

MADE
IN
CANADA

COMPLIMENTS OF

THE
LONDON MUTUAL

Fire Ins. Co. of Canada



ESTABLISHED 1899



HEAD OFFICE

476 RICHMOND ST.

LONDON, ONT.

WITH AGENCIES IN EVERY SECTION OF
ONTARIO.



W Taylor
680 Talbot St

The London Mutual
Fire Insurance Company of Canada

BOARD OF DIRECTORS.

- RICHARD GIBSONDelaware, Ont.
- ROBERT McEWEN.....Byron, Ont.
- CHAS. C. HODGINS.....Lucan, Ont.
- JAMES W. CAMERON.....Strathroy, Ont.
- JOSEPH H. MARSHALL, Ex. M. P.....London, Ont.
- ANGUS CAMPBELL, J.P.Appin, Ont.
- CAPT. THOS. E. ROBSON.....Ilderton, Ont.
- D. BROWN..St. Thomas, Ont.
- JOHN GEARY.....London, Ont.

OFFICERS.

- CAPT. THOS. E. ROBSON, Clerk County of Middlesex.....PRESIDENT
- ANGUS CAMPBELL, J. P.....VICE-PRESIDENT
- JAMES GRANT.....TREASURER
- DONALD McMILLAN.....ACCOUNTANT
- CAMERON MACDONALD.....ASSISTANT SECRETARY

INSPECTORS.

- LAUHLIN LEITCH.....LONDON
- DAVID WEISMILLER.....TORONTO

D. C. MACDONALD, Secretary and Manager

BANKERS.

THE NOLSONS BANK.

MESSES. MEREDITH, JUDD, DROMGOLE
& ELLIOTT, SOLICITORS.

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London
THE THIRTY-NINTH ANNUAL REPORT

OF

**The London Mutual
Fire Insurance Company
of Canada**



The Thirty-ninth Annual Meeting of the members of the above Company was held at the Office of the Company, Richmond Street, on Wednesday, the first day of February, 1899. T. E. Robson, President, was called to the chair. The following report was read by the Secretary :

DIRECTORS' REPORT.

The annual report of the Board of Directors was read by Mr. D. C. Macdonald, as follows :—

“ To the members of the London Mutual Fire Insurance Company of Canada :

“ The directors have now the pleasure of presenting you with the 39th annual report of the business of the company, and have to congratulate you, as they do themselves, on the satisfactory results of the business for 1898, as compared with a few of the preceding years. Your board place before you a full and explicit standing of the company as at the 31st of December, and with confidence submit the same to your consideration, and that of the public, and do not for a moment doubt a favorable verdict as the result.

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“POLICIES.—The total number of policies written during the year was 17,558. Of these 15,287 cover farm and dwelling property, and 2,271 are on general business. The total amount written was \$19,279,236.

“FINANCIAL STATEMENT. — Appended hereto is the financial statement of the company, showing a considerable sum of money in the bank, on hand and in course of transmission, and a corresponding reduction in the item of balances due by agents. Your auditor, an experienced accountant, Mr. John Overell, audits the company's books each week, and reports the result at every monthly board meeting. The capital account shows an increase over last year of \$14,909.

“EXPENSES OF MANAGEMENT.—As will be seen, notwithstanding the immense business done, the total expenses only show a percentage of about 28 per cent., a rate far below the estimate.

“LOSSES.—The amount paid for losses occurring during the year was \$113,867.57 and for losses that had occurred, but had not been adjusted in the preceding year, \$5,924.60, a total of \$119,792.17. As compared with 1897 the losses have fallen off by \$14,096.27. This your directors account for in a very marked degree in having a closer inspection of risks and writing off all that did not appear to come up to a proper standard, and although there is very much yet to be done in this direction, your board intend to follow up the path they have laid out until success is attained.

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FIRE INSURANCE CO.

"On the subject of losses your board refer you to the report of the fire inspectors appended hereto, giving the cause and origin of all fires as nearly as could be ascertained. This report will be found very interesting, compiled as it is, by gentlemen who have given all their time and attention to the subject, and who have had opportunities possessed by few to thoroughly understand the question. Your board would only touch on one matter in reference to the cause of rural fires, and by which you suffer great loss. This is the use of steam threshing engines. This would not be specially noticed but for the fact that a remedy can be had at a very little expense, to save you from heavy loss. By the aid of a jack, with rope transmitter, the engine can be placed at such a distance from your buildings and in such a direction as may be desired, with almost absolute safety from accidents by fire. The only objections made are from the threshers themselves, who, simply to save themselves trouble, make a plea that it is inconvenient to carry the jack. If the farming community, who are the parties really interested, would insist on the use of these jacks or transmitters, then they would speedily come into use, for it must be borne in mind that at time of threshing the outbuildings are filled with the season's crop, and in the event of loss the insured himself has only a small protection.

"LEGISLATION. — Your directors have from year to year, in conjunction with other companies, endeavored in the inter-

THE LONDON MUTUAL

est of all honest insurers, to have the very unsatisfactory insurance laws changed, but without success so far. The law of contract, so far as insurance companies are concerned, has been entirely ignored by those in Parliamentary authority, and the result is that honest insurers are obliged to pay dishonest claims. A quasi promise of relief was made by the Government before the general election, and the sincerity of such promise will be tested at the coming session of the Legislature, to have an act passed, so plainly worded that those who run may read and thoroughly recognize the position they occupy. The yearly fire waste of the country is required as a statistic, and this can be obtained by a law requiring the registration of fires in the same manner, and at no more expense, than the law now requiring the registration of births, marriages and deaths—a marshal or fire inspector to be attached to the insurance department at Toronto, to make the office useful, and a change in the statutory conditions. Were these suggestions adopted the cost of insurance, in the opinion of your board, would be materially reduced and a great saving in law expenses would naturally follow.

“The agents of the company, as a rule, have done well and deserve your thanks.

“Three directors now retire by rotation. They are Mr. Sheriff Brown, Messrs. Geary and Robson, but who are all eligible for re-election.

Respectfully submitted,

D. C. MACDONALD,
Manager.

T. E. ROBSON,
President.

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FIRE INSURANCE CO.

FIRE INSPECTORS' REPORT.

"To the President and Board of Directors of the London Mutual Fire Insurance Company of Canada:

"GENTLEMEN, — Your inspectors beg leave to report that during the past year they have inspected and reported on 594 claims against the company. Twenty-three of the claims, amounting to \$4,280.35, were rejected by the board, leaving 571 adjusted (after deductions made in them) at \$124,585.15 up to the 31st of December, 1898. The actual amount which occurred in the year was \$117,578.03.

"Of the amount passed we find:—

81	From unknown causes.....	\$ 36,207 55
131	From defective chimneys, pipes, furnaces and stoves	27,793 49
134	From lightning to buildings and contents.....	21,858 19
97	From lightning to animals in the fields.	2,042 40
22	From incendiary causes.....	9,968 42
29	From other buildings burning.....	8,152 62
9	From steam threshers	7,184 00
22	From lamps, lanterns and candles.....	4,529 39
2	From chandeliers.....	1,506 00
24	From careless handling of matches.....	963 96
2	From electric wires.....	911 00
2	From railway engines.....	725 (2
4	From running fires.....	668 87
2	From tramps	600 00
1	From hot air fan	501 81
2	From smoke houses.....	285 00
1	From burglars.....	283 56
1	From burning wood pile.....	200 00
2	From pipe smoking.....	187 00
2	From gas jets.....	13 75
1	From gas stove.....	3 12

571

\$124,585 15

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"Of the above losses 52 were on general business, amounting to \$19,555.49.

"We got back from reinsurance \$18, and returned by one of the Melancthon firebugs, \$287.

"Unknown causes head the list with a heavy increase, which is much to be regretted, as many of them are of a suspicious nature. Defective chimneys and pipes show another decline this year, and a still greater reduction ought to be the case if the assured would examine chimneys, flues and pipes carefully before setting up their stoves.

"Lightning was heavier, nearly as many buildings suffering as in 1896, our worst year.

"Fires from lanterns and lamps are hardly one-fourth as heavy as last year, and they might still be reduced with careful handling. Lanterns and lamps are the farmers main light, and they should make them responsible for as small a damage as possible.

"Incendiary causes have declined, and so have fires from tramps.

"We have had some heavy losses from steam threshers.

"Our losses on the general branch have decreased, although our business has greatly increased and on the whole has left us a very handsome surplus.

"All of which is respectfully submitted.

"(Signed,) LAUCLIN LEITCH,
D. WEISMILLER,

• "Inspectors."

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FIRE INSURANCE CO.

FINANCIAL STATEMENT.

RECEIPTS, 1898.

Cash balance from 1897.....	\$ 297 46
From agents.....	114,661 28
Assessments.....	98,756 98
Interest.....	3,193 67
Assessments in advance.....	512 48
Old assessments.....	502 79
Transfer fees.....	378 95
Suspense account.....	330 00
Money returned for loss.....	287 00
Extra premium.....	268 32
Rents.....	243 00
Bills receivable.....	150 00
Cancelled policies.....	35 95
Reinsurance.....	18 00
Steam thresher license.....	1 00
Total.....	\$219,636 88

DISBURSEMENTS, 1898.

Molsons Bank over-draft.....	\$2,368 69
Adjusted losses of 1897.....	5,924 60
Losses paid of 1898.....	113,867 57
Commission to agents.....	30,371 71
Salaries—officials, clerks and auditor.....	10,725 83
Loss inspection and inspectors' salaries.....	5,122 84
Bills payable.....	20,000 00
Printing, advertising and stationery.....	2,067 86
Law expenses.....	2,384 79
Re-insurance.....	2,350 39
Postage.....	2,084 47
Directors' fees.....	1,772 35
Paid agents in settlement of accounts.....	1,511 75
Incidental expenses.....	542 27
Returned premium.....	571 87
Rents and taxes.....	573 12
Office furniture, Goad's plans.....	514 60
Interest.....	471 78
Agency inspection.....	182 65
Water, fuel and light.....	121 54
Provincial license fee.....	150 00
Dominion Government inspection.....	88 38
Bank commission.....	91 80
Gratuities.....	35 00
Cash in Molsons Bank.....	14,785 36
Cash in treasurer's hands.....	955 66
Total.....	\$219,636 88

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CAPITAL ACCOUNT.

ASSETS.

Amount available of premium notes	\$242,080 83
Amount due on assessment No. 36	3,264 63
" " " No. 37	29,991 06
" " " No. 38	15,351 34
Balance due from agents	5,297 65
Office furniture, safe, etc	2,004 01
Bills receivable	155 00
City of St. Thomas debentures, par value, \$22,600, market value	\$24,577 50
Town of Tilsonburg debentures, par value, \$6,500, market value	7,263 75
Ontario Loan and Debenture Co, par value, \$13,260, market value	13,260 00
Huron and Erie Loan and Savings Co., par value, \$13,260, market value	13,260 00
Accrued interest on debentures..	58,361 25
Real estate, including office building	402 67
Cash in Molsons Bank	14,110 81
Cash in treasurer's hands	14,785 36
	955 66
Total	\$386,760 27

LIABILITIES.

Losses adjusted in 1898 but not due until 1899	10,717 58
Net surplus of assets	\$376,042 69

“Audited, compared with the books, and found correct as above set forth.

“Signed,) JOHN OVERELL,
“Auditor.

“London, 28th January, 1899.”

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FIRE INSURANCE CO.

MINUTES OF GENERAL MEETING.

The minutes of the last general meeting were adopted.

The President, T. E. Robson, occupied the chair. The several reports were read and on motion of the President, seconded by Vice-Pres. Campbell, were unanimously adopted.

Two claims for losses made by Angus McKay, of Stayner, and James Whalen, of Biddulph, were referred by the meeting to the Board with power.

Mr. Dan. Mackenzie expressed his gratification at the splendid showing made, which he said was the result of careful management. The officials must have done their work well. He moved a vote of thanks to the manager for his long and faithful services.

Mr. Angus Campbell seconded, and the motion was unanimously adopted.

Sheriff Brown, St. Thomas ; John Geary and Capt. Robson were re-elected to the Board of Directors.

A vote of thanks was passed to the agents, on behalf of whom Mr. Roche, of St. Thomas, replied.

At a subsequent meeting of the Board, T. E. Robson was re-elected President and Angus Campbell, Vice-President.

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LIST OF AGENTS,

According to amount of premiums—1898.

NO.	NAME.	POST OFFICE.
1	J. W. Metzler	Napanee
2	S. E. Parnall	St. Catharines
3	H. A. Shaw	Toronto
4	W. F. Denike	Belleville
5	Andrew Christie	Winchester
6	W. G. Hetherington	Millbrook
7	A. W. Burwell	London
8	Thomas Leitch	Hamilton
9	John Morgan	Kerwood
10	S. M. Brown	Victoria Square
11	David McIntosh	Moose Creek
12	S. F. White	Chatham
13	Frank McClory	Lindsay
14	C. A. Bertrand	Courtright
15	Less Cliff	Cannington
16	G. E. R. Wilson	Colborne
17	Mac M. Black	Springfield
18	Arch. Andrew	123 Cambridge St., Ottawa
19	A. H. White	Chatham
20	Johnston & Gardner	Pembroke
21	John Dugal	Tecumseh
22	R. H. Middleton	Elmvale
23	W. B. Calder	Grimsby
24	T. J. Drain	Norwood
25	Gilbert Roche	St. Thomas
26	Cox & Davis	Peterborough
27	W. H. Williamson	Picton
28	J. C. Pollock	Forest
29	J. W. Crossley	King
30	George Peck	Gananoque
31	W. J. Pelton	Mountain
32	John W. Holmes	Dunnville
33	J. M. Watson	Orillia
34	T. E. Fenby	Shetland
35	W. J. Phillips	Cookstown
36	John McCullough	Deseronto
37	E. J. McRobert	London
38	J. D. Lajueneesse & Son	Canard River
39	J. A. Gardiner	Kingston
40	J. F. Burton	Osnabruck Center
41	Reuben Gile	Smith's Falls
42	Wm. Calder	Durham

NO.

43	G. A.
44	J. E.
45	T. A.
46	J. A.
47	Jam
48	Rich
49	Joh
50	D. C.
51	Ada
52	J. B.
53	H. T.
54	Thor
55	Cody
56	John
57	R. H.
58	Jame
59	T. L.
60	L. J.
61	Welli
62	Geo
63	Chas.
64	John
65	M. W.
66	R. W.
67	Gilber
68	Thom
69	W. H.
70	G. M.
71	Wm. C.
72	Silas S.
73	P. Mel
74	J. E. C.
75	G. H.
76	Adam
77	James
78	Wm. T.
79	James
80	Wm. M.
81	J. F. W.
82	James
83	David J.
84	J. Y. C.
85	J. D. G.
86	H. T.
87	T. H. H.
88	D. S. B.
89	Charles
90	J. A. C.

FIRE INSURANCE CO.

List of Agents—Continued

NO.	NAME.	POST OFFICE.
43	G. A. Morse	Leamington
44	J. H. Reekie	Fenelon Falls
45	T. A. Mayburry	Parkhill
46	J. A. Mackenzie	Bervie
47	James Stanley	Lucan
48	Richard Ewens	Chatsworth
49	John Burnett	Courtland
50	D. Campbell	London
51	Adam Hunt	Palmerston
52	J. B. Crafts	Dawn Mills
53	H. T. Langford	Brooklin
54	Thomas Long	Port Hope
55	Cody & Keith	Newmarket
56	John A. Leitch	Branford
57	R. H. Murray	Allenford
58	James Steele	Vankleek Hill
59	T. L. Nagle	Carleton Place
60	L. J. Brown	Wellington
61	Wellington Pinder	Arthur
62	Geo. C. Elliott	Appin
63	Chas. Livingston	Sayner
64	John McLenaghan	Perth
65	M. Wilkins & Son	Orangeville
66	R. W. Knight	Woodstock
67	Gilbert Bedford	Campbellford
68	Thomas McKim	Shelburne
69	W. H. Johnston	Whitby
70	G. M. Furby	Port Hope
71	Wm. Carveth	Millbrook
72	Silas Shunk	Woodbridge
73	P. McPherson	Tiverton
74	J. E. Coates	Piescott
75	G. H. Cook	Ingersoll
76	Adam Schneider	Bornholm
77	James Cameron	Strathroy
78	Wm. Tindall	Walkerton
79	James Benson	Bewdley
80	Wm. McMunn	Cedar Hill
81	J. F. Warbrick	Bolton
82	James McLean	Bowmanville
83	David Jaques	Exeter
84	J. Y. Caldwell	Ottawa
85	J. D. Gordon	Brampton
86	H. Taylor	Wyoming
87	T. H. Hamilton	Grand Valley
88	D. S. Butterfield	Norwich
89	Charles Kershaw	Delaware
90	J. A. Chapman	Port Elgin

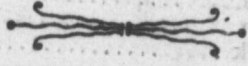
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List of Agents—Continued.

NO.	NAME.	POST OFFICE.
91	J. G. Anderson.....	Embro
92	J. E. MacLean.....	Morrison
93	Carl Kranz.....	Berlin
94	M. A. Halliday.....	Chesley
95	Miss F. Montgomery.....	Fenella
96	P. J. Alison.....	Strathroy
97	Wm. Johnston.....	St. Marys
98	R. L. Barwick.....	Barrie
99	R. H. Harris.....	Newcastle
100	Theo. McKenney.....	Lombardy
101	Henry Watson.....	Highgate
102	Wm. Logie.....	Nasagaweya
103	Charles Hamilton.....	Blyth
104	John Moffatt.....	Berlin
105	S. Sherin.....	Lakefield
106	Jos. Proctor.....	Holmesville
107	W. C. McCall.....	Simcoe
108	B. R. Higgins.....	Brucefield
109	W. G. Dowling.....	Mitchell
110	T. H. George.....	Paisley
111	B. S. Cook.....	Fordwich
112	J. W. Elliott.....	Richmond Hill
113	Matthew East.....	Nashville
114	F. F. McNabb.....	Arnprior
115	Henry Eilber.....	Crediton
116	John Campbell.....	Metropolitan
117	W. P. Grierson.....	Wingham
118	J. Killoran.....	Seaforth
119	James Guthrie.....	Georgetown

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POST OFFICE.

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- .. Newcastle
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- .. Highgate
- .. Sagaweya
- Blyth
- Berlin
- .. Lakefield
- .. Holmesville
- Simcoe
- .. Brucefield
- ... Mitchell
- Paisley
- .. Fordwich
- .. Diamond Hill
- .. Nashville
- .. Arnprior
- .. Crediton
- .. Metropolitan
- .. Wingham
- .. Seaforth
- .. Georgetown

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Hall		
Parlors	1-	50
Dining Room	20-	00
Drng Room	10-	00
Kitchen	2-	95
Pantry	1-	00
Upn Hall	1-	50
6 Drop	6-	00
1 Bracket	1-	50
Uranda	1-	50
Cellar	1-	00
Back Stair	1-	00
1 Furnace	1-	00

48.95

Electric lights

C Ambell's House
Electric Fixtures

Hall	1	50
Parlor	20	00
Living Room	10	00
Kitchen	2	95
Pantry	1	00
Upstairs	7	50
Bedroom	6	00
Breakfast	1	00
Veranda	1	50
Cellar	1	00
B. Stair	1	00
Summa	1	00

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1 pantry

1 cellar

1 Bath room

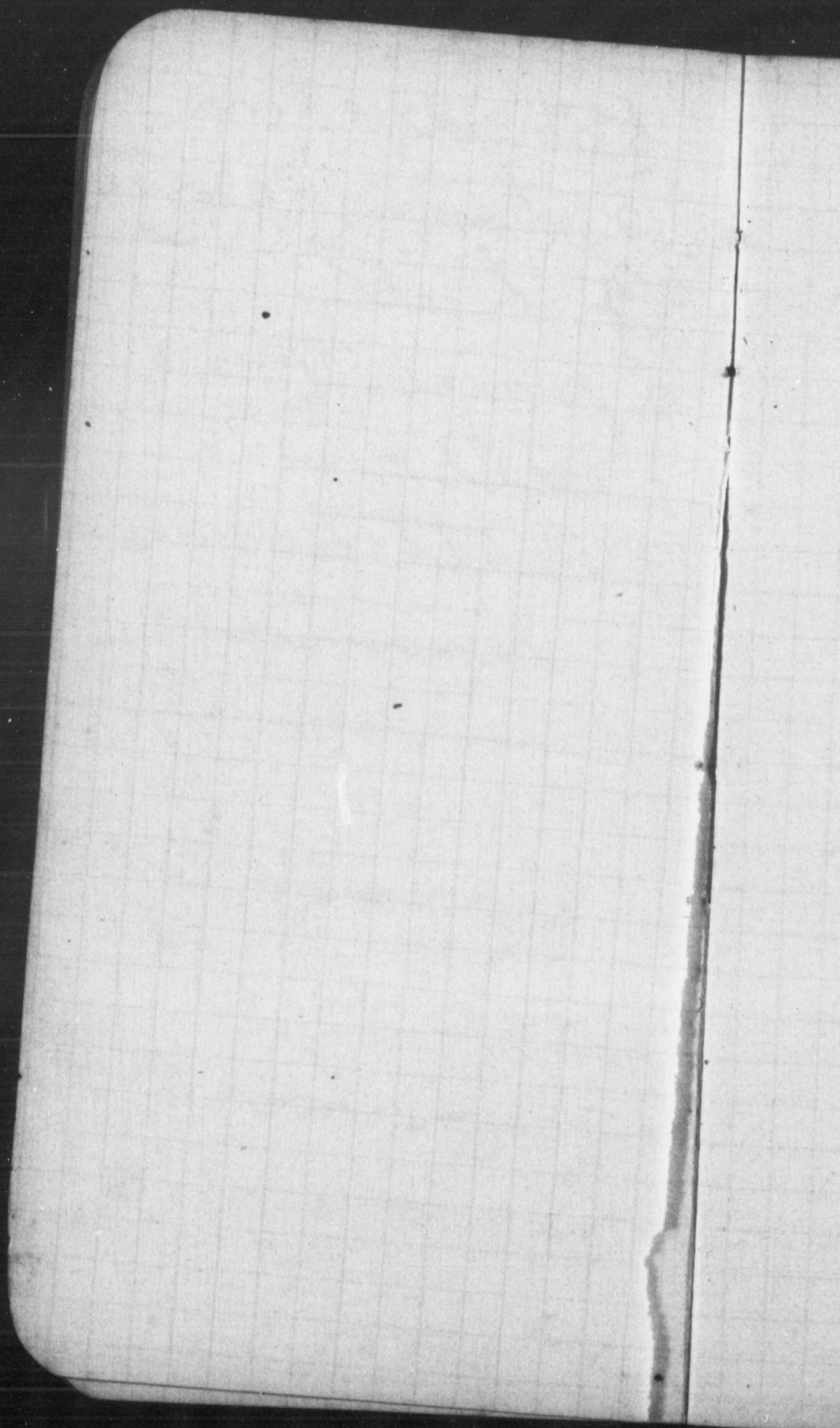
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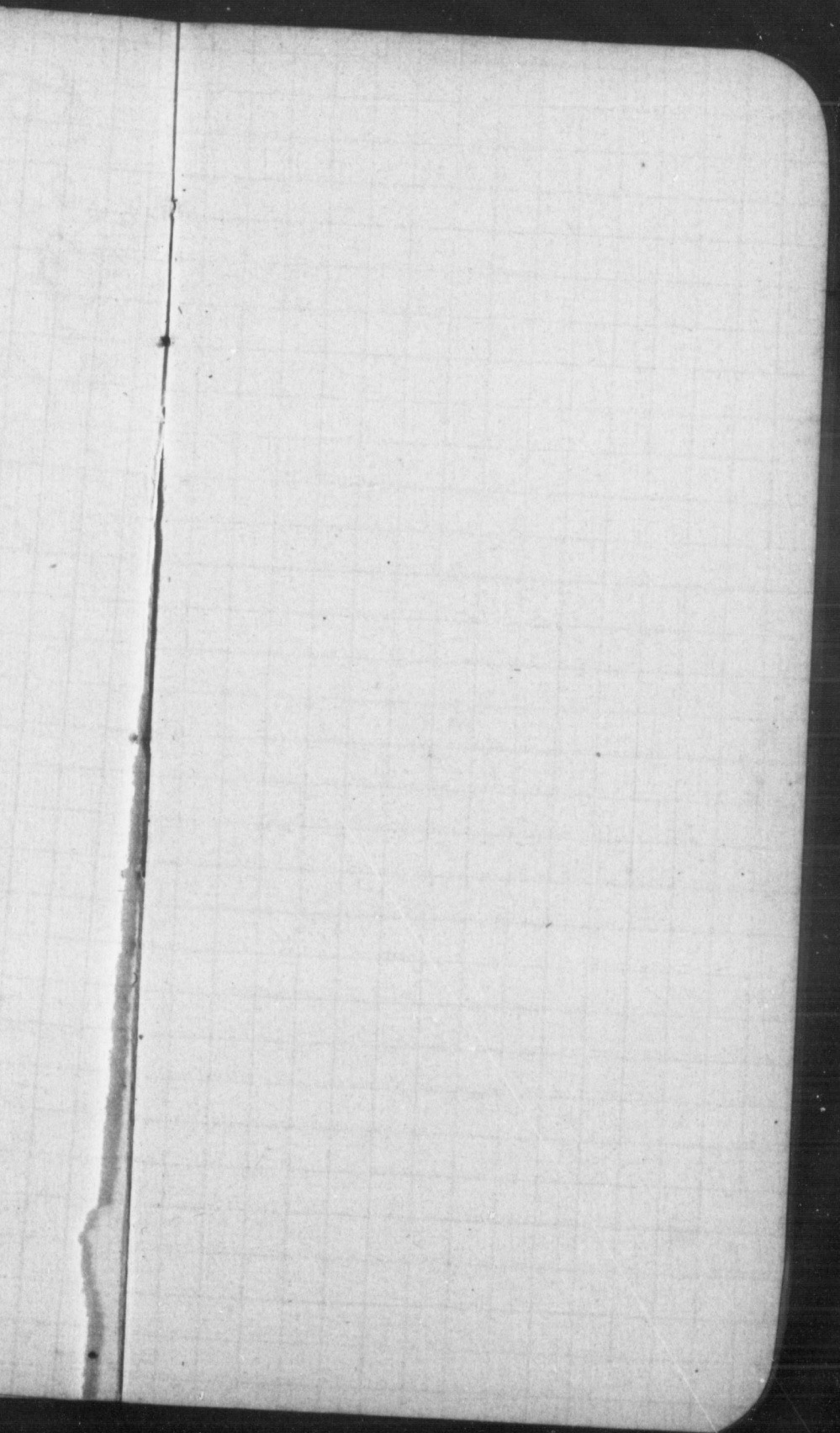
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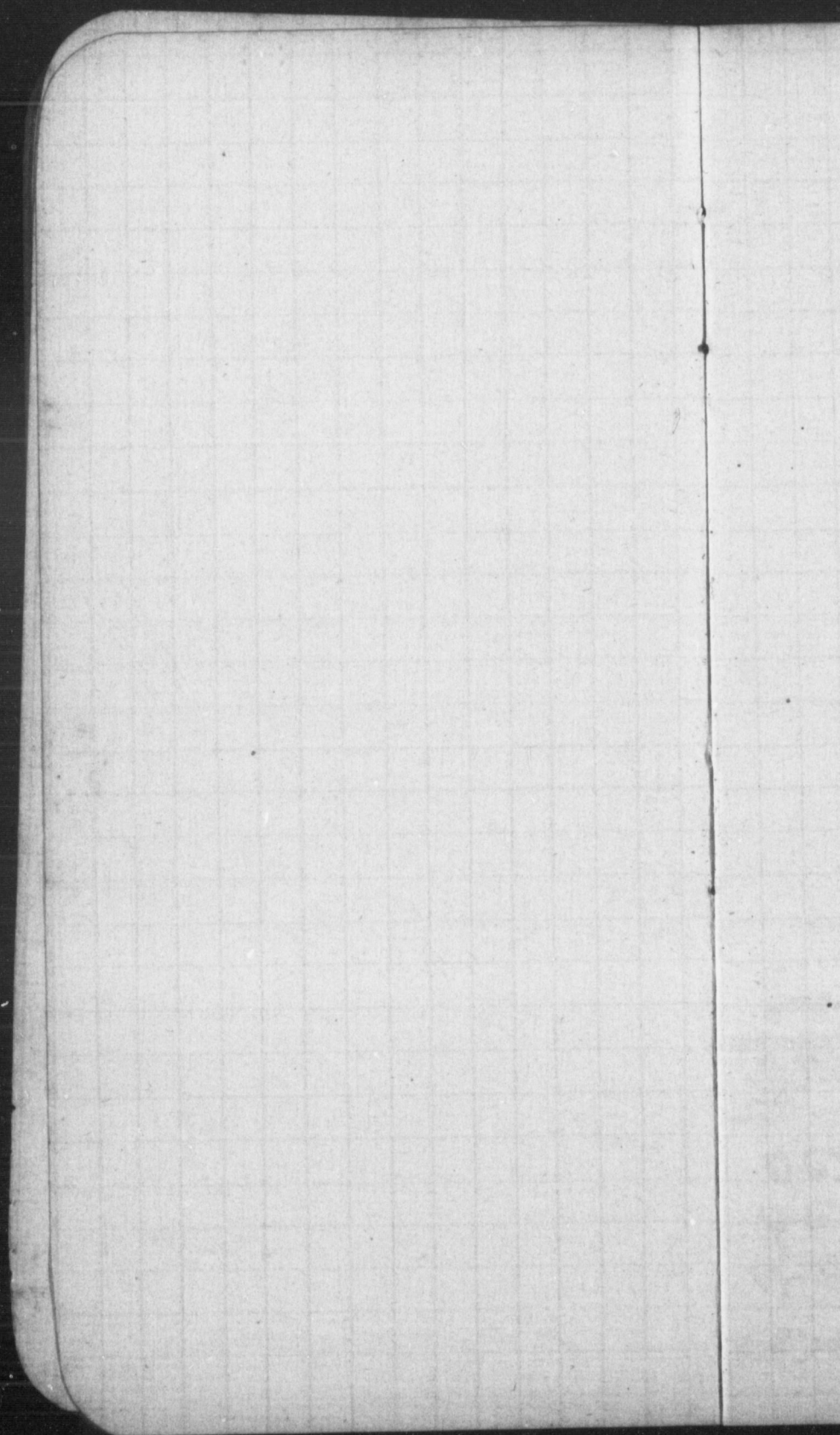
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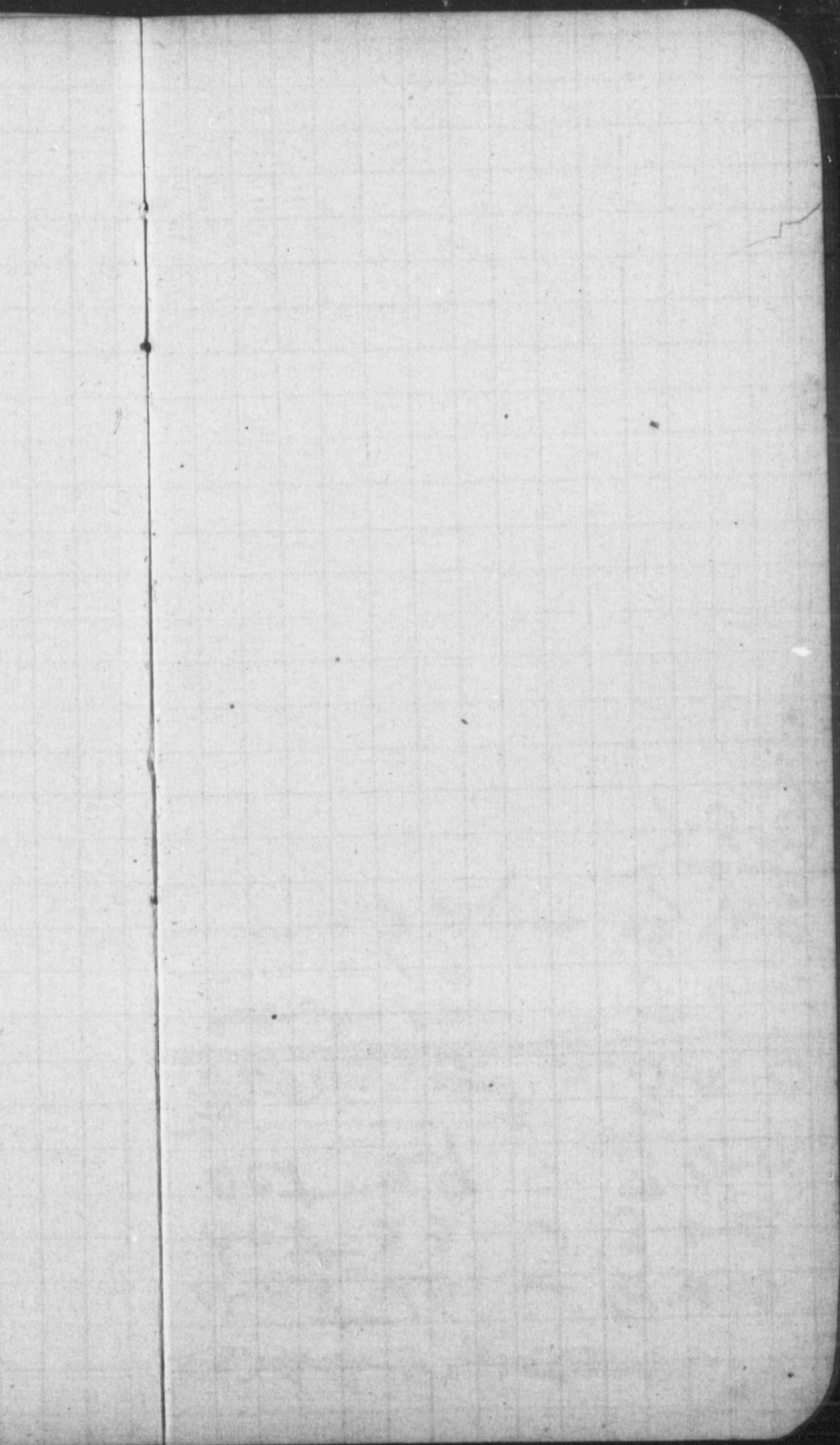
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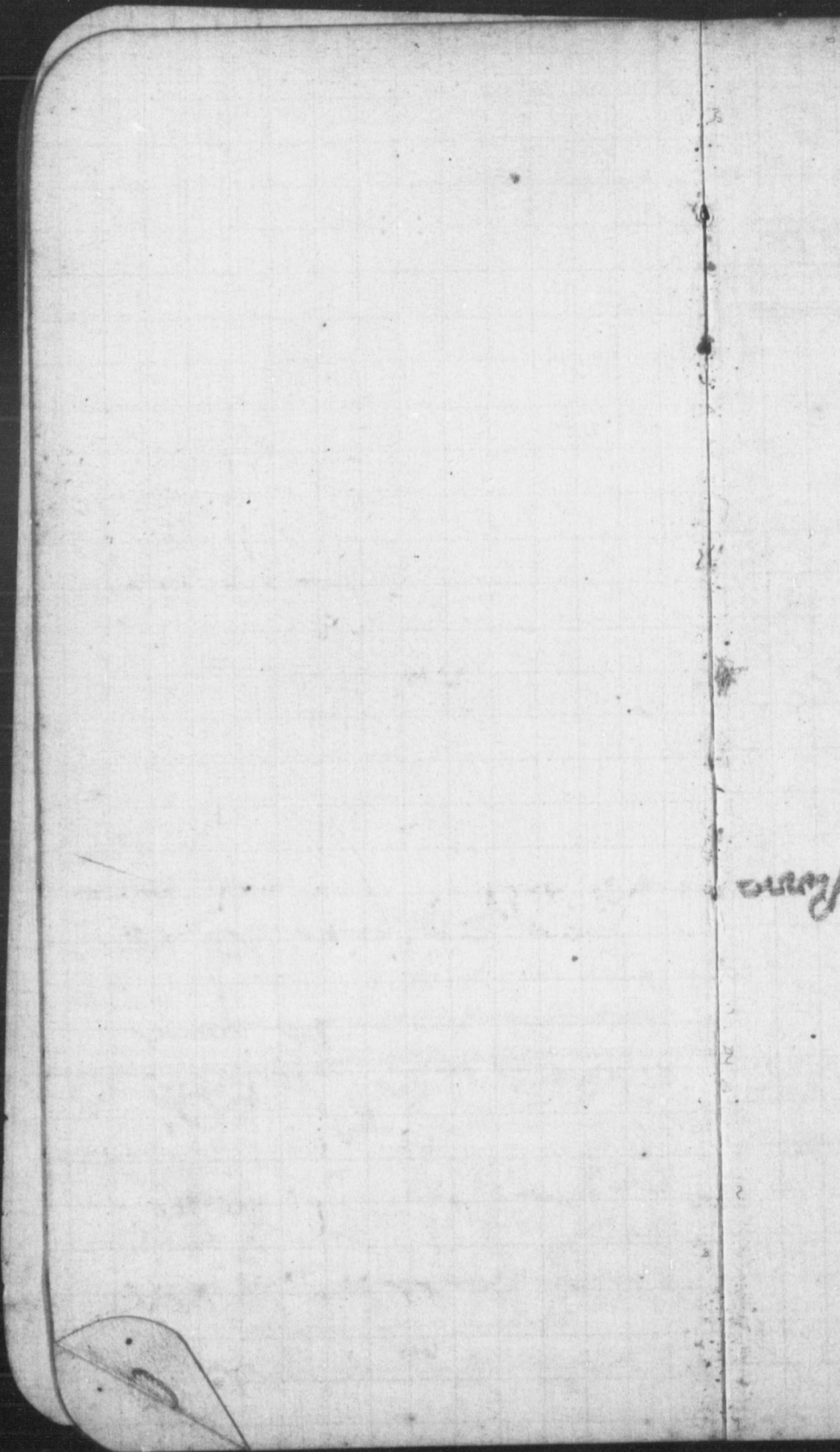
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for \$1.00

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July 9		3	00	00
July 16		3	00	00
July 23		3	00	00
July 30		3	00	00
August 6		3	00	00
August 13		3	00	00
August 20		3	00	00
" 27		3	00	00
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" 10		3	00	00
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~~Paid 12.50~~

~~Week ending~~

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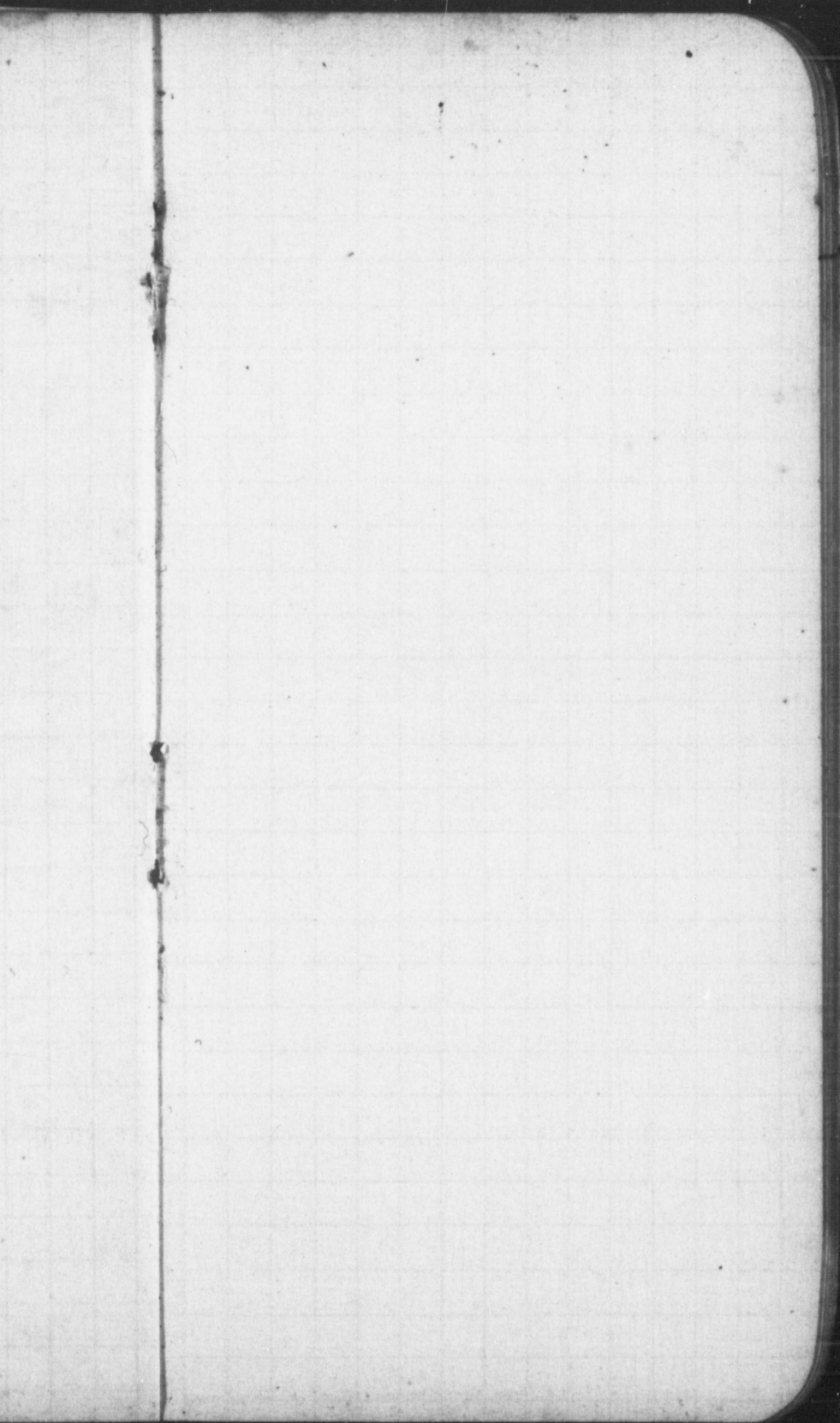
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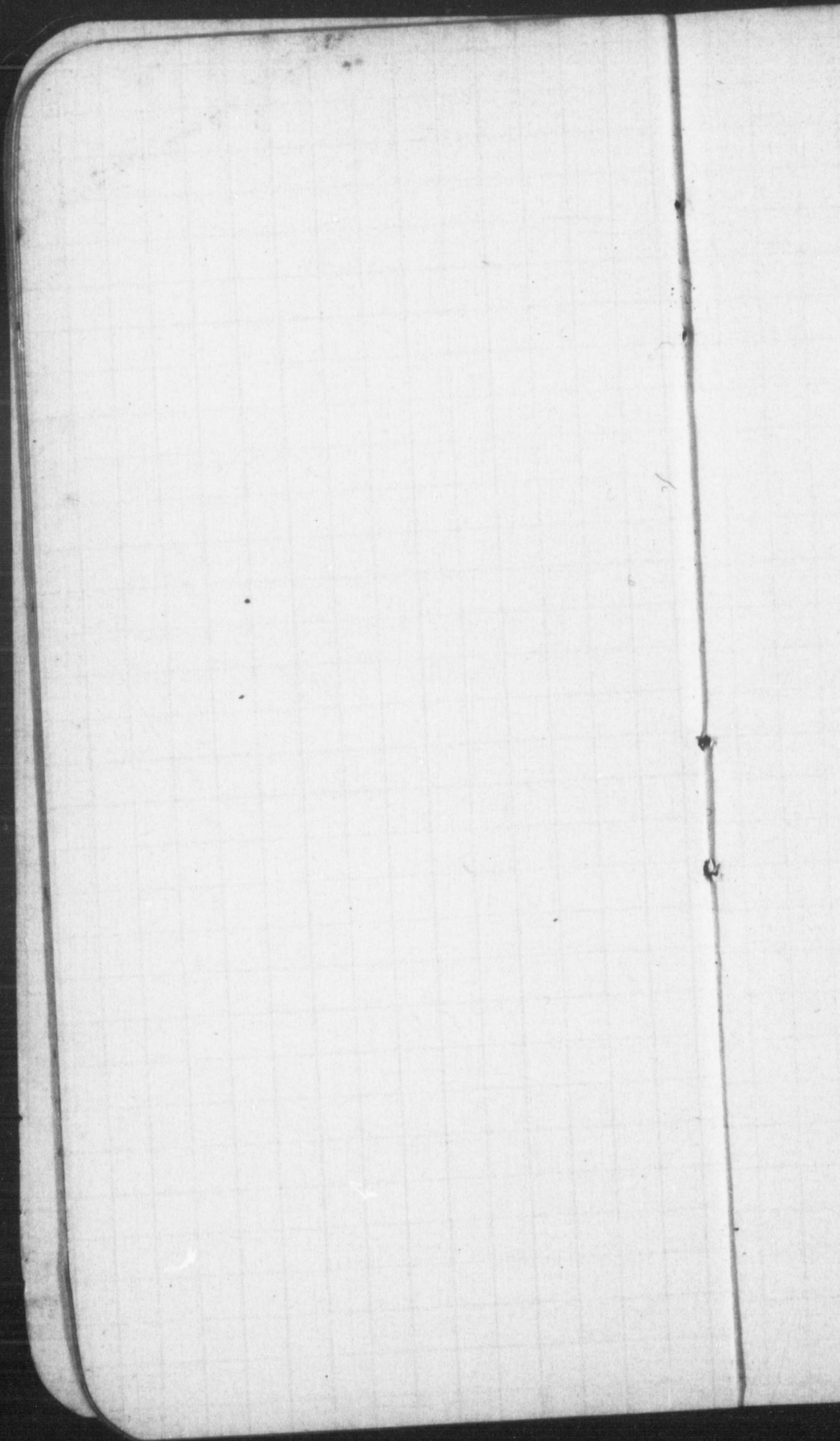
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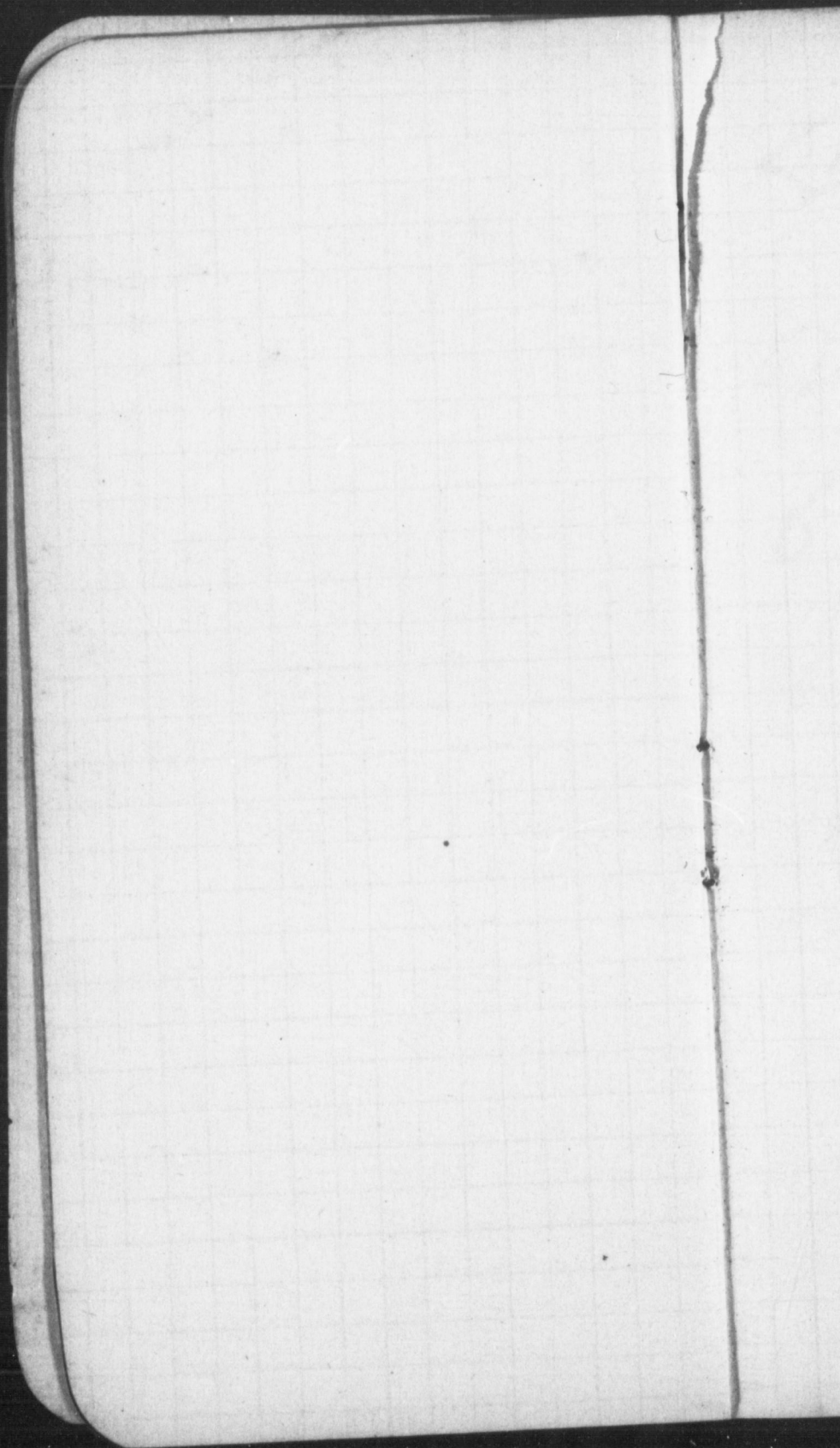














A. G. Campbell

Norman

Portals.

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May 4th

break ending \$
May 12. 3.00

meals 12. 1.80
Paid 4.80

May 19 3.00

meals -

3.00

May 23 1.72

meals 2

30

5.02

Thos M: Knight

LOSSES PAID IN 1898

NAME.	AMOUNT.	PLACE.	PROPERTY DESTROYED—CAUSE OF LOSS.
Jeneter Vanstone.....	500 00	Hope	Outbuildings—supposed by tramps
Niebergall Stave & Lum. Co	1200 00	Staples	Steam mill and contents—spark from furnace
W. D. Taggart.....	550 00	North Crosby	Dwelling house and contents—spark lodging on roof
Agnes Abbott.....	300 00	Medonte	Contents of dwelling house—spark from chimney
Duncan Mitchell.....	525 00	King	Dwelling house and contents—spark lodging on roof
Mary McColl.....	51 73	Toronto	Warehouse damaged—adjacent building on fire
Kate Culver.....	525 00	Colborne	Stock of millinery goods—adjoining building on fire
Albert Palmateer.....	68 00	Cramahe	Contents of barn—unknown
James Moore.....	625 00	Tiny	Dwelling and contents—spark falling on roof
Jane A. Melville.....	537 00	Seymour	Dwelling house—supposed to be from spark from chimney
John Bell.....	200 00	Puslinch	Contents of dwelling house—wood pile on fire
Edwin S. Fonger.....	100 00	Belmont	Contents of general store—unknown
George Sanderoock.....	70 00	Darlington	Dwelling house damaged—lightning
Bernard Cosgrove.....	600 00	Markham	Dwelling house—spark falling on roof
James Griffith.....	51 00	Cookstown	Dwelling and contents damaged—spark setting roof on fire
Isaac Reid.....	900 00	Orillia	Dwelling house and contents—spark setting roof on fire
Charles Walrath.....	663 00	Richmond	Barn No. 1, sheds and contents—lightning
Catherine Vancott.....	800 00	Ameliasburg	Dwelling house and contents—lightning
Gilbert Ferguson.....	275 00	Beckwith	Dwelling house—spark setting roof on fire
Thomas Howe.....	800 00	Caradoc	Outbuildings and contents—unknown
David Y. McNair.....	400 00	London	Pig-pen, engine room and contents—spark from furnace
Thomas Wallace.....	500 00	Raleigh	Barn and contents—lightning

LOSSES PAID IN 1898—Continued.

NAME.	AMOUNT.	PLACE.	PROPERTY DESTROYED—CAUSE OF LOSS.
H. & C. Feathers'one.....	90 00	Zone	2 colts killed—lightning
Emerson Clement.....	2075 00	Beverly	Outbuildings and contents—steam thresher
Francis J. Bench.....	555 00	Grantham	Barn—lightning
Alexander Gilchrist.....	450 00	Fenelon	Barn—lightning
John A. Sheppard.....	1900 00	Gwillumbury	Outbuildings and contents—steam thresher
Elizabeth Thompson.....	585 00	Vespra	Outbuildings and contents—lightning
Frederick Dettman.....	862 00	Galway	Outbuildings and contents—lightning
Alfred Matchett.....	260 00	Malden	Shed, granary and contents—lightning
Alexander Tait.....	230 00	Plympton	Barn and contents—running fire
William Stewart.....	500 00	Enniskillen	Barn and contents—lightning
Robert Kent.....	707 34	W. Zorra	Barn stable and contents—lightning
Thomas Swinton.....	50 00	Beverly	3 cows killed—lightning
George W. Robertson.....	420 35	Grantham	Barn and contents—lightning
John Black.....	60 00	Huron	Horse killed—lightning
William Gallagher.....	65 75	Airlie	Store and stable damaged—lightning
James S. Rankin.....	500 00	Dover	Dwelling house and contents—spark igniting roof
David Irving.....	1150 00	Nassageweya	Barn and contents—lightning
George E. Stokes.....	400 00	Sombra	Barn and contents—unknown
William F. Wylie.....	81 00	Moore	Barn and contents damaged—lightning
David Armstrong.....	631 10	Dereham	Barn, stable and contents—lightning
McLean Bros.....	50 00	Bothwell	Contents of store damaged—incendiarism
Hypolite Mailloux.....	920 00	E. Sandwich	Barn, granary and contents—incendiarism

Leonard Saunders.....	216 75	Anderdon	Driving house and contents—unknown
Perth Mutual Fire Ins. Co.	484 37	St. Thomas	Handle factory and contents—supposed incendiarism
Michael Regan.....	750 00	Adelaide	Bara and contents—lightning
	800 00	Vankleek Hill	Dwelling, office and storehouse—adjacent building on fire

Barn and contents damaged—lightning
 Barn, stable and contents—lightning
 Contents of store damaged—incendiarism
 Barn, granary and contents—incendiarism

400 00 Somers
 81 00 Moore
 631 10 Dereham
 50 00 Bothwell
 920 00 E. Sandwich

George E. Stokes.....
 William F. Wylie.....
 David Armstrong.....
 McLean Bros.....
 Hypolite Mailloux.....

Driving house and contents—unknown
 Handle factory and contents—supposed incendiarism
 Bara and contents—lightning
 Dwelling, office and storehouse—adjacent building on fire
 Dwelling house and contents—unknown
 Drive house and contents—spark from steam thresher
 Barns No. 1 and 2, and contents—lightning
 Outbuildings and contents—unknown
 Barn—lightning
 Dwelling house damaged—lightning
 2 colts killed—lightning
 Outbuildings and contents—unknown
 3 cows killed—lightning
 3 cows killed—lightning
 Horse killed—lightning
 Outbuildings and contents—unknown
 Barn, stable and contents—unknown
 Barn and contents—lightning
 Factory and machinery—unknown
 Outbuildings and contents—unknown
 Outbuildings & contents—burning build'gs on adjac't farm
 Barn No. 3, and shed—spark from railway engine
 Dwelling house damaged—sparks from a burning barn
 Contents of dwelling house—defective stove pipe
 Outbuildings and contents—lightning
 Barn, stable and contents—spark from an engine
 Dwelling house—defective stove pipe

216 75 Anderdon
 484 37 St. Thomas
 750 00 Adelaide
 800 00 Vankleek Hill
 1300 00 Hillier
 60 00 Nepean
 1000 00 Onabruck
 300 00 Gwillimbury
 175 00 Alice
 100 00 South Gower
 100 00 Reach
 1200 00 Marysburgh
 50 00 Ernestown
 50 00 Westmeath
 60 00 Flos
 850 00 Hope
 340 00 Madoc
 400 00 Adelaide
 994 00 Burlington
 900 00 Metcalfe
 1088 34 Metcalfe
 121 10 Tyendinaga
 145 00 Thorold
 175 00 Cramahe
 480 00 Kitley
 1150 00 Brock
 400 00 Cramahe

Leonard Saunders.....
 Perth Mutual Fire Ins. Co.
 Michael Regan.....
 John B. McLaurin.....
 E. Y. and P. Cunningham..
 William Armstrong.....
 W. R. Adams.....
 Agnes Johnston.....
 Cyrille Fortier.....
 Samuel J. Christie.....
 Peter and Elias Day.....
 Edgar K. Wellbanks.....
 A. A. Hagerman.....
 Thomas Condie.....
 John and Mary Oneil.....
 Alexander Noble.....
 Mark Sanford.....
 James Richardson.....
 Burlington Manufact'g Co..
 Oliver and H. Monger.....
 William Fisher.....
 C. and M. Murphy.....
 John Cole.....
 George M. Graham.....
 Richard Kinche.....
 J. and J. N. Purvis.....
 W. H. Montgomery.....

LOSSES PAID IN 1898—Continued.

NAME.	AMOUNT.	PLACE.	PROPERTY DESTROYED—CAUSE OF LOSS.
George Lumsden.....	375 00	Newcastle	Dwelling house—defective stove pipe
J. C. McCormack.....	100 00	Lansdowne	Stack of grain damaged—spark from steam thresher.
William T. Jennings	53 35	Sheen	Horse killed—lightning
Robert Carson.....	1000 00	Amabel	Barn, stable and contents—incendiarism
Joseph Blanshard	63 33	Maidstone	Implement house and contents—incendiarism
Margaret Sterling	200 00	Goderich	Barn and content—unknown
J. J. Dowsley	50 00	Leeds	Mare killed—lightning
John Deacon.....	600 00	London	Barn, stable and contents—lightning
S. J. and S. M. Dickson.....	175 00	Palmerston	Dwelling and contents damaged—lamp explosion
A. and A. D. K. Servos.....	525 00	Niagara	Outbuildings and contents—unknown
Catherine McKibbon.....	800 00	Glanford	Outbuildings and contents—incendiarism
Standard Fuel Co.....	603 92	Toronto	368 cords of wood—spark from engine
Standard Chemical Co.....	157 50	Toronto	70 cords of wood—bush fire
Alexander Bell.....	700 00	Essa	Contents of Outbuildings—unknown
John Allewell	1450 00	Mara	Outbuildings and contents—unknown
George Norton.....	450 00	Cavan	Barn No. 1, and drive house—lightning
Joseph Fleming.....	220 00	Sherbrooke	Stable and contents—lightning
Catherine Ellis	100 00	Edwardsburg	Dwelling house damaged—incendiarism
Alfred B. Tousead.....	550 00	Osmerville	Dwelling and part of con'ts—unknown
John Crites.....	335 00	Osnabruk	Dwelling house and contents—chimney on fire.
George F. Derbyshire.....	70 00	Romney	Dwelling house and contents damaged—lightning
John Shaw	53 33	Chatham	Horse killed—lightning

John Shields	277 20	Parkhill	Dwelling house and contents—upsetting of lamp
Arthur Burton.....	100 00	Cornwall	Barn No. 1, and shop—unknown
James Spencer.....	300 00	Coboconk	Dwelling house—adjoining building on fire
Samuel J. Woods.....	75 00	Osgoode	Dwelling house damaged—lightning
William Sver.....	225 00	Manvers	Dwelling house damaged—lightning

Dwelling house damaged—incendiarism
 Dwelling and part of con'tents—unknown
 Dwelling house and contents—chimney on fire.
 Dwelling house and contents damaged—lightning
 Horse killed—lightning

100 00 Edwardsburg
 550 00 Somerville
 385 00 Osnabrick
 70 00 Romney
 53 33 Chatham

Dwelling house and contents—upsetting of lamp
 Barn No. 1, and shop—unknown
 Dwelling house—adjoining building on fire
 Dwelling house damaged—lightning
 Dwelling house damaged—lightning
 Contents of dwelling house—defective chimney
 Contents of barn—supposed from matches
 2 steers killed—lightning
 Barn, shed and contents—unknown
 School house damaged—lightning
 Stable and contents—unknown
 Contents of dwelling house—from smoke-house
 Barn and stables—burning building on adjoining farm
 Dwelling house—defective chimney
 Stock of goods in store—electric light wires
 Dwelling house—spark setting roof on fire
 Outbuild'g & con'tnts—man fall with ladder & broke lamp
 Stock, machinery and office furniture—unknown
 Barn, stable and granary—unknown
 Dwelling house and contents—defective chimney
 Dwelling house—unknown
 Dwelling house and contents—defective stove-pipe
 Dwelling & contents damaged—from adjoin'g build'g on fire
 Barn burned—incendiarism
 Contents of outbuildings—incendiarism
 Dwelling house—defective stove pipe

277 20 Parkhill
 100 00 Cornwall
 300 00 Coboconk
 75 00 Osgoode
 225 00 Manvers
 146 00 Murray
 75 00 Charlottenburg
 50 00 Raleigh
 1129 00 N. Fredericksburg
 50 00 Eldon
 240 00 Whitchurch
 185 00 Markham
 890 00 Markham
 210 00 Cramaha
 775 00 Ottawa
 65 00 Flos
 875 00 Nottawasaga
 1268 43 Toronto
 150 00 E. Sandwich
 1000 00 Saltfleet
 375 00 Chatham
 75 00 Grantham
 925 00 Thorold
 50 00 Crediton
 102 50 London
 306 00 Grantham
 500 00 Forest

John Shields
 Arthur Burfon
 James Spencer
 Samuel J. Woods
 William Syer
 John F. Bradley
 Peter Bonneville
 Thomas Brady
 John and W. Rennie
 D. McLachlan, S.S.
 Eli and Jennie Braund ...
 John Ness
 Annie S. Cross
 John W. Philp
 Charles R. Johnson
 William Reid
 Mary Ann Weatherup
 Economical Mutual Ins. Co
 Flora McKellar
 Archibald Staples
 R. and E. Comford
 W. and W. Read
 William Upper
 William Clark
 Lorenzo W. Stevens
 Samuel Duffin
 Horace W. Parsons

LOSSES PAID IN 1898—Continued.

NAME.	AMOUNT.	PLACE.	PROPERTY DESTROYED—CAUSE OF LOSS.
William Cuffe.....	62 00	Dummer	Dwelling house damaged—fire from kitchen stove
Mary A. McCulloch.....	135 00	Dalhousie	Barn, stable and contents—unknown
Robert G. Payne.....	675 00	Manvers	Outbuildings & contents—burning barn on adjoining farm
Lucinda Ruttle.....	300 00	Drummond	Dwelling house—spark setting roof on fire
Isaac Jeffs.....	450 00	Camden Gore	Dwelling house and contents—spark setting roof on fire
Emma McDowell.....	965 00	Priceville	Dwelling house and contents—Unknown
John Suffel, sr.....	1100 00	Mountain	Outbuildings and contents—spark from a burning house
Henry Malone.....	1210 00	Peel	Outbuildings and contents—lightning
Mary Irene Stokes.....	662 00	Grantham	Outbuildings and contents—unknown
Ge. Marshall.....	400 00	Mountain	Dwelling house & drive house—spark setting roof on fire
R. H. McKibbin.....	199 00	Athol	Dwelling house and woodshed—supposed from stove pipe
Francis Crawford.....	691 00	Warwick	Barn, stable and contents—lamp exploded
Joseph Lee.....	400 00	S. Norwich	Dwelling house and contents—lamp exploded
Elizabeth A. Aylea.....	800 00	Ameliasburg	Dwelling house and contents—defective chimney
Nellie E. Leverton.....	650 00	Richmond	Dwelling house and contents—spark from stove
R. Ewens.....	482 60	Holland	Barn, stable and contents—spark from burning rubbish
Horace Black.....	680 00	Raleigh	Dwelling house and contents—defective stove pipe
John J. O'Connor.....	687 00	Medonte.	Dwelling house and contents—defective stove pipe
Margaret Sexsmith.....	200 00	Hope	Stable and contents—unknown
Thomas Casey.....	435 00	Southwold	Dwelling house and contents—sparks from stove
Jean Lajoie.....	90 00	Ottawa	Dwelling house damaged—adjacent house on fire
Joseph Mayer.....	385 00	Ottawa	Dwelling house damaged—fire from stove

William H. Duncan.....	215 00	North Gower	Outbuildings and contents—from a lantern
Annie Niergart.....	150 00	Holstein	Dwelling house and contents—unknown
Samuel Jolly.....	250 00	N. Gwillimbury	Dwelling house and contents—defective chimney
	640 00	Windsor	Blacksmith, harness and tailor shops—unknown

Dwelling house and contents—defective stove pipe
 Dwelling house and contents—defective stove pipe
 Stable and contents—unknown
 Dwelling house and contents—sparks from stove
 Dwelling house damaged—adjacent house on fire
 Dwelling house damaged—fire from stove

680 00 Raleigh
 687 00 Medonte.
 200 00 Hope
 435 00 Southwold
 90 00 Ottawa
 385 00 Ottawa

Outbuildings and contents—from a lantern
 Dwelling house and contents—unknown
 Dwelling house and contents—defective chimney
 Blacksmith, harness and tailor shops—unknown
 Outbuildings and contents—unknown
 Contents of outbuildings—unknown
 Barn and contents—unknown
 Dwelling house and contents—defective chimney
 Dwelling house and contents—defective stove pipe
 Dwelling house and contents—defective chimney
 Contents of a livery stable—supposed from a pipe
 Dwelling house—defective chimney
 Dwelling house and contents—defective chimney
 Dwelling house & contents damaged—spark from chimney
 Barn, stable and contents—incendiariism
 Dwelling house—unknown
 Contents of barn—horse upset lantern
 Pig house, workshop and contents—spark from chimney
 Dwelling house and contents—defective thimble
 Dwelling house and woodshed—supposed from stove pipe
 Barn—incendiariism
 Contents of dwelling house—adjacent building on fire
 Dwelling house and contents—defective chimney
 Stock of boots and shoes damaged—supposed by burglars
 Stable—unknown
 Dwelling house and contents—unknown
 Tools and ordinary contents—spark from fire

215 00 North Gower
 150 00 Holstein
 250 00 N. Gwillimbury
 940 00 Mildmay
 1380 00 Pickering
 225 00 Uxbridge
 400 00 Bidouph
 400 00 Cayuga
 250 00 Burford
 675 00 S. Orillia
 175 00 Galt
 500 00 Louth
 180 00 Fordwich
 75 00 Ross
 825 00 Hope
 800 00 Richmond
 206 00 Ernestown
 200 00 Horton
 400 00 Adelaide
 164 47 Athol
 250 00 Sombra
 250 00 Vankleek Hill
 775 00 Tyendinaga
 283 56 Belleville
 50 00 Manvers
 200 00 Gananoque
 150 00 Lochiel

William H. Duncan.....
 Annie Niergart.....
 Samuel Jelly.....
 M. A. and J. Schuett.....
 George Richardson.....
 Thomas S. Bacon.....
 Loui a Tennent.....
 Charles Ashford.....
 Olinda and W. Howey.....
 George Portuguese.....
 James E. Bond.....
 Mary D. Leish.....
 Ann Gilkinson.....
 Robert J. Peever.....
 George Patterson.....
 Robert English.....
 Jonas Sweet.....
 James Martin.....
 Lola Bradshaw.....
 R. H. McKibbin.....
 Jane Miller.....
 Elizabeth McDonald.....
 James McCauley.....
 A. W. Vermilyea.....
 Elizabeth Magill.....
 John Cousno.....
 Alexander A. Stewart.....

LOSSES PAID IN 1898—Continued.

NAME.	AMOUNT	PLACE.	PROPERTY DESTROYED—CAUSE OF LOSS.
Joseph McChesney.....	500 00	Adelaide	Dwelling house and contents—chimney on fire
William Jack.....	1200 00	N. Cayuga	Dwelling house and contents—supposed from chimney
Gore Dist. Mutual Ins Co..	165 07	Toronto	Printing office damaged—unknown
Alfred Shrumm.....	925 00	Gainsboro'	Cheese factory and contents—ince; diarism
Economical Mutual Ins. Co.	501 81	Clinton	Organ factory—friction in hot air fan
W. T. and A. M. Miles.....	525 00	Ernestown	Barns No. 2 and 3—horse upsetting lantern
Daniel A. Robson.....	351 33	Derby	Dwelling house and contents—defective chimney
A. E. Roote.....	600 00	Westminster	Auditorium—unknown
Albert Rusnell.....	450 00	Uxbridge	Barns No. 1 and 2—unknown
George Magee.....	60 00	Omemeo	Contents of dwelling damaged—defective chimney
Mary Ann Hopkins.....	937 60	Rama	Barn, stable and contents—from a lantern
John Northcott.....	2202 30	Vankleek Hill	General stock of goods—unknown
William Hamilton.....	150 00	Lutterworth	Barn No. 1 and Granary—incendiariism
Alexander Quinton.....	65 00	W. York.	Contents of dwelling house—supposed from matches
James E. Band.....	180 00	Galt	Contents of livery stable—incendiariism
H. L. Piper.....	136 00	Toronto	Store damaged—electric wires
T. I. Rogers.....	300 00	W. Williams	Dwelling house burned—unknown
Jabez N. Dickhout.....	500 00	Sherbrooke	Barns and contents—lightning
Hugh J. Friel.....	210 00	Flos	Contents of barn and table—unknown
Thomas A. Hylands.....	426 00	Marlborough	Barn, stable and contents—lantern breaking
Samuel Bennett.....	350 00	Cramaha	Barn No. 1, shed and contents—lightning
P. B. Trumpour.....	:50 00	Hillier	Dwelling house—small boy playing with fire

Mary E. Chandler.....	60 00	Newmarket	Dwelling house damaged—fire from kitchen stove
Thomas C. McAvoy.....	1780 00	P.ckering	Barn and contents—lightning
Susan Meyers.....	1500 00	Flos	Building stock and contents—chandelier fell
H. M. DeLong.....	385 00	Ameliasburg	Dwelling house and contents—defective chimney
McDonald & Clendinning.....	900 00	Hamilton	Steam vacht—unknown

Contents of barn and stable—unknown
 Barn, stable and contents—lan'ern breaking
 Barn No. 1, shed and contents—lightning
 Dwelling house—small boy playing with fire

210 00 Flos
 426 00 Marlborough
 350 00 Cramahe
 :50 00 Hillier

Dwelling house damaged—fire from kitchen stove
 Barn and contents—lightning
 Building stock and contents—chandelier fell
 Dwelling house and contents—defective chimney
 Steam yacht—unknown
 Barn and contents—spark from chimney
 Dwelling house and contents damaged—from laundry
 Barn, shed and contents—lightning
 Dwelling house—unknown
 Dwelling and contents damaged—defective chimney
 Dwelling house and contents—unknown
 Dwelling and contents damaged—fire from stove
 Dwelling house and contents—unknown
 Barn and contents—unknown
 157 Cords of wood—from bush fire
 Stock of goods & contents of house—suppos'd incendiarianism
 Dwelling, outbuild'gs & contents—park setting roof on fire
 Barn and contents—spark from a burning barn
 Outbuildings and contents—unknown
 Dwelling house and contents—defective stove pipe
 Stable—unknown
 Dwelling house and contents—spark setting roof on fire
 Outbuildings and contents—lightning
 Dwelling house—spark from chimney
 Contents of dwelling house—spark from chimney.
 Dwelling house and contents—from a coal oil lamp
 Dwelling house—spark from a chimney

60 00 Newmarket
 1780 00 Pickering
 1500 00 Flos
 385 00 Ameliasburg
 900 00 Hamilton
 345 00 Medonte
 423 60 Berlin
 250 00 Portland
 300 00 Harvey
 100 00 Lucknow
 500 00 Goderich
 120 00 Caistor
 775 00 Cavan
 200 00 Cornwall
 237 37 Toronto
 600 00 Burnt River
 675 00 Somerville
 440 00 Somerville
 1400 00 Thurlow
 375 00 Flos
 50 00 Melancthon
 700 00 Flos
 600 00 Rawdon
 150 00 Portland
 150 00 Clark
 600 00 E. Camden
 100 00 Roxborough

Mary E. Chandler.....
 Thomas C. McAvoy.....
 Susan Meyers.....
 H. M. DeLong.....
 McDonald & Clendenning..
 William M. Dunlop.....
 Economical Mutual Ins. Co..
 Samson Hogle.....
 Martha McIlmoyle.....
 John Griffith.....
 Hanley H. Cantelon.....
 Charles and Ida Mattson...
 Robert Hooton.....
 Alvin Eamer.....
 Standard Fuel Co.....
 A. and S. Atcheson.....
 Joseph Newman.....
 Thomas Byrne.....
 Henry Fairman.....
 Samuel Turner.....
 T. C. Ferguson, trustee...
 George French.....
 Albert Fitchett.....
 Thomas E. Sigsworth.....
 Andrew Shard.....
 N. and H. Gillett.....
 Alexander A. McLaren.....

LOSSES PAID IN 1898—Continued.

NAME.	AMOUNT.	PLACE.	PROPERTY DESTROYED—CAUSE OF LOSS.
Anne Travis.....	4 0 00	E. Gwillimbury	Dwelling house—defective chimney
T. and M. Yager.....	250 00	Metcalfe	Barn, stable and contents—incendiariism
William J. Allen.....	150 00	Caistor	Dwelling house—incendiariism
James B. Fram.....	630 00	Nissouri	Barn, shed and stable—lightning
John Armstrong.....	350 00	Holland	Barn, stable and contents—lightning
Harriet A. Wilson.....	285 00	Camden East	Dwelling house and contents—unknown
Edna Watson.....	100 00	Markham	Dwelling house—burning smoke house
Jane Garrett.....	300 00	Wolford	Dwelling house—spark falling on roof
Hugh Robb.....	100 00	Asphodel	Granary—incendiariism
John Mulligan.....	1175 00	Clarke	Dwelling house—spark setting roof on fire
Matthew Williams.....	200 00	Whitchurch	Contents of dwelling house—defective chimney
Edward Crooks.....	300 00	Tay	Dwelling house and contents—unknown
Dr. H. E. Arkell.....	150 00	Belmont	Contents of office—adjoining building on fire
Emma Campbell.....	500 00	Belmont	Dwelling house and shop—adjoining building on fire
Charles Ashford.....	300 00	Houghton	Barn, stable and contents—children playing with matches
Thomas Durkin.....	1200 00	Amaranth	Dwelling house and contents—unknown
Lachlan Taylor.....	80 00	Amabel	Contents of barn—lightning
Henry and C. Walls.....	100 00	Wainfleet	Contents of barn—lightning
T. J. and Ellen O'Neil.....	115 00	Napanee	Dwelling house & contents damaged—overheated stove pipe
A. J. McRae.....	400 00	Charlottenburg	Dwelling house—spark from chimney
Perth Mutual Ins. Co.....	500 00	Laketon	Stock in cannery factory—unknown
Robert J. Strong.....	550 00	Cavan	Dwelling house—spark from chimney

Contents of dwelling—defective chimney
 Outbuildings and contents—lightning
 Barn, shed, stable and contents—lightning

T. J. Bothwell..... 75 00 Pt. Edward
 Robert S. Merkle..... 835 00 Matilda
 John Strader..... 250 00 Matilda

Henry and C. Willis.....
 T. J. and Ellen O'Neil.....
 A. J. McRae.....
 Perth Mutual Ins. Co.....
 Robert J. Strong.....

Contents of barn—lightning
 Dwelling house & contents damaged—overheated stove pipe
 Dwelling house—spark from chimney
 Stock in canning factory—unknown
 Dwelling house—spark from chimney

T. J. Bothwell.....
 Robert S. Merkle.....
 John Strader.....
 John Rogers.....
 William J. Flood.....
 John Graham.....
 John Howie, Jr.....
 William Finmore.....
 James P. Helmer.....
 Robert J. Shetler.....
 Elijah Hamilton.....
 S. E. & Alexander DeLong.....
 John A. Sheppard.....
 Levi Carl.....
 Jessie Coons.....
 James H. Hubble.....
 Patrick Gooding.....
 John Waudby.....
 Charles Hobson.....

Contents of dwelling—defective chimney
 Outbuildings and contents—lightning
 Barn, shed, stable and contents—lightning
 Outbuildings and contents—lightning
 Dwelling house, outbuildings and contents—unknown
 Dwelling house damaged—lightning
 Dwelling house and contents—spark falling on roof
 Dwelling house and contents—unknown
 Dwelling house and contents—unknown
 Dwelling house and contents—spark lodging on roof
 Contents of outbuildings—unknown
 Stable and granary—unknown
 Contents of barn—steam thresher
 Barn No. 1, shed and stable—lightning
 Barn, stables and contents—incendiarism
 Horse killed—lightning
 Stacks of straw—from an outside fire
 Dwelling house damaged—defective chimney
 Mare killed—lightning

100 00 Wainfleet
 115 00 Napanee
 400 00 Charlottenburg
 500 00 Lakport
 550 00 Cayah

75 00 Pt. Edward
 835 00 Matilda
 250 00 Matilda
 500 00 Bastard
 760 00 Glamorgan
 100 00 Tecumseth
 410 00 Somerville
 250 00 Laxton
 835 00 Osnabuck
 428 00 Camden East
 120 00 Melancthon
 50 00 Sophiasburg
 150 00 N. Gwillimbury
 200 00 Laxton
 600 00 Cambridge
 50 00 Rawdon
 50 00 McGillivray
 70 00 Glencoe
 66 67 Burford

259 losses amounting to...
 305 of less than \$50 each ..

TO MEMBERS.

The rates of insurance can be kept lower by reducing the number of fires. This is done by keeping your chimneys in good order, seeing that your stove-pipes are sound, well protected from wood by wrapping asbestos around tin thimbles when they are used through floors and partitions, etc., enter good brick chimneys, and are cleaned regularly; keep coal oil lanterns as much as possible away from stables and out-buildings, and see that your neighbor observes these rules himself. You must remember that in case your neighbor has a loss, you are called upon to pay part of that loss by being charged a larger premium (this is the case in all companies, both stock and mutual), and this is the rule, whether the neighbor is dishonest or not. If dishonest, it is your duty to give us notice. Your name will be kept CONFIDENTIAL by us, and the same if you think your neighbor is over-insured, you should give us notice. Also bear in mind that we have a standing reward of \$100 for information that will convict any person, amenable to the laws of Ontario, of incendiarism by which this Company suffers.



June.

May.

April.

Mar.

Feb.

Jan.

| 1899

326
378

..THE..

London Mutual

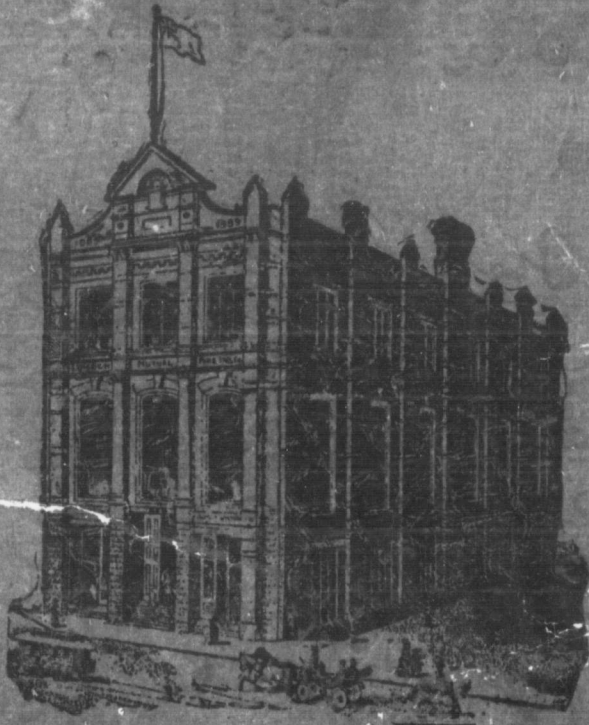
Fire Ins. Co. of Canada

.. Calendar, 1899 ..

1899		1899		1899		1899		1899		1899		1899		1899		1899	
June.	May.	April.	Mar.	Feb.	Jan.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
11	14	16	19	12	15	16	19	20	23	24	27	30	31	3	6	12	10
12	15	17	20	13	16	17	20	21	24	25	28	31	1	4	7	13	11
13	16	18	21	14	17	18	21	22	25	26	29	1	2	5	8	14	12
14	17	19	22	15	18	19	22	23	26	27	30	2	3	6	9	15	13
15	18	20	23	16	19	20	23	24	27	28	31	3	4	7	10	16	14
16	19	21	24	17	20	21	24	25	28	29	1	4	5	8	11	17	15
17	20	22	25	18	21	22	25	26	29	30	2	5	6	9	12	18	16
18	21	23	26	19	22	23	26	27	30	1	3	6	7	10	13	19	17
19	22	24	27	20	23	24	27	28	31	4	7	10	11	14	17	20	18
20	23	25	28	21	24	25	28	29	1	5	8	11	12	15	18	21	19
21	24	26	29	22	25	26	29	30	2	6	9	12	13	16	19	22	20
22	25	27	30	23	26	27	30	1	3	7	10	13	14	17	20	23	21
23	26	28	1	24	27	28	1	2	4	8	11	14	15	18	21	24	22
24	27	29	2	25	28	29	2	3	5	9	12	15	16	19	22	25	23
25	28	30	3	26	29	30	3	4	6	10	13	16	17	20	23	26	24
26	29	1	4	27	30	1	4	5	7	11	14	17	18	21	24	27	25
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28	1	3	6	29	1	3	6	7	9	13	16	19	20	23	26	29	27
29	2	4	7	30	2	4	7	8	10	14	17	20	21	24	27	30	28
30	3	5	8	1	3	5	8	9	11	15	18	21	22	25	28	1	29
31	4	6	9	2	4	6	9	10	12	16	19	22	23	26	29	2	30
	5	7	10	3	5	7	10	11	13	17	20	23	24	27	30	3	31
	6	8	11	4	6	8	11	12	14	18	21	24	25	28	1	4	
	7	9	12	5	7	9	12	13	15	19	22	25	26	29	2	5	
	8	10	13	6	8	10	13	14	16	20	23	26	27	30	3	6	
	9	11	14	7	9	11	14	15	17	21	24	27	28	1	4	7	
	10	12	15	8	10	12	15	16	18	22	25	28	29	2	5	8	
	11	13	16	9	11	13	16	17	19	23	26	29	30	3	6	9	
	12	14	17	10	12	14	17	18	20	24	27	30	1	4	7	10	
	13	15	18	11	13	15	18	19	21	25	28	31	2	5	8	11	
	14	16	19	12	14	16	19	20	22	26	29	1	3	6	9	12	
	15	17	20	13	15	17	20	21	23	27	30	2	4	7	10	13	
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	17	19	22	15	17	19	22	23	25	29	1	4	6	9	12	15	
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	19	21	24	17	19	21	24	25	27	31	3	6	8	11	14	17	
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	24	26	29	22	24	26	29	30	1	5	8	11	13	16	19	22	
	25	27	30	23	25	27	30	1	2	6	9	12	14	17	20	23	
	26	28	1	24	26	28	1	3	5	7	10	13	15	18	21	24	
	27	29	2	25	27	29	2	4	6	8	11	14	16	19	22	25	
	28	30	3	26	28	30	3	5	7	9	12	15	17	20	23	26	
	29	1	4	27	29	31	4	6	8	10	13	16	18	21	24	27	
	30	2	5	28	30	1	5	7	9	11	14	17	19	22	25	28	
	31	3	6	29	31	2	6	8	10	12	15	18	20	23	26	29	

PRESENTED BY

Agent



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**Agents in every County in Ontario,  
to whom apply for Insurance!**