Toronto<br>Hayles, John Whitby<br>Horby, Dr. R. Toronto<br>Harrison, R. do<br>Harbroe & Adamson do<br>Hamilton, H. do<br>Henderson, M. G. do<br>Humphry, S. do<br>Hays, Dr. do<br>Hamilton, Wm. do<br>Hill, Thomas do<br>Hayden, L. Whitby<br>I & J do<br>Jacques & Jay do<br>James, R. Jun. do<br>Jamieson, William do<br>Jackson, Franklin do<br>Jessop, Capt. Henry, York<br>Irving, Capt. W. Gwill'y<br>Jones, J. Hon. Toronto<br>Ketchum, W. K. do<br>Kennelly, W. do<br>Kline, J. N. N. Vaughan<br>L. do<br>Lynn, S. G. Toronto<br>Leslie, James do<br>Leslie, Wm, Estate do<br>Lee, Joseph, Trustee do<br>Lays, William do<br>Lays, John do<br>Lyman, Farr & Co. do<br>Lawson, William do<br>Lindsay, John do<br>Lawrence, Joseph H. do<br>Lawrie, Richard do<br>Leavelly, William do<br>Lepper, A. do<br>Longneer, James do<br>Laing, James Whitby<br>Luke, Miles do<br>Loughton, W. E. Gwillim'y<br>Loran, Francis Toronto<br>Leonard, R. N. do |  | <b>M</b><br>Mearns, James Toronto<br>Mara, Thomas do<br>Mathers, William do<br>Mullen, James do<br>Moore, George, Estate do<br>Morrison, D. Es'rs do<br>Murdoch, John do<br>Murrifield, James do<br>Morrow, William do<br>Mare, John do<br>Moore, George do<br>Mene, John do<br>Marbury, John Tp Toronto<br>McGrath, Rev. J. Erinidae<br>Morley, John York<br>Montgomery, T. Etobicoke<br>Mitchell, James, York<br>Macbill, R. Toronto<br>Madden, J. do<br>Messall & Cheney do<br>Miller & Co. A. Co. Simcoe<br>McCallan, M. do<br>McIntosh, John do<br>MacIntosh, Peter do<br>McGlashan, A. do<br>McGlashan, Alex. do<br>McIntosh, Angus do<br>McElerry, Edward do<br>McCord, A. T. do<br>McMahon, A. do<br>MacLachlan, Thomas do<br>McClure, Robert do<br>McFarlane, Walter do<br>McNeil, Hugh do<br>McManus, John do<br>McGregor, Alex. do<br>McGuire, A. & M. do<br>McCullagh, Hon. J. B. do<br>McCullum, G. do<br>McGrath, J. jr. Springfield<br>McGrath, Tros. W. do<br>McMaster, A. E. Gwill'y<br>McBrider, Neil Toronto<br>McWatt, John Barrie<br>Mackay, A. Toronto<br>McPhee, E. do<br>McKenna, Mrs. I. do<br>McKeekala, A. Rich'd Hill<br>Nash, Abner Whitby<br>Nicol, F. M. do<br>Navas, James Toronto<br>Nayler, Thomas do<br>Nicholls, F. do<br>Oglevie, Alex. Toronto<br>Osborne, William do<br>O'Neill, P. J. & P. do<br>O'Dunchoe, M. do<br>Patterson, P. jr. Toronto<br>Post, G. W. do<br>Parry, Edward do<br>Petitti, Grace do<br>Phipps, Thomas do<br>Price, George do<br>Parris, J. L. and Co. do<br>Platt, Samuel do<br>Piper, Hiram, do<br>Proodfoot, William do<br>Powell, Joseph King<br>Pouchon J. & Co. W. Gwill'y<br>Prier, James H. York |  |
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MEMBERS OF THE HOME DISTRICT MUTUAL FIRE INSURANCE CO.

|                               |             |                      |             |                            |               |                            |             |
|-------------------------------|-------------|----------------------|-------------|----------------------------|---------------|----------------------------|-------------|
| Patten, Alex.                 | York        | Ross, W. Estate,     | Tp. York    | Shert, B.                  | do            | Thorhill, H R              | Toronto     |
| Perry, Peter                  | Whitby      | 3                    |             | Stevens, Francis           | Barrie        | Telfree, Joseph            | do          |
| Peterson, W. H.               | Streetville | Savage, George,      | Toronto     | Smith, Larratt,            | Riches'd Hill | Y                          |             |
| Perry, Ebenezer               | Cobourg     | Shaw, Turabell & Co. | do          | Spruel, John               | Whitby        | Vandermissen, H            | Toronto     |
| Penn, Dr.                     | Co. Simcoe  | Shaw, Samuel         | do          | Scobie, H                  | Toronto       | Vandermissen, Miss E       | do          |
| Phipp, B. W.                  | Toronto     | Smith & McDonald,    | do          | Sulko, James               | do            | Vancouver C                | York        |
| R                             |             | Small, James E.      | do          | Spruell, John              | do            | W                          |             |
| Ridout, T. G.                 | Toronto     | Stitt, James         | do          | Simpson, R                 | do            | Welch, John, & Co          | Whitby      |
| Ridout, George,               | do          | Smith, John Thos     | do          | Stewart, H.                | do            | Warren J B                 | do          |
| Roaf, Rav. John               | do          | Sharp, Mrs Mary      | do          | Sigworth, J                | do            | Westland, J F              | Toronto     |
| Ross and McLeod               | do          | Siranga, James M     | do          | Sheard, J                  | do            | Wightman, R & Co           | do          |
| Ryerson, Rev. John            | do          | Sutherland, K M & Co | do          | Smith, John                | do            | Wright Edward,             | do          |
| Richardson, Rev. James        | do          | Sweetman, M          | do          | Shuttleworth, G.           | do            | Witheraw, James,           | do          |
| Rigway, Thomas                | do          | Shannon, James       | do          | Stoes, Wm, Tp. of Caledon  |               | Ward, Sheldon,             | do          |
| Rutherford, Peter             | do          | Sergeant, Robert     | do          | T                          |               | Wainidge, A                | do          |
| Ross, George                  | do          | Shields, Patrick     | do          | Thorne, Benj.              | Thornhill     | Whyte, George H            | do          |
| Ross, W. H.                   | do          | Sheldon, George      | do          | Thorne & Parsons,          | do            | Walter, John,              | do          |
| Rutherford, R. estate of      | do          | Soellard, M          | do          | Thorne & Barwick, W G Wily | do            | Wesley, John,              | do          |
| Roberson, Charles             | do          | Sowell, Charles      | do          | Tewaley, Rev. A.           | Toronto       | Walker, George,            | do          |
| Rogers, Samuel                | do          | Socot, Peter         | Scarboro    | Thompson & Lawson          | do            | Williams, E H              | do          |
| Robinson, Isaac               | do          | Shae, Edward         | Whitby      | Thompson & Thomas,         | do            | Williams, C                | do          |
| Robson, Edward                | do          | Street, John         | Streetville | Thompson, Charles,         | do            | Wilson, J                  | do          |
| Reynolds, William             | do          | Stenest, M B.        | Co Simcoe   | Thompson Thomas,           | do            | Wilson, Joseph,            | do          |
| Reed, Thos                    | Markham     | Simpson, J & Co.     | Whitby      | Time, J E. estate of the   | late          | Workman Brothers, & Co     | do          |
| Rumell, Pk.                   | Toronto     | Sanford & Lynes      | Toronto     | Taylor, James,             | do            | Warrington, J              | Rich'd Hill |
| Robertson, Anne               | do          | Stoes, M             | do          | Trotter James,             | do            | Wood Joseph,               | Whitby      |
| Rennie, Alex                  | do          | Scott, N G.          | do          | Todd, James,               | do            | Whitwides, John, Pickering | do          |
| Richardson, F.                | do          | Sleigh, Jas          | do          | Turner, Enoch,             | do            | Walker, R                  | Toronto     |
| Rose, M. F.                   | do          | Smith, Thomas        | do          | Tyrer, John,               | do            | Wiesch, Thomas             | Co. Simcoe  |
| Rose, C. W.                   | do          | Smith, B W.          | Lloydtown   | Turner, Wm.                | Toronto       | Y                          |             |
| Rose, Mitchell & Co.          | do          | Smith, J T.          | York        | Terrif, Wm.                | Toronto       | Young, W sen Att'y of      | do          |
| Richardson, Thos, Rich'd Hill |             | Sprent, Henry        | Toronto     | Thorbury, F. C. W Gwily    |               |                            |             |

TORONTO, JUNE 3, 1843.

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